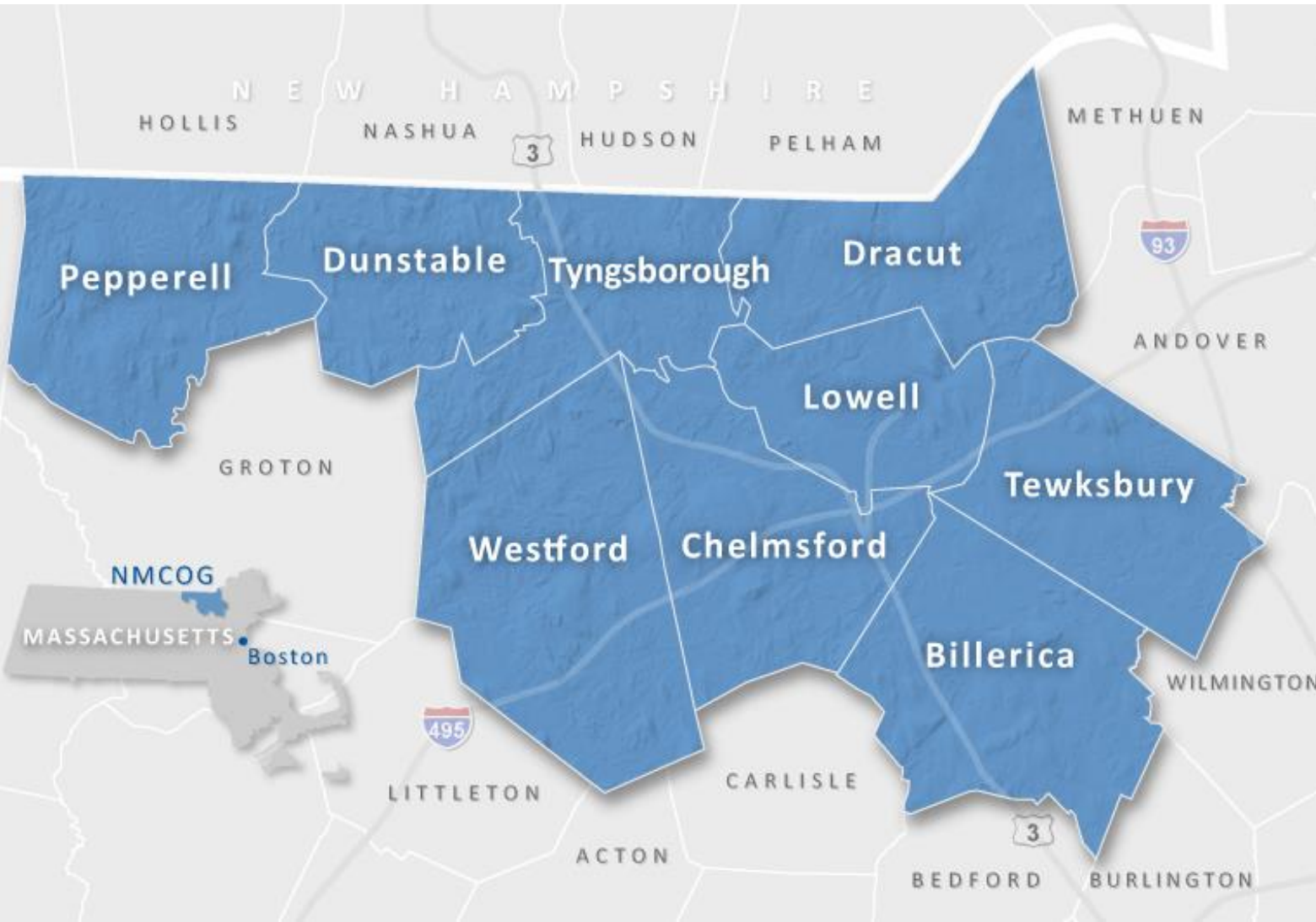




At Home in Greater Lowell

a housing strategy for the
greater lowell region

Northern Middlesex Council of Governments



- Established in 1963 as a regional planning agency with an 18-member policy board.
- 310,009 population.
- Lowell HUD Metro Fair Market Rent Area minus Groton.
- Agency purpose is to increase the capacity of municipalities and foster regional cooperation and coordination, including providing local and regional planning services to member communities.

Roles

Facilitate community outreach, including stakeholder engagement

Facilitate major summits

Using the results from consultants, develop public education materials and other tools to help implement strategies

Northern Middlesex Council of Governments - Board

Billerica

Andrew Deslaurier – *Chair*
Chris Tribou - *Assistant Clerk*
Mary McBride - *Clerk*

Chelmsford

Pat Wojtas - *NMMPO Rep.*
Annita Tanini
Douglas Bruce

Dracut

Heather Santiago-Hutchings
Michael Pestana
Phillippe Thibault

Dunstable

Jim Wilkie
Ron Mikol
Jason Silva

Lowell

Gerard Frechette – *Treasurer*
Sokhary Chau
Alternate - Vacant

Pepperell

Chuck Walkovich
Planning Board - Vacant
Stephen Themelis – *Vice Chair*

Tewksbury

Jayne Wellman - *Assistant Treasurer*
James Duffy
Alexandra Lowder

Tyngsborough

Ronald Keohane
Kimberley O'Brien
Katerina Kalabokis

Westford

Chris Barrett
Darrin Wizst
James Silva

Northern Middlesex Council of Governments – Staff Team

Executive / Administration

Jennifer Raitt
Executive Director

Kelly Lynema, AICP
Deputy Director

Sara Schreiber
Finance and Benefits Manager

Lesley Shahbazian
Executive Assistant

Transportation Planning

Blake Acton
Regional Transit Planner II

Jessica Boulanger
Transportation Mobility Specialist

Austen Torres Davis
Regional Transportation Planner II

Housing, Economic Development, Sustainability, GIS and Data

Christopher Glenn Hayes, AICP
Housing and Economic Development
Program Manager

Michael Asciola, AICP
Senior Planner – Housing and Land Use

Isabel Emmet, AICP
Regional Land Use Planner II

Carlin Andrus, *GISP*
GIS and Data Program Manager

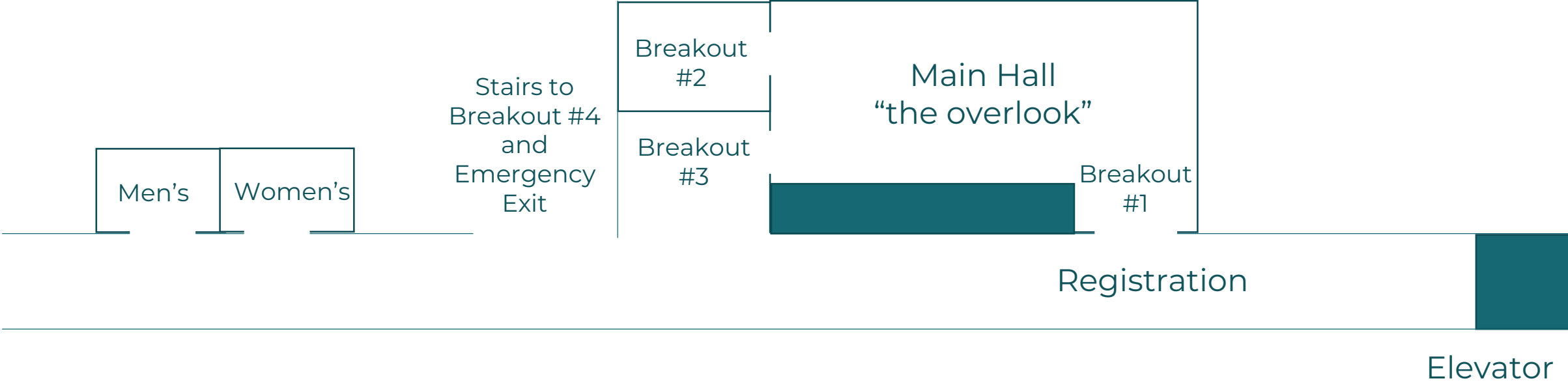
Meghan Tenhoff, ENV SP
Sustainability Planner II

Weight and Measures Program

Mark Normandin
Sealer of Weights and Measures

Ricardo Machado
Sealer of Weights and Measures

event space



please take snacks & water whenever you like

**why create a regional
housing strategy?**

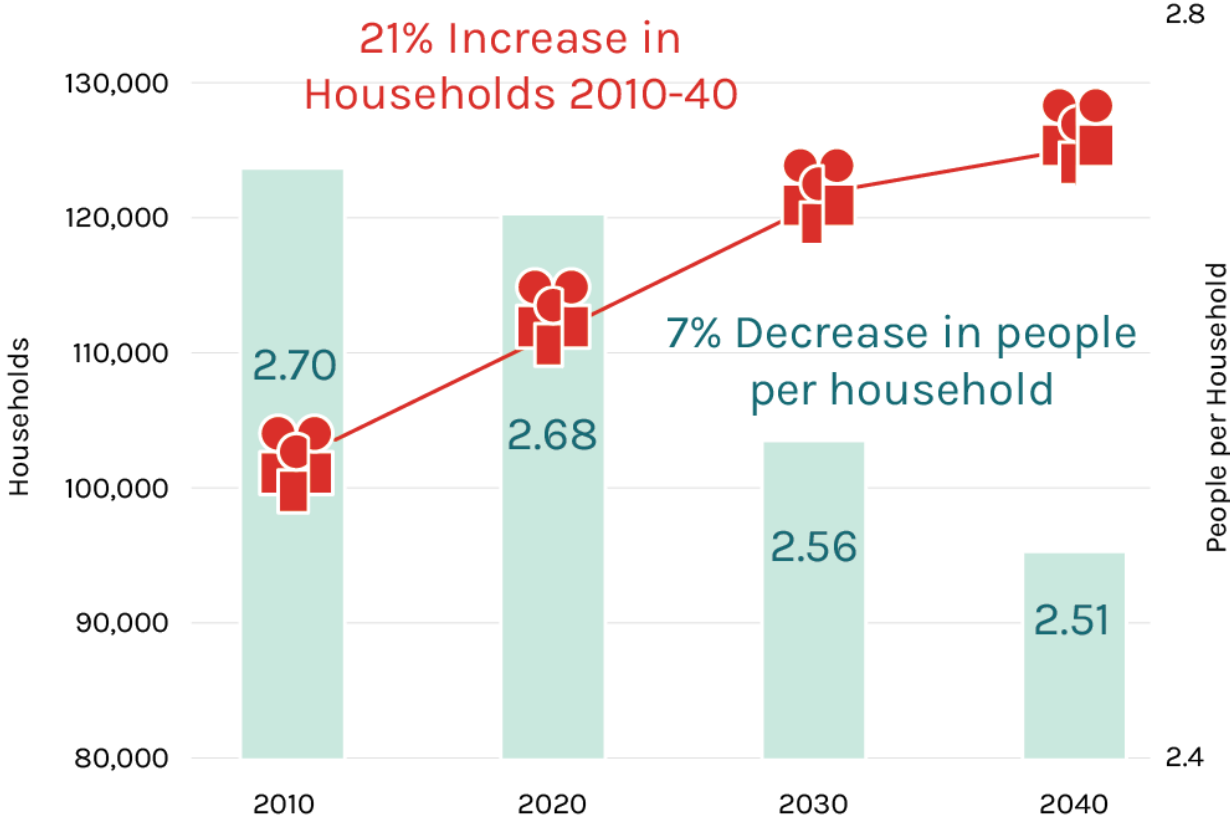
Housing is a top priority in our region.

It's not just *The Lowell Sun* talking. Housing emerges as a top issue throughout our work with each community and regional discussions.

