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PLANNING DIVISION  
TOWN OF CONCORD MA



# TOWN OF CONCORD COMMUNITY PRESERVATION COMMITTEE

141 KEYES ROAD, CONCORD, MA 01742  
TEL. (978) 318-3290 | FAX (978) 318-3291

## Application for CPC Funding

Due no later than 12:00 noon on Friday, September 13, 2024

Applicant\*: Concord Municipal Affordable Housing Trust  
Federal Tax Id. No.\*: 04-6001121 (Town of Concord)  
Co-Applicant (if applicable): \_\_\_\_\_

Project Name\*: Implement Housing Production Plan strategies by advancing priority production projects

Project Location/Address (if applicable): \_\_\_\_\_

Purpose\*: (Select all that apply)

- Open Space     Community Housing     Historic Preservation     Recreation

### Project Budget\*:

Amount of CPC Funds Requested:	\$	<u>740,000</u>
Amount from Other Funding Sources:	\$	<u>1,985,500</u>
Total Project Budget:	\$	<u>2,725,500</u>

(If multi-year project, note current phase only)

Please check which of the following is included with this Application:

- |   |  |
|---|--|
| <input checked="" type="checkbox"/> One Paragraph Project Summary *             | _____ Architectural plans, site plans, photographs (if appropriate)          |
| <input checked="" type="checkbox"/> Map (if applicable)                         | _____ Copy of IRS determination letter (Non-profit Organizations only)*      |
| <input checked="" type="checkbox"/> Narrative *                                 | _____ Completed W-9 Form (Non-profits only)*                                 |
| <input checked="" type="checkbox"/> Selection Criteria and Needs Assessment     | _____ Copy of Audit or most recent Financial Information (Non-profits only)* |
| <input checked="" type="checkbox"/> Detailed Project Budget *                   | <input checked="" type="checkbox"/> Letters of Support (if any)              |
| _____ Feasibility Assessment  |  |
| <input checked="" type="checkbox"/> Statement of Sustainability (if applicable) |  |
| <input checked="" type="checkbox"/> Timeline *                                  |  |

Project Contact Person\*: Keith Bergman, CMAHT chair  
Project Contact Address\*: c/o Concord Town Manager's office  
Project Contact Phone\*: 774-353-8706 Email\*: Keith@KBergman.com

Authorized Signature of Applicant\*: \_\_\_\_\_  
Authorized Signature of Property Owner\* (if different): \_\_\_\_\_

\* Required

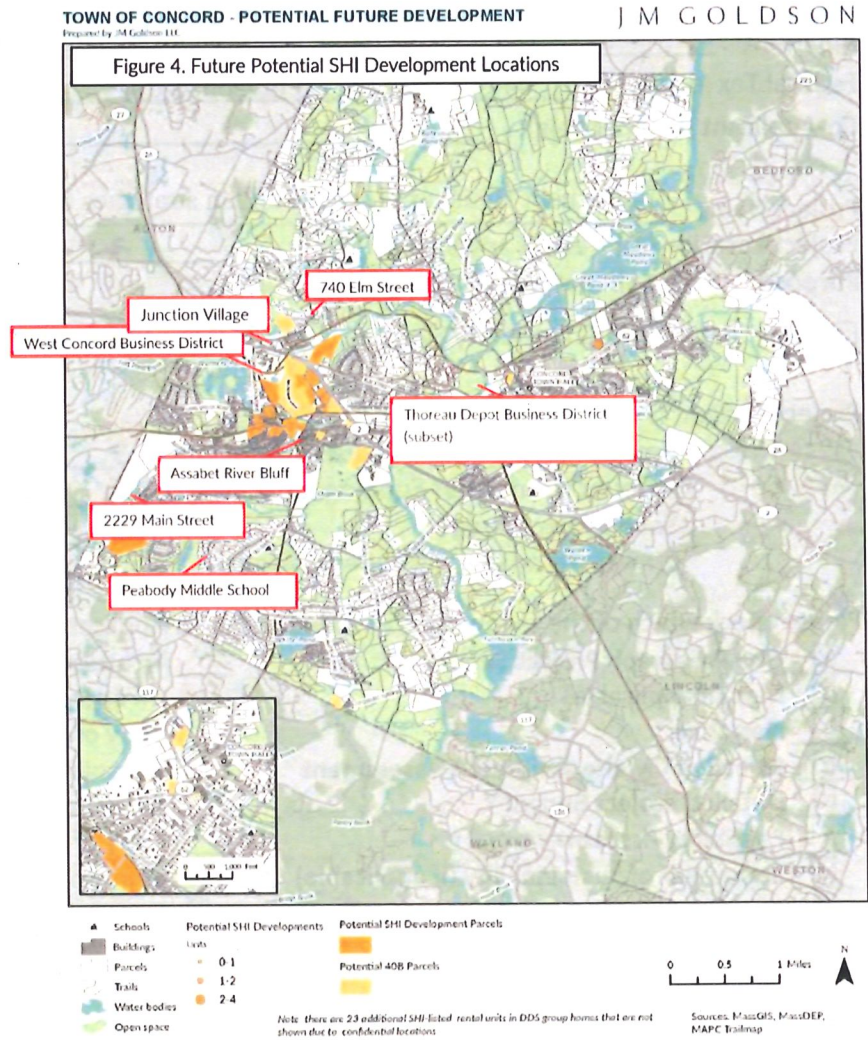
For Historic Preservation Projects Only – please check the box below left and acknowledge:

