



Town of Groveland

Housing

Production

Plan

July 2024



TOWN of
GROVELAND
MASSACHUSETTS



Merrimack Valley
Planning Commission

Plan • Innovate • Promote

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Chapter 1: Introduction

A Housing Production Plan, or HPP, is a state-guided plan that articulates a city or town's path, goals, and vision towards creating affordable housing in the community. The Commonwealth of Massachusetts allows communities to use certified HPPs as a way for achieving compliance with M.G.L. Chapter 40B if the community has not yet reached the statutory threshold of having 10% of its housing stock designated as affordable.

The Town of Groveland, in partnership with the Merrimack Valley Planning Commission (MVPC), last created its HPP in 2018. That 5-year plan was due to expire in 2023, and thus this plan began its creation. Following state guidance, this plan offers tools and strategies for how to achieve affordable housing production goals. More than that, however, this plan articulates a strategy for increasing housing of all types in the community. As is shown throughout the plan, Groveland has a need and a desire to diversify its housing stock and create a community where all residents have access to the housing that best fits their needs.

MVPC previously spearheaded a region-wide Housing Production Plan (HPP) process, co-creating a series of 14 HPPs alongside municipal partners in 2018. As these plans have been in place, the region has implemented strategies aligned with increased housing production—including the adoption of inclusionary zoning, increased permitting activity for multi-family development, and proactively pursuing funding opportunities geared towards supporting creation of housing types to meet the needs of residents. Those plans helped guide the region's housing production from 2018-2023—as their expiration dates neared, MVPC launched this HPP update project.

The HPP process allowed for MVPC, community Stakeholder Committees, municipal planning staff, and members of the public to come together and learn from one another about the unique challenges, aspirations, and concerns related to housing in each of the region's communities. As the statewide housing shortage affects every community in the Commonwealth, it is more crucial than ever to understand the individual nuances of community housing development and address the shortage from a place of mutual understanding and commitment.

As part of this process, The Town of Groveland, in collaboration with MVPC, conducted two public engagement events to involve Groveland residents in the HPP update process. The first event was a virtual session on September 28, 2023, where participants had the opportunity to review region-wide and local housing data and discuss their interpretations of how this data resonated with their lived experiences. The second event was held in-person on December 19, 2023, where participants provided feedback based on a presentation with housing data and draft strategies. This session gave residents an opportunity to express which strategies seemed most impactful for Groveland and would best fit the needs of the Town.



Acknowledgements

On behalf of the Merrimack Valley Planning Commission, we would like to express our sincere thanks to all who participated in the 2024-2029 Groveland Housing Production Plan process.

Throughout this update process, a Stakeholder Committee comprised of Town personnel and Housing Authority members with a vested interest in housing accessibility gathered to build consensus around Groveland's existing housing landscape and what types of strategies would best address housing needs in Groveland. This intensive, thoughtful work would not have been possible without the significant contributions of time and thought from every member of the Committee. In addition to this core work, Groveland co-hosted a series of community engagement sessions, one virtual and one in-person, to glean public sentiment around key housing production strategies and simultaneously educate on these types of tools. Thank you to the Groveland community at-large and the Stakeholder Committee for their impactful contributions to this important plan.

GROVELAND HOUSING PRODUCTION PLAN STAKEHOLDER COMMITTEE:

- Rebecca Oldham, Town Administrator
- Annie Schindler, Town Planner/Conservation Agent
- Sam Joslin, Building Commissioner
- Chris Goodwin, Planning Board
- Dania Amador, Housing Authority
- Laurel Puchalski, Acting Board Chairman of Council on Aging
- Terry Grim, Conservation Commission Member

MERRIMACK VALLEY PLANNING COMMISSION:

- Ian Burns, Community and Economic Development Program Manager
- Kayla Rennie, Community and Economic Development Planner
- Lauren Keisling, Community Planner
- Tyler Distefano, Community Planner

The Consensus Building Institute (CBI) provided robust planning, coordination, and facilitation support for the community engagement phase of the regional HPP update process.

The development of this plan is funded through the Executive Office of Housing and Livable Communities (EOHLC) Community Planning Grant, the Executive Office of Energy and Environmental Affairs (EOEEA) Planning Assistance Grant, and through District Local Technical Assistance (DLTA) funds.



Community Overview & Findings Summary

Groveland is a small, residential community bordered by West Newbury to the north, Newbury and Georgetown to the east, Boxford to the south and Haverhill to the west. Groveland retains characteristics of a rural town with large tracts of land containing protected open space. The town was incorporated in 1850, late in the state's history, after spending the 17th and 18th centuries attached first to Rowley and then to Bradford.

Groveland changed gradually during the 20th Century from a shoe industry and textile manufacturing community to one which is almost wholly residential, serving now as a suburb of nearby cities. Town residents have easy access to Interstates 95 and 495 and many of them commute to their jobs in Boston and along I-495, I-95 and I-93.

Groveland has experienced both population and household growth over the last several years. From 2010 to 2020, the Town gained about 300 residents.

Homes for sale in Groveland tend to be more moderately priced than in nearby communities. The median price for all home sales (single family & condominiums) was about \$593,000 in 2023. Roughly 90 percent of Groveland's occupied housing units were owner occupied and 10 percent renter occupied, which is typical for the smaller suburban and rural towns in the region.

Groveland has a low homeownership vacancy rate, reasonably high rental prices, and a potential increase of population and households in the coming years. This indicates that Groveland's housing needs may be best addressed through a combination of new housing production of affordable ownership and rental units, both in the form of single family and multi-family homes.

Similar to other small towns in the region, Groveland is experiencing a demographic shift:

- ▶ Groveland's population is projected to increase by 6% between 2020 and 2040
- ▶ Between 2020 and 2050, the following changes to Groveland's age distribution is expected to have a 3% decrease in population under 20 and a 40% increase in the 65+ population.

The demographic shift would indicate a need for housing types to accommodate an aging population with more accessible units that accommodate a variety of needs, including both physical and mental disabilities. This shift will also need to accommodate various income levels, as an aging population may indicate a higher proportion of residents on a fixed income. Over the past 5 years, the Town of Groveland has worked diligently to advance its housing production efforts, in accordance with its 2018 Housing Production Plan.





2018-2023 Housing Accomplishments

Through joint efforts spearhead by the Economic Development, Planning & Conservation Department, Planning Board, Zoning Board of Appeals, and Board of Selectmen, the following accomplishments have been achieved:

PLANNING & POLICIES

- ▶ Accessory Dwelling Units: Groveland Town Meeting approved the addition of Accessory Dwelling Unit and Caretaker Unit bylaws.
- ▶ Inclusionary Zoning: Adopted an inclusionary zoning bylaw in 2018.
- ▶ Senior Work Off Program: Recently expanded the program that offsets real estate taxes for qualifying seniors in Town by removing the income threshold requirements.
- ▶ Nichols Village: This market-rate senior living facility was recently expanded to create an additional 21 units, along with other amenities such as a restaurant and gym

PRODUCTION

- ▶ The Zoning Board of Appeals approved a 192-unit multifamily complex through a comprehensive permit that will help the town achieve the goal of having 10% of housing units designated as affordable.
- ▶ The Planning Board regularly works collaboratively with developers to permit subdivisions that best serve the local community.



Chapter 2: Demographic Profile

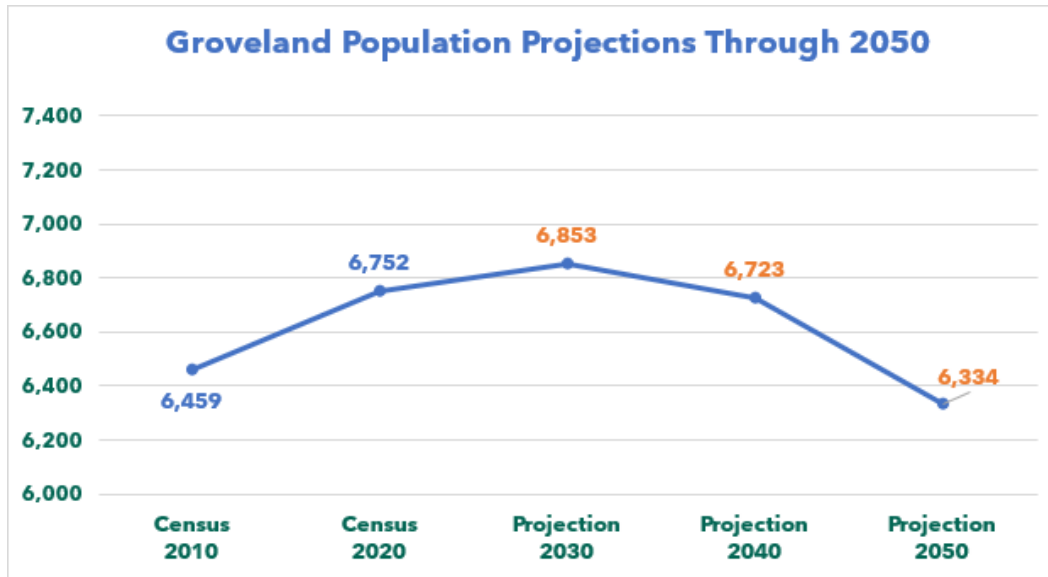


Figure 1: Population Projections by Population Total from 2010-2050¹

Per the 2020 Census, the Town of Groveland has a population of 6,752 residents. Population projections from the UMass Donahue Institute indicate that between 2020 and 2050, the population is projected to remain mostly steady, increasing slightly in 2030 and then decreasing by 2050. This projected change over 30 years is estimated based on current birth, mortality, and local migration trends. After a slight increase in population by 2030, the population is expected to decrease by about 7% over the following decades, from 6,853 to 6,334. This projection may hold true if the town does not attract additional young families in the coming years. Promoting and maintaining diverse housing availability is a substantial factor in mitigating out-migration, and the strategies the Town looks to employ in this plan may be leveraged to encourage additional, sustainable growth for the community.

