

# **Affordable Housing Plan**

## **Town of Groveland, Massachusetts**



**Prepared by**

**Town of Groveland Affordable Housing  
Committee**

**and**

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**December 6, 2004**

This report was prepared in accordance with 760 CMR 31.07(1)(i).

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# Town of Groveland Affordable Housing Plan

## Executive Summary

### Introduction

*The Groveland Affordable Housing Plan presents the Town's goals and strategies for the production of affordable housing. This plan will enable the Town to regulate future M.G.L. Chapter 40B developments if the recommended strategies are undertaken and a minimum of 16 affordable units are constructed in a given calendar year.<sup>1</sup> Groveland will have to demonstrate continued progress toward implementing the Housing Plan. To date, Groveland has not produced the required minimum number of units during the current calendar year.*

The Town of Groveland is fortunate to have an active Affordable Housing Committee and to have approved the Community Preservation Act. During this first year, Groveland will be receiving approximately \$155,000 in state CPA funding to match the \$155,000 currently being collected by the Town. A substantial percentage of these resources will need to be allocated each year to fund land acquisition, technical assistance, and feasibility studies to ensure that the Town produces quality affordable housing developments, which both meet local needs and retain the Town's character.

This Affordable Housing Plan Executive Summary addresses the following topics: 1) Housing Needs, 2) Affordable Housing Goals, 3) Affordable Housing Strategy, and 4) Use Restriction Guidelines. This plan has been prepared in accordance with 760 CMR 31.07(1)(i).

### Section 1: Housing Needs Assessment

#### Housing Gap

There is a substantial gap between the number of houses available and the number of households with incomes large enough to pay for the available housing as either owners or renters.

*There is a need for a wider variety of housing types to serve the needs of Groveland's population.*

- ❖ Single family homes comprise 87% of existing housing.

*There is a need for affordable homes for young adults and families.*

- ❖ 26.5% of those aged 15 to 34 spend over 30% of their incomes on housing.
- ❖ Nearly 80% of renters between the ages of 15 and 34 spend over 30% of income on housing.
- ❖ Low income households (22% of all households in Groveland) cannot afford a house costing more than \$82,000; however, no housing is being built at or below this price range.

- ❖ 38% of Groveland households cannot afford the typical market rate rent of \$1,000.
- ❖ 78% of local households cannot afford the average 2003 selling price of \$337,450 for a single family home in Groveland.

*There is a need for affordable rental options for the elderly.*

- ❖ Over half of renters aged 55 to 74 years spend 30% or more of their income on housing costs.

*Many of Groveland's essential residents, such as teachers and policemen, as well as the elderly would be eligible for affordable housing as they earn less than \$43,000 per year.*

<sup>1</sup> To meet Chapter 40B requirements a total of 209 affordable units, or 10% of Groveland's 2000 housing stock, must be developed. To be able to regulate 40B developments, 16 units (three-fourths of 1% of 2,090) must be constructed per year. The Town has 73 affordable housing units; an additional 136 units are needed.

**Table 1, Summary of Groveland Housing Needs**

Housing Type	Affordable Units	Household Type
<b>Rental Units</b>	<b>101 (75%)</b>	
• Mixed Residential	20	Elderly, special needs
• Multifamily	72	Elderly, older adults, young adults, single-parent families, special needs
• In-Law Apartment	4	Elderly, special needs, young adults
• Other*	5	Elderly, special needs
<b>Ownership Units</b>	<b>35 (25%)</b>	
• Townhouse Condominiums	18	Young adults, families, single-parent families, special needs, older adults
• Conservation Subdivision (single family/townhouse)	10	Families, single-parent families
• Single Family Homes	10	Families; single-parent families
<b>Total required affordable units</b>	<b>136 (100%)</b>	

*A wider variety of housing types is needed to serve the needs of young families, the elderly, and those with special needs. An estimation of the demand for different housing types for these groups is given in the table to the left. A total of 136 additional affordable units are needed to be in conformity with 760 CMR 31.07(1)(i).*

\*May include pre-manufactured homes, assisted living, or other group living arrangement

**Constraints**

The vast majority of Groveland is zoned residential. A significant portion of the Town is protected open space or is not suitable for development because of wetlands, steep slopes, or lack of infrastructure. Public water supplies are limited and public sewer services less than one-third of the Town. Many of the areas that are without sewers cannot be easily serviced without the installation of expensive sewage pumping facilities.

**Opportunities**

For purposes of growth management planning, five areas have been identified, four of which could accommodate different types of development. A total of 18 sites have been suggested; eight of these sites are owned by the Town. The Affordable Housing Committee has prioritized these sites and is currently exploring their development feasibility. The opportunities in these areas are summarized below.

**1. Downtown Area**

- ◆ This area, located along the Merrimack River and centered at the intersection of Routes 113 and 97, contains The Pines, River Pines, and Manor Drive sites. Elderly and rental housing is being considered.

**2. Built-Up Areas**

- ◆ These areas include the Nichols property, Shanahan Field, the Valley Manufacturing site, Legion Hall and the Archdiocese property on Salem Street. The Nichols site and Shanahan Field have sewer and water service and so could accommodate higher density apartments. Only a portion of the 11-acre Legion Hall is under consideration for low density development. Depending on sewer availability, low density single family homes and/or duplexes are being considered for the Valley Manufacturing site and a mix of housing and open space for the Archdiocese property.

**3. Development Management Areas**

- ◆ Sites under consideration for affordable housing development include five privately owned parcels and three Town-owned properties. A variety of housing types are being considered, including single family homes, condominiums, townhouses, and rental units for families and the elderly, assuming sewer service is available.

**4. Open Space Conservation Areas**

- ◆ No new development should be encouraged in these areas.
- ◆ The only site under consideration is the Town-owned Veasey Memorial Park on Washington Street. This property has a cottage, an apartment, and a single family, which may become deed-restricted affordable units.

**5. Residential/Resource Protection Area**

- ◆ This Zone II water resource study area contains the site of the proposed Meadowview 40B development. As currently proposed, this development will produce a total of 59 units of affordable housing for the Town. The developer has indicated that the site plan may be revised, in which case the number of units will change. The Town is very concerned with the impact that this development might have on the water supply.

## Section 2: Housing Goals

- ❖ *Provide a variety of housing opportunities that serve all segments of the community.*
- ❖ *Broaden the range of housing types to offer affordable housing opportunities.*
- ❖ *Manage housing development in environmentally sensitive areas to protect wildlife corridors and other assets.*
- ❖ *Identify a range of public and private sector strategies to foster a needed additional 136 units of housing so that the Town can address the 40B requirement of 10% affordability.*

## Section 3: Affordable Housing Strategies

Utilizing State and local funding sources, including the Community Preservation Act, four Town Boards and Town Meeting must work together to approve and carry out the Town's Affordable Housing Plan. Key steps needed to carry out the Plan (see Table 2) are summarized below.

### Late Fall 2004 – Spring 2005

#### Affordable Housing Committee

- ◆ Approve draft site feasibility study for River Pines expansion (\$40,000 in CPA funding)
- ◆ Submit budget for allocation of CPA funds for affordable housing study
- ◆ Obtain staff consultant to carry out feasibility study and development plan
- ◆ Designate developer for expansion of River Pines
- ◆ Obtain Priority Development Funding for The Pines development feasibility study
- ◆ Prepare Warrant Articles: Establishment of an Affordable Housing Trust Fund, Accessory Apartment Bylaw, and Dana Drive disposition
- ◆ Establish 501c3 nonprofit housing corporation in order to carry out the expansion of River Pines

#### Selectmen

- ◆ Approve Affordable Housing Plan and submit Plan to DHCD
- ◆ Approve funding for the Affordable Housing Committee budget
- ◆ Approve CPA Committee
- ◆ Approve feasibility study for River Pines expansion (\$40,000 in CPA funding)
- ◆ Approve expansion plan and funding strategy for River Pines expansion

#### CPA Committee

- ◆ Approve CPA funding for River Pines feasibility study (\$40,000)

#### Zoning Board of Appeals

- ◆ Adopt Rules & Regulations for 40B Comprehensive Permits

#### Housing Authority

- ◆ Approve Affordable Housing Plan
- ◆ Approve draft work program and site feasibility study for River Pines expansion as mixed income, affordable, rental elderly housing utilizing CPA funding
- ◆ Approve expansion plans for River Pines

#### Spring Town Meeting

- ◆ Adopt Accessory Apartments Bylaw, disposition of Dana Drive property, and organization of 501c3 nonprofit housing corporation
- ◆ Approve CPA funding

## Section 4: Use Restriction Guidelines

This section of the Affordable Housing Plan states the Town's agreement to adopt a variety of use restrictions and affirmative marketing strategies to ensure that the affordable housing meets the standards established by 760 CMR 31.07(1)(i). Families who earn 80% or less than the current area median income qualify for affordable housing. Affordable units must be marketed at levels affordable to buyers with a range of low/moderate incomes, retained for a long-term "lock in" period as affordable units, and sold/rented under an affirmative marketing plan.

## Planned Production Affordable Housing Action Plan

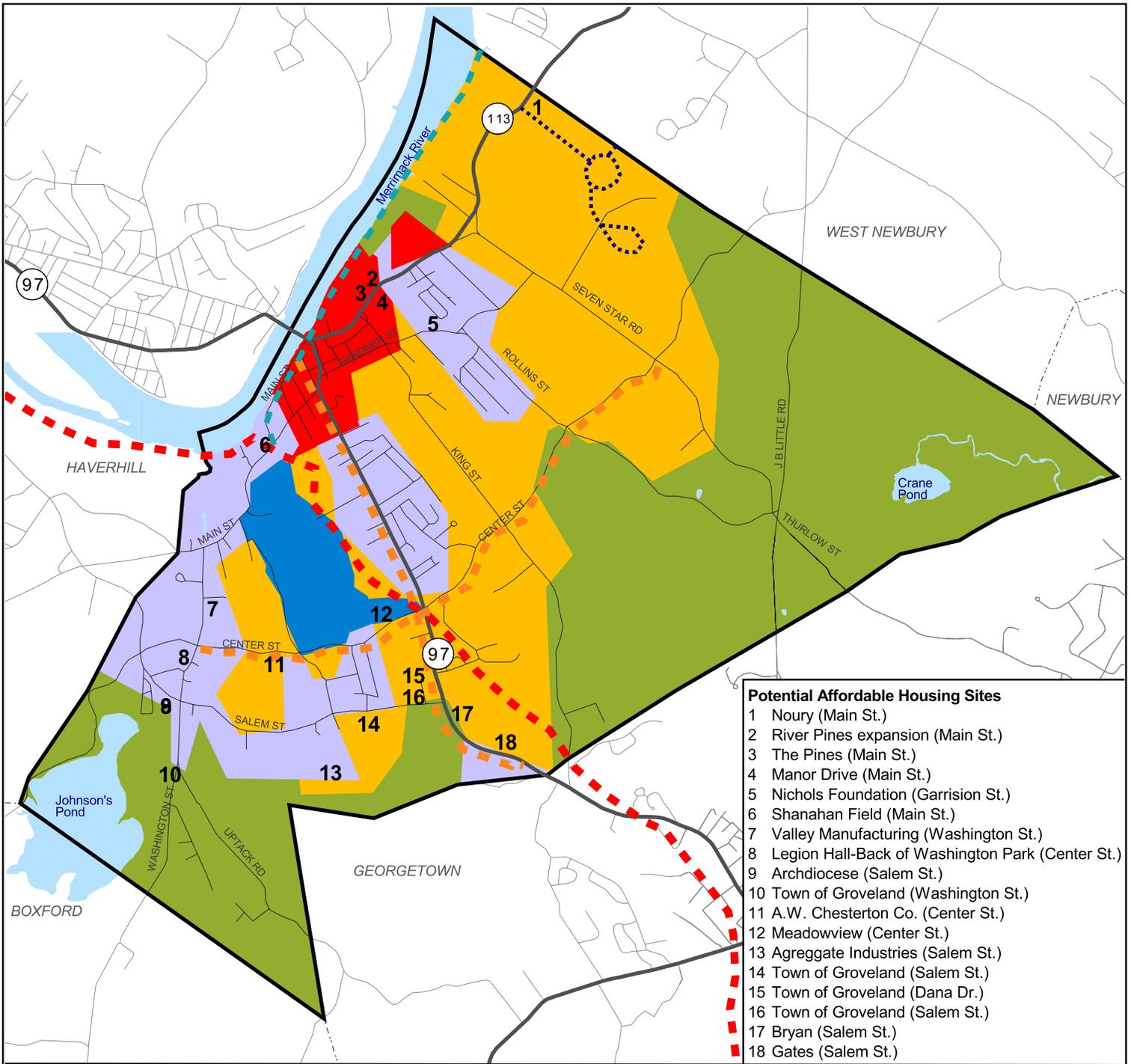
As shown in Table 2, the Town of Groveland's Planned Production Affordable Housing Action Plan is designed to produce at least 16 units of affordable housing annually beginning in 2005. Assuming broad support and funding, this plan will be updated as existing steps are refined and new action steps are identified until a total of 136 additional units of affordable housing are developed. This will bring the total number of affordable housing units in Groveland to 209 units as required under 760 CMR 31.07(1)(i).

**Table 2, Planned Production Affordable Housing Action Plan**

	Action	Units	Ch. 40B Units	PPR Units*
<b>Chapter 40B Units as of 2000</b>			<b>59</b>	
<b>Additional Affordable Units Needed for 10%</b>			<b>150</b>	
<b>2003</b>	Completed Groveland Commons	43	11	
	Town Meeting adoption of inclusionary zoning bylaw			
	Town voted to accept the CPA and adopt a CPA Committee			
<b>2004</b>	Approve Savory Woods development	12	3	
	Affordable Housing Committee approves Affordable Housing Plan			
	Selectmen vote additional members and make Affordable Housing Committee a Standing Committee			
	Housing Authority approves expansion of River Pines Phase I and funding of feasibility study			
	Selectmen approve an Affordable Housing Plan and submit Plan to DHCD			
	CPA Committee votes CPA funding for affordable housing technical assistance			
	Affordable Housing Committee, with CPA funding, undertakes River Pines Phase I feasibility study			
<b>Subtotal</b>			<b>73</b>	
<b>Additional Affordable Units Needed</b>			<b>136</b>	
<b>2005</b>	Prepare RFP for developers to undertake River Pines Phase I development			
	Town Meeting adopts Accessory Apartment Bylaw			
	Submit application for Priority Development Funding of Technical Assistance Feasibility Study for The Pines Phase II development			
	Undertake River Pines Phase I expansion	20	20	20
	<i>Proposed developer-initiated 40B project: Johnson's Pond</i>	16	4	4
	Veasey Memorial Park housing converted to deed-restricted affordable units	3	3	3
	Inclusionary housing	2	2	2
	Accessory apartments	5	5	5
	Seek one to two year reprieve from 40B			
<b>Subtotal</b>			<b>107</b>	<b>34</b>
<b>Additional Affordable Units Needed</b>			<b>102</b>	
<b>2006 - 2010</b>	Seek one to two year reprieve from 40B (depending on construction and Development Rate Provision)			
	<i>Proposed developer-initiated 40B project: Meadowview</i>	236	59	59
	Undertake The Pines Phase II expansion	30	30	30
	Inclusionary housing	5	5	5
	Accessory apartments	8	8	8
<b>Subtotal</b>			<b>209</b>	<b>102</b>
<b>Total Affordable Units Needed</b>			<b>0</b>	

\*PPR (Planned Production Regulation) units count toward the 16 units Groveland must produce each year to regulate affordable housing production.

*Developments in italics are not initiated by the Town of Groveland.*



- Potential Affordable Housing Sites**
- 1 Noury (Main St.)
  - 2 River Pines expansion (Main St.)
  - 3 The Pines (Main St.)
  - 4 Manor Drive (Main St.)
  - 5 Nichols Foundation (Garrison St.)
  - 6 Shanahan Field (Main St.)
  - 7 Valley Manufacturing (Washington St.)
  - 8 Legion Hall-Back of Washington Park (Center St.)
  - 9 Archdiocese (Salem St.)
  - 10 Town of Groveland (Washington St.)
  - 11 A.W. Chesterton Co. (Center St.)
  - 12 Meadowview (Center St.)
  - 13 Aggregate Industries (Salem St.)
  - 14 Town of Groveland (Salem St.)
  - 15 Town of Groveland (Dana Dr.)
  - 16 Town of Groveland (Salem St.)
  - 17 Bryan (Salem St.)
  - 18 Gates (Salem St.)

## Potential Affordable Housing Sites Town of Groveland

- Downtown Area: Revitalization and enhancement
- Built-Up Area: Development in older neighborhoods
- Development Management Area: New development on vacant land
- Open Space Conservation Area: Agricultural, scenic and environmentally sensitive areas
- Residential/Resource Protection Study Area
- Proposed Open Space Primary Trail
- Proposed Open Space Spur Trails
- Merrimac Riverwalk (15' easement)
- Nichol's Village Trail Easement  
Town Forest Crossing Trail Easement



0  1 Miles

## INTRODUCTION

The Groveland Affordable Housing Plan presents the Town's goals and strategies for the production of affordable housing. Revisions to M.G.L. Chapter 40B in December 2002 enable a local Zoning Board to deny a Comprehensive Permit if the town meets certain criteria. To be approved by the Department of Housing and Community Development (DHCD), Groveland must adopt an affordable housing plan which is then approved by DHCD. Groveland must create at least 16 affordable housing units per year (three-fourths of one percent of total 2000 housing units) until it achieves a total of 209 units, or 10% of its 2000 housing stock.<sup>2</sup> Once DHCD certifies those units, the Town may deny comprehensive permit applications for one year from the date of request for certification of compliance. If 32 units, or 1.5%, are constructed in one year, the community may have a reprieve from granting comprehensive permits for two years. In subsequent years, Groveland will have to demonstrate continued progress toward implementing the housing plan and creating at least 16 affordable housing units per year.