- Housing Production Plans
- MBTA Communities
- Local and region-wide data
- Municipal staffing shortages
- Regional homelessness
- Envision 2050: Long Range Transportation Plan
- Comprehensive Economic Development Strategy
- Middlesex 3 Coalition

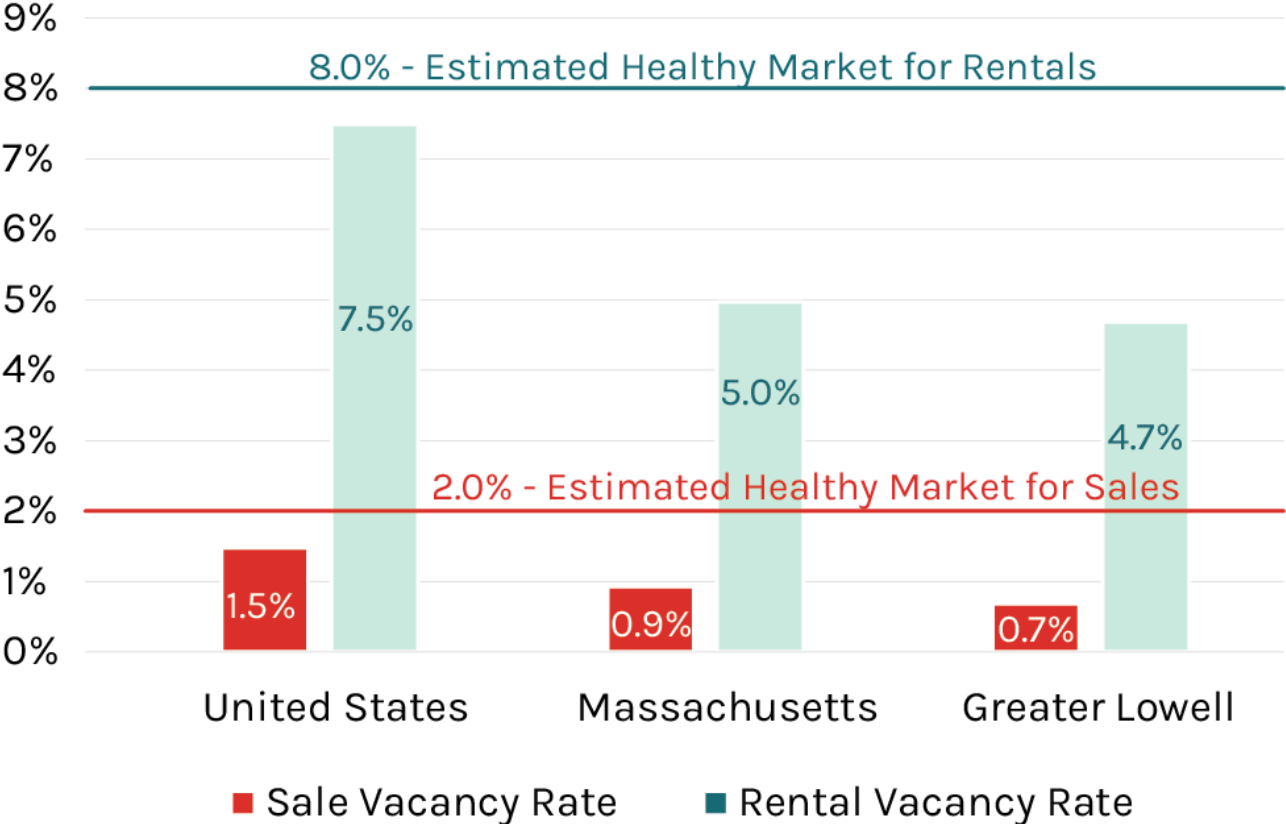
This is confirmed by data: we're projected to grow and change.

The number of Greater Lowell households is projected to increase, but household size is projected to decrease.



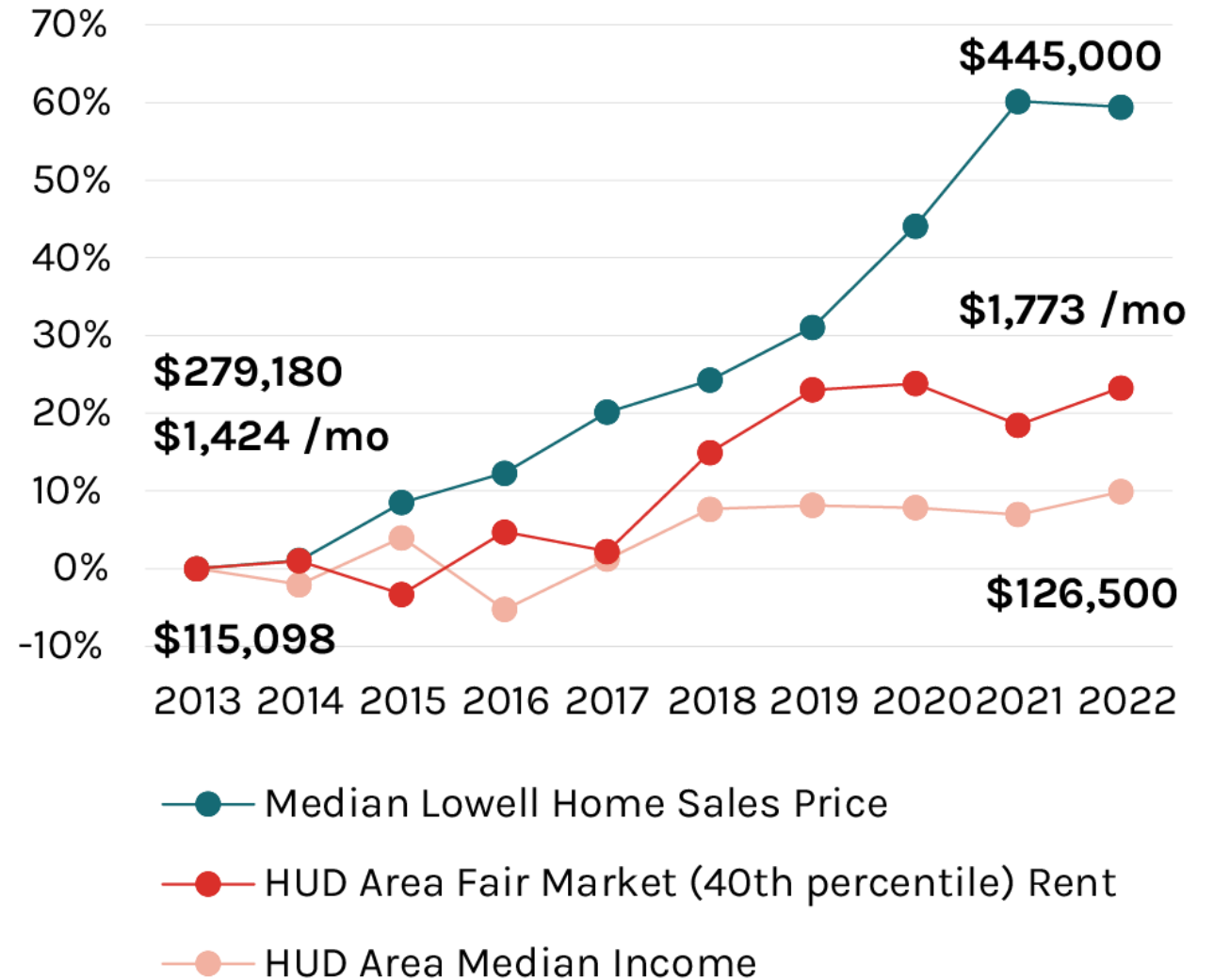
However, our vacancy rates are low.

Our vacancy rate is lower than the US average *AND* lower than a healthy real estate market.



This is pushing housing costs up.

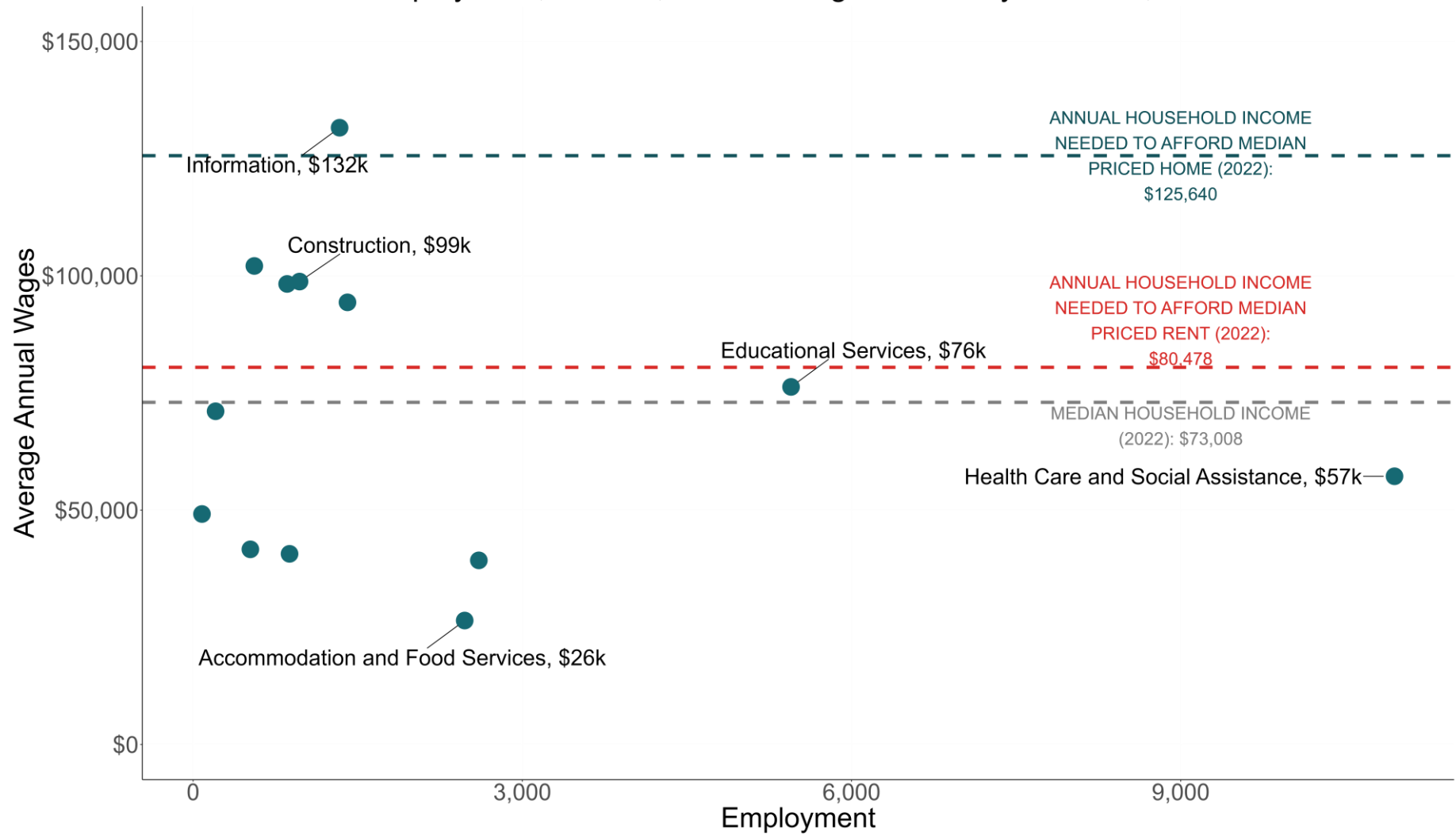
Median sales price of a home has risen by more than 50%, while median income has risen by less than 10%.



These costs are out of reach of many.

Few industries in Lowell offer a wage in line with owning or renting a home in the area.