Residents age 65+ will make up 25% of the population by 2040

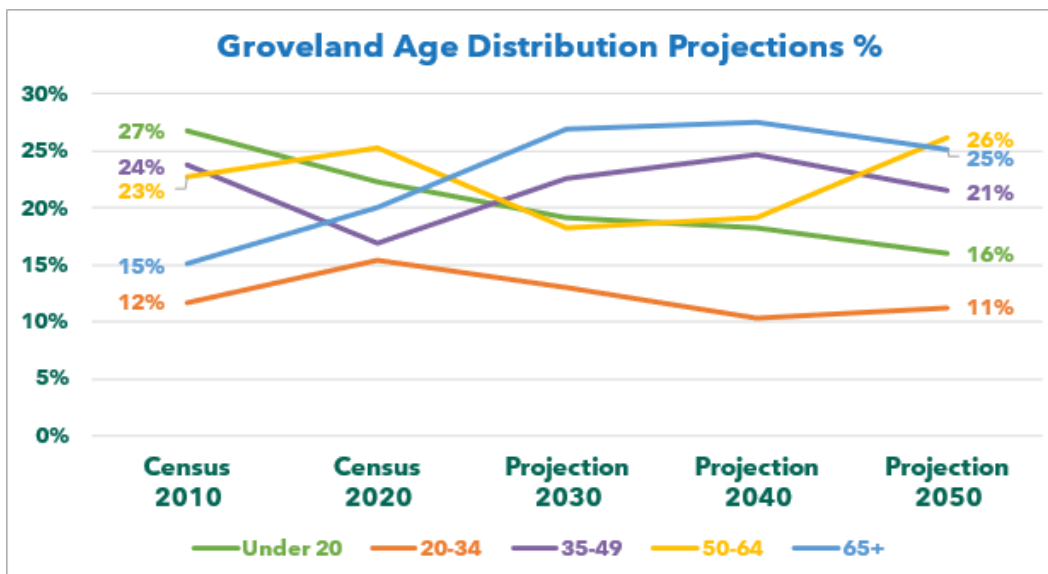


Figure 2: Age Distribution Projection Percentage from 2010 - 2050²



Groveland's school enrollment has been steadily declining in recent years

These projections, combined with changing household compositions (fewer children, more people over 65, and more single-person households), point to the possible need to rethink how the current housing stock is used. This could include seeking opportunities to redevelop existing properties to accommodate changing needs, or to encourage development of housing types that best fit the demographics. For example, the town may explore allowing what are currently larger, single-family homes to be renovated into duplexes or triplexes—similar to the Town of West Newbury, which recently amended its zoning bylaw to allow duplexes by right across town. The Town may also want to explore the option for certain neighborhoods, such as the downtown, to allow additional units by either reducing the minimum lot size or allowing small-scale multifamily by-right with up to four units in a structure.

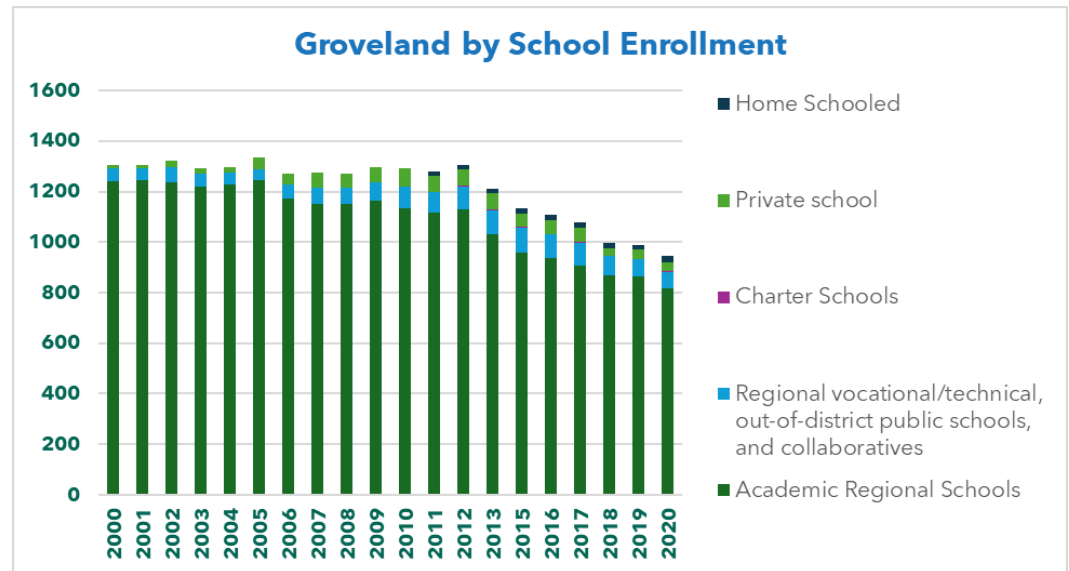


Figure 3: Annual School Enrollment by School Type from 2000-2020³

Groveland's age projections show an aging population, suggesting a need for additional housing types suitable for downsizing and for individuals on a fixed income. In some cases, lack of suitable housing may be a factor in the decrease that is projected in certain groups. Most notably, the under 20 age group is projected to decrease from 2020-2050. This decrease correlates with local school enrollment data, which indicates an already-occurring steady decrease in enrollment across all school types in the Town. Meanwhile, the 65+ age group is projected to be at the highest age proportion of any other group, making up over 1/3 of Groveland's population by 2050. With a significantly aging population, it is crucial that the housing and personal needs of seniors are strongly integrated into the housing production conversation, especially in regard to the need or desire to downsize into physically and financially accessible housing. The need for supportive services is also an integral factor when considering where senior-friendly housing could and should be located.

It is important to note that this age distribution data is based on projections from trends seen in previous years, and there are several factors that determine changes in a community's age distribution. Fluctuations in birth rates, aging populations, and housing turnover rates may affect the age distribution seen in a community. Despite the common belief that housing development

is directly linked with an increase in population of school aged children, studies have shown a lack of this kind of correlation. [One study conducted by the Metropolitan Area Planning Council \(MAPC\)](#) analyzed school districts across Massachusetts and found no indication that an increase in housing production correlates with an increase in school enrollment.

This study, originally conducted in 2017, was just updated in 2024 with the same conclusions. As the study notes:

“While it is true that schoolchildren occupying new housing units may cause a marginal change in enrollment, they are one small factor among many. In cities and towns with the most rapid housing production, enrollment barely budged; and most districts with the largest student increases saw very little housing unit change. The rate of housing unit growth is not a useful predictor of overall enrollment change, nor is rapid housing development a precondition to sudden enrollment increases.”⁵

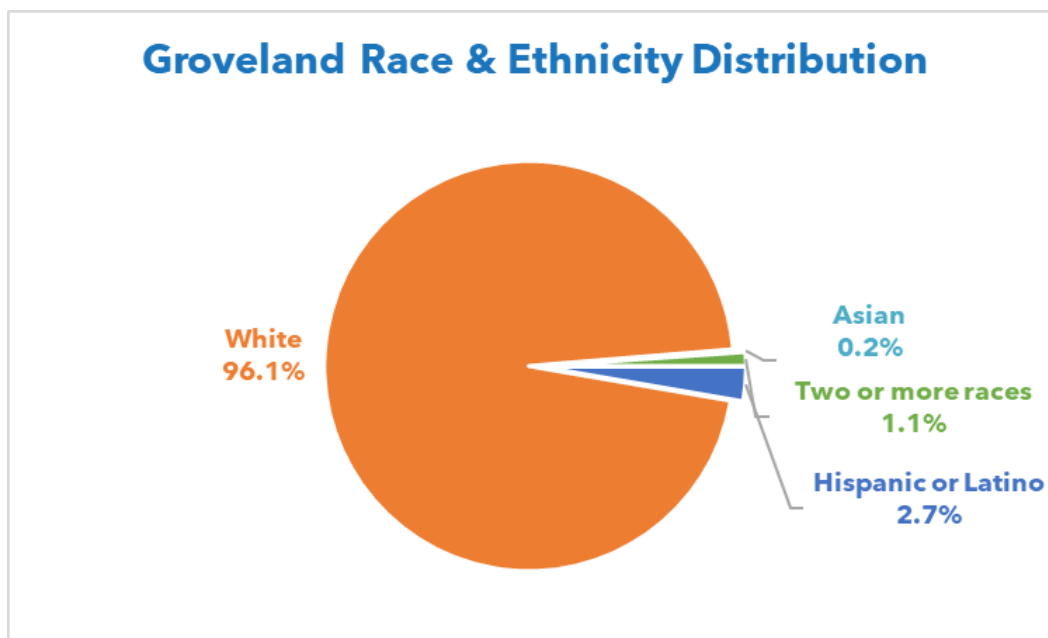


Figure 4: Race and Ethnicity Distribution by Percentage⁴

Groveland's race & ethnicity distribution reflects the distribution across most suburban and rural communities in the Merrimack Valley, with 96% of residents identifying as non-Hispanic white. This differs significantly from the region's Gateway Cities, such as neighboring Haverhill, where Latino residents make up a significant proportion of the population. This stark difference in racial demographics across neighboring communities may be due to several factors, with one key factor being availability of housing types accessible to all income brackets. Diversifying the housing stock may help a community become more financially accessible to a range of prospective renters and homeowners. Due to historic trends in local zoning, many communities in the Merrimack Valley have been unable to offer this range of housing types—which limits which residents can move into the community. Despite this, communities in the region have begun exploring changes to their zoning codes to allow for different housing types, encouraging new housing development of both rental and ownership units. Through these recent planning efforts, towns like Groveland can help diversify their housing stock and provide more equitable access to housing in their community.



