

TOWN OF GROTON, MASSACHUSETTS



HOUSING PRODUCTION PLAN 2020–2025

Submitted to the MA Department of Housing and Community Development (DHCD) in accordance with DHCD's Housing Production Plan Regulations 760 CMR 56.03(4)

Prepared by the Montachusett Regional Planning Commission
under a District Local Technical Assistance Grant



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I. EXECUTIVE SUMMARY

A. Introduction and Background

Groton had its precarious beginnings when John Tinker followed Indian Trails from the Bay area and settled near the mouth of Nod Brook on the Nashua to set up his trading post to do business with the Nashaway Indians. The area was known as Petapawag, an Indian name for swampy land. Adventurous families soon followed, on foot or on horseback, and found it a good place for the necessary farming and fishing.

In 1655, a trading post evolved into a formal settlement called The Plantation of Groton, which encompassed all of what is now Groton and Ayer, nearly all of Pepperell and Shirley, a large part of Dunstable and Littleton, as well as smaller parts of Harvard, Westford, Nashua, NH, and Hollis, NH. It was named in honor of one of the original Selectmen, Dean Winthrop, who was born in Groton, Suffolk County, England.

In 1676, during the King Philip's War, Indians attacked the town and burned down all but four garrison houses. The surviving residents fled to Concord and other safe havens returning two years later to rebuild the town. As Groton's population grew so did many supporting industries including a soapstone quarry, a large hop-growing industry, a brick factory, a sawmill, a grist mill, and a pewter mill which produced tea pots, plates, cups, and buttons.

West Groton lies within a "V" formed by the Nashua and the Squannacook rivers. The old red brick Groton Leather board factory still stands on the Squannacook River as an example of the late industrial period of a New England mill village. West Groton has its own post office, fire station, and water department. In the past, other areas of Groton were designated as east, south, and north, but only West Groton's name survived.

The Lost Lake area was created at the turn of the century through damming nearby streams and flooding an existing field. It was popular as a summer resort for city residents and today both permanent and summer residents live there.

With an area of 32.54 square miles, Groton is the largest town in Middlesex County and is located 32 miles northwest of Boston and 27 miles north, northeast of Worcester. The Town is surrounded by the towns of Ayer, Dunstable, Littleton, Pepperell, Shirley, Townsend, Tyngsborough, and Westford. There are 106 miles of plowed or maintained roads within Groton. Town Hall is 320 feet above sea level and the highest elevation is at Chestnut Hills at 516 feet above sea level. Groton is drained by the Nashua and Squannacook Rivers and the center of Groton is dominated mainly by Gibbet Hill, with several other large hills throughout the town.

Groton is governed by a Town Manager, five-member elected Select Board, and Town Meeting. The Town employs a Housing Coordinator who manages and coordinates housing issues within the Town. Groton also has a five-member elected Housing Authority which was formed in 1982 and is active in the Town's affordable housing policy and owns several

affordable housing units. The Groton Housing Partnership is a five-member board appointed by the Select Board to work with private developers and various Town boards involved in the permit process (including the Housing Authority) to evaluate proposals and make recommendations, primarily for first-time home buyers. In 2008, the Town Meeting accepted M.G.L. Chapter 44 Section 55C, Municipal Affordable Housing Trust Fund, adding it to the Town's Bylaws. The purpose of the Trust is to provide for the preservation and creation of affordable housing in Groton for the benefit of low- and moderate-income households. Groton has dedicated many resources to create affordable housing for all.

The Town of Groton shares the Groton-Dunstable Regional School District (GDRSD) with the Town of Dunstable and is also a member of the eight-town district of the Nashoba Valley Technical High School in Westford. The GDRSD is ranked highly in the State as an excellent district for education and this fact brings families to the community, creating a housing demand, which in turn increases housing prices and creates an ever-increasing need for affordable housing.

Based on the Massachusetts Department of Housing and Community Development's most recent data on the Chapter 40B Subsidized Housing Inventory (SHI), Groton has 3,930 year-round housing units, of which the state currently counts 222 units as affordable, representing 5.65% of the year-round housing stock. Of the 222 units, 177 are rental units and 45 are ownership units; 63 units are restricted as affordable in perpetuity and the remaining 159 units have varying dates of restriction expiration, the earliest being 2029. The DHCD's SHI is based on 2010 housing counts and when the 2020 census is completed, the percentage of affordable units will decrease based on the increased number of housing units. Groton has been proactive in steering its own destiny regarding affordable housing in working with developers and others to have built only what the town feels is appropriate for Groton. To meet the 10% required minimum of affordable housing units, Groton will need an additional 173 units. The following affordable housing units were added to the town's SHI since the last HPP in 2014:

- Boynton Meadows 3 Ownership Units
- Reedy Meadow Estates 2 Ownership Units

This Housing Production Plan suggests a range of options to meet pressing local housing needs and to bring Groton to the State 10% threshold, presenting a proactive housing agenda of Town-sponsored initiatives. Due to the rising costs of homeownership, including escalating energy costs and taxes, some residents are finding it increasingly difficult to afford to remain in Groton. Children who grew up in the town are now facing the possibility that they may not be able to return to raise their own families locally. Long-term residents, especially the "empty nesters" and elderly, are finding themselves less able to maintain their homes and keep up with increased real estate taxes, but unable to find alternative housing that better meets their current lifestyles. Families are finding it more difficult to "buy up", purchasing larger homes as their families grow. Municipal and local business' employees are increasingly hard pressed to find housing that is affordable in Groton. Suitable housing options are needed to meet all these local needs.

B. Purpose

This Housing Production Plan (HPP) update has been designed to guide the expansion of affordable housing opportunities in Groton. It represents a management tool for ensuring that timely progress is made toward meeting the town's affordable housing goals and is based on a comprehensive needs assessment and a thorough analysis of existing conditions, demographic trends and local and regional market forces. It identifies the constraints that have limited affordable housing production in Groton, and the town's efforts to mitigate them. This HPP also identifies opportunities and strategies the Town will pursue to meet its goal of providing housing for residents across a broad range of income, age, and needs.

The HPP describes the mix of housing units required to address the identified needs and a time frame for their production. It recommends a few regulatory reforms and policies to expand local development capacity and includes preservation tactics as well as new production initiatives and anticipates a significant role for both private and town-initiated development.

C. Organization

This plan is submitted to comply with the Massachusetts Department of Housing and Community Development's (DHCD's) Housing Production Plan Regulation, M.G.L. 760 CMR 56.03(4), and it follows the structure outlined in the Housing Production Plan Guidance, with the addition of an Executive Summary and Existing Municipal Tools and Resources sections.

- Section I Executive Summary
- Section II Comprehensive Housing Needs Assessment
- Section III Existing Municipal Tools and Resources
- Section IV Housing Goals
- Section V Implementation Strategies

This HPP takes into consideration other planning documents and meetings that the Town has completed:

- *Groton Master Plan, September 2011*, the Town's most recent master plan.
- *Groton Housing Production Plan 2014-2019*.
- "Affordable Housing Survey" completed during the summer of 2019.
- Comments and discussion resulting from two public presentations at the Planning Board meetings in June and October 2019.

D. Summary of Housing Needs Assessment

This section summarizes the demographic trends affecting future growth, existing housing stock, and future housing needs. Analysis of census data, population, and housing projections, as well as defining development constraints and limitations and how to mitigate them are contained in this section. A review of the community's infrastructure capacity and future expansion are also included in this assessment. This section identifies the town's existing and planned affordable housing resources – those officially recognized on Groton's Subsidized Housing Inventory (SHI), as well as units on the private market – and reports on

the town's organizational, administrative and regulatory framework as they relate to affordable housing. Lastly, it looks at challenges and opportunities specific to Groton. Key findings from the housing needs assessment in Groton are as follows:

- The total population increased 84% from 1980-2018 with a projected additional increase of 20% by 2040 to 12,773.
- The median age increased 48% from 30.6 years in 1980 to 45.2 years in 2018.
- The number of young adults aged 25-34 years decreased 35% from 1990 to 2018.
- From 1990 to 2018, the number of residents over 65 years old has increased 247%.
- The number of children under five years old has decreased 27% from 1990-2018.
- School enrollment in the district has decreased 26% since the year 2000.
- Approximately 1,000 people or 9% of the population of Groton are estimated to have a disability.
- Groton has 518 veterans out of the civilian population of 8,615 persons older than 18.
- 66.2% of Groton residents have earned a bachelor's degree or higher.
- The Groton median household income is \$126,883. Its median family income, for a family of four, is \$150,991, whereas the HUD median family income, also for a family of 4, for this region is \$108,000.
- A family of four at 80% of median family income making \$86,400 would only be able to afford a \$259,200 home which does not exist in Groton.
- Groton has 4,048 households, of which 1,053 or 26% are collecting income from Social Security and 146 or 3.6% are collecting income from Supplemental Security for disability.
- Of the 4,048 households, 156 are collecting food stamps/SNAP benefits.
- Of the 4,048 households, 1,561 or 39%, earn less than \$100,000 per year.
- 931 householders over 65 years old have a median income of \$69,395.
- Of the 4,048 households, 744 have one or more persons with a disability in the household.
- 19.6% of households are a person living alone, with 8.9% of those being over 65 years old.
- 87% of housing units are owner occupied and 13% are renter occupied.
- Residents are considered cost burdened when they pay more than 30% of their gross monthly income on housing costs. Currently, the cost burdened designation

describes: 19% of homeowners without mortgage, 30% of homeowners with a mortgage, and 39% of renters.

- According to Realtor.com, as of April 2020, the median listing price of a home in Groton was \$549,900 and the median sales price was \$520,000.
- Since 2000, home values have increased 140% and property tax bills have increased 122%.
- The numerical goal for annual affordable housing production is at least 0.5% of Groton's total units (3,930) or 20 units/year.
- Groton has a total of 222 affordable housing units, or 5.65% of total housing units, 177 of which are rentals and 45 of which are ownership units.
- Of the 19 projects listed on Groton's Subsidized Housing Inventory, 12 are designated as affordable in perpetuity and the remaining units have at least 9 years until expiration.
- Groton has limited capacity to expand water and sewer infrastructure.
- Groton has some town-owned properties to evaluate for housing needs.

E. Summary of Affordable Housing Goals

1. STRIVE FOR ANNUAL NUMERICAL TARGETS FOR AFFORDABLE HOUSING AND HOUSING PRODUCTION PLAN CERTIFICATION
2. ENCOURAGE A DIVERSITY OF HOUSING TYPES FOR A RANGE OF INCOME LEVELS, AGES, AND ABILITIES.
3. MAINTAIN GROTON'S SMALL-TOWN, RURAL CHARACTER AND ENSURE THAT NEW HOUSING CREATION IS HARMONIOUS WITH THE EXISTING COMMUNITY.
4. MONITOR AND PRESERVE EXISTING AFFORDABLE UNITS
5. ENCOURAGE A GREATER VARIETY OF ARCHITECTURAL DESIGN AND DIVERSITY OF HOUSING TYPES.
6. PROMOTE OUTREACH AND EDUCATION TO THE COMMUNITY TO PROVIDE INFORMATION ON AFFORDABLE HOUSING AND TO ENGAGE RESIDENTS IN LOCAL INITIATIVES.
7. LEVERAGE OTHER PUBLIC AND PRIVATE RESOURCES TO THE GREATEST EXTENT POSSIBLE.

F. Summary of Implementation Strategies

1. Evaluate zoning bylaws and Board of Health Regulations for barriers to developing affordable housing, including but not limited to, accessory dwelling units, dimensional requirements for infill or non-conforming lots, multifamily development, flexible development, and subsurface sewage disposal regulations.
2. Evaluate the feasibility of the six identified town owned parcels for affordable housing development and consider a Request for Proposal to attract a suitable developer.
3. Revisit and assist Groton Housing Authority with developing Nashua Road parcel.
4. Review active Chapter 61 parcels for potential purchase for town sponsored affordable housing and/or 40B development.
5. Consider adopting a bylaw that provides density bonuses for including senior and/or handicap-accessible units.
6. Continue existing and establish new regional housing partnerships with surrounding communities.
7. Evaluate affordable housing potential near new sewer infrastructure in the Four Corners area of town.
8. Develop an outreach program that includes the public in affordable housing topics and proposed projects.
9. Cultivate partnerships with non-profit housing developers.
10. Identify and leverage funding for affordable housing development.
11. Monitor and maintain affordability restrictions for existing affordable housing listed on the town's Subsidized Housing Inventory.

II. HOUSING NEEDS ASSESSMENT

The Housing Needs Assessment is important for evaluating existing conditions and future projections regarding population and housing demographics. This exercise is a critical part of determining where the greatest need for housing is by collecting data on existing populations, income levels, and market trends in housing, and using that information for decision making and developing a complete and effective assessment.

A. Demographics

1. Population

According to the U.S. Census Bureau, 2014-2018 American Community Survey (ACS) 5-Year Estimates, the total population of Groton is 11,301. Table 1 shows population totals since 1980 for Groton and its surrounding communities and rates of growth for each. Over the 38-year period from 1980 to 2018, Groton has the third highest growth rate in the area at 83.6%. Only Tyngsborough and Dunstable climbed at a higher rate at 115.9% and 100.2% respectively since 1980. This high rate of growth can most likely be attributed to the reputation of the local school district, fairly close proximity to highways for commuting, availability of goods and services, and natural beauty. These factors bring families to the Town as is evidenced in Table 2 showing the high increases over the years in the numbers of school aged children and their parents.

Table 1. Regional Population Growth 1980-2018.

GEOGRAPHY	1980 CENSUS	1990 CENSUS	2000 CENSUS	2010 CENSUS	2014-2018 ACS	8 YR GROWTH	18 YR GROWTH	28 YR GROWTH	38 YR GROWTH
Ayer	6,993	6,871	7,287	7,427	8,055	8.5%	10.5%	17.2%	15.2%
Dunstable	1,671	2,236	2,829	3,179	3,345	5.2%	18.2%	49.6%	100.2%
GROTON	6,154	7,511	9,547	10,646	11,301	6.2%	18.4%	50.5%	83.6%
Littleton	6,970	7,051	8,184	8,924	9,935	11.3%	21.4%	40.9%	42.5%
Lowell	92,418	103,439	105,167	106,519	111,249	4.4%	5.8%	7.6%	20.4%
Pepperell	8,061	10,098	11,142	11,497	12,083	5.1%	8.4%	19.7%	49.9%
Shirley	5,124	6,118	6,373	7,211	7,598	5.4%	19.2%	24.2%	48.3%
Townsend	7,201	8,496	9,198	8,926	9,455	5.9	2.8%	11.3%	31.3%
Tyngsborough	5,683	8,642	11,081	11,929	12,272	2.9%	10.7%	42%	115.9%
Westford	13,434	16,392	20,754	21,951	24,194	10.2%	16.6%	47.6%	80.1%
Middlesex County	-	1,398,468	1,465,396	1,503,085	1,595,192	6.1%	8.9%	14.6%	-
Massachusetts	5,737,037	6,016,425	6,349,097	6,547,629	6,830,193	4.3%	7.6%	13.5%	19.1%

Source: U.S. Census Bureau; 2014-2018 American Community Survey (ACS) 5-Year Estimates.

Other indicators in Table 2 show the group under age five has decreased 27% and the 25-34-year-old age group has decreased 35%, both indicating families with young children, college graduates, and first-time home buyers have not been able to move into Groton, most likely due to the high cost of housing. This reveals a need for housing that these

groups could afford. This could be rentals or smaller one- to three-bedroom, first time homes.

The groups over 55 years old have grown at a high rate over time, indicating that there is an immediate need for housing suitable for those hoping to stay in the town in which they raised their families. Once established in Groton, and having raised their families, older Groton residents are unable to move into smaller homes in Groton and are unable to afford the high taxes of the larger homes they raised their families in. The group that increased the most since

1990 is residents over 85 years old, growing a whopping 531%. In addition, the median age in Groton has increased from 34.1 years in 1990 to an estimated 45.2 in 2018, a 33% increase. To be a successful, diverse community, all levels of income should be able to afford to live in a community like Groton. Having no homes affordable to young families, returning college graduates, trade professionals, and local workers will affect the makeup of the Town.

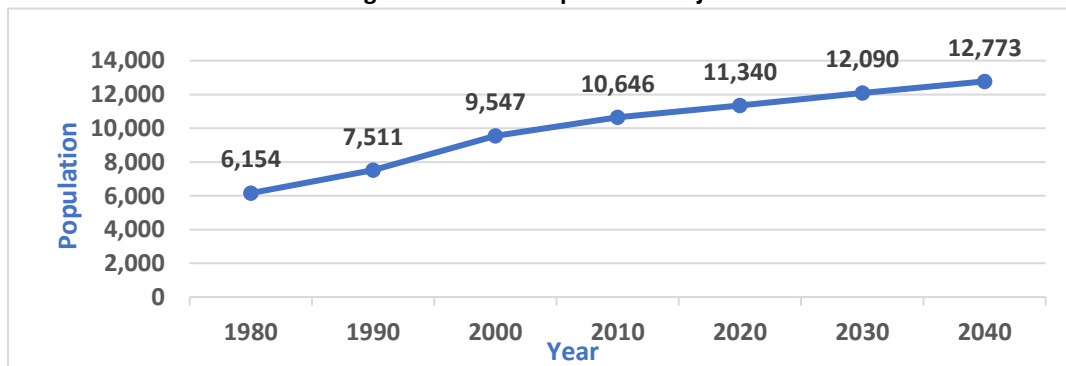
Table 2. Population Changes by Age Group

AGE GROUP	1990 ^(a)	2000 ^(a)	2010 ^(a)	2018 ^(b)	CHANGE 1990-2018
Under 5	618	837	517	453	-27%
5-19	1,671	2,436	2,750	2,552	53%
20-24	435	244	384	536	23%
25-34	1,176	968	672	767	-35%
35-44	1,595	2,155	1,485	1,306	-18%
45-54	972	1,505	2,363	2,090	115%
55-64	469	734	1,438	2,021	331%
65-74	351	362	584	841	140%
75-84	189	236	289	514	172%
Over 85	35	70	164	221	531%
Total	7,511	9,547	10,646	11,301	50%
Median Age	34.1	36.5	42.5	45.2	33%

Sources: (a) US Census; (b) 2014-2018 ACS 5-Year Estimates

As seen in Figure 1, the population projections show a modest increase at a pace the town can adapt to in planning for infrastructure improvements and school district adjustments.

Figure 1. Groton Population Projections.



Source: UMASS Amherst Donohue Institute

2. Households

The household composition of Groton in Table 3 shows that 81% of households consist of families, which is typical in a community with a reputation of good school systems, access to jobs and services, and many other factors. The data suggests that 794 persons are living alone, with 362 or 46% of those being over age 65. Also, of the 4,048 occupied housing units, 744 of them have one or more persons with a disability in the household, indicating a need for accessible housing. Groton also has a strong homeownership status with 87% of housing units being owner occupied and 13% being rental properties.

Table 3. Household Composition

Total Occupied Housing Units	4,048
Household Size	
One person	669
Two persons	1,599
Three persons	669
Four or more persons	1,164
Family	3,270
Married Couple Family	2,889
Other Family	381
Non-Family	831
Living Alone	794
Age 18-34	37
Age 35-64	395
Age 65+	362

Source: 2014-2018 ACS 5-Year Estimates

3. Race and Ethnicity

Table 4, Groton Population by Race and Ethnicity indicates that Groton is becoming more diverse with an increase of Asians, persons of two or more races and Hispanic or Latino persons. The data also indicate that Groton is losing the Black or African American and American Indian populations. We cannot speculate on why these populations are decreasing.

Table 4. Groton Population by Race and Ethnicity.

RACE/ETHNICITY	1990 ^(a)	2000 ^(a)	2010 ^(a)	2018 ^(b)	Change since 1990
TOTAL POPULATION	7,511	9,547	10,646	11,301	50%
White	7,378	9,198	9,964	10,357	40%
Black or African American	53	32	45	19	-64%
American Indian & Alaska Native	15	12	7	8	-47%
Asian	58	92	293	529	812%
Native Hawaiian/Pacific Islander	0	2	1	0	0%
Other Race (unspecified)	7	6	8	12	71%
Two or More Races	(c)	96	135	376	292%
Hispanic or Latino (All Races)	(c)	109	193	189	73%

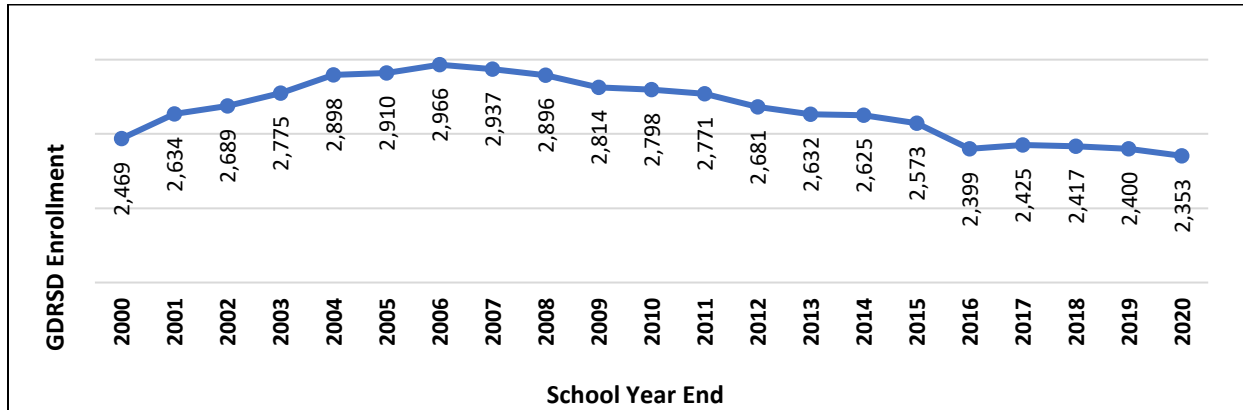
Source: (a) US Census; (b) 2014-2018 ACS 5-Year Estimates; (c) Not included in 1990 Census

4. School Enrollment

Figure 2 shows school enrollment over the past 20 years in the Groton-Dunstable Regional School District (GDRSD). The data show that there was a high point of enrollment in 2006 (2,966 students), with a steady decline ever since to a total of 2,353 students in 2020; a decline of 26%. This is a trend that is occurring statewide but could also indicate the

decline in families with children moving into the community, most likely due to the high cost of housing.