*Communities can use the development rate provision as a tool to encourage Chapter 40B development that meets stated planning objectives, while ensuring that they can reject more undesirable development proposals.*

The Town of Groveland is fortunate to have an active Affordable Housing Committee and to have approved the Community Preservation Act. During this first year, Groveland will be receiving approximately \$155,000 in state CPA funding to match the \$155,000 currently being collected by the Town. A substantial percentage of these resources will need to be allocated each year to fund land acquisition, technical assistance, and feasibility studies to ensure that the Town produces quality affordable housing developments which both meet local needs and retain the Town's character.

This Affordable Housing Plan addresses the following topics: 1) Housing Needs Assessment, 2) Affordable Housing Goals, 3) Affordable Housing Strategy, and 4) Use Restriction Guidelines. This plan has been prepared in accordance with 760 CMR 31.07(1)(i).

### Six Steps to Preparing a Planned Production Affordable Housing Plan

The Affordable Housing Committee has undertaken the following six tasks in preparing the Plan.

- 1. Groveland Housing Needs:** The Town needs a total of 136 units to meet the State's 10% affordability requirement. To meet the housing needs of Groveland residents (as shown in Table 19 on p. 27), the Committee is assuming that 75% of the affordable units would be rental and 25% would be ownership units.
- 2. Strategies for Affordable Housing:** Tasks/strategies have been identified for 2004-2005 (p. 28).
- 3. Rank list of Potential Locations for Affordable Housing:** Fifteen possible locations have been identified and ranked (See Table 20 on p. 29 and the Potential Affordable Housing Sites Map).
- 4. Prepare Action Plan:** Strategies have been identified to permit Groveland to attain 16 units of affordable housing per year beginning in 2005 (See Table 21 on p. 31).
- 5. Photographs of Housing Developments we would like to see in Groveland:** The Committee is identifying examples of development which Groveland would like to emulate.
- 6. Identify Affordable Housing Committee Next Steps:** See the Action Plan (Table 21 on p. 31) and the budget for funding the River Pines site feasibility and related development/implementation studies (Table 22 on p. 32).

<sup>2</sup> The modifications of the requirements for Development Rate Provision (which would have reduced the percentage of units required to ½, and therefore the number of units required per year to 11) were not passed by the State Legislature during this session.

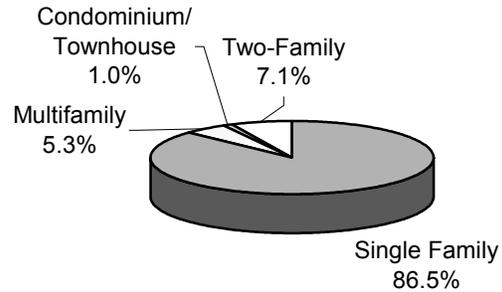
# GROVELAND AFFORDABLE HOUSING STRATEGY

## Section I: Housing Needs Assessment

### Housing Inventory

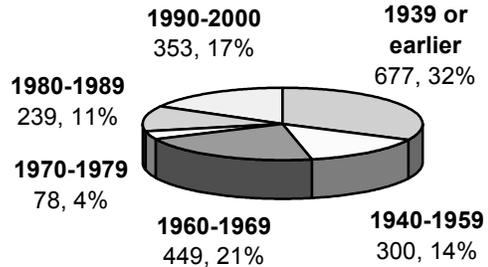
According to the U.S. Census, there were 2,096 housing units in Groveland in 2000, an increase of 283 units (15.6%) since 1990. The Assessor reported a total of 1,743 single family units for FY 2000. The distribution of units by type is shown in Figure 1 (2000 U.S. Census).

**Figure 1, Housing Types, 2000**



- ◆ **The town’s housing stock is relatively new;** over half of the homes were built after 1960.
- ◆ The majority of the housing stock is owner-occupied; 86% of the units are owner-occupied and 14% are renter-occupied (2000). This has not changed since 1990.
- ◆ Groveland has a relatively low number of housing units being constructed each year, outnumbering only Topsfield and West Newbury when compared to neighboring towns (Table 1). However, Groveland has constructed the highest number of multifamily units.

**Figure 2, Homes in Groveland by Year Built**



**Table 1, Regional Housing Growth, 1999-2003**

Municipality	Avg. units in single family structure/year	Avg. units in multi-family structure/year
Boxford	25	0
Georgetown	41	12
<b>Groveland</b>	<b>18</b>	<b>15</b>
Merrimac	22	0
North Andover	66	7
Rowley	27	4
Topsfield	10	0
West Newbury	13	0

Source: 2000 U.S. Census

- ◆ Over the past ten years, Groveland has rarely built any housing other than single family homes (Table 2). However, as of the past two years this trend is changing. A multifamily senior housing development, White Stone Village, was constructed (and is currently expanding) as recommended in the Master Plan. There are future plans for the construction of additional multifamily housing.

**Table 2, Groveland Housing Growth**

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
Units in Single Family	27	39	51	19	30	9	9	35	18	21
Units in Two Family	-	-	-	-	-	-	-	-	2	-
Units in 5+ Multifamily	-	-	-	-	-	-	-	-	28	36
<b>Total Units</b>	<b>27</b>	<b>39</b>	<b>51</b>	<b>19</b>	<b>30</b>	<b>9</b>	<b>9</b>	<b>35</b>	<b>48</b>	<b>57</b>

Source: SOCDs Building Permits

## Housing Cost

### *Housing Sales*

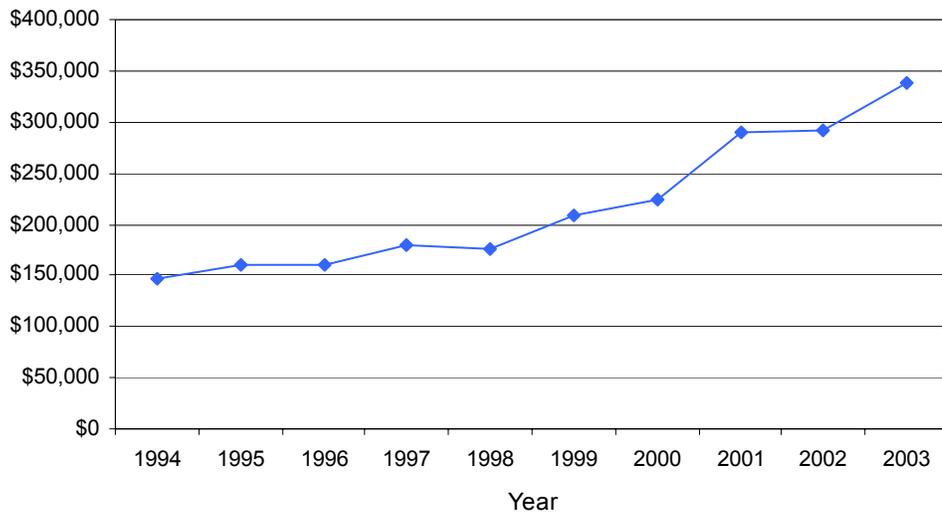
Home prices have soared in recent years, mirroring regional conditions. The average assessed value of all single family homes in Groveland in FY 2002 was \$218,619, up 25% from \$173,958 in FY 2000. Between 1994 and 2003 the average selling price of a single family home in Groveland increased by 129% from \$147,500 to \$337,450. From 2002 to 2003 alone, selling prices increased by 16%. Data for condominium sales was not as reliable but overall median prices of all homes have more than doubled, from \$137,000 to \$290,000 over the past decade (The Warren Group).

**Table 3, Median Sales Price, 1994-2003**

Year	Median Sales Price of Single Family Homes	% Increase
2003	\$337,450	15.7%
2002	\$291,700	0.5
2001	\$290,300	29.0
2000	\$225,000	7.9
1999	\$208,500	19.1
1998	\$175,000	-2.8
1997	\$180,125	11.9
1996	\$161,000	0.6
1995	\$160,105	8.5
1994	\$147,500	

Source: The Warren Group

**Figure 3, Median Sales Price of Single Family Homes in Groveland, 1994-2003**



In 2003 there were 151 properties sold in Groveland, including 68 single family homes and 57 condominium residences (The Warren Group). Local realtors report that a typical home stays on the market between two and three weeks. There are generally 15 to 20 listings in the Groveland market at any given time.

There were 35 new single family homes constructed in 2001, 18 in 2002, and 21 in 2003; there were 66 multifamily units constructed in 2002 and 2003. In the current housing market, new

homes have higher than average values compared with the Town's existing housing stock. New homes are being built on the “outskirts” of Groveland, where more land is available for development. Local realtors report the average selling price of a new single family home on the housing market is over \$500,000, while the average price of all homes on the market is approximately \$300,000. Homes in the Groveland market are more affordable than those in surrounding communities.

**Table 4, Regional Housing Market, 2003**

Community	Single Family Homes		Condos	
	Average Selling Price	# of Sales	Average Selling Price	# of Sales
Boxford	\$585,000	113	\$277,000	3
Georgetown	\$344,250	98	\$590,135	6
<b>Groveland</b>	<b>\$337,450</b>	<b>68</b>	<b>\$249,900</b>	<b>57</b>
Merrimac	\$301,000	59	\$234,200	8
North Andover	\$445,000	321	\$188,075	126
Rowley	\$415,000	47	\$266,419	12
Topsfield	\$527,000	67	\$234,500	8
West Newbury	\$492,500	34	\$300,050	4

Source: The Warren Group

The 2000 U.S. Census reports the total vacancy rate to be 1.8%, 0.3% of which is for seasonal, recreation or occasional use. The homeowner vacancy rate is 0.4% and the rental vacancy rate is 2.4%; there are seven vacant homeowner units out of a total 1,775 homeownership units, and seven vacant rental units out of a total 283 rental units.

### ***Rental Housing***

Rental availability in Groveland is scarce. When rental units are available, they are quickly filled. The average rent for a one-bedroom apartment is approximately \$800 per month, and for a two-bedroom apartment the price is in the range of \$1,000-\$1,100. These rents reflect a noticeable rise from the past three to four years according to local officials. Available rental housing is usually processed through a landlord-tenant transaction as opposed to realtors, who claim there is not much available on the market.

### **Affordable/Subsidized Housing**

- ◆ Other than Boxford and West Newbury, Groveland has the lowest percentage of affordable (subsidized) housing units of any of the neighboring communities.
- ◆ According to the standards set by M.G.L. Chapter 40B, Groveland should have 209 subsidized housing units, or 10% of the number of permanent residences counted in the 2000 U.S. Census.

**Table 5, Comparison of Affordable Housing Availability**

	Ch. 40B Units*	Total Units in 2000	% Subsidized Units of 2000 Total Units
Boxford	15	2,602	0.58%
Georgetown	159	2,601	6.11%
<b>Groveland</b>	<b>59</b>	<b>2,090</b>	<b>2.82%</b>
Merrimac	76	2,281	3.33%
North Andover	529	9,869	5.35%
Rowley	78	1,985	3.93%
Topsfield	101	2,126	4.75%
West Newbury	26	1,414	1.84%

\*Does not include Section 8 Mobile Vouchers or Massachusetts MRVP vouchers

Source: DHCD

- ◆ The Groveland Housing Authority owns all of the existing subsidized housing in Town. The River Pines development is age restricted for those 62 years and older. There are four units that are handicap accessible and approximately 15-20% of the units are utilized by people with some sort of disability. The waiting list is currently at two years and is composed of both residents from Groveland and from surrounding communities. The Chapter 705 house is the only single family home owned by the Housing Authority at this time, although there are plans to build a duplex under this same program. The waiting list for single family subsidized homes stands at ten years. There is a great need for more units in Groveland.

**Table 6, Chapter 40B Subsidized Housing Inventory (as off 2000 U.S. Census)**

Project Name	Address	Funding Agency	# of 40B Units	Year Ending
River Pines Turnkey (MA 132-2)	Main St.	HUD	58	Perp
Chapter 705-1	Gardner St./Cannon Hill Rd.	DHCD	1	Perp
<b>Total</b>			<b>59</b>	

Source: DHCD

Groveland Commons, a 43-unit ownership development with 11 affordable units on Main Street next to the fire station, is a recent addition to Groveland’s affordable housing stock. Currently there are three Chapter 40B developments at various stages in the permitting process. The developments include: 1) Meadowview, a 236-unit homeownership development (59 affordable) currently under review by the Zoning Board of Appeals (ZBA) near Center Street and Washington Street in the “sandpit” area; 2) Johnson’s Pond, a development consisting of 16 single family homes, four of which will be affordable; and 3) Savory Woods, a 12-unit condo development with three affordable units, near 94 Main Street near the Savory Mansion, which has been approved.

In order to qualify as a Chapter 40B development, at least 25% of the housing units produced must be affordable. These affordable units will be added to the Town’s affordable housing inventory for Chapter 40B purposes. If the three developments are constructed the amount of Chapter 40B units in Groveland would increase by 66 to 125 units (including 11 units from Groveland Commons).

**Elderly Housing Units**

There are currently two senior housing developments that are in the permitting process and/or are under construction. White Stone Village is located on Route 97 (School Street), and is planned to have a total of 100 units for residents aged 55 and over. There are currently 40 units and the permitting process is under way for an additional 60 units. All of the units are selling at market rate, starting in the high \$300,000s and predicting to reach the low \$500,000s.

The Nichols Trust Housing Development is located off of Route 113 near the town line, and is for those over the age of 65. This development is an assisted living development with a food program and other amenities. All of these units are sold for market rate.

## Regulatory and Physical Environment

### Existing Development

- ◆ The Town of Groveland is characterized by its rural nature and its residential atmosphere. The majority of the land in town is dedicated to uses that enhance this vision; over 90% is used for residential purposes or is in some sort of natural landscape (see Land Use map).

**Table 7, Existing Land Use**

Land Use Category	Area (Acres)	% of Town Area	% of Developed Area
Residential (Single Family)	1578.9	26.3	75.0
Residential (Multifamily)	24.9	0.4	1.2
Commercial	20.3	0.3	1.0
Industrial	58.4	1.0	2.8
Public/Recreation*	421.6	7.0	20.0
Transportation/Utilities	-	0.0%	0.0
<b>Total Developed</b>	<b>2,104.1</b>	<b>35.0</b>	<b>100.0%</b>
Agriculture	299.7	5.0	
Vacant**	3,297.5	54.8	
<b>Total Undeveloped</b>	<b>3,597.2</b>	<b>59.8</b>	
Water	312.6	5.2	
<b>Total Town Area</b>	<b>6013.9</b>	<b>100.0%</b>	

\*May include powerlines and areas under construction at time of survey.

\*\*Includes forest, wetlands, mining.

Source: Merrimac Valley Planning Commission, Larry Koff & Associates

### Buildout

Two recent buildout analyses have been prepared for the Town of Groveland, providing an estimate of what might result if all of the remaining land in town were developed under existing zoning regulations.

- ◆ The Merrimac Valley Planning Commission (MVPC) analysis finds the potential for 1,057 additional dwelling single family and 117 two family units in Groveland. The Master Plan estimates that 774 additional single family homes may be developed.

<i>Current Population:</i>	6,038
<i><u>Total Population under Full Buildout</u></i>	
<i>MVPC:</i>	9,489
<i>Master Plan:</i>	8,328 - 9831

- ◆ MVPC estimates that full buildout will result in 3,451 new residents (2.9 persons per household), and 669 additional school children. The Master Plan presents two scenarios: a household size of 2.9 results in a potential population increase of 2,245; however, if the size of households that occupy new homes is closer to 4.9, then the population could increase by 3,793.

### **Is the Buildout Analysis Accurate?**

*The methodology for completing a build-out analysis is necessarily abstract.*

- *Land is often identified as developable which could not support new development*
- *However, especially as communities approach their full development capacity, they often experience increases in density which are not accounted for in the buildout analysis, through infill development, redevelopment, Comprehensive Permits, and zoning changes.*

**Zoning**

The Town of Groveland has seven zoning districts, including three residential districts and three commercial districts. Single family and two family residences are allowed in all of the zoning districts. Multifamily homes, mobile homes and trailer homes are not allowed in any of the districts. No residences are permitted in the Flood Plain District which is an overlay district.

Single and two family homes are allowed in all of the residential districts. Accessory apartments are permitted in single family homes to accommodate special housing needs of immediate family members of resident homeowner. Conversion of existing buildings to apartments or condominiums is allowed in the RA, RB, RC and B districts.

- ◆ The Town Zoning Bylaws allow for Cluster, or “Conservation Subdivision Design” (CSD) development, which exempt a proposed subdivision from usual lot size and dimension regulations, in exchange for setting aside open space. A density bonus of up to 30% may be applied if more than 50% of the parcel is set aside for open space or if age-restricted or affordable housing is created. The CSD may consist of single family, two family and multifamily housing units, but may not exceed one structure of more than four units.
- ◆ 62% of the Town is zoned primarily for residential uses (RA, RB, and RC), of which 1,257 acres are developable, mainly in the Residential B district. Approximately 10% of the Town is zoned for commercial/industrial use (BZ and IZ), of which 333 acres are developable, almost entirely in the Industrial district.

**Table 8, Groveland Zoning Districts**

<b>Residential</b>	
Residential A	RA
Residential B	RB
Residential C	RC
<b>Nonresidential</b>	
Business District	B
Industrial District	C
Massachusetts Department of Fish and Game (proposed)	
<b>Overlay</b>	
Aquifer Protection District	
Flood Plain District	

See the Zoning Map and Appendix 4 for a summary of the Town's Zoning Bylaw.