Historic zoning practices may contribute to Groveland's predominately white population



Household Trends

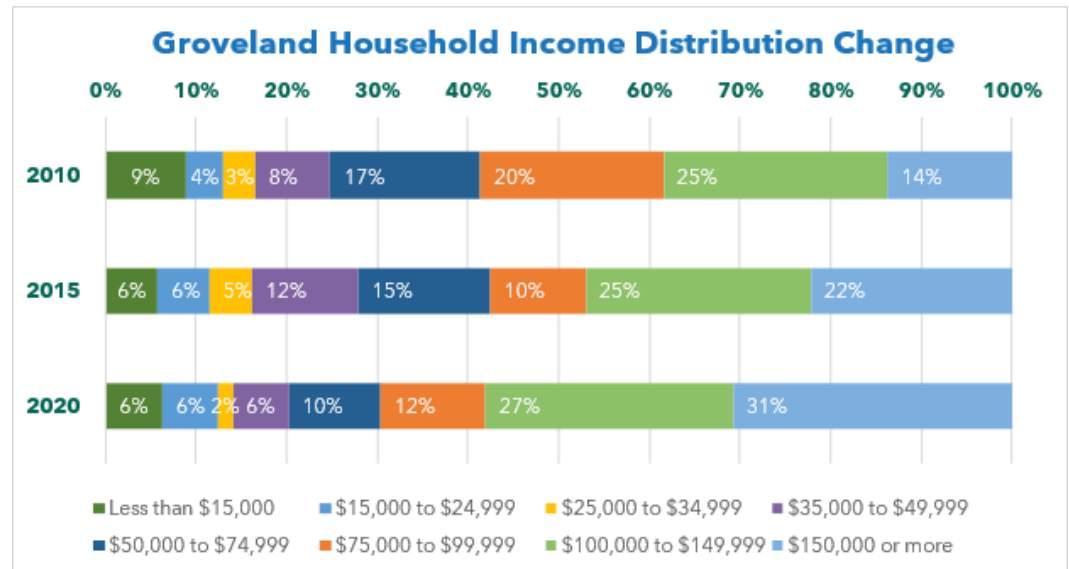


Figure 5: Household Income Distribution Change⁶

Tenure	Groveland	Merrimack Valley Region*	Essex County	Massachusetts
All Residents	\$111,056	\$108,174	\$82,225	\$84,385
Owner	\$116,997	\$122,347	\$112,582	\$110,315
Renter	-	\$38,986	\$41,553	\$47,842

Figure 6: Geographic Comparisons of 2020 Median Income by Tenure⁷

**Merrimack Valley Regional median incomes are the author's calculation of the average of the estimated median incomes of the 15 towns and cities in the region.*

According to the 2020 American Community Survey (ACS), Groveland's housing stock is 90% owner occupied and 10% renter occupied. Due to the small sample size, the exact median household income for renters in Groveland was not calculated in 2020 ACS data. Despite lacking an overall median income for renters, ACS data from that year does show that 60% of renters make less than \$25,000 annually. The median household income for homeowners was \$149,617. This difference follows a historic wealth disparity between renters and owners state and country-wide and indicates the importance of preserving naturally occurring affordable rental opportunities for residents, in addition to promoting development of income-restricted affordable units, to meet this need.

Similarly, when discussing access and availability of units that are affordable to residents seeking both owner and rental opportunities in the Town, it is of equal importance to consider the variety of housing types available to meet individual needs. Smaller housing types, such as apartments and condos, may be more accessible and affordable for renters compared to larger single-family homes.

Renter incomes are less than half of owner incomes in the region

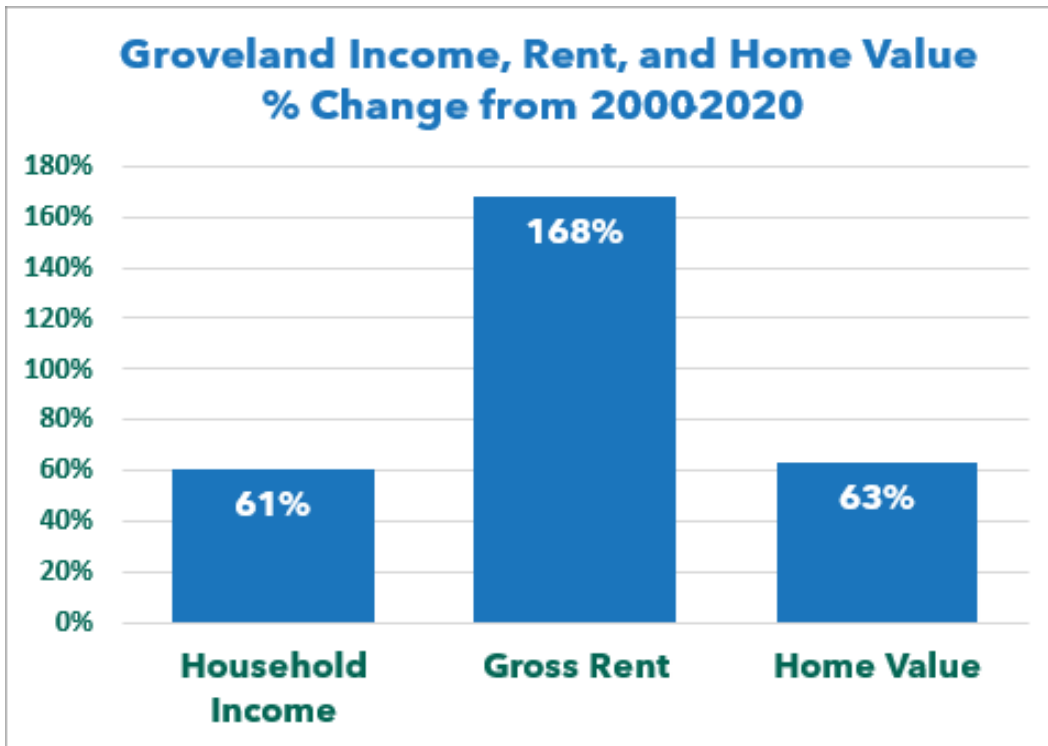


Figure 7: Income, Rent and Home Value % Change from 2000-2020⁸

Over the 20-year period between 2000 and 2020, there has been a significant increase in median household income, gross rent, and home value in the Town. While it is expected that household incomes would rise alongside rising rent and home values, there is a growing distance between median income and average rent in Groveland – per Census data, household income has increased 61% over this period, while gross rent has increased 168% over the same 20-year period. This difference has implications when it comes to access to homeownership opportunities in Groveland, as higher rent costs make it harder for renters to save up enough funds for a downpayment on a home purchase. Compared to region-wide data, Groveland stands out as having incomes keep relatively close pace with home values. This could be due to a number of factors, including in-migration of higher income individuals as home prices increased.

Comparing a community’s current housing stock and its current occupancy characteristics may provide insight into possible housing supply gaps, suggesting what types of housing development should be considered if there are sizeable gaps between occupancy counts and bedroom counts within existing structures. These observations are objective, and do not reflect individual housing type preference – for example, a two-person household may be best suited to occupy a 3-bedroom home, based on individual needs, design preference, storage needs, etc. However, these comparisons may provide more quantitative context to identify local needs, such as the desire to downsize within the community, where there potentially are not enough options to do so.

The cost of rent is far outpacing incomes, increasing at more than double the rate from 2000-2020



1 or 2 person households make up 55% of Groveland's homes, while 1 or 2 bedroom homes make up 32% of Groveland's Housing stock

Housing Breakdown by Occupancy

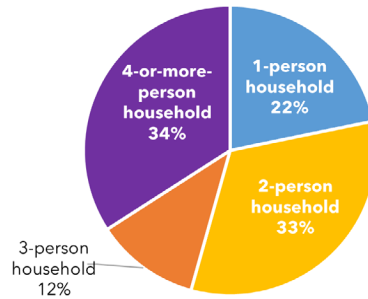


Figure 8: Housing Breakdown by Occupancy and Bedrooms per Housing Unit⁹

Bedrooms per Housing Unit

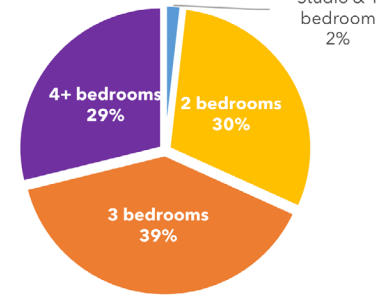


Figure 9: Bedrooms per Housing Unit¹⁰

As is commonly seen in surrounding communities, Groveland appears to have a lack of one- or two-bedroom units and an excess of three- or four-bedroom units. 1 or 2 person households comprise 55% of Groveland homes, while 1- and 2-bedroom units comprise 32% of the Town's total housing stock. On the other end, 3 or more person households comprise 46% of homes, while the majority of the Town's housing stock is three or more-bedroom units, at 68%. These figures may suggest a gap in availability of "right-sized" housing, which the Town has in part been addressing through its recent permitting of multi-family housing with studio, one-, and two-bedroom units.



Chapter 3: Local Housing Conditions



Housing Supply

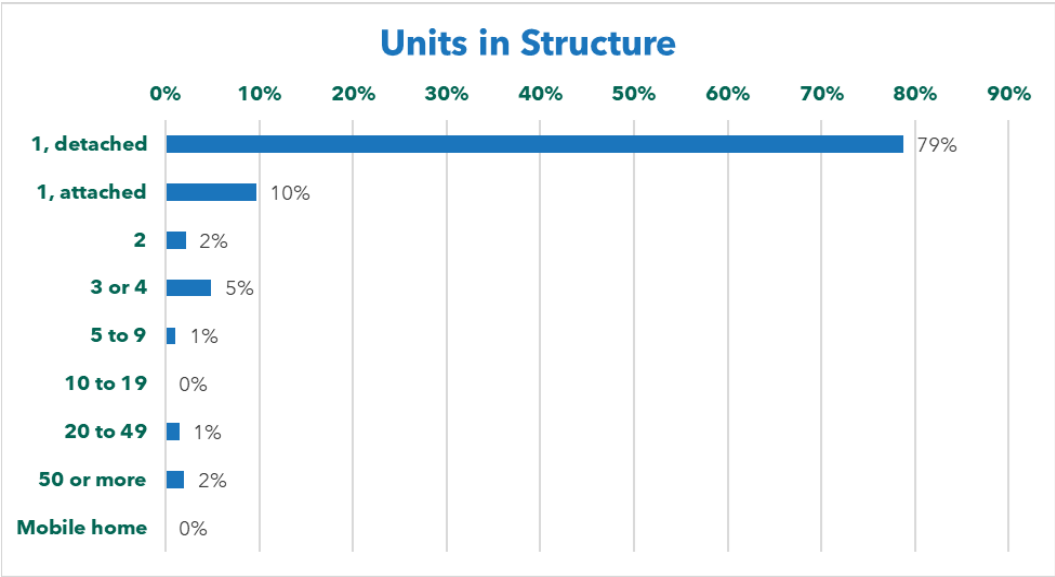


Figure 10: Number of Units in Structure by Percentage¹¹

Examining the number of housing units in structures across a community can provide helpful insight into the type of housing that is available. A housing unit is defined as a dwelling area with separate living quarters where occupants can eat and sleep separately from other people who are also living within the same structure. Housing structures that contain three or more dwelling units are categorized as multi-family housing.

