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TOWN OF GROVELAND

Housing Production Plan

2018-2022

PREPARED FOR:

Town of Groveland
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Acronyms

| | |
|-------------|--|
| ACS | US Census Bureau's American Community Survey |
| AMI | Area Median Income |
| DHCD | MA Department of Housing and Community Development |
| MVPC | Merrimack Valley Planning Commission |
| MOE | Margins of Error |

Key Definitions

The following definitions are for key terms used throughout the document and are based on information from the U.S. Census Bureau, unless otherwise noted:

ACS – American Community Survey, conducted every year by the United States Census Bureau.

Affordable Housing – Housing that is restricted to individuals and families with qualifying incomes and asset levels and receives some manner of assistance to bring down the cost of owning or renting the unit, usually in the form of a government subsidy, or results from zoning relief to a housing developer in exchange for the income-restricted unit(s). Affordable housing can be public or private. The Massachusetts Department of Housing and Community Development (DHCD) maintains a Subsidized Housing Inventory (SHI) that lists all affordable housing units that are reserved for households with incomes at or below 80 percent of the area median income (AMI) under long-term legally binding agreements and are subject to affirmative marketing requirements. The SHI also includes group homes, which are residences licensed by or operated by the Department of Mental Health or the Department of Developmental Services for persons with disabilities or mental health issues.

Comprehensive Permit – A local permit for the development of low- or moderate- income housing issued by the Zoning Board of Appeals pursuant to M.G.L. c.40B §§20-23 and 760 CMR 56.00.

Cost Burdened – Households who pay more than 30 percent of their income for housing.

Disability – The American Community Survey defines disability as including difficulties with hearing, vision, cognition, ambulation, self-care, and independent living. All disabilities are self-reported via the 2011-2015 American Community Survey. Disability status is determined from the answers from these six types of disability;

- Independent Living: People with independent living difficulty reported that, due to a physical, mental, or emotional condition, they had difficulty doing errands alone.
- Hearing: People who have a hearing disability report being deaf or as having serious difficulty hearing.
- Vision: People who have a vision disability report being blind or as having serious difficulty seeing even when wearing glasses.
- Self-Care: People with a self-care disability report having difficulty dressing or bathing.
- Ambulatory: People who report having ambulatory difficulty say that they have serious difficulty walking or climbing stairs.
- Cognitive: People who report having a cognitive disability report having serious difficulty concentrating, remembering, or making decisions.

Income Thresholds – The Department of Housing and Urban Development (HUD) sets income limits that determine eligibility for assisted housing programs including the Public Housing, Section 8 project-based, Section 8 Housing Choice Voucher, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities programs. HUD develops income limits based on Median Family Income estimates and Fair Market Rent area definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county. The most current available income thresholds are provided in the appendices. Definitions for extremely low, very low, and low/moderate income are provided below.

- Extremely Low Income (ELI) – HUD bases the ELI income threshold on the FY2014 Consolidated Appropriations Act, which defines ELI as the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as established by the Department of Health and Human Services (HHS), provided that this amount is not greater than the Section 8 50 percent very low-income limit.
- Very Low Income (VLI) – HUD bases the VLI income threshold on 50 percent of the median family income, with adjustments for unusually high or low housing-cost-to-income relationships.
- Low/Moderate Income (LMI) – HUD bases the LMI income threshold on 80 percent of the median family income, with adjustments for unusually high or low housing-cost-to-income relationships.

Family – A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

Household – A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of households excludes group quarters.

Median Age – The age which divides the population into two numerically equal groups; that is, half the people are younger than this age and half are older.

Median Income – Median income is the amount which divides the income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The medians for households, families, and unrelated individuals are based on all households, families, and unrelated individuals, respectively. The medians for people are based on people 15 years old and over with income.

Millennials – The demographic cohort following Generation X. There are no precise dates when the generation starts and ends. Researchers and commentators use birth years ranging from the early 1980s to the early 2000s. (en.wikipedia.org/wiki/millennials.)

Housing Unit – A housing unit is a house, an apartment, a mobile home or trailer, a group of rooms, or a single room that is occupied, or, if vacant, is intended for occupancy as separate living quarters.

Poverty – Following the Office of Management and Budget's (OMB's) Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation with the Consumer Price Index (CPI-U). The official poverty definition counts money income before taxes and excludes capital gains and noncash benefits (such as public housing, Medicaid, and food stamps).

Subsidized Housing Inventory – The state's official list for tracking a municipality's percentage of affordable housing under M.G.L. Chapter 40B (C.40B). This state law enables developers to request waivers to local regulations, including the zoning bylaw, from the local Zoning Board of Appeals for affordable housing developments if less than 10 percent of year-round housing units in the municipality is counted on the SHI. It was enacted in 1969 to address the shortage of affordable housing statewide by reducing barriers created by local building permit approval processes, local zoning, and other restrictions.

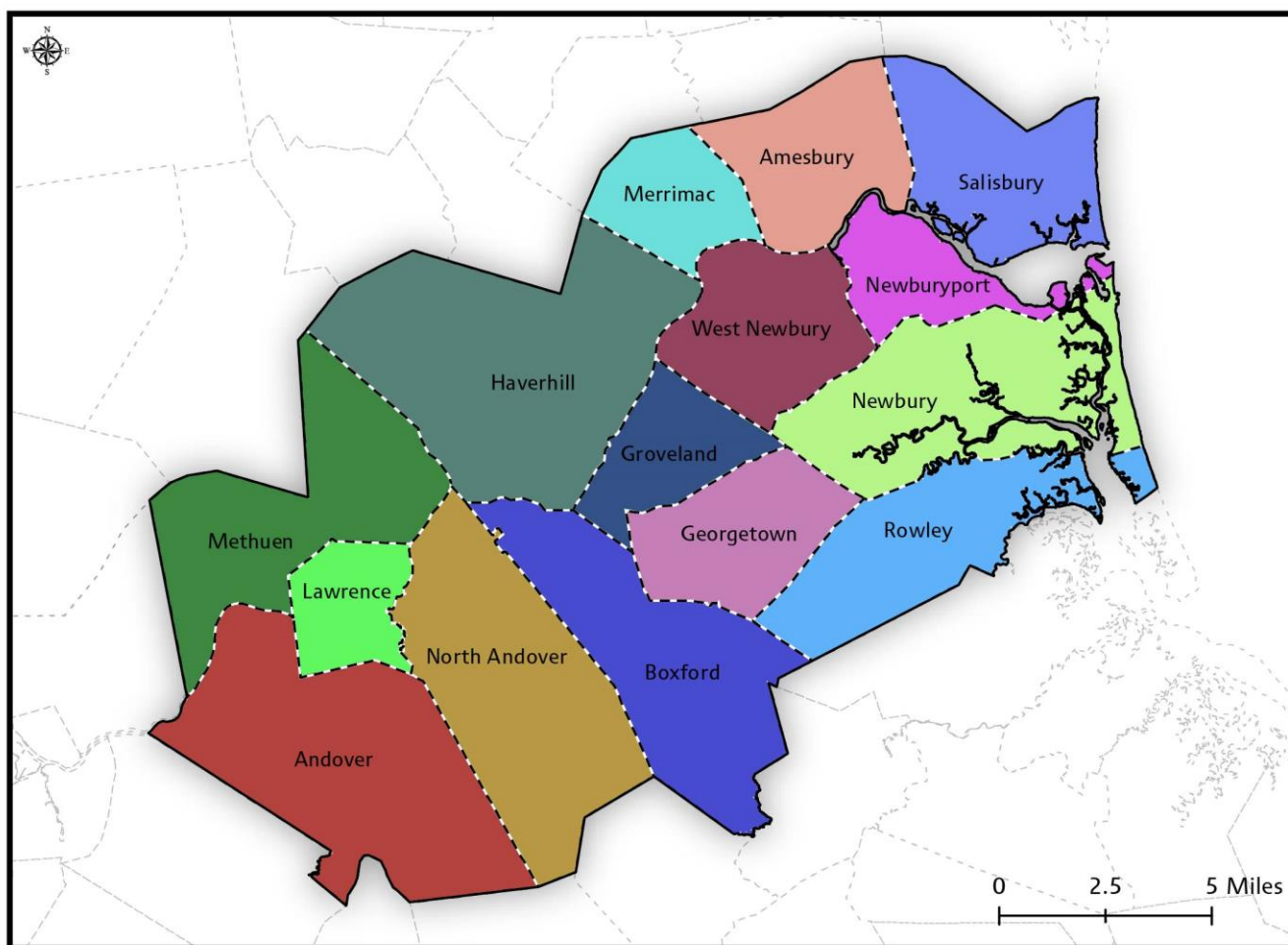
Tenure – Tenure identifies a basic feature of the housing inventory: whether a unit is owner occupied or renter occupied. A unit is owner occupied if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is "owner occupied" only if the owner or co-owner lives in it. All other occupied units are classified as "renter occupied," including units rented for cash rent and those occupied without payment of cash rent.

Merrimack Valley Region

Groveland is part of the Merrimack Valley Region consisting of 15 municipalities in the northeastern portion of Massachusetts that are connected by a common, natural thread – the Merrimack River.

Amesbury
Andover
Boxford
Georgetown
Groveland
Haverhill
Lawrence
Merrimac

Methuen
Newbury
Newburyport
North Andover
Rowley
Salisbury
West Newbury



Chapter 1: Introduction

Background and Purpose

In 2017, the Merrimack Valley Planning Commission (MVPC) was awarded funds from the Commonwealth Community Compact Cabinet and MassHousing to develop the first Regional Housing Plan for the Merrimack Valley. The goal for the plan is to develop a strategy for meeting the housing needs of today and tomorrow's residents in the region. Using current data, populations projections, and state-of-the-art mapping, MVPC worked collaboratively with each community in the region to understand their housing needs, set goals, and craft appropriate, tailored strategies that address their specific needs over the next five years. The final deliverable for this project is a Regional Housing Plan, with chapters that serve as housing production plans for each of the 15 communities in the Merrimack Valley, including the Town of Groveland. MVPC worked with the Town throughout 2017, to collect data, understand local housing conditions and needs, and develop strategies that will meet the needs of residents today and in the future. The result is a comprehensive analysis, set of strategies and user-friendly implementation plan for Groveland to follow over the next five years to develop housing for all.

This Housing Production Plan is intended to be a dynamic, living guide for housing production in Groveland. It should be regularly consulted by the various stakeholders identified in the Housing Action Plan, and used as a tool for planning, especially as new resources become available, legislation is passed, or funding opportunities are created. It is recommended that the Town report regularly on progress achieved to celebrate Groveland's housing accomplishments.

PLAN METHODOLOGY

MVPC created a three-tiered process to develop the Merrimack Valley Regional Housing Plan and the Groveland Housing Production Plan consisting of: 1) Public Engagement; 2) Align with Existing Planning Efforts; and 3) Information Gathering. Each of these steps helped to ensure that Groveland's plan is comprehensive, inclusive, and respectful of existing local, regional and state-wide planning efforts.



- 1) Public Engagement:** MVPC worked with the Town to facilitate in-person and virtual opportunities to engage stakeholders in Groveland in developing the Housing Production Plan (HPP). The in-person opportunities included two workshops: the first workshop was held in June 2017 to understand local housing needs, and the second workshop held in November 2017 identified potential housing locations and strategies to meet housing needs. Virtual opportunities consisted of social media posts and the use of the web-based tool coUrbanize to engage people that did not attend in-person workshops. The coUrbanize comments collected from Groveland can be found in the Appendix.
- 2) Align with Existing Planning Efforts:** MVPC examined available plans or studies to ensure that this plan aligned with all existing plans approved and in use by the town. The plans consulted include the 2013

Affordable Housing Plan and the 2008 Open Space and Recreation Plan. MVPC also examined the Town's zoning bylaws. The Strategies and Action Plan section reflect information in these documents.

- 3) Information Gathering:** Numerous sources were consulted to develop the HPP. The U.S. Census Bureau's Decennial censuses of 2000 and 2010 and the 2010-2014 and 2011-2015 American Community Surveys (ACS) were the primary sources of data for the needs assessment. The U.S. Census counts every resident in the United States by asking ten questions, whereas the ACS provides estimates based on a sample of the population for more detailed information. It is important to be aware that there are margins of error (MOE) attached to the ACS estimates, because the estimates are based on samples and not on complete counts. The Plan also uses data from a variety of other available sources including The Warren Group, Massachusetts Departments of Education and Transportation, DHCD and UMass Donahue Institute.

The Housing Needs Assessment, which is included in the Demographic Profile and Housing Conditions sections, contains comparison data for a variety of geographies. Many data sets offer comparisons of the Town to the region, county and the state, and some offer comparisons to other communities in the region.

Community Overview and Findings

Groveland is a small, residential community bordered by West Newbury to the north, Newbury and Georgetown to the east, Boxford to the south and Haverhill to the west. Groveland retains all of the characteristics of a rural town with large tracts of land as protected open space or not suitable for development because of wetlands, steep slopes, or lack of infrastructure.

The town was incorporated in 1850, late in the state's history, after spending the 17th and 18th centuries attached first to Rowley and then to Bradford. Groveland changed gradually during the 20th Century from a shoe industry and textile manufacturing community to one which is almost wholly residential, serving now as a suburb of nearby cities. Town residents have easy access to Interstates 95 and 495 and many of them commute to their jobs in Boston and along the I-495, I-95 and I-93.

Groveland has experienced both population and household growth over the last several years. From 2000 to 2015, both grew at a greater rate than the region, county, and state, and the household growth was second in growth only to Georgetown in the MVPC region. With this growth came a change in household characteristics. Single person households increased by 76%, whereas households with children decreased by 18%. The single person household growth in Groveland is indicative of a growing elderly population, many who are living alone in rental units.

Homes for sale in Groveland tend to be more moderately priced than in nearby communities. The average price for all home sales (single family & condominiums) was about \$360,000 in 2016 and \$340,000 in 2017. Roughly 80 percent of Groveland's occupied housing units were owner occupied and 20 percent renter occupied, which is typical for the smaller suburban and rural towns in the region.

Groveland has a low homeownership vacancy rate, reasonably high rental prices, and a potential increase of population and households in the coming years. This indicates that Groveland's housing needs may be best addressed through a combination of new housing production of affordable ownership and rental units as well as redevelopment and/or conversion of single-family homes to alternative housing types such as congregate living with supportive services, small-scale multi-family units, and cottage-style or other models for smaller, affordable starter homes.

Chapter 2: Demographic Profile

Key Findings

- Groveland's population and households are growing at a greater rate than the region overall – growth in households was second only to Georgetown in the region. Projections indicate a continued growth in the coming years and a potential need for increased housing units overall.
- The composition of Groveland's households is also changing with less households with children and significantly more single-person households, many of which are older adults over age 65 years. Projections anticipate a greater percentage of older adults and less children in the coming years. The growing number of single-person households and older adults may indicate a greater need for more housing options such as multi-family apartments, condominiums, and supportive housing options and less need for single-family houses in the community.
- The region is becoming more racially diverse, but less so in Groveland. A greater diversity of housing stock in Groveland may help to boost racial and ethnic diversity. Because racial and ethnic minorities generally have less wealth and lower income than white, non-Hispanic/Latino populations and multi-family and rental units can provide less expensive housing options, communities with lower stock of these types of units often also have less racial and ethnic population diversity.
- Groveland's population has slightly higher disability rates than the region, and while it is more common for older adults to have disabilities in general, Groveland has a lower proportion of its older population reporting disabilities than in the region. However, there is still an estimated 29 percent (about 360) of older adults age 65 years and over with disabilities. Persons with disabilities, whether physical, mental, or emotional, can have special housing needs including accessible units and supportive services.
- Groveland's households have significantly higher median income than households in the region, with renters having lower income than owners, as is typical. Poverty rates in Groveland are significantly lower than in the region.
- About 80 percent of Groveland's households own and 20 percent rent their home, which is a much higher estimated percentage of owner households than in the region overall (63 percent).

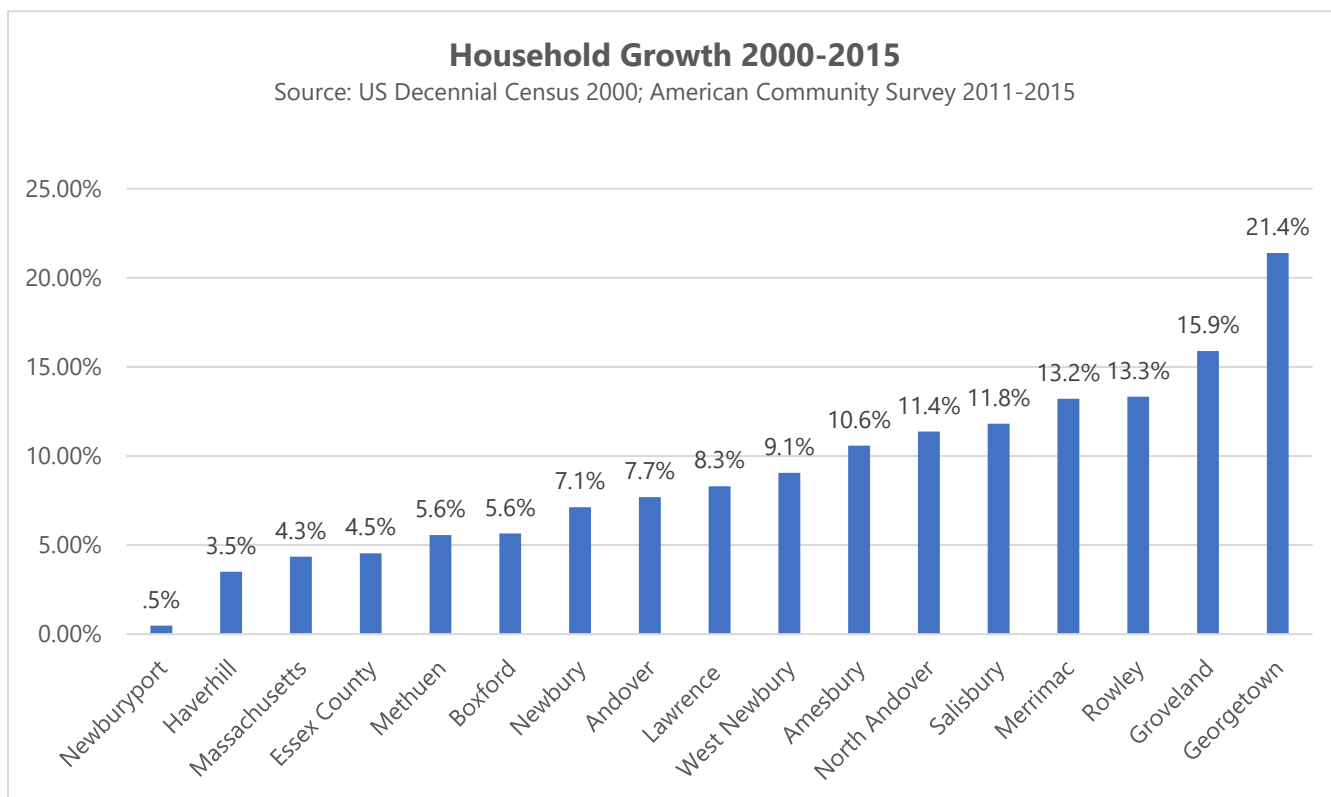
Population and Household Trends

POPULATION AND HOUSEHOLD CHANGE

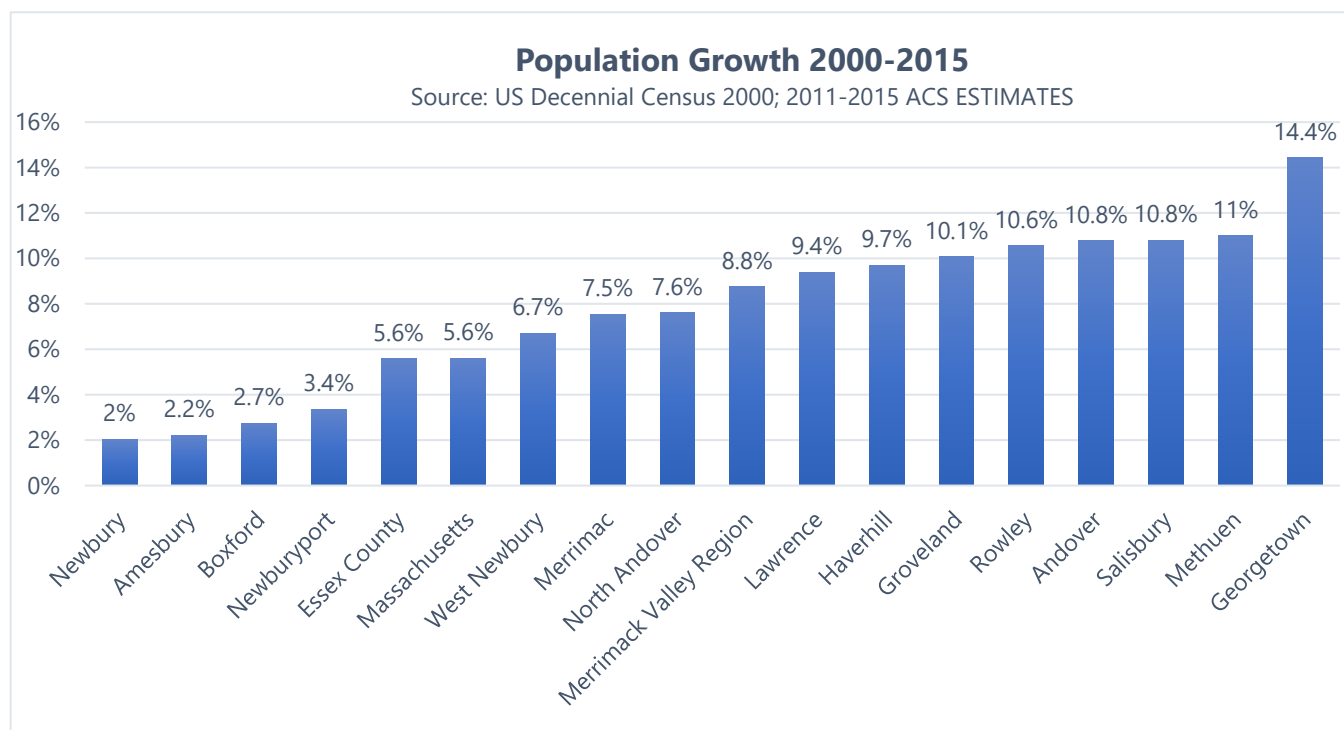
Groveland is growing at a greater rate than the region, county, and state. Groveland's estimated population per the 2015 ACS is 6,646 people – a growth of about 10 percent from 2000. The population of Massachusetts (state) and Essex County (county) both increased about 5.6 percent in the same period. The estimated population of the region increased 8.75 percent in the same period.

