

CONCORD HOUSING PRODUCTION PLAN

Community Forum #1 Summary

Prepared by JM Goldson LLC 06/08/2022

Overview

On June 7, 2022, JM Goldson and the Town of Concord hosted a Community Forum for the Concord Housing Production Plan process. Forty-five people attended. This forum focused on sharing preliminary findings of the housing needs assessment and focus groups, hearing perspectives about housing needs, concerns, and opportunities, and sharing how participants can continue to participate. The meeting was hosted in an online Zoom webinar format. The forum was comprised of a presentation by Jenn Goldson interspersed with several polling activities for participants, as well as opportunities for participants to speak about their experiences and views.

Key Findings

- Local capacity is a major strength in Concord.
- There have been some positive changes in recent years including updates to zoning ordinances, however, more are needed.
- Housing affordability, and diversity of housing types to meet the needs of Concord's residents are key issues identified both in focus groups and the housing needs assessment.

Meeting Format

Members of the project steering committee were present for the webinar. They include Stephan Bader, Keith Bergman, Michael Lawson, and Moira Walsh. Lee Smith, another member of the steering committee was not present. Lara Plackson and Liz Rust of the Regional Housing Services Office were also in attendance. Marcia Rasmussen, the Director Planning & Land Management also attended. The meeting was hosted and led by Jenn Goldson and Laura Smead of JM Goldson.

The presentation began by posing the following question and inviting attendees to share their thoughts in the Chat: When you think about housing issues in Concord, what is at the heart of the matter for you? Jenn Goldson then summarized responses and initial comments, C.40B, and subsidized housing. Laura Smead then summarized what has been accomplished by the Town since 2015, the last time the Housing Production Plan was updated. Participants were then asked to respond to polling questions on their residency, age, and housing type of participants. Next, Lara Plackson and Liz Rust presented preliminary findings from Concord's housing needs assessment. Laura Smead presented development constraints and the capacity analysis. Laura Smead followed this by presenting key findings from previous focus groups and the ongoing survey. Jenn Goldson then led a polling exercise where participants were asked for their reactions to the findings. The presentation concluded with Jenn Goldson outlining next steps in the Housing Production Plan process and an open comment period.

Full transcriptions of Poll Everywhere activities, Zoom Q&A, and Zoom Chat can be found in the Appendix.

Participants

There were 45 attendees present in the Concord Housing Production Plan webinar. Participants' ages ranged from 18 to above 75 years old. The majority (65 percent) of attendees were between 55 and 74 years old. A little over half (56 percent) of the attendees indicated that they were a Concord resident. Other participants identified themselves as being employed in Concord, town officials, local/regional organization representatives, or other. Most participants (86 percent) indicated that they own their home. In comparison, 11 percent of attendees indicated that they rent their home.

Introductory Comments


Jenn Goldson went over the opening question, “When you think about housing issues in Concord, what is at the heart of the matter for you?”, and identified some recurrent themes identified by participants. These included the need for increased housing affordability, greater diversity in housing types, funding streams, seniors being priced out, and limitations on Concord’s sewer and water capacity.

The Basics of Chapter 40B and the Subsidized Housing Inventory

Chapter 40B, or C.40B sets a goal for every community that ten percent of housing should be affordable. The Subsidized Housing Inventory or SHI is a list of all the “Affordable” housing units that count to the C.40B goal. Currently, Concord is at 10.41 percent affordable housing. Meeting the base requirement of ten percent allows communities, in some instances, have more control over local development.

Preliminary Findings

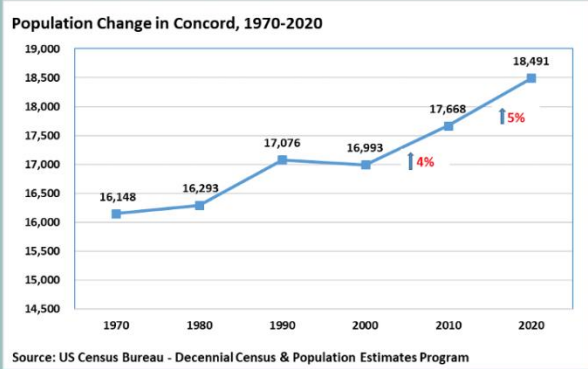
After the introduction to Chapter 40B and the Subsidized Housing Inventory, the presentation continued with preliminary findings of the comprehensive housing needs assessment for Concord. Statistics showed that Concord is experiencing substantial population growth in recent years.



COMPREHENSIVE HOUSING NEEDS ASSESSMENT


- Understanding demographic, economic and housing trends
- Identifying housing needs

CONCORD HAS HAD MORE SUBSTANTIAL POPULATION GROWTH IN THE PAST TWO DECADES THAN IN PRIOR RECENT DECADES




Year	Population
1970	16,148
1980	16,293
1990	17,076
2000	16,993
2010	17,668
2020	18,491

