

**TOWN OF CONCORD
SELECT BOARD MEETING
NOVEMBER 14, 2022 | 6:30 PM**

**TOWN HOUSE, 22 MONUMENT SQUARE
SECOND FLOOR MEETING ROOM AND VIA ZOOM**

Join Zoom Meeting

<https://us02web.zoom.us/j/87537499093?pwd=OVdLSDFhV01sV0NqQjNSa3NVNjZXZz09>

Meeting ID: 875 3749 9093

Passcode: 160419

Dial In: 646-558-8656

AGENDA

#	Time*	Agenda Item
1.	6:30 PM	Call to Order
2.		Consent Agenda <ul style="list-style-type: none"> • Town Accountant Warrant: November 10, 2022 • Sunday Entertainment License for the Concord Orchestra Inc. on January 29, 2023 at 51 Walden Street for an orchestra concert performance • Proclamation of Small Business Saturday on November 26, 2022
3.		Town Manager's Report
4.		Chair's Report
5.	6:45 PM	Bruce Freeman Rail Trail Signage Recommendation
6.	7:00 PM	Discuss Affordable Housing <ul style="list-style-type: none"> • Peer Communities • Infrastructure and Utility Requirements • Near Term Projects • Housing Production Plan
10.	8:00 PM	Committee Nominations: Nicholas Purinton of 32 Cressbrook Road and Margaret (Peggy) Laneri of 65 Attawan Road to the Public Ceremonies and Celebrations Committee Evan Ricker of 104 Bolton Street to the White Pond Task Force
11.	8:05 PM	Committee Appointments: Amy Beamer of 383 Pope Road to Concord Cultural Council for a term to expire April 30, 2025 Karl Liebich of 12 Deer Grass Lane, Jen Keegan of 60 Highland Street, Beth Kelly of 39 White Avenue, and Jennifer Parker of 247 Laws Brook Road to the White Pond Task Force for a term to expire December 2023, upon the completion of their final report to the Select Board Gail Dowd, Chief Financial Officer, as the Town of Concord's Representative to the Concord Retirement Board
12.	8:10 PM	Select Board Liaison Reports

13.	8:25 PM	Correspondence
14.	8:30 PM	Public Comment
15.	8:40 PM	Adjournment

**Times are approximate and subject to change*

Current Board and Committee Vacancies
Agricultural Committee – Associate Member
Board of Health
Cemetery Committee
Commission on Disability
Comprehensive Sustainability and Energy Committee
Concord 2025 Executive Committee
Concord Housing Development Corporation (CHDC)
Conservation Restriction Stewardship Committee
Council on Aging
Historic Districts Commission – Associate Member
PEG Access Advisory Committee
Personnel Board
Planning Board
Pollinator Health Advisory Committee
Public Ceremonies and Celebrations Committee
Transportation Advisory Committee
Trustees of Donations
West Concord Advisory Committee
West Concord Junction Cultural District
Zoning Board of Appeals – Associate Member

TOWN OF CONCORD

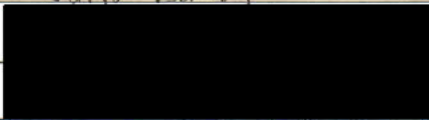
SUNDAY ENTERTAINMENT LICENSE APPLICATION (to be submitted with Form 90)

Fee payable to "Town of Concord": \$50.00

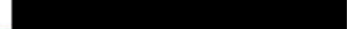
Fee payable to "Commissioner of Public Safety": \$2.00 (1:00 PM - Midnight) or
\$5.00 (before 1:00 PM)

Application Date: 11/9/2022

Applicant Name (print): Jane Bailey

Applicant Address: 

Name of Organization: The Concord Orchestra Inc.

Telephone #: 

The undersigned hereby applies for a Sunday Entertainment License in accordance with the provisions of the State relating thereto:

Sunday Entertainment License for: Symphonic Orchestra Concert

(insert description of Entertainment)

in or on the property at 51 Walden Street

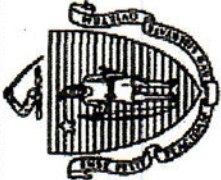
on 1/29/2023, from 2 PM to 6 PM
(date)

in accordance with the rules and regulations made under authority of said Statutes.

Town Fee Paid \$ 50.00 State Fee Paid \$ 2.00

Please complete and return this form, Form 90, and payments to: Town of Concord

If mailing, mail to: Selectmen's Office, Town House, P.O. Box 535, Concord, MA 01742



THE COMMONWEALTH OF MASSACHUSETTS

Town of Concord

State Fee, \$ 2.00
Municipal Fee, \$ 50.00

LICENSE

For PUBLIC ENTERTAINMENT ON SUNDAY

The Name of the Establishment is The Performing Arts Center at 51 Walden St. in or on the property at No. 51 Walden St. (address)

The Licensee or Authorized representative, The Concord Orchestra in accordance with chapter 136 of the General Laws, as amended, hereby request a license for the following program or entertainment:

Proposed dancing or game, sport, fair, exposition, play, entertainment or public diversion

DATE	TIME	Proposed dancing or game, sport, fair, exposition, play, entertainment or public diversion
1/24/2023	2 PM	Symphonic Orchestra Concert

Hon. _____ Mayor/ Chairman of Board of Selectman, _____ (City or Town)

Fees per occurrence (Individual Sunday(s)): Regular Hours (Sunday 1:00pm - Midnight): \$2.00 Special Hours (Sunday 12:00 am- Midnight): \$5.00. Annual Fee (For Operating on every Sunday in calendar year): Regular Hours (Sunday 1:00pm - Midnight): \$50.00 Special Hours (Sunday 12:00 am- Midnight): \$100.00

This license is granted and accepted, upon the understanding that such entertainment that the licensee shall comply with the laws of the Commonwealth applicable to licensed entertainments, and also to the following terms and conditions: The licensee shall at all times allow any person designated in writing by the Mayor, Board of Selectmen, or Commissioner of Public Safety, to enter and inspect his place of amusement and view the exhibitions and performances therein; shall permit regular police officers, detailed by the Commissioner of Public Safety or Chief of the local Police Department to enter and be about this place of amusement during performances therein; may employ to preserve order in his place of amusement only regular or special police officers designated therefore by the Chief of Police, and shall pay to said Chief of Police for the services of the regular police officers such amount as shall be fixed by him; shall permit at all times to enter and be about his place of amusement such members of the Fire Department as shall be detailed by the Chief of the Fire Department to guard against fire; shall keep in good condition, go as to be easily accessible, such standpipes, hose, axes, chemical extinguishers and other apparatus as the fire department may require; shall allow such members of the fire department in case of any fire in such place, to exercise exclusive control and direction of his employees and of the means and apparatus provided for extinguishing fire therein; shall permit no obstruction of any nature in any aisle, passageway or stairway of the licensed premises, nor allow any person therein to remain in any aisle passageway or stairway during an entertainment; and shall conform to any other rules and regulations at any time made by the Mayor or Board of Selectmen. This license shall be kept on the premise where the entertainment is to be held, and shall be surrendered to any regular police officer or authorized representative of the Department of Public Safety. This license is issued under the provisions of Chapter 136 of the General Laws, as amended, and is subject to revocation at any time by the Mayor, Board of Selectmen, or Commissioner of Public Safety.

Do not write in this box

This application and program must be signed by the licensee or authorized representative of entertainment to be held. No Change to be made in the program without permission of the authorities creating and approving the license.

THIS LICENSE MUST BE POSTED IN A CONSPICUOUS PLACE ON THE PREMISES

COMMONWEALTH OF MASSACHUSETTS
TOWN OF CONCORD
SELECT BOARD

PROCLAMATION
SMALL BUSINESS SATURDAY

WHEREAS the government of Concord, Massachusetts, celebrates our local small businesses and the contributions they make to our local economy and community; and

WHEREAS according to the United States Small Business Administration, there are 32.5 million small businesses in the United States, small businesses represent 99.7% of firms with paid employees, small businesses are responsible for 62% of net new jobs created since 1995, and small businesses employ 46.8% of the employees in the private sector in the United States; and

WHEREAS 79% of consumers understand the importance of supporting the small businesses in their community on Small Business Saturday®, 70% report the day makes them want to encourage others to Shop Small®, independently-owned retailers, and 66% report that the day makes them want to Shop Small all year long; and

WHEREAS 58% of shoppers reported they shopped online with a small business and 54% reported they dined or ordered takeout from a small restaurant, bar, or café on Small Business Saturday in 2021; and

WHEREAS Concord, Massachusetts supports our local businesses that create jobs, boost our local economy, and preserve our communities; and

WHEREAS advocacy groups, as well as public and private organizations, across the country have endorsed the Saturday after Thanksgiving as Small Business Saturday.

THEREFORE be it declared that we, the Select Board of the Town of Concord, Massachusetts, do hereby proclaim November 26, 2022 as Small Business Saturday and encourage Concord citizens to recognize the vital role local businesses plays in the life of our town and urge the residents of our community, and communities across the country, to support small business and merchants on Small Business Saturday and throughout the year.

Proclaimed this 26th day of November 2022

CONCORD SELECT BOARD

Delivered via email
November 4, 2022

Mr. Matthew Johnson, Chair
Town of Concord Select Board

Dear Mr. Johnson,

As you know, the Bruce Freeman Rail Trail Advisory Committee (BFRTAC) was established by the Concord Select Board to provide guidance regarding the design and operation of the Bruce Freeman Rail Trail in Concord.

At our recent October 24th meeting, a quorum of the BFRTAC deliberated publicly on the issue of developing uniform rules (and signage) for the BFRT in Concord that are consistent with all the other towns along the trail. Based on the results of a September meeting of those towns (sponsored by the FoBFRT), a set of uniform rules was proposed as well as three options for posting them (see a copy of the letter dated September 21, 2022 below)

By unanimous vote, the BFRTAC recommends that the Select Board approve the posting of uniform rules in the form described as “Option #2” proposed by the multitown meeting and detailed in the attached letter.

Thank you for your swift consideration of this recommendation and for your ongoing commitment to the success of the Bruce Freeman Rail Trail.

Sincerely,
(signed)

Adrienne Boardman
Nathaniel Welch
Co-chairs, Bruce Freeman Rail Trail Advisory Committee, on behalf of the committee

cc: Terri Ackerman, BFRTAC Liaison & Member, Select Board, Town of Concord
Marcia Rasmussen, Director, Planning and Land Management, Town of Concord
Carlene Hempel, Board Member, Friends of the Bruce Freeman Rail Trail



Friends of the Bruce Freeman Rail Trail

P.O. Box 1192
Concord, MA 01742
www.brucefreemanrailtrail.org

September 21, 2022

Dear Summit Participant,

Thank you for participating last Thursday to discuss uniformity of signage and rules on the Bruce Freeman Rail Trail. We made good progress. Below, please find our working draft of rules as decided upon by the group.

Board Members

Acton
Paul Malchodi
Joyce Reischutz

Carlisle
Glenn Reed

Chelmsford
Patrick Lewis

Concord
Carlene Hempel
Stuart Johnstone
Judy Perrin
Barbara Pike:
Membership

Framingham
Ed Kross

Lowell
Sharon Galpin

Sudbury
John McQueen
Chris Menge
Dick Williamson

Westford
Chris Barrett
Emily Teller:
Secretary

At-Large
Christine Corr:
Treasurer
Tom Michelman:
President

The new universal uniform rules are:

Yield to Pedestrians
Keep Right, Pass Left
Give Audible Signal When Passing
Do Not Block Trail
--
Wear Helmets
Leash Pets, Remove Waste
No Littering – Carry In, Carry Out
Respect Property Adjacent to the Trail

There were three ideas floated in terms of posting these rules:

- 1/ Have one sign on which all EIGHT rules are posted, along with a QR code for further information.
- 2/ Have one sign in which the first FOUR rules are posted on top of a sign, in larger print, and the last FOUR are in smaller print underneath.
- 3/ Have two different signs, one with the top FOUR rules posted frequently along the trail (to emphasize what's most important) and another sign with all EIGHT rules, but only at trailheads, kiosks and parking lots.

Communities would further agree to remove all other rule signage so that these uniform rules are what govern the trail. (We all agreed they are largely unenforceable.)

NEXT STEPS:

- 1/ Our hope is that you will present these in the coming 4-6 weeks to your decision-making boards/committees so we can act by spring. (Please let me know if you need help; I am happy to join you in those meetings.)
- 2/ Suggestions/recommendations for signage design would be the next step. We would likely recommend a variation on the current uniform signage, pictured below.
- 3/ The Friends of the Bruce Freeman Rail Trail will pay for production of all new signs and deliver those to whatever office would install them (public works, for example).

Please contact me (617-335-0580; carlenehempel@hotmail.com) with any questions or concerns. We will follow up with each community in the weeks ahead and hope to reconvene in the spring to discuss placement and other issues affecting the trail, such as ebikes and speed limits.

Thank you,
Carlene Hempel, on behalf of the Friends of the Bruce Freeman Rail Trail

TOWN OF CONCORD

HOUSING PRODUCTION PLAN

FY2023-2028

DRAFT FOR REVIEW

REVISED 11/7/22

****draft document intended for discussion purposes only****

PREPARED FOR:

Concord Affordable Housing Trust

Concord Housing Authority, Concord Housing Foundation, Concord Housing Development Corporation

Town of Concord

22 Monument Square

Concord, MA 01742

PREPARED BY:

JM Goldson LL

Regional Housing Services Office

DRAFT

This page intentionally left blank.

TABLE OF CONTENTS

ACKNOWLEDGMENTS	5
ACRONYMS	6
KEY DEFINITIONS	8
DATA SOURCES	10
Chapter 1: Introduction	11
REPORT ORGANIZATION	12
COMMUNITY OVERVIEW	13
EXECUTIVE SUMMARY OF KEY FINDINGS	13
Chapter 2: Housing Goals and Strategies	19
KEY FINDINGS	19
FIVE-YEAR GOALS	22
FIVE-YEAR STRATEGIES	27
ACTION PLAN	53
Chapter 3: Demographic Profile	61
KEY FINDINGS	61
DEMOGRAPHICS	62
HOUSEHOLDS	67
EDUCATION	72
ECONOMIC CHARACTERISTICS	75
SUMMARY	77
Chapter 4: Housing Conditions	78
KEY FINDINGS	78
HOUSING SUPPLY AND TRENDS	79
RECENT AND FUTURE DEVELOPMENT	87
HOUSING AFFORDABILITY	89
SUMMARY	98
Chapter 5: Development Constraints	100
KEY FINDINGS	100

ENVIRONMENTAL CONSTRAINTS	101
INFRASTRUCTURE CAPACITY	110
REGULATORY BARRIERS AND CONSIDERATIONS	113
Chapter 6: Implementation Capacity and Resources	119
<hr/>	
KEY FINDINGS	119
LOCAL CAPACITY AND RESOURCES	119
Appendices	125
<hr/>	
CONCORD SUBSIDIZED HOUSING INVENTORY	125
DHCD AFFIRMATIVE FAIR HOUSING GUIDELINES	128
INTERAGENCY BEDROOM MIX POLICY	129
COMPREHENSIVE PERMIT DENIAL AND APPEAL PROCEDURES	131
LEAGUE OF WOMEN VOTERS HOUSING ISSUES COMMITTEE	132
TOWN OF CONCORD DEPARTMENT OF LAND & MANAGEMENT	149

DRAFT

ACKNOWLEDGMENTS

Select Board

Matthew Johnson, Chair
Terri Ackerman, Clerk
Linda Escobedo
Henry Dane
Mary Hartman

Planning Board

Mark Giddings
Nathan Bosdet
Andrew Boardman
Sue Felshin
Haley Orvedal
Linda Miller

Concord Municipal Affordable Housing Trust

Keith Bergman, Chair
Linda Escobedo, Vice Chair
Michael Lawson, Clerk
Frank "Rich" Feeley
Kerry Lafleur, Town Manager

Concord Housing Development Corporation

Lee Smith, Chair
Douglas Bacon
Peter Lowitt, Vice Chair
Dan Drazen

Regional Housing Services Office Staff

Elizabeth Rust
Lara Plaskon

Town Staff

Marcia Rasmussen, Director of Planning and
Land Management
Elizabeth Hughes, Town Planner
Heather Cary, Administrative Assistant

With the assistance of planning consultants:

Jennifer M. Goldson, AICP, JM Goldson
Laura Smead, AICP, JM Goldson

ACRONYMS

ACS	US Census Bureau’s American Community Survey, Five-Year Estimates
ADA	Americans with Disabilities Act
ADU	Accessory Dwelling Unit
AHFC	Affordable Housing Funding Committee
AMI/AMFI	Areawide Median Family Income set by HUD (household of four)
ARPA	American Rescue Plan Act
ASAP	Aging Service Access Points
BIPOC	Black, Indigenous, People of Color
CEDAC	Community Economic Development Assistance Corporation
CHA	Concord Housing Authority
CHAPA	Citizens Housing and Planning Association
CHAS	Comprehensive Housing Affordability Strategy
CHDC	Concord Housing Development Corporation
CHF	Concord Housing Foundation
CMAHT	Concord Municipal Affordable Housing Trust
CPA	State of Massachusetts Community Preservation Act (MGL Chapter 44B)
CPC	Community Preservation Committee
CPTC	Citizen Planner Training Collaborative
DEI	Diversity, Equity, and Inclusion
DEP	Massachusetts Department of Environmental Protection
DDS	Massachusetts Department of Developmental Services
DHCD	Massachusetts Department of Housing and Community Development
EOEA	Executive Office of Elder Affairs
EPA	U.S. Environmental Protection Agency
FAR	Floor Area Ratio
FEMA	Federal Emergency Management Agency
FHAct	Federal Fair Housing Act
FY	Fiscal Years (July 1-June 30)
GHG	Greenhouse Gas
HAC	Housing Appeals Committee
HOME	HOME Investments Partnerships Program
HPP	Housing Production Plan
HUD	United States Department of Housing and Urban Development
LOHA	Local Option for Housing Affordability Coalition
LMI	Low/Moderate- Income (at or below 80 percent AMI)
MACRIS	Massachusetts Cultural Resources Information System
MAPC	Metropolitan Area Planning Council

MassDOT	Massachusetts Department of Transportation
MassGIS	Massachusetts Bureau of Geographic Information
MBTA	Massachusetts Bay Transportation Authority
MCI	Massachusetts Correctional Institution
MGL	Massachusetts General Laws
MLS	Multiple Listings Service (central real estate database)
MSA	Metropolitan Statistical Area
NECC	Northeastern Correctional Center
NESDC	New England School Development Council
NHESP	Massachusetts Natural Heritage and Endangered Species Program
NRC	Natural Resources Commission
PRD	Planned Residential Development
RFP	Request for Proposal
RHSO	Regional Housing Services Office
SHI	Massachusetts Subsidized Housing Inventory
TBD	Thoreau Depot Business District
WWTP	Waste Water Treatment Plant
YTD	Year to Date
ZBA	Zoning Board of Appeals
40B	Comprehensive Permit, per MGL Chapter 40B, §20-23

KEY DEFINITIONS

This list of key definitions is intended to assist the reader and is not intended to replace applicable legal definitions of these terms. The following definitions are for key terms used throughout the document, many of which are based on definitions in statutes and regulations.

Areawide Median Income (AMI)— the median gross income for a person or family as calculated by the United States Department of Housing and Urban Development, based on the median income for the Metropolitan Statistical Area. For FY2022, the HUD area median family income (AMFI) for the Boston-Cambridge-Newton MA HUD Metro FMR Area was \$140,200.¹ AMI is also referred to in the document as median family income (AMFI).

Cost-Burdened Household – a household that spends 30 percent or more of its income on housing-related costs (such as rent or mortgage payments). Severely cost-burdened households spend 50 percent or more of their income on housing-related costs.

Household – all the people, related or unrelated, who occupy a housing unit. It can also include a person living alone in a housing unit or a group of unrelated people sharing a housing unit as partners or roommates. Family households consist of two or more individuals who are related by birth, marriage, or adoption, although they also may include other unrelated people. Nonfamily households consist of people who live alone or who share their residence with unrelated individuals.

Family Household – Family households consist of two or more individuals who are related by birth, marriage, or adoption, although they also may include other unrelated people.

Non-Family Households – Non-family households consist of individuals living alone and individuals living with others who are not related by birth, marriage, or adoption.

Income Thresholds – the U.S. Department of Housing and Urban Development (HUD) establishes income thresholds that apply to various housing assistance programs. These thresholds are updated annually and are categorized by household size. Concord is part of the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area.

Extremely Low-Income (ELI) – the FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to an individual or family whose annual gross income is the greater of

¹ U.S. Department of Housing and Urban Development. FY 2021 Income Limits Summary. <https://www.huduser.gov/portal/datasets/il/il2021/2021summary.odn> (accessed August 2021).

30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline. The FY2022 ELI income limits for a household of one is \$29,450 and for a household of four is \$42,050.

Very Low-Income (VLI) – an individual or family whose annual gross income is at or below 50 percent AMI. The FY2022 VLI income limits for a household of one is \$49,100 and for a household of four is \$70,100, for the Boston MSA.

Low/Moderate income (LMI) – an individual or family whose annual gross income at or below 80 percent of the area median income (AMI).² The FY2022 LMI income limits for a household of one is \$78,300 and for a household of four is \$111,850.

Labor Force – all residents within a community over the age of 16 who are currently employed or *actively* seeking employment. It does not include students, retirees, discouraged workers (residents who are not actively seeking a job) or those who cannot work due to a disability.

Open Space – land to protect existing and future well fields, aquifers and recharge areas, watershed land, agricultural land, grasslands, fields, forest land, fresh and saltwater marshes and other wetlands, oceans, rivers, streams, lake and pond frontage, beaches, dunes and other coastal lands, lands to protect scenic vistas, land for wildlife or nature preserve, and/or land for recreational use.

² For purposes of MGL c.40B, low/moderate income is defined as up to 80 percent AMI.

DATA SOURCES

This plan utilizes data from the 2000, 2010, & 2020 Decennial Census; 2020 American Community Survey; Warren Group Town Stats; US Census Annual Building Permit Survey; DHCD; Comprehensive Housing Affordability Strategy (CHAS); Local MLS data, Trulia.com, Zillow.com, Concord Housing Authority, Concord/Carlisle School Committee; MA Department of Elementary and Secondary Education (DESE); HUD; Mass Housing Partnership's DataTown; New England School Development Council; MA Department of Corrections.

The U.S. Census counts every resident in the United States by asking ten questions, whereas the ACS provides estimates based on a sample of the population for more detailed information. It is important to be aware that there are margins of error (MOE) attached to the ACS estimates, because the estimates are based on samples and not on complete counts.

Data collection and analysis was performed during Summer of 2022, and Chapters 3 and 4 (Demographics and Housing Conditions) sections reflect the latest data available at that time, including the full 2020 Decennial Census information which is not currently available.

CHAPTER 1: INTRODUCTION

A Housing Production Plan (HPP), defined in regulations at 760 CMR 56.03 and administered by the Massachusetts Department of Housing and Community Development (DHCD), is a proactive strategy for planning and developing affordable housing. The HPP identifies the housing needs of a community and the goals and strategies it will use to identify and achieve or maintain the 10% threshold mandated by M.G.L. Chapter 40B. The Town's status relating to this 10% threshold is documented on the Subsidized Housing Inventory (SHI), also administered by DHCD.

This HPP Program enables municipalities to develop a strategy to meet its affordable housing needs in a manner consistent with the MGL Chapter 40B statute, produce housing units in accordance with that plan, and demonstrate progress towards their affordable housing production. By taking a proactive approach in the adoption of a HPP, cities and towns are much more likely to achieve both their affordable housing and community planning goals. HPPs give communities under the 10% threshold of Chapter 40B who are making steady progress in producing affordable housing on an annual basis, more control over comprehensive permit applications for a specified period. HPPs give communities over the 10% threshold a framework to maintain the statutory minima in accordance with local needs and community goals.

The Town of Concord places great importance on planning for affordable housing through the HPP process. HPPs are updated and renewed every five years per the regulations, and Concord had an approved Housing Production Plan in 2005, in 2010, and renewed in 2015.

Housing Production Plans can create a 'safe harbor' for a community. When a municipality has a certified plan, decisions on comprehensive permit applications by the Zoning Board of Appeals (ZBA) to deny or approve with conditions will be deemed "consistent with local needs" under MGL Chapter 40B.

Housing Production Plans are certified by the following process, as identified in the regulations:

- Prepare the HPP: In accordance with the regulations, write the plan, including a public process, and have the plan adopted by the Select Board and Planning Board,
- Approve the HPP: DHCD approves the plan,
- Certify the HPP: Create affordable units equal to 0.5 of 1% of the total number of housing units in Concord (or 35 for Concord) in one year, or 1.0% (69 for Concord) in two years, and petition DHCD for certification.
- Renew the HPP: The term of the HPP is five years from approval.

Concord has chosen to prepare a Housing Production Plan for three reasons:

1. The 2015 Housing Production Plan expired in January 2021, and this update is being undertaken to regain approval status per state regulations.
2. The Town's best projections are that Concord will fall below its 10% goal under Chapter 40B when 2020 Census data is released in the spring of 2023, and the Town wants to have an approved HPP in place by that time.
3. Only *some* of the strategies defined in the in the 2015 Housing Production Plan have been implemented, so it is time to reassess those strategies and set future strategic goals and objectives with broad community input.

This Housing Production Plan was prepared by the Regional Housing Services Office, JM Goldson community preservation + planning, and the Planning Division of the Concord Department of Planning and Land Management and was funded with Concord Community Preservation Act funds.

The project started with compilation of available information, creating the Needs Assessment and Development Constraints chapters. The Needs Assessment pulls its information from eighteen³ data sources, including the American Community Survey (ACS) since most 2020 Census data is not available. While the ACS provides a wide breadth of information, it is a survey or sampling of data, statistically significant, but not the comprehensive depth of the Decennial Census. An on-line survey was offered to residents, and advertised in local media starting April 11, 2022 and ending June 10, 2022 (442 people responded). From April 25 through 28, 2022 JM Goldson conducted five focus groups with Concord stakeholders on the topic of housing issues, challenges, and opportunities in the town. Each focus group was made up of between four and seven people, each one with an involvement or investment in the town's housing needs. The project team held three community workshops on June 7, 2022, September 14, 2022, and November 15, 2022. The Housing Production Plan was reviewed and adopted by the Select Board and Planning Board [include dates]

REPORT ORGANIZATION

- Chapter 1 provides an overview of the purpose of the plan, a community overview, description of the planning process, and summary of the Town's housing needs, goals, and strategies and may serve as an executive summary for this report.
- Chapter 2 describes the Town's five-year housing goals, strategies, and action plan as identified through the planning process associated with development of this plan.
- Chapter 3 provides a demographic profile of the community's residents.

³ Sources include 2000, 2010, & 2020 Decennial Census; 2020 American Community Survey; Warren Group Town Stats; US Census Annual Building Permit Survey; DHCD; Comprehensive Housing Affordability Strategy (CHAS); Local MLS data, Trulia.com, Zillow.com, Concord Housing Authority, Concord/Carlisle School Committee; MA Department of Elementary and Secondary Education (DESE); HUD; Mass Housing Partnership's DataTown; New England School Development Council; MA Department of Corrections

- Chapter 4 provides an analysis of local housing conditions including housing supply, residential market indicators, and affordable housing characteristics.
- Chapter 5 describes the Town’s development constraints and limitations including environmental constraints, infrastructure capacity, and regulatory barriers and considerations.
- Chapter 6 describes local and regional capacity and resources to create and preserve affordable and mixed-income housing in the community.

COMMUNITY OVERVIEW⁴

Located 20 miles west of Boston, Concord is a picturesque New England community of handsome residences, preserved open spaces, family-owned farms and thriving commercial centers. The Town is served by MBTA commuter rail to Boston, Cambridge and Fitchburg. State highway Route 2 runs through Concord, and Routes 128/95 and 495 are conveniently accessed.

Concord was incorporated as the first inland settlement in Massachusetts through a grant from the Massachusetts General Court dated September 12, 1635. However, the area supported Native American activity long before the European settlers arrived. Concord is home to many significant people and milestones in American history.

Developable land is scarce (due to extensive flood plain and wetlands, active farming uses, and permanently protected open spaces), which has caused the price of land to rise. High land prices contribute to ever-increasing housing costs, which make the Town unaffordable to many who currently reside in the community, as well as those who would like to move into the community. For over 50 years, the Town’s boards and committees have worked to increase housing diversity in Town. There have been consistent concerns expressed about preserving economic and social diversity, along with a diversity of the housing stock, while remaining mindful of the Town’s rural and historic traditions, including preservation of open space. Concord is zoned primarily for single-family residences.

EXECUTIVE SUMMARY OF KEY FINDINGS

HOUSING GOALS

1. To achieve and maintain the state’s goal under Chapter 40B that 10 percent of Concord’s year-round housing units, per the most current U.S. Census, are countable on its Subsidized Housing Inventory.
2. Support healthy aging in the community by expanding the range of affordable and intergenerational housing options.

⁴ This community overview is drawn primarily from the Concord Town website and the 2015 Housing Production Plan.

3. Increase the variety of rental and ownership housing options, particularly near transit stations, sewerage areas, and village centers, to promote smart growth.
4. Ensure that new development promotes protection of natural resources and climate change adaptation and resilience.
5. Assist in stabilizing housing and provide services for Concord's most vulnerable residents – especially those living in inadequate housing conditions, or at risk of homelessness.
6. Encourage the preservation of existing smaller homes and the construction of new smaller homes, especially as permanently affordable homes for low-income families.
7. Foster community outreach and education to develop a mindset of diversity, equity, and inclusion about the need for affordable housing throughout the community.
8. Strengthen working partnerships with organizations focused on addressing housing needs in Concord and the region.
9. Continue to preserve the long-term affordability of existing affordable units.

HOUSING STRATEGIES

1. The Concord Housing Development corporation (CHDC) creates SHI units at Assabet River Bluff, supported by the CPC, CMAHT, and CHF.
2. The CHDC pursues the creation of SHI units at the 12-acre site in West Concord (Junction Village), supported by the CPC, CMAHT, and CHF.
3. CMAHT pursues the acquisition of other land for the creation of affordable housing, such as at 2229 Main Street, 740 Elm Street, or the Peabody Middle School (1232 Old Marlboro Road), supported and in coordination with the CHDC, Select Board, and CPC.
4. The CMAHT could negotiate increased affordable units in privately developed projects in future development opportunities or create SHI units using existing moderate units.
5. Consider amending zoning to reduce the minimum lot size or frontage requirements for all forms of housing, where environmental conditions allow.
6. Research examples of “green” building design requirements and zoning regulations to require and incentivize “green” building design that results in optimally sited, smaller energy, and water-efficient homes powered by renewable energy.
7. Strengthen the accessory dwelling unit bylaw to allow attached accessory dwelling units (ADUs) by right in all districts where they meet minimum criteria and detached ADUs by special permit.
8. Continue to promote redevelopment in areas where goods and services are available near transportation or transit, such as the Thoreau Depot Business District and the West Concord Depot.
9. Create zoning consistent with MBTA communities law, with inclusionary zoning requirements added (West Concord and/or Thoreau Depot stations).
10. Identify strategies to enhance diversity, equity, and inclusion in the town’s housing planning, policies, and zoning bylaws.

11. Strengthen bylaw to allow duplexes by right in all zones, with a restriction on overall massing, scale, and appearance as a single-family home.
12. Consider the creation of a town-wide inclusionary zoning bylaw.
13. Consider a home rule petition to allow the town to require affordable housing in by-right subdivision creation or pay an option fee.
14. Continue feasibility and analysis to evaluate barriers and opportunities to create new units on concord housing authority properties, and designate capital funding toward construction.
15. Strengthen the coordination, funding, and integration of available social service programs for low-income residents and seniors, including resources to live independently and funding repairs to homes for health and safety, health services, etc.
16. Provide funding support to the Concord housing development corporation to create and preserve existing affordable units.
17. Reexamine using the borrowing powers of the Community Preservation Act to fund a larger affordable housing project.
18. Support Concord Municipal Affordable Housing Trust (CMAHT) by continuing to provide funding at town meeting; by exploring Community Preservation Act and ARPA funding; and by continuing to seek state authorization for real estate transfer fee and building permit surcharge to fund the trust, including professional resources needed to carry out an expanded mission.
19. Continue to host and support membership in the Regional Housing Services Office.
20. Explore opportunities for strategic sewer connections to allow denser development in smart-growth locations around village centers and affordable housing developments.
21. Explore opportunities for strategic supportive infrastructure for new housing, such as sidewalks, bike lanes, public transportation, and first-last mile connections to transit.
22. Continue to participate in the WestMetro HOME Consortium.
23. Continue participating in the local option for housing affordability coalition to petition the legislature for home rule or other strategies to provide long-term funding for the CMAHT (real estate transfer fee and building permit surcharge).
24. Continue the Concord Housing Roundtable and clarify the roles and responsibilities for Housing Production Plan implementation (including the Community Preservation Committee).
25. Continue affirmative outreach to target populations [low-income, seniors, BIPOC (black, indigenous, and people of color), Concord employees] to increase awareness of existing affordable housing programs and assistance at local and state levels.
26. Foster outreach and education about local and regional affordable housing needs through a positive public relations campaign.

DEMOGRAPHIC PROFILE

- Concord has had more substantial population growth in the past two decades than in prior recent decades. Following a population boom between 1960 and 1970, population growth was modest for a few decades, but has grown 9% between 2000 and 2020.
- The percentage of residents identifying as White in Concord dropped from 91.6% in 2000 to 83% in 2020. The number of residents who identify as “other” or mixed race has seen the most growth – from 549 residents in 2000 to 1,501 residents in 2020. There was a decrease in the percentage of those identifying as Black or African-American residents between 2010 and 2020 – from 3.8% of Concord’s population in 2010, to 3% in 2020.
- Younger households comprise a smaller and smaller percentage of Concord’s population. Older households (55+) were a little less than half (46%) of Concord’s population in 2000, but were 57% of households in 2010, and 61% of households in 2020.
- Household size is increasing, as well as the number of non-family households.
- Although 70% of Concord’s households have incomes over 100,000, 25% (1,619) of households have incomes less than \$75K. The great majority of lower income households are 65+.

HOUSING CONDITIONS

- 27.6% of Concord’s housing stock is multi-family – this is more housing diversity than all but two comparison communities.
- Older and younger households are more likely to be renters.
- The median price of single family homes increased dramatically in the past five years.
- Smaller, lower priced homes are disappearing from Concord.
- Concord has issued virtually no permits for multi-family units in the past five years.
- Concord’s median gross rent, according to Census data, and snapshot data from Trulia.com, indicate that much of Concord’s rental housing costs more than the fair market rent (FMR) for nearly all unit sizes.
- 27.5% of Concord households are low income, earning less than 80% of AMI and therefore may be eligible for housing assistance through most federal and state programs.
- Concord has had a net loss in units on the SHI since 2015 (from 718 to now 715), with few units in the pipeline. It is likely that Concord will fall below the 10% in 2023 when the SHI is recalibrated with the new Census data.
- 31% of all Concord households are cost burdened, paying 30% or more of their income on housing costs; The problem is worse among renter households -- nearly half are cost-burdened.
- The clear majority (83%) of Concord’s very low-income households (50% AMI or below) are housing cost burdened.

- 10.43% of Concord’s housing, or 715 units, is recorded on the state’s Subsidized Housing Inventory. However, half of these SHI units are actually market rate (due to counting rules for rental properties) reducing the SHI to 5.21% if removed from the inventory.
- Single-family home prices are rising faster than income in the last decade. The median income has risen 34%, and the median home price 70%.

ENVIRONMENTAL CONSTRAINTS

- According to the 2015 Open Space & Recreation Plan (OSRP), 59% of Concord’s total land area is considered open space, with 38% of all land in town listed as permanently protected open space.
- Approximately 50% of the town is under the NRC jurisdiction per the Wetland Protections Act (WPA) and Wetlands Bylaw.
- Global climate change will only increase the frequency and severity of flooding events in Concord.

INFRASTRUCTURE CAPACITY

- Almost all Concord residents have access to town water, and about 35% of the town residents have access to sewer.
- Wastewater treatment is a barrier to development throughout Town.
- Concord is served by the MBTA Commuter Rail with service to Boston from two stations.
- Concord is a destination for cyclists attracted to its beauty, terrain, cultural sites, shopping, dining, and recreational resources including the newly-opened Bruce Freeman Rail Trail, connecting Lowell to Framingham in its final implementation.

REGULATORY BARRIERS AND CONSIDERATIONS

- In 2020, zoning was changed to allow for the development of attached and detached accessory dwelling units. Accessory Apartments (ADUs) are allowed by special permit in all Residential Districts.
- In 2021, the bylaw was further amended to allow a two-family dwelling by Special Permit in the Residence C Zoning District and allow the Zoning Board of Appeals to reduce the requirement for two parking spaces for each dwelling unit.
- Concord’s zoning bylaw provides some flexibility for Planned Residential Development (PRD). Planned residential developments allow for single-family detached, attached dwellings, or multi-unit structures of all types in accordance with Section 10 of the zoning bylaws in all Residential and Business Zones.
- The Commercial and Limited Business Districts allow combined business/residence uses by right. This use allows multi-family housing when combined in the same building with commercial uses. It also requires that at least 20% of the dwelling units be affordable.

- However, the only residential uses allowed by-right in residential districts are single-family dwellings.
- Therefore, zoning is a major constraint in diversifying Concord’s housing efforts, because over 90% of the town is zoned for residential use, and the development pattern has been primarily single-family housing.

IMPLEMENTATION CAPACITY & RESOURCES

- The Concord Housing Authority operates 228 units of public housing units, administers 85 Section 8 vouchers, assisting more than 375 people.
- Since its inception, the Concord Housing Foundation has raised almost \$1,000,000.
- In total, the Community Preservation Committee has appropriated \$27.1 million across all CPA categories, with 22% spent on community housing per the 2020 CPA plan. They have provided funding in excess of \$1M since 2020, including the Housing Production Plan update, the Regional Housing Services Office membership, the CHDC housing buy down program, and the Assabet River Bluff land acquisition.
- The Concord Housing Development Corporation is a 501c3 organization, developing and creating affordable housing in Concord. They have created 11 homes, and are the landowners of the 12-acre site known as Junction Village, and 1 acre site known as Assabet River Bluff.
- This Regional Housing Services Office support Concord and other neighboring municipalities with affordable housing services.
- The recently created Concord Municipal Affordable Housing Trust currently has \$1 million in its fund to use towards affordable housing.
- The Concord Housing Roundtable is a unique example of coordination and collaboration between municipal housing groups.

CHAPTER 2: HOUSING GOALS AND STRATEGIES

The housing goals and strategies detailed in this report are based on the findings of the demographic and housing analysis incorporated herein, as well as observations and preferences of community participants that were gathered through a variety of engagement methods. The Town solicited community input through focus groups on April 20th and April 26th, three public forums on June 6th, September 14th, and November 15th; and a public survey. This chapter outlines 10 major goals and an additional 35 strategies for achieving Concord's housing goals.

The goals of this plan are consistent with [the Comprehensive Permit Regulations \(760 CMR 56\)](#) as required by DHCD for Housing Production Plans:

- a) a mix of housing types, consistent with local and regional needs and feasible within the housing market in which they will be situated. This includes rental, homeownership, and other occupancy arrangements (if any) for families, individuals, persons with special needs, and the elderly.
- b) a numerical goal for annual housing production pursuant to which there is an increase in the municipality's number of SHI Eligible Housing units. This represents at least 0.50 percent of its total units [in accordance with 760 CMR 56.03(3)(a)], during every calendar year included in the HPP, until the overall percentage exceeds the Statutory Minimum of 10% of its total year-round housing units, pursuant to M.G.L. c. 40B, and as set forth in 760 CMR 56.03(3)(a). Based on Concord's 2010 US Census figure of 6,852 year-round housing units, Concord's 10% goal would be met with 686 countable units on the SHI and its 0.50% goal of 35 units per year. Please see the Quantitative Goal below for more information.

KEY FINDINGS

HOUSING GOALS

1. To achieve and maintain the state's goal under Chapter 40B that 10 percent of Concord's year-round housing units, per the most current U.S. Census, are countable on its Subsidized Housing Inventory.
2. Support healthy aging in the community by expanding the range of affordable and intergenerational housing options.
3. Increase the variety of rental and ownership housing options, particularly near transit stations, sewer areas, and village centers, to promote smart growth.
4. Ensure that new development promotes protection of natural resources and climate change adaptation and resilience.

5. Assist in stabilizing housing and provide services for Concord's most vulnerable residents – especially those living in inadequate housing conditions, or at risk of homelessness.
6. Encourage the preservation of existing smaller homes and the construction of new smaller homes, especially as permanently affordable homes for low-income families.
7. Foster community outreach and education to develop a mindset of diversity, equity, and inclusion about the need for affordable housing throughout the community.
8. Strengthen working partnerships with organizations focused on addressing housing needs in Concord and the region.
9. Continue to preserve the long-term affordability of existing affordable units.

HOUSING STRATEGIES

1. The Concord Housing Development Corporation (CHDC) creates SHI units at Assabet River Bluff, supported by the CPC, CMAHT and CHF.
2. The CHDC pursues the creation of SHI units at the 12-acre site in West Concord (Junction Village), supported by the CPC, CMAHT, and CHF.
3. CMAHT pursues the acquisition of other land for the creation of affordable housing, such as at 2229 Main Street, 740 Elm Street, or the Peabody Middle School (1232 Old Marlboro Road), supported and in coordination with the CHDC, Select Board, and CPC.
4. The CMAHT could negotiate increased affordable units in privately developed projects in future development opportunities or create SHI units using existing moderate units.
5. Consider amending zoning to reduce the minimum lot size or frontage requirements for all forms of housing, where environmental conditions allow.
6. Research examples of “green” building design requirements and zoning regulations to require and incentivize "green" building design that results in optimally sited, smaller energy, and water-efficient homes powered by renewable energy.
7. Strengthen the accessory dwelling unit bylaw to allow attached accessory dwelling units (ADUs) by right in all districts where they meet minimum criteria and detached ADUs by special permit.
8. Continue to promote redevelopment in areas where goods and services are available near transportation or transit, such as the Thoreau Depot Business District and the West Concord Depot.
9. Create zoning consistent with MBTA communities law, with inclusionary zoning requirements added (West Concord and/or Thoreau Depot stations).
10. Identify strategies to enhance diversity, equity, and inclusion in the town’s housing planning, policies, and zoning bylaws.
11. Strengthen bylaw to allow duplexes by right in all zones, with a restriction on overall massing, scale, and appearance as a single-family home.
12. Consider the creation of a town-wide inclusionary zoning bylaw.

13. Consider a home rule petition to allow the town to require affordable housing in by-right subdivision creation or pay an option fee.
14. Continue feasibility and analysis to evaluate barriers and opportunities to create new units on Concord housing authority properties, and designate capital funding toward construction.
15. Strengthen the coordination, funding, and integration of available social service programs for low-income residents and seniors, including resources to live independently and funding repairs to homes for health and safety, health services, etc.
16. Provide funding support to the concord housing development corporation to create and preserve existing affordable units.
17. Reexamine using the borrowing powers of the Community Preservation Act to fund a larger affordable housing project.
18. Support Concord Municipal Affordable Housing Trust (CMAHT) by continuing to provide funding at town meeting; by exploring Community Preservation Act and ARPA funding; and by continuing to seek state authorization for real estate transfer fee and building permit surcharge to fund the trust, including professional resources needed to carry out an expanded mission.
19. Continue to host and support membership in the Regional Housing Services Office.
20. Explore opportunities for strategic sewer connections to allow denser development in smart-growth locations around village centers and affordable housing developments.
21. Explore opportunities for strategic supportive infrastructure for new housing, such as sidewalks, bike lanes, public transportation, and first-last mile connections to transit.
22. Continue to participate in the WestMetro HOME consortium.
23. Continue participating in the local option for housing affordability coalition to petition the legislature for home rule or other strategies to provide long-term funding for the CMAHT (real estate transfer fee and building permit surcharge).
24. Continue the Concord Housing Roundtable and clarify the roles and responsibilities for Housing Production Plan implementation (including the Community Preservation Committee).
25. Continue affirmative outreach to target populations [low-income, seniors, BIPOC (black, indigenous, and people of color), Concord employees] to increase awareness of existing affordable housing programs and assistance at local and state levels.
26. Foster outreach and education about local and regional affordable housing needs through a positive public relations campaign.

FIVE-YEAR GOALS

A Housing Production Plan approved by DHCD expires after five years. If DHCD approves this HPP in early 2023, it would be in effect through early 2028, encompassing Fiscal Years 2023 through 2028. The goals of this five-year plan are intended to provide guidance for local housing policies and initiatives but do not bind future actions or decisions of local officials or the local legislative body (i.e., town meeting). The 10 goals, which are intended to accommodate Concord's housing needs, include one that is a specific quantitative production goal and nine qualitative goals.

Note: The DHCD 10 percent goal under Chapter 40B is a minimum target. Concord's overall housing goals seek to create a variety of housing opportunities that will foster Concord's vibrancy, meet the needs of the community, and maintain Concord's unique charm.