- I/We have read the U.S. Secretary of the Interior's Standards for the Treatment of Historical Properties and understand that planning for and execution of this project must meet these standards.

**2. Brief Project Summary** – The [Concord Municipal Affordable Housing Trust](#) requests a total of \$740,000 in CPA community housing funds, to benefit households earning up to 100% of area median income (AMI), for the Trust to continue to implement [FY 2023-2028 Housing Production Plan](#) strategies by advancing priority production projects as those projects become ready to proceed, in coordination with our Concord Housing Roundtable partners pursuant to [CMAHT’s funding guidelines](#). In so doing, the Trust asks that the June 2025 Annual Town Meeting appropriate \$500,000 in FY 2026 CPA funds, plus \$240,000 in unused FY 2021 CPA funds turned back by the Concord Housing Authority for 367 Commonwealth Avenue, so that those funds can continue to be used for housing purposes. The Trust’s request is supported by the Concord Housing Authority, the Concord Housing Development Corporation, and the Concord Housing Foundation.

**3. Map** – On page 35 of the Town’s [FY 2023-2028 Housing Production Plan](#) is Figure 4, “Future Potential SHI Development Locations,” shown at right, which includes all of the HPP implementation funding priority projects listed below.

**4. Narrative** – The [Concord Municipal Affordable Housing Trust](#)-- whose Board of Trustees consists of up to 7 members appointed by the Select Board, including 1 member of the Select Board and the Town Manager-- was established in 2021 by the Town’s [CMAHT Bylaw](#) to provide for the preservation and creation of affordable housing in Concord for the benefit of low and moderate income households and for the funding of community housing, as defined in the CPA. The Trust can act quickly when opportunities arise, if funding is available.



**Implementing Housing Production Plan production strategies** - The guiding affordable housing policy document for the Town of Concord is the [FY 2023-2028 Housing Production Plan](#) (HPP), which was unanimously adopted by the Select Board and Planning Board in December 2022 and approved by the State in January 2023-- with unanimous support of CHA, CHDC, CHF, and CMAHT. As the Concord Housing Roundtable, those 6 boards plus the Community Preservation Committee coordinate implementation of HPP strategies, and are convened quarterly by the Regional Housing Services Office to monitor plan progress. On September 26, 2023, the Trust adopted [funding procedures and guidelines](#) for maintaining and periodically updating the list of Housing Production Plan priority production projects, inviting project sponsors to apply for Trust funding on a rolling basis as each project becomes ready to proceed. The current list of priority projects is shown below, sorted by HPP strategy.

