

# Appendix B – CPA Project Application Proposal

[CPC Use Only]	Date Received:	Received By:	Assigned CPC #: 2026-
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This form may be copied. Please type or print clearly, answer all questions, use "N/A" if not applicable. Use additional paper as needed.

## 1-A Applicant Information

Last Name: <b>Haddad</b>	First Name: <b>Mark</b>
Organization(s)(as appropriate) <b>Town of Groton</b>	

1-B Regional Project? YES  NO  If YES, Town/Organization:

2 Submission Date: **February 21, 2025**

## 3 Applicant Address

Street: <b>173 Main Street</b>	City: <b>Groton</b>	State: <b>MA</b>	Zip: <b>01450</b>
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4 Phone: **978-448-1111** Email: **mhaddad@grotonma.gov**

## 5 CPA Purpose (Check all that apply)

Affordable Housing: <input checked="" type="checkbox"/>	Community Housing: <input checked="" type="checkbox"/>	Historic Preservation: <input checked="" type="checkbox"/>
Open Space: <input type="checkbox"/>	Recreation: <input type="checkbox"/>	

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: **n/a**

7 Project Address/Property Owner's Name: **173 Main Street, Groton, MA 01450**

8 Project Name: **Housing Coordinator**

**9 Additional Responsible Parties (If applicable)**

Role (specify)	Name	Address	Phone	Email
Property/Site Owner				
Project Manager	<b>Mark Haddad</b>	173 Main Street, Groton, MA 01450	978-448-1111	mhaddad@grotonma.gov
Lead Architect				
Project Contractor				
Project Consultants				
Other:	<b>Takashi Tada</b>	173 Main Street, Groton, MA 01450	978-448-1105	ttada@grotonma.gov
Other:				

**10 As appropriate, indicate if proposal requires:**

P&S Agreement:  Deed:  Option Agreement:  Memorandum of Understanding:   
 Other:  Describe: n/a

11-A Assessor Info (Map/Block/Lot ID(s)): n/a

11-B Tax Classification Type: n/a

**12 Permits required:**

Zoning:  Historic Preservation:  Other:  n/a

13 Historic Commission Approval Signoff (When Required): n/a Date:

14-A Project Cost: \$ **\$63,401.29** Estimate:  Professional Quote:

14-B Requested from CPC: \$ **\$63,401.29** 14-C Committed from OTHER Source: \$

If applicable:

Annual Anticipated Total Income: \$	n/a
Annual Anticipated Total Expense: \$	n/a
Anticipated Net Income (Loss): \$	n/a
Name of Estimator/Company:	n/a

15 CCP Objectives - Use CODES from Section 5 to indicate all that apply

5.2.1 - Encourage a diversity of housing types for range of income levels and ages.

16 Project Timelines

Proposed State Date: 7/1/2025

Projected Complete Date: 6/30/2026

17

Estimated Delivery Date of Completion Report to CPC: n/a

18 Project Description and Explanation (Attach Additional Sheets as Needed)

See Attachment A - Project Description

19 Feasibility

See Attachment A - Project Description

20 List of Attachments

Attachment A - Project Description  
Attachment B - FY26 Budget Estimate  
Attachment C - 2024 Annual Report  
Attachment D - Letters of Support

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 workspace is situated in the Land Use Department on the second floor of Town Hall.

23 Signature

Applicant Signature: <i>Matthew Goodell</i>	Date: <i>2/21/2025</i>
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. Another example of the Housing Coordinator's competency is the successful establishment of the Emergency Rental Assistance Program that assisted low-income households affected by the COVID-19 pandemic from January 2021 through June 2022.
- 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 supported 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 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 funding sources.