QUANTITATIVE GOAL

1. TO ACHIEVE AND MAINTAIN THE STATE'S GOAL UNDER CHAPTER 40B THAT 10 PERCENT OF CONCORD'S YEAR-ROUND HOUSING UNITS, PER THE MOST CURRENT US CENSUS, ARE COUNTABLE ON ITS SUBSIDIZED HOUSING INVENTORY.

In 2022, Concord has 10.43 percent on the SHI, but that is based on 2010 US Census data which will change in 2023. That 10.43% is calculated by dividing 715 countable SHI units by 6,852 year-round housing units per the 2010 US Census. And while this is 29 units over the Town's 10 percent goal under Chapter 40B based on a 2010 Census denominator, by May 2023, Concord is expected to fall below 10 percent based on 2020 U.S. Census data which will then be officially released;⁵ and which is predicted to be between 7295 and 7795 year-round housing units⁶. Based on the 2020 US Census, and with an approved Housing Production Plan in place by 2023, Concord could obtain "Safe Harbor" certification for a period of one year by creating 36-38 new SHI units; or for a period of two years by creating 72-77 new SHI units.

Either would almost certainly raise Concord above its overall 10 percent requirement under Chapter 40B. Concord's 10% goal would be met with 730-780 countable units on the SHI. Concord has 715 total SHI units currently, leaving a potential deficit of 15 to 65 units. However, since Concord only produced a total of 19 SHI units since the last HPP was approved in 2016, it will require a

⁵ Note that the shortfall might be as high as twenty or low as eight, though the trend of losing Massachusetts Department of Children & Families (formerly Dept. of Social Services) units puts pressure on creating new units.

⁶ Regional Housing Services Memo, dated September 19, 2022. The census has published the housing units in Concord as 7,295, however this is 500 units less than the building permit survey data also from the Census. The SHI denominator figure adjusts that figure by subtracting the 'seasonal' units (which were 95 in the 2010 Census). These considerations make precise projections difficult to make.

coordinated and consistent funding and staff time effort on the Town's part to achieve such housing production goals during the life of this HPP. Failing to achieve such goals will open the Town to so-called "unfriendly 40B" proposals for private developments at locations and densities not of the Town's choosing.

QUALITATIVE GOALS

2. SUPPORT HEALTHY AGING IN THE COMMUNITY BY EXPANDING THE RANGE OF AFFORDABLE AND INTERGENERATIONAL HOUSING OPTIONS.

Concord's population is aging and has a comparatively high number of non-family households, likely because the increasing number of older residents are more often comprised of non-family households. Many older adults need alternatives to single-family homes to continue to live in the community as their housing needs change. Housing choices are limited in Concord – 72.4 percent of Concord's existing housing stock are single-family homes. More diverse housing options can provide choices for both older and younger residents.

3. INCREASE THE VARIETY OF RENTAL AND OWNERSHIP HOUSING OPTIONS, PARTICULARLY NEAR TRANSIT STATIONS, SEWERED AREAS, AND VILLAGE CENTERS, TO PROMOTE SMART GROWTH.

Concord has significant infrastructure and environmental constraints. Only 35 percent of the Town's population has access to sewer, and large portions are in flood zones (exact percent unknown), contain wetlands (50 percent), or are permanently protected open space (38 percent). Strategic areas for accommodating a variety of housing options are those with minimal environmental constraints in locations near train stations, village centers, and areas with access to sewer.

4. ENSURE THAT NEW DEVELOPMENT PROMOTES PROTECTION OF NATURAL RESOURCES AND CLIMATE CHANGE ADAPTATION AND RESILIENCE.

The Town of Concord has a long history of sustainability and ambitious climate and sustainability goals. This includes a Climate Action and Resilience Plan (2020) with a 2050 goal of reducing community-wide greenhouse gas (GHG) emissions by 80 percent in alignment with both the Paris Climate Accord and the Massachusetts Global Warming Solutions Act. It will be important to prioritize green affordable housing projects, including net zero and passive homes, to help achieve the Town's climate and sustainability goals. Also, important will be creating new housing options through reuse of existing buildings for historic preservation projects and other uses. These buildings, by their very nature, protect energy that is already represented by existing buildings and structures.

In March 2021, "An Act Creating a Next-Generation Roadmap for Massachusetts Climate Policy" was signed in law. This bill makes significant steps toward addressing climate change in the Commonwealth and meeting climate and energy goals for 2025 and 2030. In August 2022, one of

the provisions in [Chapter 179 of the Acts of 2022](#), “An Act Driving Clean Energy and Offshore Wind, is a demonstration project in Section 84 to be administered by the State’s Department of Energy Resources (DOER) that would allow up to 10 municipalities to prohibit fossil fuel use in new building construction or major renovation projects. To be eligible, the municipality must either meet the 10 percent housing affordability threshold established by Chapter 40B, be granted “safe harbor” status through an approved Housing Production Plan, or have approved a zoning ordinance/bylaw that provides for one or more districts with at least 15 units per acre in which multifamily housing is permitted by right (suitable for families with children and without age restriction). Concord was one of the first ten communities to file a “fossil fuel-free” home rule petition, and looks to participate in the demonstration project.

5. ASSIST IN STABILIZING HOUSING AND PROVIDE SERVICES FOR CONCORD'S MOST VULNERABLE RESIDENTS – ESPECIALLY THOSE LIVING IN INADEQUATE HOUSING CONDITIONS, OR AT RISK OF HOMELESSNESS.

Many low-income residents, including seniors, struggle with housing costs and with houses that are not well-suited to their abilities or needs as they age. Residents need help with housing rehabilitation to improve health and safety, improve energy efficiency, and assist with housing costs. Concord will work to support the housing needs of vulnerable residents, especially those who are living in inadequate housing conditions or are in danger of homelessness. Concord will seek out new ways to expand local assistance and maximize such support by leveraging state and other public or private programs.

6. ENCOURAGE THE PRESERVATION OF EXISTING SMALLER HOMES AND THE CONSTRUCTION OF NEW SMALLER HOMES, ESPECIALLY AS PERMANENTLY AFFORDABLE HOMES FOR LOW-INCOME FAMILIES. Larger homes typically have more bedrooms as compared to the household size, and these make up the bulk of housing in Concord. This factor, along with rising property values, places much of Concord's housing stock well out of reach of even households with higher average income. The Town needs a greater variety of housing options to meet local housing needs and to help promote a socio-economically diverse population. This includes preserving and diversifying housing stock to include the "missing middle" options such as accessory dwelling units, duplexes, and cottage housing.

7. FOSTER COMMUNITY OUTREACH AND EDUCATION TO DEVELOP A MINDSET OF DIVERSITY, EQUITY, AND INCLUSION ABOUT THE NEED FOR AFFORDABLE HOUSING THROUGHOUT THE COMMUNITY. Throughout the country, there are deeply entrenched structural dynamics that drive the spatial patterns of residential segregation by race and income in metropolitan areas. Society has borne tremendous costs from public policies and programs at all levels of government. These were, in many cases, intentionally discriminatory, while in other cases they had unintentional consequences,

particularly over the last century as suburbanization and promulgation of the so-called American Dream. Although these facts are gaining visibility in the public conscience, many people are not aware of this history and how it has affected our current-day realities. Greater awareness can help lead to implementation of solutions to integrate more housing options, including affordable options, into high-opportunity communities, such as Concord. See, for example, Richard Rothstein's [*The Color of Law: A Forgotten History of How Our Government Segregated America*](#), 2017; and Lily Geismer's [*Don't Blame Us: Suburban Liberals and the Transformation of the Democratic Party*](#), 2014.]

In [MetroCommon 2050](#), the regional plan for the 101 cities and towns in Metro Boston, the Metropolitan Area Planning Council (MAPC) identifies recommended measures to:

- [Ensure that people of all races and income levels have equal access to affordable housing through homeownership and rental opportunities in every community](#); and
- [Accelerate the production of diverse housing types throughout the region, particularly deed-restricted affordable housing, with a focus on transit-oriented, climate resilient and other smart growth locations.](#)

To promote diversity, equity, and inclusion, the Concord Select Board's goals for FY 2023 include:

- C.03. Work with the DEI Commission to research and implement diversity, equity, and inclusion best practices in town governance. Listen to diverse voices in the community and assess which additional DEI actions the Select Board should take; and
- C.04. Provide input to the housing production plan update to maximize the equity and diversity impacts of future affordable housing initiatives. Review and adopt the completed plan.

A list of all the Housing Production Plan strategies which address diversity, equity, and inclusion are indicated in the Action Plan, which follows directly after the Goals and Strategies.

8. STRENGTHEN WORKING PARTNERSHIPS WITH ORGANIZATIONS FOCUSED ON ADDRESSING HOUSING NEEDS IN CONCORD AND THE REGION.

Concord is fortunate to have several organizations helping to address housing needs in the community. These organizations provide affordable housing, financially support affordable housing development, and provide housing assistance or other related support, such as community education and advocacy. To further address local housing needs, the Town intends to continue to support and expand the initiatives of these organizations.

9. CONTINUE TO PRESERVE THE LONG-TERM AFFORDABILITY OF EXISTING AFFORDABLE UNITS.

Actively monitoring affordability requirements ensures that all projects are following their obligations. For rental developments, this means that the units are marketed openly, and tenant leasing procedures in fair, that the units are in good repair, the rents are affordable and that the tenants continue to be eligible. For ownership homes, the owners must live there as their primary residence and obtain approval of any refinancing.

As described on the Community Economic Development Assistance Corporation (CEDAC) website, expiring low-income use restrictions are an issue for three reasons:

- 1) When affordable units become market-rate units, LMI families and individuals can be displaced from their homes and even the community;
- 2) There is a loss of affordable housing options in the community; and
- 3) The expired units no longer meet the Town's SHI to fulfill the state's C.40B 10 percent goal. Sometimes units are lost from the SHI due to circumstances beyond the Town's control, such as in the case of DDS group homes in recent years as well as set affordability expiration dates.

DRAFT

FIVE-YEAR STRATEGIES

Achieving the community's five-year goals will require a variety of regulatory, programmatic, and policy strategies. This section includes descriptions of local regulatory strategies, local initiatives, and strategies that deal with implementation capacity, education, and outreach. The intent is not to suggest that Concord will implement all these strategies over five years, but rather, to offer multiple ways the community can work to achieve its goals. Many of these strategies are contingent on factors beyond the municipality's control, including market opportunities and funding availability. All strategies will require local approvals in accordance with applicable laws and regulations.

This plan's strategies comply with the requirements of the Comprehensive Permit Regulations (760 CMR56), which are summarized as follows:

The HPP shall address the matters set out in the Department's guidelines, including an explanation of the specific strategies by which the municipality will achieve its housing production goal, and a schedule for implementation of the goals and strategies for production of units, including all the following strategies, to the extent applicable:

- a) The identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating SHI-Eligible Housing developments to meet its housing production goal;
- b) The identification of specific sites for which the municipality will encourage the filing of Comprehensive Permit applications;
- c) Characteristics of proposed residential or mixed-use developments that would be preferred by the municipality (examples might include cluster developments, adaptive reuse, transit-oriented housing, mixed-use development, inclusionary housing, etc.);
- d) Municipally owned parcels for which the municipality commits to issue requests for proposals to develop SHI Eligible Housing; and/or
- e) Participation in regional collaborations that address housing development.

The strategies are organized into four categories and are in no particular order:

- A. Production Strategies to maintain 10 percent of housing units on the SHI
- B. Planning, Policies, and Zoning Strategies
- C. Local Initiatives and Programmatic Strategies
- D. Capacity, Coordination, and Education

PRODUCTION STRATEGIES TO MAINTAIN 10 PERCENT OF UNITS ON THE SHI

1. THE CONCORD HOUSING DEVELOPMENT CORPORATION (CHDC) CREATES SHI UNITS AT ASSABET RIVER BLUFF, SUPPORTED BY THE CPC, CMAHT AND CHF.

Background: The seven-acre Assabet River Bluff property was acquired in August 2022 in a widely endorsed collaborative effort between open space and community housing. One acre of that property was purchased by the Concord Housing Development Corporation for \$950,000 (and \$50,000 for pre-development) with funding from the Concord Municipal Affordable Housing Trust (\$650,000), the Concord Housing Foundation (\$50,000), and the Town’s Community Preservation Fund (\$300,000) The property was identified in the Concord Open Space and Recreation Plan, as well as in the River Stewardship Council’s Wild & Scenic Prioritization Plan, as a priority parcel for protection, and is consistent with Concord’s sustainability goals.

The six acres acquired by the Town of Concord for its Natural Resources Commission will be permanently protected as open space, with public access on trails connecting to the Bruce Freeman Rail Trail. This acreage is about twice what would be undevelopable under wetlands and rivers protection legislation.

The one acre acquired by CHDC is set aside for five affordable housing units. The existing two-unit home at 406 Old Marlboro Road will be renovated and made permanently affordable, and three new affordable units will be constructed following a competitive request for proposal process. This project discussion, which spanned more than twelve months, involved stakeholders, community members, and multiple Town boards and committees, and included nearly-unanimous votes at a Town meeting.

Status: The CHDC is currently designing the site and will proceed through the phases below.⁷

Item	Proposed Timeline
Design site layout access and entrance, septic, parking, storage, homes. Evaluate converting existing structure back to single family. Review with boards, public, interested parties.	03/2023
Issue Request for Proposal (RFP) for construction. Determine rental or ownership. Indicate building preferences and requirements, leaving room for developer design. Include indication of subsidy and target affordability level(s).	2023
Award request for proposal for construction, including development services agreement if needed	2024

⁷ Exhibit B of the mortgage from CHDC to CMAHT filed at Bk 80551 pg 364 at Middlesex South Registry of Deeds

2. THE CHDC PURSUES THE CREATION OF SHI UNITS AT THE 12-ACRE SITE IN WEST CONCORD (JUNCTION VILLAGE), SUPPORTED BY THE CPC, CMAHT, AND CHF.

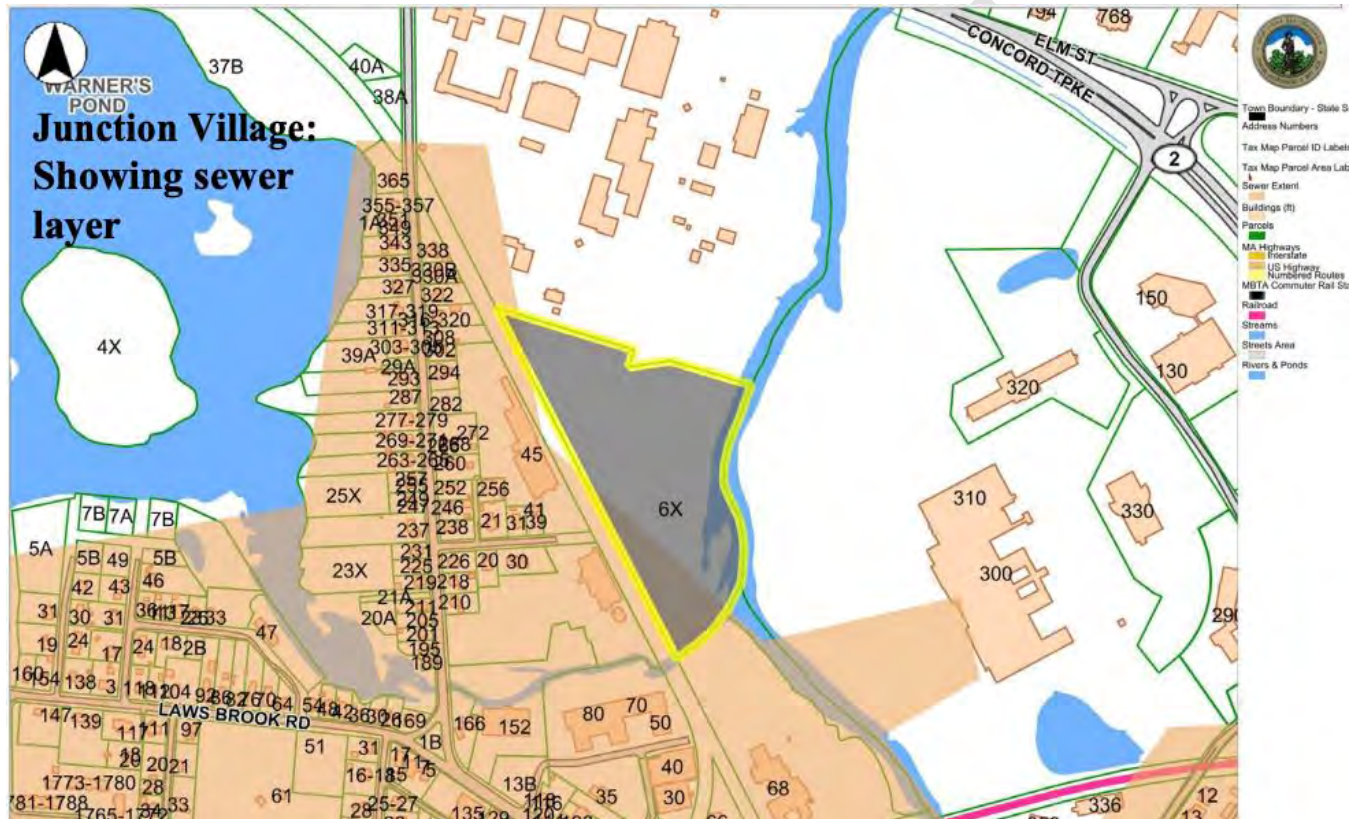
Background: In 2013, the Concord Housing Development Corporation (CHDC-JV, LLC) acquired this 12-acre property off Winthrop Street for nominal consideration from the Massachusetts Department of Corrections, pursuant to Chapter 117 of the Acts of 2010, which provides that “[s]uch land shall be used for housing, of which 100 per cent shall be deemed affordable housing as determined by the ranges established by the Concord Housing Development Corporation and for public open space purposes.” The CHDC embarked on a developer selection process in 2014. After broadly reviewing proposals with Town committees and the Select Board, the CHDC selected The Grantham Group and its assisted living proposal, as the town preferred assisted living over family housing. The project was included in the 2016 Housing Production Plan approved by the Select Board, Planning Board, and DHCD. The Grantham Group’s Christopher Heights project was permitted for 83 affordable assisted living units. The project received its Comprehensive Permit in 2017, which was extended through May 1, 2023.

Status: Christopher Heights was awarded low-income housing tax credits and public subsidies by DHCD in February 2020 – yet the development was unable to close on the transaction before the COVID pandemic. Because of the severe economic consequences of the pandemic, projects across the state such as this one have been faced with significant cost increases resulting in budget shortfalls. This led to DHCD withdrawing its funding approvals for approximately 34 projects across the state. DHCD has made clear that for developers to be considered for funding, they must reapply and demonstrate significant additional financial support from the host municipality. The project was poised to resubmit to DHCD for increased costs and increased subsidies this fall; and the Concord Municipal Affordable Housing Trust committed \$1-million to access significant additional state financial support for the project. DHCD requires that an application for such state funding include a letter of support from “the Town” — that is the Select Board in a town-- but the Concord Select Board declined to do so, since \$2 million in local funding had already been dedicated to the project with the commitment to provide no additional local funds. Ultimately, the developer withdrew from the project. In parallel to the residential financing path, the town pursued open space and recreation uses on the site alongside the residential portion. These plans had progressed to initial design and award of CPA funds for the start of development.

Status: The CHDC owns the site. The CHDC can work on developing site design, building preferences and requirements, issuing a request for proposal (RFP), and developing a financing plan. From there, the CHDC can award the RFP and the developer would go forward to obtain the necessary financing and/or zoning. As reported in the pipeline section, the units will be available to the SHI in the 5 to10-year timeframe.

Location: The 12.8-acre site is located at the end of Winthrop Street and is south of the MCI-Concord correctional facility; east of the future Bruce Freeman Rail Trail, north of Nashoba Brook, and west of the Assabet River (Parcel 2013-1).

Site Diagram



3. CMAHT PURSUES THE ACQUISITION OF OTHER LAND FOR THE CREATION OF AFFORDABLE HOUSING, SUCH AS AT 2229 MAIN STREET, 740 ELM STREET, OR THE PEABODY MIDDLE SCHOOL (1232 OLD MARLBORO ROAD), SUPPORTED AND IN COORDINATION WITH THE CHDC, SELECT BOARD, AND CPC. The Concord Municipal Affordable Housing Trust (CMAHT) could purchase land or subsidize its purchase, and then sell or transfer to a development entity with stipulations for creation of affordable housing. Similarly, if the Town invited the CHDC to participate, the Concord Housing Development Corporation (CHDC) could also purchase land and then convey out for development by recruiting mission-based developers. The Town could transfer Town-owned land or work with the state to transfer state-owned land to the CMAHT (via fall Special Town Meeting), and then sell or transfer to a development entity (via RFP).

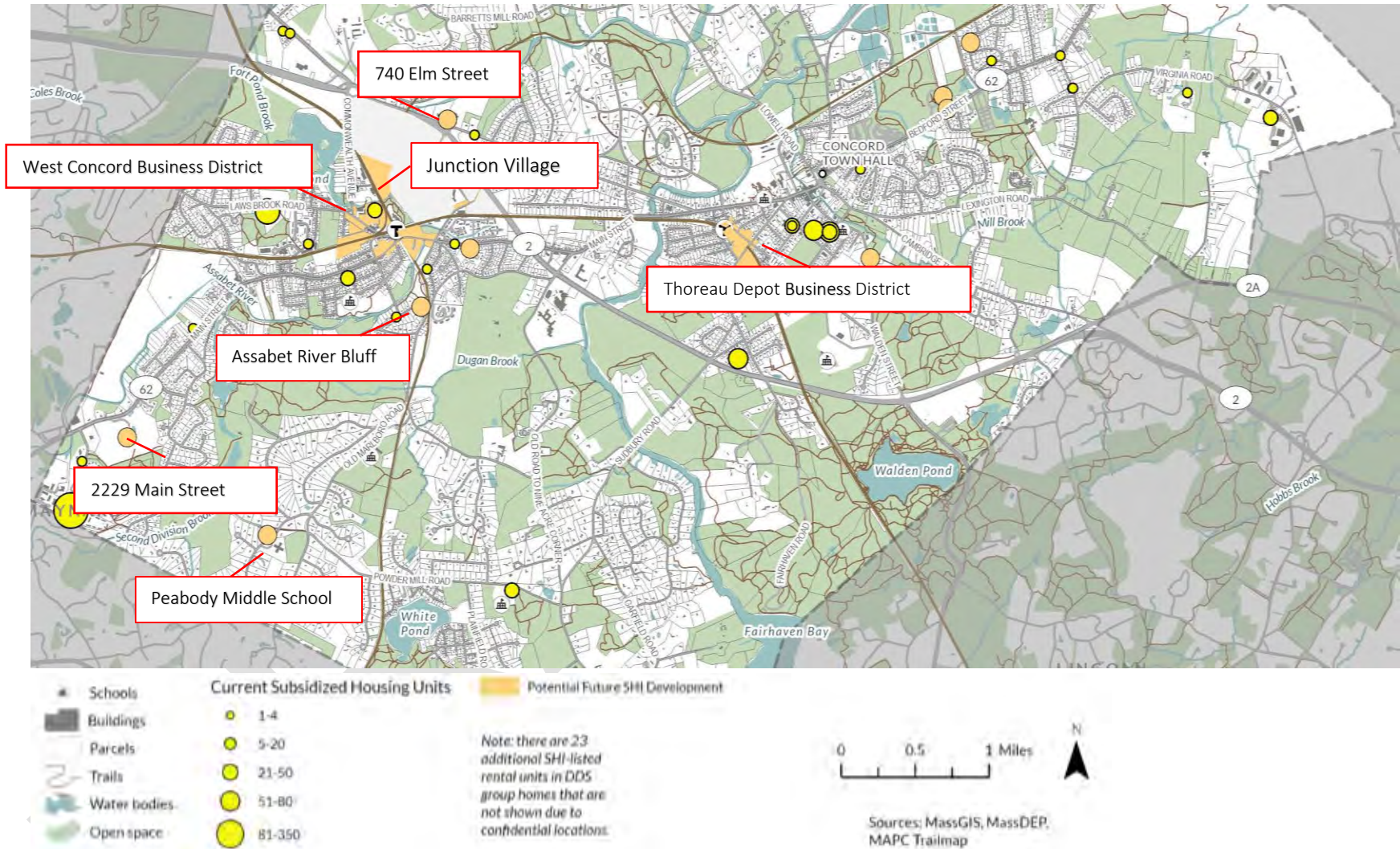
The League of Women Voters reviewed some parcels owned by the Town, CHA, and state, including the Peabody School (which will not be available in the required timeframe). For the Town-owned

land, the CMAHT could pursue these and advocate for transfer. See the Appendix and Subsidized Housing Inventory map below for locations.

4. THE CMAHT NEGOTIATES INCREASED AFFORDABLE UNITS IN PRIVATELY DEVELOPED PROJECTS IN FUTURE DEVELOPMENT OPPORTUNITIES OR CREATE SHI UNITS USING EXISTING MODERATE UNITS. The CMAHT could create additional affordable units by issuing an RFP indicating its desire to fund increased affordability in private developments, work with the Planning Board to negotiate increased affordability into future developments, or buying down moderate income units to SHI-eligible levels on resale. These strategies continue to collaborate in fostering private affordable housing development to serve local needs. This would include utilizing CPA and Housing Trust funds to cover gaps in funding through grants or loans, and to demonstrate local commitment to secure competitive funding from other state, federal, and/or private sources as available. See the Subsidized Housing map below for prioritized locations.

DRAFT

Concord Existing and Potential Future SHI Development Areas



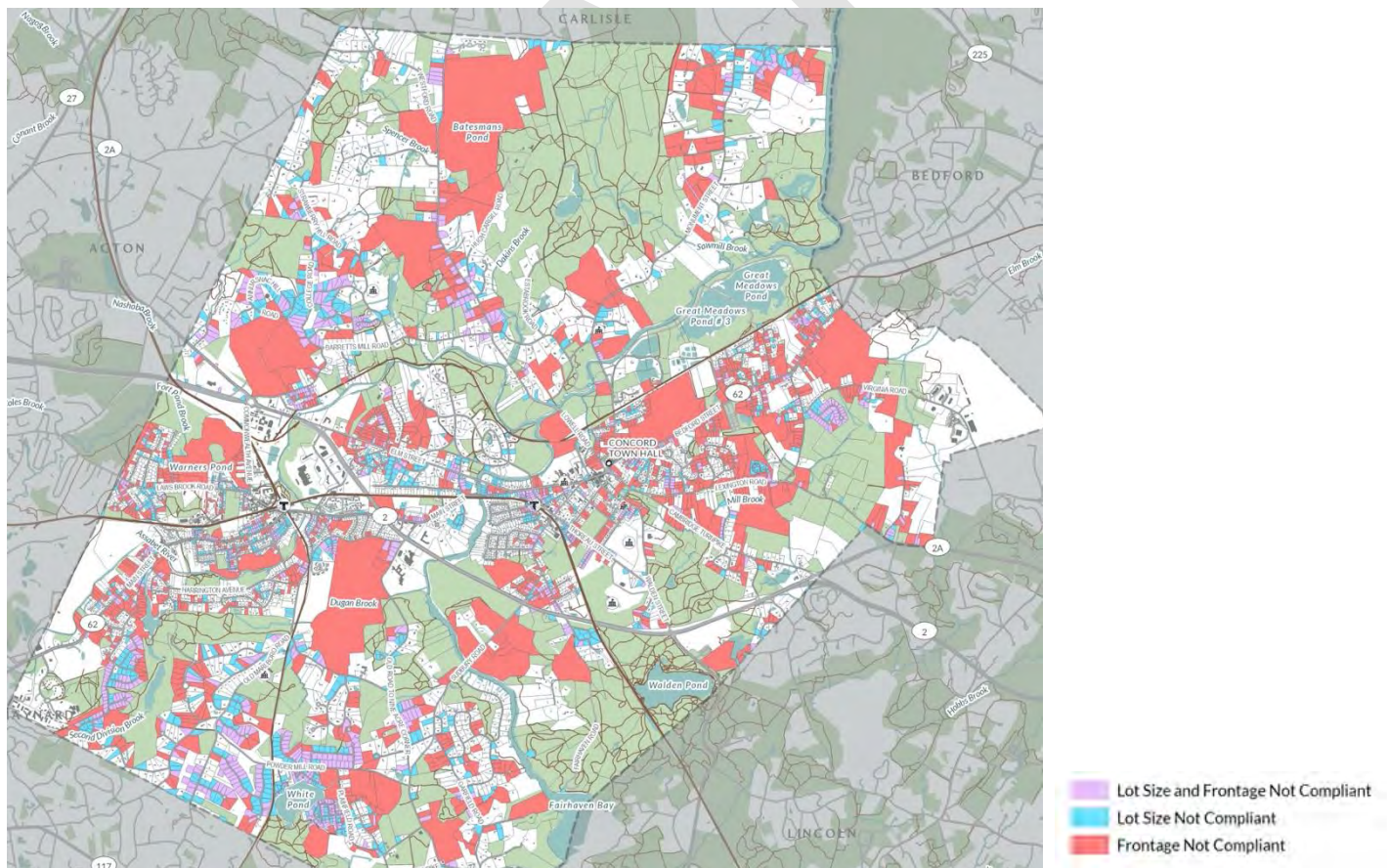
PLANNING, POLICIES, AND ZONING STRATEGIES

The Town’s authority to update zoning regulations can have powerful effects on encouraging private responses to address local housing needs with minimal local expenditure. The following strategies incorporate recommendations for both local planning initiatives and zoning amendments.

5. CONSIDER AMENDING ZONING TO REDUCE THE MINIMUM LOT SIZE OR FRONTAGE REQUIREMENTS FOR ALL FORMS OF HOUSING, WHERE ENVIRONMENTAL CONDITIONS ALLOW.

Consider zoning amendments to allow smaller lot sizes and frontage requirements where there are soils suitable to handle on-site septic systems per Title IV requirements. Large minimum lot sizes reduce the number of homes that can be built in Concord, a factor in making housing more expensive⁸. As the map below illustrates, Concord already has several residential areas that have estimated smaller lot sizes than what would be allowed under existing zoning rules.

Town of Concord Dimensional Compliance



⁸ Glaeser and Ward, 2009, “The causes and consequences of land use regulation: Evidence from Greater Boston.”

https://scholar.harvard.edu/files/glaeser/files/the_causes_and_consequences_of_land_use_regulation_evidence_from_greater_boston_2009.pdf

6. RESEARCH EXAMPLES OF “GREEN” BUILDING DESIGN REQUIREMENTS AND ZONING REGULATIONS TO REQUIRE AND INCENTIVIZE "GREEN" BUILDING DESIGN THAT RESULTS IN OPTIMALLY SITED, SMALLER ENERGY, AND WATER-EFFICIENT HOMES POWERED BY RENEWABLE ENERGY.

Concord’s Climate Action and Resilience Plan (2020) lists “establish policies and incentives for new development to achieve high standards for sustainability and design” as well as “increase electrification and improve energy efficiency of residential buildings” as highly supported actions. As previously mentioned, Concord was one of the first ten communities to file a home rule petition for fossil fuel-free development, and as such looks to participate in DOER’s demonstration project authorized by Section 84 of Chapter 179 of the Acts of 2022. To facilitate Concord’s participation in DOER’s demonstration project, the Select Board is bringing a warrant article to the January 19, 2023 Special Town Meeting to adopt a bylaw to prohibit the expansion of fossil fuel infrastructure for new construction.

The multiple benefits of “green” buildings include significant savings in operating costs, better internal air quality, and significantly less external pollution. Feedback from focus groups and community forums indicates a strong interest in incentivizing and requiring “green” building design, even if it increases development cost for affordable housing.

There are few local Massachusetts examples in changing building codes or zoning bylaws that meet requirements of the state’s next-generation roadmap and Concord’s Climate Action and Resilience Plan. Boston and Cambridge have had success with their local regulations, while Brookline’s zoning bylaw to eliminate fossil fuels in new construction was also ruled as against state law by the Attorney General. The Town could look outside Massachusetts for regulatory examples from other states, and advocate for statewide “green building” requirements.



Figure 1. The Cambridge King Open and Cambridge Street Upper School Campus is Net Zero Ready (Photo by Robert Benson) www.mma.org

7. STRENGTHEN THE ACCESSORY DWELLING UNIT BYLAW TO ALLOW ATTACHED ACCESSORY DWELLING UNITS (ADUS) BY RIGHT IN ALL DISTRICTS WHERE THEY MEET MINIMUM CRITERIA AND DETACHED ADUS BY SPECIAL PERMIT.

In 2020, zoning was changed to allow for the development of attached and detached accessory dwelling units by special permit. Accessory dwelling units are allowed by special permit in all residential districts; Concord’s accessory dwelling unit provisions could be greatly strengthened to help achieve more diverse housing options and enable older adults to stay in their homes.

Accessory dwelling units can support older adults to age in place in several ways. For instance, an older homeowner who may not need a full-sized house or may not be able to maintain it – but who wants to keep a relationship with the neighborhood – could sell the home, possibly to a child or other relative, and relocate to a smaller accessory dwelling unit on the same site. In another situation, a cost-burdened older adult homeowner could supplement his/her income by renting out an accessory dwelling unit. Or, an older adult homeowner might swap the use of an accessory dwelling unit for the tenant’s assistance with home maintenance or other daily activities, including basic health care. The Town should study model accessory dwelling unit bylaws to allow and encourage the creation of attached accessory dwelling units by right, which will support older adults’ ability to age in place while protecting neighborhood character and minimizing negative neighborhood impacts. Detached ADUs may be allowed by special permit.

ADU case studies to explore include:

- Lexington (<https://lpdd.org/resources/lexington-ma-accessory-dwelling-unit-zoning/>)
- Northampton (<https://backyardadus.com/adu-regulations-ma/northampton-ma-adu-rules>)
- Barnstable (<https://town.barnstable.ma.us/departments/planninganddevelopment/projects/ADU-meeting.asp>)

8. CONTINUE TO PROMOTE REDEVELOPMENT IN AREAS WHERE GOODS AND SERVICES ARE AVAILABLE NEAR TRANSPORTATION OR TRANSIT, SUCH AS THE THOREAU DEPOT BUSINESS DISTRICT AND THE WEST CONCORD DEPOT.

Background: In 2020, the Metropolitan Area Planning Council, together with the Town, developed a plan for the Concord Thoreau Depot. The Town’s Master Plan proposes several recommendations that led to the Concord Thoreau Depot Vision and Action Plan, including renewing and improving Concord’s village centers, facilitating mixed-use development as appropriate, and improving public spaces and connectivity. Zoning amendments were drafted and presented at the annual Town Meeting during spring 2022.

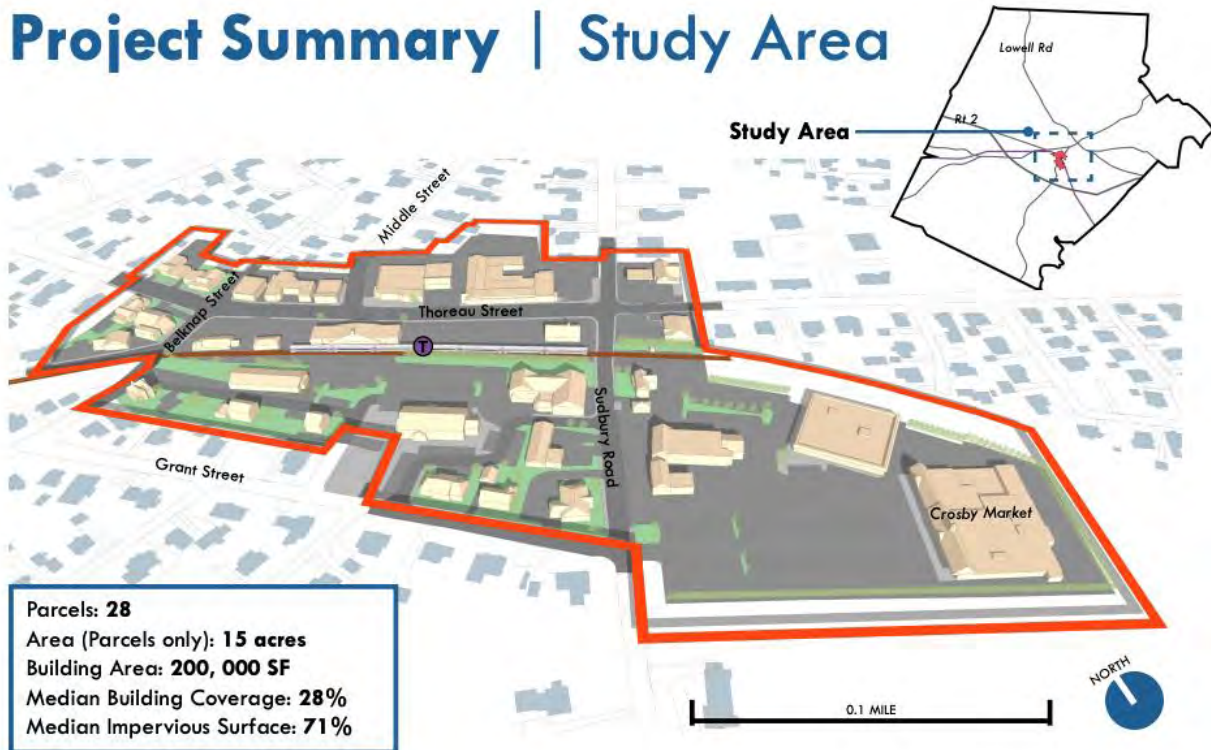
Status: At the spring 2022 meeting, the proposed Zoning Bylaw amendment for the Thoreau Depot Business (TDB) District – which would have increased opportunities for developing mixed-use projects with a more defined affordable housing component – failed to pass. The Town should continue advocating and studying the zoning and physical impediments to redevelopment of the TDB, West Concord Village, and West Concord Business Districts, to create the opportunity for a mixed-use, multi-family redevelopment that results in a more vibrant, walkable district. These zoning provisions should incorporate a balanced approach to inclusionary housing requirements, which will create a mix of affordable and market-rate housing and (wherever possible) comply with the State’s

MBTA Communities Multi-Family Zoning requirement. The TDB, West Concord Village, and West Concord Business districts are smart-growth and transit-oriented development locations due to their proximity to the commuter rail stations. A sub strategy could be to rezone a portion of the Thoreau District, such as south of the tracks, if there is more public support for zoning passage.

Location: Business area surrounding the Thoreau Depot commuter rail station off Thoreau Street and Sudbury Road.

Site Diagram: 28 parcels containing 15 acres.

Project Summary | Study Area



9. CREATE ZONING CONSISTANT WITH MBTA COMMUNITIES LAW, WITH INCLUSIONARY ZONING REQUIREMENTS ADDED (WEST CONCORD AND/OR THOREAU DEPOT STATIONS).

The central locations of Concord’s train stations and direct access to public transportation make it an ideal location to promote mixed-use and multi-family development that can accommodate affordable housing units. The zoning will need further changes to comply with the multi-family zoning requirement for the MBTA Communities economic development bill that was passed in 2021 (Section 3A of MGL c40a).

MBTA communities are required to have at least one zoning district of reasonable size (50 acres or more) in which multi-family housing is permitted as of right and meets other criteria set forth in the statute:

- Minimum gross density of 15 units/acre
- Not more than one-half mile from Concord's commuter rail station(s)
- No age restrictions
- Suitable for families with children
- Capacity requirement for up to 1094.25 new multi-family units

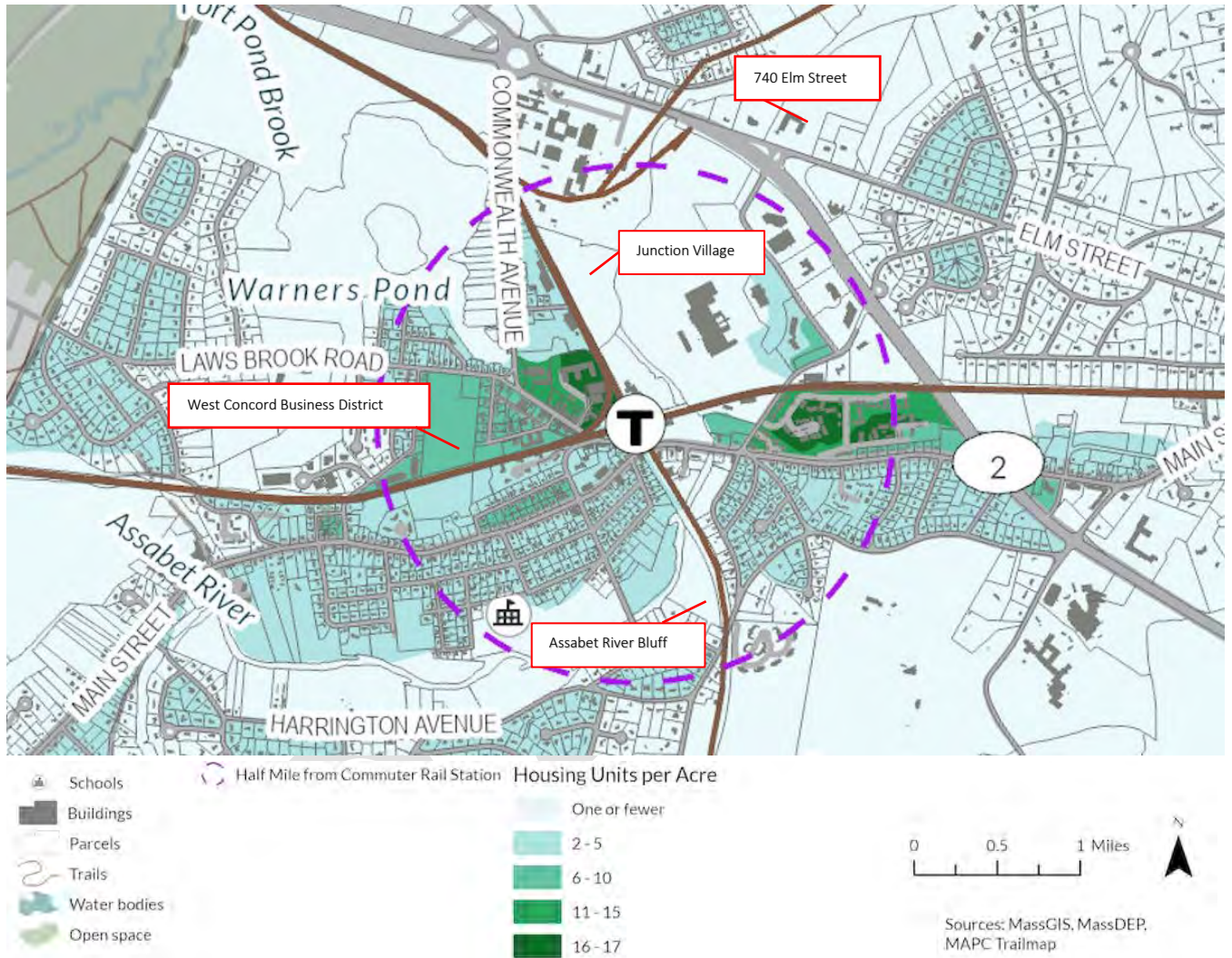
Commuter rail communities, like Concord, will be required to adopt a multi-family zoning district that meets all requirements of the compliance guidelines and is certified by DHCD – and this must be completed by December 31, 2024, or access to key state grant programs will be lost.