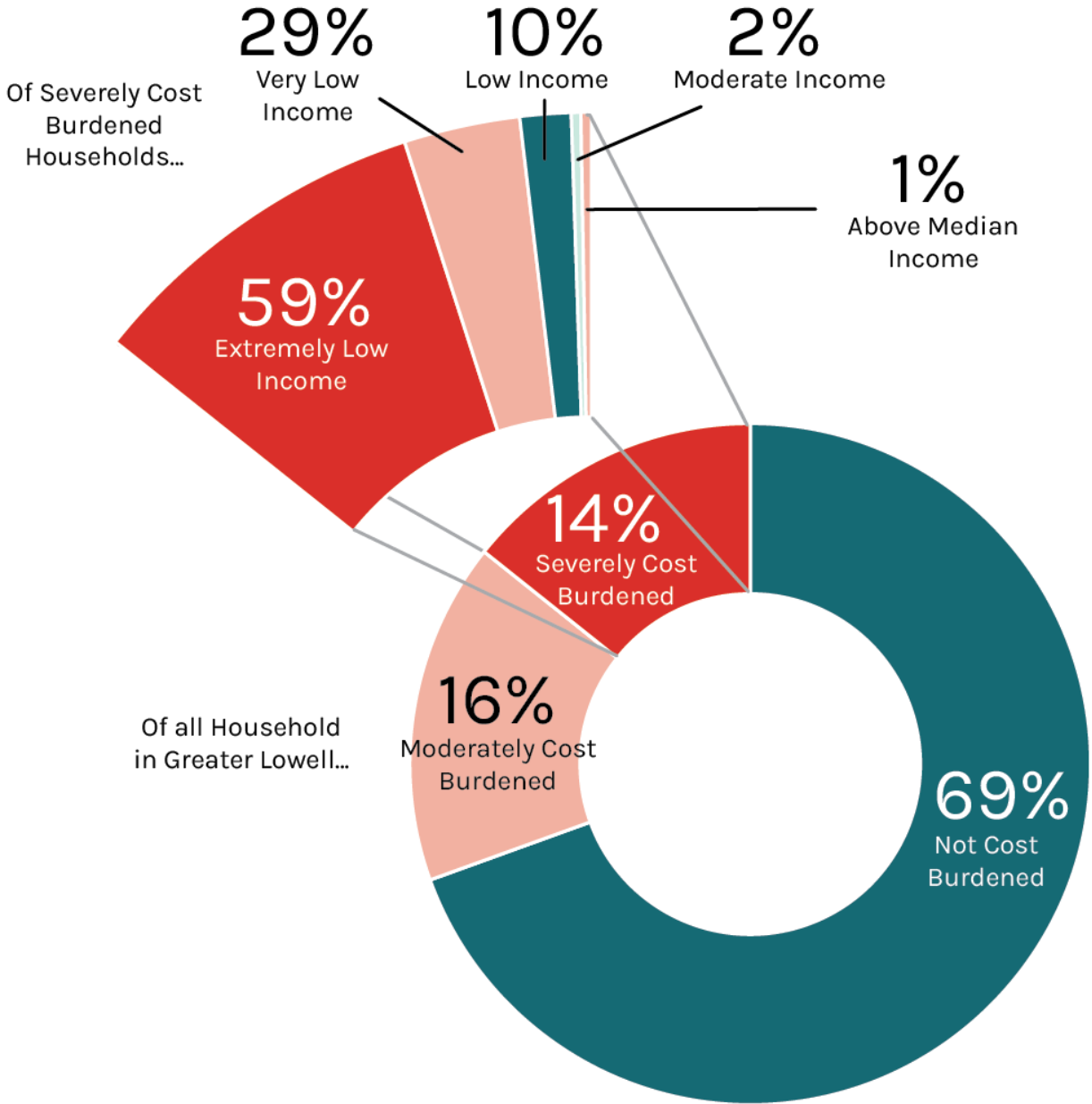
Employment, Income, and Housing Affordability in Lowell, 2022



Source: MA Labor Market Information (ES-202), American Community Survey, 5-Year, 2018-2022

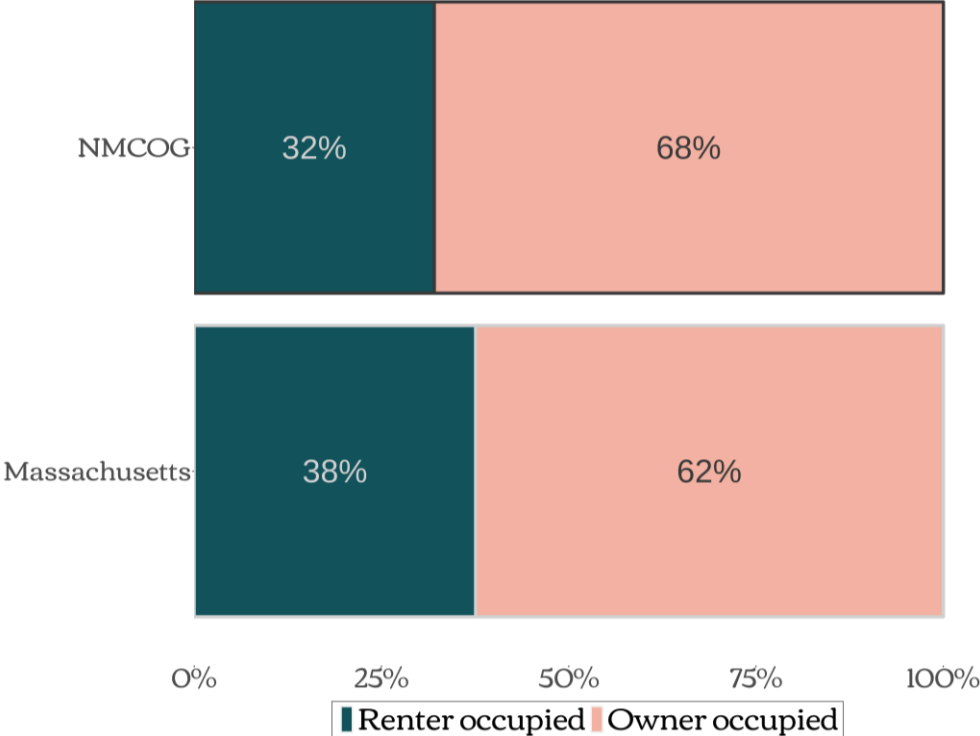
And the burden falls on our most vulnerable.

As a result, almost 1/3 of Greater Lowell households are housing cost burdened, disproportionately at the lowest end of the income spectrum.



And while

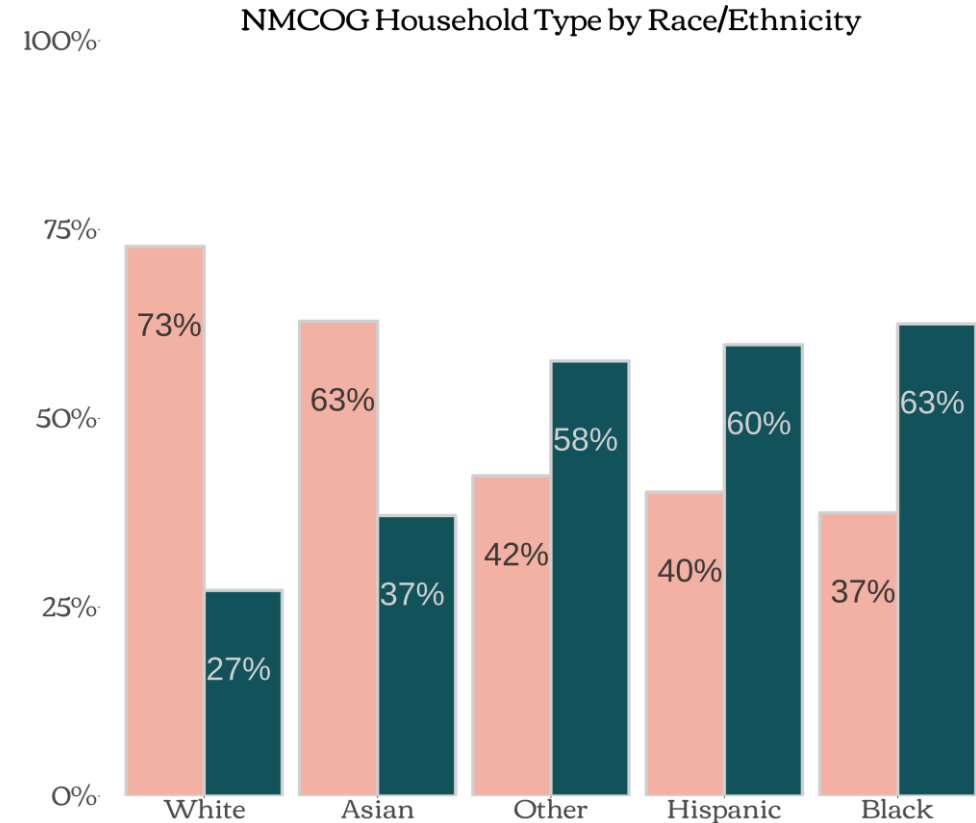
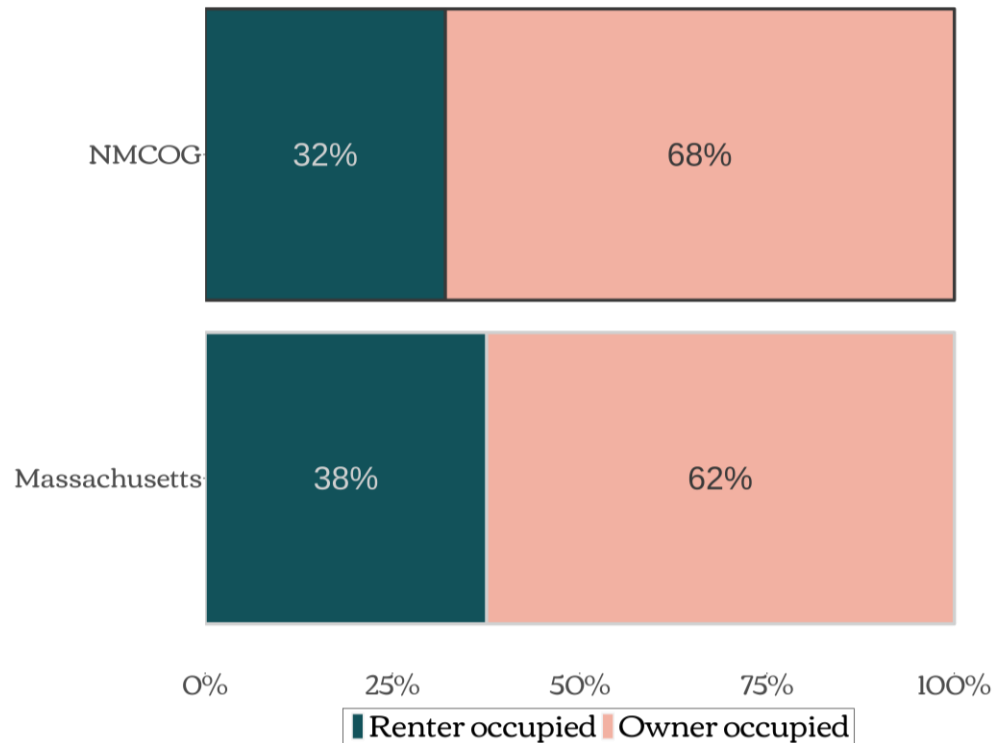
the NMCOCG region has slightly fewer renter opportunities by proportion than the state as a whole...



Source: MA Labor Market Information (ES-202), American Community Survey, 5-Year, 2018-2022