**Development Context**

- ◆ A significant portion of the Town is either protected open space or already developed, or is not suitable for development because of wetlands or steep slopes. The majority of the undeveloped land is concentrated in two areas of town: the land between Route 113, Rollins Street, Center Street and the West Newbury Town line, and a smaller area to the east of Johnson’s Pond in the southern part of Groveland (see Land Use Suitability map). The buildout analysis prepared by EOEa locates the potential for 1,174 additional residential units.
- ◆ The NHESP Biomap (refer to the Core Habitat Areas Biomap) designates much of the land east of Center and Salem Streets as critical habitat or supporting natural landscape for plant and animal wildlife, including many rare species. There are several endangered and/or rare flora and fauna in this part of Groveland. Rare plant species listed by the NHESP for Groveland include species of hairy wild rye and Long’s bulrush. The endangered bald eagle and the shortnosed sturgeon have been observed along/in the Merrimack River in Groveland. The Blanding’s turtle, listed as a threatened species, is found in South Groveland. In addition, wood and spotted turtles as well as the spotted salamander are listed as species of special concern and frequent Meadow Pond area and other wet and wooded in Groveland.

- ◆ It is well understood in Groveland that homeowners' property taxes do not cover educational costs. Therefore, family housing is a net loss to the Town as opposed to one and two bedroom garden condominiums, for example (see Table 9).

**Table 9, Cost of Services: Fiscal Impacts of Development**

Type of Development	Revenue/General Govt.	Revenue/Education
<b>Positive Revenue Benefits</b>		
Research Office Parks	+	+
Office Parks	+	+
Industrial Development	+	+
High-Rise Garden Apartments (Studio/1BR)	+	+
Age-restricted Housing	+	+
Garden Condominiums (One/Two BR)	+	+
Open Space	+	+
<b>Neutral Revenue Benefits</b>		
Retail Facilities	-	+
Townhouses (2/3 Bedrooms)	-	+
Expensive Single family Homes (3-4 BR)	-	+
<b>Negative Revenue Benefits</b>		
Townhouses (3-4 BR)	-	-
Inexpensive Single family (3-4 BR)	-	-
Garden Apartments (3+ BR)	-	-
Mobile Homes (Unrestricted Occupancy)	-	-

Source: The Growth Impact Handbook, DHCD, p.10

## Factors that Constrain and Promote Growth

### *Infrastructure*

- ◆ A significant portion of Groveland has both sewer and water systems. Public water supplies approximately two-thirds of the town, with some residents still relying on private wells. However, sections of the water distribution infrastructure are almost 100 years old and some sections do not meet Massachusetts Department of Environmental Protection (DEP) minimum pressure requirements and/or Insurance Office fire flow standards and cannot support further development unless corrected (see Water Infrastructure map).
- ◆ The daily average usage of Groveland's public water system is 0.410 million gallons per day (mgd) with a maximum daily usage of 0.510 mgd, and a maximum capacity of 1.2 mgd. On the other hand, the water distribution system has areas that experience low water and pressure that cannot easily accommodate additional development.
- ◆ A proposed large-scale residential development, Meadowview Estates, will be located within a Zone II area. This area is a recharge area which supplies water to one of Groveland's major wells. The potential impact of this development on the Town's water supply is of great concern to local residents.
- ◆ Municipal sewer services less than one-third of Groveland. Wastewater is pumped from the pump station on Main Street to the Haverhill Water Pollution Abatement Facility in Bradford. Many sections of Groveland are not currently sewered and cannot be easily connected to the municipal wastewater system, as wastewater-pumping stations will be required (see Sewer Infrastructure map).

- ◆ The sewer system has an average dry weather flow of 100,000 gallons per day (gpd), and a maximum daily usage of 500,000 gpd. The holding capacity of the system is 3 mgd.
- ◆ Expanding the wastewater system to areas of town that are not currently serviced will be expensive, due to low population density and a difficult physical terrain which needs to be traversed that includes large expanses of open land, hills and valleys and extensive wetlands. To better supply future residents with municipal services, it would be recommended to concentrate development near existing municipal infrastructure to minimize this cost.
- ◆ Routes 97, 113, and Salem Street serve as the primary access points and throughways in Groveland. These routes serve as the regional connection for the Town and as possible nodes to concentrate further development.

***Location***

- ◆ During the last decade, many people have moved near the Interstate 495 corridor in search of more reasonably priced housing. Unfortunately, the housing prices are now reflecting this increased demand and have dramatically begun to rise. As the population migrates from Boston and its immediate suburbs to this area, residential housing costs in Groveland will continue to escalate, making affordable housing scarce.
- ◆ Given its inventory of modestly priced housing in comparison to some neighboring towns, Groveland should continue to attract families seeking modestly priced housing. Due to good regional access to Interstates 95 and 495, which connect residents to numerous employment and shopping centers, good public schools and its supply of reasonably priced housing, Groveland will continue to experience growth and be a desirable place to live. (Refer to Table 8).
- ◆ Groveland should ensure that future residential development compliments its housing needs so as to serve the entire community, including those residents with special needs and those preferring to rent rather than own housing, and not just the upwardly-mobile population.

## Needs Analysis

### Housing Demand

#### Population Growth

Groveland's population has risen by about 20% over the past twenty years, which is considerably less than the growth rate experienced by neighboring towns over the same period. The Metropolitan Area Planning Commission (MAPC) predicts that the population will grow by 16% by 2010, while the Massachusetts Institute for Social and Economic Research (MISER) predicts negligible population growth over this period.

- ◆ The increase in the number of households in Groveland mirrors the increase in total population. Although the projections indicate a decline in population between 2010 and 2020, it is important to note that the net population is expected to grow between 2000 and 2025.
- ◆ The rate of increase in households is greater than that of the population; thus, the number of persons per household has fallen considerably in the past thirty years. This trend is expected to level off in the coming decades.

**Table 10, Population and Household Growth**

	Population	% Change	Households	% Change	Total Additional Households	Persons per Household
1970	5,382		1,479			3.6
1980	5,040	-6.4	1,537	3.9	58	3.3
1990	5,214	3.5	1,770	15.1	233	2.9
2000	6,038	15.8	2,076	17.3	306	2.9
2010	7,007	16.0	2,385	14.9	309	2.9
2020	6,788	-3.1	2,310	-3.1	-75	2.9
2025	6,888	1.5	2,343	1.4	33	2.9

Source: U.S. Census, MAPC

#### Demographics

- ◆ The population of Groveland is aging. Those aged 60 and over have been continually accounting for a larger percentage of the population, although this trend is not predicted to continue in the coming decades.
- ◆ The median age of Groveland residents has climbed from 31 years in 1980 to 37 years in 2000.
- ◆ Over the past two decades the number of persons aged 20-34 decreased significantly, in both real numbers and relative percentage of the population. Those over the age of 75 increased substantially, while those aged 35-59, the age at which people typically have children living at home, increased dramatically. However, the number of people in the 35-59 age bracket is expected to decline in the coming decades. In contrast, by 2025, MAPC projects that there will be an additional 853 people living in Groveland over the age of 60 years.

**Table 11, Town of Groveland Age Profile, 1980 – 2025**

	1980	%	1990	%	2000	%	2010	%	2020	%	2025	%
0 – 19 years	1,817	36.1	1,497	28.7	1,913	31.7	2,107	30.0	1,598	23.5	1,683	24.4
20 – 34 years	1,172	23.3	1,184	22.7	807	13.4	889	12.7	1,234	18.2	1,232	17.9
35 – 59 years	1,527	30.3	1,808	34.7	2,478	41.0	2,870	41.0	2,277	33.5	2,280	33.1
60 – 74 years	407	8.1	523	10.0	576	9.5	944	13.5	1,461	21.5	1,471	21.4
Over 75	117	2.3	202	3.8	264	4.4	197	2.8	218	3.2	222	3.2
<b>Total</b>	<b>5,040</b>		<b>5,214</b>		<b>6,038</b>		<b>7,007</b>		<b>6,788</b>		<b>6,888</b>	
Median Age	31.1		34.4		37.6							

Source: U.S. Census, MAPC

**School Enrollment**

- ◆ Overall school enrollment has increased by 32% since 1990. School enrollment is expected to continue to increase.
- ◆ Preprimary and kindergarten enrollment has increased by 111% while elementary and high school enrollment has increased more modestly, but still significantly, by 44%. The number of pupils enrolled in college has decreased 23%.

**Table 12, School Enrollment in Groveland, 1990 and 2000**

Type of Educational Institution	1990 Enrollment Figures			2000 Enrollment Figures			Total % change
	Public	Private	Total	Public	Private	Total	
Preprimary				86	62		
Kindergarten				88	0		
<b>Preprimary/Kindergarten</b>	<b>55</b>	<b>57</b>	<b>112</b>	<b>174</b>	<b>62</b>	<b>236</b>	<b>111%</b>
Grades 1-4				419	7		
Grades 5-8				428	0		
Grades 9-12				412	14		
<b>Elementary/High School</b>	<b>890</b>	<b>0</b>	<b>890</b>	<b>1,259</b>	<b>21</b>	<b>1,280</b>	<b>44%</b>
College undergrad.				139	56		
College graduate				31	40		
<b>College</b>	<b>221</b>	<b>124</b>	<b>345</b>	<b>170</b>	<b>96</b>	<b>266</b>	<b>-23%</b>
<b>Total</b>			<b>1,347</b>			<b>1,782</b>	<b>32%</b>

Source: 1990, 2000 U.S. Census

**Disabled Individuals**

- ◆ There are 899 non-institutionalized individuals aged five and over (16% of total population over age five) that report to have a disability (2000 U.S. Census).<sup>3</sup>
- ◆ 40% of elderly residences (over age 65) report to have a disability.
- ◆ Of the reported disabilities, 10.2% are sensory in nature, 23.8% are physical, 11.0% are mental, 4.3% require assistance for self-care, 20.6% are unable to go outside of the home, and 30.1% impede employment.

<sup>3</sup> The Census defines a disability as “A long-lasting physical, mental or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business”.

**Employment and Local Labor Force**

Businesses in Groveland employed a total of 1,095 people in 2000. The number of jobs in town falls drastically short of the number of people in the Groveland labor force; for every job in Groveland there are approximately three people in the labor force. This means that the majority of Groveland residents find employment in other towns.

**Table 13, Jobs to Labor Force Ratio, 2000**

	2000
Groveland jobs	1,095
Groveland resident labor force	3,381
<b>Jobs/Labor Force Ratio</b>	<b>0.32</b>

Source: Mass DET

- ◆ The unemployment rate in Groveland in 2001 was 3.3%, up from 2.2% in 2000. This compares with the statewide average of 3.7% in 2001, up from 2.6% in 2000.
- ◆ Groveland jobs provided an average annual wage of \$30,159 in 2000. All of the jobs are in industries where the average annual wage falls within low and moderate income guidelines (below \$53,920/year). Many employees live in households with more than one income, thus they may fall in a higher income bracket, and/or many residents may not be employees in the Town, as indicated by the jobs to labor force ratio.
- ◆ According to MAPC, the number of jobs in Groveland is expected to increase by 496 jobs, or 44.1% between 2001 and 2025. People who occupy these new positions will need to find housing within the region.

**Housing Affordability and Availability**

There are two standards for identifying what is considered affordable housing. Executive Order 418 provided a broader benchmark for communities so as to include the substantial unmet needs for providing middle income housing which would support teachers, public safety personnel and other residents currently living and working in our communities.

**Low/Moderate Income Standard**

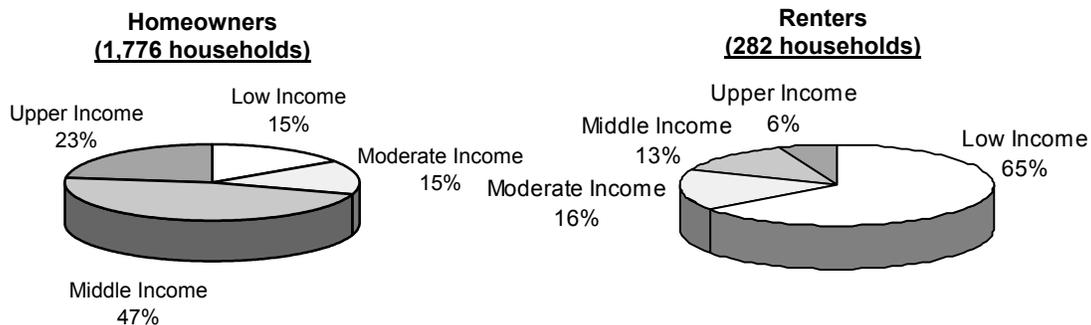
Standards for subsidized affordable housing typically target low and moderate income households earning up to 80% of the median family income. Various housing subsidy programs have their own requirements for affordability and income eligibility for specific housing developments differently, but for the most part housing that meets 40B requirements serves households in this income group. Groveland is in the Lawrence Primary Metropolitan Statistical Area (PMSA), for which the median family income in 2002 was estimated to be \$67,400.<sup>4</sup> Under this standard, low/moderate income households earn up to \$53,920. Households with this income are assumed to afford a maximum monthly rent of \$1,348, or 30% of their income.

**Middle Income Standard**

Some state programs which do not rely on subsidized housing allow for a higher income standard in their definition of affordability. Executive Order 418 states that rental units are considered affordable if they cost a middle-income household earning 100% of median family income no more than 30% of the household income or \$1,685/month (in 2002). Owner-occupied housing units have been defined as affordable if they can be purchased by middle-income households earning up to 150% of the median income, or \$101,100 (in 2002). Homes valued at up to \$336,591 are considered to be affordable under this standard.

Area Median Income = \$67,400		
Low Income	<50% area median income	<\$33,700
Moderate Income	50%-80% area median income	\$33,700 - \$53,920
Middle Income	80%-150% area median income	\$53,920 - \$101,100
Upper Income	>150% area median income	>\$101,100

**Figure 4. Groveland Residents by Income Level**



Source: Income data is from 2000 U.S. Census.

<sup>4</sup> According to HUD, the median income for 2002 is \$80,800. This figure is used for many housing subsidy programs; however, DHCD has chosen to retain the 2000 median income figure for EO418 planning purposes.

- ◆ The majority of Groveland homeowners are middle income.
- ◆ The majority of Groveland renters are low income.

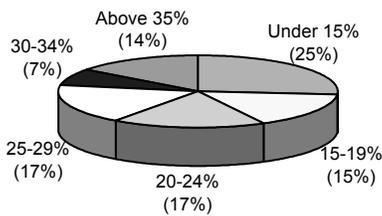
**Table 14, Housing Costs as Percent of Household Incomes in Groveland**

% of income spent on housing costs	Homeowners		Renters		Total	
	# of units	% of total units	# of units	% of total units	# of units	% of total units
Under 15%	414	24.6	48	17.0	462	23.5
15.0-19.9%	318	18.9	60	21.3	378	19.2
20.0-24.9%	284	16.8	16	5.7	300	15.2
25.0-29.9%	287	17.0	33	11.7	320	16.3
<b>30.0-34.9%</b>	<b>130</b>	<b>7.7</b>	<b>34</b>	<b>12.1</b>	<b>164</b>	<b>8.3</b>
<b>35.0 and above</b>	<b>238</b>	<b>14.1</b>	<b>76</b>	<b>27.0</b>	<b>314</b>	<b>16.0</b>
<b>Total Households with High Cost Burden</b>	<b>368</b>	<b>21.8</b>	<b>110</b>	<b>39.1</b>	<b>478</b>	<b>24.3</b>
Not computed	15	0.9	15	5.3	30	1.5

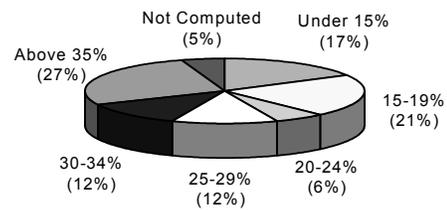
Source: 2000 U.S. Census

For a housing unit to be affordable, a household should spend no more than 30% of its household income on housing costs. In Groveland, over 24% of all household units spend more than 30% of their incomes on housing costs, making them technically unaffordable. 22% of households in owner-occupied housing units spend more than 30% of their incomes on housing, while 39% of households in renter-occupied housing units spend more than 30% of their household incomes (U.S. Census).

**Figure 5, Percent of income spent on housing costs for Groveland homeowners**



**Figure 6, Percent of income spent on housing costs for Groveland renters**



In order to afford the typical market rent in Groveland of \$1,000, a household must have an annual income of \$40,000. 38% of Groveland households do not meet this threshold. In order to afford the average 2003 selling price of homes in Groveland of \$337,450, a household must have an annual income of \$101,000. 78% of the households in Groveland do not meet this income threshold.

Another indicator of change in housing affordability is to compare the increase in average housing costs to the increase in median income. Between 1990 and 2000, the average price of single family homes rose by 40% (\$155,000 in 1990 to \$217,000 in 2000, Banker & Tradesman). Over this same period, the median household income in Groveland increased by 43% (\$48,351 in 1990, \$69,167 in 2000, U.S. Census). This indicates that homeowners have maintained the approximate same level of affordability. There is insufficient data to make a similar comparison for renters.

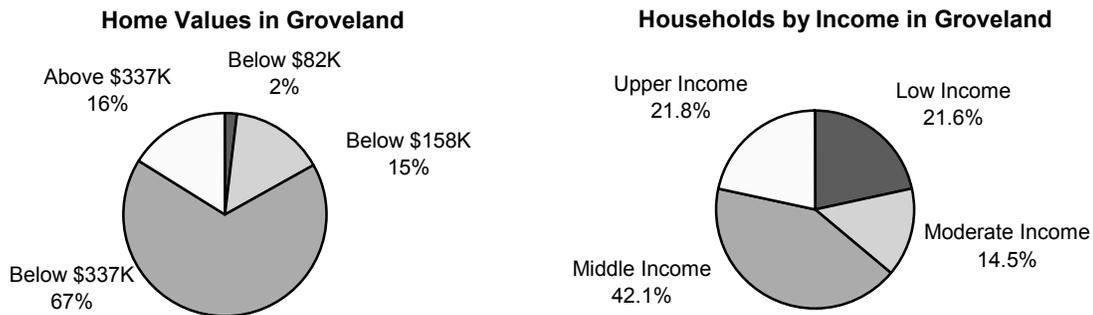
**Housing Gap: Homeowners**

There is a housing gap between the number of houses available and the number of households with incomes large enough to pay for the available housing. The greatest deficit is in homes affordable to low income households, which comprise 22% of all households in Groveland. At this income, households can afford the price of a house below \$82,000; however, almost none of the housing stock falls in this price range and not enough housing is being built at this price range. While there are existing homes selling in a price range for those of moderate income, very little of the new housing except that being produced under the 40B program is priced within range of this income group. New housing in Groveland is affordable to those of middle income. Table 14 demonstrates these findings for each income level. Figure 7 illustrates the income thresholds for affordable living units based on household income levels.