Source: US Census Bureau - Decennial Census & Population Estimates Program

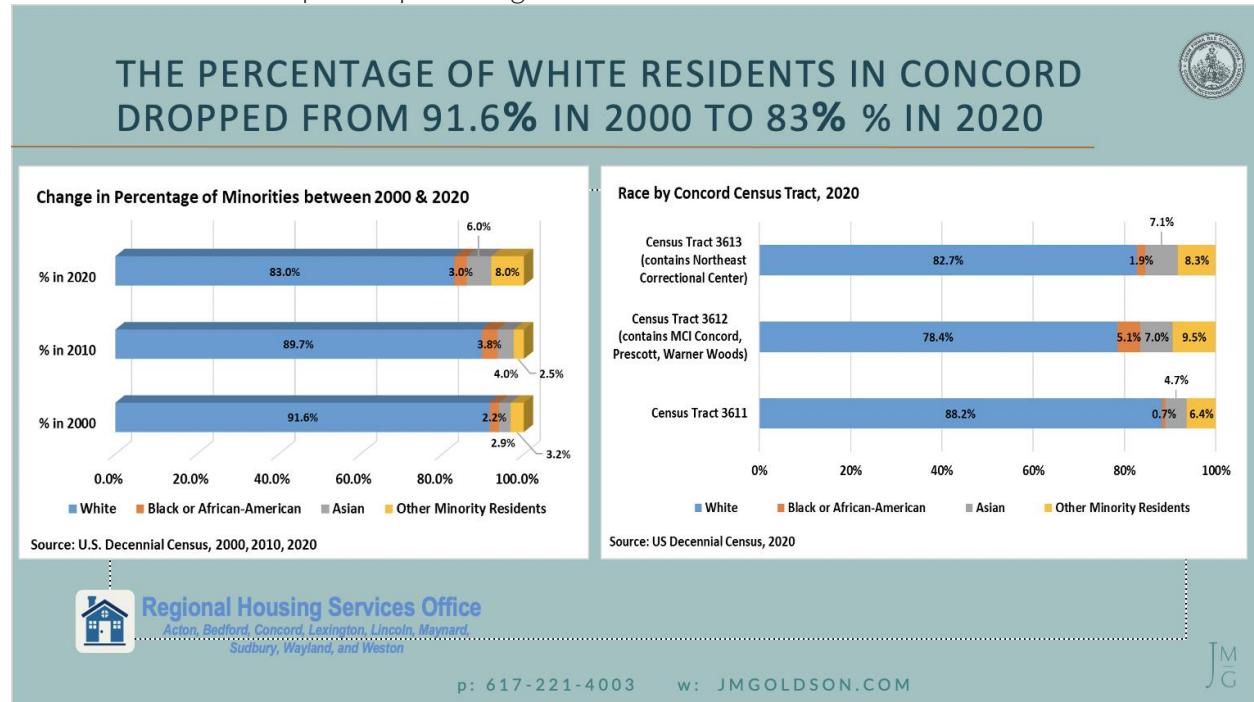


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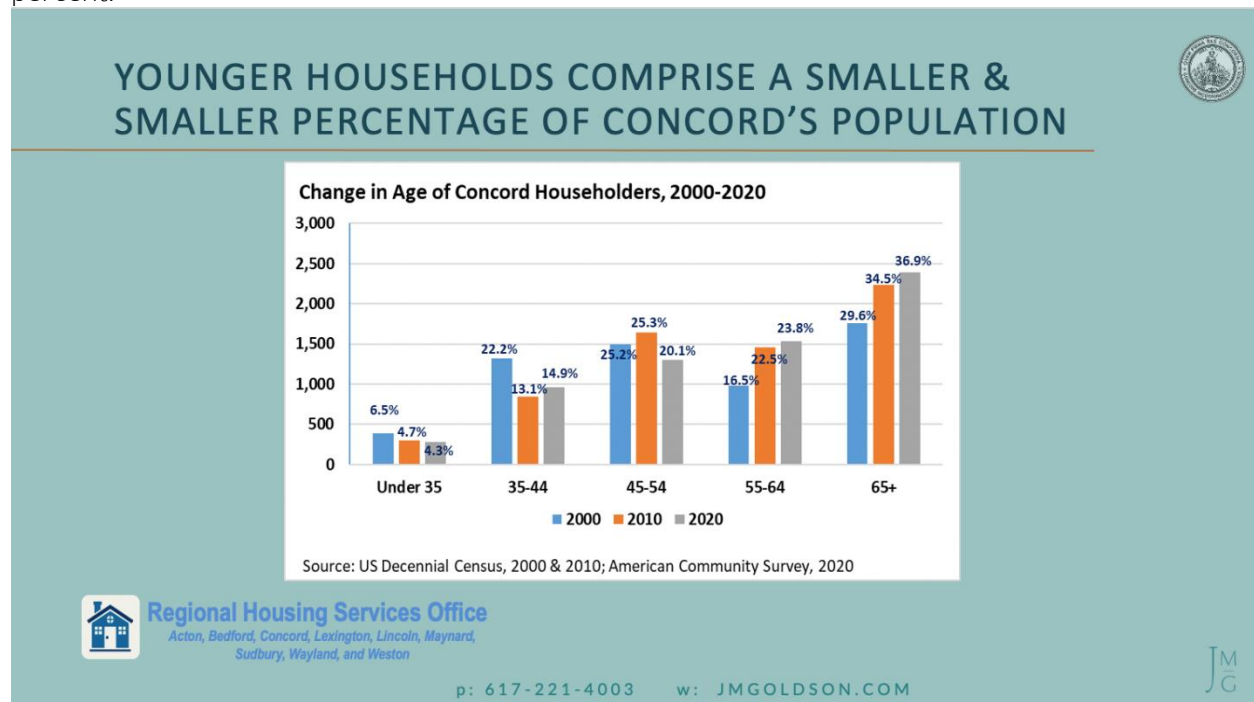
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Concord has seen a drop in the percentage of white residents from 91.6% to 83% since 2000.

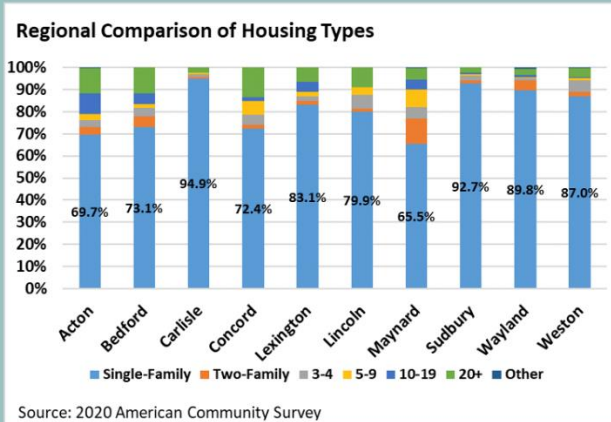


Since 2000, younger households make up a smaller percentage of Concord’s population. Households under 35 dropped from 6.5 to 4.3 percent, and households aged between 35 and 44 dropped from 22.2 to 20.1 percent. In comparison, households aged 65 and older rose from 29.6 percent to 36.9 percent.



In Concord, there is a greater diversity of housing types than many surrounding communities. Only Acton and Maynard have more housing diversity than Concord in this regional comparison.

CONCORD HAS MORE HOUSING DIVERSITY THAN ALL BUT TWO COMPARISON COMMUNITIES



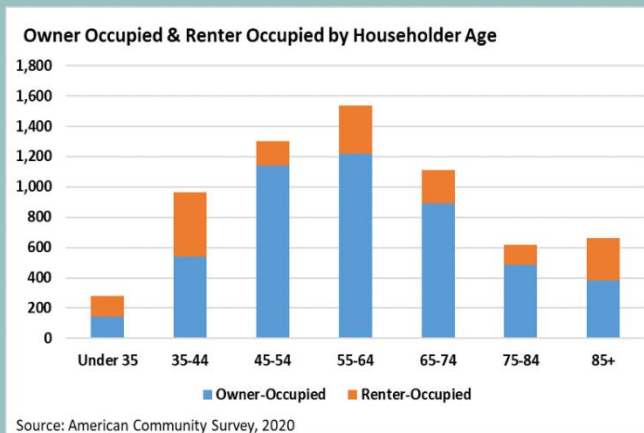
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Preliminary findings also show that households younger than 44 and older than 85 years old are more likely to rent their residences.