HOUSING PRODUCTION PLAN Priority Production Projects			Funded	Projected	Future
Strategy	Sponsor	Project(s)			
1. Assabet River Bluff <sup>1</sup>	CHDC	Complete development of 3 new affordable units at its Assabet River Bluff property	<input checked="" type="checkbox"/>		
2. Junction Village <sup>2</sup>	CHDC	Junction Village pre-development w/MCI Concord planning	<input checked="" type="checkbox"/>		
	CHDC	Junction Village development w/MCI Concord reuse			<input checked="" type="checkbox"/>
3. Other land for creation of affordable housing units <sup>3</sup>	Town/CHDC	91B Main Street - acquire 1.46-acre surplus State property for workforce housing (150% of AMI) with Town ARPA funds		<input checked="" type="checkbox"/>	
	NOVO	Fund NOVO Riverside Commons 40B sewer improvement fee for 51 affordable units	<input checked="" type="checkbox"/>		
	Trust	Fund feasibility of specific sites referenced in HPP			<input checked="" type="checkbox"/>
	CHA	CHA Local Properties LLC Property Acquisition Program	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
14. Services for low income, seniors <sup>4</sup>	CHDC	CHDC Small Grant program for repairs for qualifying affordable housing units	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
15. Fund CHDC <sup>5</sup>	CHDC	CHDC Buy Down Program	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	

**CMAHT Fund Summary to Date** - As shown in the table below, the Trust has received \$4,651,914.24 since Town Meeting began setting aside funds for the Trust in 2019. Of this, CMAHT has committed \$3,166,405—including all \$1,544,255.76 of the CPA funds granted to the Trust for FY 2024 and FY 2025<sup>6</sup>-- for support or creation of 63 affordable units thus far. With a resulting uncommitted fund balance of \$1,485,509, the Trust now seeks \$740,000 in CPA community housing funds-- plus \$500,000 in Town ARPA funds—for a total of \$2,725,509 to advance Housing Production Plan priority production projects through FY 2026.

<sup>1</sup> HPP Strategy #1 = CHDC creates SHI units at Assabet River Bluff, supported by the CPC, CMAHT, and CHF.

<sup>2</sup> HPP Strategy #2 - CHDC pursues creation of affordable subsidized housing units at 12-acre Junction Village in West Concord, supported by town entities (SB, CPC, CMAHT, CHF, community and neighborhood groups)

<sup>3</sup> HPP Strategy #3 - CMAHT pursues other land for affordable housing, in coordination w/CHDC, SB, and CPC.

<sup>4</sup> HPP Strategy #14 - Strengthen coordination, funding, and integration of available social service programs for low-income residents and seniors, including resources to live independently and funding repairs to modest value homes for health and safety, health services, etc.

<sup>5</sup> HPP Strategy #15 - Provide funding support to CHDC to create and preserve existing affordable units.

<sup>6</sup> Appropriated by the 2023 and 2024 Annual Town Meetings, respectively.