Regarding affordability requirements, DHCD's final guidance document provides as follows:

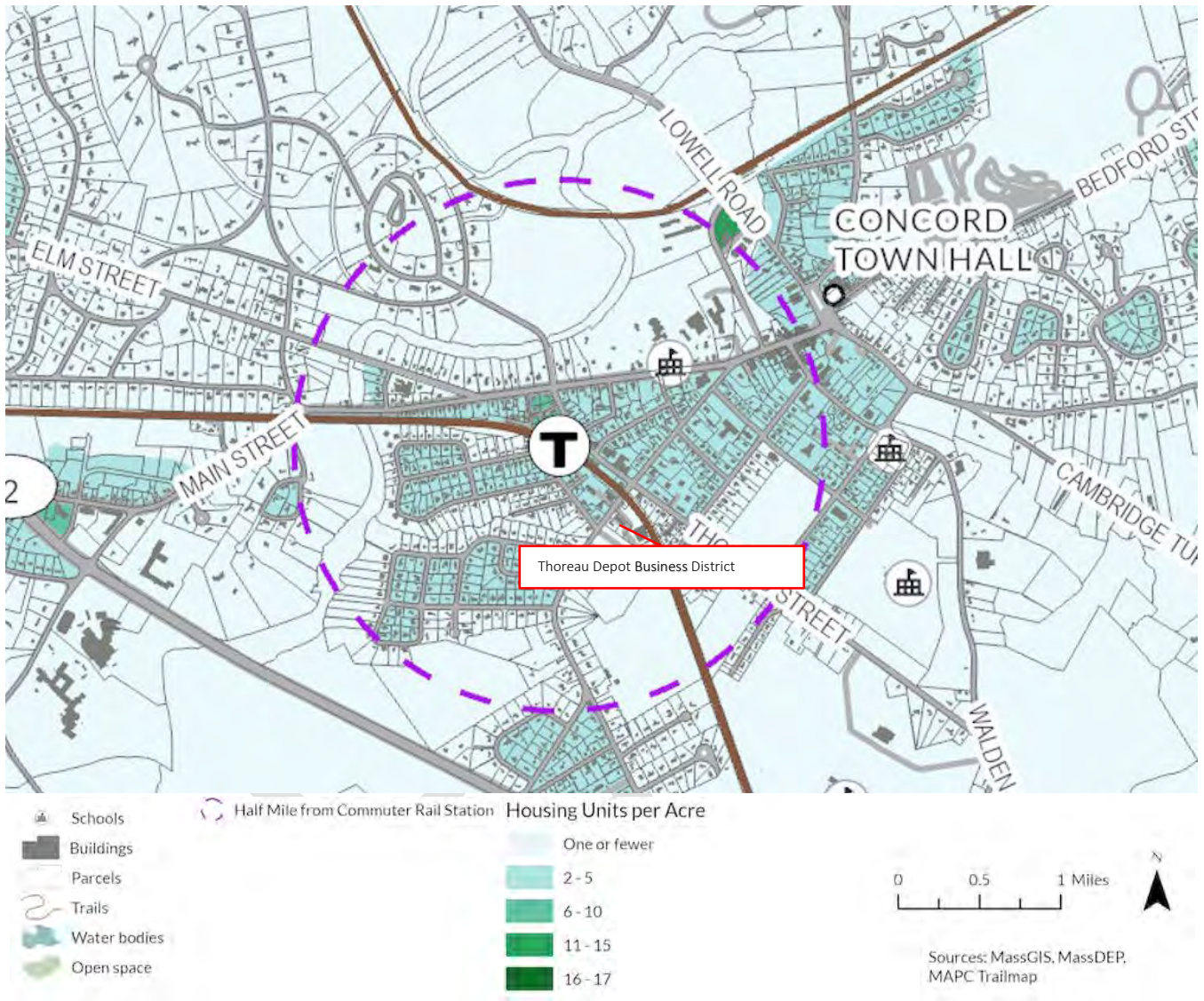
Section 3A does not include any express requirement or authorization for an MBTA community to require affordable units in a multi-family housing project that is allowed as of right. It is a common practice in many cities and towns to require affordable units in a multi-family project that requires a special permit, or as a condition for building at greater densities than the zoning otherwise would allow. These inclusionary zoning requirements serve the policy goal of increasing affordable housing production. If affordability requirements are excessive, however, they can make it economically infeasible to construct new multi-family housing.

For purposes of making compliance determinations with Section 3A, DHCD will consider an affordability requirement to be consistent with as of right zoning if the zoning requires not more than 10 percent of the units in a project to be affordable units, and the cap on the income of families or individuals who are eligible to occupy the affordable units is not less than 80 percent of area median income.

West Concord Commuter Rail and Existing Housing Unit Density with Potential Areas for Affordable Housing Creation



Thoreau Depot Commuter Rail and Existing Housing Unit Density with Potential Areas for Affordable Housing Creation



10. IDENTIFY STRATEGIES TO ENHANCE DIVERSITY, EQUITY, AND INCLUSION IN THE TOWN'S HOUSING PLANNING, POLICIES, AND ZONING BYLAWS.

The federal Fair Housing Act (FHAct) and Massachusetts law protect people from discrimination in housing based on the following protected classes: race, color, religion, sex, national origin, familial status, disability, marital status, and age⁹. Fair Housing laws also apply to zoning and planning practices. The FHAct prohibits municipalities and other local government entities from making zoning or land use decisions, or implementing land use policies, that exclude or otherwise discriminate against individuals protected by fair housing law, whether intentionally or by discriminatory effect.

Discriminatory effect can be established by showing that an action, such as a zoning decision, while facially neutral, has either an adverse impact on a minority group or causes harm to the community generally by the perpetuation of segregation. Zoning ordinances may not contain provisions that treat uses such as affordable housing, supportive housing, or group homes for people with disabilities differently than other similar uses, and municipalities may not enforce ordinances more strictly against housing occupied by members of protected classes¹⁰.

In 2021, the WestMetro HOME Consortium published an “Analysis of Impediments to Fair Housing Choice.” As a member of the WestMetro HOME Consortium, Concord is obligated to participate in, or adopt, similar strategies. Recommendations for 2021 to 2025 include:

- Make a public commitment and develop materials to increase knowledge about fair housing, including holding an annual fair housing training and fair housing conference.
- Identify and address discriminatory actions in the private real estate market, including conducting fair housing testing.
- Provide information on fair housing responsibilities to first-time landlords, small property owners, realtors, and public and private housing developers.
- Review zoning ordinances, bylaws and practices that may encourage, unintentionally, discriminatory practices in permitting residential uses.
- Evaluate Local Preference policies.
- Establish written processes detailing intake procedures for the intake process for fair housing complaints and subsequent referral to MCAD, and publish on the town website.

Additionally, Concord will pursue the following local opportunities:

⁹ Overview of Fair Housing Law, <https://www.mass.gov/service-details/overview-of-fair-housing-law>

¹⁰ Resources to affirmatively further fair housing, MAPC, 2018, <https://www.mapc.org/resource-library/zoning-to-affirmatively-further-fair-housing/>

- Work with the DEI Commission to research and implement diversity, equity, and inclusion best practices in Town governance. Listen to diverse voices in the community and assess which additional DEI actions the Select Board should take.

11. STRENGTHEN BYLAW TO ALLOW DUPLEXES BY RIGHT IN ALL ZONES, WITH A RESTRICTION ON OVERALL MASSING, SCALE, AND APPEARANCE AS A SINGLE-FAMILY HOME.

Two-family houses (also known as duplexes) and townhouses provide alternatives to single-family houses at a scale that can be complementary to existing low-density suburban residential neighborhoods. Concord currently allows duplexes by special permit with a minimum lot area of 10,000 square feet in all residential districts and in some commercial districts. The Town would like to amend the zoning bylaw further to allow duplexes by right in all zones, with a restriction on overall floor area ratio (FAR) and appearance as a single-family home. In recent years, states like California and Oregon have eliminated single-family-exclusive zoning by allowing duplexes as of right.

12. CONSIDER THE CREATION OF A TOWN-WIDE INCLUSIONARY ZONING BYLAW.

Inclusionary zoning links development of market-rate housing with production of affordable units using development incentives. Inclusionary zoning, which can apply Town-wide or be limited to select geographic areas, requires a minimum percentage of low- and moderate-income housing in new residential development of a certain type, such as new construction of multifamily housing or substantial rehabilitation.

Resources:

- Dixi Wu, “Inclusionary and Incentive Zoning in the Six New England States,” Joint Center for Housing Studies of Harvard University, 2021.¹¹
- Massachusetts Executive Office of Energy and Environmental Affairs, “Case Studies – Inclusionary Zoning”¹² which feature Dennis, Barnstable, and Newton, Massachusetts.
- DHCD has created a model inclusionary zoning bylaw.¹³

¹¹ <https://www.ichs.harvard.edu/blog/inclusionary-and-incentive-zoning-six-new-england-states#:~:text=Almost%20200%20localities%20in%20all,the%20construction%20of%20affordable%20housing.>

¹² <https://www.mass.gov/service-details/case-studies-inclusionary-zoning>

¹³ <https://progov21.org/Download/Document/0U8N04>

- *Inclusionary Zoning Guidelines for Cities and Towns* by the Massachusetts Housing Partnership Fund outlines legal considerations and choices for zoning programs.¹⁴

13. CONSIDER A HOME RULE PETITION TO ALLOW THE TOWN TO REQUIRE AFFORDABLE HOUSING IN BY-RIGHT SUBDIVISION CREATION OR PAY AN OPTION FEE.

It has not been ruled legal to require that, say, 10 percent of all lots in a by-right subdivision be set aside for affordable housing. Affordable housing can be legally mandated only pursuant to G.L. c. 40A, s.9, para. 2. Without statutory authorization, any other type of mandate would constitute an exaction. Concord could seek a home rule petition to provide the Town with the statutory authorization to require affordable housing in by-right subdivisions.¹⁵

LOCAL INITIATIVE AND PROGRAMMATIC STRATEGIES

Local initiative strategies refer to recommendations that the Town can undertake to foster the creation of more housing options, especially affordable housing. These initiatives are not regulatory in nature; rather, they deal with allocation of Town resources, including staff time, funding, and property.

14. CONTINUE FEASIBILITY AND ANALYSIS TO EVALUATE BARRIERS AND OPPORTUNITIES TO CREATE NEW UNITS ON CONCORD HOUSING AUTHORITY PROPERTIES, AND DESIGNATE CAPITAL FUNDING TOWARD CONSTRUCTION.

In June 2022, the Concord Housing Authority produced a preliminary assessment of potential for additional SHI units at existing CHA properties. The report identified the number of existing units, potential for additional units, obstacles, and recommended actions. The specifics are reported in the pipeline section. There is potential for eight to ten additional units to be added across all properties, pending further study. These locations are shown in orange on the Subsidized Housing map.

¹⁴ https://www.mhp.net/writable/resources/documents/inclusionary_zoning_guidelines_netter.pdf

¹⁵ Ziegler, "Inclusionary Zoning: Lessons Learned in Massachusetts." 2001.

#	Street	Existing	Potential	Obstacles	Recommended Action
399-401, 405	Bedford Street	9 SHI	Room for 5 more similar units if existing septic system removed and new units connected to Town sewer	Deed restricted to 8 units; previous 40B approval; Town sewer capacity/approval	Study feasibility of connecting to Town sewer
1031	Main Street	1 SHI	Remove garage and add SHI accessory dwelling	Town sewer capacity/approval	Begin planning
156	Peter Spring Road	1 SHI	Add 2 nd floor SHI unit	On-site septic system capacity	Possible future study
267-279	Walden Street	6 SHI	Room for another duplex (2 SHI units) at back of property	Driveway access; flooding potential; Town sewer capacity/approval	Possible future study

Based on the findings of further Housing Authority feasibility study, designate capital cost funding toward construction of additional Housing Authority units.

15. STRENGTHEN THE COORDINATION, FUNDING, AND INTEGRATION OF AVAILABLE SOCIAL SERVICE PROGRAMS FOR LOW-INCOME RESIDENTS AND SENIORS, INCLUDING RESOURCES TO LIVE INDEPENDENTLY AND FUNDING REPAIRS TO HOMES FOR HEALTH AND SAFETY, HEALTH SERVICES, ETC.

Older adults can also face other challenges in single-family housing situations, such as routine maintenance and upkeep, cost of property taxes, access to services, and transportation. Concord assists older adult residents, veterans, and other vulnerable populations with housing costs including referring them to state or federal programs for fuel/heating, taxes, transportation, rent, and home efficiency and accessibility improvements. The CHDC sponsors a Small Grant Program that awards up to \$5,000 to Income-Eligible Concord residents (at or below 100 percent AMI) to make repairs and alterations to their homes for safety and health reasons. In its ten years of operations, the Small Grant Program has awarded 62 grants, totaling \$175,000, half of which were for senior households.

As Concord's older adult population continues to grow, expand assistance to provide more support at a local level. Leverage state and other public/private programs to maximize such support and the creation of affordable, accessible, and service-enriched housing options, such as co-housing. The Executive Office of Elder Affairs (EOEA) maintains a list of supportive housing sites around the state (currently 41 sites, 6,060 units). Massachusetts also has a system of local Aging Service Access Points (ASAPs), which offer a regional partnership opportunity. Concord's regional organization is Minuteman Senior Services.

The CHDC currently has no revenue or income that can be directed toward the small grant program, and the program is at risk of terminating in the next year or two. This program is not CPA-eligible; thus, wherever it is not eligible under other funding programs, the Town can direct unrestricted funds to provide money for maintenance and rehabilitation of homes.

Note: This program and strategy does not create new affordable housing units, but supports existing low and moderate income households' ability to stay in their homes.

16. PROVIDE FUNDING SUPPORT TO THE CONCORD HOUSING DEVELOPMENT CORPORATION TO CREATE AND PRESERVE EXISTING AFFORDABLE UNITS.

In past years, the CHDC has worked with the Town to set aside CPA funding on a nearly annual basis, which assists with preserving existing affordable housing units subject to older restrictions that allow their resale at well above the current affordable levels. Should affordability be at risk with previously appropriated CPA funds, the Concord Housing Development Corporation is poised to preserve existing affordable units. Concord housing entities, such as the Trust or CHDC, intend to continue to purchase higher-priced units when they turn over to preserve these variable rates of affordability.

Community Preservation Act (CPA) funds will continue to be important resources to preserve existing units. This will continue to be an important function to ensure that existing affordable units are not converted to market-rate units and in the process, are removed from the Town's affordable housing stock and the State Subsidized Housing Inventory. Other sources of funding for affordable housing are the American Rescue Plan Act (ARPA), and HOME funds.

17. REEXAMINE USING THE BORROWING POWERS OF THE COMMUNITY PRESERVATION ACT TO FUND A LARGER AFFORDABLE HOUSING PROJECT.

Since 2006, the Community Preservation Committee has appropriated a total of \$27.1 million across all CPA categories, with 22 percent spent toward community housing per the 2020 CPA plan. In 2021, the Town funded an update to the Housing Production Plan (\$30,000), participation in the Regional Housing Services Program (\$25,000), and an Affordable Housing Buy-Down program (\$233,888). In 2022, \$300,000 in CPA funds were used towards the acquisition of the 1-acre Assabet River Bluff property for community housing. At various points, the CPA has considered using its borrowing powers for affordable housing but has never exercised that ability. This may be an opportune time, given the Town's likely drop below 10 percent on the state SHI in May 2023.

18. SUPPORT CONCORD MUNICIPAL AFFORDABLE HOUSING TRUST (CMAHT) BY CONTINUING TO PROVIDE FUNDING AT TOWN MEETING; BY EXPLORING COMMUNITY PRESERVATION ACT AND ARPA FUNDING; AND BY CONTINUING TO SEEK STATE AUTHORIZATION FOR REAL ESTATE TRANSFER FEE

AND BUILDING PERMIT SURCHARGE TO FUND THE TRUST, INCLUDING PROFESSIONAL RESOURCES NEEDED TO CARRY OUT AN EXPANDED MISSION.

In its October 2018 “Preliminary Report to the Concord Select Board,” the Affordable Housing Funding Committee (AHFC) states: “Concord needs predictable, sustainable revenue sources so that funds are readily available when affordable home opportunities arise. Much of the development of affordable homes is opportunistic, occurring when a suitable property becomes available. Without the necessary funds to act quickly, valuable opportunities could be missed.” To accomplish this, the 2019 Town Meeting approved AHFC’s recommendations to accept the Municipal Affordable Housing Trust state statute, authorize the filing of two home rule petitions to fund the trust, and approve an initial annual appropriation of \$500,000 for the Trust. The home rule petitions filed for a real estate transfer fee and a building permit surcharge were refiled for the 2021-2022 legislation session. Both bills are still pending in state legislature (as of 2022), were reported out favorably by committee; but not enacted by either the house or senate; and will need to be refiled for the 2023-2024 legislative session.

The Concord Municipal Affordable Housing Trust has recommended that the Select Board insert onto the warrant for the January 19, 2023 Special Town Meeting two articles to authorize for the state legislative session convening in January 2023 the home rule petitions filed previously for a real estate transfer fee (S.2437) and a building permit surcharge (S.2438) to fund the Trust, amended as follows: (1) to provide that all funds from both special acts be deposited in the “Concord Municipal Affordable Housing Trust”; (2) to add the Trust to the list of local entities exempt from the real estate transfer fee; (3) to amend the portion of the purchase price subject to the real estate transfer fee from “exceeding \$600,000” to “exceeding \$1,000,000”; (4) to define affordable housing income limits for both special acts as being at or below 150% of areawide median income; and (5) to provide for acceptance of either special act by vote at an annual or special town meeting.

Should the home rule petitions for a real estate transfer fee and a building permit surcharge be enacted by the state, some \$2.6 million per year would be available to the CMAHT, which should include increased level of staff and professional resources for its expanded mission. This level of sustained funding could support the additional professional resources needed to carry out the Trust’s expanded mission and implementation of the Housing Production Plan, for example, hiring an Affordable Housing Director.

In 2019, 2020, 2021, and 2022 the CMAHT received \$500,000 in interim funding at Town Meeting, totaling \$2 million. Funding should continue to be allocated for the CMAHT at Town meetings, including through CPA, HOME, and ARPA funds.

CAPACITY, COORDINATION, AND EDUCATION

The following strategies are recommended for expanding the Town's capacity to implement housing initiatives through staffing and infrastructure, coordination with other local or regional entities, and education.

19. CONTINUE TO HOST AND SUPPORT MEMBERSHIP IN THE REGIONAL HOUSING SERVICES OFFICE.

The Regional Housing Services Office (RHSO) is a collaboration between the nine member towns of Acton, Bedford, Concord, Lexington, Lincoln, Maynard, Sudbury, Wayland, and Weston. The RHSO was formed in 2011 through an Inter-Municipal Agreement (later amended), assisted by the Metropolitan Area Planning Council (MAPC) who is the regional planning agency for Greater Boston. The RHSO serves its member towns by assisting with the municipal function of affordable housing, including proactive monitoring, program administration, project development, and resident assistance. Because of the RHSO staff's expertise and the intermittent nature of affordable housing work, the monitoring, administration, development, and assistance is delivered more efficiently and effectively. The Town of Concord, which is the Lead Community, hosts the RHSO at its office and employs RHSO staff.

The RHSO currently supports the CHDC and will support the Concord Municipal Affordable Housing Trust (CMAHT) nominally starting in FY24, through part-time staff support. In general, interviewees felt positively about the Trust, but since it is very new, several people discussed the need for more dedicated staffing. Sustaining a level of professional capacity is critical to the effectiveness of the Town's efforts to implement community priorities as established through this planning effort. If the real estate transfer fee were to be enacted, the anticipated level (\$2.6 million) of annual sustained funding would require a full-time staff support for the Trust. For example, hiring an Affordable Housing Director to assist the Town and Trust with their programs and initiatives.

20. EXPLORE OPPORTUNITIES FOR STRATEGIC SEWER CONNECTIONS TO ALLOW DENSER DEVELOPMENT IN SMART-GROWTH LOCATIONS AROUND VILLAGE CENTERS AND AFFORDABLE HOUSING DEVELOPMENTS.

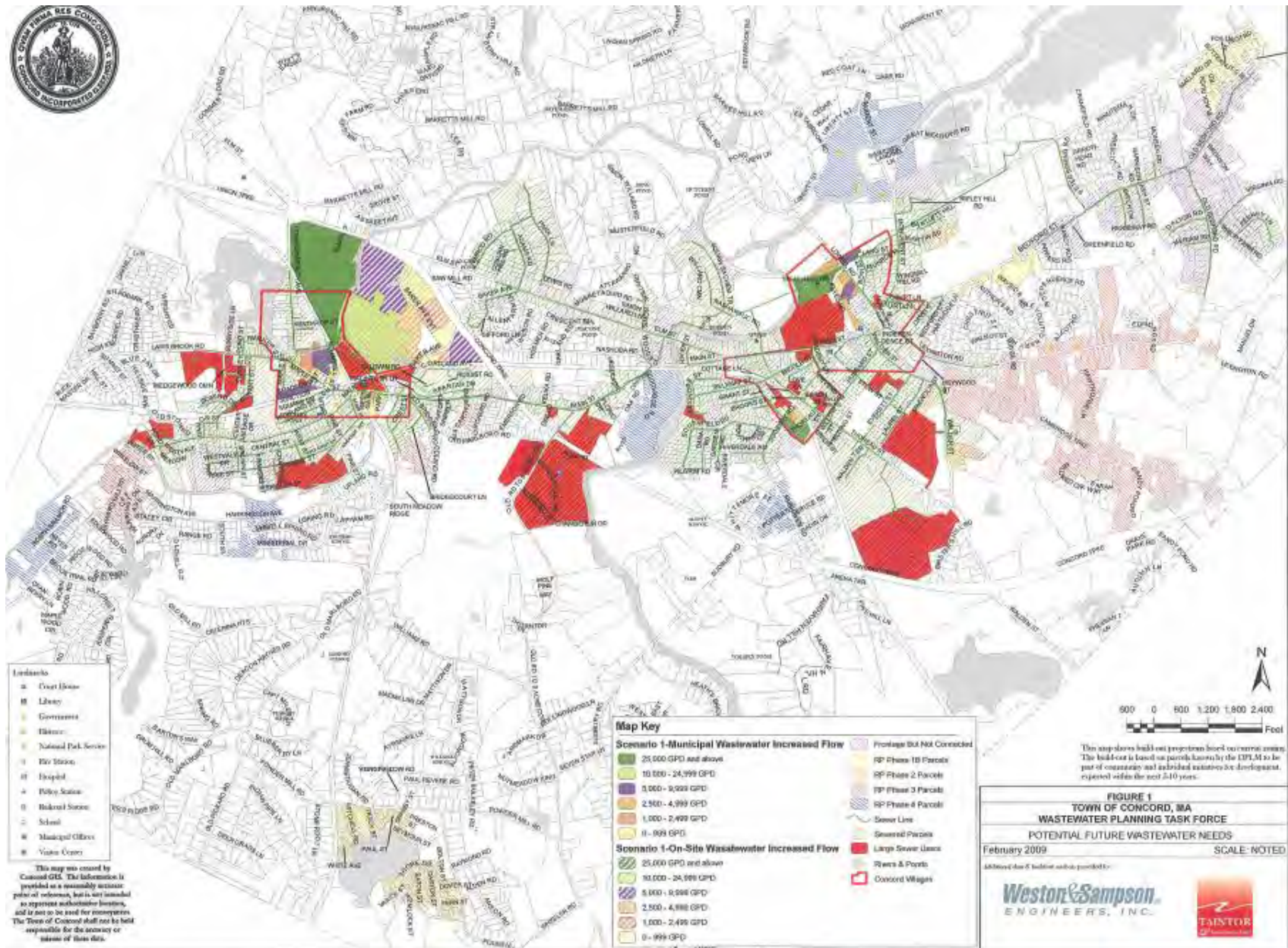
Due to capacity constraints identified within the existing wastewater treatment plant (WWTP), an integrated wastewater capacity and planning initiative was undertaken. This initiative culminated in a December 2007 report titled, "The Status of Municipal Wastewater Treatment in Concord, Massachusetts," which concluded that there was insufficient treatment capacity available within the existing WWTP to accommodate future development or redevelopment within the existing sewer area.

The Wastewater Task Force was formed in 2008 to address the report’s findings and evaluate how the Town should proceed. The Task Force determined that the Town needed to increase its municipal sewer capacity from 320,000 to 598,000 gallons per day to meet existing needs and anticipated development, respectively, over the next 20 years. The Task Force developed a plan to allow for the use of the remaining capacity, with a provision that new users will provide funding required to expand Concord’s facilities when needed. The Town is now considering a holistic water treatment system that will be funded through increased sewer improvement fees from new development. As an interim measure, the Public Works Commission, acting as sewer commissioners, has also adopted stringent regulations for extending and expanding sewer service.

The Integrated Planning Policy Statement in the 2007 “Status of Municipal Wastewater Treatment in Concord, MA” report emphasizes the importance of ensuring the Town’s capacity to provide wastewater services help achieve its other related planning goals such as affordable housing¹⁶. The Town could put in place a policy to allow exceptions to the existing stringent regulations on extending and expanding water service in cases where 100% of a development is dedicated for affordable housing. This includes prioritize sewer hookups and sewer district expansion.

¹⁶ Integrated Planning Policy Statement, <https://www.concordma.gov/DocumentCenter/View/946/Policy-Statement-PDF>

Town of Concord Massachusetts Comprehensive Wastewater Treatment Plan: Recommended Areas¹⁷



21. EXPLORE OPPORTUNITIES FOR STRATEGIC SUPPORTIVE INFRASTRUCTURE FOR NEW HOUSING, SUCH AS SIDEWALKS, BIKE LANES, PUBLIC TRANSPORTATION, AND FIRST-LAST MILE CONNECTIONS TO TRANSIT.

Affordable housing investments should go together with transportation improvements. Connecting housing and transportation through transit-oriented development and active transportation options like walking and biking, improves housing affordability, reduces automobile independence, and expands access to employment, schools, health care, and other critical needs and opportunities for residents. Expanded funding for sidewalks and bike lanes adjacent to affordable housing developments will improve livability for existing residents and increase the value of their housing. Town permitting boards could use the Town’s Complete Streets Prioritization Plan¹⁸ to highlight opportunities for walking and biking infrastructure connections where they connect to new housing developments, as well as require connections as a permit condition where there are opportunities at new housing developments.

22. CONTINUE TO PARTICIPATE IN THE WEST METRO HOME CONSORTIUM.

The HOME Investment Partnerships Program is the largest federal block grant to state and local governments, and it was designed exclusively to create affordable housing for low-income households. The WestMetro HOME Consortium includes the following 13 municipalities: Bedford, Belmont, Brookline, Concord, Framingham, Lexington, Natick, Needham, Newton, Sudbury, Waltham, Watertown, and Wayland. Concord joined in 2010 and receives an annual allocation of funds for affordable housing projects. Concord also has access to pooled HOME funds awarded through an annual RFP process.

23. CONTINUE PARTICIPATING IN THE LOCAL OPTION FOR HOUSING AFFORDABILITY COALITION TO PETITION THE LEGISLATURE FOR HOME RULE OR OTHER STRATEGIES TO PROVIDE LONG-TERM FUNDING FOR THE CMAHT (REAL ESTATE TRANSFER FREE AND BUILDING PERMIT SURCHARGE).

The Local Option for Housing Affordability (LOHA) Coalition is working to create and support affordable housing with a real estate transfer fee. The LOHA Coalition is composed of the following cities and towns: Boston, Concord, Somerville, Nantucket, Brookline, Provincetown, Chatham, Cambridge, and Arlington. It also includes about one hundred organizational members. A real estate transfer fee and building permit surcharge would provide an estimated \$2.6 million per year to the CMAHT. Both bills, still pending in state legislature, reported out favorably by committee in 2022. Concord should refile, and keep refiling, its home rule



¹⁸ https://concordma.gov/DocumentCenter/View/21206/Complete-Streets-Project-List-8_27_19

petition for the transfer fee and the permit surcharge in case the state-wide legislation does not pass. **More information:** www.realestatetransferfee.org.

24. CONTINUE THE CONCORD HOUSING ROUNDTABLE AND CLARIFY THE ROLES AND RESPONSIBILITIES FOR HOUSING PRODUCTION PLAN IMPLEMENTATION (INCLUDING THE COMMUNITY PRESERVATION COMMITTEE).

The Concord Housing Roundtable was developed to assist its various municipal housing groups in coordination and collaboration. The Concord Housing Authority, Concord Housing Foundation, Concord Housing Development Corporation, and Concord Municipal Affordable Housing Trust convene quarterly to discuss local housing issues and to build solutions. The Community Preservation Committee is another local housing research group that should continue to be invited to Roundtable meetings. The groups including in the Concord Housing Roundtable should clarify the roles and responsibilities for Housing Production Plan implementation, including what level of staffing and professional support is required to implement the plan.

25. CONTINUE AFFIRMATIVE OUTREACH TO TARGET POPULATIONS [LOW-INCOME, SENIORS, BIPOC (BLACK, INDIGENOUS, AND PEOPLE OF COLOR), CONCORD EMPLOYEES] TO INCREASE AWARENESS OF EXISTING AFFORDABLE HOUSING PROGRAMS AND ASSISTANCE AT LOCAL AND STATE LEVELS.

The Town should undertake concerted efforts to provide ongoing outreach to target populations to increase awareness of existing affordable housing programs and assistance at local and state levels. Some possible methods for consideration include¹⁹:

- Translate information on affordable housing programs and assistance in multiple languages.
- Identify networks and nearby organizations serving people of color, immigrant groups, low-income families, veterans, and other protected classes; they may share information with their members, and/or provide language assistance or volunteers.
- Faith-based organizations in Concord can provide leads on specific outreach and service programs they offer.
- Advertise through local and regional social media and newspapers (Kidon Media lists national and statewide ethnic newspapers).
- Connect with the local hospital to distribute outreach materials.
- Include educational institutions on the outreach list. School social workers and parent-teacher organizations are good sources for spreading information among parents.

26. FOSTER OUTREACH AND EDUCATION ABOUT LOCAL AND REGIONAL AFFORDABLE HOUSING NEEDS THROUGH A POSITIVE PUBLIC RELATIONS CAMPAIGN.

¹⁹ MAPC Affirmative Marketing, <https://www.mapc.org/resource-library/affirmative-marketing/>

The Town of Concord should build a volunteer group or subcommittee tasked with developing and implementing a marketing strategy surrounding the Town’s housing. By working collaboratively with its local and regional housing partners, the Town can enhance and promote community education and create heightened transparency regarding the Town’s subsidized housing status, and the consequences of falling below 10 percent on the SHI.

Responsibilities may include:

- Applying for marketing grants
- Designing informational brochures and graphic signage for public spaces throughout the Town
- Hosting public forums and panels with guest speakers who can talk about the national housing crisis
- Tabling at Concord community events
- Submitting editorials and press releases to local news agencies
- Developing a curriculum for presentations to K12 classrooms, civic groups, and municipal boards/committees

A regional example of such a campaign was launched by the Lower Cape Community Housing Partnership, which was built by the Community Development Partnership to garner public support for affordable housing. Since launching, they have trained 141 municipal officials on affordable housing issues and strategies, and they’ve had 98 residents participate in their advocacy training program. Moreover, the Lower Cape Community Housing Partnership launched a media campaign to tell the stories of Lower Cape residents benefiting from affordable housing initiatives.²⁰



²⁰ <https://capecdp.org/affordable-housing/community-housing-partnership/media-campaign>

ACTION PLAN

The matrix below provides a more specific assignment of the responsible entity, supporting entity, and timeframe to implement each housing strategy.

#	Housing Strategies	GOAL 1 – PRODUCTION GOAL	GOAL 2 - SUPPORT HEALTHY AGING	GOAL 3 - SMART GROWTH HOUSING	GOAL 4 - DEVELOPMENT CONSIDERS CLIMATE CHANGE	GOAL 5 - STABILIZING HOUSING FOR VULNERABLE RESIDENTS	GOAL 6 - SMALLER HOME PRESERVATION/ CONSTRUCTION	GOAL 7 - DEI OUTREACH AND EDUCATION	GOAL 8 - STRENGTHEN PARTNERSHIPS	GOAL 9 - PRESERVE LONG-TERM AFFORDABILITY
1	<p>THE CONCORD HOUSING DEVELOPMENT CORPORATION (CHDC) CREATES SHI UNITS AT ASSABET RIVER BLUFF, SUPPORTED BY THE CMAHT AND CPC.</p> <p>Timeframe: Ongoing Implementation Lead: CHDC Implementation Support: CMAHT, CPC</p>									
2	<p>THE CHDC PURSUES THE CREATION OF SHI UNITS AT THE 12-ACRE SITE IN WEST CONCORD (JUNCTION VILLAGE), SUPPORTED BY THE CPC, CMAHT, AND CHF.</p> <p>Timeframe: Ongoing Implementation Lead: CHDC Implementation Support: CPC, CMAHT, CHF</p>									
3	<p>CMAHT PURSUES THE ACQUISITION OF OTHER LAND FOR THE CREATION OF AFFORDABLE HOUSING, SUCH AS AT 2229 MAIN STREET, 740 ELM STREET, OR THE PEABODY MIDDLE SCHOOL (1232 OLD MARLBORO ROAD), SUPPORTED AND IN COORDINATION WITH THE CHDC, SELECT BOARD, AND CPC.</p> <p>Timeframe: Ongoing Implementation Lead: CMAHT Implementation Support: CHDC, SB, CPC</p>									

#	Housing Strategies	GOAL 1 – PRODUCTION GOAL	GOAL 2 - SUPPORT HEALTHY AGING	GOAL 3 - SMART GROWTH HOUSING	GOAL 4 - DEVELOPMENT CONSIDERS CLIMATE CHANGE	GOAL 5 - STABILIZING HOUSING FOR VULNERABLE RESIDENTS	GOAL 6 - SMALLER HOME PRESERVATION/ CONSTRUCTION	GOAL 7 - DEI OUTREACH AND EDUCATION	GOAL 8 - STRENGTHEN PARTNERSHIPS	GOAL 9 - PRESERVE LONG-TERM AFFORDABILITY
4	<p>THE CMAHT COULD NEGOTIATE INCREASED AFFORDABLE UNITS IN PRIVATELY DEVELOPED PROJECTS, IN FUTURE DEVELOPMENT OPPORTUNITIES, OR CREATE SHI UNITS USING EXISTING MODERATE UNITS.</p> <p>Timeframe: Ongoing Implementation Lead: CMAHT Implementation Support: PB/ZBA, RHSO, Town staff</p>	█				█	█			
5	<p>CONSIDER AMENDING ZONING TO REDUCE THE MINIMUM LOT SIZE OR FRONTAGE REQUIREMENTS FOR ALL FORMS OF HOUSING, WHERE ENVIRONMENTAL CONDITIONS ALLOW.</p> <p>Timeframe: Mid-term Implementation Lead: PB Implementation Support: Town staff</p>			█			█			
6	<p>RESEARCH EXAMPLES OF “GREEN” BUILDING DESIGN REQUIREMENTS AND ZONING REGULATIONS TO REQUIRE AND INCENTIVIZE "GREEN" BUILDING DESIGN THAT RESULTS IN OPTIMALLY SITED, SMALLER ENERGY, AND WATER-EFFICIENT HOMES POWERED BY RENEWABLE ENERGY.</p> <p>Timeframe: Short-term Implementation Lead: PB, SB Implementation Support: Town staff</p>			█	█		█			

SB = Select Board CMAHT = Concord Municipal Affordable Housing Trust PB = Planning Board CPC = Community Preservation Committee CHDC = Concord Housing Development Corporation RHSO = Regional Housing Services Office
Ongoing: Continuous, every year **Short-term:** 0-2 years **Mid-term:** 3-5 years **Long-term:** 5-10 years

#	Housing Strategies	GOAL 1 – PRODUCTION GOAL	GOAL 2 - SUPPORT HEALTHY AGING	GOAL 3 - SMART GROWTH HOUSING	GOAL 4 - DEVELOPMENT CONSIDERS CLIMATE CHANGE	GOAL 5 - STABILIZING HOUSING FOR VULNERABLE RESIDENTS	GOAL 6 - SMALLER HOME PRESERVATION/ CONSTRUCTION	GOAL 7 - DEI OUTREACH AND EDUCATION	GOAL 8 - STRENGTHEN PARTNERSHIPS	GOAL 9 - PRESERVE LONG-TERM AFFORDABILITY
7	STRENGTHEN THE ACCESSORY DWELLING UNIT BYLAW TO ALLOW ATTACHED ACCESSORY DWELLING UNITS (ADUS) BY RIGHT IN ALL DISTRICTS WHERE THEY MEET MINIMUM CRITERIA AND DETACHED ADUS BY SPECIAL PERMIT.									
	Timeframe: Short-term Implementation Lead: Planning Board Implementation Support: Town staff									
8	CONTINUE TO PROMOTE REDEVELOPMENT IN AREAS WHERE GOODS AND SERVICES ARE AVAILABLE NEAR TRANSPORTATION OR TRANSIT, SUCH AS THE THOREAU DEPOT BUSINESS DISTRICT AND THE WEST CONCORD DEPOT.									
	Timeframe: Ongoing Implementation Lead: PB Implementation Support: Town Staff									
9	CREATE ZONING CONSISTENT WITH MBTA COMMUNITIES LAW, WITH INCLUSIONARY ZONING REQUIREMENTS ADDED (WEST CONCORD AND THOREAU DEPOT STATIONS).									
	Timeframe: Mid-term Implementation Lead: Planning Board Implementation Support: Town staff									

SB = Select Board CMAHT = Concord Municipal Affordable Housing Trust PB = Planning Board CPC = Community Preservation Committee CHDC = Concord Housing Development Corporation RHSO = Regional Housing Services Office
Ongoing: Continuous, every year **Short-term:** 0-2 years **Mid-term:** 3-5 years **Long-term:** 5-10 years

#	Housing Strategies	GOAL 1 – PRODUCTION GOAL	GOAL 2 - SUPPORT HEALTHY AGING	GOAL 3 - SMART GROWTH HOUSING	GOAL 4 - DEVELOPMENT CONSIDERS CLIMATE CHANGE	GOAL 5 - STABILIZING HOUSING FOR VULNERABLE RESIDENTS	GOAL 6 - SMALLER HOME PRESERVATION/ CONSTRUCTION	GOAL 7 - DEI OUTREACH AND EDUCATION	GOAL 8 - STRENGTHEN PARTNERSHIPS	GOAL 9 - PRESERVE LONG-TERM AFFORDABILITY
10	IDENTIFY STRATEGIES TO ENHANCE DIVERSITY, EQUITY, AND INCLUSION IN THE TOWN’S HOUSING PLANNING, POLICIES, AND ZONING BYLAWS.									
	Timeframe: Short-term Implementation Lead: SB Implementation Support: DEI Commission, Town staff, CMAHT									
11	STRENGTHEN BYLAW TO ALLOW DUPLEXES BY RIGHT IN ALL ZONES, WITH A RESTRICTION ON OVERALL MASSING, SCALE, AND APPEARANCE AS A SINGLE-FAMILY HOME.									
	Timeframe: Mid-term Implementation Lead: PB Implementation Support: Town staff									
12	CONSIDER THE CREATION OF A TOWN-WIDE INCLUSIONARY ZONING BYLAW.									
	Timeframe: Mid-term Implementation Lead: PB Implementation Support: Town staff, CMAHT									
13	CONSIDER A HOME RULE PETITION TO ALLOW THE TOWN TO REQUIRE AFFORDABLE HOUSING IN BY-RIGHT SUBDIVISION CREATION OR PAY AN OPTION FEE.									
	Timeframe: Mid-term Implementation Lead: SB, PB Implementation Support: Town staff, CMAHT									

SB = Select Board CMAHT = Concord Municipal Affordable Housing Trust PB = Planning Board CPC = Community Preservation Committee CHDC = Concord Housing Development Corporation RHSO = Regional Housing Services Office
Ongoing: Continuous, every year **Short-term:** 0-2 years **Mid-term:** 3-5 years **Long-term:** 5-10 years

#	Housing Strategies	GOAL 1 – PRODUCTION GOAL	GOAL 2 - SUPPORT HEALTHY AGING	GOAL 3 - SMART GROWTH HOUSING	GOAL 4 - DEVELOPMENT CONSIDERS CLIMATE CHANGE	GOAL 5 - STABILIZING HOUSING FOR VULNERABLE RESIDENTS	GOAL 6 - SMALLER HOME PRESERVATION/ CONSTRUCTION	GOAL 7 - DEI OUTREACH AND EDUCATION	GOAL 8 - STRENGTHEN PARTNERSHIPS	GOAL 9 - PRESERVE LONG-TERM AFFORDABILITY
14	<p>CONTINUE FEASIBILITY AND ANALYSIS TO EVALUATE BARRIERS AND OPPORTUNITIES TO CREATE NEW UNITS ON CONCORD HOUSING AUTHORITY PROPERTIES, AND DESIGNATE CAPITAL FUNDING TOWARD CONSTRUCTION.</p> <p>Timeframe: Ongoing Implementation Lead: HA Implementation Support: RHSO, Town staff</p>									
15	<p>STRENGTHEN THE COORDINATION, FUNDING, AND INTEGRATION OF AVAILABLE SOCIAL SERVICE PROGRAMS FOR LOW-INCOME RESIDENTS AND SENIORS, INCLUDING RESOURCES TO LIVE INDEPENDENTLY AND FUNDING REPAIRS TO HOMES FOR HEALTH AND SAFETY, HEALTH SERVICES, ETC.</p> <p>Timeframe: Mid-term Implementation Lead: CHDC Implementation Support: CPC, Town staff</p>									
16	<p>PROVIDE FUNDING SUPPORT TO THE CONCORD HOUSING DEVELOPMENT CORPORATION TO CREATE AND PRESERVE EXISTING AFFORDABLE UNITS.</p> <p>Timeframe: Ongoing Implementation Lead: CHDC Implementation Support: CPC, CMAHT, SB, Town staff</p>									

SB = Select Board CMAHT = Concord Municipal Affordable Housing Trust PB = Planning Board CPC = Community Preservation Committee CHDC = Concord Housing Development Corporation RHSO Regional Housing Services Office Ongoing: Continuous, every year Short-term: 0-2 years Mid-term: 3-5 years Long-term: 5-10 years

#	Housing Strategies	GOAL 1 – PRODUCTION GOAL	GOAL 2 - SUPPORT HEALTHY AGING	GOAL 3 - SMART GROWTH HOUSING	GOAL 4 - DEVELOPMENT CONSIDERS CLIMATE CHANGE	GOAL 5 - STABILIZING HOUSING FOR VULNERABLE RESIDENTS	GOAL 6 - SMALLER HOME PRESERVATION/ CONSTRUCTION	GOAL 7 - DEI OUTREACH AND EDUCATION	GOAL 8 - STRENGTHEN PARTNERSHIPS	GOAL 9 - PRESERVE LONG-TERM AFFORDABILITY
17	REEXAMINE USING THE BORROWING POWERS OF THE COMMUNITY PRESERVATION ACT TO FUND A LARGER AFFORDABLE HOUSING PROJECT.									
	Timeframe: Short-term Implementation Lead: CPC Implementation Support: CHDC, CMAHT									
18	SUPPORT CONCORD MUNICIPAL AFFORDABLE HOUSING TRUST (CMAHT) BY CONTINUING TO PROVIDE FUNDING AT TOWN MEETING; BY EXPLORING COMMUNITY PRESERVATION ACT AND ARPA FUNDING; AND BY CONTINUING TO SEEK STATE AUTHORIZATION FOR REAL ESTATE TRANSFER FEE AND BUILDING PERMIT SURCHARGE TO FUND THE TRUST, INCLUDING PROFESSIONAL RESOURCES NEEDED TO CARRY OUT AN EXPANDED MISSION.									
	Timeframe: Ongoing Implementation Lead: CMAHT Implementation Support: SB, CPC									
19	CONTINUE TO HOST AND SUPPORT MEMBERSHIP IN THE REGIONAL HOUSING SERVICES OFFICE.									
	Timeframe: Ongoing Implementation Lead: SB Implementation Support: CPC, CMAHT									

SB = Select Board CMAHT = Concord Municipal Affordable Housing Trust PB = Planning Board CPC = Community Preservation Committee CHDC = Concord Housing Development Corporation RHSO = Regional Housing Services Office
Ongoing: Continuous, every year **Short-term:** 0-2 years **Mid-term:** 3-5 years **Long-term:** 5-10 years

#	Housing Strategies	GOAL 1 – PRODUCTION GOAL	GOAL 2 - SUPPORT HEALTHY AGING	GOAL 3 - SMART GROWTH HOUSING	GOAL 4 - DEVELOPMENT CONSIDERS CLIMATE CHANGE	GOAL 5 - STABILIZING HOUSING FOR VULNERABLE RESIDENTS	GOAL 6 - SMALLER HOME PRESERVATION/ CONSTRUCTION	GOAL 7 - DEI OUTREACH AND EDUCATION	GOAL 8 - STRENGTHEN PARTNERSHIPS	GOAL 9 - PRESERVE LONG-TERM AFFORDABILITY
20	EXPLORE OPPORTUNITIES FOR STRATEGIC SEWER CONNECTIONS TO ALLOW DENSER DEVELOPMENT IN SMART-GROWTH LOCATIONS AROUND VILLAGE CENTERS AND AFFORDABLE HOUSING DEVELOPMENTS.									
	Timeframe: Ongoing Implementation Lead: SB, PB Implementation Support: Wastewater Task Force, Town staff									
21	EXPLORE OPPORTUNITIES FOR STRATEGIC SUPPORTIVE INFRASTRUCTURE FOR NEW HOUSING, SUCH AS SIDEWALKS, BIKE LANES, PUBLIC TRANSPORTATION, AND FIRST-LAST MILE CONNECTIONS TO TRANSIT.									
	Timeframe: Ongoing Implementation Lead: PB Implementation Support: Town staff									
22	CONTINUE TO PARTICIPATE IN THE WEST METRO HOME CONSORTIUM.									
	Timeframe: Ongoing Implementation Lead: SB Implementation Support: Town staff									
23	CONTINUE PARTICIPATING IN THE LOCAL OPTION FOR HOUSING AFFORDABILITY COALITION TO PETITION THE LEGISLATURE FOR HOME RULE OR OTHER STRATEGIES TO PROVIDE LONG-TERM FUNDING FOR THE CMAHT (REAL ESTATE TRANSFER FREE & BUILDING PERMIT SURCHARGE).									
	Timeframe: Ongoing Implementation Lead: CMAHT Implementation Support: SB									

SB = Select Board CMAHT = Concord Municipal Affordable Housing Trust PB = Planning Board CPC = Community Preservation Committee CHDC = Concord Housing Development Corporation RHSO = Regional Housing Services Office
Ongoing: Continuous, every year **Short-term:** 0-2 years **Mid-term:** 3-5 years **Long-term:** 5-10 years

#	Housing Strategies	GOAL 1 – PRODUCTION GOAL	GOAL 2 - SUPPORT HEALTHY AGING	GOAL 3 - SMART GROWTH HOUSING	GOAL 4 - DEVELOPMENT CONSIDERS CLIMATE CHANGE	GOAL 5 - STABILIZING HOUSING FOR VULNERABLE RESIDENTS	GOAL 6 - SMALLER HOME PRESERVATION/ CONSTRUCTION	GOAL 7 - DEI OUTREACH AND EDUCATION	GOAL 8 - STRENGTHEN PARTNERSHIPS	GOAL 9 - PRESERVE LONG-TERM AFFORDABILITY
24	CONTINUE THE CONCORD HOUSING ROUNDTABLE AND CLARIFY THE ROLES AND RESPONSIBILITIES FOR HOUSING PRODUCTION PLAN IMPLEMENTATION (INCLUDING THE COMMUNITY PRESERVATION COMMITTEE).									
	Timeframe: Short-term Implementation Lead: CMAHT Implementation Support: CHA, CHF, CHDC, CPC									
25	CONTINUE AFFIRMATIVE OUTREACH TO TARGET POPULATIONS [LOW-INCOME, SENIORS, BIPOC (BLACK, INDIGENOUS, AND PEOPLE OF COLOR), CONCORD EMPLOYEES] TO INCREASE AWARENESS OF EXISTING AFFORDABLE HOUSING PROGRAMS AND ASSISTANCE AT LOCAL AND STATE LEVELS.									
	Timeframe: Short-term Implementation Lead: SB Implementation Support: RHSO, CMAHT									
26	FOSTER OUTREACH AND EDUCATION ABOUT LOCAL AND REGIONAL AFFORDABLE HOUSING NEEDS THROUGH A POSITIVE PUBLIC RELATIONS CAMPAIGN.									
	Timeframe: Short-term Implementation Lead: CMAHT Implementation Support: CHA, CHF, CHDC, CPC, RHSO, Town staff									

SB = Select Board **CMAHT** = Concord Municipal Affordable Housing Trust **PB** = Planning Board
CPC = Community Preservation Committee **CHDC** = Concord Housing Development Corporation
RHSO = Regional Housing Services Office
Ongoing: Continuous, every year **Short-term:** 0-2 years **Mid-term:** 3-5 years **Long-term:** 5-10 years

CHAPTER 3: DEMOGRAPHIC PROFILE

An analysis of local demographic data and housing stock reveals key characteristics and trends in Concord that help explain housing need and demand. To understand how the town compares to its neighbors, Concord data is compared to other municipalities in the RSHO region (Acton, Bedford, Lexington, Lincoln, Maynard, Sudbury, Wayland, and Weston), and to the bordering town of Carlisle that is part of the regional Concord/Carlisle High School, and finally to Middlesex County and Massachusetts. The information in this section provides the framework for the housing production goals and strategies crafted to address local housing concerns.