**Gap Analysis**

*A gap analysis looks at what types of housing are available in Groveland. It compares what the population can afford, based on median household incomes, and what types of housing might be desired, based on household types. The analysis considers both homeowners and renters.*

**Figure 7, Homeowners Affordability Index**



Calculated assuming 5% down, 7.5% APR mortgage for 30 years, 30% of income for housing costs and \$300/month for taxes and insurance.

The number of low and moderate income renters who could potentially become first time homebuyers far exceeds the number of homes that are reported to fall within an affordable price range. *This data most likely understates the lack of affordable ownership housing, as the home values reported to the Census are frequently below the potential selling price if the homes are placed on the market.*

**Table 14, Homeowners Housing Gap<sup>1</sup>**

Income Group	Maximum Affordable Home <sup>2</sup>	Households in Income Range				Owner-Occupied Units in Price Range			
		Owners	Renters	Total	% of Households	Number	% of Owner Units	Cumulative	Cumulative %
Low Income	\$82,000	274	183	457	22%	36	2.1%	36	2.1%
Moderate Income	\$158,000	259	46	305	15%	245	14.5%	281	16.7%
Middle Income	\$337,000	834	36	870	42%	1,127	66.9%	1,408	83.5%
Upper Income	>\$337,000	409	17	426	21%	278	16.5%	1,686	100.0%
		<b>1,776</b>	<b>282</b>	<b>2,058</b>	<b>100%</b>	<b>1,686</b>	<b>100.0%</b>		

<sup>1</sup> Based on 2000 household income and home values, the last year for which town-level data is available.

<sup>2</sup> Price calculated for 30 year mortgage at 7.5% rate with 5% down payment and \$300/month for mortgage insurance and property taxes, such that monthly housing costs do not exceed 30% of income.

The above exercise demonstrates that there is a large housing shortage for low income households and a moderate shortage for moderate income households in Groveland, making it particularly difficult for these households to find opportunities for homeownership. The number of homes in the middle income price range (between \$131,000 and \$286,000) appears to meet the demand for households within the Town. However, many of these homes are likely occupied by upper income households who could afford to purchase more costly homes than the Town has to offer.

**Housing Gap: Renters**

110 rental households, or 39.1% of all renters, are spending more than 30% of their income on housing. 110 units of new affordable rental housing are needed. In addition, many more households might choose to rent than currently do, if additional rental units were available (as discussed below).

Currently market rate apartments rent for between \$800 and \$1,000 per month. At these rates, typical market-rate apartments fall within the moderate-income affordability range defined for four-person households (at \$40,000, households can afford to pay \$1,000/month). However, over 73% of renter households in Groveland have only one or two members; hence a lower standard for affordability should be considered, as shown in Table 15.

**Table 15, Income and Rental Affordability<sup>1</sup>  
(Income standard for 2-person households)**

	Income	Affordable Rent	House-holds	Units <sup>2</sup>
<b>Very Low Income below 30% of median</b>	\$16,200	\$405	78	73
<b>Low Income below 50% of median</b>	\$26,960	\$674	66	80
<b>Moderate Income below 80% of median</b>	\$43,100	\$1,078	66	108
<b>Median Income</b>	\$53,920	\$1,348	19	4
<b>Upper Income above median</b>	>\$53,920	>\$1,348	53	2

<sup>1</sup> Income levels for EO418 Housing Certification specify a lower threshold for upper income renters, equal to 100% of median income. Note: Housing subsidy programs use their own eligibility standards.  
<sup>2</sup> Reported in the US Census by gross rent; gross rent was not determined for a small number of units.

There is a slight shortage of housing affordable to households with very low incomes, while low-income and moderate-income households are apparently adequately served in the Groveland rental market. However, according to the U.S. Census, 39% of renters (110 households) spent more than 30% of their income on housing in 2000 (see Table 14). In addition, while many renters may currently be paying below-market rents for their apartments, such low rents are often not transferable to new tenants if the apartment turns over, so that the availability of apartments that are available to very low income households is probably less than indicated by Census data.

**Housing Needs by Age**

When these households are examined in terms of age, it is possible to determine which subsections of the population are carrying more of the burden. 6.4% of homeowners aged 75 and older spend over 30% of their income on housing costs, the lowest percentage of all age groups. This percentage is a steep decrease from the percent of homeowners (17.8%) between the ages of 55 and 74 who face a high cost burden. 24% of middle-aged (35-53 years) homeowners spend over 30% of their incomes on housing. Those aged 15-24 years have the highest at 26.5%, highlighting the need for affordable homes for young singles and families.

**Table 16, Homeowner Housing Costs as Percent of Household Income by Age**

% of income spent on housing costs	15-34 years		35-54 years		55-74 years		75 years and older	
	# of units	% of units	# of units	% of units	# of units	% of units	# of units	% of units
Under 20%	36	18.4%	450	44.4%	181	49.4%	65	59.1%
20.0-24.9%	65	33.1	126	12.4	63	17.2	30	27.3
25.0-29.9%	43	22.0	187	18.5	49	13.4	8	2.2
<b>30.0-34.9%</b>	<b>0</b>	<b>0.0</b>	<b>115</b>	<b>11.3</b>	<b>15</b>	<b>4.1</b>	<b>0</b>	<b>0.0</b>
<b>35.0% and above</b>	<b>52</b>	<b>26.5%</b>	<b>129</b>	<b>12.7</b>	<b>50</b>	<b>13.7</b>	<b>7</b>	<b>6.4</b>
<b>Total Homeowners with High Cost Burden</b>	<b>52</b>	<b>26.5%</b>	<b>244</b>	<b>24.0</b>	<b>65</b>	<b>17.8</b>	<b>7</b>	<b>6.4</b>
Not computed	0	0.0	7	0.7	8	2.2	0	0.0

Source: U.S. Census

The percentage of elderly renters spending over 30% of their income on housing costs is 36%, much higher than the percent of elderly homeowners. Over 50% of renters aged 55 to 74 years spend 30% or more of their income on housing costs. Nearly 80% of renters between the ages of 15 and 34 spend over 30% of income on housing. In terms of percent income, rental costs are clearly much higher than housing costs in Groveland. This illustrates the need for an increase in affordable rental stock in the Town, particularly for young people.

**Table 17, Renter Housing Costs as Percent of Household Income by Age**

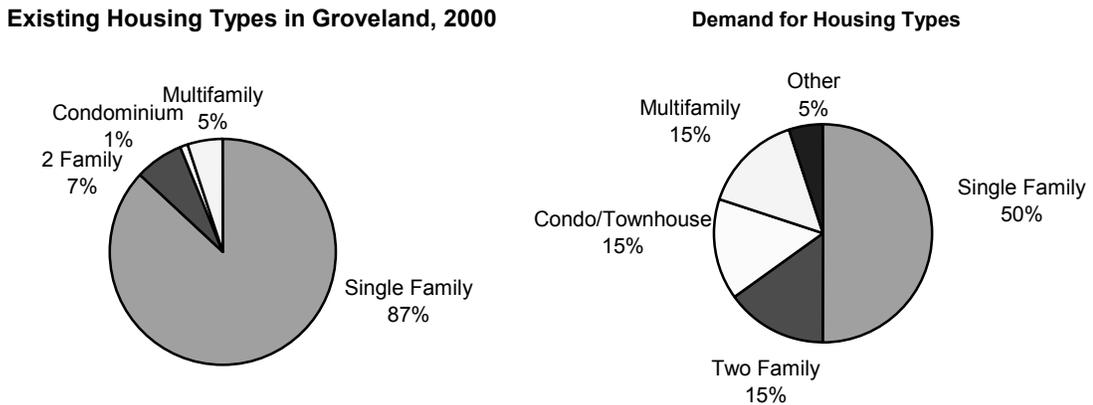
% of income spent on housing costs	15-34 years		35-54 years		55-74 years		75 years and older	
	# of units	% of units	# of units	% of units	# of units	% of units	# of units	% of units
Under 20%	7	21.2%	76	52.8%	17	29.3%	8	17.0%
20.0-24.9%	0	0.0	9	6.2	0	0.0	7	14.9
25.0-29.9%	0	0.0	24	16.7	9	15.5	0	0.0
<b>30.0-34.9%</b>	<b>9</b>	<b>27.3</b>	<b>9</b>	<b>6.2</b>	<b>16</b>	<b>27.6</b>	<b>0</b>	<b>0.0</b>
<b>35.0% and above</b>	<b>17</b>	<b>51.5</b>	<b>26</b>	<b>18.1</b>	<b>16</b>	<b>27.6</b>	<b>17</b>	<b>36.2</b>
<b>Total Renters with High Cost Burden</b>	<b>26</b>	<b>78.8</b>	<b>35</b>	<b>24.3</b>	<b>32</b>	<b>55.2</b>	<b>17</b>	<b>36.2</b>
Not computed	0	0.0	0	0.0	0	0.0	15	31.9

Source: U.S. Census

**Alternative Housing Types**

The existing supply of housing types does not meet the current demand. There are many households which would like to have a larger availability of alternative housing types than currently exist in the housing supply, such as condominiums, multifamily apartments, and in-law apartments. The current Zoning Bylaw does not allow the construction of all of these alternative housing types. New multifamily homes, mobile homes or trailer homes are not allowed in any of the districts, while accessory apartments are permitted in single family homes only to accommodate special housing needs of immediate family members of resident homeowner. Condominiums or apartments can only be created through the conversion of existing buildings in the Residential Districts and the Business District.

**Figure 8, Supply and Demand of Housing Types**



The pie chart above, which shows housing demand among different population groups, was based on an estimate of the desire for various housing alternatives by types of households that reside in Groveland.

**Table 18, Housing Demand: Alternative Housing Types**

Household Types	Total Households	% of Households	Housing Type <sup>1</sup>				
			Single Family	Two Family	Condo	Multi-family	Other <sup>2</sup>
Single Individuals or Couples, Age 85 +	42	2%	- (0%)	- (0%)	- (0%)	13 (30%)	29 (70%)
Single Individuals or Couples, Age 65-85	314	15%	63 (20%)	31 (10%)	63 (20%)	94 (30%)	63 (20%)
Single Persons or Couples, age 34 to 65	168	8%	84 (50%)	34 (20%)	34 (20%)	16 (10%)	- (0%)
Young Adults, up to age 34 (childless)	419	20%	41 (10%)	126 (30%)	126 (30%)	126 (30%)	(0%)
Households with Children, 2 Parents	964	46%	772 (80%)	96 (10%)	48 (5%)	48 (5%)	(0%)
Single Parent Families	189	9%	95 (50%)	37 (20%)	38 (20%)	19 (10%)	(0%)
<b>Total (% of total)</b>	<b>2,096</b>	<b>100%</b>	<b>1,055 (50%)</b>	<b>324 (15%)</b>	<b>309 (15%)</b>	<b>316 (15%)</b>	<b>92 (5%)</b>

(1) Approximately half of the two family homes and all of the multifamily homes are assumed to be rental units. Condos and single family homes are assumed to be for ownership.

(2) May include in-law apartment, nursing home, assisted living, or other group living arrangement.

Source: US Census, Larry Koff & Associates

- ◆ Attractive alternatives for certain population subsections include the following:

For the elderly/disabled:

- ❖ In-law apartments
- ❖ Age-restricted alternatives, i.e., garden type rental or condos, or mobile homes
- ❖ Non age-restricted accessible housing, especially rental apartments or condos
- ❖ Housing with services, or assisted living facilities
- ❖ Nursing homes

For young adults and families:

- ❖ Starter homes and housing rehabilitation
- ❖ Two family homes
- ❖ Condos
- ❖ Affordable rentals

## Section II: Affordable Housing Goals

The vision, goals, and strategies that follow are developed to meet the requirements for housing plans under Executive Order 418. While EO 418 is concerned with the creation of housing that is affordable to households earning up to 150% of the median income, Chapter 40B has more stringent requirements for units to be counted as affordable. Targets for the number and types of units to be created differ between the two mandates; however, many of the same strategies will satisfy both.

This vision has been compiled by viewing Town documents and reports (Open Space Plan, Master Plan, etc.), and has been reviewed by the Affordable Housing Committee. A range of strategies to achieve this vision have been assessed and put into action. On the basis of this assessment the goals identify those strategies that will best assist the town in achieving that mix of housing which will meet Groveland's future. Photographs should be taken by Committee members to represent housing types which would be welcome in Groveland.

### HOUSING VISION

*A residential community at its core, Groveland provides sewer and water services to its residences, has a wide range of housing options for the Town's diversifying population with various housing needs, practices growth management measures that allows the Town to preserve its small town character, and develops housing in a manner that is compatible with the open space, economic and transportation goals of the community.*

### HOUSING GOALS

#### ***Provide a variety of housing opportunities that serve all segments of the community***

- Encourage the construction of smaller, compact units suitable for the elderly
- Encourage affordable housing for first time buyers
- Promote higher density housing in areas where adequate infrastructure can accommodate the development
- Require lower density housing, i.e., two or three acre minimum lot sizes in outer residential areas where public utilities are not available or inadequate
- Promote the use of cluster zoning to create higher density subdivisions with smaller lot sizes and resourceful infrastructure planning, in return for permanent open space, senior housing, and affordable housing
- Consider allowing well-designed higher density housing along the Route 113 corridor and close to commercial areas
- Create incentives for developers to include duplexes and townhouses along with single family units
- Require that open space areas be set aside for residents of new development, mini-parks, walking and biking greenways, natural preserves, etc.

#### ***Broaden the range of housing types to offer affordable housing opportunities to those in the community***

- Identify opportunities to develop housing units that are both affordable and desirable to young families, the elderly and those with special needs
- Work with local banks on a First Time Homebuyer Program

#### ***Maintain the rural, residential character of Groveland as more development occurs***

#### ***Manage housing development in environmentally sensitive areas to protect specified wildlife corridors and other environmental assets of the Town***

**Identify a range of public and private sector strategies to foster a needed mix of an additional 136 units of housing so that the Town can address the 40B requirement of 10% affordability.**

- Utilize Local Initiative and “friendly” 40B projects to create non-state and federal subsidized affordable units

### **Areas for Development**

The Land Use Suitability Map identifies those areas of town which are best suited for various types of land uses. Under existing zoning, there are three residential districts, two business districts, and one industrial district. Single and two family residential development is allowed everywhere in town at densities ranging from 20,000 to 60,000 square feet per lot. Two recent buildout analyses prepared by MVPC and the Town estimate the potential for between 774 and 1,057 new housing units in town.

For purposes of growth management planning, five areas have been identified, four of which could accommodate different types of development. A total of 18 sites have been suggested (see Table 20). Eight of these sites are owned by the Town. The Affordable Housing Committee has prioritized these sites and is currently exploring their development feasibility. The opportunities in these areas are summarized below.

#### **1. Downtown Area**

- ◆ Located along the Merrimack River and centered at the intersection of Routes 113 and 97
- ◆ The Pines, River Pines, and Manor Drive sites are located within this area. Elderly and rental housing is being considered.

#### **2. Built-Up Areas**

- ◆ These areas include the Nichols property, Shanahan Field, the Valley Manufacturing site, Legion Hall and the Archdiocese property on Salem Street. The Nichols site and Shanahan Field have sewer and water service and so could accommodate higher density apartments. Only a portion of the 11-acre Legion Hall is under consideration for low density development. Depending on sewer availability, low density single family homes and/or duplexes are being considered for the Valley Manufacturing site and a mix of housing and open space for the Archdiocese property.

#### **3. Development Management Areas**

- ◆ Sites under consideration for affordable housing development include five privately owned parcels and three Town-owned properties. A variety of housing types are being considered, including single family homes, condominiums, townhouses, and rental units for families and the elderly, assuming sewer service is available.

#### **4. Open Space Conservation Areas**

- ◆ No new development should be encouraged in these areas
- ◆ The only site under consideration is the Town-owned Veasey Memorial Park on Washington Street. This property has a cottage, an apartment, and a single family home which may become deed-restricted affordable units.

#### **5. Residential/Resource Protection Study Area**

- ◆ This Zone II water resource study area contains the site of the proposed Meadowview 40B development. As currently proposed, this development will produce a total of 59 units of affordable housing for the Town. The developer has indicated that the site plan may be revised, in which case the number of units will change. The Town is very concerned with the impact that this development might have on the water supply.

**Quantifying and Locating Housing Needs: A Summary**

Given the gap analysis and the community development needs and constraints discussed above, the community must identify the location, type, and quantity of affordable housing units that it would like to see developed.

An estimation of the demand for different housing types is given below. Table 15 identifies a mix of needed affordable ownership and rental housing to serve different types of households. A total of 136 units is proposed, 75% of which would be rental. This housing would serve the needs of the elderly, families, and special needs.