**CMAHT: FUND SUMMARY To Date**

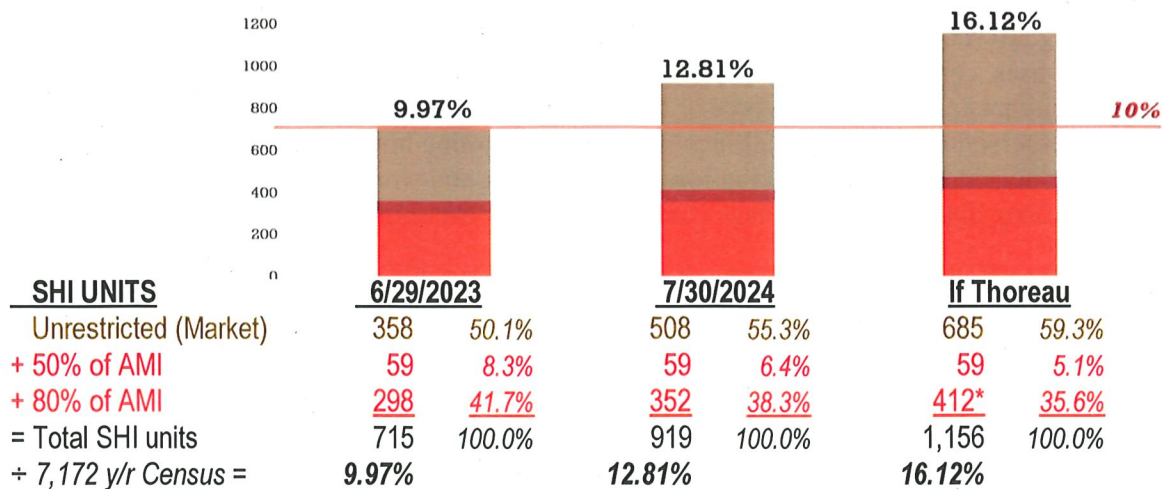
			Non-CPA Funding	CPA Funding	Total Funding
<b>REVENUES BY FUNDING SOURCE</b>					
2019 ATM, Article 23			\$ 500,000.00		\$ 500,000.00
2020 ATM, Article 14			500,000.00		500,000.00
Donation to AHTF			25,000.00		25,000.00
2021 ATM, Article 17			500,000.00		500,000.00
2022 ATM, Article 24			500,000.00		500,000.00
2023 ATM, Article 29 Town transfer			1,000,000.00		1,000,000.00
Resale fee: 127 Old Bedford Rd, #1			6,280.00		6,280.00
2023 ATM, Article 28 CPA fund transfer			-	\$ 1,044,255.76	1,044,255.76
Accumulated interest thru 6-25-2024			82,658.48		82,658.48
2024 ATM, Article 40 CPC grant			-	500,000.00	500,000.00
		<b>Totals</b>	<b>\$ 3,107,658.48</b>	<b>\$ 1,544,255.76</b>	<b>\$ 4,651,914.24</b>
<b>FUNDS COMMITTED BY PROJECT</b>					
	<b>SHI</b>	<b>Grantee</b>			
930 Main St - Assist in purchase	2	CHDC	\$ (150,000.00)		\$ (150,000.00)
Gerow - Design feasibility	1	CHA	(50,000.00)		(50,000.00)
Emerson Annex - Preserve 1 unit	1	Town	(95,000.00)		(95,000.00)
Assabet River Bluff acquisition	5*	CHDC	(650,000.00)		(650,000.00)
135 Baker Ave - buy down	1	RHSO	(38,000.00)		(38,000.00)
CHDC Small Grant Program	0	CHDC	(50,000.00)		(50,000.00)
CHA LLC Property Acquisition Program	1	CHA		(400,000.00)	(400,000.00)
CHDC Buy Down Program	1	CHDC		(266,120.00)	(266,120.00)
NOVO 40B Sewer Improvement Fee	51	NOVO	(14,149.24)	(378,135.76)	(392,285.00)
Assabet River Bluff - develop *3 units	-	CHDC	(500,000.00)	(500,000.00)	(1,000,000.00)
Junction Village pre-develop w/MCI	-	CHDC	(50,000)		(50,000)
CHDC Small Grant Program	-	CHDC	(25,000)		(25,000)
	<b>Totals</b>	<b>63</b>	<b>\$(1,622,149.24)</b>	<b>\$ (1,544,255.76)</b>	<b>\$ (3,166,405.00)</b>
<b>UNCOMMITTED BALANCE</b>			<b>\$ 1,485,509.24</b>	<b>\$ 0.00</b>	<b>\$ 1,485,509.24</b>

**Subsidized Housing Inventory to reach 16.12%** - Concord's [Subsidized Housing Inventory](#) was predicted to fall below its 10% goal under Chapter 40B<sup>7</sup> once 2020 U.S. Census year-round housing data was released in 2023. As such, funds granted to the Trust by recommendation of the Community Preservation Committee for Fiscal Years 2024 and 2025 were limited to “affordable community housing”—i.e., for households earning up to 80% of AMI—so that all units created with those funds would count towards the SHI. Since then—as shown in the table below—the SHI has risen to 12.81%, with the Zoning Board of Appeals’ approval of 201 SHI-countable rental units for the NOVO Riverside Commons 40B in April 2024 (51 affordable at 80% of AMI). Concord’s SHI is projected to reach 16.12% later this year, as ZBA anticipates approving 237 SHI-countable rental units at the Residences at Thoreau 40B (60 affordable at 80% of AMI).

<sup>7</sup> Progress towards the 10% 40B goal is calculated by dividing (a) the number of units countable on the Subsidized Housing Inventory by (b) the total number of year-round housing units, per the most recent decennial U.S. Census.

## CONCORD: SUBSIDIZED HOUSING INVENTORY - Current & Projected

By Restriction Status: Unrestricted (Market), Restricted at 50%, 80% of AMI



With rental 40B's adding 3 market rate units for every 1 affordable, when the ZBA approves the Thoreau 40B and Concord's SHI reaches 16.12%, fully 59.3% (685 units) of the then-total 1,156 SHI-countable units will be unrestricted—i.e., market rate. Only 41.7% of SHI units (471) would be restricted at some level of affordability. So there is more work to do in a community where many who work here still cannot afford to live here.

