



Article 45: PRD Density Bonus

Article 45. Zoning Bylaw Amendment

Section 10.2.3.6 – Planned Residential Development Density Bonus – Affordable Unit Criteria

Mr. Johnson moves that the Town take affirmative action on Article 45 as printed in the warrant.

Note: 2/3 vote required

How Affordable Housing Gets Built in Concord

Public Funding

CMAHT / CPC

Other nonprofits

Zoning Requirement

Mixed use

Assisted living

MBTA overlay

district

Developer Incentive

Chapter 40B

Town land
conveyance

PRD density bonus

The PRD Density Bonus Isn't Working

Year Permitted	Conventional PRDs		
	Market Rate	Low Income	Moderate Income
2014	28	1	
2018	4		
2020	12	1	1
2022	6		
Total	50	2	1



53 total

53 conventional PRD units produced since 2010

Only 3 affordable units

More developers building PRDs without affordable units (or subdivisions)

We're
not
alone

The Boston Globe

Cambridge's affordable housing rule backfiring?

By Andrew Brinker Globe Staff, Updated May 5, 2025, 4:32 a.m.



Nolan filed a policy order last week that proposed the council study altering the affordable housing requirement.

“20 percent of zero is still zero,” said Nolan. “I’d rather have some affordable housing than none.”*



An affordable housing project under construction at 52 New Street in Cambridge. JOHN TLUMACKI/GLOBE STAFF

*Source: https://www.bostonglobe.com/2025/05/05/business/cambridge-affordable-housing-development/?p1=BGSearch_Overlay_Results

Objective

Generate moderately affordable ownership units in Planned Residential Developments with no public funding

Approach

- Focus developer incentives on moderately affordable “workforce” housing
- Reduce the developer investment required per affordable unit to motivate building PRDs that include them

Proposed Zoning Bylaw Amendment

Allow up to 2x density (subject to ZBA approval) in a Planned Residential Development (PRD) if at least **10% of units are 110-150% of AMI** (current threshold: 80%-150% of AMI).

	Current	Proposed
1st / 3rd / 5th / ... unit	Low income dwelling units (max. 80% AMI)	Starter-priced housing (max. 110% AMI)
2nd / 4th / 6th / ... unit	Affordable dwelling units (max. 110-150% AMI)	Moderate-priced housing (max. 150% AMI)

Maximum unit prices (2025)

Unit size	80% AMI (SHI-qualified)	100% AMI (CPA limit)	110% AMI (Starter-priced)	<150% AMI (Moderate-priced)	Market-rate (new constr.)
1BR condo	\$263,800	\$334,600	\$373,800	\$530,600	\$680,000+
2BR condo	\$296,100	\$375,600	\$419,700	\$596,100	\$865,000+
3BR condo	\$328,200	\$416,700	\$465,800	\$662,000	\$1M+
3BR house	\$352,600	\$441,100	\$490,200	\$686,200	\$1.2M+

Current units

56

14

5

17

36

Proposed wording changes

10.2.3.6 Density bonus: Increases beyond the basic density within the Planned Residential Development may be authorized by the Board based upon one or more of the following:

(a) If at least ten percent (10%) of the units are made available as described in subsection ~~10.2.3.1~~ and 10.2.3.2. If only one unit is required, it shall be made available as described in subsection ~~10.2.3.1~~ **10.2.3.2 paragraph (a)**, and if two or more units are required, then at least 50% of the affordable units shall be made available as described in subsection ~~10.2.3.1~~ **10.2.3.2 paragraph (a)**.



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Backup Slides

Concord's evolving affordable housing needs

Increased SHI-qualified units

SHI	Jun 2023	Current	If NOVO
<-80% AMI	357	420	471
+ Market	<u>358</u>	<u>535</u>	<u>685</u>
= Total SHI	715	955	1,156
/ US Census	/ 7,172	/ 7,172	/ 7,172
= SHI %	9.97%	13.32%	16.12%

Add'l units before 40B 2141 3947

Worsening workforce housing gap

FY25 median assessed value of
- single-family home: **\$1,331,300**
- condominium: **\$639,587**

100-150% AMI unit price range for
a 2bd condo: **\$375,600-\$596,100**

Units in Concord currently
restricted at 100% -150% AMI: **36**

ARPA funds recently designated
for workforce housing: **\$500K**

Section 10.2.3.2

(a) Starter-priced housing: Dwelling units set aside for sale, lease or rental to households with incomes of less than one hundred ten (110) percent of the median family income for the Boston Metropolitan Area as determined by the most recent calculation of the U.S. Department of Housing and Urban Development.

(b) Moderate-priced housing: Dwelling units set aside for sale, lease or rental to households with incomes of less than one hundred and fifty (150) percent of the median family income for the Boston Metropolitan Area as determined by the most recent calculation of the U.S. Department of Housing and Urban Development.

