Town of Groton Housing Production Plan
2026 - 2031





Prepared by the Montachusett Regional Planning Commission (MRPC)

And funded by the Massachusetts District Local Technical Assistance (DLTA) Program

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EXECUTIVE SUMMARY

Introduction and Background

Groton had its precarious beginnings when John Tinker followed Native American Trails from the Bay area and settled near the mouth of Nod Brook on the Nashua to set up his trading post to do business with the Nashaway Native Tribe. The area was known as Petapawag, a Native American name for swampy land. Adventuresome families soon followed on foot or on horseback and found it a good place for the necessary farming and fishing.

In 1655, a trading post evolved into a formal settlement called The Plantation of Groton, which encompassed all of what is now Groton and Ayer, nearly all of Pepperell and Shirley, a large part of Dunstable and Littleton, as well as smaller parts of Harvard, Westford, Nashua, NH, and Hollis, NH. It was named in honor of one of the original Selectmen, Dean Winthrop, who was born in Groton, Suffolk County, England.

In 1676, during the King Philip's War, Native Americans attacked the town and burned down all but four garrison houses. The surviving residents fled to Concord and other safe havens returning two years later to rebuild the town. As Groton's population grew so did many supporting industries including a soapstone quarry, a large hop-growing industry, a brick factory, a sawmill, a grist mill, and a pewter mill which produced tea pots, plates, cups, and buttons.

West Groton lies within a "V" formed by the Nashua and the Squannacook rivers. The old red brick Groton Leatherboard factory still stands on the Squannacook River as an example of the late industrial period of a New England mill village. West Groton has its own post office, fire station, and water department. In the past, other areas of Groton were designated as east, south, and north, but only West Groton's name survived.

The Lost Lake area was created at the turn of the century through damming nearby streams and flooding an existing field. It was popular as a summer resort for city residents and today both permanent and summer residents live there.

With an area of 32.54 square miles, Groton is the largest town in Middlesex County and is located 32 miles northwest of Boston and 27 miles north, northeast of Worcester. The Town is surrounded by the towns of Ayer, Dunstable, Littleton, Pepperell, Shirley, Townsend, Tyngsborough, and Westford. There are 106 miles of plowed or maintained roads within Groton. Town Hall is 320 feet above sea level, and the highest elevation is at Chestnut Hills at 516 feet above sea level. Groton is drained by the Nashua and Squannacook Rivers and the center of Groton is dominated mainly by Gibbet Hill, with several other large hills throughout the town.

Groton is governed by a Town Manager, five-member elected Select Board, and Town Meeting. The Town employs a Housing Coordinator who manages and coordinates housing issues within the Town. Groton also has a five-member elected

Housing Authority which was formed in 1982 and is active in the Town's affordable housing policy and owns several affordable housing units. The Groton Housing Partnership is a five-member board appointed by the Select Board to work with private developers and various Town boards involved in the permit process to evaluate proposals and make recommendations, in support of affordable housing. In 2008, the Town Meeting accepted M.G.L. Chapter 44 Section 55C, Municipal Affordable Housing Trust Fund, adding it to the Town's Bylaws. The purpose of the Trust is to provide for the preservation and creation of affordable housing in Groton for the benefit of low- and moderate-income households. Groton has dedicated many resources to create affordable housing for all.

The Town of Groton has long been associated with education; initially for its two prestigious private secondary schools – Lawrence Academy (founded 1793) and Groton School (founded 1884) and later for its public schools. Groton shares the Groton-Dunstable Regional School District (GDRSD) with the Town of Dunstable and is also a member of the multi-town district that comprises the Nashoba Valley Technical High School in Westford. The GDRSD is ranked highly in the State as an excellent district for education and this fact brings families to the community, creating a housing demand, which in turn increases housing prices and creates an ever-increasing need for affordable housing.

Based on the Massachusetts Executive Office of Housing and Livable Community's (EOHLC) most recent data on Chapter 40B Subsidized Housing Inventory (SHI), Groton has 4,114 year-round housing units, of which the state currently counts 220 units as affordable, representing 5.35% of the year-round housing stock. Of the 220 units, 173 are rental units and 47 are ownership units; 74 units are restricted as affordable in perpetuity and the remaining 146 units have varying dates of restriction expiration, the earliest being 2029. The EOHLC recalculates year-round housing units in accordance with the federal Decennial Census. When the 2030 Decennial Census is completed the percentage of affordable units is expected to decrease based on the increased number of year-round housing units.

Groton has an active Affordable Housing Trust which has been working to proactively create new affordable housing units. The Planning Board has shepherded good incremental changes to the Accessory Dwelling Unit bylaw which can allow for 'small a' affordable units.

Some efforts have not yet produced new affordable housing. Under state zoning, the Zoning Board of Appeals issued two comprehensive permits in the past few years. Neither project has been built. Relying upon the Town's senior housing bylaw, the Planning Board permitted a rental development with affordable units in the Four Corners neighborhood. This project has not been built. And time will tell with other efforts. For example, Town Meeting approved MBTA Communities zoning in the Fall of 2025. A developer has recently permitted a 200-unit rental development which would create 20 new affordable units. If built, this project will be instructive as it is the same property – an excellent location for housing – where the developer did not act on its comprehensive permit as it was deemed uneconomic under present conditions. In this instance, the less onerous MBTA Communities zoning may have helped to move the needle – tipping an uneconomic project into feasibility.

To meet the 10% required minimum of affordable housing units, Groton will need an additional 192 units. Since 2020, Groton lost 8 rental units to a fire but added 4 units due to the siting of a new group home.

This Housing Production Plan suggests a range of options to meet pressing local housing needs and to bring Groton to the State 10% threshold, presenting a proactive housing agenda of Town-sponsored initiatives. Due to the rising costs of homeownership, including escalating energy costs and taxes, some residents are finding it increasingly difficult to afford to remain in Groton. Children who grew up in the town are now facing the possibility that they may not be able to return to raise their own families locally. Long-term residents, especially the "empty nesters" and elderly, are finding themselves less able to maintain their homes and keep up with increased real estate taxes, but unable to find alternative housing that better meets their current lifestyles. Families are finding it more difficult to "buy up", purchasing larger homes as their families grow. Municipal and local business' employees are increasingly hard pressed to find housing that is affordable in Groton. Suitable housing options are needed to meet all these local needs.

Purpose

This Housing Production Plan (HPP) update has been designed to guide the expansion of affordable housing opportunities in Groton. It represents a management tool for ensuring that timely progress is made toward meeting the town's affordable housing goals and is based on a comprehensive needs assessment and a thorough analysis of existing conditions, demographic trends and local and regional market forces. It identifies the constraints that have limited affordable housing production in Groton, and the town's efforts to mitigate them. This HPP also identifies opportunities and strategies the Town will pursue to meet its goal of providing housing for residents across a broad range of income, age, and needs.

The HPP describes the mix of housing units required to address the identified needs and a time frame for their production. It recommends a few regulatory reforms and policies to expand local development capacity and includes preservation tactics as well as new production initiatives and anticipates a significant role for both private and town-initiated development.

Organization

This plan is designed to comply with the Massachusetts Executive Office of Housing and Livable Community's (EOHLC) Housing Production Plan Regulation, M.G.L. 760 CMR 56.03(4), and follows the structure outlined in the Housing Production Plan Guidance, with the addition of an Executive Summary and Existing Municipal Tools and Resources sections.

- Section I: Executive Summary
- Section II: Comprehensive Housing Needs Assessment
- Section III: Existing Municipal Tools and Resources
- Section IV: Housing Goals
- Section V: Implementation Strategies

This HPP takes into consideration other planning documents and meetings that the Town has completed:

- Groton Master Plan, November 2024, the Town's most recent master plan.
- Groton Housing Production Plan 2020-2025.
- "Housing Production Plan Survey" completed during the summer and fall of 2025.
- Public meeting minutes and agendas from recent Groton Affordable Housing Trust and the Groton Housing Authority meetings.

Summary of Housing Needs Assessment

This section summarizes the demographic trends affecting future growth, existing housing stock, and future housing needs. Analysis of census data, population, and housing projections, as well as defining development constraints and limitations and how to mitigate them are contained in this section. A review of the community's infrastructure capacity and future expansion are also included in this assessment. This section identifies the town's existing and planned affordable housing resources – those officially recognized on Groton's Subsidized Housing Inventory (SHI), as well as units on the private market – and reports on the town's organizational, administrative and regulatory framework as they relate to affordable housing. Lastly, it looks at challenges and opportunities specific to Groton. Key findings from the housing needs assessment in Groton are as follows:

- The total population increased 83.1% from 1980-2023 with a projected additional increase of 14% by 2050 to 12,874.
- The median age increased 18.5% from 34.1 years in 1990 to 40.4 years in 2023.
- The number of young adults aged 25-34 years decreased 27% from 1990 to 2023.
- From 1990 to 2023, the number of residents over 65 years old has increased 214%.
- The number of children under five years old has decreased 22% from 1990-2023.

- School enrollment in the district has decreased 7% since the year 2000.
- Approximately 804 people or 14% of the population of Groton are estimated to have a disability.
- Groton has 305 veterans out of the civilian population of 8,139 persons older than 18.
- 66% of Groton residents have earned a bachelor's degree or higher.
- The Groton median household income (includes the incomes of the householder and all other individuals 15+ in the household, whether related or not) is $189,180. Groton's median family income (includes the income of only two or more people related by birth, marriage, or adoption), is $241,103, whereas the HUD median family income, also for a family of four, for this region is $136,900.
- A family of four at 80% of median family income making $192,882.40 might typically be able to purchase a $578,647.20 home. Groton single family homes have an average assessed value of $761,387 and there are few homes listed in an affordable price range.
- Groton has 3,668 households, of which 998 or 27% are collecting income from Social Security and 66 or 1.8% are collecting income from Supplemental Security for disability.
- Of the 3,668 households, 97 are collecting food stamps/SNAP benefits.
- Of the 3,668 households, 1,148 or 31%, earn less than $100,000 per year.
- 1,116 householders over 65 years old have a median income of $76,250.
- 28.5% of households are a person living alone, with 11.6% of those being over 65 years old.
- 89% of housing units are owner occupied and 11% are renter occupied.
- Residents are considered cost burdened when they pay more than 30% of their gross monthly income on housing costs. Currently, the cost burdened designation describes: 22% of homeowners without mortgage, 59% of homeowners with a mortgage, and 42% of renters.
- According to Realtor.com, as of October 2025, the median listing price of a home in Groton was $950,000 and the median sales price was $817,500.
- Since 2000, home values have increased 241% and property tax bills have increased 176%.
- The numerical goal for annual affordable housing production is at least 0.5% of Groton's total units (4,114) or 21 units/year.
- Groton has a total of 220 affordable housing units, or 5.35% of total housing units, 173 of which are rentals and 47 of which are ownership units.
- Of Groton's Subsidized Housing Units, 74 are designated as affordable in perpetuity and the remaining 146 units have expiration dates beginning in 2029.

- Groton has limited water and sewer infrastructure. Approximately 35% of residential properties are on town water and only 10% are on town sewer
- Groton has some town-owned properties to evaluate for housing needs.

Summary of Affordable Housing Goals

A. Diversify Housing Options
B. Preserve Existing Subsidized Housing Inventory (SHI)
C. Leverage External Housing Resources
D. Achieve Safe Harbor (10% SHI)

Summary of Implementation Strategies

A. Remove Regulatory Barriers
B. Acquire Chapter 61 Land
C. Strengthen Trust & Regional Ties
D. Partner with Non-Profits
E. Secure External Funding
F. Protect At-Risk Units
G. Educate the Community
H. Implement MA Sustainable Development Principles & Smart Growth Concepts

HOUSING NEEDS ASSESSMENT

The Housing Needs Assessment is important for evaluating existing conditions and future projections regarding population and housing demographics. This exercise is a critical part of determining where the greatest need for housing is by collecting data on existing populations, income levels, and market trends in housing, and using that information for decision making and developing a complete and effective assessment.

Demographics

Population

According to the U.S. Census Bureau, 2019-2023 American Community Survey (ACS) 5-Year Estimates, the total population of Groton is 11,265. **Table 1** shows population totals since 1980 for Groton and its surrounding communities and rates of growth for each. Over the 33-year period from 1990 to 2023, Groton had one of the highest growth rates in the area at 50%. Only Dunstable climbed at a slightly higher rate of 50.9% respectively since 1990. Examining the 43-year period from 1980 to 2023, shows a similar trend of Groton experiencing higher growth rates then all municipalities apart from Dunstable and Tyngsboro. This high rate of growth can most likely be attributed to the reputation of the local school district, growth driven by regional migration patterns expanding westward from 495, the availability of local goods and services, and Groton's natural beauty. These factors bring families to the Town as is evidenced in **Table 2** showing the high increases over the years in the numbers of school aged children and their parents.

Table 1. Regional Population Growth

GEOGRAPHY	*Population Totals*						*Population Growth Since 2019-2023 ACS Estimates*				
	1980 Census	1990 Census	2000 Census	2010 Census	2020 Census	2019-2023 ACS	3 Year Growth %	13 Year Growth %	23 Year Growth %	33 Year Growth %	43 Year Growth %
Groton	6,154	7,511	9,547	10,646	11,315	11,265	-0.4%	5.8%	18.0%	50.0%	83.1%
Ayer	6,993	6,871	7,287	7,427	8,479	8,491	0.1%	14.3%	16.5%	23.6%	21.4%
Dunstable	1,671	2,236	2,829	3,179	3,358	3,375	0.5%	6.2%	19.3%	50.9%	102.0%
Littleton	6,970	7,051	8,184	8,924	10,141	10,150	0.1%	13.7%	24.0%	44.0%	45.6%
Lowell	92,418	103,439	105,167	106,519	115,554	114,799	-0.7%	7.8%	9.2%	11.0%	24.2%
Pepperell	8,061	10,098	11,142	11,497	11,604	11,656	0.4%	1.4%	4.6%	15.4%	44.6%
Shirley	5,124	6,118	6,373	7,211	7,431	7,017	-5.6%	-2.7%	10.1%	14.7%	36.9%
Townsend	7,201	8,496	9,198	8,926	9,127	9,052	-0.8%	1.4%	-1.6%	6.5%	25.7%
Tyngsborough	5,683	8,642	11,081	11,929	12,380	12,424	0.4%	4.1%	12.1%	43.8%	118.6%
Westford	13,434	16,392	20,754	21,951	24,643	24,584	-0.2%	12.0%	18.5%	50.0%	83.0%
Middlesex County		1,398,468	1,465,396	1,503,085	1,632,002	1,622,896	-0.6%	8.0%	10.7%	16.0%	
Massachusetts	5,737,037	6,016,425	6,349,097	6,547,629	7,029,917	6,992,395	-0.5%	6.8%	10.1%	16.2%	21.9%

Source: US Decennial Census & ACS 5-Year Estimates

Other indicators in **Table 2** show that since the 1990 Census the group under age five has decreased by 21.7% and the 25-34-year-old age group has decreased 27%, both indicating families with young children, college graduates, and first-time home buyers have not been able to move into Groton, most likely due to the high cost of housing. This reveals a need for starter housing that these groups can afford. This could be rentals or smaller one- to three-bedroom ownership units - first-time homes.

Table 2. Population Changes by Age Group

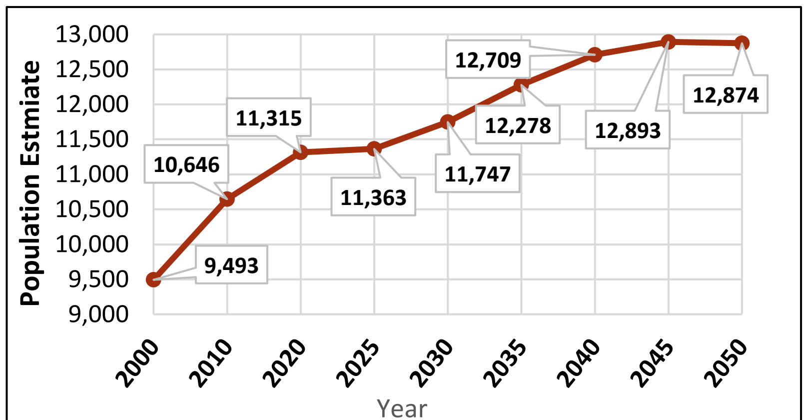
AGE GROUP	1990 Census	2000 Census	2010 Census	2020 Census	2019 - 2023 ACS	% Change '20 -'23	% Change '10 -'23	% Change '00 -'23	% Change '90 -'23
Under 5	618	837	517	487	484	-0.6%	-6.4%	-42.2%	-21.7%
5-19	1,671	2,436	2,750	2,485	2,853	14.8%	3.7%	17.1%	70.7%
20-24	435	244	384	704	727	3.3%	89.3%	198.0%	67.1%
25-34	1,176	968	672	881	859	-2.5%	27.8%	-11.3%	-27.0%
35-44	1,595	2,155	1,485	1,299	1,460	12.4%	-1.7%	-32.3%	-8.5%
45-54	972	1,505	2,363	1,746	1,360	-22.1%	-42.4%	-9.6%	39.9%
55-64	469	734	1,438	1,987	1,719	-13.5%	19.5%	134.2%	266.5%
65-74	351	362	584	1,115	1,090	-2.2%	86.6%	201.1%	210.5%
75-84	189	236	289	448	561	25.2%	94.1%	137.7%	196.8%
Over 85	35	70	164	163	152	-6.7%	-7.3%	117.1%	334.3%
Total	7,511	9,547	10,646	11,315	11,265	-0.4%	5.8%	18.0%	50.0%
Median Age	34.1	36.5	42.5	43.5	40.4	-7.1%	-4.9%	10.7%	18.5%

Source: US Decennial Census & ACS 5-Year Estimates

The groups over 55 years old have grown at a high rate over time, indicating that there is an immediate need for housing suitable for those hoping to stay in the town in which they raised their families. Once established in Groton, and having raised their families, older Groton residents are unable to move into smaller homes in Groton and are unable to afford the high taxes of the larger homes they raised their families in. The group that increased the most since 1990 is residents over 85 years old, growing a whopping 334.3%. In addition, the median age in Groton has increased from 34.1 years in 1990 to an estimated 40.4 in 2023, an 18.5% increase. To be a successful, diverse community, all levels of income should be able to afford to live in a community like Groton. Having no homes affordable to young families, returning college graduates, vital service providers, trade professionals, and local workers will affect the makeup of the Town.

As seen in **Figure 1**, UMass's population projections show a modest increase at a pace the town can adapt to in planning for infrastructure improvements and school district adjustments.

Figure I. Groton Population Projections



Source: UMass Donahue Institute Population Estimates Program

Households

The household composition of Groton in **Table 3** shows that 75.2% of households consist of families, which is typical in a community with a reputation of good school systems, access to jobs and services, and other beneficial factors. The data suggests that 725 residents are living alone, with 452 or 12.3% (of total residents) of those being over age 65. Also, of Groton's 2023 ACS estimated population of 11,265, 804 people (14%) experience living with a disability, indicating a strong need for accessible housing. Groton also has a strong homeownership status with 86.7% of occupied housing units being owner occupied and 10.3% being rental properties, per **Figure 4**.

Table 3. Household Composition

Total Occupied Housing Units	3,668	% of Total Households
Household Size		
One Person	725	19.8%
Two Person	972	26.5%
Three Person	697	19.0%
Four or More Person	1,274	34.7%
Family Households	2,757	75.2%
Family with Children	1,507	41.1%
Married Couple Families	2,381	64.9%
Married Family with Children	1,247	34.0%
Other Family Households	376	10.3%
Female Householders, No Spouse	237	6.5%
Female Householder with Children	175	4.8%
Male Householders, No Spouse	139	3.8%
Male Householder with Children	95	2.6%
Non-Family Households	911	24.8%
Living Alone Householders	725	19.8%
Age 15 to 34 Living Alone	-	-
Age 35 to 64 Living Alone	273	7.4%
Over Age 65 Living Alone	452	12.3%

Source: 2019 - 2023 ACS 5-Year Estimates (S2501 & B11005)

Race and Ethnicity

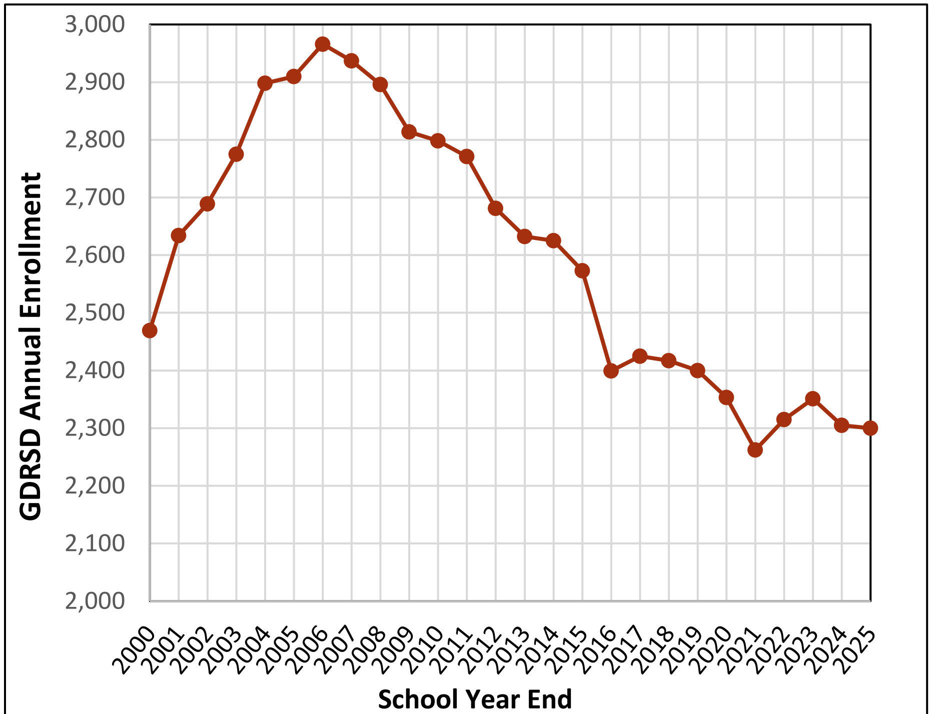
Table 4, Groton Population by Race and Ethnicity indicates that Groton is becoming more diverse with an increase of Asians, persons of two or more races and Hispanic or Latino persons. The data also indicate that Groton is losing American Indian populations and experiencing stagflation within the Black or African American populations. We cannot speculate on why these populations are dormant or decreasing.