**SHI & Non-SHI Restricted Housing Units to Reach 7.21% of Total Year-round Units.** As shown below, with 60 Thoreau rental units restricted at 80% of AMI, Concord would then reach a total of 517 units restricted at levels between 50% and 150% of AMI. Those 517 restricted units would equal just 7.21% of Concord's total 7,172 year-round units per the 2020 U.S. Census. 471 of those restricted units would get counted on the SHI; 46 would not.

### CONCORD: ALL RESTRICTED HOUSING UNITS - Projected (when SHI reaches 16.12%)

% of AMI	...	50%	60%	80%	100%	110%	120%	130%	140%	150%
SHI Units	471	59	0	*412	0	0	0	0	0	0
+ Non-SHI Units	46	0	6	4	14	5	3	2	7	5
= Total Restricted Units	517	59	6	416	14	5	3	2	7	5
÷ 7,172 y/r Census =	7.21%									

Source: RHSO

**Community Housing (100% of AMI)** - Mindful of the Select Board's FY 2025 goal to promote a more diverse housing stock, CMAHT proposes that the \$740,000 to be appropriated by the June 2025 Annual Town Meeting for the Trust be for "community housing" as defined in the Community Preservation Act—i.e., to benefit households earning up to 100% of AMI. Of the 46 restricted units not countable on the SHI, 14 are currently restricted at 100% of AMI, as shown above. The Trust seeks to be able to add more units to this column.<sup>8</sup>

<sup>8</sup> The Trust also looks to add to the 150% of AMI column (workforce housing) by using non-CPA funds, including \$500,000 in Town ARPA funds to acquire the 1.46-acre surplus State property at 91B Main Street.

**5. CPC's Selection Criteria and Needs Assessment** – This project would address all of the Concord Community Preservation Committee’s specific use criteria for community housing projects, and serve to implement these needs identified in the FY 2023-2028 HPP: creating and developing affordable housing for moderate and low income renters or buyers; promoting smaller houses, condominiums and apartments for elderly residents, "empty nesters," people in changed circumstances due to divorce or loss of a partner, young adults, students, young families and single-person households of all income levels; promoting housing adapted for the disabled; promoting housing for artists seeking low cost live/work and work space; and promoting housing within walking distance of the village centers and public transportation.

**6. Budget** – The Concord Municipal Affordable Housing Trust has a current uncommitted fund balance of some \$1,485,500, and seeks to add \$740,000 in CPA funds appropriated at the June 2025 Annual Town Meeting-- plus \$500,000 in Town ARPA funds-- for a total of \$2,725,500.

<i>Funding Source</i>	<i>Amount</i>	<i>Comment</i>
CMAHT Trust Fund	\$1,485,500	Current uncommitted balance
Grant Funds Requested - CPA	740,000	This grant application
Town ARPA funds requested	500,000	Application forthcoming
Total Project Budget	\$2,725,500	

**8. Statement of Sustainability** – All new construction and major renovations in Concord—including community housing units created with CPA funds-- will be built pursuant to the [Fossil Fuel-Free Bylaw](#) amended by the April 2024 Annual Town Meeting, which became effective July 30, 2024. Moreover, the Trust conditioned its FY 2024 CPA-funded grant to NOVO Riverside Commons LLC on NOVO’s agreement to comply with that bylaw, which was incorporated into the ZBA’s comprehensive permit decision filed on April 16, 2024.

**9. Outreach Strategy** – As noted above, the Housing Production Plan whose production strategies this grant would implement was adopted unanimously by the Select Board and Planning Board, with unanimous support of the Concord Housing Authority, Concord Housing Development Corporation, Concord Housing Foundation, and the Trust. Through the Concord Housing Roundtable—these entities plus the Community Preservation Committee—the Trust works to coordinate implementation of HPP housing production strategies. In recent months, the Trust has conducted a series of meetings and discussions with our housing partners, including the August 15, 2024 Concord Housing Roundtable held prior to CPC’s September 13, 2024 funding application deadline, to identify which HPP implementation production projects could move forward in the coming year, so that the Town’s affordable housing funds can be put to work.

