

CITY OF CONCORD

In the year of our Lord two thousand and twenty-five

RESOLUTION RE-ADOPTING THE CITY OF CONCORD'S HOUSING AND COMMUNITY DEVELOPMENT PLAN

- WHEREAS, the City of Concord is eligible to apply to the New Hampshire Community Development Finance Authority, Community Development Block Grant Program Division, for Community Development Block Grant (CDBG) funds; and,
- WHEREAS, the City of Concord desires to continue its Community Development efforts by performing Community Development projects, including, but not limited to, providing housing rehabilitation assistance to low- and moderate-income individuals or families, the construction and rehabilitation of housing, as well as the construction and rehabilitation of public facilities which provide services for low- and moderate-income households; and,
- WHEREAS, Community Development funds are available through the New Hampshire Community Development Finance Authority, Community Development Block Grant Program Division, to assist such projects; and,
- WHEREAS, the City's current Housing and Community Development Plan was adopted by the City Council on January 9, 2023; and,
- WHEREAS, the City's Community Development Advisory Committee reviewed and recommended adoption of this plan at their meeting on September 19, 2025; and,
- WHEREAS, in order to be eligible for Community Development Block Grant Funds, the City must maintain and periodically re-adopt (every 3 years) its Housing and Community Development Plan.

NOW, THEREFORE, BE IT RESOLVED by the City Council of Concord that:

1. The Housing and Community Development Plan is hereby readopted.
2. This resolution shall take effect on January 1, 2026.

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HOUSING AND COMMUNITY DEVELOPMENT PLAN

CITY OF CONCORD, NEW HAMPSHIRE

Revised 2026

Re-adopted by Concord City Council on November 10, 2025

Effective Date: January 1, 2026

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I. INTRODUCTION

The purpose of the Housing and Community Development Plan is to identify the characteristics and general needs in regards to housing and community development. The Housing and Community Development Plan is a tool to assist both city officials and the public in the decision-making process that will determine the future development of the city. The Housing and Community Development Plan also provides the framework for Community Development Block Grant applications to help maintain the city's housing supply, assist social services including daycares, and continue its economic growth.

The information contained in this plan was compiled from previous reports by the Central New Hampshire Regional Planning Commission and by the City of Concord in conjunction with current information from the U. S. Census, the Community Development Finance Authority (CDFA), and the Department of Employment Security.

This plan shall be reviewed every 3 years by CDAC and presented to the City Council for final approval subsequent to holding a public hearing.

II. OBJECTIVES

The City of Concord's housing and community development's primary objectives are consistent with the Federal and State objectives. They are listed as follows:

- Provide decent, safe and sanitary housing in accordance with Section 8 standards;
- Pursue projects that directly benefit to low- and moderate-income persons or households;
- Prevent or eliminate of slums and blight;
- Eliminate conditions which seriously and immediately threaten the public health and welfare;
- Implement the housing and community development plan by incorporating the goals and objectives herein with the City's master plan and related ordinances;
- Preserve and promote existing neighborhoods and community centers;
- Preserve and restore properties which have historic, cultural, architectural or aesthetic value;
- Solve community problems through the use of innovative solutions that have long-term benefits;

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- Successfully secure matching funds and other resources from public and private sources for community development projects; and,
- Fund projects for which other private or public financing is not available.

III. POLICIES

The housing and community development policies listed below were developed to provide direction towards the improvement of the overall living environment in Concord. These policies suggest a means for effectively providing for the future needs of the city.

Housing

- Expand the housing supply in the city proper and Penacook Village, through upgrading or creation of housing units in underutilized space including in the upper floors of commercial buildings;
- Provide housing assistance to low- and moderate-income households (tenants and property owners) by upgrading substandard housing units; correcting housing and life safety code violations; a combined program of housing rehabilitation assistance, code enforcement and short-term rental agreements;
- Continue efforts to eliminate slums and blight and conditions which pose severe and immediate threats to public health and safety and act as an obstacle to reinvestment and neighborhood revitalization;
- Continue to preserve neighborhoods and village centers through rehabilitation of existing units, conversion of existing space and historic preservation;
- Continue implementation of the City's Revolving Loan Fund Program, which was established with program income monies with the intent to continue the City's housing rehabilitation efforts;
- Assure that housing is available for families and individuals of low and moderate income and for those with special needs.