As of the 2020 American Community Survey, almost 80% of all housing units in Groveland are detached single-family homes. 10% of housing stock is single family attached, which includes Townhouses. When compared to the rest of the Merrimack Valley region, Groveland’s housing stock has higher proportions of single-family units and lower proportions of multifamily units. Given the aging population and the apparent gap in availability of smaller units (Figures 8 and Figure 9), a key strategy of this plan may be to create pathways for the creation of smaller units in multifamily developments. As discussed earlier in this chapter, the town may explore allowing what are currently larger, single-family homes to be renovated into duplexes or triplexes. The town may also want to explore the option for certain neighborhoods, such as the downtown, to allow additional units by either reducing the minimum lot size or allowing small-scale multifamily by-right with up to 4 units in a structure.

The majority of Groveland’s housing stock is single family detached homes



*The majority
of Groveland's
homes were
built prior to
1970*

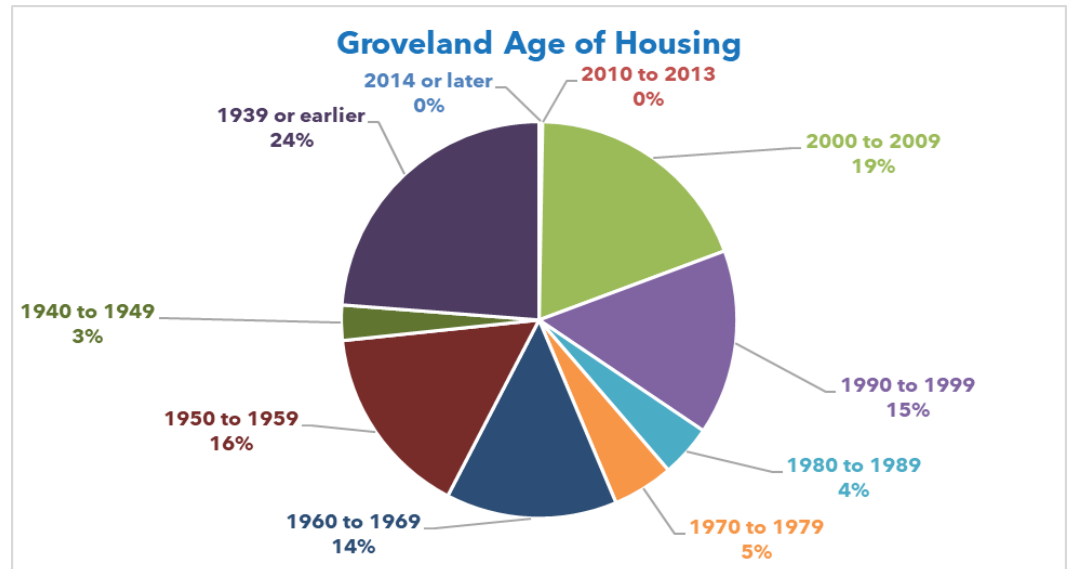


Figure 11: Age of Housing by decade from 1939 or earlier - 2014 or later¹²

The age of housing is an important factor to consider in planning for future growth, as the preservation of existing housing stock is critical to the overall wellbeing of the Town's form, function, and of its residents. Groveland, similar to other mid-sized towns in Massachusetts, is known for its quintessential New England aesthetic, where much of this character is exhibited by its housing stock. A majority of the Town's housing stock was built before 1970, which is typical for many communities in the Merrimack Valley region. After relatively little production in the 1970s and 1980s, Groveland experienced a significant uptick in construction during the 1990s and 2000s. Although the data above shows 0% of the housing stock built after 2010, that is not necessarily the case. With a small sample size in a small town like Groveland, it is possible for ACS data to have a larger margin of error, and thus have a few unexpected estimates. It may also be the case that ACS estimates do show some units as built during this time period, but that the estimates for the actual number of units is so low that it factors out to be less than 0.5% of all housing stock, and thus is recorded as 0%. As shown in Figure 11, new housing stock has in fact been added since 2010.

Trends in Residential Property Values

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

In FY23, the total assessed value of all residential parcels in Groveland was \$1,304,227,905, and the average assessed value of a single-family home was \$578,096. Since the last iteration of the Town's HPP in 2018, the single-family assessed value has risen 49%.

Permitting Activity

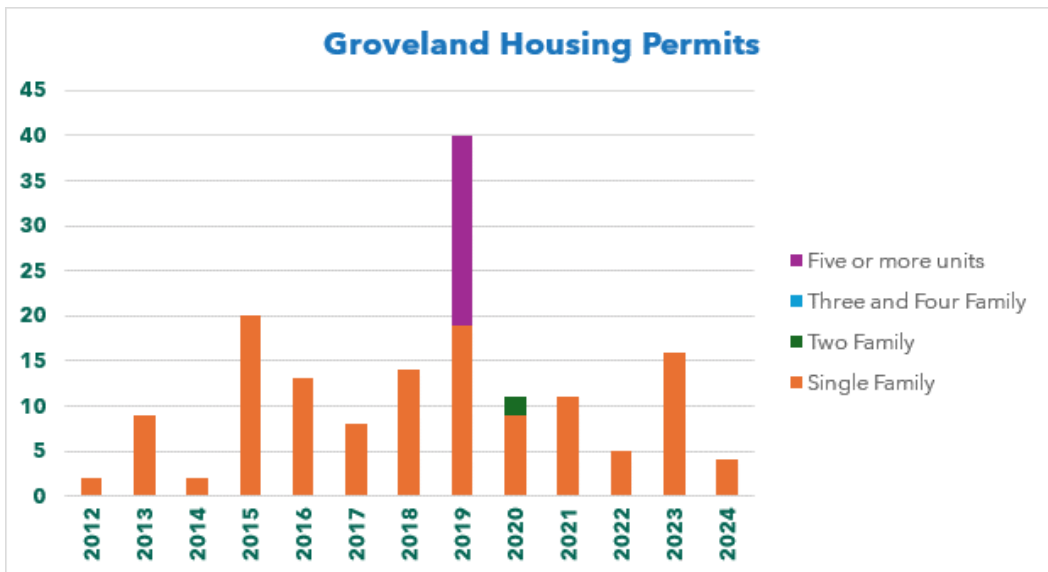


Figure 12: Annual Total of Housing Permits by Number of Units from 2012-2024¹³

Over the last two decades, permitting activity in Groveland has slightly varied by total permits issued per year and by building type. In the last decade, the Town of Groveland has consistently permitted several new single-family housing units. The data shows a noticeable increase in the number of new housing units permitted in 2019 due to an expansion of 21 additional senior housing units at Nichols Village, a market rate non-profit senior living community. There was a duplex permitted in 2020, however there have not been any other permits for duplexes or three- and four-family units in the last decade. The data from 2024 displays the number of permits produced up until the time of this writing (May 2024), however the data is not inclusive of a recently approved 192-unit multifamily development, which has not received its building permit as of the writing of this plan. These permits are expected by mid-2024.