Figure 2. GDRSD Student Enrollment 2000-2020.

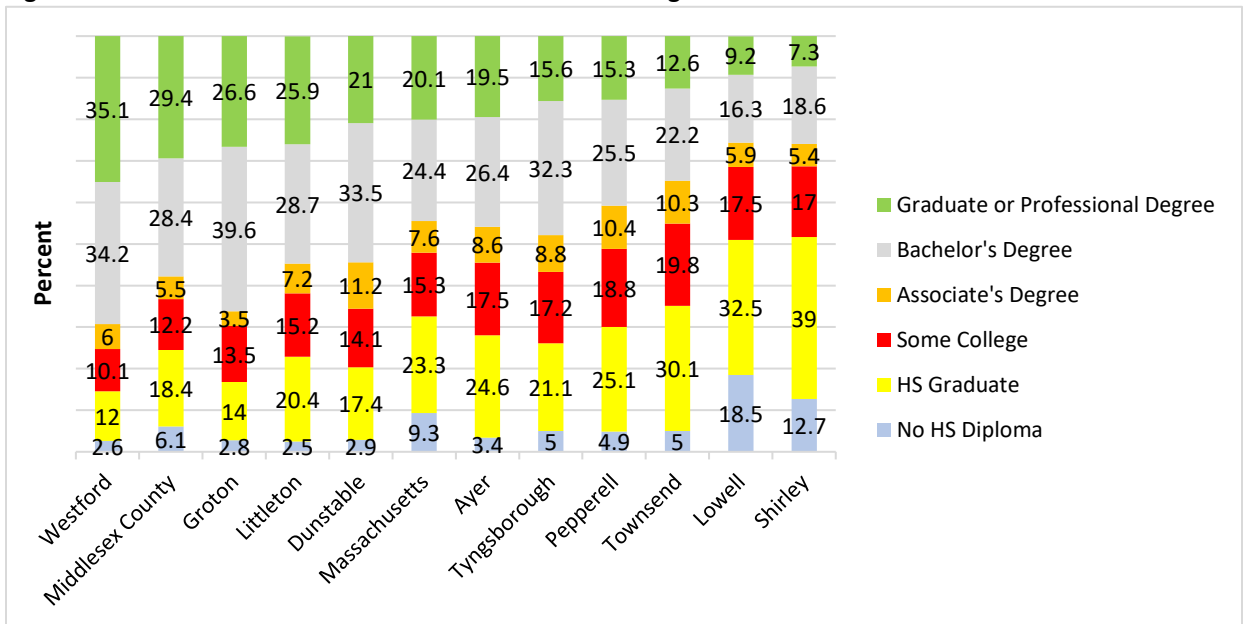


Source: <http://www.doe.mass.edu/SchDistrictData.html>

5. Educational Attainment

Groton has a high level of educational attainment, which correlates to the relatively high-income level of residents. Figure 3 compares the educational attainment of residents over age 25 years in Groton and surrounding communities. In Groton, over half (66.2%) of residents have earned a bachelor's degree or higher, more than Middlesex County (57.8%) and much higher than Massachusetts (44.5%).

Figure 3. Educational Attainment of Groton and Surrounding Communities



Source: 2014-2018 ACS 5-Year Estimates

B. Housing Characteristics

The following section examines Groton's current housing supply and how it has changed over time. Understanding housing type, age, tenure, vacancy, and recent development will contribute to an understanding of current need and demand in Groton and thereby help inform future housing production planning.

1. Housing Type and Age

According to the ACS 5-year Estimates, of the 4,278 total housing units in Groton, 4,048 or 95% are occupied; 84% are single-family detached dwelling units; and 17% were built before 1939. In a parcel count analysis from data obtained from the MA Department of Revenue, 74% of parcels are classified single-family, 7% are classified condos, and 4% are classified multifamily or apartments. Table 5 shows the changes in parcels over the last 15 years in Groton. The high decrease in Chapter 61 parcels shows undeveloped properties removed from tax-exempt status such as forestry, agriculture, and recreation. Most of these parcels would likely be used for housing developments.

Table 5. Parcel Type Change

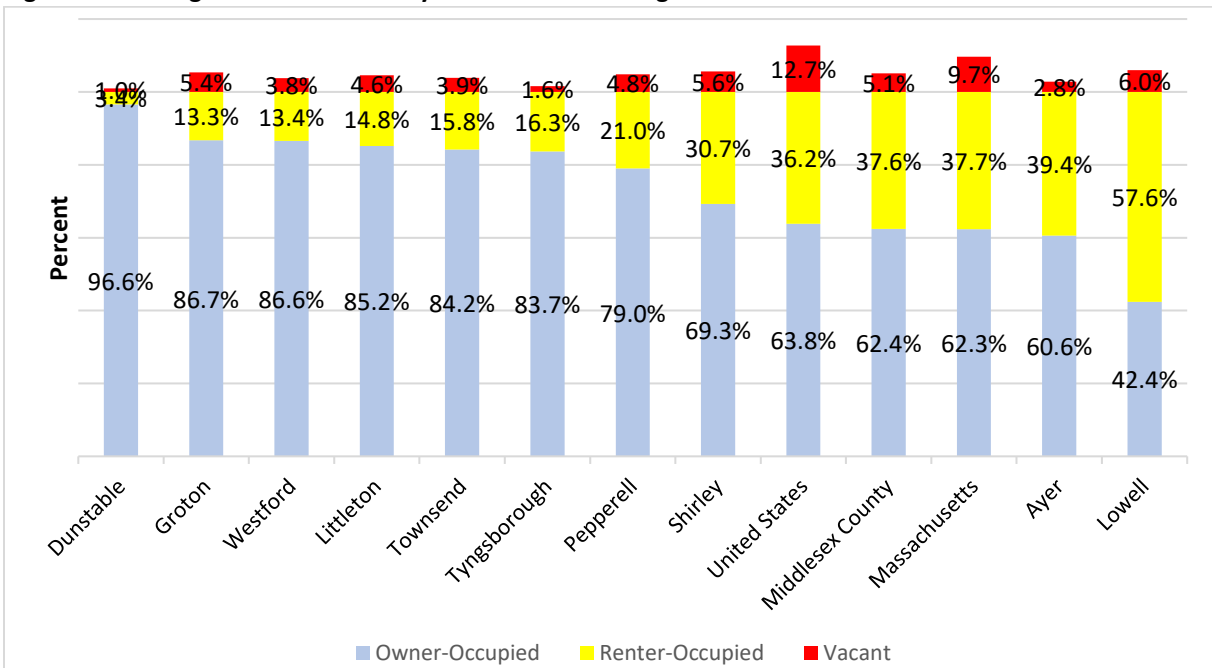
PARCEL TYPE	FY2005	FY2020	% CHANGE FY05 – FY20
Single Family	2,990	3,225	8%
Condos	104	295	184%
Two-family	160	137	-14%
Three-family	14	11	-21%
Apartment	14	12	-14%
Commercial	100	89	-11%
Industrial	17	15	-12%
Chapter 61	103	53	-49%
Vacant	644	482	-25%

Source: MA Department of Revenue Databank Reports FY20

2. Housing Tenure and Vacancy

Figure 4 shows Groton has a vacancy rate of 5.4%, which is less than the U.S. and Massachusetts, but higher than all but two of the surrounding communities. Groton has the highest ownership rate (86.7%) out of the surrounding communities, with Westford (86.6%) and Littleton (85.2%) right behind. Only Dunstable (3.4%) has a lower percentage of rental units than Groton (13.3%).

Figure 4. Housing Tenure and Vacancy Rates in Surrounding Communities

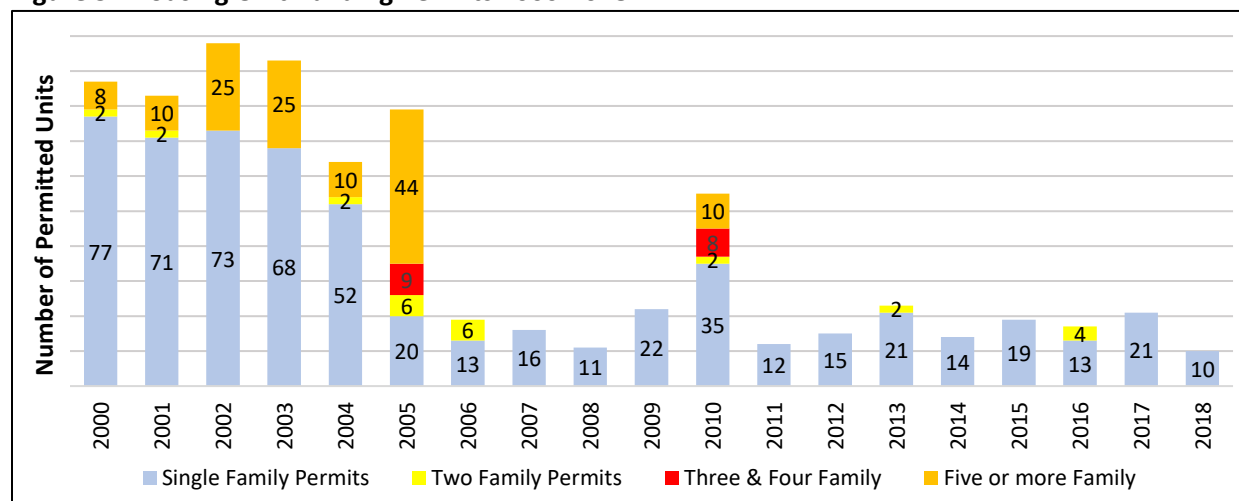


Source: 2014-2018 ACS 5-Year Estimates

3. Housing Units Permitted

As can be seen in Figure 5, Groton had large growth in housing units in the 2000s with a slowdown prior to the recession of 2009-2010, and after the recession mostly single-family units were being built. Multifamily rentals are a need in Groton that has not been fulfilled in the last ten years.

Figure 5. Housing Unit Building Permits 2000-2018.



Source: <https://mhpcenterforhousingdata.shinyapps.io/DataTown/#>

4. Development Pipeline

The Groton Planning Board recently approved a nine-lot residential development with market rate units. This development is an example of the developer not wanting to build ten units which would trigger the requirement of providing one affordable unit within the development. The Planning Board recently received an application for Preliminary Plan and Flexible Development Special Permit for 22 lots on land between Maple Avenue and Pepperell Road. This development proposes six affordable units.

C. Housing Market Conditions

Housing market conditions influence affordability of the housing stock within a community. Competitive housing markets tend to have a limited supply of available units (ownership or rental), compared to the number of households looking to live in or move to the community. This can lead to increasing housing prices and rents. These factors can significantly reduce affordability within a community, both for potential new residents and existing residents who can no longer afford their current unit.

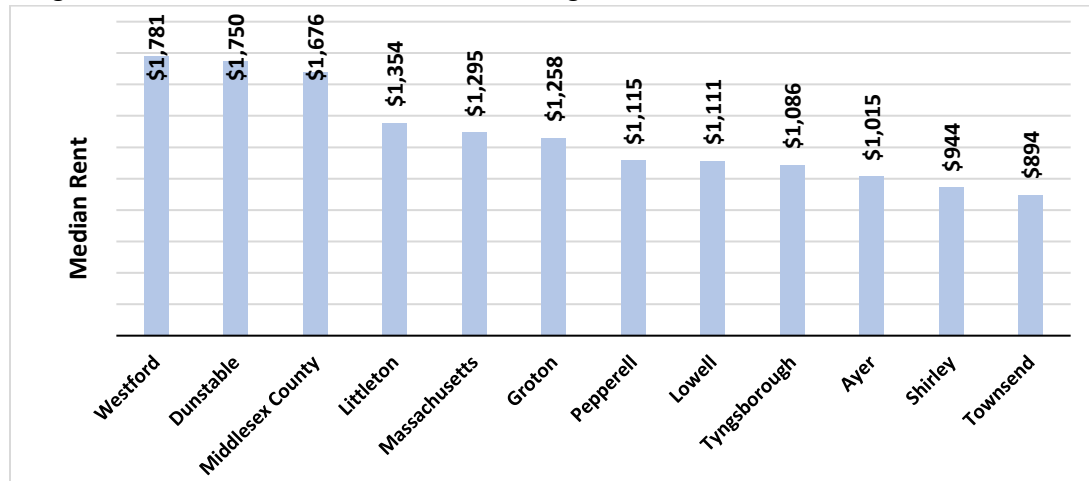
1. Median Sales Price

According to Realtor.com, as of April 2020, the median listing price of a home in Groton was \$549,900 and the median sales price was \$520,000. Current listings as of June 2, 2020 total 44 homes, from a low price of \$193,900 (an affordable 2 bdrm. condo) to a high price of \$1.6 million (9 bdrm. home). The next lowest price that is not an affordable unit is a condo for sale at \$294,900. The three-year trend in the housing market showed an average of 56 days on the market and a 3.9% above asking price selling price.

2. Gross Rents

Figure 6 shows the median rents in Groton and surrounding communities. The data indicates that rents in Groton are less than that of Middlesex County, the State as a whole and Westford, Dunstable, and Littleton. Groton's distance from the highway as compared to the three communities with higher median rents is likely the reason renters pay less in Groton.

Figure 6. Median Rent in Groton and Surrounding Communities.



Source: 2014-2018 ACS 5-Year Estimates

3. Home Values

According to the MA Department of Revenue, the median home values in Table 6 show the median assessed values of single-family dwellings in Groton and surrounding communities and are not necessarily the value the units would sell for on the open market. The data suggests that since the year 2000, Groton's values have increased 140%; with only Tyngsborough, Ayer, and Shirley's values growing at a greater rate. Groton's values had doubled from 2000 to 2010 but due to the recession in 2009-2010, construction was slowed, but development and values have been climbing since that time.

Table 6. Median Single-Family Dwelling Assessed Values.

MUNICIPALITY	MEDIAN SINGLE-FAMILY DWELLING VALUE			% CHANGE 2000-2020
	2000	2010	2020	
Ayer	\$141,634	\$275,964	\$350,208	147%
Dunstable	\$206,175	\$416,275	\$470,480	128%
Groton	\$207,685	\$403,710	\$498,184	140%
Littleton	\$203,375	\$370,111	\$465,384	129%
Pepperell	\$156,708	\$301,105	\$356,572	128%
Shirley	\$131,067	\$290,234	\$318,236	143%
Townsend	\$139,264	\$248,492	\$280,893	102%
Tyngsborough	\$158,042	\$324,403	\$400,516	153%
Westford	\$239,447	\$450,723	\$565,694	136%
Massachusetts	\$236,229	\$373,702	\$453,945	92%

Source: MA Department of Revenue Databank Reports FY2000, FY2010, FY2020

Even though Groton's home values have risen 140% in the past 20 years, the average property tax bill has only increased 122% as can be seen in Table 7. Groton has the third lowest rate of increase in property taxes over the 20-year period, with only Tyngsborough (108%) and the State as a whole (99%) increasing property taxes at a slower rate. However, Groton has the second highest property tax bill out of the surrounding communities, with only Westford (\$9,238 per year) having a higher bill.

Table 7. Average Single-Family Property Tax Bill Groton

	AVERAGE SINGLE-FAMILY DWELLING PROPERTY TAX BILL						
MUNICIPALITY	2000	STATE RANK	2010	STATE RANK	2020	STATE RANK ^(a)	% CHANGE 2000-2020
Ayer	\$1,603	297	\$3,171	234	\$4,938	198	208%
Dunstable	\$3,229	70	\$5,740	56	\$7,923	56	145%
Groton	\$3,907	40	\$6,371	45	\$8,658	48	122%
Littleton	\$2,866	98	\$5,415	61	\$8,270	54	189%
Pepperell	\$2,410	144	\$3,788	163	\$6,055	156	151%
Shirley	\$2,096	204	\$3,573	179	\$5,127	174	145%
Townsend	\$2,404	145	\$3,804	162	\$5,483	165	128%
Tyngsborough	\$3,129	78	\$4,525	106	\$6,508	100	108%
Westford	\$3,946	39	\$6,594	41	\$9,238	45	134%
Massachusetts	\$3,015 ^(b)	-	\$4,390	-	\$6,185	-	99%

(a) Rank is from FY19; (b) FY2002 data.
Source: MA Department of Revenue Databank Reports FY2000, FY2010, FY2020

D. Housing Affordability

1. Household Income

The U.S. Department of Housing and Urban Development (HUD) sets income limits that determine eligibility for assisted housing programs. HUD develops income limits based on Median Family Income estimates and Fair Market Rent (FMR) area definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county. Groton belongs to the Lowell, MA HUD Metro FMR Area (the HUD Area) which contains the following communities: Billerica, Chelmsford, Dracut, Dunstable, Groton, Lowell, Pepperell, Tewksbury, Tyngsborough, and Westford.

Figure 7 is the official FY20 Income Limits Summary for the HUD Area and shows a Median Family Income (MFI) of \$108,000. The MFI is determined by HUD annually and guides decision-making regarding qualifying for affordable housing. The extremely low income category is reserved for persons earning 30% of MFI or less, very low income category is for persons earning between 30% and 50% of MFI, the low income category is for persons earning 50-80% of MFI, and the moderate income category is for persons earning 80-120% of MFI.

In order to "count" a housing unit as affordable on the MA DHCD's Subsidized Housing Inventory (SHI), the unit has to be affordable to a person(s) who earns at maximum 80% of the MFI and be dependent on the size of the household. For example, a four-person

Figure 7. HUD FY2020 Income Limits Summary.

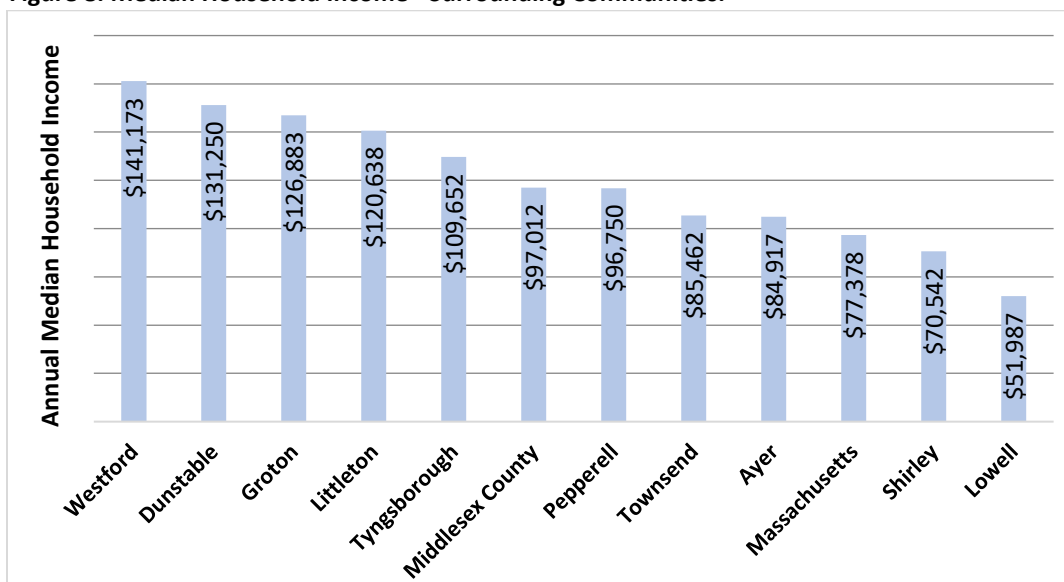
FY 2020 Income Limit Area	Median Family Income Explanation	FY 2020 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Lowell, MA HUD Metro FMR Area	\$108,000	Very Low (50%) Income Limits (\$) Explanation	37,800	43,200	48,600	54,000	58,350	62,650	67,000	71,300
		Extremely Low Income Limits (\$)* Explanation	22,700	25,950	29,200	32,400	35,000	37,600	40,200	44,120
		Low (80%) Income Limits (\$) Explanation	54,950	62,800	70,650	78,500	84,800	91,100	97,350	103,650

Source: <https://www.huduser.gov/portal/datasets/il/il2020/2020summary.odn>

household needs to earn less than \$78,500 (2020 HUD income limits) to be considered for housing that is categorized as 80% MFI. Without income limits and affordable housing qualifications, a family of four earning \$78,500 would only be able to afford a home costing \$250,000. Homes of that price range do not exist in Groton, effectively limiting access to low income families for an excellent education for their children. Therefore, it is important to offer a range of affordable housing for all income levels.

The median household income in Groton is \$126,883 and the median family income is \$150,991 according to the ACS 5-year Estimates. Figure 8 shows the median household income for Groton and its surrounding communities. In comparing household income to the surrounding communities, Groton has the third highest, with only Westford and Dunstable being higher. As can be seen in Figure 8, there is a wide span between the community with the highest and the lowest household income. In comparison to Middlesex County and the State, Groton lies well above the State and is almost \$30,000 higher than the County.

Figure 8. Median Household Income - Surrounding Communities.