Public Facilities

- Continue to provide rehabilitation assistance to social service agencies directly serving low- and moderate-income clients, to upgrade facilities, to correct code violations, to improve handicapped accessibility and to improve energy conservation;

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- Continue implementation of the Social Service Facilities Rehabilitation Program as set forth in the City's Revolving Loan Fund Program Income Reuse Plan (PIRP);
- Address the need for affordable, quality child care for low- and moderate-income residents and employees through new construction and/or rehabilitation assistance; the formation of public/private partnerships and coordination of activities with existing nonprofit organizations in the child care delivery service.

Economic Development

- Promote business and industries through encouraging expansion of existing business and industries;
- Attract new employers;
- Retain and expand the City's employment base for low- and moderate-income individuals;
- Support employment training and marketing programs to further the City's economic development goals.

IV. GOALS

Housing Supply

- Data discussed within this section was provided by the U. S. Census. In 2020, there were 18,810 dwelling units located within the City, of which 54.6% were owner occupied and 45.4 were rented.

It is Concord's goal to maintain its fair share of the region's affordable housing supply and to encourage all other towns and cities in the region to provide their fair share. Toward this end, the City establishes the highest priority for the investment of local, state, and federal public resources in neighborhood improvement strategies, housing rehabilitation or replacement, and the rehabilitation or redevelopment of existing buildings for housing purposes where doing so would not create an undue burden upon Concord taxpayers. This is a short term and long-term goal.

The City also recognizes that new construction may be necessary to meet the requirements of the elderly and those with special needs and that limited amounts of new construction of small affordable housing projects built within or adjacent to existing neighborhoods within the Urban Growth Boundary may be necessary

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to help alleviate the serious problems of affordable work force housing affecting the community.

Affirmatively Furthering Fair Housing

- The City of Concord does not have any ordinances, codes or written policies which prohibit mobile homes, modular homes or rental housing units which may be occupied by low- and moderate-income people from being located or built within the municipality. The construction of federally assisted multi-family housing units through the New Hampshire Housing Finance Authority and/or the Rural Housing Service of Rural Development is, likewise, permitted.

Displacement and Relocation

- The City shall minimize any displacement of low- and moderate-income households.

Public Facilities

- It is the intent of the City to support local agencies in their efforts to acquire or rehabilitate their facilities. Non-profits, as well as special needs groups, will be assisted by the City through the objectives and policies listed in this document. This is a short term and long-term goal.

Economic Growth

- The goals for economic growth are stated in the overall Economic Development Plan for the City of Concord which is revised periodically by the City Council. This is a short term and long-term goal.

V. SUMMARY

As stated throughout this document, Concord's Housing and Community Development Plan is designed to assist with the decision-making process to guide the future development of Concord. It is Concord's intent to improve the overall living, working and economic environment within the City by the implementation of the Objectives, Policies, and Goals listed in this document.

These goals and objectives included herein are consistent with the City's Master Plan and related ordinances.

Any federal CDBG grant funds awarded to address any of the goals and objectives set forth herein shall be expended in a manner which is consistent with national objectives and shall, at a minimum, provide improved housing in accordance with Section 8 standards, be used

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COMMUNITY DEVELOPMENT PLAN

for public facility projects, employment opportunities, or feasibility studies. All CDBG funded projects shall primarily benefit low- and moderate-income persons or households, and shall not benefit moderate income persons to the exclusion of low-income persons.

Thomas J. Aspell, Jr., City Manager
November 10, 2025