

Affordable Housing Plan

Town of Groveland, Massachusetts



Prepared by
Town of Groveland Affordable Housing
Committee

and

McClure Planning, LLC

2013

**Town of Groveland
Affordable Housing Committee**

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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 to ensure that a minimum of 12 affordable units are constructed in a given calendar year.¹ 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 developed an Affordable Housing Plan in 2004 that was approved by the Department of Housing and Community Development (DHCD) in January, 2005. That plan expired in January, 2010. This housing plan is an update to that original plan.

The Town of Groveland is fortunate to have an active Affordable Housing Committee and to have approved the Community Preservation Act. The Community Preservation Committee was formed in 2004. As of June, 2012, the Community Preservation Committee has approximately \$410,000 in its account, while the Affordable Housing Committee has approximately \$141,000 in its in lieu of affordable housing account, required in the Town's Inclusionary Zoning District. 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 56.03 (4).

Section 1: Comprehensive 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.

- ❖ 78.4% of those aged 15-24 spend over 30% of their incomes on housing.
- ❖ 100% of renters between the ages of 15 and 34 spend over 30% of income on housing.
- ❖ Low income households (21% of all households in Groveland) cannot afford a house costing more than \$157,000; however, no housing is being built at or below this price range.

- ❖ 59% of Groveland households cannot afford the typical market rate rent of \$1,500.
- ❖ 41% of local households cannot afford \$311,520, the average 2011 selling price of homes in Groveland.

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

- ❖ Over 41% of homeowners and over 26% of renters aged 65 years or more spend 30% or more of their income on housing costs.

Many of Groveland's most important residents—teachers, policemen, and the elderly would be eligible for affordable housing.

¹ To meet Chapter 40B requirements a total of 242 affordable units, or 10% of Groveland's 2010 housing stock, must be developed. In order to receive an exemption from 40B developments, 12 units (0.5% of 2,423) must be constructed per calendar year. The Town currently has 75 affordable housing units; an additional 167 units are needed to meet the 10% requirement.

Table 1, Summary of Groveland Housing Needs

Housing Type	Affordable Units	Household Type
Rental Units	125 (75%)	
Mixed Residential	20	Elderly, special needs
Multifamily	90	Elderly, older adults, young adults, single-parent families, special needs
In-Law Apartment	7	Elderly, special needs, young adults
Other*	8	Elderly, special needs
Ownership Units	42 (25%)	
Townhouse Condominiums	21	Young adults, families, single-parent families, special needs, older adults
Conservation Subdivision (single family/townhouse)	11	Families, single-parent families
Single Family Homes	10	Families; single-parent families
Total required affordable units	167 (100%)	

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

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 167 additional affordable units are needed to be in conformity with 760 CMR 56.03(4).

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 22 sites have been identified as potential affordable housing sites, many of which 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

- ◆ Elderly and rental housing are being considered for The Pines, River Pines, and Manor Drive sites.

2. Built-Up Areas

- ◆ This area includes the Valley Manufacturing site and the Archdiocese property on Salem Street. Depending on sewer availability, low density single family homes and/or duplexes are being considered for the former; a mix of housing and open space for the latter.

3. Development Management Areas

- ◆ Sites under consideration include 5 privately owned parcels and 3 Town-owned properties. A variety of housing types are being considered, including single families, condos/townhouses, and rentals, 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 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 25 units of affordable housing for the Town. The site plan is under review in which case the number of units may change.

Section 2: Affordable 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*
- ❖ *Maintain the rural, residential character of Groveland as more development occurs*
- ❖ *Identify a range of public and private sector strategies to foster a needed mix of an additional 167 units of housing so that the Town can address the 40B requirement of 10% affordability*

Section 3: Implementation 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 Action Plan (see Table 2) are summarized below.

Spring 2014 – Spring 2015

Affordable Housing Committee

- ◆ Approve draft site development plan and cost estimate for the River Pines expansion
- ◆ Obtain consultant to create site development plan and cost estimate for River Pines Site
- ◆ Designate developer for expansion of River Pines
- ◆ Prepare a new Accessory Apartment Bylaw
- ◆ Submit application for Priority Development Funding of Technical Assistance Feasibility Study for The Pines Phase II development
- ◆ Prepare Warrant Articles: Accessory Apartment Bylaw, and Dana Drive disposition
- ◆ Establish 501c3 nonprofit housing corporation in order to expand River Pines
- ◆ Complete appraisal and initial steps in the purchase a parcel for development of affordable housing

Planning Board

- ◆ Approve Affordable Housing Plan

Selectmen

- ◆ Approve Affordable Housing Plan and submit to DHCD
- ◆ Make Affordable Housing Committee a Standing Committee with budget
- ◆ **Approve** site development plan and cost estimate for the River Pines site
- ◆ Approve expansion plan and funding strategy for River Pines site

CPA Committee

- ◆ Approve CPA funding for River Pines development plan and cost estimate (\$50,000)

Zoning Board of Appeals

- ◆ Review and provide comments on the Affordable Housing Plan

Housing Authority

- ◆ Review and provide comments on the Affordable Housing Plan
- ◆ Approve draft work program and site development plan for River Pines as mixed income affordable rental elderly housing (with 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

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 56.03(4). 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

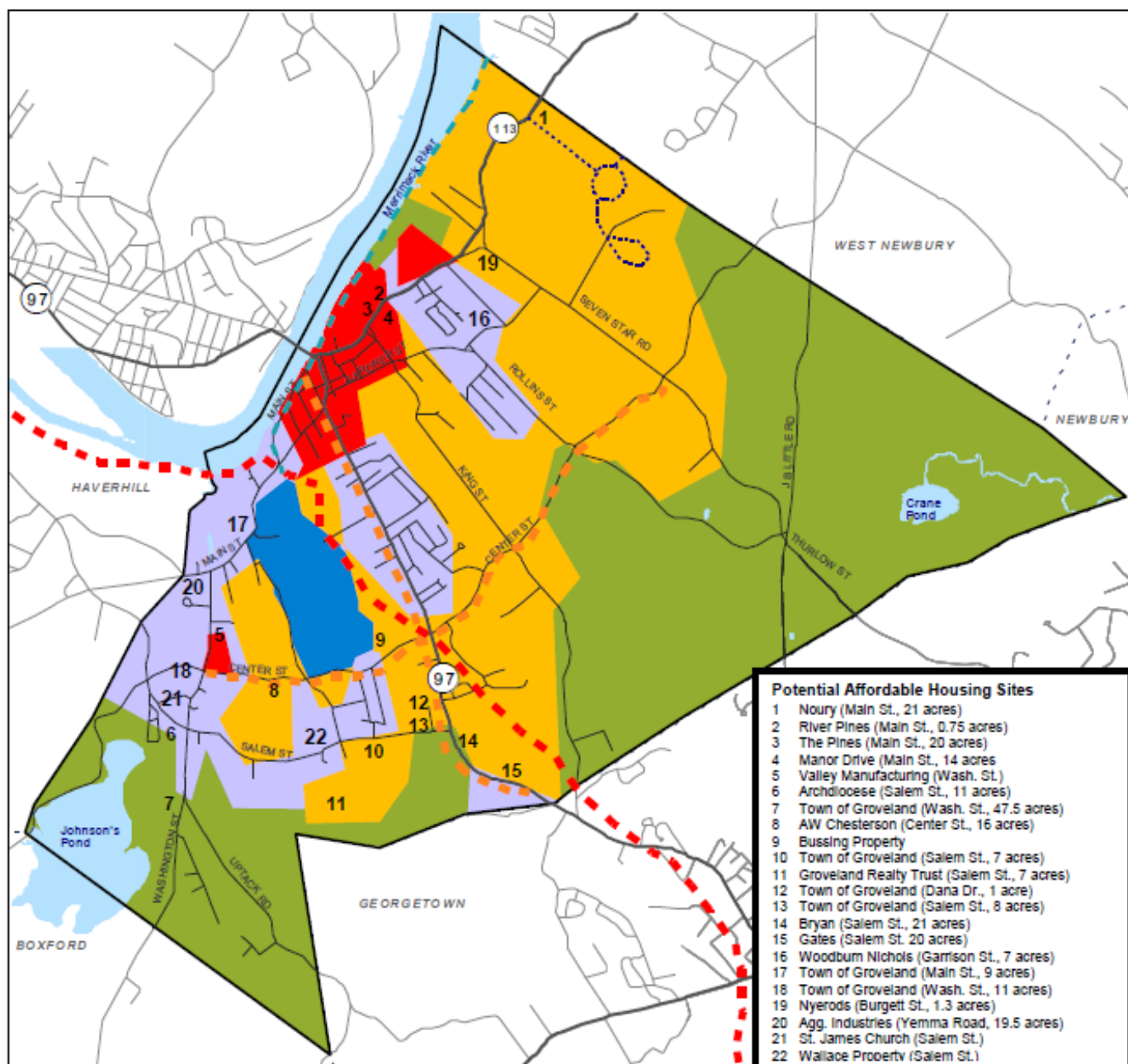
As shown in Table 2, the Town of Groveland's Planned Production Affordable Housing Action Plan is designed to produce at least 12 units of affordable housing annually beginning in 2013. Assuming broad support and funding, this plan will be updated as existing steps are refined and new action steps are identified until a total of 167 additional units of affordable housing are developed. This will bring the total number of affordable housing units in Groveland to 242 units as required under 760 CMR 56.03(4).

Table 2, Planned Production Affordable Housing Action Plan

	Action	Units	Ch. 40B Units	PPR Units*
Chapter 40B Units as of 2013			75	
2013	Affordable Housing Committee approves Affordable Housing Plan			
	Planning Board approves Affordable Housing Plan and submit plan to Selectmen for approval			
	Selectmen approve an Affordable Housing Plan and submit Plan to DHCD			
2014	Housing Authority approves expansion of River Pines Phase I and funding of development plan and cost estimate			
	CPA Committee votes CPA funding for affordable housing, land acquisition, technical assistance, and subsidy for River Pines Phase I expansion			
	Affordable Housing Committee, with Affordable Housing Trust Fund and CPA funding, undertakes River Pines Phase I development plan and cost estimate			
	Prepare RFP for developers to undertake River Pines Phase I development			
	Undertake River Pines Phase I expansion	24	24	24
Subtotal			99	24
Additional Affordable Units Needed			143	
2015	Seek one to two year reprieve from 40B (depending on construction and Development Rate Provision)			
	Town Meeting adopts Accessory Apartment Bylaw			
	Submit application for Priority Development Funding of Technical Assistance Feasibility Study for The Pines Phase II development			
	Town owned Salem Street (former Salt Shed)	10	10	10
	Implement deed restrictions on the 3 units located on Town owned Veasey Memorial Park	3	3	3
	Inclusionary housing	2	2	2
	Accessory apartments	5	5	5
Subtotal			119	20
Additional Affordable Units Needed			123	
2016-2019	Seek one to two year reprieve from 40B			
	<i>Proposed developer-initiated 40B project: Meadowview</i>	100	25	25
	Undertake The Pines Phase II expansion	30	30	30
	Purchase and Develop AW Chesterton Property	25	25	25
	Purchase and Develop Bryan Property	30	30	30
	Inclusionary housing	5	5	5
	Accessory apartments	8	8	8
Subtotal			242	123
Total Affordable Units Needed			0	

*PPR (Planned Production Regulation) units count toward the 12 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

Town of Groveland

Neighborhood Type

- 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

Prepared by McClure Planning

INTRODUCTION

The Town of Groveland developed an Affordable Housing Plan in 2004 that was approved by the Department of Housing and Community Development in January, 2005. That plan expired in January, 2010. This housing plan is an update to that original plan.