Housing Characteristics

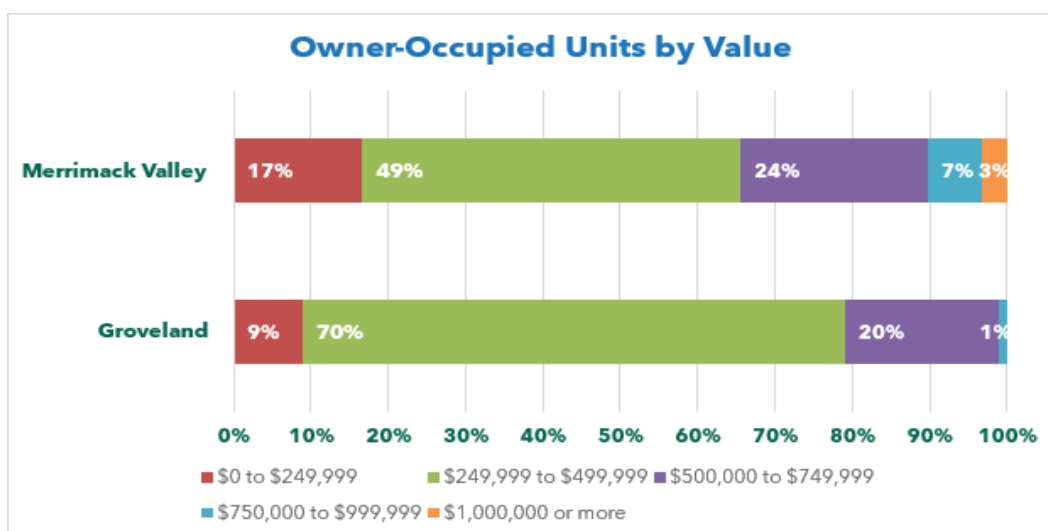


Figure 13: Regional Comparison of Owner-Occupied Units by Dollar Value¹⁴

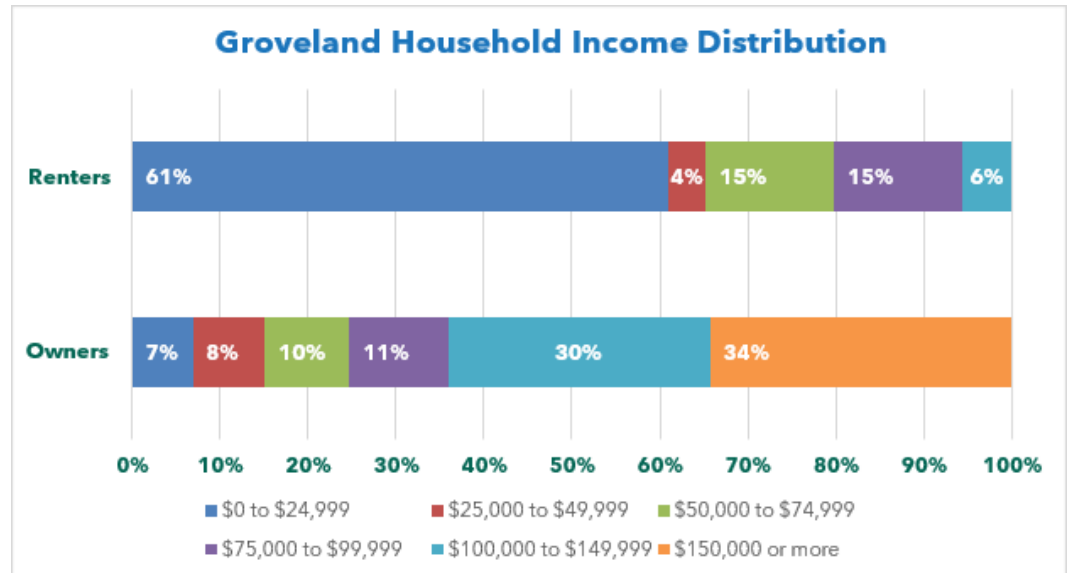


Figure 14: Household Income Distribution by Housing Type¹⁵

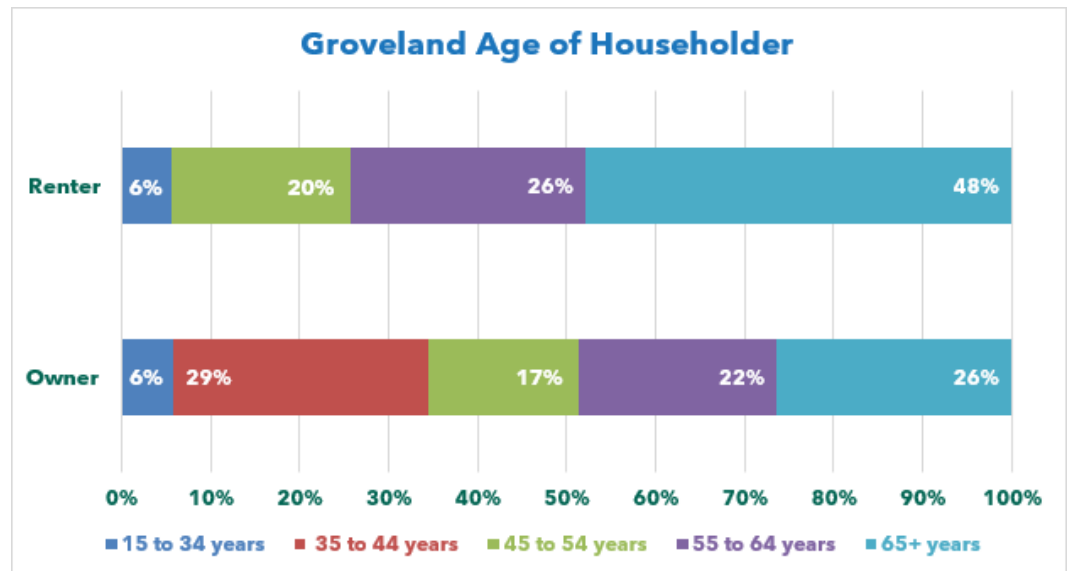


Figure 15: Age of Householder by Housing Type¹⁶

Owner occupied units in Groveland have higher household incomes than renters, as is on trend historically and across the state and region. In Groveland, about one third of all owner-occupied units meet or exceed \$150,000 in annual household income, with the next largest proportion in the \$100,000-\$149,999 range. This differs greatly from renter-occupied units, where 60% of households make \$25,000 or less. This difference indicates a significant disparity in the overall income distribution of renters versus owners, a crucial difference that impacts renters disproportionately when housing costs continue to rise. Because of Groveland's small renter population, and thus small sample size for this data, we can expect there to be some margin of error in these numbers. Despite the margin of error, the trend still holds true that renters in Groveland have significantly lower household incomes than homeowners.

Housing Affordability

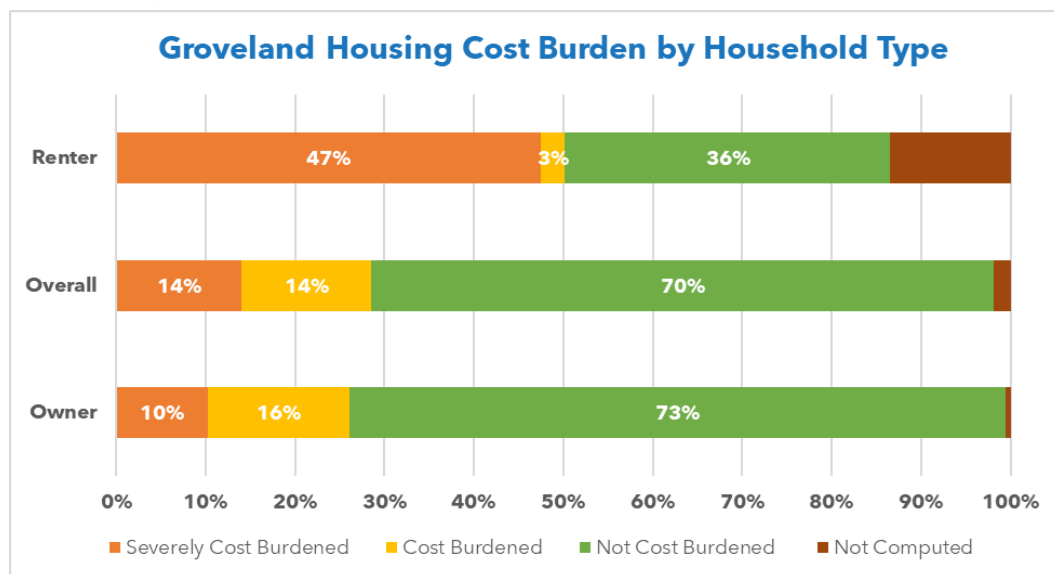


Figure 16: Housing Cost Burden by Household Type¹⁷

Due to the small number of renters in Groveland, this ACS data has a large margin of error. 50% of renter households being cost burdened is not abnormal and is on trend with other communities in the region, but 47% of renters being designated as “severely cost burdened” (paying more than 50% of their gross income on rent), is abnormal. Out of cost burdened renters, we would expect there to be a smaller proportion of those that are severely cost burdened.

Per the U.S. Department of Housing and Urban Development (HUD), household cost burden is defined as “...a household that spends more than 30 percent of its gross income on housing costs, including utilities. A household is severely cost burdened if it spends more than 50 percent of its income on housing.” Approximately 28% of all residents residing in Groveland are cost burdened, while 50% of renter households in Groveland are cost burdened. The percentage of cost burdened owner households is significant as well, with approximately 1 out of 4 homeowners paying a significant portion of their income on housing expenses. These trends are consistent with cost burden rates seen across the Merrimack Valley region.

These figures demonstrate that a sizeable portion of the Groveland community is confronted with high housing costs, which could have several personal and community-wide implications. If residents continue to experience high housing costs, individuals and families with limited financial resources may struggle to afford and maintain access to suitable housing, in addition to experiencing limitations in economic mobility and wealth accumulation. High housing costs carry significant economic development implications, particularly concerning the local workforce. As housing expenses escalate, and a greater share of monthly income is dedicated to meeting these costs, the likelihood increases that workers are unable to reside directly within the community where their employment is based. This dynamic can have negative effects on local economic development, including commuting challenges and overall workforce stability. Understanding the impact of cost burden among homeowners and renters alike is crucial for policymakers, community leaders, and stakeholders to develop targeted strategies that promote housing affordability and economic well-being for a broader segment of the population.



*Half of all
renters and 1 in 4
homeowners are
cost burdened*



The median sales price in Groveland is \$593,000, while the cost of a home available to households making the median income is \$425,000

Age of Householder	Groveland		Merrimack Valley		Essex County		Massachusetts	
	Est.	%	Est.	%	Est.	%	Est.	%
Total Population	6,815	100%	349,866	100%	770,223	100%	6,637,329	100%
Total in Poverty	272	4%	36,677	10%	78,089	10%	653,454	10%
Under 5 years	0	0%	3,047	8%	6,778	9%	47,069	7%
5 to 17 years	62	23%	8,237	22%	15,691	20%	117,012	18%
18 to 34 years	0	0%	8,055	22%	16,840	22%	183,304	28%
35 to 64 years	75	28%	11,992	33%	26,087	33%	207,736	32%
65 years +	135	50%	5,346	15%	12,693	16%	98,333	15%

Figure 17: Population in Households Below Federal Poverty Thresholds by Age¹⁸

Affordability Gap

As cited in the previous HPP, housing sale prices in Groveland continue to increase significantly and are out of reach even for median-income households. According to Redfin home sale data, the 2023 median sales price in Groveland was \$593,000. Groveland households making the median household income of \$111,056 could afford to purchase a home up to \$425,000 with an \$80,000 downpayment. However, the median sales price of \$593,000 requires an annual gross household income of about \$163,520 with a 20% down payment, when factoring in costs for taxes and insurance and current interest rates of about 7.5%.

As shown in Figure 18 there is a difference between homeowners' median income and the price of a home, creating a homeowner affordability gap. This gap is defined as the difference between the median sales price for Groveland and the 'affordable price' (household paying no more than 30 percent of annual income on housing).

Income* (Lawrence, MA-NH – HFMA)	Median Sales Price Groveland	Affordable Price	Gap
80% of Median = \$94,650	\$593,000	\$340,000	\$253,000
100% of Median = \$111,056	\$593,000	\$425,000	\$168,000

Figure 18: Housing Affordability Calculations by Area Median Income (AMI)¹⁹

**Income is based on a 4-person household from 2023 HUD Income Limits.*

Ownership Affordability by Income

As seen in Figure 18, a household of four in Groveland with 80 percent AMI could afford to purchase a home up to \$340,000, with a downpayment of \$60,000. However, the median sales price for a single-family home in Groveland in 2024 was \$593,000 according to Redfin market data, meaning a household would have to make about \$163,520 per year to afford a home at the median sales price. At the Groveland Median Household Income of \$111,056 a household could afford a home up to \$425,000 with an \$80,000 downpayment.

Rental Affordability by Income

A two-person household with extremely low income (less than or equal to 30 percent AMI) can afford a gross rent of up to \$685 per month for a one-bedroom unit in the Lawrence HMFA. A two-person household with very low income (greater than 30 percent and less than or equal to 50 percent AMI) can afford a gross rent of up to \$1,143 per month for a one-bedroom unit, and a two-person household with low-income household (greater than 50 percent and less than or equal to 80 percent) can afford a gross rent of \$1,775 per month for the same unit size. A household with the HMFA Area Median Income can afford a monthly gross rent of \$3,733.