Table 4. Groton Population by Race and Ethnicity

RACE/ETHNICITY	1990 Census	2000 Census	2010 Census	2020 Census	2019-2023 ACS	Absolute Change since 1990	% of 19 - 23' ACS
Total Population	7,511	9,547	10,646	11,315	11,265	3,754	-
White	7,378	9,198	9,964	9,761	9,566	2,188	84.9%
Black or African American	53	32	45	145	114	61	1.0%
American Indian & Alaska Native	15	12	7	14	0	-15	0.0%
Asian	58	92	293	583	676	618	6.0%
Native Hawaiian & Pacific Islander	0	2	1	4	0	0	0.0%
Other Race (unspecified)	7	6	8	149	71	64	0.6%
Two or More Races	**NA**	96	135	659	838	-	7.4%
Hispanic or Latino	**NA**	109	193	434	440	-	3.9%

Source: US Decennial Census & ACS 5-Year Estimates

Figure 2. GDRSD Student Enrollment 2000 - 2025



Source: MA Dept. of Elementary and Secondary Education - School & District Profiles

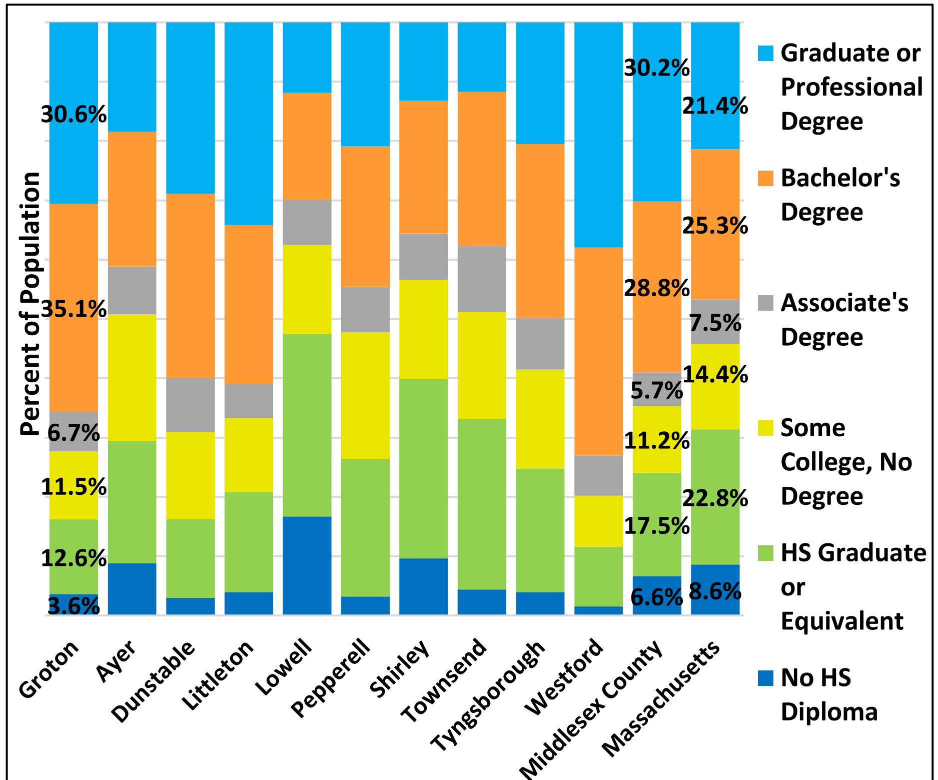
School Enrollment

Figure 2 shows school enrollment over the past 25 years in the Groton-Dunstable Regional School District (GDRSD). The data show that there was a high point in enrollment during 2006 (2,966 students), with a steady decline ever since to a total of 2,300 students in 2025; a decline of 22.5%. This is a trend that is occurring statewide but could also indicate the decline in families with children moving into the community, most likely due to the high cost of housing and lack of affordable starter homes.

Educational Attainment

Groton has a high level of educational attainment, which correlates to the relatively high-income level of residents. **Figure 3** compares the educational attainment of residents over age 25 in Groton and surrounding communities. In Groton, over half (65.7%) of residents have earned a bachelor's degree or higher, higher than Middlesex County (59.0%) and considerably greater than Massachusetts (46.7%).

Figure 3. Educational Attainment of Groton & Comparison Communities



Source: ACS 2019-2023 5-Year Estimates (B15003)

Housing Characteristics

The following section examines Groton's current housing supply and how it has changed over time. Understanding housing type, age, tenure, vacancy, and recent development will contribute to an understanding of the current need and demand in Groton and thereby help inform future housing production planning.

Housing Type and Age

According to 2023 ACS 5-year Estimates of the 3,782 total housing units in Groton, 3,668 or 97% are occupied; 79% are single-family detached dwelling units; and 22% were built before 1939. In a parcel count analysis from data obtained from the MA Department of Revenue, 74% of parcels are classified as single-family, 8% are classified as condos, and 4% are classified as multifamily or apartments. **Table 5** shows the changes in parcels over the last 20 years in Groton. The high decrease in Chapter 61 parcels shows undeveloped properties removed from tax-exempt status such as forestry, agriculture, and recreation. Most of these parcels would likely be used for housing developments.

Table 5. Parcel Type Change

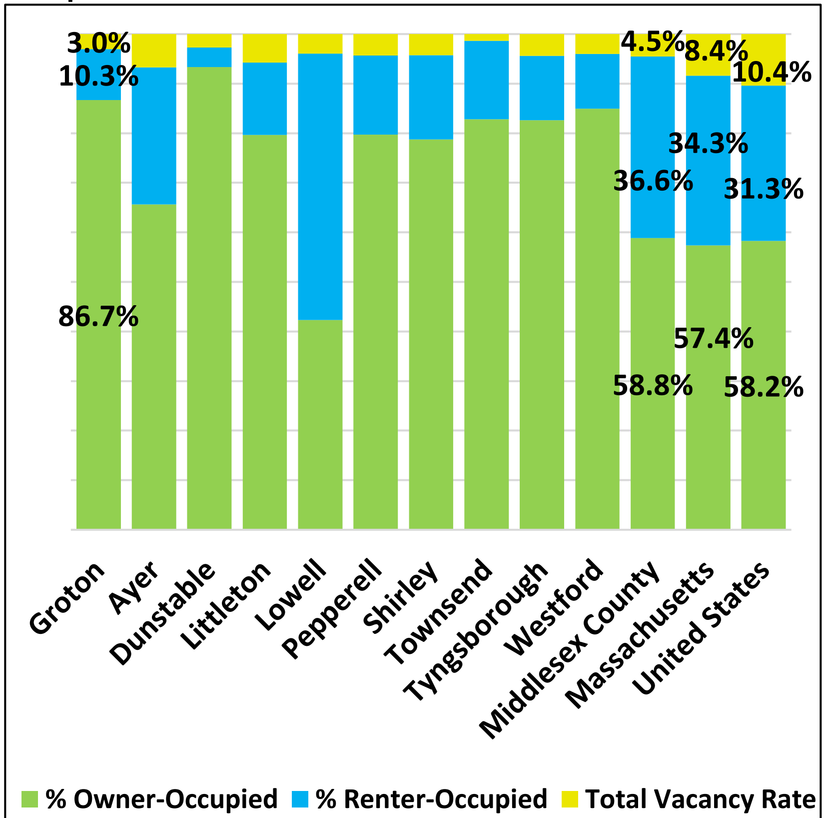
PARCEL TYPE	FY2005	FY2025	20 YEAR % CHANGE
Single Famly	2,990	3,277	9.6%
Condos	104	341	227.9%
Two-Family	160	135	-15.6%
Three-Family	14	10	-28.6%
Apartment	14	13	-7.1%
Commercial	100	90	-10.0%
Industrial	17	12	-29.4%
Chapter 61	103	82	-20.4%
Vacant	644	442	-31.4%

Source: MA DOR Databank Reports - Parcel Count and Valuations by Use (FY05, FY25)

Housing Tenure and Vacancy

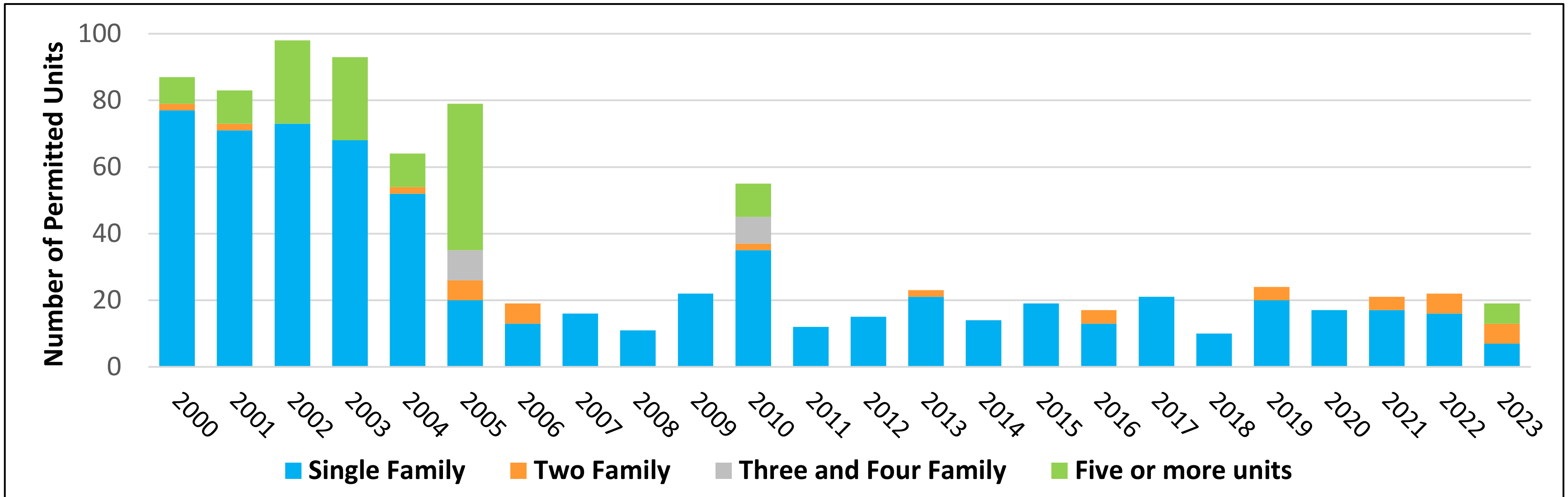
Figure 4 shows Groton has a total vacancy rate of 3.0%, which is lower than Middlesex County, Massachusetts, and the U.S. but is similar to total vacancy rates of the comparison communities.

Figure 4. Housing Tenure and Vacancy Rates in Groton & Comparison Communities



Source: ACS 2019-2023 5-Year Estimates (DP04)

Figure 5. Groton Housing Units Permitted



Source: U.S. Census Bureau - Annual Building Permit Survey

Groton has one of the highest ownership rates (86.7%) out of the surrounding communities, only being outpaced by Dunstable (93.3%). Only Dunstable (3.9%) has a lower percentage of rental units than Groton (10.3%).

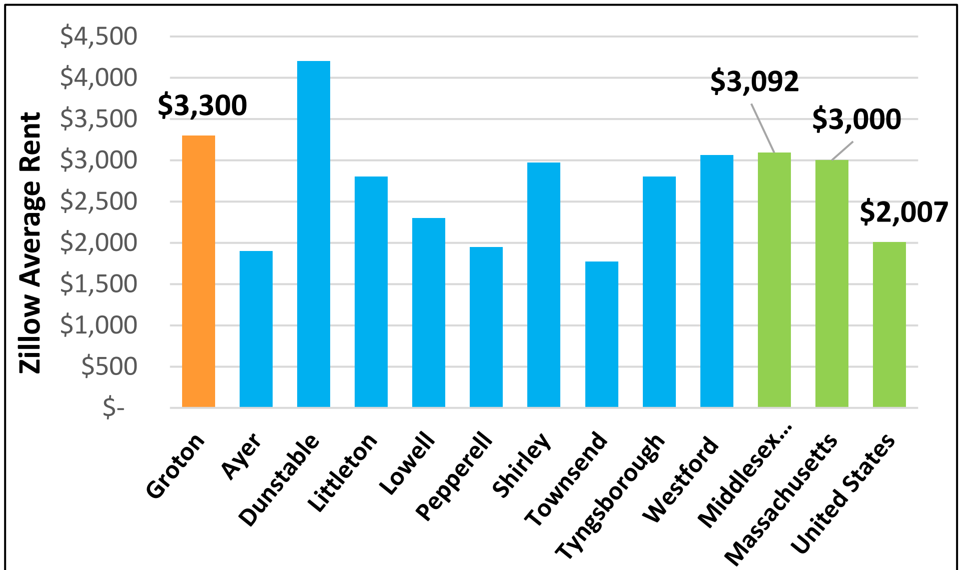
Housing Units Permitted

As can be seen in **Figure 5**, Groton had large growth in housing units in the early 2000s with a slowdown prior to the 2008 financial crisis and following recession of 2009-2010, and after the recession the majority of units built were single family homes. Multifamily rentals are a need in Groton that has not been fulfilled over the last fifteen years.

Development Pipeline

In addition to the recently approved **Hayes Woods** nine-lot market-rate subdivision (an inclusionary zoning project which originated as a larger twenty-two-lot proposal with six affordable units before being scaled down below Groton's ten-unit inclusionary threshold) the Town is also reviewing several larger projects that meaningfully shape the current development pipeline. **Heritage Landing**, a 40B comprehensive project permitted twenty-eight-unit homeownership development on Cow Pond Rd., includes seven affordable units and awaits final financing and utility coordination. At **797 Boston Road**, a twenty-four-unit age-restricted multifamily project with twelve affordable units has received its special permit but has not begun construction. The largest active proposal, **Fox Howe Groton** at 500 Main St., originated as a Chapter 40B comprehensive permit project under the name "Groton Farms". Deemed not economically feasible, the developer obtained approval for a similar two hundred rental units under Groton's new MBTA Communities multifamily zoning, which is expected to produce twenty affordable units. Additional activity includes **Gratuity Brook Farm Estates**, a proposed twenty-four-unit age-restricted subdivision (no affordable units, but includes an anticipated donation to the Affordable Housing Trust), and **Casella Acres/Meadows** on Wyman Rd., an inclusionary zoning project anticipated to yield approximately six single-family lots. Collectively these projects demonstrate both steady residential demand and a shift towards higher-density, mixed-tenure developments that can support Groton's long term housing goals.

Figure 6. Zillow Mean Rent in Groton & Comparison Communities



Source: Zillow Rental Manager Market Trends Data (Data Accessed September 2025)

Housing Market Conditions

Housing market conditions influence affordability of the housing stock within a community. Competitive housing markets tend to have a limited supply of available units (ownership or rental), compared to the number of households looking to live in or move to the community. This can lead to increasing housing prices and rents. These factors can significantly reduce affordability within a community, both for potential new residents and existing residents who can no longer afford their current unit.

Median Sales Price

According to Realtor.com, as of October 2025, the median listing price of a home in Groton was $950,000 and the median sales price was $817,500. Current listings as of October 9th, 2025 total 37 homes, from a low price of $443,500 (a 2 bedroom condo) to a high price of $3.45 million (5 bedroom single family home with 7.43 acres). The next lowest price that is market rate as opposed to an affordable unit is a condo for sale at $499,900. The three-year trend in the housing market showed an average of 46 days on the market and a 0.95% increase above asking price vs the selling price. This indicates a seller's market, where there are more individuals looking to buy than there are available homes.

Gross Rents

Figure 6 shows the median rents in Groton and surrounding communities based on Zillow Home Values Index Estimates. The data indicates that rents in Groton are above that of most comparison communities, Middlesex County, the State as a whole and the country. The only comparison community with higher median rent is Dunstable, possibly due to its closer proximity to highways and major arterials connecting to Metro West employment hubs. Groton's high rent is likely also influenced by the limited supply of rental options, shown in **Figure 4**.

Home Values

According to the MA Department of Revenue, the median home values in **Table 7** show the median assessed values of single-family dwellings in Groton and surrounding communities and are not necessarily the value the units would sell for on the open market. The data suggests that since the year 2000, Groton's values have increased 241%; with Ayer, Littleton, Lowell, Shirley, and Tyngsborough's values growing at a greater rate. Groton's values had nearly doubled from 2000 to 2010 but due to the recession in 2009-2010, construction was slowed, but development and values have been climbing since that time. Between FY2020 and FY2025 Groton's value increased by 42.09%, an indicator of high local demand for housing.

Table 6. Average Single-Family Property Tax Bill

	AVERAGE SINGLE-FAMILY DWELLING PROPERTY TAX BILL								
Municipality	FY2000	STATE RANK	FY2010	STATE RANK	FY2020	STATE RANK	FY2025	STATE RANK	% CHANGE 2000-2025
Groton	$ 3,907	40	$ 6,371	45	$ 8,658	45	$ 10,795	49	176%
Ayer	$ 3,229	70	$ 5,740	56	$ 7,923	57	$ 9,424	71	192%
Dunstable	$ 1,603	297	$ 3,171	234	$ 4,938	185	$ 6,177	191	285%
Littleton	$ 2,866	98	$ 5,415	61	$ 8,270	50	$ 10,326	55	260%
Lowell	$ 1,998	223	$ 3,072	248	$ 4,168	246	$ 5,513	237	176%
Pepperell	$ 2,410	144	$ 3,788	163	$ 6,055	118	$ 7,535	125	213%
Shirley	$ 2,096	204	$ 3,573	179	$ 5,127	174	$ 6,257	186	199%
Townsend	$ 2,404	145	$ 3,804	162	$ 5,483	153	$ 6,279	185	161%
Tyngsborough	$ 3,129	78	$ 4,525	106	$ 6,508	99	$ 7,574	122	142%
Westford	$ 3,946	39	$ 6,594	41	$ 9,238	35	$ 10,730	50	172%
Massachusetts	$ 2,680	-	$ 4,390	-	$ 6,177	-	$ 7,730	-	188%

Source: MA Dept. of Revenue Databank Reports - Average Single-Family Tax Bill Report (FY00, FY10, FY20, FY25)

Table 7. Average Single-Family Dwelling Assessed Values

	AVERAGE SINGLE-FAMILY DWELLING VALUE				
Municipality	FY2000	FY2010	FY2020	FY2025	% CHANGE 2000-2025
Groton	$ 207,685	$ 403,710	$ 498,184	$ 707,877	241%
Ayer	$ 141,634	$ 275,964	$ 350,208	$ 516,481	265%
Dunstable	$ 206,175	$ 416,275	$ 470,480	$ 685,358	232%
Littleton	$ 203,375	$ 370,111	$ 465,384	$ 694,868	242%
Lowell	$ 108,585	$ 231,515	$ 312,007	$ 480,247	342%
Pepperell	$ 156,708	$ 301,105	$ 356,572	$ 515,054	229%
Shirley	$ 131,067	$ 290,234	$ 318,236	$ 482,399	268%
Townsend	$ 139,264	$ 248,492	$ 280,893	$ 432,462	211%
Tyngsborough	$ 158,042	$ 324,403	$ 400,516	$ 613,779	288%
Westford	$ 239,447	$ 450,723	$ 565,694	$ 796,584	233%
Massachusetts	$ 236,229	$ 373,702	$ 453,168	$ 702,560	197%

Source: MA Dept. of Revenue Databank Reports - Average Single-Family Tax Bill Report (FY00, FY10, FY20, FY25)

Even though Groton's home values have risen 241% in the past 25 years, the average property tax bill has only increased 176% as can be seen in **Table 6**. Groton has the fourth lowest rate of increase in property taxes over the 25-year period, with only Tyngsborough (142%), Townsend (161%), and Westford (172%) increasing property taxes at a slower rate. However, Groton has the highest property tax bill ($10,795 per year) out of the comparison communities, with Westford ($10,730 per year) coming in at a close second highest.

Housing Affordability

Household Income

The U.S. Department of Housing and Urban Development (HUD) sets income limits that determine eligibility for assisted

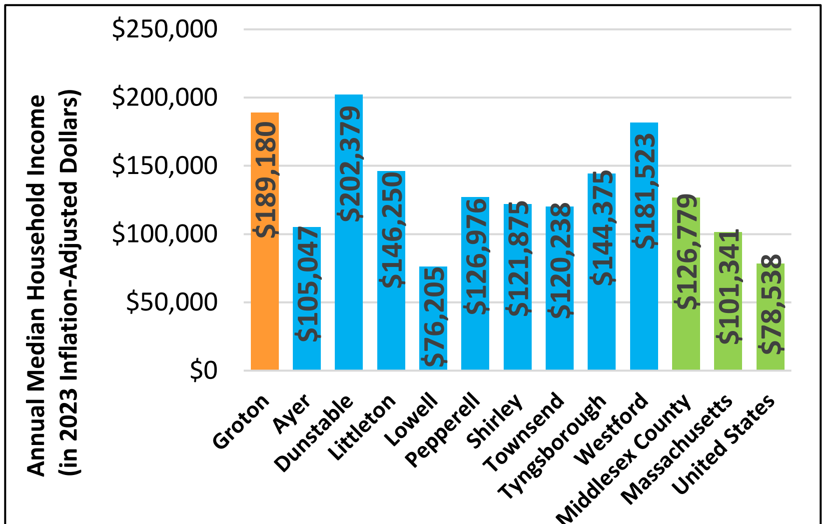
Figure 7. HUD FY2025 Income Limits Summary

FY 2025 Income Limit Area	Median Family Income	FY 2025 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Lowell, MA HUD Metro FMR Area	$136,900	Low (80%) Income Limits	$73,200	$83,650	$94,100	**$104,550**	$112,950	$121,300	$129,650	$138,050
		Very Low (50%) Income Limits	$47,950	$54,800	$61,650	**$68,450**	$73,950	$79,450	$84,900	$90,400
		Extremely Low Income Limits	$28,750	$32,850	$36,950	**$41,050**	$44,350	$47,650	$50,950	$54,200

Source: FY25 HUD Income Limits Data for Lowell, MA HUD Metro FMR Area

housing programs. HUD develops income limits based on Median Family Income estimates and Fair Market Rent (FMR)[1] area definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county. Groton belongs to the Lowell, MA HUD Metro FMR Area (the HUD Area) which contains the following communities: Billerica, Chelmsford, Dracut, Dunstable, Groton, Lowell, Pepperell, Tewksbury, Tyngsborough, and Westford.

Figure 8. Median Household Income



Source: ACS 2019-2023 5-Year Estimates (B19013)

Figure 7 is the official FY25 Income Limits Summary for the HUD Area and shows a Median Family Income (MFI) of $136,000 for the Lowell, MA HUD Metro FMR Area. The MFI is determined by HUD annually and guides decision-making regarding qualifying for affordable housing. The extremely low income category is reserved for persons earning 30% of MFI or less, very low income category is for persons earning between 30% and 50% of MFI, the low income category is for persons earning 50-80% of MFI, and the moderate income category is for persons earning 80-120% of MFI.

In order to "count" a housing unit as affordable on the MA DHCD's Subsidized Housing Inventory (SHI), the unit has to be affordable to a person(s) who earns at maximum 80% of the MFI and be dependent on the size of the household. For example, a four-person household needs to earn less than $104,550 (2025 HUD income limits) to be considered for housing that is categorized as 80% MFI.

