



TOWN OF CONCORD

**Housing
Production Plan
Update 2010**

Prepared for:
Town of Concord, MA

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Funded by the Concord Community Preservation Act Fund

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INTRODUCTION

Housing Production Plans ("HPP") are prepared in accordance with the Massachusetts Department of Housing and Community Development ("DHCD") requirements under 760 CMR 56.03(4). The plan defines the annual increases in the creation of eligible affordable housing units with expanded local input and broad community support. It is comprised of a comprehensive needs assessment, affordable housing goals and implementation strategies. These overall topics are further defined and refined through detailed analysis of demographic and housing data, and development constraints; as well as detailed housing production goals and strategies.

The original Concord Housing Production Plan was prepared in accordance with the regulations and approved by DHCD in August 2005 for a 5-year period. This update is being undertaken to retain the approval status of that original Plan.

The ultimate goal of this update is to have a completed HPP which can be certified by the State. This process begins with the DHCD's approval of the updated HPP. After approval, the Town must produce the required number of units in one year to retain certification. This is 0.5% of year-round units for a one year certification (or 31 units for Concord using 2000 housing units) or 1.0% for a two year certification (62 units for Concord). Once the required number of units is reached, a request for certification is submitted to DHCD. If certification is approved, then the Town may deny Comprehensive Permit applications if such applications are not "consistent with local needs."

Specifically, under the new (Feb 2008) regulations "If a community has achieved certification within 15 days of the opening of the local hearing for the Comprehensive Permit, the ZBA shall provide written notice to the Applicant, with a copy to DHCD, 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 ZBA's assertion, it must do so by providing written notice to DHCD, with a copy to the ZBA, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. DHCD shall review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA 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 DHCD 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."

There are strong local benefits to having an approved HPP. In addition to allowing for greater control over mixed-income and affordable housing development, an approved HPP provides a framework for local housing programs and establishes future development goals. It is also an

opportunity for the community at large to provide input on the creation of affordable housing. These are valuable benefits to the Town of Concord.

This update to Concord's 2005 HPP was prepared by consultants hired by the Concord Department of Planning and Land Management through a public RFP process and was funded from the Concord Community Preservation Act funds.

EXECUTIVE SUMMARY

Recently awarded Metro West's "Gold Standard" in Boston Magazine's June 2010 "Best Places to Live," Concord continues to be a desirable residential community because of its natural beauty, good schools, rich history and traditions, and proximity to highways and public transportation.

Developable land is scarce (due to extensive flood plain and wetlands, active farming uses, and permanently protected open spaces), which causes 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 45 years, the Town's boards and committees have attempted to increase housing diversity in Town through plans, reports, and actions. 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, like many of the municipalities in the State, is zoned almost exclusively for single-family residences. However, there are a few local zoning provisions that encourage affordable housing, notably the Planned Residential Development special permit, which has been effective at permitting some mixed-income housing.

Concord has more than doubled its affordable housing in the last decade, and continues to make annual progress towards its housing goals. In the time since 2004, when the Housing Production Plan was prepared, the Town has accomplished many housing initiatives including adding 63 units to the Subsidized Housing Inventory – or 1.1% of the year-round housing in Concord. Other accomplishments include:

- Establishing the Concord Housing Development Corporation in 2008. This non-profit entity is able to purchase and develop property and maintain funds for housing related projects.
- Engaging in dialogue with State concerning disposition of other state owned parcels that are suitable for housing. Governor Patrick signed into law legislation that will transfer certain Department of Correction land in the town of Concord for affordable housing and open space. Chapter 117 of the Acts of 2010 filed by Representative Cory Atkins (D-Concord) and Senator Susan Fargo (D-Lincoln), conveys a 12 acre parcel of state-owned land under the control of the Massachusetts Department of Correction (DOC) to the Concord Housing Development Corporation (CHDC) to facilitate the development of affordable housing in Concord. The CHDC is a nonprofit organization that the legislature established in 2006 by a special act sponsored by Representative Atkins.
- Adding incentives to Residential Cluster Development by-law.
- Addressing problems caused by 'mansionization' by forming several groups that identified solutions and proposed Town Meeting articles for zoning revisions and

Neighborhood Conservation Districts. Though these failed, the Planning Board is appointing a task force this summer to re-examine this issue in light of recent court cases and renewed local concern.

- Continuing to track potential sites becoming available through Chapter 61 Identifying organizations to which the Town can transfer its purchase rights. The Town worked with the Concord Housing Trust to purchase land, and plans to work with the newly formed Concord Housing Development Corporation if the Town is in a position to transfer purchase rights (under Ch. 61, 61A and 61B). The Town continues to monitor such properties through the GIS and outreach to property owners.
- Pursuing development of Town owned land. The Finigan Way development, on previously Town owned property - is under construction where six of the twenty units are affordable.
- Adopting the Community Preservation Act in 2004 and continuing to support the program by voting not to revoke the CPA at the 2010 Town Meeting. The CPA allocated funds for housing purposes in the amount of \$2,607,150 up to and including the 2010 distribution.
- Participating in regional efforts with MAPC-MAGIC to support regional activities related to affordable housing. The Town has also joined the West-Metro HOME Consortium this year. The Town is currently in discussion with other communities to identify groups or individuals who can assist in preserving and promoting the existing affordable housing opportunities in the community.

The overall population is relatively constant, with significantly rising incomes, an increase in median age and a slight decrease in household size.

The data indicates that Concord's housing stock continues to grow at a faster rate than the population and parallels a national trend of decreasing household size.

The median priced single-family home in Concord would only be affordable for upper-income households and a median priced condo would be unaffordable to households at or below the moderate income level. The median value of homes in Concord is more than twice the State median.

The high cost of land in Concord is one of the major constraints in developing additional affordable housing. Permanently protected open space makes up 30% of the Town's land, and 22% of the overall land area is wetland and floodplain (some of which is also permanently protected). Approximately 38% of the Town is developed with a mix of residential and commercial uses.

Projecting housing needs, taking into account regional growth factors, may be more art than science. The impacts of recent economic factors have great influence that no one can predict. However, several factors identified will have an impact on future housing. These trends include an aging population, smaller household sizes, growing demand for environmentally conscious housing, and less buildable land. These would tend to point to the increased development of smaller dwellings closer to public resources.

The Town has articulated six goals and twelve strategies to define the framework and implementation activities for the housing plan. These range from preserving existing small homes and retaining existing low-income households throughout town to increasing diversity of housing options through compact development.

The housing plan will encourage the creation of both affordable units that will count on the SHI and units affordable to middle-income households, including those with a Concord connection, throughout town as well as creating homeownership opportunities.

Section 1. HOUSING NEEDS ASSESSMENT

The key element of the Housing Needs Assessment section of the Housing Production Plan (HPP) is to understand who currently lives in the community, demonstrated through demographic trends affecting future growth, as well as existing housing stock and future housing needs.

The HPP must establish a strategic plan for municipal action with regards to housing, based upon a comprehensive housing needs assessment that, at a minimum, examines:

- The most recent available census data of the municipality's demographics (Section 1.1) and housing stock (Section 1.2, 1.3 and 1.4). Reviewing census data is the starting point for a community's analysis and information may be found at <http://www.census.gov/>. Regional Planning Agencies, Town Clerk, realtors and the media are also sources of information that may be used in an HPP.
- A projection of future population and housing needs, taking into account regional growth factors, that covers the entire period of the plan. (Section 1.5)
- The capacity of the municipality's infrastructure to accommodate the current population and anticipated future growth, including plans for enlargement or expansion of existing infrastructure systems to ensure that both current and future needs are met. The infrastructure analysis should evaluate the capacity of water and sewer systems, roads, utilities, public transit, schools, and any other public facilities that will impact or be impacted by future housing development. (Section 1.6).

The original Housing Production Plan approved in 2005 provided a detailed analysis of Concord's demographics using the 2000 Census. As the new Census data (2010) is not available, these sections from the original plan (Sections 1.2, 1.3 and 1.4) have been included using their original data and analysis. Updated comments and more recent information are provided along side of the original information.

Section 1.1: Population and Household Analysis from 2005 plan

(using 2000 Census Data)

A community's housing needs change over time as the size and composition of the population evolves and housing preferences shift. Different social and economic factors may influence whether families choose to rent or buy, construct new homes or renovate old homes. The size and type of homes are also influenced by family size, householder age, and economic status.

The population of Concord has remained stable over the past decade at approximately 17,000. There have been some significant shifts in the composition of the Town's population in that time, with the adult population declining in the 20 to 34 year age bracket by 48% and increasing in the 75 and over bracket by 38%.

Households by Size and Type

The total Concord population did not grow in the decade from 1990 to 2000, though the number of households increased by 255, or approximately 5%. As the data from 2000 in Table 1 reflects, the net increase has occurred in the number of owner-occupied households, which rose by 8%, corresponding to an equivalent percentage decrease in renter-occupied households. In 1990, 22% of the Town's households were renters but by 2000, this ratio had fallen to 19%, with an increase of 359 owner occupied units, and a decrease of 104 rental units.

The largest net increase occurred among single-person households. The Town has a smaller average household size and has experienced an increase in the percentage of elderly residents.

In summary, while the overall population virtually stayed the same, the number of households has increased, with more owner-occupied units and fewer people per household.

While most of the data in this section relies on the 2000 Census, the Warren Group provides certain more current demographical information.

The population in Concord has remained relatively constant since 2000 (decrease of 1.02%), while incomes have risen almost 12% to a median of \$109,384 and median age also increasing from 53.1 to 55.5 years.

These trends compare equally to the trends in the abutting Towns as shown in Table 2.

Table 1: Population, Households, Type and Household Size for Concord

	1990	2000	% Change
Total Population	17,076	16,993	-0.5%
Population in Group Quarters	1,783	1,417	-20.5%
Sub-Total Institutional	1,680	1,383	-17.7%
Sub-Total Noninstitutional	103	34	-67.0%
Population by Age			
Under 5	954	979	2.6%
5 to 17	2,513	3,284	30.7%
18 to 24	1,471	712	-51.6%
25 to 34	2,594	1,415	-45.5%
35 to 44	2,947	2,975	1.0%
45 to 54	2,437	2,946	20.9%
55 to 59	986	1,081	9.6%
60 to 64	908	791	-12.9%
65 to 74	1,249	1,406	12.6%
75 to 84	687	963	40.2%
85 years +	330	441	33.6%
Population in Households			
Average Household Size	2.69	2.62	-2.6%
Average Owner-Occupied Unit	2.83	2.77	-2.1%
Average Renter-Occupied Unit	2.17	1.99	-8.3%
Households			
Owner-occupied	5,693	5,948	4.5%
Renter-occupied	4,439	4,803	8.2%
	1,254	1,145	-8.7%
Households by persons in Unit			
Total Occupied Units	5,693	5,948	4.5%
1-person household	1,129	1,306	15.7%
2-person household	1,891	2,032	7.5%
3-person household	1,080	999	-7.5%
4-person household	1,040	1,042	0.2%
5-or-more-person household	580	569	-1.9%

Source: U.S. 2000 Census

Recent Regional Demographic trends

Recent demographical data collected by the Warren Group in 2007 provides a comparison of the demographic changes since the 2000 Census data for both Concord and neighboring Towns. The table below demonstrates that the trends evidenced in Concord are mostly shared by the surrounding towns. The overall population is relatively constant, with significantly rising incomes, and an increase in median age.

Table 2: Demographic Data for Concord and Neighboring Towns

Town	Population			Household Income		
	2000	2007	% chg	2000	2007	% chg
Concord	16,993	16,821	-1.0	\$95,597	\$108,384	11.8
Acton	20,331	20,487	0.8	\$90,936	\$108,125	15.9
Bedford	12,595	12,429	-1.3	\$89,684	\$107,155	16.3
Carlisle	4,717	4,831	2.4	\$130,592	\$156,000	16.3
Lincoln	8,056	7,862	-2.5	\$82,201	\$94,811	13.3
Maynard	10,433	10,141	-2.9	\$61,000	\$72,721	16.1
Sudbury	16,841	17,006	1.0	\$119,625	\$142,731	16.2
Wayland	13,100	12,923	-1.4	\$101,304	\$116,206	12.8

Town	Median Age			HH Size		
	2000	2007	chg	2000	2007	chg
Concord	53.1	55.5	2.4	2.62	2.58	-0.04
Acton	46.6	49.9	3.3	2.69	2.67	-0.02
Bedford	51.5	54.3	2.8	2.60	2.56	-0.04
Carlisle	50.7	53.7	3.0	2.92	2.87	-0.05
Lincoln	47.4	51.6	4.2	2.83	2.79	-0.04
Maynard	47.4	50.0	2.6	2.43	2.37	-0.06
Sudbury	49.1	52.5	3.4	3.02	3.04	0.02
Wayland	51.9	54.7	2.8	2.80	2.79	-0.01

Source: Warren Group

Racial/Minority Population Information

Based on the information gathered by the U.S. Census (and presented below, it appears that the diversity within the Concord community is increasing slightly, with a 2% decline in those reporting their race as "white." While the number of residents reporting their race as "black" declined, there were increases in the numbers of residents who reported their race as "Asian; some other race; or two or more races".

Although the U.S. Census from 1990 to 2000 appears to show a slight decline in the Concord population, information collected by the Town Clerk shows that this apparent decline was due to a decrease in the prison population. There are two correctional facilities located in Concord,

the MCI-Concord and the Northeast Correctional Center, both located on Route 2 near the Rotary. Construction at MCI-Concord in 2000 required a shift in the numbers of prisoners being held in Concord – the estimates indicate a difference from 1,500 in 1990 to 975 in 2000, or 525 inmates). It is difficult for the Town to determine the demographic information of prisoners housed in Concord, and it is assumed that the Census data accurately includes the prisoner population.

Table 2.1: Racial Composition

Race	1990	2000
White	15,981 (93.6%)	15,572 (91.6%)
Black	454 (2.5%)	380 (2.2%)
Am. Indian, Eskimo, Aleut	27 (0.1%)	16 (.09%)
Asian (+ Hawaiians and Pacific Islanders)	349 (2.0%)	492 + 4 (2.9%)
Some other race	258 (2.4%)	361 (2.1%)
2 or more races	N/A	168 (0.9%)
Total population	17,069	16,993

Source: 2000 Census

The minority population for the Boston-Cambridge-Quincy metropolitan statistical area, which includes Concord, measures 20.7% (per DHCD), clearly above the racial and ethnic demographics presented for Concord.

Having racial, age and economic diversity within the resident population has long been of concern to the community as expressed in master plans and long range plans going back to the 1970's and 1980's, and is part of the 2005 Comprehensive Long Range Plan. With the extent of lands that have been permanently protected (30+% of the total land area) by the Federal government (Minute Man National Historical Park and the Great Meadows Wildlife Refuge), the State government (Walden Pond Reservation and agricultural fields near the Northeast Correctional facility), the Town (various farms, parks and open spaces) and private groups, in combination with the rising cost of construction and housing, maintaining existing affordability and providing for a variety of housing options continues to be of concern to the community.

Special Needs

The 2000 census reported that 19.3% of the population age 5 and older, or nearly one in five people in the United States, are living with some type of long lasting condition or disability. Census 2000 also showed that disability – whether physical, mental or emotional - rises with age and that disability is linked to poverty.

Approximately 10.9% of the Concord civilian, non-institutionalized population (age 5 years and older) reported a disability (1,599 out of 14,630). The number of people reporting a disability who were age 65 and over was 501 out of 2,468, or 20.2% in the 2000 census (see the chart at the end of this discussion).

From the population demographics, the Town of Concord has experienced a marked increase in the number of residents age 65 and older, increasing from 9% of the population in 1970 to

17.5% of the population in 2000. Concord's need for housing for disabled individuals is anticipated to rise because the over-65 population is rising.

While the numbers indicate a lower rate of disability in the community than that for the region, state and country, they also raise an awareness that housing needs are varied and that no one solution can meet these needs. By acknowledging the need for special needs housing, the community can work to insure that a variety of housing options are available and provide support for efforts by the Town, the Housing Authority, private groups and individuals to provide accessible affordable housing.

Disability Status	Concord	Middlesex County area
Pop. 5 to 20 years with disability	3,521 214 (6%)	7.2 – 8.7 %
Pop. 21 to 64 years with disability	8,641 884 (10.2%)	16.7 – 18.5%
Pop. 65 years and older with disability	2,468 510 (20.2%)	36.5 – 38.6%

Source: Town of Concord

Section 1.2: Housing Supply in Concord from 2005 plan
(using 2000 Census Data)

As of 2000, there were 6,153 housing units in Concord. Concord’s owner-occupied housing units increased during the decade, but the total number of rental units decreased. The data indicates that Concord’s housing stock continues to grow at a faster rate than the population and parallels a national trend of decreasing household size. The number of homeowner occupied units is rising at a more rapid pace than rental units, which will influence the affordability of housing as a whole.

Concord’s rental vacancy rate declined from 4% in 1990 to 3.2% in 2000. The homeownership vacancy rate declined from 1.9% to 0.6% in the same period. The vacancy rate includes those units which were vacant and for sale or for rent at the time of the Census, but does not include units that have been rented or sold and awaiting occupancy, seasonal units, or other vacant units that were being held off market or retained for other purposes.

Generally, housing vacancy rates of 5% for rental units and 2% for ownership stock are thought to be sufficient for accommodating reasonable housing choice. Throughout the region, the ownership and rental vacancy rates remain below the desired averages. Factors that would account for this trend include high employment growth and increased housing demand and a lag in housing production as well as the increased housing costs that result from a tight housing market.

Table 3: Housing Supply - 1990 to 2000

	1990	2000	Change	% Change
Total Housing Units	5,917	6,153	236	4.0%
Total Occupied	5,693	5,948	255	4.5%
Owner-Occupied	4,439	4,803	364	8.2%
Renter-Occupied	1,254	1,145	-109	-8.7%
Total Vacant	224	205	-19	-8.5%
Vacant for Rent	52	44	-8	-15.4%
Vacant for Sale	86	47	-39	-45.3%
Rented or sold, awaiting occupancy	31	38	7	22.6%
Vacant Seas, Migratory, Occ. Use, or Other	55	76	21	38.2%
Total Stock Occupied or Available for Occupancy	5,831	6,039	208	3.6%
Vacancy Rate Ownership	1.9%	0.6%		
Vacancy Rate Rental	4.0%	3.2%		

Source: U.S. 2000 Census

Table 4: Housing Supply - Regional Comparison

c	Occupied Housing 2000			% Rental	Vacancy Rate 2000	
	Owner	Renter	Total		Owner	Renter
Concord	4,798	1,150	5,948	19.3%	0.6	3.2
Acton	5,702	1,793	7,495	23.9%	0.8	2.8
Bedford	3,705	916	4,621	19.8%	0.3	2.6
Bolton	1,330	94	1,424	6.6%	1.0	7.8
Boxborough	1,310	543	1,853	29.3%	0.5	4.6
Carlisle	1,518	100	1,618	6.2%	0.6	2.9
Hudson	4,964	2,026	6,990	29.0%	0.4	3.1
Lexington	9,175	1,935	11,110	17.4%	0.4	1.7
Lincoln	1,710	1,080	2,790	38.7%	0.7	0.6
Littleton	2,461	499	2,960	16.9%	0.4	3.1
Maynard	2,997	1,295	4,292	30.2%	0.4	2.9
Stow	1,813	269	2,082	12.9%	0.3	0.7
MAGIC Region*	36,685	10,550	47,235	22.3%	0.7	2.7
Massachusetts	1,508,248	935,332	2,443,580	38.3%	0.7	3.5

Metropolitan Area Planning Council, 2001, U.S. Census for 2000

Section 1.3: Housing Costs and Affordability from 2005 plan

(using 2000 Census Data)

The following analysis reviews the demand for housing in Concord and the housing needs of local residents, while also assessing what is actually an affordable housing option.