The Groveland Affordable Housing Plan presents the Town's goals and strategies for the production of affordable housing. M.G.L. Chapter 40B enables a community which does not meet the requirement of having 10% of its housing stock affordable, to create a housing production plan. The housing production plan provides a community with strategies and goals to produce affordable housing. Once the plan is approved by the Department of Housing and Community Development (DHCD) and a community constructs 0.5% of its total housing units in a year, that community may have a reprieve from granting

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.

comprehensive permits for that year. Groveland must create at least 12 affordable housing units per year (0.5% of total 2010 housing units) until it achieves a total of 242 units, or 10% of its 2010 housing stock.² If 24 units, or 1.0%, 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 12 affordable housing units per year in order to receive a reprieve from Comprehensive Permits.

Once Groveland achieves certification within 15 days of the opening of the local hearing for the Comprehensive Permit, the ZBA shall provide written notice to the Applicant (developer), with a copy to DHCD, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes has been met (Certification of Housing Production Plan), and the factual basis for that position, including any necessary supportive documentation. If the Applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. DHCD shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

The Town of Groveland is fortunate to have an active Affordable Housing Committee and to have approved the Community Preservation Act. The Community Preservation Committee was formed in 2004. As of June, 2012, the Community Preservation Committee has approximately \$410,000 in its account, while the Affordable Housing Committee has approximately \$141,000 in its in lieu of affordable housing account, required in the Town's Inclusionary Zoning District. 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.

² These regulations were approved by DHCD in 2008.

This Affordable Housing Plan addresses the following topics: 1) Comprehensive Housing Needs Assessment, 2) Affordable Housing Goals, 3) Implementation Strategy, and 4) Use Restriction Guidelines. This plan has been prepared in accordance with 760 CMR 56.03(4).

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 an additional 167 units of affordable housing to meet the State's 10% affordability requirement. To meet the housing needs of Groveland residents (as shown in Table 19 on p. 29), 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 2013-2014 (p. 30).
- 3. Rank list of Potential Locations for Affordable Housing:** Twenty-two (22) possible locations have been identified and ranked (See Table 20 on p. 31 and the Potential Affordable Housing Sites Map).
- 4. Prepare Action Plan:** Strategies have been identified to permit Groveland to attain 12 units of affordable housing per year beginning in 2013 (See Table 21 on p. 34).
- 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. 34) and the budget for funding the River Pines development plan and cost estimates (Table 22 on p. 35).

GROVELAND AFFORDABLE HOUSING STRATEGY

Section I: Comprehensive Housing Needs Assessment

Housing Inventory

According to the U.S. Census, there were 2,439 housing units in Groveland in 2010, an increase of 343 units (16.4%) since 2000. The distribution of units by type is shown in Figure 1 (2010 U.S. Census).

- ◆ **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 (2010). This has not changed since 2000.
- ◆ Groveland has a relatively low number of housing units being constructed each year, only Georgetown and North Andover have built more (Table 1). Furthermore, Groveland has constructed little to no multifamily units in the last several years.

Figure 1, Housing Types, 2010

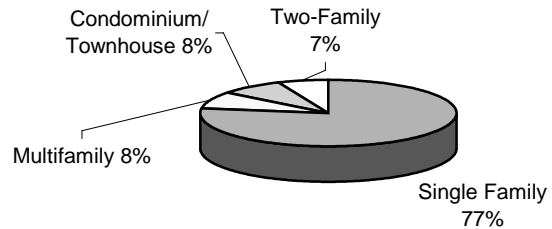


Figure 2, Homes in Groveland by Year Built

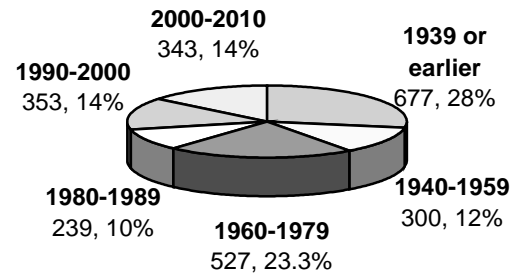


Table 1, Regional Housing Growth, 2006-2010

Municipality	Avg. units in single family structure/year	Avg. units in multi- family structure/year
Boxford	2	0
Georgetown	21	7
Groveland	12	0
Merrimac	10	0
North Andover	34	16
Rowley	10	12
Topsfield	0	0
West Newbury	4	4

Source: 2010 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 several years this trend is changing. A multifamily senior housing development, White Stone Village, was constructed as recommended in the Master Plan.

Table 2, Groveland Housing Growth

	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Units in Single Family	19	3	31	14	28	17	8	2	4	4
Units in Multifamily	28	36	24	7	2	3	0	0	0	0
Total Units	47	39	55	21	30	20	8	2	4	4

Source: Groveland Assessor's Department

Housing Cost

Housing Sales

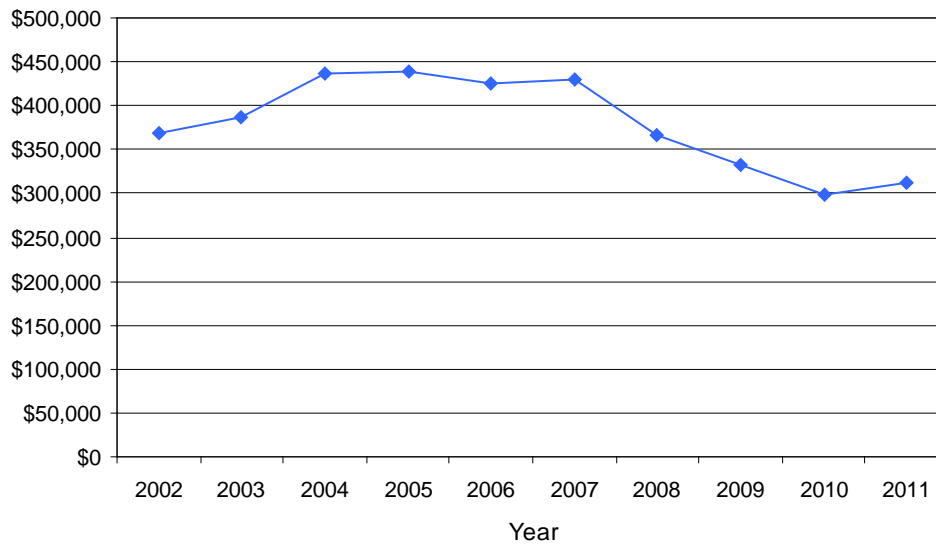
Home prices have dropped in recent years and are on the rise again, mirroring regional conditions. The average assessed value of all single family homes in Groveland in FY 2012 was \$352,180, down 0.9% from \$355,525 in FY 2011. Between 2010 and 2011 the average selling price of a single family home in Groveland increased by 4% from \$299,350 to \$311,520. At this cost, a single family home in Groveland is still not affordable for a low to moderate income family. Data for condominium sales was not as reliable but overall average prices of all homes have increased substantially, from \$160,000 to \$237,000 over the past decade (MLS).

Table 3, Average Sales Price, 2002 - 2011

Year	Average Sales Price of Single Family Homes	% Increase
2011	\$311,520	4%
2010	\$299,350	-10.3%
2009	\$333,680	-8.7%
2008	\$365,600	-14.9%
2007	\$429,700	1.1%
2006	\$424,910	-3.2%
2005	\$438,790	0.5%
2004	\$436,390	12.5%
2003	\$387,830	5%
2002	\$369,160	

Source: The MLS

Figure 3, Average Sales Price of Single Family Homes in Groveland, 2002-2011



In 2011 there were 41 single family homes and 7 condominium residences sold in Groveland (The MLS). Local realtors report that a typical home stays on the market approximately 145 days. There are generally 35 to 40 listings in the Groveland market at any given time.

There were 2 new single family homes constructed in 2009, 4 in 2010, and 4 in 2011; there were not any multifamily units constructed in 2010 and 2011. 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 \$350,000. Homes in the Groveland market are more affordable than those in surrounding communities.

Table 4, Regional Housing Market, 2011

Community	Single Family Homes		Condos	
	Average Selling Price	# of Sales	Average Selling Price	# of Sales
Boxford	\$630,340	47	\$0	0
Georgetown	\$370,700	74	\$218,880	4
Groveland	\$311,520	41	\$236,790	7
Merrimac	\$312,690	46	\$190,970	11
North Andover	\$477,390	203	\$231,390	101
Rowley	\$389,660	42	\$163,380	5
Topsfield	\$479,080	53	\$473,160	13
West Newbury	\$454,970	45	\$746,100	1

Source: The MLS

The 2010 U.S. Census reports the total vacancy rate to be 3.8%, 0.8% of which is for seasonal, recreation or occasional use. The homeowner vacancy rate is 0.8% and the rental vacancy rate is 5.7%; there are sixteen (16) vacant homeowner units out of a total 2,022 homeownership units, and 21 vacant rental units out of a total 361 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 \$900 per month, and for a two-bedroom apartment the price is in the range of \$1,300-\$1,800. 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 242 subsidized housing units, or 10% of the number of permanent residences counted in the 2010 U.S. Census.

Table 5, Comparison of Affordable Housing Availability

	Ch. 40B Units*	Total Units in 2010	% Subsidized Units of 2010 Total Units
Boxford	24	2,730	1.2%
Georgetown	362	3,031	11.9%
Groveland	75	2,423	3.1%
Merrimac	146	2,527	5.8%
North Andover	694	10,902	6.4%
Rowley	88	2,226	4%
Topsfield	124	2,157	5.7%
West Newbury	32	1,558	2.1%

*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 units consist of a single family home and a duplex owned by the Housing Authority. The waiting list for single family subsidized homes stands at approximately ten years. There is a great need for more units in Groveland.

Table 6, Chapter 40B Subsidized Housing Inventory (as off 2010 U.S. Census)

Project Name	Address	Funding Agency	# of 40B Units	Year Ending
River Pines Turnkey (MA 132-2)	Main St.	HUD	58	Perp
Groveland Commons	Main St	FHLBB	11	2102
Savory Woods	Main St	Mass Housing	3	Perp
Chapter 705-1	Gardner St./Cannon Hill Rd.	DHCD	3	Perp
Total			75	

Source: DHCD

Groveland Commons, a 43-unit ownership development with 11 affordable units located on Main Street next to the fire station, is a recent addition to Groveland's affordable housing stock. Furthermore, Savory Woods, a 12-unit condo development with three affordable units, near 94 Main Street near the Savory Mansion, was also recently completed. Currently, there is one Chapter 40B development undergoing the permitting process with the Zoning Board of Appeals. The development is Meadowview, a 100-unit homeownership development (25 affordable) located near Center Street and Washington Street in the "sandpit" area.

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 development that is currently undergoing review is constructed the amount of Chapter 40B units in Groveland would increase by 25 to 100 units.

Elderly Housing Units

There are currently three senior housing developments that are located in Groveland. White Stone Village is located on Route 97 (School Street), and has a total of 100 units for residents aged 55

and over. 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
Total Developed	2,104.1	35.0	100.0%
Agriculture	299.7	5.0	
Vacant**	3,297.5	54.8	
Total Undeveloped	3,597.2	59.8	
Water	312.6	5.2	
Total Town Area	6013.9	100.0%	

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

**Includes forest, wetlands, mining.

Source: Merrimack Valley Planning Commission

Buildout

A buildout analyses was prepared for the Town of Groveland by the Merrimack Valley Planning Commission (MVPC), providing an estimate of what might result if all of the remaining land in town were developed under existing zoning regulations.