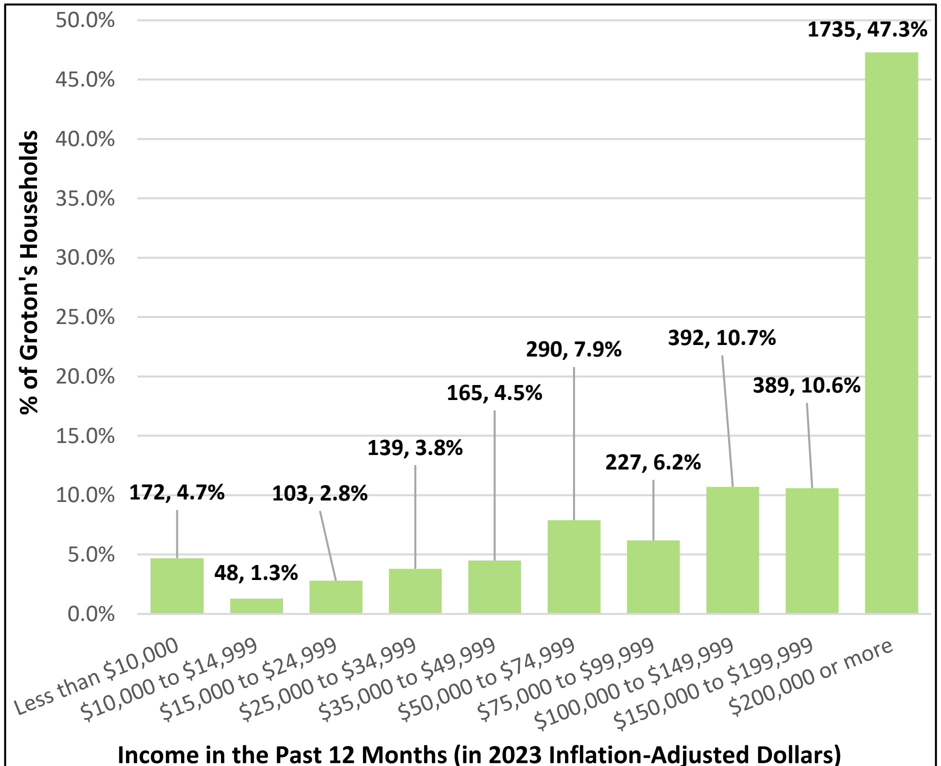
Without income limits and affordable housing qualifications, a family of four earning $104,550 would only be able to afford a home costing $332,962. Homes of that price range do not exist in Groton, effectively limiting local housing access for low income families looking for a well-maintained community and an excellent education for their children. Therefore, it is

[1] According to HUD, "Fair Market Rents, as defined in 24 CFR 888.113 are estimates of 40th percentile gross rents for standard quality units within a metropolitan area or nonmetropolitan county." This 40th percentile standard is designed to ensure a sufficient supply of modestly priced, decent-quality housing while maximizing the number of low-income families the program can assist.

important to offer a range of affordable housing for all income levels.

The median household income in Groton is $189,180 and the median family income is $241,103 according to the ACS 5-year Estimates. **Figure 8** shows the median household income for Groton and comparison communities. In comparing household income to the surrounding communities, Groton has the second highest, with only Dunstable being higher ($202,379). As can be seen in **Figure 8**, there is a wide span between the community with the highest and the lowest household income.

Figure 9. Groton Income per Household



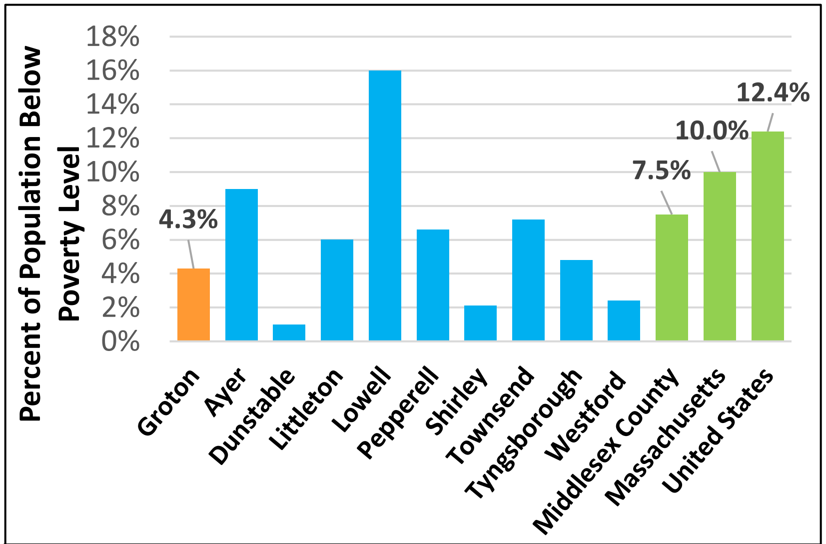
Source: ACS 2019-2023 5-Year Estimates (S1901)

In comparison to Middlesex County and the State, Groton lies well above the State and is almost $62,500 higher than the County.

According to the ACS 5-Year Estimates, out of the total 3,782 households in Groton, 998 or 26% are collecting Social Security benefits and 66 or 2% are collecting Supplemental Security income for some form of disability. In addition, 97 households or 3% are collecting food stamps or SNAP benefits from the State. Householders aged 65 and over have a median income of $76,250, well below the HUD MFI of $136,900.

Figure 10 illustrates the number of households in Groton in each income category. According to this data, 47.3% of households earn more than $200,000 per year and 31% earn less than $100,000 per year.

Figure 10. Percent of Residents Living Under the Poverty Level



Source: ACS 2019-2023 5-Year Estimates (S1701)

Poverty

In Groton, 4.3% of residents are considered living below the poverty level. Included in this number are residents over age 60, of which 7.5% of that population are living below the poverty level. This data underscores the need for affordable housing for the senior population. As can be seen in **Figure 9**, Groton's poverty level is lower than most of the surrounding communities and much lower than Middlesex County (7.5%) and the State (10%).

Table 8. FY2025 Individual Income Limits for Affordable Housing Lowell, MA-NH HUD Metro FMR Area

FY 2025 Income Limit Area	Median Family Income	FY 2025 Income Limit Category	Persons in Family							
			1	2	3	**4**	5	6	7	8
Lowell, MA HUD Metro FMR Area	$136,900	Low (80%) Income Limits	$73,200	$83,650	$94,100	**$104,550**	$112,950	$121,300	$129,650	$138,050
		Very Low (50%) Income Limits	$47,950	$54,800	$61,650	**$68,450**	$73,950	$79,450	$84,900	$90,400
		Extremely Low Income Limits	$28,750	$32,850	$36,950	**$41,050**	$44,350	$47,650	$50,950	$54,200

Source: FY25 HUD Income Limits Data for Lowell, MA HUD Metro FMR Area

Households Eligible for Housing Assistance

To determine the need for affordable housing, one measure is to evaluate the number of households eligible for housing assistance. Federal and state programs use Median Family Income (MFI) figures, along with household size, to identify eligible households. **Table 8** shows U.S. Department of Housing and Urban Development (HUD) income limits for Extremely Low (Below 30% MFI), Very Low (31-50% of MFI) and Low Income (51-80% of MFI) households by household size for the Lowell, MA Metropolitan Statistical Area, which includes Groton. Typically, households at 80% of AMI and below qualify for housing assistance.

Figure 11. HUD FY2025 Fair Market Rents in Lowell, MA FMR Area

Final FY 2025 & Final FY 2024 FMRs By Unit Bedrooms					
Year	**Efficiency**	**One-Bedroom**	**Two-Bedroom**	**Three-Bedroom**	**Four-Bedroom**
FY 2025 FMR	$1,537	$1,709	$2,242	$2,701	$2,972
FY 2024 FMR	$1,369	$1,518	$1,995	$2,412	$2,657

Source: FY25 HUD Fair Market Rent Data for Lowell, MA HUD Metro FMR

As was seen in **Figure 10**, 31% (1144/3,668) of households in Groton earned less than $100,000 per year. That income level qualifies those households for affordable housing as long as the number of people in the household is four or less, as the income limit for a family of four is $104,550 to qualify for a unit that is affordable to someone making 80% of family median income.

Fair Market Rents

Another measure of housing affordability is whether local rent exceeds Fair Market Rents (FMR), or maximum allowable rents (not including utility and other allowances) as determined by HUD. FMR act as a benchmark for what HUD considers a reasonable price for standardized rental units in a specific area. This figure, updated annually, is used to determine how much assistance families can receive under certain housing programs. **Figure 11** shows the FMR for subsidized units in FY24 and FY25 for the Lowell, MA FMR Area, which Groton belongs to.

Groton's median gross rent according to ACS estimates is $1,493 per month, which is less than all categories of FMR rentals. When compared to Zillow Home Values Index Estimates found in **Figure 6 (pg. 17)** an opposing trend appears clearly. Zillow estimates the median gross rent as $3,300, which is substantially above FMRs provided in **Figure 11**. Zillow's

Table 9. Percentage of Renters Paying Rental Pricing Distribution

Monthly Rent	% of Renters
Less than $500	15.9%
$500 to $999	6.6%
$1,000 to $1,499	27.6%
$1,500 to $1,999	28.5%
$2,000 to $2,499	12.6%
$2,500 to $2,999	8.7%
$3,000 or more	0.0%

Source: ACS 2019-2023 5-Year Estimates (B25063)

estimates are based on the Zillow Home Value Index, which utilizes monthly home sales and rental data. This indicates that most rental households are most likely paying above the range of FMR, depending on the number of bedrooms they have. **Table 9** shows the amount of rent being paid and the percentage of renters at each level in Groton based on 2023 ACS estimates.

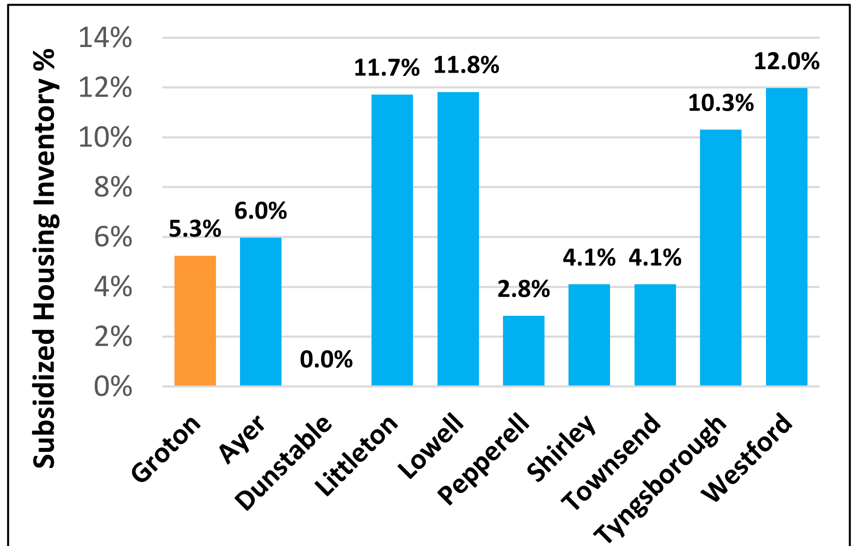
Subsidized Housing Inventory (SHI)

Under M.G.L. Chapter 40B, affordable housing units are defined as housing that is developed or operated by a public or private entity and reserved for income-eligible households earning at or below 80% of the MFI. In addition, the units are secured by deed restrictions to ensure affordability terms and rules. All marketing and placement efforts follow Affirmative Fair Housing Marketing guidelines per the Massachusetts Executive Office of Housing and Livable Communities (EOHLC).

Housing units that meet these requirements, if approved by EOHLC, are added to the Subsidized Housing Inventory (SHI). Under Chapter 40B, in any municipality where less than 10% of units are included on the SHI, a developer can build more densely than the municipal zoning bylaws would permit, if at least 25% (or 20% in certain cases) of the new units are affordable.

A municipality's SHI is determined by dividing the number of affordable housing units by the total number of year-round housing units from the most recent decennial Census (2020); in Groton, the SHI is 5.35%. The number of affordable units can change based upon the expiration of deed-restrictions that maintain affordability for qualified affordable units. As the number of SHI-eligible units increases, the 10% threshold may be maintained or exceeded. According to the most recent 2023 EOHLC data, statewide 10.4% of housing units are on the SHI, and 26.8% of municipalities have met the 10% requirement under Chapter 40B.

Figure 12. SHI % for Groton & Comparison Communities



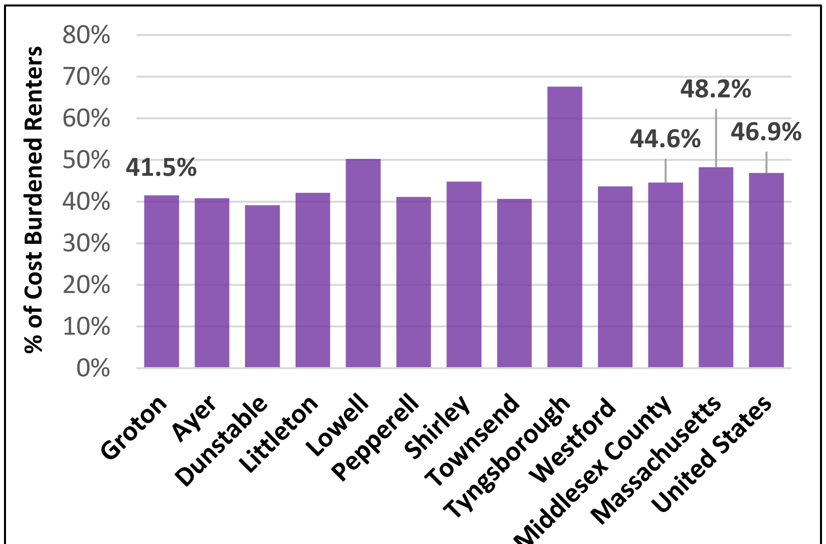
Source: EOHLC Subsidized Housing Inventory (September 2025 SHI Update)

Groton has 4,114 year-round housing units (Census 2020), of which EOHLC currently counts 220 units as affordable. Of these 220 units, 173 are rental units and 47 are ownership units; 74 units are restricted as affordable in perpetuity and the remaining 146 units have varying dates of restriction expiration, the earliest being 2029. To meet the 10% required minimum of affordable housing units, Groton will need an additional 192 units. Currently there are an estimated 207 units in development. To meet certification requirements, Groton will need to produce 21 units in one calendar year for a one-year certification, or produce 42 units in one calendar year for a two-year certification. Certification must be requested in the same calendar year that the units are produced. **Figure 12** shows the percentage of affordable housing units on the SHI within Groton and its nearest neighbors.

Affordability Gap

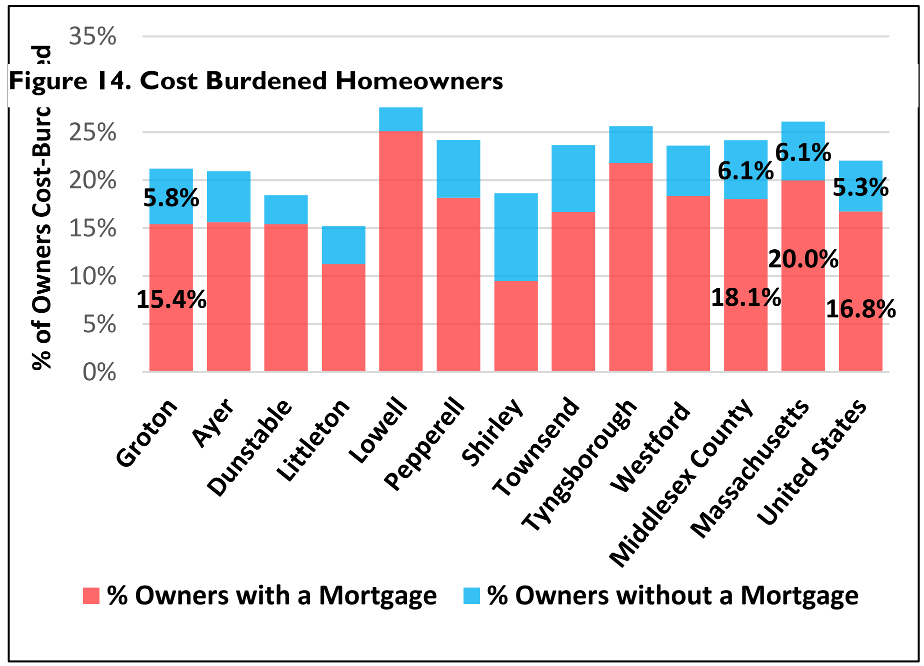
Another way to measure housing affordability is to compare the median home sales price in a community to the price that a household at the community's median income can afford. As housing prices increase, the affordability gap widens. The affordability gap is defined as the difference between the cost of housing and the proportion of income that is reasonable to pay for housing, typically defined as 30 percent of gross income. Over 30 percent of income is considered cost-burdened for the homeowner. The affordability gap is calculated as the difference

Figure 13. Cost Burdened Renters



Source: ACS 2019-2023 5-Year Estimates (B25070)

Figure 14. Cost Burdened Homeowners



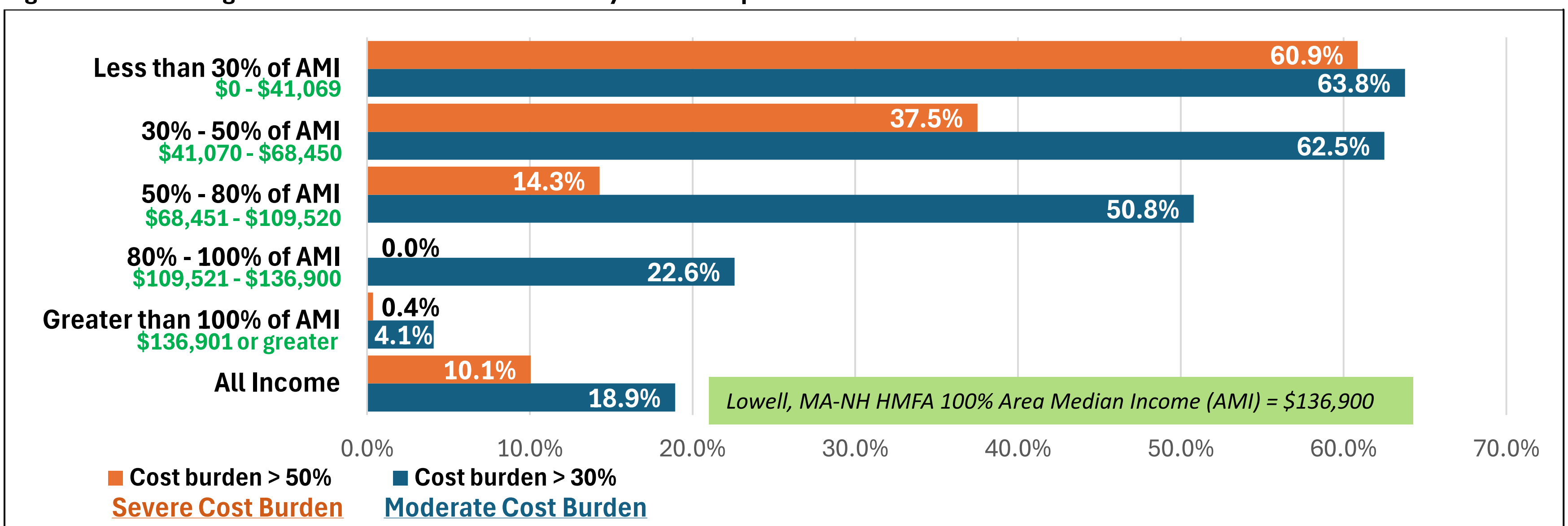
Source: ACS 2019-2023 5-Year Estimates (B25091) between the median cost of a house and the cost of a house affordable to a household earning the median income.

According to Realtor.com, as of October 2025, the median listing price of a home in Groton was $950,000 and the median sales price was $817,500; and according to ACS 5-year Estimates, the median family income is $241,103. Typically, income is multiplied by three to determine what can be affordable. For a person with Groton's median income, they would be able to afford a home at $723,309, which is less than Groton's median home sales price. To afford the median sales price of a single-family home at $817,500 by means of income alone, a household would have to earn $272,500 annually. A household earning the FY2025 HUD metro median family income for Groton of $136,900 would not be able to afford a home at the median sales price. To the extent that households with less income than is deemed "affordable" do purchase, that capacity is often explained by the household using assets to complete the transaction. Such assets may be savings, gifts, or equity gained from a prior home sale.

Housing Cost Burden

HUD defines cost-burdened families as those "who pay more than 30 percent of their income for housing" and "may have difficulty affording necessities such as food, clothing, transportation, and medical care". According to 2019-2023 ACS 5-year Estimates Groton's cost burdened residents are as follows: 15.4% of homeowners with a mortgage, 5.8% of homeowners without a mortgage, and 41.5% of renters. Housing costs for a homeowner include principal and interest, mortgage and property insurance, property taxes, and utilities, whereas a renter's housing costs are rent plus utilities.

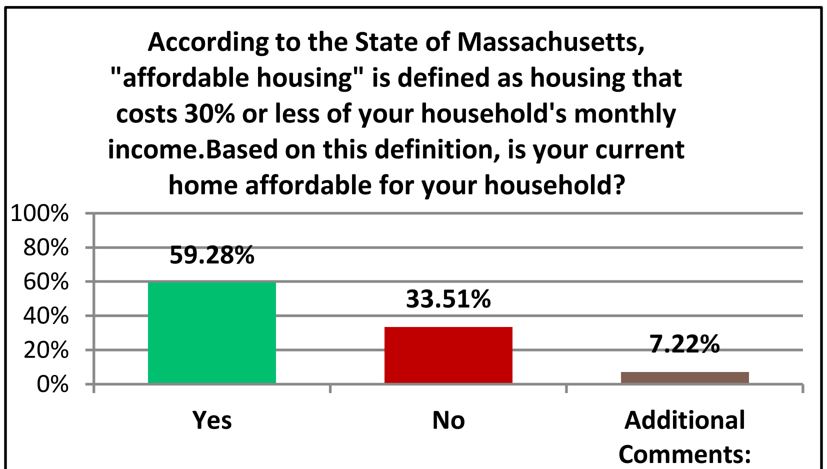
Figure 15. Percentage of Households Cost Burdened by AMI Group



Source: HUD 2017-2021 Comprehensive Housing Affordability Strategy (CHAS) Data

Figures 13 and 14 show the percentage of cost burdened households in Groton and the surrounding communities. Groton has a similar percentage of cost burdened homeowners as the Country, Middlesex County, Ayer, and Westford. Only Lowell has a significantly higher percentage of cost burdened homeowners. For renters in Groton, 41.5% are cost burdened, as compared to the State which has 48.2% of renters cost burdened. Of additional note, 15.4% of homeowners without a mortgage are still considered cost burdened. This most likely is attributed to seniors on fixed incomes who have raised their children and paid off their mortgages but still cannot afford to maintain their homes at their current income levels and property tax rates. **Figure 15** examines cost burden amongst Groton's households (combining renters and homeowners), broken down into their respective Area Median Income (AMI) groupings. Those making less than 50% of AMI were significantly more likely to experience moderate or severe cost-burden, further showing a need for affordable housing units.

Figure 16. HPP Survey Question #5 on Housing Affordability



Source: Groton 2025-2030 HPP Survey Results

In the recent Housing Production Plan survey of Groton residents, the question in **Figure 16** was asked and the result can be seen following the question. 33.51% of the 194 survey respondents indicated that they were in fact paying more than 30% of their income on housing costs and considered their current home unaffordable.

Development Constraints

Residential development is influenced by various factors, including historical development patterns, existing land use regulations, natural resources protection areas, municipal infrastructure, and the availability of developable land. This section provides an overview of constraints impacting residential development in Groton, including regulatory and physical obstacles to the creation of affordable housing.

Regulatory Constraints

Groton's Zoning Bylaw primarily reflects a low-density, single-family development pattern, particularly in the Residential-Agriculture (R-A) and Residential-Business (R-B) districts where large minimum lot sizes and frontage requirements remain the norm. These standards, combined with continued reliance on on-site wells and septic systems in a good amount of town, tend to increase per-unit development costs and make it harder to produce smaller, more affordable homes or multifamily rentals. Groton has adopted a suite of overlay and zoning tools such as:

flexible development, accessory dwelling units (ADU), transfer of development rights, multifamily and age-restricted housing provisions, a Town Center Overlay District (TCOD), and most recently, a MBTA Communities Multi-Family Overlay Development District (3A), which concurrently provide targeted opportunities for higher-density or more diverse housing types.