There are significant disparities

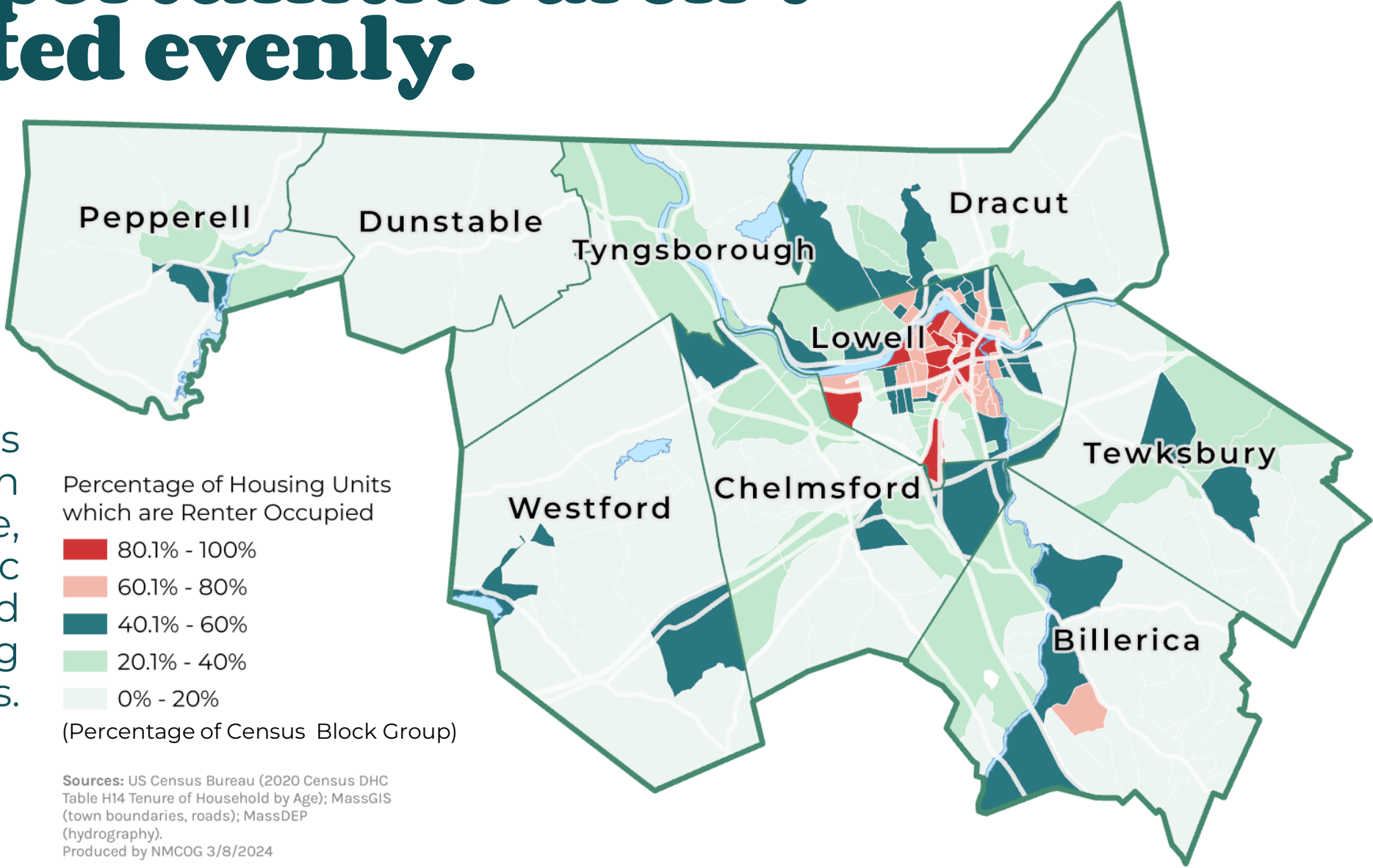
People of Color are more likely to rent, so they face disproportionate burden due to the lack of rental opportunities.



Source: American Community Survey, 5-Year, 2018-2022

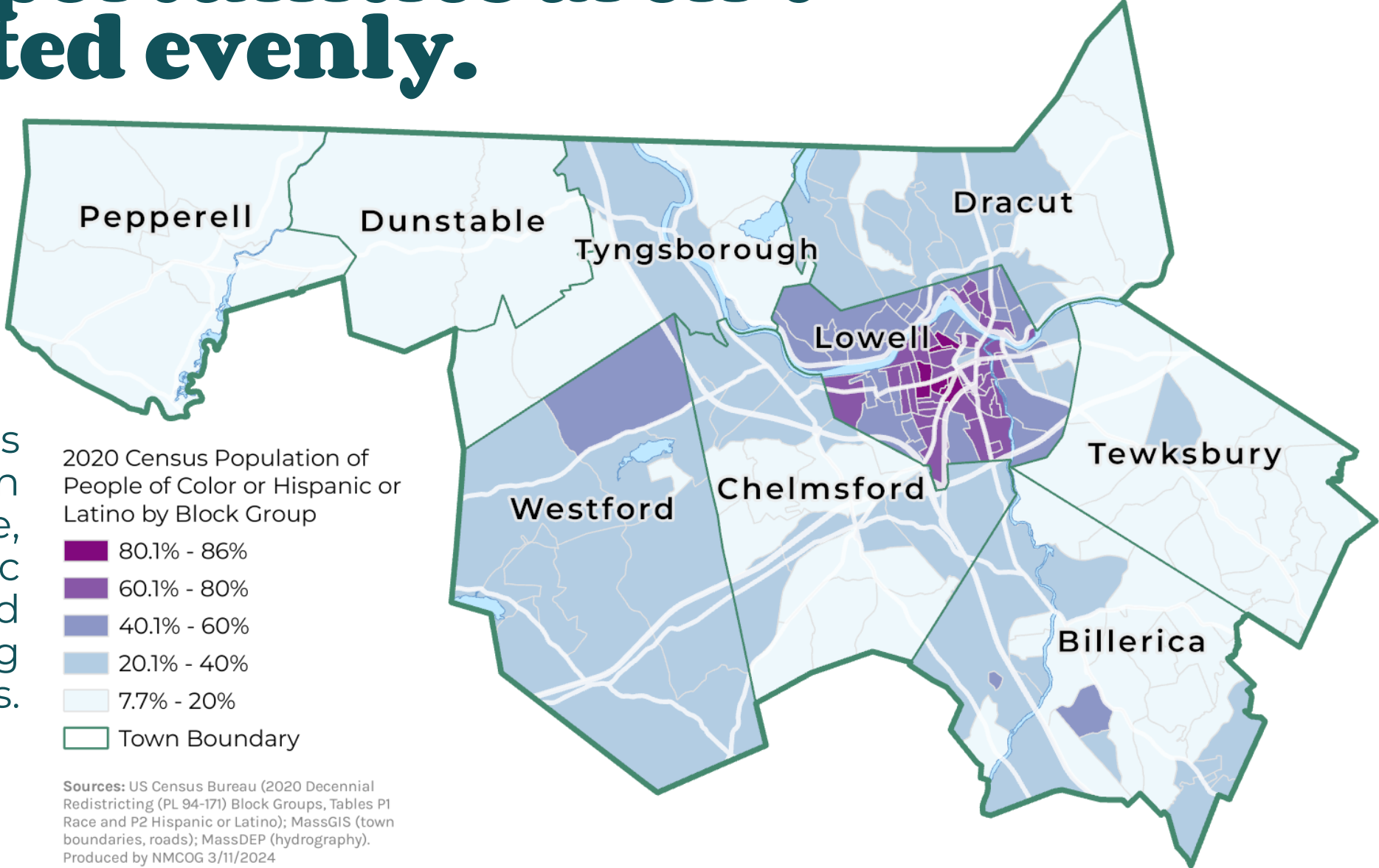
These opportunities aren't distributed evenly.

Rental opportunities are concentrated in Lowell's core, creating geographic segregation and raising fair housing concerns.



These opportunities aren't distributed evenly.

Rental opportunities are concentrated in Lowell's core, creating geographic segregation and raising fair housing concerns.



**Greater Lowell is
in need of
solutions—at
local and regional
levels—to create
more front doors
for more folks.**



And with a regional strategy, we can coordinate this work and take action, together.



At Home in Greater Lowell

a housing strategy for the greater lowell region

Our plan will have three major components.

1

Data and
Strategies

2

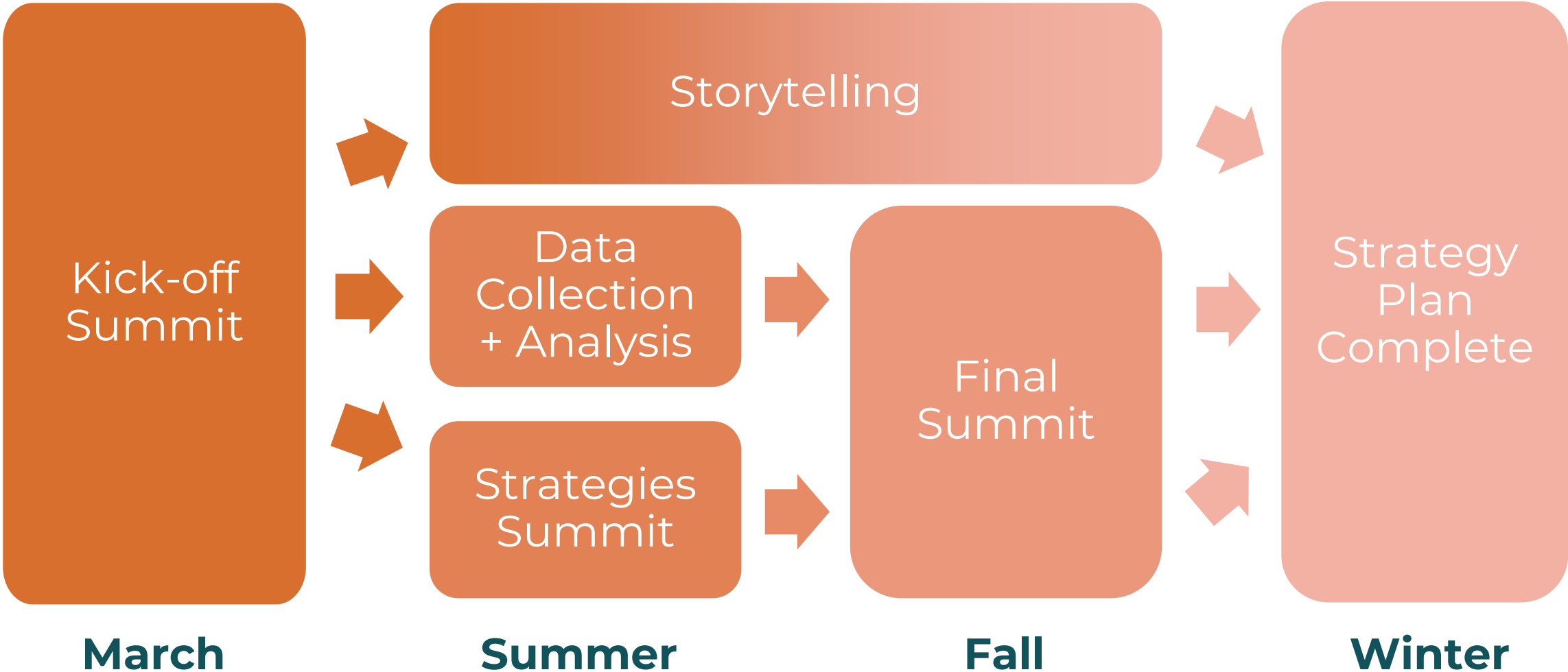
Storytelling
Campaign

3

Municipal
Toolkit

**...pairing faces
and stories with
data and tools.**

It will take place throughout 2024.



And all the municipalities are partners!

“We believe deeply in the proposed Regional Housing Strategy Process... and the tangible products that will help us implement the recommendations.”

- Letter of Support signed by all NMCOG municipal partners

Community Commitments

1

Regular communication with NMCOG

2

Sharing outreach materials with community members

3

Providing feedback on deliverables

What we're doing together...

Move housing discussions and decisions into an **equity** and **fair housing** framework.

Connect housing goals with **economic development** goals.

Identify and advocate for the **resources communities need** to meet housing types and production goals.

Find the unique role each community can play in **addressing the housing shortage.**



today's meeting

meeting objectives

1

Cultivate a **shared commitment** to address our region's housing challenges

2

Develop **goals** for the *At Home in Greater Lowell* housing strategy

3

Identify resources, contacts, and other **information** available to help the planning process

4

Develop **research questions** for our planning team to address in the plan

today's agenda

Tuesday, March 12, 2024

- 12:30 p Registration and Networking
- 1:00 p Welcome and Opening Remarks
- 1:15 p Keynote
- 2:00 p Panel Discussion
- 3:15 p Breakout Group Discussions
- 4:00 p Report Out
- 4:30 p Adjournment



Keynote Presentation



Massachusetts State Representative James Arciero
House Chair of the Joint Committee on Housing, 2nd Middlesex District

Panel Presentation

**Working Across Boundaries: Needs,
Challenges, Resources, Opportunities**

Working Across Boundaries: Needs, Challenges, Resources, Opportunities

panelists



Robert Shumeyko

New England CPD Regional Director, US Department of Housing and Urban Development



Eric Shupin

Chief of Policy, Executive Office of Housing & Livable Communities



Dana LeWinter

Chief of Public and Community Engagement, Massachusetts Housing Partnership



Keith Bergman

37-year Municipal Manager, most recently in Littleton (2007-2018), Past President, Metropolitan Area Planning Council, Chair of Concord Municipal Affordable Housing Trust



Kirk Fulton

Senior Director of Operations
Chelmsford Housing Authority /
CHOICE Inc.

Working Across Boundaries: Needs, Challenges, Resources, Opportunities



Robert Shumeyko

New England CPD Regional Director, US
Department of Housing and Urban
Development

Working Across Boundaries: Needs, Challenges, Resources, Opportunities



Eric Shupin

Chief of Policy, Executive Office of Housing & Livable Communities

Working Across Boundaries: Needs, Challenges, Resources, Opportunities



Dana LeWinter

Chief of Public and Community Engagement,
Massachusetts Housing Partnership

At Home in Greater Lowell

Dana LeWinter
Chief of Public and Community Engagement
Massachusetts Housing Partnership



Who we are

MHP works with communities to create innovative policy and financing solutions that provide affordable homes and better lives for the people of Massachusetts.