This Housing Production Plan is grounded in a thorough examination of Concord's demographic makeup. An analysis of the current population, household composition, race and ethnicity, and educational attainment provides insight into existing housing need and demand. Projections of Concord's future residential composition help inform housing planning efforts.

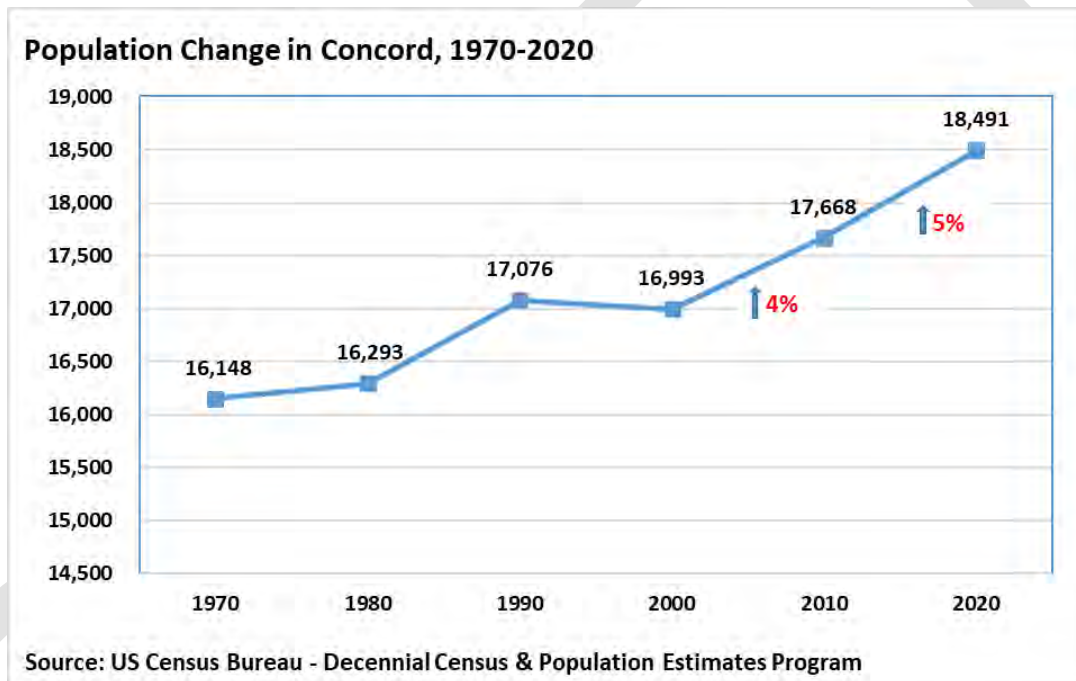
KEY FINDINGS

- Concord has had more substantial population growth in the past two decades than in prior recent decades. Following a population boom between 1960 and 1970, population growth was modest for a few decades, but has grown 9% between 2000 and 2020.
- The percentage of white residents in Concord dropped from 91.6% in 2000 to 83% in 2020. The number of residents who identify as “other” or mixed race has seen the most growth – from 549 residents in 2000 to 1,501 residents in 2020. There was a decrease in the percentage of Black or African-American residents between 2010 and 2020 – from 3.8% of Concord's population in 2010, to 3% in 2020.
- Younger households comprise a smaller and smaller percentage of Concord's population. Older households (55+) were a little less than half (46%) of Concord's population in 2000, but were 57% of households in 2010, and 61% of households in 2020.
- Household size is increasing, as well as the number of non-family households.
- Although 70% of Concord's households have incomes over 100,000, 25% (1,619) of households have incomes less than \$75K. The great majority of lower income households are 65+.

DEMOGRAPHICS

POPULATION

Following a population boom between 1960 and 1970, population growth in Concord was modest for a few decades, but increased more substantially between 2000 and 2020. Concord’s population grew 4% between 2000 and 2010, and another 5% between 2010 and 2020. This growth exceeded projections that the Metropolitan Area Planning Council (MAPC) made in 2014 and which were used in Concord’s 2015 HPP. Concord’s population growth has also exceeded more recent 2018 projections from UMass Donahue Institute. Concord’s 2020 population is already higher than both these entities had predicted for 2030. Since no other population projections are available, we will not be using projections in this report.



Nearly every age cohort has seen a growth in population in the last decade. However, the largest group – 35-54 year olds – saw a 6% decrease in population. The youngest cohort and two of the oldest cohorts are the groups that saw the greatest percentage increase between 2010 and 2020. Children ages 0 through 4 grew 43% in the last decade, adults ages 55-64 grew by 18%, and adults ages 65-74 grew by 23%.

Population Change by Age in Concord						
Age	1990	2000	2010	2020	Change 2010-2020	% Change 2010-2020
0-4	966	979	748	1,071	323	43%
5-19	2,920	3,518	3,533	3,879	346	10%
20-34	3,666	1,893	1,804	1,951	147	8%
35-54	5,366	5,921	5,441	5,095	-346	-6%
55-64	1,892	1,872	2,596	3,064	468	18%
65-74	1,238	1,406	1,577	1,939	362	23%
75+	1,028	1,404	1,969	1,951	-18	-1%

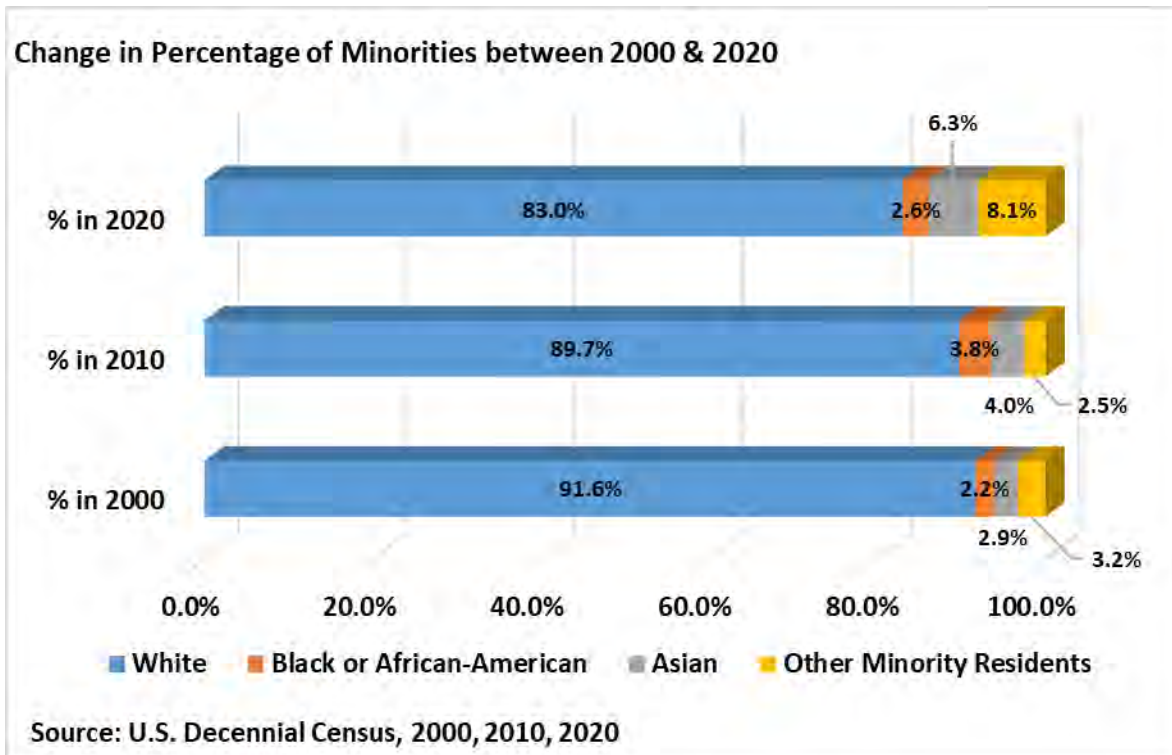
Source: US Decennial Census & 2020 American Community Survey

RACE & ETHNICITY

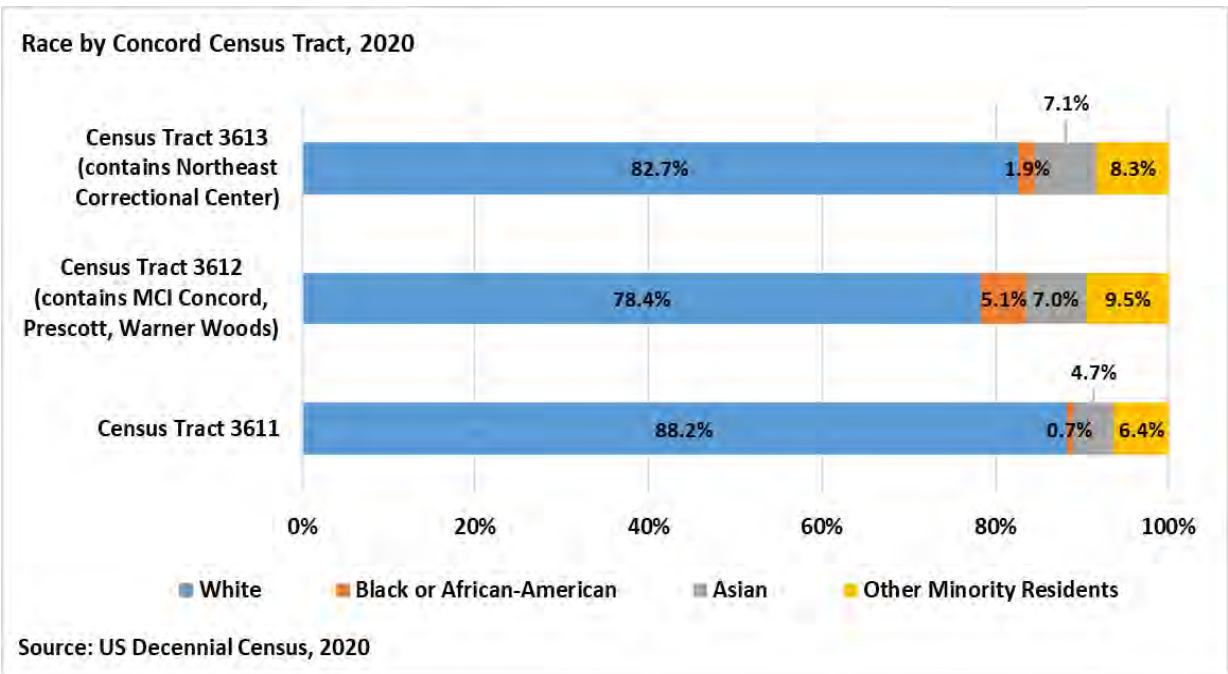
The racial and ethnic composition of Concord (which includes the populations of inmates at two Massachusetts Department of Corrections facilities) has experienced larger changes between 2010 and 2020 than it did in the previous decade. According to the 2020 American Community Survey (ACS), although the vast majority of Concord is still white, the percentage has dropped from 89.7% in 2010 to 83% in 2020.

During this time, certain minority populations in Concord have experienced more substantial increases. Most notably, there has been a 244% increase in the number of Concord residents who identify as being part of “other minority groups” – from 2.5% of the population in 2010, to 8%, in 2020, or an additional 1,065 people. There has also been a 65% increase in the number of residents who identify as Asian during this period – from 4% of the population to 6%, or an additional 462 people. Conversely, there was a decrease in the percentage of Black or African-American residents between 2010 and 2020 – from 3.8% of Concord’s population in 2010 to 2.6% of Concord’s population in 2020. Furthermore, according to the Massachusetts Department of Corrections, there are currently a total of 219 Black/African-American people in the prisons located in Concord.²¹ This means that there are only 263 Black/African-American people in Concord who are part of the non-institutionalized population. Therefore, only 1.4% of the non-institutionalized population in Concord is Black/African American.

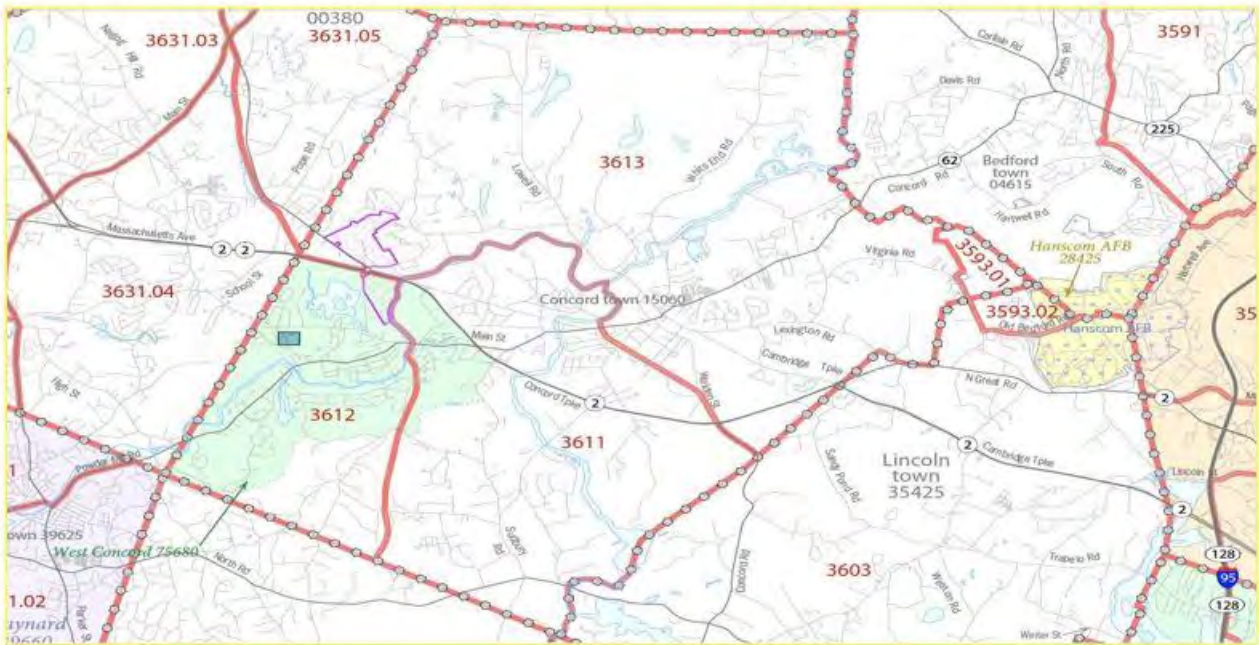
²¹ Massachusetts Department of Corrections Institutional Fact Cards - <https://www.mass.gov/doc/institutional-fact-cards-january-2021/download>



Census tract data breaks down the population even more and shows that the percentage of minorities is higher in the census tracts that contain correctional institutions and large, multi-family housing developments. This is line with data from the Massachusetts Department of Corrections - 52% of the black population in census tract 3612 is at MCI, and 43% of the black population in census tract 3613 is at NECC.



Map of Concord Census Tracts



DISABILITY

The U.S. Census Bureau defines a disability as a long-lasting physical, mental, or emotional condition. Residents with one or more disabilities can face housing challenges if there is a shortage of housing in a community that is affordable, physically accessible, and/or provides the supportive services that people with disabilities may need. According to the 2020 American Community Survey (ACS), 9.3% of Concord’s civilian, non-institutionalized population report having one or more disabilities. This

includes 1.7% of children under 18 years of age, and 6% of the population aged 18 to 64 years of age. Notably, 27% of Concord’s 65 and older population reported having one or more disabilities. Concord’s rate of disability among all age groups is comparable to the rates in Middlesex County and Massachusetts overall.

Population by Disability Status						
	Concord		Middlesex County		Massachusetts	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total Civilian Noninstitutionalized Population	17,438		1,591,288		6,800,682	
With a Disability	1,625	9.3%	150,386	9.5%	795,507	11.7%
Under 18 years	4,569		317,330		1,359,002	
With a Disability	79	1.7%	12,096	3.8%	63,741	4.7%
18 to 64 years	9,216		1,035,456		4,340,893	
With a Disability	565	6.1%	68,342	6.6%	387,106	8.9%
65 years and over	3,653		238,502		1,100,787	
With a Disability	981	26.9%	69,948	29.3%	344,660	31.3%

Source: 2020 American Community Survey

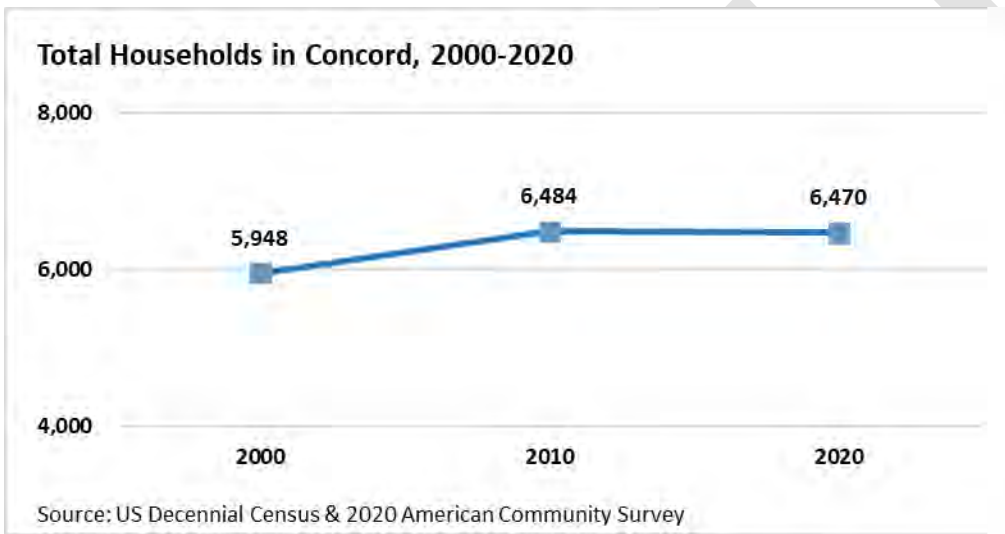
According to RHSO records, Concord currently has 23 units of housing on its Subsidized Housing Inventory (SHI) that are managed by the Massachusetts Department of Developmental Services (DDS) for people with developmental disabilities. In addition, Community Housing Options manages 20 units of housing for people with disabilities. Lastly, there are a handful of units at Concord Housing Authority (CHA) properties that are accessible to people with physical disabilities. There are four accessible units at Peter Bulkeley Terrace and one accessible unit at Everett Gardens Expansion, both elderly (60+)/disabled developments, and there are three additional accessible units among the CHA’s family properties.²²

²² Conversation with Concord Housing Authority (CHA) executive director on 10/13/22.

HOUSEHOLDS

HOUSEHOLD COMPOSITION

The number of households in a community is often considered even more important than population since the number and type of households within a community, and household spending power, correlate to housing unit demand. Each household resides in one dwelling unit, regardless of the number of household members. As of 2020, Concord is home to 6,470 households, a slight decrease from the 6,484 households in 2010. Therefore, although the population has been increasing, the number of households has remained basically flat.



FAMILY & NON-FAMILY HOUSEHOLDS

Different household types often have different housing needs or preferences. For example, a single senior will prefer a smaller dwelling unit than a family with children. A municipality’s composition of household types can indicate how well suited the existing housing inventory is to current and future residents.

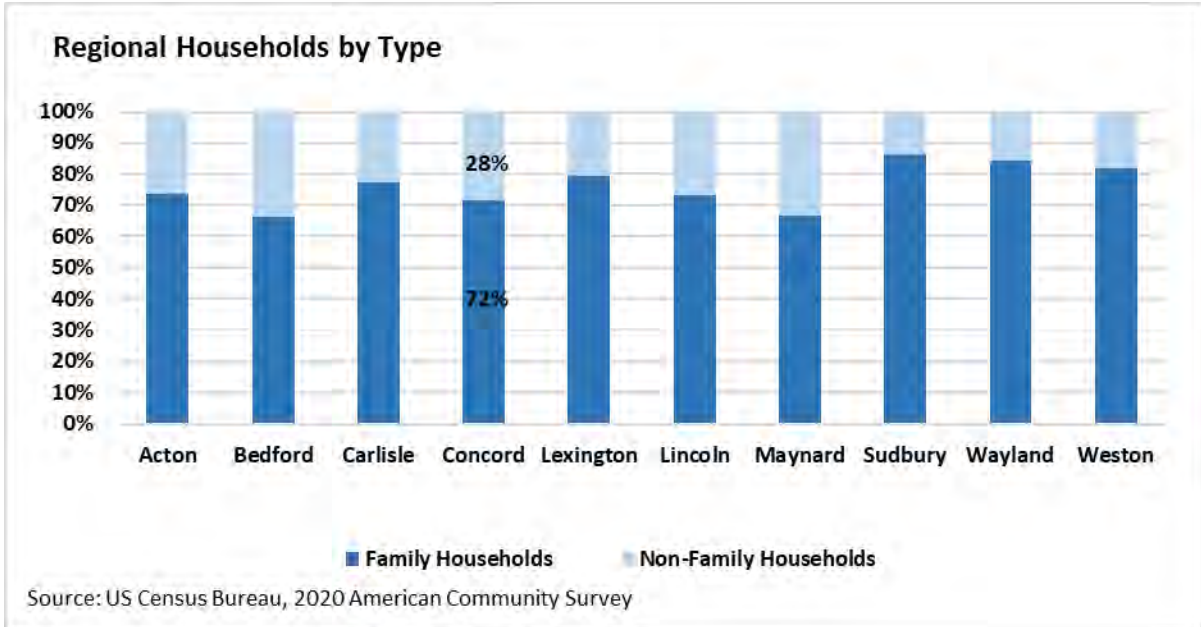
The Town of Concord’s 6,470 households can be divided between families and non-families. Families include any household with two or more related persons living together. Non-families are either households with only one person, or households with more than one non-related persons living together.

Concord Households by Type			
	Estimate	% of Family Households	% of Total Households
Family Households	4636		72%
With own children under 18 years	2279	49%	35%
Married Couples	4215	91%	65%
With own children under 18 years	2044	44%	32%
Male Householder, No spouse present	109	2.4%	1.7%
With own children under 18 years	26	0.6%	0.4%
Female Householder, No spouse present	312	7%	5%
With own children under 18 years	209	5%	3%
	Estimate	% of NonFamily Households	% of Total Households
Nonfamily Households	1834		28%
Householder living alone	1603	87%	25%
65 years and older	1071	58%	17%
Household with more than one person	231	13%	4%
Total Households	6470		

Source: 2020 American Community Survey

A large majority of Concord’s households are family households. Of Concord’s family households, the vast majority are married (91%) and a little under half have children under the age of 18 (49%). Notably, according to 2020 American Community Survey (ACS) data, there are 209 more families with children now than when Concord last did an HPP in 2015.

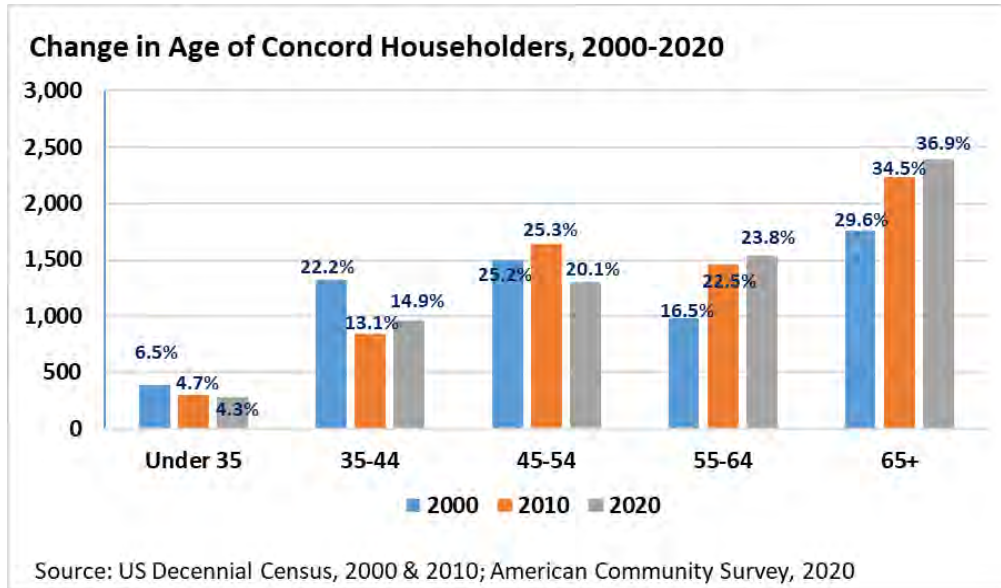
Of the nonfamily households, 87% are single-person households and 67% of those are 65 years of age or older.



Although Concord’s households are primarily families (72%), Concord has one of the higher rates of non-family households (28%) in the group of comparison communities. Only Bedford and Maynard have higher percentages of non-family households. Middlesex County and Massachusetts overall, however, both have comparatively higher proportions of non-family households (36% and 37% respectively).

HEAD OF HOUSEHOLDER BY AGE

In addition to household type, the age of heads of households can indicate demand for particular unit types and sizes. As of 2020, the largest group of Concord householders is age 65+ (37%), and this age group has been steadily increasing during the past two decades. The next largest age group, 55-64, has also been growing. All three other age groups – under 35, 35-44, and 45-54 – represent a smaller segment of Concord’s population in 2020 than they were in 2000.



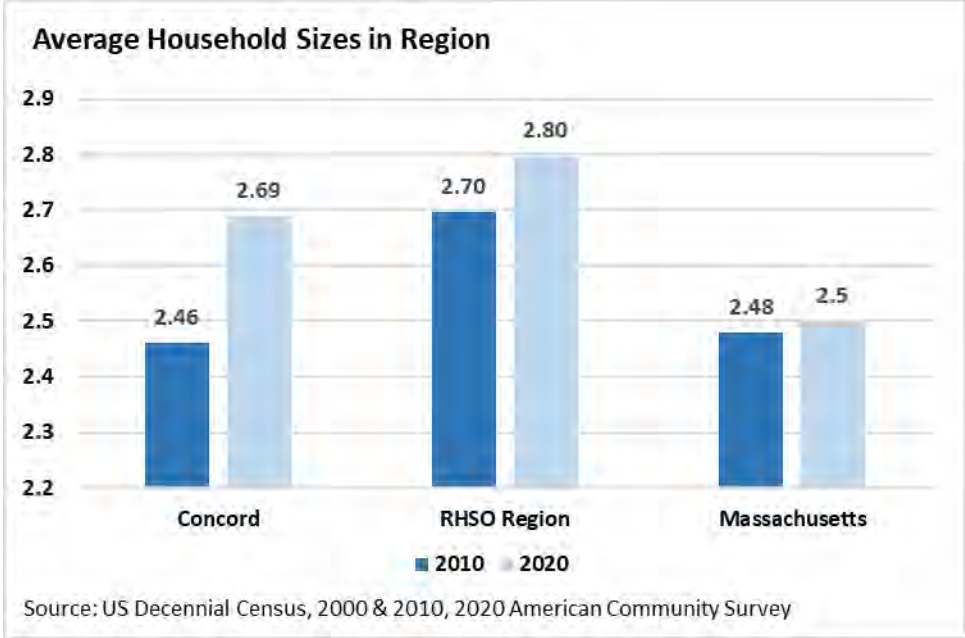
HOUSEHOLD SIZE

The trend of decreasing household size from 2000 to 2010 has reversed according to recent 2020 data. Average household size increased from 2.46 people in 2010 to 2.69 in 2020. The increasing size was consistent over both owner-occupied and renter-occupied households. Although data is not specifically available to explain the increase in household size, possibilities include an increase in multigenerational households or households with a greater number of minor children.

Average Household Sizes in Concord			
	2000	2010	2020
Overall Households	2.62	2.46	2.69
Owner-Occupied Households	2.77	2.65	2.9
Renter-Occupied Household	1.99	1.84	2.1

Source: US Decennial Census, 2000 & 2010, 2020 American Community Survey

Concord's increasing household size during this period is consistent with trends in the region, as well as in Massachusetts. However, the increase in Concord's household size is greater than almost all other towns in the region, as well as in Massachusetts overall. Following the increase, Concord's household size in 2020 now falls right in the middle of comparison towns.



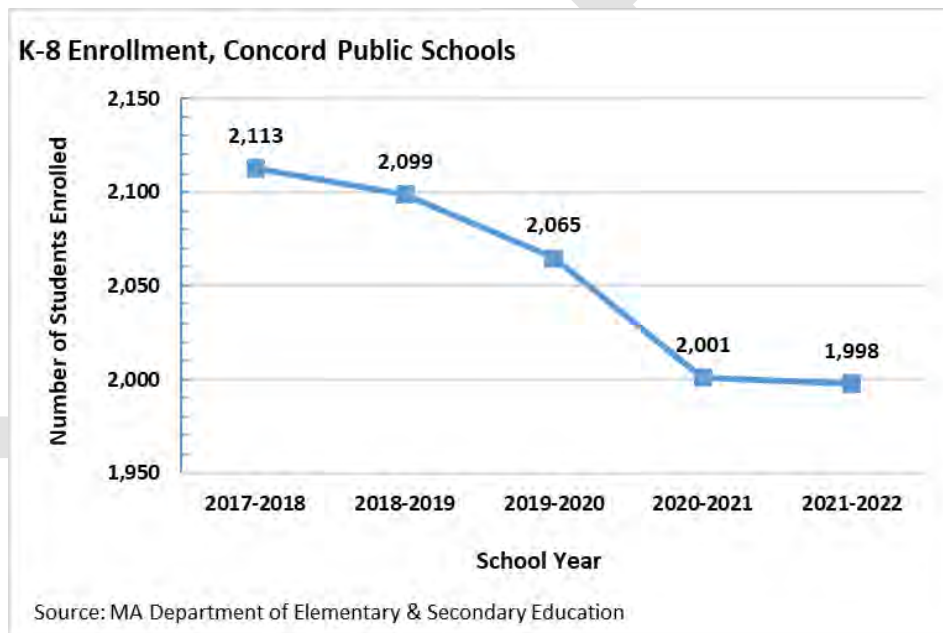
DRAFT

EDUCATION

ENROLLMENT

Enrollment in the Concord School District provides additional insight into recent population and economic trends within town. Concord is served by both the Concord Public Schools (CPS) for kindergarten through eighth grade and the Concord-Carlisle Regional School District (CCRS) for grades nine through twelve.

Concord’s K-8 school enrollment has been modestly, but consistently declining in recent years. In the past five years, Concord’s K-8 public schools have seen a 5.4% decrease in enrollment. According to the New England School Development Council’s (NESDC) 2021-2022 Enrollment Projection Report included in the Superintendent and School Committee’s FY23 Adopted Budget²³, this trend of flat or slightly decreasing K-8 enrollment will continue through 2031 (note that this projection is a combined number with Carlisle’s K-8).



²³ <https://www.concordps.org/wp-content/uploads/2022/03/FY23-CCRS-D-Budget-Book-03.14.2022.pdf>

Concord School Enrollment (Grades K-8)		
Year	K-8 Enrollment	% Change from previous year
2017-2018	2,113	n/a
2018-2019	2,099	-0.7%
2019-2020	2,065	-1.6%
2020-2021	2,001	-3.1%
2021-2022	1,998	-0.1%

Source: Massachusetts Department of Elementary and Secondary Education

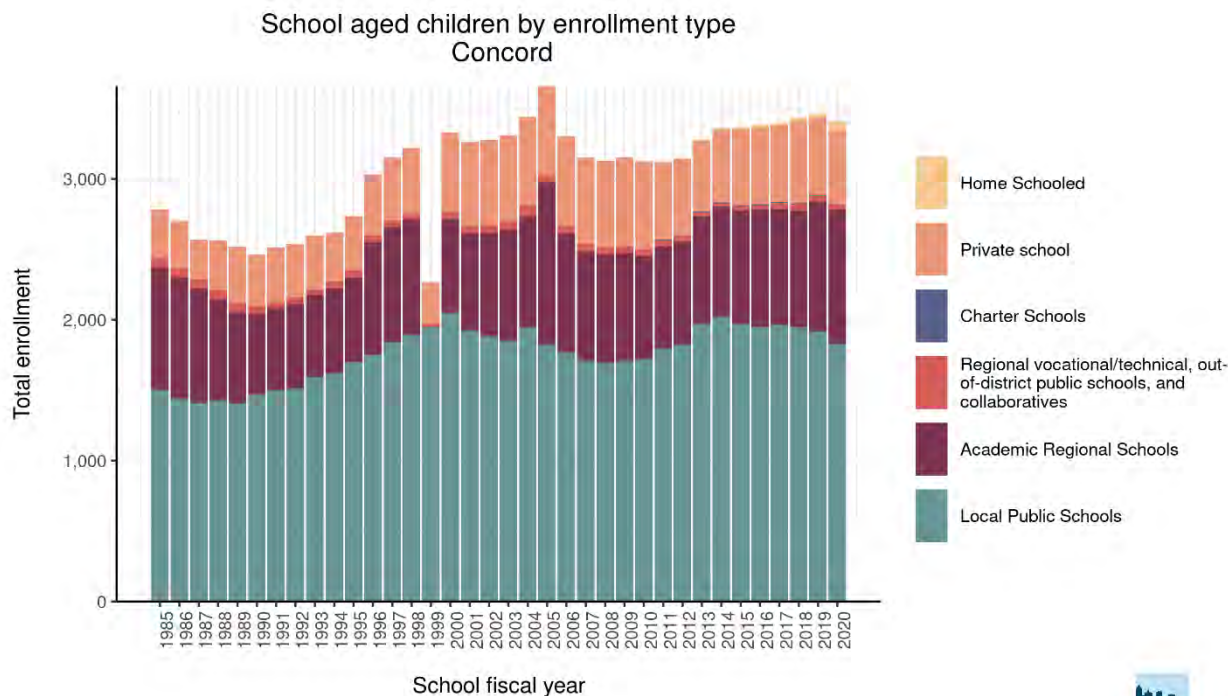
Concord-Carlisle High School has seen very modest increases in enrollment over the last five years. Between 2018 and 2020, there was an increase of less than 10 students, but the past two school years have seen larger jumps in enrollment. Enrollment during the last school year ending in June 2022 was 1,323, an increase of 50 students or 4% from the school year ending in 2018.²⁴ However, NESDC anticipates decreases over the next ten years, with a projected enrollment of 1,286 next school year, then 1,235 in the 2026-2027 school year, and down to 1,227 in the 2031-2032 school year.

Concord and Concord-Carlisle Public Schools are not the only option for Concord children. Families may choose to send their children to a private school, a charter school, a regional vocational/technical school, or families may home school. Below is a chart provided by Massachusetts Housing Partnership’s DataTown website that shows how many Concord children attended school between 1985 and 2020, and what types of schools they attended. The bottom green bar in this chart represents Concord K-8 public schools, and the maroon bar right above represents Concord-Carlisle Regional High School. These bars demonstrate what was stated above – K-8 enrollment in the past several years has been declining, while enrollment at the high school is up slightly.

The chart also shows more historical data and we can see that K-8 public school enrollment started increasing in 2010, continued increasing until 2014, and has now been gradually decreasing. The increases in the high school came later which makes sense – as the influx of kids in the elementary schools aged, they moved on to the high school. Very few Concord children choose to attend regional vocational/technical and charter schools and those numbers have not fluctuated much over the years. Private school attendance increased in the early 2000’s and has been fairly consistent with little ups and downs ever since. Home schooling also represents only a small number of Concord children. Home schooling saw a substantial increase from 2019 to 2020, but still remains a small number overall.

²⁴ MA Department of Elementary & Secondary Education - <https://profiles.doe.mass.edu/analysis/enrollment.aspx?orgcode=06400000&orgtypecode=5&>

Finally, this chart shows that the overall number of school age children in Concord grew in the nineties and into the early 2000's, then dipped back down between 2007 and 2011. The number of school-aged children increased modestly in 2012 and 2013, but has been pretty flat since then. Based on the projections from the NESDC, Concord Public Schools are not currently anticipating enrollment increases in the coming years.



Source: Massachusetts Department of Elementary and Secondary Education



EDUCATIONAL ATTAINMENT

In Concord, 72.5% of residents 25 years or older have earned a bachelor's degree or higher educational attainment. On the other end of the spectrum, the rate of incomplete high school education is a low 4.9%. The percentage of people who only completed high school is 12.5%, and the percentage of people with some college is 10%. This high level of educational attainment has been in place in Concord for quite a while, and is growing. Only 66% of the population had a bachelor's degree or higher when the last HPP was prepared according to the 2013 ACS data used at that time.

Educational Attainment in Concord			
	Concord	Middlesex	Massachusetts
Less than high school diploma	4.9%	6.3%	8.9%
High school graduate	12.5%	18.5%	23.5%
Some College	10.0%	18.1%	23.0%
Bachelors Degree	27.4%	28.1%	24.5%
Graduate or professional degree	45.1%	28.9%	20.0%

Source: 2020 American Community Survey

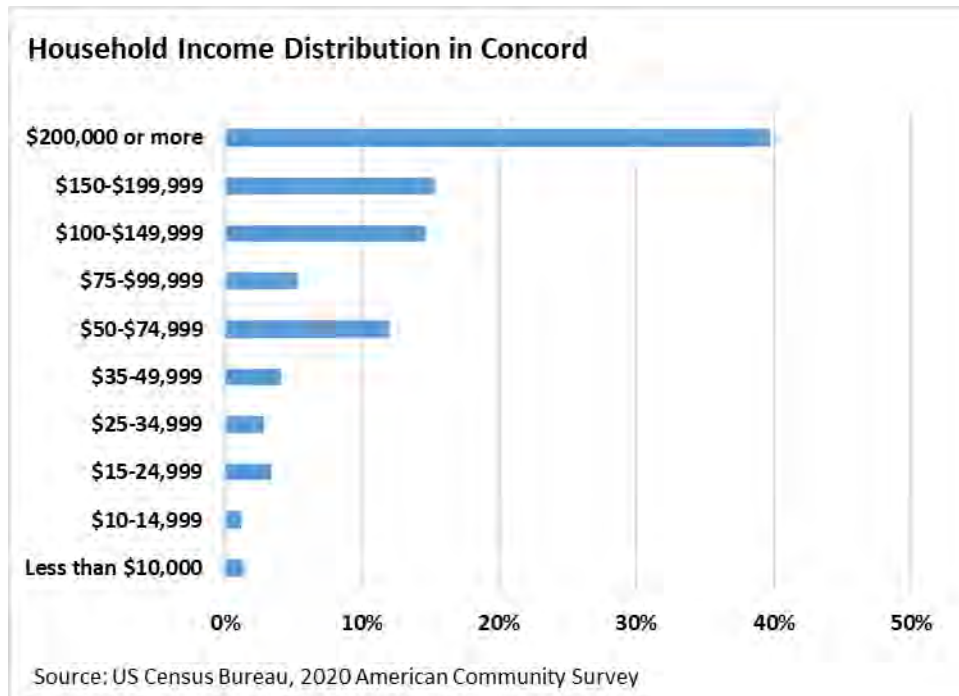
Concord’s rate of residents with a college degree or higher educational attainment is significantly higher than that of Middlesex County and Massachusetts overall. Correspondingly, Concord’s rates of lower educational attainment are lower than in these comparison areas.

ECONOMIC CHARACTERISTICS

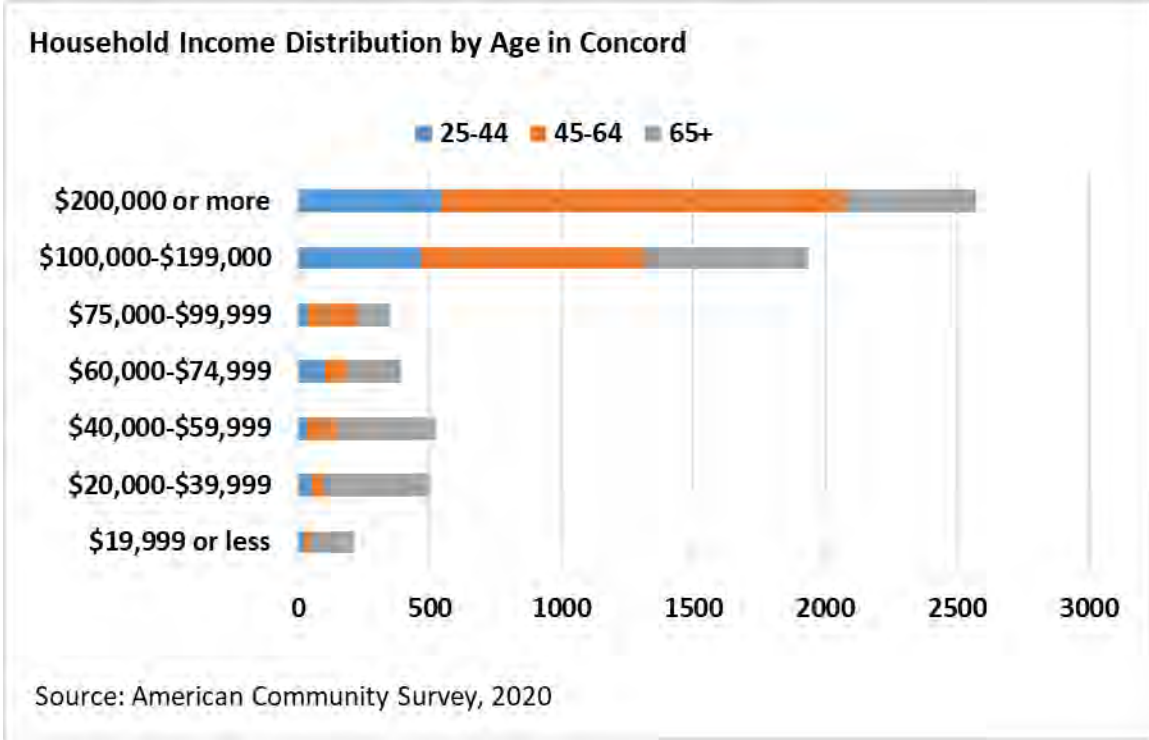
HOUSEHOLD INCOME

Household income is an important determinant of how much a household can afford to pay for their dwelling unit, either to rent or own, and also whether that household is eligible for housing assistance. It is important to note that not all eligible households receive the housing assistance to which they are entitled since the supply of affordable housing does not meet the need.

Concord is home to households earning a wide range of income levels. According to the 2020 American Community Survey (ACS), median household income in Concord is estimated at \$160,392. It is higher for family households at \$201,744, but much lower for non-family households at \$65,161. In addition, 25% of all of Concord’s households (1,618) have annual incomes less than \$75,000.