- ◆ The Merrimack Valley Planning Commission (MVPC) analysis finds that at buildout, the Town of Groveland will have a population of 9,489 persons. Furthermore, the analysis finds the potential for 1,057 additional single family dwellings and 117 additional two family units in Groveland.
- ◆ MVPC estimates that full buildout will result in 3,030 new residents from the current population of 6,459 (US Census).

<i>Current Population:</i>	6,459
<i><u>Total Population under Full Buildout</u></i>	
<i>MVPC:</i>	9,489

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

Residential	
Residential A	RA
Residential B	RB
Residential C	RC
Nonresidential	
Business District	B
Industrial District	C
Massachusetts Department of Fish and Game (proposed)	
Overlay	
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.
- ◆ A perception exists that property taxes do not support related school costs, thus it's difficult to gather support for three and four bedroom homes, for example (see Table 9).

Table 9, Cost of Services: Fiscal Impacts of Development

Type of Development	Revenue/General Govt.	Revenue/Education
Positive Revenue Benefits		
Research Office Parks	+	+
Office Parks	+	+
Industrial Development	+	+
High-Rise Garden Apartments (Studio/1BR)	+	+
Age-restricted Housing	+	+
Garden Condominiums (One/Two BR)	+	+
Open Space	+	+
Neutral Revenue Benefits		
Retail Facilities	-	+
Townhouses (2/3 Bedrooms)	-	+
Expensive Single family Homes (3-4 BR)	-	+
Negative Revenue Benefits		
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 40B large-scale residential development, located on property owned by Bussing, 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 thoroughways 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 5% by 2020.

- ◆ The increase in the number of households in Groveland mirrors the increase in total population. The net population is expected to grow between 2010 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	6,459	7.0	2,439	17.5	366	2.9
2020	6,788	5.1	2,310	-5.3	-129	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 43.5 years in 2010.
- ◆ 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	1,733	26.8	1,598	23.5	1,683	24.4
20 – 34 years	1,172	23.3	1,184	22.7	807	13.4	758	11.7	1,234	18.2	1,232	17.9
35 – 59 years	1,527	30.3	1,808	34.7	2,478	41.0	2,612	40.4	2,277	33.5	2,280	33.1
60 – 74 years	407	8.1	523	10.0	576	9.5	898	13.9	1,461	21.5	1,471	21.4
Over 75	117	2.3	202	3.8	264	4.4	458	7.1	218	3.2	222	3.2
Total	5,040		5,214		6,038		6,459		6,788		6,888	
Median Age	31.1		34.4		37.6		43.5					

Source: U.S. Census, MAPC

School Enrollment

- ◆ Overall school enrollment has decreased by 10% since 2000.
- ◆ Preprimary and kindergarten enrollment has decreased by almost 2% while elementary and high school enrollment has decreased by 8%. The number of pupils enrolled in college has decreased by 14%.

Table 12, School Enrollment in Groveland, 2000 and 2010

Type of Educational Institution	2000 Enrollment Figures			2010 Enrollment Figures			Total % change
	Public	Private	Total	Public	Private	Total	
Preprimary	86	62		24	99		
Kindergarten	88	0		68	0		
Preprimary/Kindergarten	174	62	236	92	99	191	-1.9%
Grades 1-4	419	7		254	0		
Grades 5-8	428	0		533	0		
Grades 9-12	412	14		349	42		
Elementary/High School	1,259	21	1,280	1,136	42	1,178	-8%
College undergrad.	139	56		159	50		
College graduate	31	40		11	8		
College	170	96	266	170	58	228	-14.3%
Total			1,782			1,597	-10.4%

Source: 2000, 2010 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).³
- ◆ 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% are mental, 4.3% require assistance for self-care, 20.6% are unable to go outside of the home, and 30.1% impede employment.

³ 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 1,108 people in 2010. 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 3 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, 2010

	2010
Groveland jobs	1,108
Groveland resident labor force	3,830
Jobs/Labor Force Ratio	0.28

Source: Mass DET

- ◆ The unemployment rate in Groveland in 2012 was 4.6%, down from 8.2% in 2010. This compares with the statewide average of 6% in 2012, down from 8.1% in 2010.
- ◆ Groveland jobs provided an average annual wage of \$44,370 in 2010. All of the jobs are in industries where the average annual wage falls within low and moderate income guidelines (below \$70,640/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.

Income Projections

Determining a projection of future population's income levels and how that future population will affect the needs for housing during the course of the plan can assist in providing the necessary housing for that future population.

Based on HUD's 2010 census, there is a trending factor of 1.66% of the current income over the next 5 year period of the plan. Based on that information, the current income and the future income is as follows:

	2012 Median Income (\$88,300)	2017 Median Income (\$95,875)
>30% AMI	\$26,490	\$28,763
30% - 80% AMI	\$26,490 - \$70,640	\$28,763 - \$76,700
80% - 120% AMI	\$76,640 - \$105,960	\$76,700 - \$115,050

Because the incomes in Groveland are not expected change substantially over the life of the plan and the population growth over the life of the plan is expected to be minimal (Groveland sees an average of 10 -12 housing units constructed each year), the projected housing needs are much in keeping with the current housing needs. The current housing needs are discussed in detail below.

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

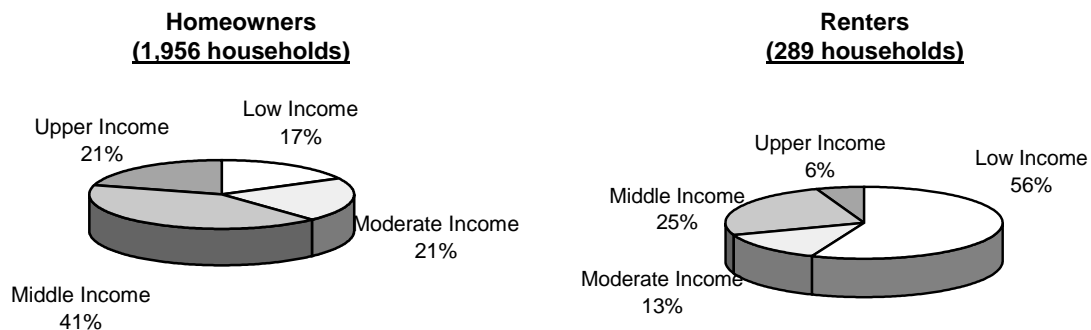
Standards for subsidized affordable housing typically target low and moderate income households earning up to 80% of the median family income. Various housing subsidy programs have their own requirements for affordability and income eligibility for specific housing developments differently, but for the 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 FY 2012 was estimated to be \$88,300. Under this standard, low/moderate income households earn up to \$70,640. Households with this income are assumed to afford a maximum monthly rent of \$1,766, 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 \$2,208/month (in 2012). 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 \$132,450 (in 2012). Homes valued at up to \$590,000 are considered to be affordable under this standard.

Area Median Income = 88,300		
Low Income	<50% area median income	<\$44,150
Moderate Income	50% - 80% area median income	\$44,150 - \$70,640
Middle Income	80% - 150% area median income	\$70,640 - \$132,450
Upper Income	>150% area median income	>\$132,450

Figure 4, Groveland Residents by Income Level



*Income data is from 2010 U.S. Census.

- ◆ The majority of Groveland homeowners are middle income.
- ◆ The majority of 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 19.9%	866	44.3	53	18.3	919	40.9
20.0-24.9%	211	10.8	26	9.0	237	10.6
25.0-29.9%	118	6.0	39	13.5	157	7.0
30.0-34.9%	155	7.9	0	0.0	155	6.9
35.0 and above	606	31.0	123	36.2	729	32.5
Total Households with High Cost Burden	756	37.7	123	36.2	879	37.7
Not computed	0	0	48	16.6	48	2.1

Source: 2010 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 37% of all household units spend more than 30% of their incomes on housing costs, making them technically unaffordable. 37.7% of households in owner-occupied housing units spend more than 30% of their incomes on housing, while 36.2% 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

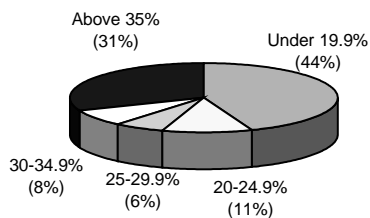
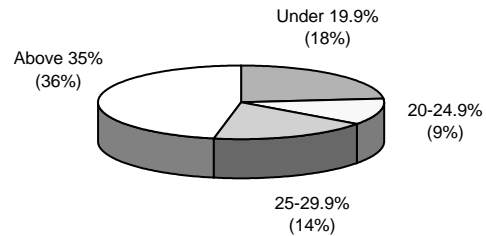


Figure 6, Percent of income spent on housing costs for Groveland renters



In order to afford the typical market rent in Groveland of \$1,500, a household must have an annual income of \$60,000. 59% of Groveland households do not meet this threshold. In order to afford the average 2011 selling price of homes in Groveland of \$311,520, a household must have an annual income of \$75,640. 41% 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 2000 and 2010, the average price of single family homes rose by 38% (\$217,000 in 2000 to \$299,350 in 2010, MLS). Over this same period, the median household income in Groveland increased by only 22% (\$69,167 in 2000 to \$84,232 in

2010, U.S. Census). This indicates that housing costs have increased at a faster rate than income levels. There is insufficient data to make a similar comparison for renters.

Housing Gap: Homeowners

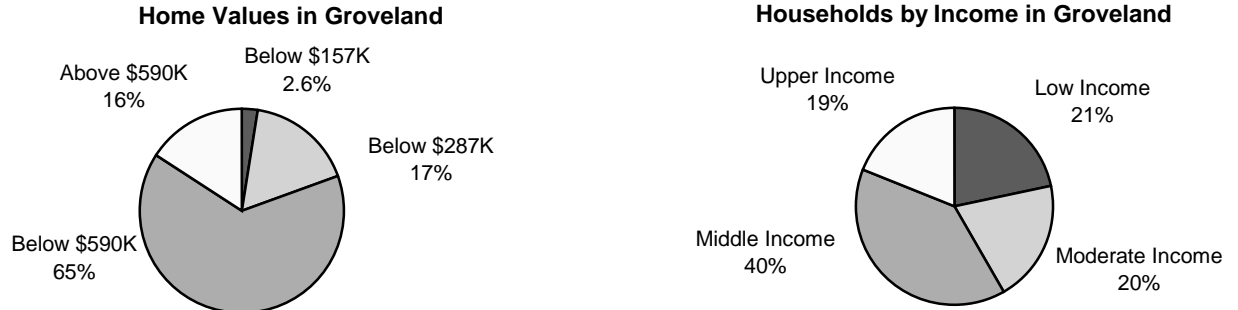
There is a housing gap between the number of houses available and the number of households with incomes large enough to pay for the available housing. Figure 7 below illustrates this concept. The greatest deficit is in homes affordable to low income households, which comprise 21% of all households in Groveland. At this income, households can afford the price of a house below \$157,000; 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.

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 illustrates the income thresholds for affordable living units based on household income levels.

Figure 7, Homeowners Affordability Index



Calculated assuming 5% down, 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 Gap¹

Income Group	Maximum Affordable Home ²	Households in Income Range				Owner-Occupied Units in Price Range			
		Owners	Renters	Total	% of Households	Number	% of Owner Units	Cumulative	Cumulative %
Low Income 50% of median	\$157,000	387	162	549	21%	48	2.6%	48	2.6%
Moderate Income 80% of median	\$287,000	465	39	504	20%	329	16.8%	377	19.3%
Middle Income 150% of median	\$590,000	930	72	1002	40%	1,271	65%	1,648	84.3%
Upper Income >150% of median	>\$590,000	463	16	479	19%	308	15.6%	1,956	100.0%
		2,245	289	2,534	100%	1,956	100.0%		

¹ Based on 2010 household income and home values, the last year for which town-level data is available.