Household and Family Income

Housing affordability is determined by comparing median incomes and the availability of housing options within various income ranges. Federal and state affordable housing programs group households by income using the area median family income (AMI) as the benchmark. The AMI referenced in this analysis is for the Boston-Cambridge-Quincy Metropolitan Statistical Area. Housing demand and need has been calculated for four income groups using Census 2000 data: poverty level (30% of AMI, based on the federal poverty threshold for a family of four), low (up to 50% of AMI), moderate (51% to 80% of AMI), and middle (81% to 150% of AMI).¹ Table 5 lists median family and household incomes for the Town, county, and region.

Income limits are updated by HUD on a yearly basis. The 2010 income limits for comparison purposes are:

State, Federal housing program limits:
 Very Low Income (50% AMI) = \$45,900
 Low Income (80% AMI) = \$64,400

CPA housing expenditure limits
 Moderate Income (100% AMI) = \$91,800

'Concord' Affordability definition (PRD zoning)
 Starter Priced (110% AMI) = \$100,980
 Moderate Priced (150% AMI) = \$137,700

Table 5: Median Income

	1990	2000	\$ Change	% Change
Median Household Income				
Town	\$69,917	\$95,272	\$25,355	36.3%
Owner-Occupied	--	\$106,239	--	--
Renter-Occupied	--	\$51,058	--	--
County	\$43,847	\$60,821	\$16,974	38.7%
Boston PMSA	\$40,491	\$55,183	\$14,692	36.3%
Median Family Income				
Town	\$80,184	\$115,839	\$35,655	44.5%
County	\$52,112	\$74,194	\$22,082	42.4%
Boston PMSA	\$49,266	\$68,341	\$19,075	38.7%

Source: U.S. Census, reports income for previous year (1989, 1999).

¹ Area median family income is established annually by the U.S. Department of Housing and Urban Development for metro areas and counties. For the purposes of comparison with other U.S. Census data, this analysis used the 1999 median family income as reported by the 2000 Census for the Boston PMSA.

Table 6 lists the income levels for low to middle-income households and the percentage of Concord's households in each range based on Census 2000 information.²

Table 6: Households by Income Range

Income Group*	Max. Annual Income	% of Renters	% of Owners	% of All Households
Poverty Level***	\$17,603	8%	3%	4%
Low Income (Under 50% of median income)	\$34,171	36%	11%	16%
Moderate Income (Under 80% of median income)	\$54,673	52%	22%	28%
Middle Income (Under 150% of median income)	\$102,512	80%	46%	53%

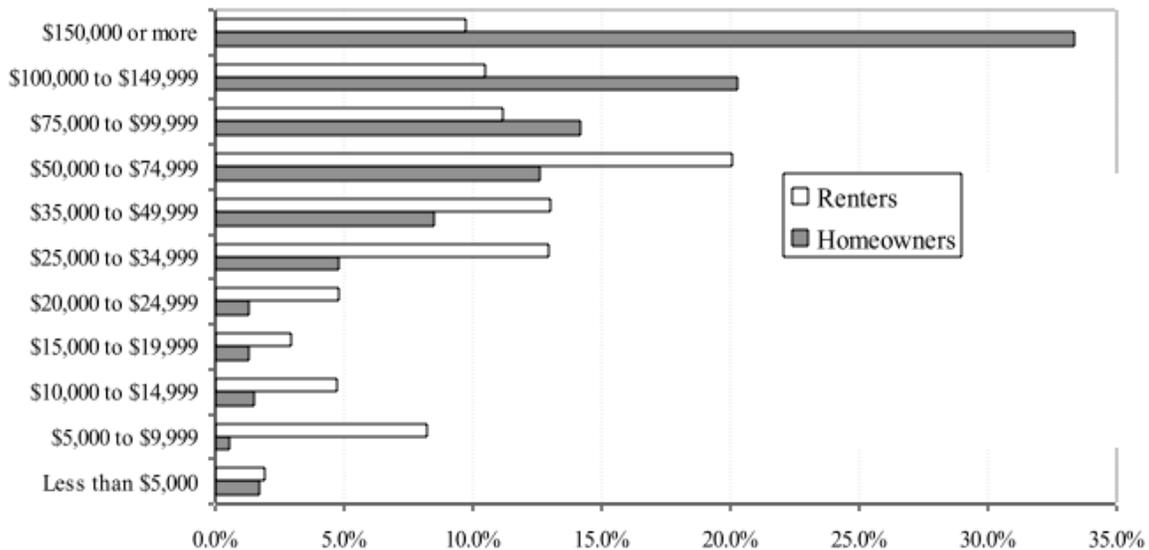
*Income groups were derived based on the median family income for the Boston PMSA (2000 Census).

**Poverty level based on threshold for family of four as reported by 2000 U.S. Census.

Concord's median homeowner income in 1999 was \$106,239 and the median renter household earned \$51,058. The Town's median incomes as reported in the 2000 Census were 30% higher than the Boston region and over 20% higher than Middlesex County.

As Figure 1 illustrates, about 33% of the homeowner households in Concord earned over \$150,000 and the highest percentage of renters earned between \$50,000 and \$74,999. The Warren Group reports that the 2007 overall median household income is \$108,384, consistently above the Boston region.

Figure 1: Households by Income Range, 1999



² The U.S. Department of Housing and Urban Development reports the 2010 AMI for the Boston MSA as \$91,800.

Housing Costs and Value

The median housing costs listed in Table 7 are based on Census data as well as market data from the Warren Group.³ The Warren Group home sales price data represent the actual sale prices of homes, whereas the Census data are based on respondents' opinions of the value of their home and are likely to lag behind actual market conditions.⁴ Although median gross rent grew at a rate equivalent to the median income, the median sales price of a home has increased by more than twice the rate of family and household incomes.

Table 7: Median Housing Costs

Housing Costs	1990	2000	Numerical Change	% Change
Median Value Owner-Occupied Home (Census)	\$310,600	\$453,400	\$142,800	46.0%
Median Home Sales Price (Warren Group)	\$272,500	\$522,500	\$250,000	91.7%
single-family	\$286,000	\$529,250	\$243,250	85.1%
condo	\$191,250	\$283,750	\$92,500	48.4%
Median Gross Rent (Census)	\$811	\$1,106	\$295	36.4%

Housing Costs (Warren Group)	Concord		Massachusetts	
	2000	2010	2000	2010
Median Sales Price – Single Family	\$529,250	\$615,175	\$200,000	\$285,000
Median Sales Price – Condo	\$283,750	\$550,750	\$142,000	\$253,000
Median Sales Price – All Housing	\$522,500	\$562,500	\$175,000	\$266,750

There are 191 houses or condos currently (June, 2010) listed for sale on NewEnglandMoves.com, only four condominiums are listed for sale below \$300,000 (all above \$279,000); 6 units are listed for sale between \$300,000 and below \$400,000 (3 condos and 3 single family homes); 93 properties are listed between \$400,000 and \$1,000,000 (with a median of \$668,500) and 58 units are listed for more than one million dollars. There are not a sufficient number of affordable homes available for sale in the Town of Concord. Current 2010 data from the Town's Assessor's office confirms this data as shown in Table 8 below.

Table 8: Concord Housing Value by Range and Type

Housing Assessments (Town)	Single Family		Condominium	
	Amount	% of total single-families	Amount	% of total condos
\$0 - \$400,000	365	8%	450	66%
\$400,000 - \$800,000	2,627	57%	205	30%
\$800,000 - \$1,500,000	1,172	25%	28	4%
\$1,500,000 +	451	10%	2	0%
Total	4,615	100%	685	0%
Median Assessment	\$656,700		\$326,100	

³ Town Statistics from the Warren Group at <http://www.thewarrengroup.com>.

⁴ For example, Concord's median sales price in 1990 was lower than the median of values estimated by homeowners, who had not adjusted their expectations to the recession that was then in progress. In contrast, homeowners' estimates of value in 2000, during a period of rapid growth in housing values, were lower than actual values reflected in sales prices.

Homeownership Affordability

The minimum income needed to afford a home in Concord can be determined based on the home price ranges reported for 2000 in the U.S. Census and assuming that the average household can afford to spend 30% of monthly income on mortgage payments.

Table 9 indicates the approximate affordable price range for low to middle income households using 2000 Census data, the number of homes within these ranges, and the deficit or surplus of units available to meet the estimated owner housing demand. For the purpose of this analysis, renter households with incomes at or above 60% of the area median income are considered prospective homeowners. The Table shows that Concord's home sales prices are prohibitive to many prospective buyers in the region. Only about 11% of the units are valued at \$251,000 or less, the approximate range for households at the moderate area median income.

As the 2000 data suggest, the median priced single-family home in Concord of \$529,250 would only be affordable for upper income households and a median priced condo of \$283,750 would be unaffordable to households at or below the moderate income level. It is likely that in order to purchase a home in Concord, lower income households must expect to spend more than 30% of their income on mortgage payments as shown in Table 9.

The homeowner costs as a percentage of income as shown in Table 8 reveals that most households which have an annual income of less than \$35,000 (the approximate threshold for low income households) will spend more than 35% or more of their income on household costs. There are also a significant number of households with annual incomes between \$35,000 and \$75,000 who spend more than 35% on household costs. In contrast, more households in the upper income groups spend less than 30% of annual income on housing costs.

The 2000 Census serves as the framework for the analysis in this section, and Tables 8 and 9.

When updated information from the 2010 Census is available - including the number of households by income ranges - new analysis can be performed.

Current 2010 data suggests that housing in Concord continues to be unaffordable to households earning the Area Median Income or below.

A 4-person household at 80% AMI could afford to purchase a single family home for no more than \$192,000 (DHCD Calculator).

Median sales price for a single-family \$615,175 (Warren Group), \$656,700 (Town Median Value). Even condos are out of reach with a median sales price of \$550,750 (Warren Group), \$326,100 (Town Median Value)

Table 9: Affordability of Home Prices for Lower Income Households⁵

Income Group	Maximum Affordable Home Price at 30% of Household Income	Cumulative Owner-Occupied Units in Price Range		Cumulative No. of Households in Income Range			Deficits (-) or Surplus (+)
		Number	% of All Owner Units	Owners*	Renters**	Owners & Renters	
Poverty Level	\$82,000	22	0.5%	145	-	145	-123
Low Income	\$158,000	63	1.3%	534	-	534	-471
First time home buyers (60% median income)	\$190,000	135	2.8%	711	65	776	-641
Moderate Income	\$251,000	534	11.0%	1,055	193	1,248	-714
Middle Income	\$475,000	2703	56.1%	2,227	507	2,734	-31

+ Calculated for 30 year mortgage at 6% rate with 10% down payment.

* Total owners households = 4,803.

** Total renter households = 738.

Table 10: Homeowner Costs as Percentage of Income

Income Range	No. of Homeowners Paying X% of Income in Housing Costs				
	Less than 20%	20%-24%	25%-29%	30%-34%	35% or more
Less than \$10,000	0	0	0	0	60
\$10,000 to \$19,999	0	0	0	6	94
\$20,000 to \$34,999	25	31	10	37	122
\$35,000 to \$49,999	130	51	17	29	96
\$50,000 to \$74,999	193	91	42	61	146
\$75,000 to \$99,999	303	79	70	50	72
\$100,000 to \$149,999	447	184	108	42	97
\$150,000 or more	1,216	176	48	71	10
Total	2,314	612	295	296	697
Not Computed	41				
Units represented in sample	4,255				

Source: U.S. Census 2000

⁵ Maximum affordable home price calculated using income limits derived from median family income for the Boston PMSA as reported by the U.S. Census 2000. DHCD reports affordable home price in FY 2003 for moderate income households (150% of AMI) at \$375,312 (assumes 5% down, 7.5% APR for 30 years, 30% of income for housing costs and \$300/ month for taxes and insurance). See Attachment D in "Instructions for Completing EO 418 FY 2004 Request For Housing Certification".

Rental Housing Affordability

The U.S. Census tabulates housing payments for renter occupied housing units by household income range, providing an estimate of the number of households with excessive cost burdens. Affordable rent is generally categorized as 30% of total monthly income. As Table 11 illustrates, about 29% of the renter households in Concord pay 30% or more of their income on rent.

Table 12 provides an affordability analysis for Concord’s rental units. The table summarizes the number of renter households in each income range, the gross rent affordable for that income bracket, the number of rental units within these rent ranges, and the deficit or surplus of units available to meet the estimated rental housing demand. Income ranges are based on the area median family income for the Boston PMSA.

The rental analysis here is based on data from the 2000 US Census. The current rental analysis is inconclusive with regard to demand for additional affordable rental housing.

However, as a general policy, the economic stability of the region is linked with adequate provision of housing including multi-family housing and rental units. Research sponsored by the Massachusetts Housing Partnership supports the need for greater production of multi-family housing to promote the economic health of the region.

MA Foundation for Growth provides more information and research: www.massgrowth.net.

The data suggests that Concord has an adequate supply of rental housing to accommodate the number of households within the current population that are within the low to moderate income ranges. The analysis reflects a deficit of units available for middle-income households.

Table 11: Gross Rent as a Percentage of Income

% of Income	Number of Households	Cumulative % of Households
50 percent or more	138	14%
40 to 49 percent	71	21%
35 to 39 percent	63	27%
30 to 34 percent	21	29%
25 to 29 percent	145	44%
20 to 24 percent	214	65%
15 to 19 percent	182	83%
10 to 14 percent	133	97%
Less than 10 percent	35	100%
Not computed	128	
Units represented in sample	1,130	

Source: U.S. Census 2000

Table 12: Household Income and Affordable Rental Market⁶

Income Group	Cumulative number of renters	Cumulative percent of Concord renters	Affordable gross rent (30% of income)	Cumulative number of units available	Deficit (-) or Surplus (+)
Poverty Level	92	8%	\$450	113	+ 21
Low Income (Under 50% of PMSA median*)	407	36%	\$860	411	+ 4
Moderate Income (Under 80% of PMSA median*)	600	52%	\$1,370	707	+ 107
Middle Income (Under 150% of PMSA median*)	914	80%	\$2,570	856	- 58
Total units in sample				1,130	
Total units with cash rent				1,009	

* Boston PMSA median family income = \$68,341 Source: Interpreted from 2000 U.S. Census data

Table 13 lists the range of affordable rents within each income group and the number of units available by gross rent. Approximately 85% of Concord’s rental units are affordable to moderate income households and 40% are affordable to low income households. However, less than 40% of Concord’s renter households are low-income households, and 8% are at poverty level.

Table 13: Income Needed to Support Market Rents

Income Range	Gross Rent	# of Units	% of Units	Cumulative % of Units	Income Needed at Mid-point of Rent Range
Poverty Level	Less than \$200	24	2.4%	2.4%	\$4,000
	\$200-\$299	32	3.2%	5.6%	\$10,000
	\$300-\$399	28	2.8%	8.3%	\$14,000
	\$400-\$499	73	7.2%	15.6%	\$18,000
Low Income	\$500-\$599	19	1.9%	17.4%	\$22,000
	\$600-\$699	85	8.4%	25.9%	\$26,000
	\$700-\$799	110	10.9%	36.8%	\$30,000
	\$800-\$899	40	4.0%	40.7%	\$34,000
Moderate Income	\$900-\$1,249	186	18.4%	59.2%	\$38,000
	\$1,250-\$1,499	110	10.9%	70.1%	\$55,000
	\$1,500-\$1,999	149	14.8%	84.8%	\$70,000
	Over \$2000	153	15.2%	100.0%	Over \$70,000
Total units in sample:1,130					
With cash rent:1,009					
No cash rent:121					

⁶ Affordable gross rent calculated using income limits derived from median family income for the Boston PMSA as reported by the U.S. Census 2000.

Although the Town may have an adequate supply for the current population, the overall supply of affordable rental housing makes up a small percentage of Concord’s entire housing stock. Therefore, lack of diversity of housing stock is a significant barrier to low or moderate-income families that wish to relocate to the Town.

Section 1.4: Housing Affordability Gap from 2005 plan
(using 2000 Census Data)

Table 14 provides an overview of the affordability gaps for owners and renters in low to middle-income ranges. The data indicates that, although there is adequate supply of rental units to serve current renter households in the low to moderate-income ranges, there is a lack of affordable owner-occupied housing. Although the table reflects a deficit of owner and rental units for middle-income households, there is an overall surplus in this category if prospective first-time homebuyers (renters earning 60% or more of AMI) are excluded.

The Census data reflects an outflow of renter households from Concord in the past decade, which may account for the current surplus of renter housing. The recent Census also indicated that the number of owner-occupied units is rising faster than rental units, which could influence the overall affordability of housing in the future.

The current deficit of affordable housing coincides with a decline in the housing vacancy rates in Concord in the past decade, which are often associated with increased housing demand and increased housing costs in a tight market. The average home sales prices in Concord are high compared to the rest of the region and the Town’s median incomes are also high in comparison. It is therefore likely that Concord’s overall housing costs are prohibitive for first time homebuyers and lower income households as a whole.

Table 14: Summary of Housing Gap Analysis for Concord

Income Group	Maximum Affordable Home Purchase Price	Homeownership Unit Deficit (-) or Surplus (+) from Table 7	Maximum Affordable Rent	Rental Unit Deficit or Surplus from Table 10	Overall Deficit (-) or Surplus (+) *
Poverty Level	\$82,000	- 123	\$450	+ 21	- 102
Low Income	\$158,000	- 471	\$860	+ 4	- 467
Moderate Income	\$251,000	- 714	\$1,370	+ 107	- 414
Middle Income	\$475,000	- 31	\$2,570	- 58	+ 418

*From 2000 Census: Overall deficit and/or surplus figures were adjusted to account for double counting of renter households who earn 60% of AMI or more.

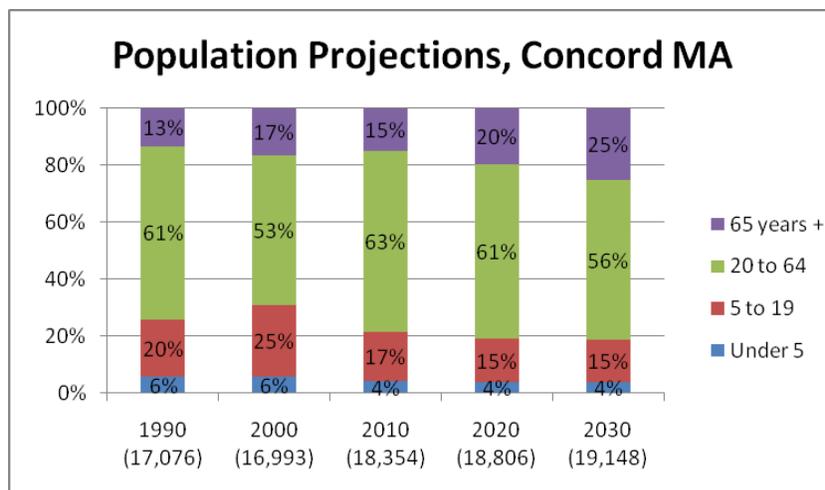
Source: Metropolitan Area Planning Council, May 2010.

Section 1.5: Demographical and Housing Stock Data

Population Information

The following projection of future population is provided by the Metropolitan Area Planning Council (MAPC). While projections are not certainties, a trend towards an older population with fewer children is indicated through MAPC's analysis.

According to enrollment projects provided by the Concord Public School Department, it is projected that Concord's public schools will see an increased enrollment of approximately 35 students over the next five years. This projection is partially based on analysis of new residential building trends and proposed projects provided by the Building Commissioner which estimates that approximately 469 new dwelling units (111 detached single family and 358 multi-family units) will be constructed in the 2011 and 2012.