Research on housing data to support policy efforts

Community Assistance

Permanent financing for affordable rental housing

ONE Mortgage program

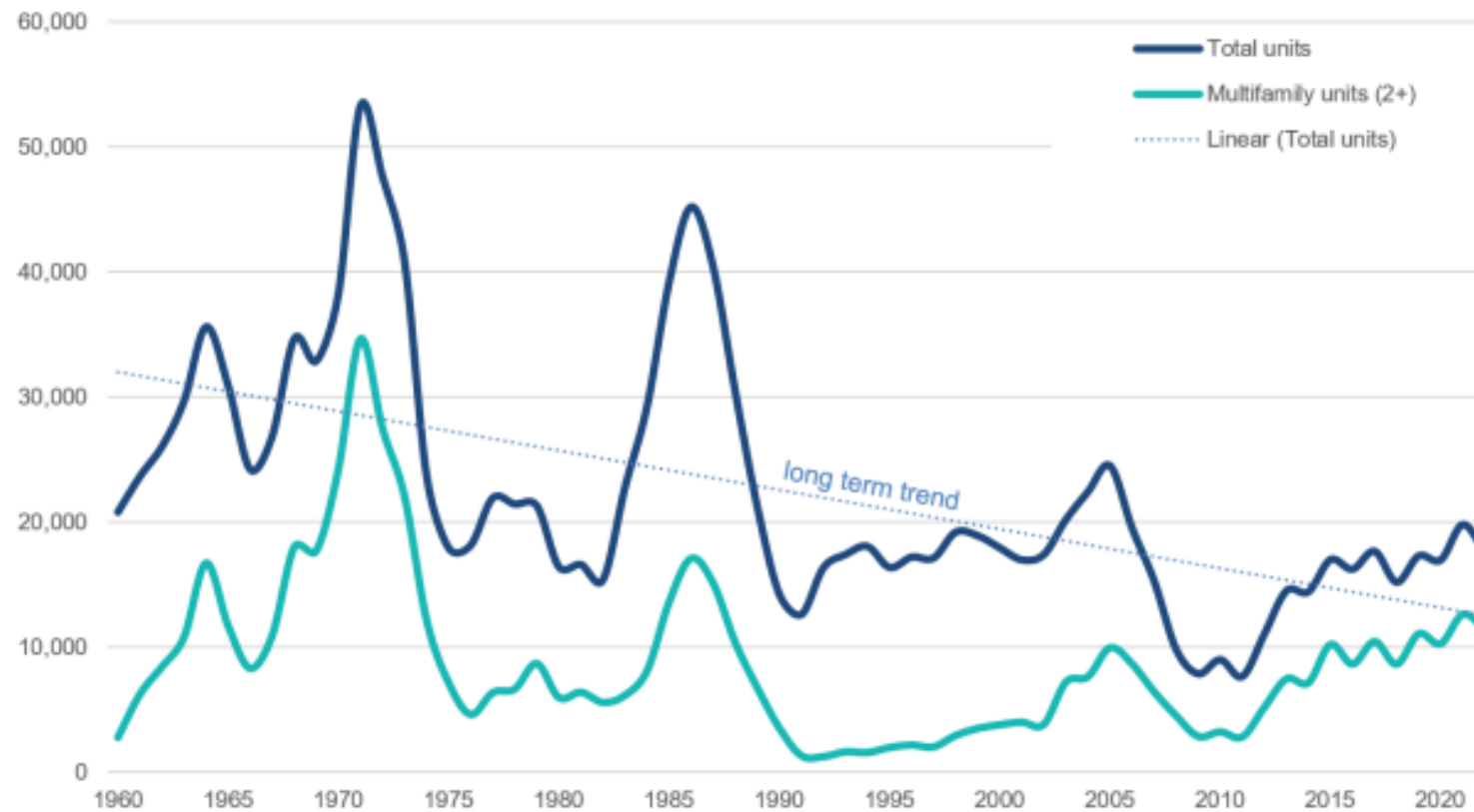


Core Housing Challenges



Massachusetts just experienced 10 years of growth in housing production, but it still remains far below historic levels. Over the last year, production has once again slowed significantly.

New Housing Units Permitted Annually in Massachusetts, 1960 to present

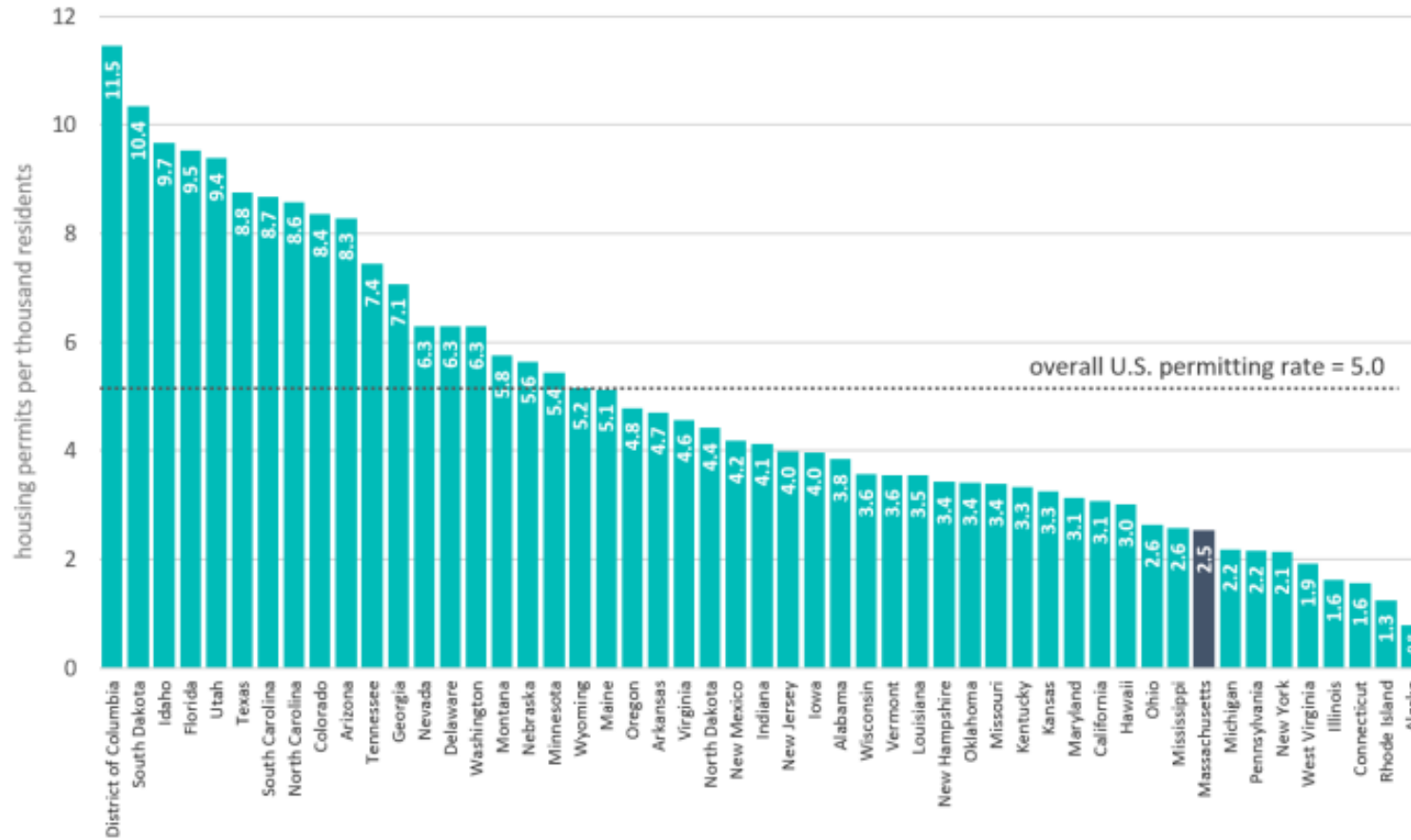


Sources: U.S. Census Bureau Annual Building Permit Survey



Most states build substantially more housing per capita than Massachusetts. As a result, our home prices and rents remain among the highest in the U.S.

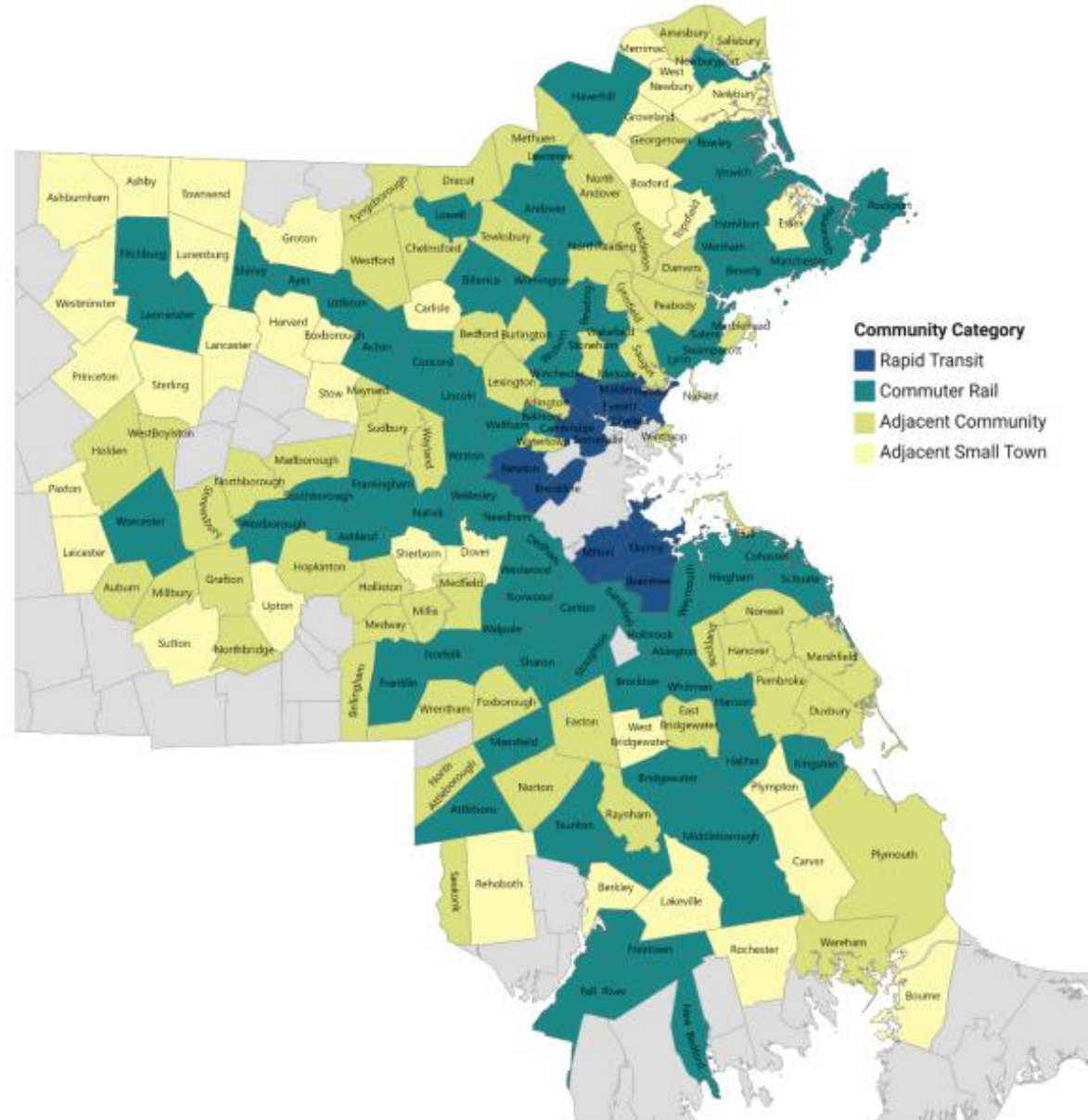
Per capita housing production by state, 2022



Sources: U.S. Census Bureau Annual Building Permit Survey & U.S. Census Bureau Annual Estimates of the Resident Population for the United States, Regions, States, District of Columbia, and Puerto Rico