² Price calculated for 30 year mortgage at 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 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

123 rental households, or 36.2% of all renters, are spending more than 30% of their income on housing. 123 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 \$1,000 and \$1,500 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 and at \$60,000 households can afford to pay \$1,500/month). However, over 75% 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 Affordability¹
(Income standard for 2-person households)**

	Income	Affordable Rent	House-holds	Units ²
Very Low Income below 30% of median	\$21,500	\$538	74	48
Low Income below 50% of median	\$35,800	\$895	38	10
Moderate Income below 80% of median	\$52,000	\$1,300	59	82
Median Income	\$70,640	\$1,766	0	50
Upper Income above median	>\$70,640	>\$1,766	70	51

¹ 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.

² 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, 36.2% of renters (123 households) spent

more than 30% of their income on housing in 2010 (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. 34.9% of homeowners aged between 35 and 64 years of age spend over 30% of their income on housing costs, the lowest percentage of all age groups. This percentage is a relatively the same as those homeowners between aged 65 and older (41.1%), but is a steep decrease from the percentage of homeowners between the ages of 15 and 34 who have the highest percentage at 78.4%, 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		35-64 years		65 years and older	
	# of units	% of units	# of units	% of units	# of units	% of units
Under 20%	9	8.1	604	44.2	253	53.0
20.0-24.9%	0	0.0	198	14.5	13	2.7
25.0-29.9%	15	13.5	88	6.4	15	3.1
30.0-34.9%	42	37.8	65	4.8	48	10.0
35.0% and above	45	40.5	413	30.2	148	31.0
Total Homeowners with High Cost Burden	87	78.4	478	34.9	196	41.1
Not computed	0	0.0	0	0.0	0	0.0

Source: U.S. Census

The percentage of elderly renters spending over 30% of their income on housing costs is 26.5%, which is lower than the percent of elderly homeowners. 100% of renters aged 15 to 34 years spend 30% or more of their income on housing costs. In terms of percent income versus available stock, rental costs are clearly high 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		35-64 years		65 years or older	
	# of units	% of units	# of units	% of units	# of units	% of units
Under 20%	0	0.0	44	41.1	9	7.7
20.0-24.9%	0	0.0	16	15.0	10	8.5
25.0-29.9%	0	0.0	0	0.0	39	33.3
30.0-34.9%	0	0.0	0	0.0	0	0.0
35.0% and above	65	100.0	27	25.2	31	26.5
Total Renters with High Cost Burden	65	100.0	27	25.2	31	26.5
Not computed	0	0.0	20	18.7	28	23.9

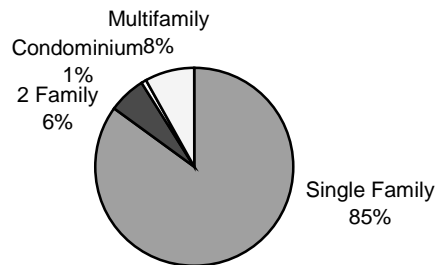
Source: U.S. Census

Alternative Housing Types

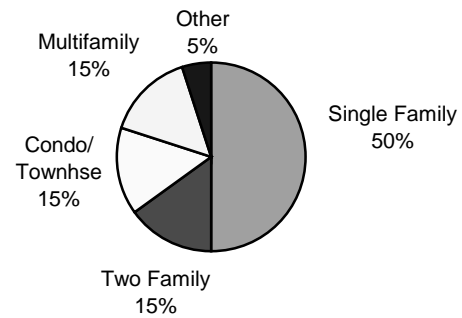
The existing supply of housing types does not meet the current demand. There are many households which would like to have a larger availability of alternative housing types than currently exist in the housing supply, such as condominiums, multifamily apartments, and in-law apartments. The current Zoning 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

Existing Housing Types in Groveland, 2010



Demand for 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 ¹				
			Single Family	Two Family	Condo	Multi-family	Other ²
Single Individuals or Couples, Age 65 and over	278	12%	56 (20%)	27 (10%)	56 (20%)	83 (30%)	56 (20%)
Single Persons or Couples, age 35 to 64	237	11%	119 (50%)	47 (20%)	47 (20%)	24 (10%)	- (0%)
Young Adults, up to age 34 (childless)	0	0%	0 (10%)	0 (30%)	0 (30%)	0 (30%)	- (0%)
Households with Children, 2 Parents	1,499	67%	1,199 (80%)	150 (10%)	75 (5%)	75 (5%)	- (0%)
Single Parent Families	231	10%	116 (50%)	46 (20%)	46 (20%)	23 (10%)	- (0%)
Total (% of total)	2,245	100%	1,490	270	224	205	56

(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

- ◆ 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 following vision, goals, and strategies were developed in accordance with the requirements as set forth for housing production plans in accordance with 760 CMR 56.03(4). Targets and strategies for the number and types of units to be created in the Town of Groveland meet the requirements for units to be counted as affordable under Chapter 40B.

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 plans and expectations for its future. Photographs can be taken by Committee members to represent housing types which would be welcome in Groveland and those photos can be utilized in the development of appropriate housing in the Town of 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 provided for residents of new developments, including but not limited to mini-parks, walking and biking greenways, and natural preserves.

Broaden the range of housing types to offer affordable housing opportunities to those residents 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 167 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
- Utilize Groveland’s Affordable Housing Trust Fund and Community Preservation Act funds to develop or assist in the development of affordable housing
- Utilize Groveland’s Conservation Subdivision bylaw to encourage affordable housing development
- Implement revisions to the zoning ordinance to encourage affordable housing through cluster residential, a 40R district, the existing inclusionary housing zoning district, and accessory apartments.

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. Both MVPC and the Town prepared buildout analyses which estimated 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 22 sites have been suggested (see Table 21). 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

- ◆ This area includes the Valley Manufacturing site and the Archdiocese property on Salem Street. Depending on sewer availability, low density single family homes and/or duplexes are being considered for the former; a mix of housing and open space might be considered for the latter.

3. Development Management Areas

- ◆ Sites under consideration for affordable housing development include eight 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 are currently occupied and the town is proposing to place deed-restrictions on those units to ensure they remain affordable.

5. Residential/Resource Protection Study Area

- ◆ This Zone II water resource study area contains the site of a proposed 40B development located on the Bussing property located on Center Street. As currently proposed, this development will produce a total of 25 units of affordable housing for the Town. The developer is currently before the Zoning Board of Appeals and has revised the site plan numerous times during the process, thus the number of units proposed may change. The Town is very concerned with the impact that this development might have on the water supply and school system. Furthermore, the Town has expressed an interest in purchasing the property with CPA funds.

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 19 identifies a mix of needed affordable ownership and rental housing to serve different types of households. A total of 167 units are proposed, 75% of which would be rental and the remaining 25% would be ownership units. This mix of housing would serve the needs of families, individuals, persons with special needs, and the elderly.

Table 19, Summary of Groveland Housing Needs

Housing Type	Affordable Units	Household Type	Location
Rental Units	125 (75%)		
• Mixed Residential	20	Elderly, special needs	River Pines
• Multifamily	90	Elderly, older adults, young adults, single-parent families, special needs	The Pines, Garrison Street, Bryan Property
• In-Law Apartment	7	Elderly, special needs, young adults	
• Other*	8	Any	Washington Street (Town-owned land), Veasey Memorial Park
Ownership Units	42 (25%)		
• Townhouse Condominiums	21	Young adults, families, single-parent families, special needs, older adults	Noury property; AW Chesterton Property
• Open Space Cluster (single family/townhouse)	11	Families, single-parent families	Salem Street owned by Groveland Realty Trust
• Single Family Homes	10	Families; single-parent families	Salem Street (Town-owned land)
Total affordable units	167 (100%)		

*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 Production Plan. Utilizing State and local funding sources, including the Affordable Housing Trust Fund and Community Preservation Fund, five Town Boards and Town Meeting must work together to approve and carry out the Groveland Affordable Housing Plan. This plan is designed to produce 12 units of affordable housing annually. It will need to be updated as existing steps are refined and new action steps can be identified.

Spring 2014 – Spring 2015

Affordable Housing Committee

- ◆ Approve draft site development plan and cost estimate for the River Pines expansion
- ◆ Obtain consultant to create site development plan and cost estimate for River Pines Site
- ◆ Designate developer for expansion of River Pines
- ◆ Prepare a new Accessory Apartment Bylaw
- ◆ Submit application for Priority Development Funding of Technical Assistance Feasibility Study for The Pines Phase II development
- ◆ Prepare Warrant Articles: Accessory Apartment Bylaw, and Dana Drive disposition
- ◆ Establish 501c3 nonprofit housing corporation in order to expand River Pines
- ◆ Complete appraisal and initial steps in the purchase a parcel for development of affordable housing

Planning Board

- ◆ Approve Affordable Housing Plan

Selectmen

- ◆ Approve Affordable Housing Plan and submit to DHCD
- ◆ Make Affordable Housing Committee a Standing Committee with budget
- ◆ **Approve** site development plan and cost estimate for the River Pines site
- ◆ Approve expansion plan and funding strategy for River Pines site

CPA Committee

- ◆ Approve CPA funding for River Pines development plan and cost estimate (\$50,000)

Zoning Board of Appeals

- ◆ Review and provide comments on the Affordable Housing Plan

Housing Authority

- ◆ Review and provide comments on the Affordable Housing Plan
- ◆ Approve draft work program and site development plan for River Pines as mixed income affordable rental elderly housing (with 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

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. (East of Town Hall)	Town (River Pines)	.75	20	Elderly Apartments	Construction of a 3 or more story building to serve as an expansion of the existing senior housing complex	Complete a study for the development of the site, which includes a budget and plan for implementation	High
3	Main St. (West of Town Hall)	Town (The Pines)	20	72	2-3 bedroom rental	3 existing units along frontage only; remaining land vacant	Research possible land use restrictions	High
4	Main St.	Manor Drive	14	60	Rental	Units occupied Acquisition; Phased	Waiting for response to letter regarding interest in selling property to Town	Low
5	Washington St.	Valley Manufacturing			Low density single family/Duplex	Superfund site; No sewer	EPA site assessment and final cleanup; research possible funding through brownfields	Medium
6	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
7	Washington St.	Town (Veasey Memorial Park)	47.5	3	1 cottage, 1 apartment, 1 single family	Currently rented; Need deed restrictions	Speak with Conservation Commission concerning land use restrictions; prepare deed restrictions	High
8	Center St.	A.W. Chesterton Co.	16		Townhouse/Rental	Owner interested in selling lot	Waiting for response to letter regarding interest in selling	High

Location		Owner	Acres	Units	Housing Type	Issues/Comments	Next Steps	Priority
Map #	Address							
							property to Town	
9	Center Street	Bussing Property	61	25	Condos	Proposed 40B project with a total 100 units		Low
10	Salem St.	Town	7	8-10	Low density single family	5 contiguous parcels; No sewer; Rocky		Medium
11	Salem St.	Groveland Realty Trust			Single family/ Townhouse	No sewer; No access	Waiting for response to letter regarding interest in selling property to Town	Low
12	Dana Dr.	Town	1		Sell to use proceeds to fund another project, such as a Habitat for Humanity house		Explore disposition of property	High
13	Salem St.	Town	8		Low density homes	No sewer; Salt shed		Medium
14	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
15	Salem St.	Gates (Valley Tree Service)	20		Mixed use		Waiting for response to letter regarding interest in selling property to Town	Low
16	Garrison St.	N. Woodburn Nichols Foundation	7		Rental apartments	Sewer and water	Research existing deed restrictions	High
17	Main St.	Town (Shanahan Field)	9		Rental apartments	Sewer and water		Low
18	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	Speak with Conservation Commission concerning land use restrictions	Low
19	Main St. & Burgett St.	Nyerods	1.3			Existing house vacant	Will send letter regarding interest in selling property to Town	Low
20	Yemma Road	Aggregate Industries	19.5			Vacant; Produced asphalt on site	Will send letter regarding interest in selling property to	Low

Location		Owner	Acres	Units	Housing Type	Issues/Comments	Next Steps	Priority
Map #	Address							
							Town	
21	Salem St. & Washington St.	St. James Church				Three buildings on site – 3 units have been constructed on site – one building remaining for development	Work with Developer to construct affordable units in remaining building	High
22	Salem Street	Wallace Property, LLC				Considering submitting development application with the Town	Meet with developer to discuss plans for affordable housing	High

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 12 units of affordable housing annually beginning in 2013. 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 167 affordable housing units are developed. This will bring the total number of affordable housing units in Groveland to 242 units.