OLDER & YOUNGER HOUSEHOLDS ARE MORE LIKELY TO BE RENTERS

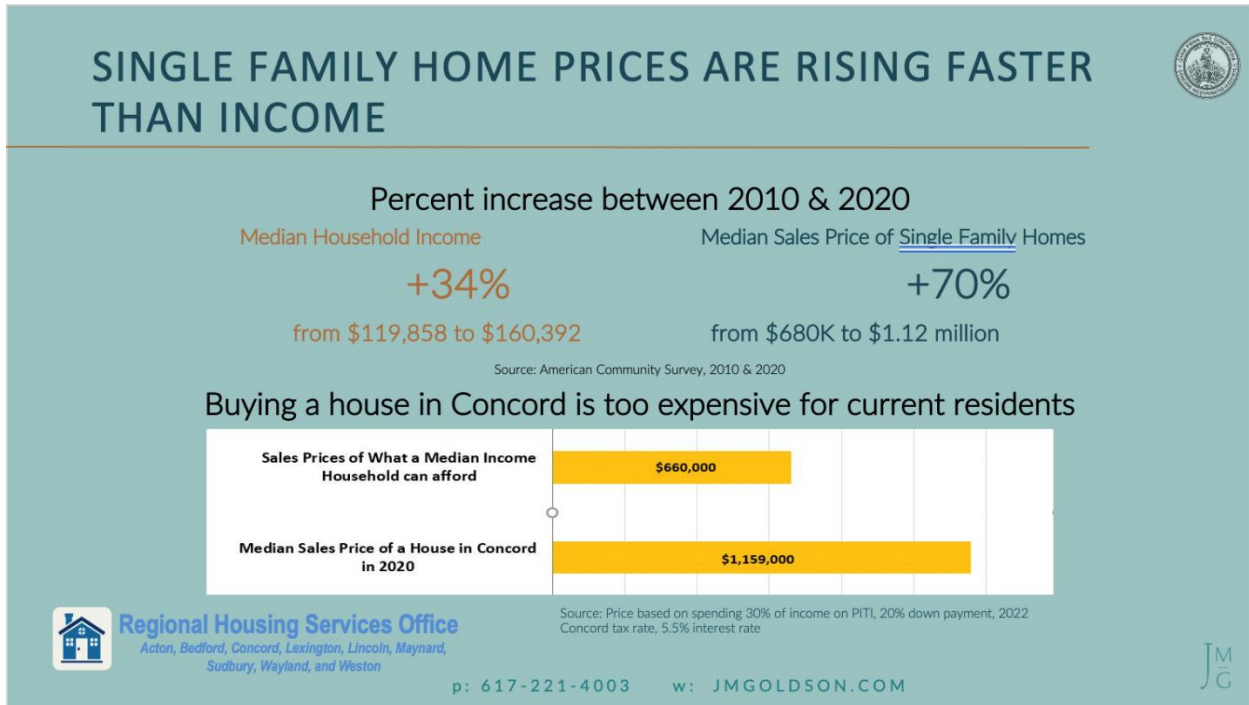


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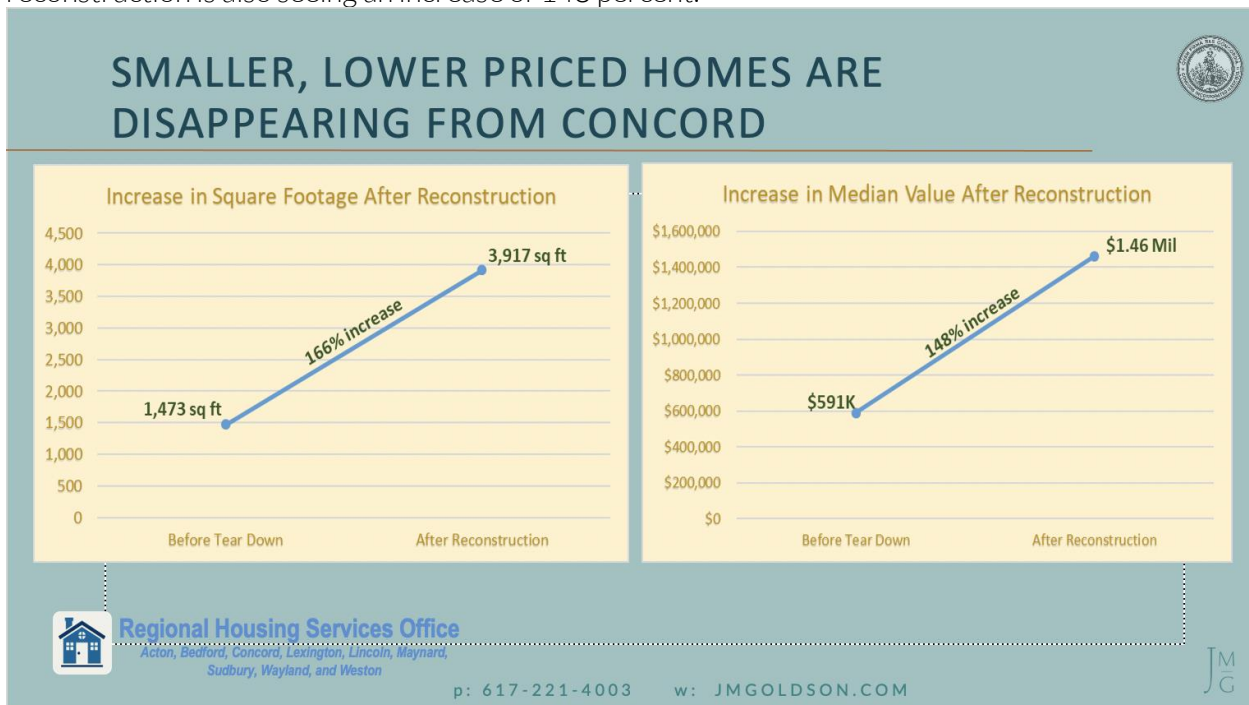
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In Concord, the median price of Single-Family Homes is rising faster than income. Between 2010 and 2020, the median household income increased by 34 percent, however, the median sales price of a Single-Family home in that same period increased by 70 percent. This makes buying a home too expensive for current Concord residences.



Further, preliminary results show that smaller, less expensive homes are not being built in Concord. After reconstruction, houses' square footage increases by 166 percent. Median cost after reconstruction is also seeing an increase of 148 percent.

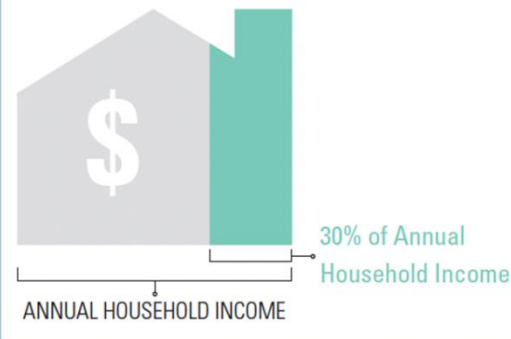


In housing, “affordable” is proportionate to income. An affordable home is one that costs 30 percent of a household’s annual income. A cost burdened household is one in which the household spends more than 30 percent of its annual income on housing costs. In severely cost burdened households, annual household costs account for 50 percent of annual income.

WHAT IS CONSIDERED AFFORDABLE?



The 30 Percent Rule for Housing Affordability



- Cost Burdened - Spending over 30% of Annual Income on Housing Costs
- Severely Cost Burdened – 50% of Annual Income on Housing Costs



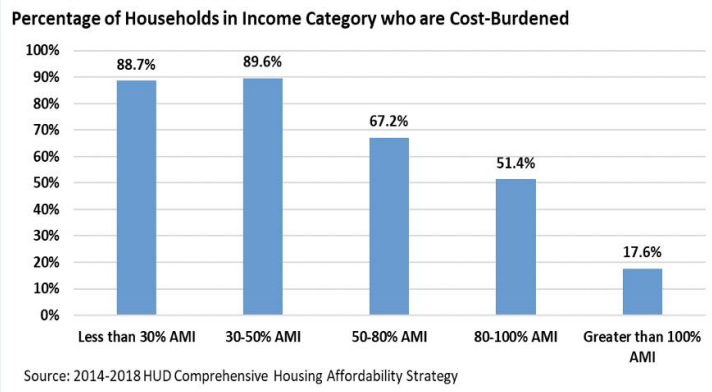
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Affordability is a major issue in Concord, especially for residents who are low-income households. For households that are very low income, 89 percent are housing cost burdened.