Concord’s income spread is quite different among older householders than those under the age of 65. For example, 81% of householders aged 25-44, and 84% of householders aged 45-64 earn \$100,000 or more per year. However, only 47% of householders over age 65 earn \$100,000 or more per year. Almost half (48%) of those over 65 earn \$74,999 or less per year. Since Concord’s older population is more likely to have less income, they are more likely to have difficulty with housing costs than the younger population.



SUMMARY

This overview of Concord’s demographics indicates that Concord’s population is aging and Concord has a comparatively high number of non-family households, likely because the increasing number of older residents are more often comprised of non-family households. At the same time, the proportion of younger households in Concord is decreasing, and the number of people in the largest age group (ages 35-54) is decreasing. Overall, Concord residents are well-educated and have high incomes. Income statistics show that older householders generally have much lower incomes than younger householders.

When considered together, these factors indicate that the need among Concord’s **current residents** is for smaller size affordable housing units targeted to Concord’s older residents. However, it is also important to consider the housing needs of people the Town would like to attract to live in Concord. It is important to understand why younger households in Concord are decreasing, and to focus on housing that meets the needs of younger families as well.

CHAPTER 4: HOUSING CONDITIONS

The following section examines Concord's current housing supply and how it has changed over time. Understanding housing type, age, tenure, vacancy, and recent development will contribute to an understanding of current need and demand in Concord and thereby help inform future housing production planning.

KEY FINDINGS

- 27.6% of Concord's housing stock is multi-family – this is more housing diversity than all but two comparison communities.
- Older and younger households are more likely to be renters.
- The median price of single family homes increased dramatically in the past five years.
- Smaller, lower priced homes are disappearing from Concord.
- Concord has issued virtually no permits for multi-family units in the past five years.
- Concord's median gross rent, according to Census data, and snapshot data from Trulia.com, indicate that much of Concord's rental housing costs more than the fair market rent (FMR) for nearly all unit sizes.
- 27.5% of Concord households are low income, earning less than 80% of AMI and therefore may be eligible for housing assistance through most federal and state programs.
- Concord has had a net loss in units on the SHI since 2015 (from 718 to now 715), with few units in the pipeline. It is likely that Concord will fall below the 10% in 2023 when the SHI is recalibrated with the new Census data.
- 31% of all Concord households are cost burdened, paying 30% or more of their income on housing costs; The problem is worse among renter households -- nearly half are cost-burdened.
- The clear majority (83%) of Concord's very low-income households (50% AMI or below) are housing cost burdened.
- 10.43% of Concord's housing, or 715 units, is recorded on the state's Subsidized Housing Inventory. However, half of these SHI units are actually market rate (due to counting rules for rental properties) reducing the SHI to 5.21% if removed from the inventory.
- Single-family home prices are rising faster than income in the last decade. The median income has risen 34%, and the median home price 70%.

HOUSING SUPPLY AND TRENDS

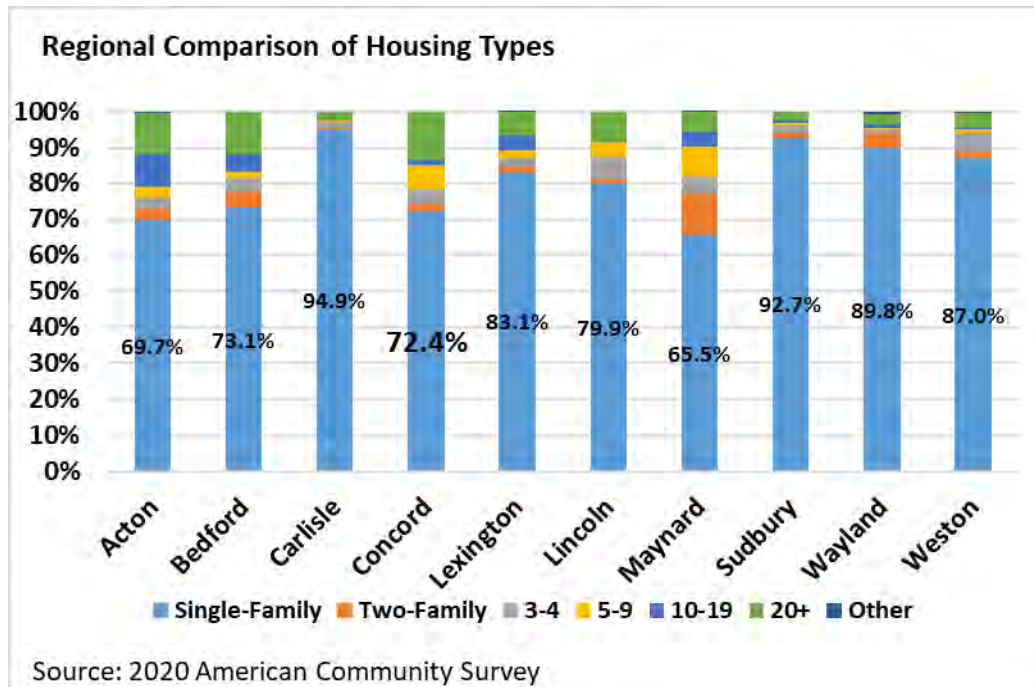
TYPE & AGE

72.4% of Concord’s housing units are in single-family homes. Multifamily housing is distributed among residential structures of two or more units. Of this housing type, buildings with more than 10 units are most prevalent, comprising just over 15% of the total housing stock. Multi-family developments in Concord with 10 or more units include Community Housing Options with 20 rental units, Emerson Annex with 10 ownership units, Warner Woods with 80 rental units, Fairhaven Gardens with 42 rental units, The Prescott (formerly Concord Mews) with 350 rental units, 76 units of state-funded elderly/disabled public housing spread between three different sites, and 14 units of state-funded family public housing at one site.

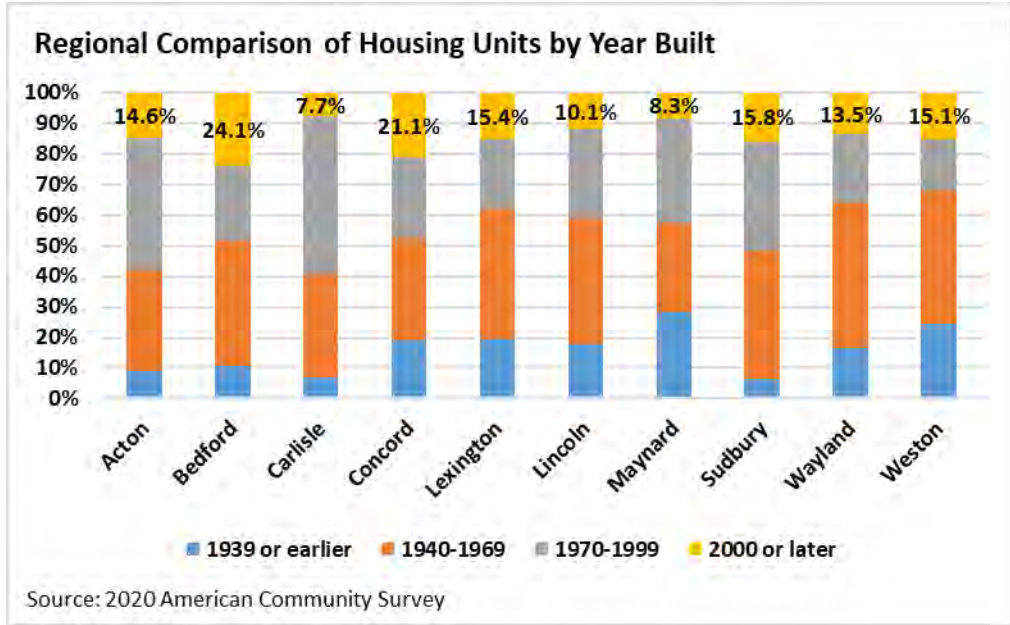
Housing Units by Type		
	# of Units	Percent
Single-Family, detached	4,639	65.7%
Single-Family, attached	476	6.7%
Two-Family	131	1.9%
3-4	299	4.2%
5-9	454	6.4%
10-19	110	1.6%
20+	957	13.5%
Total	7,066	100.0%

Source: 2020 American Community Survey

A regional comparison shows that all surrounding municipalities have housing stocks composed primarily of units in single-family structures. Concord has more housing diversity than all but two comparison communities, Acton and Maynard.

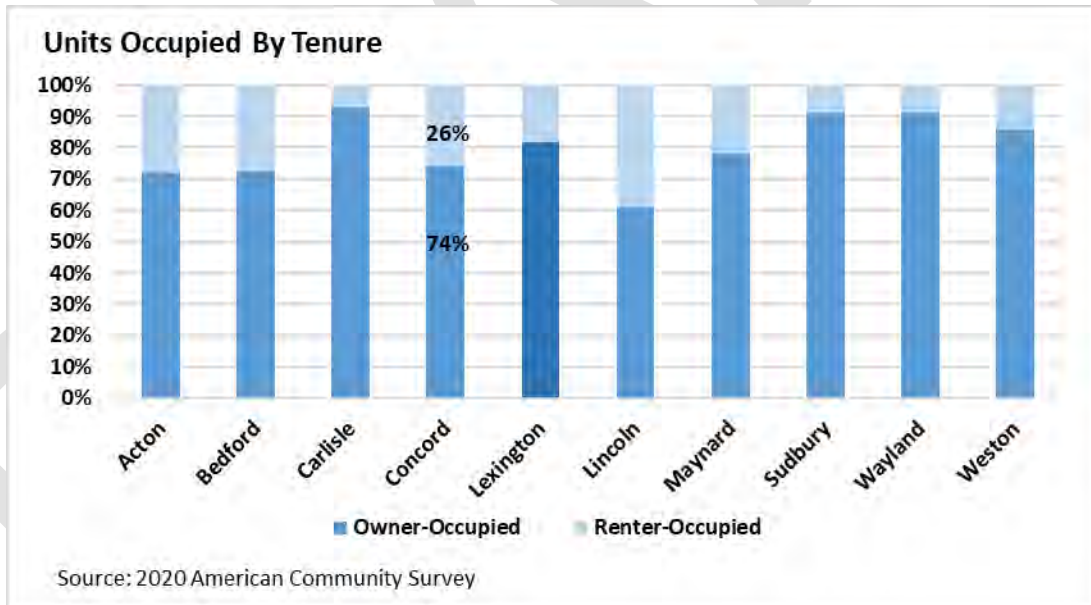


19% of Concord housing units were constructed in 1939 or earlier, the fourth highest percentage among the towns in the comparison region. This is notable because older structures may lack heating and energy efficiencies and may not be code compliant, which adds to the monthly utility and maintenance costs. Older units may also have lead paint which can be costly to remediate, but which is unsafe for children if not remediated. These additional costs have an impact on the affordability of older units for both owners and renters. An additional significant percentage, 34%, were built between 1940 and 1969. 21% of housing units were added since 2000, the second highest percentage among the towns being used for comparison.

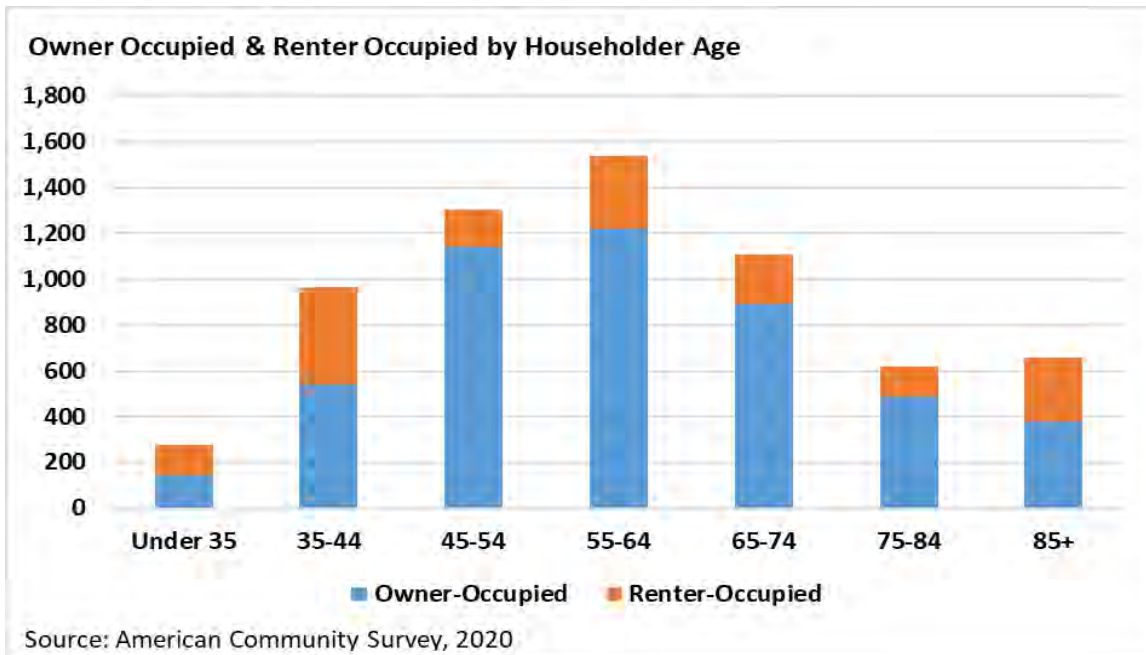


TENURE

Of Concord's total 6,470 occupied housing units, 4,799 (74%) are owner-occupied. Compared to the region, Concord has the fourth highest percentage of renter-occupied housing.



Older and younger households are more likely to be renters. 45% of households in the 44 and under age categories are renters. At the other end of the age spectrum, 32% of households age 75 or older in Concord are renters. A much smaller proportion of households in all middle age categories are renters - the great majority of Concord households in these age groups are owners.



VACANCY

Although the 2020 decennial census data used by DHCD to calculate SHI percentage is not available, 2020 American Community Survey (ACS) data is available to provide some information on housing units and vacancy rates. The 2020 ACS reported 7,066 total housing units in Concord, with 6,470 occupied housing units (91.6%) and 596 vacant housing units (8.4%). Vacant units represent the proportion of the inventory that is vacant and for sale or for rent. The 2020 homeowner vacancy rate was 4, and the rental vacancy rate was 6.1. These rates are higher than in recent years – the average homeownership vacancy in Concord since 2014 was about 2.5, and the rental vacancy rate in that time period was about 5.4. About 74.2% of occupied units were owner-occupied and 25.8% renter occupied.

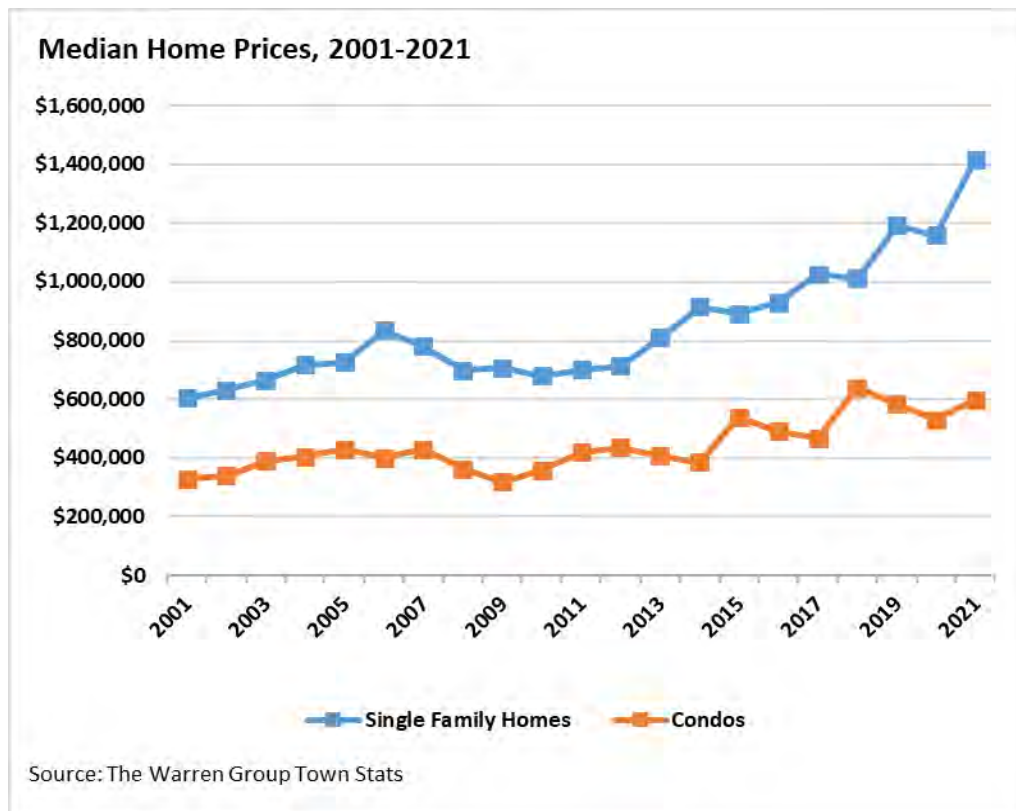
HOUSING MARKET

Housing costs within a community reflect numerous factors, including demand and supply. If the former exceeds the latter, then prices and rents tend to rise. Depending on the income levels of the population, these factors can significantly reduce affordability for both existing residents and those seeking to move in.

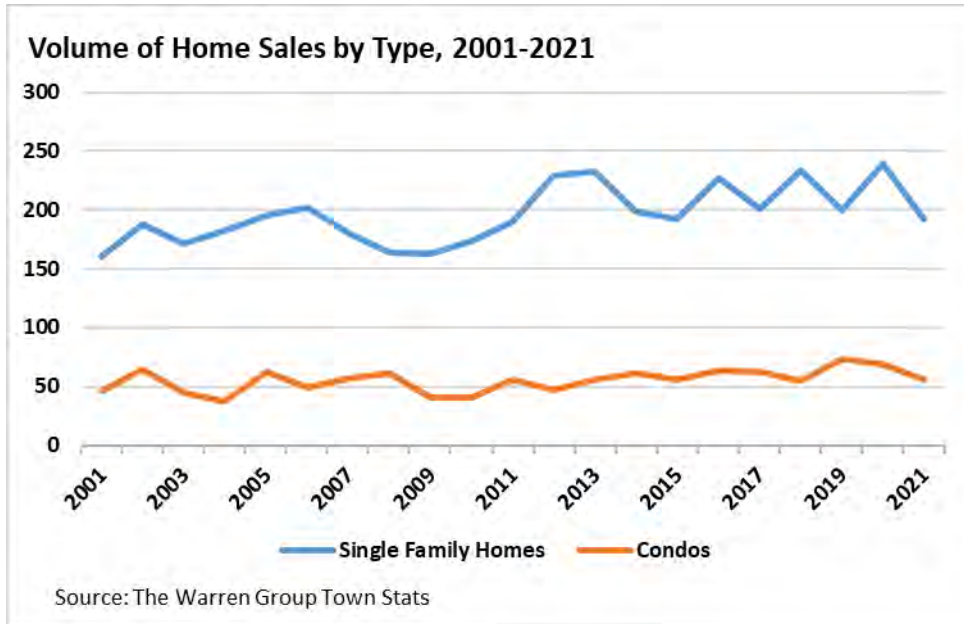
Sale Prices & Volume

According to data from The Warren Group, after several years of mostly flat single family home prices between 2008 and 2011, home prices began rising steadily about 10 years ago, and then rose quite steeply starting a few years ago. The market reached a new height in 2021 when the median

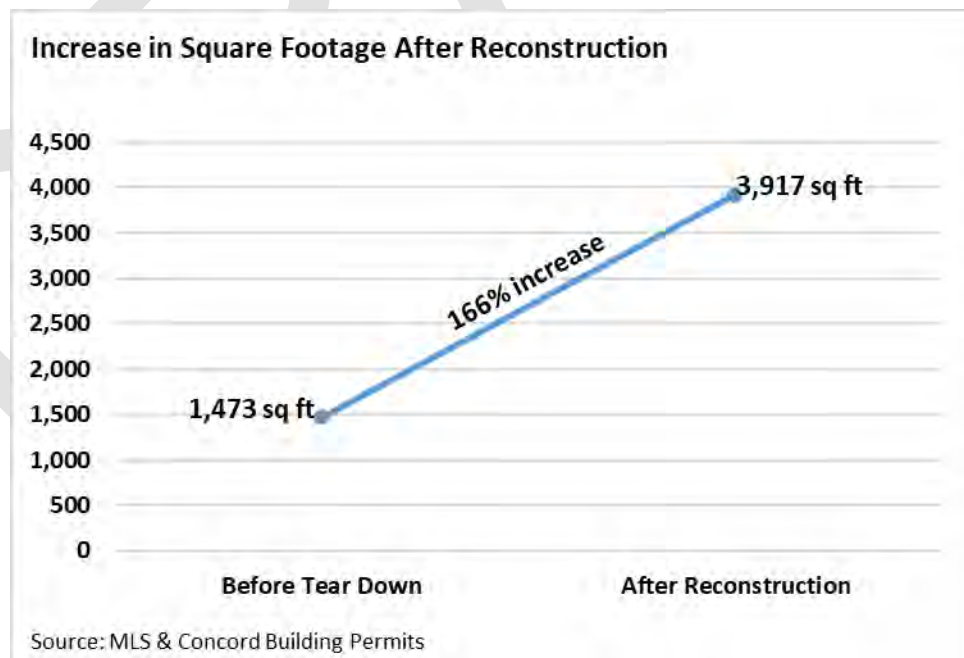
sale price of homes in Concord was \$1.25 million. The median price for single family homes was even higher at \$1.4 million, and the price for condominiums was lower at \$765,000.

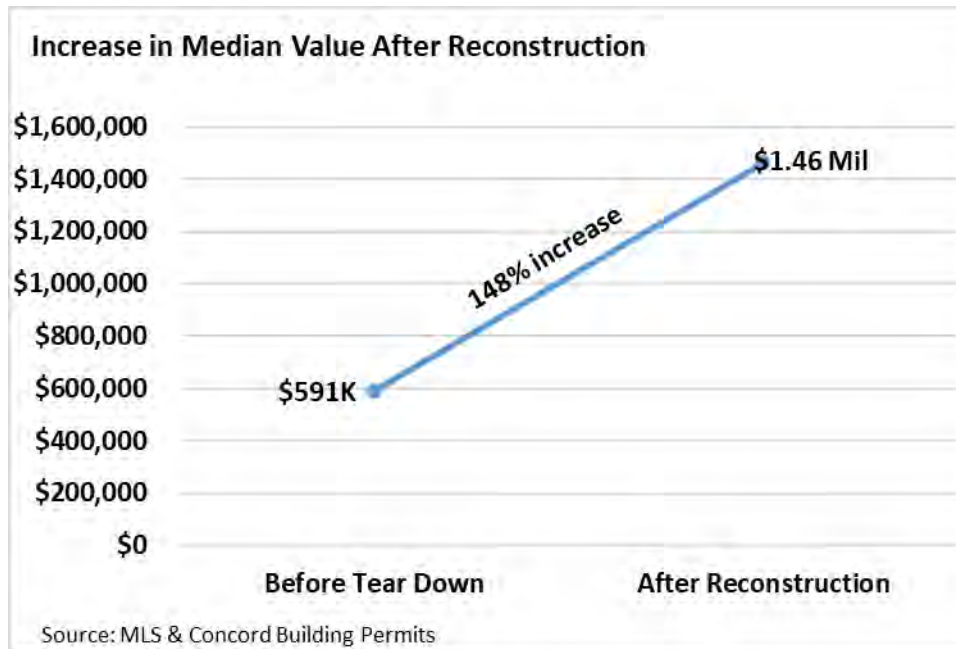


During this same time period, the volume of overall sales has fluctuated. Condo sales have been fairly steady year over year, but single family home sales have had more ups and downs. Sales volumes increased substantially for a few years, beginning in 2010, but then flattened out a bit, and has been up and down ever since.



An analysis of MLS data between 2008 and 2020 revealed that over 300 tear-down permits were issued during this period. The clear majority of homes that were torn down (where the square footage was known) were smaller homes under 1,800 square feet. In addition, almost all were assessed for under \$500,000. The homes that were built in place of the tear-downs are dramatically larger and dramatically more expensive which means that more and more modestly sized and modestly priced homes are disappearing from Concord. [Note that some homes are not sold through MLS and are direct from seller to developer, and not reported in this analysis.]

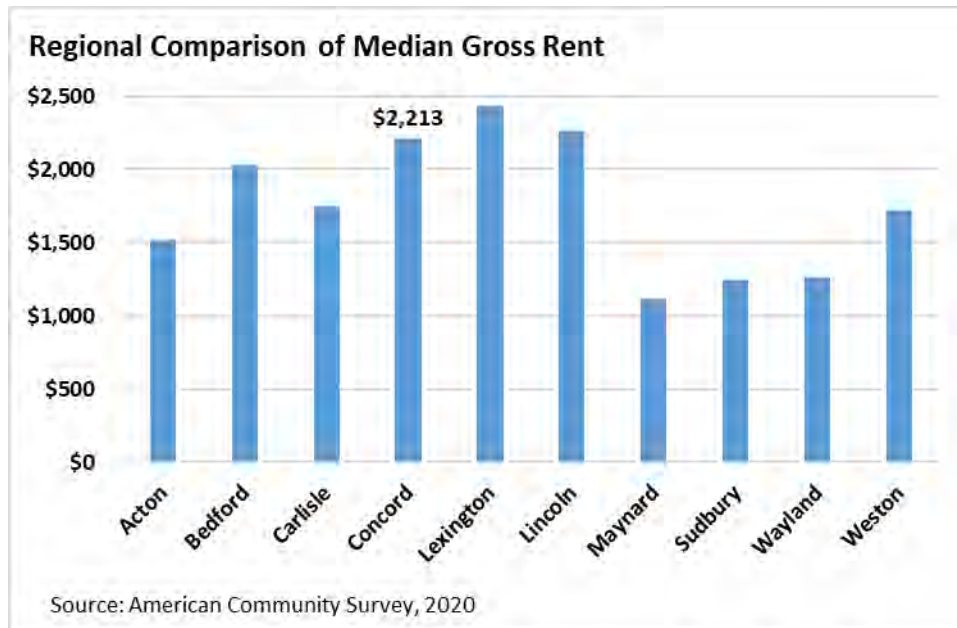




The extremely high prices of Concord’s ownership housing indicate that households with low or even moderate incomes cannot afford to purchase a home in Concord and points to a demand for more affordable homeownership options in Concord. The gap between the housing that is available for purchase in Concord and the prices that many households living in Concord, as well as households who may want to move to Concord, can afford is discussed in more detail in the Housing Affordability section later in this document.

Rent

Median gross rent varies widely throughout the region. At \$2,213 Concord’s median rent, per the American Community Survey (ACS), is the third highest in the area. It is also significantly higher than the Middlesex County median gross rent of \$1,874.



Unfortunately, ACS rental data is not the most reliable. First, rents are self-reported and second, they represent units that were leased at any time prior to survey response, so they do not paint an accurate picture of the current market. Finally, they do not specify gross or net rents so it is unclear whether any utility costs are included in the ACS rent amounts.

An examination of Concord apartments listed for rent on Trulia.com on September 21, 2022 augments the data on the rental market. Based on these listings in Table 9 below, we can see that rental housing (like homeownership housing) available in Concord, is more expensive than the ACS figure. In addition, these listings show that rental units currently available are extremely limited – only 15 total listings spread across all bedroom sizes. Furthermore, like the ACS, Trulia rent amounts also do not specify what, if any, utility costs are included. The total gross rent (including utilities) for all of these listings would presumably be \$200-\$300 higher. The Housing Affordability section of this document will describe whether the available rental housing can meet the needs of Concord’s population.

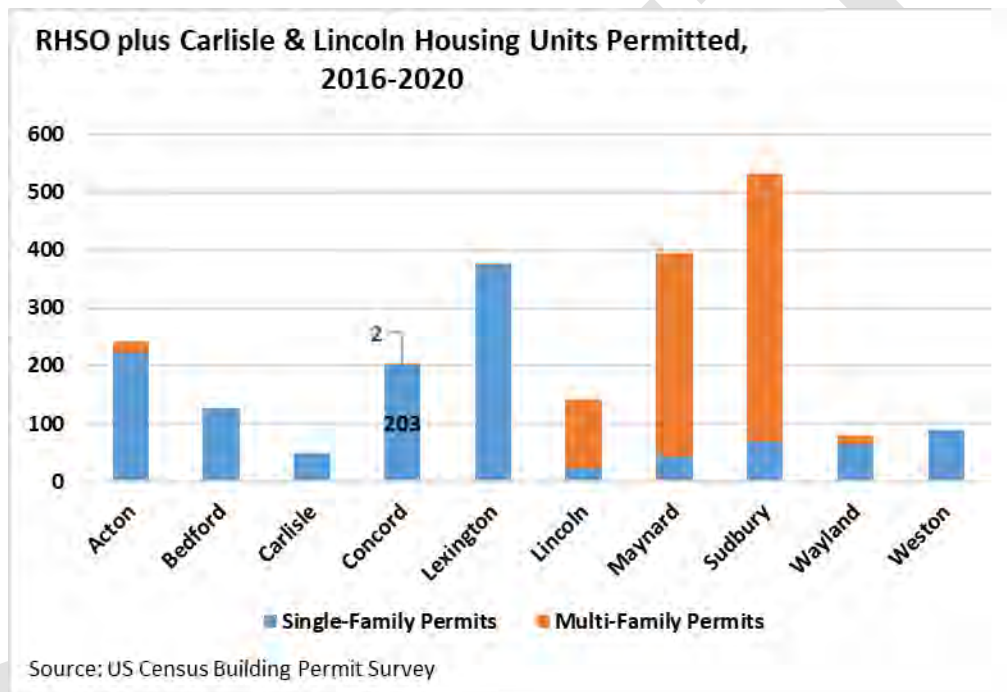
Concord Apartments listed for rent on Trulia.com, 9/21/22	
Average price of a Studio unit based on 1 listings	\$1,200
Average price of a 1-bedroom unit based on 4 listings	\$2,240
Average price of a 2-bedroom unit based on 6 listings	\$3,016
Average price of a 3+ bedroom unit based on 5 listings	\$4,696

Source: Trulia.com, September 21, 2022

RECENT AND FUTURE DEVELOPMENT

HOUSING UNITS PERMITTED

Housing permits issued during the last five years is one of the State’s criteria for allocating Housing Choice grant funds, so it is important to look at Concord’s progress in permitting units during this time. During the last five years for which building permit data is available, between 2016 and 2020, Concord issued permits for 205 housing units. Of those, 203 were for single-family homes, while 2 were for units in multifamily buildings. Concord’s total housing production during this period is about average among comparison communities. However, permits for new multi-family housing have been basically absent which is a concern regarding favorability for Housing Choice grant funds.



SUBSIDIZED HOUSING INVENTORY STATUS AND PIPELINE

The below developments are the current pipeline for known and potential efforts.

Time Frame	# Units	Detail
FY23	No new units	
FY24	1 unit – Millrun 1 unit – Gerow	Likely Likely
3 – 5 years	5 units – Assabet River Bluff	In Planning, some might come earlier
5 – 10 years	5 units Bedford St (CHA) 1 unit Main St (CHA) 2 units Walden Street (CHA) 1 unit Peter Spring Road (CHA) Junction Village	Requires sewer Requires sewer Requires sewer Further analysis required
Upon Vacancy	2 CHA properties	Could be added to SHI upon vacancy
Longer Term	2229 Main Street/Starmet site Peabody Middle School	Large municipal efforts requiring advocacy

Future: And looking forward, there are some properties with expiring restrictions which will be removed from the SHI if not extended or preserved: Community Housing Options (20 rental units expiring in 2037) and Fairhaven Gardens (42 rental units expiring in 2043), and Emerson Annex (4 ownership units expiring between 2028 and 2035). Analysis and discussions with owners could start prior to expiration to explore options – an expanded discussion of this issue is included in the Goals and Strategies section of this document.

HOUSING AFFORDABILITY

In the previous sections, Concord’s population and housing stock were examined. The intersection of these previously examined areas—demand (people) and supply (housing units)—as well as policy, planning, and funding, ultimately determines housing affordability in a given community. In this section, the affordability of Concord’s housing stock to Town residents and potential Town residents is assessed.

POVERTY RATE

According to the 2020 American Community Survey (ACS), 2.7% of Concord’s population is below the poverty level (annual income below \$15,930 for a household of two), a decrease from 5.6% in 2015, and lower than Middlesex County (7.7%) and Massachusetts (10.4%). Concord’s rate of families with incomes below the poverty level (annual income below \$27,750 for a family of four) is 1.4%, again significantly lower than Middlesex County’s rate of 4.5% and the Commonwealth’s rate of 6.6%. Finally, the child poverty rate in Concord is 3%, once again lower than the Middlesex County child poverty rate of 7.6% and Massachusetts child poverty rate of 12.2%.

HOUSEHOLDS ELIGIBLE FOR HOUSING ASSISTANCE

One measure of affordable housing need is the number of households that may be eligible for housing assistance based on estimated household income. Federal and state programs use Area Median Income (AMI), along with household size, to identify these households. Table 9 below shows U.S. Department of Housing and Urban Development (HUD) income limits for extremely-low (below 30% of AMI), very-low (30-50% of AMI), low-income (50-80% of AMI), and moderate (100% AMI) households by household size for the Boston-Cambridge-Quincy Metropolitan Statistical Area (MSA), which includes Concord. Typically, households at 80% of AMI and below may qualify for housing assistance, though there are some exceptions based on household size and assets.

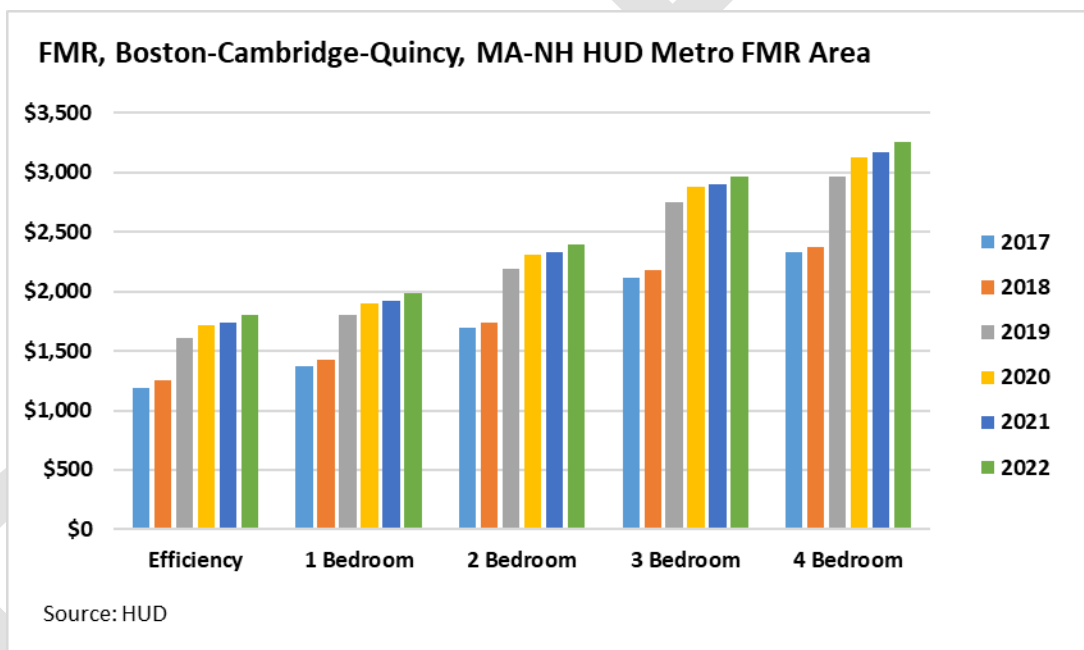
2022 Affordable Housing Income Limits Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area				
	Extremely Low Income (30% AMI)	Very Low Income (50% AMI)	Low Income (80% AMI)	Moderate (100% AMI)
Household Size				
1 Person	\$29,450	\$49,100	\$78,300	\$98,140
2 Person	\$33,650	\$56,100	\$89,500	\$112,160
3 Person	\$37,850	\$63,100	\$100,700	\$126,180
4 Person	\$42,050	\$70,100	\$111,850	\$140,200
5 Person	\$45,450	\$75,750	\$120,800	\$151,416
6 Person	\$48,800	\$81,350	\$129,750	\$162,632
7 Person	\$52,150	\$86,950	\$138,700	\$173,848
8 Person	\$55,550	\$92,550	\$147,650	\$185,064

Source: HUD

HUD’s Comprehensive Affordability Strategy (CHAS) data reports that 7.9%, 7.1%, and 12.5% of households in Concord are extremely low income, very low income, and low income respectively. This means that a total of 27.5% of all households, or approximately 1,825 households may qualify for affordable housing programs based on income, but are unlikely to actually access them due to scarcity.

FAIR MARKET RENTS

Another measure of housing affordability is whether local rent exceeds HUD-determined Fair Market Rents (FMR) which were established as guidelines for Section 8 voucher holders. HUD does not permit vouchers holders to rent apartment units above the FMR because HUD has determined the FMR to be a fair and reasonable price for the geographic area. In figure 17 below, the upward trend, particularly over the last few years, reflects the annual adjustment factor intended to account for rental housing market demands. Given the constraints on the Greater Boston rental housing market, rising FMR’s are unsurprising and point to the need for more rental housing at multiple price points.



Concord’s median gross rent of \$2,213 according to ACS data is higher than the FMRs for two-bedroom and larger units. Furthermore, the average prices of Concord rentals listed recently on Trulia.com (see Table 8) for 1-bedroom and larger units are significantly higher than the FMRs. Furthermore, as stated earlier, both the ACS median and the Trulia prices do not account for utility costs, so gross rents would be even higher. Therefore, it is clear that much of Concord’s rental housing stock exceeds what HUD has determined to be a fair price in the MetroBoston rental market.

Although HUD determines a certain level of rent in an area to be fair, FMR's do not take into account household income, so even an apartment at the FMR is not necessarily affordable to people at all levels of income. As stated in the previous section, a significant number (one-fourth or 1,825) of Concord households have incomes at or below 80% of AMI. As this document will discuss below, income is a major determinant of housing affordability. It is important to consider whether Concord's housing stock meets the needs of its current households and households hoping to move to Concord at all income levels.

CURRENT M.G.L. CHAPTER 40B SUBSIDIZED HOUSING INVENTORY

Under M.G.L. Chapter 40B, affordable housing units are defined as housing that is developed or operated by a public or private entity and reserved by deed restriction for income-eligible households earning at or below 80% of the AMI. In addition, all marketing and placement efforts follow Affirmative Fair Housing Marketing guidelines per the Massachusetts Department of Housing and Community Development (DHCD). These requirements are regulated at 760 CMR 56 and administered by the Department of Housing and Community Development (DHCD).

Housing that meets these requirements, if approved by DHCD, is added to the subsidized housing inventory (SHI). Chapter 40B allows developers of low- and moderate-income housing to obtain a comprehensive permit to override local zoning and other restrictions if less than 10% of a community's housing is included on the SHI.

Communities above the 10% requirement have greater local control over affordable housing developments by requiring local zoning. When a community is above the 10% requirement, the decisions on comprehensive permit applications by the Zoning Board of Appeals (ZBA) to deny or approve with conditions will be deemed "consistent with local needs" under MGL Chapter 40B. In practical terms, since the town can deny a 40B permit (and be upheld at the HAC), developers only submit 40B applications that have the full support of the town (such as a Local Initiative Project or a 'friendly' 40B).

A municipality's SHI fluctuates with new development of both affordable and market-rate housing. The percentage is determined by dividing the number of affordable units by the total number of year-round housing units according to the most recent decennial Census. As the denominator increases, or if affordable units are lost, more affordable units must be produced to reach, maintain, or exceed the 10% threshold.

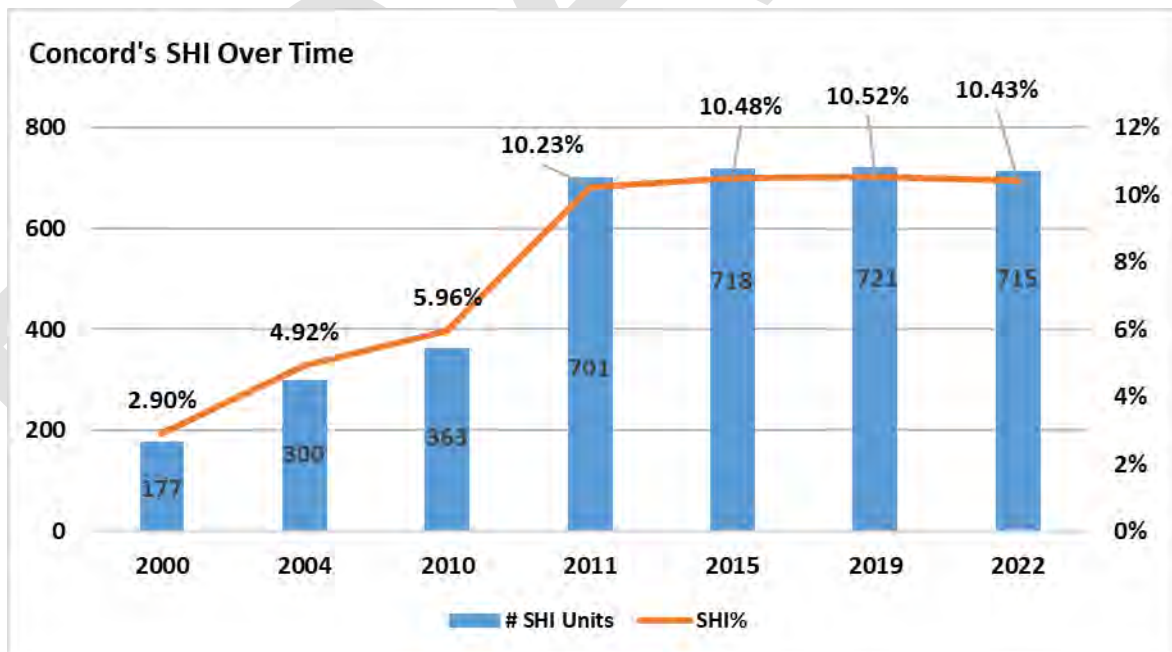
Concord reached the 10% threshold in 2011. A look at the history of Concord's SHI shows that there was a big jump in the number of units on the SHI in the early 2000's, with the construction of Warner Woods and Fairhaven Gardens, and another big jump between 2010 and 2011 with the

construction of The Prescott (formerly Concord Mews). However, following 2011, there were only small increases in the percentage of Concord’s housing units on the SHI.

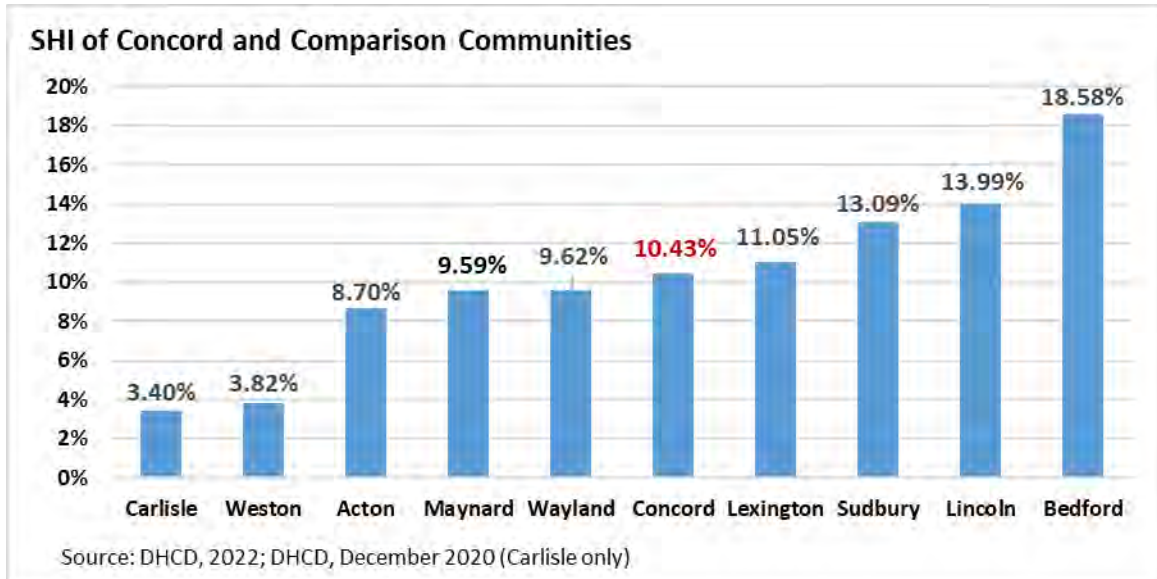
The SHI has remained at the approximate current level since 2013, when the SHI was 10.32% (707 units), after the counting of units at The Prescott and is now lower than it was in 2015. In the last 10 years, while 19 units were created in 6 developments, 11 units were lost in the DCF units (confidential beds in group homes – 9 just this year), for a net of 8 units added.

Currently, of the 6,852 year-round housing year-round housing units in the town (from the 2010 Census), there are 715, or 10.43% that are counted as ‘affordable’ on the State’s Subsidized Housing Inventory, which is 29 units over the 10% threshold (715 affordable units in the numerator and 6,852 year-round housing units in the denominator). There are 358 market rate units on the SHI, which is exactly half of the units on the SHI, reducing the SHI to 5.21% if taken out of consideration.