**Table 19, Summary of Groveland Housing Needs**

Housing Type	Affordable Units	Household Type	Location
<b>Rental Units</b>	<b>101 (75%)</b>		
• Mixed Residential	20	Elderly, special needs	River Pines
• Multifamily	72	Elderly, older adults, young adults, single-parent families, special needs	The Pines; River Pines
• In-Law Apartment	4	Elderly, special needs, young adults	
• Other*	5	Elderly, special needs	Washington Street (Town-owned land)
<b>Ownership Units</b>	<b>35 (25%)</b>		
• Townhouse Condominiums	18	Young adults, families, single-parent families, special needs, older adults	Noury property; Bryan property
• Open Space Cluster (single family/townhouse)	10	Families, single-parent families	Aggregate property
• Single Family Homes	10	Families; single-parent families	Salem Street (Town-owned land)
<b>Total affordable units</b>	<b>136 (100%)</b>		

\*May include pre-manufactured homes, assisted living, or other group living arrangement.

The Town should identify specific strategies and locations for affordable housing and alternative housing types to meet the need for a mix of rental and ownership affordable housing units.

### Section III: Affordable Housing Strategy

Following is a summary of key steps each Board needs to undertake in order to implement the Affordable Housing Plan. Utilizing State and local funding sources, including the Community Preservation Act, four Town Boards and Town Meeting must work together to approve and carry out the Groveland Affordable Housing Plan. This plan is designed to produce 16 units of affordable housing annually. It will need to be updated as existing steps are refined and new action steps identified.

#### Late Fall 2004 – Spring 2005

##### Affordable Housing Committee

- ◆ Approve draft site feasibility study for River Pines expansion (\$40,000 in CPA funding)
- ◆ Submit budget for allocation of CPA funds for affordable housing study
- ◆ Obtain staff consultant to carry out feasibility study and development plan
- ◆ Designate developer for expansion of River Pines
- ◆ Obtain Priority Development Funding for The Pines development feasibility study
- ◆ Prepare Warrant Articles: Establishment of an Affordable Housing Trust Fund, Accessory Apartment Bylaw, and Dana Drive disposition
- ◆ Establish 501c3 nonprofit housing corporation in order to carry out the expansion of River Pines

##### Selectmen

- ◆ Approve Affordable Housing Plan and submit Plan to DHCD
- ◆ Approve funding for the Affordable Housing Committee budget
- ◆ Approve CPA Committee
- ◆ Approve feasibility study for River Pines expansion (\$40,000 in CPA funding)
- ◆ Approve expansion plan and funding strategy for River Pines expansion

##### CPA Committee

- ◆ Approve CPA funding for River Pines feasibility study (\$40,000)

##### Zoning Board of Appeals

- ◆ Adopt Rules & Regulations for 40B Comprehensive Permits

##### Housing Authority

- ◆ Approve Affordable Housing Plan
- ◆ Approve draft work program and site feasibility study for River Pines expansion as mixed income, affordable, rental elderly housing utilizing CPA funding
- ◆ Approve expansion plans for River Pines

##### Spring Town Meeting

- ◆ Adopt Accessory Apartments Bylaw, disposition of Dana Drive property, and organization of 501c3 nonprofit housing corporation
- ◆ Approve CPA funding

### Potential Affordable Housing Sites

Following is a list of potential affordable housing sites. This list is an initial effort by the Affordable Housing Committee to identify suitable locations for affordable housing developments. The viability of these sites for affordable housing as well as the identification of additional public and private sites is one of the next steps to be undertaken by the Town. The majority of these sites are located in areas classified as vacant land with potential for new development (see the Potential Affordable Housing Sites Map).

**Table 20, Potential Affordable Housing Sites**

Location		Owner	Acres	Units	Housing Type	Issues/Comments	Next Steps	Priority
Map #	Address							
1	Main St.	Noury	21		Single family/Condos and open space	Sewer and water	Waiting for response to letter regarding interest in selling property to Town	High
2	Main St.	Town (River Pines)	¾	20	Elderly apartments	One 3-story building expansion of senior housing complex; East of Town Hall	Prepare and submit a budget for CPA funding and site feasibility study	High
3	Main St.	Town (The Pines)	20	72	2-3 bedroom rental	West of Town Hall; Along frontage only	Prepare budget and approach for PDF funding	High
4	Main St.	Manor Drive	14	60	Rental apartments	Acquisition; Phased	Waiting for response to letter regarding interest in selling property to Town	Low
5	Garrison St.	N. Woodburn Nichols Foundation	7		Rental apartments	Sewer and water		High
6	Main St.	Town (Shanahan Field)	9		Rental apartments	Sewer and water		Low
7	Washington St.	Valley Manufacturing			Low density single family/duplexes	Superfund site; No sewer	EPA site assessment and final cleanup	Medium
8	Washington St.	Town (Legion Hall-Back of Washington Park)	11		Low density single family/duplexes	11-acre site but a portion contains a park, fire station, and fields; No sewer		Low
9	Salem St.	Archdiocese	11		Housing and open space	Front parcels abut Town-owned land on Washington St. (see #10)	Waiting for response to letter regarding interest in selling property to Town	Low
10	Washington St.	Town (Veasey Memorial Park)	47 ½	3	1 cottage, 1 apartment, 1 single family	Need deed restrictions	Speak with Conservation Commission about DMH use of existing facilities	Medium

Location		Owner	Acres	Units	Housing Type	Issues/Comments	Next Steps	Priority
Map #	Address							
11	Center St.	A.W. Chesterton Co.	28		Townhouse/Rental		Waiting for response to letter regarding interest in selling property to Town	Medium
12	Center St.	Meadowview		59	Condos	Proposed 40B project with a total 236 units		Low
13	Salem St.	Aggregate Industries			Single family/ Townhouse	Under agreement with developer who wants 80 condos; No sewer; No access	If agreement with developer falls through, the Town will decide whether to purchase the property	Low
14	Salem St.	Town	7	8-10	Low density single family	5 contiguous parcels; No sewer; Rocky		Medium
15	Dana Dr.	Town	1		Sell to use proceeds to fund another project Habitat for Humanity house		Explore disposition of property	High
16	Salem St.	Town	8		Low density homes	No sewer; Salt shed		Medium
17	Salem St.	Bryan	21		Condos	For sale by owner; No sewer; Good location near amenities and potential for mass transit	Waiting for response to letter regarding interest in selling property to Town	High
18	Salem St.	Gates (Valley Tree Service)	20		Mixed use		Waiting for response to letter regarding interest in selling property to Town	Medium

**Planned Production Affordable Housing Action Plan**

The Town of Groveland’s Planned Production Affordable Housing Action Plan is presented below. The Action Plan is designed to produce at least 16 units of affordable housing annually beginning in 2005. Assuming broad support and funding, this Action Plan will be updated as existing steps are refined and new action steps are identified until a total of 136 affordable housing units are developed. This will bring the total number of affordable housing units in Groveland to 209 units.

**Table 21, Planned Production Affordable Housing Action Plan**

	Action	Units	Ch. 40B Units	PPR Units*
<b>Chapter 40B Units as of 2000</b>			<b>59</b>	
<b>Additional Affordable Units Needed for 10%</b>			<b>150</b>	
<b>2003</b>	Completed Groveland Commons	43	11	
	Town Meeting adoption of inclusionary zoning bylaw			
	Town voted to accept the CPA and adopt a CPA Committee			
<b>2004</b>	Approve Savory Woods development	12	3	
	Affordable Housing Committee approves Affordable Housing Plan			
	Selectmen vote additional members and make Affordable Housing Committee a Standing Committee			
	Housing Authority approves expansion of River Pines Phase I and funding of feasibility study			
	Selectmen approve an Affordable Housing Plan and submit Plan to DHCD			
	CPA Committee votes CPA funding for affordable housing, land acquisition, technical assistance, and subsidy for River Pines Phase I expansion			
	Affordable Housing Committee, with CPA funding, undertakes River Pines Phase I feasibility study			
<b>Subtotal</b>			<b>73</b>	
<b>Additional Affordable Units Needed</b>			<b>136</b>	
<b>2005</b>	Prepare RFP for developers to undertake River Pines Phase I development			
	Town Meeting adopts Accessory Apartment Bylaw			
	Submit application for Priority Development Funding of Technical Assistance Feasibility Study for The Pines Phase II development			
	Undertake River Pines Phase I expansion	20	20	20
	<i>Proposed developer-initiated 40B project: Johnson’s Pond</i>	16	4	4
	Veasey Memorial Park housing converted to deed-restricted affordable units	3	3	3
	Inclusionary housing	2	2	2
	Accessory apartments	5	5	5
Seek one to two year reprieve from 40B				
<b>Subtotal</b>			<b>107</b>	<b>34</b>
<b>Additional Affordable Units Needed</b>			<b>102</b>	
<b>2006 - 2010</b>	Seek one to two year reprieve from 40B (depending on construction and Development Rate Provision)			
	<i>Proposed developer-initiated 40B project: Meadowview</i>	236	59	59
	Undertake The Pines Phase II expansion	30	30	30
	Inclusionary housing	5	5	5
Accessory apartments		8	8	8
<b>Subtotal</b>			<b>209</b>	<b>102</b>
<b>Total Affordable Units Needed</b>			<b>0</b>	

\*PPR (Planned Production Regulation) units count toward the 16 units Groveland must produce each year to regulate affordable housing production.

*Developments in italics are not initiated by the Town of Groveland.*

**Table 22, Draft Budget for CPA Funding, FY 2004**

<b>Project</b>	<b>Action</b>	<b>Cost</b>
River Pines	Feasibility study	\$40,000
River Pines	Subsidy	
Noury property	Purchase for housing/open space	
Chesterton property	Purchase	
Gates property	Purchase	
Bryan property	Purchase	
Town of Groveland property	Feasibility study	
<b>Total</b>		

## **Section IV: Use Restriction Guidelines**

This section of the Affordable Housing Plan states the Town's agreement to adopt a variety of use restrictions and affirmative marketing strategies to ensure that the affordable housing meets the standards established by 760 CMR 31.07(1)(i).

The Town of Groveland is committed to maintaining its affordable housing inventory for as long a period as possible. Deed restrictions or affordable rental restrictions should guarantee affordability in perpetuity. The monitoring of the resale restrictions and annual recertification in the case of rental agreements should be the responsibility of the project sponsor who must report annually to the Groveland Housing Authority or other housing organization approved by the Town.

### **Qualifying Families**

Families who earn 80% or less than the current area median income qualify for affordable housing. Applicants must meet the program income limits in effect at the time they apply for a unit and must continue to meet the program income limits in effect at the time of all subsequent reviews.

Buyer/tenant selection process must be fair and equitable; a publicly advertised lottery is encouraged.

### **Determining Rental/Sales Prices**

Affordable units must be priced at levels affordable to buyers with a range of incomes. Sale prices are based upon principal, interest, and insurance payments assuming a 5% down payment and the low or moderate families spending no more than 30% of their income on housing costs.

### **Marketing**

Affirmative marketing to minority households whereby the percentage of minority ownership is equal to the greater of the percentage of income eligible minority households in the community *and* the percentage of income eligible minority households in the regional planning area.

## Appendix 1: Potential Allowable Uses for Community Preservation Act Funding

“Potential Uses of CPA Funding,” Community Preservation Coalition, November 2002, <http://www.communitypreservation.org/PotentialUses2.htm>.

### Community Housing

The Act requires that a participating community "...shall spend, or set aside for later spending, not less than 10% of the annual revenues in the Community Preservation Fund for community housing." Community housing is defined to include housing for persons or families earning up to 100% or less of the locality's area median income. Applicable area median income (as further differentiated by household size) is established annually by the United States Department of Housing and Urban Development (HUD). HUD income limits are available from its web site: <http://www.huduser.org>. However, for housing units created with CPA funds to be counted toward a community's Chapter 40B affordable housing inventory, the units must serve those earning less than 80% of area median income.

The Act provides that community preservation funds may be expended for "... the creation, preservation, and support of community housing and for the rehabilitation or restoration of such ... community housing that is acquired or created"...under the Act. With respect to the permissible purposes for which CPA funds may be spent on community housing, the Act requires that wherever possible, preference be given to "... the adaptive reuse of existing buildings or construction of new buildings on previously developed sites."

Section 12(b) of the Act requires that if real property interests are acquired using CPA funds, the property must be owned and managed by the municipality (unless the interest has a term of less than 30 years or involves only a security interest such as a mortgage). Direct municipal ownership may constrain the development of community housing by limiting the availability of financing from certain federal and state housing assistance programs and by limiting the potential for private investment. Therefore, municipalities should consider creative ways to acquire and improve real property for community housing under the CPA that do not involve municipal ownership.

Potential allowable uses to which this housing funding may be applied include:

#### Creation

- Convert existing non-residential properties to community housing (schools, mills, churches office buildings, warehouses, etc)
- Create in-law apartments and other ancillary housing
- Acquire real property (land and/or buildings) for new housing development, both rental and homeownership
- Grant or loan funds for the creation of community housing to non-profit or for-profit parties (provided that the funds are not used by the private party to acquire a real estate interest and that the municipality establishes sufficient safeguards to ensure that the funds are used primarily for the creation of community housing and that any benefit to the private entity is merely incidental). It is anticipated that many local CPA housing initiatives will utilize private nonprofit or for profit intermediaries for the creation of community housing.
- Restore "brownfields" sites for housing or other mitigation of contaminated sites in preparation for housing development

**Preservation**

- Refinance "expiring use" properties which are at risk of going market rate
- Acquire a preservation restriction to limit the occupancy of certain units in a privately owned rental building to persons of low or moderate income housing

**Support**

- Modify existing homes, including accessibility improvements that allow the disabled or senior citizens to continue to live in their homes
- Provide a match for state Home Modifications funds to adapt the homes of elderly and disabled town residents, including the installation of such safety measures as ramps and bars
- Assist the local housing authority to support its low income rental properties
- Assist residents to meet homeownership costs, including grants or "soft second" loans to reduce mortgage interest rates, provide a down payment, assist with closing costs, security deposits, utility assistance, or to subsidize interest rates
- Use as a subsidy to write down interest rates for first-time homebuyer programs such as the Massachusetts Housing Partnership's Soft Second Program or the state's Self Help Program that has specific matching requirements; this subsidy makes the Soft Second Program the most affordable mortgage in the state
- Underwrite a revolving loan fund or guarantee fund for tenants who cannot afford first month, last month, and security deposit
- Fund a housing trust or a housing authority to support a particular community housing initiative income from an endowment for local affordable housing can be applied directly or matched with state or federal funding
- Provide matching funds under the Housing Innovations Fund which helps to build limited equity coops, housing for people with AIDS, etc.

**Rehabilitation and Restoration of Community Housing Created Using CPA Funds**

- Make site improvements such as water/sewer connections, well installation, septic installation or repair, or other underground utilities associated with the creation of affordable housing
- Rehabilitate or restore existing public or private property being converted to affordable housing units in a mixed income residential environment

As noted above, if a CPA assisted community housing project serves individuals and families earning less than 80% of HUD area median income, any newly created units may count toward a city's or town's Chapter 40B affordable housing inventory. If CPA funds are used in conjunction with established rental or homeownership programs, the eligibility of this housing under 40B is generally assured. However, innovative new programs using CPA will require a determination by DHCD as to whether the amount or form of funding will qualify the housing. For example, if CPA Funds are used to assist a homeowner with down payments or to defray mortgage interest, that housing may not qualify for 40B unless there is a long-term affordability restriction. Similarly, rental assistance to a household (or to an owner on behalf of a resident) is not likely to qualify if such a subsidy is only a short-term arrangement without long-term affordability.

**Appendix 2: Chapter 40B Guidelines for Planned Production Regulation<sup>5</sup> (Summary)**

Revisions to Chapter 40B issued by the Department of Housing and Community Development’s Housing Appeals Committee in December 2002 stipulate that the Affordable Housing Plan must incorporate a “Planned Production Development Rate” provision. This provision allows a local Board to deny or grant with conditions a comprehensive permit for up to a two year period if the community has adopted an affordable housing plan approved by DHCD. The plan must stipulate an increase in the community’s number of low or moderate income housing units by at least three-fourths of one percent of total units every calendar year until that percentage exceeds 10% of total units. In subsequent years, the community will have to demonstrate continued progress toward implementing the housing plan. **Compliance will be determined based on the qualifying housing units produced within the calendar year for which certification is requested.**

The affordable Housing Plan must be accompanied by a document that summarizes the four Plan Elements:

1. Housing Needs Assessment:

This section analyzes and suggests a mix of housing opportunities for families, individuals, persons with special needs, and the elderly that are consistent with local and regional needs and feasible within the housing market in which they will be situated along with an analysis of the municipality’s infrastructure and development constraints, and the municipality’s ability to mitigate them.

2. Affordable Housing Goals consistent with the Town’s plan are to be identified

3. Strategies by which the municipality will achieve its housing goals established by its comprehensive needs assessment are to be identified

4. A description of the use restrictions which will be imposed on low or moderate income housing units to ensure that each unit will remain affordable long term to and occupied by low or moderate income households will be stated

<p>Populations that should be served by affordable housing include:</p> <ul style="list-style-type: none"> <li>• Families</li> <li>• Individuals</li> <li>• Persons with special needs</li> <li>• Elderly</li> </ul> <p>The following are some types of housing that now qualify as affordable under Chapter 40B:</p> <ul style="list-style-type: none"> <li>• Local, state or federally subsidized units</li> <li>• Privately funded units in a variety of building types, renovated or new housing, assuming rents are within affordable housing cost limits (80% of median income) and there are use restrictions to maintain affordability (Local Initiative Program).</li> <li>• Units created through Community Preservation Act funding that serve low and moderate income households</li> <li>• Group homes</li> <li>• Accessory apartments created after July 2002</li> </ul>
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The Affordable Housing Plan shall include one of more of the following, but shall not be limited to:

1. The identification of zoning districts or geographic areas which will permit the proposed residential uses
2. The identification of specific sites for which the municipality will encourage the filing of comprehensive permit applications
3. Characteristics of proposed developments that would be preferred by the municipality (cluster, mixed-use, etc.)