VIRTUALLY ALL (89%) OF CONCORD'S VERY LOW INCOME HOUSEHOLDS (50% AMI OR BELOW) ARE HOUSING COST BURDENED



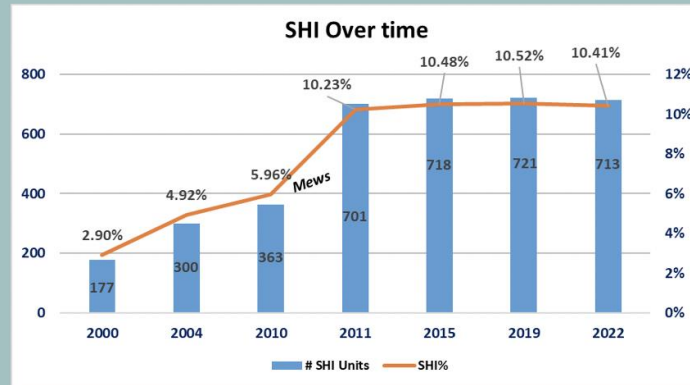
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Concord's subsidized housing inventory (SHI) has had a net loss of units in the past three years. Since 2019, the number of SHI units has dropped from 721 to 713.

CONCORD HAS HAD A NET LOSS IN UNITS ON THE SHI IN THE PAST 3 YEARS



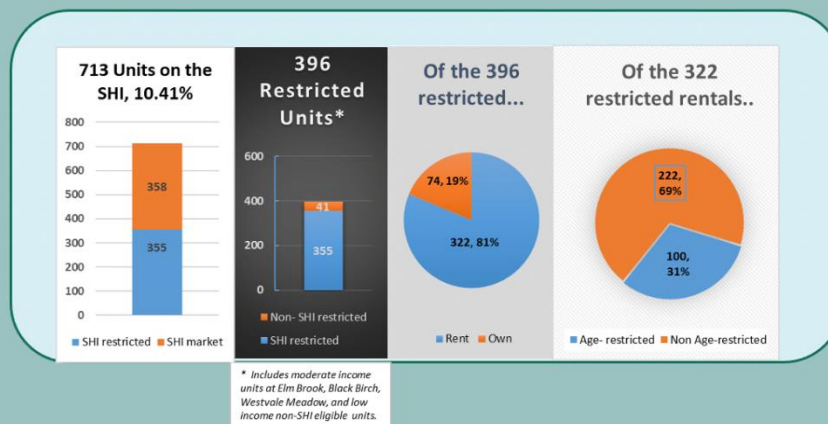
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The subsidized housing inventory in Concord is limited by several restrictions. These restrictions include market rate housing versus price restricted, rental versus owning restrictions, and age restrictions.

CONCORD HAS A MIX OF RESTRICTED HOUSING



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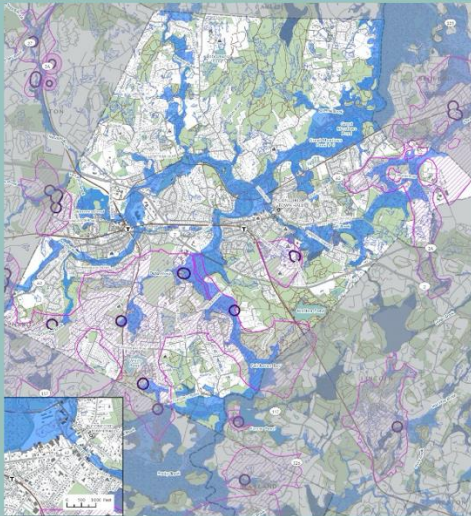
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In Concord, land protections and environmental constraints limit the ability to expand or build new housing developments. Concord is comprised of 59 percent open space, and almost half of the town's land is protected by the Wetland Protection Act.



A SIGNIFICANT AMOUNT OF LAND IS PROTECTED



ENVIRONMENTAL CONSTRAINTS

- 59% of Concord's total land area is open space
- 38% of all land permanently protected
- Approximately 50% of the town is under the jurisdiction of the Wetland Protections Act
- Global climate change will only increase the frequency and severity of flooding events.

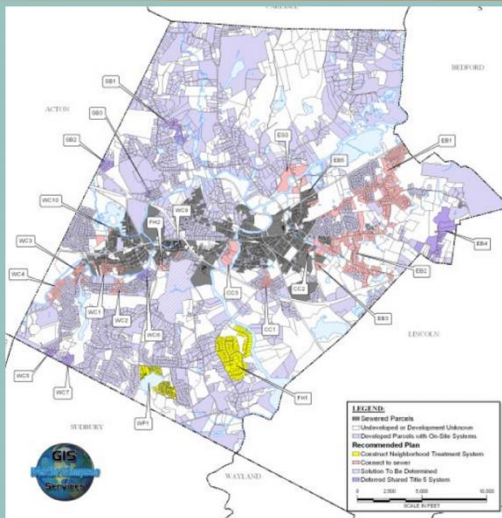
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Beyond environmental constraints, the ability to treat wastewater creates further limitations. Almost all residents use town water and 35 percent of town residents access sewer. Concord's limited wastewater treatment capacity creates a barrier for housing developments.



WASTEWATER TREATMENT IS A LIMITATION



INFRASTRUCTURE CAPACITY

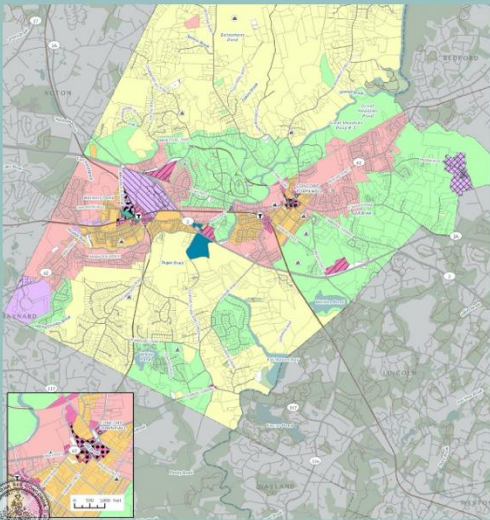
- Almost all residents have access to town water
- 35% of the town residents have access to sewer
- Wastewater treatment is a barrier
- Concord's public schools have grown slightly
- Concord is served by two commuter rail stations
- Concord is a destination for cyclists

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Zoning in Concord also presents challenges regarding housing. Concord only allows single-family dwellings by-right in residential districts, other housing types, like accessory apartments and two-family dwellings require special permits.

ZONING IS A MAJOR BARRIER IN DIVERSIFYING HOUSING



REGULATORY BARRIERS AND CONSIDERATIONS

- 2020: Accessory Apartments by special permit
- 2021: Two-family dwelling by Special Permit in the Residence C Zoning District and reduce parking.
- Planned Residential Development (PRD)
- The Commercial and Limited Business Districts allow mixed uses, with some inclusionary zoning.
- The only residential uses allowed by-right in residential districts are single-family dwellings.

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Key insights from focus groups

- Participants identified that low-income household and seniors' housing needs were not currently reflected in Concord's existing housing type and stock.
- Long term and short-term funding strategies were identified as a strength for Concord.
- Zoning and regulatory constraints presented barriers, despite some positive changes in recent years.
- Diversity, Equity, and Inclusion should be a central goal in the updated Housing Production Plan.