- 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 2026 BUDGET ESTIMATE**

<b>WAGES</b>			
<b>FY 2025 HOURLY RATE</b>	<b>FY 2025 ANNUAL WAGES</b>	<b>FY 2026 ESTIMATED INCREASE (2.5%)</b>	<b>FY 2026 ESTIMATED ANNUAL WAGES</b>
\$33.15	\$43,095.00	\$1,077.37	<b>\$44,172.38</b>
		<b>Subtotal Wages</b>	<b>\$44,172.38</b>
<b>BENEFITS</b>			
	<b>FY 2025 HEALTH INSURANCE</b>	<b>FY 2026 ESTIMATED INCREASE (10%)</b>	<b>FY 2026 ESTIMATED HEALTH INSURANCE</b> (at 62.5% for CPC)
	\$3,923.92	\$392.39	<b>\$4,316.31</b>
			<b>FY 2026 MEDICARE (1.45% OF WAGES)</b> (est. \$48 per quarter)
			<b>\$640.50</b>
			<b>FY 2026 LIFE INSURANCE</b> (at 62.5% for CPC)
			<b>\$36.92</b>
			<b>FY 2026 RETIREMENT ALLOCATION</b> (per Treasurer's report)
			<b>\$14,235.19</b>
		<b>Subtotal Benefits</b>	<b>\$19,228.92</b>
		<b>FY 2026 WAGES &amp; BENEFITS TOTAL</b>	<b>\$63,401.29</b>

*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@grotonma.gov  
978.732.1913

## Attachment C

Date: November 21, 2024  
To: Anna Eliot, Chair of the Community Preservation Committee  
From: Fran Stanley  
RE: Annual housing report

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This report focuses on affordable housing activities in Groton for 2024 and looks ahead to expected housing activity in 2025. 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.

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. There have been few resales this year. Escalating housing costs may be locking affordable homeowners into their present housing if there are not many affordable alternatives.

### **40B Comprehensive Permit project**

In June 2024, the Zoning Board of Appeals approved the 28-unit residential development named Heritage Landing located on Cow Pond Brook Road. If built, the development will have 7 affordable units. The approved permit calls for a combination of detached single-family condominiums with several duplex condominiums. Each unit will have 3 bedrooms and a garage.

The Town submitted a state grant application on behalf of the private developer to extend town water to the site. While still awaiting the Commonwealth's decision on the application, October's Fall Town Meeting declined to borrow the funds needed to construct the water line. The money would only be borrowed if the project won the grant and the grant monies would have fully refunded the funds advanced by the Town. Later in the fall, the Town learned that the Town's application was not successful.

There are several potential alternatives:

- Groton could reapply for a HousingWorks infrastructure grant;
- the developer could decide to pay for extending public water to the site; or
- the developer could sell the project to another party who is more ready to proceed.

### **Affordable Housing Trust**

The Affordable Housing Trust continues to look at town owned parcels to determine suitability for siting affordable housing. The Hoyts Wharf parcel may support a single house lot. The Trust is gathering permits and other feasibility data, in hopes of offering a parcel that is turnkey ready for development.

The Fieldstone Drive parcels have some promise and are also under review. The Trust is open to other opportunities beyond town owned land and is looking for opportunities to facilitate an affordable housing development.



## **Housing Partnership**

The primary role for a housing partnership is to assist developers seeking to build affordable housing in town. The Partnership has followed and offered support to both comprehensive permit projects.

The Partnership is attuned to the Planning Board's work on new multifamily zoning to comply with the Commonwealth's MBTA Communities law. Although not yet proposed, the goal is to create a zoning overlay that allows for by-right development of as many as 206 multifamily units.

Affordable housing needs to be a part of the any proposal that could produce that quantity of units. If the Town does not continue to produce new affordable housing, then the town's overall percentage of affordable units will slip, thus falling out of compliance.

## **MBTA Communities Zoning**

In 2025, the Planning Board is expected to bring an MBTA Communities zoning proposal to Town Meeting<sup>1</sup>. It will be important for municipal staff, as well as boards, to push out relevant information to residents so that Town Meeting can make an informed decision on the proposed zoning.

Note that the Supreme Judicial Court (SJC) is deciding a case about whether the Town of Milton must comply with the MTBA Communities law and pass compliant zoning<sup>2</sup>. The SJC heard oral arguments on the case in October 2024 and may issue a decision around February 2025 if the court sticks to its usual schedule.