Housing Information

A comparison of housing types (from the Town's assessor's office) notes that the Town's housing stock remains primarily single-family with an increase of condominium units and a slight increase in apartments over the last five years.

Housing Type	2005	2010
Single Family	80.8%	75.4%
Two Family	2.5%	2.0%
Three Family	0.1%	0.1%
Multi Family	0%	1.1%
Condo	8.2%	12.1%
Apartment Units	4.8%	7.1%
Accessory Apartments	3.6%	2.1%
Farm Workers Quarters	0%	0.1%
Total Units	100.0%	100.0%

Projecting local housing needs is not a precise science. Many factors must be taken into account including regional growth projections. The impacts of the economic factors have a great influence that no one can predict. However, several known trends will have an impact on future housing: these include an older population, smaller household sizes, a growing demand for environmentally conscious housing, and less buildable land. These would tend to point to a demand for smaller dwellings closer to public resources.

Housing Need by Concord Residents

If Concord can demonstrate the associated need and the absence of any disparate impacts in the Affirmative Fair Housing Marketing Plan, up to 70% of units in an affordable housing development can be set-aside as 'local' or community preference units.

Each project will create its Affirmative Fair Housing Marketing Plan (AFHMP) in accordance with the Affirmative Fair Housing Marketing Plan guidelines issued by DHCD, most recently on 06/25/2008. Under no circumstances would the local selection preferences disproportionately delay or otherwise deny admission of non-local residents that are protected under state and federal civil rights laws. Each AFHMP will demonstrate what efforts will be taken to prevent a disparate impact or discriminatory effect to be approved by the Subsidizing Agency.

The following information is intended to demonstrate the associated need for housing by Concord residents, defined in accordance with AFHMP requirements as:

1. Current residents: A household in which one or more members is living in the city or town at the time of application.
2. Municipal Employees: Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
3. Employees of Local Businesses: Employees of businesses located in the municipality.
4. Households with children attending the locality's schools, such as METCO students.

There continue to be strong demand for affordable housing for residents and employees in Concord. As of the second quarter of 2008, there were 912 business establishments listed in Concord, MA reporting an average monthly employment of 12,684 employees, according to the Massachusetts Division of Employment and Training. The average weekly wage of these employees is \$1,216; yielding an annual salary of \$63,475 which is less than the current HUD 80% income limits for a family of four.

Many Town employees also would benefit from lower priced homes. Concord has 265 Full time, regular employees,(part time or seasonal employees not included) of which 154 make less than \$70,000/year before preparing tax returns. (Source: 2010 payroll information from Concord Finance Department.)

There is a desire on the part of the Town to have employees living closer to Town (or in Town so they know the community better) to provide consistent service levels and better response to emergency situations. The further Town employees are required to travel due to housing prices, the greater the problem in providing a high level of service to residents, particularly during inclement weather conditions or emergency situations. Additional benefits to the

community and employees include reductions in travel time, traffic congestion and a potential improvement in air quality.

Additional insight is provided by the Concord Housing Authority and the data from their waiting lists. For elderly and senior housing: the waiting list for a Concord veteran is 6-12 months; for a Concord resident with no veteran status it is 1-2 years; and for someone with a Concord preference who needs an elderly, disabled, or handicapped unit it is about 1 ½ years. For someone not from Concord, the wait is more than 7 years. About 3 to 5 units turn over each year.

The average wait for a family rental unit differs by the size of the unit, with the larger units having a longer waiting time. The 3 and 4 bedroom units have a wait time for a Concord resident of 1-2 years; for non-resident, the wait is 2-4 years. For 2 bedroom units, the wait time for a Concord resident is 2 - 3 years; for a non-resident, it is more than five years. Only 3 to 5 units turn over each year.

There are 240 people currently on the CHA waiting list, as shown below.

	Concord Resident	Non Concord Resident	Totals
State Elderly/Disabled			
1 bedroom	36	46	82
State Family			
2 bedrooms	15	27	42
3 bedrooms	6	39	45
4 bedrooms	1	6	7
Federal Family			
1 bedroom	4	8	12
2 bedrooms	10	16	26
3 bedrooms	5	18	23
4 bedrooms	0	3	3
TOTALS	77	163	240

Recent affordable housing homeownership lotteries also confirm the need for affordable housing for Concord residents. In the recent Finigan Way lottery held in September 2009, 6 of the 16 (or 37.5%, 3/8) applicants had a local preference.

Section 1.6: Development Constraints and Limitations

One of the major constraints in developing additional affordable housing in Concord is the high cost of land in a town where 30% of the land is permanently protected open space and 22% of the land area is wetland and floodplain (some of which is also permanently protected). Approximately 38% of the Town is developed with a mix of residential and commercial uses.

The sections below are excerpted from other planning documents and detail the land area within Concord's boundaries which is not available for development due to current land use, environmental constraints, protected open space, and public ownership.

Environmental Constraints⁷

Concord's 2004 Open Space and Recreation Plan considers residential development to be the major environmental challenge influencing open space and recreation planning. This Plan notes that the development impact is mainly in the form of new houses rather than new subdivisions. Chronic flooding in flood-prone areas is also noted to be a normal occurrence, and is a serious consideration in locating and designing potential new developments. Specific environmental elements which impact housing development include:

Soils

Concord has a rich mosaic of soils on its surface including several dozen named types. Extensive areas of wet soils are present. Hydric soils and soils with seasonally high water tables, including some with a restrictive hard layer, have been used for pastureland or conservation. Most hydric soils in Town are mucks and most soils with seasonal high water tables are loamy sand or fine sandy loam. Seasonal high-water-table soils with a restrictive layer present are overwhelmingly fine sandy loams.

In contrast, well-drained soils are especially appropriate for cultivation and for supporting development such as buildings and roads. From agricultural and septic system perspectives, some local spots have excessively drained soils. From the perspectives of building construction and successful septic systems, soils range from severely unfavorable to favorable. Several areas have only a thin covering of soil over bedrock.

Streams, Rivers, and Floodplain

In addition to the three rivers, Concord has many major streams or brooks: Elm, Mill, Jennie Dugan, Nashoba, Spencer, Second Division and Saw Mill, plus smaller brooks. A considerable area of Concord is subject to so-called 100-year flood events. In the early 1990s stretches of the Sudbury, Assabet and Concord rivers were designated by the U.S. Congress, with State and local collaboration, as a Wild and Scenic River. This provides some limits on alterations in,

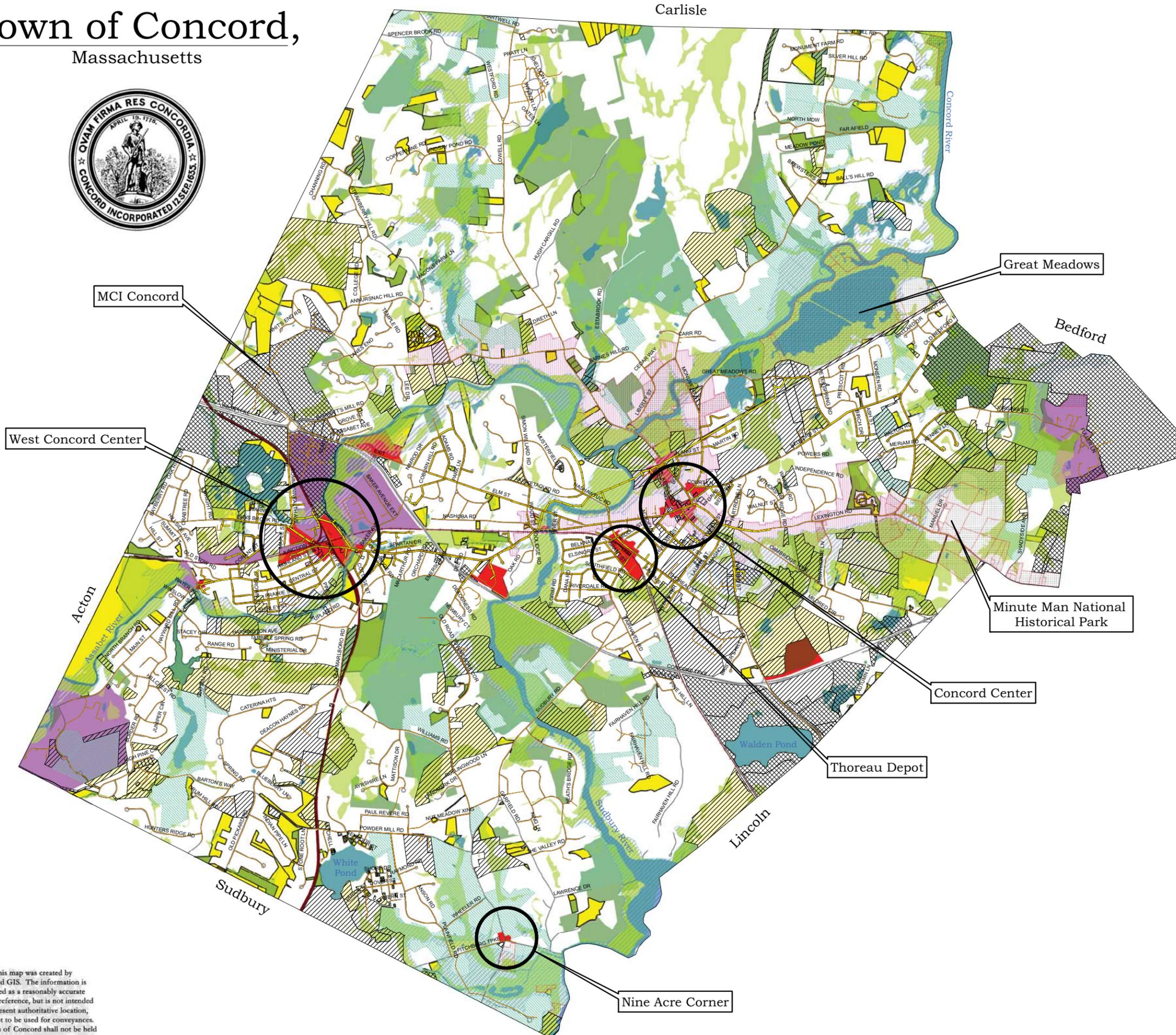
⁷ The following section on environmental constraints is excerpted from the Town's 2004 Open Space and Recreation Plan. The information has been summarized for the purposes of this document. More detailed information on each section is available in the 2004 Open Space and Recreation Plan.

Town of Concord, Massachusetts



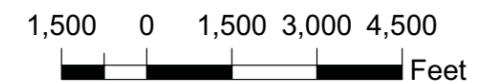
Development Constraints & Opportunities Map

August 2010



Key to Map Features

- Town Boundary
- Water Main
- Sanitary Sewer
- Town-owned Land
- State-owned Land
- Federally-owned Land
- Rivers & Ponds
- Wetlands Conservancy District
- Floodplain Conservancy District
- Railroad
- Rail Trail
- Town Conservation Land
- Conservation Restrictions
- Historic Districts
- Commercial Zoning Districts
- Industrial Zoning Districts
- Vacant/Unimproved Land - All Zones
- Chapter 61 Lands - FY2005



This map was created by Concord GIS. The information is provided as a reasonably accurate point of reference, but is not intended to represent authoritative location, and is not to be used for conveyances. The Town of Concord shall not be held responsible for the accuracy or misuse of these data.

and development near, these rivers which are “outstanding resource waters.” In the late 1990s the State passed a Rivers Protection Act that protects land against development and certain other activities within 200 feet of perennially flowing streams and rivers.

Rare Species & Habitat

Concord has the highest density of documented rare-species records (ca. 2 per square mile) of any town between Plymouth and the Sturbridge area. The two main reasons for this situation are the confluence of the three rivers, plus the abundance of early observers studying plants and animals here from the mid-19th to the end of the 20th century. The Town has 52 state-listed species. Thirteen of these are threatened species, and three of the birds on this list are federally protected species. Eighteen of these species have been observed in the past 25 years, and are thus included in Massachusetts Natural Heritage project review. Rapidly spreading development is considered to threaten these habitats and existing wildlife movement corridors.

Water Constraints⁸

Concord’s water system was established in 1872. The system consists of six groundwater supply wells and one surface water supply (Nagog Pond), pumping stations, two storage reservoirs with 7.5 million gallon capacity, and approximately 121 miles of water main serving approximately 95 percent of Concord residents, as well as a small population in Carlisle and Acton. The remaining 5% of residents are served by individual wells; these residences are located at the borders of the Town.

Concord utilizes four pipe systems to serve its residents. A stormwater pipe system rapidly carries rainwater and snowmelt from streets and parking lots with stormwater drains to a nearby river, brook or wetland; a clean water pipe delivers drinking water to people’s homes; a wastewater pipe that ends abruptly in an on-site septic tank with leach field; or a fourth pipe may transport wastewater through the sewer system to the wastewater treatment facility next to Great Meadows. The Town’s stormwater system runs independently, whereas the clean-water supply runs both septic and sewer/wastewater treatment systems.

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 5 million gallons per day in the summer.

⁸ The information of water constraints is excerpted from the Town’s 2004 Open Space and Recreation Plan with additional information provided by the Concord Department of Public Works and the Department of Planning and Land Management, June 2010.

Sewer/Septic

Concord's sewer system was originally established in 1900. The system includes a 1.2 million gallon-per-day centralized wastewater treatment facility, two sewer pumping stations, six sewer lift stations, and approximately 33 miles of sewer collection system. The system currently serves 1,692 customers or approximately 35% of the Town. The sewer lines serve West Concord Village, Thoreau Depot Area, Concord Center and their immediate surrounding residential neighborhoods. In addition, sewer lines are located under portions of Bedford Street, Elm Street, Main Street, and Thoreau Street, Lexington Road, Commonwealth Ave, Laws Brook Road, Old Road to Nine Acre Corner (locally known as "ORNAC") and other local roads.

A 20-year Comprehensive Wastewater Management Plan was accepted at the 2003 Annual Town Meeting and Phase 1 received funding approval at the 2004 Annual Town Meeting/special town election. Construction of these new sewer service areas, primarily identified in the vicinity of Bedford/Old Bedford Road (East Concord) and in the Cousins Park neighborhood (West Concord) was completed in 2007.

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 report entitled "The Status of Municipal Wastewater Treatment in Concord, Massachusetts" (December 2007), which concluded that there was insufficient treatment capacity available within the existing WWTP to accommodate future development or redevelopment within the existing sewer area. Article 41 "Wastewater Planning Capacity Study" was presented and approved at the 2009 Annual Town Meeting which informed the Town of this wastewater capacity constraint and authorized the Town to "investigate wastewater treatment and management alternatives, including continued conservation measures, to accommodate wastewater flows above and beyond those flows necessary to meet existing requirements resulting from development and redevelopment under current zoning in a range between 320,000 and 600,000 gallons per day..." This effort is presently underway.

The Sewer Commissioners have adopted stringent regulations for extending and expanding sewer service to new developments as an interim measure, but will consider exceptions to their regulations when affordable housing is a component of the development.

Schools

The Superintendent of Concord Public Schools projects an increase of approximately 35 students over the next five years (2010-2015). This projection is based on information provided by the Concord Building Commissioner regarding projected new-dwelling construction.

Transportation

Concord's transportation network includes numbered routes (2, 117, and 62), major roads (Lowell Road, Elm Street, Cambridge Turnpike, and Lexington Road), and multiple minor roads. Concord's road network does not present severe constraints, as the roads are well maintained and with adequate levels of service at most times of the day, with the exception of

typical peak commuting times. The main exception to this analysis is Route 2, which experiences severe congestion during peak commuting times. The State is undergoing multiple safety and operational improvements along Route 2 at Crosby's Corner and the Route 2 Rotary in addition to eliminating existing curb cuts, and improving signalization, which are expected to improve traffic flow and safety as well as enhance its rural character and improve pedestrian, wildlife, and bicycle crossings. (Source: Concord's 2005 Comprehensive Long Range Plan, Chapter 10.)

In addition, the transportation network includes two stops along the MBTA Commuter Rail, Fitchburg line with train stations in Concord Center and West Concord. According to the 2005 Comprehensive Long Range Plan, ridership on the Fitchburg commuter line has been virtually unchanged between FY2001-FY2005, with a daily boarding count of approximately 9,000. The Comprehensive Long Range Plan identifies lack of parking as the main challenge to commuter rail usage and presents multiple recommendations for parking improvements to enhance utilization of existing parking spaces. In addition, the Plan recommended that the MBTA provide more reverse commute options as well as shuttle services and creation of a regional commuter station with access from I-495 and Route 2.

Concord boasts multiple bike paths and recreational trails serving pedestrians, bicyclists, horse-back riders, cross-country skiers, etc. These paths and trails provide alternatives to automobiles. These paths/trails include the Minuteman Bike Path and the National Park Service Trail.

Working Farms

Concord has approximately 1,350 acres of active working farmland, of which approximately 1,053 acres are enrolled in Chapter 61A, thereby temporarily restricting development and providing the Town with a right of first refusal. Approximately 391 acres of the land enrolled in Chapter 61A have permanent conservation restrictions.

Concord's agricultural resources are an important component of the Town's historic rural character as well as a resource base that provides local food to the community and beyond. The Concord Agricultural Committee reports 19 active farms located in Concord. The farms grow a variety of produce including vegetables, fruit, herbs, flowers, Christmas trees, meat products, eggs, wool, and honey.

Regulatory Barriers

In Massachusetts, local zoning regulations play a critical role in guiding the location and type of development by encouraging wanted development and discouraging unwanted development. Concord adopted its first zoning bylaw in March 1928 which included four districts: industrial, business, general residence, and single residence.

Over the past 82 years, the Town has adopted many amendments to this zoning bylaw. The bylaw now includes 28 districts under seven major classes: residential, commercial, medical-professional, industrial, conservancy, by-pass, and personal wireless communications facilities.

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 located 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 s.f. Out of a total of 1,502 lots in this zoning district, 34% (514 lots) do not meet minimum lot area requirements.⁹ The only residential uses allowed by-right in this district are single-family dwellings.

Residence A provides a gradual step in density between AA and B and primarily surrounds the more dense 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. Out of a total of 1,441 lots in this zoning district, 34% (492 lots) do not meet minimum lot area requirements.¹⁰ Single-family dwellings are the only type of residential use allowed by-right in this district.

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. Approximately, 16% (308) of the lots in this district (1,909) do not meet the minimum lot area. Again, single-family dwellings are the only type of residential use allowed by-right in this district.

The final residence district is C. This district allows a minimum lot area of 10,000 s.f. Out of a total of 1,283 lots in this zoning district, 30% (391) do not meet the minimum lot area. Single-family dwellings are once again the only use allowed by-right in this district.

Out of the non-residential districts, the business and medical-professional districts also allow single-family dwellings by-right. In addition, the business and limited business districts (except for #4) 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 are affordable. In the past five years, no residential units have been created through this provision. However, one development that combined industrial/business/residence was completed through the special permit process: 95 Conant

⁹ Source: Department of Planning and Land Management, June 2010.

¹⁰ Ibid.

Street, which created 56 total residential units, 3 of which were affordable to households with 80% of the area median income.

No two-family or multi-family uses are allowed by right in any district. Outside of the combined business/residence and combined industrial/business/residence, no multi-family is allowed by right or by special permit in any district.

One exception is made for the conversion of single-family homes that have a minimum lot size of 10,000 s.f.; these homes can add an additional dwelling unit within the home by special permit. However, the special permit for accessory unit expires upon sale or transfer of equity interest in the property to another owner. The special permit for conversion to a two-family does not appear to expire upon transfer of ownership. In the past five years, nine special permits for such conversions have been approved.¹¹

Concord's zoning bylaw also allows Residential Cluster Development by special permit in all of the residential and business districts, through Section 9 of the bylaw. The Residential Cluster Development provisions 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. However, no units of affordable housing have been created through Residential Cluster Development in Concord in the past five years.