The number of households in Groveland grew close to 16 percent between 2000 and 2015 with average household size decreasing about 4.8 percent from 2.93 persons per household (pph) in 2000 to an estimated 2.79 pph in 2015. Average family size stayed the same at 3.25 pph.

A trend of decreasing household size in Groveland is counter to trends in the state and county, according to the US Decennial Census and the ACS estimates. The number of households in the state increased about 4.34 percent between 2000 and 2015 and about 4.54 percent in the county. Average household size increased just under 1 percent in the county and state from 2.53 pph in the state and 2.59 pph in the county in 2000 to an estimated 2.53 pph in the state and 2.59 in the county in 2015.



The composition of Groveland's households has changed. Single-person households significantly increased and households with children significantly decreased in Groveland.



The estimated number of households with children under 18 years old decreased in Groveland from 944 households in 2000 to about 773 in 2015 – a decrease of about 18 percent. In the same period, single-person households increased from 289 households to about 508 households – an increase of close to 76 percent. In the state, households with children under 18 years old decreased about 3.7 percent in the state and 3.16 in the county. Single-person households increased about 6.9 percent in the state and 5.7 percent in the county.

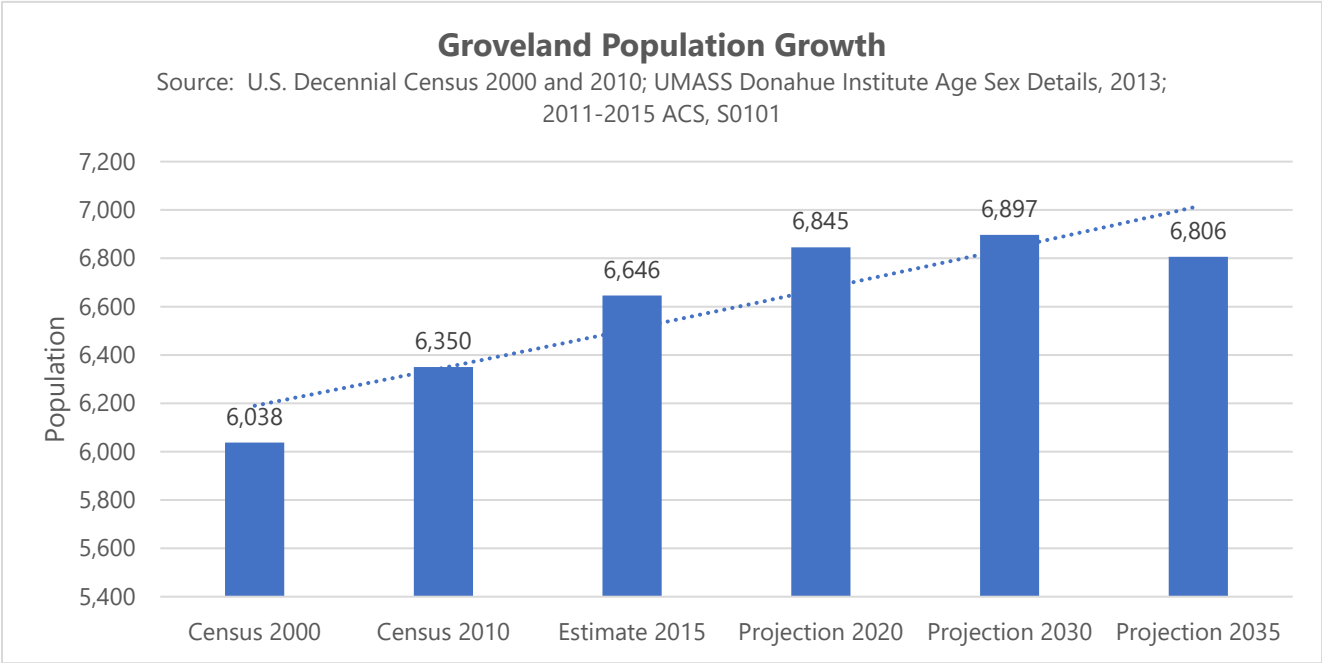
Groveland Household Characteristics, 2000-2015

| | 2000 | 2010 | 2015 | % Change from 2000-2015 |
|--|-------|-------|-------|-------------------------|
| Population | 6,038 | 6,459 | 6,646 | 10.07% |
| Households | 2,058 | 2,346 | 2,385 | 15.89% |
| Households with individuals under 18 years | 944 | 850 | 773 | -18.11% |
| Single Person Households | 289 | 435 | 508 | 75.78% |
| Average Household Size | 2.93 | 2.75 | 2.79 | -4.78% |
| Average Family Size | 3.26 | 3.15 | 3.26 | 0.00% |

Source: US Decennial Census 2000 and 2010, ACS 2011-2015, S1101, DP-1

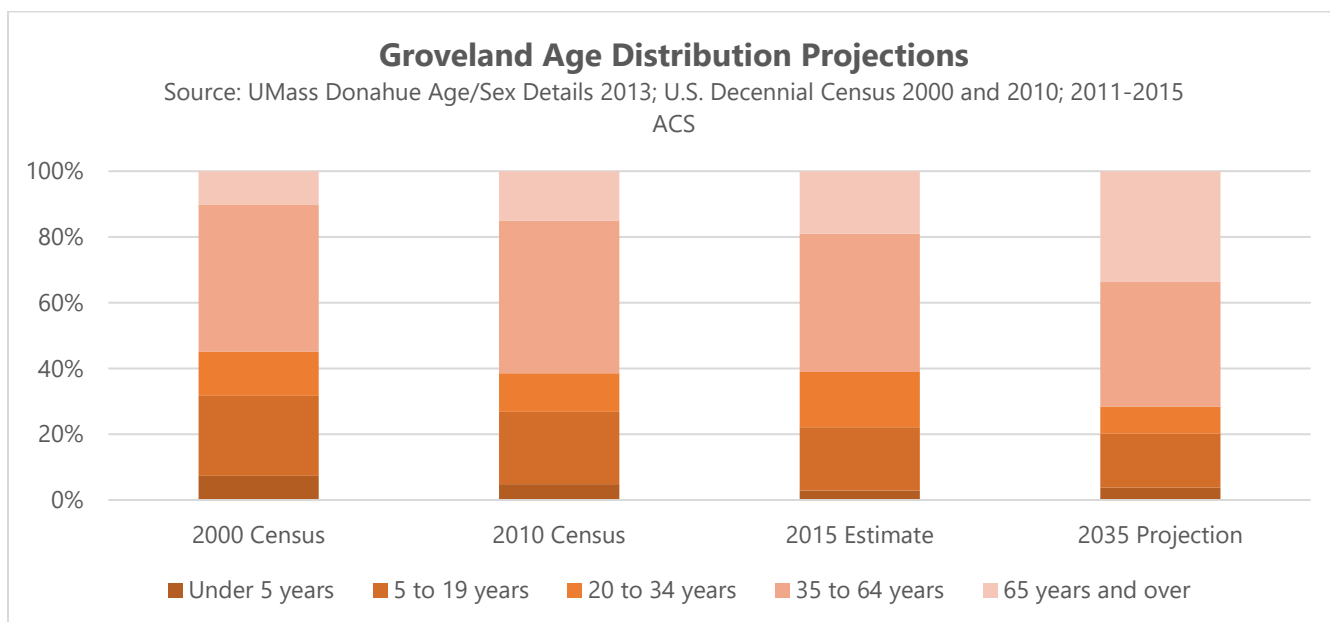
All 15 communities in the Merrimack Valley region had estimated population growth between 2000 and 2015, with median growth rate of 9.38 percent. Groveland's estimated population growth in this period was 10 percent.

UMass Donahue Institute population projections indicate a growth in Groveland’s population by just under 460 people from 2010 to 2035. With associated household growth, this projection indicates a growing demand for housing units. With the 2015 estimated average household size of 2.79, this level of population growth could generate a need for about 160 new units. If average household size continues to decline, thereby increasing household formation, it would generate more demand for new units. However, it is important to remember that many factors affect population change cannot always be accurately predicted. The UMass Donahue projections are primarily based on rates of change for the years of 2005 to 2010, which was a period of relative instability and severe recession.¹



AGE

Per the UMass Donahue projections, the age composition of Groveland’s population is anticipated to change with a 136 percent increase in the number of older adults (age 65 year and over), a 21 percent decrease of school age children, and a 26 percent decrease in the number of adults age 20 to 34 years. The median age in Groveland was estimated to be 46.3 years in 2015, according to the 2011-2015 ACS, which is higher than the county’s median age of 40.6 years and the state’s median age of 39.3 years.



RACE AND ETHNICITY

Per the 2015 ACS, Groveland's population continues to racially identify primarily as white alone, with an estimated 98 percent – the same proportion as 2000 when 98 percent of the population identified as white alone. In the region, about 77 percent of the population identified as white alone in 2015, down from 83 percent in 2000.

The region is becoming more racially diverse, but less so in Groveland. Groveland has a small but growing Asian population – increasing from 1 percent of the total population in 2000 to about 2 percent in 2015.

In Groveland, per the 2015 ACS, less than 1 percent of the population identifies as Black/African American alone, zero as American Indian/Alaska Native alone, 2 percent Asian alone and zero as two or more races. Regionally, about 3 percent of the population identifies a Black/African American alone, less than 1 percent American Indian/Alaska Native alone, 4 percent Asian alone and 2 percent two or more races.

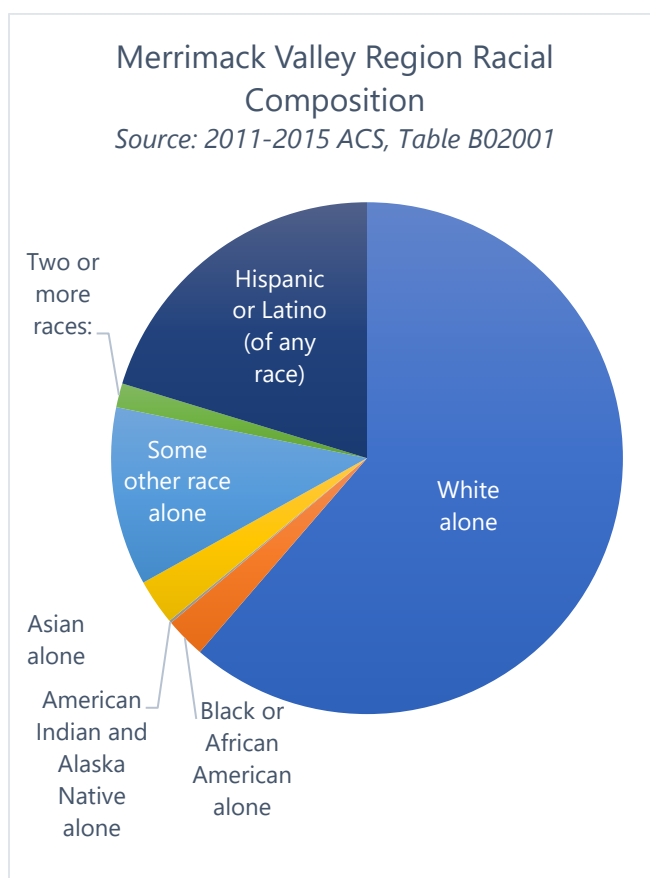
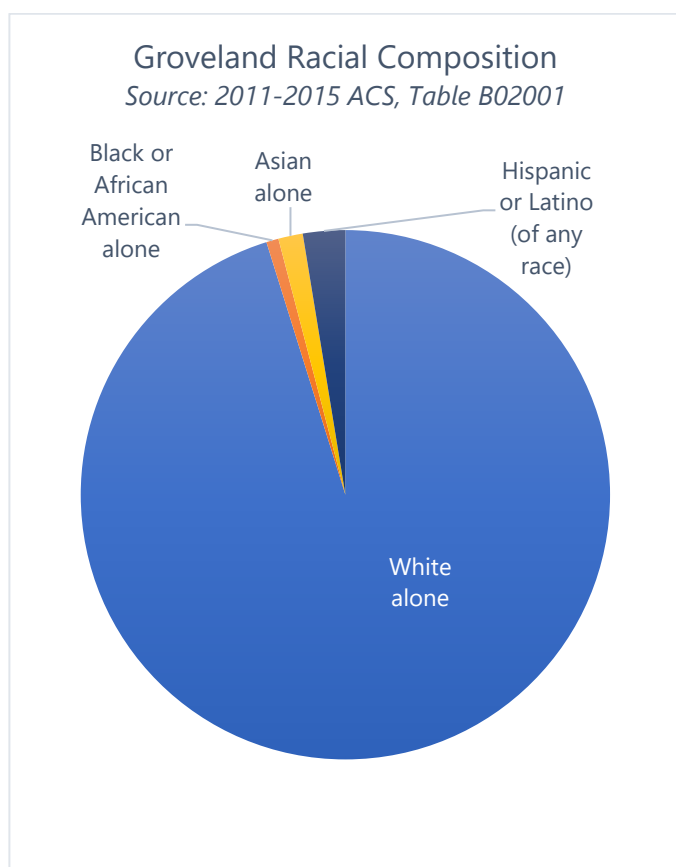
A significant racial/ethnic difference between Groveland's population and the region's is the percentage of the population identifying ethnically as Hispanic or Latino. Less than 1 percent of Groveland's population (of any race) per the 2015 ACS identifies as having Hispanic/Latino ethnicity, whereas 25 percent of the region's population identifies as having Hispanic/Latino ethnicity, with the City of Lawrence having the greatest proportion (76 percent).



Groveland Racial and Ethnic Characteristics, 2000-2015

| | 2000 | | 2010 | | 2015 | |
|---|---------------|----------|---------------|----------|-------------|----------|
| | <i>number</i> | <i>%</i> | <i>number</i> | <i>%</i> | <i>est.</i> | <i>%</i> |
| Total Population | 6,038 | 100% | 6,459 | 100% | 6,646 | 100% |
| White alone | 5,941 | 98% | 6,290 | 97% | 6,493 | 98% |
| Black or African American alone | 21 | 0.3% | 31 | 0% | 51 | 0.8% |
| American Indian and Alaska Native alone | 8 | 0.1% | 5 | 0% | 0 | 0% |
| Asian alone | 36 | 1% | 59 | 1% | 102 | 2% |
| Some other race alone | 5 | 0.1% | 17 | 0% | 0 | 0% |
| Two or more races: | 27 | 0.4% | 55 | 1% | 0 | 0% |
| Hispanic or Latino (of any race) | 28 | 0.5% | 85 | 1% | 176 | 3% |

Source: U.S. Decennial Census 2000 and 2010, Table QT-P3, 2011-2015 ACS Estimates, Tables B02001, DP05.



DISABILITY

The U.S. Census Bureau, per the ACS, defines disability as including go-outside-home, employment, mental, physical, self-care, and sensory.² Groveland's estimated disability rate (12 percent of total non-institutionalized

² U.S. Census Bureau, American Community Survey definition of disability: <https://www.census.gov/people/disability/methodology/acs.html>

population)³ is comparable to the region (11 percent), county (12 percent) and state (12 percent). The estimated percentage of children under 18 years with a disability in Groveland (8 percent) is higher than the region (5 percent), county (6 percent), and state (5 percent). The estimated percentage of adults age 18 to 64 years with a disability (9 percent) in Groveland is equal to the estimated percent of population in this age cohort in the region, county, and state.

Groveland's estimated disability rate is 29 percent for persons 65 years and over, whereas about 33 percent of the region, county, and state population in this age cohort have disabilities.

Disability Type Definitions

All disabilities are self-reported via the 2011-2015 American Community Survey. Disability status is determined from the answers from these six types of disability.

Independent Living: People with independent living difficulty reported that, due to a physical, mental, or emotional condition, they had difficulty doing errands alone.

Hearing: People who have a hearing disability report being deaf or as having serious difficulty hearing.

Vision: People who have a vision disability report being blind or as having serious difficulty seeing even when wearing glasses.

Self-Care: People with a self-care disability report having difficulty dressing or bathing.

Ambulatory: People who report having ambulatory difficulty say that they have serious difficulty walking or climbing stairs.

Cognitive: People who report having a cognitive disability report having serious difficulty concentrating, remembering, or making decisions.

Source: American Community Survey Subject Definitions

Disability by Age, 2015

| | Groveland | | Merrimack Valley Region | | Essex County | | Massachusetts | |
|--|-----------|------|-------------------------|------|--------------|------|---------------|------|
| | est. | % | est. | % | est. | % | est. | % |
| Total Civilian, (Non-institutionalized Population) | 6,646 | 100% | 341,082 | 100% | 756,354 | 100% | 6,627,768 | 100% |
| With disability | 817 | 12% | 38,493 | 11% | 89,520 | 12% | 763,526 | 12% |
| Under 18 years | 1,368 | 100% | 81,507 | 100% | 130,327 | 100% | 1,394,267 | 100% |
| With disability | 114 | 8% | 3,694 | 5% | 7,789 | 6% | 63,543 | 5% |
| 18-64 years | 4,015 | 100% | 215,620 | 100% | 475,165 | 100% | 4,286,479 | 100% |
| With disability | 343 | 9% | 20,377 | 9% | 44,374 | 9% | 383,623 | 9% |
| 65 years and over | 1,263 | 100% | 44,026 | 100% | 111,964 | 100% | 947,022 | 100% |
| With disability | 360 | 29% | 14,406 | 33% | 37,357 | 33% | 316,360 | 33% |

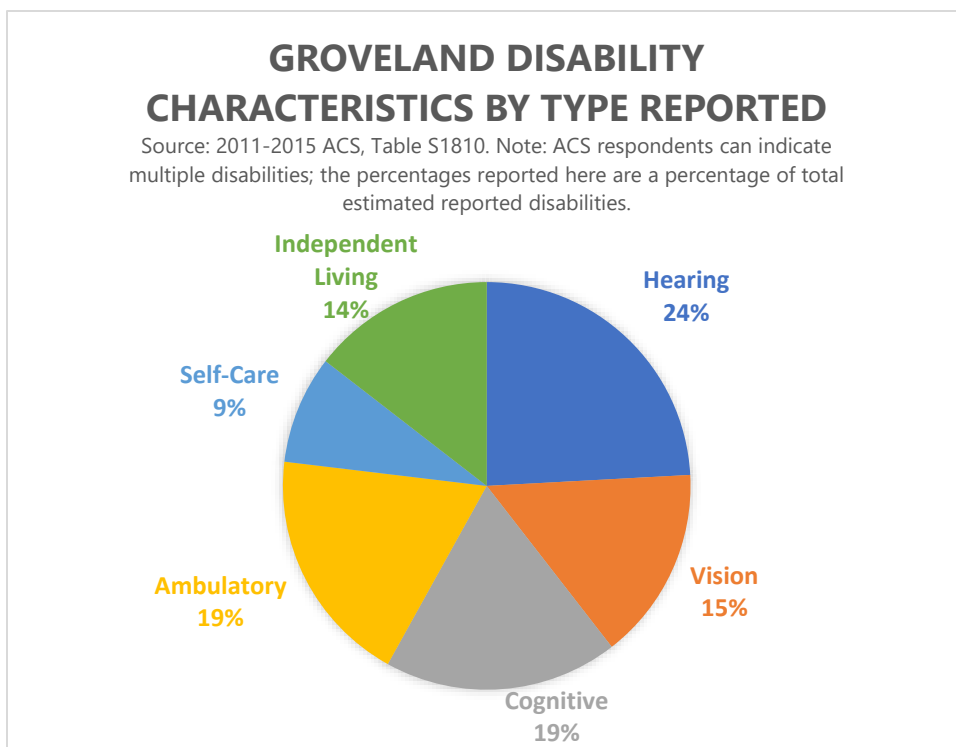
Source: 2011-2015 ACS Estimates, Table S1810

³ The U.S. Census Bureau defines non-institutionalized population as all people living in housing units, including non-institutional group quarters, such as college dormitories, military barracks, group homes, missions, or shelters. Whereas, institutionalized population includes people living in correctional facilities, nursing homes, or mental hospitals. <https://www.census.gov/topics/income-poverty/poverty/guidance/group-quarters.html>

Of the estimated disabilities in Groveland, the most reported was hearing (24 percent of reported disabilities), followed by ambulatory (19 percent) and cognitive (19 percent). Independent living was about 14 percent of total estimated reported disabilities and vision about 15 percent.

GEOGRAPHIC MOBILITY

Geographic mobility measures the movement of people from one location to another. A population's level of geographic mobility typically varies by economic status, family status, and age. For instance, older adults tend to move less than younger adults and owners tend to move less than renters. Groveland's geographic mobility rate is slightly lower than the region, county, and state.



Per the 2015 ACS, about 91 percent of Groveland's total population lived in the same home the year prior to the survey, which is a greater percentage than in the region (89 percent), county (88 percent) and state (87 percent).

Of the population that had moved in the prior year, most (63 percent of population that had moved; 6 percent of total population) moved to Groveland from another community in Essex County and about 2 percent moved from another community in Massachusetts.

Geographic Mobility, 2015

| | Groveland | | Merrimack Valley Region | | Essex County | | Massachusetts | |
|-----------------|-----------|------|-------------------------|------|--------------|------|---------------|------|
| | est. | % | est. | % | est. | % | est. | % |
| Total | 6,607 | 100% | 339,582 | 100% | 755,597 | 100% | 6,635,154 | 100% |
| Same Home | 5,986 | 91% | 301,390 | 89% | 666,437 | 88% | 5,779,219 | 87% |
| Same County | 390 | 6% | 24,315 | 7% | 56,670 | 8% | 477,731 | 7% |
| Same State | 99 | 2% | 5,547 | 7% | 15,112 | 2% | 179,149 | 3% |
| Different State | 132 | 2% | 5,646 | 2% | 11,334 | 2% | 139,338 | 2% |
| Abroad | 0 | 0% | 2,685 | 0.8% | 6,045 | 0.8% | 59,716 | 0.9% |

Source: 2011-2015 ACS Estimates, Table S0701

HOUSEHOLD TYPES

Per the 2015 ACS estimates, Groveland has 2,385 total households, with 77 percent family households. About 38 percent of family households have children under age 18.