Table 21, Planned Production Affordable Housing Action Plan

	Action	Units	Ch. 40B Units	PPR Units*
Chapter 40B Units as of 2013			75	
2013	Affordable Housing Committee approves Affordable Housing Plan			
	Planning Board approves Affordable Housing Plan and submit plan to Selectmen for approval			
	Selectmen approve an Affordable Housing Plan and submit Plan to DHCD			
2014	Housing Authority approves expansion of River Pines Phase I and funding of development plan and cost estimate			
	CPA Committee votes CPA funding for affordable housing, land acquisition, technical assistance, and subsidy for River Pines Phase I expansion			
	Affordable Housing Committee, with Affordable Housing Trust Fund and CPA funding, undertakes River Pines Phase I development plan and cost estimate			
	Prepare RFP for developers to undertake River Pines Phase I development			
	Undertake River Pines Phase I expansion	24	24	24
Subtotal			99	24
Additional Affordable Units Needed			143	
2015	Seek one to two year reprieve from 40B (depending on construction and Development Rate Provision)			
	Town Meeting adopts Accessory Apartment Bylaw			
	Submit application for Priority Development Funding of Technical Assistance Feasibility Study for The Pines Phase II development			
	Town owned Salem Street (former Salt Shed)	10	10	10
	Implement deed restrictions on the 3 units located on Town owned Veasey Memorial Park	3	3	3
	Inclusionary housing	2	2	2
	Accessory apartments	5	5	5
Subtotal			119	20
Additional Affordable Units Needed			123	
2016 - 2019	Seek one to two year reprieve from 40B			
	<i>Proposed developer-initiated 40B project: Meadowview</i>	100	25	25
	Undertake The Pines Phase II expansion	30	30	30
	Purchase and Develop AW Chesterton Property	25	25	25
	Purchase and Develop Bryan Property	30	30	30
	Inclusionary housing	5	5	5
	Accessory apartments	8	8	8
Subtotal			242	123
Total Affordable Units Needed			0	

*PPR (Planned Production Regulation) units count toward the 12 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 2013 – FY 2015

Project	Action	Cost
River Pines	Development Plan and Construction Cost Estimate	\$50,000
River Pines Phase I	Develop housing	
Salem Street (former Salt Shed)	Development Plan and Construction Cost Estimate	
Salem Street (former Salt Shed)	Develop housing	
The Pines Phase II	Develop housing	
AW Chesterton property	Purchase for housing	
Bryan property	Purchase for Housing	
Total		

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 56.03(4).

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 Funds,” Community Preservation Coalition, May 2004,
<http://www.communitypreservation.org/PotentialUses2.cfm#3.communityhousing.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 Housing Production Plans⁴ (Summary)

Revisions to Chapter 40B issued by the Department of Housing and Community Development's Housing Appeals Committee in February, 2008 revised the "Planned Production Development Rate" provision for Affordable Housing Plans. This Planned Production Program 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 a housing production 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 0.5% of total housing 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. Comprehensive 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. This section must include the most recent available census data of the municipality's demographics and housing stock.

2. Affordable Housing Goals

This section provides goals for a mix of types of housing, consistent with the Town's plan and its needs

3. Implementation Strategies

4. This section includes an explanation of the specific strategies by which the municipality will achieve its housing production goals as well as a time frame/schedule for achieving the housing goals identified.

Populations that should be served by affordable housing include:

- Families
- Persons with special needs
- Individuals
- Elderly

The following are some types of housing that now qualify as affordable under Chapter 40B:

- Local, state or federally subsidized units
- 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).
- Units created through Community Preservation Act funding that serve low and moderate income households
- Group homes
- Accessory apartments created after July 2002

The Affordable Housing Plan shall include one or 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.)

⁴ M.G.L. 760 CMR 56.03(4)

See also MGL Chapter 40B Housing Production Plan Guidelines, 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
5. Participation in regional collaborations addressing housing development.

Certification Compliance 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 0.5% 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 0.5% 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.

Certification Compliance 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 0.5% 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:	Aaron Gornstein, Undersecretary MA Department of Housing and Community Development 100 Cambridge Street, Suite 300 Boston, MA 02114 Attn: MaryJane Gandolfo
Communities should submit electronic copies to:	MaryJane.Gandolfo@ocd.state.ma.us

The Department would prefer an electronic copy of the plan for its review, submitted via e-mail attachment or on disc.

Sample Chronology

December 15, 2012

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 March 15, 2013(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.

May 15, 2013

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 June 15, 2013 (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 2013, retroactive to June 15, 2013 and effective until June 14, 2014.

May 15, 2014

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 2014 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 June 15, 2014 (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 2014, retroactive to June 15, 2014 and effective until June 14, 2015.

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

Phase 1	Plan Preparation	Thru Dec ↔			
	Plan Submission and Approval (90 days)		Dec-March ↔		
	Certification of compliance Submission and Approval (30 days)		March-April-May ↔		
	Local discretion over 40B proposals			April 2013 – April 2014 ●————→	
	Units Counted on Subsidized Housing Inventory		March 2013 – April 2014 ←-----↔-----→		
Phase 2	Update Plan			Oct-Dec ↔	
	Request Recertification				Jan-April ↔
		2012	2013	2014	2015

Appendix 3: Local Initiative Program Guidelines⁵

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 comprehensive permit process, and Local Action Units, which are developed through a city or town's zoning or permit issuance process. All low and moderate income units developed through the Local Initiative Program and meeting all regulatory requirements 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 Action Units

Local Action Units reflect a program component that gives communities the opportunity to include housing units on the state's Subsidized Housing Inventory that were built without a Comprehensive Permit but which meet LIP criteria and are suitable for inclusion in LIP. To be included the units must meet the following criteria:

1. They have resulted from city or town action or approval.
2. They meet the requirements for SHI eligibility as set forth at Section II.A of the Comprehensive Permit Guidelines
3. Except for the requirements related to receiving a Comprehensive Permit, they otherwise meet the requirements for LIP units set out in Section II of the LIP Guidelines.

Local Action Units must result from a city or town action or approval. The following types of actions are sufficient to satisfy the Local Action Requirement:

1. Zoning based approval, particularly inclusionary zoning provisions and special permits for affordable housing
2. Substantial financial assistance from funds raised, appropriated or administered by the city or town
3. Provision of land or buildings that are owned or acquired by the city or town and conveyed at a substantial discount from their fair market value

Applications for approval of Local Action Units must be submitted in the form provided by DHCD.

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:

1. The Project must have the written support of the chief elected official and local housing partnership.

⁵ Local Initiative Program Guidelines. Department of Housing & Community Development. Feb. 2008.

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 contours of the site and the footprint of all proposed buildings, roads, parking, and other improvements
- Front and rear elevations for each building and sample floor plans for each unit type
- A description 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 and any permits that will be required
- A summary section of a Phase I 21E, if applicable

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.

- ❖ Design and construction standards
- ❖ Maximum Sales Prices and Rents
- ❖ Marketing and Buyer/Tenant Selection
 - ◆ Affirmative Marketing Plans
 - ◆ Local Preference
 - ◆ Lottery process
- ❖ 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
Residential Uses						
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
Business Uses						
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
Industrial Uses						
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.

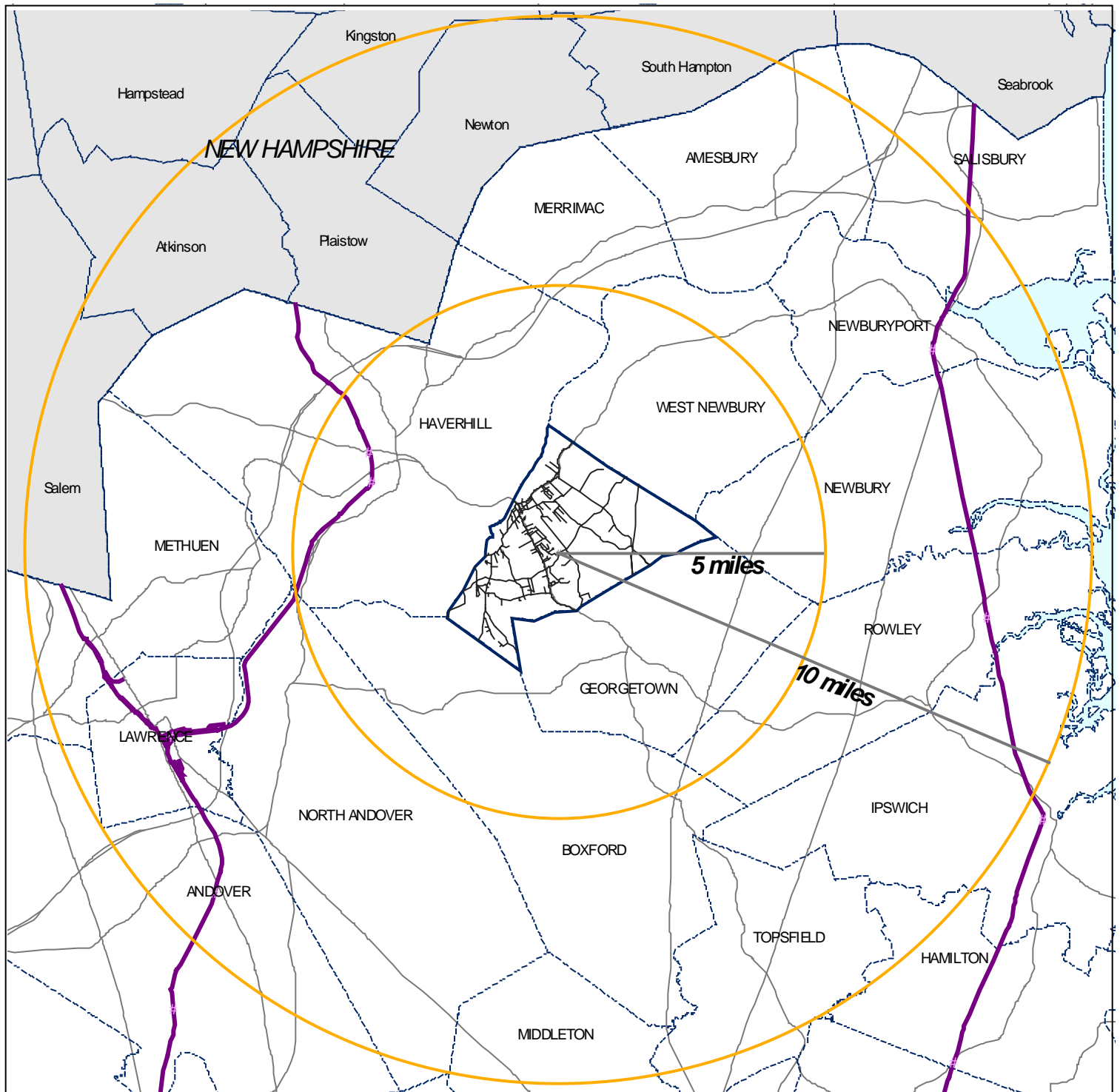
Table 2, Zoning Characteristics

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.