2025 household income limits

HH size	80% AMI SHI-qualified	100% AMI (CPA limit)	110% AMI Starter-priced	150% AMI Moderate-priced
1	\$92,650	\$112,630	\$123,893	\$168,945
2	\$105,850	\$128,720	\$141,592	\$193,080
3	\$119,100	\$144,810	\$159,291	\$217,215
4	\$132,300	\$160,900	\$176,990	\$241,350

Concord median household income: \$212,315 (Census 2023 estimate)

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PRD Unit Summary – 2000-2023

Permit Year	Subsidized PRDs			Unsubsidized PRDs			Alternative/Other PRDs			Total		
	Market Rate	Low Income	Moderate Income	Market Rate	Low Income	Moderate Income	Market Rate	Low Income	Moderate Income	Market Rate	Low Income	Moderate Income
2003	1	7								1	7	
2007							14	6		14	6	
2008	0	9		7	1					7	10	
2009	2	3	3	12		1				14	3	4
2014				28	1					28	1	
2015							22		3	22		3
2018				4			14	2		18	2	
2020	0	2		12	1	1				12	3	1
2021	0	2								0	2	
2022				6						6		
2023	0	5								0	5	
Total	3	28	3	69	3	2	50	8	3	122	39	8

PRD Project Summary – 1977-present

Permit Year	Project Name	Project Location	Total Acreage	Open Space Portion Deed Restricted	Category	Total Units	Market Rate Units	SHI Affordable Units (80% AMI)	Other Affordable Units	Comments
1977	Everett Gardens Addition	Everett Street	1.03	0.18	Affordable	20	0	20		
1978	Meriam Close	Lexington Road	24.10	16.45	Market	20	20			
1978	Milldam Square	Main Street	7.33	1.97	Market	55	55			
1981	Peter Spring Farm	Bedford Street	4.76		Market	7	7			Not Built
1983	Cranberry Lane	Main Street	8.36	5.15	Market	15	15			
1983	Peter Spring Farm	Bedford Street	4.76	2.2	Market	10	10			
1983	Thornton Manor	ORNAC	13.70	10.82	Market	7	7			
1984	Bemis	Westford Road	34.04	14.32	Market	2	2			
1985	Wright Farm	Barrett's Mill Road	52.88	17.19	Market	24	24			
1985	Shadyside	Shadyside Ave	26.00		Market	5	5			Denied
1985	Old Bridge Court	Old Bridge Road	2.36		Market	10	10			Denied
1985	Willowgate	Main Street	5.62	4.3	Market	5	5			
1985	South Meadow Ridge	Old Marlboro Road	47.10	39.19	Market	21	21			
1986	Pine Ridge Court	Old Stow Road	2.90		Market	8	8			Withdrawn - ANR Plan 4 lots
1986	Center Village	1504 Main Street	5.20	2.63	Market	12	12			
1987	Moses Pond	Revolutionary Road	9.61	6.07	Market	6	6			
1987	Arrowhead Meadows	ORNAC	31.97		Market	8	8			Not Built
1987	Bartkus Farm	Lowell Road	27.00	13.17	Market	13	11	2		
1987	Emerson Annex	Stow & Hubbard	0.49		Affordable	11	0	11		
1987	Bridgecourt	Old Bridge Road	2.34		Market	12	9	3		Withdrawn
1989	Westvale Glen	Main Street	8.00		Market	16	11	1	4	
1999	Elm Brook Housing	Virginia Road	12.40	8.33	Affordable	12	0	3	9	

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Permit Year	Project Name	Project Location	Total Acreage	Open Space Portion Deed Restricted	Category	Total Units	Market Rate Units	SHI Affordable Units (80% AMI)	Other Affordable Units	Comments
2001	Riverbend	Main Street	7.60	3.9	Alternative	19	15	1	3	
2002	389 Old Bedford Road	Old Bedford Road	3.38		Market	3	3			Denied
2003	Concord Housing Trust	Baker Ave/Gifford Lane	2.38		Affordable	8	1	7		
2004	389 Old Bedford Road	Old Bedford Road	3.38	1.9	Market	2	2			Amendment request - Withdrawn
2007	Finigan Way	Strawberry Hill Road	19.23	11.598	Other	20	14	6		Town land conveyed with deed restr.
2008	Concord Housing Trust	335 Walden Street	2.49	2.607	Affordable	5	0	5		
2008	Concord Housing Authority	405 Old Bedford Road	0.46		Affordable	4	0	4		
2008		201 Independence Road	8.60		Market	11	11			Not Built
2008	Granite Post Estates	506 Old Bedford Road	4.82	4.57	Market	8	7	1		
2009	Lalli Woods	1245 Elm Street	1.37	0	Affordable	8	2	3	3	
2009	Concord River Walk	1631 & 1641 Main Street	3.78	1.7152	Market	13	12		1	
2014	Black Horse Place	140 Commerford Road	44.70		Market	22	22			
2014	Ingham Lane	1888 Main Street	2.61	1.15	Market	7	6	1		
	Cambridge Turnpike	Cambridge Turnpike			Market		0			Withdrawn
2015	Black Birch Phase I	Off Forest Ridge Rd-Black Birch Ln	15.57	6.78	Other	25	22		3	Alternative PRD (Section 10.3.4)
2018	Black Birch Phase II	Off Forest Ridge Rd-Sweet Birch Ln	5.59	5.4	Other	16	14	2		Alternative PRD (Section 10.3.4)
2017	Hosmer Meadows - Keuka Rd	Off Main St	12.50		Market	11	11			Withdrawn
2018	Concord Culinary Cottages	430 Old Bedford Rd	3.71	1.79	Market	4	4			
2018	Center & Main	1440-1450 Main St	8.92		Market	36	36			Denied
2020	Millrun Commons	1651-1657 Main St	4.66	3.34	Market	14	12	1	1	
2020	Habitat for Humanity	930 Main St			Affordable	2	0	2		
2021	Concord Housing Authority	365 Commonwealth Ave		0.42	Affordable	2	0	2		
2022	Quarry North	48Y Fitchburg Turnpike	15.5	9.17	Market	6	6			
2023	Assabet Bluffs Homes	406 Old Marlboro Rd	1		Affordable	5	0	5		