Groveland Income Distribution by HAMFI*	Owner	% of All Households	% of Owners	Renter	% of All Households	% of Renters	Total
Household Income <= 30% HAMFI	150	6%	7%	155	6%	61%	305
Household Income >30% to <=50% HAMFI	60	2%	3%	10	0%	4%	70
Household Income >50% to <=80% HAMFI	285	12%	13%	4	0%	2%	289
Household Income >80% to <=100% HAMFI	140	6%	6%	65	3%	25%	205
Household Income >100% HAMFI	1,570	64%	71%	15	1%	6%	1,585
Total	2,205			3,180			2,460

Figure 19: Income Distribution by HAMFI²⁰

**HAMFI (HUD Area Median Family Income) is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made (For full documentation of these adjustments, consult the [HUD Income Limit Briefing Materials](#)). If you see the terms “area median income” (AMI) or “median family income” (MFI) used in the CHAS, assume it refers to HAMFI.²¹*





Chapter 4: Housing Development Constraints

Environmental Constraints

Groveland, situated toward the center of the Merrimack Valley region, has a landscape of small hills and low areas with streams, ponds, and wetlands. Outside of the few hills, the Town is mostly flat and has sizable freshwater wetlands.

Flooding is considered a high risk in Groveland, and the Town's 2024 Hazard Mitigation Plan states:

"A GIS analysis of the Town's FIRM flood hazard areas by MVPC has determined that a total of 1,044 acres (1.6 sq. mi.) of land area in Groveland is located within the 100 Year floodplain and thus is vulnerable to flooding. An additional 198 acres (0.31 sq. mi.) lies with the 500-Year floodplain. Together, these two flood zones constitute over twenty percent (20.7%) of the total area of the community. Zones within the floodplain which are open and "potentially developable" under the Town's current zoning scheme are areas of vulnerability. Development of open spaces within the floodplain would increase the impervious surface cover and stormwater runoff volumes in the flood zones, thereby exacerbating the existing flooding problems."

When considering sites for future housing development in town, care should be taken to minimize new impervious surfaces. If developing in current open space, proper stormwater management may help alleviate the risks posed by flooding.



Transportation

The Town of Groveland is unique in the Merrimack Valley region, as it is the only community without direct interstate access. Interstate 95 is accessible to the east through Georgetown, and interstate 495 is accessible to the north through Haverhill—both interstates are a roughly 5-mile drive from the center of town. Despite the lack of interstate access, Groveland sits at the crossroads of state routes 113 and 97. Both of these roads are major thoroughfares through town and connect Groveland with surrounding communities and commercial corridors.

In 2022, Groveland welcomed fix-route bus service to the center of town, thanks to an extension of a MeVa (Merrimack Valley Transit) bus route from Haverhill. Bus Route 18 comes from across the Merrimack River and leads east on state route 113 to Town Hall and the Groveland Housing Authority. In addition to the fixed route service, Groveland residents have access to MeVa's "Ring and Ride" system, where residents can reserve a ride for "curb to curb" transportation service.

Sewer and Water

The Town provides public drinking water from three municipal wells that draw water from various locations throughout town. Sewer service is provided to the more densely-developed parts of town, and the sewage is piped to the 18 MGD regional wastewater treatment plant in neighboring Haverhill, where the wastewater is treated prior to its discharge to the Merrimack River. Throughout the rest of town, residents continue to rely on individual on-site septic systems for their wastewater disposal. As part of its Site Plan Review process, the Planning Board will evaluate a development's "Utility plan, which shall include all facilities for refuse and sewage disposal or storage of all wastes; the location, size, type, and slope of water, sewer, and drainage pipes." Due to the town's low density, expanding the sewer system to areas not currently served may be prohibitively expensive. There are, however, state grants available to assist with this cost, such as the MassWorks Infrastructure grant and the HousingWorks Grant.





Regulatory Considerations

RESIDENTIAL ZONING

Groveland has several different residential zoning districts, each having different uses or dimensional parameters. Most land area in town is zoned for single family detached structures, with limited areas allowing multifamily housing.

According to the Town, site plan review allows the Town to ensure that new development is done thoughtfully, addressing preservation of community character, traffic and public access, health, and open space and environmental protection to overall preserve and improve residents' quality of life.

The following zones allow for residential development of various types and densities throughout the Town:

RESIDENTIAL DISTRICTS

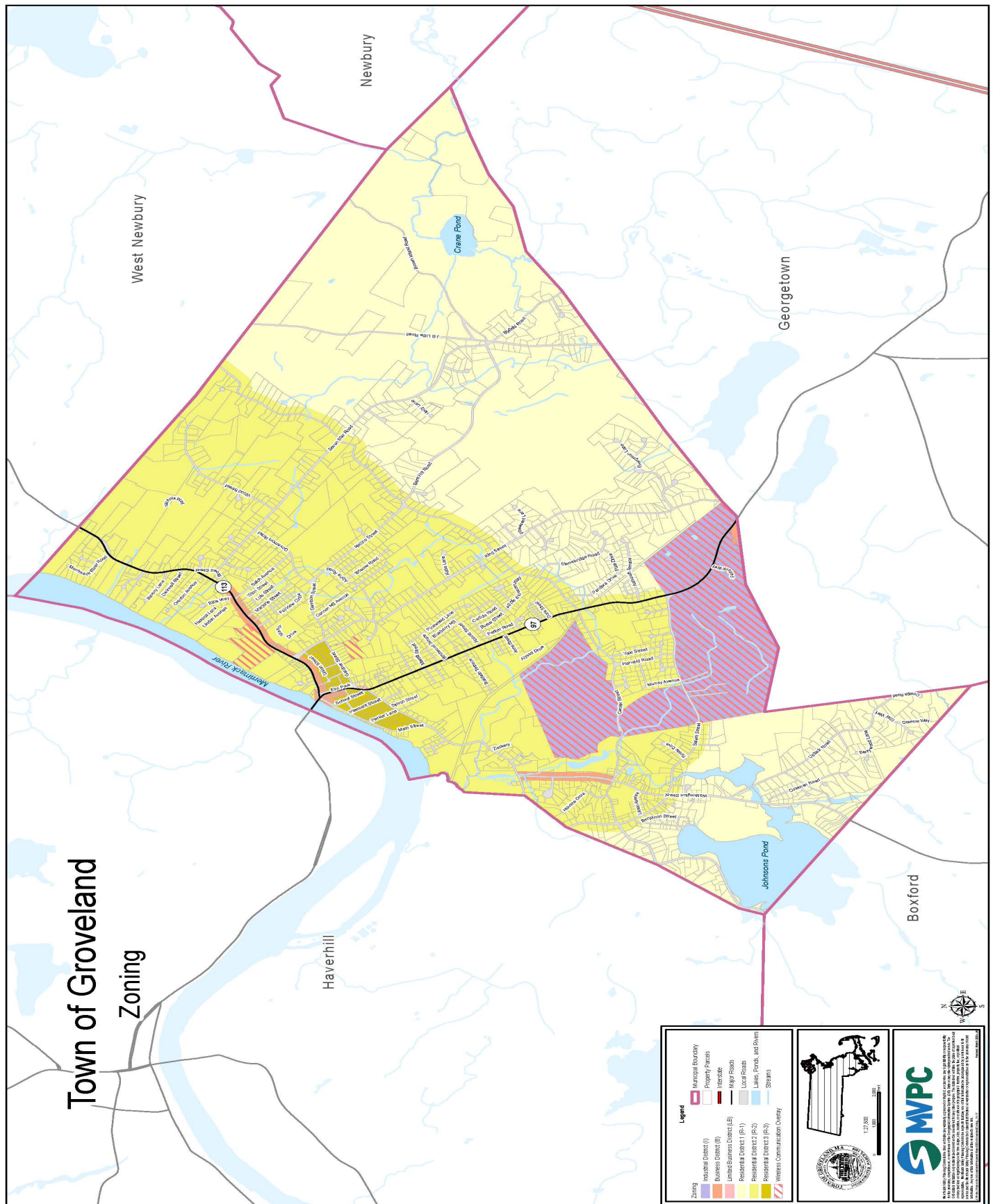
Residence 1, 2, and 3 (R-1, R-2, and R-3) are three low-density residential districts with similar uses, mainly allowing for the development of single-family detached homes as well as two-family homes or duplexes. Minimum lot sizes range from 43,560 SF or one acre in the R-1 district, 30,000 SF in the R-2 district, and 20,000 SF in the R-3 district, with a maximum height of 35 feet across all districts. The R-1 district is located across most of eastern Groveland as well as to the south around Johnson Pond, while the R-2 district consists of most of the neighborhoods north of Center Street. The R-3 district is comprised of the neighborhoods surrounding the downtown.

BUSINESS DISTRICTS

Business District (B) is intended to allow for commercial uses, along with some residential uses. Single-family and two-family homes are allowed by-right in this district. The minimum lot size in this district is 20,000 SF with a maximum building height of 35 feet. This district is mainly located around the downtown area along Routes 113 and 97 and along Washington Street.

Limited Business (LB) is similar to the Business District in the dimensional parameters, including the minimum lot size and maximum building height. However, it differs slightly from the commercial uses it allows. It does also allow single-family and two-family homes by right.

Town Zoning Map





Chapter 5: Housing Production Strategies

5-year Housing Production Numeric Goals

Year	1.0% Increase			
	Additional Affordable Units - 1%	Number of Affordable Units	Total Units	Percent Affordable
Current		89	2,582	3.45%
2024	26	115	2,697	4.45%
2025	26	141	2,838	5.46%
2026	26	167	3,005	6.47%
2027	26	193	3,198	7.47%
2028	26	219	3,417	8.48%

Year	0.5% Increase			
	Additional Affordable Units - 0.5%	Number of Total Affordable Units	Total Units	Percent Affordable
Current		89	2,582	3.45%
2024	13	102	2,684	3.95%
2025	13	115	2,799	4.45%
2026	13	128	2,927	4.96%
2027	13	141	3,068	5.46%
2028	13	154	3,222	5.96%

The numbers on the Subsidized Housing Inventory are not inclusive of a recently approved 192-unit affordable housing development on Sewell Street, further explained on page 34.