<sup>5</sup> M.G.L. 760 CMR 31.07(1)(i)  
See also MGL Chapter 40B Guidelines for Planned Production Regulation, Department of Housing and Community Development.

4. Municipally owned parcels for which the municipality commits to issue request for proposals to develop low or moderate income housing

An approved plan shall take effect only when the Department certifies that the municipality has approved permits resulting in an initial annual increase in its low or moderate income housing units of three-quarters of one percent of total housing units. In subsequent years the community will have to continue to demonstrate progress toward meeting this goal.

***Approval of Affordable Housing Plan***

All affordable housing plans must be submitted by the municipality’s chief elected official. DHCD will approve or disapprove the plan within 90 days of submission. If DHCD disapproves a plan, the notification will include a statement of reasons for disapproval. If a plan is disapproved, a municipality may submit a new or revised plan at any time. Communities may also amend a plan at any time if DHCD approves the amendment.

**Certification of Compliance with Affordable Housing Plans**

Communities with an approved affordable housing plan may request DHCD certification of compliances by submitting evidence that housing units have been produced in the calendar year for which certification is requested that are eligible to be counted on the Subsidized Housing Inventory and total at least ¾ of 1% of the total housing units in the community. DHCD will determine whether a community is in compliance with its plan within 30 days of receiving the request for certification.

An approved plan shall take effect only when DHCD certifies that the municipality has approved permits resulting in an initial annual increase in its low or moderate income housing units of ¾ of 1% of total housing units in accordance with its plan. In order for the units to be counted as part of the municipality’s affordable housing stock, the municipality must submit evidence and certify to DHCD that building permits have been issued for those units. Compliance will be determined based on production of qualifying housing units within the calendar year for which certification is requested.

**Plan Submission**

Communities should submit the plan to:	Jane Wallis Gumble, Director MA Department of Housing and Community Development Office of Sustainable Development 1 Congress Street Boston, MA 02114 MaryJane.Gandolfo@ocd.state.ma.us
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The Department would prefer an electronic copy of the plan for its review, submitted via e-mail attachment or on disc.

**Sample Chronology**

***November 15, 2004***

Step 1: Completion and submittal of affordable housing plan to DHCD.

*Community X completes an affordable housing plan and submits it to DHCD for approval.*

***Prior to February 15, 2005 (within 90 days)***

Step 2: DHCD review period.

*DHCD determines that the plan is complete, reviews it and approves Community X’s housing plan and notifies the community.*

***April 15, 2005***

Step 3: Municipal request for certification of compliance with plan for first year.

*Community X requests DHCD certification of compliance with their plan based on permitting and/or production of units within calendar year 2005, that are:*

- Eligible to be counted on the Subsidized Housing Inventory*
- In accordance with the approved plan, and*
- Total more than  $\frac{3}{4}$  of one percent of their total housing units.*

***Prior to May 15, 2005 (within 30 days)***

Step 4: DHCD certification review period for first year.

*DHCD certifies that Community X is in compliance with its approved plan based on production of housing within calendar year 2005, retroactive to May 15, 2005 and effective until May 14, 2006.*

***October 2, 2005***

*The Zoning Board of Appeals in Community X denies an applicant for a comprehensive permit based upon their certification. If appealed, the HAC will uphold the denial.*

***February 11 and March 6, 2006***

*The ZBA in Community X approves two comprehensive permits for projects with units that are eligible for inclusion on the inventory and that total at least  $\frac{3}{4}$  of one percent of their total housing units.*

***April 15, 2006***

Step 5: Municipal request for certification of compliance with plan for second year.

*Community X requests DHCD certification of compliance with their plan based on permitting and/or production of units within calendar year 2006 that are*

- Eligible to be counted on the Subsidized Housing Inventory*
- In accordance with the approved plan, and*
- Total more than  $\frac{3}{4}$  of one percent of their total housing units.*

***Prior to May 15, 2006 (within 30 days)***

Step 6: DHCD certification review for second year.

*DHCD certifies that Community X is in compliance with its approved plan based on production of housing within calendar year 2006, retroactive to May 15, 2006 and effective until May 14, 2007.*

**Planned Production Unit Timeline (Draft Schedule for first two years of certification)**

<b>Phase 1</b>	Plan Preparation	June-Oct ↔			
	Plan Submission and Approval (90 days)		Nov-Feb ↔		
	Certification of compliance Submission and Approval (30 days)		Feb-March-April ↔		
	Local discretion over 40B proposals			●	April 2005 – April 2006 →
	Units Counted on Subsidized Housing Inventory		←	March 2005 – April 2006 ↔	→
<b>Phase 2</b>	Update Plan				Oct-Dec ↔
	Request Recertification				Jan-April ↔
		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>

### **Appendix 3: Local Initiative Program Guidelines<sup>6</sup>**

The Local Initiative Program is a state housing program administered by the Department of Housing and Community Development (DHCD) that was established to give cities and towns more flexibility in their efforts to provide low and moderate income housing. The program provides technical and other non-financial assistance to cities and towns for the development of two types of housing: Local Initiative Units, which are developed through the conventional zoning process, and Comprehensive Permit Projects, which are developed according to Chapter 40B. All low and moderate income units developed through the Local Initiative Program are counted towards the town's affordable housing stock under Chapter 40B.

The Local Initiative Program allows most of the financing, design, and construction decisions to be made by local public officials. Only the incomes of housing residents, the quality of housing provided, fair marketing, and level of profit are subject to state review.

#### **Local Initiative Units**

Local Initiative Units must meet the following requirements:

1. The units must be for households at or below 80% of median household income.
2. The units are subject to Use Restrictions of a substantial duration to ensure that the units remain available exclusively to those with qualifying incomes. A use restriction is a legal document that guarantees that the housing units will remain affordable during a specified "lock-in" period; under the Local Initiative Program, this lock-in must be for the longest period feasible. The initial lock-in period must be no less than 30 years for new construction and 15 years for substantially rehabilitated units. Local Initiative Units must have been created or converted to affordable housing for the explicit purpose of serving low or moderate income people, and may not qualify unless there are income restrictions that resulted directly from municipal action. Local actions include:
  - Zoning-based approval (rezoning, special permits, density bonuses, site plan approval, subdivision approval)
  - Financial assistance from funds raised, appropriated, or administered by the community
  - Provision of land or buildings that are owned or acquired by the community and conveyed at a below-market cost
3. The units must be sold or rented on a fair and open basis. The owners of the units must execute an equal housing opportunity agreement with DHCD for existing units or adopt an affirmative fair marketing plan for new units.

**Application Forms:** Applications for approval of Local Initiative Units must be submitted in the form provided by DHCD. The application must include documentation of the local actions that created the affordable units, a copy of the use restriction, and executed equal opportunity agreement for existing units, and an affirmative marketing plan for new units developed after February 1, 1990.

#### **Comprehensive Permit Projects**

The purpose of allowing Comprehensive Permit Projects within the Local Initiative Program is to enable communities to develop low and moderate income housing through the flexible zoning and local approval process provided by Chapter 40B. These projects must meet the following requirements:

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<sup>6</sup> Local Initiative Program Guidelines. Department of Housing & Community Development. August 2002.

1. The Project must have the written support of the chief elected official and local housing partnership.
2. At least 25% of the units must be affordable to households at or below 80% of regional median household income.
3. The developer must agree to a long term lock-in period for the affordable units that is enforced by a regulatory agreement with DHCD. In a regulatory agreement, the developer agrees to construct and maintain the units in accordance with the requirements of the Local Initiative Program and be limited to a reasonable profit. The lock-in period must be for the longest period of time allowed by law.  
A “reasonable profit” is defined as limits the distribution of return to all partners and owners to no more than 10% of equity per year during the lock- in period for rental and cooperative housing, and limits the profit and developer’s fees to all partners and owners to no more than 20% of total development costs for homeownership projects.
4. The project developer and/or owner(s) must agree to develop and implement an affirmative fair marketing plan in a form approved by DHCD.

**Application Forms:** Applications for approval of a Comprehensive Permit Project must be submitted in a form provided by DHCD. After an application is filed, a DHCD site visit and project evaluation will occur. Applications must be accompanied by the following:

- Documentation of the developer’s interest in the site (a deed, option, or purchase and sale agreement)
- A site plan showing the footprint of all proposed buildings, roads, parking, and other improvements
- Sample floor plans and elevations for each building and unit type
- A tabulation of the proposed units by size, type, number of bedrooms, location within the project, and proposed rent or sales price
- A financial pro forma
- A brief description of existing site conditions, any required permits, and proposed efforts to mitigate environmental impacts
- An appraisal of the site reflecting the site’s value under existing “by-right” zoning without a comprehensive permit
- Information regarding the relationship of the proposed project to local or regional growth management plans

### **Other Program Components**

The Town should become familiar with the following components of the Local Initiative Program, described in detail in the Local Initiative Program Guidelines published by DHCD.

- ❖ Marketing and Buyer/Tenant Selection
  - ◆ Affirmative Marketing Plans
  - ◆ Local Preference
  - ◆ Lottery process
- ❖ Minimum Design and Construction Standards
- ❖ Consistency with Growth Planning Criteria
- ❖ Consistency with Critical Housing Needs
- ❖ Fees
- ❖ Monitoring and Oversight of units
- ❖ Subsidized Housing Inventory
- ❖ Qualified Housing Types

**Appendix 4: Zoning Summary Tables**

**Table 1, Zoning**

Use/District	RA	RB	RC	BZ	LB	IZ
<b>Residential Uses</b>						
Detached single family dwelling	A	A	A	A	A	A
Two family dwelling in any dwelling containing more than 6 rooms	A	A	A	A	A	A
Two family or duplex dwellings	A	A	A	A	A	A
Churches and parish houses	A	A	A	A	A	A
Farms, poultry houses, garden nursery or greenhouse selling only produce or plants the majority of which are raised on the premises	A	A	A	A	A	A
Municipal uses (buildings, schools, libraries, cemeteries, museums, parks, playgrounds, other municipal purposes)	A	A	A	A	A	A
Accessory use (NOT including a garage for more than 4 automobiles or for storage only of more than 1 commercial vehicle (except on farm)—recreational vehicles are not considered to be commercial vehicles)	A	A	A	A	A	A
Accessory apartments for special housing needs of relatives of owner occupants	A	A	A	A	A	A
Private schools, private libraries, private cemeteries, private museums	ZBA	ZBA	ZBA	ZBA	ZBA	ZBA
Customary home occupations conducted by resident occupants only	ZBA	ZBA	ZBA	ZBA	ZBA	ZBA
Cluster developments for single-family dwellings	PB	PB	PB	n/a	n/a	n/a
Swimming pools	A	A	A	A	A	A
Conversion to apartments and condominiums	A	A	A	A	A	n/a
Conservation Subdivision Design Bylaw	PB	PB	n/a	n/a	n/a	n/a
Planned Unit Development for any planned unit development of 4 or more living units	PB	PB	PB	PB	PB	PB
Trailer and mobile home, trailer camp, mobile home park	n/a	n/a	n/a	n/a	n/a	n/a
<b>Business Uses</b>						
One single family dwelling unit in same building as the business	n/a	n/a	n/a	A	A	n/a
Retail establishments and any other non-manufacturing business	n/a	n/a	n/a	A	n/a	A
Self-service filling station	n/a	n/a	n/a	n/a	n/a	n/a
Business, financial, professional or administrative offices, personal or consumer serviced establishments	n/a	n/a	n/a	A	A	A
<b>Industrial Uses</b>						
Industrial or manufacturing use which is not detrimental nor offensive to its district and adjoining districts	n/a	n/a	n/a	n/a	n/a	A
Salvage yard, junk yard and all open-air storage of junk, waste products and salvage materials	n/a	n/a	n/a	n/a	n/a	n/a
Billboard, outdoor movie theater, slaughterhouse, rendering plant, fertilizer plant, race track	n/a	n/a	n/a	n/a	n/a	n/a

Zoning Districts: RA= Residence A, RB= Residence B, RC= Residence C, BZ= Business Zone, LB= Limited Business, IZ= Industrial Zone  
 A = A use permitted by right in the District; ZBA/PB = A use which may be permitted in the District by a Special Permit from the Zoning Board of Appeals or the Planning Board; n/a = A use which is not permitted in the District.

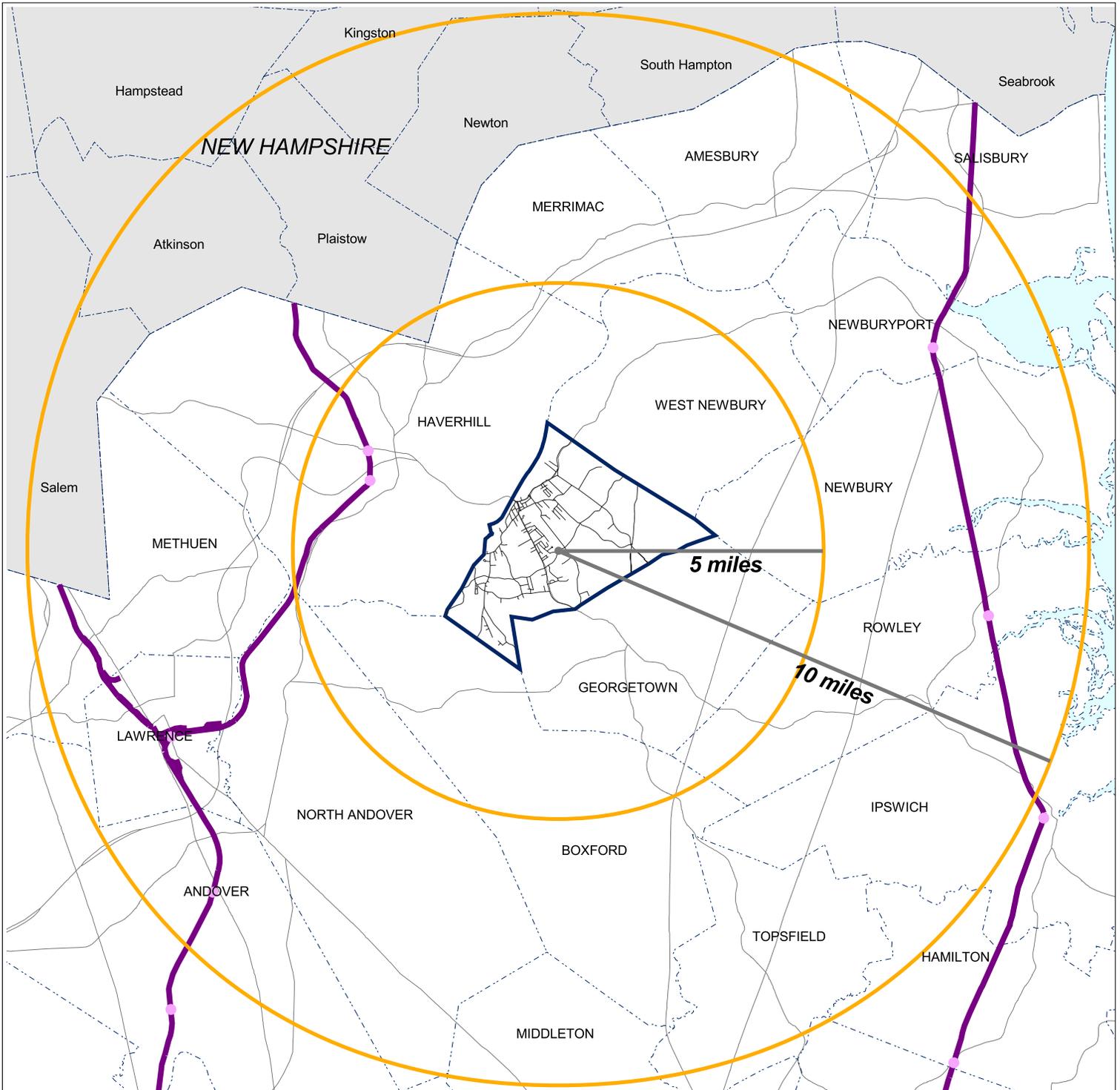
**Table 2, Zoning Characteristics**

Zoning District	% of Town covered by this zoning district	Minimum Lot Area	Floor Area Ratio
Residential A (RA) Single Family Two Family	18.79%	1 acre 60,000 sq. ft.	
Residential B (RB) Single Family Two Family	42.06%	30,000 sq. ft. 40,000 sq. ft.	
Residential C (RC) Single Family Two Family	0.87%	20,000 sq. ft. 27,000 sq. ft.	
Business Zone (BZ)	1.05%		0.8
Industrial Zone (IZ)	8.61%		0.5
Conservation Zone (CZ)	28.62%		

All development within the Flood Plain District can assume the uses as of right allowed by the zone under the overlay, except if the construction will be used for human occupancy, interfere with the natural flow of water or constitute a danger to the public health or safety; if the above uses are not applicable, the zoning board of appeals may grant a special permit for those uses.

The wireless communications facilities overlay district minimizes the visual and environmental effects of wireless communication facilities in the Industrial district and certain sections of the Residential B district, minimize the overall height and number of such facilities, promote shared use of existing facilities to reduce the need for new ones and encourage the most appropriate use of the Town and guide sound development.