Next steps

Based on public input, creating goals and strategies to reflect community desires and the needs assessment findings is the next step in the process. This will be followed with additional public forum. After including additional public input, a draft plan will be created and then publicly presented to Concord's Select Board with additional opportunity for public comment.

Questions

- *Will you please put links into the chat rather than on the presentation slides because we can't get to them easily otherwise?* Will do.
- *Thank you for enabling chat!! It also allows us to see who is on this webinar, because regular attendees like me can't even see how many people are here, much less their names. Could you do something about that?* The meeting is set up as a webinar.
- *I believe there are some units that are affordable but do not count in SHI because they are informal or not "means tested". Is there any way to address this or does privacy prevent that?* There are 41 units restricted but not counted on the SHI, mostly as 'moderate income' units, versus low income for SHI eligibility.
- *How many people are participating in the poll?* Between 18 and 43 people, depending on the question (Poll Everywhere questions).

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- ***I hesitate to ask, but if the MCI population is removed from the census tract what are the remaining racial demographics?*** We cannot get down to that level right now with the census data - the lowest level is the census tract. Also, the MCI census tract is also the census track with the most multi-family units. Also, to note, that the NECC (The MCI Farm) is in a different census track.
- ***Are there any Concord programs that assist in first time home buyers for maybe 5 years down the line?*** Not at this time, though some lenders offer down payment assistance.
- ***Are there any rent to own programs in Concord?*** Section 8 has a homeownership program offered by some agencies, but there is nothing in Concord specifically. Good suggestion.
- ***Are there any section 8 units here in Concord?*** The Concord Housing Authority manages a number of section 8 vouchers that are used by tenants in rental units here in Concord and other communities. Likewise, tenants have vouchers issued from other agencies. In general, we find that 20% of tenants are using vouchers in their affordable units. The 'affordable rents' are often too high for very low-income households.
- ***Please put the survey link into the chat. Will do.***
- ***Number of younger families that have moved in with parents or relatives/friends*** We'll look to see if we can get some data around this, thank you.
- ***Are there any contacts we can reach out to? such as emails?*** I've included our emails in the chat. We can connect you with anyone else needed.
- ***Could you do a survey of town employees such as teachers and hospital employees to find out what interest they have in living here?*** Thank you, Pamela. We will talk and investigate this.
- ***Liz, we can't copy or save the chat. Putting emails in there won't help us*** Live answered.
- ***What are your plans to help *young and growing* families when their current house becomes too small?*** Thank you for the question. Live answered.

Open Q&A

Pamela Dritt: I live on 13 Concord Green, Unit 4. I think we need to zoom back and plan how we can do housing that allows for a diversity of income and allows for wealthy extravagance. And since we can't keep up with the state of the art in building techniques for green survivability, we have to find ways of incentivizing that, like we did with the PRD. But the PRD needs to have environmental considerations added to it to. I think we need to rethink zoning rules like the height restrictions on buildings, because if you want to build, for example, an apartment building, with retail on the ground floor, you cannot do it efficiently enough unless you have at least three or four or five stories and still have greenspaces. Greenspaces are incredibly important. And, if we don't do something about this, we will end up giving up all the greenspace to allow for housing. We have to be able to have housing and greenspace. I think that we need to look at what is by-right and what we can do to change that. For example, look at the Symes development PRD, it was a much better plan than the current plan for a 16 "McMansion" subdivision with mountain top removal going on there. If we did not have by-right development that allowed that, we would be much better off. So, can we look at what our by-right development rules are and encourage whatever we can do legally to change them and update them? To encourage clustered development with greenspace set aside.

Jenn Goldson: Thank you, Pamela.

Frank Feeley: Rich Feeley, 347 Lexington Road, president of the Concord Housing Foundation. I have a number of technical points that I don't want to get into here, but I am thinking of something that we really need to look at. It sort of follows what Pamela said. We could put a lot more people in

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Concord, and I don't want a lot more, but a more diverse group, if what we zone for was floor area coverage rather than Single Family. I happen to live in a historic house that is for condominiums. But I did notice a duplex going up on Ferret's mill road and I would propose that two, three, four family houses of 1700 square feet are probably not much worse environmentally than those 5,000 square footers that Liz so carefully tracked. So, I'm just suggesting that one of the things we need to look at is what we care about is getting people who can afford to come here and not paving over greenspace. But if we are willing to challenge single-family housing, we can get a lot more and potentially more affordable. Thanks.

[Additional comments submitted by Rich Feely via email.] Does the 10.4% SHI number include Junction Village? I think the HPP needs to present the SHI percentages with and without Junction Village. With construction costs escalating, and the fact that more subsidy from the Town would be difficult, I am not confident this will move forward, particularly since there has been little visible movement in the last two year. If Junction Village does not get built, I think we have a 40B issue. Maybe we do even if it does?

The statistics are impressive and confirm my observations. But I think we need to reduce make these into "stories" that make the case more compelling. What I would propose is an analysis of how many units were affordable (at the 30% level) twenty years ago and today for certain model households. I would pick at least two households that would work in town. Perhaps a teacher with ten years' experience, and a policeman married to a nurse at Emerson. You should be able to determine what they were paid at both time points. What did these folks earn ten or 20 years ago and what percentage of the housing stock (rental/ownership) could they get then? Compare this with current salaries and housing prices and see what percentage of Concord housing stock is available to them at the 30% level today. Perhaps a third "model" couple who would both work in town, but at lower paying jobs----say an auto mechanic married to a home care worker. I think this kind of analysis will show more dramatically how we have become a community that is de facto gated---by housing costs.

It will be a tough fight, but I think the time has come to permit two-four family dwellings in all zones, provided that the floor area ratio of the combined units is limited. In other words, three 1,700 sq ft units rather than one 5,100 square foot unit. Of course, there has to be sewer or septic capacity for that number of bedrooms, but that would be possible in many locations. There might be a couple more cars but note the number of single-family homes now being built with three car garages. Such buildings need be no more environmentally or aesthetically challenging than many of the single-family homes going up today.

Don't let the multi-use rezoning of Thoreau Depot District die. The Crosby' property is about the only place in town where you could get 20-30 units (hopefully many affordable) without covering a single square foot of current greenery.

Require the Town, the Light Plant, and the School Board to develop plans---including affordable housing---for sites not currently fully used by the Town. You could start with the LWV list. As far as I can tell, the school board will have three unused or under used school buildings (Ripley, Peabody, Sanborn) once the new middle school is built. I believe the day care center is moving out of Ripley, and we do not even use it for voting anymore. The school system needs administrative space, I understand, but they should be able to consolidate on one site (perhaps with some recreation facilities) and make the others available for PRD's and/or multi-unit housing.

Thanks for the chance to provide these inputs.

Rich Feeley

Jenn Goldson: Thank you.