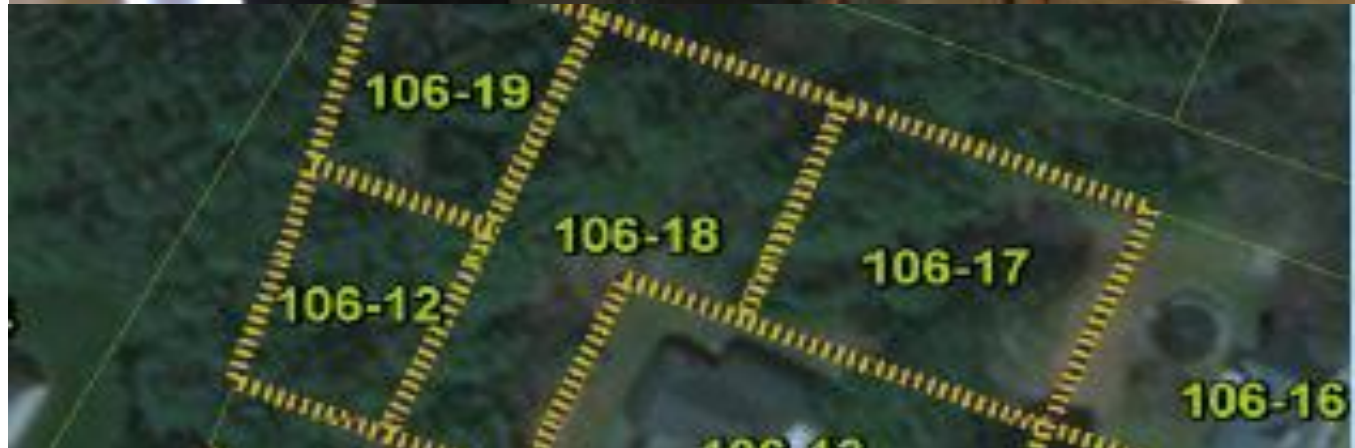
The MBTA zoning act is a major step forward, but it is not a complete solution, and its impact will not be felt for several years. The Commonwealth needs to break down other major barriers to the development of new housing.



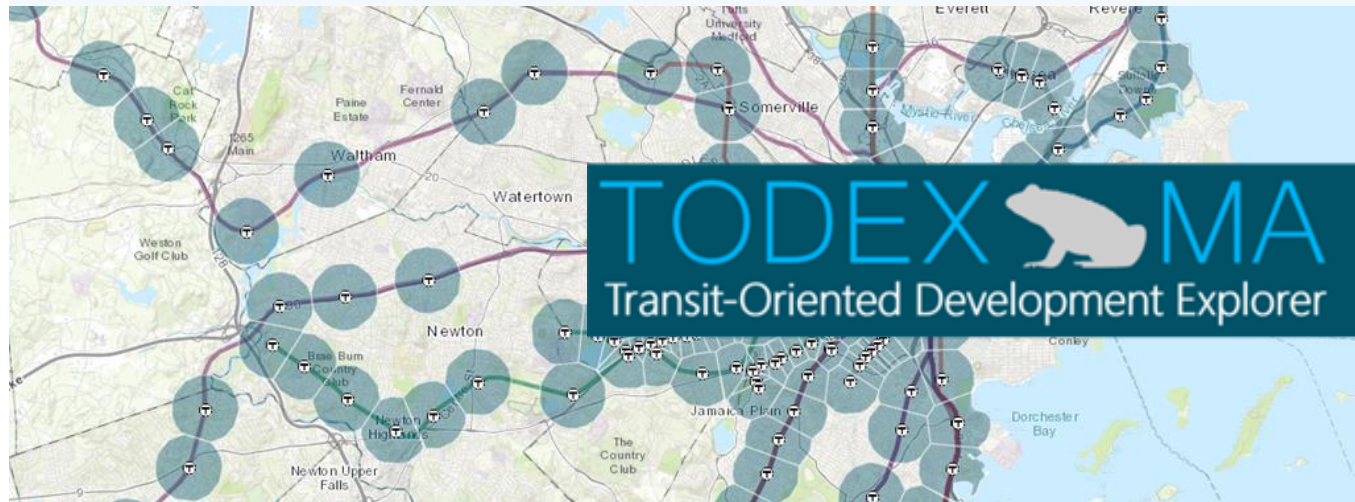
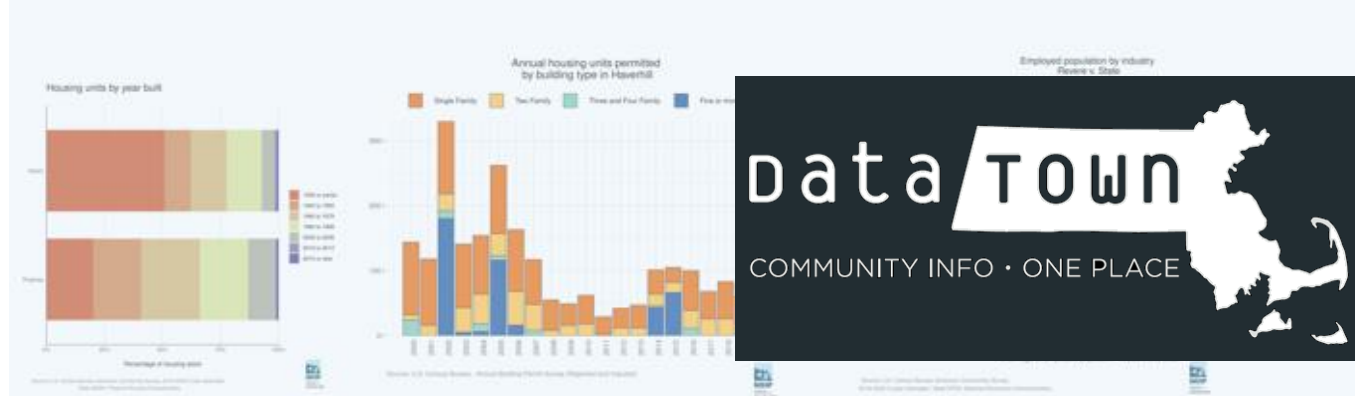
Much of the housing crisis in Massachusetts is of our own making, but there is a lot we can do to turn things around.



Community Assistance Resources



Our Data Tools



Eliminating Obstacles to New Housing Production



Building Momentum:

*New Housing Policies to Unlock the
Commonwealth's Potential*

A report by the Massachusetts Housing Partnership
August 2023



Thank you!

Chief of Public and Community Engagement
dlewinter@mhp.net
www.mhp.net



Working Across Boundaries: Needs, Challenges, Resources, Opportunities



Kirk Fulton

Senior Director of Operations

Chelmsford Housing Authority / CHOICE Inc.



CHOICE Inc

Non -Profit Arm of The Chelmsford Housing Authority

Chelmsford Arms

State funded Elderly 667 Development



- Challenges
- Successes
- Opportunities

Working Across Boundaries: Needs, Challenges, Resources, Opportunities



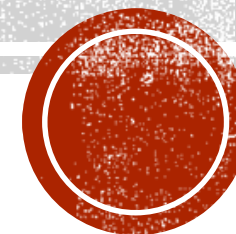
Keith Bergman

37-year Municipal Manager, most recently in Littleton (2007-2018), Past President, Metropolitan Area Planning Council, Chair of Concord Municipal Affordable Housing Trust



At Home in Greater Lowell

a housing strategy for the
greater lowell region



Keith Bergman

Retired municipal manager: Littleton (2007-2018), Provincetown (1990-2007), Scituate (1986-1989), North Andover (1984-1986), Nantucket (1981-1984).

Metropolitan Area Planning Council president (2016-19), past president (2019-).

Concord Municipal Affordable Housing Trust chair (2021-).

MUNICIPAL LEADERS: HOUSING PARTNERS

- Send State a signal your community is a partner in expanding housing opportunities
 - Compare your list of local priorities for housing, economic development, and infrastructure with the State's priorities to tap state resources, administrative support.
- Promote housing partnerships with your municipal neighbors, with regional entities including NMCOG
- Promote partnerships within your community to expand local housing options
 - Look for opportunities to engage collaboratively with your housing entities, with support of municipal leadership
 - Develop a funding plan to maximize existing resources and grant opportunities, and seek state legislation for new revenue streams

PARTNERS WITHIN YOUR COMMUNITY

Look for opportunities

Housing Production Plan update process and implementation

Master Plan update process and implementation

Coalitions to support major proposals & initiatives

Regular schedule of joint board meetings, with staff support

Engage with local housing entities

Local Housing Authority

Affordable Housing Trust

Community Preservation

Local Housing Partnership

Local Non-Profits & CDCs

Municipal Leaders, key staff

Regional/Inter-municipal

REGIONAL HOUSING SERVICES OFFICE

- **Concord** (lead), Acton, Bedford, Lexington, Lincoln, Maynard, Natick, Sudbury, Wayland, and Weston.

Regional Housing Services Office

Select Language Search

Home About RHSO Looking for Housing? Homeowner Services Tenant Services Fair Housing Member Towns

- Member Towns
 - Acton
 - Bedford
 - Concord
 - Lexington
 - Lincoln
 - Maynard
 - Natick
 - Sudbury
 - Wayland
 - Weston

Mission Statement

The Regional Housing Services Office provides the member communities of Acton, Bedford, Concord, Lexington, Lincoln, Maynard, Natick, Sudbury, Wayland and Weston with affordable housing support and information.

FAQs
Contact Us
Documents
Job Postings
How Do I

LITTLETON: MASTER PLAN PARTNERS



In Littleton, Planning Board, Select Board, Council on Aging led town meeting passage of initiatives to implement all 5 housing goals in Master Plan update, *including municipal affordable housing trust*

- 1. Focus on **allowing greater density** in places where it makes sense to intensify land use, e.g., near the train station, around Littleton Common, and in older industrial or commercial areas where redevelopment opportunities exist.
- 2. Increase diversity of Littleton's housing stock in neighborhood-friendly ways by encouraging **small accessory apartments on owner-occupied residential lots**
- 3. Amend over-55 housing bylaw by **creating options to help residents stay in town as they age.**
- 4. Establish **Municipal Affordable Housing Trust** to build local capacity for housing advocacy, housing finance, and housing development.
- 5. Adopt an **inclusionary housing bylaw** to require affordable housing in any residential development that requires a special permit.

CONCORD: H.P.P. HOUSING ROUNDTABLE PARTNERS

Select Board, Planning Board, plus **Concord's housing entities:**

CHA

Concord Housing Authority, 1961

- State agency with 3 members elected, 1 gubernatorial appointee, & 1 CHA resident
- Operates 228 subsidized units in public housing and Section 8 programs
- Serves more than 375 people
- Receives state funding

CHF

Concord Housing Foundation, 2001

- Private non-profit
- \$1,000,000 in private donations for affordable housing
- Annual funding appeals and special projects
- Co-funder of Assabet River Bluff

CPC

Community Preservation Committee, 2004

- Town Board appointed by Select Board, others per bylaw
- \$29.9-million appropriated in all CPA categories
- 21.5% for community housing, per CPC
- \$6.4-million for community housing thus far
- Co-funder of Assabet River Bluff

CHDC

Concord Housing Development Corporation, 2007

- Non-profit established by State Statute
- Appointed by Select Board
- Owner of Assabet River Bluff, 5 affordable units
- Owner of 12-acre Junction Village property acquired from the State, all housing units developed to be affordable as defined by CHDC (up to 150% of AMI)

RHSO

Regional Housing Services Office, 2011

- Inter-municipal agreement to serve member towns and assist residents
- Proactive monitoring, program administration, project development

CMAHT

Concord Municipal Affordable Housing Trust, 2021

- Town Board per statute, bylaw
- Appointed by Select Board
- \$4.1 M deposited in Trust fund so far
- \$1.7 M used for 12 affordable units, including \$650,000 to acquire Assabet
- \$2.4 M balance
- Funded by ATM transfers, CPC
- Home rule petition real estate transfer fee, building permit surcharge

SB, PB, CPC, CHA, CHDC, CHF & CMAHT convened quarterly by **RHSO** to coordinate implementation of **FY 2023-2028 Housing Production Plan**