About 16 percent of family households with children are single-parent households in Groveland, which is lower than the region (34 percent), county (19 percent), and state (17 percent). Married couple households without children under age 18 make up 44 percent of total households in Groveland, which is more than in the region, the county, and the state.

About 21 percent of households are single-person households and about 69 percent of single-person households in Groveland are age 65 plus.

Household Types, 2015

| Household Type | Groveland | | Merrimack Valley Region | | Essex County | | Massachusetts | |
|--|-----------|------|-------------------------|------|--------------|------|---------------|------|
| | est. | % | est. | % | est. | % | est. | % |
| Total Households | 2,385 | 100% | 125,967 | 100% | 287,912 | 100% | 2,549,721 | 100% |
| Family Households | 1,828 | 77% | 87,499 | 69% | 192,381 | 67% | 1,620,917 | 64% |
| With children under age 18 | 692 | 38% | 41,072 | 47% | 85,481 | 44% | 709,541 | 44% |
| Male householder with children, no spouse | 81 | 12% | 2,513 | 6% | 13,166 | 5% | 104,560 | 4% |
| Female householder with children, no spouse | 31 | 4% | 11,588 | 28% | 39,538 | 14% | 320,479 | 13% |
| Married couple without children under age 18 | 1,051 | 44% | 36,993 | 29% | 82,186 | 29% | 703,162 | 28% |
| Nonfamily households | 557 | 23% | 38,545 | 31% | 95,531 | 33% | 928,804 | 36% |
| Total householders living alone | 508 | 21% | 31,495 | 25% | 78,888 | 27% | 731,770 | 29% |
| Householders 65+ living alone | 352 | 69% | 12,441 | 40% | 33,110 | 42% | 288,118 | 39% |
| Source: 2011-2015 ACS Estimates, Table S1101 | | | | | | | | |

Tenure

Per the 2015 ACS, about 80 percent of Groveland households own and 20 percent rent their home. Groveland has a much higher estimated percentage of owner households than the region (63 percent), county (63 percent), or state (62 percent).

Households by Tenure, 2015

| Tenure Type | Groveland | | Merrimack Valley Region | | Essex County | | Massachusetts | |
|-------------|-----------|------|-------------------------|------|--------------|------|---------------|------|
| | est. | % | est. | % | est. | % | est. | % |
| Own | 1,917 | 80% | 79,885 | 63% | 181,293 | 63% | 1,583,667 | 62% |
| Rent | 468 | 20% | 46,072 | 37% | 106,619 | 37% | 966,054 | 38% |
| Total | 2,385 | 100% | 125,957 | 100% | 287,912 | 100% | 2,549,721 | 100% |

Source: 2011-2015 ACS Estimates, Table B25003

Household Size

Groveland's household size distribution changed between 2000-2015 with a larger proportion of 1-person households and smaller proportion of 3-plus-person households. This trend is reflected in the smaller average household size, which decreased about 4.8 percent from 2.93 persons per household (pph) in 2000 to an estimated 2.79 pph in 2015.

Per the 2015 ACS, most households in Groveland consist of one-person and two-person households. Three-person households make up about 17 percent of total households and 4+ person households are about 31 percent.

Household Size, 2015

| Size | 2000 | | 2010 | | 2015 | |
|-----------|--------|------|--------|------|-------|------|
| | number | % | number | % | est. | % |
| 1-person | 289 | 14% | 494 | 22% | 508 | 21% |
| 2-person | 661 | 32% | 665 | 30% | 744 | 31% |
| 3-person | 364 | 18% | 357 | 16% | 394 | 17% |
| 4+-person | 744 | 36% | 727 | 32% | 740 | 31% |
| Total | 2,058 | 100% | 2,243 | 100% | 2,386 | 100% |

Source: 2011-2015 ACS Estimates, Table S2501; U.S. Decennial Census 2010 and 2000, Table H013

HOUSEHOLD INCOME DISTRIBUTION

Income Distribution

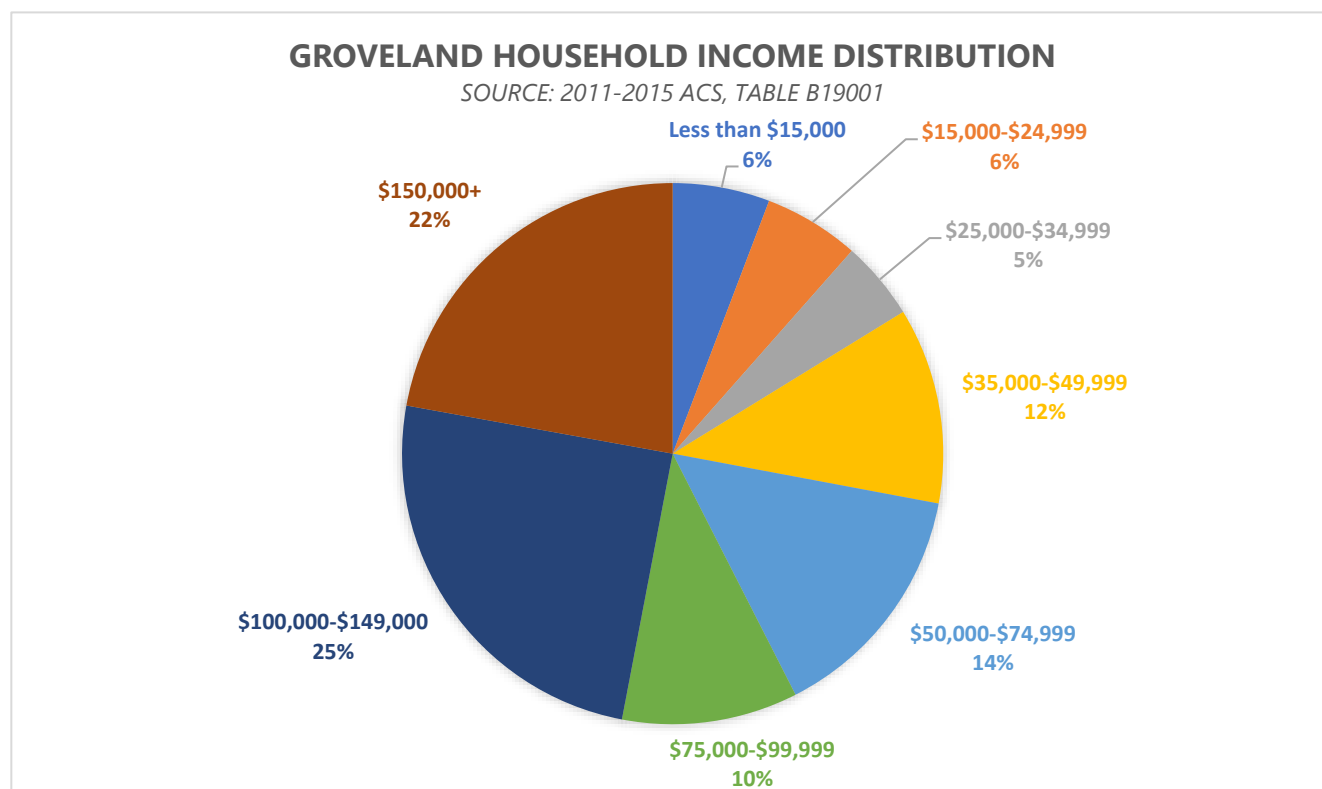
Groveland's households are estimated to have significantly higher incomes than households in the region, county, and state.

Roughly 47 percent of Groveland's households have income of \$100,000 or more and about 28 percent have income less than \$50,000, per the 2015 ACS. About 34 percent of households in the region have income of \$100,000 or more, 39 percent in the county, and 38 percent in the state. About 39 percent of households in the region have income less than \$50,000 and 34 percent in the county and state.

Household Income Distribution, 2015

| Income | Groveland | | Merrimack Valley Region | | Essex County | | Massachusetts | |
|---------------------|-----------|------|-------------------------|------|--------------|------|---------------|------|
| | est. | % | est. | % | est. | % | est. | % |
| Less than \$15,000 | 138 | 6% | 13,534 | 11% | 31,199 | 11% | 286,426 | 11% |
| \$15,000-\$24,999 | 136 | 6% | 10,751 | 9% | 24,917 | 9% | 217,314 | 9% |
| \$25,000-\$34,999 | 112 | 5% | 10,273 | 8% | 22,856 | 8% | 196,102 | 8% |
| \$35,000-\$49,999 | 279 | 12% | 13,344 | 11% | 30,343 | 11% | 266,140 | 10% |
| \$50,000-\$74,999 | 346 | 15% | 19,317 | 15% | 45,257 | 16% | 402,960 | 16% |
| \$75,000-\$99,999 | 250 | 10% | 15,456 | 12% | 35,908 | 12% | 317,568 | 12% |
| \$100,000-\$149,000 | 591 | 25% | 20,172 | 16% | 47,549 | 17% | 429,874 | 17% |
| \$150,000+ | 527 | 22% | 23,074 | 18% | 49,883 | 17% | 433,337 | 17% |
| Total | 2,385 | 100% | 125,921 | 100% | 287,912 | 100% | 2,549,721 | 100% |

Source: 2011-2015 ACS Estimates, Table B19001



Median Income

Groveland's estimated median household income per the 2015 ACS is \$95,208, which is higher than the weighted mean of the median income for the 15 Merrimack Valley communities (\$75,532) and significantly higher than the county (\$69,068) and state (\$68,563).

Median Income, 2015

| | Groveland | Merrimack Valley Region* | Essex County | Massachusetts |
|-------------------------|-----------|--------------------------|--------------|---------------|
| Median Household Income | \$95,208 | \$75,532 | \$69,068 | \$68,563 |

Source: 2011-2015 ACS Estimates, Table S1901.

*Note: Regional median incomes are calculations by the Merrimack Valley Planning Commission of weighted mean of estimated median incomes by Census block groups for the 15 towns and cities in the region as reported in the ACS 2011-2015.

Median Income by Tenure

Renters tend to have lower income than owners, as seen at the community, regional, county, and state level. In Groveland, estimated median renter income was \$49,333 per the 2015 ACS and estimated median owner income was \$103,338.

The median owner income is lower in Groveland than in the region and higher than the county and state. The median renter income is higher than the region, county, and state.

Median Income by Tenure, 2015

| Tenure | Groveland | Merrimack Valley Region* | Essex County | Massachusetts |
|-----------------|-----------|--------------------------|--------------|---------------|
| Owner Occupied | \$103,338 | \$104,451 | \$95,660 | \$92,207 |
| Renter Occupied | \$49,333 | \$34,997 | \$35,254 | \$37,780 |

Source: 2011-2015 ACS Estimates, Table B25119.

*Note: Regional median incomes are the author's calculation of weighted mean of estimated median income of the 15 towns and cities in the region as reported in the ACS 2011-2015.

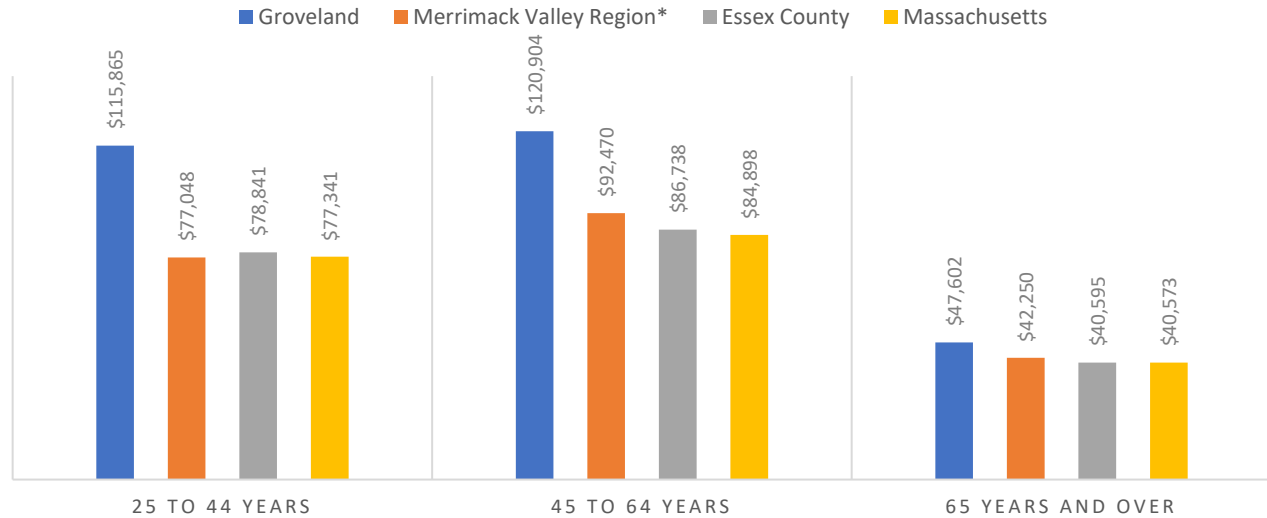
Income Distribution by Age of Householder

In Groveland, households with householders 25 to 44 years old and 45 to 65 years old have higher median incomes than the region, county, and state. Seniors age 65 years and over have comparable median income to the region and slightly higher than the county and state.



MEDIAN INCOME BY AGE OF HOUSEHOLDER, 2015

Source: 2011-2015 ACS, Table B19049 *note: regional median incomes are the weighted mean of the fifteen community's median incomes



Per the 2015 ACS, households with householders age 45 to 64 years have the highest estimated median in Groveland (\$120,904) – this is higher than median incomes for this age cohort in the region (\$92,470), county (\$86,738), and state (\$84,898).

POVERTY

Individuals are considered poor if the resources they share with others in the household are not enough to meet basic needs.

Groveland has a much lower estimated poverty rate per the 2015 ACS than the region, county, or state, with roughly 3 percent of the total population living in households below the federal poverty thresholds, as compared to the county and the state.

Federal Poverty Thresholds

The federal poverty thresholds vary by household size and number of children under 18 and are updated annually. The thresholds do not vary geographically. For example, per the 2016 federal poverty thresholds, a household of three with no children under 18 years is below the poverty threshold if household income is at or below \$18,774 and a household of three with one child is below the poverty threshold if household income is at or below \$19,318.

| Size of Family Unit | No related children | One related child | Two related children |
|---------------------|---------------------|-------------------|----------------------|
| One person | \$12,486 | | |
| Two people | \$16,072 | \$16,543 | |
| Three people | \$18,774 | \$19,318 | \$19,337 |
| Four people | \$24,755 | \$25,160 | \$24,339 |

Source: 2016 Federal Poverty Thresholds

<http://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-thresholds.html>, accessed 8/2/17.

The table below includes every individual in families that have total income less than the family's poverty threshold. In Groveland, about 17 percent of the population living in households below the federal poverty thresholds are children under 18 years. Most of the population living in poverty is 65 years and over, with an estimated 43 percent of this age cohort in poverty.

Population in Households Below Federal Poverty Thresholds by Age, 2015

| | Groveland | | Merrimack Valley Region | | Essex County | | Massachusetts | |
|-------------------|-------------|------|-------------------------|------|--------------|------|---------------|------|
| | <i>est.</i> | % | <i>est.</i> | % | <i>est.</i> | % | <i>est.</i> | % |
| Under 5 years | 15 | 9% | 3,953 | 9% | 8,119 | 10% | 61,483 | 8% |
| 5-17 years | 13 | 8% | 10,373 | 25% | 19,400 | 23% | 147,458 | 20% |
| 18-34 years | 30 | 17% | 9,157 | 22% | 19,157 | 22% | 218,761 | 29% |
| 35-64 years | 42 | 24% | 14,023 | 33% | 27,877 | 33% | 233,736 | 31% |
| 65 years and over | 74 | 43% | 4,735 | 11% | 10,864 | 13% | 87,467 | 12% |
| Total in Poverty | 174 | 3% | 42,241 | 13% | 85,417 | 11% | 748,905 | 12% |
| Total Population | 6,646 | 100% | 338,637 | 100% | 747,718 | 100% | 6,471,313 | 100% |

Source: 2011-2015 ACS Estimates, Table B17001

In Appendix, there is a second table that breaks down the population living below the poverty thresholds by smaller age categories than the above table.

Homelessness Characteristics

POINT IN TIME COUNTS

Per the North Shore Continuum of Care (CoC), which includes every community in the region aside from Lawrence, the Point in Time count estimated that in 2017, there were 519 homeless individuals with children and 189 homeless individuals without children residing in the North Shore, down from about 1,336 with children and 243 without children in 2015. Most homeless individuals (96 percent) reside in emergency shelters. In 2017, there were 47 unsheltered individuals without children, an increase from 29 unsheltered individuals without children in 2015. Point in Time counts for Lawrence determined that in 2017, there were 224 people in emergency shelters, 87 people in permanent supportive housing, 47 people in other supportive housing, and 106 people in transitional housing.⁴

Homeless shelters in the Merrimack Valley area include the Newburyport YWCA, Community Action, Inc. in Haverhill, YWCA Haverhill, and the Emmaus Family House in Haverhill. There are several other shelters located in Lawrence, including Casa Nueva Vida, the Lazarus House, Daybreak Shelter, and Greater Lawrence YWCA.

⁴ Source: Lawrence Housing Inventory Count. Note: Demographic data of homeless population was not available for Lawrence.

Homelessness Count in the North Shore, 2015-2017

| | 2015 | | 2016 | | 2017 | |
|--|---------------|----------|---------------|----------|---------------|----------|
| | <i>number</i> | <i>%</i> | <i>number</i> | <i>%</i> | <i>number</i> | <i>%</i> |
| Homeless with Children: | 1,336 | 100% | 978 | 100% | 519 | 100% |
| Emergency Shelter | 1,265 | 95% | 907 | 93% | 498 | 96% |
| Transitional Housing | 67 | 5% | 69 | 7% | 21 | 4% |
| Unsheltered | 4 | 0% | 2 | 0% | 0 | 0% |
| Homeless without Children: | 243 | 100% | 241 | 100% | 189 | 100% |
| Emergency Shelter | 169 | 70% | 151 | 63% | 117 | 62% |
| Safe Haven | 6 | 2% | 6 | 2% | 6 | 3% |
| Transitional Housing | 39 | 16% | 25 | 10% | 19 | 10% |
| Unsheltered | 29 | 12% | 59 | 24% | 47 | 25% |
| <i>Source: North Shore Continuum of Care HIC PIT</i> | | | | | | |

DEMOGRAPHIC CHARACTERISTICS OF HOMELESS POPULATION

In 2017, the PIT counts estimated that of the 708 homeless individuals in the North Shore, 124 (33 percent) are chronic substance abusers, 91 (25 percent) are seriously mentally ill, 31 (8 percent) are veterans, two (.01 percent) are persons with HIV/AIDS, 80 (22 percent) are youth, and 43 (12 percent) are domestic violence victims.

Percentages are based on total characteristics reported, not on individuals. From 2015 to 2017, the number of homeless individuals that are youth declined from 248 to 80 in the North Shore, though the number of homeless individuals that are substance abusers increased from 85 to 124 from 2015 to 2017.

Economic Characteristics

Roughly 44 percent of Groveland's total labor force is employed in the industries of management, business, science, and arts. About 21 percent is employed in sales or office occupations, and about 13 percent is employed in the service industry. The remaining employed population works in the fields of natural resources, construction, and maintenance and production, transportation, and material moving.

Economic Sectors, 2015

| Industry | Groveland | | Merrimack Valley Region | | Essex County | | Massachusetts | |
|---|-----------|--------|-------------------------|------|--------------|------|---------------|------|
| | est. | % | est. | % | est. | % | est. | % |
| Management, business, science, and arts | 1,547 | 44% | 69,906 | 41% | 156,504 | 41% | 1,510,715 | 44% |
| Service Occupations | 449 | 13% | 29,739 | 17% | 70,286 | 18% | 602,742 | 18% |
| Sales and office | 732 | 21% | 38,877 | 23% | 90,572 | 24% | 767,408 | 22% |
| Natural Resources, construction, and maintenance | 429 | 12% | 11,379 | 7% | 27,135 | 7% | 235,906 | 7% |
| Production, transportation, and material moving | 346 | 10% | 20,609 | 12% | 39,385 | 10% | 299,204 | 9% |
| Total civilian employed population 16 years and older | 3,503 | 100.0% | 170,510 | 100% | 383,882 | 100% | 3,415,975 | 100% |
| Source: 2011-2015 ACS Estimates, Table DP03 | | | | | | | | |

The 2016 estimated unemployment rate for Groveland was 2.7 percent, which is lower than the county rate of 3.8 percent. The state was estimated to have a 3.7 percent unemployment rate in 2016.⁵

Per the 2015 estimates, about half of Groveland households have less than 30-minute travel time to work. This is lower than the estimated population in the region (57 percent), county (57 percent), and state (56 percent) that have less than 30-minute travel time to work. About 15 percent of Groveland households commute over an hour, which is higher than in the region, county, and state.

Travel Time to Work, 2015

| Travel Time | Groveland | | Merrimack Valley Region | | Essex County | | Massachusetts | |
|---|-----------|------|-------------------------|------|--------------|------|---------------|------|
| | est. | % | est. | % | est. | % | est. | % |
| Less than 15 minutes | 619 | 19% | 41,329 | 26% | 94,276 | 26% | 759,671 | 24% |
| 15-29 minutes | 978 | 31% | 49,765 | 31% | 110,489 | 31% | 1,030,429 | 32% |
| 30-44 minutes | 731 | 23% | 31,454 | 20% | 68,326 | 19% | 708,480 | 22% |
| 45-59 minutes | 382 | 12% | 15,895 | 10% | 34,430 | 10% | 324,504 | 10% |
| More than 60 minutes | 490 | 15% | 20,539 | 13% | 48,720 | 14% | 371,904 | 12% |
| Total | 3,200 | 100% | 158,982 | 100% | 356,241 | 100% | 3,194,998 | 100% |
| Source: 2011-2015 ACS Estimates, Table B08303 | | | | | | | | |

⁵ Source: The Executive Office of Labor and Workforce Development, 2016

EDUCATIONAL ATTAINMENT

Per the 2015 ACS, about 96 percent of Groveland's population age 25 years and over are high school graduates or have higher education – this is higher than the county (89 percent) and state (89.8). About 22 percent of the population have a Bachelor's degree and not a graduate or professional degree – this is comparable to the region (22 percent), county (22 percent) and state (23 percent). About 12 percent of Groveland's population has a graduate or professional degree – this is less than in the region (16 percent), county (15 percent), and state (18 percent).

