

11. CPA PROJECT APPLICATION FORM

[CPC Use Only: Date Received _____ By: _____
Assigned CPC #2022- _____]

If possible, use word processor to fill out form. Please answer all questions, use "N/A" if not applicable.

1. a.) Applicant Name and Organization: Last Haddad First Mark
Organization(s) (if appropriate) Town of Groton

b.) Regional Project: Yes ☐? or No? ☒ If Yes, Town/Organization: _____

2. Submission Date: 1/13/21

3. Applicant Address: St. 173 Main Street
City/ State: Groton ZIP: 1450

4. Ph. # 978-448-1111 Email: mhaddad@grotonma.gov

5. CPA Purpose. Check all that apply:

Community Housing ☒ (Affordable Housing ☒) Historic Preservation* ☐ Open Space: ☐
Recreation ☐

** As per MA General Law Chapter 44B, proposed historic projects that are not on the structures listed on the state's registry of historic places require a determination by the Groton Historic Commission that the proposed project is of historic significance.*

6. Town Committee or boards participating: _____

7. Project Location/Address: Land Use Dept., Town Hall, 173 Main Street, Groton, MA 01450

8. Project Name: Housing Coordinator

9. Additional Responsible Parties (If applicable):

Role (specify)	Name	Address	Ph. (w) (cell)	Email
Property/Site Owner				
Project Manager	Mark Haddad	Town Hall	978-448-1111 <input checked="" type="checkbox"/>	mhaddad@grotonma <input checked="" type="checkbox"/>
Lead Architect				
Project Contractor				
Project Consultants				
Other:	Takashi Tada	Town Hall	978-448-1105	ttada@grotonma.gov <input checked="" type="checkbox"/>
Other				

10. As appropriate, indicate if proposal requires P&S agreement IN Deed IN
Option agreement IN Other-describe: n/a

11. a.) Assessor info. (map/ block/ lot id.(s)): n/a b.) Tax classification type: n/a

12. Permits required: Zoning: n/a Historic Preservation: n/a Other: _____

13. Historic Commission Approval signoff (when required): n/a Date: _____

14. Funding: a.) Project Cost: \$ _____ Estimate: \$ 51,617.44 Professional Quote: \$ _____

b.) Requested from CPC: \$ 51,617.44 c.) Committed from other sources: \$ _____

d.) Annual anticipated total income: \$ _____ e.) Annual anticipated total expense: \$ _____

f.) Anticipated net income (loss): \$ _____ g.) Estimator name/company: _____

15. CCP Objectives - use codes from **Section 5** to indicate all that apply: 5.2.1

16. Project Timelines: Proposed Start Date: 7/1/21 Projected Complete Date: 6/30/22

17. Estimated Delivery Date of Completion Report to CPC: 12/30/21

18. Project description and explanation (attach additional sheets as needed): _____

See Attachment A - Housing Coordinator Description

19. Feasibility: See Attachment A - Housing Coordinator Description

20. List of attachments: Attachment A - Housing Coordinator Description; Attachment B - FY2022 Budget Estimate; Attachment C - 2020 Annual Report; Attachment D - Letters of Support; Attachment E - Approval Letter from DHCD for updated Housing Production Plan

21. Additional Information:

22. Management Plan: The Housing Coordinator position is managed jointly by the Town Manager and the Land Use Director. Budgeting, hiring, policy setting, and general oversight are the responsibility of the Town Manager. Day-to-day supervision is provided by the Land Use Director. The Housing Coordinator's desk is situated in the Land Use Department on the second floor of Town Hall.

23. Applicant Signature: _____ Date: _____

Co Applicant Signature: _____ Date: _____

Co Applicant Signature: _____ Date: _____

See signature on next page.

18. Project description and explanation (attach additional sheets as needed): _____

See Attachment A - Housing Coordinator Description

19. Feasibility: See Attachment A - Housing Coordinator Description

20. List of attachments: Attachment A - Housing Coordinator Description; Attachment B - FY2022 Budget Estimate;

Attachment C - 2020 Annual Report; Attachment D - Letters of Support; Attachment E - Approval Letter from DHCD
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Director. Budgeting, hiring, policy setting, and general oversight are the responsibility of the Town Manager. Day-to-
day supervision is provided by the Land Use Director. The Housing Coordinator's desk is situated in the Land Use
Department on the second floor of Town Hall.