The Census Bureau has been delayed in reporting year-round housing units from 2020 decennial census. When those numbers are released in 2023, the denominator for Concord’s SHI calculation is expected to increase significantly. This means that the percentage of Concord’s housing units on the SHI will once again drop below 10%. The shortfall could be as low as 8, though the trend of losing Mass. Department of Developmental Services (DSS) units puts pressure on creating new units.

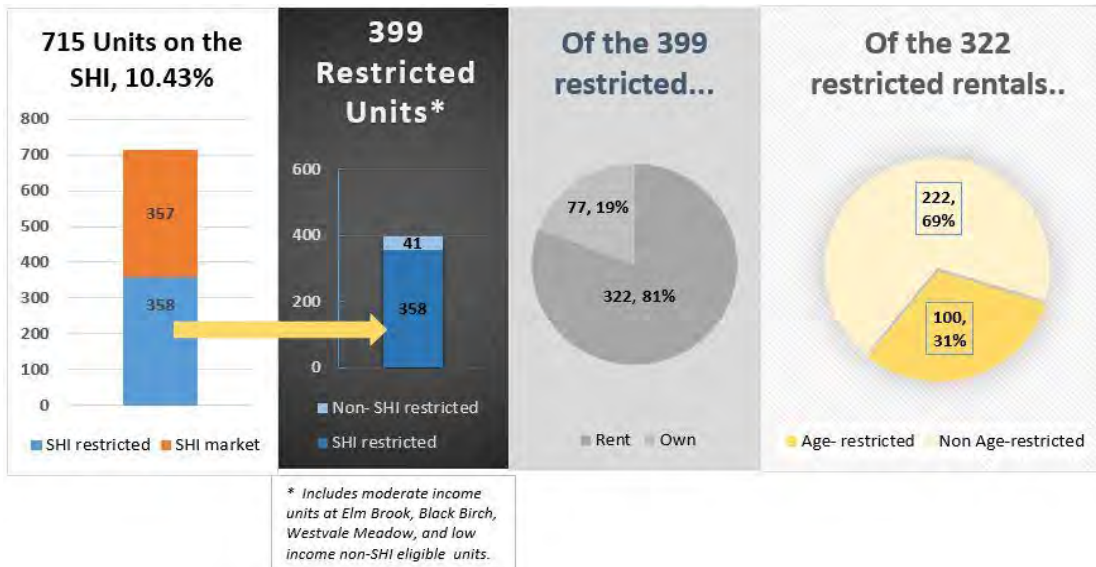


Concord’s SHI percentage is right in the middle of the comparison communities, with five communities having higher percentages of units on the SHI, and four communities having lower percentages.



Due to state eligibility policies under M.G.L. 40B, the actual number of affordable units in Concord or any community is much lower than the inventory indicates. Per state policy, 100% of affordable ownership units are included on the SHI, but all rental units (regardless of the cost of rent) in a development are counted as long as a minimum of 20% of units are affordable at 50% AMI or below, or 25% of units are affordable at 80% AMI or below.

As the chart below demonstrates, only half of the units on the SHI (357 units) are restricted per state requirements. Another 41 units in Concord are restricted, but they are affordable to households with higher, moderate incomes or have other factors that make them ineligible for the SHI. The remaining SHI units are market rate units that are not affordable to low-income households. The vast majority (322) of restricted units are rental units, and 76 units are affordable homeownership units. Of the 322 restricted rental units, 69% are for families, and the other 31% are restricted to households aged 62+.

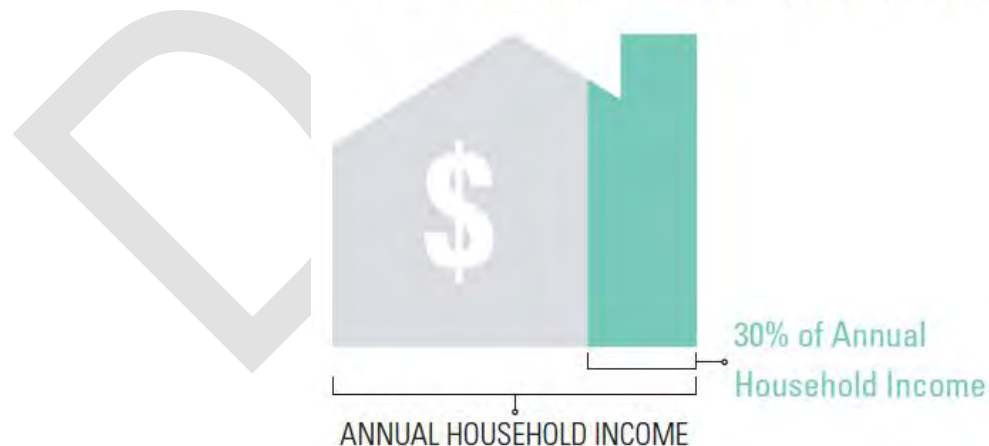


The total 399 restricted units is not nearly enough for the 1,825 households who are at 80% AMI or below. These numbers exhibit that there must be a significant number of low-income households who are paying more for their housing than they can actually afford. These households are considered cost burdened.

HOUSING COST BURDEN

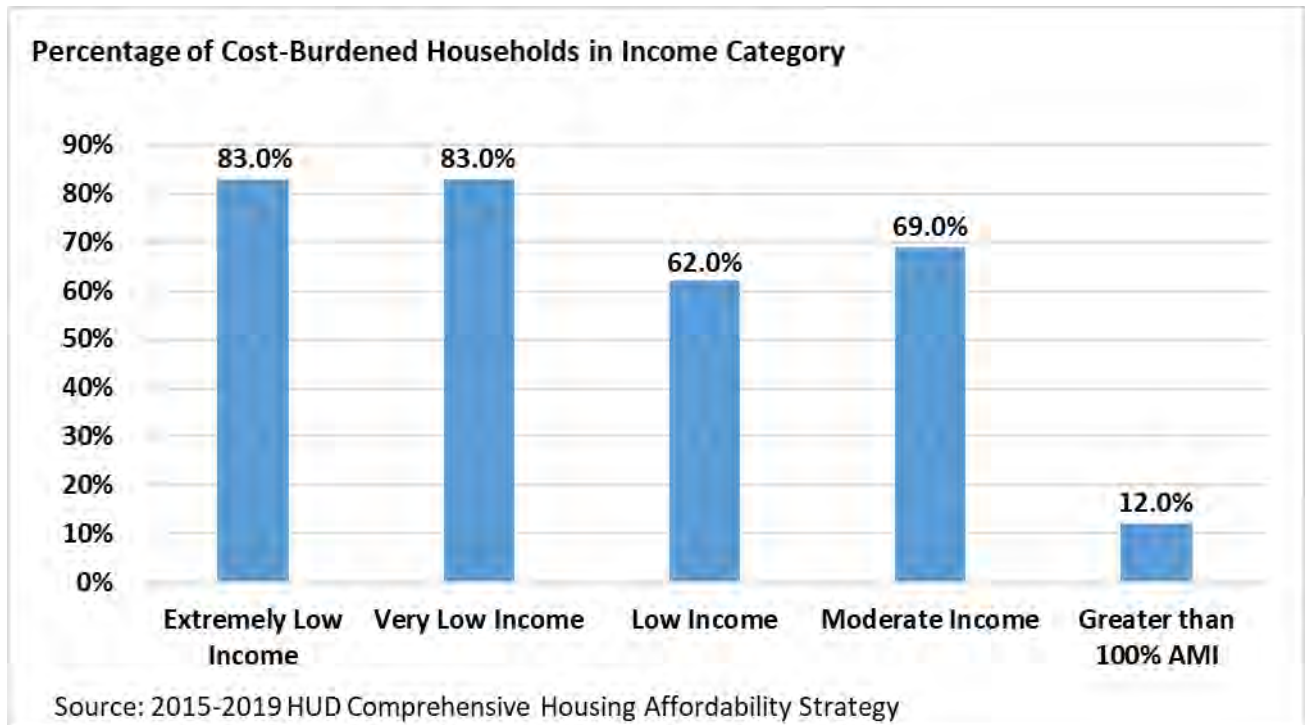
Another method to determine whether housing is affordable to a community's population is to evaluate households' ability to pay their housing costs based on their gross household income. Households who spend more than 30% of their gross income on housing are considered housing cost burdened, and those who spend more than 50% are considered severely cost burdened.

The 30 Percent Rule for Housing Affordability



HUD's recently updated Comprehensive Housing Affordability Strategy (CHAS) data reports that a total of 31.5% or approximately 2,090 households in Concord are cost burdened, and 14.3% or 950

households, are severely cost-burdened. Notably, the rate of cost burden is significantly higher among renters than owners: 50% versus 26%. Cost burden also occurs at a much higher rate among lower income households than higher income households. The vast majority (83%) of very low-income households equal or below 50% of AMI are cost-burdened.



AFFORDABILITY GAP

The large percentage of low-income households in Concord who are cost-burdened indicates that there is a gap between the number of households at or below 80% of AMI and the number of housing units affordable to households at this income level.

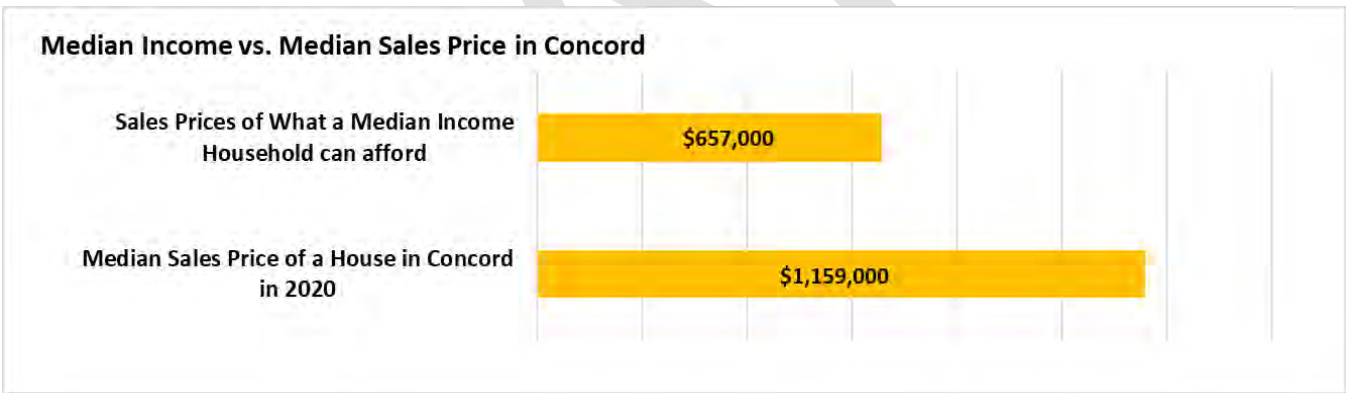
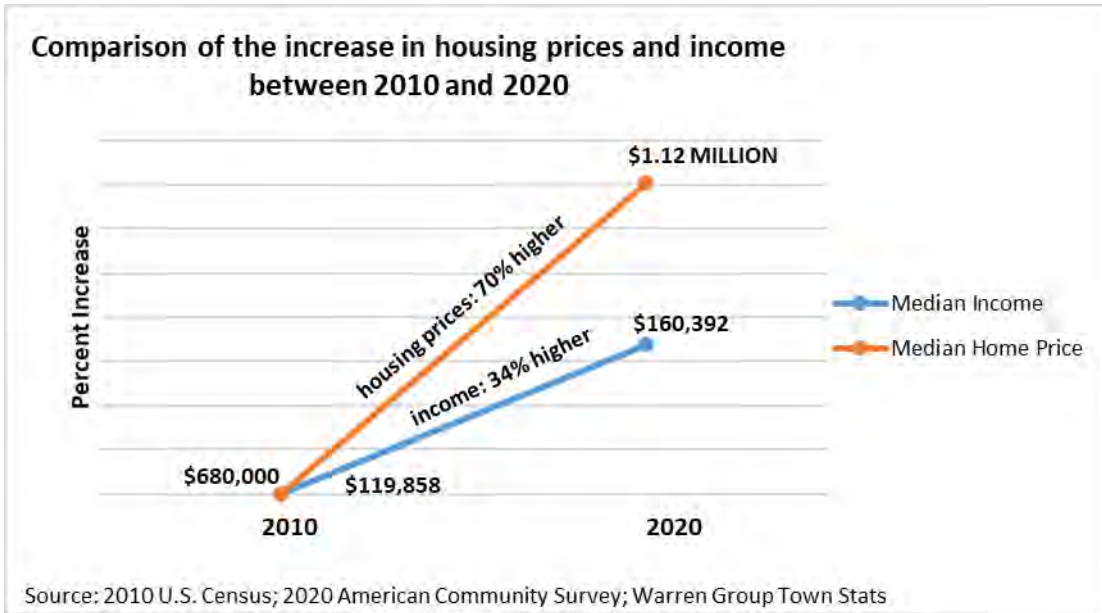
Ownership

A four-person household earning at or below 80% AMI (\$111,850) could afford to purchase a home that costs less than \$324,000, using the DHCD affordability calculator and assuming a 5% down payment and an interest rate of 5.5% (optimistic considering current interest rates). Multiple Listing Service (MLS) data shows that only two condos and no single-family homes were sold in Concord for \$325,000 or less during the past five years, 2017 through 2021.²⁵ Zillow.com shows that there are currently no properties on the market in Concord for less than \$600,000 – well above what a low-income family can afford. Furthermore, the DHCD affordability calculator shows that Concord's 2020 median sale price of \$1,159,000 for single family homes requires an annual income of about \$283,000²⁶, over \$122,000 higher than Concord's median household income of \$160,392. Although census data for median income is not yet available for 2021, it is notable that median sales prices continued to rise in Concord – the median price for single family homes was up to \$1,416,000 in 2021, and the median price for all homes, including condos, was up to \$1,250,000. The median price for all homes in Concord jumped by \$350,000 since 2018, and the median sales price for single family homes jumped by over \$400,000 since 2018.²⁷ This all illustrates that home prices in Concord are rising much faster than income.

²⁵ MLS report provided by realtor Mike Hunter, William Raveis Real Estate

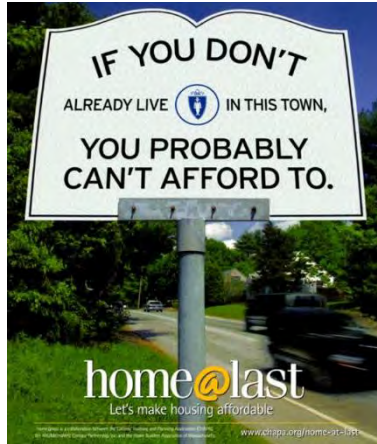
²⁶ Author's calculations assumes a 20% down payment and 5.5% interest rate

²⁷ Median sales prices from The Warren Group



Current Concord households are not the only ones who are not able to afford to purchase a home in Concord. According to 2020 ACS data, the median household income in Middlesex County was \$106,202, so a median income household in the area who is looking to move to Concord would also not be able to do so. Materials from a public education campaign by the Citizens Housing and Planning Association (CHAPA)²⁸ clarifies the situation in many communities in Massachusetts, including Concord:

²⁸ Citizens' Housing and Planning Association (CHAPA)'s mission is to encourage the production and preservation of housing that is affordable to low and moderate-income families and individuals and to foster diverse and sustainable communities through planning and community development – www.chapa.org



Rental

For rentals, a 4-person household earning 80% of AMI (\$111,850) could afford \$2,796 per month in rent if all of the utility costs for the apartment were included, or approximately \$2,200 per month in rent if utilities were not included.²⁹ Trulia rental listings (see Table 8 earlier in this document) demonstrate that the average two-bedroom rental in Concord costs over \$3,000 and the average cost of a 3+ bedroom rental in Concord is nearly \$4,700. There is a gap of several hundred dollars between what a low-income household can afford for rent and the actual average monthly cost to rent an apartment in Concord. In addition, the limited number of 16 total rental listings in the recent Trulia search indicates there is an overall scarcity of rental housing in Concord which makes finding a rental unit even more difficult.

The gap between the actual cost of housing units in Concord that are available to buy or rent and the housing cost that would be affordable to low-income families is substantial. This affordability gap indicates a clear need for more rental and homeownership units that would be affordable for households earning 80% or less of AMI.

SUMMARY

This overview of Concord's housing conditions indicates that Concord's current housing supply consists primarily of single family homes, but with more rental housing than most comparison communities. The demand for housing in Concord is consistently strong, both in the homeownership and rental markets, so the vacancy rate is low.

Production of housing has slowed in Concord in recent years, particularly production of multi-family rental housing and smaller ownership homes. Building permit data shows only two multi-family

²⁹ Author's calculations assume rent is affordable when no more than 30% of gross income is spent on rental costs. The Concord Housing Authority Utility Allowance chart was used to calculate the affordable rent with no utilities included.

permits were issued in Concord in the most recent five years for which data is available. Tear down permit data since 2008 shows that more modestly sized and modestly priced homes are disappearing from Concord.

The low vacancy rate combined with the low housing production in recent years has led to the current state of very high prices, both for rental and ownership housing. Older Town residents with fixed incomes are now in a situation where they cannot afford to move from their current homes. Families interested in moving to Concord hoping to purchase a home are not able to do so unless they earn over 200% of the area median income in the region (\$283,000 annually).

Together these factors point to the same housing needs as the previous demographic chapter – smaller size affordable housing units for Concord’s current residents, and more affordable housing options, particularly homeownership options, for families who would like to move to Concord.

Concord may also consider the implications for diversity, equity, and inclusion (DEI) as it plans for future affordable housing development. The exclusionary effects of a history of discriminatory zoning, redlining, and other housing policies can be seen in Concord and many other communities throughout Massachusetts. When looking at the historical racial composition of Concord, the exclusion is clear. Racial minorities were not only historically excluded from housing opportunities, but also from educational and economic opportunities. The combination of these factors created a vicious cycle where certain minority groups are now economically disadvantaged and not able to break into elite communities like Concord due to the continuing high cost of housing. Supporting new affordable housing in Town is a step towards inclusion and ensuring that all demographic groups have the opportunity to live in the wonderful community of Concord.

CHAPTER 5: DEVELOPMENT CONSTRAINTS

Concord is a desirable residential community because of its natural beauty, good schools, rich history and traditions, proximity to Boston, and access to highways and public transportation. Developable land is scarce due to extensive floodplains and wetlands, active farming uses, and protected open spaces, which has caused the price of land to rise. High land prices contribute to ever-increasing housing costs, while high expectations around municipal services and schools drive real estate tax increases. These combine to make the town unaffordable for many who currently reside in Concord and those who would like to move into the community. Zoning is a significant constraint in diversifying Concord’s housing efforts because over 90% of the town is zoned for residential use, and the development pattern has been primarily single-family housing.

Many factors influence the feasibility of housing production, from physical limitations to regulations that shape development and land use. This chapter reviews environmental constraints, infrastructure constraints, and regulatory barriers and considerations. Note this analysis relied heavily on the Town of Concord Open Space & Recreation Plan (2015) and the Envision Concord: Bridge to 2030 Comprehensive Long Range Plan (2018). Citations are included for other sources.

KEY FINDINGS

ENVIRONMENTAL CONSTRAINTS

- According to the 2015 Open Space & Recreation Plan (OSRP), 59% of Concord’s total land area is considered open space, with 38% of all land in town listed as permanently protected open space.
- Approximately 50% of the town is under the Natural Resources Commission (NRC) jurisdiction per the Wetland Protections Act (WPA) and Wetlands Bylaw.
- Global climate change will only increase the frequency and severity of flooding events in Concord, as the warming atmosphere can hold and deposit more significant amounts of moisture in more severe bursts.

INFRASTRUCTURE CAPACITY

- Almost all Concord residents have access to town water, and about 35% of the town residents have access to town sewer.
- Due to capacity limitations, wastewater treatment is a barrier to development throughout the Town.

- Enrollment in Concord’s public schools has grown slightly by 4% in the past five years (2018-2022)³⁰.
- Concord is served by the MBTA Commuter Rail (Fitchburg line), with service to Boston from two stations.
- Concord is a destination for cyclists and other visitors arriving by car or train, who are attracted to its beauty, terrain, cultural sites, shopping, dining, and recreational resources.

REGULATORY BARRIERS AND CONSIDERATIONS

- In 2020, zoning was changed to allow for the development of attached and detached accessory dwelling units. Accessory Apartments (ADUs) are allowed by special permit in all Residential Districts.
- In 2021, the bylaw was further amended to allow a two-family dwelling by Special Permit in the Residence C Zoning District and allow the Zoning Board of Appeals to reduce the requirement for two parking spaces for each dwelling unit.
- Concord’s zoning bylaw provides some flexibility for Planned Residential Development (PRD). Planned residential developments allow for single-family detached, attached dwellings, or multi-unit structures of all types in accordance with Section 10 of the zoning bylaws in all Residential and Business Zones.
- The Commercial and Limited Business Districts allow combined business/residence uses by right. This use enables multi-family housing when combined in the same building with commercial services. It also requires that at least 20% of the dwelling units be affordable.
- However, the only residential uses allowed by right in residential districts are single-family dwellings.
- Therefore, zoning is a significant constraint in diversifying Concord’s housing efforts because over 90% of the town is zoned for residential use, and the development pattern has been primarily single-family housing.

ENVIRONMENTAL CONSTRAINTS³¹

LANDSCAPE CHARACTER

Located at the Sudbury, Assabet, and Concord Rivers confluence, Concord has a rolling terrain with an abundance of natural resources, which have inspired the likes of Henry David Thoreau, Ralph Waldo Emerson, Margaret Fuller, Louisa May Alcott, and other transcendentalist authors. Residents have committed significant resources towards conserving lands that are considered ecologically or

³⁰ Massachusetts Department of Elementary and Secondary Education, “School and District Profiles – Concord” <https://profiles.doe.mass.edu/analysis/enrollment.aspx?orgcode=06400000&orgtypecode=5&>

³¹ This section relied heavily on the Envision Concord: Bridge to 2030 Plan (2018) and the Open Space and Recreation Plan (2015)

culturally important. While Concord’s abundant natural resources and historic asset protection is something to celebrate, extensive wetlands and vigorous efforts to preserve the rural, historic character of the town also limit development.

According to the 2015 Open Space & Recreation Plan (OSRP), 59% of Concord’s total land area is considered open space, with 38% of all land in town listed as permanently protected open space.

Concord has a varied mix of land uses, with a high proportion of land devoted to agriculture, open space, and recreation. According to the 2015 Open Space & Recreation Plan (OSRP), 59% of Concord’s total land area is considered open space, with 38% of all land in town listed as permanently protected open space. From the Town’s GIS and tax assessment data, the most extensive single use within Concord is forest and recreational lands (approximately 38%), closely followed by single-family housing (just over 36%). Commercial and industrial land uses comprise 2.4% of the Town’s land. Commercial activity centers include Concord Center, Thoreau Street Depot Area, and West Concord Village. Agricultural and horticultural lands make up 4.5% of land in the town.

GEOLOGY, TOPOGRAPHY, AND SOILS

Concord has a rich diversity of soils, ranging from extensive areas of wet soils, hydric soils, soils with seasonally high water tables, and prime farmland.

Concord’s topography ranges from a low of 112 feet, where the Concord River flows into Carlisle, to 365-foot-high Annursnac Hill in the northwest. Concord has a rich diversity of soils, ranging from extensive areas of wet soils, hydric soils, soils with seasonally high water tables, and prime farmland. Sites with seasonably high water tables have been used for pastureland or conservation. The high water table corresponds with hydric soils and shallow depth to bedrock except for Punkatasset Hill. Hydric soils and high water table create ideal conditions for the abundant water resources in Concord, such as the Great Meadows National Wildlife Refuge, but are not suitable for development.

In contrast, Concord’s well-drained soils are suitable for cultivation and supporting development such as buildings and roads. Prime farmland has the best physical and chemical properties for producing food. The soils are of the highest quality and can economically produce sustained high yields of crops when treated and managed according to acceptable farming methods. Additionally, some areas have excessively drained soils. In Concord, surface soils have a localized limiting effect on

development through access to drinking water (e.g., public wells), appropriateness for septic systems and wastewater treatment facilities, and occasional steep slopes.

WATERSHED

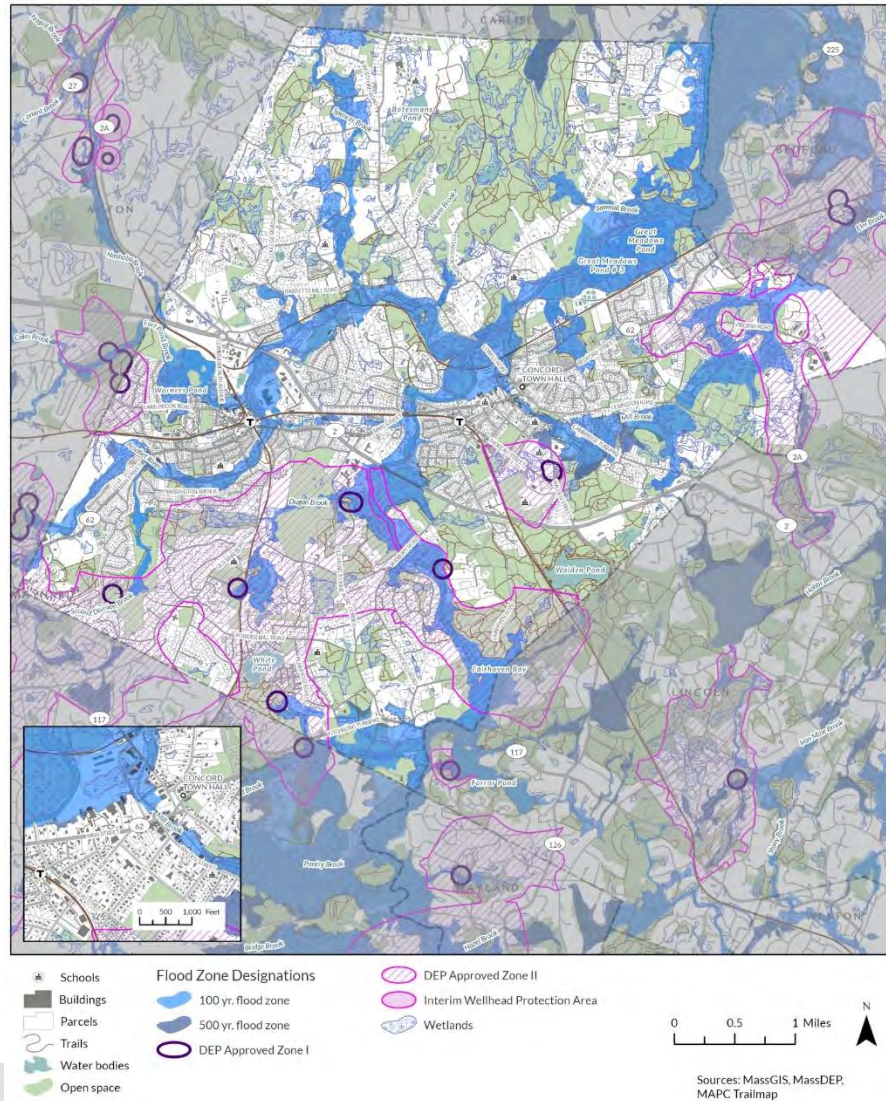
Concord sits within the SuAsCo watershed, consisting of the Sudbury, Assabet, and Concord sub-watersheds. The entire watershed drains roughly 377 square miles of land, affecting 36 municipalities and approximately 365,000 people. The Sudbury River enters Concord at the southern border after originating in the Great Cedar Swamp in the town of Westborough and flowing north through the Sudbury Unit of the Great Meadows Wildlife Refuge. The Assabet River also originates in Westborough and enters the Town at the southwest corner. Both the Sudbury and Assabet Rivers continue north and join to form the Concord River in the center of Town at the confluence point known as Egg Rock. The Concord River continues north for approximately 16 miles before flowing into the Merrimack River in Lowell.

SURFACE WATER BODIES

Besides its three major rivers discussed above, Concord also has many significant streams and brooks: Elm, Mill, Jennie Dugan, Nashoba, Spencer, Second Division, and Saw Mill. Concord also has numerous larger ponds: Walden, White, Silver Hill, Kennedy's, Annursnac, Warner's, and Bateman's Ponds. Smaller ponds include Macone's, Hutchins, and Fairyland Ponds. Ponds are a critical part of Concord's open space and recreational resources on a regional, town, and neighborhood level.

WETLANDS AND VERNAL POOLS

Wetlands are protected by federal, state, and local laws. Filling and draining wetlands, altering the soil, cutting vegetation, and developing land within 100 feet of wetlands or within 200 feet of a perennial stream are regulated and require approval from the Natural Resources Commission (NPC). To help provide both long-term and improved protection of these valuable resources, the Wetlands Bylaw (2009) includes a 25-foot No Disturb Zone policy, requires 100-foot protection to Certified Vernal Pools, and instituted an ability to impose fines. The Commission also continues enforcing a 50-foot No Build Zone policy, first implemented in 2004, to protect wetland resource areas better.



Approximately 50% of the town is under the NRC jurisdiction per the Wetland Protections Act (WPA) and Wetlands Bylaw.

Concord is rich in vernal pools, with 62 Certified Vernal Pools and 158 Potential Vernal Pools, as shown by MassGIS BioMap2 (2022). Vernal pools occur across the landscape where small woodland depressions, swales, or kettle holes collect spring runoff or intercept seasonally high groundwater tables. Some species of wildlife, such as wood frogs, spotted salamanders, and fairy shrimp, are dependent on vernal pools for their breeding and survival. In contrast, other species, such as spring peepers, breed in vernal pools but can breed and survive in different wetland habitats. Vernal pools also support rich and diverse invertebrate fauna. Beginning in 1987, vernal pools were also given some protection under the State's Wetlands Protection Act (WPA). Approximately 50% of the town

is under the NRC jurisdiction per the Wetland Protections Act (WPA) and Wetlands Bylaw.

FLOODING AND CLIMATE CHANGE

FEMA flood maps indicate the 100- and 500-year flood hazard areas in the town (see water resources map). Flooding routinely occurs in Concord, ranging from minor inconveniences to major damage. The town's frequent flooding issues are related to high rain events such as heavy rainstorms, tropical storms, and winter rain, and are related to insufficient or inoperable flood management structures, all compounded during the spring rainy season when natural flood storage areas can be overwhelmed.

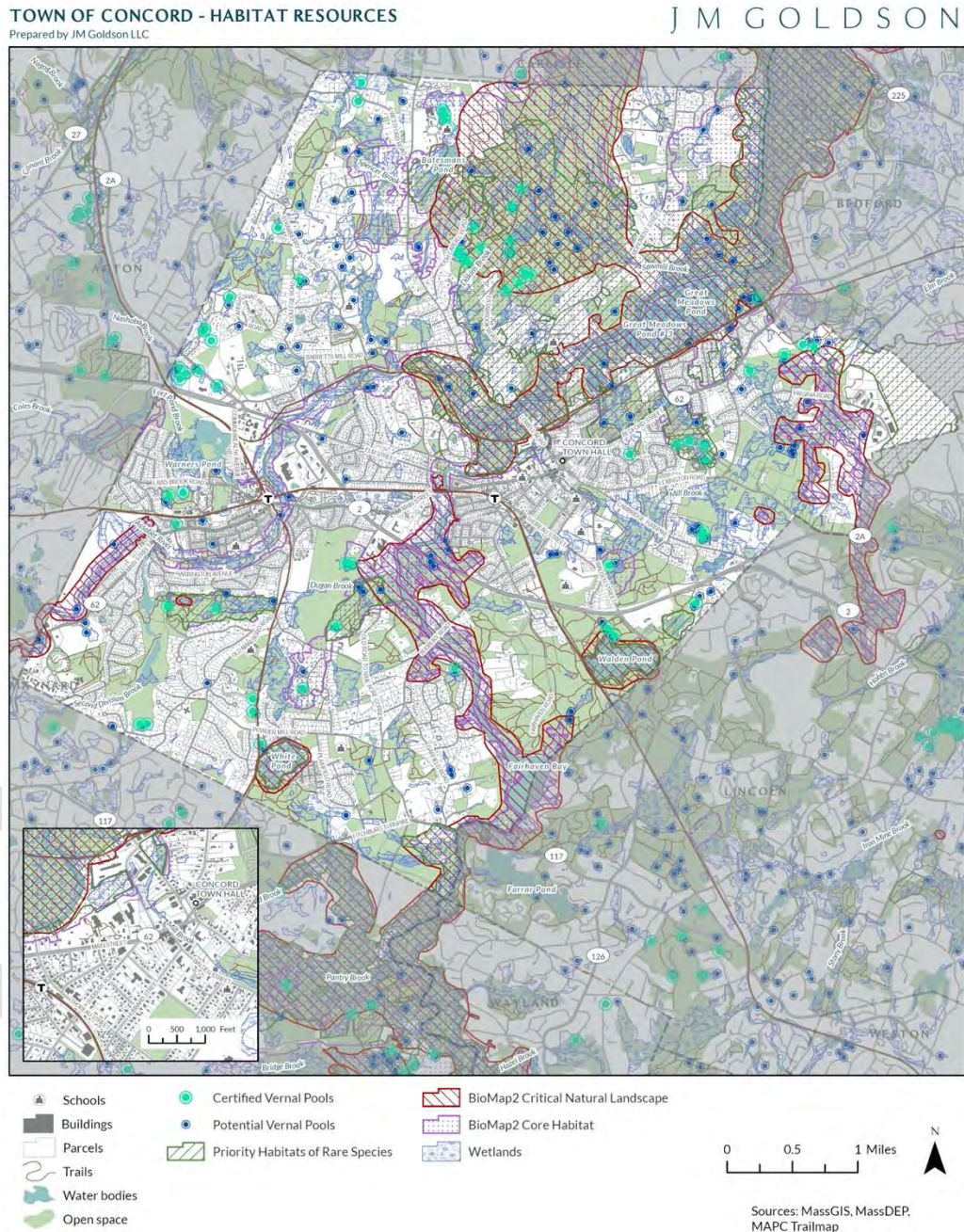
Global climate change will only increase the frequency and severity of flooding events in Concord, as the warming atmosphere can hold and deposit ,more considerable amounts of moisture in more severe bursts.

VEGETATION

While Concord's predominant plant communities are characteristic of southern New England, the Town has a higher-than-average diversity of natural communities and flora. Its upland forest matrix of transition hardwoods on well-drained, acidic glacial till and typically includes red oak, white oak, black oak, white pine, black birch, and hickory species. A few healthy, old-growth pines and hemlocks of significant age and size still stand in protected areas of the Town Forest, Estabrook Woods, the Old Rifle Range, and along Conantum's western ridge.

Concord is distinguished by a diversity of wetland communities and plant associations, several of which are classified by the Natural Heritage and Endangered Species Program(NHESP) as priority natural communities that are imperiled or vulnerable, including stretches of small river floodplain forest along its three rivers, alluvial red maple swamp (at Great Meadows), level and kettle hole level bogs (most notably Gowing's Swamp, Bose's Meadow, and Jenny Dugan Kames bog), and acidic fens (the Andromeda Ponds and Heywood Meadow, west and southwest of Walden Pond). In addition, Concord has extensive shallow and deep emergent marshlands, numerous shrub and red maple swamps, wet meadows, highbush blueberry thickets, and inland acidic pond shore habitat. Gowing's Swamp is the most floristically diverse and intact bog remaining. Care should be taken to minimize the future impact on the bog by any alteration of the surrounding water table or its water chemistry, by localized exposure to sulfur dioxide emissions, by rapidly encroaching invasive plant species along its shoreline, and by the impacts of increased use of shoreline trails and egress onto the bog mat by the public and visiting dogs.

Three areas in Town support interesting pockets of locally rare flora due to calcite outcrops and circumneutral soils, including Estabrook Woods (from Punkatasset Hill to Mink Pond, the lime quarries, and Bateman’s Pond), Conantum, and on the east side of Annursnac Hill. Impacts to these areas can be mitigated with mindful town planning, land management, and public education, while others are more complex, longer-term, systemic problems need further study and broader resolution.



The mature trees that are found throughout the landscape in Concord define the character of the community and the historic feel of the Town. Entrusted with managing such a precious resource,

Concord Public Works has made significant investments throughout the years in properly caring for the urban forest. Some of these investments include having Town staff managing the trees, completing most of the maintenance work in-house, and when a removal is necessary, Concord Public Works tries to plant a new tree to replace the removed tree, subject to available funding. In 2017, Davey Resource Group inventoried and evaluated 23,781 trees planted within the public street right-of-way (ROW), public parks and public facilities. This was the first town-wide public shade tree inventory and assessment conducted in the Town of Concord³².

RARE AND ENDANGERED SPECIES

Although no state-listed Areas of Critical Environmental Concern exist in Concord, the Town has 54 state-listed species of conservation interest according to the Natural Heritage Endangered Species Program (NHESP). The list compiled in NHESP's updated *Rare Species Viewer* (2020) gives a current list of the species of concern in Concord today.

SCENIC AND HISTORIC RESOURCES

Concord is well-known for the extent, quantity, diversity, and quality of its historical and cultural resources. Six historic districts, many isolated National Register structures, Walden Pond, Minute Man National Historical Park, five large agricultural areas, and the abundant protected areas help define the town's special character. The Town's 2016 Demolition Review Bylaw covers buildings outside of the Local Historic Districts built before 1941 and on the National Register or State Register and/or in Concord's Survey of Historical and Architectural Resources, which is the Town's record of historic structures and areas of historic interest.

Historical resources have been effectively managed by independent organizations and by Town government through the Historical Commission and Historic Districts Commission. Outside of the established historic districts, large numbers of historic homes are unprotected from alteration or demolition. There is real concern amongst Concord residents that these homes will undergo small or incremental changes, or even be replaced by much larger homes that disregard local context, that will gradually erode town character.

Approximately 20% of Concord's 8,374 buildings are surveyed, listed, or protected in some way.

³² https://concordma.gov/DocumentCenter/View/11621/Concord-Management-Plan-with-intro--Draft-11_29_2017

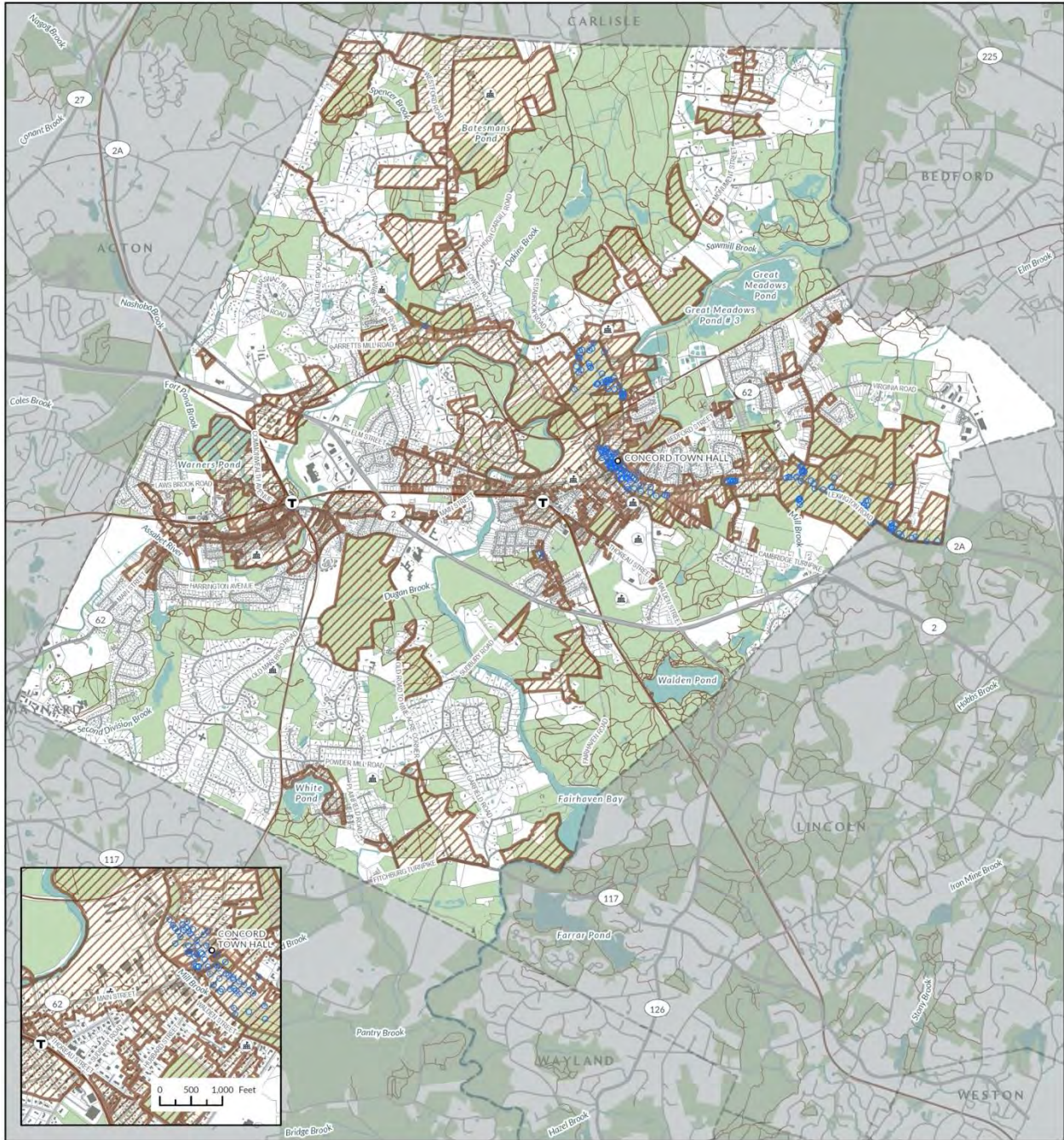
The Massachusetts Cultural Resource Information System (MACRIS) data maintained by the Massachusetts Historical Commission (MHC) lists 1,925 historic resource records for Concord, of which 136 are multi-building areas, 1,635 are individual buildings, and 104 are “structures,” such as bridges, mausoleums, fences, walls, gates, road/path systems, fields, etc. There are currently three National Register Districts and 24 other individual sites on the National Register, including six National Historic Landmarks.

In 1999, Congress specifically designated the three rivers for their “outstanding ecology, history, scenery, recreation values, and place in American literature.” The Sudbury-Assabet-Concord Wild and Scenic River status describes the rivers in Concord as an historic and cultural resource. It is the only river system in the country to be designated for literature and history!

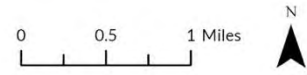
HAZARDOUS WASTE SITES

As of April 2022, Concord has 714 confirmed waste sites and reportable releases registered with the Massachusetts Department of Energy and Environmental Affairs, almost all of which are closed. There are 14 sites currently listed on the EEA website with Activity and Use Limitations (AULs), mostly at the Concord Public Works garage but also at several local gas stations, the Concord-Carlisle High School Parking Lot, and the Emerson Hospital. The EPA Superfund site at 2229 Main Street (formerly, Starmet and Nuclear Metals Inc. or NMI) is undergoing remediation designed to bring the land up to a residential use standard. The Town of Concord will be able to take title to this land within the next 5 years and could conceivably use a portion of the 46-acre site for housing or other municipal purposes.

Concord Public Works maintains the former landfill for a variety of uses to benefit the community: yard waste recycling, Styrofoam collection, paint disposal, snow storage, invasive plant disposal, equipment storage, and a portable shooting range used for police training.



- Schools
- Buildings
- Parcels
- Trails
- Water bodies
- Open space
- National Register District Site
- MassHistoric Commission Inventory Districts



Sources: MassGIS, MassDEP, MAPC Trailmap

INFRASTRUCTURE CAPACITY

WATER AND SEWER³³

Almost all Concord residents have access to town water, and about 35% of the town residents have access to sewer.

Concord's water system was established in 1872. The system consists of 6 groundwater supply wells and 1 surface water supply (in Acton), pumping stations, 2 storage reservoirs with 7.5 million gallons of capacity, and approximately 121 miles of water main serving approximately 95% of Concord residents, as well as a small population in Carlisle and Acton. Depending on the season, all available production facilities may be called upon to satisfy system demands that fluctuate from 1.5 million gallons per day in the winter to over 4 million gallons per day in the summer.

Concord's sewer system was originally established in 1900. The system includes a 1.2 million gallon-per-day centralized wastewater treatment facility, 2 sewer pumping stations, 6 sewer lift stations, and approximately 33 miles of sewer collection system. The system currently serves 1,692 customers or approximately 35% of the Town.

Wastewater treatment is a barrier to development in most areas of the town.

SCHOOLS

A description of educational facilities and enrollment are presented in the Demographic Profile chapter.

TRANSPORTATION

Roads: Major roadways in Concord, including Routes 2, 62, and 117, Elm Street, Cambridge Turnpike, and Lexington Road, allow residents easy access to downtown Boston and surrounding communities for work and leisure, as well as ample access for visitors from outside of town. Heavy dependence on privately-owned vehicles imposes hardships on the people who cannot afford cars or do not drive (e.g., students, seniors, lower-income individuals, and disabled individuals). People with limited access to cars may also be disadvantaged because of resulting limits on access to services, food, and jobs.