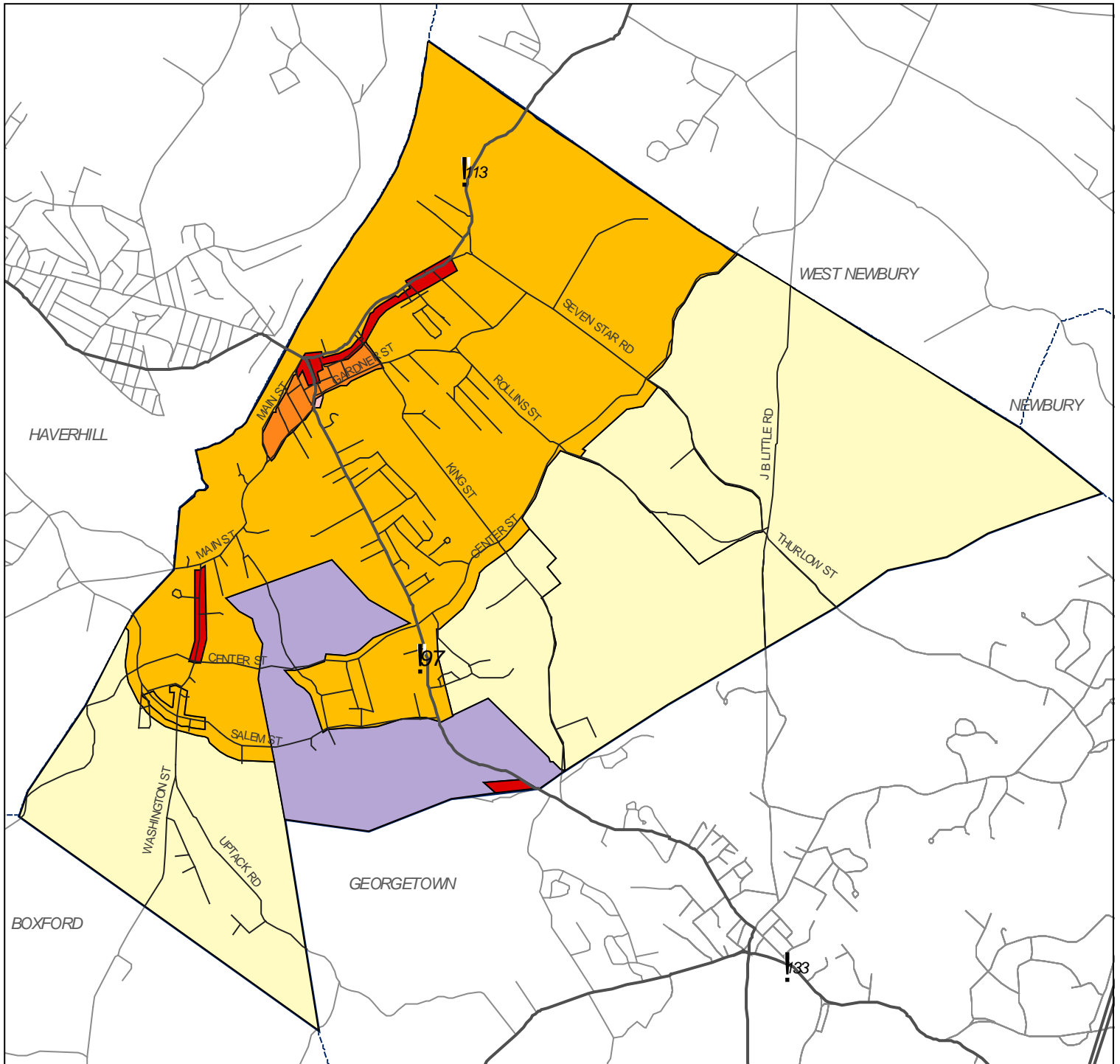
The Town Zoning Bylaws allow for Cluster, or “Conservation Subdivision Design” (CSD) development, which exempt a proposed subdivision from usual lot size and dimension regulations. The bylaw requires at least 50% of the land be set aside for open space purposes, of which not more than the average percentage 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



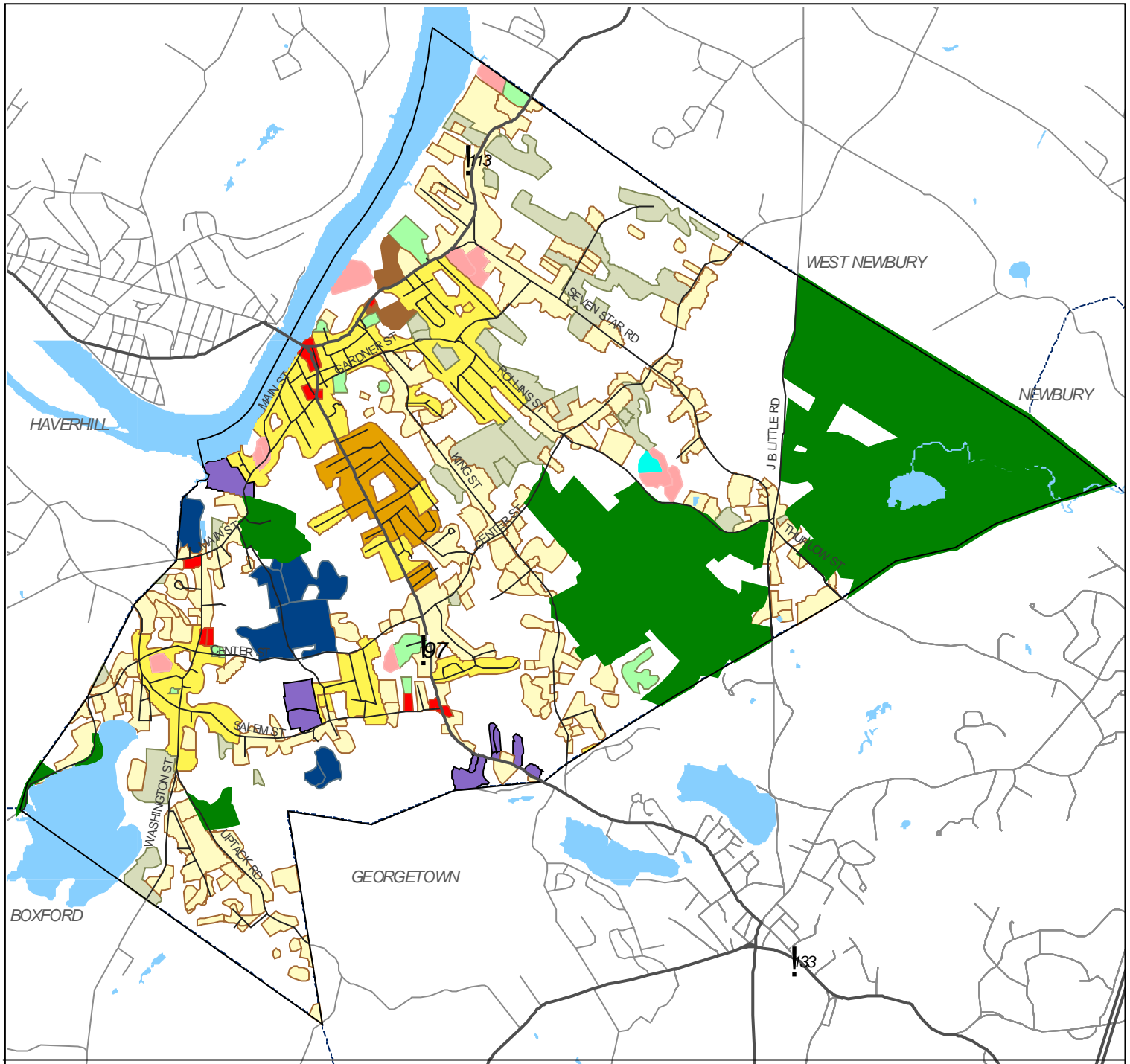


Zoning Town of Groveland

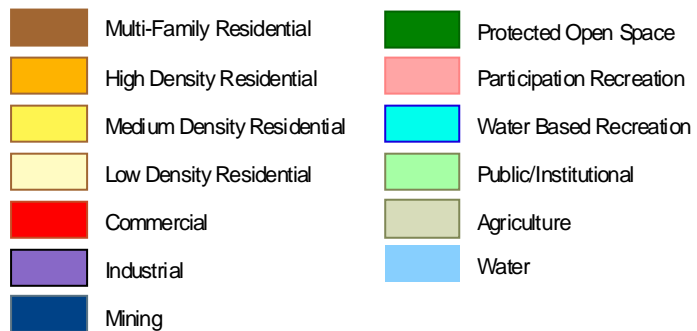
	Residential A
	Residential B
	Residential C
	Limited Business
	Business
	Industrial



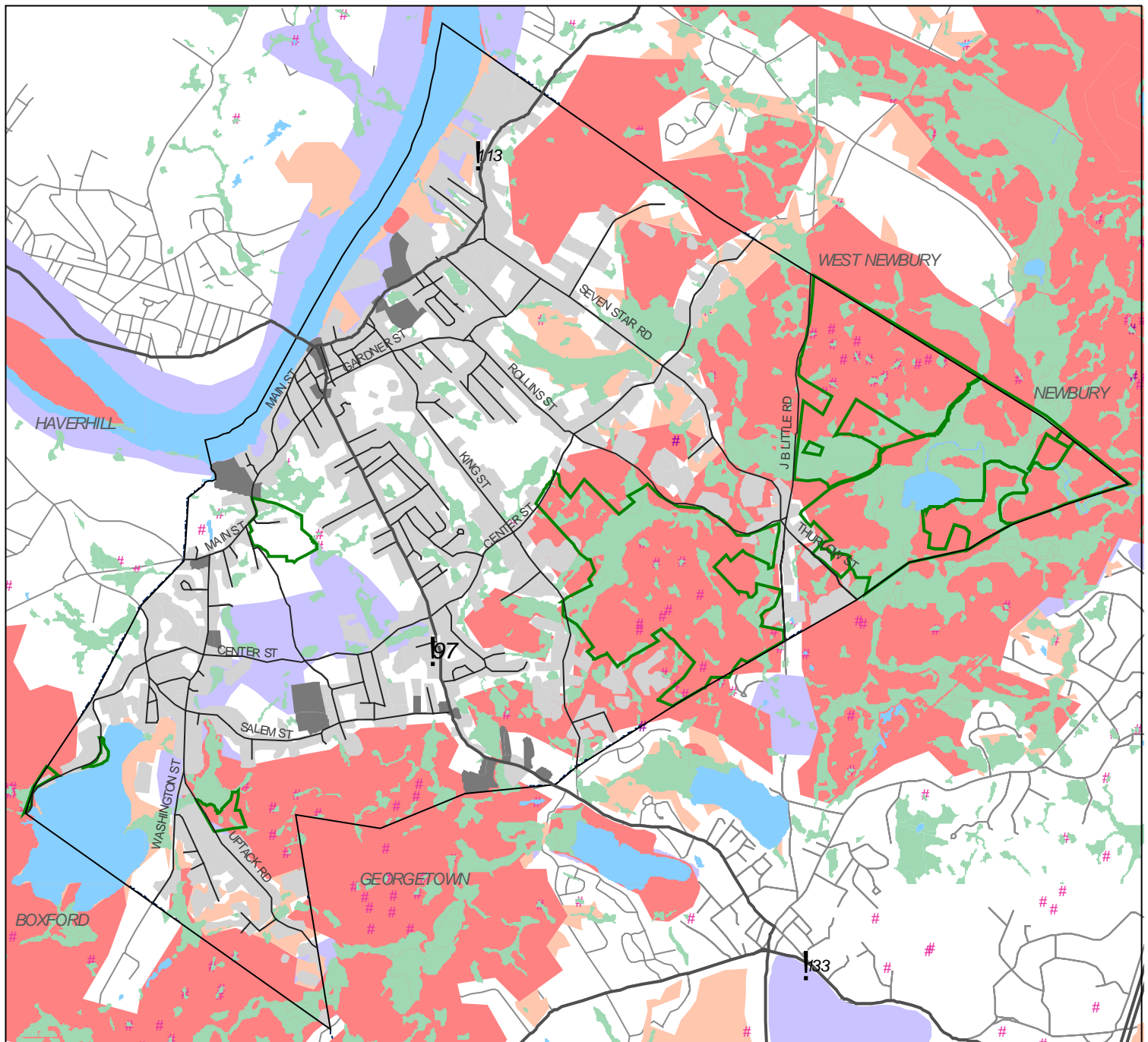
0 1 Miles



Land Use Town of Groveland



0 1 Miles



Core Habitat Areas Town of Groveland

Protected Open Space
(Preliminary)