Note: Planned Residential Development, Section 10 of Concord's zoning bylaw, is discussed in Section 1.8 of this report "Existing Local Tools and Resources.")

¹¹ Ibid.

Town of Concord, Massachusetts



Zoning Map

April 2010

Subject to Approval
by the
Attorney General

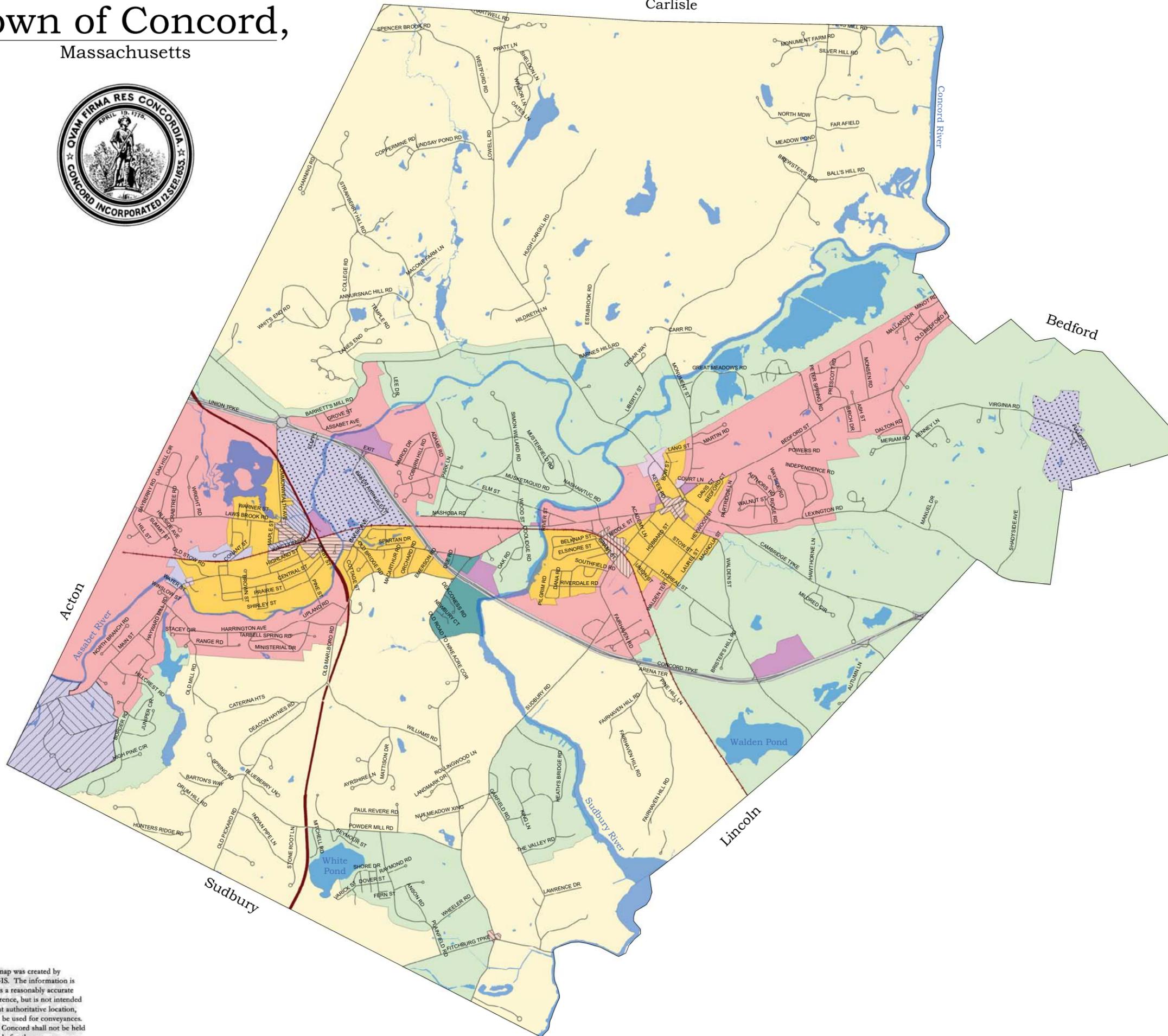
Carlisle

Bedford

Lincoln

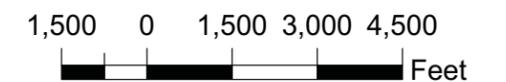
Acton

Sudbury



Key to Map Features

- Business
- Concord Center Business
- Nine Acre Corner Business
- Thoreau Depot Business
- West Concord Business
- By-Pass
- Industrial
- West Concord Industrial
- Industrial Park
- Limited Business
- Limited Industrial Park 1
- Limited Industrial Park 2
- Medical Professional
- Residence A
- Residence AA
- Residence B
- Residence C
- Rivers & Ponds
- Town Boundary
- Railroad
- Rail Trail



This map was created by Concord GIS. The information is provided as a reasonably accurate point of reference, but is not intended to represent authoritative location, and is not to be used for conveyances. The Town of Concord shall not be held responsible for the accuracy or misuse of these data.

Section 1.7: Chapter 40B Statutory Minima - Housing Inventory and Land Area Criteria

As regulated in 760 CMR 56.03, a decision by a Board to deny a Comprehensive Permit shall be upheld if the municipality has achieved one or more of the Statutory Minima being the calculation of whether the city or town's SHI Eligible Housing units exceed 10% of its total housing units, or whether SHI Eligible Housing exists in the city or town on sites comprising more than 1.5% of the total land area zoned for residential, commercial, or industrial use.

For purposes of calculating whether the city or town's SHI Eligible Housing units exceed 10% of its total housing units, pursuant to M.G.L. c. 40B, § 20 and 760 CMR 56.00, there shall be a presumption that the latest SHI contains an accurate count of SHI Eligible Housing and total housing units. In the course of a review procedure pursuant to 760 CMR 56.03(8), a party may introduce evidence to rebut this presumption, which the Department shall review on a case-by-case basis, applying the standards of eligibility for the SHI set forth in 760 CMR 56.03(2). The total number of housing units shall be that total number of year-round units enumerated for the city or town in the latest available United States Census.

If the Town uses the HPP as an affirmative defense, it is noted that the Housing Appeals Committee (HAC) would make the final determination of computation of achieving the statutory Minima.

Subsidized Housing Inventory

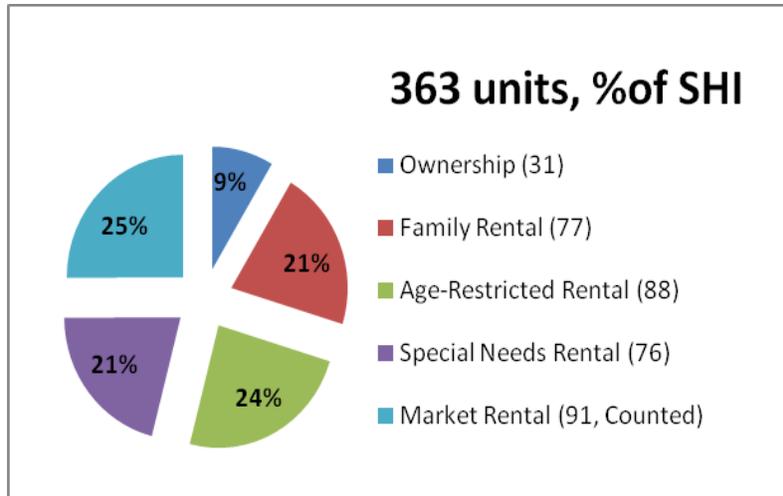
As further regulated in 760 CMR 56, the Massachusetts Department of Housing and Community Development (DHCD) maintains a Chapter 40B Subsidized Housing Inventory ("SHI") representing the list compiled by the Department containing the count of Low or Moderate Income housing units by city or town. Housing units are eligible for this list if they meet a number of detailed criteria as defined in the regulations as summarized below.

The total number of households in the community, as determined by the decennial census last taken in 2000, remains at 6,095 (this number will not change until 2010).

As of April 2010, the SHI list included 363 units which qualified as Chapter 40B units in Concord, representing 6.0% of Concord's 2000 housing base of 6,095 units. Concord needs to add another 247 units to reach the 10% benchmark of low/moderate income housing under Chapter 40B.

Five required elements to 'count' units on the SHI

1. Occupancy limited to households earning up to 80% of AMI
2. Housing units created under an approved housing subsidy program
3. Property has a recorded use restriction, restricting occupancy and specifying other details
4. Housing units are subject to an Affirmative Fair Marketing and Resident Selection Plan
5. Maximum housing cost parameters are met



Concord has made significant progress towards its affordable housing goals in the last decade. The current level of affordable housing units has more than doubled in the last 10 years:

Year	# Affordable Units	SHI%
2000	177	2.9%
2004	300	4.9%
2010	363	6.0%

Additionally Concord has created and continues to create market-discount restricted housing for households earning between 80% and 150% of the Area Median Income. Examples of these developments include the Elm Brook project and the new Lalli Woods project. While these units do not "count", they provide needed housing opportunities for Concord residents.

Of the 363 affordable housing units on the SHI, 90% are rental units, and 10% homeownership. It should be noted that all units in an affordable rental development 'count' towards the SHI even if they are rented on a market rate basis, while in homeownership developments, only the individual affordable units are counted.

As shown on the chart below, 66% of the SHI is restricted rental housing, 10% ownership, while the remaining 25% is market rental that count towards the SHI.

It is estimated by Concord's Department of Planning and Land Management that there have been 209 new housing units created since 2000. These new units will increase the 'denominator' in the SHI calculation after the 2010 Census data is processed.

After the 2010 Census, it is estimated that Concord's affordable housing SHI percentage will decrease to 5.6% and with the shortfall increasing 36 units to 283 units.

This has the effect for Concord, and most towns, of reducing the Subsidized Housing Inventory percentage of affordable units. The number of housing units that is the denominator for the percentage calculations in the Subsidized Housing Inventory will be updated with the

2010 housing base when available, and at that time it is expected that the Town's percentage will fall from its current level.

Land Area Analysis

As mentioned above, Chapter 40B requirements can also be met if affordable housing exists on more than 1.5% of the total land area zoned in town for residential, commercial, and industrial uses. The portion of any site that has low and moderate income housing units inventoried by DHCD is proportionately included toward the 1.5%.

Concord needs **247 housing units or 29.87 acres** to meet the Chapter 40B requirement. Both requirements – units and land area - will be met with the Longview Meadow/Mill Creek Residential project

For the purposes of calculating whether SHI Eligible Housing exists in the city or town on sites comprising more than 1½% of the total land area zoned for residential, commercial, or industrial use, pursuant to M.G.L. c. 40B, § 20, involves first calculating the total land area.

Per regulation, the Total Land Area:

1. Shall include all districts in which any residential, commercial, or industrial use is permitted, regardless of how such district is designated by name in the city or town's zoning by law;
2. Shall include all unzoned land in which any residential, commercial, or industrial use is permitted;
3. Shall exclude land owned by the United States, the Commonwealth or any political subdivision thereof, the Metropolitan District Commission or any state public authority, but it shall include any land owned by a housing authority and containing SHI Eligible Housing;
4. Shall exclude any land area where all residential, commercial, and industrial development has been prohibited by restrictive order of the Department of Environmental Protection pursuant to M.G.L. c. 131, § 40A. No other swamps, marshes, or other wetlands shall be excluded;
5. Shall exclude any water bodies;
6. Shall exclude any flood plain, conservation or open space zone if said zone completely prohibits residential, commercial and industrial use, or any similar zone where residential, commercial or industrial use are completely prohibited.
7. No excluded land area shall be counted more than once under the above criteria.

The land area used for affordable housing investigates only sites of SHI Eligible Housing units inventoried by the Department or established according to 760 CMR 56.03(3)(a) as occupied, available for occupancy, or under permit as of the date of the Applicant's initial submission to the Board, shall be included toward the 1½% minimum. For such sites, that proportion of the site area shall count that is occupied by SHI Eligible Housing units (including impervious and landscaped areas directly associated with such units).

Concord has a total land area of 16,541.26 acres of which 5,189.32 acres is available for residential, commercial, and industrial uses. Concord needs to have at least 1.5% of these

acres (77.84 acres) as affordable housing sites. Currently, 47.97 acres are used for affordable housing. Therefore, another 29.87 acres is needed to meet the 1.5% minimum.

40B Overall Land Area Summary

Total Land Area, per 760 CMR 56.03(3)(b)	5,189.32acres
Statutory Minima of 1.5%	77.84 acres
Total Affordable Housing Land Area	47.97 acres
Additional Land Area Needed to Meet 1.5% Minima	29.87 acres

Total Land Area Calculation

Description	Area (in acres)	Explanation
Concord Boundary	16,541.26	
Roads	(802.45)	Excluded as publicly owned
Rivers & Ponds	(943.79)	Excluded as water bodies
Bypass District	(26.65)	Excluding area within Roads. Buildings and above ground structures are prohibited.
Streams	(24.31)	Excluded as water bodies. There are 211,748.24 linear feet of streams not included in the Rivers & Ponds with an average width of 5 feet.
Federal & State Land	(1,545.64)	Excluded as publicly owned
Municipal Land	(2,235.71)	Excluded as publicly owned
Conservation Trusts	(962.02)	Land that is deed restricted in perpetuity for conservation
Conservation Restrictions	(1,701.76)	Only land restricted in perpetuity
Harvard University-Estabrook Woods	(377.95)	Letter of Commitment from Harvard University President to the Trust for Public Lands
Wetlands	(1,967.49)	Excluding Rivers & Ponds, Federal, State & Municipal Land, Conservation and Harvard.
Floodplain	(717.77)	Excluded as flood plain. Excluding Rivers, Ponds, Federal, State, Municipal, Conservation, Harvard and Wetlands, then take 50% for area in 10-year floodplain
Starmet Super Fund Site	(46.40)	The Starmet property has been declared by the Federal Government as a Super Fund Site and cannot be developed for residential purposes until such time as it is cleaned up.
Total Land Area	5,189.32	

Affordable Housing Land Area

PROJECT NAME	Address	Total units	SHI Units	Land Area	% SHI	SHI Land Area
CHA: Walden & Grove St	267 to 279 Walden St	7	7	24.05	100%	24.05
CHA: Everett Gardens, expansion	34 Everett St	20	20		100%	
CHA: Everett Gardens	34 Everett St	32	32		100%	
CHA: Peter Bulkeley Ter	115 Stow St	36	36		100%	
CHA: Thoreau St	282 Thoreau St	8	8		100%	
CHA: Thoreau St	294 Thoreau St	3	3		100%	
CHA: Bedford St, Strawberry Hill Rd.	399ABCD & 401ABCD Bedford St, 151-161 Strawberry Hill Rd	14	14		100%	
CHA: Conant St	199 to 205 Conant St	3	3		100%	
CHA: Bedford St	405 Bedford St	1	1		100%	
CHA: Commonwealth Ave	277 & 279 Commonwealth Ave	2	2		100%	
CHA: Bedford Ct	14 & 16 Bedford Ct	2	2		100%	
CHA: Cottage St	23 Cottage St	1	1		100%	
CHA: Main St	1031 Main St	1	1		100%	
CHA: Peter Spring Rd	156 Peter Spring Rd	1	1		100%	
CHA: Upland	102 Upland	1	1		100%	
CHA: 145 Powder Mill Rd	145 Powder Mill Rd	6	6	100%		
CHT: Baker Homes	Baker Ave & Gifford Ln	7	7	1.84	100%	1.84
CHT: Burke Farm	129 Old Bedford Rd	3	3	0.49	100%	0.49
CHT: Elm Brook	55, 60 & 90 Elm Brook Ln	12	0	3.22	0%	0.00
CHT: Walden St	335 Walden St	5	0	1.50	0%	0.00
DMR Group Homes	confidential	48	48	0.00	100%	0.00
Minuteman ARC: 51 Derby St	51 Derby St, 1269 Main St, 22 West St	20	20	1.07	100%	1.07
Westvale Meadows & Bartkus Farm PRD	off Main Street; 2 & 4 Bartkus Farm	16	3	7.27	19%	1.36
Concord Homes	14 & 15 Dunbar Wy, 9 & 55 Fuller Ln, 24 Peabody Ct	19	5	4.70	26%	1.24
Warner Woods	247 Laws Brook Rd	80	80	9.20	100%	9.20
Fairhaven Gardens	Abbott Ln	42	42	6.55	100%	6.55
Concord Commons	95 Conant St	56	3	2.33	5%	0.12
Finigan Way	Strawberry Hill Rd	20	4	7.71	20%	1.54
Riverbend	Forest Ridge Rd	19	0	3.70	0%	0.00
Elm Court		8	0	0.80	0%	0.00
Emerson Annex PRD	58 Stow St	1	1	0.00	100%	0.00
Emerson Annex PRD	58 Stow St	9	9	0.50	100%	0.50
Trammell Crow Residential	Old Powdermill Rd	350	0	30.00	0%	0.00
CHDC: Walden Woods	Winthrop St	42	0	12.00	0%	0.00
CHDC: Lalli Woods	1241 Elm St	8	0	1.37	0%	0.00
506 Old Bedford Rd	506 Old Bedford Rd	8	0	6.60	0%	0.00
Total Affordable Units			363			47.97

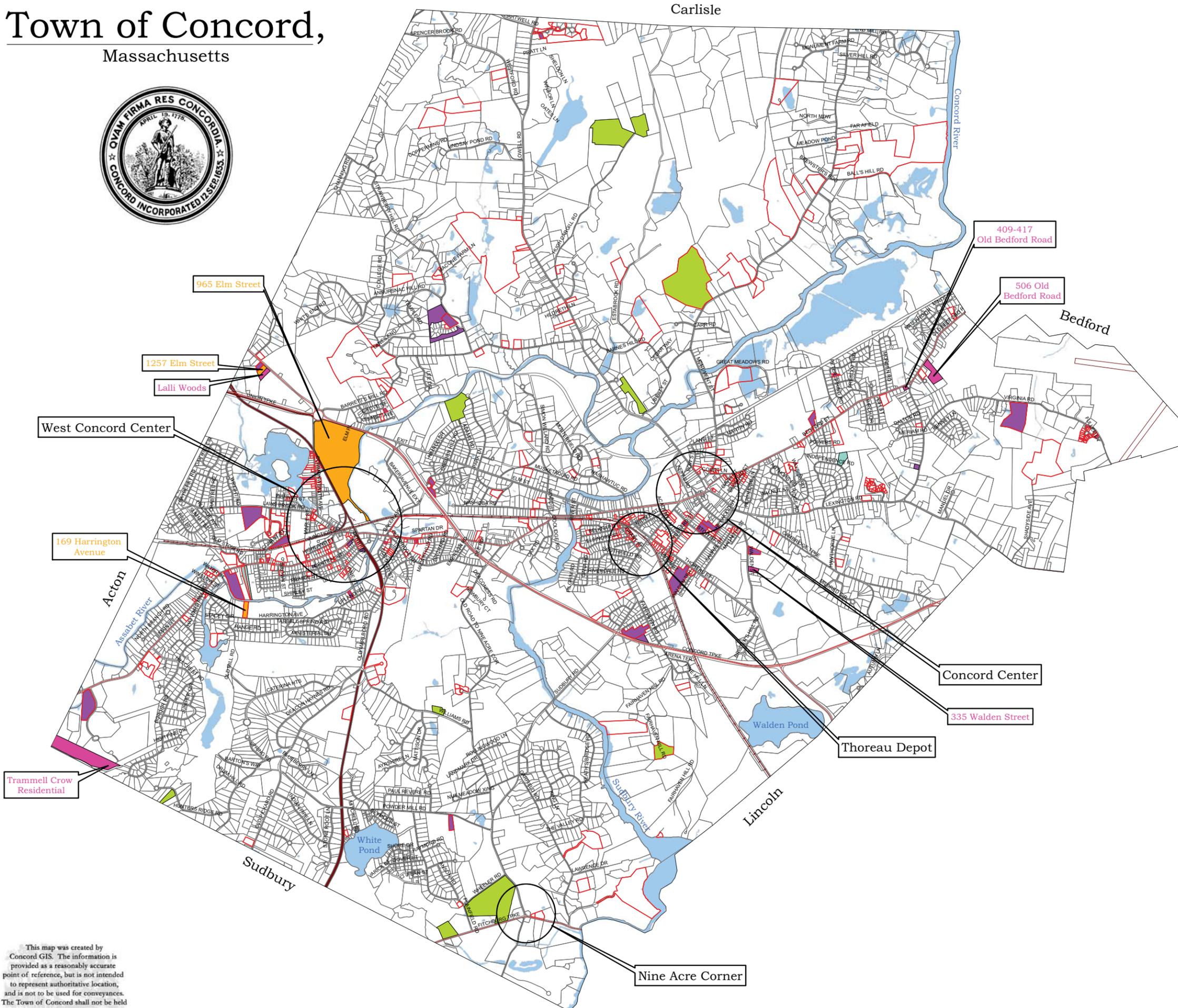
Town of Concord, Massachusetts

Massachusetts



Existing & Proposed Affordable Housing

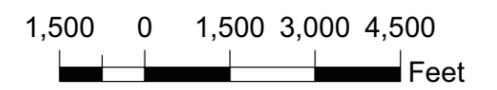
August 2010



Key to Map Features

- Existing Subsidized Housing Inventory Units
- Existing Farm Worker Quarters
- Pending Subsidized Housing Inventory Units
- Potential Affordable Housing Sites
- Pending "Local Affordable" Units
- Existing Multi-Family Land Use Lots
- Railroad
- Rail Trail
- Rivers & Ponds
- Town Boundary

This map was created by Concord GIS. The information is provided as a reasonably accurate point of reference, but is not intended to represent authoritative location, and is not to be used for conveyances. The Town of Concord shall not be held responsible for the accuracy or misuse of these data.