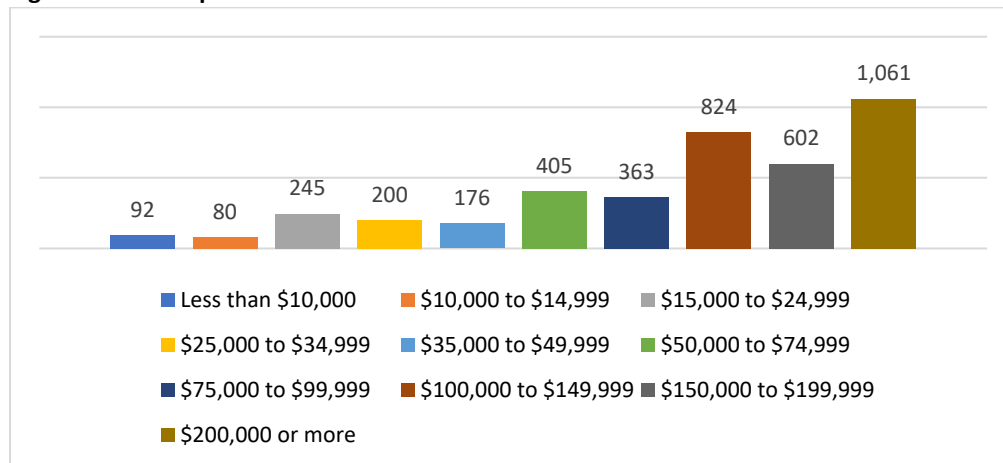


Source: 2014-2018 ACS 5-Year Estimates

According to the ACS 5-Year Estimates, out of the total 4,048 households in Groton, 1,053 or 26% are collecting Social Security benefits and 146 or 3.6% are collecting Supplemental Security income for some form of disability. In addition, 156 of the households are collecting food stamps or SNAP benefits from the State. Of the householders aged 65 and over, 931 of them have a median income of \$69,395, well below the HUD MFI of \$108,000.

Figure 9 illustrates the number of households in Groton in each income category. According to this data, 26% of households earn more than \$200,000 per year and 30% earn less than \$75,000 per year.

Figure 9. Income per Household.

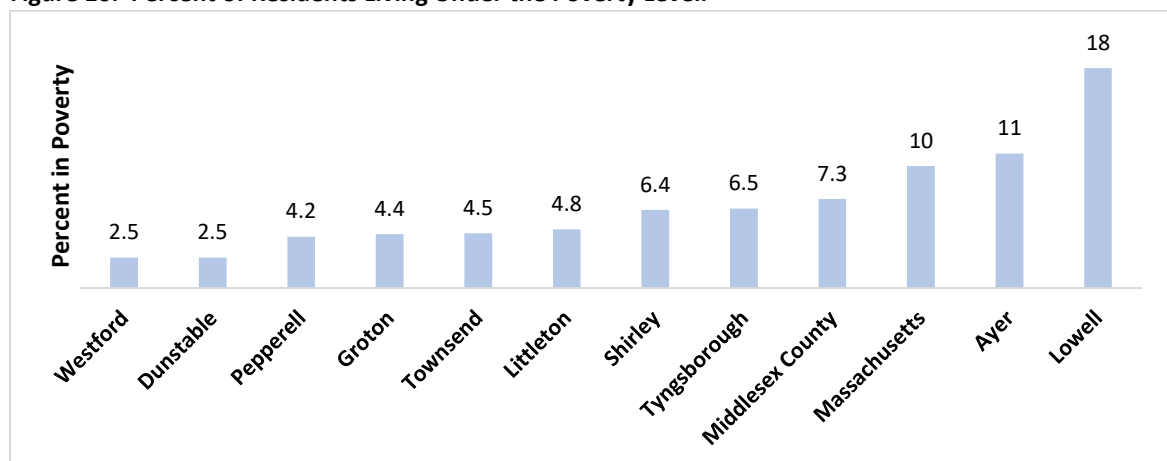


Source: 2014-2018 ACS 5-Year Estimates

2. Poverty

In Groton, 2.5% of residents are considered living below the poverty level. Included in this number are residents over age 60, of which 11.2% of that population are living below the poverty level. This data underscores the need for affordable housing for the senior population. As can be seen in Figure 10, Groton's poverty level is lower than most of the surrounding communities and much lower than Middlesex County (7.3%) and the State (10%).

Figure 10. Percent of Residents Living Under the Poverty Level.



Source: 2014-2018 ACS 5-Year Estimates

3. Households Eligible for Housing Assistance

To determine the need for affordable housing, one measure is to evaluate the number of households eligible for housing assistance. Federal and state programs use Median Family Income (MFI) figures, along with household size, to identify eligible households. Table 8 shows U.S. Department of Housing and Urban Development (HUD) income limits for Extremely Low (Below 30% MFI), Very Low (31-50% of MFI) and Low Income (51-80% of MFI) households by household size for the Lowell, MA Metropolitan Statistical Area, which includes Groton. Typically, households at 80% of AMI and below qualify for housing assistance.

Table 8. FY2020 Individual Income Limits for Affordable Housing: Lowell, MA-NH HUD Metro FMR Area

FY 2020 Income Limit Area	Median Family Income Explanation	FY 2020 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Lowell, MA HUD Metro FMR Area	\$108,000	Very Low (50%) Income Limits (\$) Explanation	37,800	43,200	48,600	54,000	58,350	62,650	67,000	71,300
		Extremely Low Income Limits (\$)* Explanation	22,700	25,950	29,200	32,400	35,000	37,600	40,200	44,120
		Low (80%) Income Limits (\$) Explanation	54,950	62,800	70,650	78,500	84,800	91,100	97,350	103,650

Source: U.S. Department of Housing and Urban Development, 2020.

As was seen in Figure 9, 30% (1,198/4,098) of households in Groton earned less than \$75,000 per year. That income level qualifies those households for affordable housing as long as the number of persons in the household is four or less, as the income limit for a family of four is \$78,500 to qualify for a unit that is affordable to someone making 80% of family median income.

4. Fair Market Rents

Another measure of housing affordability is whether local rent exceeds Fair Market Rents (FMR), or maximum allowable rents (not including utility and other allowances) as determined by HUD. Figure 11 shows the FMR for subsidized units in FY19 and FY20 for the Lowell, MA FMR Area, which Groton belongs to.

Figure 11. HUD Fair Market Rents in Lowell, MA FMR Area.

Final FY 2020 & Final FY 2019 FMRs By Unit Bedrooms					
Year	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
FY 2020 FMR	\$1,066	\$1,188	\$1,534	\$1,912	\$2,078
FY 2019 FMR	\$1,026	\$1,179	\$1,514	\$1,897	\$2,047

Groton's median gross rent according to ACS estimates is \$1,258 per month, which is more than the efficiency and one-bedroom FMRs, but less than two-, three-, and four-bedroom rentals. This indicates that most rental households are paying within the range

of FMR, depending on the number of bedrooms they have. Table 9 shows the amount of rent being paid and the percentage of renters at each level in Groton.

Table 9. Percentage of Renters Paying Housing Costs

Monthly Rent	% of Renters
Less than \$500	14
\$500 to \$999	26
\$1,000 to \$1,499	39
\$1,500 to \$1,999	13
\$2,000 to \$2,499	7
\$2,500 to \$2,999	0
\$3,000 or more	0
Source: 2014-2018 ACS 5-Year Estimates	

5. Subsidized Housing Inventory (SHI)

Under M.G.L. Chapter 40B, affordable housing units are defined as housing that is developed or operated by a public or private entity and reserved for income-eligible households earning at or below 80% of the MFI. In addition, the units are secured by deed restriction to ensure affordability terms and rules. All marketing and placement efforts follow Affirmative Fair Housing Marketing guidelines per the Massachusetts Department of Housing and Community Development (DHCD).

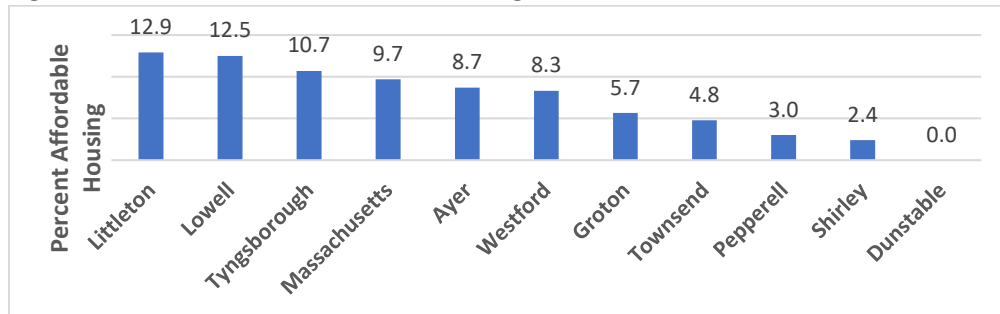
Housing units that meet these requirements, if approved by DHCD, are added to the Subsidized Housing Inventory (SHI). Under Chapter 40B, in any municipality where less than 10% of units are included on the SHI, a developer can build more densely than the municipal zoning bylaws would permit, if at least 25% (or 20% in certain cases) of the new units are affordable.

A municipality's SHI is determined by dividing the number of affordable housing units by the total number of year-round housing units from the most recent decennial Census (2010); in Groton, the SHI is 5.65%. The number of affordable units can change based upon the expiration of deed-restrictions that maintain affordability for qualified affordable units. As the number of SHI-eligible units increases, the 10% threshold may be maintained or exceeded. Statewide, 9.7% of housing units are on the SHI, and 12% of municipalities have met the 10% requirement under Chapter 40B.

Groton has 3,930 year-round housing units (Census 2010), of which DHCD currently counts 222 units as affordable. Of these 222 units, 177 are rental units and 45 are ownership units; 63 units are restricted as affordable in perpetuity and the remaining 159 units have varying dates of restriction expiration, the earliest being 2029. To meet the 10% required minimum of affordable housing units, Groton will need an additional 173 units. To meet certification requirements, Groton will need to produce 20 units in a year

or 39 units in two years. Figure 12 shows the percent of affordable housing units on the SHI within Groton and its nearest neighbors.

Figure 12. SHI for Groton and Surrounding Communities



Source: MA Department of Housing and Community Development Subsidized Housing Inventory

6. Affordability Gap

Another way to measure housing affordability is to compare the median home sales price in a community to the price that a household at the community's median income can afford. As housing prices increase, the affordability gap widens. The affordability gap is defined as the difference between the cost of housing and the proportion of income that is reasonable to pay for housing, typically defined as 30 percent of gross income. Over 30 percent of income is considered cost-burdened for the homeowner. The affordability gap is calculated as the difference between the median cost of a house and the cost of a house affordable to a household earning the median income

According to Realtor.com, as of April 2020, the median listing price of a home in Groton was \$549,900 and the median sales price was \$520,000; and according to ACS 5-year Estimates, the median income is \$126,883. Typically, income is multiplied by three to determine what can be affordable. For a person with Groton's median income, they would be able to afford a home at \$380,649, which is less than Groton's median home sales price. To afford the median sales price of a single-family home at \$520,000 by dint of income alone, a household would have to earn \$173,333 annually. A household earning the 2020 HUD metro median family income for Groton of \$108,000 would not be able to afford a home at the median sales price. To the extent that households with less income than is deemed "affordable" do purchase, that capacity is often explained by the household using assets to complete the transaction. Such assets may be savings, gifts, or equity gained from a prior home sale.

7. Housing Cost Burden

HUD defines cost-burdened families as those "who pay more than 30 percent of their income for housing" and "may have difficulty affording necessities such as food, clothing, transportation, and medical care". According to 2014-2018 ACS 5-year Estimates, in Groton, 30% of homeowners with a mortgage, 19% of homeowners without a mortgage, and 42% of renters are estimated to be cost burdened by their housing costs. Housing costs for a homeowner include principal and interest, mortgage and property insurance, property taxes, and utilities, whereas, a renter's housing costs are rent plus utilities.

Figures 13 and 14 show the percent of cost burdened households in Groton and the surrounding communities. Groton has the same percent of cost burdened homeowners as the State, Dunstable, and Townsend. Only Shirley and Lowell have higher percentages of cost burdened homeowners, but not by a wide margin. For renters in Groton, 40% are cost burdened, as compared to the State which has 50% of renters cost burdened.

Of additional note, 19% of homeowners without a mortgage are still considered cost burdened. This most likely is attributed to seniors on fixed incomes who have raised their children and paid off their mortgages, but still cannot afford to maintain their homes at their current income levels and property tax rates.

Figure 13. Cost Burdened Homeowners.

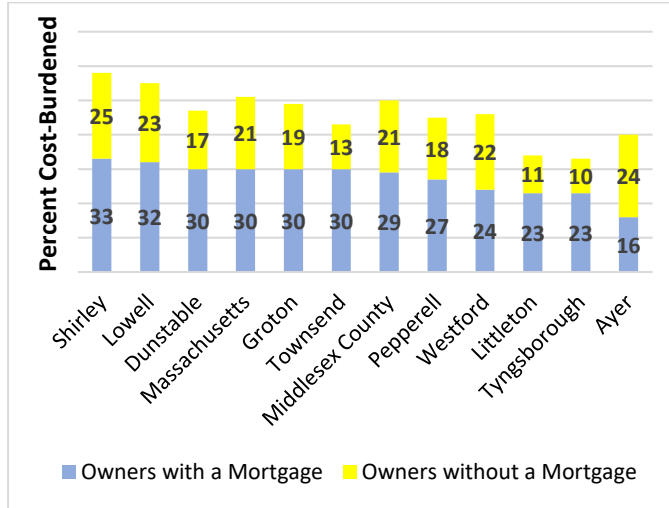
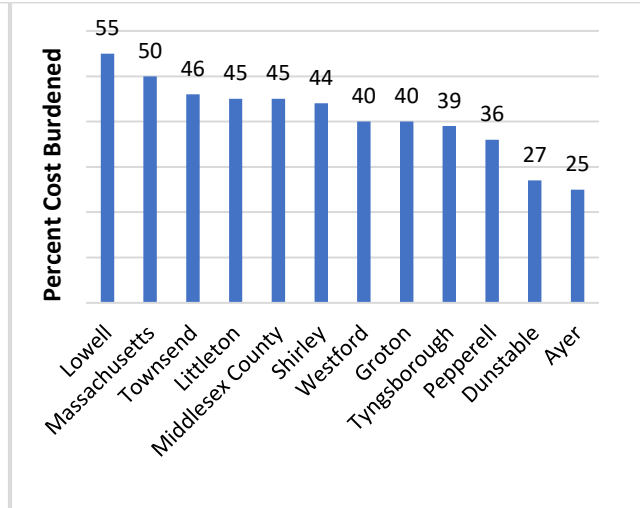


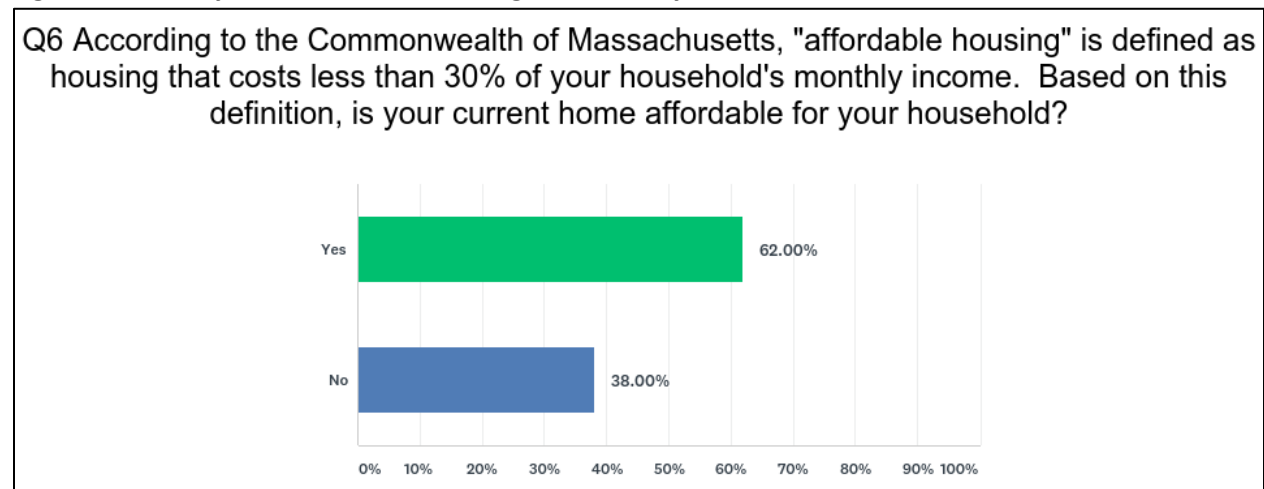
Figure 14. Cost Burdened Renters.



Source: 2014-2018 ACS 5-Year Estimates

In a survey of Groton residents, the question in Figure 15 was asked and the result can be seen following the question. Thirty-eight percent of the 202 survey respondents indicated that they were in fact paying more than 30% of their income on housing costs and considered their current home unaffordable.

Figure 15. Survey Question #6 on Housing Affordability



E. Development Constraints

Residential development is influenced by various factors, including historical development patterns, existing land use regulations, natural resources protection areas, municipal infrastructure, and the availability of developable land. This section provides an overview of constraints impacting residential development in Groton, including regulatory and physical obstacles to the creation of affordable housing.

1. Regulatory Constraints

Groton's Zoning Bylaw is primarily geared toward single-family homes on larger lots. This zoning model is not conducive to developing affordable housing or multifamily housing rentals. Groton has made use of zoning tools such as transfer of development rights, accessory dwelling units (ADU), flexible development, and a Town Center Overlay District (TCOD) to expand the types of housing that can be built in Groton and ease permitting burdens on developers.

ADU are allowed by Special Permit from the Board of Appeals and special consideration will be given for an apartment which will be restricted to a rent affordable to a person or household of low or moderate income. The ADU is required to be located within the existing residential structure on the lot. In 2020, the Planning Board is sponsoring Town Meeting warrant articles proposing to expand the ADU bylaw to allow detached ADUs by special permit issued by the Planning Board. A second proposal also calls for allowing attached ADUs by right. If these measures pass, then two-bedroom ADUs will be allowed which would represent another useful change. While not counting on the town's SHI, these units will assist residents in paying for their housing costs, especially seniors and young families.

Flexible developments with more than ten units are required to provide, at a minimum, 15% of the units be affordable for persons with low or moderate income. Flexible development also allows, single, two-, and multifamily units up to a maximum of five units. High land values, large-lot zoning, and sewage disposal requirements would make it challenging for homebuilders to construct many two-family dwellings in Groton. Having a ten-unit threshold and requiring an affordable unit tends to, in some cases, lead a developer to design a nine-unit development to avoid the required affordable unit. This bylaw will be evaluated for any amendments that will simplify and remove any barriers to successfully encouraging developers to use this mechanism.

The purpose of the TCOD is to promote a socially and economically vibrant town center by enabling civic, commercial, and residential development that is consistent with the design guidelines for the district and with the Town's Comprehensive Master Plan, and by providing landowners with the opportunity to elect an alternative form of development which provides greater flexibility and density in exchange for advancing the TCOD design and land use goals contained in those documents. The Boynton Meadows project completed in 2019 successfully built a mix of residential and commercial units, which included three affordable units.

Single-family units or structures are allowed by zoning bylaw to be converted to two-family structures by right or three-family structures by special permit. Age restricted (55+) housing units are allowed with not more than twelve housing units per structure by special permit and no more than one unit per 5,000 square feet of lot area. Evaluation of these requirements will be reviewed to ensure these are not barriers to affordable housing development.

2. Natural and Physical Constraints

Groton has an abundance of natural resources throughout the town that it has recognized and protected for the critical resources that they are whether it be rivers, streams, ponds, lakes, water supply, forests, agriculture, endangered species habitat, stormwater, or floodplain. There are two major rivers in town, the Nashua and the Squannacook, portions of which were recently designated (March 2019) as Federal Wild & Scenic Rivers because of their outstanding natural, cultural, and recreational values. While not imposing any specific regulations, this designation provides a mechanism to develop a stewardship plan and stewardship committee, ensuring continued monitoring and protection of these resources.

In December 2002, the MA Secretary of Environmental Affairs designated two Areas of Critical Environmental Concern (ACEC) both including resources in Groton. An ACEC is a place in Massachusetts that receives special recognition because of the quality, uniqueness, and significance of its natural and cultural resources. The Squannassit and Petapawag ACECs encompass 3,990 and 14,950 acres respectively in Groton, representing over 90% of Groton's land area. While the ACEC Program does not necessarily impose any new regulations themselves, other State natural resource regulations and protections include caveats for development within an ACEC. Groton's ACECs do contain an abundance of rare species habitat and that factor often limits development.

The Town has a Water Resource Protection Overlay District that encompasses well over half of the Town and limits allowable residential uses to one single-family dwelling per lot regardless of uses permitted in the underlying district. The District boundaries mirror the Zone I, Zone II, and Zone III groundwater and wellhead protection areas noted in 310 CMR 22, the Massachusetts Drinking Water Regulations. Groton's Board of Health Regulations applicable to this District also limits the number of units allowed to be built. While these protections and regulations are critical, it limits the available land for multifamily residential housing.

3. Land Availability

According to the MA Department of Revenue, Division of Local Services, Data Analytics and Resources Bureau, the only types of parcels that have increased in number in Groton are single-family and condos, by 8% and 184% respectively. Table 10 shows the parcel types and how they have changed over the past 15 years. The number of parcels with multifamily housing units have decreased 14% for two-family structures, 21% for three family structures, and 14% for apartment structures. Other residential parcels have also decreased 32% over that time.