Educational Attainment, 2015

| | Groveland | | Merrimack Valley Region | | Essex County | | Massachusetts | |
|--|-----------|------|-------------------------|------|--------------|------|---------------|------|
| | est. | % | est. | % | est. | % | est. | % |
| Population 25 years and over | 4,735 | 100% | 230,513 | 100% | 523,024 | 100% | 4,610,510 | 100% |
| Less than 9th grade | 47 | 1% | 14,836 | 6% | 28,930 | 6% | 220,055 | 5% |
| 9th to 12th grade, no diploma | 136 | 3% | 13,017 | 6% | 27,055 | 5% | 251,050 | 5% |
| High school graduate | 1,289 | 27% | 58,210 | 25% | 136,786 | 26% | 1,169,375 | 25% |
| Some college | 991 | 21% | 38,913 | 17% | 90,700 | 17% | 745,794 | 16% |
| Associate's degree | 663 | 14% | 19,212 | 8% | 43,250 | 8% | 357,133 | 8% |
| Bachelor's degree | 1,047 | 22% | 50,116 | 22% | 116,780 | 22% | 1,049,150 | 23% |
| Graduate or professional degree | 562 | 12% | 36,211 | 16% | 79,523 | 15% | 817,953 | 18% |
| Percent high school graduate or higher | 4,546 | 96% | 202,851 | 88% | 465,491 | 89% | 4,149,459 | 90% |
| Percent bachelor's degree or higher | 1,610 | 34% | 85,290 | 37% | 198,749 | 38% | 1,890,309 | 41% |
| Source: 2011-2015 ACS Estimates, Table S1501 | | | | | | | | |



Chapter 3: Local Housing Conditions

Key Findings

- Groveland has about 2,496 housing units, with about 96 percent occupied year-round and no seasonal units. Groveland's ownership vacancy rates are estimated to be low, indicating a housing demand for ownership housing that exceeds supply. A high margin of error for rental vacancy rate due to low supply of rental units (and therefore small sample size) indicates inconclusive data regarding rental vacancy rates.
- Roughly 80 percent of Groveland's occupied housing units are owner occupied and 20 percent renter occupied, which is a significantly lower proportion of renter housing than in the region.
- About 61 percent of Groveland's housing units were built prior to 1979 – homes of this age may contain lead paint, which can pose health hazards, and may need abatement and other health and safety improvements. This proportion of older housing units is lower than in the region.
- Groveland's building permit activity indicates construction of both single-family and multi-family units between 2000 and 2015, with more multi-family units created on average per year than single-family.
- For-sale housing prices are moderate compared with other communities in the region with a 2016 median sales price for all residential sales of \$366,000. Groveland has an affordability gap of \$14,000—households making the median household income cannot afford the median sales price for a single-family home of \$380,000.
- Groveland renters tend to have higher incomes than renters in the region and tend to pay more for rent than in the region. While those making the median renter household income in Groveland can afford rent of about \$1,500 per month, there were no available listed apartments at this level per searches conducted in July and August 2017. This suggests that availability and supply of rental units are limited, which drives up rents.
- Renter households are typically younger than owner households. However, Groveland has a higher estimated proportion of older renters age 60 and above than in the region
- About 32 percent of Groveland's households have incomes at or below 80 percent of the Area Median Income (AMI). And, about 67 percent or 515 of low-income households in Groveland are estimated to spend more than 30 percent of their gross income for housing costs.
- Housing cost burdened households in Groveland are most likely to be composed of small families and elderly non-family households.
- Only 3.3 percent or 80 units of Groveland's year-round housing units are included on the state's Subsidized Housing Inventory.
- The low ownership vacancy rate, high rental prices, and potential increase of population and households in the coming years indicates that Groveland's housing needs may be best addressed through a combination of new housing production of ownership and rental units as well as redevelopment and/or conversion of single-family homes to alternative housing types such as congregate living with supportive services, small-scale multi-family units, and cottage-style or other models for smaller, affordable starter homes.

Housing Supply and Vacancy Trends

OCCUPANCY AND TENURE

The 2015 ACS estimated 2,496 housing units in Groveland, with 2,385 year-round occupied units (96 percent) and an estimated 111 vacant units (4 percent of total housing units), with zero for seasonal, recreational, or occasional use. The estimated rental vacancy rate in Groveland was 12.5 percent and ownership vacancy rate was 0 percent. However, a high margin of error for rental vacancy rate (+/-14.6) due to low supply of rental units (and therefore small sample size) indicates inconclusive data regarding rental vacancy rates.

The ownership vacancy rate indicates a shortage of ownership housing. The county and state had higher vacancy rates for owner housing.

An estimated 80 percent of Groveland's total occupied housing units were owner occupied while 20 percent were renter occupied per the 2015 ACS estimates. In comparison, the region, county, and state had a greater percentage of renter-occupied units (37, 37, and 38 percent, respectively).

Vacancy Rates

Vacancies are an essential measure of the state of the housing market. Vacant units represent the supply of homes that exceeds demand, which is related to economic trends. Vacancy rates are measured as a percent of total housing units. A low vacancy rate can result in pressure on housing prices. A 1.5% vacancy rate for ownership and 7% for rental units are considered natural vacancy rates in a healthy market.

Source: Metropolitan Area Planning Council, Basic Housing Needs Assessment, Sept 2014 – in consultation with Barry Bluestone, Dukakis Center at Northeastern University.

Occupancy, Vacancy, and Tenure, 2015

| | Groveland | | Merrimack Valley Region | | Essex County | | Massachusetts | |
|--|-----------|------|-------------------------|------|--------------|------|---------------|------|
| | est. | % | est. | % | est. | % | est. | % |
| Total Housing Units | 2,496 | 100% | 134,083 | 100% | 307,894 | 100% | 2,827,820 | 100% |
| Occupied | 2,385 | 96% | 125,957 | 94% | 287,912 | 94% | 2,549,721 | 90% |
| Owner Occupied | 1,917 | 80% | 79,885 | 63% | 181,293 | 63% | 1,583,667 | 62% |
| Renter Occupied | 468 | 20% | 46,072 | 37% | 106,619 | 37% | 966,054 | 38% |
| Vacant | 111 | 4% | 8,126 | 6% | 19,982 | 6% | 278,099 | 10% |
| Vacant Seasonal, Recreational, or Occasional Use | 0 | 0% | 1,831 | 23% | 5,096 | 26% | 123,040 | 44% |
| Rental vacancy rate | (x) | 12.5 | (x) | (x) | (x) | 3.4% | (x) | 4.2% |
| Ownership vacancy rate | (x) | 0.0 | (x) | (x) | (x) | 0.9% | (x) | 1.2% |

Source: 2011-2015 ACS Estimates, Table DP04

RESIDENTIAL PROPERTY CHARACTERISTICS

Groveland's land is divided into 2,487 total parcels, with 2,140 parcels (86 percent) with residential uses. Most of the parcels in Groveland consists of single-family properties (approximately 75 percent), followed by condominiums at 7 percent.

Groveland Land Use by Parcel, 2017

| Use Type | Number of Parcels | % of Land |
|----------------------------|-------------------|-----------|
| Single-Family | 1,877 | 75% |
| Two- or More Family | 83 | 3% |
| Condominiums | 174 | 7% |
| Apartments | 6 | 0.2% |
| Commercial Parcels | 45 | 2% |
| Other non-residential uses | 302 | 12% |
| Total | 2,487 | 100% |

Source: DOR Municipal Databank, Parcel Counts by Usage Code 2017

About 73 percent of units in Groveland are single, detached units, which is higher than the region (51 percent), county (52 percent), and state (50 percent). Twelve percent of Groveland's units are in multi-family (three or more units) buildings, which is lower than the region, county, and state.

Groveland Units in Structure, 2015

| Units in Structure | Groveland | | Merrimack Valley Region | | Essex County | | Massachusetts | |
|---------------------|-----------|------|-------------------------|------|--------------|-------|---------------|-------|
| | est. | % | est. | % | est. | % | est. | % |
| Total | 2,496 | 100% | 132,221 | 100% | 309,644 | 100% | 2,858,087 | 100% |
| 1, detached | 1,821 | 73% | 66,967 | 51% | 159,484 | 52% | 1,489,395 | 50% |
| 1, attached | 227 | 9% | 10,856 | 8% | 19,450 | 6% | 145,650 | 10% |
| 2 | 119 | 5% | 12,787 | 10% | 31,376 | 10% | 292,932 | 10% |
| 3 or 4 | 131 | 5% | 14,721 | 11% | 35,219 | 11% | 308,861 | 7% |
| 5 to 9 | 105 | 4% | 7,349 | 6% | 16,295 | 5% | 164,745 | 2% |
| 10 to 19 | 0 | 0% | 6,295 | 5% | 12,514 | 4% | 120,407 | 5% |
| 20 to 49 | 32 | 1% | 5,271 | 4% | 15,442 | 5% | 122,166 | 11% |
| 50 or more | 61 | 2% | 7,157 | 5% | 18,063 | 6% | 190,134 | 4% |
| Mobile home | 0 | 0% | 735 | 1% | 1,651 | 1% | 22,711 | 1% |
| Boat, RV, van, etc. | 0 | 0% | 83 | 0% | 150 | 0.05% | 1,086 | 0.04% |

Source: 2011-2015 ACS Estimates, Table B25024

AGE OF HOUSING

Housing in Groveland is generally newer than housing in the region, county, and state. Per the 2015 ACS estimates, roughly 61 percent of Groveland's homes were built prior to 1979. Roughly 69 percent of the total housing units in the region were constructed in the same period, 75 percent in the county, and 73 percent in the state. Note that homes predating 1978 may contain lead paint, which can pose health hazards. The EPA's Lead

Renovation, Repair, and Painting Rule was passed in 1978 and required the use of lead-safe practices and other actions aimed towards preventing lead poisoning.

The 2015 ACS estimates that 15 percent of homes were built after 2000 in Groveland compared to roughly 8 percent in the region and county and 9 percent in the state. Roughly 27 percent of existing housing units were constructed in Groveland before 1940, compared with 35 percent in the region, 39 percent in the county, and 34 percent in the state.

Age of Housing, 2015

| | Groveland | | Merrimack Valley Region | | Essex County | | Massachusetts | |
|---------------------|-------------|------|-------------------------|------|--------------|------|---------------|------|
| | <i>est.</i> | % | <i>est.</i> | % | <i>est.</i> | % | <i>est.</i> | % |
| Total housing units | 2,496 | 100% | 134,083 | 100% | 307,894 | 100% | 2,827,820 | 100% |
| 2010 or later | 0 | 0% | 1,318 | 1% | 2,422 | 1% | 26,488 | 1% |
| 2000 to 2009 | 375 | 15% | 9,902 | 7% | 20,720 | 7% | 213,547 | 8% |
| 1990 to 1999 | 339 | 14% | 12,568 | 9% | 21,629 | 7% | 211,209 | 7% |
| 1980 to 1989 | 249 | 10% | 17,324 | 13% | 32,856 | 11% | 303,738 | 11% |
| 1970 to 1979 | 149 | 6% | 15,047 | 11% | 29,621 | 10% | 328,414 | 12% |
| 1960 to 1969 | 377 | 15% | 12,141 | 9% | 29,606 | 10% | 292,628 | 10% |
| 1950 to 1959 | 216 | 9% | 11,893 | 9% | 33,520 | 11% | 324,491 | 11% |
| 1940 to 1949 | 125 | 5% | 7,101 | 5% | 17,090 | 6% | 165,661 | 6% |
| 1939 or earlier | 666 | 27% | 46,789 | 35% | 120,430 | 39% | 961,644 | 34% |

Source: 2011-2015 ACS Estimates, Table B25034

TRENDS IN RESIDENTIAL PROPERTY VALUES

A review of trends in residential property values provides some perspective on what is occurring with housing costs in the local real estate market. Data from the Massachusetts Department of Revenue (DOR) and other sources can offer insights about residential assessed values, average single-family home values, tax rates, and tax bills for each municipality in the Commonwealth.

In FY17, the total assessed value of all residential parcels in Groveland was \$851,897,525, and the average value of a single-family home was \$387,353, which is mid-range compared with other communities in the region. Groveland has a mid-range residential tax rate in the region at 14.68, which is the median of regional communities. The next highest tax rate is Haverhill at 14.99. Groveland's average single-family tax bill is \$5,686, which is about \$340 lower than the median of the regional community's average single-family tax bills (\$6,027).

Tax Rates and Average Tax Bills, FY2017

| Municipality | Residential Assessed Values | Single-Family Parcels | Single-Family Average Value | Residential Tax Rate | Average Single-Family Tax Bill |
|---------------|-----------------------------|-----------------------|-----------------------------|----------------------|--------------------------------|
| | \$ | number | \$ | \$ | \$ |
| Amesbury | 1,675,943,007 | 3,462 | 331,684 | 19.95 | 6,617 |
| Andover | 6,184,310,780 | 8,610 | 604,053 | 15.18 | 9,170 |
| Boxford | 1,664,441,900 | 2,655 | 607,635 | 16.31 | 9,911 |
| Georgetown | 1,103,402,988 | 2,470 | 402,386 | 16.21 | 6,523 |
| Groveland | 851,897,525 | 1,877 | 387,353 | 14.68 | 5,686 |
| Haverhill | 4,878,245,216 | 10,411 | 287,543 | 14.99 | 4,310 |
| Lawrence | 2,683,174,883 | 4,268 | 192,107 | 15.34 | 2,947 |
| Merrimac | 700,971,527 | 1,621 | 348,594 | 16.34 | 5,696 |
| Methuen | 4,279,398,912 | 10,745 | 292,074 | 14.65 | 4,279 |
| Newbury | 1,364,127,901 | 2,356 | 479,372 | 10.61 | 5,086 |
| Newburyport | 3,426,931,473 | 4,336 | 540,320 | 13.45 | 7,267 |
| North Andover | 4,068,321,236 | 6,287 | 510,523 | 14.28 | 7,290 |
| Rowley | 855,096,485 | 1,653 | 426,237 | 14.14 | 6,027 |
| Salisbury | 1,315,585,336 | 2,067 | 342,387 | 11.92 | 4,081 |
| West Newbury | 850,933,647 | 1,362 | 529,877 | 14.55 | 7,710 |

Source: DOR Municipal Databank, FY17

Permitting Activity

Between 2000 and 2015, residential permit activity in Groveland fluctuated year to year with an annual average of about 13 single-family units and 35 multi-family units. Four two-family units were permitted in this period as well. Groveland's overall annual average was about 49 units including single-family, two-family, and multi-family houses. Over this period, single-family permits experienced a peak in 2001 with 35 permits pulled for construction. Multi-family peaked in 2008 with 74 units pulled for construction. Since 2000, single-family permits have fluctuated and reached a low of two in 2012. Multi-family units were not permitted in four years between 2000 and 2015 including in 2000, 2013, 2014, and 2015.

Groveland Residential Building Permit Activity, 2000-2015

| Permits Issued | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 |
|-----------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| Single-Family | 9 | 35 | 18 | 21 | 20 | 20 | 18 | 15 | 8 | 5 | 6 | 7 | 7 | 2 | 15 | 8 |
| Two-Family Units | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 |
| Three- or Four-Family Units | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Five+-Family Units | 0 | 12 | 28 | 36 | 52 | 65 | 65 | 60 | 74 | 30 | 36 | 43 | 63 | 0 | 0 | 0 |
| Total | 9 | 47 | 48 | 57 | 72 | 85 | 83 | 75 | 82 | 35 | 42 | 50 | 70 | 4 | 15 | 8 |

Source: MassBenchmarks Annual building permit data from Census Bureau Construction Statistics, 2000-2015

Owner-Occupied Housing Characteristics

OWNER CHARACTERISTICS

Per the 2015 ACS estimates, most Groveland owner households (55 percent) moved into their current unit between 1990 and 2009. This is similar to trends in the region (60 percent), county (58 percent), and state (58 percent). However, less owners moved in after 2010 in Groveland (9 percent) than in the region (15 percent), county (13.5 percent), and state (13.5 percent) and more before 1980.

Owner by Year Moved into Unit, 2015

| Year | Groveland | | Merrimack Valley Region | | Essex County | | Massachusetts | |
|---|-----------|------|-------------------------|------|--------------|------|---------------|------|
| | est. | % | est. | % | est. | % | est. | % |
| 2015 or later | 0 | 0% | 429 | 1% | 843 | 0.5% | 7,437 | 0.5% |
| 2010-2014 | 164 | 9% | 11,451 | 14% | 24,118 | 13% | 203,982 | 13% |
| 2000-2009 | 631 | 33% | 28,806 | 36% | 62,567 | 35% | 546,366 | 35% |
| 1990-1999 | 418 | 22% | 19,046 | 24% | 41,879 | 23% | 356,671 | 23% |
| 1980-1989 | 309 | 16% | 9,645 | 12% | 22,242 | 12% | 197,852 | 12% |
| 1979 or earlier | 395 | 21% | 10,508 | 13% | 29,464 | 16% | 271,359 | 17% |
| Total | 1,917 | 100% | 79,885 | 100% | 181,293 | 100% | 1,583,667 | 100% |
| Source: 2011-2015 ACS Estimates, Table B25038 | | | | | | | | |

Most owner householders in Groveland (51 percent) are between the ages of 35 and 59 – this is similar to trends in the region (58 percent), county (54 percent), and state (53 percent). However, Groveland has more proportionally owner householder age 65 to 74 (20 percent) than in the region (14 percent), county (16 percent), and state (16 percent).

Owner by Age of Householder, 2015

| Age of Householder | Groveland | | Merrimack Valley Region | | Essex County | | Massachusetts | |
|---|-----------|------|-------------------------|------|--------------|------|---------------|------|
| | est. | % | est. | % | est. | % | est. | % |
| Owner occupied units with householders aged 25+ | 1,917 | 100% | 79,597 | 100% | 180,847 | 100% | 1,578,738 | 100% |
| 25-34 years | 135 | 7% | 5,687 | 7% | 12,501 | 7% | 120,668 | 8% |
| 35-44 years | 267 | 14% | 14,340 | 18% | 29,565 | 16% | 262,247 | 17% |
| 45-54 years | 417 | 22% | 21,581 | 27% | 45,865 | 25% | 386,386 | 24% |
| 55-59 years | 283 | 15% | 10,116 | 13% | 22,635 | 13% | 197,033 | 12% |
| 60-64 years | 200 | 10% | 9,064 | 11% | 20,879 | 12% | 177,103 | 11% |
| 65-74 years | 383 | 20% | 11,371 | 14% | 28,059 | 16% | 245,529 | 16% |
| 75-84 years | 160 | 8% | 5,218 | 7% | 14,517 | 8% | 131,404 | 8% |
| 85+ years | 72 | 4% | 2,220 | 3% | 6,826 | 4% | 58,368 | 4% |
| Source: 2011-2015 ACS Estimates, Table B25007 | | | | | | | | |

Per the 2015 ACS estimates, about 49 percent of owner households in the region have incomes of \$100,000 or greater. In the county about 47 percent of owner households have income \$100,000 or greater and 46 percent in the state.

In Groveland, about 52 percent of owner households have incomes of \$100,000 or greater.

Owners by Household Income, 2016

| | Groveland | | Merrimack Valley Region | | Essex County | | Massachusetts | |
|---|-----------|-------|-------------------------|-------|--------------|-------|---------------|-------|
| | est. | % | est. | % | est. | % | est. | % |
| Owner Occupied Units | 1,917 | 100% | 79,885 | 100% | 181,912 | 100% | 1,583,667 | 100% |
| Less than \$5,000 | 42 | 2.2% | 850 | 1.1% | 2,139 | 1.2% | 20,373 | 1.3% |
| \$5,000-\$9,999 | 0 | 0.0% | 823 | 1.0% | 1,633 | 0.9% | 15,807 | 1.0% |
| \$10,000 to \$14,999 | 17 | 0.9% | 1,246 | 1.6% | 3,307 | 1.8% | 32,840 | 2.1% |
| \$15,000 to \$19,999 | 30 | 1.6% | 1,670 | 2.1% | 4,379 | 2.4% | 38,939 | 2.5% |
| \$20,000 to \$24,999 | 43 | 2.2% | 1,935 | 2.4% | 4,823 | 2.7% | 44,314 | 2.8% |
| \$25,000 to \$34,999 | 47 | 2.5% | 4,025 | 5.0% | 9,683 | 5.3% | 90,888 | 5.7% |
| \$35,000 to \$49,999 | 250 | 13.0% | 6,826 | 8.5% | 14,988 | 8.2% | 138,683 | 8.8% |
| \$50,000 to \$74,999 | 286 | 14.9% | 11,728 | 14.7% | 27,220 | 15.0% | 248,991 | 15.7% |
| \$75,000 to \$99,999 | 201 | 10.5% | 11,838 | 14.8% | 26,922 | 14.8% | 226,778 | 14.3% |
| \$100,000 to \$149,999 | 530 | 27.6% | 17,289 | 21.6% | 40,120 | 22.1% | 343,696 | 21.7% |
| \$150,000 or more | 471 | 24.6% | 21,655 | 27.1% | 46,079 | 25.3% | 382,358 | 24.1% |
| Source: 2011-2015 ACS Estimates, Table B25118 | | | | | | | | |

OWNER-OCCUPIED HOUSING VALUES

In Groveland, the majority (54.6%) of owner-occupied units have estimated values of \$300,000 to \$499,999. For homes over \$500,000, Groveland is below the region, county and state: about 13.5 percent of owner-occupied units in Groveland have estimated value over \$500,000, whereas the region is at 23%, the county is at 23.8% and the state is at 21.8%. There are no homes valued over \$1,000,000 in Groveland.