Housing Inventory

The following table details the housing units on the Subsidized Housing Inventory shown by sponsor and housing type.

SPONSOR	HOUSING PROJECT	HOUSING TYPE	NUMBER OF UNITS	UNITS ON SHI
DMR Group Homes	Various	Special Need Rental	48	48
Concord Housing Authority	Thoreau Street	Special Need Rental	8	8
Concord Housing Authority	Walden Street Strawberry Hill Road, Bedford Street, Bartkus Farm, Thoreau Street, Other Scattered Sites	Family Rental	46	46
Concord Housing Authority	Everett Gardens, Peter Bulkeley Terrace	Age-restricted Rental	90*	88
MinuteMan ARC	Main Street, Derby Street, West Street	Special Need Rental	20	20
Private Developer	Emerson Annex, Concord Homes, Elm Court, Finigan Way, Concord Commons	Ownership	23*	21
Private Developer	Warner Woods, Fairhaven Gardens	Family Rental	122	122
Concord Housing Trust	Elm Brook Homes, Baker Homes, Burke Farm, Walden Street	Ownership	27*	10
			377	363

*Note: There are a few units that have not yet been accounted for on the State's SHI, and these account for the differences between the Number of Units and the Units on SHI. Some of these units are recently developed, while others represent moderate-income housing, which is restricted but not counted by the State.

Section 1.8: Existing Local Tools and Resources

The Town of Concord has a number of local resources that assist with the creation of affordable housing in Concord, including three non-profit organizations and the Concord Housing Authority in addition to the Community Preservation Act, private developers, West Metro HOME Consortium, zoning tools, the Concord Department of Planning and Land Management, and a variety of plans and strategies.

Concord Housing Trust

The Concord Housing Trust (CHT), a non-profit housing-development corporation run by a volunteer Board of Directors, has been a key player in the development of affordable housing. CHT's commitment was to assist the Town in maintaining an historical, democratic diversity of incomes while also increasing the ethnic diversity in the Town. The CHT focused on development, site acquisition, rehabilitation, and other activities that promote the creation of affordable housing in Concord. They have developed 12 single-family below market rate homes at Elm Brook, 7 affordable units at Baker Avenue, 3 affordable units at Burke Farm on Old Bedford Road, and 5 units at 335 Walden Street (not yet counted). 335 Walden Street was the CHT's last development project. The Trust is now in the process of dissolving its organization and will be turning its duties over to the more recently formed Concord Housing Development Corporation as noted below.

Concord Housing Foundation (CHF)

The Concord Housing Trust sponsored the formation of another non-profit, the Concord Housing Foundation, as a fundraising vehicle. In 2001 the CHF produced more than \$250,000. These funds were used to write down the construction costs at Elm Brook and make two of the units more affordable. The Concord Housing Foundation has continued as a fundraising, education, and outreach organization

Concord Housing Development Corporation (CHDC)

The Concord Housing Development Corporation (CHDC) was formed through special legislation in 2007 as a 501(c)(3) organization devoted to creating, fostering, supporting and preserving affordable housing in Concord. Voting members of the Corporation are appointed by the Board of Selectmen. Its task is to take over where the CHT left off by working with Town Boards, Committees, and Departments and collaborate with citizen groups to design affordable housing programs and projects, which, to the extent possible, are consistent with the Town's historic and aesthetic character and preserves its natural resources. The Corporation has received Community Preservation Act funds for both program development and project funding and may also receive external funding and donations of land. It has the authority to commit its resources to develop projects and programs. The CHDC is currently at work on its first housing development project (Lalli Woods).

Concord Housing Authority (CHA)

The Concord Housing Authority, founded in 1961, provides housing for low and moderate-income families and elderly, disabled or handicapped individuals. The CHA owns and manages units for the elderly, disabled or handicapped, family rental units, and special needs units and administers housing certificates which provides subsidies for people to rent in the private market.

The Concord Housing Authority is currently in the process of doing a Comprehensive Modernization of the Peter Bulkeley Terrace development. This is a 36 unit congregate facility that will be renovated into 24 one bedroom and studio units. Once this is converted, the wait for a Concord resident will decrease initially, as there will be 24 new units made available at once.

While this project represents a reduction in the number of affordable housing units overall, there is greater demand for the individual modernized units, which are anticipated to be fully occupied once available. The second phase of construction will add four more units; however, there is no timeframe for this phase as of yet. Construction is scheduled to begin in the fall of 2010.



Everett Gardens, Concord, MA

Community Preservation Act and Committee (CPA, CPC)

At the 2004 Annual Town Meeting and subsequently at the polls, Concord residents voted to adopt the CPA with a 1.5% surcharge on all real estate property tax bills. Passage of the Community Preservation Act has given the town dedicated affordable housing resources to fund local projects.

Annual collections have ranged from \$651,573 to \$1,106,100 available for potential distribution. Over \$2.5 million has been appropriated over the last five years for housing as shown in the chart below.

	Applicant	Project Address	Amount Appropriated	# Units
2006	Concord Housing Development Corporation		29,000	NA
2006	Concord Housing Authority	405 Old Bedford Road	350,000	4 units (part1)
2006	Concord Housing Trust	129 Old Bedford Road	222,000	3 units
2007	Concord Housing Authority	405 Old Bedford Road	60,000	4 units (part2)
2007	Concord Housing Development Corporation		25,000	NA
2007	Town of Concord/ CHDC	58 Stow Street	274,150	Buy Down 1 unit
2008	Concord Housing Development Corporation	Emerson Annex	175,000	NA
2008	Concord Housing Trust	335 Walden Street	385,000	5 units
2009	Concord Housing Authority	115 Stow Street - Peter Bulkeley Terrace	500,000	Convert 36 congregate units to 29 separate units (part 1)
2009	Town of Concord		12,000	
2009	Concord Housing Development Corporation	1245 Elm Street	75,000	3 CPA eligible units
2010	Concord Housing Authority	115 Stow Street - Peter Bulkeley Terrace	500,000	Convert 36 congregate units to 28 separate units (part 2)
Total - All Years			\$2,607,150	

Housing Production Plan

The Housing Production Plan provides a framework to develop affordable housing, and lays out the implementation strategies.

Private Developers

Concord has private developers willing to construct affordable housing. For example, one family, who owns a number of rental apartments in Town, works with the Concord Housing Authority (CHA) and accepts their Section 8 certificates for renters. This family also developed a commercial site that had been a lumberyard into a mixed use project (Concord Crossing)

which included housing. One of the units in this development was designated as affordable and the family negotiated with the CHA to provide two units in another location. They have also completed a comprehensive permit in West Concord (Warner Woods) to develop 80 units of rental housing, of which 20 units will be designated for households earning less than 80% of the Boston median income (or 16 units for households earning less than 50%).

Another individual voluntarily developed a Planned Residential Development of 18 condominium units, of which one was given to the CHA and 3 were sold to income qualified households (one at 80% and two at 150% of the Boston median). This same individual also purchased a single-family residence and converted it to housing for mentally handicapped individuals.

More recently, local individuals and foundations have donated land to the CHDC, demonstrating that there continues to be individuals who undertake projects intended to benefit the community.

West Metro HOME Consortium

HOME is a federal housing program administered by the U.S. Department of Housing and Community Development. HUD distributes funds to groups of adjacent communities who create a local consortium of communities. The West Metro HOME Consortium is administered by the City of Newton and currently has fourteen members: Newton, Bedford, Belmont, Brookline, Concord, Framingham, Lexington, Lincoln, Natick, Needham, Sudbury, Watertown, Waltham, and Wayland.

The Town of Concord just joined the Consortium in July 2010, and will begin receiving HOME funds in federal fiscal year 2011 (starting 7/1/2011). The town will receive an annual allocation of funds for affordable housing projects of approximately \$25,000 as well as administrative funds for administering the program. The allocation amount varies according to HUD formulas. The Consortium also brings a community into a local housing network. The network provides both informal contacts among housing professionals and opportunities for more formal exchanges of information and technical assistance.

Zoning – Planned Residential Development

In general, Concord's zoning creates many barriers to the development of affordable housing. As described in more detail in Section 1.6, the predominance of traditional single-family zoning with limited provisions for more compact development, including two-family and multi-family dwellings, creates barriers to developing affordable housing without the use of Chapter 40B.

However, one tool that Concord adopted in May 1976 is working to promote development of multifamily dwellings and affordable housing: Section 10 Planned Residential Development (PRD). Concord's PRD provisions allow for compact developments with a diversity of dwelling unit types including single-family, two-family, and multi-family buildings of up to eight units on large tracts of land. If affordable housing is provided, the development may receive a bonus of up to two times the basic density. In the past five years, 27 affordable units have been created (including units for households with 80% AMI and units for households with up to 150% AMI).

In addition, the zoning bylaw provides “special provisions” for PRDs developed by the Concord Housing Authority, the Town, and other non-profits. If these entities provide up to 75% affordable units in their development then the large tract requirements and other more stringent requirements of the standard PRD are not applicable. A similar provision is available for the conversion of school and other municipal buildings.

Town of Concord Department of Planning and Land Management

The Department of Planning and Land Management is the Town’s gateway for all development proposals. Staff also provides support to the Concord Housing Development Corporation, Concord Housing Trust, Board of Appeals, Historic District Commissions, Community Preservation Committee, and the Planning Board.

Plans and Strategies

Concord has invested significant resources, both staff and volunteer, in developing and publishing strategic and important land use plans to help guide development for the future, including the following:

- The 2004 Open Space and Recreation Plan identifies many environmental factors and open space needs.
- The 2005 Housing Production Plan provides a framework for the development of affordable housing, and also lays out potential implementation strategies.
- The 2005 Comprehensive Long Range Plan outlines a long range strategy for development in Concord through the year 2020.
- The 2011 Community Preservation Plan provides guidance on the use of Community Preservation Act funds in Concord and includes a regularly updated summary of the community housing needs, resources, goals, and strategies.
- The 2010 Sustainable Concord Master Plan (currently in draft form) will provide goals and plans to address energy sustainability, efficiency, and related environmental challenges.

Section 2: AFFORDABLE HOUSING GOALS

Section 2.1: Defining Housing Goals

In addition to analyzing Concord's housing needs through the needs assessment presented in Section I, the housing planning process engaged the broader community in an evaluation of needs and identification of goals through an on-line questionnaire and a planning workshop. The objective of the on-line questionnaire was to inform the planning process in a general way by providing an alternative means for citizens to participate in the planning dialogue and was not intended to obtain statistically significant data.

Outreach for the on-line questionnaire and the workshop included notices in the Concord Journal, an announcement on the Town website, and email notifications to town employees as well as members of boards and commissions.

On-line Questionnaire

Approximately 104 individuals completed the questionnaire, which was on-line for three weeks (May 21, 2010 – June 11, 2010). See Appendix A for a full summary of the questionnaire responses. Almost 74% of the respondents indicated that they reside in Concord, over 48% work in Concord, over 67% own property in town, and almost 10% own a business in town.

While we recognize that online surveys can be impacted by efforts of groups to influence the result, we accept the results obtained as another piece of input into the definition of Concord's Housing Goals. The feedback from the questionnaire did not solely shape the goals, nor was the feedback inconsistent with the goals articulated and prioritized through the workshop and other processes.

When asked to identify and rank what types of households are most likely to struggle with housing costs, farm workers, single parents, and seniors ranked highest. Municipal employees and individuals with disabilities also received high rankings.

When asked what type of housing activities respondents saw a need for, the highest response was a need for "more units affordable for homeowners with modest incomes" and "more housing options for people in changed circumstances to live in the community." Respondents also indicated that there is a need for "help for existing homeowners to afford to stay in their homes" and "more units affordable for renters with modest incomes."

Where and how housing and affordable housing is created was also important to respondents as it related to land use and other community goals including the protection of agricultural land and open space, energy use, and other smart growth goals. Respondents indicated most strongly that tearing down smaller homes to build large homes is still a major problem affecting neighborhood character and reducing moderately-priced housing options.

Respondents also indicated strongly that it is important to have a greater variety of housing types by developing more alternatives to traditional single-family houses, such as apartments and condominiums, cottage-style housing, and duplex housing. Respondents also gave clear

indication that new housing units should be located near village centers, existing neighborhoods, public transportation, and commercial areas to the extent possible. Respondents also favored reuse and adaption of existing larger buildings to create multi-family housing units.

The on-line survey also asked respondents to indicate if they believe the town should continue to support the creation of both moderate-income and low-income housing or only support the creation of housing that counts on the state's subsidized housing inventory (SHI). The response was overwhelmingly in support of continuing to create both moderate and low-income with over 66% of respondents in favor of this policy. Only 12% of respondents indicated support for only low-income housing and the remaining respondents (21%) indicated "it depends", "not sure," or "none of the above."

Planning Workshop

The Concord Department of Planning and Land Management sponsored a planning workshop on June 9, 2010 with 27 citizen participants. See Appendix B for summary of workshop results.

After the consultants presented a summary of Concord's housing needs and regulatory framework and barriers, the participants discussed and responded to three questions in break-out groups. The first two questions asked for a general identification of housing issues and level of support to continue the Town's policy of creating units for both moderate- and low-income households. The third question asked each break-out group to confirm, challenge, or build onto the four housing goals and associated objectives in the prior housing plan.



Concord Planning Workshop, June 9, 2010

Each of the five break-out groups reported to the full group a summary of their discussion for each question. At the close of the workshop, the consultants asked each participant to indicate their priority objectives through a group decision-making technique referred to as “dot voting.” When asked what housing issues they believed the Town should help address, the workshop participants included housing specific household types: single people, single parents, retirees, municipal workers, and senior citizens.

They also discussed the use of existing buildings for affordable housing and indicated that the Town should preserve existing modest-sized homes, utilize existing buildings for affordable housing, increase the ability to convert large single-family homes to multiple units, buy-down existing homes so that market rate homes can be converted to affordable homes to minimize the need for new construction, and implement a program for preserving homes to limit tear-downs.

Many comments in the breakout groups also indicated support for more compact development including more accessory housing on existing lots, apartments, and two-family and multifamily properties. In addition, comments supported creating more housing units closer to the center of town, adding residential elements in town centers, adhering to smart growth principles (see sidebar for definition), and increase small residential units in business areas.

When responding to the second question about low income vs. moderate/middle income housing, the break-out groups indicated mixed support for the continuation of the policy to support the creation of moderate and low income housing, with some participants favoring a policy of only supporting low-income housing at least until the State mandated 10% goal is reached. Others made a distinction between support for moderate-income housing through policies and regulatory incentives and local subsidies being reserved and targeted to low-income housing.

What is “Smart Growth?”

“Smart Growth” means planning, regulatory, and development practices and techniques founded upon and promoting the following principles:

- (1) using land resources more efficiently through compact building forms, infill development, and moderation in street and parking standards in order to lessen land consumption and preserve natural resources;
- (2) supporting the location of stores, offices, residences, schools, and other public facilities within walking distance of each other in compact neighborhoods that are designed to provide alternate opportunities for easier movement and interaction;
- (3) providing a variety of housing choices so that the young and old, single persons and families, and those of varying economic ability may find places to live;
- (4) supporting walking, cycling, and transit as attractive alternatives to driving; providing alternative routes that disperse, rather than concentrate, traffic congestion; and lowering traffic speeds in neighborhoods;
- (5) connecting infrastructure and development decisions to minimize future costs by creating neighborhoods where more people use existing services and facilities, and by integrating development and land use with transit routes and stations . . .

(Source: A Planners Dictionary ed by M. Davidson and F. Dolnick, Planning Advisory Service Report # 5xx/5xx, 2004.)

When asked to evaluate the prior housing objectives in question 3 and to prioritize using the dot-voting method, the following objectives were confirmed (see Appendix C for a list of the original objectives in the 2004 Housing Production Plan and Appendix B provides specific information regarding additions and clarifications suggested at the June workshop):

- Retain small existing cottage-style homes and control the loss of neighborhood character due to the tearing down of existing small houses and construction of larger and out of character new houses.
- Create new multi-family housing at a scale that is compatible with the neighborhood context for a variety of use needs that are close to the village centers or as part of mixed-use developments that utilize smart growth principles.
- Make use of existing housing to provide housing options for elderly, special needs populations, or young adults.
- Expand opportunities and eliminate obstacles to enable elderly residents and persons with disabilities to live in town.
- Support and strengthen local organizations and institutions that provide affordable housing so Concord has a strong infrastructure for meeting its housing needs and is able to respond to housing opportunities in a timely and effective manner.
- Identify appropriate sites for affordable housing by planning ahead so that action can be taken quickly when land becomes available.
- Take a pro-active approach in proposing or supporting changes to state legislation, like Chapter 40B, that would be advantageous to the Town.
- Locate housing in village centers or existing neighborhoods that provide services. Avoid consuming "green fields" of open space, natural habitat, and undeveloped land.
- Allow more compact development (two-family, multi-family, and compact single-family) through zoning amendments in and near village centers.

Section 2.2: Affordable Housing Goals

Goal 1: Preserve existing small homes and retain existing low-income households throughout town.

Both the questionnaire and workshop results stress the importance of controlling the loss of modest homes due to tear downs and construction of larger and often out of character new houses. The retention of existing small/cottage style homes would preserve homes that are often more affordably priced on the market and provide greater housing choice for homebuyers and renters in Concord. This goal of preserving small homes is also supported by other town planning documents including the 2005 Comprehensive Long Range Plan and is indicated in the draft 2010 Sustainable Concord Master Plan and has been an issue that the Town has grappled with for many years.