ADUs are regulated under §218-9.4. Earlier versions of the Town's bylaw limited these units to within the principal dwelling unit and required a special permit. Groton has since updated the ADU regulations, partly in response to recent statewide AADU legislation, to allow for attached accessory apartments by right in the major residential and village/business districts, while permitting detached accessory apartments by special permit. ADUs remain small, subordinate units (typically one-two bedrooms) with owner-occupancy and parking requirements, and they do not currently count towards the Subsidized Housing Inventory (SHI). While they are not a direct SHI strategy, they can help seniors, single adults, and young families reduce housing costs or remain in Groton by creating more flexible living options on existing lots.

Flexible development under §218-9.1 continues to be a key inclusionary zoning tool. Its stated purposes include promoting affordable housing for low- and moderate-income households and people over the age of 55, while encouraging compact layouts that permanently preserve open space. For projects with more than nine units at least 15% of the units must be affordable for persons with low or moderate income. Flexible development also allows for single-, two-, and multifamily units with a maximum of up to five units per building within a unified plan. High land values, large-lot zoning, and sewage disposal requirements continue to make it challenging for homebuilders to construct many two-family or denser dwellings in Groton. In practice, however, maintaining a ten-unit threshold before imposing requirements for creating affordable units, has tended to, in some cases, incentivized developers to design nine-unit developments to avoid the affordability requirement, limiting the production of deed-restricted affordable units in Groton. This dynamic remains a concern and is a topic the Town may wish to wish to revisit as it evaluates potential revisions to its inclusionary and flexible development provisions.

The Town Center Overlay District (TCOD) (§218-7.3) is intended to promote a socially and economically vibrant town center by enabling mixed-use, commercial and residential developments with higher residential densities and more flexible dimensional standards than the underlying districts. Within the TCOD, multifamily and mixed-use projects may be approved by special permit and site plan review, with base residential densities of up to 10 units per acre and up to 14 units per acre when Transfer of Development Rights (TDR) lots are used (a mechanism only available in the TCOD area). The TCOD has no minimum lot area or frontage requirements, instead relying on design guidelines and maximum site coverage to shape development. The Boynton Meadows project, completed around 2019, is an example of this tool in practice; it delivered a combination of commercial and residential spaces with the inclusion of three affordable housing units in the Town's center.

Groton also regulates multifamily and age-restricted housing under §218-9.3. Multifamily housing is allowed only by special permit in designated districts, and age-restricted developments (55+) are limited to 12 units per building and must be located near convenient services such as shopping centers or the Post Office. The recent permitting at 797 Boston Rd. (24 senior units, 12 of which are affordable to senior households making 20% or less than the area median income) illustrates both the opportunity and constraint of this framework. The underlying senior multifamily bylaw requires that roughly half of the units be deemed affordable, which advances Groton's equity and SHI goals but can also challenge project feasibility in higher-cost construction and interest-rate environments. Single-family homes may still be converted to two-family structures by right and three-family structures by special permit, but large lot and septic requirements limit where such small-scale infill is practical.

In 2025, Town Meeting adopted an MBTA Communities Multi-Family Overlay District (3A) to comply with M.G.L. c.40A §3A. The new §218-7.5 established an overlay district where multifamily housing is allowed as-of-right (without a discretionary special permit) at higher densities in locations close to infrastructure, amenities, and services, such as along portions of Main St. and in the 500 Main Street area. While this represents a crucial shift towards predictable, by-right permitting for multifamily housing in targeted locations, multifamily development elsewhere in Town still generally requires a special permit under §218-9.3, TCOD approval, or the use of Chapter 40B. As a result, the MBTA Communities Multi-Family Overlay District significantly improves the regulatory pathway for more dense multifamily projects in designated areas but does not fully remove the town-wide dependence on special permits if a developer wants to produce multifamily housing types.

Natural and Physical Constraints

Groton has an abundance of high-value natural resources, including rivers, ponds, forests, agriculture lands, and critical wildlife habitats, which the Town has deliberately protected over several decades. The Nashua and Squannacook Rivers form two of Groton's most important landscape features and were designated together with the Nissitissit River, as part of the Nashua, Squannacook and Nissitissit Rivers National Wild and Scenic River System in 2019 due to their outstanding natural, cultural, and recreational values. While the federal Wild & Scenic designation does not add new local zoning requirements, it does trigger additional federal review for projects that could affect designated river segments and supports ongoing stewardship planning, which in practice steers more intensive development activity away from these river corridors.

Groton is also almost entirely in two Areas of Critical Environmental Concern (ACECs): Petapawag and Squannassit. These ACECs together total roughly 63,000 acres region-wide, including roughly 3,900 acres of the Squannassit ACEC and 14,950 acres of the Petapawag ACEC in Groton, meaning approximately 88% of the Town's land area lies within an ACEC boundary. ACEC designation does not in itself create a new local zoning layer, but it elevates state permitting standards and lowers thresholds for state environmental review under existing regulations, particularly where projects could affect wetlands, rare species habitats, or surface waters. As a result, large portions of Groton's landscape, especially along the Nashua and Squannacook Rivers as well as major wetland systems, face substantial scrutiny for new development activity, including affordable and higher density housing.

In addition to ACEC protections, a significant portion of the Town's land base is already conserved. The 2019-2026 Open Space and Recreation Plan (OSRP) and the 2024 Master Plan document more than 8,000 acres of protected open space, with protected and semi-protected open space plus surface waters together covering roughly 57% of Groton's total land area. Conservation land is held by the Town, nonprofit conservation organizations, and private landowners through conservation restrictions. These lands are intentionally removed from development and are clustered surrounding river corridors, larger wetland areas, and scenic uplands. From a housing perspective, the extent and contiguity of these protected open spaces means that many environmentally suitable and visually attractive areas are already permanently off-limits to new residential construction, limiting the number and size of remaining parcels that could potentially accommodate multifamily or affordable housing developments.

Wetlands and floodplains add another layer of constraint. Based on MassGIS data summarized in the 2019 OSRP and the 2024 Master Plan, Groton contains approximately 4,000 acres of mapped wetlands, including open water, marshes, shrub swamps, and wooded swamps, plus numerous certified and potential vernal pools. Local administration of the Massachusetts Wetlands Protection Act and Groton's own Wetlands Bylaw (Chapter 215) requires permits for most work in or near wetlands and their buffer zones, and prohibits or conditions activities that could harm water quality, flood storage, or local ecology. These wetland systems are especially prevalent along the Nashua and Squannacook Rivers and in interior low-lying areas, creating extensive areas where building footprints must be set back, where site plans become more complex and expensive, or where residential development is effectively infeasible.

Table 10. Parcel Counts by Type FY2005-FY2025

Groton's Water Resource Protection Overlay District (WRPD) further shapes where and how new homes can be constructed. The WRPD is an overlay district that follows the Zone I, Zone II, and Zone III wellhead protection areas established under the state Drinking Water Regulations (310 CMR 22.00) and covers well over half the Town. Within the WRPD, the underlying zoning still applies, but more stringent standards govern land uses and, critically, wastewater system design and nitrate loading. For most non-single family uses in Zone II and Zone III, on-site wastewater systems are capped at specific gallons-per-day per 10,00 square feet of lot area unless advanced nitrogen pretreatment is provided, and certain higher-risk or more intensive uses are prohibited or require a special permit. These protections are essential to safeguard public drinking water supplies, but they can also constrain higher-density and affordable housing by limiting the number of bedrooms and units that can be supported on a given site without sewer access or costly treatment systems.

PARCEL TYPE	FY2005	FY2010	FY2015	FY2020	FY2025	% CHANGE FY05 - FY25
Single Family	2,990	3,065	3,163	3,225	3,277	10%
Condos	104	178	238	295	341	228%
Other Residential	44	40	36	30	26	-41%
Two-Family	160	145	132	137	135	-16%
Three-Family	14	12	12	11	10	-29%
Apartment	14	14	14	12	13	-7%
Commercial	100	92	87	89	90	-10%
Industrial	17	16	15	15	12	-29%
Chapter 61 Land (Forest)	39	24	23	21	23	-41%
Chapter 61A Land (Agriculture)	60	30	31	26	49	-18%
Chapter 61B Land (Recreation)	4	4	3	6	10	150%
Vacant	644	646	598	482	442	-31%
Source: MA DOR Databank Reports - Community Comparison Report (FY05, FY10, FY15, FY20, FY25)						

Collectively, these natural and physical constraints - extensive ACEC coverage, large areas of permanently protected open space, thousands of acres of wetlands and floodplains, and strict water-resource protection and wetland regulations – leave a relatively limited share of Groton's total land area available for residential development. Particularly sewer-independent multifamily developments and higher density housing projects become extremely challenging to situate and construct. In parallel, these protections are critical to preserving Groton's drinking water, biodiversity, scenic river corridors, and climate resilience. Therefore, any strategy to expand Groton's housing options needs to be closely integrated with ongoing open space, watershed, and habitat protection efforts, and will realistically rely on carefully sited infill, reuse of already-developed properties, and context-sensitive higher-density residential zoning in the limited areas where infrastructure and environmental conditions can support residential development.

Table 11. Town-Owned Parcels for Consideration of Affordable Housing

Location	Parcel #	Acres	Zoning District	Use Code
Townsend Rd. / Fieldstone Dr. Lot 01	205-9.01	16.9	R-A	9300
Bridge St. Lot 0	248-9	34.7	R-A	9300
Shirley Rd. Lot 2	220-33.2	14.5	R-A	9320
Hoyts Wharf Rd. Lot 0	249-51	10.4	R-A	9300
Townsend Rd. / Fieldstone Dr. Lot 1	204-13.1	7.1	R-A	9300
Source: Groton Assessor's AxisGIS Database				

Land Availability

According to the MA Department of Revenue, Division of Local Services, Data Analytics and Resources Bureau, the only types of parcels that have increased in number in Groton are single-family, condos, and Chapter 61B Land (Recreational) by 10%, 228%, and 150% since FY2005. **Table 10** shows the parcel types and how they have changed over the past 20 years. The number of parcels with multifamily housing units have decreased by 16% for two-family structures, 29% for three family structures, and 7% for apartment structures. Other residential parcels have also decreased 41% over that timeframe.

Using Groton's Assessor's Data and MassGIS data, an evaluation of available town-owned parcels in Groton was conducted to exclude parcels as undevelopable based on absolute and partial constraints including, but not limited to, wetlands, riverfront area, endangered species habitat, floodplain, and water supply protection. The results can be seen on a Town-Owned Land with Potential for Affordable Housing Production Map in Appendix B. The resulting seven parcels shown in **Table 11** will be further evaluated for affordable housing development potential. In addition to these parcels, Groton's housing entities will evaluate all Chapter 61 parcels for potential affordable housing uses and be prepared for their purchase should these parcels be removed from their tax classification.

Municipal Infrastructure

In Groton, drinking water supplies draw from aquifers, or areas of water-bearing permeable rock, gravel, or sand that store and transmit groundwater. The health and viability of aquifers relate directly to the health of the larger ecosystem and watershed. The Squannacook River, Cow Pond Brook, and Baddacook Pond remain key sources for Groton's municipal water supply. A third large aquifer underlies the Reedy Meadow area in the northern part of Groton. It has historically supported the well serving the Groton-Dunstable Regional High School and two public wells in Pepperell. In recent years, however, PFAS contamination associated with historic firefighting foam use at the high school has led the Town and its partners to design a multi-phase project to extend Groton Water Department (GWD) mains to the school and surrounding homes, so these properties can abandon contaminated private wells and connect to public water. The Town also holds fully permitted but as-yet developed municipal water well sites at Unkety Brook and Shattuck, which are preserved for potential future water sources and are currently protected for water-supply use.

The MA Department of Environmental Protection (MassDEP) regulates water-supply protection areas around public wells, and these areas usually form the basis for local water-resource zoningl. Zone I is a 400-foot protective radius around a public well or wellfield. Zone II represents the area that provides the most direct supply of water to the well under high-pumping ("stressed") conditions and is considered the primary aquifer contribution zone. Zone III is the broader aquifer recharge zone where water flows into Zone II. Like many Massachusetts communities, Groton has adopted local zoning to limit land uses and development intensity in these state-designated water resource protection areas. In addition, Groton has established a Water Resource Protection Overlay District that regulates activity across the entire watersheds that drain into DEP Zone II areas (this overlay was adopted in 2013 and amended in 2022). Together, MassDEP wellhead protection zones and the larger watershed-based overlay form the backbone of local efforts to safeguard drinking-water quality and can shape where and how more intensive residential development, including affordable and multifamily housing, can occur.

Groton has two public water systems: The West Groton Water Supply District (WGWSD) and the Groton Water Department

(GWD). The WGWSD serves the area along Townsend Road, West Main Street, Kemp Street, Hill Road, and other smaller streets in that vicinity of West Groton. As of 2023, West Groton Water Supply District services and supplies clean, safe drinking water to 669 homes & businesses in the district. The system has two water supply sources: the Townsend Road Wellfield and the Town Forest Well.

The GWD serves all other areas of Groton, except for a section of town along its northern border that relies on private wells. It operates as a town department overseen by the Groton Water Commission; a three-member elected board. According to the GWD's 2023 Annual Water Quality Report, the GWD system serviced 1,892 water connections and 397 fire hydrants through a total of fifty-three miles of water distribution mains. The water system has four groundwater wells, all active. The Shattuck and Unkety Brook wells remain permitted reserve sources but are not currently in production due to concerns about iron, manganese, and overall system capacity planning. In response to elevated manganese at Whitney Pond, the GWD completed a new greensand filtration facility in early 2024 that now treats water from all three Whitney wells, improving long-term source reliability and water quality throughout the district.

Wastewater infrastructure is considerably more limited. The Groton Sewer District is a relatively small municipal sewer system servicing just over 550 buildings in and around the Groton Center. All other areas of town rely on private septic systems, except for the Four Corners Sewer District. Under a long-standing (1987) intermunicipal agreement, Groton purchased capacity at the Pepperell Wastewater Treatment Plant for disposal of sewage produced in the Groton Sewer District. Groton also contracts with Pepperell to provide operations and maintenance support for the system's two pump stations, force main, manholes, laterals, and interceptors. This arrangement has generally served existing development well, but the limited geographic extent of the sewer district constrains where higher-density or mixed-use housing can be located without advanced on-site treatment.

At the 2015 Annual Town Meeting, Groton voters created the Four Corners Sewer District to support redevelopment and reinvestment at the Route 119 (Boston Rd.) / Route 225 (Forge Village) commercial node in North Groton. The $2.1 million sewer system (funded primarily through a MassWorks grant) conveys wastewater from Four Corners to the Town of Ayer's sewer system pursuant to a separate intermunicipal agreement. The district currently serves a mix of commercial and business properties and has helped unlock reinvestment in this auto-oriented commercial hub. Because Four Corners has both town water and sewer, it is one of the few locations in Groton outside the town center where higher-density senior or multifamily housing can realistically be accommodated without relying on large-lot septic systems, an important consideration for future affordable and mixed-income housing production efforts.

Overall, Groton's water and sewer infrastructure is robust but highly focused on specific corridors and districts. This pattern tends to concentrate opportunities for multifamily and affordable housing development in the Groton Center sewer district, the Four Corners Sewer District, and areas that will be newly connected to public water through the Groton Water System Expansion Project, while leaving much of the town on private wells and septic systems. From a housing-production perspective, this makes careful coordination between land-use regulation, water-resource protection, and targeted infrastructure extensions critical to expanding the supply of affordable and diverse housing types without compromising drinking-water quality or environmental resources.

RESOURCES

Board and Committees

Groton Housing Authority

The Groton Housing Authority (GHA) remains the primary local body responsible for administering State and Federal public housing programs in Groton and for managing a portfolio of deeply subsidized rental housing. As of 2025, the GHA currently owns and manages 37 apartments which are divided between the state-aided units [Petapawag Place with 20 senior/disabled units and 5 family units, Brookfield Commons with 2 family units] and the so called '*affordables*'. The '*affordables*' do not have any continuing state subsidy and consist of the Sandy Pond Apartments townhouses (9 family units) and a single accessible family unit on Nashua Road. Rents in these developments are generally set at a percentage of tenant income, with all Sandy Pond units restricted at or below 60% of Area Median Income (AMI). In addition to owning or operating these properties, GHA serves as a long-term monitoring agent for several deed-restricted affordable units in Town, helping ensure that they remain affordable in perpetuity. Past Community Preservation Act (CPA) appropriations have supported pre-development work on GHA-owned parcels on Nashua Road, and the site remains a potential location for future affordable family housing subject to access, infrastructure, and environmental constraints. Capital needs for the state-aided units at the GHA are addressed through the state's public housing capital program and other funding sources. Coordination between the GHA, the Town, and regional partners such as the Affordable Housing Trust is increasingly focused on both maintaining these units in good physical condition and preserving them on Groton's Subsidized Housing Inventory (SHI).

Community Preservation Committee

The Town of Groton adopted and accepted the Community Preservation Act (CPA) in 2004 and established a seven-member Community Preservation Committee (CPC). The CPC includes representatives from the Conservation Commission, Historical Commission, Housing Authority, Planning Board, and Parks Commission, along with two at-large members. The CPC oversees CPA funds, considers requests for CPA funding, and recommends expenditures to Town Meeting each year. Part of the CPC's charge involves preparing an annual Community Preservation Plan, which outlines eligible uses of CPA funds and potential ways to invest CPA funds in community housing. A minimum of ten percent of annual CPA revenues must be set aside for community housing and CPC recommendations have been a crucial source of local funding for both the Groton Housing Authority and the Groton Affordable Housing Trust.

Groton Affordable Housing Trust Fund

The Town of Groton accepted M.G.L. Chapter 44 Section 55C, Municipal Affordable Housing Trust Fund, to the Town Bylaws in 2008. The purpose of the Trust Fund is to provide for the preservation and creation of affordable housing in the Town of Groton for the benefit of low- and moderate-income households earning up to 125% of area median income as defined by the U.S. Department of Housing and Urban Development. The Town of Groton Affordable Housing Trust was created on November 17, 2010, and the Trust is structured to have at least one member drawn from the Select Board. In 2011, Groton Town Meeting approved $400,000 of CPA funds to the Affordable Housing Trust, which used the funds to subsidize the Boynton Meadows mixed use development in the Town Center Overlay District. Boynton Meadows preserved a historic building and provided three affordable units as well as 15 market rate units in the Town Center. Any profits or return of capital from this investment will be available for additional affordable housing opportunities.

Today, the Housing Trust continues to receive CPA allocations and plays a central role in implementing Groton's housing goals. Recent Trust minutes document working on HPP goals and action items, monitoring the existing SHI units, collaboration with GHA on long-term financing for the Sandy Pond Apartments, and the use of CPA for pre-development and site-assessment work on potential affordable housing sites. This positions the Trust as a key vehicle for advancing both production and preservation strategies identified in this Housing Production Plan. Since 2020, the Housing Trust has been working assiduously to create affordable housing on available town owned land and will continue that effort either through RFPs or other available methods for the properties identified in this 2026 Plan.

Housing Partnership

The Groton Housing Partnership is a five-member board appointed by the Select Board to work with private developers and various Town boards on housing proposals. The Partnership reviews and evaluates conceptual and formal housing proposals (often with a focus on homeownership opportunities for first-time homebuyers) and makes recommendations to the Planning Board, Select Board, Housing Authority, and other local permitting bodies. Through this advisory role, the Housing Partnership helps align private development activity with Groton's broader housing goals, including the need for modest-sized ownership units and more diverse range of housing types that can be attainable to local essential workers (teachers, town hall staff, public safety workers, etc.), seniors, and young families.

Housing Coordinator

The Groton Housing Coordinator plays a key part of the Town's housing ecosystem. Established in 2009 and funded through the Community Preservation Act, the Housing Coordinator provides dedicated staff capacity that underpins nearly all of the Town's affordable housing efforts and initiatives. The Housing

Coordinator supports the Affordable Housing Trust, the Housing Authority, the Planning Board, and the Housing Partnership through managing the Housing Production Plan, tracking Groton's Subsidized Housing Inventory (SHI), coordinating Local Action Unit (LAU) submissions, assisting residents and developers with affordable housing programs, and preparing funding applications and RFPs for town-owned sites. The position has played a central role in advancing major initiatives such as the 2020-2025 HPP, coordinating the reviews of the Heritage Landing and Groton Farms / Fox Howe developments, administering Groton's Covid-era Emergency Rental Assistance Program, and maintaining all public-facing affordable housing resources. They serve as Groton's primary point of contact for affordable housing development, compliance, and long-term planning.

Zoning

Groton's zoning framework still relies heavily on large-lot, single family zoning districts, but it now includes a growing set of special districts and tools designed to support a broader mix of housing types. The Residential-Agricultural (R-A) district remains the dominant zoning district across much of Town and requires a minimum lot size of 80,000 square feet (roughly two acres) with 225 feet of frontage. Residential-Business (R-B) zoning districts are far less prevalent, only requiring a minimum lot size of 40,000 square feet (roughly one acre) with 175 feet of frontage. This pattern, combined with extensive environmental overlays, continues to favor higher-cost single-family homes and limits opportunities for smaller homes or multifamily housing without the use of special provisions.

To counterbalance this pattern Groton has adopted several zoning tools to oppose this trend of limited smaller scale and denser development. The Town Center Overlay District (TCOD) establishes a more flexible regulatory environment in the Town Center, allowing for duplex, multifamily, and mixed-use residential developments with no minimum lot area, frontage, or lot width requirements. The TCOD permits base densities of 10 dwelling units per acre, rising to 14 units per acre with Transfer of Development Rights (TDR) by special permit, and it caps impervious coverage at 75% of the lot area. It also includes an inclusionary requirement: developments with more than six units must reserve at least 15% of units as deed-restricted affordable housing. The TCOD has been instrumental in allowing projects such as Boynton Meadows and remains one of the few areas in Groton where multifamily housing is realistically feasible.

The Flexible Development Bylaw (§218-9.1) permits clustered residential development and allows a mixture of single-family, two-family, and smaller multifamily buildings. Projects with more than nine units must include at least 15% affordable units, although this relatively high threshold can incentivize developers to limit projects to limit projects to nine units to avoid the inclusionary requirements. As a result, while Flexible Development offers a path to more compact housing and open-space preservation, it does not consistently produce affordable units and may require revisions to better align with Groton's housing production goals.

Groton's Accessory Dwelling Unit (ADU) or Accessory Apartment Bylaw (§218-9.4) provides another incremental tool for diversifying housing options. The Town has updated this bylaw to clarify attached versus detached units, standardize a maximum ADU size not to exceed 900 square feet, and ensure compliance with evolving state ADU requirements. Attached ADUs are allowed by right in R-A and R-B zoning districts, while detached units require a special permit. Although ADUs do not count towards Groton's SHI, they provide lower-cost options for seniors, caregivers, and younger residents, while helping existing homeowners offset housing costs.

Groton's business districts were significantly reorganized in 2014, replacing the old B-1 Business and Manufacturing districts with Village Center Business, General Business, and Industrial districts. While these districts primarily support non-residential uses, they permit upper-story residential or mixed-use development in limited circumstances, particularly where municipal water and sewer service is available – most notably in the Town Center Sewer District and the Four Corners Sewer District. However, their overall contribution to housing production remains modest in comparison to the predominance of low-density single-family zoning.