³³ <https://concordma.gov/322/Water-Sewer>

Transit: The MBTA Fitchburg commuter rail line has two stops in Concord in two of the three village centers and serves as an important and attractive means of travel for residents commuting to and from work (primarily in Boston) and for visitors and employees coming to town. The Yankee Line, Inc. runs two commuter buses Monday-Friday from Crosby’s Supermarket to Copley Center in Boston with occasional modifications in service. Similar connection challenges exist.

Concord is served by the MBTA Commuter Rail with service to Boston from two stations.

Sidewalks and Bikeways: Concord has an extensive network of sidewalks, trails, and bikeways that residents utilize throughout town; however, the connectivity of these pathways could be improved. While there have been many requests for sidewalks and bike lanes as part of this planning effort, street layout and construction vary widely throughout the town, and only select roadways can be improved to accommodate “Complete Streets.”

Concord is a destination for cyclists attracted to its beauty, terrain, cultural sites, shopping, dining, and recreational resources.

The Minuteman Bikeway, Bruce Freeman Rail Trail, and the Reformatory Branch trail allow some riders alternatives to roads, but also bring cyclists to Concord’s streets and sidewalks. There are few facilities in Concord to support cyclists and ensure that cyclists, pedestrians and cars can safely coexist. The lack of bicycle facilities is a hindrance to Concord residents seeking to share the roads with all modes of transportation.

Safe Routes to Schools: The elementary schools and the middle school in Concord currently participate in MassDOT’s Safe Routes to Schools (SRTS) program.

Private Shuttles: Concord previously had a shuttle bus system that was discontinued due to low levels of ridership. Today, there are a limited number of private shuttles that are run by Concord businesses solely for employee or client use. Several social service providers offer van services to assist their clients who do not drive; however, the funding for these transportation services are either grant-specific or have other limitations in place that restrict service providers to only using their vans/buses for their constituents. A seasonal trolley service connecting the main tourist sites with the MBTA stations is being piloted in 2022. Continuation decisions will be made in 2023.

Council-on-Aging Vans: The Council on Aging (COA) shuttle service is available for residents who are 60 years old or above for medical and shopping destinations, as well as COA programs and activities. The service is available by appointment only from Monday through Friday. There is a minimal

suggested donation for trips with a recommendation to make appointments early since times can be booked months in advance.

Ride Sharing: Ride sharing services and the prevalence of access to smart-phone apps will be an important factor in future transportation services and may further erode the usefulness of private shuttles. However, any reduction of overall traffic and congestion from single-occupancy vehicles is preferable both for quality of life and the Town's sustainability goals.

DRAFT

REGULATORY BARRIERS AND CONSIDERATIONS

In addition to environmental and infrastructure factors that affect development, local policies and regulations directly impact the location and physical attributes of development opportunities. Local zoning and land use policies are the two primary regulatory tools that can affect housing production in addition to other local regulations including local wetlands ordinances, Local Historic Districts, and the like. The Concord Zoning By-law describes the regulations that are applied to parcels of land and directs property owners on what can and cannot be done with their land. Zoning regulates which uses are permitted on the parcel, where a structure can be placed on a parcel, how tall a structure can be, how much parking is required, how much open space must be provided, and signage. These regulations shape the built environment and the mixture of uses across the community.

ZONING REGULATIONS

Most the town is composed of residential (mainly single family) uses. Immediately adjacent to the village centers, there are dense residential neighborhoods with homes of various ages and styles that largely define community character in those areas. There are also three industrial zones in Concord located along Route 62/Main Street, in West Concord by Baker Avenue/Route 2, and on the eastern side of the town adjacent to Hansom Air Force Base.

LAND AREA DISTRIBUTION BY LAND USE³⁴

Land Use Category	%	Acres
Hanscom Field/Airbase	2.6	423
Agriculture/Horticulture	4.5	746
Civic/Institution	6.5	1,074
Commercial	1.8	305
Industrial	0.6%	107
Forest (Ch.61)/ Recreational (Ch. 61B)	38.7%	6,390
Residential – Multifamily (2-3 Units)	0.4%	67
Residential – Multifamily (4+ Units)	1.1%	177
Unlabeled Parcels/ Roadways	6.9%	1,137
Total	100	16,505

Concord adopted its first zoning bylaw in 1928 which included four districts: industrial, business, general residence, and single residence. Concord’s zoning regulations have had regular amendments in the last decade to begin to address a variety of concerns. Amendments since the last Housing Production Plan in 2015 have responded to the replacement of smaller homes with larger houses, the need for mixed-use redevelopment and other types of development in the village centers

³⁴ Envision Concord: Bridge to 2030 (2018), Table 7: Land Area Distribution by Land Use, based on Town of Concord GIS and Tax Assessment Data

(particularly West Concord Village), and climate-related issues, such as impacts on wetlands and flood plains.

In 2020, zoning was changed to allow for the development of attached and detached accessory dwelling units. In 2021, the bylaw was further amended to allow a two-family dwelling by Special Permit in the Residence C Zoning District, and to allow the Zoning Board of Appeals to reduce the requirement for two parking spaces for each dwelling unit.³⁵

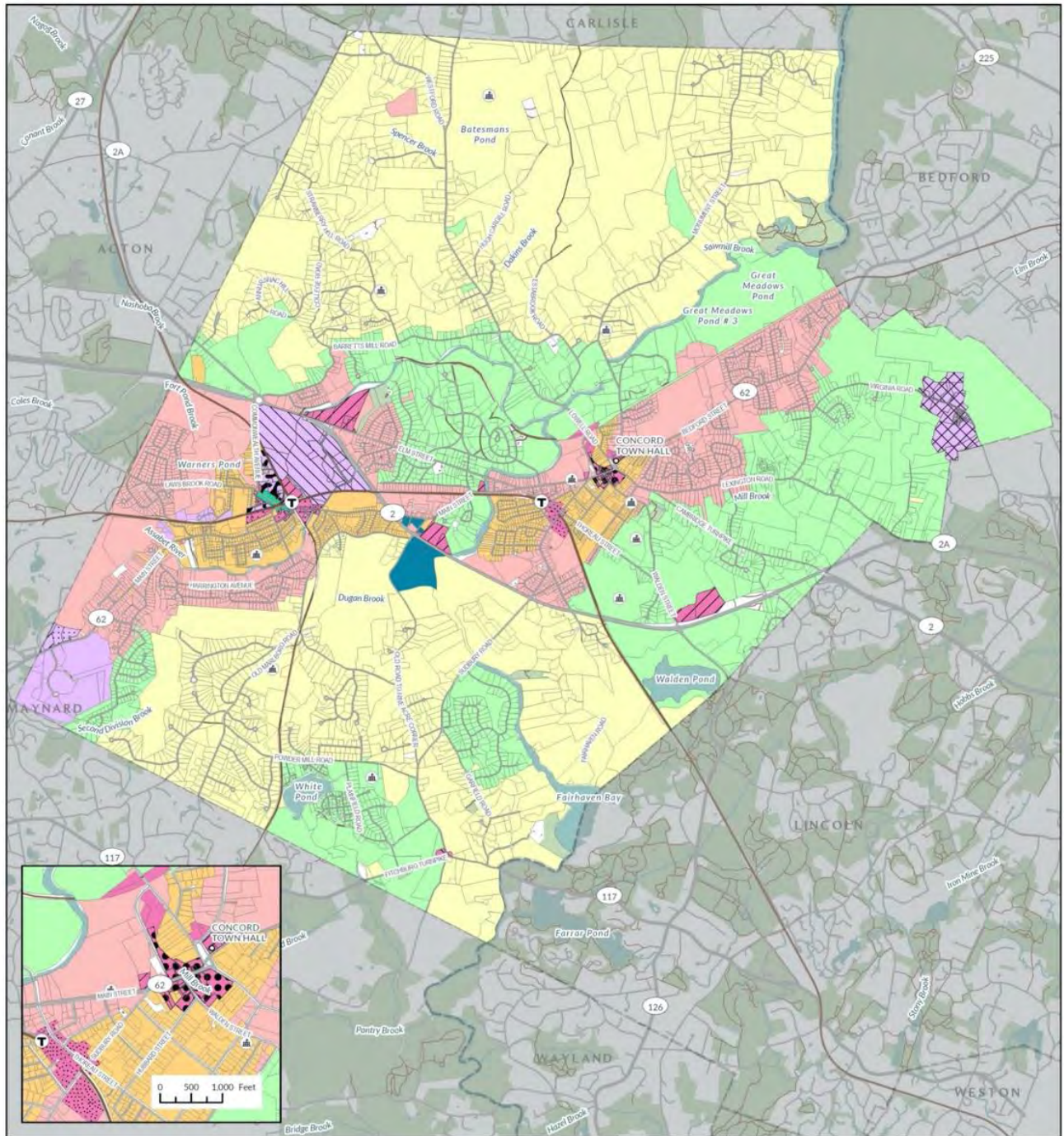
The Zoning By-law now includes six classes of zoning districts: residential, commercial, limited business, medical-professional, industrial, and conservancy districts. Each major class of zoning has several sub-zones reaching a total of 29 base zoning districts and 3 overlay districts. The following provides a description of each zoning district and discusses their general purpose and allowable uses. Many uses in Concord require special permit by approval of the Zoning Board of Appeals (BA), which is the special permit and variance granting authority.

³⁵ Concord Zoning Bylaws, 2021.

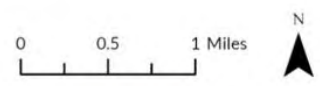
TOWN OF CONCORD - ZONING

Prepared by JM Goldson LLC

J M GOLDSON



- | | | | |
|--------------|-----------------|-------------------------|---------------------------|
| Schools | ZONING | Industrial Park A | Nine Acre Corner Business |
| Buildings | Residence A | Industrial Park B | Thoreau Depot Business |
| Parcels | Residence AA | Limited Industrial Park | West Concord Business |
| Trails | Residence B | West Concord Industrial | Medical Professional |
| Water bodies | Residence C | Business | West Concord Village |
| Open space | Industrial | Concord Center Business | |
| | Industrial Park | Limited Business | |



Sources: MassGIS, MassDEP, MAPC Trailmap

Residential Districts

The residential class includes four districts, which require varying lot sizes from 80,000 sq. ft. to 10,000 sq. ft.: residence AA, A, B, and C. Residence AA is in the northwest and southeast portions of Town and primarily consists of agricultural lands and large-lot single-family subdivisions. The minimum lot area in this district is 80,000 square feet.

The only residential uses allowed by-right in residential districts are single-family dwellings.

Residence A provides a gradual step in density between AA and B and primarily surrounds the denser B and C zones in the central spine of the Town. In addition, A is located in three isolated areas in the southern part of Concord. Residence A allows a minimum lot area of 40,000 s.f.

Residence B is located closer to Concord's dense central spine (Route 62, or Main Street). This district allows a minimum lot area of 20,000 s.f.

The final residence district is C. This district allows a minimum lot area of 10,000 s.f. Single-family dwellings are once again the only use allowed by-right in this district, although two-family homes are now allowed as a special permit. The special permit for conversion to a two-family does not appear to expire upon transfer of ownership.

Concord's zoning bylaw also allows Residential Cluster Development and Residential Compounds by special permit in all the residential and business districts. The Residential Cluster Development provision allows for more compact development of single-family dwellings on larger tracts of land. It also allows for greater density and reduction in open space requirements in return for donating a lot(s) to the Town for affordable housing. Residential Compounds do not require any deed restricted affordable housing.

Concord's zoning bylaw provides some flexibility for Planned Residential Development (PRD). Planned residential developments allow for single-family detached, attached dwellings, or multi-unit structures of all types in accordance with Section 10 of the zoning bylaws in all Residential and Business Zones.

Description of existing housing supply and trends can be found in the Housing Conditions chapter.

Multifamily and Accessory Unit Overview

Except for the Planned Residential Development zoning provisions and two-family dwellings, current zoning limits the development of more flexible housing types, such as multi-family dwellings and limits greater density on lots.

Zoning is a major constraint in diversifying Concord's housing efforts, because over 90% of the town is zoned for residential use, and the development pattern has been primarily single-family housing.

Detached accessory units, which require a special permit from the Town, have allowed additional units to be added within existing neighborhoods zoned for single-family through the conversion of existing accessory structures that pre-date 1928 (e.g. barns, carriage houses or garages). Special permits have also allowed in-home accessory apartments to be created, increasing the number of additional units in Concord without adding to the number of buildings or substantially altering the appearance of the Town. Previously, the special permit for an accessory unit would expire upon sale or transfer of equity interest in the property to another owner. However, zoning changes at the 2022 Annual Town Meeting ended this expiration provision.

Accessory Apartments (ADUs) are allowed by special permit in all Residential Districts.

Description of existing housing supply and trends can be found in the Housing Conditions chapter.

Affordable Housing

In the time since 2015, when the Housing Production Plan was last prepared, the Town has accomplished many housing initiatives. Accomplishments include advocating for and establishing an Affordable Housing Trust in 2021, funding the trust with an annual appropriation of \$500,000 (totaling \$2 million and counting), moving forward home rule petitions to further fund the trust, and adopting interim policy guidelines which were approved by the Select Board in 2022. Description of existing Subsidized Housing Inventory and pipeline can be found in the Housing Conditions chapter.

Commercial, Limited Business, and Medical-Professional Districts

The Commercial and Limited Business Districts allow combined business/residence uses by right³⁶. This use allows multi-family housing when combined in the same building with commercial uses. It also requires that at least 20% of the dwelling units be affordable.

Industrial Districts

No residential uses are allowed in these districts as a right. The West Concord Industrial and Industrial Districts allow combined industrial/business/residence uses as a special permit. Combined industrial/business/residence are also allowed as a special permit in Industrial Park #1, and alternative Planned Residential Developments are allowed in Limited Industrial Park #2 as a special permit.

Conservancy Districts

The Conservancy Districts and the Wireless Communication Facility(s) Overlay District are overlay districts whose boundaries are superimposed on the Residential, Commercial, Industrial and By-Pass Districts established by this Bylaw. Any developments must be located outside of the Flood Plain Conservancy District and Wetlands Conservancy District.

³⁶ Except for no ground-floor residential is allowed in West Concord Village, no residential is allowed in Limited Business #4, and a special permit is required in the Medical Professional district.

CHAPTER 6: IMPLEMENTATION CAPACITY AND RESOURCES

This chapter describes local and regional capacity and resources for the implementation of affordable housing initiatives, including local and regional housing organizations and funds. The Town of Concord has numerous organizations with a focus on supporting community housing, including local government entities and non-profit organizations, as well as regional agencies that facilitate housing initiatives. Concord stands out from other towns in both the number of housing entities, the coordination efforts among the different groups, and the funding commitments put forth, especially in recent years.

KEY FINDINGS

- Between the subsidized units in public housing and the Section 8 programs the Concord Housing Authority operates 228 units and serves more than 375 people.
- Since its inception, the Concord Housing Foundation has raised almost \$1,000,000.
- In total, the Community Preservation Committee has appropriated \$27.1 million across all CPA categories, with 22% spent towards community housing per the 2020 CPA plan. Significant CPA funding is expected to continue in the future. In particular, the \$1M in CPA funding previously allocated to Junction Village and 2022 CPA funding allocated to the Assabet River Bluff acquisition.
- The Concord Housing Development Corporation sponsors affordable housing projects, most recently the Assabet River Bluff housing/open space land acquisition project.
- This Regional Housing Services Office serves as a long-standing model for other housing services offices in the state.
- The recently created Housing Trust currently has \$2 million allocated to it and may soon have as much as \$2.6 million available per year to use towards affordable housing.
- The Concord Housing Roundtable is a unique example of coordination and collaboration between municipal housing groups.

LOCAL CAPACITY AND RESOURCES

CONCORD HOUSING AUTHORITY

The Housing Authority was established in 1961. Its mission is to develop and manage safe, good-quality, affordable homes for low and moderate income and individuals and families while promoting community and self-reliance. The Concord Housing Authority operates more than 132 units across scattered sites throughout the community.

CONCORD HOUSING AUTHORITY UNITS

Development Category	Name	# Units
State Elderly	Peter Bulkeley Terrace	28
State Elderly	Everett Gardens	32
State Elderly	Everett Gardens Extension	20
State Family	Scattered 2,3,4 Bedroom Sites	28
Project-based Section 8	Scattered 1,2,3,4 Bedroom Sites	18
Local Units	Scattered 1,2,3 Bedroom Sites	6
Total		132

The Concord Housing Authority also administers (85) Section 8 vouchers. The CHA participates in the Centralized Section 8 Waiting list. The housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe housing in the private market.

Between the subsidized units in public housing and the Section 8 programs, the Concord Housing Authority operates 228 units and serves more than 375 people.

CONCORD HOUSING FOUNDATION

The Concord Housing Foundation was established in 2001 as a non-profit 501c3 corporation dedicated to community outreach, education, and fundraising for affordable housing. It was originally created to support the Concord Housing Development Corporation (CHDC) and now also supports the Concord Municipal Affordable Housing Trust Fund, created in 2019. Its mission is through financial and other support, to preserve and create housing options that are affordable for households with a wide range of limited incomes, and thus protect the diversity of Concord's community.

Since its inception, the Foundation has raised almost \$1,000,000.

Funds have supported a variety of affordable housing projects including:

- 7 new homes on Baker Avenue and Gifford Lane
- 3 new homes on Old Bedford Road
- Lalli Woods houses, off Elm Street
- buying down a unit in an Elm Street development to make it affordable
- renovations at Peter Bulkeley Terrace (owned by the Concord Housing Authority)
- Walden Homes (5 homes behind the Concord Police/Fire Station)
- renovation of two housing units in the old McGrath Farmhouse for the farmers running Barrett's Mill Farm (where the agricultural land is owned by the town)

- Elm Brook, affordable small single family homes near Thoreau’s birthplace on Virginia Road

COMMUNITY PRESERVATION COMMITTEE

Concord adopted the Community Preservation Act at the 2004 Town Meeting. The Concord Community Preservation Committee was appointed in January 2005 to administer the CPA. The CPC is comprised of nine members. The Historical Commission, Housing Authority, Natural Resources Commission, Planning Board, and Recreation Commission each designate a member from their boards, and four at-large members are appointed by the Select Board. CPA funds may be used for the acquisition, creation, preservation and support of community housing. Housing affordability and housing needs are described in the most recent Community Preservation Plan (2020). The CPC has two main goals as it relates to community housing:

GOAL 1: Develop realistic, achievable targets for preserving or creating housing of all types (beyond the State Housing Inventory).

GOAL 2: Develop additional, self-sustaining funding mechanisms to support achieving the housing targets developed in Goal 1.

Since 2015, the Community Preservation Committee has funded the following community housing projects:

- Ongoing funding Concord’s contribution towards the Regional Housing Services Office
- Funding an affordable housing buy down program which allows the Concord Housing Development Corporation to buy a unit to add to the affordable housing stock
- Funding reserves for future community housing projects
- Funding the construction of a two-bedroom single family home for the purposes of affordable housing
- Funding towards Phase II of the Peter Bulkeley Terrace Renovation
- Funding a Housing Production Plan update

In total, the Committee has appropriated \$27.1 million across all CPA categories, with 22% spent towards community housing per the 2020 CPA plan.

Significant CPA funding is expected to continue in the future. In particular, the \$1M in CPA funding previously allocated to Junction Village and 2022 CPA funding allocated to the Assabet River Bluff acquisition.

CONCORD HOUSING DEVELOPMENT CORPORATION

The Concord Housing Development Corporation (CHDC) is a nonprofit housing corporation established by Chapter 275 of the Acts of 2006 and formed in 2007. It is a non-profit entity with its board members appointed by the Concord Select Board. The CHDC has the purpose of investigating and implementing alternatives for the provision of affordable housing for persons of low, moderate, and middle income and others whose needs may be identified from time to time in the town. The CHDC has a Small Grant Program designed to aid Concord residents in making repairs and alterations to their homes for safety and health reasons.

The Concord Housing Development Corporation sponsors affordable housing projects, most recently the Assabet River Bluff housing/open space land acquisition project.

REGIONAL HOUSING SERVICES OFFICE

The Regional Housing Services office was established in 2011. Currently, it serves the towns of Acton, Bedford, Concord, Lexington, Lincoln, Maynard, Sudbury, Wayland, and Weston. It operates under an inter-municipal agreement to serve member towns and assist residents. The office does proactive affordable unit monitoring, program administration, and project development.

This Regional Housing Services Office serves as a long-standing model for other housing services offices in the state.

CONCORD MUNICIPAL AFFORDABLE HOUSING TRUST

The Concord Municipal Affordable Housing Trust complements the Town's existing affordable housing efforts, entities and programs, and can act quickly when affordable housing opportunities arise. The Concord Housing Trust has 5 trustees, including the Interim Town Manager. Select Board approval needed for Trust to borrow money; mortgage or pledge trust assets; purchase, accept, sell, lease, exchange, transfer, abandon, convey interest in real, personal, mixed property; or amend Trust. The Bylaw directs Trustees to "develop policy goals and statements, consistent with the Town's adopted housing goals, and subject to approval by the Select Board, to serve as guidelines for the Trust.

In 2017, Town Meeting voters petitioned to establish an Affordable Housing Funding Committee. In 2019, Town Meeting approved an Affordable Housing Funding Committee which recommended adopting the Municipal Affordable Housing Trust statute, creating home rule petitions to fund the trust, and sponsored an initial \$500k appropriation. From 2019-2020 the Select Board appointed an Affordable Housing Trust Study committee, who drafted a bylaw.

In 2019, Town Meeting voters filed home rule petitions for dedicated funding for the Trust: a real estate transfer fee and a building permit surcharge.

- Affordable Housing Funding Plan is estimated to bring in \$2.6 million to the Trust per year
- Both bills are still pending in state legislature (as of 2022), but have reported out favorably by committee

In 2020, the Town Meeting adopted the Concord Municipal Housing Trust Bylaw, which was approved by the Attorney General in 2021, and appropriated a second \$500k. The Concord Municipal Affordable Housing Trust (MAHT) was created at the Town Meeting in 2021, and the declaration of trust was filed in November of 2021. In 2022, the Trustees adopted interim policy guidelines, which were approved by the Select Board. They also began working on an update to the 2015 Housing Production Plan. A third \$500k appropriation is requested for Town Meeting 2022, which would bring the total appropriations to \$1.5 million to the Trust.

The Trust currently has \$1.5 million allocated to it, and may soon have as much as \$2.6 million available per year to use towards affordable housing.

CONCORD HOUSING ROUNDTABLE

The Concord Housing Authority, Concord Housing Foundation, Concord Housing Development Corporation, and now the Concord Municipal Affordable Housing Trust boards convene quarterly – organized by the Regional Housing Services Office -- as the Concord Housing Roundtable.

The Concord Housing Roundtable is a unique example of coordination and collaboration between municipal housing groups.

TOWN PLANNING STAFF

Concord's Planning Staff includes a Director of Planning and Land Management, a Town Planner, a Senior Planner, and two Administrative Assistants. The Senior Planner devotes some of her time to administration work for the Community Preservation Committee.

LOHA COALITION

The Local Option for Housing Affordability ("LOHA") Coalition is working to create and support affordable housing with a real estate transfer fee. The LOHA Coalition is comprised of the following cities and towns: Boston, Concord, Somerville, Nantucket, Brookline, Provincetown, Chatham, Cambridge, and Arlington.

LEAGUE OF WOMEN VOTERS

In January 2019, the League of Women Voters of Concord-Carlisle Housing Issues Committee met with the Town about the need for more affordable housing in Concord. In coordination with the Town, the Housing Issues Committee researched publicly owned properties which might provide some opportunities for affordable housing. They presented this report to the Town in 2021. The full list of these sites, and the Town Planning staff response is in the Appendix. Select sites are described in the Goal and Strategy chapter.

DRAFT

APPENDICES

CONCORD SUBSIDIZED HOUSING INVENTORY

Development Name	Address	DHCD ID #	SHI Units	Rent or Own
365 Commonwealth Ave	365 Commonwealth Ave Concord, MA 01742	n/a	0	Rent
405 Old Bedford Road	409 -417 Old Bedford Road Concord, MA 01742	9381	4	Rent
930 Main Street	930 Main Street Concord, MA 01742	10718	2	Own
Baker Homes	Baker Ave and Gifford Lane Concord, MA 01742	9015	7	Own
Black Birch II	Black Birch Lane Concord, MA 01742	n/a	0	Own
Brookside Square	50 Beharrell Street Concord, MA 01742	9834	8	Rent
Burke Farm	Old Bedford Road Concord, MA 01742	9016	3	Own
Community Housing Options	22 West Street Concord, MA 01742	800	20	Rent
Concord Commons	Conant Street Concord, MA 01742	9017	3	Own
Concord Homes	Peabody Ct/Fuller Ln/Dunbar Way Concord, MA 01742	803	5	Own
Concord Housing Authority - Federal Family Scattered Sites	199-205 Conant St, 23 Cottage St, 14-16 Bedford Ct, 277-279 Commonwealth Ave, 1031 Main St, 405 Bedford St, 156 Peter Spring Rd, 145 Powder Mill Rd, 102 Upland Rd. Concord, MA 01742	4774, 4778, 4777, 4776, 4779, 4775, 4780, 4782, 4781	18	Rent

Concord Housing Authority - State Family Scattered Sites	282 Thoreau St, 151 Strawberry Hill Rd., 39A Bedford St, 275 Walden St & 35 Grove St, 33C Westvale Meadow, 4 Bartkus Farm Rd Concord, MA 01742	791, 796, 797, 798, 799	35	Rent
Concord Park	68 Commonwealth Avenue Concord, MA 01742	n/a	0	Rent
Concord Walden Condominium	Walden Street Concord, MA 01742	9382	5	Own
DDS Group Homes	Confidential Concord, MA 01742	4249	23	Rent
Elm Brook	Elm Brook Concord, MA 01742	9385	3	Own
Elm Place	Elm Street Concord, MA 01742	9384	2	Own
Emerson Annex	Stow Street Concord, MA 01742	802	10	Own
Emerson Annex Rental	Stow Street Concord, MA 01742	801	1	Rent
Everett Gardens	34 Everett Street Concord, MA 01742	794	32	Rent
Everett Gardens Expansion	Concord, MA 01742	793	20	Rent
Fairhaven Gardens	Abbot Lane (aka 1000 Concord Turnpike) Concord, MA 01742	4784	42	Rent
Finigan Way	Strawberry Hill Rd Concord, MA 01742	9143	6	Own
Granite Post/Old Bedford Road	Old Bedford Road (Granite Post Rd) Concord, MA 01742	9658	1	Own
Junction Village	6X Winthrop Street Concord, MA 01742	10142	0	Rent
Lalli Woods	Elm Street Concord, MA 01742	9383	3	Own
Millstone Concord	1888 Main St Concord, MA 01742	9951	1	Own

Peter Bulkeley Terrace	115 Stow Street Concord, MA 01742	795	28	Rent
Riverbend Condo	78 Forest Ridge Rd Concord, MA 01742	10612	1	Own
Riverbend Condo Rental	101 Forest Ridge Rd Concord, MA 01742	n/a	0	Rent
Riverwalk	1641 Main Street Concord, MA 01742	n/a	0	Own
Shaw Farm Village	Shaw Farm Road Concord, MA 01742	9647	2	Own
The Prescott (Concord Mews)	48 Old Powdermill Rd Concord, MA 01742	9044	350	Rent
Warner Woods	247 Laws Brook Road Concord, MA 01742	3704	80	Rent
Westvale Meadows	1691 Main Street Concord, MA 01742	n/a	0	Own

DRAFT

DHCD AFFIRMATIVE FAIR HOUSING GUIDELINES

The Commonwealth of Massachusetts has a compelling interest in creating fair and open access to affordable housing and promoting compliance with state and federal civil rights obligations. Therefore, all housing with state subsidy or housing for inclusion on the SHI shall have an Affirmative Fair Housing Marketing Plan. To that end, DHCD has prepared and published comprehensive guidelines that all agencies follow in resident selection for affordable housing units.

In particular, the local preference allowable categories are specified:

- **Current Residents.** A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing, or voter registration listing.
- **Municipal Employees.** Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or Town hall employees.
- **Employees of Local Businesses.** Employees of businesses located in the municipality.
- **Households with Children.** Households with children attending the locality's schools.

The latest revisions to the guidelines were in May 2013. The full guidelines can be found here:

<https://www.mass.gov/doc/ma-fair-housing-marketing-and-resident-selection-plan-guidelines-1/download>

INTERAGENCY BEDROOM MIX POLICY

INTERAGENCY AGREEMENT

Regarding Housing Opportunities for Families with Children

This Interagency Agreement (this "Agreement") is entered into as of the 17th day of January, 2014 by and between the Commonwealth of Massachusetts, acting by and through its Department of Housing and Community Development ("DHCD"), the Massachusetts Housing Partnership Fund Board ("MHP"), the Massachusetts Housing Finance Agency (in its own right and in its capacity as Project Administrator designated by DHCD under the Guidelines for Housing Programs in Which Funding is Provided By Other Than a State Agency, "MassHousing"), the Massachusetts Development Finance Agency ("MassDevelopment") and the Community Economic Development Assistance Corporation ("CEDAC"). DHCD, MHP, MassHousing, MassDevelopment and CEDAC are each referred to herein as a "State Housing Agency" and collectively as the "State Housing Agencies".

Background

A. DHCD's 2013 Analysis of Impediments to Fair Housing Choice ("AI") includes action steps to improve housing opportunities for families, including families with children, the latter being a protected class pursuant to fair housing laws, including the federal Fair Housing Act, as amended (42 U.S.C. §§ 3601 *et seq.*) and Massachusetts General Laws Chapter 151B. In order to respond to development patterns in the Commonwealth that disparately impact and limit housing options for families with children, such steps include requiring a diversity of bedroom sizes in Affordable Production Developments that are not age-restricted and that are funded, assisted or approved by the State Housing Agencies to ensure that families with children are adequately served.

B. The State Housing Agencies have agreed to conduct their activities in accordance with the action steps set forth in the AI.

C. This Agreement sets forth certain agreements and commitments among the State Housing Agencies with respect to this effort.

Definitions

1) "Affordable" - For the purposes of this Agreement, the term "Affordable" shall mean that the development will have units that meet the eligibility requirements for inclusion on the Subsidized Housing Inventory ("SHI").

2) "Production Development" - For purposes of this Agreement "Production Development" is defined as new construction or adaptive reuse of a non-residential building and shall include rehabilitation projects if the property has been vacant for two (2) or more years or if the property has been condemned or made uninhabitable by fire or other casualty.



Agreements

NOW, THEREFORE, DHCD, MHP, MassHousing, MassDevelopment and CEDAC agree as follows:

Bedroom Mix Policy

1) Consistent with the AI, it is the intention of the State Housing Agencies that at least ten percent (10%) of the units in Affordable Production Developments funded, assisted or approved by a State Housing Agency shall have three (3) or more bedrooms except as provided herein. To the extent practicable, the three bedroom or larger units shall be distributed proportionately among affordable and market rate units.

2) The Bedroom Mix Policy shall be applied by the State Housing Agency that imposes the affordability restriction that complies with the requirements of the SHI.

3) The Bedroom Mix Policy shall not apply to Affordable Production Developments for age-restricted housing, assisted living, supportive housing for individuals, single room occupancy or other developments in which the policy is not appropriate for the intended residents. In addition, the Bedroom Mix Policy shall not apply to a Production Development where such units:

- (i) are in a location where there is insufficient market demand for such units , as determined in the reasonable discretion of the applicable State Housing Agency; or
- (ii) will render a development infeasible, as determined in the reasonable discretion of the applicable State Housing Agency.

4) Additionally, a State Housing Agency shall have the discretion to waive this policy (a) for small projects that have less than ten (10) units and (b) in limited instances when, in the applicable State Housing Agency's judgment, specific factors applicable to a project and considered in view of the regional need for family housing, make a waiver reasonable.

5) The Bedroom Mix Policy shall be applicable to all Production Developments provided a Subsidy as defined under 760 CMR 56.02 or otherwise subsidized, financed and/or overseen by a State Housing Agency under the M.G.L. Chapter 40B comprehensive permit rules for which a Chapter 40B Project Eligibility letter is issued on or after March 1, 2014. The policy shall be applicable to all other Affordable Production Developments funded, assisted, or approved by a State Housing Agency on or after May 1, 2014.



COMPREHENSIVE PERMIT DENIAL AND APPEAL PROCEDURES

(a) If a Board considers that, in connection with an Application, a denial of the permit or the imposition of conditions or requirements would be consistent with local needs on the grounds that the Statutory Minima defined at 760 CMR 56.03(3)(b or c) have been satisfied or that one or more of the grounds set forth in 760 CMR 56.03(1) have been met, it must do so according to the following procedures. Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Board shall provide written notice to the Applicant, with a copy to the Department, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. If the Applicant wishes to challenge the Board's assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the Board's notice, including any documentation to support its position. The Department shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The Board shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the Department to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

(b) For purposes of this subsection 760 CMR 56.03(8), the total number of SHI Eligible Housing units in a municipality as of the date of a Project's application shall be deemed to include those in any prior Project for which a Comprehensive Permit had been issued by the Board or by the Committee, and which was at the time of the application for the second Project subject to legal appeal by a party other than the Board, subject however to the time limit for counting such units set forth at 760 CMR 56.03(2)(c).

(c) If either the Board or the Applicant wishes to appeal a decision issued by the Department pursuant to 760 CMR 56.03(8)(a), including one resulting from failure of the Department to issue a timely decision, that party shall file an interlocutory appeal with the Committee on an expedited basis, pursuant to 760 CMR 56.05(9)(c) and 56.06(7)(e)(11), within 20 days of its receipt of the decision, with a copy to the other party and to the Department. The Board's hearing of the Project shall thereupon be stayed until the conclusion of the appeal, at which time the Board's hearing shall proceed in accordance with 760 CMR 56.05. Any appeal to the courts of the Committee's ruling shall not be taken until after the Board has completed its hearing and the Committee has rendered a decision on any subsequent appeal.

Source: DHCD Comprehensive Permit Regulations, 760 CMR 56.03(8)

LEAGUE OF WOMEN VOTERS HOUSING ISSUES COMMITTEE

LIST OF PUBLICLY OWNED PROPERTIES WITH POTENTIAL FOR AFFORDABLE HOUSING



Liz Rust, Manager, RHSO
37 Knox Trail
Concord, MA
March 24, 2010

Dear Liz, Chairs of Concord Affordable Housing Groups, and Marcia Rasmussen,
Director of Planning and Land Management.

In late January, 2019, two members of the League of Women Voters Housing Issues Committee met with soon to retire Town Manager, Chris Whelan, about the need for more affordable housing in Concord. At a League luncheon during the previous December, Chris had spoken in detail and with real concern about the difficulty of attracting and retaining excellent Town staff because of the lack of sufficient affordable housing in Town.

During this meeting, Chris offered extensive information about publicly owned properties which might provide some opportunities for affordable housing. Our committee was grateful for this information and shortly began doing research with the plan of making it available to others by Midwinter, 2020. You know what happened then: COVID 19! Thus, a regrettable delay in this report.

We sincerely hope that, as you study and investigate these properties, you may discover some possibilities where publicly owned Concord land might be provided to developer(s) who can build affordable housing on that acreage. We would be happy and honored to assist you in your efforts. Concord needs more affordable housing—and you are the ones who can help to make it happen.

Sincerely,

Dorrie Kehoe, Chair, CCLWV Housing Issues Committee

CC: Chairs, Concord Affordable Housing Committees

Marcia Rasmussen, Director, Concord Planning and Land Management

Attachments

P.O. Box 34 Concord MA 01742 *www.lwvcc.org

POSSIBLE SITES FOR AFFORDABLE HOUSING IN CONCORD
Submitted by LWVCC Housing Issues Committee, March 2021

The following sites are listed as belonging to the Concord Housing Association (CHA)

1. **Parcel 0247** 267-269, 273-275, & 277-279 Walden Street
Possible??Three duplex-houses accommodating 6 families. Acreage: 2.32
Possibilities: 2 more duplex houses

2. **Parcel: 1213-1** 399, 401 Bedford Street Acreage: 1.61 for the 2 houses

3. **Parcel 1208** 405 Bedford Street Acreage: .33 = 14,520 sq.ft.
Three houses, each assumed to be single family or is it three family??
Or possible 8 units in 2 structures.
Possibilities: 1) another house(s) on 1213-1 2) #405 fronts on Bedford St. #399 and #401 are north of the #405 lot and there is land (just space, not a "parcel", on the assessor's map) between the two parcels for possibly 1 or 2 houses or a duplex-house

4. **Parcel 1986-6-1** Strawberry Hill Road: 151, 153, &155 and 157, 159, & 161
Looks like 2 three-family houses for 6 families Acreage: 3.01
Possibilities: unknown

5. **Parcel 1986-6-19** 13A Strawberry Hill Road 1.12 acres
(Note: that this parcel is owned by the Town of Concord Natural Resources. But because it adjoins the above property and does not appear to be in use it is included along with CHA properties

The following sites belong to the Town or a Town co-owner

6. **Parcel 2999** 1231 Old Marlboro Road -- Peabody School Acreage = 7.99
Possibilities: unknown -- probably there will be shared-usage for other Town needs

7. **Parcel 3000** 78 Old Pickard Road Adjacent to Peabody Acreage 9.86

8. **Parcel 1986-5** 41A Barrett's Mill Rd. at corner of Strawberry Hill & Barrett's Mill Rds
Listed as Town owned with co-owner Concord Public Schools
Possibilities: Unknown Acreage: 7.47

9. **Parcel 3977** 720 or 735 or 705 Main Street
Building and land co-owned by Town and Concord Municipal Light Plant
Note: possibly on sewer
Acreage: 2.12

2/14/2021

10. **Parcel 4187** 120 Meriam Road -- Ripley School Acreage: 17.76
Possibly also known as Ammendolia land?; 2 duplex units and Burke land has 3
CHDC-developed units of ownership- housing
Possibilities: 1) land on Meriam Road next to 59 Meriam Road
2) At the north of the parcel there is frontage of .4 to .5 acres with frontage on
Ridgeway Road between #20 and #42 Ridgeway Road
3.) Worth looking into.

The following sites belong to the Commonwealth of Massachusetts

11. **Parcel 3821** 91B Main Street Acreage: 1.45
This parcel is next to 930 Main St., adjoining Habitat house
12. **Parcel 3668-1** 1733 Concord Turnpike Acreage: 1.32
This parcel is catty-corner from 91B Main. It is U-shaped
and has access from Emerson Road as adjacent parcel owned
by Concord Oil (3668-2-2) has such access.

Note that the numbers to the left of the Parcel number indicate the number on the list of Maps attached to this document.

Please disregard date shown on page....

2/14/2021

PUBLICLY OWNED POTENTIAL SITES FOR AFFORDABLE HOUSING IN CONCORD

Submitted by CCLWV Housing Issues Committee, March, 2021

Map#1 Parcel 0247	275 Walden Street	2.32 ^{acres}	CHA	Sewer
Map#2 Parcel 1213-1	399,401 Bedford St	1.61 ^{acres}	CHA	No sewer
Map#3 Parcel 1208	405 Bedford Street	14,520 ^{sqft}	CHA	Sewer eligible
Map#4 Parcel 1986-6-1	151 Strawberry Hill Rd	3.01 ^{acres}	CHA	No sewer
Map#5 Parcel 1986-6-19	13A Strawberry Hill Rd	1.61 ^{acres}	Town	No sewer
Map#6 Parcel 2999	1231 Old Marlboro Road	7.99 ^{acres}	CPS	No sewer
Map#7 Parcel 3000	78 Old Pickard Road	9.6 ^{acres}	CPS	No sewer



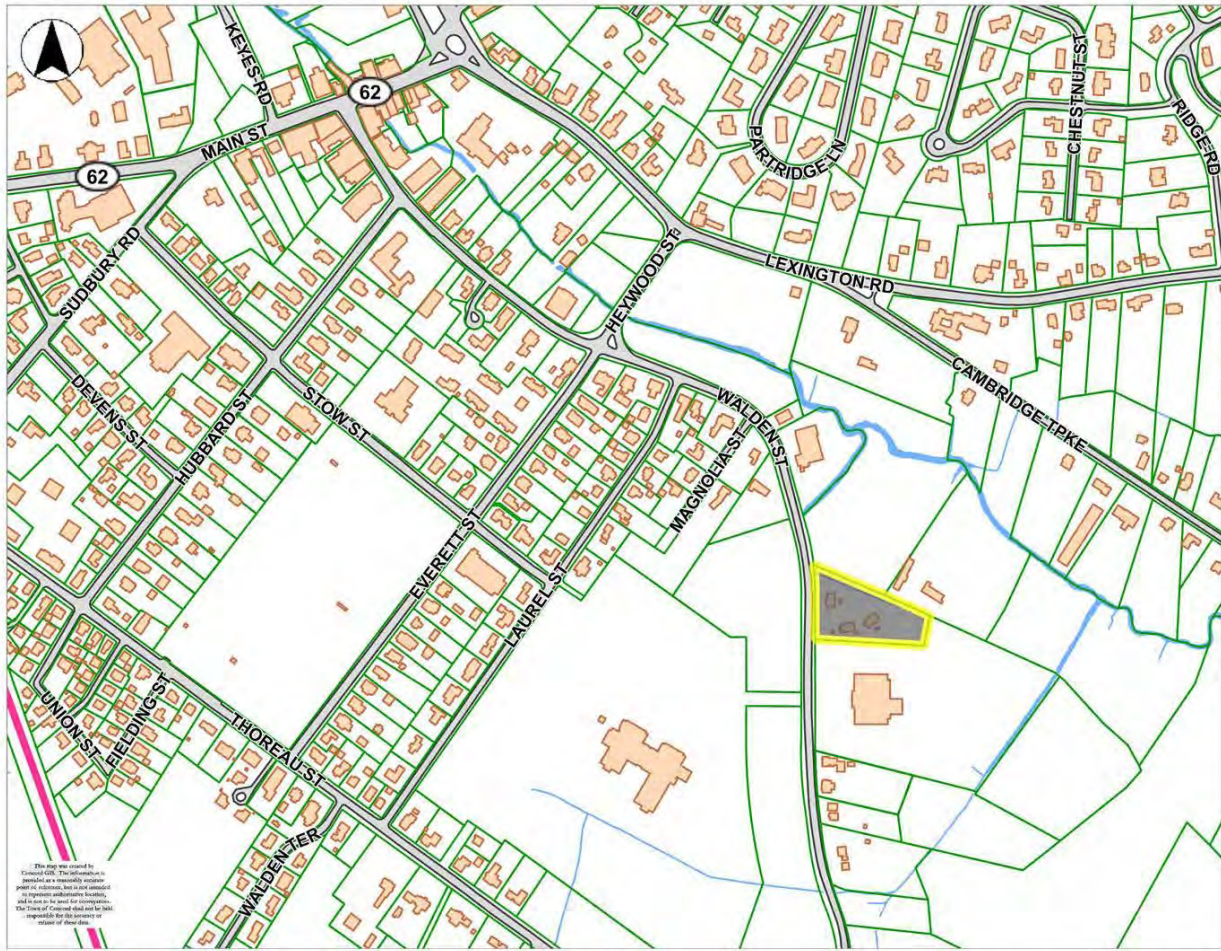
Map#8	Parcel 1986-5	41A Barrett's Mill Rd	7.4 ^{acres}	CPS	No sewer
Map#9	Parcel 3977	705 Main Street	2.12 ^{acres}	Town	Sewer(?)
Map#10	Parcel 4187	120 Meriam Road	17.76 ^{acres}	CPS/private	No sewer
Map#11	Parcel 3821	91B Main Street	1.45 ^{acres}	State	Sewer eligible
Map#12	Parcel 3668-1	1733 Concord Tpke	1.32 ^{acres}	State	Not known

Far left column numbers indicate ordered number of each map in the Packet.

Sewer information from Valerie Doerrner, CPW—to the best of her knowledge and current information.

Please note that comments describing different Parcels are theoretical and informal.