Table 10. Parcel Counts by Type FY2005-FY2020

PARCEL TYPE	FY2005	FY2010	FY2015	FY2020	% CHANGE
Single Family	2,990	3,065	3,163	3,225	8%
Condos	104	178	238	295	184%
Other residential	44	40	36	30	-32%
Two-family	160	145	132	137	-14%
Three-family	14	12	12	11	-21%
Apartment	14	14	14	12	-14%
Commercial	100	92	87	89	-11%
Industrial	17	16	15	15	-12%
Chapter 61	103	58	57	53	-49%
Vacant	644	646	598	482	-25%

Source: MA Department of Revenue, Division of Local Services, Accessed 1/24/20
https://dls.gateway.dor.state.ma.us/reports/rdPage.aspx?rdReport=PropertyTaxInformation.LA4.Parcel_counts_vals

Using Groton's Assessor's Data and MassGIS data, an evaluation of available town-owned parcels in Groton was conducted to exclude parcels as undevelopable based on absolute and partial constraints including, but not limited to, wetlands, riverfront area, endangered species habitat, floodplain, and water supply protection. The results can be seen on a *Town-Owned Land with Potential for Affordable Housing Production Map* in Appendix B. The resulting seven parcels shown in Table 11 will be further evaluated for affordable housing development potential. In addition to these parcels, Groton's housing entities will evaluate all Chapter 61 parcels for potential affordable housing uses and be prepared for their purchase should these parcels be removed from their tax classification.

Table 11. Town-Owned Parcels for Consideration of Affordable Housing

LOCATION	PARCEL ID	ACRES	ZONING DISTRICT
145 Main Street	113-43-0	3.6	RA/TCOD
Bridge Street	248-9-0	34.7	RA
Hoyt's Wharf Road	249-51-0	10.4	RA
Nashua Road	227-135-0	7.1	RA
Nashua Road (owned by the Groton Housing Authority)	227-93-0	14	RA
Shirley Road (portion of Surrenden Farm)	220-35-0	14.5	RA
Townsend Road	205-9-1	16.9	RA

4. Municipal Infrastructure

In Groton, drinking water supplies draw from aquifers, or areas of water-bearing permeable rock or gravel that store and transmit groundwater. The health and viability of aquifers relate directly to the health of the larger ecosystem. The Squannacook River, Cow Pond Brook, and Baddacook Pond are important resources for Groton's water

supplies. A third large aquifer underlies the Reedy Meadow area in the northern part of Groton. It supports the well serving the Groton-Dunstable Regional High School and two public wells in Pepperell. The town has two other potential well sites at Unkety Brook and Shattuck that are fully permitted.

The MA Department of Environmental Protection (DEP) regulates water supply protection areas around drinking water supplies, and these areas usually form the basis for local regulation as well. Zone I is a 400 foot protective radius around a public well or wellfield. Zone II represents the area that provides the most direct supply of water to the well under stress pumping conditions and is considered the aquifer contribution zone. Zone III is an aquifer recharge zone where water flows into Zone II. Like most Massachusetts towns, Groton has adopted zoning to limit land uses and use intensity in state-designated water resource protection areas. In addition, Groton has adopted zoning to limit activity throughout the watersheds that drain into DEP Zone II areas. Together, the two DEP-approved areas and the larger watersheds determine the boundaries of Groton's Water Resource Protection District.

Groton has two public water systems: The West Groton Water Supply District (WGWSD) and the Groton Water Department (GWD). The WGWSD serves the area along Townsend Road, West Main Street, Kemp Street, Hill Road, and other smaller streets in that vicinity. Today, West Groton Water Supply District services and supplies clean, safe drinking water to over 600 homes & businesses in the district. The system has two water supply sources: the Townsend Road Wellfield and the Town Forest Well.

The GWD serves all other areas of Groton, except for a section of town along its northern border. It is a town department overseen by the Groton Water Commission; a three-member elected board. As of 2018, the GWD serviced 2,200 water connections through a total of fifty-two miles of water distribution mains. The water system has four groundwater wells, all active except for the Shattuck Well, which serves as an emergency source because it has elevated levels of iron and manganese. Groundwater supplies often carry these elements, which are not considered a health risk, but they sometimes have an unappealing taste, odor, or color.

The Groton Sewer District is a small municipal sewer system servicing 584 buildings in Groton Center. All other areas of town rely on private septic systems, except for the Four Corners Sewer District described below. Under a 1987 agreement, Groton purchased capacity at the Pepperell Wastewater Treatment Plant for disposal of sewage produced in the Groton Sewer District. Groton also contracts with Pepperell to provide operations and maintenance support for the system's two pump stations, force main, manholes, laterals, and interceptors.

At the 2015 Annual Town Meeting, the Four Corners Sewer District was established, and funds were appropriated for the engineering and design of the project. The \$2.1 million sewer project was funded by a MassWorks grant and now provides wastewater disposal for commercial and business parcels as well as two residential parcels.

III. EXISTING MUNICIPAL TOOLS AND RESOURCES

A. Board and Committees

The Groton Housing Authority (GHA) is the local body responsible for the expenditure of State and Federal housing grants. The GHA currently owns and manages 20 units of State-subsidized rental housing for the elderly and disabled and eight units of rental housing for families. In addition to the State public housing inventory the GHA also owns nine units of rental housing for moderate-income families located on Sandy Pond Road. The GHA also serves as the long-term monitoring agent for several affordable units, assuring that these units will remain affordable in perpetuity as stated in the deed restrictions. Community Preservation Act (CPA) funds in the amount of \$25,000.00 were appropriated for pre-development studies which were conducted on a parcel of land owned by the GHA on Nashua Road. Currently, the GHA is working with other town boards to evaluate this parcel of land for affordable housing.

The GHA has been approved by the Department of Housing and Community Development (DHCD) to work on two major upgrades to their properties. The first upgrade will be on the sewer pump pit. The Authority has had some major issues with the sewer pumps in the past few years, so this project has been upgraded to a high priority by the Capital Planning System. The second upgrade is to hire an architect to do a feasibility study to possibly add an elevator to the senior building. If this is possible, it would be a major upgrade to the building and a major upgrade to the quality of life that seniors who live on the higher floors will be able to enjoy.

The Town of Groton adopted and accepted the Community Preservation Act (CPA) in 2004 and established a Community Preservation Committee (CPC). The CPC considers requests for CPA funding and recommends expenditures to Town Meeting each year. Part of the CPC's charge involves preparing an annual Community Preservation Plan, which outlines eligible uses of CPA funds and potential ways to invest CPA funds in community housing.

The Town of Groton accepted M.G.L. Chapter 44 Section 55C, Municipal Affordable Housing Trust Fund, to the Town Bylaws in 2008. The purpose of the Trust Fund is to provide for the preservation and creation of affordable housing in the Town of Groton for the benefit of low- and moderate-income households earning up to 125% of area median income as defined by the U.S. Department of Housing and Urban Development. The Town of Groton Affordable Housing Trust was created on November 17, 2010, and the Trust is structured to have at least one member drawn from the Board of Selectmen and other town boards. In 2011 Groton Town Meeting approved \$400,000 of CPA funds to the Affordable Housing Trust, which used the funds to subsidize the Boynton Meadows mixed use development. Boynton Meadows saved an historic building and provided three affordable units as well as 15 market rate units in the Town Center Overlay District. Any profits or return of capital from this investment will be available for additional affordable housing opportunities.

The Groton Housing Partnership works with private developers and various Town boards involved in the permit process (including the Housing Authority) to evaluate proposals and make recommendations, primarily for first-time home buyers.

B. Zoning

The Town Center Overlay District (§218-30.2) was established in 2008 as the Station Avenue Overlay District and renamed in 2011, the Town Center Overlay District (TCOD) includes land along Station Avenue, Court Street, and the Nashua River Rail Trail in Groton Center. The TCOD provides for commercial uses, duplexes, and multi-family dwellings. Development in the TCOD is governed by less prescriptive requirements than those which apply in Groton's other zoning districts. Notably, the TCOD has no minimum lot area or frontage regulations. Buildings may not exceed a height of thirty-five feet, and no buildings are permitted within fifteen feet of the district boundary. There is also a maximum site coverage rule (75 percent). Although the TCOD has a residential density cap of ten units per acre, up to fourteen units per acre may be built using Transfer of Development Rights (TDR) lots. The overlay area is the only designated "receiving zone" for TDR lots in town. In all other respects, development in the TCOD is judged for its adherence to the Planning Board's design guidelines. The Board worked with Dodson and Flinker on updating the TCOD Design Guidelines to include Low Impact Development requirements which were adopted on February 18, 2016.

The Flexible Development Bylaw (§218-26) has as two of its stated purposes to promote the development of housing affordable to low-, moderate- and median-income families; and to promote the development of housing for persons over the age of 55. If a development is more than ten units, it is required to provide, at a minimum, 15% of the units be affordable for persons with low or moderate income. Flexible development also allows, single, two-family, and multifamily units up to a maximum of five units.

Accessory Apartments (§218-16D) allow for the construction of an accessory housing unit secondary to a single-family structure. There are specific criteria to be met in this regulation but allows the primary resident to rent out the unit or downsize into the unit and rent the primary residence. These do not count on the SHI but provide a needed resource for homeowners looking to save money.

The 2014 Fall Special Town Meeting adopted a new Zoning Map with business zoning districts and a new Schedule of Use Regulations. The amendments converted the previous Business (B-1) District to three new districts: Village Center District, Neighborhood District, and General Business District. The previous Manufacturing District (M-1) was changed to Industrial District (I). The Use Regulations and Intensity Regulations were revised to accommodate the size, scale, and locations of each district.

IV. HOUSING GOALS

A. STRIVE FOR ANNUAL NUMERICAL TARGETS FOR AFFORDABLE HOUSING AND HOUSING PRODUCTION PLAN CERTIFICATION

Based on the Massachusetts Department of Housing and Community Development's (DHCD) most recent data on the Chapter 40B Subsidized Housing Inventory (SHI), Groton has 3,930 year-round housing units, of which 222 can be counted as affordable, representing 5.65% of the year-round housing stock. Groton is therefore vulnerable to losing control over housing development through Chapter 40B comprehensive permit applications. While it is a daunting challenge to move from a 5.65% to a 10% level of housing affordability, careful planning, local leadership and new resources can help the community make a more significant contribution to meeting local and regional needs with respect to providing decent, safe and affordable homes in Groton.

DHCD's certification of compliance, which allows communities to deny a 40B application as "Consistent with Local Needs" for a period of 12 or 24 months, requires an increase in affordable housing units equal to 0.5% or 1.0% respectively, of the communities year-round housing units. In Groton's case, 20 affordable units would need to be built in a year to gain certification from DHCD for a 12-month 40B stay. If a community has a DHCD approved HPP and is granted a DHCD certification of compliance with the plan, a decision by the Zoning Board of Appeals (ZBA) to deny 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 (HAC).

B. ENCOURAGE A DIVERSITY OF HOUSING TYPES FOR A RANGE OF INCOME LEVELS, AGES, AND ABILITIES.

It can be argued that diversity in a community contributes to local health and vitality, and that differences enrich us all. There are clear advantages for maintaining what diversity still exists in Groton related to economic, age, religious, racial, and ethnic differences. Certainly, the preservation and production of affordable housing is a proven method for promoting diversity, allowing those individuals and families with more limited means to afford to live in town, particularly when the housing market is becoming increasingly oriented to the affluent. Solutions need to be found to enable children who grew up in town to return to raise their own families here, to offer Town employees the opportunity to live in the community in which they work, to provide housing alternatives to elderly residents who have spent much of their lives in town but now require alternatives to their large single-family homes, to offer fully accessible homes so those with disabilities are not burdened, and to offer families the flexibility of moving to larger homes as their families grow.

C. MAINTAIN GROTON'S SMALL-TOWN, RURAL CHARACTER AND ENSURE THAT NEW HOUSING CREATION IS HARMONIOUS WITH THE EXISTING COMMUNITY.

New affordable housing development should be harmonious with the existing community, becoming an amenity that blends well within the architectural context of Groton.

Developments, to the greatest extent possible, should incorporate a number of characteristics – mixed-income, covering a wide range of income needs; low to medium density, scattered-site, eliminating huge impacts in any one part of the community; and well designed to make maximum use of the natural attributes of development sites and to conform with the small-town, rural character of Groton.

D. MONITOR AND PRESERVE EXISTING AFFORDABLE UNITS

Groton has 3,930 year-round housing units (Census 2010), of which DHCD currently counts 222 units as affordable. Of these 222 units, 177 are rental units and 45 are ownership units; 63 units are restricted as affordable in perpetuity and the remaining 159 units have varying dates of restriction expiration, the earliest being 2029. Monitoring the 159 units with expiration dates should occur so that steps to ensure retaining affordability restrictions can be implemented.

E. ENCOURAGE A GREATER VARIETY OF ARCHITECTURAL DESIGN AND DIVERSITY OF HOUSING TYPES.

Historically, market conditions and local zoning bylaws have incentivized developers to produce single-family homes on large lots. Not all households are best served by such development, and the Town can create opportunities for developers to build other types of housing for residents. For example, some of the elderly who own their homes are likely finding that these homes are too large for them to maintain on fixed incomes and that they are becoming increasingly isolated, compounded by limited transportation options such as trains, buses and taxis. Couples are hard-pressed to find housing they can afford in which to raise their families. Single individuals, whether they be young or old, may wish to live in closer proximity to others of similar age. Opportunities need to be made available to allow current residents to remain in place if they wish and to provide new housing options that are more responsive to current needs and lifestyle choices for others.

F. PROMOTE OUTREACH AND EDUCATION TO THE COMMUNITY TO PROVIDE INFORMATION ON AFFORDABLE HOUSING AND TO ENGAGE RESIDENTS IN LOCAL INITIATIVES.

Affordable housing production will not happen in Groton without the support of the community. To secure this support, it will be important to better inform residents on the need and benefits of affordable housing and to solicit their support in local efforts to guide new residential development to better meet local needs and priorities. Increase resident awareness of unmet housing needs and demand and explore real and perceived impacts of housing development on the community. Provide affordable and fair housing educational/training opportunities to town staff and ensure compliance with fair housing laws and other legal housing requirements. Ensure cross-town board coordination and alignment on housing activities. Promote existing programs aimed at helping seniors to stay in their homes, such as housing rehabilitation and modification, emergency repair services, and buy-down programs.

G. LEVERAGE OTHER PUBLIC AND PRIVATE RESOURCES TO THE GREATEST EXTENT POSSIBLE.

Groton is a small town that does not receive federal funding for affordable housing on an entitlement basis and it does not have large pockets of poverty that make it a target for state funding, so the Town needs to be creative in how it can leverage both public and private resources to make affordable housing development possible. State agencies recognize the importance of smaller communities doing their fair share in housing lower income households and want to be supportive of affordable housing initiatives, nevertheless, the town needs to be strategic in how it invests its limited resources towards the production of new housing opportunities.

V. IMPLEMENTATION STRATEGIES

Achieving the goals set forth in Section IV will require appropriate tools and regulations (or regulatory relief), financial resources, development capacity, and political will. The proposed set of strategies is based on recommendations included in the Town's Master Plan, the previous Housing Production Plan, public meetings, and the experiences of comparable communities in the region and elsewhere in the state.

- A. Evaluate zoning bylaws and Board of Health Regulations for barriers to developing affordable housing, including but not limited to, accessory apartments, dimensional requirements for infill or non-conforming lots, multifamily development, flexible development, and subsurface sewage disposal regulations.
- B. Evaluate the feasibility of the six identified town owned parcels for affordable housing development and consider a Request for Proposal to attract a suitable developer.
- C. Revisit and assist Groton Housing Authority with developing Nashua Road parcel.
- D. Review active Chapter 61 parcels for potential purchase for town sponsored affordable housing and/or 40B development.
- E. Consider adopting a bylaw that provides density bonuses for including senior and/or handicap-accessible units.
- F. Continue existing and establish new regional housing partnerships with surrounding communities.
- G. Evaluate affordable housing potential near new sewer infrastructure in the Four Corners Sewer District.
- H. Develop an outreach program that includes the public in affordable housing topics and proposed projects.
- I. Cultivate partnerships with non-profit housing developers.

- J. Consider purchasing vacant and abandoned existing housing and converting to affordable housing.
- K. Identify and leverage funding for affordable housing development. Specifically, the Town Meeting can vote to send Community Preservation funds to the Affordable Housing Trust to be held for the future purchase of property to be used for affordable housing. In this way, the Affordable Housing Trust would have accumulated funds and be able to purchase property for affordable housing, such as property withdrawn from Chapter 61, without waiting for a future Town Meeting vote to secure needed funds.
- L. Monitor and maintain affordability restrictions for existing affordable housing listed on the town's Subsidized Housing Inventory.

APPENDIX A HOUSING TERMS GLOSSARY

Accessory Apartment

A secondary dwelling unit created within or as an extension of an existing dwelling that contains separate bath and kitchen facilities.

Adaptive Reuse

The conversion of nonresidential properties such as mills, schools, hospitals, military bases, motels, warehouses, office buildings, etc. into residential or mixed uses.

Area Median Income (AMI)

The estimated median income, adjusted for family size, by metropolitan area (or county, in nonmetropolitan areas). AMI is updated annually by the US Department of Housing and Urban Development (HUD) and used as the basis of eligibility for most housing assistance programs. www.huduser.org

Brownfields

An abandoned, idled, or underused property where expansion or redevelopment is complicated by real or perceived contamination. Brownfield sites include abandoned factories and other industrial facilities, gasoline stations, oil storage facilities, dry cleaning stores, and other businesses that formerly dealt with polluting substances. Information about the state's brownfields redevelopment fund can be found at: www.massdevelopment.com

Citizens' Housing & Planning Association (CHAPA)

Established in 1967, CHAPA is a statewide non-profit umbrella organization for affordable housing and community development activities. CHAPA's mission is to encourage the production and preservation of housing affordable to low-income families and individuals. www.CHAPA.org

Chapter 40B

The state's Comprehensive Permit law, enacted in 1969, established an affordable housing goal of 10% for every community. In communities below the 10% goal, developers of low- and moderate-income housing can seek an expedited local review under the comprehensive permit process and can request a limited waiver of local zoning and other restrictions which hamper construction of affordable housing. Developers can appeal to the state if their application is denied or approved with conditions that render it uneconomic and the state can overturn the local decision if it finds it unreasonable in light of the need for affordable housing. (Chapter 774 of the Acts of 1969; M.G.L.c.40B§20-23). www.mass.gov/hed/community/40b-plan

Chapter 40R

Also known as the Smart Growth Zoning Overlay District Act (Chapter 149 of the Acts of 2004), M.G.L. Chapter 40R encourages communities through financial incentives to create dense residential or mixed use smart growth zoning districts which include a high percentage of affordable housing units, located near transit stations and/or in areas of concentrated

development such as existing city and town centers.
<http://www.mass.gov/hed/community/planning/chapter-40-r.html>

Community Development Block Grant (CDBG)

The Community Development Block Grant (CDBG) program is a federal program that provides communities with resources to address a wide range of unique community development needs. The Department of Housing and Urban Development (HUD) provides funding either directly to larger municipalities designated as entitlement communities or through the Massachusetts Department of Housing and Community Development's CDBG program.
www.mass.gov/hed/community/funding/community-development-block-grant

Community Economic Development Assistance Corporation (CEDAC)

A quasi-public agency created by the Legislature in 1978 to provide development assistance to nonprofit developers to increase the supply of affordable housing and help revitalize chronically distressed areas. By statute, it can only provide services to nonprofit corporations. CEDAC maintains a database on their website of over 1,400 properties statewide at risk of losing their affordability. www.cedac.org

Community Preservation Act (CPA)/ Chapter 44B

The Community Preservation Act Enabling Legislation (Chapter 267 of the Acts of 2000). Allows communities, at local option, to establish a Community Preservation Fund to preserve open space, historic resources, and community housing by imposing a surcharge of up to 3% on local property taxes. The state provides matching funds from its own Community Preservation Trust Fund, generated from an increase in certain Registry of Deed's fees. The Community Preservation Coalition (CPC) works with communities and advocates and supports the passage of CPA.
www.communitypreservation.org

Congregate Housing

Housing accommodation that offers separate rooms or apartments but provides shared activities of daily living with other residents.

Conservation Easement

A legal agreement, often used to preserve rural areas or Greenfields, in which a government or nonprofit can purchase a property in return for the guarantee of preserving it from development.

Co-operative (co-op)

A form of shared ownership housing where all residents own stock in the corporation that owns the property. They do not own their units, but co-op share ownership entitles a resident to a long-term lease on a unit and a vote in the governance of the property. Limited equity cooperatives are a form of affordable, resident-controlled homeownership in which the individual share purchase prices are very low so that the resident does not need mortgage financing to buy in. Like rental properties, co-ops may be syndicated to raise money for the construction.

Cottage Housing

Cottage Housing is generally defined as a grouping of small, single family dwelling units clustered around a common area and developed with a coherent plan for the entire site. They have gained popularity in recent years as a type of infill development on small sites, within existing developed areas. The cottage units may have other shared amenities. The shared common area and coordinated design allow densities that are higher than typical single-family neighborhoods, while minimizing impacts on adjacent residential areas.

Deferred loan (a.k.a. deferred payment second mortgage or soft debt)

Debt (borrowed money), often from a public or charitable source, repayment of which may be postponed for a specified period of time, indefinitely, or forgiven entirely, if the property maintains certain levels of affordability for a defined time period. Most deeply affordable housing needs some type of deferred loan in order to be feasible.