The most significant zoning reform has been the recent adoption of Groton's MBTA Communities Multi-Family Overlay District in 2025 (§218-7.5). Created to comply with M.G.L. c.40A §3A, the MBTA Communities Multi-Family Overlay District establishes the 500 Main Street corridor near the Mill Street intersection, where multifamily housing is allowed as of right (subject to site plan review) at transit-supportive densities. The district provides a more predictable permitting pathway for larger multifamily developments and is intended to reduce reliance on Chapter 40B for meeting affordable housing needs. Although the MBTA Communities Multi-Family Overlay District does not override environmental or water-resource protections, it represents a major step toward enabling mixed-income multifamily housing in areas with infrastructure capacity and access to services.

Despite these tools, most of Groton's land area remains zoned for large-lot single-family development, deeply limiting the number of parcels that can feasibly support duplexes, townhouses, or multifamily buildings. Future zoning refinements (lowering unit thresholds for inclusionary zoning, expanding where smaller-lot or two-family housing is permittable, aligning higher density zoning with areas with sewer access) will be essential to meeting Groton's identified housing production goals and implementation strategies.

HOUSING GOALS

A. INCREASE THE RANGE OF HOUSING TYPES TO MEET THE NEEDS OF PEOPLE AT VARIOUS STAGES OF LIFE AND INCREASE THE AMOUNT OF HOUSING THAT IS AFFORDABLE, ACCESSIBLE, AND SAFE.

Currently, Groton's housing stock is heavily skewed towards large, single-family detached homes (79% according to **Table 5**), creating a "missing middle" that effectively excludes critical segments of the community. Data from the Housing Needs Assessment reveals a sharp decline in young adult populations (ages 25-34) and a simultaneous surge in residents over age 65, highlighting a disconnect between the available supply of housing and Groton's demographic reality. To sustain a vibrant, multi-generational community, the Town must move beyond its traditional development patterns and encourage diverse housing typologies, including accessible senior housing, multifamily rentals, cottage courts, and modest starter homes. Expanding these options ensures that seniors can "age in place" safely without being forced to leave the community they helped build, while concurrently providing an entry point for young families and essential workers who are currently unable to find appropriate housing.

B. MONITOR AND PRESERVE EXISTING AFFORDABLE UNITS.

With Groton's Subsidized Housing Inventory (SHI) currently standing at just 5.35% (220 units), the Town cannot afford to lose a single affordable home. While 74 of these units are protected in perpetuity, the remaining 146 units carry deed restrictions with expiration dates, the earliest of which arrive in 2029. Furthermore, preservation is not solely about expiration dates, it also takes into account an affordable housing development's financial viability. The looming 2026 balloon mortgage payment for the Sandy Pond Apartments demonstrates that existing affordable assets require active stewardship and capital planning to survive and thrive. To prevent the displacement of current residents and a slide backward in Groton's SHI count, the Town must proactively monitor these "at-risk" properties. This involves tracking deed riders, engaging with property owners well before restrictions expire, and leveraging Community Preservation Act (CPA) or Affordable Housing Trust funds to refinance debt or purchase restriction extensions, ensuring these units remain a permanent part of Groton's affordable housing stock.

C. LEVERAGE OTHER PUBLIC AND PRIVATE RESOURCES TO THE GREATEST EXTENT POSSIBLE.

Because Groton does not receive federal housing funds on an entitlement basis, the Town must be exceptionally strategic in how it capitalizes affordable housing initiatives. Success requires a "layering" approach that uses local seed money to attract significant external investment. The Town's most powerful tool in this effort is the Community Preservation Act (CPA), which currently funds the Housing Coordinator position and capitalizes the Affordable Housing Trust. These local resources serve as the necessary leverage to secure competitive state grants (such as **MassWorks HousingWorks Infrastructure Program**[2] (HWIP) or **EOHLC technical assistance**) and to facilitate complex public-private partnerships.

Moving forward, the Town must continue to utilize the Housing Trust not just as a savings account, but as an active development partner capable of acquiring land, refinancing at-risk properties (like the Sandy Pond Apartments), and negotiating with private developers to maximize the impact of Inclusionary Zoning. By combining town-controlled assets with the expertise of non-profit partners like **RCAP Solutions** or **Habitat for Humanity**, Groton can execute sophisticated affordable housing projects that would be financially impossible to achieve through the municipal budget alone.

D. STRIVE FOR CHAPTER 40B SAFE HARBOR.

At present, Groton's Subsidized Housing Inventory (SHI) stands at 5.35% (220 units), leaving the Town significantly below the State's 10% statutory mandate. As long as this threshold remains unmet, the Town is vulnerable to "hostile" Chapter 40B comprehensive permit applications, projects that can bypass local zoning bylaws regarding density and dimensional requirements. To regain local control over the pace and character of development, Groton must actively strive for "Safe Harbor[3]" status through two distinct pathways.

First, the Town will aim for the long-term statutory goal of reaching 10% SHI, which currently requires a net addition of approximately 192 SHI-eligible units. Second, and more immediately, the Town will pursue a state "Certification of Compliance" by meeting annual production targets. By permitting affordable units equal to at least 0.5% of its total housing stock (approximately 21 units) in a single year, Groton can secure a temporary "Safe Harbor" period during which the Zoning Board of Appeals has the authority to deny unwanted 40B projects. The Town will use all tools at its disposal to create new affordable housing units whether that might be Local Action Units produced as a result of a bylaw development or affordables produced as a result of a comprehensive permit development. Achieving 10% SHI shifts the local power dynamic, allowing the Town to

[2] https://www.mass.gov/how-to/housingworks-infrastructure-program-hwip
[3] https://communityscale.com/what-is-40b-safe-harbor/

negotiate with developers from an advantageous position and ensure that new affordable housing growth aligns with community values and character rather than state overrides.

IMPLEMENTATION STRATEGIES

Achieving the goals set forth in the last section will require appropriate tools and regulations (or regulatory relief), financial resources, development capacity, and political will. The proposed set of strategies is based on recommendations included in the Town's Master Plan, the previous Housing Production Plan, public meetings, and the experiences of comparable communities in the region and elsewhere in the state.

A. Evaluate bylaws and board regulations for barriers to developing affordable housing, including but not limited to, accessory apartments, dimensional requirements for infill or non-conforming lots, multifamily development, flexible development, and subsurface sewage disposal regulations.

While Groton has adopted progressive zoning tools like the MBTA Communities Overlay District, significant regulatory barriers remain embedded in the Town's Code that inadvertently stifle the production of diverse housing types. This Implementation Strategy tasks the Planning Board, Groton Housing Partnership, and the Board of Health with conducting a "Regulatory Audit" to identify and reform these specific bottlenecks:

1. **Accessory Dwelling Units (ADUs):** Update Section 218-9.4 to fully comply with the Affordable Homes Act (2024). Groton must transition from a special permit process to a "by-right" process for ADUs up to 900 square feet in single-family districts, removing owner-occupancy restrictions and transition detached units from a Special Permit process to by-right permitting.
2. **Flexible Development Loophole:** Currently, Section 218-9.1 requires affordable units only for projects with 10 or more units. Development data shows this incentivizes developers to build exactly 9 units to avoid the requirement. The Town should evaluate lowering the threshold (e.g., to 6 units) or offering density bonuses that make the inclusion of affordable units financially attractive for smaller prospective housing developments.
3. **Subsurface Sewage (Septic) Regulations**: Groton's local Board of Health regulations are stricter than state Title 5 standards (e.g., requiring greater separation from groundwater or larger leaching areas). While intended for environmental protection, these "Super-Title 5" rules often act as a de facto density cap, rendering multifamily zoning on smaller lots physically impossible. The Town should evaluate waivers for systems utilizing advanced Innovative/Alternative (I/A) technology, specifically for deed-restricted affordable housing projects.
4. **Infill & Non-Conforming Lots**: Evaluate a "Zoning Amnesty" program that allows the development of deed-restricted affordable starter homes on pre-

existing non-conforming lots that are currently deemed unbuildable.

Timeframe: Two-Year Strategy (Immediate Regulatory Review)

Resources Required: Collaboration between the Planning Board, Groton Housing Partnership, and the Board of Health.

B. Review Chapter 61 parcels for potential affordable housing development.

Land enrolled in MA Chapter 61 (Forestry), 61A (Agriculture), and 61B (Recreation) tax abatement programs represents a critical reservoir of potentially developable land in Groton. Under state law, the Town holds a Right of First Refusal (ROFR) on these properties. If a landowner intends to sell for residential or commercial conversion, the Town has 120 days to match the offer or assign its right to a non-profit partner.

Historically, the 120-day window is too short to organize financing and community support from scratch, often resulting in the Town waiving its rights and losing the land to high-end market-rate subdivisions. This Implementation Strategy tasks the Affordable Housing Trust, in collaboration with the Conservation Commission and Planning Board, to actively monitor and prioritize these parcels before they come to market.

The Strategy: Conservation-Limited Development

Rather than viewing housing and conservation as competing interests, this action promotes a partnership model. The Town should identify Chapter 61 parcels where a "win-win" is possible:

1. **The Partnership:** The Town assigns its Right of First Refusal to a coalition of a housing non-profit and a local conservation group and/or commission.
2. **The Outcome**: The conservation partner acquires the bulk of the land for permanent open space preservation (60-80%), while the housing partner utilizes the remaining portion (road frontage or less environmentally sensitive areas) to build clustered affordable units.
3. **The Benefit**: This approach leverages multiple funding sources (e.g., CPA Open Space funds + CPA Housing funds) to make projects financially viable that neither group could afford alone.

Timeframe: Two-Year Strategy (Develop "Priority Parcel List" & Pre-Development Protocols)

Resources Required: GIS mapping support from the Town Planner or MRPC to overlay Chapter 61 parcels with sewer/water infrastructure and soil maps; collaboration with the Groton Conservation Trust; CPA funding for appraisals and pre-development feasibility studies.

C. Continue the efforts of Groton's Affordable Housing Trust and establish new regional housing partnerships with surrounding communities.

The Groton Affordable Housing Trust (GAHT) serves as the Town's primary financial engine for housing production and preservation. To maximize its impact, the Trust must evolve from a passive funding source into an active development partner and regional collaborator.

1. **Explore Tax Credits:** The Housing Trust should continue to explore participation in a tax credit project whereby the Housing Trust can use its limited housing funds to help leverage outside state and federal funding to create affordable housing.
2. **Preserve Sandy Pond Apartments:** An immediate priority for the Housing Trust will be the preservation of the Sandy Pond Apartments. With a balloon mortgage payment due in 2026, support from the local level as well as the state level will be needed to preserve these family rentals. Without such efforts, the units may revert to market rates and be subtracted from Groton's Subsidized Housing Inventory (SHI).
3. **Regionalization of Housing Services:** The Town should explore joining or forming a Regional Housing Services Office (RHSO) with neighboring communities (e.g., in the Nashoba Valley or Montachusett regions). A shared office can handle the complex burdens of fair housing lotteries, SHI certification, and deed rider monitoring, tasks that can possibly overwhelm a single part-time Housing Coordinator.

Timeframe: Two-Year Ongoing Strategy (Join Local Housing Alliance & Refinance Sandy Pond development)

Resources Required: Housing Trust funds (CPC or otherwise); Legal counsel for drafting Intermunicipal Agreements (IMAs); Collaboration with the Groton Housing Authority and regional Housing Non-Profits.

D. Cultivate partnerships with non-profit housing developers.

While private market developers are essential for creating housing inventory, their business models are often driven by profit margins that preclude deep affordability or small-scale "infill" projects. To fill this gap, Groton must actively cultivate relationships with regional non-profit developers who share the Town's mission. These organizations can access specific state funding pools (such as Low-Income Housing Tax Credits) that are often unavailable to for-profit builders.

The Groton Affordable Housing Trust and Housing Coordinator should initiate a "Developer Roundtable" series to align Town-controlled assets with the specific capabilities of these potential partners:

1. **Habitat for Humanity North Central Massachusetts:** An ideal partner for single-family or duplex ownership projects on small, non-conforming, or tax-delinquent lots. Their model utilizes volunteer labor and "sweat equity" to make homebuilding and ownership attainable for families earning 60% AMI and below, requiring minimal subsidy from the Town.
2. **NewVue Communities & Common Ground Development Corporation:** These larger Community Development Corporations (CDCs) have the capacity to execute complex multifamily rental developments. The Town should engage them early when larger parcels (such as Chapter 61 land) become available, potentially utilizing a "Friendly 40B" process to create mixed-income communities that help Groton reach its 10% SHI goal in larger strides.
3. **Infrastructure Collaboration**: Partner with regional non-profit housing and community development corporations that possess specialized expertise in rural wastewater systems. As Groton addresses limited sewer capacity, collaborating on "housing-plus-infrastructure" grant applications can help secure funding for innovative septic or I/A systems, potentially unlocking higher density in areas currently constrained by Title 5 regulations.

Timeframe: Two-Year Ongoing Strategy (Host Roundtable & Identify Potential Sites)

Resources Required: CPA Funding (for pre-development feasibility studies); Town-owned surplus land; Administrative support from the Housing Coordinator to manage Request for Proposals (RFPs).

E. Identify and leverage funding for affordable housing development.

As a smaller community, Groton does not receive federal housing funds via an entitlement basis. Therefore, financing affordable housing requires a "layering" strategy: using local seed money to prove commitment, which unlocks larger competitive state and federal grants.

To maximize this leverage, the Town must coordinate its applications through Massachusetts's **Community One Stop for Growth**, the state's unified grant portal. This implementation strategy tasks the Housing Coordinator and the Groton Affordable Housing Trust with targeting the following specific funding streams:

1. **Community Preservation Act (CPA):** This is Groton's most critical "first-in" funding source for affordable housing. Continuing to allocate CPA funds to the Affordable Housing Trust provides the necessary capital for pre-development studies (soil testing, architectural concepts). These early investments reduce risk, making projects competitive for state and federal construction financing.
2. **MassWorks & HousingWorks Infrastructure Programs:** High-density housing often stalls in Groton due to the lack of suitable infrastructure. The Town should aggressively apply for these state grants to fund sewer extensions (specifically in the Town Center and Four Corners sewer districts) that are explicitly tied to new housing production.
3. **Subsurface Sewage (Septic) Regulations**: Groton's local Board of Health regulations are stricter than state Title 5 standards (e.g., requiring greater separation from groundwater or larger leaching areas). While intended for environmental protection, these "Super-Title 5" rules often act as a de facto density cap, rendering multifamily zoning on smaller lots physically impossible. The Town should evaluate waivers for systems utilizing advanced Innovative/Alternative (I/A) technology, specifically for deed-restricted affordable housing projects.
4. **Community Development Block Grants (CDBG)**: While Groton is not an entitlement community, it can apply for CDBG funds competitively through the state. The Town should explore a regional consortia or county-led application to fund a Housing Rehabilitation Program. This provides loans to low-income homeowners for critical repairs (roof, septic, heating), preventing blight and allowing seniors to age in place.

Timeframe: Two-Year Ongoing Plan (Annual "*One Stop*" application cycle)

Resources Required: Continued CPA funding for the Housing Coordinator position (essential for grant writing capacity); Engineering support for infrastructure grant applications; Collaboration with neighboring communities for CDBG application and administration.

F. Monitor affordability restrictions for existing affordable housing listed on the town's Subsidized Housing Inventory to preserve current inventory.

Reaching the 10% statutory minimum for affordable housing units (using Groton's total year-round housing units from the 2020 decennial Census as a denominator) is all but impossible if the Town loses existing affordable units while attempting to create more ("the leaky bucket" effect). While 74 of Groton's Subsidized Housing Inventory (SHI) units are protected in perpetuity, the remaining 146 units carry deed restrictions with expiration dates. If these restrictions are allowed to lapse, or if the properties face financial distress, they could potentially convert to market-rate housing, instantly setting the Town's progress back by decades.

This Implementation Strategy tasks the Housing Coordinator and the Groton Affordable Housing Trust with a proactive preservation strategy, moving beyond simple tracking to active intervention.

Immediate Priority: Sandy Pond Apartments (2026)
The most urgent preservation risk involves the Sandy Pond Apartments (managed by the Groton Housing Authority). This development faces a pressing balloon mortgage payment in 2026 that must be addressed. The Affordable Housing Trust must prioritize working with the Housing Authority to secure gap financing or Community Preservation act funding to satisfy this debt, ensuring the units remain solvent and affordable.

Ongoing Monitoring Protocol:

- <u>Ownership Units</u>: For deed-restricted homeownership units (such as those at the Groton Residential Gardens), the Housing Coordinator must monitor resale activity to ensure units are sold to eligible buyers at the correct price structure, preventing the loss of the deed-restriction during turnover.

- <u>Rental Portfolio</u>: The Town should maintain an "Early Warning System" for affordable rental unit (like those found at Groton Commons or Winthrop Place), engaging with owners 2-3 years prior to restriction expiration to negotiate extensions or purchase Rights of First Refusal (ROFR).

Timeframe: Two-Year Ongoing Plan (Immediate action required for Sandy Pond refinancing & Ongoing monitoring)

Resources Required: Housing Coordinator staff time for SHI database management & review; Community Preservation Act funds for capital injections or debt services to preserve "at-risk" affordable properties; Legal counsel to review deed riders and refinancing agreements.

G. Engage in community education about housing needs and the available paths to increase affordable housing.

Public opposition to affordable housing is often rooted in misconceptions about what “affordable housing” actually looks like and whom it serves. Without a clear narrative, residents may assume that all “Affordable Housing” refers exclusively to large-scale, deep-subsidy public housing projects. In reality, Groton’s Housing Production Plan relies on a diverse spectrum of options and strategies to meet the different needs of the local community.

To bridge this gap in understanding while building the political will necessary for zoning reform and new development, the Housing Partnership and Housing Coordinator should launch a sustained community educational initiative titled “Groton Housing Matters”. This ongoing campaign aims to demystify the development process and clearly articulate how affordable housing can benefit the community.

Clarifying the Spectrum of Affordable Housing: A core component of this campaign must be distinguishing between the different types of housing that count toward the Subsidized Housing Inventory (SHI):

- Public Housing: Essential units managed by the Groton Housing Authority, primarily serving seniors and residents with disabilities who require comprehensive assistance programs to stay housed.
- Workforce & Community Housing: These are often privately owned or rented units created through Inclusionary Zoning or “Friendly 40B” developments. They are designed for low- and moderate- income households, such as teachers, public safety workers, and young adults returning to Groton to raise families, all of which earn a steady income but are priced out of the current market. These units are typically indistinguishable from market-rate homes.

Educational Strategies:

- Visual Preference Survey: Rather than debating abstract density numbers, the Town should conduct interactive workshops where residents view and vote on images of different affordable housing typologies (e.g., cottage courts, tiny homes, nodular housing). This helps the Planning Board understand exactly what forms of “gentle density” the community will embrace before zoning amendments are drafted.
- “Housing 101” Roadshow: A travelling presentation for town boards and community members that explains the mechanics of creating affordable housing, regulations that towns with affordable housing development success have implemented, and concrete examples of what affordable units can look like. Nearby Devens regional enterprise zone would make a great first stop!
- Storytelling: Highlight local successes, to prove that affordable units can be architecturally consistent with Groton’s rural and historic character.

Timeframe: Five-Year Ongoing Plan (Ongoing campaign with annual milestone events)

Resources Required: Leadership from the Housing Partnership; Staff support from the Housing Coordinator to produce education materials; Technical assistance grants from the Citizens' Housing and Planning Association (CHAPA) Municipal Engagement Initiative to fund facilitation and visual tools

H. Promote Massachusetts Sustainable Development Principles and Smart Growth concepts.

With approximately 88% of Groton's land area designated as Areas of Critical Environmental Concern (ACEC) and extensive Water Resource Protection Districts overlaying the Town, "sprawl" development is not just an aesthetic threat, it is an environmental liability. To balance housing production with ecological stewardship, Groton must rigorously apply Massachusetts' Sustainable Development Principles[4] and Smart Growth Americas' Sustainable Development Concepts[5].

Rather than viewing development and conservation as opposing forces, these principles and concepts integrate them. For Groton, this means adopting strategies to build connected communities where daily needs are located close to where residents live. It requires investing in Main Street and existing centers (Groton Town Center and Four Corners) to strengthen their sense of place, rather than fragmenting countryside. This implementation strategy takes a broad focus on key policy integrations for Groton's boards and commissions to consider throughout their work and policy updates:

- <u>Invest in Main Street and Concentrated Developments</u>: To prevent sprawl in the ACECs, Groton must prioritize development in existing centers. The Town should focus higher-density, mixed-use zoning changes within the Groton Center, Main Street, and the Four Corners Sewer District. This aligns with the state principle of *Concentrating Development*, ensuring that new growth strengthens the economy rather than fragmenting natural beauty.
- <u>Build Connected Communities & Make Transportation Accessible</u>: Housing should not be isolated. Groton should utilize the MBTA Communities Overlay and the Town Center Overlay to locate housing where daily needs are within reach. By linking homes to trails and walkable infrastructure, there is a reduction in automobile reliance and a lower community-wide carbon footprint.
- <u>Build for Everyone</u>: A sustainable community must be diverse. Groton should continue to promote flexible development and inclusionary zoning not just to save land, but to create "Missing Middle" housing options. This ensures Groton remains accessible to residents at all stages of life, from young families to seniors.
- <u>Center Community Voice</u>: Sustainability requires consensus. Through community engagement (such as the **implementation strategy G**) residents can provide input in shaping the design of density. This ensures that as Groton grows, the Town does so in a way that respects the historic character and rural identity that residents value.

Timeframe: Five-Year Ongoing Plan (Ongoing policy integration)

[4] https://www.mass.gov/doc/massworks-sustainable-development-principles/download

[5] https://www.smartgrowthamerica.org/smart-growth/key-principles/

Resources Required: Collaboration between the Select Board, Planning Board, Sustainability Commission, and Conservation Commission; Technical assistance from MRPC to align bylaws with Massachusetts' Sustainable Development Principles and Smart Growth Americas' Sustainable Development Concepts.

APPENDIX A – Housing Terms Glossary

Accessory Apartment
A secondary dwelling unit created within or as an extension of an existing dwelling that contains separate bath and kitchen facilities.

Areas of Critical Environmental Concern (ACECs)
These areas are formal designations by the MA Secretary of Energy and Environmental Affairs, created to identify and protect landscapes with unique, significant, and integrated natural and cultural resources. By prioritizing these regions, the state provides a framework for local and state agencies to coordinate on long-term stewardship of sensitive ecosystems and historic resources. For any proposed development or state-funded project, this designation triggers a more rigorous environmental review process and higher performance standards to ensure that the integrity of the resource is preserved. https://www.mass.gov/info-details/acec-program-overview

Adaptive Reuse
The conversion of nonresidential properties such as mills, schools, hospitals, military bases, motels, warehouses, office buildings, etc. into residential or mixed uses.