Matt Sepe: My name is Matt Sepe, and I actually am a developer and builder in town, so this has been super informative for me going through this and listening to this and also participating in the process about a month ago. Some of the things that I see, just from my individual perspective, I think that what is happening in town is great with some of the recent zoning changes that were mentioned with the Accessory Dwelling Units and Duplexes by Special Permit. I think those things had been pretty challenging to try to implement in previous years and now that they have gained some traction and are moving forward in town, I think that is good progress. I'd like to see up get to a place where duplexes could be allowed by-right as long as they meet a certain specific criteria. Because, as an individual who is doing it in town, I look at some lots and I don't want to go to try get the special permit because I feel that it is going to be a concern in the neighborhood. So, I default to doing a single family, instead of something I would rather do which would be a duplex or something of that nature. Also, I just have a comment too as someone who is out working in town every day and looking for land and look at projects, I do feel there is a significant disconnect between people in town and what they want for housing in comparison to the things we talk about in these groups. I think there is a very active population in these groups trying to push new ideas and so forth, but I feel that when I am out talking to abutting folks on projects I am going to be looking at, they are not in alignment with affordable housing, increased density, and it is very clear to me that they are going to hire attorneys and try to fight me if I go do that. So, I think we can continue to try to educate through these types of things and reach out to other residents in town and try to let them know what affordable housing and things like that is so they can better understand what this is providing to folks who want to come into town. Like five or six years about, Liz helped me on an affordable unit that I did. And we got so much grief about that, but it was really due to a lack of understanding of all the abutters about the people moving into the neighborhood and Liz helped educate me and I educated them, and it worked out ok. So, I think if we keep trying to do these types of things, but we do need to find a way to better educate on these kinds of things because most folks, when you bring up these types of things try to fight them. They want you to just build a single-family house, that is what they're looking for you to do.

Jenn Goldson: Thank you, Matt.

Appendix – Full Comments, Zoom Q&A and Chat

Below are the full screen shots or transcriptions of responses to all polling questions as well as a transcript of the Zoom Q&A feature and Zoom Chat.

Poll Everywhere Activities

Question: What aspects of the findings confirm what you already knew/suspected?

Responses:

- That zoning is a barrier.
- Overwhelmingly single-family housing.
- Lack of affordable housing.
- Housing is expensive.
- Most of it. Very few surprises.
- Costs of housing is outstripping people's incomes.
- Interested to understand MCI impact on numbers.
- All single-family by right, unaffordable except to wealthy.
- It doesn't matter how welcoming we are if people are not able to afford to live here. "Welcoming" is great.
- The large apartment complexes dominate the affordability discussion for renters.
- How do you define young families?
- The lack of "minorities" and how that's not on the list of what needs to be improved.
- Infrastructure (sewage) is a barrier.
- Want to know more about energy efficiency of housing - solar power, heat pumps, weatherization.
- The large apartment complexes dominate the affordability discussion for renters.

Question: What aspects of the findings surprised you or do you question?

Response:

- No net increase in affordable housing stock in ten years.
- No room in the budget for programs to help our youth with afterschool enrichment programs.
- 59% of Concord total land area is open space, wow!
- Buying a house in Concord is too expensive for current residents.
- The median house price \$1,159,000.
- Impact of Concord MCI on the 'diversity' numbers.
- Beds in group homes are counted under SHI.
- I feel many of the current residents do not share the same goal to expand affordable housing.
- Surprised and pleased we are well ahead of EVERY peer community based on SHI data. Why is 40B not kicking in?
- Aging in place dominates many town discussions, but the appreciable decline in younger families was surprising.
- That people are willing to move to other housing to stay in town.
- Half of the SHI is market rate, not affordable.
- How extremely unaffordable housing really is in Concord.
- People want to stay in Concord, affordably, yet stay in single-family homes. I take it back, that doesn't surprise me.
- Maynard does better in diversity of housing.

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- Lack of planning for "growing families" that need a bigger house.
- The 40B question was for Carlisle, Sudbury, etc.?
- Yes! To the growing families question!!!!
- We have zero co-housing communities in Concord.

Question: What other information would you like to see the project team consider?

Response:

- Energy efficiency.
- Dwellings above businesses could provide lower income housing.
- Plans for young + growing families that need a bigger house.
- If increase property tax outpaces income and does this contribute to people not being able to afford to stay in town.
- Would changes zoning to permit mobile homes or non-permanent housing improve affordability? Concord's only mobile home park closed decades ago through sta.
- Infrastructure (sewer) plan.
- An analysis of housing by square footage.
- Yes! Please find suggestions that would legally allow us to require zero-carbon, all-electric, fossil fuel-free buildings. "Energy efficiency is not enough--it's greenwashing.
- The preliminary survey findings show most people would like to stay in single-family homes. Nevertheless, pursue other options for those who would consider them, because they offer the most "bang for buck" in diversifying Concord's options.
- what is co-housing? (Someone mentioned it in the last question). Maybe consider doing that.
- A park for the children on Walden St. Hear me out I have a plan. (Let's talk).
- Local employers (E.g., Emerson hospital) needs/ interest in supporting employee housing.
- Co-housing similar to Concord Riverwalk with a common house with facilities for common meals, media rooms, etc.
- A youth center for the children to do their homework and not sit in the house all day doing nothing.
- Two in Cambridge, one in Acton, one in Jamaica Plane, two in Berlin, many in Western MA.
- Safe and accessible sidewalks for the residents (especially kids, elderly, special needs, pets) to enjoy the town and access the shops, trails, etc. on foot and bikes.
- The recent zoning changes have been very helpful. Consider allowing duplex units by right based on specific criteria.
- Teardowns being replaced.

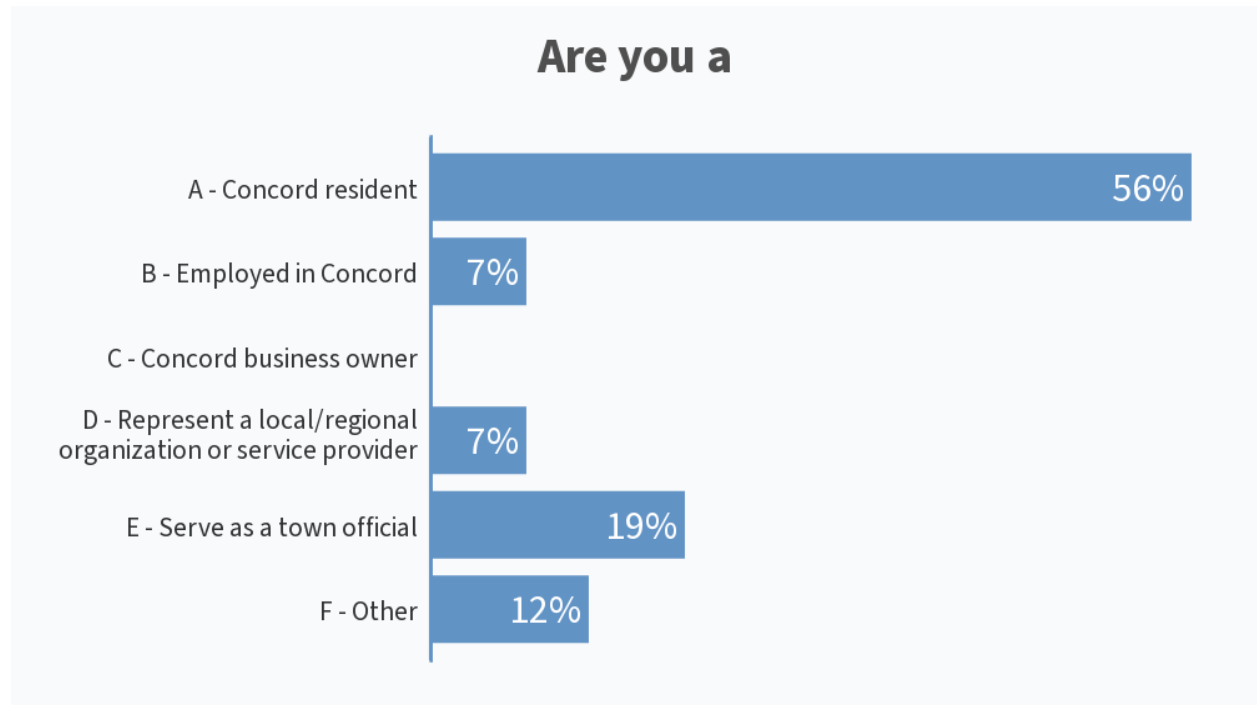


Image 1. Participants connection to Concord.