## **Affordable Homes Act**

The Commonwealth passed a \$5.16 billion bond bill into law August of 2024. The state has passed large housing bond bills in the past. For example, take the 2018 \$1.8 billion housing bond bill which at that time was the largest that the state had ever passed. The state spent only 70% (or \$1.2 billion) of their theoretical \$1.8 billion limit. The state cannot carry unlimited debt as it is constrained by other state laws, so it is unlikely that \$5 billion will be directed to housing<sup>3</sup>. However, the 2024 law stands out from past legislative efforts, as there was an effort to address some longstanding bottlenecks, and to try some pilot projects. Two of the biggest changes are:

- the act directs much needed funding to deferred maintenance of the local housing authorities. **Why this matters:** The state built 43,000 apartments for low-income families and seniors. As this housing ages, the state has not kept up with ongoing maintenance and capital improvements. Waitlists for families and non-seniors with disabilities are out of reach for most (12 year plus waits) but seniors age 60 and up have a better path (average 2 to 4 year wait). For Groton seniors, a chance to move into a public housing authority apartment is often their best option for stable and decent housing; and
- the act allows accessory dwelling units (ADUs) statewide. **Why this matters:** Many municipalities have not allowed any ADUs or even by right duplexes. Allowing ADUs can be a low-cost way of increasing housing. California allowed ADUs starting in 2016 and many new units that are relatively affordable have come online. For Massachusetts, there may be a possibility for 6,000 to 10,000 new housing units statewide. Groton bylaws allow ADUs and the town has incrementally broadened the scope of allowed units. At October's Fall Town Meeting, the Town Meeting voters approved further bylaw changes that will align Groton's bylaw to the state zoning that will come online in February 2025. While there may be more Groton ADUs built, the larger impact will probably be from buildouts in other communities with ready access to town water and sewer.

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<sup>1</sup> As an adjacent small community, Groton has until December 31, 2025 to comply.

<sup>2</sup> Attorney General v. The Town of Milton (SJC Docket No. 13580).

<sup>3</sup> <https://www.newsfromthestates.com/article/much-ado-about-multibillion-dollar-housing-bond-bill> (June 13, 2024).

### **Rents and Home Prices Continue to Increase**

Zillow data sets the median rent across Massachusetts at \$3,000 a month. Groton has a small rental market with rents ranging this month from \$2,395 and \$2,500 to well-appointed luxury apartments in the low \$4,000s. The low rental inventory makes it hard to discern a meaningful average rent. In Groton, there have not been apartments renting for below \$2,000 regardless of condition.

Across Massachusetts, the average home value is \$623,131, up 5.6 percent over 2023 values<sup>4</sup>. Groton new construction continues to build higher end homes. There are currently 19 homes for sale in Groton ranging in price from \$550,000 to \$4,795,000. The median price is \$924,900 and the average price is about \$1,337,000.

### **Trend of Housing Insecurity for Low-Income Seniors and Families**

As in prior years, a number of Groton residents are stressed by housing insecurity and potential homelessness. For example, many seniors' income cannot support a market rate rent. While some seniors can pay their current rent, they will not have a reasonable alternative should those present tenancies end for whatever reason. So long as there are escalating rents and low inventory, there will be an increased likelihood that a tenant will lose their apartment at the end of a leasehold.

Income eligible seniors can apply for senior subsidized housing. Applications have increased due to the aging Baby Boom cohort, and the housing affordability crisis.

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

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<sup>4</sup> Zillow housing market data, searched November 19, 2024.

**ATTACHMENT D**  
**LETTERS OF SUPPORT**

**Affordable Housing Trust**  
**Planning Board**



**TOWN OF GROTON**  
Affordable Housing Trust



Becky Pine, *Chair*  
Carolyn Perkins, *Vice Chair*  
Phil Francisco, *Member*  
Charles Vander Linden, *Member*

January 26, 2025  
Anna Eliot, Chair  
Groton Community Preservation Committee

**RE: Support for Housing Coordinator funding**

Dear Ms. Eliot and CPC members,

The Affordable Housing Trust is, once again, happy to offer this letter in support of continued funding for the Housing Coordinator position using Community Preservation Act (CPA) funds. Among many other tasks that she fulfills, Fran Stanley, Groton's Housing Coordinator, serves as the Administrative Assistant for the Affordable Housing Trust. She does an outstanding job in this role and without her knowledge, expertise, and assistance, the Trust's organization and effectiveness would be greatly diminished.