Department of Housing and Community Development (DHCD)

Massachusetts DHCD is the state's lead agency for housing and community development programs and policy. It oversees the state-funded public housing, administers rental assistance programs, including tax credits, provides funds for municipal assistance, and funds a variety of programs to stimulate the development of affordable housing. www.mass.gov/hed

Department of Housing and Urban Development (HUD)

The U.S. Department of Housing and Urban Development's mission is to create strong, sustainable communities and quality affordable homes. HUD administers hundreds of programs targeting communities from urban to rural. www.hud.gov

Entitlement Community

A city or urban county of at least 50,000 in population making it eligible for Community Development Block Grant (CDBG) funds directly from HUD.

Expiring Use Restrictions

Refers to affordable housing where the restrictions on rents and/or incomes of occupants could or will expire in the near future if owners prepay their publicly assisted mortgages and convert the units to market rate housing. The units were built with federal and/or state subsidies (such as low-cost mortgages, interest subsidies, rent subsidies and loan guarantees). While mortgages and other assistance often had terms as long as 30-40 years; many gave owners the option to prepay the mortgage after 20 years and thus remove use restrictions on the property. *Also see CEDAC.*

Fair Housing Act/MA Fair Housing Act

Federal legislation, first enacted in 1968 and expanded by amendments in 1974 and 1988, that provides the Secretary of HUD with investigation and enforcement responsibilities for fair housing practices. The law prohibits discrimination in housing and lending based on race, color,

religion, sex, national origin, handicap, of familial status. There is also a Massachusetts Fair Housing Act, which extends the prohibition against discrimination to sexual orientation, marital status, ancestry, veteran status, children, and age. The state law also prohibits discrimination against families receiving public assistance or rental subsidies, or because of any requirement of these programs.

Fair Market Rents (FMRs)

Maximum rents allowed by HUD in the Section 8 rental assistance program. Updated and published annually, FMRs represent HUD's estimate of the actual market rent for an apartment in the conventional marketplace. HUD sets FMRs by unit size (0-bedroom, 1 bedroom, etc.) and regions within each state. The current FMRs are posted on HUD's website: <http://www.huduser.org/portal/datasets/fmr.html>.

Federal Home Loan Bank of Boston (FHLBB)

One of the 12 district banks, the FHLBB covers the 6 New England states and is owned by more than 460 New England financial institutions. A wholesale bank (a bank for banks), it provides access to credit for its members and administers several grant and loan programs to promote community development and expand affordable housing.

Federal Home Loan Mortgage Corporation (FHLMC) or Freddie Mac

Congressionally chartered agency established in 1970 (and privatized in 1989) to buy qualifying residential mortgages from originating lenders. The loans are either kept in portfolio or packaged and sold as securities. Freddie Mac also offers programs with more flexible underwriting guidelines for lower income homebuyers. With Fannie Mae, the corporation's activity has helped to create an enormous secondary mortgage market.

Federal National Mortgage Association (FNMA of Fannie Mae)

Created in 1938 to purchase FHA, and later VA and conventional mortgages, Fannie Mae is now privately owned and managed, federally chartered corporation, the largest source of home mortgage funds in the United States. It buys qualifying residential mortgages from originating lenders and either keeps them in portfolio or packages and sells them as securities. Fannie Mae also offers programs with more flexible underwriting guidelines for lower income homebuyers.

501(c)(3)

Section of the Internal Revenue Code that grants status as a nonprofit corporation and entitles organizations to receive tax-exempt status and tax-deductible donations.

Geographic Information Systems (GIS)

A computerized system that stores and links spatially defined data in a way that allows information display and processing and production of maps and models. GIS is a powerful planning and analytical tool.

Green Building

A whole-building and systems approach to design and construction that employs building techniques that minimize environmental impacts and reduce the energy consumption of buildings while contributing to the health and productivity of its occupants.

Green Development

Development that uses environmentally friendly building practices and energy efficiency. There are several public and private incentives for green development, and increasingly, nonprofit developers use green construction as a way of increasing the expendable resources of lower income persons.

Greenfields Undeveloped Land

Smart growth principles dictate that new development be steered away from Greenfields to the maximum extent possible and toward sites where infrastructure and public transportation already exist, or to contaminated and/or underutilized sites that can be reclaimed to accommodate new development.

HOME Investment Partnership Program (HOME)

A federal program run by HUD which provides annual grants on an entitlement basis to states, large cities, and consortia of smaller communities for affordable housing activities, including homeownership, rent subsidies, housing development and rehabilitation. Like CDBG funds, some communities are part of a consortium and receive HOME funds directly from HUD and distribute in their communities. DHCD administers HOME funds at the state level.

Housing Appeals Committee (HAC)

A quasi-judicial body within DHCD, which hears appeals by developers, local zoning boards on comprehensive permit (Chapter 40B) decisions by local Zoning Boards of Appeal.

Housing Consumer Education Centers

A statewide information and referral network that assists tenants, landlords, current and prospective homeowners with their housing problems. The Centers are located at agencies that provide a variety of housing services throughout Massachusetts. www.masshousinginfo.org

Housing Stabilization Fund

The Housing Stabilization Fund (HSF) is a program available through DHCD to support comprehensive neighborhood redevelopment efforts and to help developers and municipalities acquire, preserve, and rehabilitate affordable housing. The state legislature placed a special emphasis on reusing foreclosed and distressed properties and on creating affordable homeownership opportunities.

Housing Toolbox/Welcome Home Massachusetts

MHP and the Citizens Housing and Planning Association (CHAPA) created an online affordable housing strategy web site that is designed to be a one-stop resource for local housing officials and volunteers. Called the Massachusetts Toolbox, the site features content designed to help

local officials and volunteers move locally initiated affordable housing developments forward. The toolbox provides easy access to strategies and best practices related to the preservation and production of all varieties of affordable housing. http://housingpolicy.org/index_MA.html

Inclusionary Zoning

A local zoning ordinance that either requires or encourages a developer to include affordable housing as part of a development or contribute to a fund for such housing. The bylaw may provide incentives such as increased density, reduced parking requirements, or expedited permitting in exchange for the affordable housing.

Infill Development

The practice of building on vacant or undeveloped parcels in dense areas, especially urban and inner suburban neighborhoods. Promotes compact development.

Limited Equity Homeownership

Ownership housing where resale values are restricted to maintain the long-term affordability of the units. A technique often used for housing developed with public assistance to reduce development costs (e.g. funding, relaxed zoning regulations, discounted sale of public land). Can take the form of a cooperative, a condominium or fee simple ownership.

Local and Regional Housing Authorities (LHAs)

A housing authority set up by a city or town, or group of towns, in accordance with state law, M.G.L. Ch. 149 to provide low-income family or elderly housing.

Local Housing Partnership

A local housing committee appointed by the municipality with the purpose of promoting opportunities to produce and preserve affordable housing.

Local Initiative Program (LIP)

A state program under which communities may use local resources and DHCD technical assistance to develop affordable housing that is eligible for inclusion on the State Housing Inventory (SHI). LIP is not a financing program, but the DHCD technical assistance qualifies as a subsidy and enables locally supported developments, that do not require other financial subsidies, to qualify for inclusion on the Subsidized Housing Inventory.

Low-Income Housing Tax Credit (LIHTC)

Federal tax credit for developers of affordable housing. States receive an annual dollar value of credits which they then allocate to qualifying projects based on priorities established in a state allocation plan. DHCD is the allocating agency for Massachusetts.

Manufactured Homes

A home built entirely in the factory to a federal building code administered by HUD. The Federal Manufactured Home Construction and Safety Standards (commonly known as the HUD code)

went into effect June 15, 1976. Manufactured homes may be single- or multi- section and are transported to the site and installed. The Federal standards regulate manufactured housing design and construction, strength and durability, transportability, fire resistance, energy efficiency, and quality.

Massachusetts Affordable Housing Trust Fund (AHTF)

A revolving trust fund established by the Massachusetts Legislature as Section 227 of Chapter 159 of the Acts of 2000, and now known as Chapter 121D. Administered by MassHousing, AHTF functions as a gap filler, the last funding piece necessary to make an affordable housing development financially feasible and sustainable for the long term. Funding is typically in the form of deferred loans.

MassDevelopment

A quasi-public agency created in 1998 by the merger of the Government Land Bank of the Massachusetts Industrial Finance Agency. MassDevelopment offers a variety of programs in support of economic development, large scale real-estate development projects and brownfield clean-up including pre-development assistance, loans, loan guarantees, mortgage insurance and taxable and tax-exempt bond financing. Its programs can also be used for mixed commercial and residential projects. www.massdevelopment.com

MassHousing (formerly the Massachusetts Housing Finance Agency, MHFA)

A quasi-public agency created in 1966 to help finance affordable housing programs. MassHousing sells both tax-exempt and taxable bonds to finance its many single-family and multi-family financing programs. The Agency oversees and regulates the properties it has assisted, and runs several other programs, some on behalf of HUD and DHCD. www.masshousing.com

Massachusetts Housing Investment Corporation (MHIC)

A private, non-profit corporation that provides loans for affordable housing, equity funds for low-income housing tax credit (LIHTC) developments and loan guarantees for lead paint abatement loans. Created in 1991 by a consortium of banks, MHIC also administers a bridge financing program for tax credit projects in conjunction with the Massachusetts Housing Partnership Fund. www.mhic.com

Massachusetts Housing Partnership (MHP)

A quasi-public agency created by the state legislature in 1985 to support affordable housing and neighborhood development. It is funded by state-mandated contributions from interstate banks and has received state funds as well. It is governed by a seven-member board appointed by the governor and the state's banking industry. MHP provides, below-market financing and bridge loans for affordable rental housing, runs the "One Mortgage" program for first time homebuyers and provides technical assistance to communities to support affordable housing. www.mhp.net

Massachusetts Rental Voucher Program (MRVP)

A state-funded rental assistance program begun in November 1992, as a revised version of the state's previous rental assistance program (Chapter 707). It has both a project-based component and a tenant-based component.

Mixed Income Housing Development

Development that includes housing affordable to various income levels.

Mixed Use Development

Projects that combine different types of development such as residential, commercial, office, industrial and institutional into one project.

Municipal Affordable Housing Trust

Passed into law in Massachusetts in 2005, allows for the creation of a trust created as part of local government for the purpose to administering funds and managing a range of real estate activities related to affordable housing.

Neighborhood Revitalization Strategy Area (NRSA)

Communities with HUD-approved NRSA's are offered enhanced flexibility in undertaking economic development, housing, and public service activities with their CDBG funds. This flexibility is designed to promote innovative programs in economically disadvantaged areas of the community. www.hud.gov

New England Fund (NEF)

An affordable housing program run by the Federal Home Loan Bank of Boston (FHLBB) NEF provides loans to member financial institutions to finance affordable housing. NEF is a widely used program for the development of mixed income housing under the Ch. 40B Comprehensive Permit.

OneStop Application

A detailed application for public funding sources submitted to DHCD by affordable housing developers. This comprehensive funding application ensures that funders are reviewing the same information and have complete financial information for a development project. Most public financing for affordable housing is obtained through DHCD which holds public funding rounds once or twice a year.

Regional Planning Agencies (RPA)

There are twelve Massachusetts regional planning agencies. They are public organizations that serve the local governments by dealing with issues and needs that cross city, town, and county boundaries, through planning, policymaking, advocacy, and technical assistance. Different RPAs have different strengths and focuses. www.apa-ma.org

Request for Proposal (RFP)

A process for soliciting applications for technical or consulting services or for project developers when funds are awarded competitively. In Massachusetts, public bodies securing goods and services and/or acquiring or disposing of real property are subject to M.G.L. Ch. 30B and should consult the Office of the Inspector General for required procedures and information about RFP's.

Section 8

A HUD program (officially called the Housing Choice Voucher Program) providing funding for rental assistance to low-income households. Participating tenants typically pay 30% of their income for housing (rent and utilities) and the federal subsidy pays the balance of the rent.

Single Room Occupancy (SRO)

Efficiency units which may or may not include separate bathroom or kitchen facilities.

Smart Growth

An approach to planning and development that promote a more efficient use of land to reduce sprawl using compact development patterns that are less dependent on the automobile and include a range of housing options and improve the balance of jobs and housing within the community or the region.

OneMortgage Program (formerly Soft Second Program)

The State's first-time homebuyer mortgage program operated by the Massachusetts Housing Partnership. ONE Mortgage features low, fixed-rate financing and as state-backed reserve that relieves homebuyers from the cost of private mortgage insurance. Eligible buyers obtain a bank mortgage from participating banks. www.mhp.net/homeownership

Subsidy

Typically refers to financial assistance that fills the gap between the cost of affordable housing development/operations and the mortgage or sales income supported by income restricted rentals or homeownership sales. Affordable rents and home sales prices are determined by financing program eligibility requirements. Often, multiple subsidies from various sources are needed, referred to as the "layering" of subsidies, to make a project feasible. In the state's Local Initiative Program (LIP), DHCD's technical assistance qualifies as a subsidy and enables locally supported developments that do not require other financial subsidies to use the comprehensive permit process. Also, "internal subsidies" refers to those developments that do not have an external source(s) of funding for affordable housing but use the value of the market units to "cross subsidize" the affordable ones.

Transit Oriented Development (TOD)

Mixed-use higher density development centered on existing or new transportation facilities including bus, rail, bicycle, and pedestrian pathways.

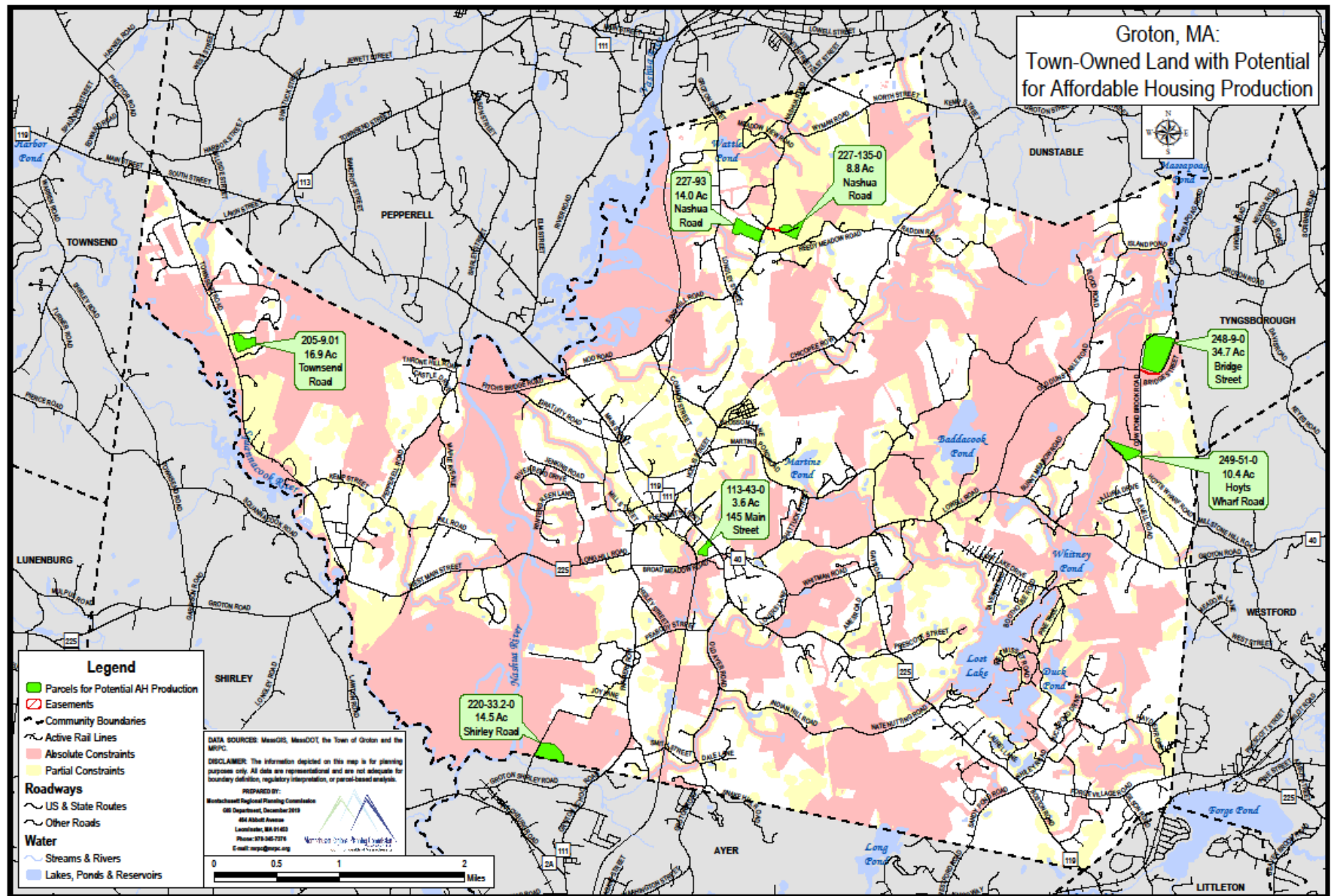
Transitional Housing

A short-term housing option for families or individuals that do not have permanent housing but benefit from more stability than that of an emergency shelter.

Universal Design

Building design that creates accessible and usable space for everyone, including people with disabilities.

APPENDIX B - Town-Owned Land with Development Potential



APPENDIX C – Survey Questions



Groton Housing Production Plan Survey

The Town of Groton has requested assistance from the Montachusett Regional Planning Commission (MRPC) to update its Housing Production Plan (HPP). The purpose of the HPP is to develop a proactive strategy for planning and developing affordable housing. The HPP is required to include a comprehensive housing needs assessment, a list of affordable housing goals, and an implementation plan to realize the goals.

This survey has been developed to assist with the housing needs assessment and solicit public input to be included in the HPP. We appreciate your opinions and will present the results of this survey at a Planning Board meeting in the fall.

Thank you for your participation!

1. What is your age?

- | | |
|--------------------------------|----------------------------------|
| <input type="radio"/> Under 18 | <input type="radio"/> 45-54 |
| <input type="radio"/> 18-24 | <input type="radio"/> 55-64 |
| <input type="radio"/> 25-34 | <input type="radio"/> 65-74 |
| <input type="radio"/> 35-44 | <input type="radio"/> 75 or over |

2. How many years have you lived in Groton?

- | | |
|----------------------------------|--|
| <input type="radio"/> 0-1 years | <input type="radio"/> 16-25 years |
| <input type="radio"/> 2-5 years | <input type="radio"/> 26 or more years |
| <input type="radio"/> 6-15 years | |

3. How many people live in your household?

- | | |
|-------------------------|-----------------------------------|
| <input type="radio"/> 1 | <input type="radio"/> 6 |
| <input type="radio"/> 2 | <input type="radio"/> 7 |
| <input type="radio"/> 3 | <input type="radio"/> 8 |
| <input type="radio"/> 4 | <input type="radio"/> More than 8 |
| <input type="radio"/> 5 | |

4. How many children under 18 live in your household?

☐ 0

☐ 4

☐ 1

☐ 5

☐ 2

☐ 6

☐ 3

☐ More than 6

5. How many adults 60 or over live in your household?

☐ 0

☐ 3

☐ 1

☐ 4

☐ 2

☐ More than 4

6. According to the Commonwealth of Massachusetts, "affordable housing" is defined as housing that costs less than 30% of your household's monthly income. Based on this definition, is your current home affordable for your household?

☐ Yes

☐ No

Additional Comments:

7. How would you describe your ability to meet your monthly housing costs?

☐ It is very easy to meet my monthly housing costs

☐ It is somewhat difficult to meet my monthly housing costs

☐ It is somewhat easy to meet my monthly housing costs

☐ It is very difficult to meet my monthly housing costs

☐ I am able to meet my monthly housing costs

8. Please evaluate this statement: "It is difficult to find affordable housing in Groton."

☐ Strongly agree

☐ Disagree

☐ Agree

☐ Strongly disagree

☐ Neither agree or disagree

Additional Comments:

9. Please score the following housing types you think are needed in the Groton community.

	There is a very high need for this type of housing	There is a small need for this type of housing	There is no need for this type of housing
Affordable housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Low income senior rentals (60 years or older)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Low income family rentals	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Moderate income rentals	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Moderate income home ownership housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Supported housing for seniors (60 years or older)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Supported housing for people with disabilities (59 years or younger)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Additional Comments:

10. How open are you to the following types of housing in Groton?

	I am very supportive	I am supportive	I am not supportive
Affordable housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Low income senior rentals (60 years or older)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Low income family rentals	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Moderate income rentals	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Moderate income home ownership housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Supported housing for seniors (60 years or older)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Supported housing for people with disabilities (59 years or younger)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Additional Comments:

11. Would you or someone you know benefit from any of the following types of housing? (Please check all that apply)

☐ Affordable housing

☐ Moderate income home ownership housing

☐ Low income senior rentals (60 years or older)

☐ Supported housing for seniors (60 years or older)

☐ Low income family rentals

☐ Supported housing for people with disabilities (59 years or younger)

☐ Moderate income rentals

Additional Comments:

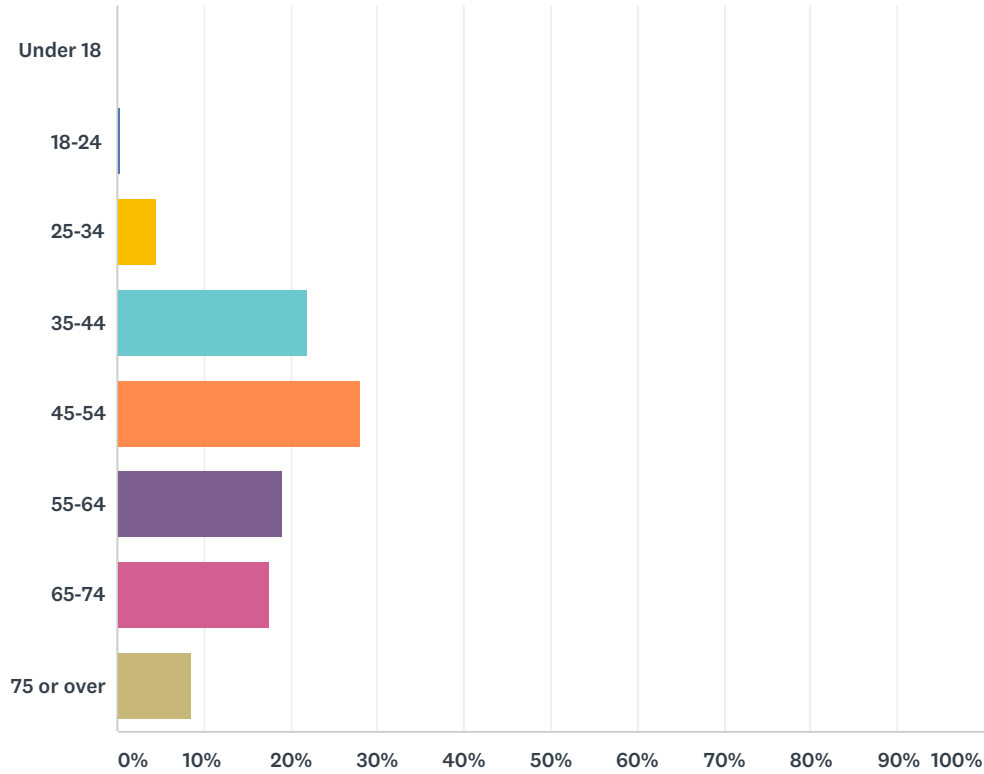
12. Are there other housing needs in Groton that you would like to see addressed in Groton's new Housing Production Plan?