Owner-Occupied Units by Value, 2015

| Home Value | Groveland | | Merrimack Valley Region | | Essex County | | Massachusetts | |
|------------------------|-----------|-------|-------------------------|-------|--------------|-------|---------------|-------|
| | est. | % | est. | % | est. | % | est. | % |
| Less than \$50,000 | 55 | 2.9% | 1,782 | 2.2% | 4,070 | 2.2% | 40,677 | 2.6% |
| \$50,000 to \$99,999 | 0 | 0.0% | 1,431 | 1.8% | 2,551 | 1.4% | 28,322 | 1.8% |
| \$100,000 to \$149,999 | 60 | 3.1% | 3,460 | 4.3% | 5,675 | 3.1% | 72,568 | 4.6% |
| \$150,000 to \$199,999 | 41 | 2.1% | 6,771 | 8.5% | 11,579 | 6.4% | 148,612 | 9.4% |
| \$200,000 to \$299,999 | 455 | 23.7% | 19,962 | 25.0% | 42,285 | 23.3% | 384,150 | 24.3% |
| \$300,000 to \$499,999 | 1,047 | 54.6% | 28,009 | 35.1% | 71,995 | 39.7% | 563,047 | 35.6% |
| \$500,000 to \$999,999 | 259 | 13.5% | 16,817 | 21.1% | 37,673 | 20.8% | 285,504 | 18.0% |
| \$1,000,000 or more | 0 | 0.0% | 1,654 | 2.1% | 5,465 | 3.0% | 60,787 | 3.8% |
| Total | 1,917 | 100% | 79,885 | 100% | 181,293 | 100% | 1,583,667 | 100% |

Source: 2011-2015 ACS Estimates, Table B25075; Note: ACS data based on samples and are subject to variability

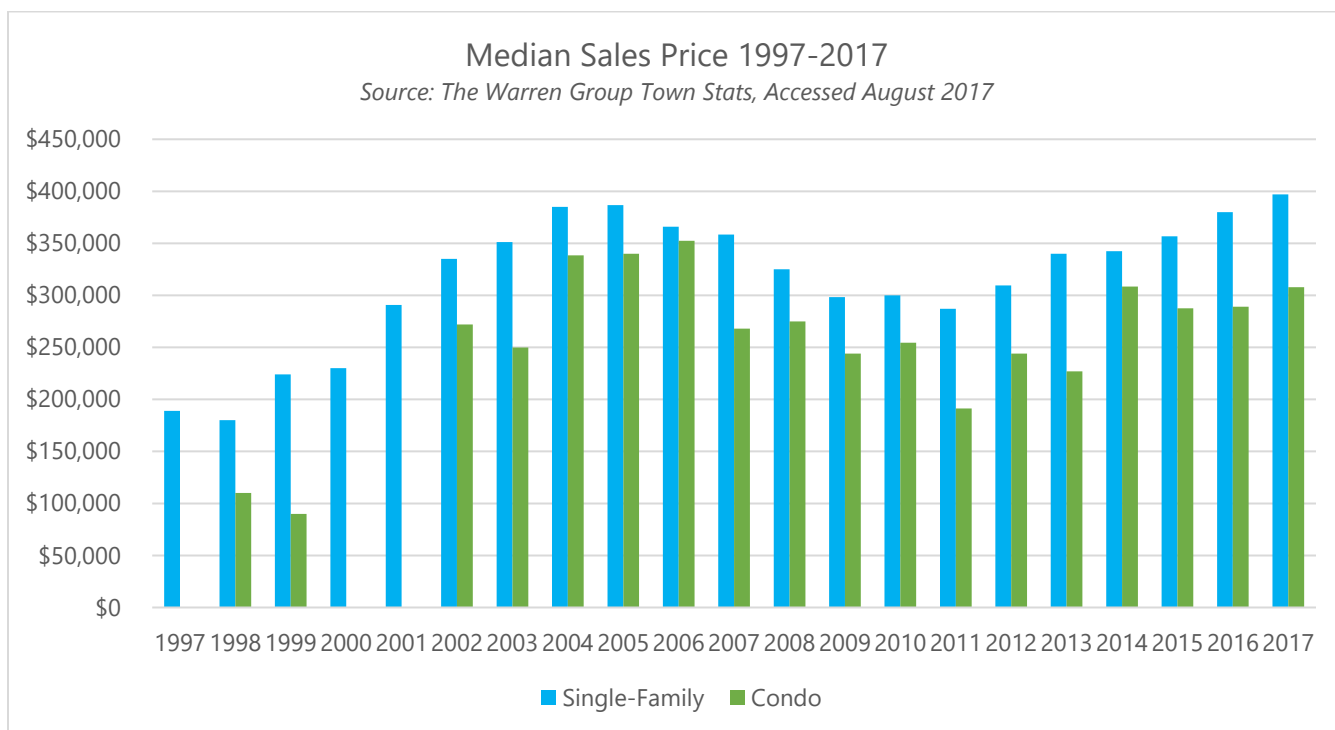
For-Sale Market

In 2017, the median sales price for a single-family home in Groveland was \$397,000. The median sales price for a condo was \$307,900. From 2011 to 2017, the median sales price for a single-family home increased by roughly 38 percent. The chart below displays, however, that median sales prices have only recently risen above the peak of \$386,750 that was reached in 2005, rising by just over \$10,000 in 2017.

Median Sales Price, 1997-2017

| Year | Single-Family | Condo | All |
|------|---------------|-----------|-----------|
| 1997 | \$189,000 | | \$183,250 |
| 1998 | \$180,000 | \$110,000 | \$175,150 |
| 1999 | \$224,000 | \$90,000 | \$208,500 |
| 2000 | \$230,000 | | \$229,000 |
| 2001 | \$290,700 | | \$280,000 |
| 2002 | \$335,000 | \$272,031 | \$298,400 |
| 2003 | \$351,250 | \$249,900 | \$299,450 |
| 2004 | \$385,000 | \$338,400 | \$367,900 |
| 2005 | \$386,750 | \$339,900 | \$357,400 |
| 2006 | \$366,000 | \$352,450 | \$359,500 |
| 2007 | \$358,500 | \$268,000 | \$357,650 |
| 2008 | \$325,000 | \$275,000 | \$315,000 |
| 2009 | \$298,250 | \$244,000 | \$260,500 |
| 2010 | \$300,000 | \$254,500 | \$300,000 |
| 2011 | \$287,000 | \$191,250 | \$266,200 |
| 2012 | \$309,576 | \$244,000 | \$295,000 |
| 2013 | \$340,000 | \$227,000 | \$325,000 |
| 2014 | \$342,500 | \$308,500 | \$330,000 |
| 2015 | \$356,750 | \$287,500 | \$350,000 |
| 2016 | \$380,000 | \$289,000 | \$360,000 |
| 2017 | \$397,000 | \$307,900 | \$340,000 |

Source: The Warren Group Town Stats, 2017



Renter-Occupied Housing Characteristics

RENTER CHARACTERISTICS

Per the 2015 ACS estimates, most Groveland renter households (86 percent) moved into their current unit between 2000 and 2014. This is a comparable proportion of renter households in Groveland moving in to their unit in this period to the region (88 percent), county (84 percent), and state (86 percent). Groveland has a greater estimated proportion of renter households that moved in before 1980 (6 percent) compared with the region (1 percent), county (2 percent), and state (2 percent).

Renter by Year Moved into Unit, 2015

| Year | Groveland | | Merrimack Valley | | Essex County | | Massachusetts | |
|-----------------|-----------|------|------------------|------|--------------|------|---------------|------|
| | est. | % | est. | % | est. | % | est. | % |
| 2015 or later | 17 | 4% | 831 | 2% | 2,057 | 2% | 21,922 | 2% |
| 2010-2014 | 189 | 40% | 23,544 | 51% | 53,482 | 50% | 499,876 | 52% |
| 2000-2009 | 215 | 46% | 17,015 | 37% | 36,618 | 34% | 331,130 | 34% |
| 1990-1999 | 21 | 4% | 3,211 | 7% | 8,407 | 8% | 71,061 | 7% |
| 1980-1989 | 0 | 0% | 873 | 2% | 2,388 | 2% | 22,277 | 2% |
| 1979 or earlier | 26 | 6% | 598 | 1% | 1,667 | 2% | 19,788 | 2% |
| Total | 468 | 100% | 46,072 | 100% | 106,619 | 100% | 966,054 | 100% |

Source: 2011-2015 ACS Estimates, Table B25038

Renter households are typically younger than owner households. However, Groveland has a higher estimated proportion of older renters age 60 and above (56 percent) than in the region (27 percent), county (29 percent), and state (25 percent).

Renter by Age of Householder, 2015

| Age of Householder | Groveland | | Merrimack Valley Region | | Essex County | | Massachusetts | |
|--|-----------|------|-------------------------|------|--------------|------|---------------|------|
| | est. | % | est. | % | est. | % | est. | % |
| Renter occupied units with householders aged 25+ | 468 | 100% | 43,803 | 100% | 101,464 | 100% | 900,847 | 100% |
| 25-34 years | 64 | 14% | 9,648 | 22% | 22,861 | 23% | 251,629 | 28% |
| 35-44 years | 16 | 3% | 10,121 | 23% | 20,887 | 21% | 182,349 | 20% |
| 45-54 years | 109 | 23% | 8,735 | 20% | 19,632 | 19% | 165,738 | 18% |
| 55-59 years | 16 | 3% | 4,017 | 9% | 9,431 | 9% | 70,612 | 8% |
| 60-64 years | 94 | 20% | 2,933 | 7% | 7,464 | 7% | 57,771 | 6% |
| 65-74 years | 90 | 19% | 4,237 | 10% | 9,710 | 10% | 82,851 | 9% |
| 75-84 years | 33 | 7% | 2,479 | 6% | 6,727 | 7% | 54,611 | 6% |
| 85+ years | 46 | 10% | 1,633 | 4% | 4,752 | 5% | 35,286 | 4% |
| Source: 2011-2015 ACS Estimates, Table B25007 | | | | | | | | |

Per the 2015 ACS estimates, about 34 percent of renter households in the region have incomes above \$50,000 and about 39 percent have incomes between less than \$25,000.

In Groveland, proportionally more renter households have higher income – about 49 percent of households have estimated income above \$50,000 and about 31 percent less than \$25,000.

In the county, about 38 percent of renter households have incomes below \$25,000 and about 36 percent above \$50,000. In the state, about 36 percent of renter households have incomes below \$25,000 and about 40 percent above \$50,000.

Renters by Household Income, 2015

| | Groveland | | Merrimack Valley Region | | Essex County | | Massachusetts | |
|------------------------|-----------|-------|-------------------------|-------|--------------|-------|---------------|-------|
| | est. | % | est. | % | est. | % | est. | % |
| Renter Occupied Units | 468 | 100% | 46,072 | 100% | 106,619 | 100% | 966,054 | 100% |
| Less than \$5,000 | 16 | 3.4% | 2,433 | 5.3% | 5,229 | 4.9% | 53,541 | 5.5% |
| \$5,000-\$9,999 | 0 | 0.0% | 3,117 | 6.8% | 7,322 | 6.9% | 65,749 | 6.8% |
| \$10,000 to \$14,999 | 64 | 13.7% | 5,083 | 11.0% | 11,569 | 10.9% | 98,196 | 10.2% |
| \$15,000 to \$19,999 | 15 | 3.2% | 3,809 | 8.3% | 8,535 | 8.0% | 73,538 | 7.6% |
| \$20,000 to \$24,999 | 48 | 10.3% | 3,352 | 7.3% | 7,180 | 6.7% | 60,523 | 6.3% |
| \$25,000 to \$34,999 | 65 | 13.9% | 6,244 | 13.6% | 13,173 | 12.4% | 105,214 | 10.9% |
| \$35,000 to \$49,999 | 30 | 6.4% | 6,540 | 14.2% | 15,355 | 14.4% | 127,457 | 13.2% |
| \$50,000 to \$74,999 | 61 | 13.0% | 7,581 | 16.5% | 18,037 | 16.9% | 153,969 | 15.9% |
| \$75,000 to \$99,999 | 49 | 10.5% | 3,622 | 7.9% | 8,986 | 8.4% | 90,790 | 9.4% |
| \$100,000 to \$149,999 | 62 | 13.2% | 2,879 | 6.2% | 7,429 | 7.0% | 86,178 | 8.9% |
| \$150,000 or more | 58 | 12.4% | 1,412 | 3.1% | 3,804 | 3.6% | 50,979 | 5.3% |

Source: 2011-2015 ACS Estimates, Table B25118

RENTAL HOUSING COSTS

Wages Needed to afford Fair Market Rent in Massachusetts

In Massachusetts, the FY17 Fair Market Rent (FMR) for a one-bedroom apartment is \$1,148. To afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$45,924 annually. This level of income translates into a Housing Wage of \$22.08, assuming full-time employment.

In Massachusetts, a minimum wage worker earns an hourly wage of \$11.00. To afford the FMR for a one-bedroom apartment, a minimum wage earner must work 80 hours per week.

In Massachusetts, the estimated mean (average) wage for a renter is \$19.70. The rent affordable to a renter with the state mean renter wage is \$1,025 or less.

Source: National Low-Income Housing Coalition, "Out of Reach 2017: Massachusetts." Accessed August 2017.

About 60 percent of renter households in Groveland pay between \$500 and \$1,499 in monthly gross rent (rent and basic utilities), which is lower than the region at 70 percent, and slightly higher than Massachusetts, where 59 percent of renter households pay between \$500 and \$1,499.

The Lawrence HMFA (HUD Metro Fair Market) is made up of 39 percent renters, according to the National Low-Income Housing Coalition. The Fair Market Rent in this metropolitan area is \$1,024 for a one-bedroom apartment, which would require an income of \$40,960 to be affordable (not spending more than 30 percent of gross income). In Groveland, the estimated median renter household income is about \$49,333 – a household with the median income could afford monthly rent (and utilities) cost of about \$1,233. An estimated 22 percent of renters in Groveland pay more than \$1,500 per month in gross rent.

Twenty-two percent of renter households in Groveland pay more than \$1,500 in monthly gross rent, while in the region only 15 percent pay more than \$1,500 per month.

Renter Households by Gross Rent per Month 2015

| Gross Rent | Groveland | | Region | | Essex County | | Massachusetts | |
|----------------------------------|-----------|------|--------|------|--------------|------|---------------|------|
| | est. | % | est. | % | est. | % | est. | % |
| Less than \$500 | 64 | 19% | 6,746 | 15% | 16,228 | 16% | 143,468 | 15% |
| \$500 to \$999 | 59 | 17% | 12,981 | 29% | 27,814 | 27% | 256,163 | 27% |
| \$1,000 to \$1,499 | 144 | 42% | 18,383 | 41% | 40,965 | 40% | 291,568 | 31% |
| \$1,500 to \$1,999 | 74 | 22% | 4,938 | 11% | 12,606 | 12% | 148,031 | 16% |
| \$2,000 to \$2,499 | 0 | 0% | 1,047 | 2% | 3,780 | 4% | 56,109 | 6% |
| \$2,500 to \$2,999 | 0 | 0% | 381 | 1% | 973 | 1% | 20,885 | 2% |
| \$3,000 or more | 0 | 0% | 173 | 0% | 507 | 0% | 16,725 | 2% |
| Total Occupied Units Paying Rent | 341 | 100% | 44,649 | 100% | 102,873 | 100% | 932,949 | 100% |

Source: 2011-2015 ACS Estimates; Table B25063.

Housing Affordability

HOUSING COST BURDEN

As defined by the U.S. Department of Housing and Urban Development, “housing cost burden” occurs when low/moderate-income (LMI) households spend more than 30 percent of their gross income on housing costs. When a household is cost burdened, it has less income to spend on other necessities and to circulate into the local economy – this is especially challenging for LMI households.

For homeowners, “housing costs” include the monthly cost of a mortgage payment, property taxes, and insurance. For renters, it includes monthly rent plus basic utilities (heat, electricity, hot water, and cooking fuel). When housing costs exceed 50 percent of a low- or moderate-income household’s monthly income, the household meets the definition of “severely cost burdened.”

The 2014 ACS estimates indicated that about 32 percent of Groveland households have incomes at or below 80 percent of the Area Median Income (AMI).⁶

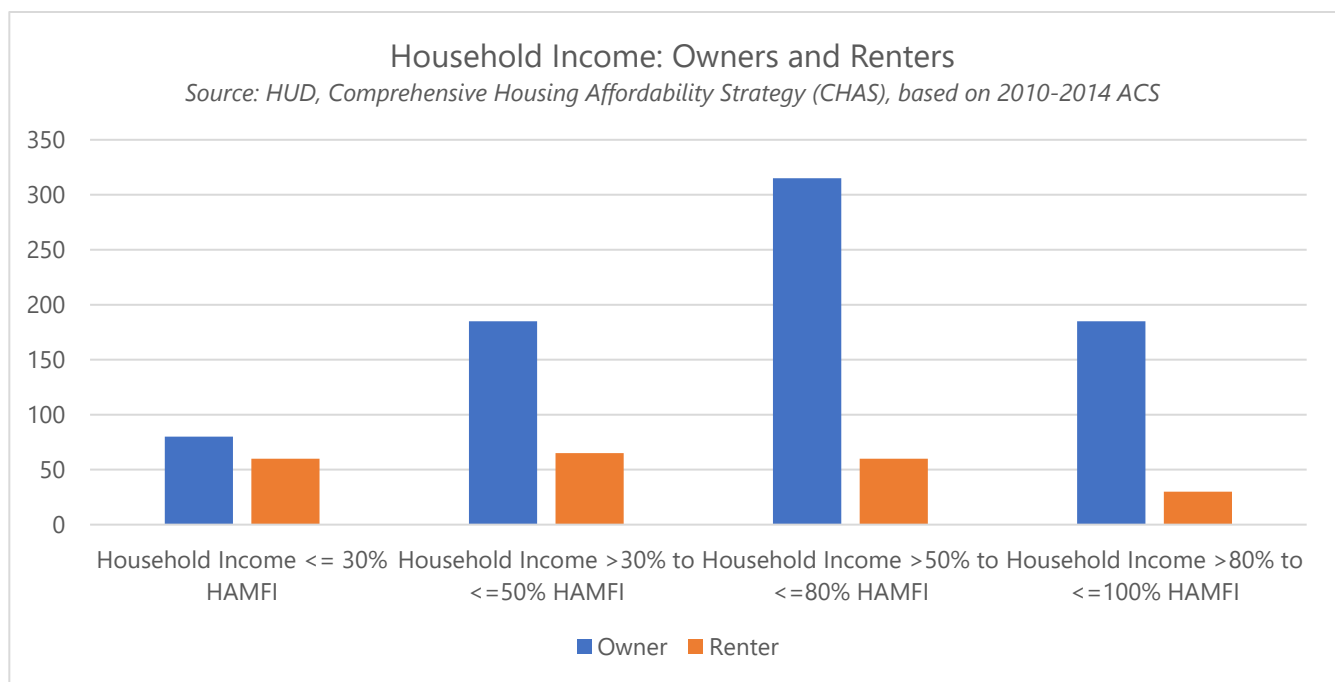
About 28 percent of owner households have incomes at or below 80 percent AMI, and about 52 percent of renter households have incomes at or below 80 percent AMI.

⁶ HAMFI – HUD Area Median Family Income. This is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made (For full documentation of these adjustments, consult the [HUD Income Limit Briefing Materials](#)). If you see the terms “area median income” (AMI) or “median family income” (MFI) used in the CHAS, assume it refers to HAMFI.

Household Income Distribution Overview, 2014

| Income Range | Owner | | Renter | | Total | |
|---------------------------------------|-------|------|--------|------|-------|------|
| | est. | % | est. | % | est. | % |
| Household Income <= 30% HAMFI | 80 | 4% | 60 | 17% | 140 | 6% |
| Household Income >30% to <=50% HAMFI | 185 | 9% | 65 | 18% | 250 | 10% |
| Household Income >50% to <=80% HAMFI | 315 | 15% | 60 | 17% | 375 | 16% |
| Household Income >80% to <=100% HAMFI | 185 | 9% | 30 | 8% | 215 | 9% |
| Household Income >100% HAMFI | 1,275 | 63% | 145 | 40% | 1420 | 59% |
| Total | 2040 | 100% | 360 | 100% | 2400 | 100% |

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2010-2014 ACS Estimates



About 30 percent of total owner households and 45 percent of renter households in Groveland pay more than 30 percent of their income towards housing.

Cost Burdened Renters and Owners in Groveland (all incomes ranges), 2014

| Housing Cost Burden | Owner | | Renter | | Total | |
|---------------------------|-------|------|--------|------|-------|------|
| | est. | % | est. | % | est. | % |
| Cost Burden <=30% | 1,415 | 69% | 195 | 55% | 1,610 | 67% |
| Cost Burden >30% to <=50% | 355 | 17% | 85 | 24% | 440 | 18% |
| Cost Burden >50% | 265 | 13% | 75 | 21% | 340 | 14% |
| Cost Burden not available | 15 | 1% | 0 | 0% | 15 | 1% |
| Total | 2,050 | 100% | 355 | 100% | 2,405 | 100% |

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2010-2014 ACS Estimates

Of 765 households with incomes at or below 80 percent AMI in Groveland, 515 (67 percent) are cost burdened.

Cost Burdened Renters and Owners in Groveland by Income Range, 2014

| Income by Cost Burden (owners and renters) | Cost burden > 30% | | Cost burden > 50% | | Total | |
|--|-------------------|------|-------------------|------|-------|------|
| | est. | % | est. | % | est. | % |
| Household Income <= 30% HAMFI | 130 | 17% | 100 | 29% | 140 | 6% |
| Household Income >30% to <=50% HAMFI | 200 | 26% | 130 | 38% | 250 | 10% |
| Household Income >50% to <=80% HAMFI | 185 | 24% | 80 | 24% | 375 | 16% |
| Household Income >80% to <=100% HAMFI | 90 | 12% | 30 | 9% | 220 | 9% |
| Household Income >100% HAMFI | 175 | 22% | 0 | 0% | 1,420 | 59% |
| Total | 780 | 100% | 340 | 100% | 2,405 | 100% |
| Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2010-2014 ACS Estimates | | | | | | |

Of the estimated 185 low-income renter households in Groveland, about 46 percent are cost burdened.

Cost Burdened Renters in Groveland by Income Range, 2014

| Income by Cost Burden (Renters only) | Cost burden > 30% | | Cost burden > 50% | | Total | |
|--|-------------------|------|-------------------|------|-------|------|
| | est. | % | est. | % | est. | % |
| Household Income <= 30% HAMFI | 60 | 38% | 45 | 60% | 60 | 17% |
| Household Income >30% to <=50% HAMFI | 60 | 38% | 30 | 40% | 65 | 18% |
| Household Income >50% to <=80% HAMFI | 25 | 16% | 0 | 0% | 60 | 17% |
| Household Income >80% to <=100% HAMFI | 15 | 9% | 0 | 0% | 30 | 8% |
| Household Income >100% HAMFI | 0 | 0% | 0 | 0% | 145 | 40% |
| Total | 160 | 100% | 75 | 100% | 360 | 100% |
| Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2010-2014 ACS Estimates | | | | | | |

About 580 owner households in Groveland have low income and roughly 64 percent of low-income owners spend more than 30 percent of income toward housing costs.