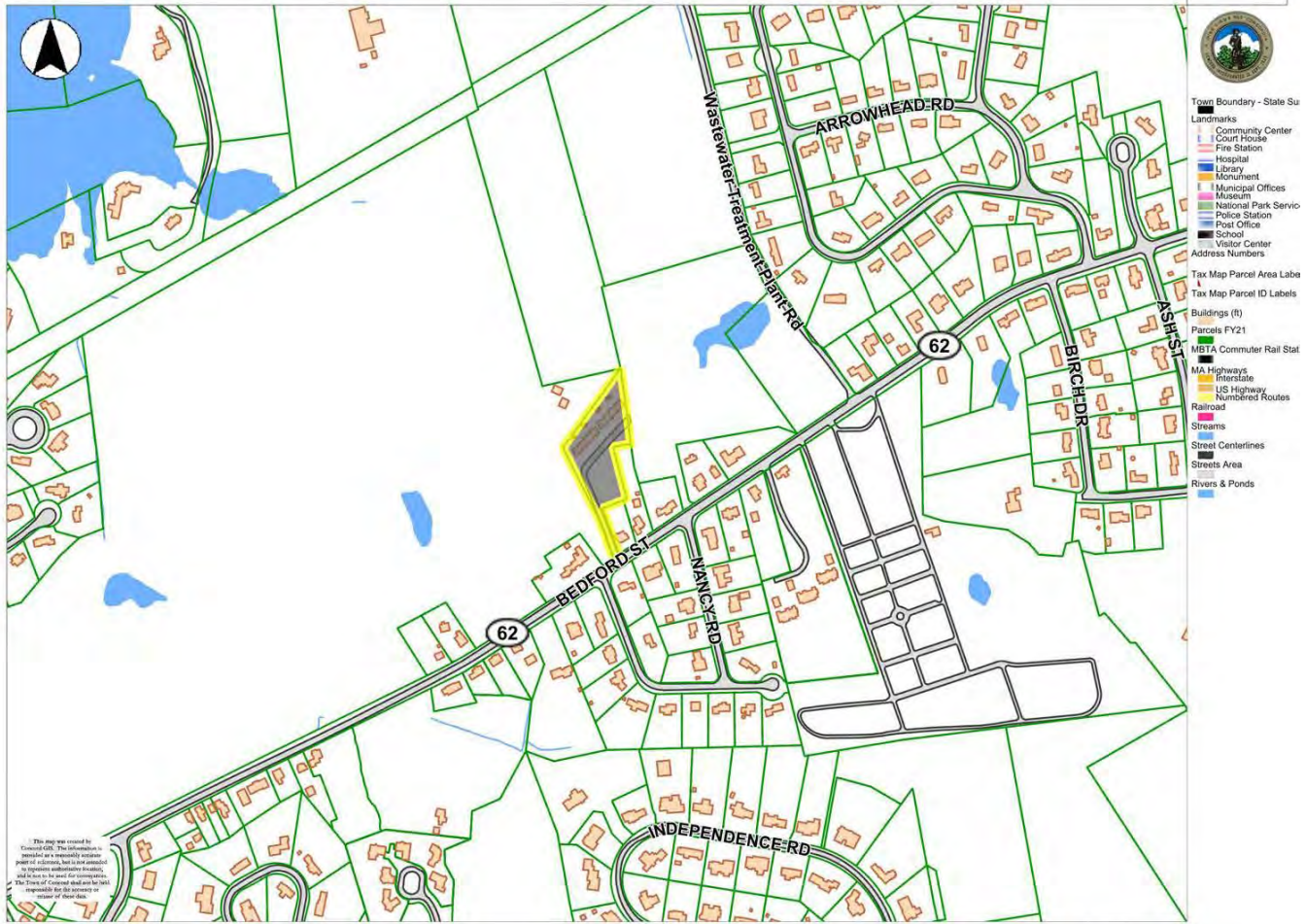


0 640 1280 ft

Printed on 03/29/2021 at 04:54 PM

Parcel 0247 (1)



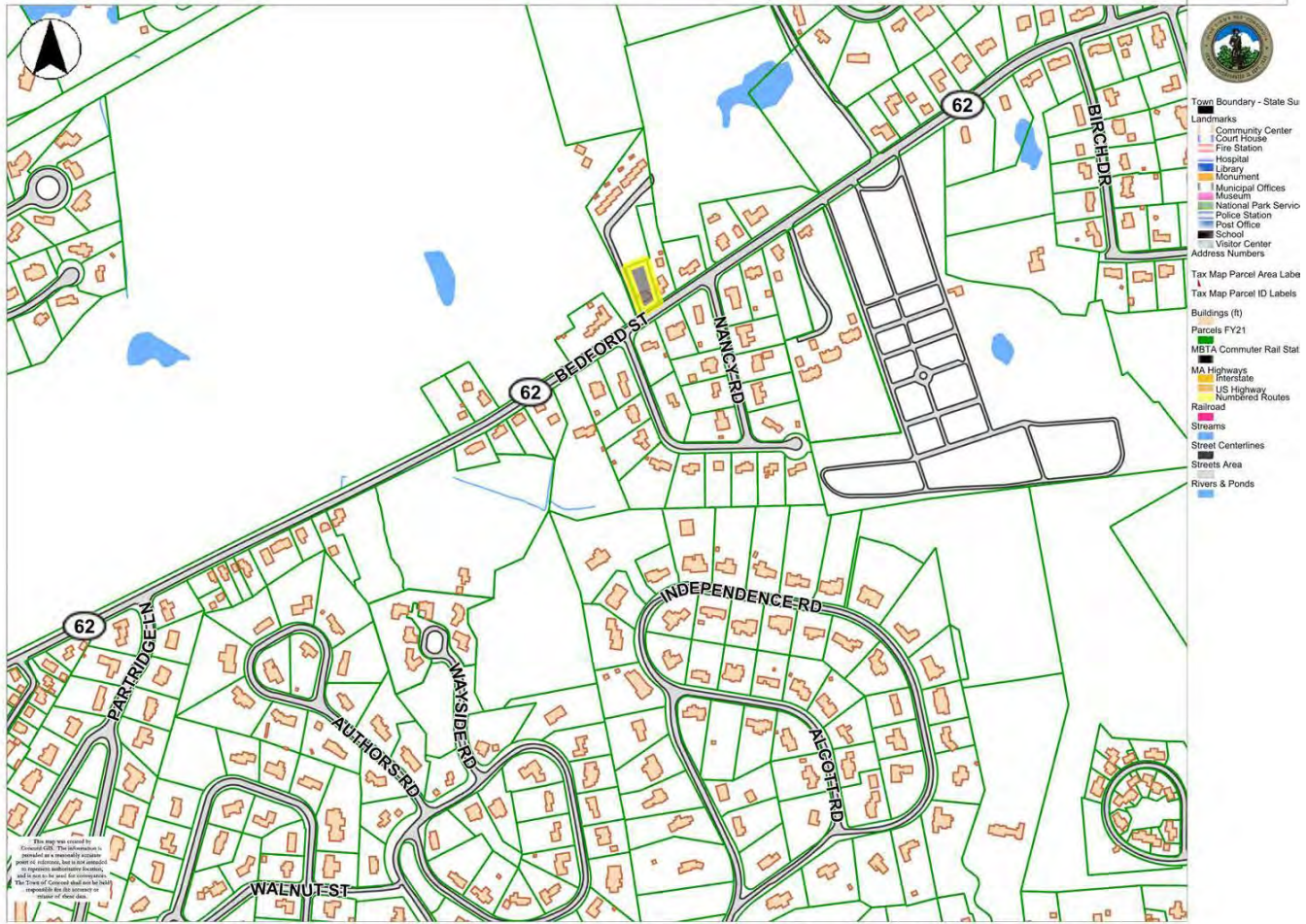


0 640 1280 ft

Printed on 03/29/2021 at 04:35 PM

Parcel 1213-1 (2)



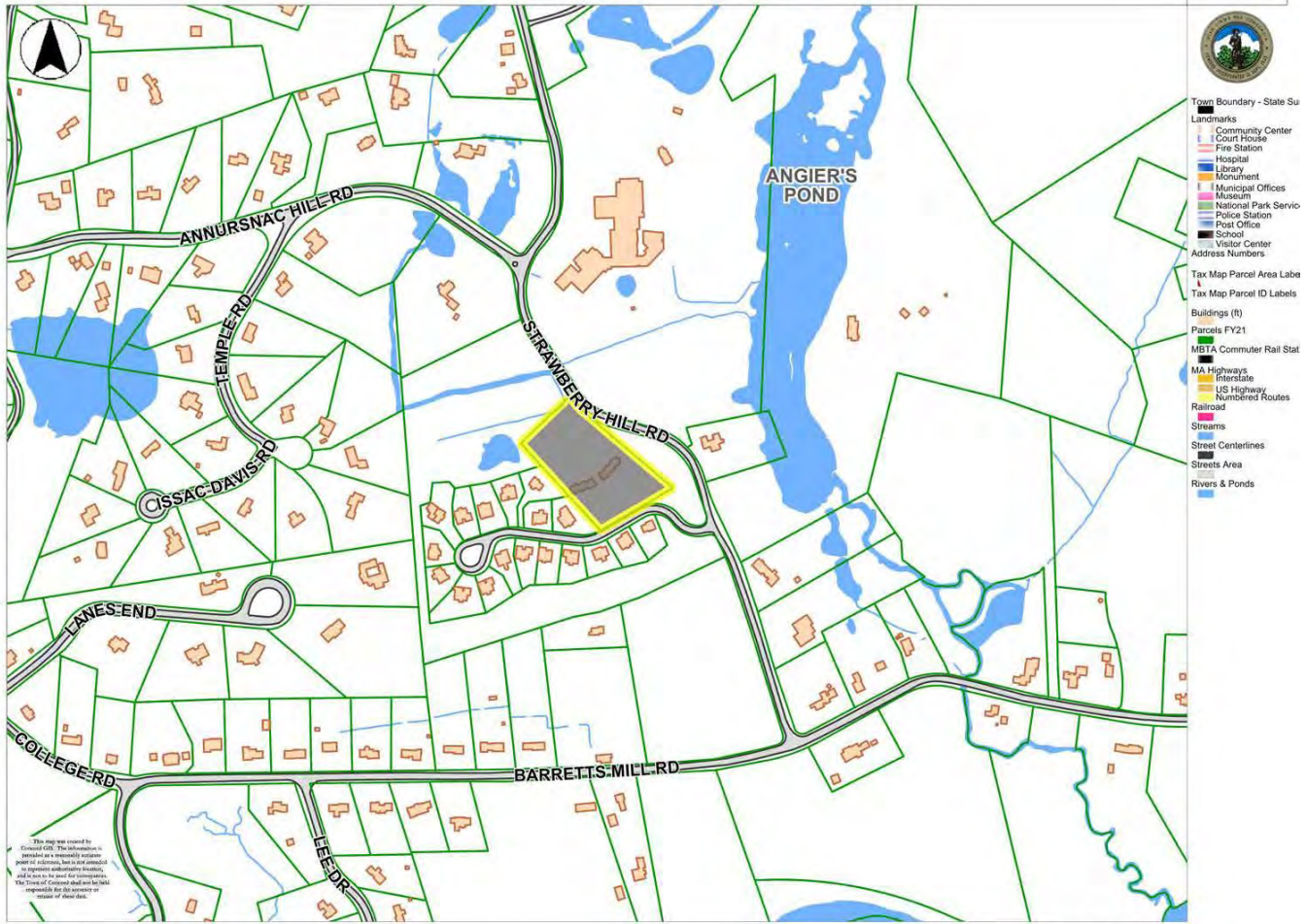


0 640 1280 ft

Printed on 03/29/2021 at 04:39 PM

Parcel 1208 (3)

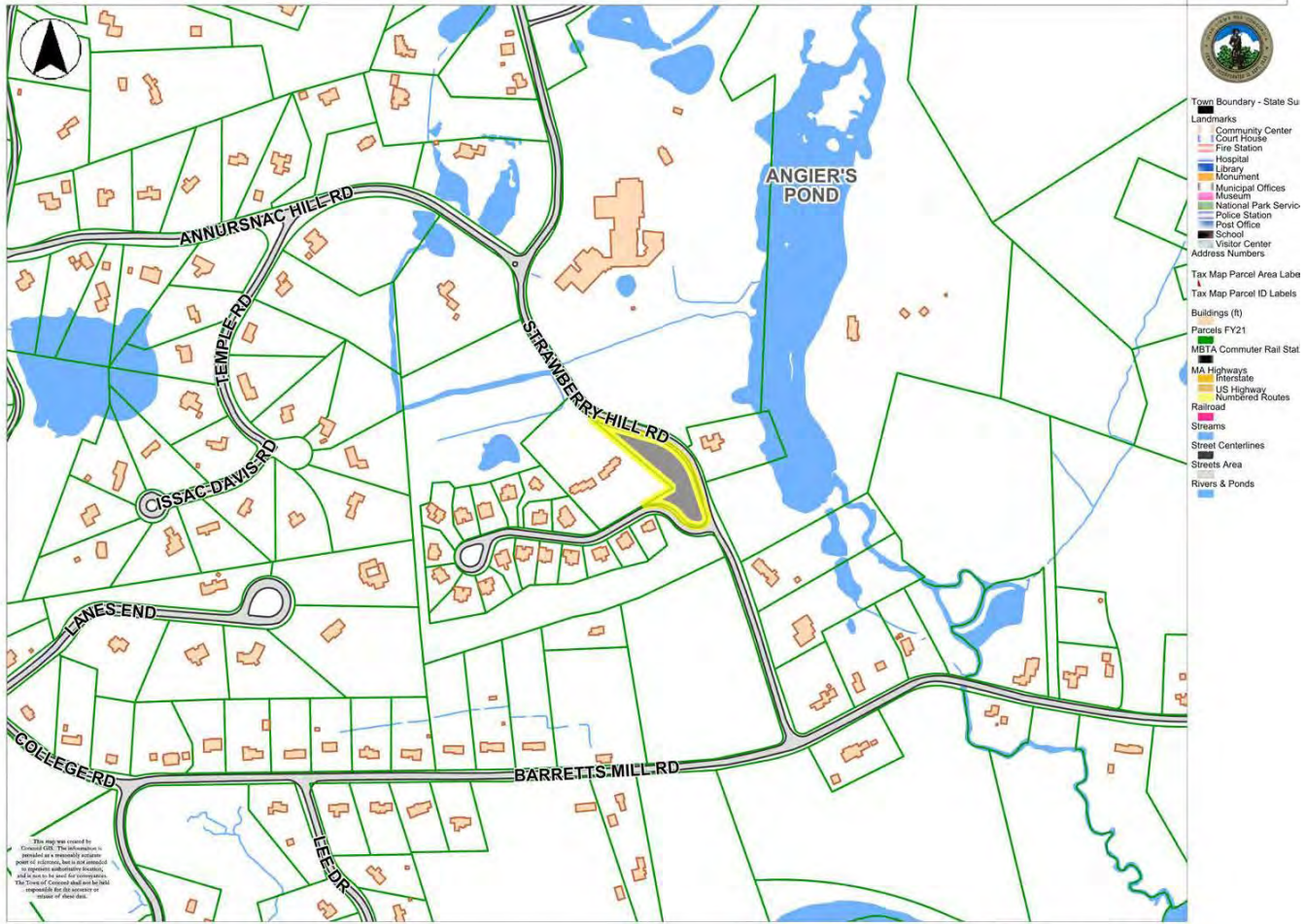




0 640 1280 ft Printed on 03/29/2021 at 04:41 PM

Parcel 1986-6-1 (4)

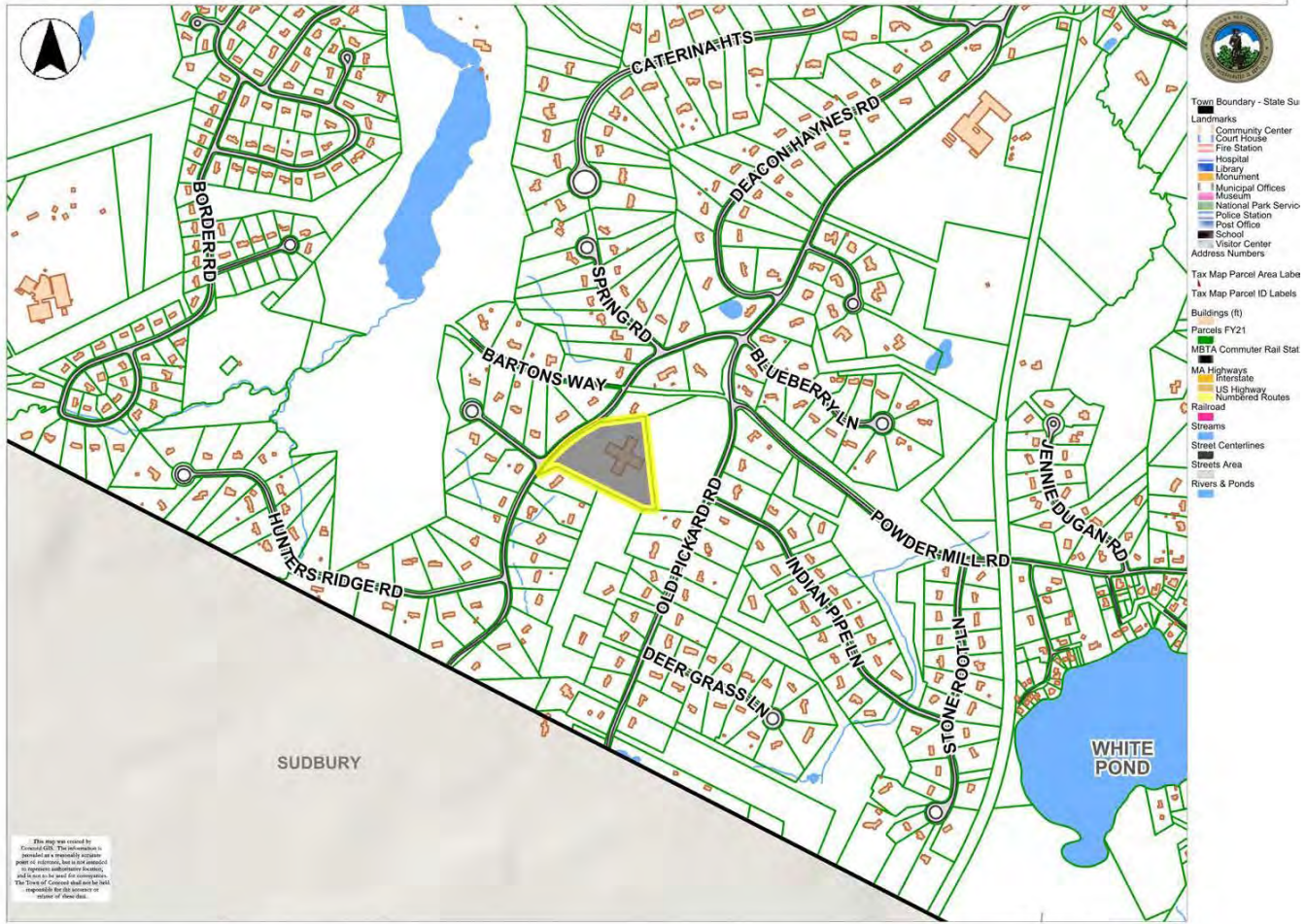




0 640 1280 ft Printed on 03/29/2021 at 04:42 PM

Concord MapsOnline





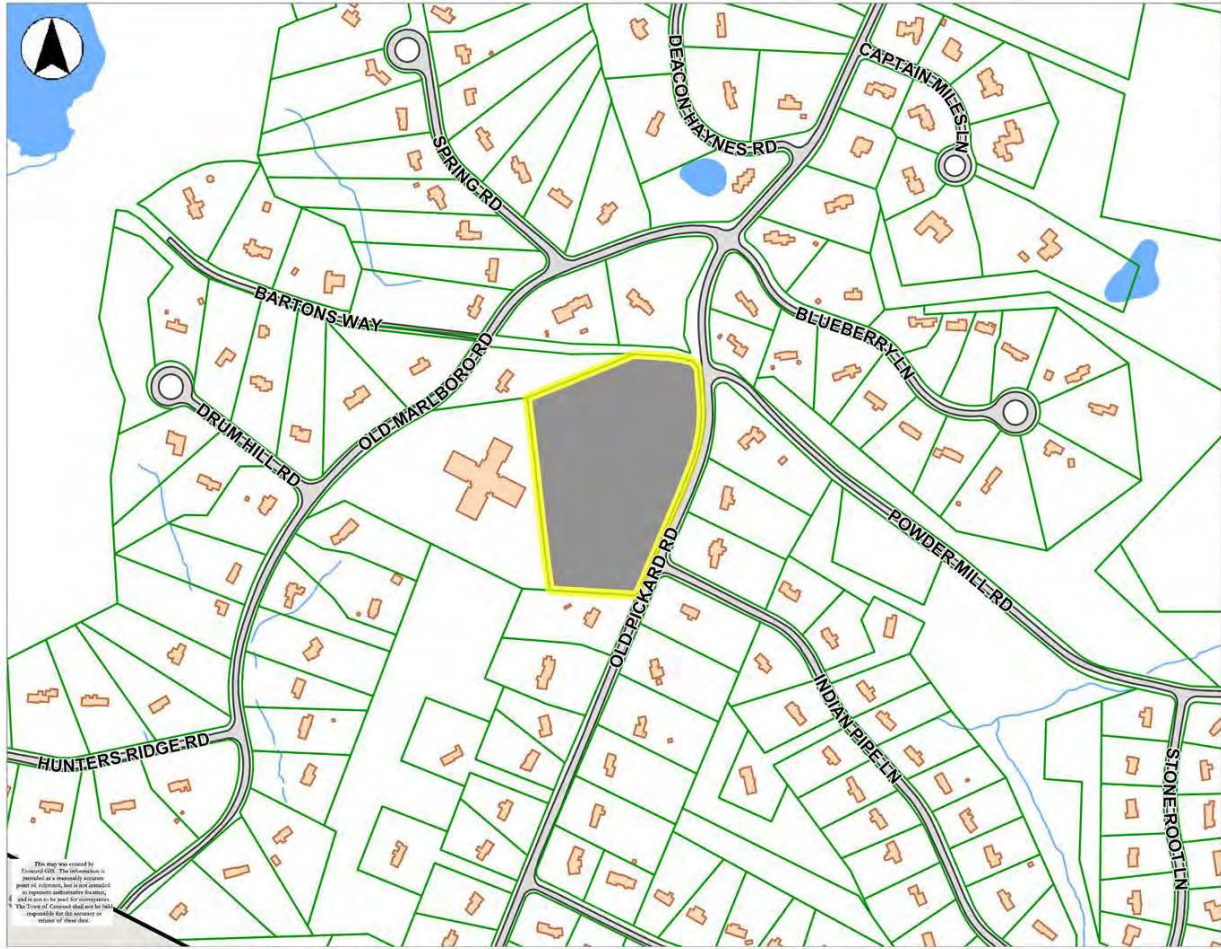
The map was created by
 Concord GIS. The information is
 provided as a general reference
 only and does not constitute a
 warranty or representation of
 any kind. The Town of Concord shall not be
 responsible for any errors or
 omissions of this data.

0 1200 2400 ft

Printed on 03/29/2021 at 04:44 PM

Parcel 2999 (6)





This map was created by
 Concord, MA. The information is
 provided as a general reference
 only and does not constitute a
 warranty or representation of
 any kind. The Town of Concord shall not be
 responsible for any errors or
 omissions of this map.

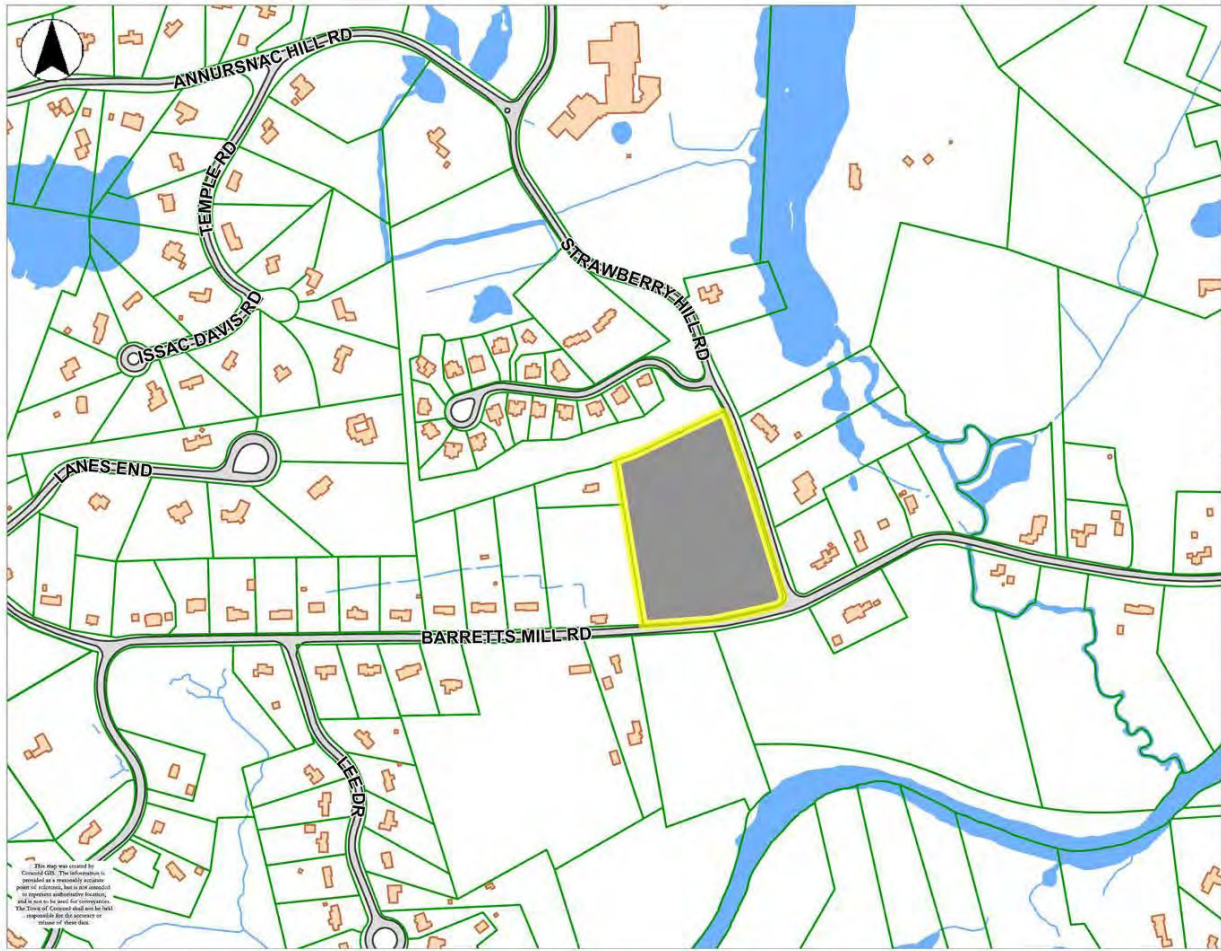
- Town Boundary - State Su
- Landmarks
 - Community Center
 - Court House
 - Fire Station
 - Hospital
 - Library
 - Monument
 - Municipal Offices
 - Museum
 - National Park Serv
 - Police Station
 - Post Office
 - School
 - Visitor Center
- Address Numbers
- Tax Map Parcel Area Label
- Tax Map Parcel ID Labels
- Buildings (ft)
- Parcels FY21
- MBTA Commuter Rail Stat
- MA Highways
 - Interstate
 - US Highway
 - Numbered Routes
- Railroad
- Streams
- Street Centerlines
- Streets Area
- Rivers & Ponds

0 640 1280 ft

Printed on 03/29/2021 at 04:45 PM

Parcel 3000 (7)





This map was created by Concord GIS. The information provided is a general overview of geographic information and is not intended to represent an official record. The Town of Concord shall not be held responsible for any errors or omissions on this map.

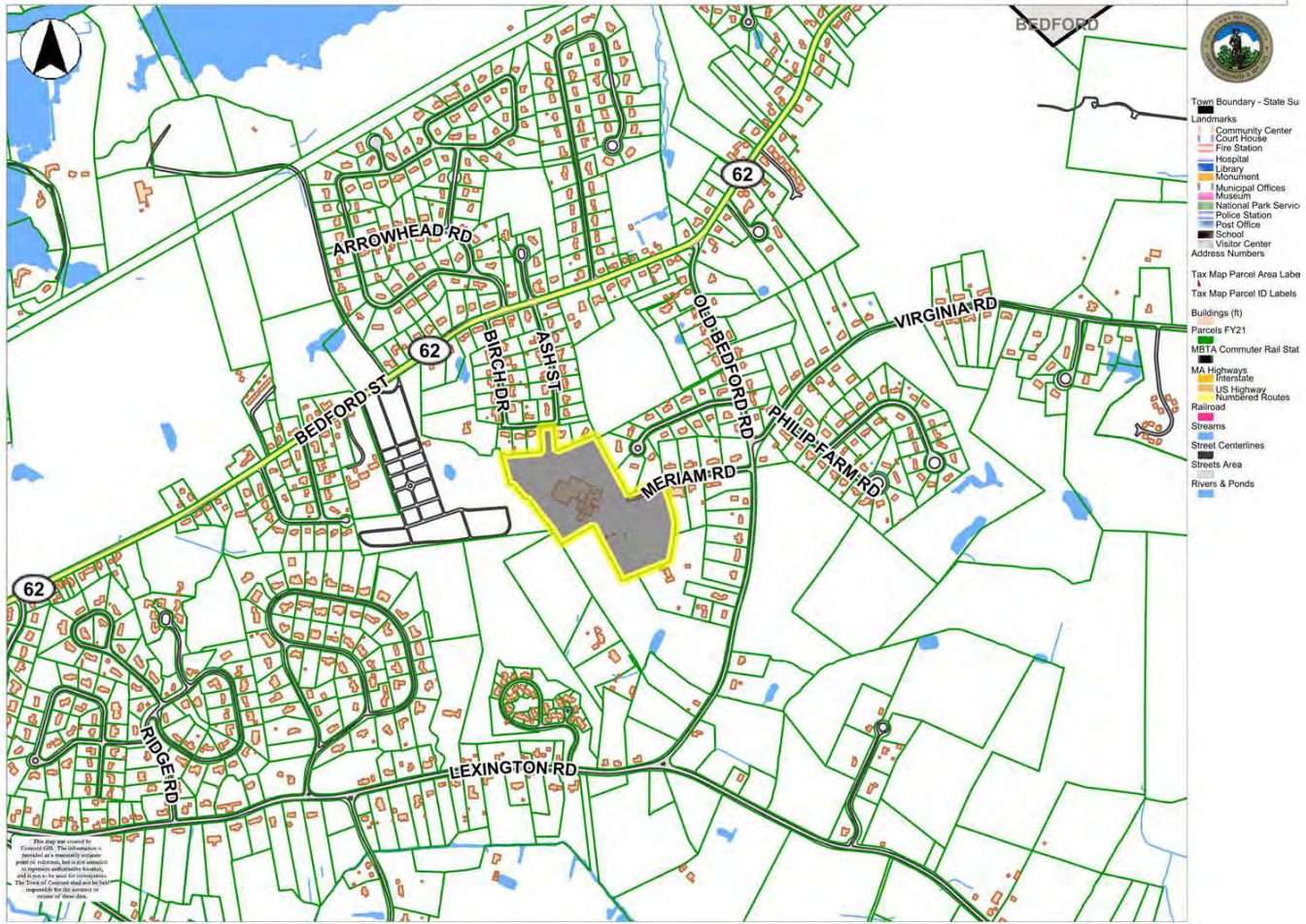
0 640 1280 ft

Printed on 03/29/2021 at 04:46 PM

Parcel 1986-5 (8)





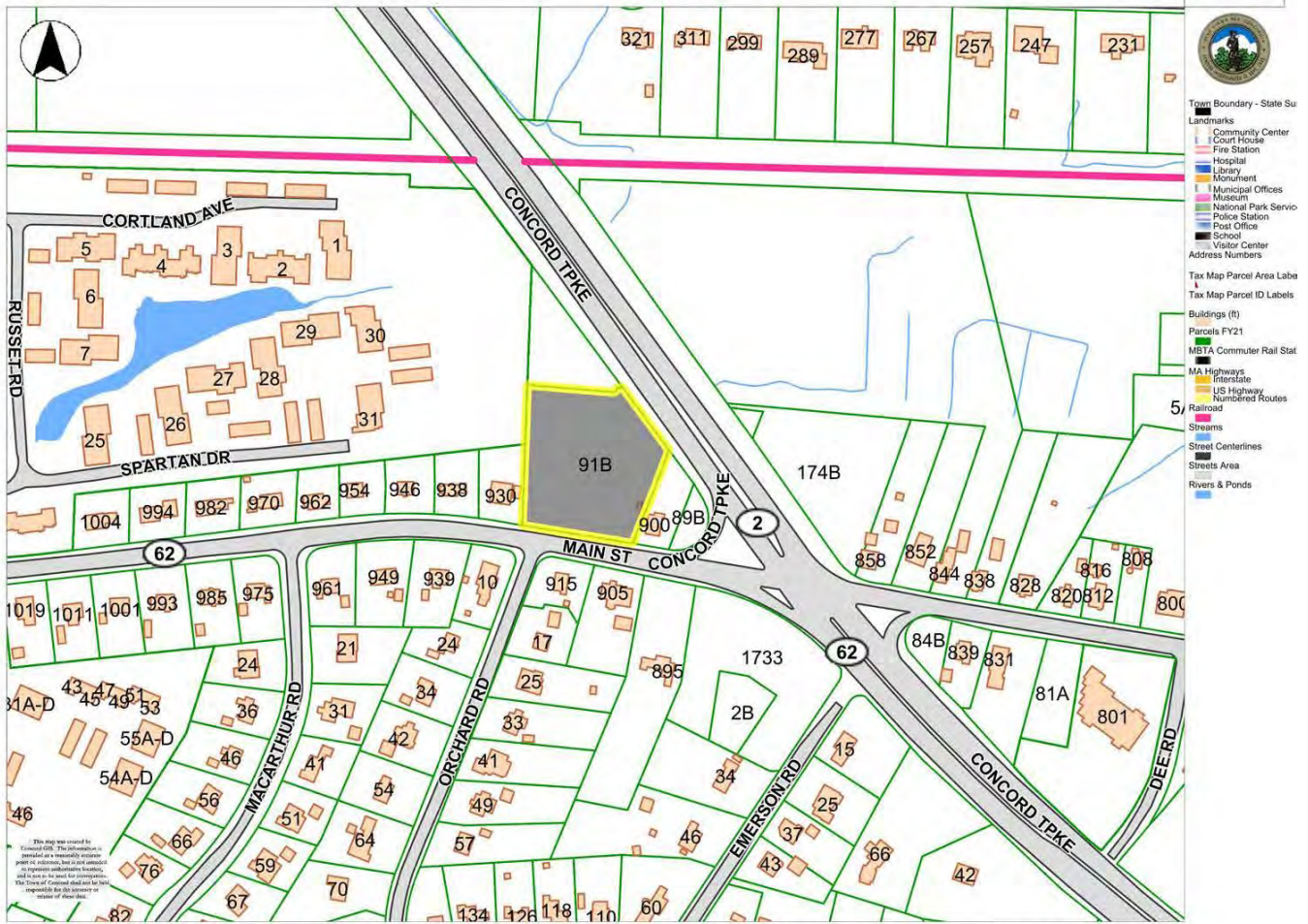


0 1200 2400 ft

Printed on 03/29/2021 at 04:49 PM

Parcel 4187 (10)





Parcel 3821 (11)





0 320 640 ft

Printed on 03/29/2021 at 04:52 PM

Concord MapsOnline



TOWN OF CONCORD DEPARTMENT OF LAND & MANAGEMENT

COMMENTS AND OBSERVATIONS RE: 2021 LWV POTENTIAL AFFORDABLE HOUSING SITES



TOWN OF CONCORD Department of Planning & Land Management 141 Keyes Road – Concord MA – 01742

MEMORANDUM

To: Housing Roundtable
From: Marcia Rasmussen, Director Planning & Land Management
Re: **Comments/observations re: 2021 LWV potential affordable housing sites**
Date: November 5, 2021

I understand there is a desire for a response to the 2021 League of Women Voters Housing Issues Committee list of “Possible Sites for Affordable Housing in Concord”, as to why there has been no action or movement toward developing housing at these locations. This list, initially generated in 2018, will be included in the Housing Production Plan, which should be underway in 2022.

The Concord Housing Authority (which is not a Town department, but a separate independent agency governed by the U.S. Department of Housing and Urban Development) is responsible for several parcels that were identified by the LWVCC Housing Issues Committee. The CHA would be better able to provide answers about future actions. I have provided my observations below.

Parcel 1208 and 1213: 399, 401, 405, Bedford Street

These parcels have promise for further review and analysis by the Concord Housing Authority. Additional development would require tie into the Town sewer, which could then allow development over the existing septic system location. Could potentially replace or renovate the existing 8 units. Potential for an additional 4-8 new units.



Parcel 1986-6-1: Strawberry Hill Road

There are an existing six units of affordable housing on this site. The Concord Housing Authority might consider the addition of two units in front or back of the existing homes depending on the location of the existing on-site septic system and whether the existing system could accommodate additional bedrooms.



Parcel 0247 – 267-279 Walden Street

There are an existing six units within three buildings at this location. There are concerns about flood plain and wetlands issues and potential turn-around within the site; however, access may be possible from the existing cart path along the north property line. Additionally, this parcel is already on Town sewer, so additional connections may be possible. The CHA may want to consider the possibility of an additional 2-family structure at the rear of this parcel in future planning efforts.



Other CHA properties identified in the LWV list were:

1031 Main Street – an existing single-family home on a 10,122 sq. ft. lot. – very little additional development potential.

156 Peter Spring Road – an existing single-family home on a 20,623 sq. ft. lot – very little additional development potential.

14-16 Bedford Court – an existing two-family house on 4,069 sq. ft. – this lot has already been fully developed.

Town-owned properties identified in the LWV list: All Town-owned properties are under the purview or responsibility of various town departments, including the school district. Any use of town-owned land for housing purposes would require the responsible department or agency to declare the land as excess and then transfer of the land would require vote of Town Meeting.

Parcel 2999 – 1232 Old Marlboro Road

Current site of the Peabody Middle School and actively in use as a school for another 3-5 years. Unknown whether there are other town uses that may take precedence for the use of this site as affordable housing. Existing bedrock on site required construction of an off-site septic system located on Parcel 2997-1 on Powder Mill Road. The location is remote from village centers.



Parcel 3977 – 735 Main Street

The building and land are co-owned by the Town of Concord and the Concord Municipal Light Plant and is currently in use by CMLP. The Town’s Facilities Department is also using the building for storage of supplies and equipment. Other town uses for the property are in discussion. The site is located on Town sewer and excess land, if any, could provide an affordable housing location. Further discussion regarding municipal need for the land is necessary.



Parcel 4187 – 120 Meriam Road

Parcel 4187 is the site of the Ripley building, which is the current location of the administrative offices for the Concord Public Schools and the Concord-Carlisle Regional School District. The parcel is 17.76 acres and includes parking facilities and playing fields.



Parcel 4209, located north of the Ripley building site, includes 11.83 acres of land that is currently in farming and community garden use. This parcel, also known as the Ammendolia land, has high ground water and challenging access (there is a narrow parcel of land to Ash St./Ridgeway Rd. and potential wetlands crossing). There was significant opposition to a proposal to install solar panels at this location in the past.

Parcel 4185-2, containing 12.72 acres and located south of the Ripley building site, was acquired for future school use with proceeds from the sale of other School land on Strawberry Hill Road was sold for housing purposes. This parcel, also known as the Burke land, also has high ground water issues. It is currently in farming use. At the time the farm field was acquired, the house associated with the land was purchased by the Concord Housing Trust and three units of housing was constructed on the excess land when Town sewer was extended on Old Bedford Road.

The following parcels are owned by the Commonwealth of Massachusetts: These properties must go through a rigorous process to be declared surplus then offered to all other agencies of the Commonwealth before they can be made available for housing purposes. In some cases, the land would have to be purchased at full market value, depending on how it was initially acquired.

Parcel 3821 – 91B Main Street

This parcel, containing 1.45 acres, is located adjacent to the house being renovated as a two-family by Habitat for Humanity. The Town has been in contact with the State regarding declaring the property as surplus and have been told that an appraisal must be conducted prior to sale. Due to the initial acquisition process, full market value is requested.



Parcel 3668-1 – 1733 Concord Turnpike

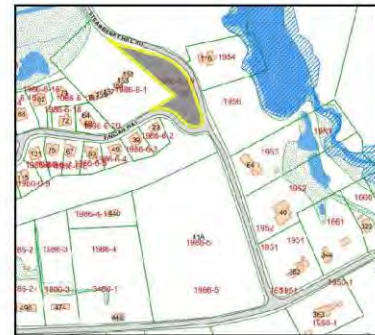
This parcel, containing 1.32 acres, is located southeast of the afore-noted parcel at 91B Main Street. It is a U-shaped parcel and has access from Emerson Road and provides access to the adjacent parcel owned by Concord Oil. Concord Oil continues its use of the site. There would need to be a 21E review to determine whether there has been any contamination at this location.



Other parcels identified in the LWV list, but noted as unlikely due to community opposition, included:

Parcel 1986-6-19 – 13A Strawberry Hill Road

This 1.12 acres parcel, located between a Concord Housing Authority site and Strawberry Hill Road, is a narrow, steeply sloped site, and is an unlikely housing location.



Parcel 1986-5 – 41A Barrett’s Mill Road

This 7.47 acre parcel, under the purview of the Concord Public Schools, is located at the intersection of Barrett’s Mill Road and Strawberry Hill Road (also shown in the map to the right). The parcel is immediately adjacent to the historic Colonel Barrett House, which was the destination of the British regulars on April 19, 1775. The land has been continuously farmed since that time and has been added to the defined area of the Minute Man National Park. Due to its historic character, the land is an unlikely prospect for an affordable housing location.



Parcel 3000 – 78 Old Pickard Road

This 9.96 acre parcel is under the purview of the Concord Public Schools and is the current site of the Cushing playing field. There is also ledge at this location, which makes installation of an on-site septic system challenging.

Correspondence

Date:

1. 11/6/2022

2. 11/7/2022

From:

Bruce Freeman Rail Trail Advisory Committee

Dorrie Kehoe

Subject:

Junction Park Short-Term Improvements

Concord Trolley

November 6, 2022

Mr. Matthew Johnson, Chair
Town of Concord Select Board
Concord Town House
Concord, MA 01742
Delivered via email

Dear Mr. Johnson,

During the October 24th Bruce Freeman Rail Trail Advisory Committee (BFRTAC) meeting, Marcia Rasmussen, Concord Director of Planning and Land Management, shared the implementation plan for the short-term improvements to Junction Park which had been presented to the Select Board on October 3rd. We'd like to thank Ms. Rasmussen for her thoughtful approach and hard work on the plan.

While the plan mostly aligns with the conceptual redesign recommendations that had previously been presented to the Select Board by the BFRTAC in July 2022, it differs in one significant way: *the addition of four large planters in the already narrow pathways of the Park.*

These planters were added at the request of some individuals who have been advocating for a different approach. In fact, it was largely their advocacy that led to the Select Board to charge the BFRTAC to undertake the task of a conceptual redesign of Junction Park to improve a perceived safety risk. To carry out the charge, the BFRTAC spent months conducting committee and subcommittee meetings, site visits, public forums, data collection, interviews with town staff, discussions with outside experts, and analysis of over 600 resident surveys regarding safety in the park and how to improve it.

The idea of putting objects like large planters in the pathways (aka "Tactical Urbanism") was considered during this very deliberate, public process. The Committee in fact had considered and purposely excluded similar components after discussion and deliberations of the committee with significant public input. The addition of physical obstacles within the BFRT path creates a safety hazard as it narrows the passable space and pushes park users (both on wheels and off wheels) into closer contact.

A motion was passed unanimously on October 24th, 2022 by a roll call vote of a quorum of the Bruce Freeman Rail Trail Advisory Committee:

The proposed planters are not in keeping with the Committee's principles for the short-term design for the Junction Park section of the rail trail, they detract from the aesthetics of the park, and create a potential safety hazard. The Committee co-chairs are authorized to communicate this position to the Select Board

The BFRTAC urges the Select Board to direct Ms. Rasmussen and the Planning Department to remove these four planters from the plan and then proceed with implantation plans. The BFRTAC would be pleased to revisit the effectiveness of the recommended short-term design in the Spring and Summer of 2023 in public hearings.

Thank you for your consideration of our recommendation and please let us know what next steps we need to take to have the planters removed from the plans.

(Signed)

Bruce Freeman Rail Trail Advisory Committee

Adrienne Boardman, Co-Chair

Nathaniel Welch,

Richard Fahlander

Deborah Adlema

Dorcas Miller

Tracy Hansen

Mary Beth Barker

Sam Stearns

John Soden

51 MacArthur Road
Concord, MA 01742
November 7, 2022

Ms. Beth Williams
Economic Vitality and Tourist Manager
58 Main Street
Concord, MA 01742

Dear Ms. Williams,

In the past weeks, I have noticed a sign in West Concord Center stating: "Trolley Stops Here." I assumed that this was something only for tourists, but when, last week, I was unable to drive because of eye surgery, I decided to investigate and find out if it might offer a way for me to get to Concord Center.

And WHAT a delightful surprise!! The "trolley" was sparkling clean, the driver was wonderfully helpful and, as a bonus, I could get to the Center to cast my vote in the important election—without even having to find a parking space! I even had the opportunity to do some long postponed shopping before returning to the Visitor Center and boarding the bus for my return trip home to West Concord.

I understand that this service was designed for tourists visiting Concord --and while *en route* had a delightful chat with a visiting Englishwoman. However, I think that this also offers a huge and important service for many Concordians. Within easy walking distance of the West Concord Train Station live many older residents like me who, once they are aware of this transportation option will, I am positive, begin to take advantage of it.

I have learned that service for this year will be halted in a week or so, but I VERY much hope that in Spring, 2023, it will be continued again! Thank you for this terrific addition to Concord for tourists, businesses AND residents.

Sincerely,

Dorrie Kehoe (dorriekhoe@comcast.net)

CC: Concord Select Board
Concord Town Manager