Wetland

Water

Intensive Development: Multifamily residential,
Commercial, and Industrial

Less Intensive Development: Low/moderate
density residential

NHESP 1999-2001 Massachusetts
Certified Vernal Pools

NHESP Potential Vernal Pools:
Not equivalent to Certified Vernal Pools

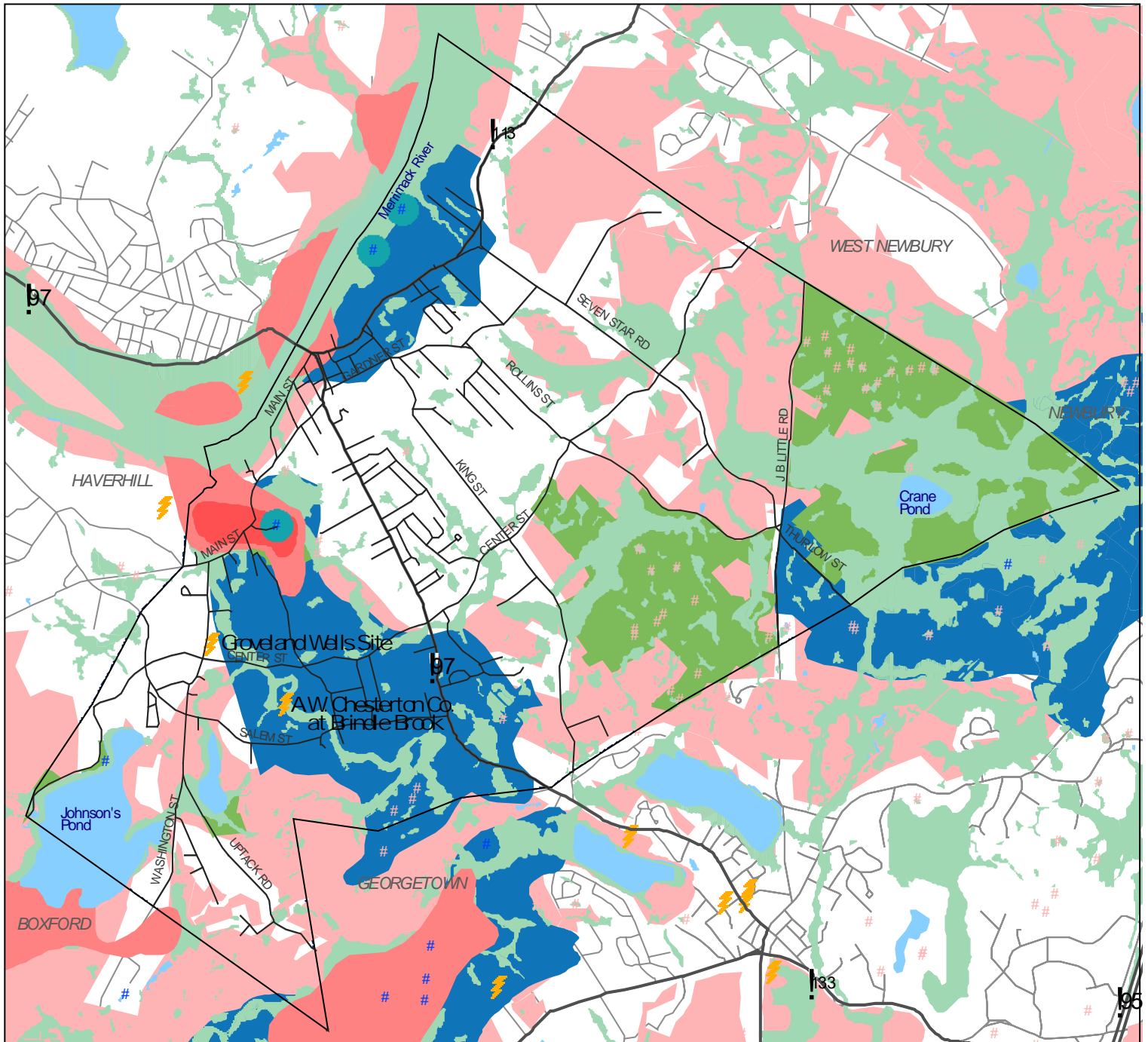
NHESP BioMap Core Habitat

NHESP BioMap Supporting
Natural Landscape












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

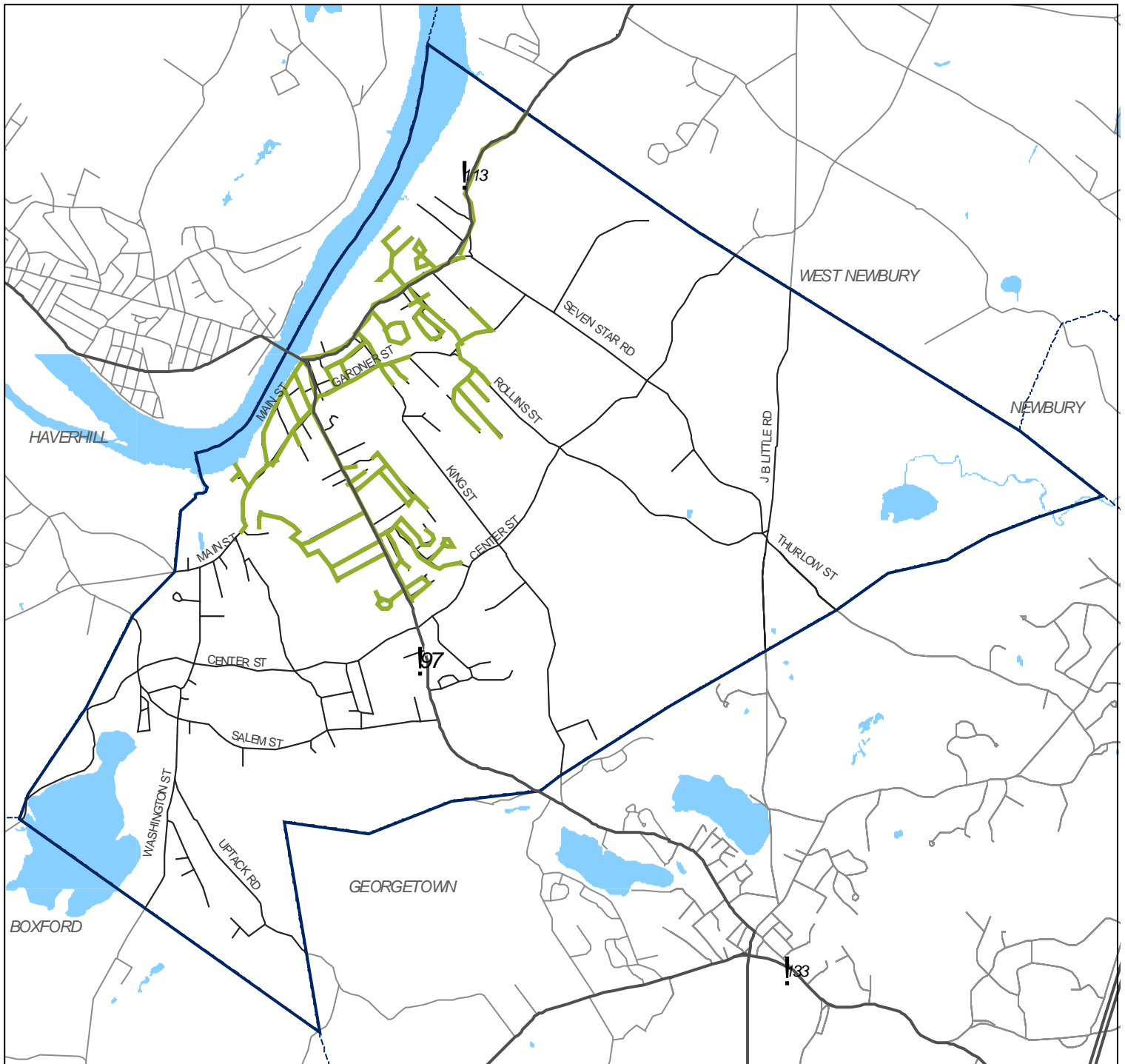


Environmental Concerns Town of Groveland



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



0 1 Miles

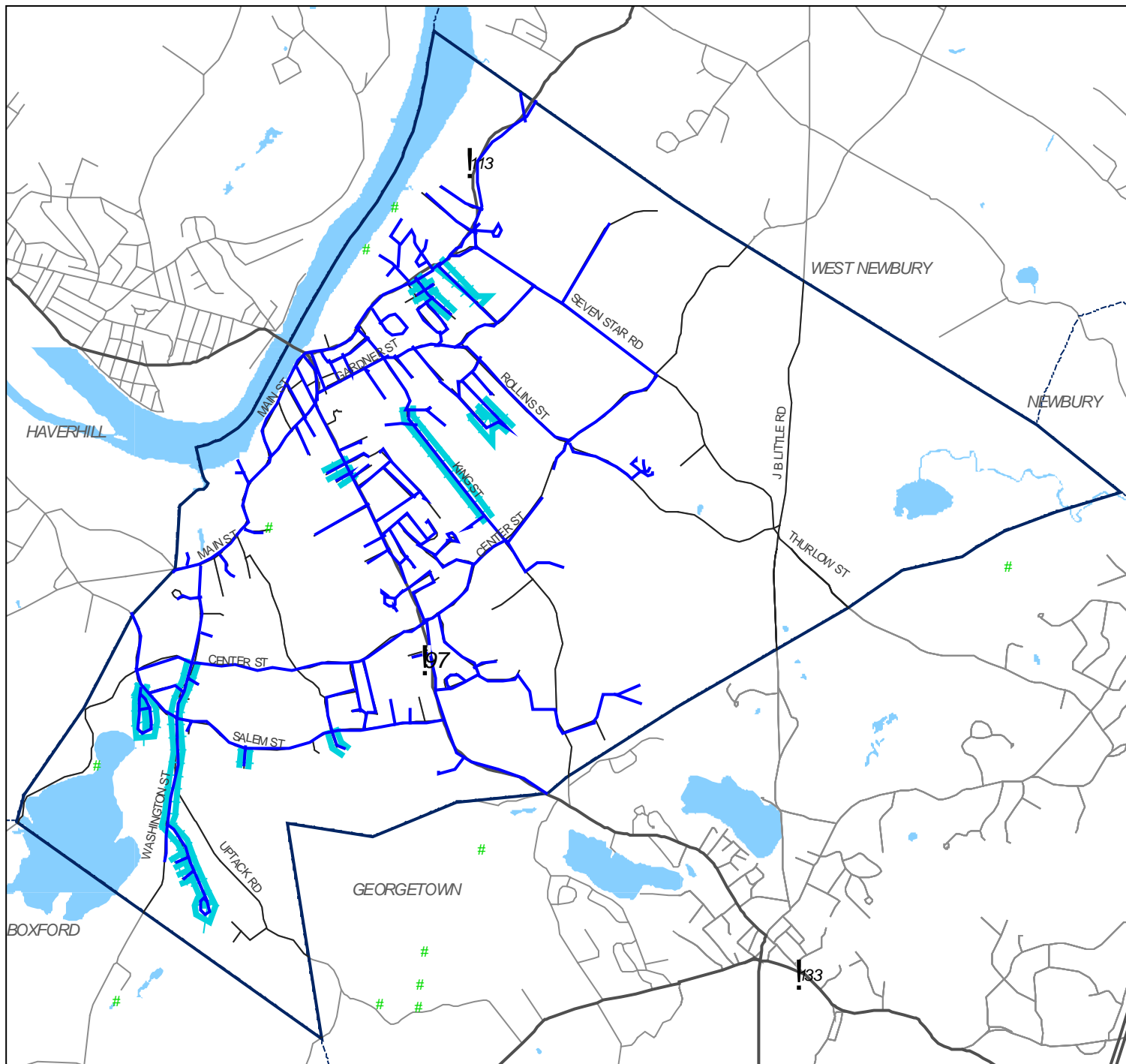


Sewer Infrastructure Town of Groveland






 Sewer Systems
 Sewer Pump Station



0 1 Miles

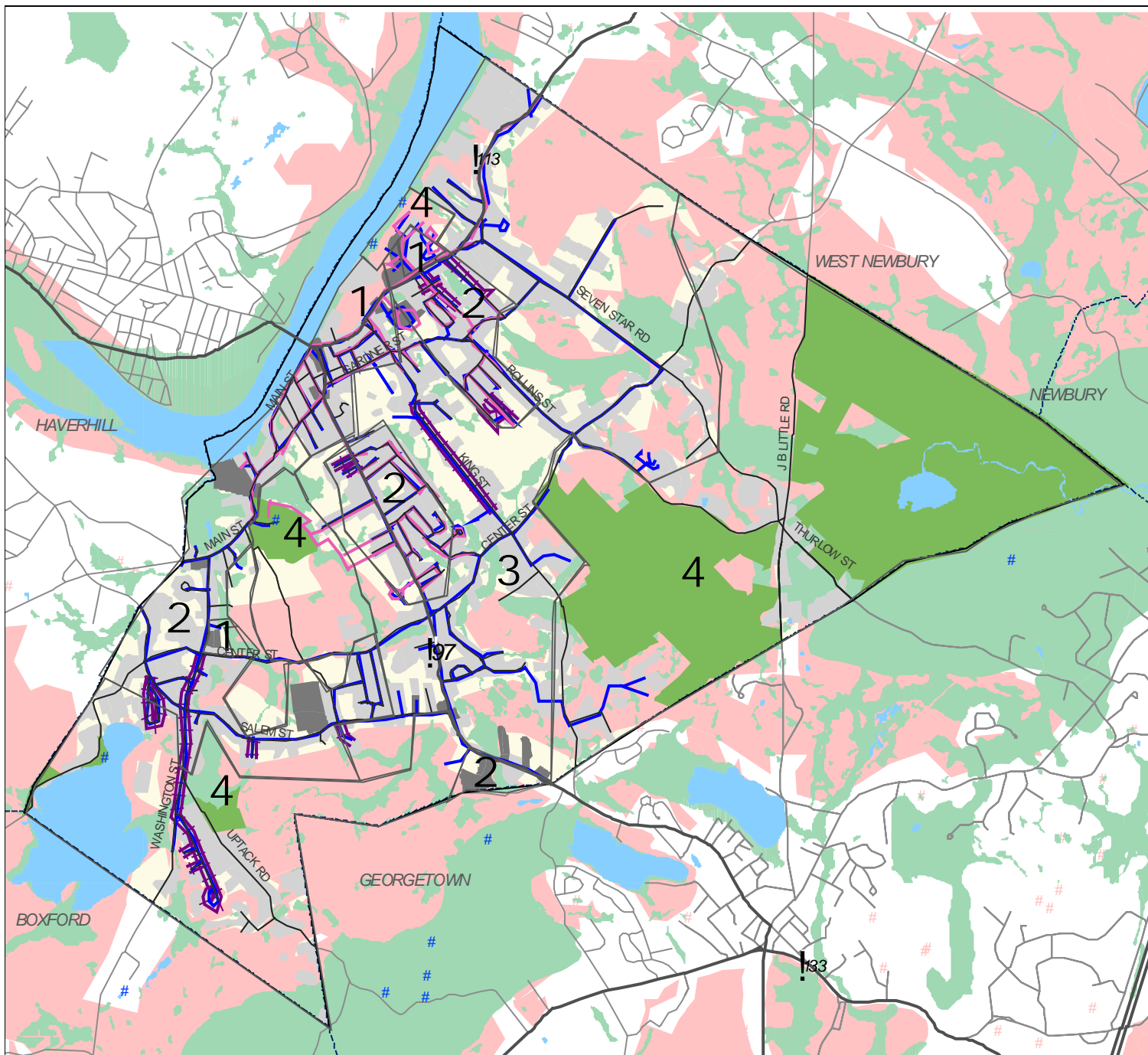


Water Infrastructure Town of Groveland

-  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

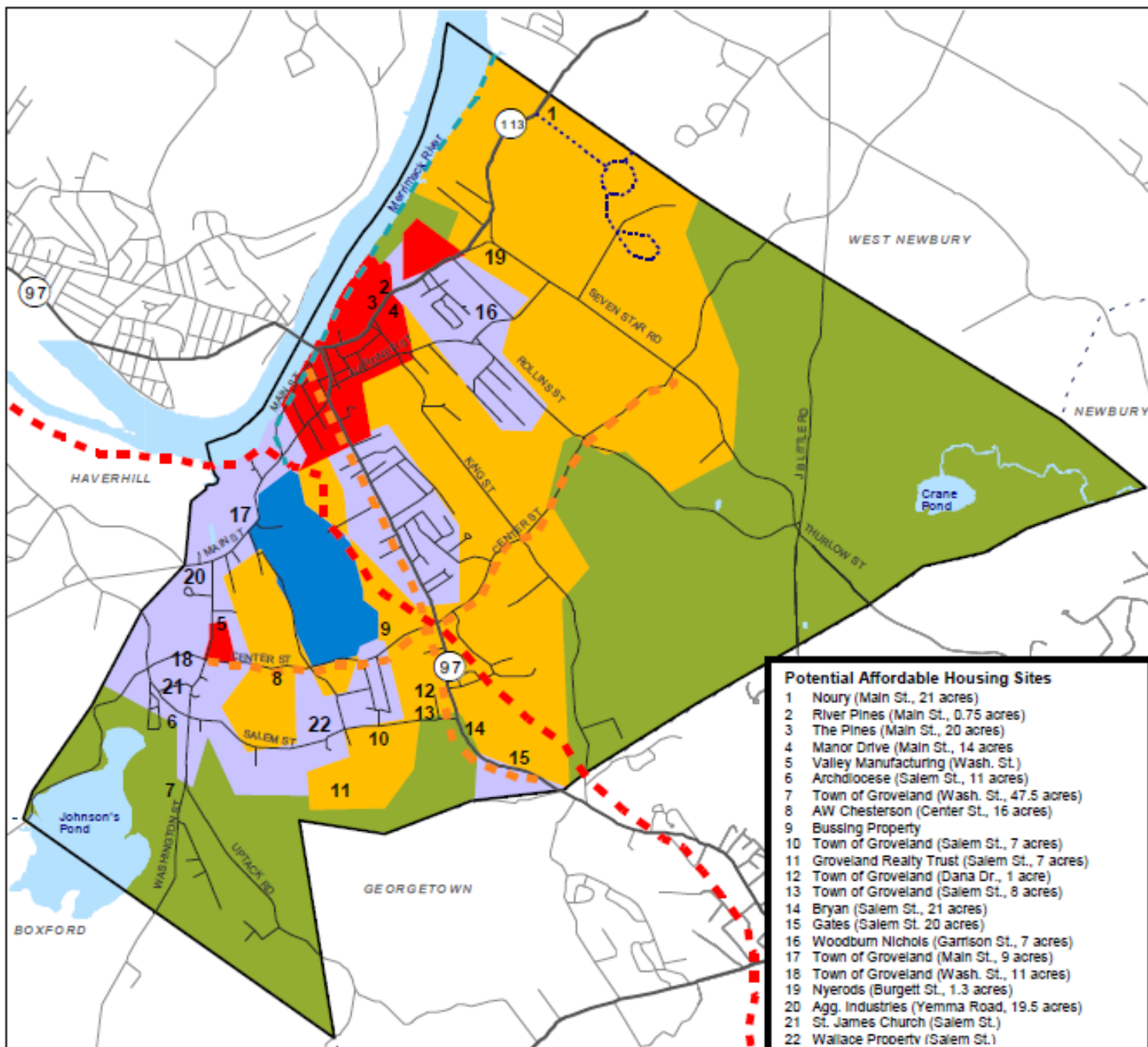
- Protected Open Space
- Water
- Land Protected by Regulation (Wetlands, Floodplains)
- Less Intensive Development: Low/moderate density residential
- Intensive Development: Multifamily residential, Commercial, and Industrial
- Critical Natural Resources (BioMap Core and Surrounding Areas, NHESP Priority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