Fran coordinates with all three of Groton's Housing Committees, and keeps them informed of housing-related legislation and educational programs and grant opportunities to help all of us in our goal of providing more affordable housing in Groton.

Over the past year, Fran attended and monitored the permitting process for two current 40B applications, Groton Center Farms, and Heritage Landing. She also provided support and assistance to a proposal to build low-income senior housing on the vacant "4<sup>th</sup> corner" near Shaw's in Groton. All three of these projects will provide much needed affordable housing in Groton, if and when they are built.

The Affordable Housing Trust has been judiciously using CPA funds to assess town-owned sites in Groton for the purpose of building affordable housing. Fran has effectively coordinated our dealings with hired contractors to manage our use of funds efficiently and prudently. Fran has also researched and provided background info on privately-owned sites that we have evaluated via site walks and other no-cost methods.

Groton is in the early stages of preparing an updated Housing Production Plan (mandated by the Commonwealth of MA), and it is likely that Groton will be voting on zoning to comply with the MBTA Communities Act at the spring Town Meeting. Fran will play a significant role in both of these efforts, to gather important data for the Housing Production Plan and to help the public understand the MBTA zoning proposal.

In addition to coordinating with the three housing committees in Groton, Fran works directly with Groton residents on housing needs and questions. She is always up to date on where people in need might be able to find housing, and she helps them file the necessary paperwork to apply for any vacancies. Fran does this hugely important work in her consistently calm and compassionate manner.

Groton is lucky to have Fran in the position of Housing Coordinator. Her knowledge and expertise are invaluable in the effort to provide more affordable housing in Groton. We wholeheartedly support the use of CPA funds to pay her salary.

A handwritten signature in black ink that reads "Becky Pine". The script is fluid and cursive, with the first letters of "Becky" and "Pine" being capitalized and prominent.

Becky Pine  
Chair, Affordable Housing Trust



Office of the  
PLANNING BOARD

## TOWN OF GROTON

173 Main Street  
Groton, Massachusetts 01450  
Tel: (978) 448-1105  
Fax: (978) 448-1113  
[Planning@grotonma.gov](mailto:Planning@grotonma.gov)

January 23, 2025

Ms. Anna Eliot, Chair  
Community Preservation Committee  
173 Main Street  
Groton, MA 01450

RE: Support for Housing Coordinator Position – FY26 CPA Funding

Dear Ms. Eliot and CPC members:

The Groton Planning Board voted unanimously on January 23, 2025, to support the Town of Groton's application for Community Preservation Act (CPA) funding in FY26 to pay for the Housing Coordinator position. The Planning Board firmly believes the Town is well served by the Housing Coordinator, and the annual authorization of CPA funds to pay for this position provides an excellent return on investment.

In the past year, the Housing Coordinator ensured the Town's Affordable Housing needs and interests were factored into the review process for the Heritage Landing Comprehensive Permit application pursuant to M.G.L. Chapter 40B. In particular, the Housing Coordinator provided a thorough review of the Comprehensive Permit approval decision for Heritage Landing, which would add seven units to Groton's Subsidized Housing Inventory.

The Housing Coordinator provides guidance, as needed, to people in need of more affordable housing options. This vital role is often underappreciated, but will continue to be essential in the face of rising costs and limited supply of housing. In addition, the Housing Coordinator provides valuable input to the Planning Board regarding compliance with the multi-family zoning requirements for MBTA Communities.

The Planning Board urges you to act favorably on the Town of Groton's application for CPA funding in FY26 for the Housing Coordinator position.

Sincerely,

Scott Wilson, Chair  
Groton Planning Board