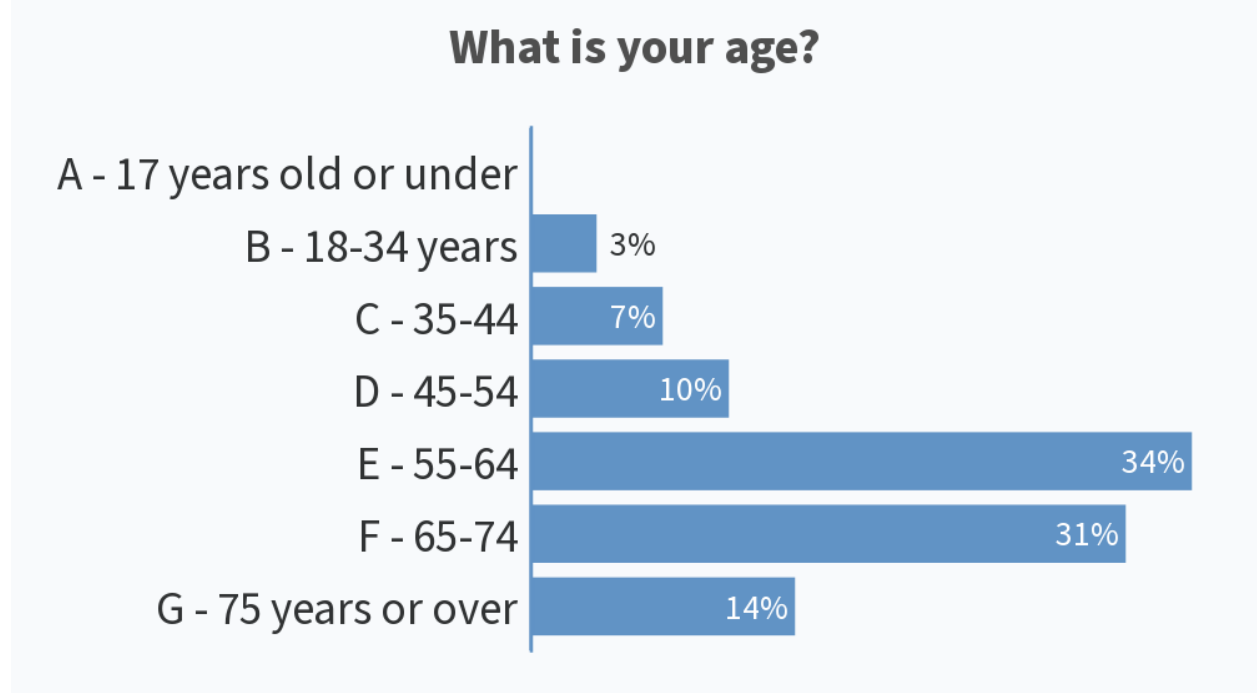


Image 2. Age distribution in Concord.

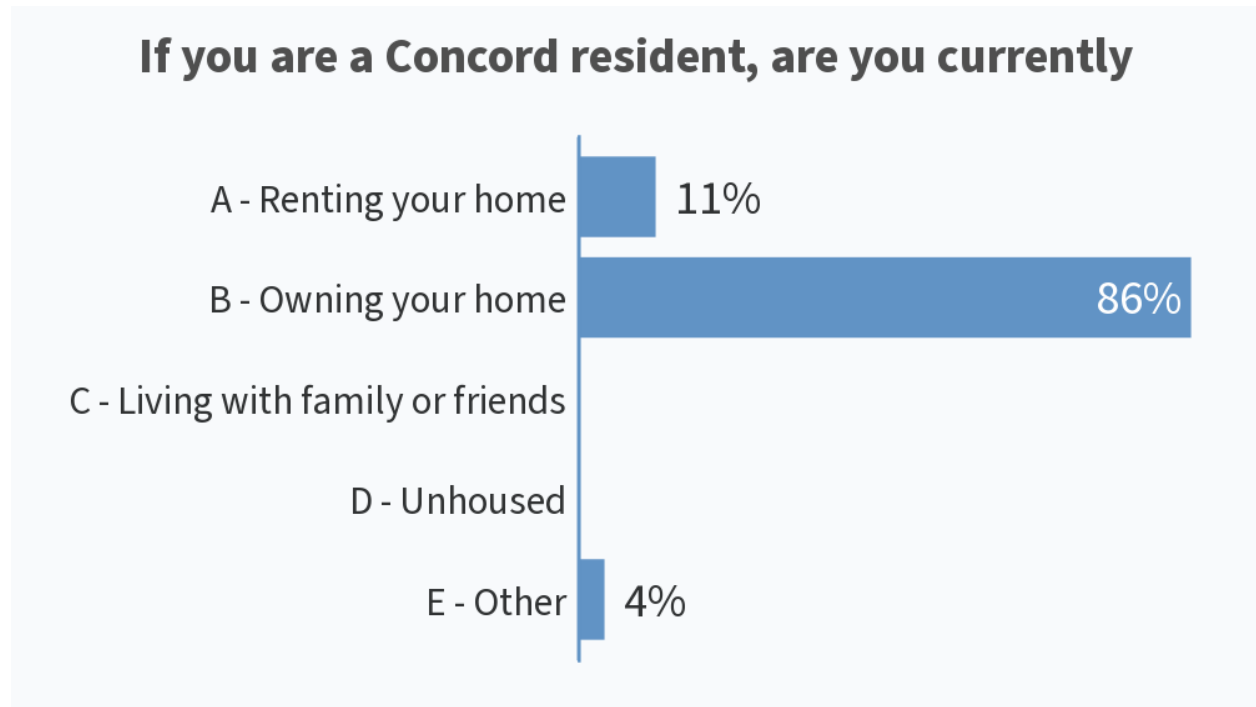


Image 3. Housing types in Concord.