In addition, the questionnaire results point to a related need to assist existing low-income homeowners so that they can afford to stay in their home. This could include assistance for elderly homeowners as well as other low-income households struggling with housing costs. Approximately 28% of all Concord's households, as of the 2000 US Census, had incomes under 80% of the area median income (AMI); twenty-two percent of all homeowner households in Concord had incomes under 80% AMI (2000 U.S. Census).

Goal 2: Increase diversity of housing options through compact development

Over 75% of Concord's housing units are single-family houses; 2% of the units are in two-family houses; just over 8% are in multi-family/apartments; and 12% are condominiums. The questionnaire and workshop results indicated large support for creating new, well-designed and properly-scaled multi-family housing close to the village centers as part of mixed-use developments that utilize smart growth principles. This goal is supported by the 2005 Comprehensive Long Range Plan, the 2007 Village Center Study, as well as the draft 2010 Sustainable Concord Master Plan and advances the Commonwealth's Sustainable Development Principles (see sidebar).

This goal is important to the community because it can provide alternative housing options for households, enhance the vitality of village centers, and help to reduce loss of working farm lands, natural habitats, and scenic open space.

The workshop results also indicated support for converting larger existing buildings to develop alternative housing options for multiple household types including the elderly, special needs

Commonwealth's Sustainable Development Principles

1. Concentrate Development and Mix Uses
2. Advance Equity
3. Make Efficient Decisions
4. Protect Land and Ecosystems
5. Use Natural Resources Wisely
6. Expand Housing Opportunities
7. Provide Transportation Choice
8. Increase Job and Business Opportunities
9. Promote Clean Energy
10. Plan Regionally

(Source: http://www.mass.gov/Agov3/docs/smart_growth/patrick-principles.pdf;
For full text, see Appendix D.)

populations, and young adults. Conversions of existing buildings and previously developed sites also support Community Preservation Act policies. Questionnaire and workshop participants emphasized the importance of creating more housing options for households in changed circumstances that may not need the traditional single-family home, such as empty-nesters or divorced households. More diverse housing options can be created through both conversions of existing buildings and new construction to create duplexes, multi-family houses, or other types of housing such as co-op or congregate living.

Alternative housing options can also help to expand opportunities and eliminate obstacles to enable elderly residents and persons with disabilities to live in town. This could include creating compact cottage-style homes that are handicap accessible or adaptable and group homes.

Where compact development is located was emphasized as greatly as was the need for more compact development. Focusing the creation of compact housing options in or near the village centers can enhance the villages as vibrant, walkable cores of the community.

Some participants of the questionnaire and the workshop stressed the need to create more rental units in Concord. Creating greater allowances for duplexes and multi-family development can work hand-in-hand with creating rental units. Based on the 2000 US Census, approximately 19.3% of Concord's housing stock was renter-occupied. This is low compared to Massachusetts as a whole (38.3%) and slightly low compared to the MAGIC Region at 22.3%. Providing a diverse housing stock with alternatives to traditional single-family homes includes providing more rental housing options.

Goal 3: Encourage creation of both affordable units that will count on the SHI and units affordable to middle-income households throughout town

Concord has implemented and supported multiple initiatives to create affordable housing that counts on the SHI as well as housing for middle-income households (between 80% and 140% of the Area Median Income (AMI)). These efforts have succeeded in increasing the units listed on the SHI from 177 in 2000 to 363 in 2010 (an increase of more than double). In addition, town policies continue to encourage the development of housing for middle-income households. The Elm Brook development, constructed in 2002, built 12 units of affordable housing. Three are restricted to 80% AMI and the other 9 units are deed restricted at 120% and 140% AMI. The current Lalli Woods project by the CHDC will also create units across a range of income limits with two units restricted to 80% AMI, one unit restricted 110% AMI, and three units restricted 130% AMI. With a median single-family sales price of over \$600,000 even middle-income households, which could potentially afford up to \$475,000 sales price, are priced out of the Concord market.

Community support for continuing the policies to encourage middle-income housing was mixed: Questionnaire participants showed strong support for continuing these policies while workshop participants showed more mixed support. Due to the strong need for both housing that will count on the SHI and middle-income housing in Concord, this plan recommends continuing the policies to create housing to support the needs of households at these multiple income levels.

Goal 4: Create homeownership opportunities throughout town for new homebuyers and eligible households including those with a Concord connection

Although only just over 19% of Concord's housing stock is rental, 90% of the units on Concord's Subsidized Housing Inventory are rental units. With the median sales price of a single family home over \$600,000, homeownership opportunities for low-moderate income households are close to non-existent. Questionnaire respondents indicated a strong need for creating more units that are affordable for homeownership and workshop participants indicated that it is important to expand opportunities for local employees, young families, young adults, and single parents to find a moderately priced home in Concord. Creating more units that are affordable for homeowners can work together with efforts to create scattered-site units throughout town.

Goal 5: Capacity Building with Proactive Planning and Advocacy

Workshop participants reinforced the importance of supporting and strengthening local organizations and institutions that provide affordable housing so Concord has a strong infrastructure for meeting its housing needs and is able to respond to housing opportunities in a timely and effective manner. In addition, proactive planning will continue to be valuable in the years ahead to identify appropriate sites for affordable housing: by planning ahead, action can be taken quickly when appropriate land becomes available for affordable housing. The workshop participants also expressed that it is important for the Town to take a pro-active approach in proposing or supporting changes to State legislation, like Chapter 40B, that would be advantageous to the Town.

Goal 6: Preserve Existing Affordable Housing Units

The Concord Department of Planning and Land Management is the local entity that is responsible for monitoring existing affordable housing to ensure, where possible, that expiring use restrictions are extended or converted to permanent restrictions and to monitor and provide assistance for resale of ownership units. The Town has proactively appropriated funds to preserve affordable housing homeownership units at the Emerson Annex development, 58 Stow Street. Of the 11 units, only 6 remain at risk. When first developed, the units were restricted to a term of 30 years, with a discount-rate resale price methodology which has rendered the units 'unaffordable' upon resale. As units have been resold, additional buy-down funds have been provided by the Town and DHCD to retain the affordability of the units, and restrict them in perpetuity.

This will continue to be an important function so that existing affordable units are not converted to market rate units and, thus, removed from the Subsidized Housing Inventory. The Town is exploring regional coordination on this front with the possible creation of a regional housing trust.

Section 2.3: Reaching 10%

As stated in the earlier Housing Inventory section 1.7, Concord currently has 363 units counted on the Subsidized Housing Inventory, using the 2000 year round housing base of 6,095. With ~300 new units of housing created since 2000, the new base may be estimated to be 6,400 – with 640 as the 10% target.

The Town expects the Longview Meadow/Mill Creek (formerly Alexan Trammel Crow) project to be included on the Subsidized Housing Inventory in FY11. It has projected that due to time lapse requirements, it may lose a few of those units in FY12 and will regain them in FY13. This project will enable the town to maintain its 10% mandated requirement. The Trammel Crow project will also enable to Concord to satisfy the 40B Land Area requirement.

It is roughly estimated to take seven years to achieve 10% of the housing stock as “affordable” – or one year if the Longview Meadow/Mill Creek Residential project builds their units

Even after reaching the 10% threshold, the Town plans to continue creating affordable housing, though at a smaller scale. There will continue to be needs for low-income rental, special needs, handicapped accessible, affordable homeownership, and moderate/workforce housing. These units will be created incrementally with smaller projects (5 units) moving forward regularly every year and three or four larger projects (15-20 units) making greater gains in the years they are approved.

The plan outlines a number of zoning changes which, when adopted, will enable projects to create units of affordable housing and enhance the local housing production.

Annual Progress towards goals

	FY11	FY12	FY13	FY14	FY15	FY16	FY17
Starting	363	713	673	743	763	776	786
Private (40B/Local zoning):							
Mill Creek Residential	350	(50)	50				
Other Private Projects	5	5		15	5	5	15
Public (CHDC/CHA):							
Lalli Woods (CHDC)	2						
Walden Woods (CHDC)			20				
Peter Bulkeley (7)							
Home Preservation Program				2	3	2	3
Other CHA/CHDC Projects		5		3	5	3	5
Plan: Annual SHI Units	350	(40)	70	20	13	10	23
Plan: Annual SHI % (w/est 2010 6,400)	5.47%	-0.63%	1.09%	0.31%	0.20%	0.16%	0.36%
Cumulative Total SHI Units	713	673	743	763	776	786	809
SHI Percentage (using 2010 housing units)	11.14%	10.52%	11.61%	11.92%	12.13%	12.28%	12.64%

Section 3: IMPLEMENTATION STRATEGIES

This section includes an explanation of the specific strategies by which Concord plans to achieve its housing production goals as well as a time frame/schedule for each. Each strategy includes specific milestones to indicate progress. The strategies include proposed zoning bylaw amendments, identification of specific sites for development of affordable housing, participation in regional collaborations, and development of assistance programs.

Section 3.1: Zoning Bylaw Amendments

Strategy 1: ADDRESS MANSIONIZATION TRENDS THROUGH ZONING AMENDMENTS

Amend the Zoning Bylaw to create floor area ratios in all zoning districts as a way to support the preservation of the existing neighborhood character by controlling the ratio of house size to lot size and minimize trends of mansionization. Study the need to modify other dimensional requirements to preserve existing spatial development patterns of neighborhoods. Revive the community's exploration of the creation of neighborhood conservation districts and site plan review for proposed larger houses (as recommended in the 2005 Comprehensive Long Range Plan).

Strategy 1 helps to achieve **Goal 1** in that it helps retain existing smaller homes and **Goal 3** by preserving units that may be affordable to middle-income households.

Measurable Milestones: The Residence C Task Force is currently examining these issues and intends to bring zoning amendments to Town Meeting in Spring 2011 for the Residence C zoning district. If successful, the work can be expanded to address similar issues in other zoning districts, particularly the Residence B and A districts.

Strategy 2: ALLOW FOR MULTI-FAMILY DEVELOPMENT IN VILLAGE CENTERS

Adopt substantial rezoning, such as chapter 40R, in redevelopment areas as identified by the 2007 Village Center Study to allow mixed use, multi-family redevelopment including multi-family housing in Concord Center at the Keyes Road/Lowell Road intersection; the Thoreau/Depot Area around Crosby's Market easterly of Sudbury Road, and West Concord's business areas away from Main Street/Commonwealth Ave.

Strategy 2 helps to achieve **Goal 2** by increasing diversity of housing options and **Goal 3** by creating units that would count on the SHI as well as middle-income units.

The rezoning in these areas should incorporate inclusionary housing requirements for the creation of a mix of both affordable housing and market-rate housing in future redevelopment projects. The inclusionary housing requirements should include requirements for both units that will count on the SHI as well as middle-income units.

Measurable Milestones: Implement recommendations of West Concord Task Force in timetable as determined through the task force process that is currently nearing completion. Form similar task forces for Concord Center and Thoreau/Depot Area in Spring 2011 to create specific recommendations for Fall 2012.

Strategy 3: AMEND ZONING BYLAW TO ALLOW MORE COMPACT RESIDENTIAL DEVELOPMENT IN AND NEAR VILLAGE CENTERS

Amend zoning bylaw to allow construction of new two-family and three-family houses on lots with sewer and water main connections in Residence B and C zoning districts. This strategy is dependent on increasing the capacity of the wastewater treatment system, which is currently at capacity. The Town has hopes to increase capacity dependent on funding.

Strategy 3 helps to achieve **Goal 2** by increasing diversity of housing options and **Goal 3** by creating units that may be affordable to middle-income households.

In addition, amend zoning bylaw Section 4.2.2.1 to expand the current allowance for conversion of existing buildings to up to two-families to allow conversions of up to three-families, dependent on the waste water treatment capacity improvements.

Measurable Milestones: The Concord Department of Planning and Land Management will work closely with the Planning Board and other town officials, as applicable, to create draft zoning amendments in Fall 2012 to prepare for consideration by Town Meeting in Spring 2013.

Strategy 4: AMEND ZONING BYLAW TO ADOPT INFILL BYLAW FOR AFFORDABLE HOUSING

Adopt an infill bylaw to encourage development of affordable units on undersized lots in all residence districts throughout Town. The Town of Medway recently adopted such an infill bylaw for affordable housing. Other Massachusetts municipalities have as well and can provide models for structuring an amendment to Concord's zoning bylaw.

Strategy 4 helps to achieve **Goal 3** by creating units that would count on the SHI and **Goal 4** by creating affordable homeownership opportunities throughout Town.

The bylaw would require that any units created through the infill bylaw would create units that count on the State's Subsidized Housing Inventory (SHI) and be restricted as affordable housing in perpetuity. The provision can set minimum lot sizes; for example, the provisions could apply to lots as small as 75% of the minimum lot size in the zoning district. In addition, the provisions could require a special permit to ensure full compliance with DHCD's requirements under the local action unit program to create units that will count on the SHI. The bylaw could be structured so that other dimensional requirements, such as height and setbacks, would still apply.

Measurable Milestone: The Concord Department of Planning and Land Management will work closely with the Planning Board and other Town officials, as appropriate, to create draft bylaw amendments for consideration by Town Meeting, Spring 2013.

Section 3.2: Identification of Specific Sites

Strategy 5: PROVIDE NECESSARY SUPPORT FOR COMPREHENSIVE AND LOCAL PERMIT APPLICATIONS

Longview Meadow/Mill Creek Residential

Mill Creek (formerly Trammell Crow) has been approved to construct three-hundred fifty (350) rental units of housing at Longview Meadow, a 30-acre site overlooking the Assabet River at the Concord-Acton-Maynard-Sudbury town line. The proposed project includes eleven garden-style, three-story apartment buildings with 28 units each, and eight townhouse, two-story buildings with 4-6 units each, plus a one-story clubhouse. The three-story buildings will have a total of three-hundred and eight (308) units, while the two-story buildings will provide forty-two (42) units.

Strategy 5 helps to achieve **Goal 3** by creating units that would count on the SHI to meet Concord's 40B requirements and **Goal 4** by creating units for Eligible Households

The project has been designed to provide two parking spaces for each unit of housing for a total of 700 spaces. There are 518 outdoor parking spaces, 66 garage apartment spaces, 58 spaces located in townhouse driveways and 58 spaces within townhouse garages. The development will be served by a private waste-water treatment plant. The total lot coverage by the buildings is approximately 15%, while the total impervious surfaces is approximately 40% of the site.

The proposed project contains one-, two- and three-bedroom units. The table below outlines the number and mix of units as well as identifies the number of market and affordable units (comprising 25% of the total units).

Residence Type	Number of Units
1 bedroom / market rate	99
1 bedroom / affordable rate	33
2 bedroom / market rate	145
2 bedroom / affordable rate	49
3 bedroom / market rate	18
3 bedroom / affordable rate	6
Total	350 (88 affordable units)

Measurable Milestones: Monitor the Trammel Crow Residential development project through the issuance of building permits, and ensure that all conditions of the comprehensive permit are met and that the units are added to the Subsidized Housing Inventory.

Lalli Woods

Lalli Woods is an 8-unit mixed-income project located at 1241 Elm Street in Concord developed by the Concord Housing Development Corporation. A gift of \$500,000 from the Steinberg Lalli Charitable Foundation to promote affordable housing and a \$75,000 grant of Concord CPA funds enabled the CHDC to purchase the property and complete the engineering and entitlements required to build the project. The project has received approval under Concord's Planned Residential Development (PRD) zoning as well as an order of conditions from the Natural Resources Commission. The project will create two market value units and six restricted units – two available to households earning under 80% of the Area Median Income (AMI) and eligible for the Subsidized Housing Inventory, one unit available to a household earning under 110% of the AMI, and three units available to households earning under 130% of the AMI. Currently, in the summer of 2010, the marketing of the units has started, the foundations are in progress, and the model home under construction.

Measurable Milestones: Support the Lalli Woods project through the issuance of building permits, and ensure that all conditions of the comprehensive permit are met and that the units are added to the Subsidized Housing Inventory (SHI).

1257 Elm Street

The property at 1257 Elm Street is between the Lalli Woods project to its east, and the 8-unit Elm Court 40B homeownership development to its west. A local foundation has had private discussions with the owner and has indicated the potential for a small housing development at the site.

Measurable Milestones: Support the progress of the Elm Street land acquisition and support the project through planning.

Section 3.3: Identification of Municipal Parcels

Strategy 6: PROACTIVELY OBTAIN DEPARTMENT OF CORRECTION LAND FOR DEVELOPMENT OF AFFORDABLE HOUSING

The June 2010 press release on this project provides an excellent overview of the property, the vision, and the cooperation of local, regional and state officials that enabled this important legislation.

Strategy 6 helps to achieve
Goal 2 by creating housing near village centers and
Goal 3 by creating restricted units and
Goal 4 by creating units for Eligible Households

"Governor Patrick signed into law legislation that will transfer certain Department of Correction land in the Town of Concord for affordable housing and open space. Chapter 117 of the Acts of 2010 (copy attached) filed by Representative Cory Atkins (D-Concord) and Senator Susan Fargo (D-Lincoln), conveys a 12 acre parcel of state-owned land under the control of the Massachusetts Department of Correction (DOC) to the Concord Housing Development Corporation (CHDC) to facilitate the development of affordable housing in Concord. The CHDC is a nonprofit

organization that the legislature established in 2006 by a special act sponsored by Representative Atkins.

Since this new law requires that 100 percent of the units be affordable, the conveyance of this land will go a long way toward helping the town meet its affordable housing goals. The CHDC will manage the project and determine the design and affordability guidelines. The units will likely be offered at a range of income levels, from 80 percent to 150 percent of the area median income. Using the 2010 limits for a family of four, published by the United States Department of Housing and Urban Development (HUD), eligibility would likely be based on gross incomes ranging from \$64,400 to \$137,700.

Selectman Greg Howes, speaking on behalf of the Concord Board of Selectmen, praised the bill's passage, stating, "With the enactment of this legislation, the Walden Woods Project fulfills its longstanding affordable housing commitment to the Town of Concord. A strong partnership between the Town, the Walden Woods Project, the Concord Housing Development Corporation, state and local officials yielded this successful outcome. Conveying this land to the Concord Housing Development Corporation will benefit the residents of Concord in the form of a smart growth project to help the Town reach its affordable housing goals and open up public access to a currently underutilized portion of the Assabet River."

The proposal for the land transfer was brought to Rep. Atkins' attention by the Walden Woods Project (WWP), which has been working collaboratively for nearly two years with the Representative, Concord town officials, the CHDC and the DOC to make the site available for affordable housing and publicly accessible open space along the Assabet River.

Representative Atkins stated, "This endeavor is a fine example of public-private partnership. The Walden Woods Project has worked hand-in-hand with Concord officials and with me to provide the resources needed to make this proposal a reality. Concord will benefit from having a smart growth, affordable housing project along with the potential for more open space and access to the Assabet River in that location."

"Making housing more available and affordable is a wonderful goal," said Senator Susan Fargo. "The reality of this new law came about through hard work of the Town of Concord, the Walden Woods Project and the Concord Housing Development Corporation. The cooperation and coordination between the state and local leaders is an example of not only building relationships but also building homes," said Senator Fargo.

The site is close to the West Concord commuter rail station and commercial district. In addition to being an ideal location for affordable housing, the property has considerable potential for open space and passive recreation. It abuts the proposed Bruce Freeman Rail Trail and an underutilized and currently inaccessible section of the federally-designated wild and scenic Assabet River. The property also includes a 320 foot setback from MCI Concord.

"The Massachusetts Department of Correction is pleased to have been an integral part of the Walden Woods collaborative effort," said DOC Commissioner Harold W. Clarke.

Measurable Milestones: All parties will work together to complete the conveyance of the property, performing preliminary engineering analysis and the conceptual project design over the next year.