The goal for each city and town in Massachusetts, as defined by MA General Law Ch. 40B, is to have 10% of its housing stock designated as affordable and listed on the State's Subsidized Housing Inventory (SHI). Until that 10% is reached, a community can use a certified Housing Production Plan to demonstrate its progress towards that 10% goal and allow the community more control over local development. As explained in the introduction, this Housing Production Plan can be certified by the state if the Town adds affordable housing units at a rate equal to 0.5% or 1% of its current housing units annually. At the 0.5% rate, the HPP will be certified for one year, which would allow the Town's Zoning Board of Appeals to deny a comprehensive permit to a development application under M.G.L. 40B for a development that is inconsistent with the town's needs and goals. At the 1% rate, the HPP will be certified for two years. Even with this certification, the Town should continue to be open to "friendly" 40B opportunities, where a developer is willing to work in partnership with Town boards and residents to create an affordable housing development that is appropriate for the community.

The Town of Groveland currently has 89 subsidized housing units listed on the Subsidized Housing Inventory (SHI) as of June 2023. This number represents 3.45% percent of the total year-round housing units as reported by the 2020 U.S Census. Therefore, the Town is 169 SHI-qualifying affordable housing units shy of the 10 percent affordable housing goal.

Over the next five years and beyond, the goal is for Groveland's continuously updated HPPs to become "certified" on a recurring schedule, to keep on track towards achieving the 10% 40B minimum. Provided the Town takes a proactive approach to housing development, it may be possible for Groveland to achieve certification in at least one of the next five years.

To produce 0.5 percent of its total units annually as SHI units, Groveland will need to add an additional 13 SHI-eligible housing units each year. In order to produce 1 percent of its total units annually, the Town will have to produce 26 SHI units annually. It will be a challenging task to reach either of these goals every year during the 5 years of this plan, but it may be possible to achieve certification in at least one of those five years.



Housing Production Strategies

Based on the local needs, existing resources, and development considerations, the following recommended strategies have been developed with Groveland. The proposed strategies were developed after conversations with residents and town staff to help the community direct and leverage funding, resources, and capacity to best meet the community's housing needs.

While some of the strategies do not directly create affordable units, they do serve as a foundation for achieving housing goals, including the creation of a more diverse housing stock in town.

Strategies 1, 2, 4, 5, 6, and 7 are intended to help accommodate the needs of the growing senior population in Groveland. The sites mapped on page 33 and listed on page 34 are all sites that can accommodate senior housing, and specifically Nichols Village is targeted for senior housing. In addition to accommodating senior housing, the Town is committed to accommodating the needs of people with disabilities and special needs in future housing development.

STRATEGY 1: INVESTIGATE TO EXPAND THE ACCESSORY DWELLING UNIT (ADU) BYLAW TO ALLOW FOR DETACHED STRUCTURES.

Groveland recently adopted an Accessory Apartment Bylaw for both new and existing construction. The current bylaw allows for attached ADUs on single family lots, however the Town may want to consider expanding the bylaw to allow for detached structures. By allowing detached ADUs, Groveland could provide homeowners with additional flexibility to develop their properties and create new, smaller housing units for family members or for rental opportunities. With careful consideration of design standards and dimensional parameters, Groveland can encourage the development of structures that fit the community's character while providing much needed additional housing units.

A few key items to consider when allowing detached ADUs include: minimum lot size required, maximum structure footprint, design standards, and allowance by right or by special permit.

Other communities across the Merrimack Valley have recently established ADU bylaws that allow both attached and detached structures on single-family lots. In 2023, [West Newbury passed a zoning bylaw](#) allowing for both attached and detached ADUs by right, with no requirements that a family member must occupy the ADU. According to West Newbury's bylaw, the attached or detached ADU "shall be no greater than half of the floor area of the principal dwelling or 900 SF, whichever is smaller". Groveland may look to emulate other communities like West Newbury in allowing detached ADU structures, either by right or through a special permit process.

STRATEGY 2: INVESTIGATE MODELS THAT ADDRESS CREATION OF STARTER HOMES THAT ARE "RIGHT-SIZED."

A common concern heard amongst residents during community engagement sessions was the lack of "starter homes" or homes appropriate for downsizing in the community. This commonly refers to housing units, either detached or in a condominium development, that are ownership units containing 1, 2, or 3 bedrooms. If detached, these units are typically on smaller lots.

One way to address this would be for the Town to adopt a "Starter Home District" pursuant to [MA General Law Chapter 40Y](#). According to this statute, a starter home is considered to be a single-family home under 1,850 square feet. In the starter home district, single-family homes should be allowed by-right at a minimum density of 4 units per acre. Accessory Dwelling Units up to 600 square feet are also allowed on the same lot as the starter home. The statute also specifies that in each starter home zoning district, at least half of the starter homes must contain at least three bedrooms.

In addition to these statutory requirements, the state's Department of Housing and Livable Communities is expected to promulgate regulations in 2024 to guide communities in their adoption of these districts. The Town should consider adopting a 40Y district locally after reviewing the state regulations.



STRATEGY 3: CONDUCT ONGOING COMMUNITY EDUCATION ON HOUSING DEVELOPMENT OPTIONS AND CHALLENGES

During community engagement sessions and discussions with the Town, it appeared there was a desire to continue the dialogue around housing challenges in Town and help both local officials and residents learn more about how the Town can tackle those challenges. Overall education on housing needs with residents is an ongoing task, and the Town should consider ways to keep local boards and residents up to date with information.

There are several state programs available from various organizations that may assist with community education around housing. [The Citizens' Housing & Planning Association \(CHAPA\) has a Municipal Engagement Initiative \(MEI\)](#) that helps communities create coalitions in support of housing initiatives. The Massachusetts Housing Partnership (MHP) also offers technical assistance that encompasses a variety of resources for communities to assess their housing needs. These housing engagement services have been successful in several Massachusetts communities in helping build resident support for the creation of ADU bylaws, Affordable Housing Trusts, as well as Inclusionary Zoning bylaws.

The Merrimack Valley Planning Commission can conduct community engagement efforts through its various programming. Through the use of District Local Technical Assistance (DLTA) funds, MVPC is able to work with communities across the Merrimack Valley to conduct community education forums and discussions. In the last few years, the agency hosted housing forums in both [Haverhill](#) and [North Andover](#), which were educational sessions separate from the HPP process.

Along with educating the general public on issues related to housing, it is also crucial to ensure that local town boards are informed on these issues. There are several tools available specifically for municipal board members, including [training manuals](#) directly offered from the MA Executive Office of Housing and Livable Communities. The [Citizen Planner Training Collaborative](#) provides several informational resources for board members, as well as ongoing training opportunities.

STRATEGY 4: REVIEW AND UTILIZE PRIVATE AND MUNICIPALLY OWNED PROPERTY TO DEVELOP HOUSING THAT SUPPORTS COMMUNITY NEEDS.

The Town is interested in cataloguing existing foreclosed and Town owned properties to identify suitable sites for affordable housing development. Factors to consider include current zoning regulations, proximity to amenities, environmental considerations, and community impact. There are several properties in Town worth considering, including [150 Center Street](#) and the former Valley Screw property. The Town has received feedback from residents about the viability of both properties to develop affordable housing and should continue to seek input from residents on preferred locations for affordable housing in other areas of Groveland.

With town-owned land the town is willing to donate, the Town could issue an RFP for affordable housing developers to take over the land and build affordable housing on site. Organizations such as Bread & Roses Housing and Habitat for Humanity have worked in communities across the region on this type of development.



STRATEGY 5: INVESTIGATE THE FEASIBILITY OF ESTABLISHING AN AFFORDABLE HOUSING TRUST (AHT) IN ORDER TO UTILIZE COMMUNITY PRESERVATION ACT (CPA) FUNDS AND INCLUSIONARY ZONING “PAYMENTS IN LIEU” TO CREATE AFFORDABLE HOUSING.

The Town passed an Inclusionary Zoning bylaw in 2018, which requires that any development over 8 units provide an affordable housing unit or payments in lieu of construction. Since this passed, developers have preferred to provide a payment in lieu of creating the affordable housing unit. However, the Town does not currently have an Affordable Housing Trust to assist with the utilization of these funds. It would be beneficial for the Town to bring a bylaw to Town Meeting to establish an Affordable Housing Trust.

[The Massachusetts Housing Partnership \(MHP\) created a helpful guide](#) for communities to learn about the process it takes to establish an Affordable Housing Trust. It covers essential steps municipalities can take to establish AHTs, including researching existing AHTs, drafting bylaws, forming the trust, and securing funding.

Along with assistance from MHP, there are also technical assistance grants available through the [Community Compact Best Practices grant program](#) to help communities through the process of establishing an AHT. These grants are typically open for applications in late fall-winter.

STRATEGY 6: REVIEW COMPLIANCE WITH THE MBTA COMMUNITIES LAW THROUGH A LOCALLY-INFORMED PLAN THAT ADDRESSES GROVELAND’S HOUSING NEEDS.

The Town is currently working on a proposal to create a zoning district that would comply with the MBTA Communities Act. Groveland has until December 2025 to comply, and will need to pass a compliant bylaw at Town Meeting that year. Given the flexibility with Groveland’s requirements as an “Adjacent Small-Town,” the Town may be well positioned to decide on a district location and appropriate dimensional standards that both comply with the act and create opportunity for needed housing types in the Town.

The Town should be able to keep maximum building heights consistent with current zoning and may want to implement design standards to ensure future development is at a scale and quality consistent with other areas of town.

STRATEGY 7: COLLABORATE WITH THE GROVELAND HOUSING AUTHORITY TO INCREASE THE SUPPLY OF AFFORDABLE HOUSING AND MAXIMIZE STAFFING CAPACITY.

It may be worthwhile for the Town to investigate various staffing structures for the Housing Authority in order to maximize staff capacity. Currently, the Groveland Housing Authority shares staffing with Haverhill’s Housing Authority. This may have both benefits and drawbacks, as Haverhill has much larger operations that may require more attention than Groveland. Other small towns in the region have expressed interest in creating joint Housing Authority staffing, and the Town may explore a partnership with other small towns. The state Community Compact program has a “[Regionalization and Efficiency](#)” grant available for communities to pilot shared services, which may be worth exploring for this purpose.