Area Median Income (AMI)
The estimated median income, adjusted for family size, by metropolitan area (or county, in nonmetropolitan areas). AMI is updated annually by the US Department of Housing and Urban Development (HUD) and used as the basis of eligibility for most housing assistance programs. www.huduser.org

Brownfields

An abandoned, idled, or underused property where expansion or redevelopment is complicated by real or perceived contamination. Brownfield sites include abandoned factories and other industrial facilities, gasoline stations, oil storage facilities, dry cleaning stores, and other businesses that formerly dealt with polluting substances. Information about the state's brownfields redevelopment fund can be found at: www.massdevelopment.com

Citizens' Housing & Planning Association (CHAPA)

Established in 1967, CHAPA is a statewide non-profit umbrella organization for affordable housing and community development activities. CHAPA's mission is to encourage the production and preservation of housing affordable to low-income families and individuals. www.CHAPA.org

Chapter 40B

The state's Comprehensive Permit law, enacted in 1969, established an affordable housing goal of 10% for every community. In communities below the 10% goal, developers of low- and moderate-income housing can seek an expedited local review under the comprehensive permit process and can request a limited waiver of local zoning and other restrictions which hamper construction of affordable housing. Developers can appeal to the state if their application is denied or approved with conditions that render it uneconomic and the state can overturn the local decision if it finds it unreasonable in light of the need for affordable housing. (Chapter 774 of the Acts of 1969; M.G.L.c.40B§20-23). www.mass.gov/hed/community/40b-plan

Chapter 40R

Also known as the Smart Growth Zoning Overlay District Act (Chapter 149 of the Acts of 2004), M.G.L. Chapter 40R encourages communities through financial incentives to create dense residential or mixed use smart growth zoning districts which include a high percentage of affordable housing units, located near transit stations and/or in areas of concentrated development such as existing city and town centers. http://www.mass.gov/hed/community/planning/chapter-40-r.html

Community Development Block Grant (CDBG)

The Community Development Block Grant (CDBG) program is a federal program that provides communities with resources to address a wide range of unique community development needs. The Department of Housing and Urban Development (HUD) provides funding either directly to larger municipalities designated as entitlement communities or through the Massachusetts Department of Housing and Community Development's CDBG program. www.mass.gov/hed/community/funding/community-development-block-grant

Community Economic Development Assistance Corporation (CEDAC)

A quasi-public agency created by the Legislature in 1978 to provide development assistance to nonprofit developers to increase the supply of affordable housing and help revitalize chronically distressed areas. By statute, it can only provide services to nonprofit corporations. CEDAC maintains a database on their website of over 1,400 properties statewide at risk of losing their affordability. www.cedac.org

Community Preservation Act (CPA)/ Chapter 44B

The Community Preservation Act Enabling Legislation (Chapter 267 of the Acts of 2000). Allows communities, at local option, to establish a Community Preservation Fund to preserve open space, historic resources, and community housing by imposing a surcharge of up to 3% on local property taxes. The state provides matching funds from its own Community Preservation Trust Fund, generated from an increase in certain Registry of Deed's fees. The Community Preservation Coalition (CPC) works with communities and advocates and supports the passage of CPA. www.communitypreservation.org

Congregate Housing

Housing accommodation that offers separate rooms or apartments but provides shared activities of daily living with other residents.

Conservation Easement

A legal agreement, often used to preserve rural areas or Greenfields, in which a government or nonprofit can purchase a property in return for the guarantee of preserving it from development.

Co-operative (co-op)

A form of shared ownership housing where all residents own stock in the corporation that owns the property. They do not own their units, but co-op share ownership entitles a resident to a long-term lease on a unit and a vote in the governance of the property. Limited equity cooperatives are a form of affordable, resident-controlled homeownership in which the individual share purchase prices are very low so that the resident does not need mortgage financing to buy in. Like rental properties, co-ops may be syndicated to raise money for the construction.

Cottage Housing

Cottage Housing is generally defined as a grouping of small, single family dwelling units clustered around a common area and developed with a coherent plan for the entire site. They have gained popularity in recent years as a type of infill development on small sites, within existing developed areas. The cottage units may have other shared amenities. The shared common area and coordinated design allow densities that are higher than typical single-family neighborhoods, while minimizing impacts on adjacent residential areas.

Deferred Loan (a.k.a. deferred payment second mortgage or soft debt)

Debt (borrowed money), often from a public or charitable source, repayment of which may be postponed for a specified period of time, indefinitely, of forgiven entirely, if the property maintains certain levels of affordability for a defined time period. Most deeply affordable housing needs some type of deferred loan in order to be feasible.

Department of Housing and Urban Development (HUD)

The U.S. Department of Housing and Urban Development's mission is to create strong, sustainable communities and quality affordable homes. HUD administers hundreds of programs targeting communities from urban to rural. www.hud.gov

Entitlement Community

A city or urban county of at least 50,000 in population making it eligible for Community Development Block Grant (CDBG) funds directly from HUD.

Executive Office of Housing and Livable Communities (EOHLC)

Massachusetts EOHLC is the state's lead agency for housing and community development programs and policy. It oversees the state-funded public housing, administers rental assistance programs, including tax credits, provides funds for municipal assistance, and funds a variety of programs to stimulate the development of affordable housing. Formerly the Department of Housing and Community Development. https://www.mass.gov/orgs/executive-office-of-housing-and-livable-communities

Expiring Use Restrictions

Refers to affordable housing where the restrictions on rents and/or incomes of occupants could or will expire in the near future if owners prepay their publicly assisted mortgages and convert the units to market rate housing. The units were built with federal and/or state subsidies (such as low-cost mortgages, interest subsidies, rent subsidies and loan guarantees). While mortgages and other assistance often had terms as long as 30-40 years; many gave owners the option to prepay the mortgage after 20 years and thus remove use restrictions on the property. Also see CEDAC.

Fair Housing Act/MA Fair Housing Act

Federal legislation, first enacted in 1968 and expanded by amendments in 1974 and 1988, that provides the Secretary of HUD with investigation and enforcement responsibilities for fair housing practices. The law prohibits discrimination in housing and lending based on race, color, religion, sex, national origin, handicap, of familial status. There is also a Massachusetts Fair Housing Act, which extends the prohibition against discrimination to sexual orientation, marital status, ancestry, veteran status, children, and age. The state law also prohibits discrimination against families receiving public assistance or rental subsidies, or because of any requirement of these programs.

Fair Market Rents (FMRs)

These figures are annual gross rent estimates established by the U.S. Department of Housing and Urban Development (HUD) to determine payment standards for federal housing assistance programs. Calculated at the 40th percentile of typical market rents within specific metropolitan area, they represent the cost of modest, non-luxury housing including essential utilities. This benchmark ensures that subsidized tenants have access to a sufficient supply of standard-quality units while maintaining the fiscal sustainability of local housing programs. The current FMRs are posted on HUD's website: http://www.huduser.org/portal/datasets/fmr.html.

Federal Home Loan Bank of Boston (FHLBB)

One of the 12 district banks, the FHLBB covers the 6 New England states and is owned by more than 460 New England financial institutions. A wholesale bank (a bank for banks), it provides access to credit for its members and administers several grant and loan programs to promote community development and expand affordable housing.

Federal Home Loan Mortgage Corporation (FHLMC) or Freddie Mac

Congressionally chartered agency established in 1970 (and privatized in 1989) to buy qualifying residential mortgages from originating lenders. The loans are either kept in portfolio or packaged and sold as securities. Freddie Mac also offers programs with more flexible underwriting guidelines for lower income homebuyers. With Fannie Mae, the corporation's activity has helped to create an enormous secondary mortgage market.

Federal National Mortgage Association (FNMA of Fannie Mae)

Created in 1938 to purchase FHA, and later VA and conventional mortgages, Fannie Mae is now privately owned and managed, federally chartered corporation, the largest source of home mortgage funds in the United States. It buys qualifying residential mortgages from originating lenders and either keeps them in portfolio or packages and sells them as securities. Fannie Mae also offers programs with more flexible underwriting guidelines for lower income homebuyers.

501(c)(3)

Section of the Internal Revenue Code that grants status as a nonprofit corporation and entitles organizations to receive tax-exempt status and tax-deductible donations.

Geographic Information Systems (GIS)

A computerized system that stores and links spatially defined data in a way that allows information display and processing and production of maps and models. GIS is a powerful planning and analytical tool.

Green Building

A whole-building and systems approach to design and construction that employs building techniques that minimize environmental impacts and reduce the energy consumption of buildings while contributing to the health and productivity of its occupants.

Green Development

Development that uses environmentally friendly building practices and energy efficiency. There are several public and private incentives for green development, and increasingly, nonprofit developers use green construction as a way of increasing the expendable resources of lower income persons.

Greenfields Undeveloped Land

Smart growth principles dictate that new development be steered away from Greenfields to the maximum extent possible and toward sites where infrastructure and public transportation already exist, or to contaminated and/or underutilized sites that can be reclaimed to accommodate new development.

HOME Investment Partnership Program (HOME)

A federal program run by HUD which provides annual grants on an entitlement basis to states, large cities, and consortia of smaller communities for affordable housing activities, including homeownership, rent subsidies, housing development and rehabilitation. Like CDBG funds, some communities are part of a consortium and receive HOME funds directly from HUD and distribute in their communities. DHCD administers HOME funds at the state level.

Housing Appeals Committee (HAC)

A quasi-judicial body within DHCD, which hears appeals by developers, local zoning boards on comprehensive permit (Chapter 40B) decisions by local Zoning Boards of Appeal.

Housing Consumer Education Centers

A statewide information and referral network that assists tenants, landlords, current and prospective homeowners with their housing problems. The Centers are located at agencies that provide a variety of housing services throughout Massachusetts. www.masshousinginfo.org

Housing Works Infrastructure Program (HWIP)

The HousingWorks Infrastructure Program (HWIP) is a competitive grant open to municipalities for a variety of infrastructure projects associated with housing development. This grant program awards funds based on the project's nexus with housing, transportation, infrastructure, and community development needs.

Housing Stabilization Fund

The Housing Stabilization Fund (HSF) is a program available through DHCD to support comprehensive neighborhood redevelopment efforts and to help developers and municipalities acquire, preserve, and rehabilitate affordable housing. The state legislature placed a special emphasis on reusing foreclosed and distressed properties and on creating affordable homeownership opportunities.

Housing Toolbox/Welcome Home Massachusetts

MHP and the Citizens Housing and Planning Association (CHAPA) created an online affordable housing strategy web site that is designed to be a one-stop resource for local housing officials and volunteers. Called the Massachusetts Toolbox, the site features content designed to help local officials and volunteers move locally initiated affordable housing developments forward. The toolbox provides easy access to strategies and best practices related to the preservation and production of all varieties of affordable housing.
http://housingpolicy.org/index_MA.html

Inclusionary Zoning

A local zoning ordinance that either requires or encourages a developer to include affordable housing as part of a development or contribute to a fund for such housing. The bylaw may provide incentives such as increased density, reduced parking requirements, or expedited permitting in exchange for the affordable housing.

Infill Development

The practice of building on vacant or undeveloped parcels in dense areas, especially urban and inner suburban neighborhoods. Promotes compact development.

Limited Equity Homeownership
Ownership housing where resale values are restricted to maintain the long-term affordability of the units. A technique often used for housing developed with public assistance to reduce development costs (e.g. funding, relaxed zoning regulations, discounted sale of public land). Can take the form of a cooperative, a condominium or fee simple ownership.

Local and Regional Housing Authorities (LHAs)
A housing authority set up by a city or town, or group of towns, in accordance with state law, M.G.L. Ch. 149 to provide low-income family or elderly housing.

Local Housing Partnership
A local housing committee appointed by the municipality with the purpose of promoting opportunities to produce and preserve affordable housing.

Local Initiative Program (LIP)
A state program under which communities may use local resources and DHCD technical assistance to develop affordable housing that is eligible for inclusion on the State Housing Inventory (SHI). LIP is not a financing program, but the DHCD technical assistance qualifies as a subsidy and enables locally supported developments, that do not require other financial subsidies, to qualify for inclusion on the Subsidized Housing Inventory.

Low-Income Housing Tax Credit (LIHTC)
Federal tax credit for developers of affordable housing. States receive an annual dollar value of credits which they then allocate to qualifying projects based on priorities established in a state allocation plan. DHCD is the allocating agency for Massachusetts.

Manufactured Homes

A home built entirely in the factory to a federal building code administered by HUD. The Federal Manufactured Home Construction and Safety Standards (commonly known as the HUD code) went into effect June 15, 1976. Manufactured homes may be single- or multi- section and are transported to the site and installed. The Federal standards regulate manufactured housing design and construction, strength and durability, transportability, fire resistance, energy efficiency, and quality.

Massachusetts Affordable Housing Trust Fund (AHTF)

A revolving trust fund established by the Massachusetts Legislature as Section 227 of Chapter 159 of the Acts of 2000, and now known as Chapter 121D. Administered by MassHousing, AHTF functions as a gap filler, the last funding piece necessary to make an affordable housing development financially feasible and sustainable for the long term. Funding is typically in the form of deferred loans.

MassDevelopment

A quasi-public agency created in 1998 by the merger of the Government Land Bank of the Massachusetts Industrial Finance Agency. MassDevelopment offers a variety of programs in support of economic development, large scale real-estate development projects and brownfield clean-up including pre-development assistance, loans, loan guarantees, mortgage insurance and taxable and tax-exempt bond financing. Its programs can also be used for mixed commercial and residential projects. www.massdevelopment.com

MassHousing (formerly the Massachusetts Housing Finance Agency, MHFA)

A quasi-public agency created in 1966 to help finance affordable housing programs. MassHousing sells both tax-exempt and taxable bonds to finance its many single-family and multi-family financing programs. The Agency oversees and regulates the properties it has assisted, and runs several other programs, some on behalf of HUD and DHCD. www.masshousing.com

Massachusetts Housing Investment Corporation (MHIC)

A private, non-profit corporation that provides loans for affordable housing, equity funds for low-income housing tax credit (LIHTC) developments and loan guarantees for lead paint abatement loans. Created in 1991 by a consortium of banks, MHIC also administers a bridge financing program for tax credit projects in conjunction with the Massachusetts Housing Partnership Fund. www.mhic.com

Massachusetts Housing Partnership (MHP)

A quasi-public agency created by the state legislature in 1985 to support affordable housing and neighborhood development. It is funded by state-mandated contributions from interstate banks and has received state funds as well. It is governed by a seven-member board appointed by the governor and the state's banking industry. MHP provides, below-market financing and bridge loans for affordable rental housing, runs the "One Mortgage" program for first time homebuyers and provides technical assistance to communities to support affordable housing. www.mhp.net

Massachusetts Rental Voucher Program (MRVP)

A state-funded rental assistance program begun in November1992, as a revised version of the state's previous rental assistance program (Chapter 707). It has both a project-based component and a tenant-based component.

Mixed Income Housing Development

Development that includes housing affordable to various income levels.

Mixed Use Development

Projects that combine different types of development such as residential, commercial, office, industrial and institutional into one project.

Municipal Affordable Housing Trust

Passed into law in Massachusetts in 2005, allows for the creation of a trust created as part of local government for the purpose to administering funds and managing a range of real estate activities related to affordable housing.

Neighborhood Revitalization Strategy Area (NRSA)

Communities with HUD-approved NRSAs are offered enhanced flexibility in undertaking economic development, housing, and public service activities with their CDBG funds. This flexibility is designed to promote innovative programs in economically disadvantaged areas of the community. www.hud.gov

New England Fund (NEF)

An affordable housing program run by the Federal Home Loan Bank of Boston (FHLBB) NEF provides loans to member financial institutions to finance affordable housing. NEF is a widely used program for the development of mixed income housing under the Ch. 40B Comprehensive Permit.

OneMortgage Program (formerly Soft Second Program)

The State's first-time homebuyer mortgage program operated by the Massachusetts Housing Partnership. ONE Mortgage features low, fixed-rate financing and as state-backed reserve that relieves homebuyers from the cost of private mortgage insurance. Eligible buyers obtain a bank mortgage from participating banks. www.mhp.net/homeownership

OneStop Application

A detailed application for public funding sources submitted to DHCD by affordable housing developers. This comprehensive funding application ensures that funders are reviewing the same information and have complete financial information for a development project. Most public financing for affordable housing is obtained through DHCD which holds public funding rounds once or twice a year.

Regional Planning Agencies (RPA)
There are twelve Massachusetts regional planning agencies. They are public organizations that serve the local governments by dealing with issues and needs that cross city, town, and county boundaries, through planning, policymaking, advocacy, and technical assistance. Different RPAs have different strengths and focuses. www.apa-ma.org

Request for Proposal (RFP)
A process for soliciting applications for technical or consulting services or for project developers when funds are awarded competitively. In Massachusetts, public bodies securing goods and services and/or acquiring or disposing of real property are subject to M.G.L. Ch. 30B and should consult the Office of the Inspector General for required procedures and information about RFP's.

Section 8
A HUD program (officially called the Housing Choice Voucher Program) providing funding for rental assistance to low-income households. Participating tenants typically pay 30% of their income for housing (rent and utilities) and the federal subsidy pays the balance of the rent.

Single Room Occupancy (SRO)
Efficiency units which may or may not include separate bathroom or kitchen facilities.

Smart Growth
An approach to planning and development that promotes a more efficient use of land to reduce sprawl using compact development patterns that are less dependent on the automobile and include a range of housing options and improve the balance of jobs and housing within the community or the region. www.smartgrowthamerica.org/smart-growth/key-principles/

Sustainable Development Principles

The Commonwealth of Massachusetts utilizes a set of Sustainable Development Principles to guide land use, housing, economic development, and energy policies. These principles emphasize a "smart growth" approach, aiming to balance economic growth with environmental protection, equity, and efficient infrastructure use. www.mass.gov/doc/massworks-sustainable-development-principles/download

Subsidy

Typically refers to financial assistance that fills the gap between the cost of affordable housing development/operations and the mortgage or sales income supported by income restricted rentals or homeownership sales. Affordable rents and home sales prices are determined by financing program eligibility requirements. Often, multiple subsidies from various sources are needed, referred to as the "layering" of subsidies, to make a project feasible. In the state's Local Initiative Program (LIP), DHCD's technical assistance qualifies as a subsidy and enables locally supported developments that do not require other financial subsidies to use the comprehensive permit process. Also, "internal subsidies" refers to those developments that do not have an external source(s) of funding for affordable housing but use the value of the market units to "cross subsidize" the affordable ones.

Tax Increment Financing (TIF)

A public financing tool that subsidizes community improvement projects by capturing the projected increase in property tax revenues generated by a new development. TIF is frequently utilized to fund the essential public infrastructure (such as roads, water, and sewer systems) required to support housing development, or to offset costs to make affordable housing initiatives more financially feasible.

Transit Oriented Development (TOD)

Mixed-use higher density development centered on existing or new transportation facilities including bus, rail, bicycle, and pedestrian pathways.

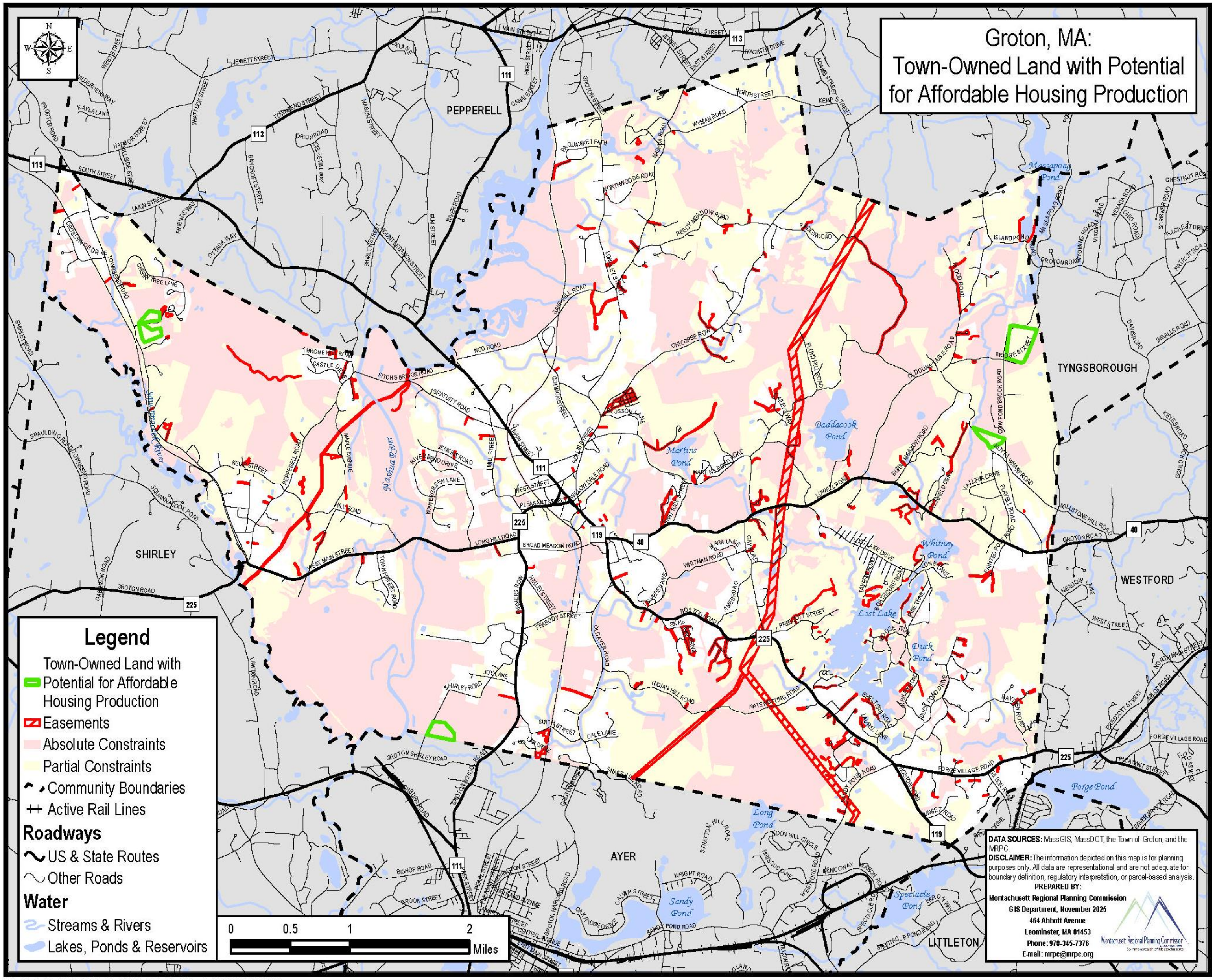
Transitional Housing

A short-term housing option for families or individuals that do not have permanent housing but benefit from more stability than that of an emergency shelter.

Universal Design

Building design that creates accessible and usable space for everyone, including people with disabilities.

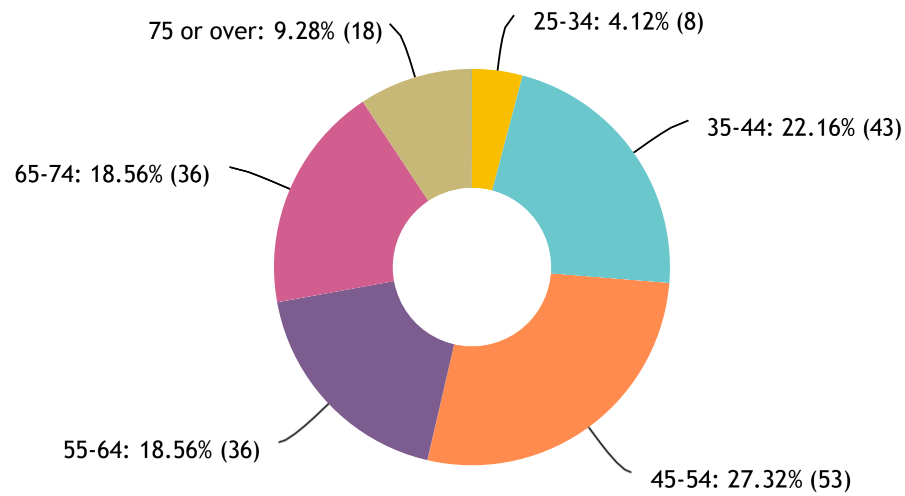
APPENDIX B – Town-Owned Land with Development Potential



APPENDIX C – Survey Results

Q1 What is your age?