0

1 Miles

Prepared by Larry Koff & Associates



Potential Affordable Housing Sites

- 1 Noury (Main St., 21 acres)
- 2 River Pines (Main St., 0.75 acres)
- 3 The Pines (Main St., 20 acres)
- 4 Manor Drive (Main St., 14 acres)
- 5 Valley Manufacturing (Wash. St.)
- 6 Archdiocese (Salem St., 11 acres)
- 7 Town of Groveland (Wash. St., 47.5 acres)
- 8 AW Chesterson (Center St., 16 acres)
- 9 Bussing Property
- 10 Town of Groveland (Salem St., 7 acres)
- 11 Groveland Realty Trust (Salem St., 7 acres)
- 12 Town of Groveland (Dana Dr., 1 acre)
- 13 Town of Groveland (Salem St., 8 acres)
- 14 Bryan (Salem St., 21 acres)
- 15 Gates (Salem St. 20 acres)
- 16 Woodburn Nichols (Garrison St., 7 acres)
- 17 Town of Groveland (Main St., 9 acres)
- 18 Town of Groveland (Wash. St., 11 acres)
- 19 Nyerods (Burgett St., 1.3 acres)
- 20 Agg. Industries (Yemma Road, 19.5 acres)
- 21 St. James Church (Salem St.)
- 22 Wallace Property (Salem St.)

Potential Affordable Housing Sites

Town of Groveland

Neighborhood Type

- 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)
- Nichols Village Trail Easement
Town Forest Crossing Trail Easement



0 1 Miles

Prepared by McClure Planning