Zoom Chat

00:32:55 Pamela Dritt: Can someone record the chat as well? We can't save it.
00:34:52 Pamela Dritt: Affordable housing is not affordable.
00:35:59 MICHAEL LAWSON: Yes
00:36:03 William M McIlwain: No
00:36:06 Mary Hartman: yes
00:36:06 matt sepe: yes
00:36:06 Keith Bergman: Yes
00:36:09 Ray Andrews: Yes, have read it.
00:36:09 Nancy Gresham: No
00:36:11 Peter Nobile: not really
00:36:12 Jonathan Aibel: No -- was unaware of the prior plan
00:36:12 Rick Eifler: not much
00:36:13 Sarah Murphy: not familiar - new resident
00:36:13 Pamela Dritt: No-new to me
00:36:14 Jennifer Polito: No
00:36:14 Linda Escobedo: yes, familiar with it.
00:36:14 Janet Miller: not familiar with it
00:36:16 Clarice Gordon: Yes
00:36:18 Dianne Velardocchia: No
00:36:22 Pat Goldstein: Unaware
00:38:15 Dianne Velardocchia: Yes
00:38:17 Rick Eifler: yes
00:38:18 Ray Andrews: Yes
00:38:18 Sue Felshin: Yes
00:38:18 MICHAEL LAWSON: Yes

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00:38:19 Jennifer Polito: yes
00:38:20 matt sepe: yes
00:38:22 Terri Ackerman: yes
00:38:25 Sarah Murphy: no
00:38:25 Lois Suarez: Yes
00:38:26 Keith Bergman: Yes
00:38:26 Jonathan Aibel: no
00:38:27 Frank Feeley: yes
00:38:27 Melissa Saalfield never heard of this
00:38:34 Janet Miller: yes
00:39:38 Clarice Gordon: Yes, know the SHI
00:40:11 Frank Feeley: Does the 10% include Junction Village?
00:40:32 Liz Rust: No, it does not. We will cover the SHI in more detail later.
00:41:04 Sarah Murphy: how is “affordable” defined?
00:42:02 Keith Bergman: \$2 million for CMAHT
00:42:45 Liz Rust: Affordable, with a capital A, refers to housing that has a restriction on the price or rents, limits the income of the resident, and other items. affordable, with a lower case 'a', refers to housing that is affordable at 30% of someone's income.
00:44:08 Laura Smead, JM Goldson: Ihttps://pollev.com/laurasmead
00:45:24 Laura Smead, JM Goldson: By the way, any errors on the accomplishments slide - let me know! I will take it off the final presentation that might get posted publicly.
00:45:46 Karmen Ramos: Mother
00:46:00 Janet Miller: other - town Committee
00:46:09 Peter Nobile: I serve as a volunteer on the town's Historic Districts Commission.
00:46:38 Karmen Ramos: A mother of school age children (to be more specific)
00:47:07 Moira Walsh: speech pathologist semi-retired
00:47:18 Pamela Dritt: We need the link reposted in chat—it isn't clickable
00:47:34 Mary Hartman: own a condo
00:47:46 Karlen Reed: How many people are participating in this poll?
00:48:04 Sue Felshin: You can copy and paste the link from the chat. Drag across the text to select it
00:48:32 Pamela Dritt: Sue, it won't let me do copy and paste from the chat.
00:48:48 Liz Rust: Try this: <https://pollev.com/laurasmead>
00:49:17 Pamela Dritt: Thanks Liz, that's a good one. I can tell it's clickable by its color.
00:49:42 Maureen Kimball: We cannot see you questions which need answers,
00:50:06 Liz Rust: The questions will come a bit later.
00:51:18 Karmen Ramos: WOW
00:51:50 Clarice Gordon: Can you or will you compare Concord demographics to the Metro area and the state?
00:52:32 William M McIlwain: Does that include residents at MCI?
00:52:52 Maureen Kimball: Why would you include MCI?
00:52:59 Pamela Dritt: Fascinating info, thanks! Do you have this kind of demographic based on age?
00:53:07 Liz Rust: The Census numbers do include the residents at MCI Concord.
00:53:14 Pamela Dritt: Aha! Ask and I will receive.
00:53:21 Karmen Ramos: :)
00:53:23 Liz Rust: The Census includes this breakout by age groups as well.
01:02:21 Moira Walsh: Is that 30 or 50 percent pre or post taxes?
01:03:22 Lara Plaskon: 30%/50% of gross income (before taxes)

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01:07:30 Karmen Ramos: your missing one more
01:08:25 Karmen Ramos: you're**
01:09:00 Pamela Dritt: We must remove the height restrictions in certain areas and developments if we want to create affordable housing without ruining the environment.
01:11:33 Pamela Dritt: I see height isn't the only problem.
01:11:50 Pamela Dritt: Yay PRD!!
01:15:23 Karmen Ramos: How much of Concord Housing has children in school?
01:16:44 Moira Walsh: Who does someone talk to about finding an affordable unit or house....one person who knows all?
01:18:07 Lara Plaskon: I field quite a few calls at the RHSO office from people who are searching for affordable housing. I try to give an overview and point people to different resources. People also sometimes receive assistance from the COA.
01:18:30 Liz Rust: There is no coordinated housing resource for this purpose. The social workers office has some resources, as do our website. Each property maintains its own waiting list.
01:18:34 Moira Walsh: MBTA law what is it requiring/
01:19:10 Kristen Hagerty: In what ways might DEI be called out in the Housing Production Plan
01:19:11 Pamela Dritt: We need the new link
01:21:51 Liz Rust: In what ways might DEI be called out in the Housing Production Plan - this is a good question which we will consider carefully to address in the plan. There are a number of ways Concord can increase DEI.
01:25:14 Stephanie Chrobak: This is a bit late, CHA has 29 school aged children, or 33% of our housed members.
01:25:34 Kristen Hagerty: How many survey responses would be considered a representative sample?
01:25:47 Liz Rust: What aspects of the findings confirm what you already knew or suspected?
01:25:56 Edward Larner: All the data is too much to absorb at once. I assume a report will be issued for further consideration.
01:26:58 Liz Rust: The HPP report will have all this, and more, for further and more detailed analysis.
01:27:08 Moira Walsh: Sewer issue, loss of young families
01:27:45 Pamela Dritt: Younger
01:29:34 Liz Rust: What aspects of the findings surprised you or do you question?
01:30:10 Rick Eifler: increase in older population
01:34:46 Liz Rust: What other information would you like the project team consider?
01:37:15 Clarice Gordon: Much of the town is zoned for 80,000 sf lots. What is the potential for developing anything affordable there?
01:40:21 Liz Rust: Thank you Clarice for the question. Affordable housing can be built on almost any sized property. It sometimes comes down to the economics.
01:43:45 Pamela Dritt: There's no way to incentivize builders to give up tearing down smaller houses to build expensive mansions.
01:45:29 Lois Suarez: Some way of having teardown replaced with multi-family units
01:46:17 Liz Rust: RHSO Contacts: Lara@rhsousing.org, liz@rhsousing.org
01:49:24 Karmen Ramos: well said!
01:51:02 Nasir Rana: Can you please plan for safe and accessible walkways in the town? Very important for kids, elderly, special needs, and pets to go around the town – parks, trails, shops, train, etc. – on foot or bike

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01:51:07 Kristen Hagerty: In the Housing Production Plan, would it be relevant to include information about "Smart Growth"? It seems like many people equate more housing with more people, and don't want to see population increase. But that isn't necessarily the case.

01:51:15 Pamela Dritt: Yes Agree

01:54:15 Nasir Rana: Are we including MCI Concord in our population? If yes, does it skew our real goals to achieve "true diversity" in our town?

01:55:21 Lara Plaskon: Census data does include MCI Concord in the Town's population.

01:57:29 Pamela Dritt: Thank you so much.