23. Applicant Signature: Alan W. [Signature] Date: 1-12-21

Co Applicant Signature: _____ Date: _____

Co Applicant Signature: _____ Date: _____

ATTACHMENT A
HOUSING COORDINATOR DESCRIPTION

18. Project Description

This application requests CPA funding from the Community Housing category to fund the wages and benefits of the Housing Coordinator position (25-hours/week). The essential job functions include:

- Coordinate the updating and implementation of the Housing Production Plan.
- Monitor affordable housing units to ensure that all deed requirements are met.
- Research funding sources available to supplement CPA funds to create affordable housing.
- Prepare and coordinate applications for state and federal resources, including housing grants and loans, assistance and public services, promote, monitor and oversee housing projects throughout the required community application process.
- Act as liaison to various housing groups including the Affordable Housing Trust, Groton Housing Authority, Housing Partnership, and regional housing coordinators group.
- Assist Town boards and committees, and private housing developers during the pre-application process for new affordable housing.
- Provide information, referrals and other support to members of the public seeking affordable housing.
- Conduct lotteries for affordable housing units.
- Assist in the preparation of Requests for Proposals for housing projects.
- Perform other similar or related work as required.

This application meets several CPC Added Value Criteria (7.5.2):

- a) Proponent has a history of managing successful projects or can demonstrate their ability and competency to manage the project. The Housing Coordinator position was added in 2009 and has enabled the Town to directly monitor the development and retention of its affordable housing stock. The updated Housing Production Plan 2020-2025 is an example of the Housing Coordinator's competency to manage projects. The Housing Coordinator helped the Town secure the technical assistance grant through the Montachusett Regional Planning Commission to update the Housing Production Plan. The updated plan was approved by the MA Department of Housing and Community Development on August 3, 2020.
- b) Acquires/conserves/protects/preserves/restores/reuses resources, buildings, history threatened by inappropriate development, damage, decay, loss, etc. The Housing Coordinator position can support projects and initiatives that conserve, protect and restore existing buildings. For example, the Housing Coordinator position did support Town efforts to renovate the historic Kilbridge Antiques building (Calvin Boynton house) at 134 Main Street which resulted in three new affordable units.

- c) Serves a currently underserved population. The Housing Coordinator position provides information, referrals and other support to members of the public seeking affordable housing. Those requests include low and moderate income people seeking rentals, moderate income people seeking homeownership, and people with disabilities seeking supported or accessible housing.

Also, the Groton Housing Authority provides the majority of Groton's rental housing for residents with low and extremely low incomes. The Groton Housing Authority's state and federally funded budgets consistently underfund certain maintenance and capital improvement expenses. The Housing Coordinator position is charged with retaining existing affordable housing and so supporting adequate funding of the Groton Housing Authority is part of that charge whether those monies come from CPC grants or other Town appropriations.

- d) Preserves the essential character of the Town. Massachusetts General Law, Chapter 40B, mandates creation of ten percent of affordable housing by each municipality. Communities who have not reached the ten percent goal are subject to development projects that override many elements of local zoning. The Town of Groton is directing its own preferred ways of creating affordable housing by having flexible development zoning provisions, housing trust investment in certain affordable housing developments, and also the labor of the Housing Coordinator position to monitor the development and retention of the Town's affordable housing stock which allows the Town to assert its interests in a timely way. Directing and shaping development plans that include affordable housing can result in finished projects that consume less land, promote re-use of existing buildings, and align with the essential character of the Town.

19. Feasibility

The continuation of the Housing Coordinator position is feasible because it is an existing staff position that has been very beneficial to the Town since it was established in 2009. Expansion of the position to 25-hours per week in FY 2015 has enabled the Housing Coordinator to take on more projects and provide more services to those in need of housing.

**ATTACHMENT B
HOUSING COORDINATOR
FY 2022 BUDGET ESTIMATE**

WAGES			
FY 2021 HOURLY RATE	FY 2021 ANNUAL WAGES	FY 2022 ESTIMATED INCREASE (2%)	FY 2022 ESTIMATED ANNUAL WAGES
\$29.29	\$38,077.00	\$761.54	\$38,838.54
		Subtotal Wages	\$38,838.54
BENEFITS			
	FY 2021 HEALTH INSURANCE	FY 2022 ESTIMATED INCREASE (10%)	FY 2022 ESTIMATED HEALTH INSURANCE
			(at 62.5% for CPC)
	\$3,152.78	\$3,468.06	\$2,167.54
			FY 2022 MEDICARE (1.45% OF WAGES)
			(est. \$48 per quarter)
			\$563.16
			FY 2022 LIFE INSURANCE
			(at 62.5% for CPC)
			\$25.61
			FY 2022 RETIREMENT ALLOCATION
			(per Treasurer's report)
			\$10,022.59
		Subtotal Benefits	\$12,778.90
		TOTAL FY 2021 BUDGET ESTIMATE	\$51,617.44

Disclaimer: Please note that this proposed budget is an estimate only.