13. Please provide any additional comments you would like to share.

APPENDIX D – Survey Results

Q1 What is your age?

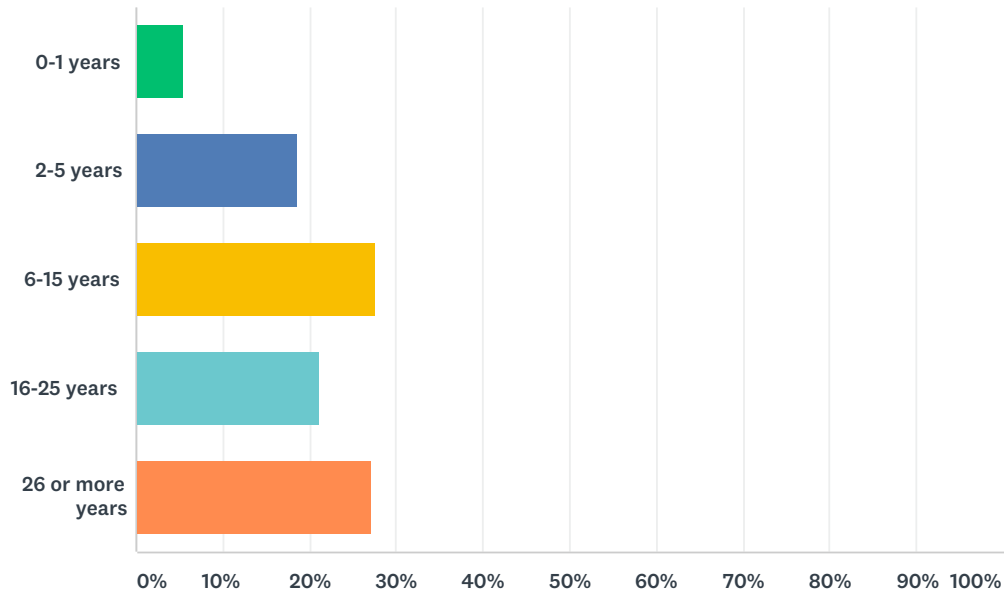
Answered: 200 Skipped: 1



ANSWER CHOICES	RESPONSES	
Under 18	0.00%	0
18-24	0.50%	1
25-34	4.50%	9
35-44	22.00%	44
45-54	28.00%	56
55-64	19.00%	38
65-74	17.50%	35
75 or over	8.50%	17
TOTAL		200

Q2 How many years have you lived in Groton?

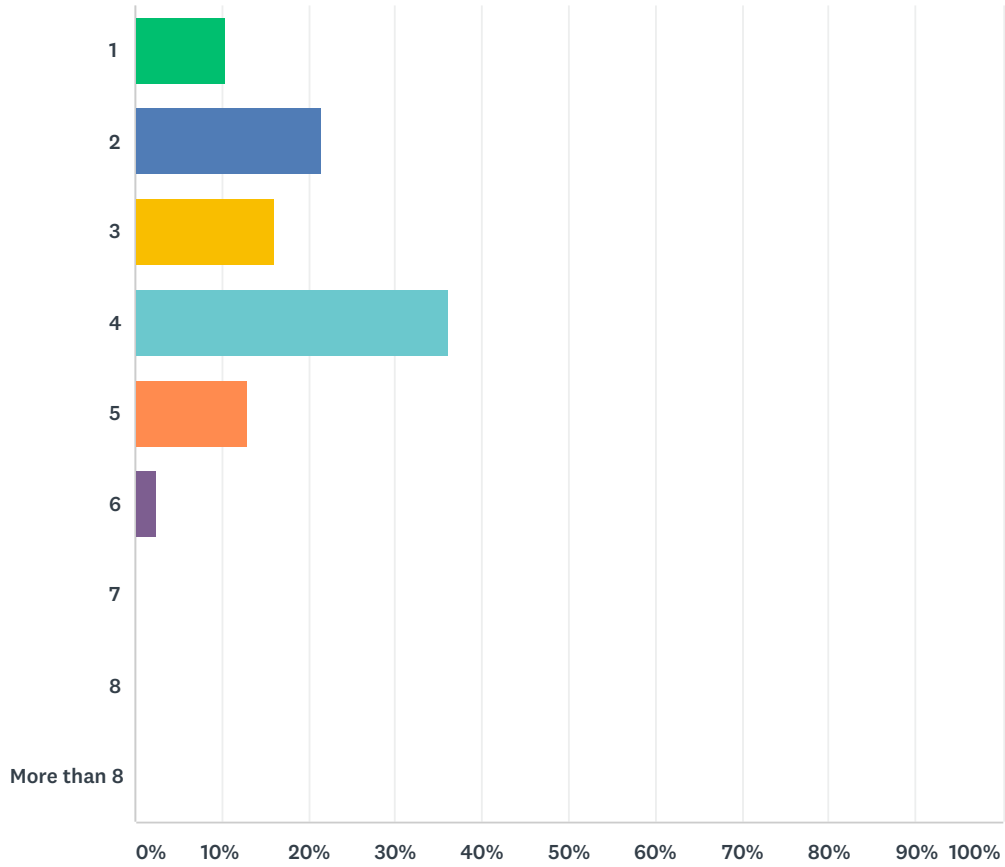
Answered: 199 Skipped: 2



ANSWER CHOICES	RESPONSES	
0-1 years	5.53%	11
2-5 years	18.59%	37
6-15 years	27.64%	55
16-25 years	21.11%	42
26 or more years	27.14%	54
TOTAL		199

Q3 How many people live in your household?

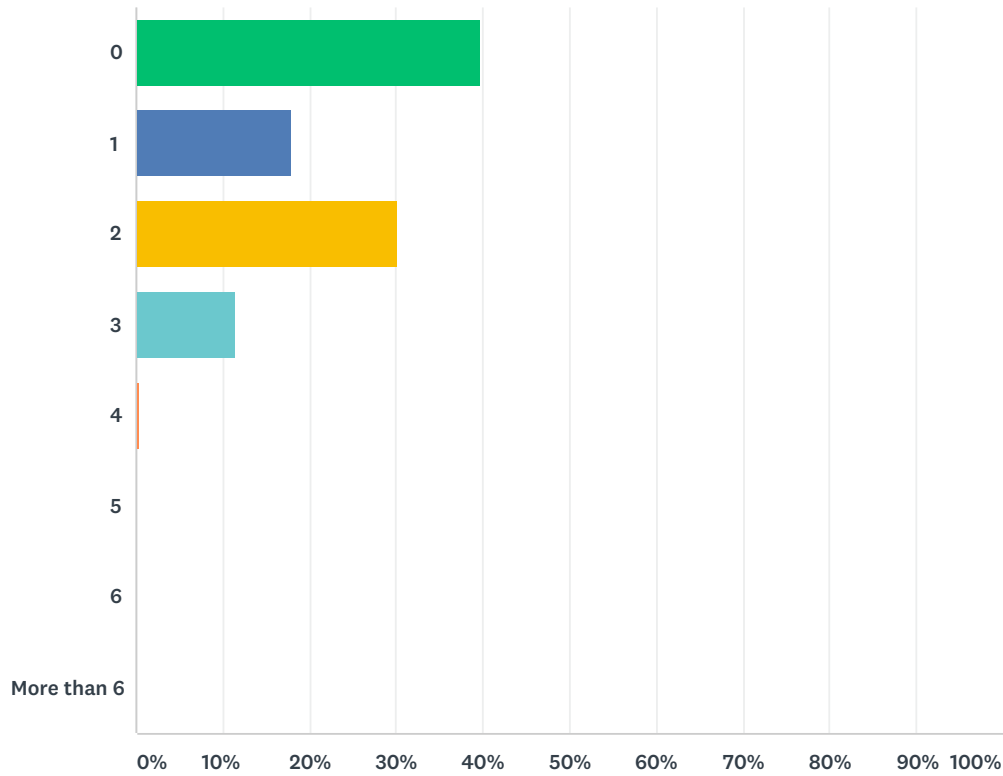
Answered: 199 Skipped: 2



ANSWER CHOICES		RESPONSES	
1		10.55%	21
2		21.61%	43
3		16.08%	32
4		36.18%	72
5		13.07%	26
6		2.51%	5
7		0.00%	0
8		0.00%	0
More than 8		0.00%	0
TOTAL			199

Q4 How many children under 18 live in your household?

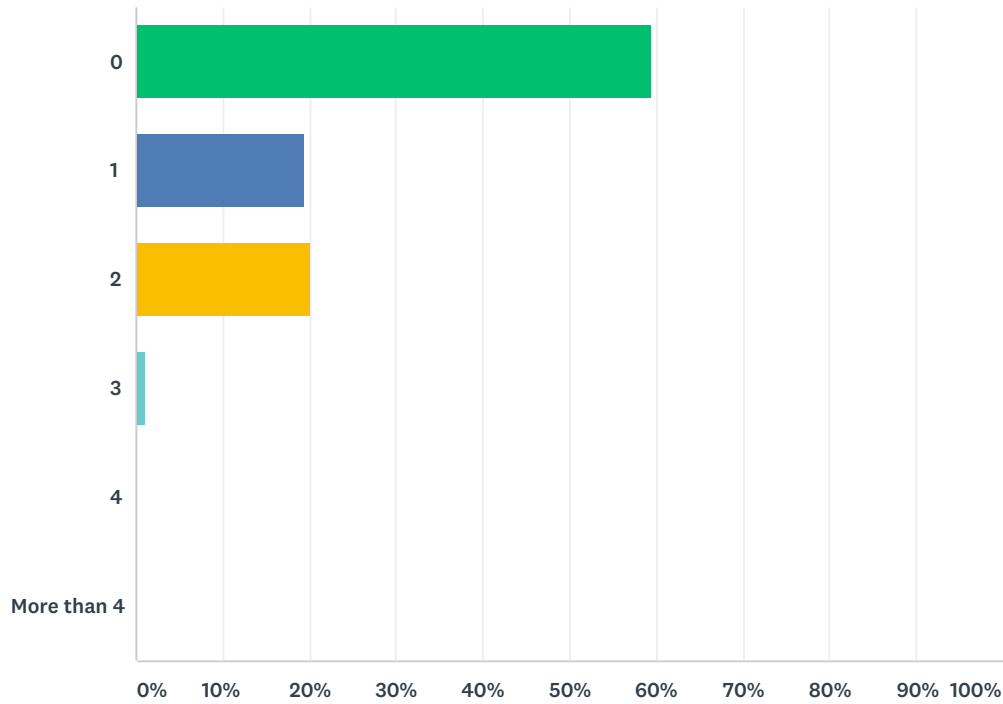
Answered: 199 Skipped: 2



ANSWER CHOICES	RESPONSES	
0	39.70%	79
1	18.09%	36
2	30.15%	60
3	11.56%	23
4	0.50%	1
5	0.00%	0
6	0.00%	0
More than 6	0.00%	0
TOTAL		199

Q5 How many adults 60 or over live in your household?

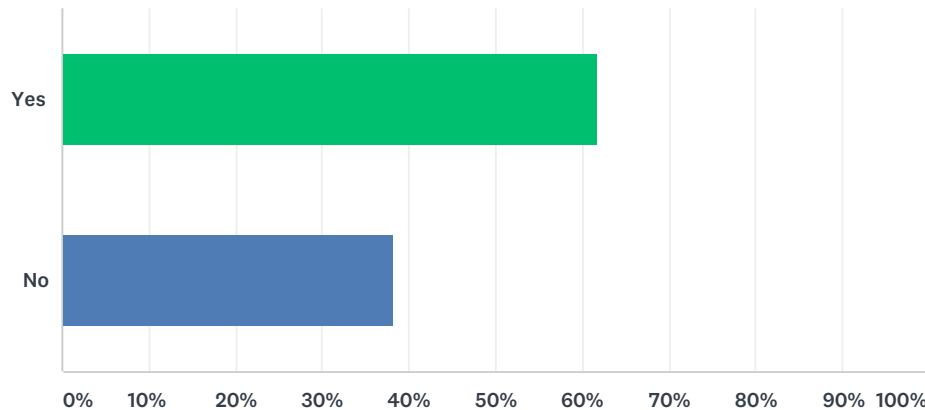
Answered: 200 Skipped: 1



ANSWER CHOICES	RESPONSES	
0	59.50%	119
1	19.50%	39
2	20.00%	40
3	1.00%	2
4	0.00%	0
More than 4	0.00%	0
TOTAL		200

Q6 According to the Commonwealth of Massachusetts, "affordable housing" is defined as housing that costs less than 30% of your household's monthly income. Based on this definition, is your current home affordable for your household?

Answered: 199 Skipped: 2



ANSWER CHOICES	RESPONSES	
Yes	61.81%	123
No	38.19%	76
TOTAL		199

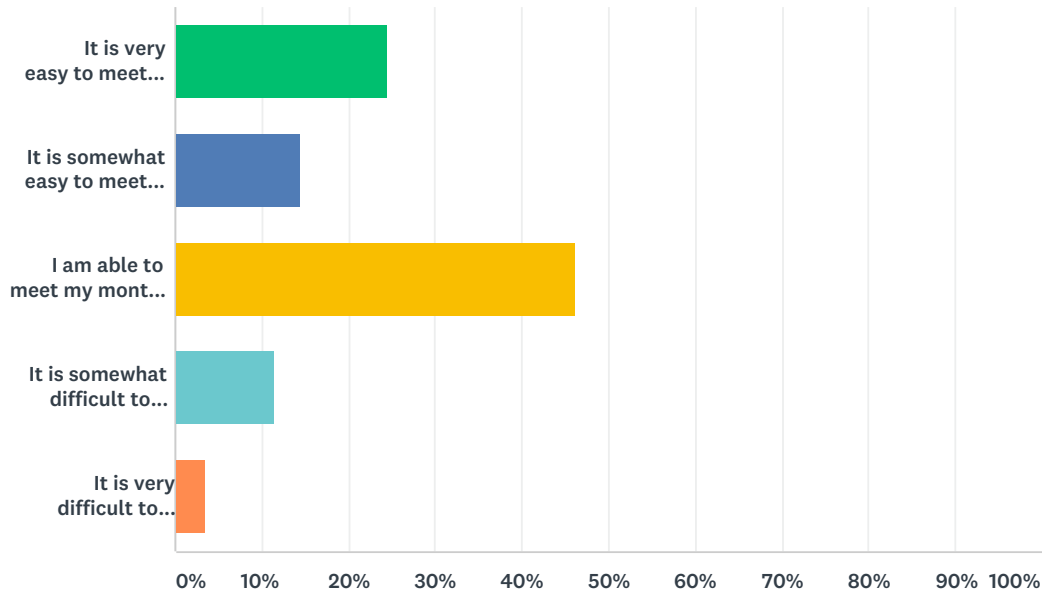
#	ADDITIONAL COMMENTS:	DATE
1	Lucky I don't have a mortgage. RE taxes, home insurance and medical insurance monthly expenses alone put me over the 30%. Utilities, auto insurance etc. push costs well over the 30%.	9/23/2019 5:47 AM
2	We are right at 30%	9/2/2019 4:44 PM
3	Own our home with no outstanding mortgage.	8/30/2019 1:14 PM
4	I listed 4 in the household because that is how many live where I live. I am a single mother who currently lives with my mother and stepfather, as well as my son. I don't have my own home or apartment for my son and I since I can't afford it. I, along with my son, have been on the Section 8 waiting list since December 2013. Affordable housing in this area is exactly what I need so my son can stay in the same school system and I can remain close to work.	8/30/2019 11:02 AM
5	My family purchased and affordable home in Groton, and our mortgage alone is less than 30% of our income, but the increasing property tax has pushed us to about 33% of our income spent on mortgage and taxes alone. This does not cover our condo fee or home insurance (which are often lumped in with a mortgage payment) let alone utilities. I'm not sure what is meant to fall under the umbrella of "housing costs" but close to 40% of our income is spent on our home.	8/30/2019 9:28 AM
6	Our mortgage payment is over the 30% mark.	8/30/2019 8:34 AM
7	With a rental apartment income from long-time tenants downstairs. Not sure it would be affordable without that.	8/20/2019 10:20 AM
8	Currently own our own home without outstanding loans, but maintenance expenses are a growing fraction of our monthly income.	7/30/2019 8:11 AM
9	Barely...my property taxes are outrageously high in Groton	7/29/2019 4:00 PM
10	We own our home. We do not have a mortgage.	7/29/2019 9:57 AM

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11	With taxes this is not the case	7/26/2019 12:51 PM
12	I am in income based housing	7/26/2019 10:43 AM
13	We have multiple generations living at our house. Only the actual home owners pay the bills/mortgage.	7/26/2019 9:01 AM
14	If i had to finance it never, sold prior property to live here,downsized dramatically.	7/24/2019 6:25 AM
15	I rent and was never able to buy a house	7/23/2019 6:42 PM
16	Subjective question	7/23/2019 2:43 PM
17	Campus housing at Groton School, provided as a condition and benefit of employment. I know that this is a rather unique circumstance, but given the numbers of people in this situation I am responding to the survey.	7/23/2019 1:59 PM
18	On the basis of high income but not on basis of median household income	7/23/2019 12:45 PM
19	It is affordable as the mortgage is paid off. The taxes are another issue	7/23/2019 12:41 PM
20	Not able to answer. Are you asking if the monthly housing payment costs less than 30% of income? What if the house is paid off & there's no mortgage payment? Is the cost supposed to just include the mortgage/rent payment or are do we include property tax, homeowners/content insurance, reserves for maintenance & repairs?	7/23/2019 12:37 PM
21	only because our mortgage is paid off. We don't have enough to keep up with the maintenance	7/23/2019 12:04 PM
22	House mortgage is paid off.	7/23/2019 11:27 AM
23	Paid off mortgage	7/23/2019 8:54 AM
24	You need to define 'cost' Is this just rent? Is it mortgage principal or principal + interest? Does it include repairs for those who own a home (repairs are covered by the owner for renters)? Does it include homeowner's liability insurance (again not relevant for renters)?	7/23/2019 6:11 AM
25	does that include money spend on landscaping and gardening supplies?	7/17/2019 12:32 PM
26	Because we rent from Groton Housing, otherwise we would not be able to afford rents in Groton	7/14/2019 1:52 PM

Q7 How would you describe your ability to meet your monthly housing costs?

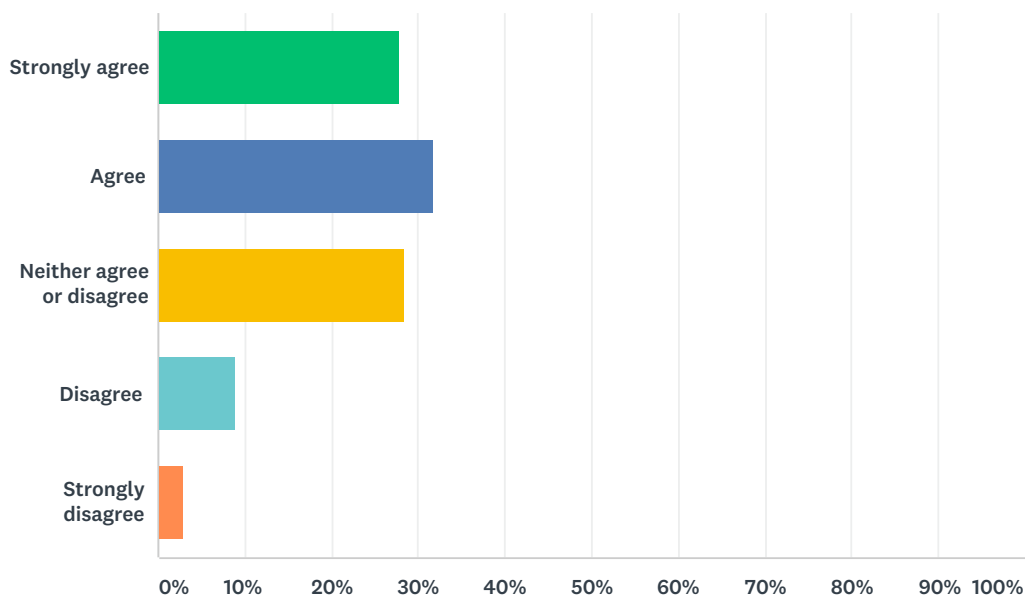
Answered: 201 Skipped: 0



ANSWER CHOICES	RESPONSES	
It is very easy to meet my monthly housing costs	24.38%	49
It is somewhat easy to meet my monthly housing costs	14.43%	29
I am able to meet my monthly housing costs	46.27%	93
It is somewhat difficult to meet my monthly housing costs	11.44%	23
It is very difficult to meet my monthly housing costs	3.48%	7
TOTAL		201

Q8 Please evaluate this statement: "It is difficult to find affordable housing in Groton."