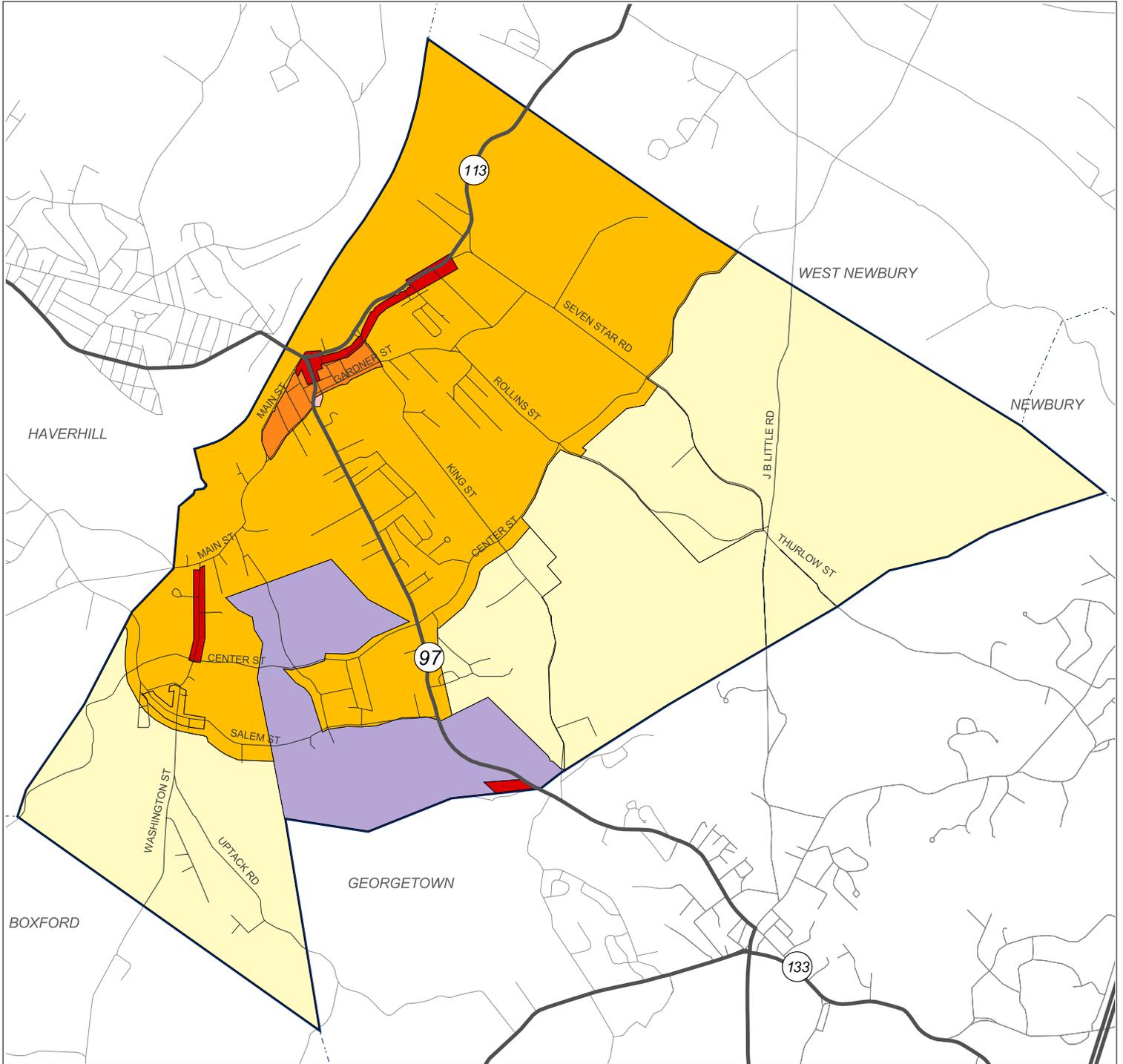
The Town Zoning Bylaws allow for Cluster, or “Conservation Subdivision Design” (CSD) development, which exempt a proposed subdivision from usual lot size and dimension regulations. The bylaw requires at least 50% of the land be set aside for open space purposes, of which not more than the average percentage of the parcel contains wetlands or other development constraints. The open space must be contiguous. The total number of units that can be created under Conservation Subdivision Design Guidelines is calculated using a Yield Plan, which shows the maximum number of lots allowed under conventional subdivision plan. Density bonuses can be given to proposals that set more than 50% of the land aside for open space purposes or create age-restricted or affordable housing, but are not to exceed 30% of the maximum number of units calculated under the Yield Plan. In order to submit a proposal, the land tract must contain a minimum of five acres in contiguous parcels. The CSD may consist of single family, two family and multifamily housing units, but not to exceed one structure of more than four units.



**Regional Context  
Town of Groveland**

- Station
- Commuter Rail



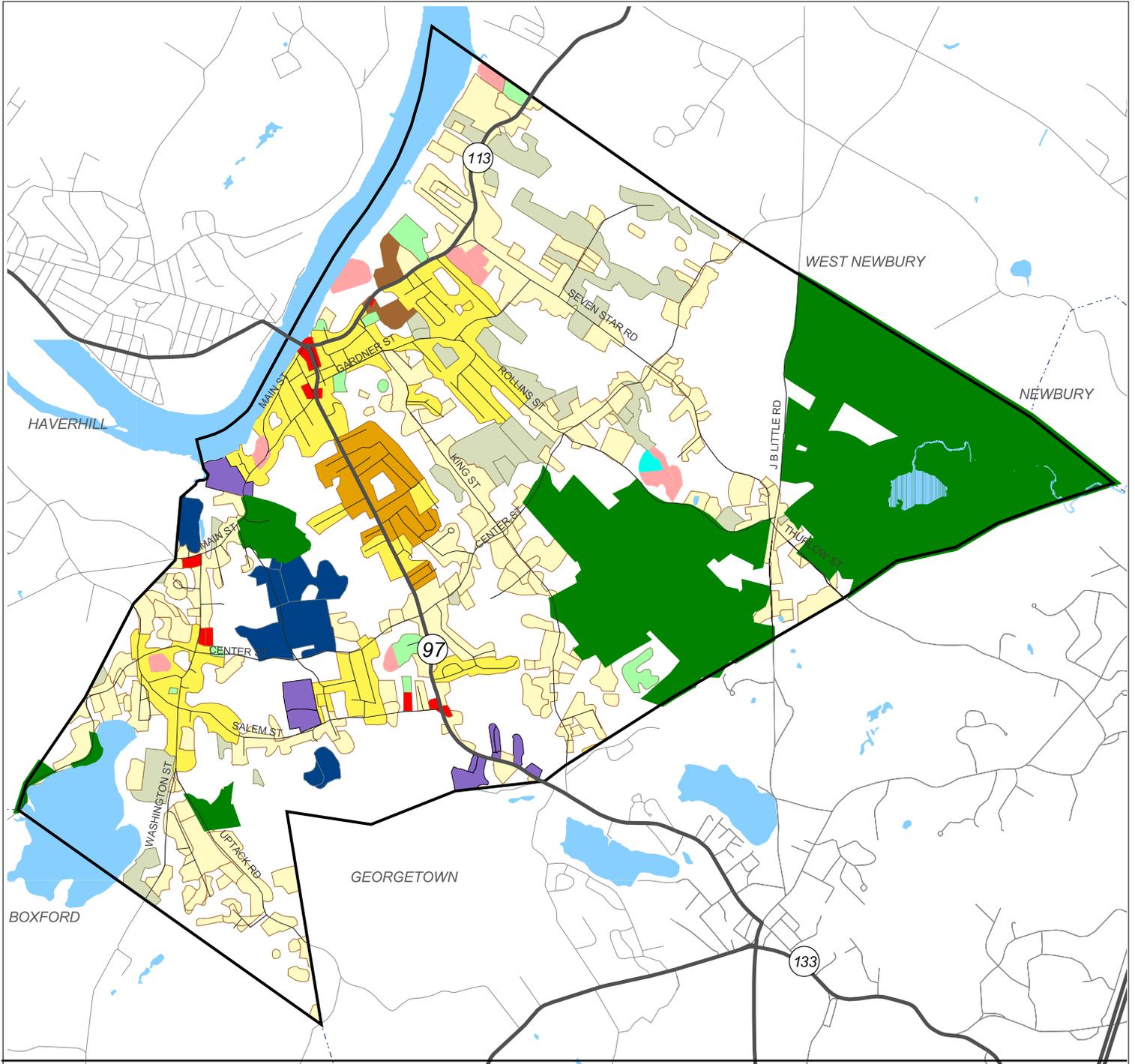


# Zoning Town of Groveland

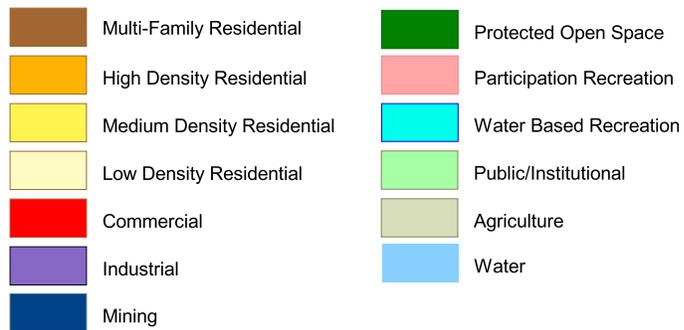
- Residential A
- Residential B
- Residential C
- Limited Business
- Business
- Industrial



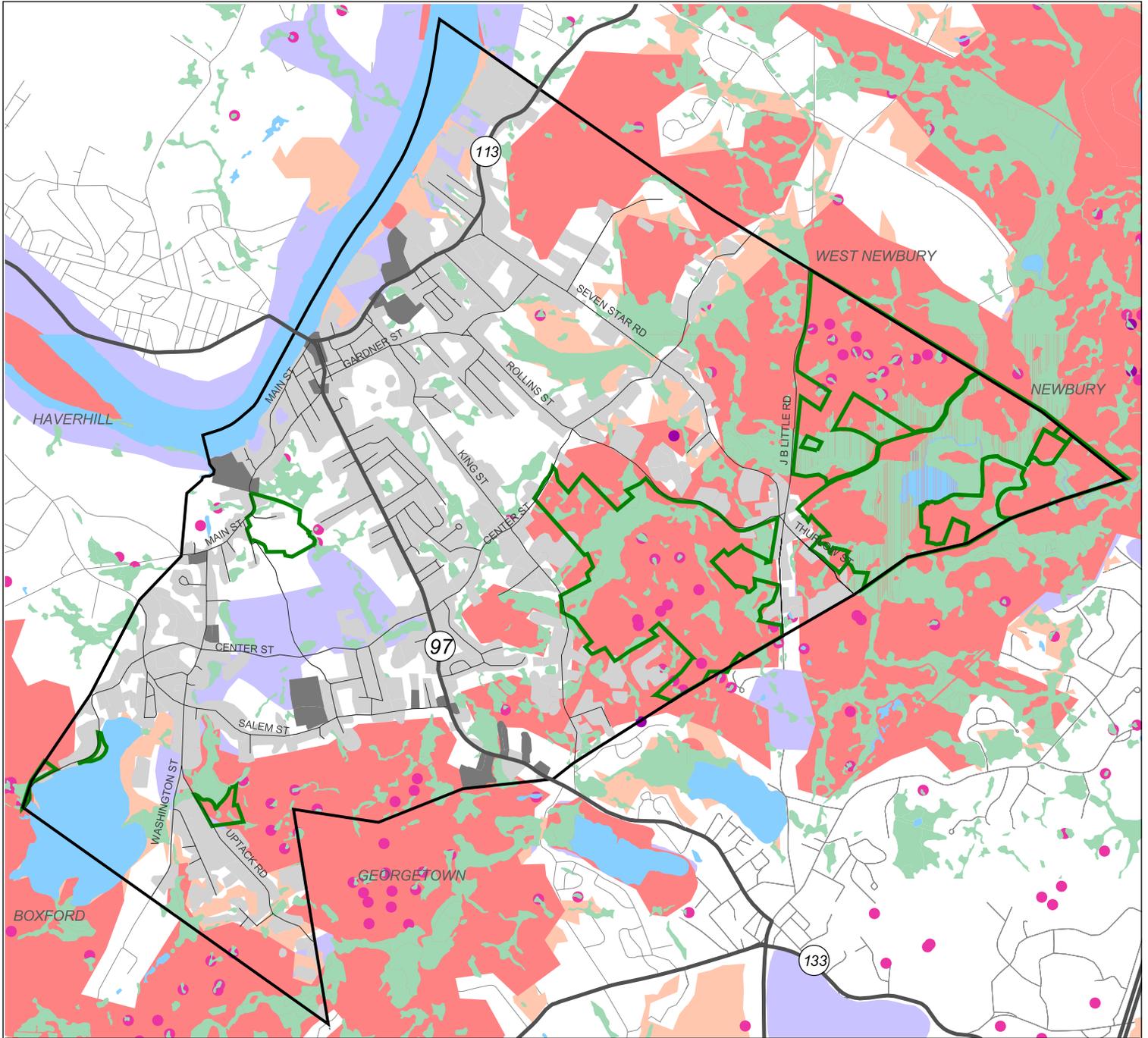
0  1 Miles



## Land Use Town of Groveland



0  1 Miles



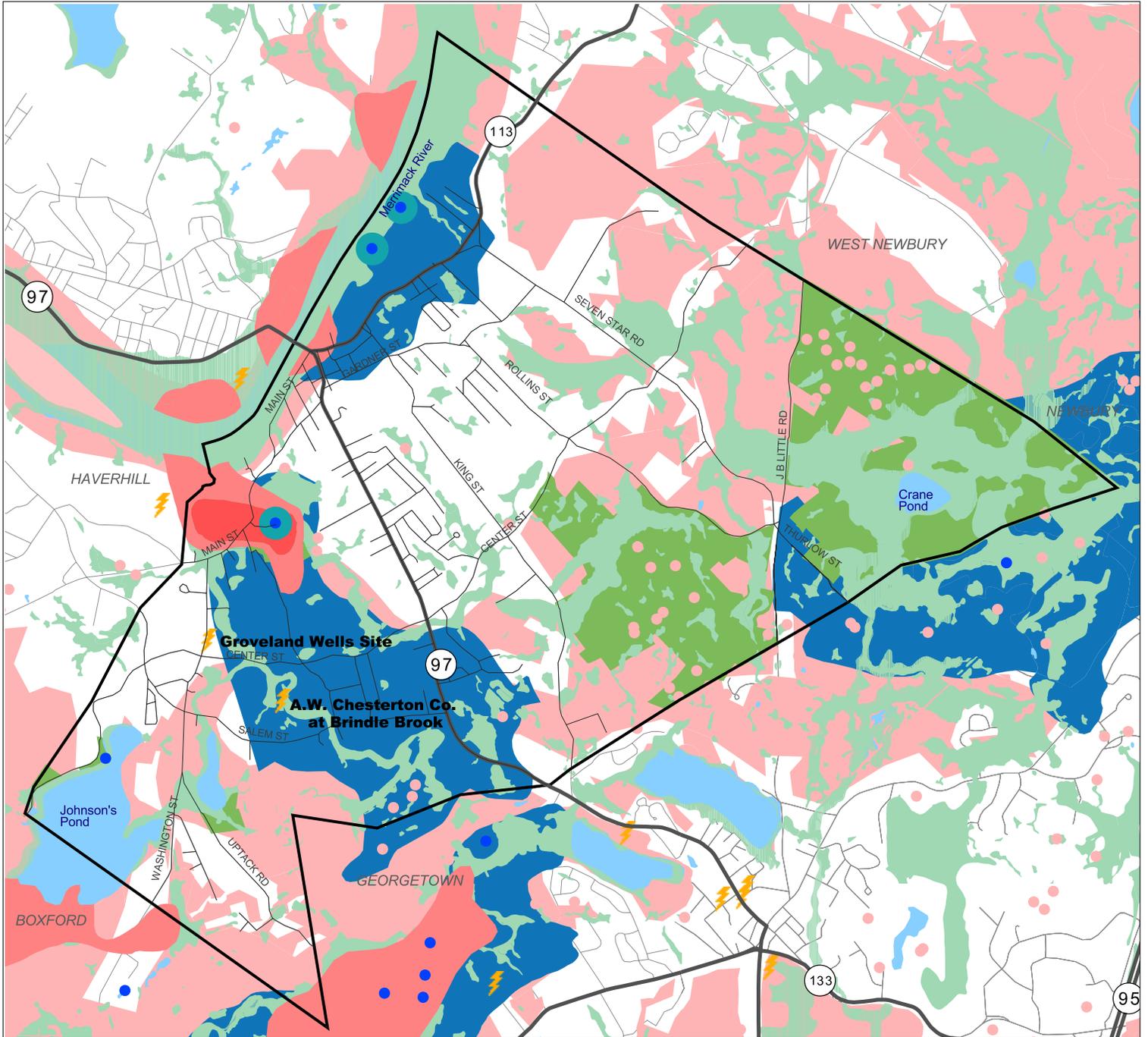
## Core Habitat Areas Town of Groveland

- |   |  |  |  |
|---|--|--|--|
|  | Protected Open Space (Preliminary)   |  | NHESP 1999-2001 Massachusetts Certified Vernal Pools   |
|  | Wetland  |  | NHESP Potential Vernal Pools: Not equivalent to Certified Vernal Pools   |
|  | Water  |  | NHESP BioMap Core Habitat  |
|  | Intensive Development: Multifamily residential, Commercial, and Industrial |  | NHESP BioMap Supporting Natural Landscape  |
|  | Less Intensive Development: Low/moderate density residential               |  | NHESP 1999-2001 Priority Habitats of State-Listed Rare Species: Not equivalent to "Significant Habitat" as designated under the Massachusetts Endangered Species Act |