Cost Burdened Owners in Groveland by Income Range, 2014

| Income by Cost Burden (Owners only) | Cost burden > 30% | | Cost burden > 50% | | Total | |
|---|-------------------|------|-------------------|------|-------|------|
| | est. | % | est. | % | est. | % |
| Household Income <= 30% HAMFI | 70 | 11% | 55 | 21% | 80 | 4% |
| Household Income >30% to <=50% HAMFI | 140 | 23% | 100 | 38% | 185 | 9% |
| Household Income >50% to <=80% HAMFI | 160 | 26% | 80 | 30% | 315 | 15% |
| Household Income >80% to <=100% HAMFI | 75 | 12% | 30 | 11% | 185 | 9% |
| Household Income >100% HAMFI | 175 | 28% | 0 | 0% | 1,275 | 63% |
| Total | 620 | 100% | 265 | 100% | 2,040 | 100% |
| <i>Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2010-2014 ACS Estimates</i> | | | | | | |

According to the 2010-2014 ACS estimates, 32 percent of all households in Groveland are cost burdened. Most cost burdened households are small family households (41 percent) and elderly non-family households (33 percent). 6 percent of households are large families, and 9 percent are elderly families.

47 percent of renter households in Groveland are cost burdened, while 30 percent of owner households are cost burdened. Of cost-burdened owner households, 48 percent are small family households. Tables detailing cost burden by household type can be found in the appendices.

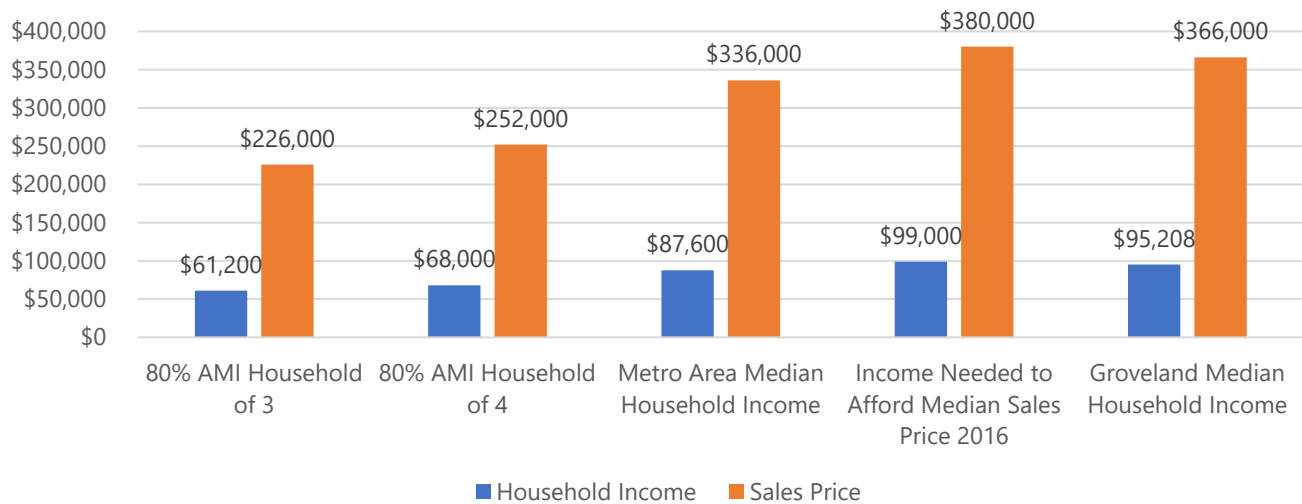
OWNERSHIP AFFORDABILITY BY INCOME

As seen in the figure below, a household of four in Groveland with 80 percent AMI could afford to purchase a home up to \$252,000. However, the median sales price for a single-family home in Groveland in 2016 was \$380,000, meaning a household would have to make \$99,000 per year to afford a home at the median sales price. At the Lawrence HMFA median household income of \$87,600, a household could afford a home up to \$336,500 in Groveland, and at the Groveland median household income of \$95,208, a household could afford a home up to \$366,000.

Groveland has an affordability gap of \$14,000—households making the median household income can afford to buy a home up to \$366,000, while the median sales price for a single-family home in 2016 was 380,500.

Annual Income Needed to Afford to Purchase a Single-Family House

Source: DHCD Sales Price Calculator, Author calculations using FY2017 tax rate, and assuming 30-year fixed mortgage, 20% downpayment, 4.20% interest rate.



RENTAL AFFORDABILITY BY INCOME

In the Lawrence HMFA, the FY17 Fair Market Rent for a one-bedroom apartment is \$1,024 and a two-bedroom apartment is \$1,305. A monthly gross rent that is affordable is no more than 30 percent of a household's monthly earnings.

A two-person household with extremely low income (less than or equal to 30 percent AMI) can afford a gross rent of \$526 per month in the Lawrence HMFA. A two-person household with very low income (greater than 30 percent and less than or equal to 50 percent AMI) can afford a gross rent of up to \$876 per month, and a two-person household with low income (greater than 50 percent and less than or equal to 80 percent) can afford a gross rent of \$1,360 per month. A two-person household with the area median income can afford a monthly gross rent of \$2,190.

Rent Affordable to Two-Person Households by Income Limit 2017

| | Two-Person Household Income Limit | Rent Affordable |
|--|-----------------------------------|-----------------|
| <=30% AMI | \$21,050 | \$526 |
| >30% and <=50% AMI | \$35,050 | \$876 |
| >50% and <=80% AMI | \$54,400 | \$1,360 |
| Area Median Income | \$87,600 | \$2,190 |
| Source: HUD FY17 Income Limits. | | |
| *Note: the area median income is for a four-person household | | |

AFFORDABLE UNITS

As of December 2017, there were 80 units in Groveland listed on the Subsidized Housing Inventory. 83 percent of these were rental units, and 18 percent were for ownership. About 3.3 percent of Groveland's housing units are affordable units.

Affordable Units by Type

| | Number | % |
|------------------|--------|------|
| Total Units | 2,423 | 100% |
| Affordable Units | 80 | 3.3% |
| Rental | 66 | 82% |
| Ownership | 14 | 18% |

Source: DHCD Subsidized Housing Inventory, 2017

Sixty-four units listed on the SHI have perpetual affordability, including River Pines Turnkey (58 rental units) and Savory Woods (3 ownership units). Groveland Commons (eleven ownership units) has affordability set to expire in 2102.

Chapter 4: Housing Development Considerations

Much of the information in this section is taken from Groveland's Open Space and Recreation Plan.

Environmental Constraints

WATERSHEDS

A watershed is a geographic area of land in which all surface and ground water flows downhill to a common point, such as a river, stream, pond, lake, wetland or estuary. Streams, valleys, and drainage divides in Groveland are poorly defined. There are two major drainage basins in the Town: the Merrimack and the Parker Rivers. Approximately 62.5 percent of the Town's area lies within the Merrimack River drainage basin. The remainder of the Town, 37.5 percent, is found within the Parker River drainage basin. The Merrimack River collects most of the drainage from the northern and southeast sections of the Town, while the Parker River drains most of the south/southeastern sections. Johnson's Creek collects drainage from the Brindle Brook and the Argilla Brook sub-basins, before discharging into the Merrimack River near the Haverhill-Groveland town line.

SURFACE WATER

Four major ponds can be found in the Town: Johnson's, Meadow, New Mill and Crane's Ponds.

Johnson's Pond

Johnson's Pond, the largest, is a Great Pond with a water surface area of about 225 acres, of which 78 acres are within the Town of Boxford. Its watershed area is approximately three square miles. The pond serves as a water supply source for the City of Haverhill. Chapter 184 of the 1903 Acts of Massachusetts authorizes the Town of Groveland to withdraw up to 500,000 gallons per day of its water supply from this source.

Meadow Pond

Meadow Pond lies at the outlet of Johnson's Pond and is a man-made pond controlled by an outlet structure with stop-planks at Salem Street. This pond is normally about eight feet deep at the outlet and quite shallow, with protruding tree stumps and aquatic growth at the upper end. A management plan should be developed for this pond, which could be part of a Management Plan for the Meadow Pond Conservation Area.

New Mill Pond

New Mill Pond is situated just north of Center Street off Washington Street, north of and downstream from Johnson's Pond, Meadow Pond, and Old Mill Pond, all of which are connected by Johnson's Creek. A dam that is located behind the old Highway Department Garage creates the pond. The pond was formerly used for swimming and had a surface area of 4.5 acres. It is no longer used for swimming and now has a reduced surface area. The beach area was accessed by a dirt road from Washington Street. However, due to a lack of maintenance, the beach area has been lost to overgrowth of brush and trees and general lack of use. Moreover, the Groveland Highway Department limits any use of this area for recreational purposes until they move this facility to Center Street. Most of New Mill Pond is located on land owned by the Archdiocese of Boston.

Crane's Pond

Crane's Pond is located in the eastern corner of the Town. This 21-acre pond is surrounded by a shallow fresh-water marsh nestled within the Crane's Pond Wildlife Management Area owned by the Massachusetts Division of Fisheries and Wildlife (Mass DFW). The pond is relatively shallow and supports a fish population comprised of pickerel, large-mouth bass, sunfish (pumpkin seeds), and brown bullheads. The Parker River meanders between Byfield Road and Crane's Pond. The river enters near the northeast corner and leaves near the northwest corner of the pond. The river continues its meandering course until it reaches Newbury.

RIVERS AND STREAMS

Merrimack River

The Merrimack River is the major waterway in the area and connects this part of the State with the Atlantic Ocean near Plum Island. The river forms the 2.2-mile northern border of Groveland, a natural boundary separating the Town of Groveland and the City of Haverhill. This segment of the Merrimack River has been assigned an SB classification by the Mass DEP Division of Watershed Management. This class designation indicates water suitable for aesthetic enjoyment, recreational boating, wildlife habitat, and shell fishing is allowed with restrictions.

Parker River

The Parker River enters and leaves the Town in two places, and a large portion of the Town is situated within its drainage area. About 900 feet of the river crosses the Town at the very southern tip near the Boxford-Georgetown line. The river again enters in the eastern part of Groveland from Georgetown, flows into Crane's Pond and out in an easterly direction. A total of 1.25 miles of the Parker River flows within Groveland. Most of the Parker River watershed lies within the Wildlife Management Area owned by the Massachusetts Division of Fisheries and Wildlife.

Johnson's Creek

Johnson's Creek originates at the outlet of Johnson's Pond, connects a series of ponds in the western part of the Town along Washington Street, and finally flows into the Merrimack River at the Haverhill City line, a distance of about 1.4 miles. It has two major tributaries, Brindle and Argilla Brooks. Beginning in 1995, Johnson's Creek/New Mill Pond was the site of a superfund cleanup effort.

Brindle Brook

Brindle Brook about 1.1 miles in length and originates in the southern section of the Town and near the Georgetown town line. Its confluence with Johnson's Creek is just south of Center Street about midway between Zackery Path and Washington Street. Its entire length flows through or adjoins industrially zoned land.

Argilla Brook

Argilla Brook originates just north of Center Street and west of King Street. It flows approximately 0.8 miles in a southwesterly direction, south to Center Street and then turns northwesterly and crosses Center Street and flows near the old railroad bed to its confluence with Johnson's Creek. The total length of Argilla Brook is approximately 1.8 miles, of which approximately 0.45 miles are located within the Zone II of town well #1.

Intermittent Streams

Smaller drainage channels exist throughout the Town, e.g., Cemetery Brook, which drains land in the populated area of Seven Star Road just north of Governors Road and King Street, and Singing Brook, which flows from Spofford Pond into Johnson's Pond.

AQUIFER RECHARGE AREAS

The Groveland Water Department obtains its water supply from three production wells. Groveland is fortunate to lie over a significant aquifer, which is a geologic formation composed of rock, sand or gravel that contains significant amounts of potentially recoverable groundwater. The aquifer recharge area that supplies production well #1 is distinct from production wells #3 and #4. The former two wells share the same recharge area. The immediate recharge area, or Zone I, around each of these wells is required by law to have a 400-foot radius. This area is under the control of the water department. Argilla Brook and Johnson's Creek are major streams that flow through the recharge area of production well #1 and discharge into the Merrimack River.

FLOOD HAZARD AREAS

Because of the hydrologic and topographic characteristics of Groveland, flood-prone areas are categorized according to those subject to flooding from the Merrimack River and all other interior areas. Flood-prone areas along the Merrimack River are easily identifiable because of the historic data relative to Merrimack River flooding that have been compiled throughout the years by various government agencies. Identification of flooding in the interior waterways of Groveland is an entirely different matter because of the lack of records of flood levels related to various rainfall events. Performing a preliminary hydrologic/hydraulic analysis consisting of a data search, interviews with government agencies and local citizens, and a field reconnaissance identified these flood-prone areas. This preliminary analysis can serve the community until a detailed hydrologic analysis is performed, if needed, for greater precision of flood plain delineation. Groveland has limited developable land, and an abundance of wetlands with flood plains that must be properly maintained and controlled to prevent possible future consequences detrimental to the community. The interior waterways in Groveland are on a fairly steep gradient, which tends to minimize widespread flooding. Some areas are subjected to flooding along Johnson's Creek, Brindle Brook, Argilla Brook, and Cemetery Brook, and all their small-unnamed tributaries. The flooding along these streams is greatly influenced by the vast number of wetlands located within Groveland along the streams and in the upper portions of the watersheds. These wetlands have minimized the flooding in the interior part of Groveland so that there have not been severe occurrences of over-bank flow and damage in the past. From a flood prevention standpoint, preservation of the wetlands in Groveland is an essential element. The town has strengthened its Wetlands Protection bylaw, which extends the buffer zone for building near wetlands to a 100-foot setback from the high-water mark of record. It cannot be stated often enough how important wetlands are for minimizing the impact of flooding. Wetlands act like sponges by absorbing as well as storing water during periods of heavy rainfall and surface runoff, thus, ameliorating the effect of flooding, especially, downstream sections of streams associated with these wetlands.

WETLANDS

Wetlands are a valuable, irreplaceable natural resource. They serve as a habitat for furbearing mammals, fish, and waterfowl. Such areas act as retention basins permitting a gradual and continuous release of water into lakes and streams, and their filtering action improves the water quality, an especially important consideration wherever the water is used for recreational purposes or water supply. Wetlands often serve as nursery areas for wildlife, especially, aquatic species when associated with larger bodies of water. They also provide unique opportunities to observe wildlife in their natural habitat. In Groveland wetlands, particularly, vernal pools are critical for the development and support for many rare species of salamander and turtles, including the Blanding's turtle.

AGRICULTURAL LAND

Areas in Groveland which are still open and have productive agricultural uses are typically the most easily developable land because their deeper soils make excavation easier, drainage is good, and they lack wooded cover. These areas have outstanding potential for just about any type of development, such as housing or recreation areas. These deep productive soils are becoming rare as Groveland becomes more developed. As agricultural land disappears, the Town is losing a valuable resource and a way-of-life. Considering the remaining

buildable land and the speculative opportunity for intensive development in Groveland, it is difficult for local farmers to justify holding on indefinitely to an agriculturally productive piece of property. Hopefully, a few of these agricultural properties will be saved through conservation restrictions or Agricultural Preservation Restriction, thus keeping some land in agricultural production.

Historic and Cultural Resources

Groveland was settled as the East Parish of Bradford, a part of the town of Rowley in the early Colonial era. Before Bradford was separated from Rowley in 1672, it was called “Rowley on the Merrimack”, or just “Merrimack”. Bradford in turn was annexed by Haverhill in 1897 after a bloody and violent conflict. Groveland officially incorporated as a separate town on September 9, 1850. The town relied primarily on agriculture and small-scale manufacturing (fulling, saw and grist mills, along Johnson’s Creek; tanning yards, chaise factory, shoe shops) with some shipbuilding on the Merrimack River.

Groveland has approximately 27 pre-revolutionary houses still standing and documented by the Massachusetts Historical Commission. The Little Red School House, aka, The North School, is a one-room school house that was built in 1865. Still situated at its original location on Broad Street in a section of town known as Savaryville, the Little Red School House is owned by the town of Groveland and leased to the Groveland Garden Club. The building was used as a school until 1956 when it could no longer accommodate the increase in the number of school-age children. The Little Red School House still boasts the same blackboards and floors that date back to its very beginnings.

Infrastructure Capacity

TRANSPORTATION

Major Highways

Principal highways are State Routes 97 (north/south) and 113 (east/west). Interstate Highways 93, 495 and 95 are easily accessible.

Rail

Commuter rail service to Boston's North Station is available from neighboring Haverhill and Rowley, and nearby Newburyport.

Bus

Groveland is a member of the Merrimack Valley Regional Transit Authority (MVRTA). The MVRTA operates the Ring and Ride, a curb to curb transportation service. Residents may use this service to travel anywhere in the other Ring and Ride communities of Boxford, Georgetown, Newbury/Byfield, West Newbury as well as anywhere in Amesbury, Haverhill, Lawrence, Methuen, North Andover, as well as to the Rowley Train Station and Market Basket in Rowley. The service also allows for connections to the MVRTA fixed route bus system. The Council on Aging (COA) also provides a van for transportation for the Town’s elderly population.

WATER

Currently, the majority of the community receives water from the Groveland Water Department, though a small number of residents still receive their water from Haverhill Water and Sewage Department. Public water supplies approximately two-thirds of the town, with some residents still relying on private wells. However, sections of the water distribution infrastructure are almost 100 years old and some sections do not meet Massachusetts

Department of Environmental Protection (DEP) minimum pressure requirements and/or Insurance Office fire flow standards and cannot support further development unless corrected.

SEWER

Municipal sewer services less than one-third of Groveland. Wastewater is pumped from the pump station on Main Street to the Haverhill Water Pollution Abatement Facility in Bradford. Many sections of Groveland are not currently sewered and cannot be easily connected to the municipal wastewater system, as wastewater-pumping stations will be required. Expanding the wastewater system to areas of town that are not currently serviced will be expensive, due to low population density and a difficult physical terrain which needs to be traversed that includes large expanses of open land, hills and valleys and extensive wetlands. To better supply future residents with municipal services, it would be recommended to concentrate development near existing municipal infrastructure to minimize this cost.

Regulatory Barriers

Land Use Suitability as described in the *Groveland Master Plan* identifies those areas of town which are best suited for certain types of land use. Existing development areas are where the Town has invested in infrastructure and where highway and transit access is most accessible. Open space and natural resource areas such as wetlands, water, flood zone, vernal pools, and state-protected rare species are also noted, with an indication of the level of protection these resources currently have. These resource areas have limited development capacity. Developable land, also noted, is spread throughout the Town. Two types of neighborhoods were identified which might accommodate mixed-use residential/commercial development:

1. **Downtown Area:** Located along the Merrimack River and centered at the intersection of Routes 113 and 97, this downtown neighborhood local retail area is a prime candidate for mixed use residential and commercial uses and limited new development.
2. **Built-Up Areas:** Older neighborhoods in Groveland are ideal to encourage infill development, which would give the areas more character and create a stronger sense of neighborhood. New development should be sensitive to the design and scale of the existing structures in these neighborhoods. Residential/commercial mixed uses could be appropriate in some of these neighborhoods. These areas have the majority of the Town's existing affordable housing units. Groveland has seven zoning districts, including three residential districts and three commercial districts. Single family and two-family residences are allowed in all of the zoning districts. Multi-family homes, mobile homes and trailer homes are not allowed in any of the districts. No residences are permitted in the Flood Plain District which is an overlay district. Accessory apartments are permitted in single family homes to accommodate special housing needs of immediate family members of resident homeowner. Conversion of existing buildings to apartments or condominiums is allowed in the RA, RB, RC and B districts.

POTENTIAL HOUSING LOCATION CONSIDERATIONS IN GROVELAND

In November 2017, Town of Groveland stakeholders identified potential locations for future housing development. A number of sites were identified for potential housing unit development because of their access to public services and public transit, proximity to existing housing, and areas where the town would like to concentrate additional development (i.e., reducing sprawl). However, not all of the sites used these filters. There are other criteria the Town could use to prioritize the conceptual parcels (see Status column in the table below) further, including presence of environmental resources, lot size, ownership and type of use, and units on the lot. Please see the Appendix for a list of specific criteria Groveland can use to prioritize these sites further. The following map is a visual representation of these potential sites.