Strategy 7: SYSTEMATICALLY INCLUDE HOUSING REQUIREMENTS FOR MUNICIPAL LAND ACQUISITIONS

At the 2008 Annual Town Meeting, the Town voted under Article 35 “to establish a process whereby when land acquisitions involve Town funds, affordable housing is considered as one possible use of the land before any final commitments are made. The Town Manager and the Board of Selectmen will be responsible for ensuring that a housing representative is present from the start of discussions with the Town to determine probable land uses.” Subsequently, in August 2008, the Board of Selectmen and the Town Manager jointly adopted an administrative policy to administer this Town Meeting Vote. The policy provides for the appointment of a housing representative that shall be invited to participate in the start of discussions regarding a potential land acquisition using either Town funds or CPA funds.

Strategy 7 helps achieve **Goal 5** through pro-active planning and advocacy

Measurable Milestones: The Board of Selectmen and Town Manager will continue to adhere to this policy and support consideration of affordable housing for potential municipal land acquisitions.

Section 3.4: Participation in Regional Collaborations

Strategy 8: PARTICIPATE IN CREATION OF REGIONAL AFFORDABLE HOUSING TRUST

Concord is participating with other neighboring municipalities in establishing a shared regional housing services model. There are six towns included in this effort, with implementation efforts funded through a District Local Technical Assistance grant by Metropolitan Area Planning Council (MAPC). Bedford, Lexington, Lincoln, Weston, Sudbury, and Concord are working with the Metropolitan Area Planning Council (MAPC) to finalize a data analysis, develop a financial model and budget for the effort, and identify a small number of organizational models for this program.

Strategy 8 helps to achieve **Goal 5** by increasing local capacity to undertake housing initiatives and **Goal 6** by creating a body to monitor and assist with resales to preserve existing affordable units

The participating communities have compiled data and inventories, and the range of administrative staff support and expertise necessary to meet municipal responsibilities including, but not limited to, the following responsibilities:

- preparing housing plans
- administering housing programs
- reviewing housing applications
- creating and executing affirmative marketing plans

- managing the Towns' SHI
- monitoring rental and ownership units

If the effort does not progress to implementation, implement a formal monitoring program for the preservation of all affordable units in Concord.

Measurable Milestones: In partnership with the other participating communities, Concord plans to complete the feasibility analysis and proceed to launch the defined service model in the Fall 2010/Winter 2011. Implement a monitoring program either independently or as part of the regional effort.

Strategy 9: PARTICIPATE IN THE WESTMETRO HOME CONSORTIUM AS A MEMBER

HOME is a federal housing program administered by the U.S. Department of Housing and Community Development (DHCD). HOME is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act, as amended. Program regulations are at 24 CFR Part 92.

Strategy 9 helps achieve **Goal 5** by increasing local capacity to undertake housing initiatives through regional cooperation

The HOME funds are distributed through the State as well as through Consortiums, which are groups of adjacent communities. The WestMetro HOME Consortium is administered by the City of Newton and currently has fourteen members: Newton, Bedford, Belmont, Brookline, Concord, Framingham, Lexington, Lincoln, Natick, Needham, Sudbury, Watertown, Waltham, and Wayland.

The Town of Concord just joined the Consortium in July 2010, and will begin receiving HOME funds in federal fiscal year 2011 (starts 7/1/2011). The town will receive an annual allocation of funds for affordable housing projects of approximately \$25,000 as well as administrative funds for administering the program. The allocation amount varies according to HUD formulas. The Consortium also brings a community into a local housing network. The network provides both informal contacts among housing professionals and opportunities for more formal exchanges of information and technical assistance.

Measurable Milestones: Concord will participate in all aspects of the HOME program starting in 2011. This administration includes the preparation of annual HOME planning documents, Fair Housing plans (Analysis of Impediments to Fair Housing Choice), and 5-year strategic plans. Concord will be able to commit its allocated housing funds as a member of the Consortium.

Section 3.5: Development of Assistance Programs

Strategy 10: IMPLEMENT SMALL GRANTS PROGRAM to SUPPORT LOW-INCOME HOMEOWNERS THROUGH REHAB FUNDS

Using HOME funds, discussed in Strategy 9, establish a small grants program to assist low-income homeowners with a variety of rehabilitation needs. Such programs funded with HOME funds must adhere to HOME program requirements including making properties lead-free and in compliance with building codes or Home Quality Standards.

Strategy 10 helps to achieve **Goal 1** by helping to retain existing low-income homeowners

A small grants program could be structured as a grant, deferred loan, direct payment loan, and/or could have a corresponding property lien. Multiple regional communities have similar programs that could be used as models including Newton and Framingham.

Measurable Milestones: The Concord Department of Planning and Land Management will explore development of a small grants program Spring-Fall 2011 with intended program implementation starting in the Winter of 2011-2012.

Strategy 11: FUND HOUSING UNITS FOR ELIGIBLE HOUSEHOLDS

Using funds from the Community Preservation Act and other sources, continue to fund units of housing for first-time homebuyers and other households to purchase a home in Concord.

Strategy 11 helps to achieve **Goal 3** by creating restricted units and **Goal 4** by creating affordable homeownership opportunities throughout Town

This strategy provides funds to the Concord Housing Development Corporation and perhaps other organizations to subsidize housing units in their homeownership and rental projects.

Town-sponsored affordable housing development strives to maximize the number of restricted units. For homeownership, another important consideration is that in general, the cost of developing a unit of affordable housing is often twice the amount of the sales proceeds, which is regulated.

Community Preservation Act funds may be used on housing units up to 100% of the Area Median Income, and units offered to middle-income households may be subsidized with private funds.

Measurable Milestones: Support annual CPA funding requests for the Concord Housing Development Corporation for the development of Lalli Woods, pre-development funds for the Walden Woods project, and other projects.

Strategy 12: IMPLEMENT A HOME PRESERVATION PROGRAM

Concord can realize many benefits from a Home Preservation Program. Unlike affordable housing units that are part of specific new developments, a Home Preservation Program typically targets existing housing that is for sale and converts it to affordable housing. The affordable units created through this program would count on the state's Subsidized Housing Inventory (SHI).

Strategy 12 helps to achieve
Goal 1 by preserving existing homes
Goal 3 by creating restricted units and
Goal 4 by creating affordable
homeownership opportunities
throughout Town

The program's subsidy takes the form of direct payments to the seller at closing in exchange for the perpetual deed restriction. There are program variations that the Town can determine when developing the Program materials. For example, the buyer or the Town can select the property. In all permutations of this program, the buyers are determined eligible through fair and affirmative marketing, and a lottery is held to rank interested and eligible buyers.

Measurable Milestones: Starting in 2013, develop program guidelines, procedures, administrative responsibilities. Target implementation for 2014 with home selections and lottery process. It is expected that this program may produce two to three units of SHI-eligible housing per year.

APPENDIX A: 2010 ONLINE QUESTIONNAIRE - SUMMARY OF RESULTS

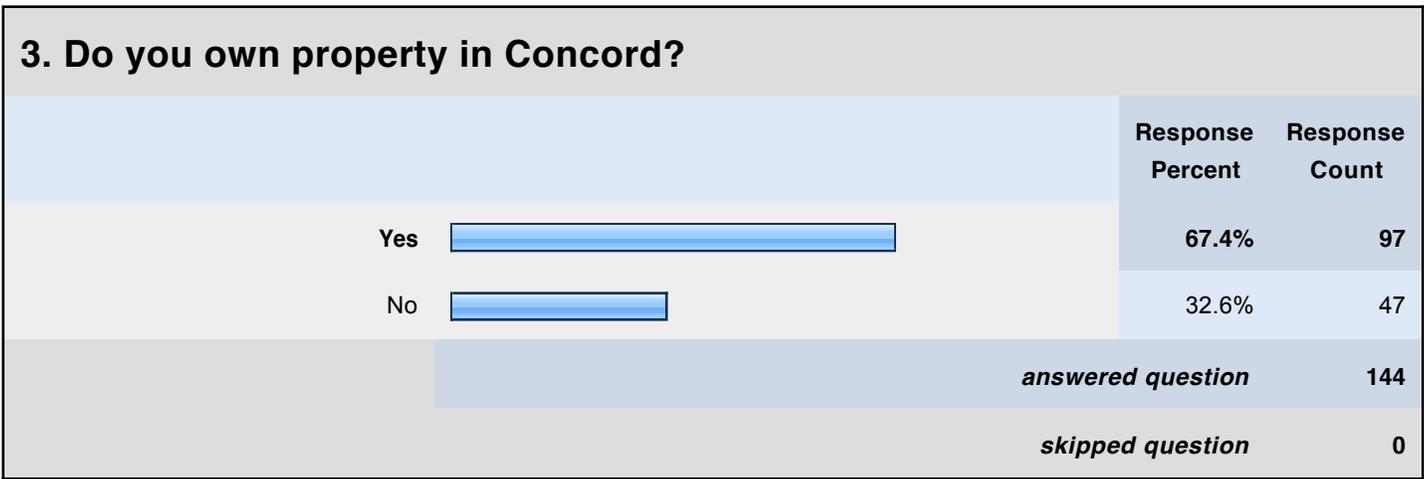
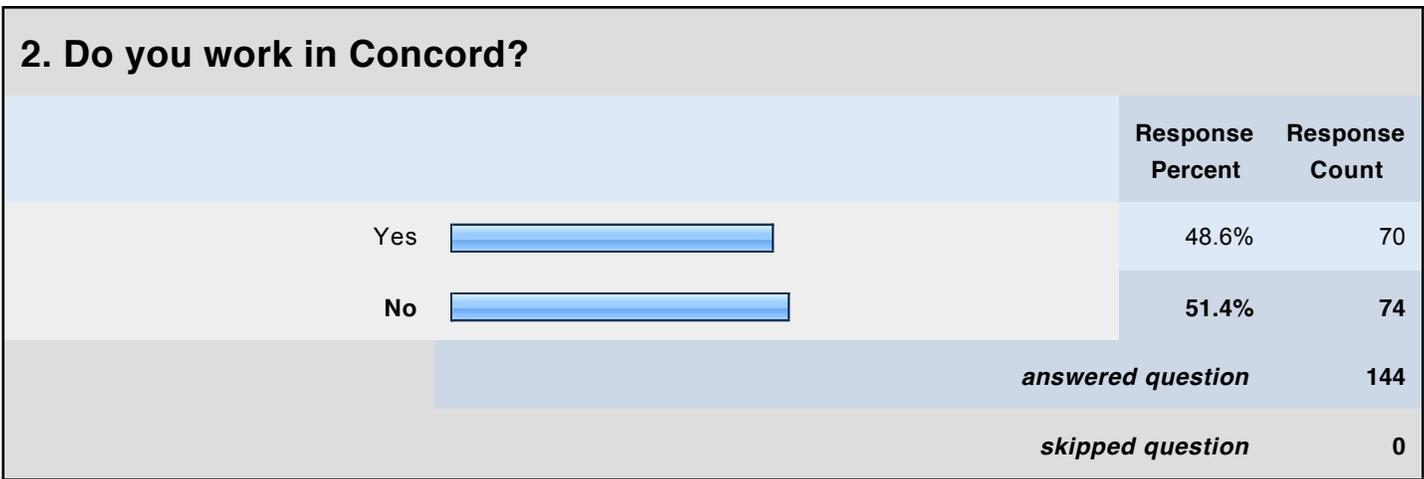
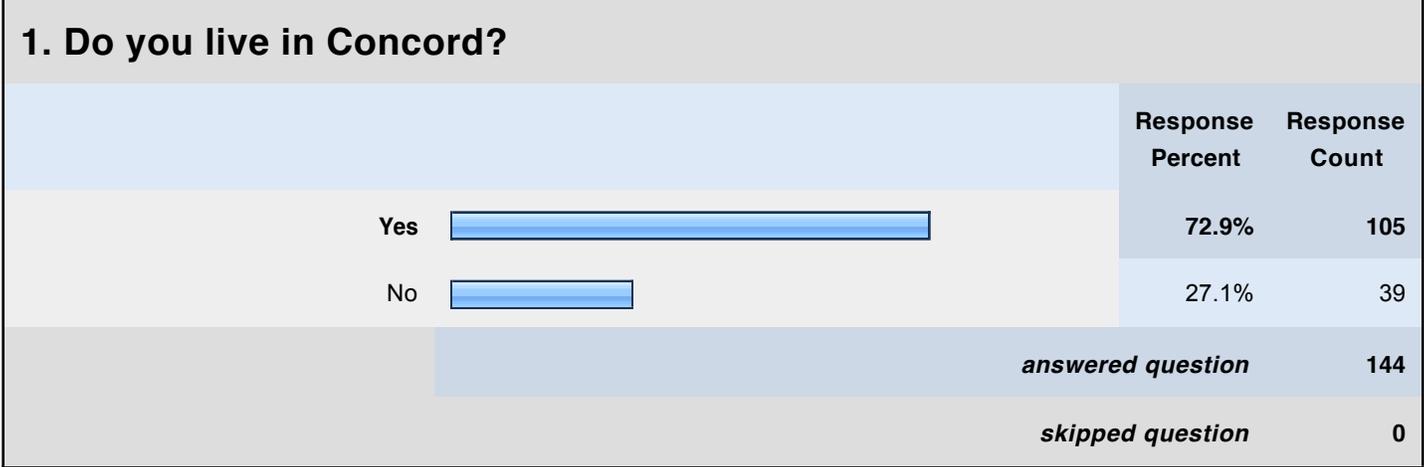
The following pages provide a summary of the responses to the online questionnaire. The questionnaire was available from May 21, 2010 through June 11, 2010. Participation included 144 people who began the questionnaire and 104 who completed it. The following summary is organized by question, in the order they appeared to the questionnaire participants.

While we recognize that online surveys can be impacted by efforts of groups to influence the result, we accept the results obtained as another piece of input into the definition of Concord's Housing Goals. The feedback from the questionnaire did not solely shape the goals, nor was the feedback inconsistent with the goals articulated and prioritized through the workshop and other processes.

More detailed information regarding questionnaire results is available upon request by contacting the Concord Department of Planning and Land Management.

Housing Production Plan Questionnaire for Concord, MA

Issued online through www.surveymonkey.com: May 21, 2010-June 11, 2010



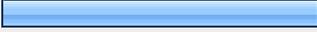
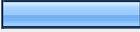
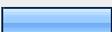
4. Do you own a business in Concord?

		Response Percent	Response Count
Yes		9.7%	14
No		90.3%	130
		<i>answered question</i>	144
		<i>skipped question</i>	0

5. Based on your experience and familiarity with Concord, to what degree do you believe the following types of households are most likely to struggle with housing costs? Please rank: 1=most likely to struggle 5=least likely to struggle

	1 = most likely to struggle	2	3	4	5 = least likely to struggle	N/A	Rating Average	Response Count
employees of local businesses	25.2% (31)	26.8% (33)	32.5% (40)	8.9% (11)	2.4% (3)	4.1% (5)	3.66	123
families	13.8% (17)	20.3% (25)	45.5% (56)	8.1% (10)	7.3% (9)	4.9% (6)	3.26	123
farm workers	61.8% (76)	22.0% (27)	7.3% (9)	1.6% (2)	1.6% (2)	5.7% (7)	4.49	123
first-time homebuyers	34.7% (43)	27.4% (34)	29.0% (36)	4.8% (6)	0.8% (1)	3.2% (4)	3.93	124
individuals with disabilities	38.4% (48)	30.4% (38)	23.2% (29)	1.6% (2)	0.8% (1)	5.6% (7)	4.10	125
municipal employees	36.8% (46)	25.6% (32)	24.0% (30)	8.0% (10)	1.6% (2)	4.0% (5)	3.92	125
senior citizens	39.8% (51)	30.5% (39)	18.8% (24)	4.7% (6)	3.1% (4)	3.1% (4)	4.02	128
single parents	45.6% (57)	31.2% (39)	16.8% (21)	2.4% (3)	0.8% (1)	3.2% (4)	4.22	125
young working adults	24.2% (30)	32.3% (40)	26.6% (33)	9.7% (12)	4.0% (5)	3.2% (4)	3.65	124
other or elaborate further (please specify)								20
answered question								129
skipped question								15

6. Based on your experience in Concord, which of the following do you see a need for? Check all that apply:

		Response Percent	Response Count
help for existing homeowners to afford to stay in their homes		48.1%	62
help for existing residents to rehabilitate their homes		20.9%	27
help for existing renters with the cost of rent		17.1%	22
more units affordable for renters with modest incomes		49.6%	64
more units affordable for homeowners with modest incomes		61.2%	79
more housing options for people in changed circumstances to live in the community		55.8%	72
Not sure		3.9%	5
None		8.5%	11
other or elaborate further (please specify)		16.3%	21
<i>answered question</i>			129
<i>skipped question</i>			15

Housing Production Plan Questionnaire for Concord, MA

1. The updated Concord Housing Production Plan will set Town policies to guide the development of affordable housing over the next five years. These policies require careful consideration in how they may impact other community goals, such as protection of agricultural land and open space, historic preservation, environmental protection and energy use, and other smart growth goals. The following statements are meant for you to evaluate housing policy choices in relation to these other goals. Please rate how strongly you agree or disagree with the following statements as they apply in Concord.

Choose one response for each statement in the drop-down menus below

	Strongly Agree	Agree	Agree Somewhat	Disagree Somewhat	Disagree	Strongly Disagree	No Opinion/not sure	Response Count
A. It is important to have a greater variety of housing types by developing more alternatives to traditional single-family houses such as apartments and condominiums, cottage-style housing, duplexes, and congregate housing.	34.7% (43)	20.2% (25)	16.9% (21)	8.9% (11)	8.1% (10)	7.3% (9)	4.0% (5)	124
B. It is important that new housing units are located near village centers and existing neighborhoods as much as possible in order to avoid consuming open space and natural habitat even if it means increasing the amount of dwelling units in the village centers and existing neighborhoods.	21.8% (27)	28.2% (35)	18.5% (23)	12.1% (15)	9.7% (12)	5.6% (7)	4.0% (5)	124
C. It is important that new housing units be located near public transportation and near commercial								

areas to minimize automobile-reliance even if it means increasing the amount of dwelling units in those areas.	24.2% (30)	33.1% (41)	21.0% (26)	4.0% (5)	10.5% (13)	3.2% (4)	4.0% (5)	124
D. It is important to preserve the current amount of dwelling units in existing neighborhoods and commercial areas, even if it means that more residential development will be located on existing agricultural and open space.	6.5% (8)	7.3% (9)	12.9% (16)	16.1% (20)	25.0% (31)	23.4% (29)	8.9% (11)	124
E. The Town recently adopted the Stretch Energy Code, which requires greater energy efficiency for new construction and rehabilitation. These requirements may cause additional project costs which can impact the feasibility of creating affordable housing. It is important to provide public resources to offset such additional costs to create affordable housing.	12.1% (15)	21.8% (27)	19.4% (24)	16.1% (20)	10.5% (13)	12.1% (15)	8.1% (10)	124
F. In order to minimize new construction and loss of open space, it is important to reuse and adapt existing larger buildings to create multi-family housing units.	21.8% (27)	33.9% (42)	28.2% (35)	2.4% (3)	4.8% (6)	2.4% (3)	6.5% (8)	124
G. Tearing down smaller homes to build large homes is known as "mansionization." In the last ten years, this was a major concern because it was impacting neighborhood character and reducing moderately-priced housing options. "Mansionization" is still a	43.5% (54)	18.5% (23)	16.1% (20)	7.3% (9)	4.0% (5)	5.6% (7)	4.8% (6)	124

major problem.