Answered: 201 Skipped: 0



ANSWER CHOICES	RESPONSES	
Strongly agree	27.86%	56
Agree	31.84%	64
Neither agree or disagree	28.36%	57
Disagree	8.96%	18
Strongly disagree	2.99%	6
TOTAL		201

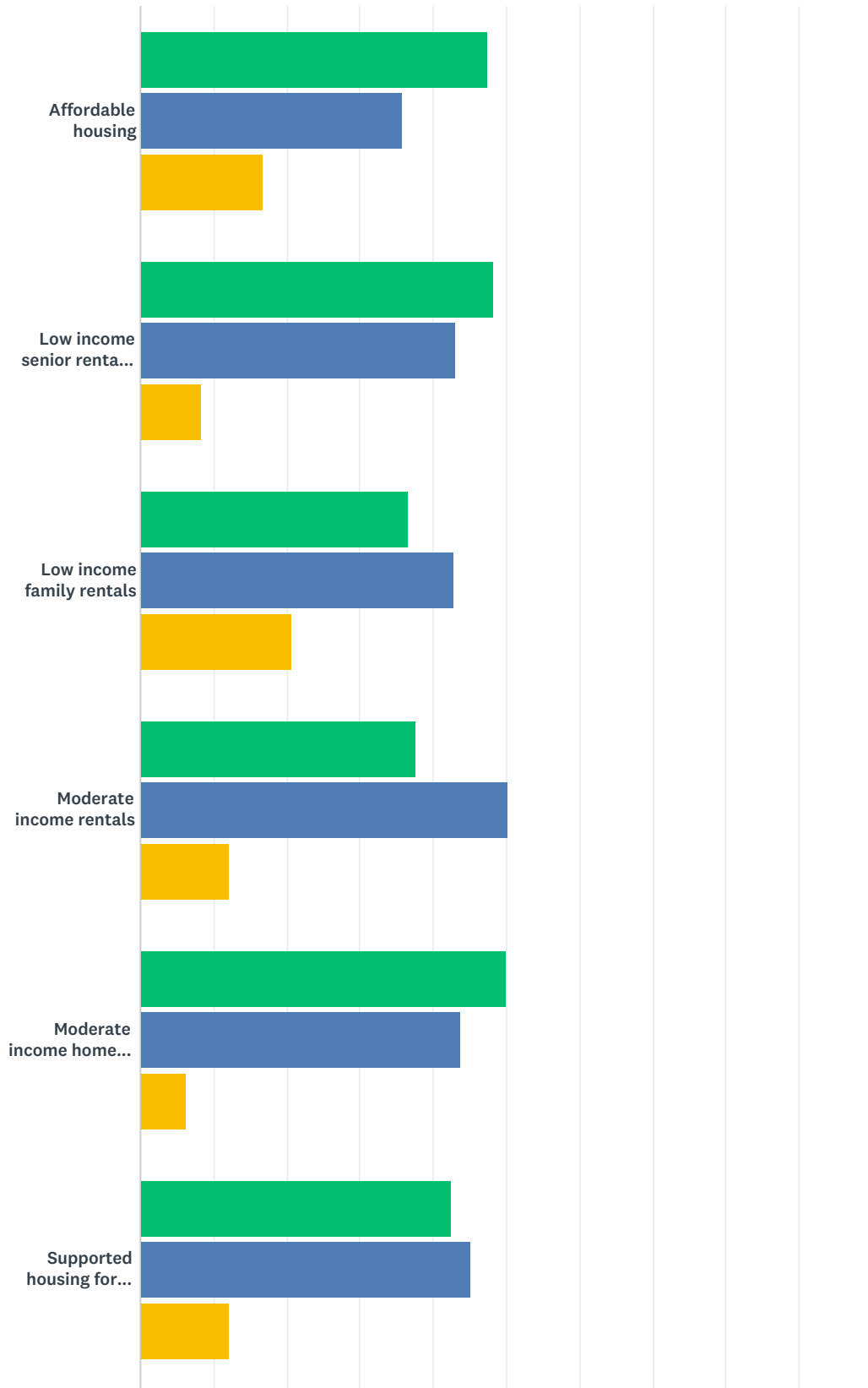
#	ADDITIONAL COMMENTS:	DATE
1	Less expensive properties for purchase are extremely limited. Rental stock is also very limited and rarely affordable.	9/23/2019 5:47 AM
2	This is just based on housing prices and the cost of homes we evaluated for purchase.	9/19/2019 6:45 AM
3	Groton has great schools. I used to live in Shirley, as that was the town that I could afford to at that time, even though I would have liked to live in a town with better schools	9/3/2019 4:17 AM
4	We choose Groton because we found we could get more house for our dollar. But we do find property taxes are high.	9/2/2019 4:44 PM
5	In almost 6 years I have barely come across anything when I have looked. Although it has been a while since I was discouraged.	8/30/2019 11:02 AM
6	I think the housing is more affordable than some nearby towns (Westford), but less so than others (Pepperell, Ayer).	8/30/2019 9:59 AM
7	Affordability is a function of income. In Groton, there would most like be affordable housing for people who make state median income or above but it would rapidly become harder the farther below the median that a household's income fell.	8/5/2019 8:23 AM

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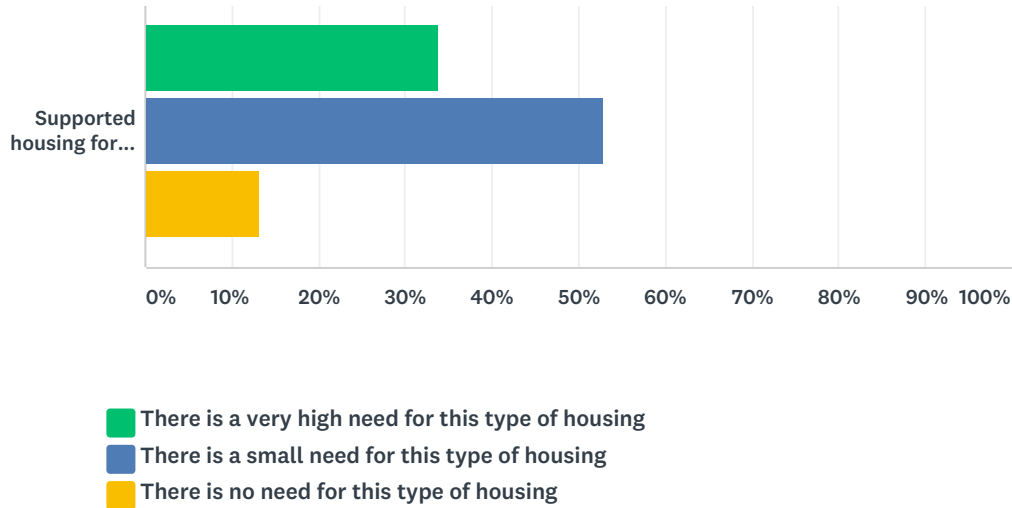
8	I don't know. It depends on your age and what you are looking for. I have heard people at the Senior Center wanting to stay in Groton, but not in their large house. They wanted more condominiums or smaller homes suitable for the elderly to take care of. For us, we paid off our mortgage. However, I love Groton, but will move back to my home town where first class medical care is located and free bus. Unless you have children willing to take you into Boston etc., I foresee it will be difficult to age in Groton. If self-driving cars were available now, I would stay in Groton. Too many bad drivers in Massachusetts to be safe driving when you get older. We are OK now, but in 10 years, I am not sure.	8/4/2019 8:48 AM
9	I'm currently living in affordable housing.	7/30/2019 9:00 PM
10	What is the definition of affordable. The formulas mean nothing to me. When u r 75 yrs old and still working (part time) to supplement Social Security so u can pay your real estate taxes then something is wrong.	7/29/2019 1:40 PM
11	We have an adult disabled son. The only place I can envision him living is with us for the rest of his life. Personally I don't feel that is fair to him. But he will never make a living wage. Since he is significantly, but not severely impaired, there are no housing options, reserved for the disabled, that is open to him.	7/29/2019 9:57 AM
12	Never looked for affordable housing in Groton so I wouldn't know..	7/29/2019 8:24 AM
13	I don't know since I'm not looking for housing.	7/26/2019 11:47 AM
14	Finding affordable homes to buy is difficult and the complex I am in is unhealthy and not managed well. There is mold and many other issues the owners ignore	7/26/2019 10:43 AM
15	Not a personal experience but hearing about young people looking for an apartment, they say it is expensive and not much on offer.	7/24/2019 4:45 AM
16	There are not too many options and lottery is a guarantee you will have your affordable housing.	7/23/2019 6:42 PM
17	I have never looked, but I don't believe Groton has a lot of affordable housing presently available.	7/23/2019 3:15 PM
18	The housing stock is not diverse (too many big expensive to maintain houses). Few single level homes. We would like to downsize but find it difficult to in this town.	7/23/2019 2:27 PM
19	It is unlikely that I could live in Groton without the housing provided with my salary.	7/23/2019 1:59 PM
20	Depends on the income level	7/23/2019 12:45 PM
21	Housing in Groton is difficult to find in general	7/23/2019 8:02 AM
22	while i can presently easily afford my house, it's because i bought it 18 years ago, and it's very old. If I wanted to move within Groton, I would not be able to afford a different house	7/23/2019 6:15 AM
23	Difficult for me, or for an average person, or for an average older person? This is a pretty ambiguous question. I am going to assume that the survey is asking me to answer from my personal experience rather than my general opinion (not specified in the introduction)	7/23/2019 6:11 AM
24	Groton is relatively affordable compared to comparable towns with decent schools and some commercial base. Relative to expensive is still expensive though.	7/23/2019 6:06 AM
25	Groton installed all are welcome signs at each main road in, but Groton's actions say otherwise. 2 acre snob zoning all but ensure that housing remains out of many people's reach here.	7/23/2019 5:54 AM
26	If "affordable housing" cost needs to be under 30% of income, then it is dependent on household income. So, it is impossible to say unless an income cut-off is given. Do I think there are affordable properties in Groton? Yes. As a Realtor I can say that Groton is more affordable than most towns to the East and South of us. Partially due to the longer commute to Boston. The issue with affordable housing is that low income people are getting pushed out of Boston. Then they face commuting issues - another big expense of both time and money. I believe every town should have truly affordable housing. Boston should be leading the way.	7/19/2019 11:12 AM
27	if affordable housing is 30% of income, what income levels are used to define that? if it costs \$100K per year, but income is \$500K, then it is very affordable for only wealthy people, but works for me	7/17/2019 12:32 PM
28	It is difficult for some people to find affordable housing, depending on income level	7/15/2019 9:15 AM

Q9 Please score the following housing types you think are needed in the Groton community.

Answered: 195 Skipped: 6



Groton Housing Production Plan Survey



	THERE IS A VERY HIGH NEED FOR THIS TYPE OF HOUSING	THERE IS A SMALL NEED FOR THIS TYPE OF HOUSING	THERE IS NO NEED FOR THIS TYPE OF HOUSING	TOTAL
Affordable housing	47.57% 88	35.68% 66	16.76% 31	185
Low income senior rentals (60 years or older)	48.42% 92	43.16% 82	8.42% 16	190
Low income family rentals	36.51% 69	42.86% 81	20.63% 39	189
Moderate income rentals	37.70% 72	50.26% 96	12.04% 23	191
Moderate income home ownership housing	50.00% 95	43.68% 83	6.32% 12	190
Supported housing for seniors (60 years or older)	42.55% 80	45.21% 85	12.23% 23	188
Supported housing for people with disabilities (59 years or younger)	33.88% 62	53.01% 97	13.11% 24	183

#	ADDITIONAL COMMENTS:	DATE
1	All of the above are needed and in my opinion should NOT be mutually exclusive or each other.	9/23/2019 5:47 AM
2	I don't really know if the housing needs of these populations are being met in Groton. My only ask would be any properties that are built fit within the town's aesthetic and small town feel.	9/2/2019 4:44 PM
3	There was no way to say moderate need for some and high for others so I answered high need to all. The town's population demographics is aging and property taxes are high, we need some assistance for housing cost for the expanding older population. I also see a need to address the essentially nonexistent availability of affordable house in town. When we moved to town from out of state we had to move to an adjacent town to find an apartment as none were available in Groton while we looked and bought our house. I was surprised to find a lack of different types of housing options.	8/31/2019 9:30 AM
4	Groton is an inconvenient place to live if you need supportive services.	8/30/2019 11:59 AM
5	I don't really know how to answer this question. I understand that different types of housing can really affect the town in a lot of ways, so saying certain types are needed is hard without a greater understanding of the town than I have. I have also not spent any time looking into the current availability of most of these housing types. I have a general feeling from my own experience that truly affordable housing is difficult to find, and doesn't necessarily stay affordable indefinitely. And Groton is expensive.	8/30/2019 9:28 AM

Groton Housing Production Plan Survey

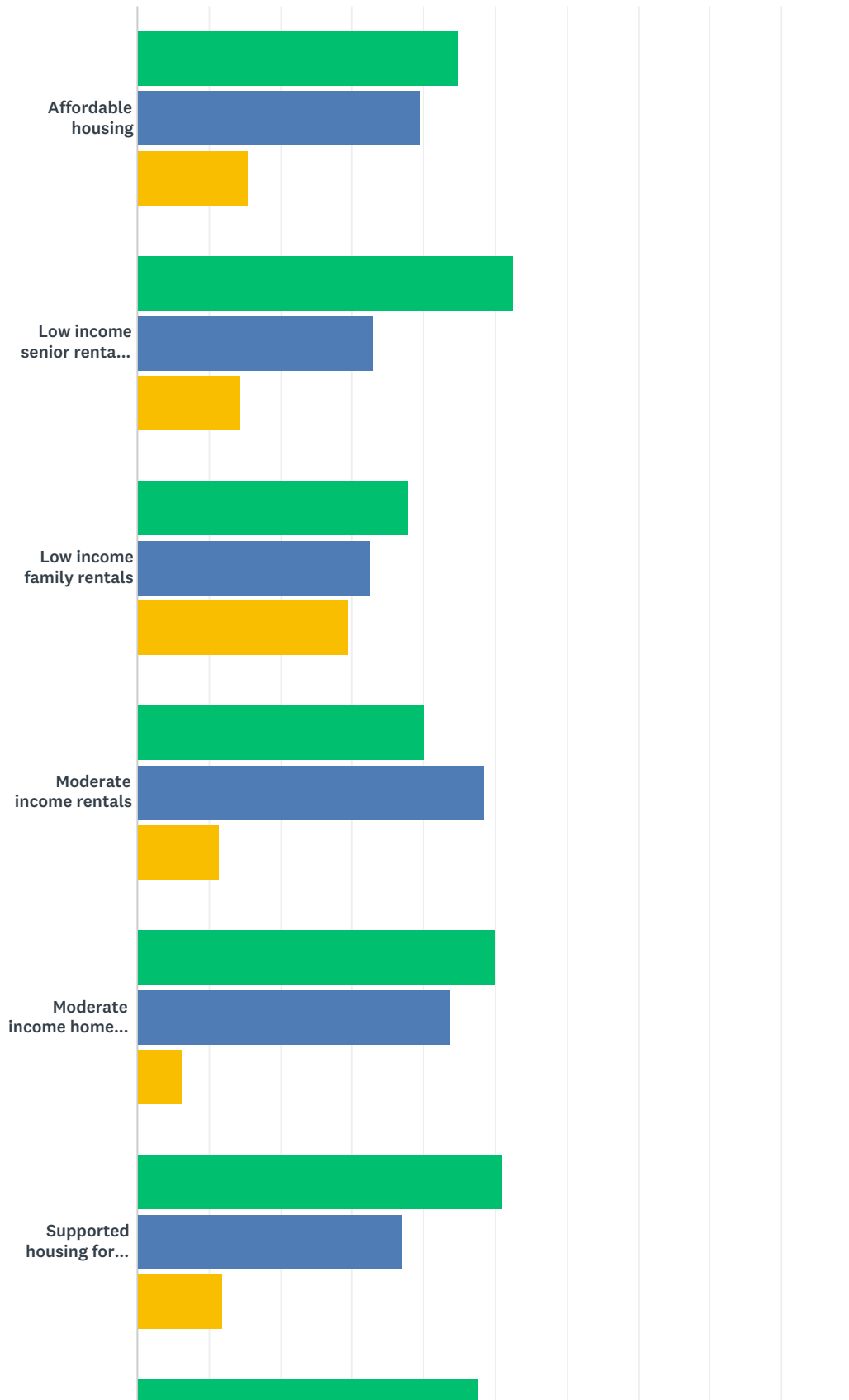
6	This should have a column for "I have no idea if there is such a need". How would I know if people other than I have looked to move to Groton and could not afford to, or who were living here and got priced out due to changes in their lives? This should define the difference between "Low income" housing and "Supported" housing.	8/30/2019 9:03 AM
7	Since people 59 years and younger are most likely in the workforce and there is no public transportation in Groton aside from the Senior Center bus, supported housing should take into consideration the fact that housing for this community would need transportation services to get Around in the community if they are unable to drive. Groton is not a walkable community and it is difficult to get around two supermarkets, doctors, hospitals, and connecting transportation.	8/22/2019 7:53 AM
8	None.	8/20/2019 10:20 AM
9	The needs are a function of the expected type of household that Groton expects to want to live here. Without that information, attempting to determine the need for any particular class of housing does not make. For instance - the need to support housing for people with disabilities like depends on other services for those people and if Groton (or surrounding towns) do not have any support services then need will be lower than if there are extensive services for differently-abled people.	8/5/2019 8:23 AM
10	I don't know how to answer this. Groton housing is much more affordable than most communities in Boston Metro Area. However, the taxes are high relative to the value of the house. We have the Rivercourt as supportive housing (assisted? living) in Groton. Most people living in Groton aren't low income that is why the COA can't get any grants. I know that people who move into our subsidized 60 and older housing moved from other towns such as Ayer, Pepperell, and Townsend. I don't know how many longtime Groton residents actually live on Willowdale. We built low-income housing, Chapter 44 housing. But in 20 years it becomes market value, so I don't see any reason to build low-income housing if it doesn't remain low income.	8/4/2019 8:48 AM
11	Again. What determines the measurement of affordable some formula that no one meets to qualify. Your	7/29/2019 1:40 PM
12	I am more familiar with housing issues for the disabled because of my son. I have been to 4-5 presentations. The option seems to be 1) live at home, or 2) join with other families and buy our disabled adult children a home. Living at home works until we (his parents) pass away. I'm not sure how practical it is to purchase a home. There doesn't seem to be a reasonable solution.	7/29/2019 9:57 AM
13	I am not familiar with the available housing to judge any of this. As a general philosophical point, there isn't any "need" for any particular type of housing. People may wish there was more or less of a particular type available, but that's really a commentary on where the free market has found its level relative to what you would like, not any need. Nobody has an inherent right to live in Groton or anywhere else, whether they grew up here, lived here a long time, or anything else. Let the free market do its thing. It will do it better than any amount of "planning", with the resulting unintended consequences. Any choice you make results in winners and losers. You shouldn't be in the business of picking particular winners at the expense of particular losers. There are two types of housing that are beneficial to the Town. These are expensive single-family homes, and "affordable" units according to the state's definition. The first produces higher taxes per person than other types. Enough of the second helps us defend against 40B developments that are outside the control of our zoning regulations. The worst for the Town is dense and cheap housing because this generates the least tax per person, and is a net loss even for modest fractions of the inhabitants being school children.	7/26/2019 11:47 AM
14	The current housing options should be reviewed and residents talked to personally about the conditions of their apartments. There are multiple families in my complex with windows duck taped in and having health issues because of mold. Most are afraid to try to fight the complex on getting things fixed for fear of being evicted.	7/26/2019 10:43 AM
15	We bought so long ago - when Groton was more affordable. We have struggled at times to pay the mortgage. We could not afford to buy our home now, with our present income. In our house lives a young mother and child, a disabled adult, an elderly adult, as well as the home owners, both over 60.	7/26/2019 9:01 AM
16	Stop building huge monstrosities in town and driving up the real estate taxes. Small, moderate homes are what we need not houses with 4 car garages and 5 bedrooms/baths	7/26/2019 8:11 AM
17	these are guesses, I don't really know.	7/24/2019 4:45 AM
18	I assume there are some elderly or disabled that would benefit from supported housing in Groton, if we were to provide it. From a social welfare standpoint, we should!	7/23/2019 3:15 PM

Groton Housing Production Plan Survey

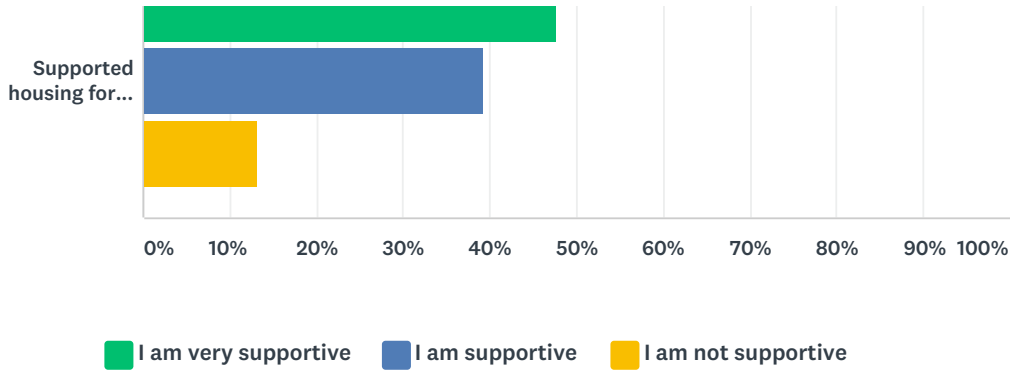
19	I do not have enough perspective to say if it is high or not. What is a high need is for people to be able to stay in Groton throughout their lives, including creating possible zoning for “granny pods” And the like on existing properties to allow multigenerational housing	7/23/2019 12:45 PM
20	I see 55+ housing as being very necessary in Groton. If folks want to downsize but stay in this beautiful town, they need a place to go with lower costs but amenities.	7/23/2019 9:31 AM
21	Uncles what is meant by “supported housing”. I am assuming it means with services for the residents	7/23/2019 6:45 AM
22	1) my understanding is that we are having a hard time filling our existing affordable housing given current guidelines. This may be wrong. If so, there is a PR initiative here. 2) many of these terms are not clear or well defined for most of us, leaving the question open to interpretation. 2a)I don't know what 'moderate income home ownership housing' means. Is it a program with some form of assistance or just low cost homes? 2b)I don't know what 'moderate income rentals' means. Is it a program with some form of subsidy to make rentals more affordable or is it just lower cost residences that have a lower cost market rental rate?	7/23/2019 6:11 AM
23	The problem with building "affordable housing" , from what I've seen, is that it is still not affordable to many. Building is too expensive. The best solution I've seen is to convert large, often antique, homes to condos. I certainly would not consider over 55 housing built around a golf course affordable to anyone who is considered low income.	7/19/2019 11:12 AM
24	there is almost no housing available to families or individuals with less than \$250K incomes, and virtually none for affordable rental or mobile homes	7/17/2019 12:32 PM

Q10 How open are you to the following types of housing in Groton?