Potential Housing Locations and Development Considerations in Groveland

| Project Name/ Location | Status | Tenure | Category | Affordable Units | Number Affordable Units | Total Units | Development Area (Acres) | Environmental Considerations (Wetland, 100-Year Floodplain, Rare Species, Water Supply) | Brownfield Present Y/N? |
|---------------------------|------------|----------|---------------------|------------------|-------------------------|-------------|--------------------------|---|-------------------------|
| Site 21 | Conceptual | | Farm | No | Unknown | Unknown | 47.32 | Wetlands Rare Species | No |
| Site 22 | Conceptual | | Farm | No | Unknown | Unknown | 10.62 | Wetlands Rare Species | No |
| Site 23 | Conceptual | | Farm | No | Unknown | Unknown | 8.33 | Rare Species | No |
| Site 24 | Conceptual | For Sale | Vacant Lot for Sale | No | Unknown | Unknown | 23.49 | Water Supply Wetlands Rare Species | No |
| Site 25 | Conceptual | | Farm | No | Unknown | Unknown | 7.78 | Wetlands | Yes |
| Site 26 | Conceptual | | 40B | No | Unknown | Unknown | 5.55 | Water Supply Rare Species | No |
| Site 27 | Conceptual | | | No | Unknown | Unknown | 2.49 | Rare Species | Yes |
| Site 28 | Conceptual | | Apt/Condo | No | Unknown | Unknown | 4.32 | Water Supply 100-Year Floodplain Rare Species | No |
| Site 29 | Conceptual | | Apt/Condo | No | Unknown | Unknown | 3.96 | Rare Species | No |
| Strawberry Fields | Conceptual | | | No | Unknown | Unknown | 10.86 | Water Supply Wetlands 100-Year Floodplain Rare Species | No |

Town of Groveland

Legend

- Town Boundary
- Housing Areas
- Identified Development Areas
- Water
- Permanently Protected Open Space
- Transportation Feature
 - Church
 - City/Town Offices
 - College
 - Emergency Shelter
 - Library
 - Police Station
 - Recreation
 - School
 - College
 - Transit Hub
- Bus Route
 - Blue
 - Green
 - Purple
 - Red
 - Special Employment
- Road
 - Interstate
 - Major Road
 - Local Road

1 inch = 1,000 feet

0 625 1,250 2,500 Feet

Table:

| Town | Name | Type | Status | Tenure | Category | Affordable | Number Affordable | Total Number |
|-----------|-------------------|------|------------|----------|---------------------|------------|-------------------|--------------|
| Groveland | Site 21 | | Conceptual | | Farm | No | 0 | 0 |
| Groveland | Site 22 | | Conceptual | | Farm | No | 0 | 0 |
| Groveland | Site 23 | | Conceptual | | Farm | No | 0 | 0 |
| Groveland | Site 24 | | Conceptual | For Sale | Vacant Lot for Sale | No | 0 | 0 |
| Groveland | Site 25 | | Conceptual | | Farm | No | 0 | 0 |
| Groveland | Site 26 | | Conceptual | | 40B | No | 0 | 0 |
| Groveland | Site 27 | | Conceptual | | | No | 0 | 0 |
| Groveland | Site 28 | | Conceptual | | Apt/Condo | No | 0 | 0 |
| Groveland | Site 29 | | Conceptual | | Apt/Condo | No | 0 | 0 |
| Groveland | Strawberry Fields | | Conceptual | | | No | 0 | 0 |

| Town | Name | Type | Status | Tenure | Category | Affordable | Number Affordable | Total Number |
|-----------|-------------------|------|------------|----------|---------------------|------------|-------------------|--------------|
| Groveland | Site 21 | | Conceptual | | Farm | No | 0 | 0 |
| Groveland | Site 22 | | Conceptual | | Farm | No | 0 | 0 |
| Groveland | Site 23 | | Conceptual | | Farm | No | 0 | 0 |
| Groveland | Site 24 | | Conceptual | For Sale | Vacant Lot for Sale | No | 0 | 0 |
| Groveland | Site 25 | | Conceptual | | Farm | No | 0 | 0 |
| Groveland | Site 26 | | Conceptual | | 40B | No | 0 | 0 |
| Groveland | Site 27 | | Conceptual | | | No | 0 | 0 |
| Groveland | Site 28 | | Conceptual | | Apt/Condo | No | 0 | 0 |
| Groveland | Site 29 | | Conceptual | | Apt/Condo | No | 0 | 0 |
| Groveland | Strawberry Fields | | Conceptual | | | No | 0 | 0 |

Chapter 5: Housing Goals and Strategies

Five-Year Goals

The Town of Groveland currently has 80 subsidized housing units listed on the Department of Housing and Community Development's (DHCD) Subsidized Housing Inventory (SHI) as of December 2017. This number represents 3.30% of the total year-round housing units as reported by the 2010 U.S Census. Therefore, the Town is 162 housing units shy of the 10% affordable housing goal as defined by DHCD.

Over the next five years, the goal is for Groveland's HPP to become "certified." Reaching the annual numeric goals of 0.5% or 1.0% will allow the Housing Production Plan to be certified by DHCD for one year if the Town develops 0.5% of their overall goal in a year's time, or for two years if they develop 1.0% of the target units in a year's time. In order to produce 0.5% of its total units annually as SHI units, Groveland will need to add an additional 12 SHI-eligible housing units each year. In order to produce 1.0% of its total units annually, the Town will have to produce 24 SHI units annually. This will be a challenging, but achievable, task given the number of housing units likely to be permitted each year. Between 2000 and 2015, residential permit activity in Groveland fluctuated between 4 and 85 permits, with an annual average of about 49 units per year. This includes an annual average of 13 single-family and 35 multi-family housing units. The Town identified some potential locations for housing of all types as part of the development of this HPP. The enclosed map of Groveland is the result of that exercise, indicating potential housing developments sites that could be suitable for additional new development. The table below outlines how the Town can achieve certification through two growth scenarios.

Chapter 40B Housing Production Schedule – 0.5% and 1% Growth*

| Year | 0.5% Increase | | | | 1.0% Increase | | | |
|-----------------|-------------------------|----------------------------------|-------------|--------------------|-----------------------|----------------------------|-------------|--------------------|
| | Additional Units - 0.5% | Number of Total Affordable Units | Total Units | Percent Affordable | Additional Units - 1% | Number of Affordable Units | Total Units | Percent Affordable |
| Current numbers | | 80 | 2,423 | 3.3% | | 80 | 2,423 | 3.3% |
| 2018 | 12 | 92 | 2,435 | 3.8% | 24 | 104 | 2,447 | 4.3% |
| 2019 | 12 | 104 | 2,447 | 4.3% | 24 | 128 | 2,471 | 5.2% |
| 2020 | 12 | 116 | 2,459 | 4.7% | 24 | 152 | 2,495 | 6.1% |
| 2021 | 12 | 128 | 2,471 | 5.2% | 24 | 176 | 2,519 | 7.0% |
| 2022 | 12 | 140 | 2,483 | 5.6% | 24 | 200 | 2,543 | 7.9% |

* Note: this schedule will need to be re-evaluated and revised when the 2020 U.S. Census numbers are released to accommodate any changes in housing units reported.

Although the growth schedule above will help Groveland achieve certification (or Safe Harbor), it will not assist the Town in reaching the goal of developing 10% units on their Subsidized Housing Inventory. To achieve 10% affordable units, the Town must produce an average of 36 units per year until 2022. The chart below outlines the potential progress that can be made to achieving a 10% goal by 2022.

Housing Production Growth Schedule to Achieve 10%*

| Year | Number of Affordable Units | Additional Affordable Units | Total Units | Percent Affordable |
|-----------------|----------------------------|-----------------------------|-------------|--------------------|
| Current Numbers | 80 | | 2,423 | 3.3% |
| 2018 | 116 | 36 | 2,459 | 4.7% |
| 2019 | 152 | 36 | 2,495 | 6.1% |
| 2020 | 188 | 36 | 2,531 | 7.4% |
| 2021 | 224 | 36 | 2,567 | 8.7% |
| 2022 | 260 | 36 | 2,603 | 10.0% |

* Note: this schedule will need to be re-evaluated and revised when the 2020 U.S. Census numbers are released to accommodate any changes in housing units reported.

If a community has a DHCD-approved HPP and is granted certification of compliance with the plan by DHCD, a decision by the Zoning Board of Appeals (ZBA) relative to a comprehensive permit application will be deemed "consistent with local needs" under MGL Chapter 40B. "Consistent with local needs" means the ZBA's decision will be upheld by the Housing Appeals Committee.

Additionally, once certification has been achieved—within 15 days of the opening of the local hearing for the Comprehensive Permit, the ZBA shall provide written notice to the Applicant (developer), with a copy to DHCD, 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 (HPP Certification), and the factual basis for that position (an example would be a DHCD HPP certification letter), including any necessary supportive documentation.

If the Applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. DHCD shall thereupon 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.

Strategies

Based on the local needs, existing resources, and development considerations, the following strategies have been developed for Groveland. The proposed strategies were developed to help the community direct and leverage funding, resources, and capacity to best meet the community's housing needs. The strategies have been grouped into three main categories:

- 1) Planning and Policies:** This includes capacity-building strategies such as staffing and creating committees or housing trusts, as well as recommended changes in zoning and/or municipal policies.
- 2) Production:** How can the community produce units to achieve 10%? This category provides specific strategies, developing partnerships, purchasing land/property, and converting existing structures to create affordable housing.

- 3) Preservation:** Communities go through a great deal of effort to create affordable units. This category outlines tactics necessary to keep those units affordable.

While some of the strategies – like those aimed at capacity-building – do not directly create affordable units, they do serve as a foundation for achieving housing goals. The final strategies also reflect the state’s requirements to address the following strategies to the greatest extent possible:

- Identify zoning districts of geographic areas where the municipality proposes to modify current regulations to create subsidized housing inventory (SHI) eligible housing units to meet its housing production goals;
- Identify specific sites where the municipality can encourage the filing of Comprehensive Permit applications;
- Identify the characteristics of proposed residential or mixed-use developers that would be preferred by the municipality;
- Identify municipally-owned parcels that the community commits to issue requests for proposals to develop SHI eligible housing; and
- Participate in regional collaborations addressing housing development.

PLANNING AND POLICIES

1. Partner with for- and non-profit developers to create affordable housing on privately owned sites.

Both for- and non-profit developers can play a crucial role as a partner in developing affordable housing. In addition to have access to upfront capital, they also understand the design, development, construction, preservation, weatherization, and/or management steps necessary to create and maintain affordable housing units. They can help navigate the state and federal subsidy processes that can be challenging for local governments with limited capacity and/or experience.

2. Seek designation as a Housing Choice Community which will provide preferential access to Commonwealth grant programs as well as a new grant program open only to Housing Choice Communities.

In 2018, the Baker-Polito Administration created the Housing Choice Initiative, a multi-pronged effort to align resources and data to create a single point of entry for communities seeking assistance in increasing their supply housing. A crucial part of Housing Choice Initiative is the Housing Choice designation and grant program. The Administration has identified simple, flexible standards that are achievable to all municipalities. For more information on how to become designated as a Housing Choice Community, please visit: <https://www.mass.gov/orgs/housing-choice-initiative>.

3. Adopt an Inclusionary Housing Bylaw.

The purpose of an inclusionary housing bylaw is to provide for the development of affordable housing in compliance with MGL c. 40B, § 20-23. The goal is that affordable housing units created by the bylaw will qualify as a Subsidized Housing Inventory (SHI) under Chapter 40B and the regulations and guidelines of the Massachusetts Department of Housing and Community Development (DHCD). A model inclusionary zoning bylaw can be found: http://www.mass.gov/envir/smart_growth_toolkit/bylaws/IZ-Bylaw.pdf.

4. Investigate securing the services of a shared housing coordinator with neighboring communities.

Developing and maintaining affordable housing can be a full-time job in some communities. In others, it at least necessitates on-going, dedicated staff to employ the various tasks involved with creating, tracking and retaining affordable units. While communities might not be able to hire someone solely focused on housing, there would be benefits to working with neighboring communities who are likely experiencing

the same issues. One possible avenue of exploration would be to procure the services of a shared/regional housing coordinator, whose regional view and approach would be valuable to all participating communities, by identifying best practices, potential partnerships, education techniques, etc. Of note: MVPC is considering how to serve in this capacity for its member communities by including this strategy in the Regional Housing Plan.

5. Conduct ongoing community education.

In order to successfully create affordable housing, it is important to remove one of the biggest obstacles – lack of community support. In many communities, the term “affordable housing” conjures up negative connotations and evokes “not-in-my-backyard” sentiments. However, community education that focuses on why affordable housing is important, including the economic benefits and a focus on the profile of those who would benefit, will help remove that barrier to creating affordable units and help to create a richer, well-rounded and healthy community. There are a variety of successful educational campaigns, and one of the most successful is to put a “face” to affordable housing. The Citizens’ Housing and Planning Association (CHAPA) created a document called *The Faces of 40B* which can serve as a template for communities in creating their own education programs:

<https://www.chapa.org/sites/default/files/Facesof40B.pdf>.

6. Work with for- and non-profit developers to create affordable housing through methods such as a Host Community Agreement.

This is a relatively new strategy that is being used to establish an on-going long-term relationship between a developer(s) and a local government in an effort to create affordable housing that aligns with the community’s goals. It aligns with the Housing Production Plan’s production goals, as stated in the Goals section of this plan, and is non-exclusive. The agreement encourages regular communication between the developer and various boards and committees responsible for creating affordable housing. A sample Host Community Agreement can be found at: <http://www.hamiltonma.gov/wp-content/uploads/2017/02/Draft-Host-Community-Agreement.pdf>.

7. Provide support for elderly to age in place.

In each of the community workshops held to create this plan, and through the online tool coUrbanize, we heard that elderly residents want the opportunity to not just remain in their community, but age in place in their existing home. There are a variety of tools that could help accomplish this, including public transportation subsidies, grants to maintain and retrofit existing housing, and real estate tax abatements.

8. Participate in the MA Healthy Aging Collaborative’s Age-Friendly Communities Program.

Age-friendly communities strive to better meet the needs of their older residents by considering the environmental, economic, and social factors that influence the health and well-being of older adults. These programs seek to allow older adults to stay in their communities and “age in place.” One option is to join an age-friendly network. The World Health Organization (WHO) established a Global Network of Age-Friendly Cities and Communities to support communities who are taking active steps toward becoming more age-friendly. The American Association of Retired Persons (AARP) Network of Age-Friendly Communities is the U.S. affiliate of the WHO network. Several Massachusetts communities have been accepted into the WHO global network, and other communities are exploring applications. MVPC has included this strategy in the Regional Housing Plan. To learn more, visit:

<https://mahealthyagingcollaborative.org/programs/overview/age-friendly-communities/>.

9. Provide direct support for low income homeowners and renters struggling with housing costs.

A common cause of homelessness is the inability to pay for the increasing costs of housing. There are a variety of programs that can help mitigate those rising costs, including loan assistance, homeowner counseling, and mortgage purchase or modification programs. Housing trust funds can provide funding for local counseling programs, and community land trusts provide important services to prevent foreclosures and can purchase foreclosed properties to preserve affordability and help residents stay in their homes.

10. Develop trainings for board and committee members to learn more about affordable housing processes and needs.

An important element of creating and maintaining affordable housing in a community is educating local boards and committees. Some of the issues to address in these trainings should be: What is the process to create an affordable housing unit? What are the needs of our community? Who are we providing affordable housing for? What is our role in creating affordable housing? What barriers do we have to creating affordable housing in our community and how can we remove those obstacles? The Citizens' Housing and Planning Association (CHAPA) is a great resource for educating local boards and committees about affordable housing and working together to create it for the community's residents today and tomorrow. Trainings should also emphasize the importance of creating units that are accessible to all incomes, abilities, and ethnicities to encourage diversity and inclusivity. Visit www.chapa.org for more information.

11. Create a fund that offsets the tax increase for seniors in both single-family homes and condos (i.e., adopt/expand Senior Work Off Program and Elderly Abatement programs).

In 2009, the Massachusetts Legislature created the Senior Citizen Property Tax Work-Off Abatement Program. The tax work-off abatement provision allows any community in Massachusetts to establish a program giving homeowners aged 60 or older the opportunity to volunteer their time to the city or town in exchange for a reduction in property tax of up to \$1,000. The city or town administers the program, keeping track of hours worked and crediting for each hour worked an amount not to exceed the minimum wage. Regulations for the program vary from community to community. This program is usually administered by the local council or aging, senior center, or assessor.

12. Investigate opportunities and models for shared living situations for seniors.

With an increasing aging population in the Merrimack Valley, now is the time to investigate home sharing as an option for seniors, particularly for women. According to AARP, "four million women aged 50-plus live in U.S. households with at least two women 50-plus — a statistic that is expected to rise." According to the National Center for Family & Marriage Research, "one out of three boomers will probably face old age without a spouse." Women, on average, live about five years longer than men. If you add in rising housing costs and the desire to 'downsize', more and more aging adults will be looking for opportunities to stay in their community, and with their peers. AARP released an article with numerous resources on shared living situations around the United States: <https://www.aarp.org/home-family/your-home/info-05-2013/older-women-roommates-house-sharing.html>. Another model that is being used here in Massachusetts, is [Nesterly](#).

PRODUCTION

1. Encourage development of housing that is affordable to both low- and moderate-income households (i.e., those who earn between 60 to 120% area median income).

As shown in the household income distribution chart, there are a variety of income levels in the community. Households that make above 100% area median income (AMI) struggle with housing costs as do those who earn 60% of the AMI. To accommodate the diversity in household incomes, housing options should be offered to be affordable at all levels, including those between 60% and 120% of the area median income.

2. Identify opportunities to develop housing units that are both affordable and desirable to young families, the elderly, and those with special needs.

Groveland desires to keep and to attract a diversity of residents. To do this, the Town should broaden the range of housing types developed and offer more affordable housing opportunities.

3. Work with local banks to offer a first-time homebuyer program.

Young families have a difficult time buying their first home in this expensive housing market. Even if the monthly mortgage payment is achievable, saving for the a down-payment is difficult. The Town should engage local banks to offer first-time buyers down-payment or other forms of assistance to encourage and make it easier for young families to buy their first home.

4. Utilize the local initiative program (LIP) and “friendly” 40B projects to create more affordable units.

The Town has identified areas with existing infrastructure in place that are suitable to build affordable housing. The town can meet with developers to share the town’s goals and desire to create more housing and determine what the needs are from the development community.

5. Use Groveland’s Affordable Housing Trust Fund and Community Preservation Act (CPA) funds to develop affordable housing.

The town has valuable resources in the housing trust and CPA funds, but these are underutilized. The town should develop a strategic plan for the productive use of these funds to create affordable housing.

6. Ensure that new/remodeled units and infrastructure follow ADA Standards at a minimum but ideally incorporate Universal Design Standards.

With an average of 14% of residents having disabilities and a projected 30% of the population being over 65 years old by 2035, there is an even greater need for units and infrastructure that follows, at the minimum, standards set by the Americans with Disabilities Act. However, preferably, these units follow more stringent standards such as Universal Design, which means that a housing unit is both accessible and barrier-free. Universal Design goes far beyond the minimum specifications and limitations of legislated mandates for accessible and barrier-free facilities. Universal Design homes avoid use of special assistive technology devices and, instead incorporate consumer products and design features that are easily usable and commonly available. In addition to create a more livable environment, the home is also “visitable”, which allows relatives and friends to access the unit as well. For more information on Universal Design, please visit: <https://humancentereddesign.org/index.php?q=resources/universal-design-housing>.

7. Inventory publicly-owned land to determine suitability and availability for developing affordable housing.

One way to reduce the costs associated with developing affordable housing is to utilize publicly-owned land. By creating an inventory of land, a community can work collaboratively to develop criteria that narrows down which properties are most suitable for housing development. Criteria can include access to services and transportation, proximity to schools, wetlands or environmental constraint present, etc.

8. Implement revisions to the zoning ordinance to encourage affordable housing through cluster residential, a 40R district, the existing inclusionary housing zoning district, and accessory apartments.

There are many ways that Groveland can revise their zoning ordinance to encourage more affordable housing such as through open space residential development zoning which allows for greater densities, revising the existing inclusionary zoning language to be more user-friendly, allowing non-relatives in accessory apartments, allowing smaller compact units for the elderly and 'step down' housing for older folks, and possible creation of a 40R district. The Town should investigate these tools.

9. Investigate models that address creation of starter homes that are "right-sized".

Since 1960, the size of our homes has doubled. However, our families are getting smaller (as shown in the Household Characteristics table). So, what is the right size? How much house do our current residents need? Here are some questions to consider when determining the "right-size":

- **Lifestyle.** Do residents need space to work from home, entertain, engage in hobbies?
- **Family.** Is there room for children or parents moving in with their grown children?
- **Future goals.** Are residents staying for long periods in the community? Or is the population transient?

10. Explore and utilize innovative septic systems to create affordable housing.

Many communities do not have access to public water and sewer. In order to create more affordable housing, especially at the density that makes economic sense, more innovative solutions to wastewater treatment need to be explored and implemented. Several communities in the Merrimack Valley are researching septic system designs that will allow for affordable housing to be developed in areas like town centers or near schools and services.

11. Engage with Nichols Village management to discuss potential growth opportunities to ensure that any future growth include affordable units.

There is potential for future expansion of Nichols Village. The Town should work with Nichols Village management to ensure that any expansion plans include affordable housing options.

12. Follow Sustainable Design Standards to create/remodel housing units.

Sustainable Design Standards help to create more energy efficient, low-carbon solutions for housing that reduces the costs to renting or owning a home. There are several methods that can be used, including (but not limited to) Passive House design, EnergyStar and GreenGlobes.

PRESERVATION

1. Consider converting abandoned structures into affordable housing, as appropriate.

Similar to federally-initiated government programs such as the McKinney-Vento Homeless Assistance Act and Base Realignment and Closure Act, local governments can adopt programs that convert empty or underutilized properties to affordable housing. Converting existing structures can save money and be a great revitalization tool. As with the strategy above to use public land for affordable housing, it is important to develop criteria for assessing suitability to reuse these structure for housing.

2. Develop a system to monitor the Subsidized Housing Inventory to ensure that units do not expire.

In order to maintain the existing stock of subsidized housing units, it is important to develop and utilize a system to track when the units expire, if they are not protected in perpetuity. MVPC is including this strategy in the Regional Housing Plan and encourages communities to identify ways to track these units on an on-going basis.

3. Convert single-family homes to multi-unit for supportive services, small-scale, or multi-family housing.

As our population ages and there is more of a need for services for the disabled and elderly, converting existing single-family homes into multi-unit structures could be an affordable tool for communities. Large, underutilized mansions are being converted to multi-level apartments that are affordable. It can also be a great way to provide more affordable units without constructing brand-new multi-family developments, which can create opposition and deter from neighborhood character. Small multi-family residences also offer connection and proximity to others and create the opportunity to expand the definition of family to include our neighbors.

4. Consider retrofitting municipally-owned buildings to affordable housing.

Similar to the abandoned buildings strategy, retrofitting municipally-owned buildings for affordable housing could provide another option for communities. Buildings such as old schools and other municipal structures can provide a unique opportunity to maintain the community's historic buildings while providing more affordable options for residents.