0.5 0 0.5 Miles



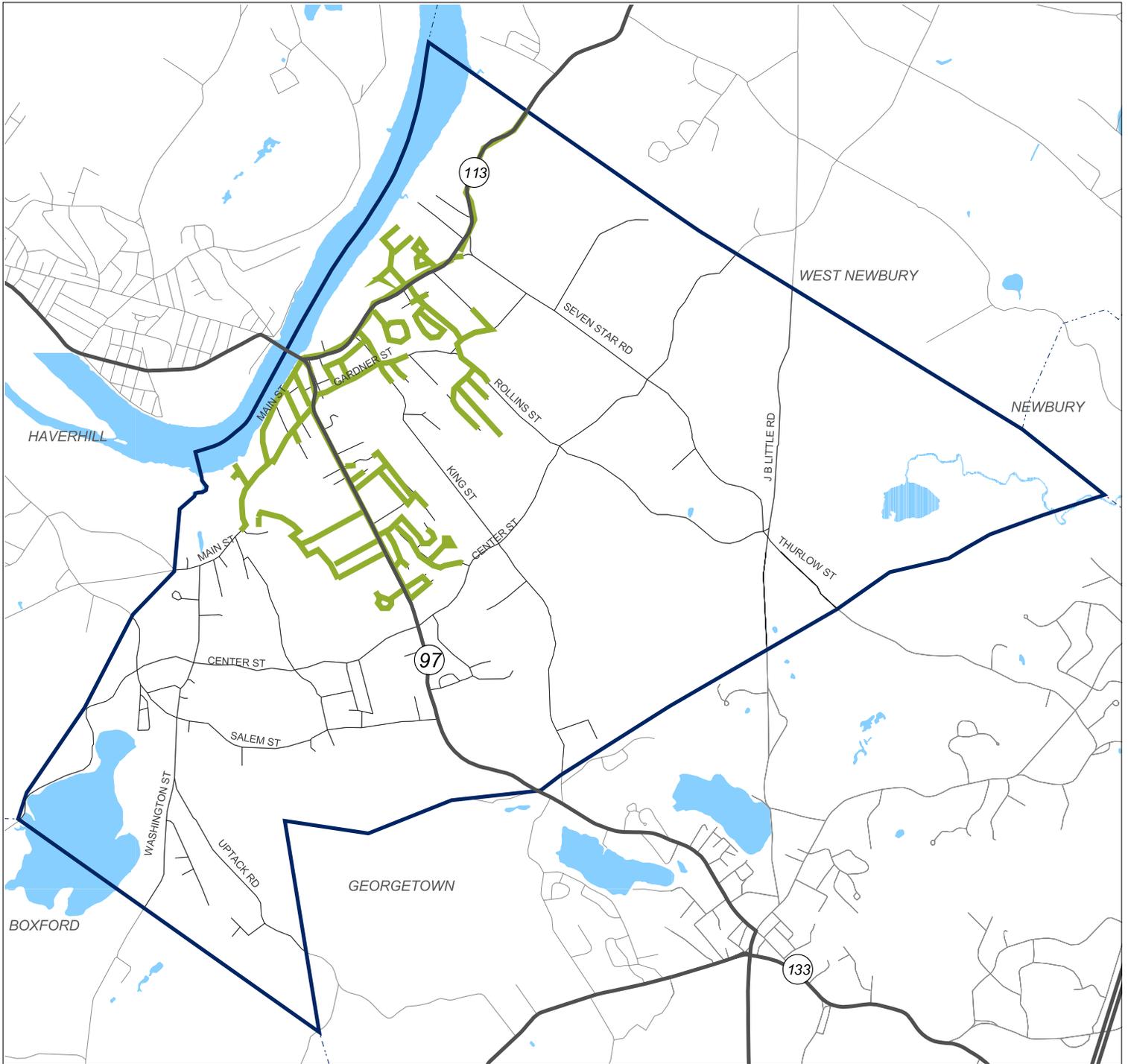


## Environmental Concerns Town of Groveland

- |   |   |   |                                    |
|---|---|---|------------------------------------|
|  | Protected Open Space (Preliminary)  |  | Zone I                             |
|  | Wetlands and Flood Zones  |  | Zone II                            |
|  | Surface Water   |  | High Yield Aquifer (>300 gpm)      |
|  | Critical Natural Resources<br>(BioMap Core and Surrounding Areas,<br>NHESP Priority Habitat, Certified<br>and Potential Vernal Pools) |  | Medium Yield Aquifer (100-300 gpm) |
|  | 21-e Sites  |   | Low Yield Aquifer (<50 gpm)        |
|  | Public Water Supply   |   |                                    |



0 1 Miles

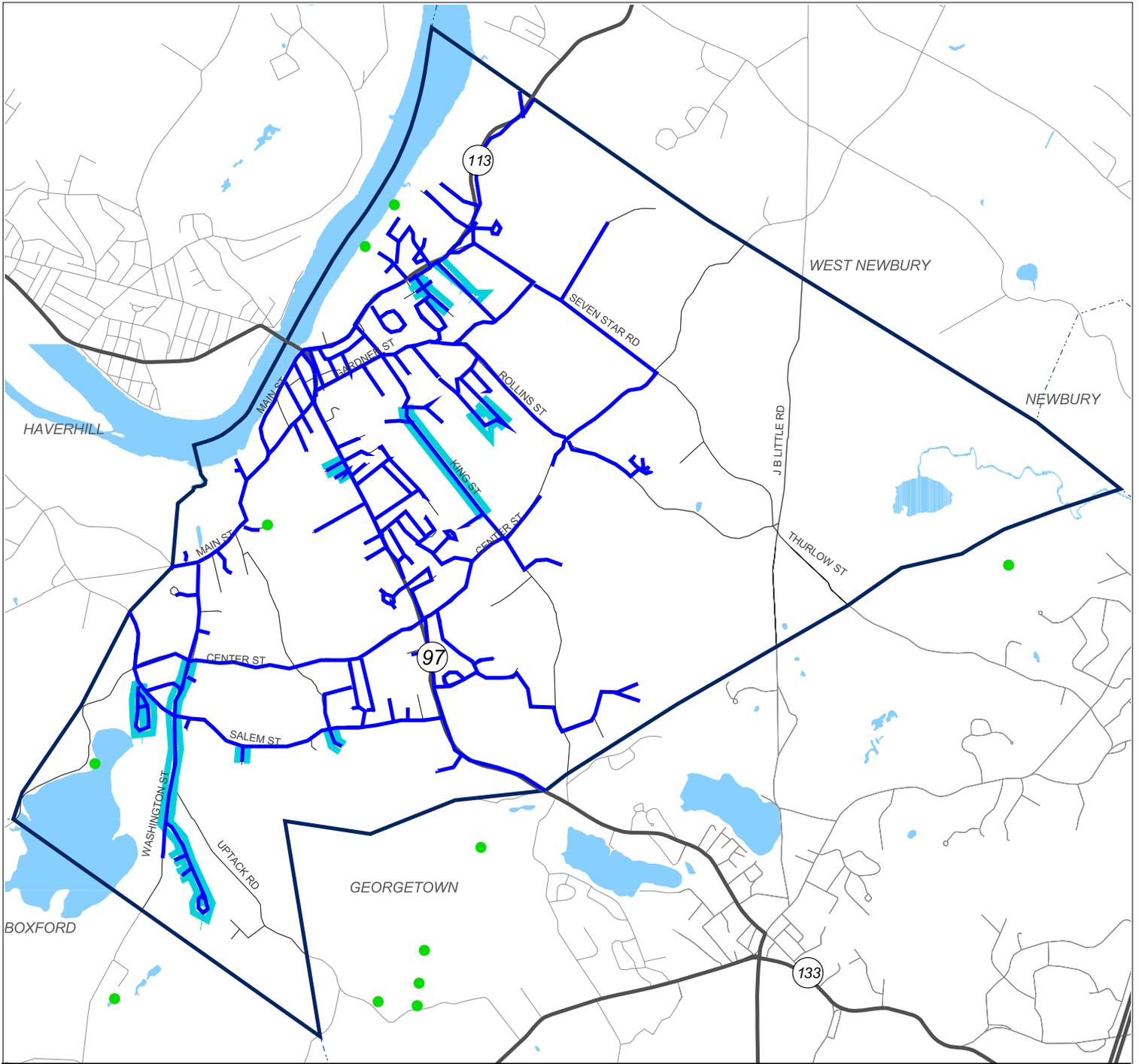


## Sewer Infrastructure Town of Groveland

-  Sewer Systems
-  Sewer Pump Station



0  1 Miles

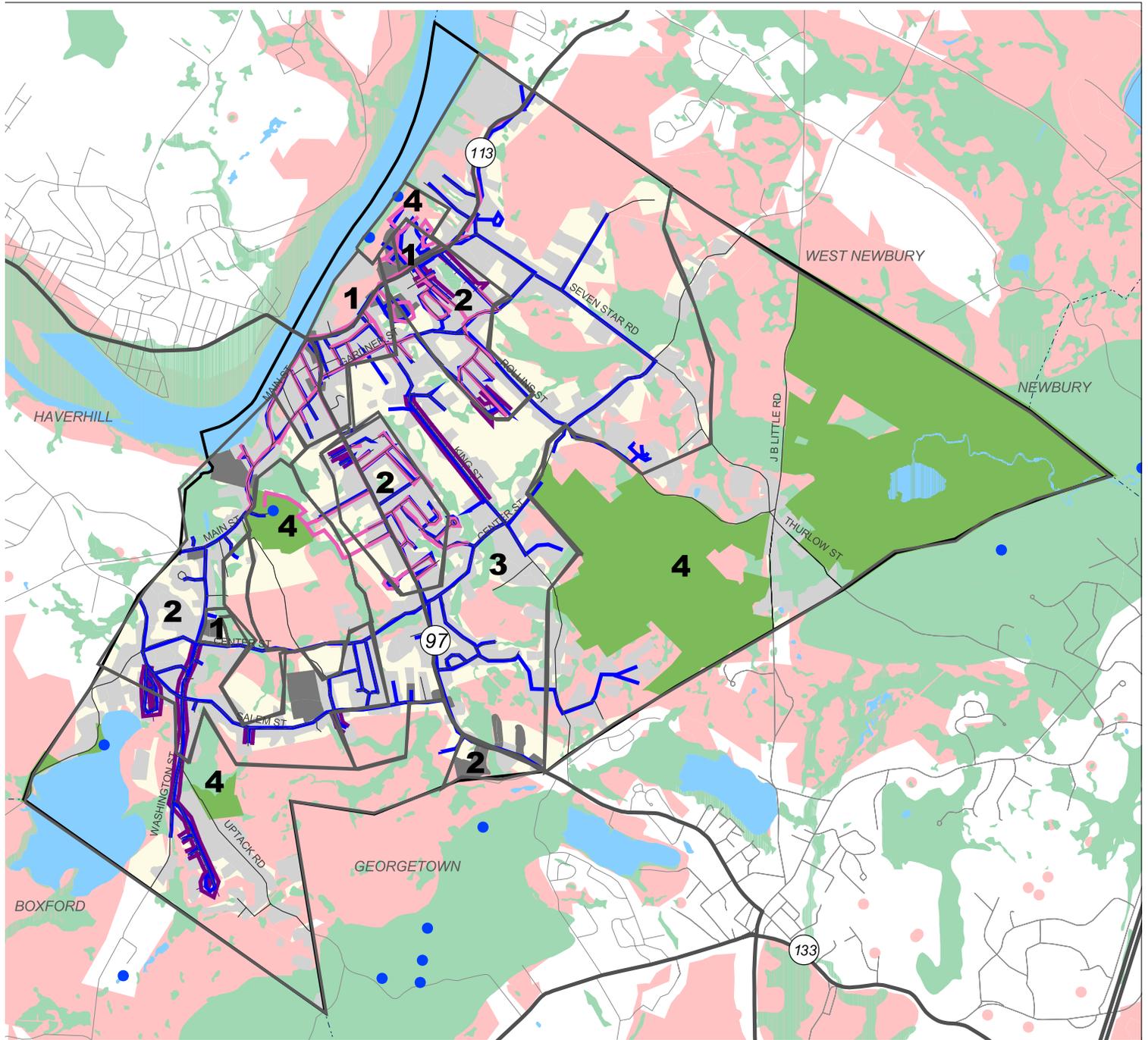


## Water Infrastructure Town of Groveland

-  Water Tank
-  Public Water Supply
-  Water System
-  Low Water Flow and/or Low Water Pressure
-  Surface Water



0  1 Miles



## Land Use Suitability Town of Groveland

### Neighborhood Type

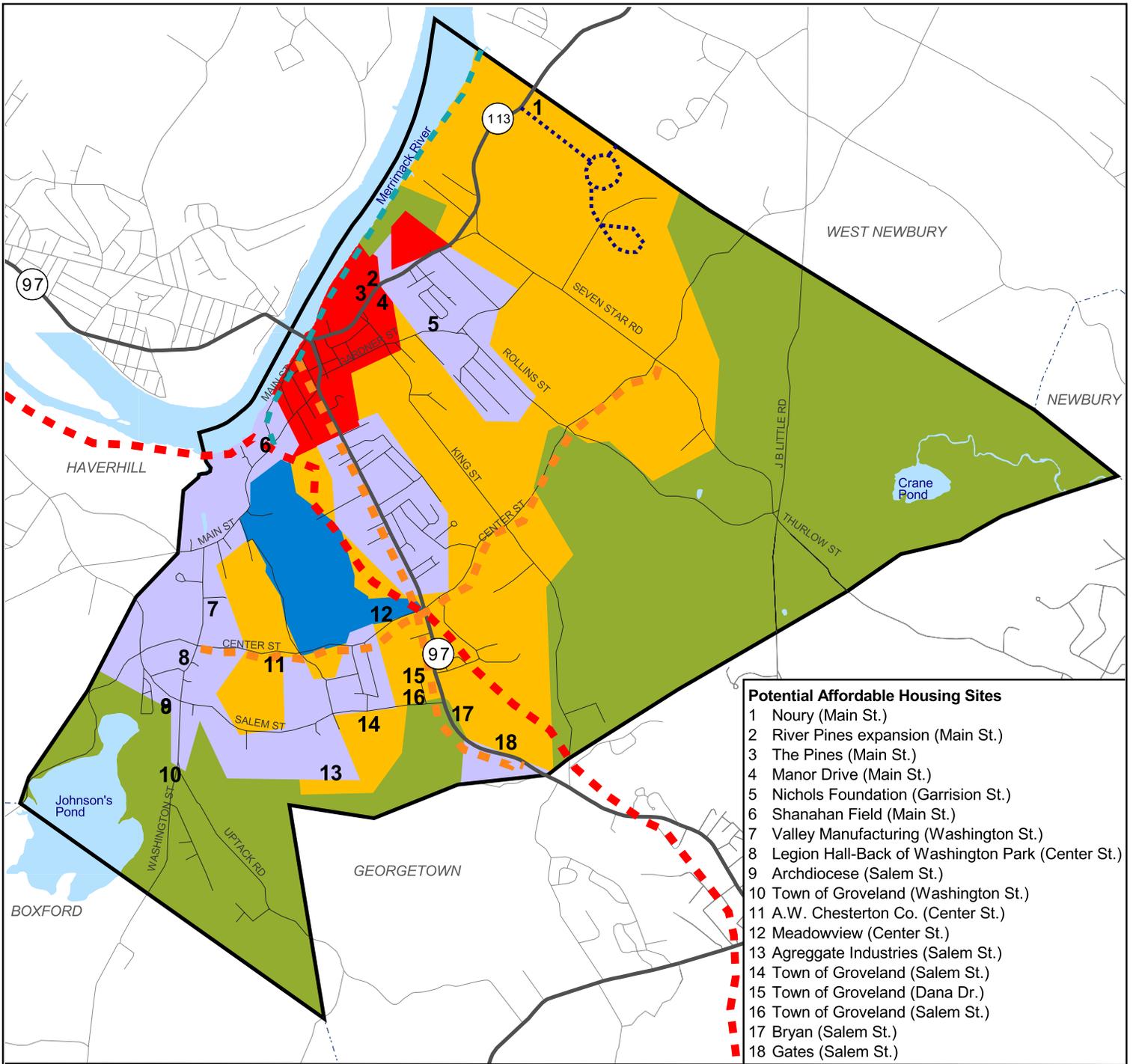
- 1 Downtown Area: Revitalization and enhancement
- 2 Built-Up Area: Infill development in older neighborhoods
- 3 Development Management Area: New development on vacant land
- 4 Open Space Conservation Area: Agricultural, scenic and environmentally sensitive areas

-  Water Infrastructure
-  Sewer Infrastructure
-  Low Water Flow and/or Low Water Pressure
-  Public Water Supply

-  Protected Open Space
-  Water
-  Land Protected by Regulation (Wetlands, Floodplains)
-  Less Intensive Development: Low/moderate density residential
-  Intensive Development: Multifamily residential, Commercial, and Industrial
-  Critical Natural Resources (BioMap Core and Surrounding Areas, NHESP Priority Habitats, Certified and Potential Vernal Pools)
-  Potential Development Areas



0  1 Miles



- Potential Affordable Housing Sites**
- 1 Noury (Main St.)
  - 2 River Pines expansion (Main St.)
  - 3 The Pines (Main St.)
  - 4 Manor Drive (Main St.)
  - 5 Nichols Foundation (Garrison St.)
  - 6 Shanahan Field (Main St.)
  - 7 Valley Manufacturing (Washington St.)
  - 8 Legion Hall-Back of Washington Park (Center St.)
  - 9 Archdiocese (Salem St.)
  - 10 Town of Groveland (Washington St.)
  - 11 A.W. Chesterton Co. (Center St.)
  - 12 Meadowview (Center St.)
  - 13 Agreggate Industries (Salem St.)
  - 14 Town of Groveland (Salem St.)
  - 15 Town of Groveland (Dana Dr.)
  - 16 Town of Groveland (Salem St.)
  - 17 Bryan (Salem St.)
  - 18 Gates (Salem St.)

## Potential Affordable Housing Sites Town of Groveland

- Downtown Area: Revitalization and enhancement
- Built-Up Area: Development in older neighborhoods
- Development Management Area: New development on vacant land
- Open Space Conservation Area: Agricultural, scenic and environmentally sensitive areas
- Residential/Resource Protection Study Area
- Proposed Open Space Primary Trail
- Proposed Open Space Spur Trails
- Merrimac Riverwalk (15' easement)
- Nichol's Village Trail Easement  
Town Forest Crossing Trail Easement



0  1 Miles