Town of Groton
173 Main Street
Groton, MA 01450

Fran Stanley
Housing Coordinator
fstanley@townofgroton.org
978.732.1913

Attachment C

Date: December 28, 2020
To: Bruce Easom, Chair of the Community Preservation Committee
From: Fran Stanley
RE: Annual housing report

This report focuses on affordable housing activities in Groton. The last report was written in October 2019 so this is largely a report on calendar year 2020 activities. The Housing Coordinator is charged with supporting existing affordable housing and working to create new affordable housing.

This position provides administrative support to the Affordable Housing Trust and the Housing Partnership and advises other boards as needed on affordable housing matters.

Monitoring

The Town of Groton is the monitoring agent for some affordable units; however, as a municipality, the Town has some responsibility for all affordable housing in town. On June 1, 2020, eight (8) units of subsidized rental housing were destroyed in a fire at Winthrop Place. The owner of Winthrop Place will decide whether to rebuild the apartment building. Typically, the Department of Agriculture's Rural Housing division agrees to re-instate rental subsidies for such multi-family units if that housing is rebuilt.

The Housing Coordinator worked with displaced households to find other housing. Others – including local private donors, the Town Trust Funds, state departments -- offered significant assistance both with temporary supports and the search for permanent housing. Losing housing to fire can be a traumatic and disruptive experience for anyone. Loss of subsidized rentals where the need outstrips supply and the tenant cannot afford a market rate rental is especially challenging. Currently, four (4) households are doubled up with friends and family, one (1) household resides in a skilled nursing facility, two (2) households have new permanent subsidized rental housing and one (1) household is in a private apartment.

As a part of monitoring, the Housing Coordinator tracks a number of affordable homeownership units to ensure that all deed requirements are met. For the units where the Town is specifically assigned as monitoring agent, monitoring tasks involve reviews of capital improvement requests, refinancing requests and assistance with resales. This year there are expected to be three resales of affordable homes (one closing is scheduled for tomorrow) where the Town is the assigned monitoring agent.

Housing Production Plan

On August 3, 2020, the Department of Housing and Community Development approved the Town's Housing Production Plan (HPP). This Housing Production Plan will be in effect from July 1, 2020 to June 30, 2025. A planner from the Montachusett Regional Planning Commission (MRPC) wrote the HPP under a District Local Technical Assistance Grant. The Housing Coordinator prepared the grant application and worked with the MRPC planner to solicit community input and supply any information needed to write the Plan.

The HPP is a planning tool used by the Commonwealth to gather local input on preferred ways to meet the outstanding need for affordable housing. If Groton meets production targets set in the Plan, then it is possible for Groton to control the pace of affordable housing development by use of the safe harbor mechanism. Absent an approved HPP, a town with less than ten percent (10%) affordable housing will remain subject to new MGL c. 40B developments.

Emergency Rental Assistance Program

With the onset of the Covid-19 pandemic in March 2020, shutdowns, illness, loss of income and continuing economic uncertainty have affected the ability of many households to pay their bills. Eviction, foreclosure and homelessness can have greatly negative consequences for those personally affected. In a pandemic, such housing disruptions have all of the same personal harms but have an additional negative public health aspect as it increases the spread of the virus. Temporary eviction moratoriums provided a helpful delay for evictions but did not address nonpayment of rent which was the root cause for most evictions. Data from the Federal Reserve Bank of Boston showed that Massachusetts renters worked in occupations that tended to be disproportionately impacted by Spring shutdowns. In addition, renter households usually have fewer assets to 'cover' in the event of job loss and income reduction.