Action Plan

The most important part of a plan is outlining an approach to implement the strategies. That approach should include how long each strategy will take to complete, the champion (aka responsible party) who 'owns' the strategy and whether there is funding needed to implement the strategy. Without that approach, the plan is in jeopardy of just 'sitting on the shelf'.

| Housing Strategies | | | |
|--|--|--|--|
| Strategies | Time to Complete (months/years) | Strategy Champion(s) (Board, committee, person, etc.) | Funding Needed? Y/N and Source |
| Planning and Policies | | | |
| Partner with for- and non-profit developers to create affordable housing | Ongoing | Housing Committee, Planning Board | No |
| Seek designation as a Housing Choice Community | 1 year | Housing Committee | No |
| Adopt an Inclusionary Housing Bylaw | 1 year | Municipal Staff, Planning Board, Zoning Board of Appeals, Board of Selectmen | No if using sample ordinance and use local counsel |
| Investigate securing the services of a shared housing coordinator with neighboring communities | 1 year | Housing Committee, Board of Selectmen, MVPC | Yes Housing Choice Program |
| Work with for- and non-profit developers to create affordable housing through methods such as a Host Community Agreement | Ongoing | Housing Committee | No |
| Provide support services for elderly to age in place | Ongoing | Senior Center, Council on Aging | No |
| Participate in the MA Healthy Aging Collaborative's Age-Friendly Communities Program | 6 months – 1 year | Housing Committee, Council on Aging, Senior Center | No, but could be eligible for Tufts Foundation funding once officially participating |

| | | | |
|---|-------------------|---|---|
| Provide direct support for low income homeowners and renters struggling with housing costs | Ongoing | Community Housing Trust, Council on Aging | No |
| Develop trainings for board and committee members to learn more about affordable housing processes and needs | Ongoing | Housing Committee, MVPC | No, but could use Housing Choice Initiative funding to support a training |
| Create a fund that offsets the tax increase for seniors in both single-family homes and condos | 2 years | Housing Committee, MVPC, Council on Aging | Yes CPA |
| Investigate opportunities and models for shared living situations for seniors | 6 months – 1 year | MVPC, Council on Aging | No |
| Production | | | |
| Encourage development of housing that is affordable to both low- and moderate-income households | Ongoing | Housing Committee | No |
| Identify opportunities to develop housing units that are both affordable and desirable to young families, the elderly, and those with special needs | Ongoing | Planning Board, Housing Committee | No |
| Work with local banks to offer a first-time homebuyer program | 1 year | Housing Committee | Yes – set up by banks |
| Utilize the local initiative program (LIP) and “friendly” 40B projects to create more affordable units. | Ongoing | Planning Board, Zoning Board of Appeals | No |

| | | | |
|--|----------------|--|------------------------|
| Use Groveland's affordable housing trust fund and community preservation act (CPA) funds to develop affordable housing. | Ongoing | Housing Committee, CPC | No |
| Ensure that new/remodeled units and infrastructure follow ADA Standards at a minimum but ideally incorporate Universal Design Standards | <i>Ongoing</i> | Planner, Engineer, Council on Aging, Northeast Independent Living Program, and Elder Services of Merrimack Valley, Housing Authority | Yes MassWorks, DHCD |
| Inventory publicly-owned land to determine suitability and availability for developing affordable housing | 1-2 years | Municipal Staff, Housing Committee, Board of Selectmen | No |
| Implement revisions to the zoning ordinance to encourage affordable housing through cluster residential, a 40R district, the existing inclusionary housing zoning district, and accessory apartments | 2 years | Municipal Staff, Planning Board, Board of Selectmen | No |
| Investigate models that address creation of starter homes that are "right-sized" | 1 year | Housing Committee | No |
| Explore and utilize innovative septic systems to create affordable housing | 1 year | Municipal Staff, MVPC | No |
| Engage with Nichols Village management to discuss potential growth opportunities to ensure that any future growth include affordable units | 1 year | Municipal Staff, Board of Selectmen | No |

| | | | |
|---|-----------|---|---|
| Follow Sustainable Design Standards to create/ remodel housing units | Ongoing | Planning Board, Housing Committee | No |
| Preservation | | | |
| Consider converting abandoned structures into affordable housing, as appropriate | Ongoing | Board of Selectmen, Housing Committee | Yes U.S. HUD |
| Develop a system to monitor the Subsidized Housing Inventory to ensure that units do not expire | 1 year | MVPC, Housing Committee | Yes Housing Choice Program Tufts Foundation |
| Convert single-family homes to multi-unit for supportive services, small-scale, or multi-family housing | Ongoing | Housing Committee, Zoning Board, Board of Selectmen | Yes DHCD |
| Consider retrofitting municipally-owned buildings to affordable housing | 2-5 years | Board of Selectmen | Yes U.S. HUD |

Appendix A

HUD Income Limits FY2017

Groveland is part of the Lawrence HUD Metro FMR Area, so the income limits presented below applies to all of the Metro FMR Area. For more information, go to www.huduser.org/datasets/incomelimits.

FY 2017 Income Limits Summary

| FY 2017 Income Limit Area | Median Income Explanation | FY 2017 Income Limit Category | Persons in Family | | | | | | | |
|---------------------------|-------------------------------------|---|-------------------|--------|--------|---------------|--------|--------|--------|--------|
| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Groveland town | \$87,600 | Very Low (50%) Income Limits (\$) Explanation | 30,700 | 35,050 | 39,450 | 43,800 | 47,350 | 50,850 | 54,350 | 57,850 |
| | | Extremely Low Income Limits (\$)* Explanation | 18,450 | 21,050 | 23,700 | 26,300 | 28,780 | 32,960 | 37,140 | 41,320 |
| | | Low (80%) Income Limits (\$) Explanation | 47,600 | 54,400 | 61,200 | 68,000 | 73,450 | 78,900 | 84,350 | 89,800 |

Appendix B

DHCD Affirmative Fair Housing Marketing Guidelines

The Commonwealth of Massachusetts has a compelling interest in creating fair and open access to affordable housing and promoting compliance with state and federal civil rights obligations. Therefore, all housing with state subsidy or housing for inclusion on the SHI shall have an Affirmative Fair Housing Marketing Plan. To that end, DHCD has prepared and published comprehensive guidelines that all agencies follow in resident selection for affordable housing units.

In particular, the local preference allowable categories are specified:

- *Current Residents.* A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing, or voter registration listing.
- *Municipal Employees.* Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
- *Employees of Local Businesses.* Employees of businesses located in the municipality.
- *Households with Children.* Households with children attending the locality's schools.

These were revised on June 25, 2008, removing the formerly listed allowable preference category, "Family of Current Residents."

The full guidelines can be found here: <http://www.mass.gov/hed/docs/dhcd/hd/fair/afhmp.pdf>.

Appendix C

Interagency Bedroom Mix Policy

INTERAGENCY AGREEMENT

Regarding Housing Opportunities for Families with Children

This Interagency Agreement (this "Agreement") is entered into as of the 17th day of January, 2014 by and between the Commonwealth of Massachusetts, acting by and through its Department of Housing and Community Development ("DHCD"), the Massachusetts Housing Partnership Fund Board ("MHP"), the Massachusetts Housing Finance Agency (in its own right and in its capacity as Project Administrator designated by DHCD under the Guidelines for Housing Programs in Which Funding is Provided By Other Than a State Agency, "MassHousing"), the Massachusetts Development Finance Agency ("MassDevelopment") and the Community Economic Development Assistance Corporation ("CEDAC"). DHCD, MHP, MassHousing, MassDevelopment and CEDAC are each referred to herein as a "State Housing Agency" and collectively as the "State Housing Agencies".

Background

- A. DHCD's 2013 Analysis of Impediments to Fair Housing Choice ("AI") includes action steps to improve housing opportunities for families, including families with children, the latter being a protected class pursuant to fair housing laws, including the federal Fair Housing Act, as amended (42 U.S.C. §§ 3601 *et seq.*) and Massachusetts General Laws Chapter 151B. In order to respond to development patterns in the Commonwealth that disparately impact and limit housing options for families with children, such steps include requiring a diversity of bedroom sizes in Affordable Production Developments that are not age-restricted and that are funded, assisted or approved by the State Housing Agencies to ensure that families with children are adequately served.
- B. The State Housing Agencies have agreed to conduct their activities in accordance with the action steps set forth in the AI.
- C. This Agreement sets forth certain agreements and commitments among the State Housing Agencies with respect to this effort.

Definitions

- 1) "Affordable" - For the purposes of this Agreement, the term "Affordable" shall mean that the development will have units that meet the eligibility requirements for inclusion on the Subsidized Housing Inventory ("SHI").
- 2) "Production Development" - For purposes of this Agreement "Production Development" is defined as new construction or adaptive reuse of a non-residential building and shall include rehabilitation projects if the property has been vacant for two (2) or more years or if the property has been condemned or made uninhabitable by fire or other casualty.



Agreements

NOW, THEREFORE, DHCD, MHP, MassHousing, MassDevelopment and CEDAC agree as follows:

Bedroom Mix Policy

- 1) Consistent with the AI, it is the intention of the State Housing Agencies that at least ten percent (10%) of the units in Affordable Production Developments funded, assisted or approved by a State Housing Agency shall have three (3) or more bedrooms except as provided herein. To the extent practicable, the three bedroom or larger units shall be distributed proportionately among affordable and market rate units.
- 2) The Bedroom Mix Policy shall be applied by the State Housing Agency that imposes the affordability restriction that complies with the requirements of the SHI.
- 3) The Bedroom Mix Policy shall not apply to Affordable Production Developments for age-restricted housing, assisted living, supportive housing for individuals, single room occupancy or other developments in which the policy is not appropriate for the intended residents. In addition, the Bedroom Mix Policy shall not apply to a Production Development where such units:
 - (i) are in a location where there is insufficient market demand for such units, as determined in the reasonable discretion of the applicable State Housing Agency; or
 - (ii) will render a development infeasible, as determined in the reasonable discretion of the applicable State Housing Agency.
- 4) Additionally, a State Housing Agency shall have the discretion to waive this policy (a) for small projects that have less than ten (10) units and (b) in limited instances when, in the applicable State Housing Agency's judgment, specific factors applicable to a project and considered in view of the regional need for family housing, make a waiver reasonable.
- 5) The Bedroom Mix Policy shall be applicable to all Production Developments provided a Subsidy as defined under 760 CMR 56.02 or otherwise subsidized, financed and/or overseen by a State Housing Agency under the M.G.L. Chapter 40B comprehensive permit rules for which a Chapter 40B Project Eligibility letter is issued on or after March 1, 2014. The policy shall be applicable to all other Affordable Production Developments funded, assisted, or approved by a State Housing Agency on or after May 1, 2014.



Appendix D

Comprehensive Permit Denial and Appeal Procedures

- (a) If a Board considers that, in connection with an Application, a denial of the permit or the imposition of conditions or requirements would be consistent with local needs on the grounds that the Statutory Minima defined at 760 CMR 56.03(3)(b or c) have been satisfied or that one or more of the grounds set forth in 760 CMR 56.03(1) have been met, it must do so according to the following procedures. Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Board shall provide written notice to the Applicant, with a copy to the Department, 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 Board's assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the Board's notice, including any documentation to support its position. The Department shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The Board 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 Department 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.
- (b) For purposes of this subsection 760 CMR 56.03(8), the total number of SHI Eligible Housing units in a municipality as of the date of a Project's application shall be deemed to include those in any prior Project for which a Comprehensive Permit had been issued by the Board or by the Committee, and which was at the time of the application for the second Project subject to legal appeal by a party other than the Board, subject however to the time limit for counting such units set forth at 760 CMR 56.03(2)(c).
- (c) If either the Board or the Applicant wishes to appeal a decision issued by the Department pursuant to 760 CMR 56.03(8)(a), including one resulting from failure of the Department to issue a timely decision, that party shall file an interlocutory appeal with the Committee on an expedited basis, pursuant to 760 CMR 56.05(9)(c) and 56.06(7)(e)(11), within 20 days of its receipt of the decision, with a copy to the other party and to the Department. The Board's hearing of the Project shall thereupon be stayed until the conclusion of the appeal, at which time the Board's hearing shall proceed in accordance with 760 CMR 56.05. Any appeal to the courts of the Committee's ruling shall not be taken until after the Board has completed its hearing and the Committee has rendered a decision on any subsequent appeal.

Source: DHCD Comprehensive Permit Regulations, 760 CMR 56.03(8).

Appendix E

Subsidized Housing Inventory

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Groveland

| DHCD ID # | Project Name | Address | Type | Total SHI Units | Affordability Expires | Built w/ Comp. Permit? | Subsidizing Agency |
|-------------------------|---------------------|---|-----------|-----------------|---|------------------------|--------------------|
| 1263 | River Pines Turnkey | | Rental | 58 | Perp | No | HUD |
| 1264 | n/a | Gardner St/Cannon Hill Rd | Rental | 3 | Perp | No | DHCD |
| 4298 | DDS Group Homes | Confidential | Rental | 5 | N/A | No | DDS |
| 6818 | Groveland Commons | 179 Main Street (aka Groveland Commons Way) | Ownership | 11 | 2102 | Yes | FHLBB |
| 7166 | Johnson Pond | off Washington Street | Ownership | 0 | perp | Yes | MassHousing |
| 7685 | Savory Woods | 94 Main Street | Ownership | 3 | perp | YES | FHLBB |
| Groveland Totals | | | | 80 | Census 2010 Year Round Housing Units | | 2,423 |
| | | | | | Percent Subsidized | | 3.30% |

Appendix F

Unrelated Individuals Below Federal Poverty Thresholds by Age, 2015

This table includes poverty status for unrelated individuals age 15 years and over. Note that if someone is under age 15 and not living with a family member (such as foster children), we do not know their household income and they are excluded from the poverty universe (table totals).⁷

| Age | Groveland | | Merrimack Valley Region | | Essex County | | Massachusetts | |
|------------------|-----------|--------|-------------------------|------|--------------|------|---------------|------|
| | est. | % | est. | % | est. | % | est. | % |
| 15 years | 0 | 0% | 11 | 0.1% | 51 | 0.2% | 1,672 | 0.5% |
| 16-17 years | 0 | 0% | 154 | 1% | 338 | 1% | 3,736 | 1% |
| 18-24 years | 0 | 0% | 1,592 | 12% | 3,455 | 12% | 6,9473 | 22% |
| 25-34 years | 14 | 23% | 1,755 | 13% | 4,348 | 15% | 55,572 | 18% |
| 35-44 years | 0 | 0% | 1,899 | 14% | 3,312 | 11% | 28,476 | 9% |
| 45-54 years | 0 | 0% | 2,440 | 18% | 5,252 | 18% | 43,985 | 14% |
| 55-64 years | 0 | 0% | 2,238 | 17% | 5,616 | 19% | 50,784 | 16% |
| 65-74 years | 0 | 0% | 1,638 | 12% | 3,749 | 13% | 28,876 | 9% |
| 75+ years | 46 | 77% | 1,541 | 12% | 3,777 | 13% | 34,201 | 11% |
| Total in Poverty | 60 | 0.9% | 1,3268 | 4% | 29,898 | 4% | 316,775 | 5% |
| Total Population | 6,646 | 100.0% | 33,8637 | 100% | 747,718 | 100% | 6,471,313 | 100% |

Source: 2011-2015 ACS Estimates, Table S1701

⁷ U.S. Census Bureau, People Whose Poverty Status Cannot Be Determined." <https://www.census.gov/topics/income-poverty/poverty/guidance/poverty-measures.html>, accessed 8/3/17.

Appendix G

Cost Burdened Renters and Owners by Household Type

Cost Burdened Renters and Owners

| Household Income Range | Household type is elderly family (2 persons, with either or both age 62 or over) | % of Cost Burdened | Household type is small family (2 persons, neither person 62 years or over, or 3 or 4 persons) | % of Cost Burdened | Household type is large family (5 or more persons) | % of Cost Burdened | Household type is elderly non-family | % of Cost Burdened | Other household type (non-elderly non-family) | % of Cost Burdened | Total Cost Burdened | % of Total | Total |
|------------------------|--|--------------------|--|--------------------|--|--------------------|--------------------------------------|--------------------|---|--------------------|---------------------|------------|-------|
| <=30% AMI | 0 | 0% | 35 | 28% | 0 | 0% | 90 | 72% | 0 | 0% | 125 | 89% | 140 |
| >30% and <=50% AMI | 25 | 13% | 60 | 30% | 0 | 0% | 100 | 50% | 15 | 8% | 200 | 80% | 250 |
| >50% and <=80% AMI | 30 | 16% | 90 | 49% | 20 | 11% | 30 | 16% | 15 | 8% | 185 | 49% | 375 |
| >80% and <=100% AMI | 15 | 16% | 15 | 16% | 0 | 0% | 35 | 37% | 30 | 32% | 95 | 44% | 215 |
| Income >100% AMI | 0 | 0% | 115 | 68% | 30 | 18% | 0 | 0% | 25 | 15% | 170 | 12% | 1,420 |
| Total Cost Burdened | 70 | 9% | 315 | 41% | 50 | 6% | 255 | 33% | 85 | 11% | 775 | 32% | 2,400 |

Cost Burdened Renter Households

| Household Income Range | Household type is elderly family (2 persons, with either or both age 62 or over) | % of Cost Burdened | Household type is small family (2 persons, neither person 62 years or over, or 3 or 4 persons) | % of Cost Burdened | Household type is large family (5 or more persons) | % of Cost Burdened | Household type is elderly non-family | % of Cost Burdened | Other household type (non-elderly non-family) | % of Cost Burdened | Total Cost Burdened | % of Total | Total |
|------------------------|--|--------------------|--|--------------------|--|--------------------|--------------------------------------|--------------------|---|--------------------|---------------------|------------|-------|
| <=30% AMI | 0 | 0% | 20 | 36% | 0 | 0% | 35 | 64% | 0 | 0% | 55 | 92% | 60 |
| >30% and <=50% AMI | 0 | 0% | 0 | 0% | 0 | 0% | 50 | 77% | 15 | 23% | 65 | 100% | 65 |
| >50% and <=80% AMI | 0 | 0% | 0 | 0% | 0 | 0% | 15 | 50% | 15 | 50% | 30 | 50% | 60 |
| >80% and <=100% AMI | 0 | 0% | 0 | 0% | 0 | 0% | 15 | 100% | 0 | 0% | 15 | 50% | 30 |
| Income >100% AMI | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% | 145 |
| Total Cost Burdened | 0 | 0% | 20 | 12% | 0 | 0% | 115 | 68% | 30 | 18% | 170 | 47% | 360 |

Cost Burdened Owner Households

| Household Income Range | Household type is elderly family (2 persons, with either or both age 62 or over) | % of Cost Burdened | Household type is small family (2 persons, neither person 62 years or over, or 3 or 4 persons) | % of Cost Burdened | Household type is large family (5 or more persons) | % of Cost Burdened | Household type is elderly non-family | % of Cost Burdened | Other household type (non-elderly non-family) | % of Cost Burdened | Total Cost Burdened | % of Total | Total |
|------------------------|--|--------------------|--|--------------------|--|--------------------|--------------------------------------|--------------------|---|--------------------|---------------------|------------|-------|
| <=30% AMI | 0 | 0% | 15 | 21% | 0 | 0% | 55 | 79% | 0 | 0% | 70 | 88% | 80 |
| >30% and <=50% AMI | 25 | 19% | 60 | 44% | 0 | 0% | 50 | 37% | 0 | 0% | 135 | 73% | 185 |
| >50% and <=80% AMI | 30 | 19% | 90 | 58% | 20 | 13% | 15 | 10% | 0 | 0% | 155 | 49% | 315 |
| >80% and <=100% AMI | 15 | 19% | 15 | 19% | 0 | 0% | 20 | 25% | 30 | 38% | 80 | 43% | 185 |
| Income >100% AMI | 0 | 0% | 115 | 68% | 30 | 18% | 0 | 0% | 25 | 15% | 170 | 13% | 1,275 |
| Total Cost Burdened | 70 | 11% | 295 | 48% | 50 | 8% | 140 | 23% | 55 | 9% | 610 | 30% | 2,040 |

Appendix H

coUrbanize Comments from the Town of Groveland

| Creator | Category | Comments |
|----------------------|--------------------|--|
| coUrbanizer via Text | Groveland idea | I think a community of small houses (maybe slightly larger than tiny houses) would be in order. Small yards ... and more apartments for older people |
| coUrbanizer via Text | Groveland idea | Elderly and low-income housing |
| coUrbanizer via Text | Groveland idea | Sewage infrastructure |
| Debbie Klein Mason | Re: Groveland idea | More options for housing to still be near Haverhill when unable to find needed housing in Haverhill. |
| coUrbanizer via Text | Groveland idea | Groveland needs elderly and 'step-down' housing for older folks selling their homes. |
| coUrbanizer via Text | Groveland idea | Increase the lot size for single family housing to 1.5-2 acres. Use part of Strawberry Fields to build a reasonable affordable housing project. No more than 100 units |

Appendix I

Potential Affordable Housing Ranking Criteria (from Belmont Open Space and Housing Inventory Project)

The Housing Ranking Criteria was developed based on available data and information pertinent to the creation of affordable housing in Belmont. These criteria include: lot sizes, ownership, type of use, public transit access, proximity to town services and schools, number of dwelling units on a lot, ratio or status of lot utilization, existing water and sewer access, and zoning districts. The Town of Belmont's 2014 Assessor's database provided quantifiable statistics for each of these factors. The ranking system utilizes the same base point system of 3, 2, 1, 0 and additional weighted point system as the Open Space Ranking Criteria. Significant criteria that may contribute to affordable housing development were weighted 3 times or 5 times in a 9, 6, 3, 0 or 15, 10, 5, 0 point systems. The higher number indicates a greater level of significance for affordable housing consideration. Individual parcels did not receive multiple levels of points within one criteria. Table 4 includes the complete point structure assigned to the criteria described below.

The rationale behind each affordable housing criteria include:

1. Lot size

Larger parcels were indicated as a priority by the Town for affordable housing development. Six points were assigned to parcels greater than 2 acres in single residence zones and parcels greater than 1 acre in other zones.

2. Ownership and type of use

A parcel's potential or readiness for affordable housing development is considered to be affected by its ownership and type of use. For this criterion, any parcel that is currently used for affordable housing receives 15 points as the Town would like to continue such use. Town-owned and Housing Authority properties are assigned 10 points to indicate a relatively high potential for future affordable housing opportunity. Commercial and residential mixed use, office buildings in residential zones, the 40R district, as well as church and school properties present additional affordable housing potentials and are assigned 5 points. Many of these areas were also identified as having potential for affordable housing in the Belmont Housing Production Plan Draft October 2013 goals and strategies.

3. Public transit access

Public transit access is considered essential for affordable housing to increase mobility and overall quality of life. Parcels within ¼ mile of bus stops and ½ mile of the commuter rail station are assigned 6 points.

4. Proximity to services

Pedestrian access to town services and schools is also considered important for affordable housing. Parcels within ¼ mile of town centers² and schools are assigned 3 points.

5. Units on lot

Lots that have multiple dwelling units present more opportunity for affordable housing. Lots with three or more units are assigned 9 points.

6. Underutilization

Underutilized parcels present opportunities for infill, mixed use, and affordable housing development. The status of underutilization can be represented by multiple factors, such as type of use and related zoning district, floor area ratio (FAR), vacancy, and the building-land ratio value. These factors are grouped into three categories and assigned 6 or 3 points accordingly.

7. Zoning

Different zoning districts of Belmont offer varying flexibilities and opportunities for affordable housing, either by right or by special permit. Belmont's zoning districts are grouped into four categories based on their use, density, and other related zoning provisions, and are assigned 3, 2, or 1 respectively. The zoning district categories include: General Residence and Apartment House (3 points), Single Residence and Local Business I (2 points), and Local Business II, III, and General Business (1 point). Any parcel that did not fit into one these categories was assigned a 0.

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