Per assignments shown in HPP Action Plan Matrix¹ on HPP pp. 58-65

CONCORD HOUSING PRODUCTION PLAN STRATEGIES

- HPP adopted by **Select Board & Planning Board**, Dec. 2022.
- HPP approved by **State**, Jan. 2023.
- HPP assigns **Leads & Supports** to coordinate implementation of plan's 24 strategies

Housing Strategies	Select Bord	Planning Board	CMAHT	CHDC	CHA	CHF	CPC	Public Works Comm.	DEI Commission	Transportation A.C.	RHSO	Town Staff
1. Assabet River Bluff SHI units	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
2. Junction Village affordable units	<input type="checkbox"/>		<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
3. Pursue other land to create units	<input type="checkbox"/>		<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
4. SHI units in private developments	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
5. Reduce minimum lot size, frontage		<input checked="" type="checkbox"/>									<input type="checkbox"/>	<input type="checkbox"/>
6. Green building design, code	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>								<input type="checkbox"/>	<input type="checkbox"/>
7. Redevelopment near transit		<input checked="" type="checkbox"/>	<input type="checkbox"/>							<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. MBTA Communities zoning	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>			<input type="checkbox"/>	<input checked="" type="checkbox"/>
9. DEI planning, zoning, fair housing	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						<input checked="" type="checkbox"/>		<input type="checkbox"/>	<input checked="" type="checkbox"/>
10. Duplexes by right		<input checked="" type="checkbox"/>									<input type="checkbox"/>	<input type="checkbox"/>
11. Town-wide inclusionary zoning		<input checked="" type="checkbox"/>	<input type="checkbox"/>								<input type="checkbox"/>	<input type="checkbox"/>
12. By-right subdivisions/home rule	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>								<input type="checkbox"/>	<input type="checkbox"/>
13. Concord Housing Authority units			<input type="checkbox"/>		<input checked="" type="checkbox"/>			<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
14. Social services for seniors, etc.				<input checked="" type="checkbox"/>			<input type="checkbox"/>				<input type="checkbox"/>	<input checked="" type="checkbox"/>
15. Funding support for CHDC	<input checked="" type="checkbox"/>		<input type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>
16. Examine CPA borrowing			<input type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>				<input type="checkbox"/>	<input checked="" type="checkbox"/>
17. Funding support for CMAHT	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>				<input type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>
18. Host, support RHSO	<input checked="" type="checkbox"/>		<input type="checkbox"/>				<input type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>
19. Sewer, transit, infrastructure	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>					<input checked="" type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
20. MetroWest HOME Consortium	<input checked="" type="checkbox"/>										<input type="checkbox"/>	<input type="checkbox"/>
21. LOHA Coalition transfer fee	<input type="checkbox"/>		<input checked="" type="checkbox"/>								<input type="checkbox"/>	<input type="checkbox"/>
22. Concord Housing Roundtable	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input checked="" type="checkbox"/>
23. Outreach/income/seniors/BIPOC	<input checked="" type="checkbox"/>		<input type="checkbox"/>						<input type="checkbox"/>		<input type="checkbox"/>	<input checked="" type="checkbox"/>
24. Public relations campaign	<input checked="" type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	<input checked="" type="checkbox"/>

CONCORD H.P.P. PRODUCTION FUNDING PLAN

CMAHT FUNDING PROCEDURES

CMAHT will . . .

- **Maintain and periodically update list of priority production projects** in coordination with Housing Roundtable partners;
- **Invite each priority project sponsor to apply for CMAHT funding** on a rolling basis as each project become ready to proceed;
- **Review applications with input from Town staff, affected departments, Roundtable partners, public;**
- **Negotiate terms of funding award, and monitor progress through project completion.**

TOWN OF CONCORD, MASSACHUSETTS
GUIDELINES FOR SUBMISSION OF APPLICATION

Applicant*

TOWN OF CONCORD, MASSACHUSETTS

CONCORD MUNICIPAL AFFORDABLE HOUSING TRUST
 Guidelines for Housing Production Plan implementation priority project sponsors applying to the Trust for grant funds¹

The [Concord Municipal Affordable Housing Trust](#) (CMAHT) seeks to implement [FY 2023-2028 Housing Production Plan](#) production strategies to create affordable housing units in the Town of Concord, Massachusetts and advance HPP implementation priority projects by inviting applications for Trust funding on a rolling basis as each of those priority projects becomes ready to proceed. In coordination with its Concord Housing Roundtable partners², the Trust will

- maintain and periodically update a list of priority production projects for which the Trust would allocate or reserve available and projected Trust funds;
- invite priority project sponsors to complete and submit to the Trust an "Application for CMAHT Funding" on a rolling basis as each project become ready to proceed;
- review such applications with the assistance of Town staff with comments from all affected Town departments, and provide opportunity for input from all Roundtable partners and the public;
- negotiate the terms of a grant award³ for each successful applicant; and
- monitor project progress through completion.

HPP implementation Priority Projects for FY 2024-2025. As of September 2023, the Trust has identified 8 HPP priority projects for FY 2024-2025, sorted by HPP strategy in the table below:

HPP Strategy	Sponsor	Project(s)	Allocate	Reserve
1. Assabet River Bluff	CHDC	Complete development of 3 new affordable units at its Assabet River Bluff property	<input checked="" type="checkbox"/>	
2. Junction Village	CHDC	Pre-development of Junction Village affordable units	<input checked="" type="checkbox"/>	
	CHDC	Initial development of Junction Village		<input checked="" type="checkbox"/>
3. Other land for creation of affordable housing units	Town	Acquire 1.46-acre surplus State property at 91B Main Street for affordable housing	<input checked="" type="checkbox"/>	
	Town	Fund host community agreement to be negotiated between Select Board and NOVO Riverside Commons 40B	<input checked="" type="checkbox"/>	
	Trust	Fund feasibility of specific sites referenced in HPP as opportunities to develop might arise		<input checked="" type="checkbox"/>
13. Housing Authority	CHA	To develop additional affordable housing units on property it owns or controls		<input checked="" type="checkbox"/>
14. Services for seniors, low income	CHDC	For CHDC to continue its small capital grants program for qualifying affordable housing units	<input checked="" type="checkbox"/>	

¹Adopted by CMAHT, September 26, 2023.
²The Concord Housing Roundtable is comprised of the Select Board, Concord Housing Authority, Concord Housing Development Corporation, Concord Housing Foundation, Community Preservation Committee, Planning Board, and the Trust; and is convened quarterly by the Regional Housing Services Office. – per HPP Strategy #2
³For example, the Trust approved a 7-year mortgage from CHDC as "mortgagee" to the Trust as "mortgagee" to secure \$600,000 in Trust funds CHDC paid to the seller. The amount of that mortgage will be reduced by 20% (\$120,000) as each of 5 affordable units is completed and the deed restriction recorded.

TOWN OF CONCORD, MASSACHUSETTS
CONCORD MUNICIPAL AFFORDABLE HOUSING TRUST
 Concord, Massachusetts 01742
CMAHT@ConcordMA.gov

Application for CMAHT Funding

Applicant*

TOWN OF CONCORD, MASSACHUSETTS

CONCORD MUNICIPAL AFFORDABLE HOUSING TRUST
 Guidelines for Housing Production Plan implementation priority project sponsors applying to the Trust for grant funds¹

The [Concord Municipal Affordable Housing Trust](#) (CMAHT) seeks to implement [FY 2023-2028 Housing Production Plan](#) production strategies to create affordable housing units in the Town of Concord, Massachusetts and advance HPP implementation priority projects by inviting applications for Trust funding on a rolling basis as each of those priority projects becomes ready to proceed. In coordination with its Concord Housing Roundtable partners², the Trust will

- maintain and periodically update a list of priority production projects for which the Trust would allocate or reserve available and projected Trust funds;
- invite priority project sponsors to complete and submit to the Trust an "Application for CMAHT Funding" on a rolling basis as each project become ready to proceed;
- review such applications with the assistance of Town staff with comments from all affected Town departments, and provide opportunity for input from all Roundtable partners and the public;
- negotiate the terms of a grant award³ for each successful applicant; and
- monitor project progress through completion.

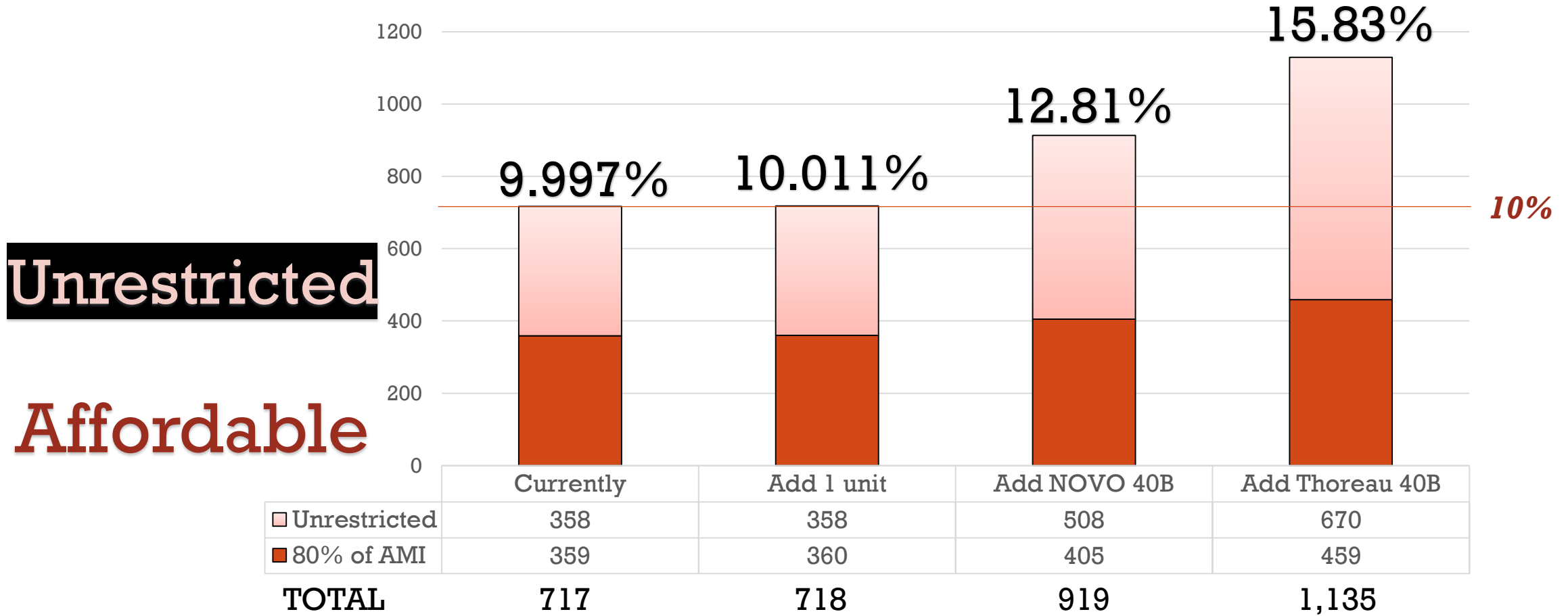
HPP implementation Priority Projects for FY 2024-2025. As of September 2023, the Trust has identified 8 HPP priority projects for FY 2024-2025, sorted by HPP strategy in the table below:

HPP Strategy	Sponsor	Project(s)	Allocate	Reserve
1. Assabet River Bluff	CHDC	Complete development of 3 new affordable units at its Assabet River Bluff property	<input checked="" type="checkbox"/>	
2. Junction Village	CHDC	Pre-development of Junction Village affordable units	<input checked="" type="checkbox"/>	
	CHDC	Initial development of Junction Village		<input checked="" type="checkbox"/>
3. Other land for creation of affordable housing units	Town	Acquire 1.46-acre surplus State property at 91B Main Street for affordable housing	<input checked="" type="checkbox"/>	
	Town	Fund host community agreement to be negotiated between Select Board and NOVO Riverside Commons 40B	<input checked="" type="checkbox"/>	
	Trust	Fund feasibility of specific sites referenced in HPP as opportunities to develop might arise		<input checked="" type="checkbox"/>
13. Housing Authority	CHA	To develop additional affordable housing units on property it owns or controls		<input checked="" type="checkbox"/>
14. Services for seniors, low income	CHDC	For CHDC to continue its small capital grants program for qualifying affordable housing units	<input checked="" type="checkbox"/>	

¹Adopted by CMAHT, September 26, 2023.
²The Concord Housing Roundtable is comprised of the Select Board, Concord Housing Authority, Concord Housing Development Corporation, Concord Housing Foundation, Community Preservation Committee, Planning Board, and the Trust; and is convened quarterly by the Regional Housing Services Office. – per HPP Strategy #2
³For example, the Trust approved a 7-year mortgage from CHDC as "mortgagee" to the Trust as "mortgagee" to secure \$600,000 in Trust funds CHDC paid to the seller. The amount of that mortgage will be reduced by 20% (\$120,000) as each of 5 affordable units is completed and the deed restriction recorded.