In response, the Town of Groton launched a \$200,000 emergency rental assistance program using CPC funds to help income eligible renters in town. Reaching renter households earning up to eighty percent of the area median income (80% AMI), landlords for eligible applicants will be paid monthly grants for up to four (4) months. Research shows that rental housing lost by foreclosure or other forced sales in recessionary times tends to be re-offered to the market at higher rents. Therefore, a program to preserve existing tenancies benefits renter households, public health and helps to keep rents more affordable. This local program is sponsored by the Affordable Housing Trust and will supplement state assistance that may otherwise be available (through RAFT and ERMA).

Most (upwards of 88%) of Groton households are homeowners and the Housing Coordinator webpage provides an overview of homeowner support. Groton homeowners with federally backed mortgages typically will have some forbearance and payment deferral options under federal law. Groton homeowners with income loss earning less than fifty percent of the area median income (50% AMI) are eligible for state funded grants to prevent homelessness in the form of the RAFT program. Homeowners earning between fifty percent and eighty percent of the area median income (50 to 80% AMI) are eligible for state funded grants to prevent homelessness in the form of the ERMA program.

Affordable Housing Trust

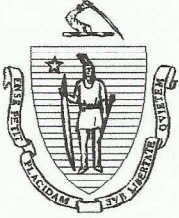
The Affordable Housing Trust is using the Housing Production Plan to explore ideas to create new affordable housing. The HPP highlights the development potential for town owned housing so the Trust started there. Rental housing is the greatest need. Low Income Tax Credit financing (LIHTC) is nearly the only funding source for subsidized rental housing. Also, rental projects benefit from a state policy that credits the Town with the total number of units in a rental development even if the project is majority market rate units. In this way, state policy incentivizes the production of rental units. For all of these reasons, the Trust is looking for a site suitable for a tax credit sized project which would be approximately 50 units.

The Trust is also looking at other ways to encourage affordable housing including through local zoning. Groton has good inclusionary zoning that has worked in practice. The Town has little to offer a developer interested in building multi-family housing. The Trust is surveying other Massachusetts towns for examples of multi-family local zoning that have allowed for the production of attractive, well-designed projects. Currently, developers can use MGL c. 40B on a Groton site but then there will be profit limitations. Profit limitations sometimes discourage otherwise capable developers from using 40B.

Accessory Dwelling Unit Bylaws

I wanted to point out a favorable zoning change that adds to Groton's housing diversity regardless of whether the units are strictly affordable. This year, Groton changed its zoning to allow attached ADUs by right. In addition, Groton's zoning now allows detached ADUs for the first time by special permit. The credit for these zoning changes is due to the steady and incremental efforts of the Planning Board.

Thank you for your interest in Groton's affordable housing.



Commonwealth of Massachusetts
**DEPARTMENT OF HOUSING &
COMMUNITY DEVELOPMENT**

Charles D. Baker, Governor ♦ Karyn Polito, Lieutenant Governor ♦ Jennifer D. Maddox, Undersecretary

August 3, 2020

Attachment E

Ms. Alison S. Manugian, Chair
Groton Board of Selectman
173 Main Street
Groton, MA 01450

RE: Housing Production Plan - Approved

Dear Ms. Manugian:

The Department of Housing and Community Development (DHCD) approves the Town of Groton's Housing Production Plan (HPP) pursuant to 760 CMR 56.03(4). The effective date for the HPP is July 1, 2020, the date that DHCD received a complete plan. The HPP has a five year term and will expire on June 30, 2025.

Approval of your HPP allows the Town to request DHCD's Certification of Municipal Compliance when:

- Housing units affordable to low and moderate income households have been produced during one calendar year, during the initial year of eligibility, totaling at least 0.5% (20 units) of year round housing units.
- All units produced are eligible to be counted on the Subsidized Housing Inventory (SHI). If you have questions about eligibility for the SHI, please visit our website at: www.mass.gov/dhcd.
- All units have been produced in accordance with the approved HPP and DHCD Guidelines.

I applaud your efforts to plan for the housing needs of Groton. Please contact Phillip DeMartino, Technical Assistance Coordinator, at (617) 573-1357 or Phillip.DeMartino@mass.gov, if you need assistance as you implement your HPP.

Sincerely,

A handwritten signature in black ink, appearing to read "Louis Martin", written over a horizontal line.

Louis Martin
Director, Division of Community Services

cc Senator Edward J. Kennedy
Representative Sheila C. Harrington
Mark W. Haddad, Town Manager, Groton
Takashi Tada, Land Use Director, Groton
Karen Chapman, Senior Planner, Montachusett Regional Planning Commission