Other comments (please specify)

20

answered question

124

skipped question

20

8. Under state requirements, Concord does not have enough affordable housing for low-income households. The State mandates, through the Chapter 40B legislation, that each municipality produce 10% of its housing stock to be reserved for low-income households. For Concord, a low-income household is one that has an annual income of up to \$64,400 for a family of four. In order to track progress toward the mandate, the state maintains a "subsidized housing inventory" that documents how many units count as affordable housing in each municipality. Concord's current housing policies also encourage the creation of affordable housing for moderate-income households - even though these units do not count on the state's "subsidized housing inventory." The definition of moderate-income households may vary, though it starts at the area median income, which for Concord is \$91,800. Public funding, often local funding, is commonly required to create affordable housing units - both low-income and moderate-income units. Therefore, it is important to evaluate Concord's current policies that encourage and support the creation of moderate-income housing in addition to low-income housing. Do you believe the Town should continue to encourage the creation of units that are affordable to moderate-income households? Please chose one answer below that most closely represents your opinion:

	Response Percent	Response Count
Yes, continue to support creation of both moderate-income and low-income housing 	66.4%	81
No, only support creation of low-income housing that counts on the state's "subsidized housing inventory" 	12.3%	15
It depends 	9.8%	12
Not sure 	6.6%	8
None of the above 	4.9%	6
Explain why 		33
<i>answered question</i>		122

skipped question

22

9. Which best represents your living situation?

	Response Percent	Response Count
Own your home 	82.2%	97
Rent your home 	11.0%	13
Other (please specify) 	6.8%	8
	<i>answered question</i>	118
	<i>skipped question</i>	26

10. Which category best represents your total gross annual household income?

	Response Percent	Response Count
Less than \$25,000 	1.7%	2
\$25,000-\$49,999 	9.3%	11
\$50,000-\$74,999 	20.3%	24
\$75,000-\$99,999 	11.0%	13
\$100,000-\$124,999 	13.6%	16
\$125,000-\$149,999 	12.7%	15
\$150,000-\$174,999 	12.7%	15
\$175,000-\$199,999 	2.5%	3
\$200,000-\$224,999 	5.1%	6
\$225,000-\$249,999 	1.7%	2
\$250,000-\$274,999 	1.7%	2
\$275,000-\$299,999	0.0%	0
\$300,000 plus 	7.6%	9
<i>answered question</i>		118
<i>skipped question</i>		26

APPENDIX B: JUNE 2010 PLANNING WORKSHOP – SUMMARY OF RESULTS

The following summary of results from the June 2010 planning workshop are transcribed from the five break-out tables notes of their table's discussions for each of the three questions. The five break-out tables were labeled A-E. The summary includes each of the three questions in addition to the break-out table's notes. At the end of the summary, this appendix also includes a matrix showing the ranking and prioritization of the objectives discussed in Question 3.

Question 1

What are the housing issues that you believe the Town should help address? Please list all that come to mind in the space provided below and explain why.

Table A

- Housing for single people and single parents
- Reuse to preserve modest homes
- Recognize number of residents in lower-middle income
- Emphasize not only building new units but new units without building new
- Increase ability to convert single large homes to multi-units

Table B

- More accessory housing on existing lots
- Buying-down existing homes
- Create apartments and more 2 family and multi-family properties
- Diversity in location of affordable units; more closer to center

Table C

- Preserve housing diversity and human dignity
- Residential element in town centers
- Smart growth – walking distance to trains
- Resolve conflict between land conservation vs. affordable
- Post 40B planning – when affordable housing is no longer compulsory
- Senior citizens to downsize
- Stay green
- McMansions

Table D

- Concord affordable housing wait list is over one year
- Plan for tear downs – Sudbury home preservation program
- Do not give up industrial use for mixed use
- Increase small units in business areas
- Housing for retirees and municipal workers
- Loss of two-family homes to condos

Table E

- More affordable housing at all levels
- Concern for mansionization and teardowns of small houses
- Different taxes for commercial and residential
- Reduce/simplify permitting process for development

Question 2

Do you believe the Town should continue to encourage the creation of units that are affordable to both low and moderate-income households? Why?

Table A

Both low and moderate income housing is needed
Need to prioritize how to focus
Town employees
People who work in town
Single people and retirees
Farmers
First-time homebuyers
Need both for continued income balance

Table B

[Yes] To maintain heterogeneity
More diversity/choices
Options during the housing lifecycle
Diverse locations for increased affordability

Table C

Keeping 40B in place – lower end
Yes, spectrum of income age and family status
Small but not state subsidized
AMI not appropriate to Concord – keep 150% AMI
Housing composition going forward – need smaller households
Maintain 40B

Table D

Yes, provide housing for municipal workers
Provide diversity
Yes, as long as we maintain our 10% low income
Encourage low income more than moderate
Limit encouragement of moderate when funding is involved

Table E

We should create both low and moderate units
At the present time, don't subsidize moderate
We should concentrate on state-defined affordable housing (subsidized)

Question 3

The 2005 Housing Production Plan identified four primary housing goals and a variety of objectives for each goal. Please reference the separate handout, "List of Potential Affordable Housing Goals."

Which, if any, of these goals and objectives would you confirm?

Which, if any, would you challenge?

Which, if any, would you build upon?

Are there other goals/objectives that you would add?

Table A

- 1.1 Challenge the development of market rate – encourage retention of small, existing single-family homes; what is the meaning of market rate?
- 1.2 Confirm but no monolithic structures in the centers
- 1.3 Yes, but would like more attention to the needs of mat population and town employees
- 1.4 Confirm farmers
- 2.1 Yes with a look at public transportation as an obstacle
- 2.2 Confirm – question whether we know what specifics people are looking for
- 3.1 Confirm – building on by adding services to disabled – social workers
- Rest of goal 3 – confirm all; need more specific objectives
- 4.1 basically confirm, but some undeveloped land might be useable – don't want to overdevelop centers and cause traffic and stress on infrastructure
- 4.2 Confirm – fear of turning into Acton
- 4.3 clearer definition of what needs to be supported by municipal, etc and how
- Other ideas:
 - Goals basically good, but concerned about the development that might go to centers
 - Re-evaluation of the income guideline caps
 - Adopt or consider floor area ratio – zoning tool
 - Cottage style housing should be promoted (concern about scale)

Table B

- 1.1 Challenge – we do not feel facilitating the development of small detached single-family homes solves any housing issues
- 1.2 Confirm and build upon – examples Medfield (Thorndike) and Lexington Center
- 1.3 Confirm – Expand the zoning possibilities/opportunities to facilitate
- 1.4 Clarify – What is the objective of this?
- 2.1 No expansion of
- 2.2 No expansion of
- 3.1 Confirm
- 3.2 Confirm/build upon/add: 61A Land – Develop a program or relationship to have in place so that Town can act promptly in the event of a potential sale (for acquisition)
- 3.3 Confirm/Build upon: with strong aesthetic restrictions/standards "retaining classic New England architecture."
- 3.4 Confirm
- 3.5 Clarify – what fiscal policies
- 3.6 Confirm
- 4.1 Confirm – in appropriate areas
- 4.2 Build upon – not size so much as character
- 4.3 Confirm!

Table C

- 1.1 Concern about infill housing
- 3 Plan beyond 40B – rental problem with 40B – new development
- 4 Keep character but facilitate accessory units
- 4.2 Challenge – raise tax base (mixed)
- C and D – support
- E not all agree

Table D

- 1 Preserve small single family homes – not increase
- 1.2 Concern with new large units – traffic, etc.
- 1.3 and 1.4 Agree
- 2.1 Within reason
- 2.2 Through zoning, not funding
- 3 Importance – Character of Concord
- 3.3 By encouraging through zoning
- 3.6 Proactive 40B and 40R for modification
- 4.1 Agree
- 4.2 Question are there any mechanisms to avoid loss of owner-occupied two-families
- 4.3 vague
- Support compact single family homes
- E TDR needs to be managed well – concern master plan
- Need aging in place services

Table E

- 1 Confirm
- 1.1 encourage cottage idea
- 1.2 concerned about scale
- 1.3 attention to external aesthetics
- 1.4 but recognize it's complicated
- 2 Confirm
- 2.1 emphasize ADA accessibility
- 2.2 confirm
- 3.1 confirm
- 3.2 and identify sites for multi-family zoning changes
- 3.3 confirm
- 3.4 confirm but needs to go to state defined affordable
- 3.5 confirm
- 3.6 confirm
- 4 Confirm
- 4.1 confirm and build upon – allow open space and housing
- 4.2 confirm and revise zoning laws to protect neighborhood character
- 4.3 confirm
- A challenge – need more rentals
- B confirm
- C confirm – need zoning revision
- D confirm – need zoning revisions
- E confirm

Matrix of June 2010 Workshop Results for Question 3 Showing Ranking of Objectives from 2005 Housing Production Plan

The matrix below includes each of the objectives identified through the 2005 Housing Production Plan, how many of the five total break-out tables confirmed, challenged, and/or built upon each objective or indicated that the objective needed clarification. In addition, the matrix includes the results of the individual dot-voting prioritization exercise where each workshop participant received five dots to indicate their top priorities from the list of objectives (including additional possible objectives A-G that were added by the consultants and also workshop participants).

	OBJECTIVES	Confirm	Challenge	Build	Needs clarification	Individual Dot Votes
1.1	Facilitate the development of the number of small, market-rate, single-family detached units.	1	3	2		2
1.1a	Retention of small existing homes (cottage)					9
1.2	Create new multi-family housing for a variety of use needs that are close to the village centers or as part of mixed-use developments that utilize smart growth principles.	4	1	3		10
1.2a	Not monolithic, proper scale (examples: Medfield [thorndike])					10
1.3	Make use of existing housing to provide housing options for elderly, special needs populations, or young adults.	5	0	2		5
1.3a	Add town employees, external aesthetics					0
1.4	Facilitate the ability of farmers to provide farm worker housing.	4	0	0	1	2
2.1	Expand opportunities and eliminate obstacles to enable elderly residents and persons with disabilities to live in town.	5	0	3	1	1
2.1a	With more public transportation, ADA accessibility, within reason					1
2.2	Expand opportunities and town and school employees, young families, young adults, and single parents to find a moderately priced home in Concord.	5	0	2		8
2.2a	Caveat: town employees – not with subsidies; local preference in opportunities, through zoning not funding					0
3.1	Support and strengthen local organizations and institutions that provide affordable housing so Concord has a strong infrastructure for meeting its housing needs and is able to respond to housing opportunities in a timely and effective manner.	5	0	1		5
3.1a	Add services to subgroups as needed					0
3.2	Identify appropriate sites for affordable housing by planning ahead so that action can be taken quickly when land becomes available.	5	0	2		4
3.2a	Add more specific info: 61A land-develop program					1
3.3	Incorporate affordable housing throughout the town to encourage mixed-income developments.	4		1		2
3.3a	More specific info: add strong aesthetic standards through zoning sites for multifamily housing					2

	OBJECTIVES	Confirm	Chal- enge	Build	Needs clarifi- cation	Individual Dot Votes
3.4	Leverage and expand funds available for affordable housing.	4	0		x	1
3.4a	Leverage with state funds to produce 80% units					0
3.5	Reduce the impact of Town fiscal policies on home affordability.	3			1	5
3.6	Take a pro-active approach in proposing or supporting changes to state legislation, like Chapter 40B, that would be advantageous to the Town.	5		1		4
3.6a	Add 40R					0
4.1	Locate housing in village centers or existing neighborhoods that provide services. Avoid consuming "green fields" of open space, natural habitat, and undeveloped land.	5	1	3		8
4.1a	On undeveloped land, combine open space ?? (can't read the writing here)					0
4.2	Control the loss of neighborhood character due to the tearing down of existing small houses and construction of larger and out of character new houses.	4	1	3	1	14
4.2a	Not size so much as character; creating funding source from tear downs? zoning					2
4.3	Plan municipal and state infrastructure to support housing goals.	1		2	2	0
A	Focus on creating more affordable homeownership opportunities	2	1			7
B	Focus on creating more affordable rental opportunities for medium to larger size households needing 2+ bedrooms	2				3
C	Allow more compact development (two-family, multi-family, and compact single-family) through zoning amendments in and near village centers.	4		1		10
Ca	Traffic/infrastructure considered; compact neighborhoods					3
D	Allow more flexibility in conversions of existing single-families in or near village centers to two-families, accessory units, and expand existing zoning provision to include conversion to multi-family.	3		1		6
Da	Traffic/infrastructure considered					0
E	Allow transfer of development rights to protect open space and agricultural land from development and "send" the development to areas in and near village centers where compact development is appropriate.	3	1	2		1
Ea	Manage well with master plan					0
F	Reevaluate income caps to increase support for over 150% AMI					1
G	Provide aging in place services					0

Yellow fields indicate objectives that received eight or more individual dot votes.

Turquoise fields indicate objectives that all five break-out groups confirmed.

APPENDIX C: 2005 HOUSING PRODUCTION PLAN GOALS & OBJECTIVES

Goal H 1 Maintain or increase the variety of housing types to meet the needs of Concord's traditionally diverse population.

Objective H 1.1 Facilitate the development of the number of small, market-rate, single-family detached units in order to provide housing options for residents who want to down-size from their current home or people who want to move into the community.

Objective H 1.2 Create new multi-family housing (apartments, condominiums, townhouses, cooperatives, co-housing) for a variety of use needs that are close to the village centers or as part of mixed-use developments that utilize Smart Growth principles.

Objective H 1.3 Make use of existing housing to provide housing options for elderly, special needs populations, or young adults.

Objective H 1.4 Facilitate the ability of farmers to provide farm worker housing.

Goal H 2 Accommodate the evolving needs of singles, families, the elderly, and town employees to enable them to move into or remain in Town.

Objective: H 2.1 Expand opportunities and eliminate obstacles to enable elderly residents and persons with disabilities to live in Town.

Objective: H 2.2 Expand opportunities for town and school employees, young families, young adults, and single parents to find a moderately priced home in Concord.

Goal H 3 Provide affordable housing throughout the Town that is in keeping with the character of Concord and meets the state requirement of 10% affordable housing under Chapter 40B.

Objective H 3.1 Support and strengthen local organizations and institutions that provide affordable housing so Concord has a strong infrastructure for meeting its housing needs and is able to respond to housing opportunities in a timely and effective manner.

Objective H 3.2 Identify appropriate sites for affordable housing by planning ahead so that action can be taken quickly when land becomes available.

Objective H 3.3 Incorporate affordable housing throughout the town to encourage mixed-income developments and avoid concentrations in any one area.

Objective H 3.4 Leverage and expand funds available for affordable housing

Objective H 3.5 Reduce the impact of Town fiscal policies on home affordability.

Objective H 3.6 Take a pro-active approach in proposing or supporting changes to state legislation, like Chapter 40B, that would be advantageous to the Town.

Goal H 4 Retain the classic New England character of Concord which optimizes Smart Growth principals and fosters strong neighborhood identities.

Objective H 4.1 Locate housing in village centers or already built areas that provide local services. Avoid consuming "green fields" of open space, natural habitat and undeveloped land.

Objective H 4.2 Control the loss of neighborhood character due to the tearing down of existing small houses and construction of larger and out of character new houses.

Objective H 4.3 Plan municipal and state infrastructure to support housing goals.

APPENDIX D: COMMONWEALTH'S SUSTAINABLE DEVELOPMENT PRINCIPLES

The Commonwealth of Massachusetts shall care for the built and natural environment by promoting sustainable development through integrated energy and environment, housing and economic development, transportation and other policies, programs, investments, and regulations. The Commonwealth will encourage the coordination and cooperation of all agencies, invest public funds wisely in smart growth and equitable development, give priority to investments that will deliver good jobs and good wages, transit access, housing, and open space, in accordance with the following sustainable development principles. Furthermore, the Commonwealth shall seek to advance these principles in partnership with regional and municipal governments, non-profit organizations, business, and other stakeholders.



1. Concentrate Development and Mix Uses

Support the revitalization of city and town centers and neighborhoods by promoting development that is compact, conserves land, protects historic resources, and integrates uses. Encourage remediation and reuse of existing sites, structures, and infrastructure rather than new construction in undeveloped areas. Create pedestrian friendly districts and neighborhoods that mix commercial, civic, cultural, educational, and recreational activities with open spaces and homes.

2. Advance Equity

Promote equitable sharing of the benefits and burdens of development. Provide technical and strategic support for inclusive community planning and decision making to ensure social, economic, and environmental justice. Ensure that the interests of future generations are not compromised by today's decisions.



3. Make Efficient Decisions

Make regulatory and permitting processes for development clear, predictable, coordinated, and timely in accordance with smart growth and environmental stewardship.



4. Protect Land and Ecosystems

Protect and restore environmentally sensitive lands, natural resources, agricultural lands, critical habitats, wetlands and water resources, and cultural and historic landscapes. Increase the quantity, quality and accessibility of open spaces and recreational opportunities.



5. Use Natural Resources Wisely

Construct and promote developments, buildings, and infrastructure that conserve natural resources by reducing waste and pollution through efficient use of land, energy, water, and materials.

6. Expand Housing Opportunities

Support the construction and rehabilitation of homes to meet the needs of people of all abilities, income levels, and household types. Build homes near jobs, transit, and where services are available. Foster the development of housing, particularly multifamily and smaller single-family homes, in a way that is compatible with a community's character and vision and with providing new housing choices for people of all means.



7. Provide Transportation Choice

Maintain and expand transportation options that maximize mobility, reduce congestion, conserve fuel and improve air quality. Prioritize rail, bus, boat, rapid and surface transit, shared-vehicle and shared-ride services, bicycling, and walking. Invest strategically in existing and new passenger and freight transportation infrastructure that supports sound economic development consistent with smart growth objectives.

8. Increase Job and Business Opportunities

Attract businesses and jobs to locations near housing, infrastructure, and transportation options. Promote economic development in industry clusters. Expand access to education, training, and entrepreneurial opportunities. Support the growth of local businesses, including sustainable natural resource-based businesses, such as agriculture, forestry, clean energy technology, and fisheries.

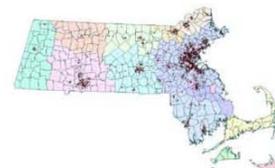


9. Promote Clean Energy

Maximize energy efficiency and renewable energy opportunities. Support energy conservation strategies, local clean power generation, distributed generation technologies, and innovative industries. Reduce greenhouse gas emissions and consumption of fossil fuels.

10. Plan Regionally

Support the development and implementation of local and regional, state and interstate plans that have broad public support and are consistent with these principles. Foster development projects, land and water conservation, transportation and housing that have a regional or multi-community benefit. Consider the long-term costs and benefits to the Commonwealth.



APPENDIX E: MATRIX OF GOALS AND STRATEGIES

	Goal 1 Preserve Existing Smaller Homes	Goal 2 Diversify Housing Options through Compact Development	Goal 3 Create SHI-eligible units AND middle-income units	Goal 4 Create units for First Time Home Buyers and Eligible Households	Goal 5 Proactive Planning and Advocacy	Goal 6 Preserve Existing Affordable Units
Strategy 1 – Zoning: Floor area ratios & amendments to other dimensional requirements	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>			
Strategy 2 – Zoning: Multi-family development		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
Strategy 3 – Zoning: Development in Centers		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
Strategy 4 – Zoning: Affordable Infill Development			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Strategy 5 – Support Private Affordable Housing Development			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Strategy 6 – Obtain Dept of Correction Land		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Strategy 7 – Include Housing in Land Acquisition					<input checked="" type="checkbox"/>	
Strategy 8 – Create regional housing entity					<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Strategy 9 – Join HOME Consortium					<input checked="" type="checkbox"/>	
Strategy 10 – Implement Small Grants/Rehab programs	<input checked="" type="checkbox"/>					
Strategy 11 – Fund units for First Time Home Buyers			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Strategy 12 – Implement Home Preservation Program	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		