CONCORD S.H.I. +2 40B PROJECTS

Current & projected counts, by Restriction status: Up to 80%, Unrestricted



Concord's **affordable housing needs** require going beyond 10% 40B goal.

PURSUE HOUSING FUNDS NOW

- Apply for Community One-Stop for Growth funds for housing, infrastructure
- Obtain Housing Choice designation – *currently, 5 of NMCOC's 9*
- Use your federal ARPA funds for affordable housing
- Community Preservation Act – *adopted by all of NMCOC's 9*
- Fund Affordable Housing Trusts to be able to act quickly – *6 of NMCOC's 9*
- Examples from elsewhere . . .

PROVINCETOWN: C.P.A. FOR HOUSING



- Town of Provincetown constructed, extended sewer system allowing additional capacity for affordable housing: “It takes a sewer to build a village . . .”
- **Town adopted Community Preservation Act at 3%, with CPA Bylaw requiring 80% of CPA funds for community housing**
- **Seashore Point / Cape End Manor Care Campus – CPA: \$1.9-million**
 - Used Town land, land swap with Bishop of Fall River, CPA funds for New England Deaconess Assoc. to construct \$20-million facility preserving 41-bed nursing home, adding assisted living / independent living units
- **Province Landing / 90 Shank Painter Road – CPA: \$1-million**
 - Town acquired 2.57-acres at half-price from Cumberland Farms
 - Later developed as 50 affordable year-round rental units
- 2005 CHAPA Municipal Leadership Award

CONCORD: HOUSING TRUST FUNDING PLAN

“Concord needs predictable, sustainable revenue sources so that funds are **readily available when opportunities arise**. Without the **necessary funds to act quickly**, valuable opportunities could be missed.” - 2019 Town Meeting

- **Accept MGL c.44, s.55C** to authorize affordable housing trust
 - CMAHT By-law approved at September 2020 Town Meeting
- **File home rule petitions for dedicated funding for the Trust: real estate transfer fee & building permit surcharge**
 - Both bills filed & refiled (twice) in state legislature
 - Reported out favorably by committee in 2000 and 2022 . . . 2024?
- **Approve interim local funding** - over \$4 million since 2019, including \$1,000,000 in CPA and \$500,000 in ARPA funds

CONCORD - PENDING STATE LEGISLATION TO FUND HOUSING HOME RULE PETITIONS, LOHA COALITION, AFFORDABLE HOMES ACT

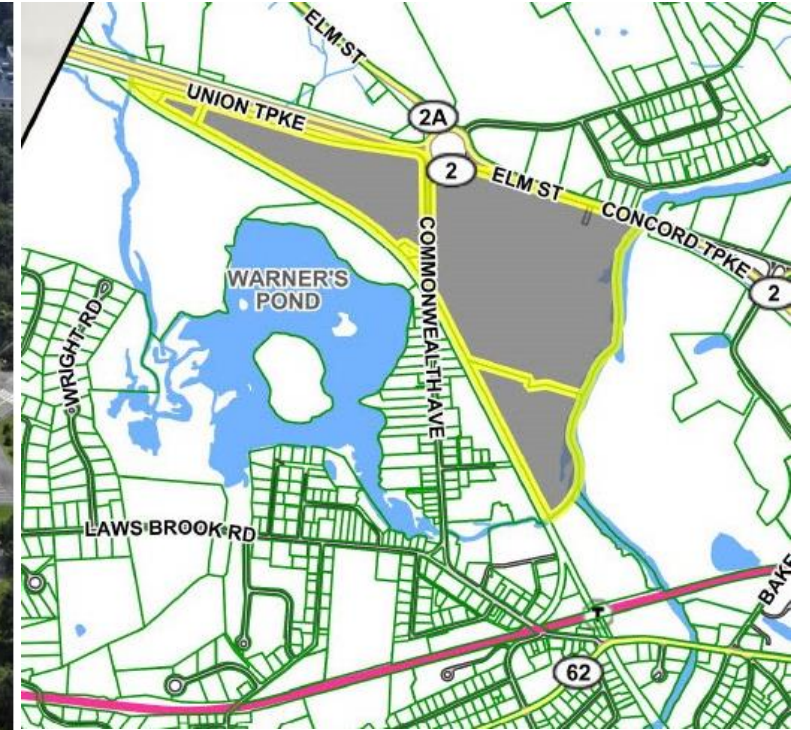
2019 Affordable Housing Funding Plan, which established CMAHT, also advocated for state legislation to fund the Trust. *Current status . . .*

- [H.2729](#) – Concord’s home rule petition for **building permit surcharge** – heard July 25th by Joint Committee on Revenue
- [H.2730](#) – Concord’s home rule petition for **1% real estate transfer fee on buyer** for portion of purchase price above \$1,000,000 – heard October 3rd by Revenue
- [H.2747 /S.1771](#) – **LOHA Coalition’s local option 0.5-2.0% real estate transfer fee** – heard October 3 by Joint Committee on Revenue
- [H.4138](#) – **Governor’s “Affordable Homes Act”** a/k/a housing bond bill filed on October 18th - includes **local option 0.5-2.0% real estate transfer fee on seller** for portion of purchase price above \$1,000,000 - *first ever gubernatorial support for real estate transfer fee to fund municipal affordable housing trusts* – **favorably reported by Joint Committee on Housing on March 4th**; referred to Joint Committee on Bonding, Capital Expenditures and State Assets.

By [The Editorial Board](#) Updated February 5, 2024, 4:00 a.m.

When the barbed wire comes down at Concord prison, the possibilities are endless

But with a housing crisis on the doorstep, it shouldn't take decades to come up with a reuse plan.



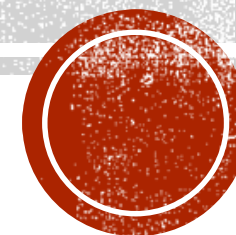
ADVOCATE TO EXPAND HOUSING FUNDING

- Send the State a clear signal you want to partner in solving the housing crisis
- Develop future housing funding strategies that fit your town/city
- File home rule petitions for dedicated funding sources for affordable housing
- Support State-wide local option legislation for real estate transfer fee
- Invite State officials, legislators, committee chairs to tour your community
- In solving the housing crisis, we're all in this together.



At Home in Greater Lowell

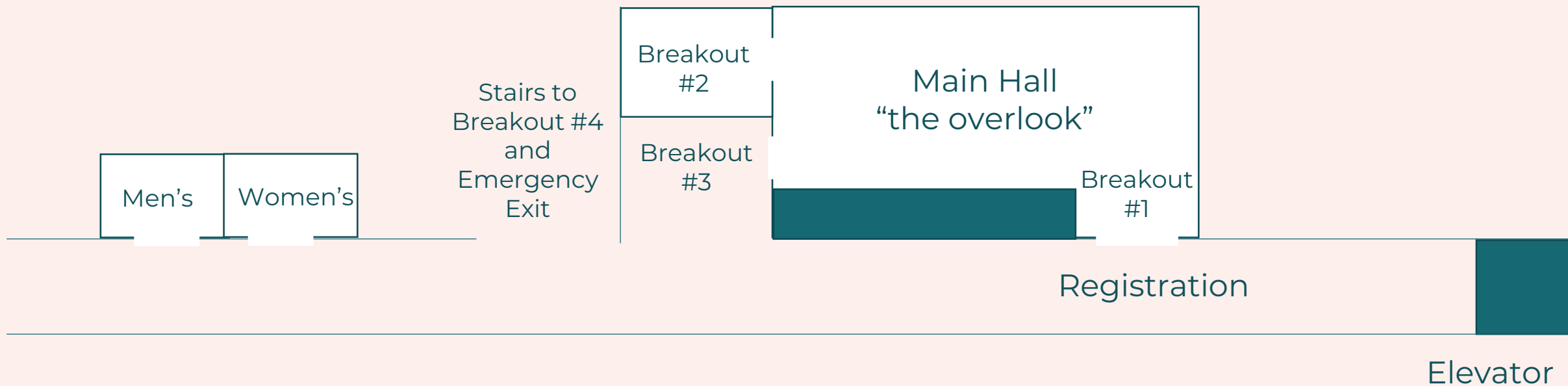
a housing strategy for the
greater lowell region



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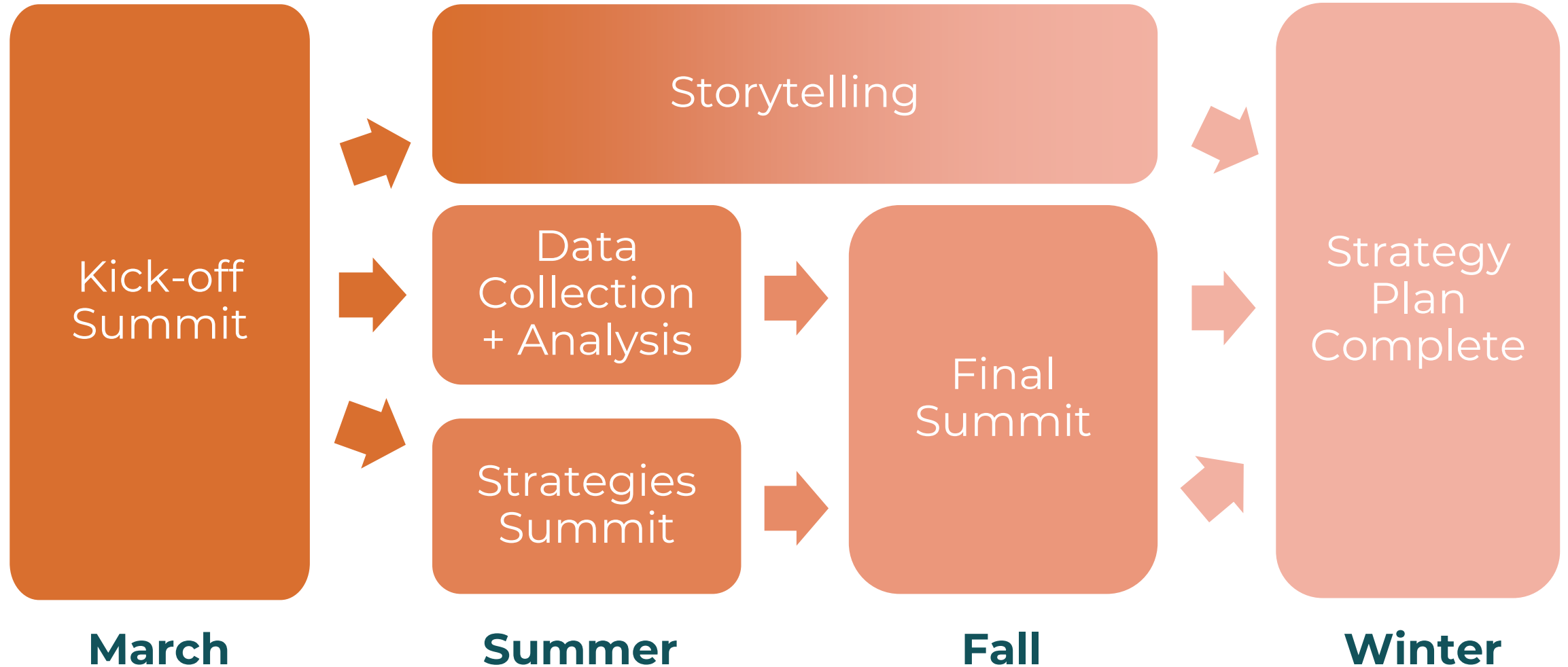
LinkedIn: <https://www.linkedin.com/in/kbergman/>



breakout groups

report out

next steps



Thank you!

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Take the exit survey!





At Home in Greater Lowell

a housing strategy for the
greater lowell region