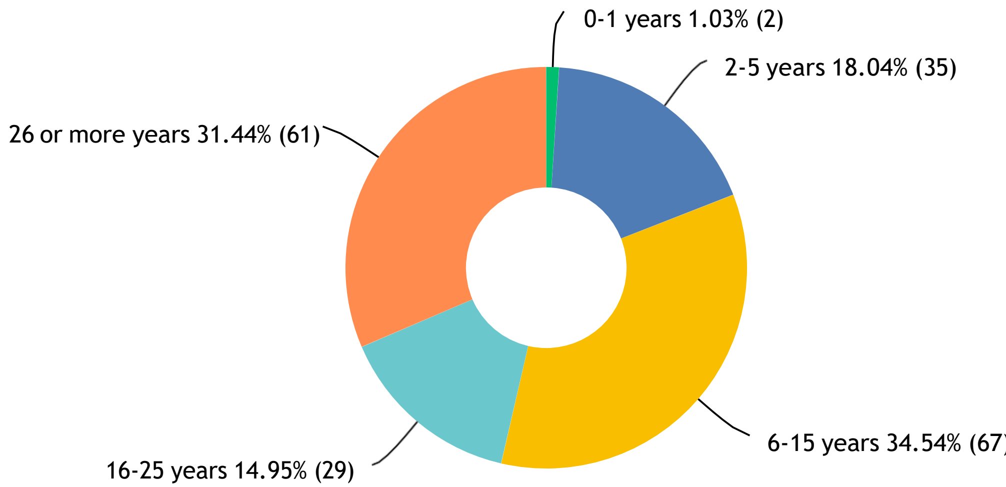
Answered: 194 Skipped: 0



ANSWER CHOICES	RESPONSES	TOTAL
Under 18:	0.00%	0
18-24:	0.00%	0
25-34:	4.12%	8
35-44:	22.16%	43
45-54:	27.32%	53
55-64:	18.56%	36
65-74:	18.56%	36
75 or over:	9.28%	18
TOTAL		194

Q2 How many years have you lived in Groton?

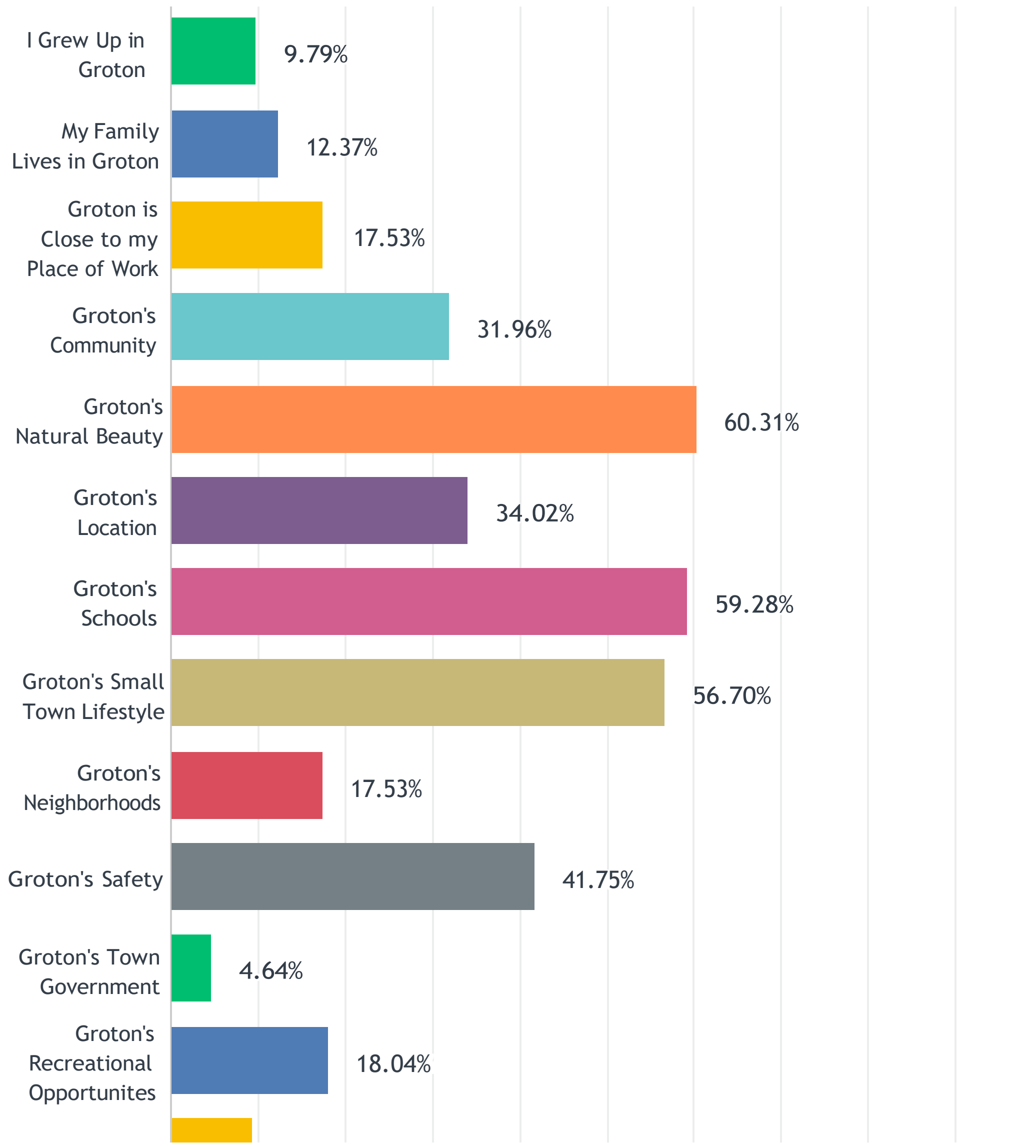
Answered: 194 Skipped: 0



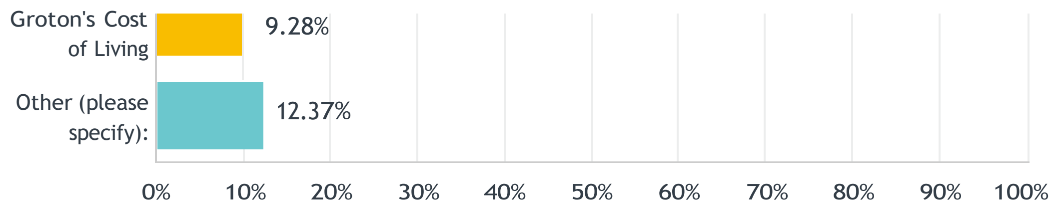
ANSWER CHOICES	RESPONSES	TOTAL
0-1 years	1.03%	2
2-5 years	18.04%	35
6-15 years	34.54%	67
16-25 years	14.95%	29
26 or more years	31.44%	61
TOTAL		194

Q3 Which of the following attributes were most influential in your decision to reside in Groton? (Select all that apply)

Answered: 194   Skipped: 0



Groton Housing Production Plan Survey



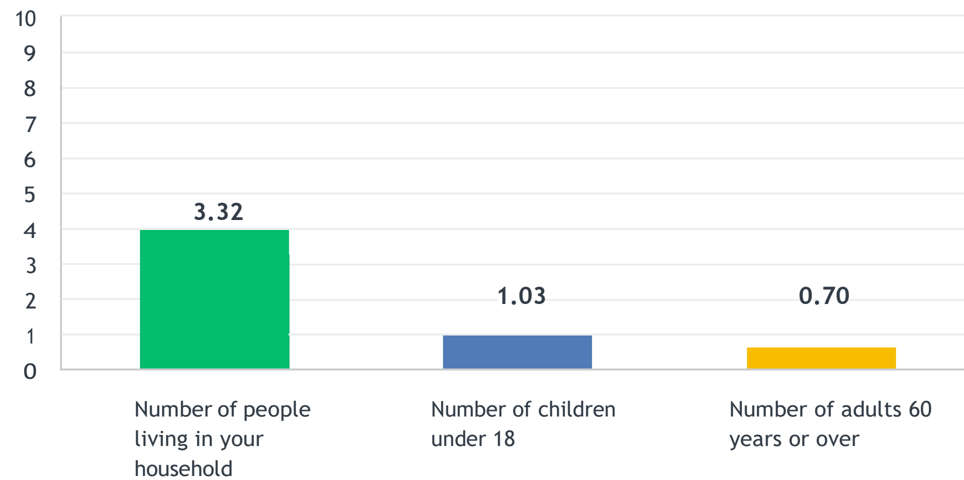
ANSWER CHOICES	RESPONSES	TOTAL
I Grew Up in Groton	9.79%	19
My Family Lives in Groton	12.37%	24
Groton is Close to my Place of Work	17.53%	34
Groton's Community	31.96%	62
Groton's Natural Beauty	60.31%	117
Groton's Location	34.02%	66
Groton's Schools	59.28%	115
Groton's Small Town Lifestyle	56.70%	110
Groton's Neighborhoods	17.53%	34
Groton's Safety	41.75%	81
Groton's Town Government	4.64%	9
Groton's Recreational Opportunites	18.04%	35
Groton's Cost of Living	9.28%	18
Other (please specify):	12.37%	24
Total Respondents: 194		

#	OTHER (PLEASE SPECIFY):	DATE
1	The fact that there were large plots of land with single family homes and they were not all bunched together. Also the amount of conservation land	6/7/2025 8:27 PM
2	Groton Hill Music School	6/7/2025 11:38 AM

3	We moved here from Acton 27 years ago; it was the first house we looked at that we could afford. We knew nothing about Groton, except that it looked like a "quaint NE town."	6/5/2025 8:33 PM
4	Recommendation from a coworker	6/4/2025 3:14 PM
5	When we moved here it was most definitely first location close to work, then schools, then natural beauty. As we stay it is a lot about the location - close to both 495 and Nashua for shopping etc. Fairly easy to both Boston and Mountains in NH. Love all the conserved land in Groton and things like our outstanding library.	6/3/2025 6:53 AM
6	Houses in Groton were more affordable than those just 5 miles closer to Boston. Being close(ish) to the commuter rail, specifically Fitchburg line, was important too	6/3/2025 6:13 AM
7	Groton's pervasive conservation ethic	6/2/2025 10:34 PM
8	Affordable price at that time.	6/2/2025 8:48 PM
9	Groton had low taxes when I moved in.	6/2/2025 11:52 AM
10	nothing else really, as people aren’t always the kindest here and the restaurants are sub par	6/2/2025 11:15 AM
11	Groton's cultural businesses like Groton Hill and its library	6/2/2025 10:28 AM
12	Groton's lakes	6/2/2025 10:20 AM
13	Visible and well preserved historic structures Groton's location and cost of living comments are relative to the Boston metropolitan area COL, where immediate family members live and work and thus our desire to live in proximity	5/31/2025 4:35 PM
14	We started a in home business in Groton.	5/31/2025 8:06 AM
15	the house we found	5/31/2025 7:20 AM
16	Groton's rich history and its historic houses	5/30/2025 9:41 PM
17	I work at Lawrence Academy	5/30/2025 9:40 PM
18	Moved her because it didn’t have a lot of condos, apartments or dense living areas!	5/30/2025 3:43 PM
19	Proximity to extended family	5/30/2025 10:29 AM
20	House availability	5/30/2025 9:25 AM
21	Large percentage of forested protected open space	5/29/2025 5:55 PM
22	quintessential Town Center	5/29/2025 4:29 PM
23	Found the property that met my needs at the time	5/29/2025 3:47 PM
24	History	5/29/2025 3:33 PM

Q4 Household size. Please enter:

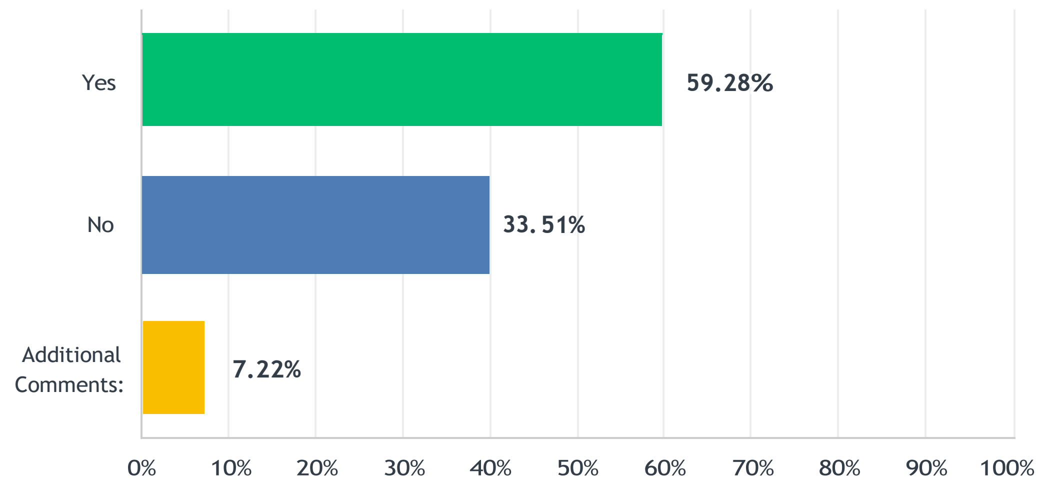
Answered: 194 Skipped: 0



ANSWER CHOICES	AVERAGE	TOTAL	RESPONSES
Number of people living in your household	3	645	194
Number of children under 18	1	199	194
Number of adults 60 years or over	1	135	194
Total Respondents: 194			

Q5 According to the State of Massachusetts, "affordable housing" is defined as housing that costs 30% or less of your household's monthly income.Based on this definition, is your current home affordable for your household?

Answered: 194 Skipped: 0



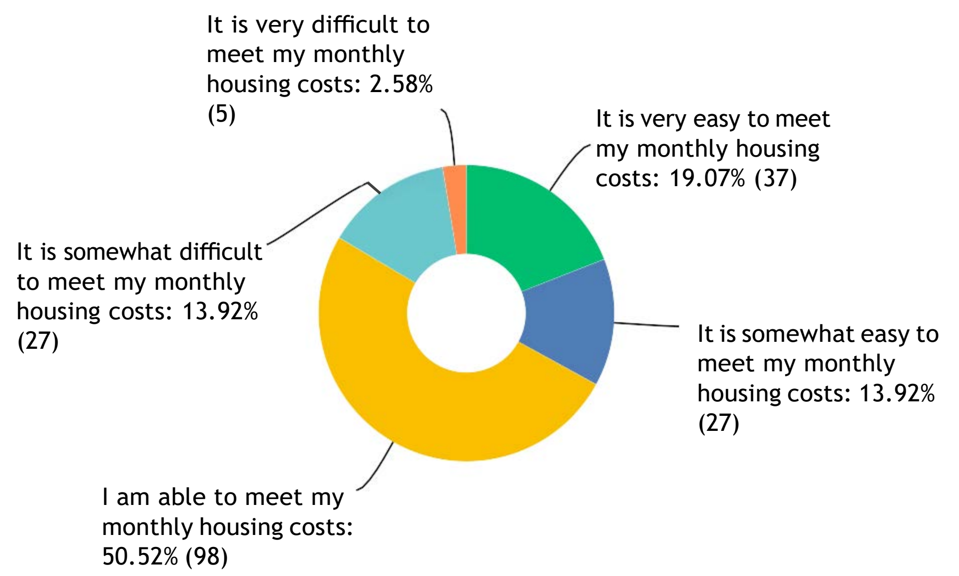
ANSWER CHOICES	RESPONSES	TOTAL
Yes	59.28%	115
No	33.51%	65
Additional Comments:	7.22%	14
TOTAL		194

#	ADDITIONAL COMMENTS:	DATE
1	My home used to be affordable until homes were assessed 40% higher causing a 35% jump in tax fees, home owners insurance & other implications of having an overvalued home. Not to mention tax increases on their own.	6/4/2025 8:17 AM
2	Not after retirement	6/3/2025 7:46 AM

3	No. According to the MA definition, our house is now officially unaffordable for us. The next few tax overrides will probably force us to sell and move. During our 30 years living in Groton we have contributed time and talents to support this wonderful community. We voted for every school override even though we never had children in GDRS. But now we are retired, living on SS and modest savings. We do not travel, we do not eat out, we do not have expensive hobbies, we have no streaming subscriptions, we have avoided debt like the plague, and we do not hire help to clean our house. We own a 24-year-old car with 70K miles on it. We grow our own vegetables. We have eliminated every discretionary expense we can think of. And the older we get, the less discretionary it all becomes.	6/2/2025 10:34 PM
4	Taxes keep going up and we will not be able to retire here	6/2/2025 6:52 PM
5	Groton is meant to stay small. Our schools can barely meet the needs for our kids. Adding more will make it worse	6/2/2025 2:10 PM
6	Taxes too high	6/2/2025 2:09 PM
7	It's paid for, so yes it is OK in terms of affordability	6/2/2025 11:52 AM
8	Barely! Certainly couldn't afford our Groton home at todays prices	6/2/2025 10:40 AM
9	Yes, because our mortgage is paid.	5/31/2025 8:06 AM
10	I have free housing, however, I would like to purchase and would not be able to afford a home in town.	5/30/2025 9:40 PM
11	Unsure	5/30/2025 9:13 PM
12	With my 3% interest rate yes but if it was todays 7% I could not afford it	5/30/2025 11:39 AM
13	Yes, because we have a low mortgage rate, and low amount of loan remaining	5/29/2025 5:55 PM
14	yes, no mortgage	5/29/2025 11:01 AM

Q6 How would you describe your ability to meet your monthly housing costs?

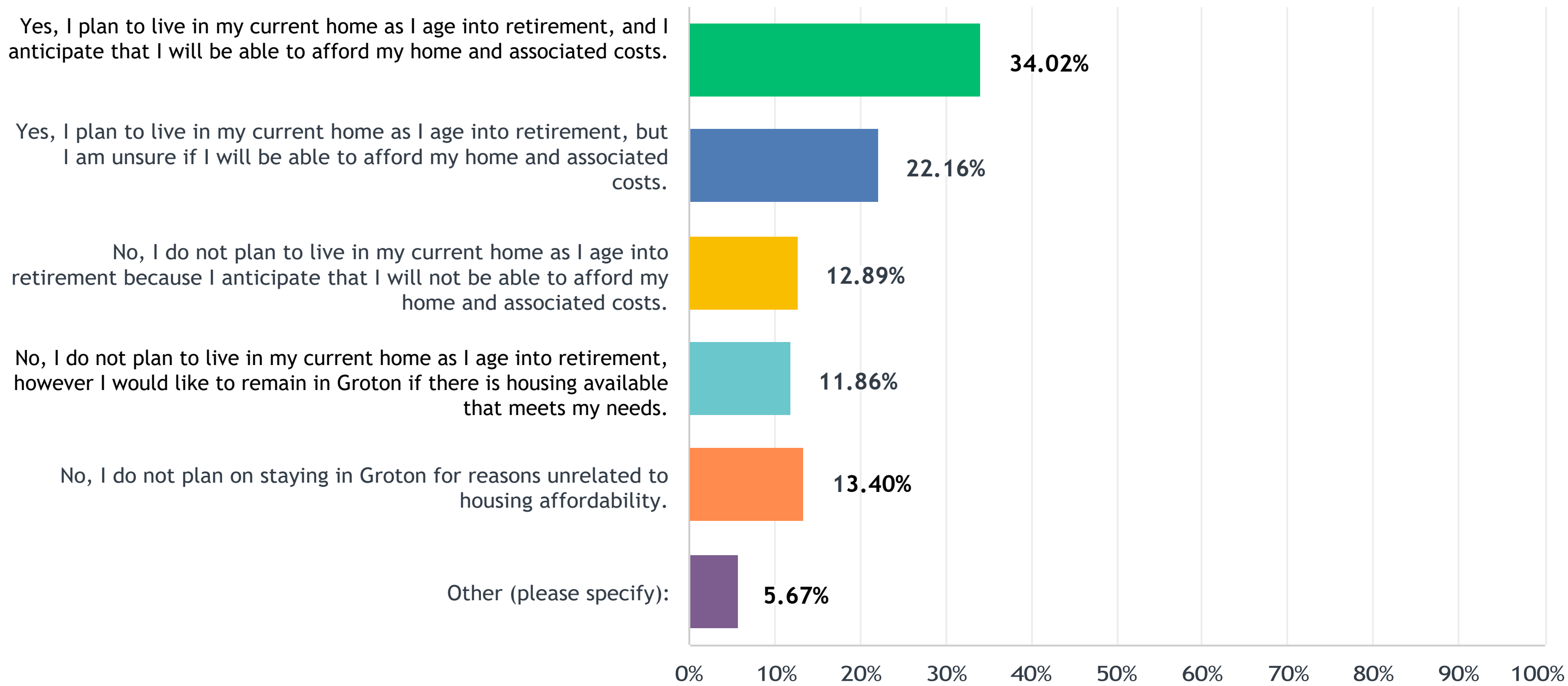
Answered: 194 Skipped: 0



ANSWER CHOICES	RESPONSES	TOTAL
It is very easy to meet my monthly housing costs:	19.07%	37
It is somewhat easy to meet my monthly housing costs:	13.92%	27
I am able to meet my monthly housing costs:	50.52%	98
It is somewhat difficult to meet my monthly housing costs:	13.92%	27
It is very difficult to meet my monthly housing costs:	2.58%	5
TOTAL		194

Q7 Do you plan to live in your current residence as you age into retirement?