Answered: 196 Skipped: 5



Groton Housing Production Plan Survey



	I AM VERY SUPPORTIVE	I AM SUPPORTIVE	I AM NOT SUPPORTIVE	TOTAL
Affordable housing	44.92% 84	39.57% 74	15.51% 29	187
Low income senior rentals (60 years or older)	52.58% 102	32.99% 64	14.43% 28	194
Low income family rentals	37.82% 73	32.64% 63	29.53% 57	193
Moderate income rentals	40.10% 77	48.44% 93	11.46% 22	192
Moderate income home ownership housing	50.00% 96	43.75% 84	6.25% 12	192
Supported housing for seniors (60 years or older)	51.03% 99	37.11% 72	11.86% 23	194
Supported housing for people with disabilities (59 years or younger)	47.64% 91	39.27% 75	13.09% 25	191

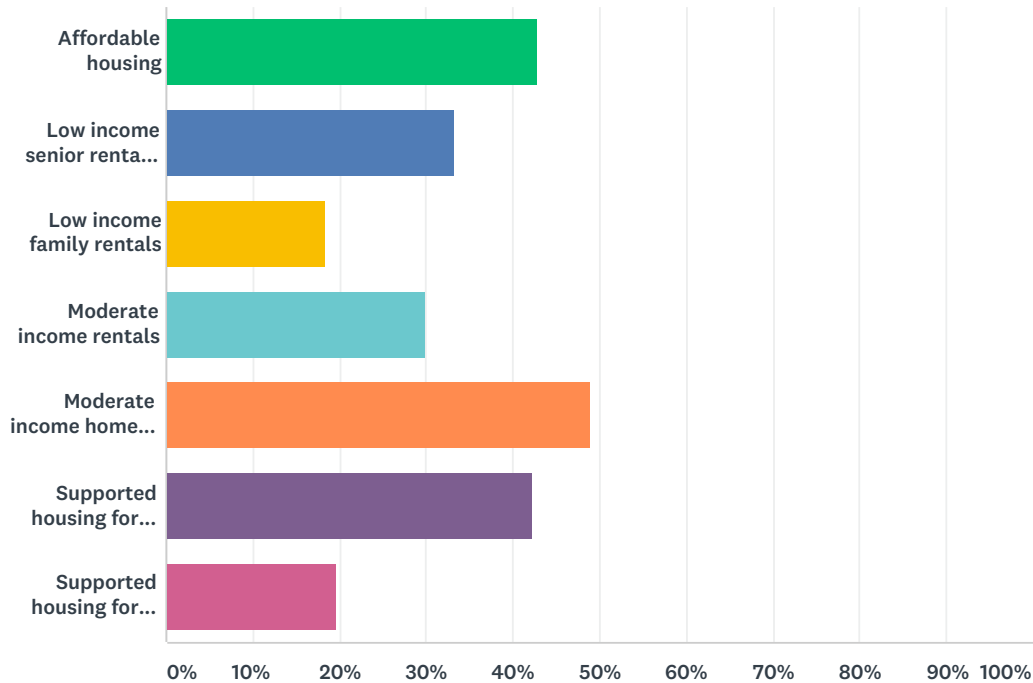
#	ADDITIONAL COMMENTS:	DATE
1	All of the above are needed and in my opinion should NOT be mutually exclusive of each other.	9/23/2019 5:47 AM
2	I am supportive of affordable housing if it doesn't bring down the value of my home. I am not supportive of low income rentals if it results in an increase in crime.	9/19/2019 6:45 AM
3	This is Groton. ALL are welcome, not only the rich or the smart or the white.	8/30/2019 9:03 AM
4	I'll be moving out of Groton ASAP and into NH, so all I am concerned about is maximizing the value of my current home prior to selling.	8/30/2019 8:27 AM
5	I am a community member 59 years and younger with disabilities who depends on others for transportation. It is very difficult living in Groton without transportation services. Groton, being a suburb, does not have the same features as a more urban area because of that.	8/22/2019 7:53 AM
6	N/A	8/20/2019 10:20 AM
7	Again, I don't know how to answer the question. If it raises taxes to provide for family housing (schools), then probably not. Our taxes have quadrupled since we moved here and our house hasn't even doubled in value. I senior housing doesn't require more funds to the school. Practically all of our tax money goes to the schools and it continues to go up faster than any other item in the town budget.	8/4/2019 8:48 AM
8	You need to define your terms and thresholds. What is "moderate"? What is "low"? What on earth is "supported"?	7/30/2019 6:39 AM
9	I just believe affordable is a term that is not achievable in Groton. Not based on anything I've seen. There are no tax breaks for us. Help us by making us exempt from the school portion of the taxes.	7/29/2019 1:40 PM
10	I realize my response it biased towards my situation.	7/29/2019 9:57 AM
11	Again, let the natural free market forces decide this. If there is enough demand, supply will follow. Don't try to play god.	7/26/2019 11:47 AM

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12	My daughter had "affordable" housing in Groton and had to work 2 jobs to keep it. She has a college education and a good full time job. Her second job was waitressing. That is NOT affordable!	7/26/2019 8:11 AM
13	Groton is too expensive and lacks both ethnic/racial diversity, and seems elite and inaccessible to many families regardless of the reality. Let's change it.	7/24/2019 4:45 AM
14	I don't feel that Groton has all of the additional support services available needed such as transportation, local shopping ...etc that would also be needed for this type of housing	7/23/2019 3:12 PM
15	Home owners make better citizens, they abide by laws more and don't have too many children.	7/23/2019 12:58 PM
16	I am not sure what supported housing is, definition would help me answer better	7/23/2019 12:45 PM
17	Regulations should be loosened to allow for multifamily housing and much easier permitting of inlaw apartments.	7/23/2019 8:54 AM
18	same as for 9 above	7/23/2019 6:11 AM
19	I am not in favor of increasing taxes for any programs. If this is truly an issue change the zoning in some areas to allow for lower priced housing (small lots) and this problem will solve itself.	7/23/2019 5:54 AM
20	These are all good things. Again, we do not need to break new ground for them. Let's keep the character of the town. Keep our open spaces. Once they are gone, they are gone. Convert the housing inventory we already have. The town does not need more large projects that increase traffic congestion and don't pay tax. Let's think about the schools before we give tax abatements for new projects. Especially if we are adding more units of affordable housing which may increase enrollment.	7/19/2019 11:12 AM
21	village zoning should plan for affordable housing and incentivize its development accompanied with public transportation options	7/17/2019 12:32 PM

Q11 Would you or someone you know benefit from any of the following types of housing? (Please check all that apply)

Answered: 147 Skipped: 54



ANSWER CHOICES	RESPONSES	
Affordable housing	42.86%	63
Low income senior rentals (60 years or older)	33.33%	49
Low income family rentals	18.37%	27
Moderate income rentals	29.93%	44
Moderate income home ownership housing	48.98%	72
Supported housing for seniors (60 years or older)	42.18%	62
Supported housing for people with disabilities (59 years or younger)	19.73%	29
Total Respondents: 147		

#	ADDITIONAL COMMENTS:	DATE
1	no	9/1/2019 11:56 AM
2	None of the above	9/1/2019 11:02 AM
3	We live in an affluent area of town, but the town really needs diversity in housing options. So no one I know would personally benefit except for the richer diversity of the town.	8/31/2019 9:30 AM
4	No	8/31/2019 6:13 AM
5	Not applicable	8/30/2019 4:49 PM
6	Our son will not be able to live independently when he reaches adulthood and we would love him to have housing options here in Groton.	8/30/2019 1:10 PM

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7	No housing allotments until Gdrsd is FULLY funded!	8/30/2019 9:44 AM
8	I have many friends that are starting their families while still burdened by massive student loans. Even if they have 2 incomes that get close to the median income in the area it is very difficult to find somewhere to live, especially when looking to purchase in towns with good school districts. It has been a major blessing for my family to have less in student loans than many of our peers, which made us eligible for a mortgage approval, and able to purchase a home. Even then we could only apply for affordable homes lotteries, where we were once again very blessed to win one in Groton.	8/30/2019 9:28 AM
9	The Senior Center bus is helpful for non-seniors with disabilities who work however its services stop at 4 PM. Workdays usually continue beyond that hour. Additional Senior Center Bus hours or other modes of available transportation would be helpful for people with disabilities 59 years or younger in the community.	8/22/2019 7:53 AM
10	Affordable. Not in Groton.	7/29/2019 1:40 PM
11	My son would benefit.	7/29/2019 9:57 AM
12	None that I know of.	7/29/2019 8:24 AM
13	No, I'm fine. And, if I wasn't, that should be my problem.	7/26/2019 11:47 AM
14	We don't need more low income housing in Groton. We need affordable housing	7/26/2019 8:11 AM
15	No	7/23/2019 2:43 PM
16	No	7/23/2019 9:56 AM
17	None	7/23/2019 8:02 AM
18	no	7/19/2019 11:12 AM
19	We do not need supportive housing at the present time, but may in the foreseeable future. We are all one accident or illness away from needing such assistance!	7/11/2019 11:12 AM

Q12 Are there other housing needs in Groton that you would like to see addressed in Groton's new Housing Production Plan?

Answered: 60 Skipped: 141

#	RESPONSES	DATE
1	Try to build rental complexes with full time management staff only, to insure only upstanding renters are able to move into our community	9/19/2019 6:45 AM
2	No	9/5/2019 4:02 PM
3	No	9/5/2019 4:01 PM
4	No	9/2/2019 3:36 AM
5	no	9/1/2019 11:56 AM
6	No	9/1/2019 11:02 AM
7	No	8/31/2019 4:24 PM
8	Permission to build in-law suites. My parents would like to move in with us and we want to build an addition.	8/31/2019 3:12 PM
9	The future need of a refurbished or new senior center.	8/31/2019 9:30 AM
10	Reduction in property taxes; Reduce the burden on the tax payer; Allow commercial development:	8/31/2019 6:13 AM
11	Not sure	8/30/2019 4:49 PM
12	No	8/30/2019 12:36 PM
13	Housing/supported accommodation for individuals recovering from mental health and substance abuse challenges.	8/30/2019 11:16 AM
14	None that I can think of at the time. My concerns have always been with low income housing.	8/30/2019 11:02 AM
15	Na	8/30/2019 10:50 AM
16	X	8/30/2019 9:07 AM
17	Not to use up all the farmland/greenspace. Keep environmental impact as low as possible!!	8/30/2019 8:52 AM
18	no	8/30/2019 8:34 AM
19	No.	8/22/2019 7:53 AM
20	Don't over-develop Groton. Don't sellout like Westford!! Keep Groton Green.	8/13/2019 8:04 AM
21	No	8/9/2019 6:26 AM
22	Perhaps more condos for senior citizens based on what I heard at the Senior Center	8/4/2019 8:48 AM
23	more affordable 55 plus condo	8/3/2019 2:09 PM
24	No.	7/30/2019 6:57 AM
25	Overall planning so that less-mobile communities are not isolated at great distance from Groton Center and other services.	7/30/2019 6:39 AM
26	55 and over	7/29/2019 9:25 AM
27	No	7/29/2019 9:25 AM
28	Moderate Senior housing/condom rentals close to downtown.	7/29/2019 9:07 AM
29	Traffic patterns. Tax revenue from Lawrence academy and Groton school. Employees children of those schools using local school resources	7/29/2019 8:43 AM
30	Not aware of any..	7/29/2019 8:24 AM

Groton Housing Production Plan Survey

31	Groton needs to support building homes for new families. Without this, the population will shrink, tax revenue will fall, and the town will face difficulties meeting its obligations and maintaining its standards of operation.	7/27/2019 8:33 AM
32	Ideally, as much open space without houses on it gets preserved.	7/26/2019 11:47 AM
33	Not sure	7/25/2019 4:37 AM
34	Have home owners/renters clean up and remove the unsightly huge piles of equipment and junk that are becoming toxic dumps outside the homes as part of a total housing quality of living for all residents.	7/24/2019 7:28 AM
35	No	7/24/2019 6:25 AM
36	clustered development with mixed types of housing to preserve open space and diversify our town	7/24/2019 4:45 AM
37	No	7/23/2019 6:42 PM
38	Over 55	7/23/2019 4:28 PM
39	No	7/23/2019 3:12 PM
40	No	7/23/2019 2:43 PM
41	We don't need luxury condos, we need cost efficient housing for all groups with lower taxes.	7/23/2019 2:27 PM
42	Clear vision of what happens if we don't meet state affordable housing metrics, and what those metrics are and where Groton stands today.	7/23/2019 12:58 PM
43	Multigenerational housing such as Minkas, backyard "granny pods" or accessory dwelling units in general. There may be families where the parents can't care for their existing Groton home, a child may wish to move into that home with own family and care for parents who have own space and can live independently or with minor assistance	7/23/2019 12:45 PM
44	ease up on zoning laws to allow a little density in the town center or other designated spots	7/23/2019 12:08 PM
45	rooming houses	7/23/2019 12:04 PM
46	no	7/23/2019 11:27 AM
47	Apartments for young adults	7/23/2019 9:56 AM
48	55+ Housing	7/23/2019 9:31 AM
49	See above	7/23/2019 8:54 AM
50	Small multifamily units (2 or 3 deckers) should be included not just large developments	7/23/2019 6:45 AM
51	Senior housing and low-income housing for a specific group: families, artists, etc. Low-income housing is not attractive to a voter base, but offering a specific type of housing to attract people who will enrich the community will be more attractive.	7/23/2019 6:06 AM
52	Rentals	7/23/2019 6:05 AM
53	no	7/23/2019 5:51 AM
54	I've already spoken to that here.	7/19/2019 11:12 AM
55	yeah, there is no public transportation for people who can't afford or want their own vehicle	7/17/2019 12:32 PM
56	Ability to add an "in-law" apartment to housing and have it qualify towards the town's affordable housing count.	7/15/2019 12:49 PM
57	Smaller condo units for Seniors to downsize into. Not necessarily subsidized, but at the lower end of market rate. Senior Community Housing (a Continuing Care Retirement Community such as Rivermead in Peterborough NH, or Brooksby Village in Peabody, MA, or Riverwoods in Exeter, NH)	7/14/2019 12:32 PM
58	There is a need for more universally accessible housing at all income levels.	7/11/2019 11:12 AM
59	Smaller single level 'ranch style' homes instead of the McMansions that developers build	7/11/2019 10:56 AM
60	Affordable rental, families and seniors	7/11/2019 10:11 AM

Q13 Please provide any additional comments you would like to share.

Answered: 28 Skipped: 173

#	RESPONSES	DATE
1	Just please no ugly mcmansion developments	9/21/2019 1:06 PM
2	We must maintain enough children in the Swallow-Union school district to keep this excellent school open	9/19/2019 6:45 AM
3	na	9/1/2019 11:56 AM
4	None	8/31/2019 4:24 PM
5	N/A	8/31/2019 6:13 AM
6	I would greatly benefit from additional housing resources. I have lived in Groton for several years with my parents. I am a 30 year old single mother who would like to be able to not be in her parents house. I have been on Section 8 waiting list for almost 6 years and could use any help this plan may bring to the town.	8/30/2019 11:02 AM
7	When permitting contractors to build entire neighborhoods, please be choosy and look at past jobs and reputation. Many builders who are willing to take on projects that include affordable homes do as little as possible, and do not really live up to the spirit of the law when working on the affordable homes. There is also little protection for the purchasing family if the town has not remained vigilantly involved. When we bought our affordable home, we asked for changes to the p&s that were common and reasonable, but were given "no" and "we don't have to" to every single request. They seemed to be saying we don't have to give you anything because if you back out there is a waiting list of people who will buy it as is. We couldn't even push for standard warranties on our home. Our bathtub was broken on they day we moved in, but was only warranted until we closed on the house. Since we didn't notice it on the walkthrough 2 weeks prior we were SOL. Anyway, long story short, think of your future neighbors and don't give permits to sleazebags.	8/30/2019 9:28 AM
8	X	8/30/2019 9:07 AM
9	That is all.	8/22/2019 7:53 AM
10	Don't over-develop Groton. Don't sellout like Westford!! Keep Groton Green.	8/13/2019 8:04 AM
11	This survey seems about the beliefs of the community and not useful for planning as there is not actual data provided. We do not have a baseline understand of what is here in order to help predict what is needed.	8/5/2019 8:23 AM
12	Traffic congestion through the center of Groton is a serious problem that will likely only become worse with increased housing and associated population. Reduction of single passenger vehicle traffic in Groton should be an equal or higher priority with affordable housing.	7/30/2019 8:11 AM
13	Change the methodology of determining the tax rate for seniors who are trying to remain in their homes instead of forcing us out of our homes. Maybe we don't need to build anything. Just adjust the taxes for those of us who are trying to stay in place and not be forced out of our homes.	7/29/2019 1:40 PM
14	It is inconceivably irresponsible to think about adding affordable housing stock without also adding corresponding employment opportunities within the community and taking into consideration additional town services that may be required. The impact on GD schools, already in suboptimal shape will be negative unless additional dollars flow to the schools. There is no shortage of affordable housing in Massachusetts.	7/29/2019 9:55 AM
15	Na	7/29/2019 9:25 AM
16	Happy summer!	7/29/2019 8:43 AM
17	I am not familiar with Groton's housing Production Plan.	7/29/2019 8:24 AM
18	I've said enough above already.	7/26/2019 11:47 AM

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19	Please review Winthrop place. I have a neighbor with chunks of their ceiling missing. Others who confirmed mold and many with windows duct taped in place that the wind blows out. People are afraid to fight the owners and have asked them to fix these things many times over many years. I had to go way above and use the law to get them to fix a window of mine. I have had constant health issues since living here and I believe it is due to mold. Many neighbors have expressed health issues with mold as well. But where would anyone live if we fought too hard? I have been desperately looking for affordable homes for sale so that I can feel safe and breathe. The people here are great but the property is not taken care of well at all.	7/26/2019 10:43 AM
20	Please inform Groton residents if any of the above initiatives, especially affordable housing initiative is being executed. Thank you!	7/25/2019 6:44 PM
21	None	7/25/2019 4:37 AM
22	When a family loses one of their incomes due to unexpected death or divorce its importance to stay in town in today's re market.	7/24/2019 6:25 AM
23	thanks!	7/24/2019 4:45 AM
24	As a community, we are better by being a diverse community. Groton tends to be a wealthy, white community. Affordable low and moderate income housing might help diversify the community, which would serve to make us a stronger and more compassionate society.	7/23/2019 3:15 PM
25	Please provide definitions of "supported" housing, is it financially supported by town or housing that offers assistance with daily living activities?	7/23/2019 12:45 PM
26	Affordable housing so important to obtain/maintain a town that is vibrant and diverse in various ways. Fully support all efforts to add more affordable housing and additional housing options. Don't want Groton to become another Newton/Brookline/Concord where only the richest can afford to live.	7/16/2019 11:56 AM
27	Allow detachable apartments on a single family lot and qualify toward the affordable housing count.	7/15/2019 12:49 PM
28	Thank you for the good work you do!	7/11/2019 11:12 AM