**10. Timeline** – In coordination with the Concord Housing Roundtable, through quarterly meetings, and ongoing meetings and discussion with Roundtable partners, the Trust will periodically update the list of HPP priority production projects and invite funding applications on a rolling basis as those projects become ready to proceed. The Trust hopes to commit the entire \$740,000 appropriated at June 2025’s Annual Town Meeting by the end of FY 2026.

**12. Letters of Support** – Attached are letters of support from the Concord Housing Authority, the Concord Housing Development Corporation, and the Concord Housing Foundation, reflecting their votes of August 21, September 10, and September 11, 2024, respectively.



📍 34 Everett St.,  
Concord, MA 01742  
☎ 978-369-8435  
🌐 [www.concordha.org](http://www.concordha.org)

September 3, 2024

Concord Municipal Affordable Housing Trust (CMAHT)  
Keith Bergman, Chair  
22 Monument Square  
Concord, MA 01742

Dear Chair Bergman,

At the Concord Housing Authority Board of Commissioners meeting on Wednesday, August 21 the board unanimously voted to endorse CMAHT's Application to CPC.

The CHA Board wishes to express their sincere gratitude for the work that CMAHT has done to increase affordable housing in Concord. We were fortunate enough to receive \$400,000 to purchase a 2-bedroom family unit at 78 Forest Ridge Rd. Unit 204 in January and are looking forward to expanding our portfolio in the future, with your assistance and support.

Please let us know if there is anything further we can do to advocate on behalf of your CPC Application.

Sincerely,  
Stephan Bader, Chair  
Stephanie Chrobak, Vice Chair  
Edward Larner, Treasurer  
Rick Eifler, V. Treasurer  
Bea Fousek, Member



**Concord Housing  
Development Corporation**

September 12, 2024

Concord Municipal Affordable Housing Trust (CMAHT)  
Keith Bergman, Chair  
22 Monument Square  
Concord, MA 01742

Dear Chair Bergman,

At the Concord Housing Development Corporation meeting on Tuesday, September 10, 2024, the Board voted unanimously to support CMAHT's Application to the CPC for \$740,000 in CPA community housing funds (up to 100% of AMI) to continue to implement HPP priority production projects.

The CHDC Board wishes to express its sincere gratitude for the work that CMAHT has done to increase affordable housing in Concord, including the numerous awards to the CHDC, most recently, \$1,000,000 for the development subsidy for the Assabet River Bluff project

Please let us know if there is anything further we can do to advocate on behalf of your CPC Application.

Sincerely,

Lee Smith,  
CHDC President and Board Chair



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# Concord Housing Foundation, Inc.

*Working to Preserve Concord's Housing Diversity*

Sept. 11, 2024

Burton Flint  
Chair  
Community Preservation Committee  
Town of Concord MA

Dear. Mr. Flint

The Board of the Concord Housing Foundation voted unanimously today to support the funding request to CPC from the Concord Municipal Affordable Housing Trust for the 2026 budget year. This request includes \$500,000 in new CPA funds, and the redesignation to the Trust of \$240,000 originally intended for the "Gerow House" on Commonwealth Avenue in West Concord.

The Concord Housing Foundation worked hard to persuade the Town to replace the house demolished on the Gerow Park lands with an affordable home at the corner of the property. We are fortunate that Habitat was able to construct this house without requiring all of the money originally allocated by CPC. This money was always intended for affordable housing, and should be designated for the Trust to use for the next projects from CHDC or CHA which meet requirements for CPA housing funds.

The requested \$500,000 in new funding is consistent with recent CPA allocations for housing. By allocating this money to the Trust, rather than a specific project, it can be used when needed to keep affordable housing projects moving as fast as possible. With the large gap in affordable housing in Massachusetts, it is important to have this money ready when it can be used by CHDC or CHA, and not wait for a specific budgeted proposal to be presented in the CPA funding cycle. Hopefully, this will shorten the pipeline for new affordable units in Concord.

We really hope that the Community Preservation Committee will act favorably on this request from the Concord Municipal Affordable Housing Trust. Be assured that the Concord Foundation will use its limited available funds to support projects and help keep them moving, as we did with the homes soon to begin construction at Assabet Bluff.

Frank Feeley  
President  
Concord Housing Foundation

Cc; Keith Bergman, Chair CMAHT  
Stephan Bader, CHA  
Lee Smith, CHDC

P.O. Box 751, Concord, MA 01742