Action Plan Matrix

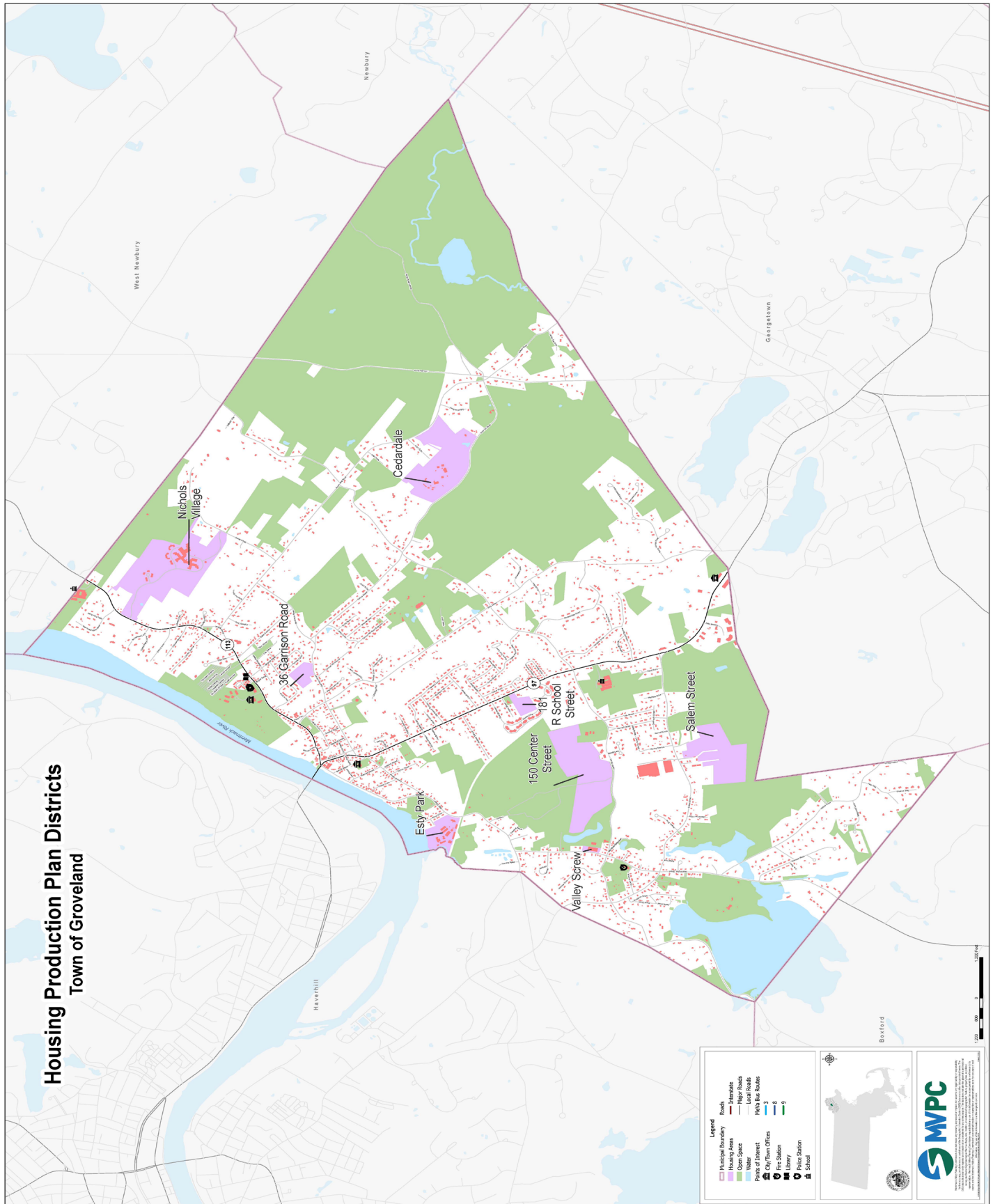
Time to Complete	Strategy Implementer(s)	Key First Steps and Funding Options
Investigate potential for expanding Accessory Dwelling Unit (ADU) bylaw		
2-3 years	Planning Board, Select Board, Town Staff	<ul style="list-style-type: none"> Research other bylaws that allow for detached ADUs, such as West Newbury Discuss with Planning Board if this is of interest, considering options such as requiring a special permit, design standards, or certain minimum lot sizes. Apply for a Community Planning Grant or Community Compact Grant to hire consultant services to develop a bylaw allowing for detached ADUs; or inquire with MVPC about using District Local Technical Assistance (DLTA) funding to develop an ADU bylaw amendment.
Investigate models for the creation of “starter homes” that are “right sized”		
2-3 years	Town Staff, Planning Board	<ul style="list-style-type: none"> Review the 40Y statute to learn basic requirements, including review of incentive payments under chapter 40R the town could be eligible for Upon release of state regulations in 2024, review regulations and discuss with the planning board the desire to implement a 40Y district in Groveland Apply for a Community Planning Grant to hire consultant services to develop a zoning bylaw amendment; or inquire with MVPC about using District Local Technical Assistance (DLTA) funding to implement a 40Y district.
Conduct ongoing community engagement on housing development opportunities and challenges		
Ongoing	Town Staff, Planning Board, MVPC	<ul style="list-style-type: none"> Discuss with Planning Board the potential need for community education, especially ahead of town meeting votes on potential bylaw amendments Explore resources available through CHAPA and MHP Explore resources available through MVPC
Review and utilize private and municipally owned property to develop housing that supports community needs.		
Ongoing	Town Staff, Planning Board	<ul style="list-style-type: none"> Meet with organizations like Habitat for Humanity or Bread and Roses Housing to learn how they can assist with development of affordable housing on Town-owned land. Identify any existing Town-owned land that may be well positioned for affordable housing reuse.



Time to Complete	Strategy Implementer(s)	Key First Steps and Funding Options
Investigate the feasibility of establishing an Affordable Housing Trust (AHT)		
1-2 years	Planning Board, Town Staff	<ul style="list-style-type: none"> Consult MHP's guide on creating an Affordable Housing Trust Apply for state grant funding through the Community Compact Best Practices program to assist with the development of an AHT.
Review compliance with the MBTA Communities Law		
1-2 years	Town Staff, Planning Board, Select Board	<ul style="list-style-type: none"> Continue working with the consultant and relevant town boards to develop a 3A compliant bylaw that is best fit for Groveland. MVPC has funding available to assist with community engagement and education in the lead-up to town meeting, including hosting information sessions and developing fact sheets.
Collaborate with the Groveland Housing Authority to investigate models that can maximize staff capacity		
3-4 years	Housing Authority, Town Staff, MVPC, other small towns	<ul style="list-style-type: none"> Discuss opportunities and drawbacks with sharing Housing Authority Staff with other small towns. Work with MVPC to bring together one or two other small towns interested in shared services. Consider applying for an Efficiency and Regionalization grant to trial this structure.



Housing Production Plan Districts



2024-2029 Housing Production Plan

Site Name	Housing Type	Development/ Zoning Type	Status	Tenure	Affordability	Affordable Units	Total Units
150 Center Street*	Mixed Use Multi Family		Conceptual				
181 R School Street	Single-Family	Sub-division	In Progress	Ownership	Market Rate		7
Cedardale*			Conceptual				
Nichols Village*	Senior Housing	Infill	Conceptual	Mixed			
Salem Street/ Sewell Street**		40B	Permitted	Rental	Mixed	48	192
Esty Park*			Conceptual				
Valley Screw*			Conceptual				
36 Garrison Street*			Conceptual				

*These identified sites and geographic areas would require zoning changes to accomodate SHI units. The town will evaluate the needed zoning changes in order to make the production of SHI units possible.

** In July 2019, an application was filed for a Comprehensive Permit to develop a project consisting of 192 rental apartment units, spread across four residential buildings and one clubhouse, at 4 Sewell Street in Groveland. The Comprehensive Permit for the project was granted on November 18, 2020.

However, due to the disruptions caused by the Covid-19 pandemic, the project faced delays. As a result, the building permit for the first residential building was not issued until June 2024. The permits for the second building and the clubhouse followed in November 2024. We anticipate the following building to receive its permit in the near future.

The development will include a mix of one, two, and three-bedroom units. Of the 192 units, 48 will be designated as affordable, offered at 80% of the area's median income.



Endnotes

- 1 UMASS Donahue Institute, Massachusetts Population Projections, “Age/Sex Details”
- 2 MA Department of Elementary & Secondary Education, School and District Profiles
- 3 UMASS Donahue Institute, Massachusetts Population Projections
- 4 U.S. Census Bureau American Community Survey, 2016-2020 5-year Estimates, Table DP05
- 5 The Waning Influence of Housing Production on Public School Enrollment in Massachusetts. Metropolitan Area Planning Council. October 2017, updated February 2024.
- 6 2006-2010 ACS Estimates, 2011-2015 ACS Estimates, 2016- 2020 ACS Estimates, Table B19001
- 7 2020 ACS Estimates, Table B25119
- 8 2000, 2010, and 2020 Decennial Census; Tables DP3 & DP4
- 9 016-2020 ACS Estimates, Table S2501
- 10 016-2020 ACS Estimates, Table B25041
- 11 2016-2020 ACS Estimates, Table B25024
- 12 2016-2020 ACS Estimates, Table B20534
- 13 Town of Groveland Building Permit Data
- 14 2016-2020 ACS Estimates, Table B25118
- 15 2016-2020 ACS Estimates, Table B25118
- 16 2016-2020 ACS Estimates, Table B25007
- 17 2016- 2020 ACS Estimates, Table B25070, Table B25091
- 18 2020 ACS Estimates, Table B17001
- 19 Bankrate.com Housing Affordability Calculator; Author’s Calculations
- 20 CHAS Cost Burden Data, Based on 2015-2019 ACS
- 21 HUD Affordable Housing Program Income and Rent Limits 2023

Housing Production Plan approved by the Groveland Select Board on July 22, 2024, and approved by the Groveland Planning Board on July 16, 2024.





TOWN of
GROVELAND
MASSACHUSETTS



Merrimack Valley
Planning Commission

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