Answered: 194 Skipped: 0

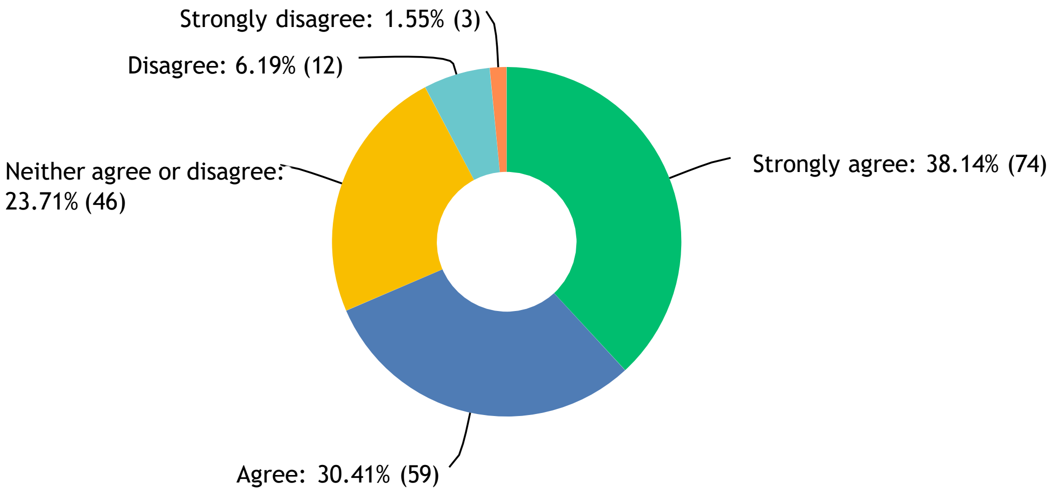


ANSWER CHOICES	RESPONSES	TOTAL
Yes, I plan to live in my current home as I age into retirement, and I anticipate that I will be able to afford my home and associated costs.	34.02%	66
Yes, I plan to live in my current home as I age into retirement, but I am unsure if I will be able to afford my home and associated costs.	22.16%	43
No, I do not plan to live in my current home as I age into retirement because I anticipate that I will not be able to afford my home and associated costs.	12.89%	25
No, I do not plan to live in my current home as I age into retirement, however I would like to remain in Groton if there is housing available that meets my needs.	11.86%	23
No, I do not plan on staying in Groton for reasons unrelated to housing affordability.	13.40%	26
Other (please specify):	5.67%	11
TOTAL		194

#	OTHER (PLEASE SPECIFY):	DATE
1	Undecided	6/9/2025 11:56 AM
2	Undecided	6/8/2025 6:09 AM
3	Once my children are out of school we plan to move from the state of Massachusetts. The government in this state is not interested in investing in education, infrastructure or seniors. Only specific demographics that line up with political agendas.	6/4/2025 8:17 AM
4	Undecided as of today	6/3/2025 5:52 AM
5	I have already lived in my current home as I aged into retirement.	6/3/2025 12:05 AM
6	I am currently retired and working extra hours to afford my home	6/2/2025 8:15 PM
7	Don't know	6/2/2025 1:15 PM
8	not sure yet…maybe if our Town Government improves, neighbors become kinder and we get another local grocery store, and better restaurants - character and quality matter!	6/2/2025 11:15 AM
9	Unsure. We feel we may need to maintain this house to ensure our children have a place to live once they finish college due to the lack of affordable housing options for them.	5/31/2025 2:21 PM
10	I don't know. I am more concerned with whether or not I will ever be able to retire.	5/30/2025 2:02 PM
11	Too young to think about retirement	5/29/2025 3:33 PM

Q8 Please evaluate this statement: "It is difficult to find affordable housing in Groton."

Answered: 194 Skipped: 0



ANSWER CHOICES	RESPONSES	TOTAL
Strongly agree:	38.14%	74
Agree:	30.41%	59
Neither agree or disagree:	23.71%	46
Disagree:	6.19%	12
Strongly disagree:	1.55%	3
TOTAL		194

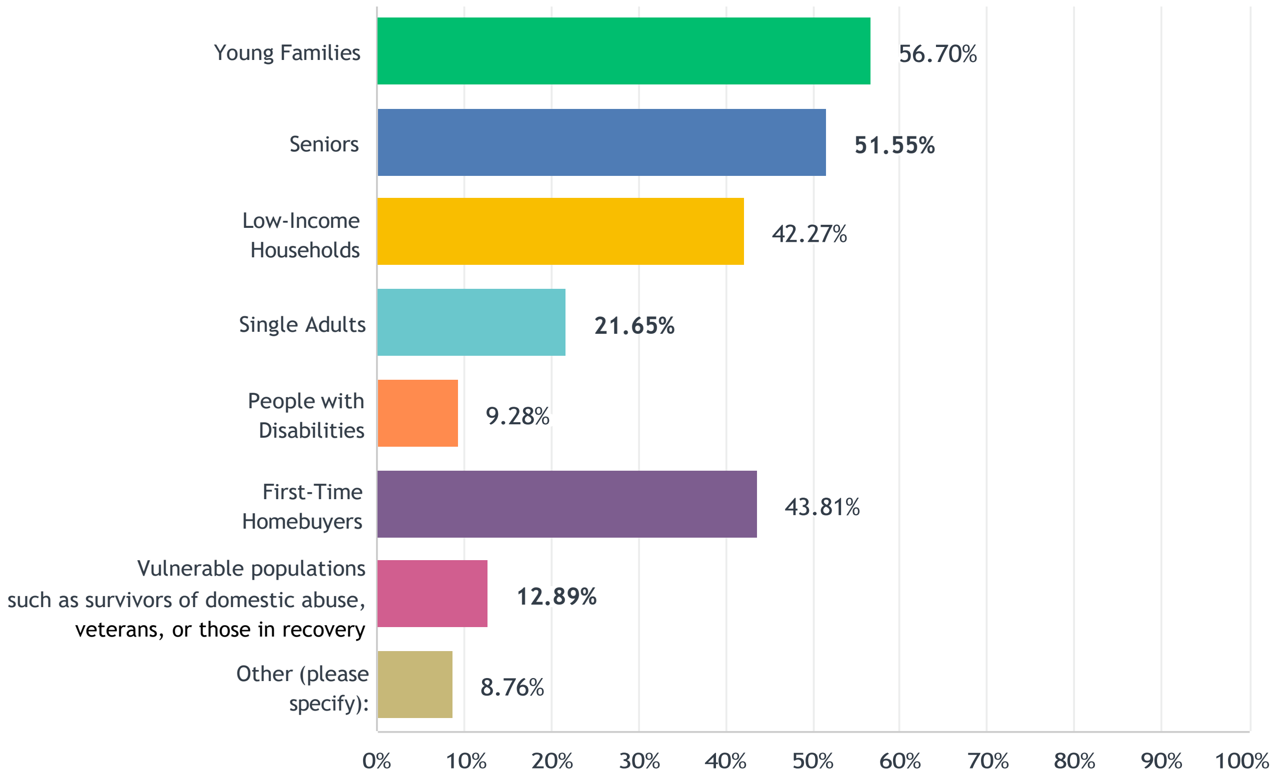
#	ADDITIONAL COMMENTS:	DATE
1	Emphasis on single family homes reduces inventory & options	6/30/2025 12:28 PM
2	No personal experience to inform me, just a reputation that I hear	6/23/2025 8:56 AM
3	Don't know, haven't tried to look for housing in Groton.	6/11/2025 1:40 PM

4	Define affordable - for what level of income?	6/7/2025 11:08 AM
5	If I think about my children's aspirations to potentially live in Groton once they're on their own it's clear that this town won't be affordable to them. Maybe Groton will always be a young family and up type of town, which is typical for a suburb I guess.	6/6/2025 3:46 PM
6	Home prices have skyrocketed and cost of a home in Groton is only for the affluent.	6/6/2025 3:14 PM
7	My parents (mid-late 70s) are considering moving to Groton from out of state. They looked at homes over several days last August '24 but were not able to find housing that matched their needs. It feels as though there are limited options for modest homes for those of retirement age.	6/4/2025 12:29 PM
8	I think property values aren't what most people find prohibitive, but rather property taxes. And because we don't have but a few businesses operating within the town limits, the bulk of funding for community activities (schools, first responders, govt, etc.) come from property taxes. I think it would be great if we could welcome more businesses to offset the cost of having to fund everything in the town via property taxes.	6/4/2025 10:20 AM
9	The high housing market is not specific to Groton. It is not Groton’s burden to fix an inflated housing market. More single family homes need to be built. More land needs to become available to do so instead of turning it into conservation land. The cost to borrow money for home buying needs to be reduced.	6/4/2025 8:17 AM
10	So many properties are now over $1mill Very few smaller properties for retirement downsizing so on our street many empty nesters have stayed put	6/3/2025 6:13 AM
11	I haven't looked at the housing market in so long that I'm not knowledgeable enough to have an opinion.	6/3/2025 12:05 AM
12	Smaller houses or more community living are needed.	6/2/2025 7:45 PM
13	We were fortunate to find an affordable home when we originally bought but that seems like a much more difficult challenge now	6/2/2025 2:54 PM
14	A ridiculous question. “Affordable” to whom? People with 6 digit incomes who buy million dollar homes likely think Groton is “affordable”. Ask a senior on a fixed income and you’ll get an entirely different viewpoint.	6/2/2025 1:13 PM
15	I don't believe there is "affordable" housing in Groton. I know it is labeled as such but if a single parent has to work 2 jobs for "affordable" housing, that's not affordable. Also, there are many people living in affordable housing that should not be there. Many have been there for several years, and no one checks if statuses/ living arrangements have changed. Some have others living with them, that are not listed, but this is never checked out.	6/2/2025 11:18 AM
16	C’mon now, you guys already know this answer	6/2/2025 11:15 AM
17	Groton's 2 acre zoning requirement makes it nearly impossible for any reasonably priced building to occur. That accompanies our active conservation community limits our land availability. People should be able to build some reasonably priced 1200-2500 sq ft homes on 3/4-1 acre lots to get started in housing. Then they would outgrow those homes and seniors could downsize and stay here in Groton. We were lucky enough to come here and construct our home as a retirement home but not everyone is that privileged.	6/2/2025 10:20 AM
18	For a middle class family - with both spouses working - Groton should be considered affordable. For lower earning households or those non-workers on a fixed government income, a single family house may not be considered affordable in Groton.	5/31/2025 4:35 PM

19	We come from a position of being able to afford our house. However, all of the other expenses of everything else and having to supplement our children's education due to school budget cuts is what strains our budget.	5/31/2025 2:21 PM
20	I feel like you get what you pay for with housing in towns and in neighborhoods, etc. The idea that there is no affordable housing in Groton is a market factor that I don't think can be adequately corrected for in my view. What Groton is - spacious, beautiful, great schools - just doesn't match affordability unfortunately.	5/30/2025 2:08 PM
21	Why does everywhere have to be affordable.	5/30/2025 11:39 AM
22	There are not many affordable apartments in Groton. More housing is being created, however the real estate prices and what landlords want to charge is not affordable.	5/29/2025 4:29 PM
23	Groton leans more expensive so the affordability factor is relative. The housing is a good value.	5/29/2025 4:19 PM
24	I'm guessing the answer is no but not really sure.	5/29/2025 3:23 PM
25	We have a number of younger relatives who are simply unable to afford housing in Groton. They have settled in surrounding towns with lower costs.	5/29/2025 3:22 PM
26	We are very blessed to make a good income and have spent wisely over the years. We own our house free and clear.	5/29/2025 3:09 PM
27	There are affordable units but they may be in poor condition. Slum liars are a fear.	5/29/2025 3:01 PM

Q9 In your opinion, which of the following populations are most in need of increased housing options in Groton?(Select your top 3 choices)

Answered: 194 Skipped: 0



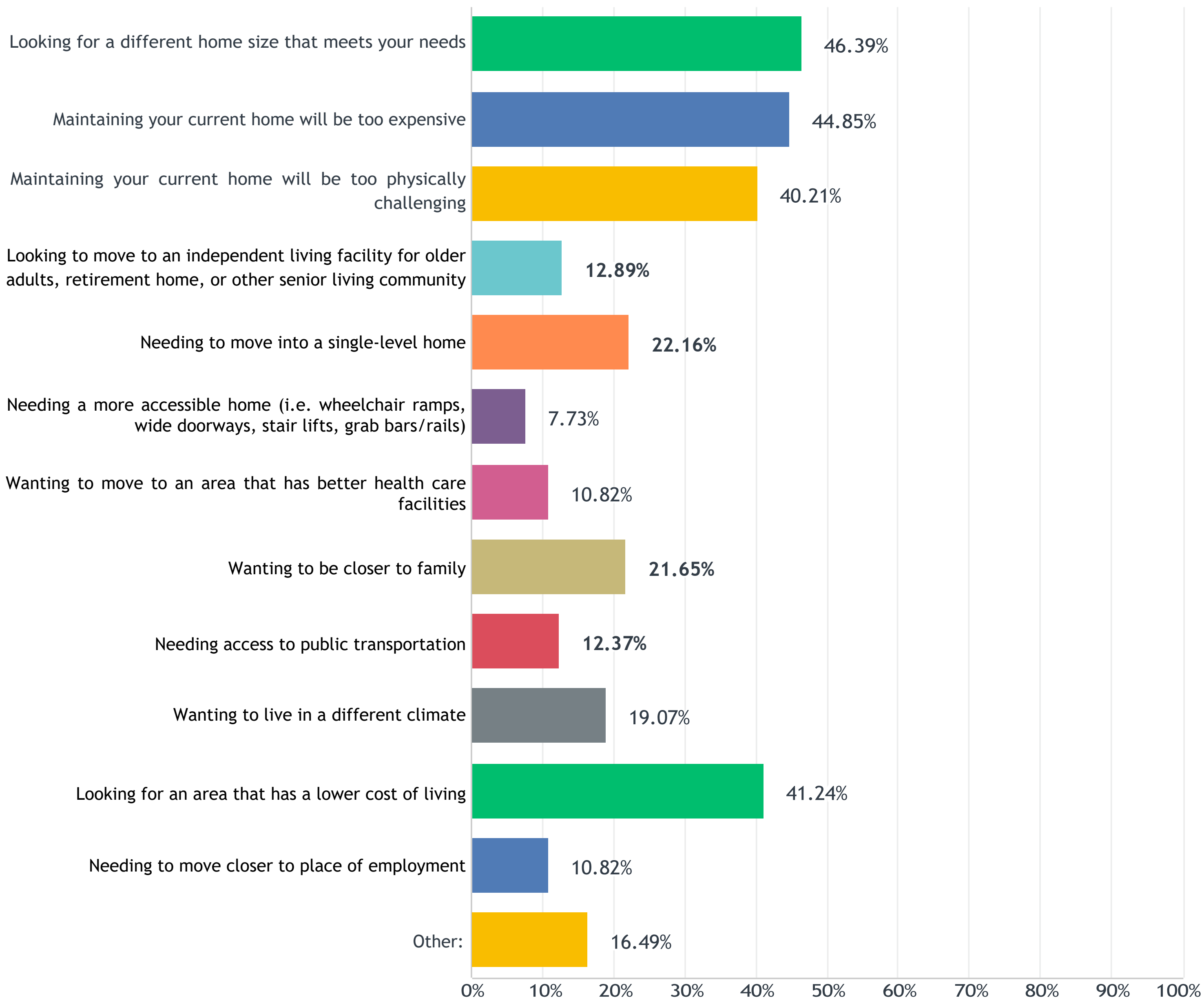
ANSWER CHOICES	RESPONSES	TOTAL
Young Families	56.70%	110
Seniors	51.55%	100
Low-Income Households	42.27%	82
Single Adults	21.65%	42
People with Disabilities	9.28%	18
First-Time Homebuyers	43.81%	85
Vulnerable populations such as survivors of domestic abuse, veterans, or those in recovery	12.89%	25
Other (please specify):	8.76%	17
Total Respondents: 194		

#	OTHER (PLEASE SPECIFY):	DATE
1	Question assumes we need increased housing options. Groton is a bedroom community with almost zero commercial base and little local employment opportunities to support growth	6/24/2025 3:07 PM
2	I’m not informed enough to make a decision	6/23/2025 8:56 AM
3	None. You are entitled to what you can afford.	6/11/2025 1:40 PM
4	No idea - we moved here because it's not cheap (yep! no weirdos roaming around) and the schools are considered good (however I am very unhappy that there is a drug problem in schools and nobody talks about it openly). I know this might sound mean, but we had poor neighbors before and they were loud and aggressive (drinking, drug problems) - so I'd rather pay more and not mix with those populations.	6/7/2025 11:08 AM
5	None, let it be market driven. People live here because of the small town feel, throwing up cheap housing/apartments would ruin why many people chose Groton	6/6/2025 12:40 PM
6	Regular, dual-income families	6/3/2025 10:59 AM
7	All of the above. We really only have large family homes for wealthy families	6/3/2025 6:13 AM
8	Sorry; don't know enough to say. I do hear recurring complaints that the increasing cost of living in town is a real problem for those on fixed incomes, but I don't know about it first hand.	6/3/2025 12:05 AM
9	Let the market decide	6/2/2025 9:06 PM
10	Frankly, all of the above.	6/2/2025 8:48 PM
11	The working middle class that are in the service economy, store clerks, truck drivers. During Covid they were known as "essential workers."	6/2/2025 11:52 AM

12	Single parents	6/2/2025 11:18 AM
13	Low income really covers it all	5/31/2025 7:20 AM
14	I like it just the way it is.	5/30/2025 2:08 PM
15	I have no opinion	5/30/2025 2:02 PM
16	we do not need increased housing. This is a biased or leading question	5/29/2025 5:55 PM
17	Kids who grew up here but work and want to live in their hometown.	5/29/2025 3:01 PM

Q10 If you were to consider moving out of your community, which of the following factors would drive your decision to move? (Select all that apply)

Answered: 194 Skipped: 0



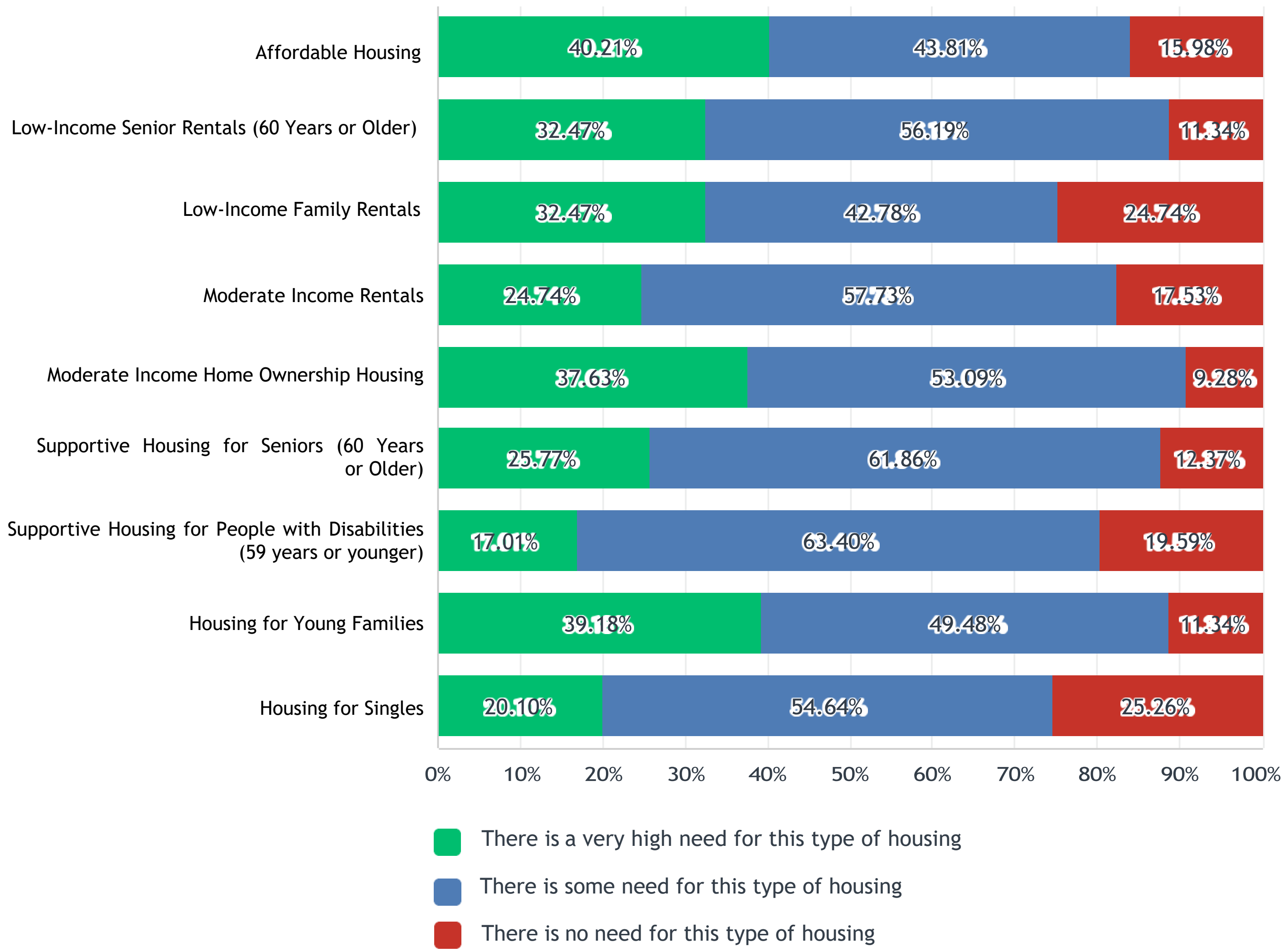
ANSWER CHOICES	RESPONSES	TOTAL
Looking for a different home size that meets your needs	46.39%	90
Maintaining your current home will be too expensive	44.85%	87
Maintaining your current home will be too physically challenging	40.21%	78
Looking to move to an independent living facility for older adults, retirement home, or other senior living community	12.89%	25
Needing to move into a single-level home	22.16%	43
Needing a more accessible home (i.e. wheelchair ramps, wide doorways, stair lifts, grab bars/rails)	7.73%	15
Wanting to move to an area that has better health care facilities	10.82%	21
Wanting to be closer to family	21.65%	42
Needing access to public transportation	12.37%	24
Wanting to live in a different climate	19.07%	37
Looking for an area that has a lower cost of living	41.24%	80
Needing to move closer to place of employment	10.82%	21
Other (please specify):	16.49%	32
Total Respondents: 194		

#	OTHER (PLEASE SPECIFY):	DATE
1	Question assumes I plan to move	6/24/2025 3:07 PM
2	Can't say as I'm not considering moving out.	6/11/2025 1:40 PM
3	Affordable property tax	6/8/2025 6:09 AM
4	I want to get out of Massachusetts.	6/7/2025 8:27 PM
5	The property tax is already very big - it makes sense to pay while we have kids in school, but not after.	6/7/2025 11:08 AM
6	Lack of grocery stores or supermarkets	6/6/2025 9:23 PM
7	Groton overbuilding and turning in Littleton or Westford.	6/6/2025 3:29 PM
8	Some place that cares more about schools and social services (not voting against funding). Also, more diversity.	6/6/2025 3:14 PM
9	Lower state and local taxes	6/6/2025 12:40 PM

10	Strength of district schools	6/4/2025 12:29 PM
11	Lower taxes	6/3/2025 5:59 PM
12	Looking to avoid living on a main road	6/3/2025 9:49 AM
13	We have no interest in moving	6/3/2025 5:47 AM
14	Wanting to live in a walkable city	6/3/2025 12:09 AM
15	Wanting to live closer to activities of most interest.	6/3/2025 12:05 AM
16	Lower state and local tax burden	6/2/2025 9:06 PM
17	Schools	6/2/2025 7:43 PM
18	Property taxes are too high and continue to rise	6/2/2025 4:19 PM
19	answered above	6/2/2025 11:18 AM
20	more idealistic community; including quality of it’s residents	6/2/2025 11:15 AM
21	Not planning to move	6/2/2025 11:03 AM
22	I'd look for a senior community but they are all so unaffordable that it isn't an option.	6/2/2025 10:20 AM
23	School quality lowering.	5/30/2025 6:30 PM
24	Moving for better school system that isn't constantly underfunded	5/30/2025 6:28 PM
25	We may move depending on how the schools fare with continued staff cuts	5/30/2025 5:47 PM
26	Schools no longer as good	5/30/2025 1:49 PM
27	Want to get away from 495 traffic	5/30/2025 1:43 PM
28	The town not being able to balance a budget, and raising taxes every year for useless things, like a police truck and motor cycle	5/30/2025 11:39 AM
29	Wanting to be in a community with more emphasis on sustainability, walkability and diversity.	5/30/2025 10:29 AM
30	Lower taxes - property, income and estate taxes	5/30/2025 9:25 AM
31	Escaping a toxic national political leadership	5/29/2025 6:14 PM
32	sea/ocean access	5/29/2025 5:55 PM

Q11 Which of the following types of housing are needed in Groton?

Answered: 194 Skipped: 0

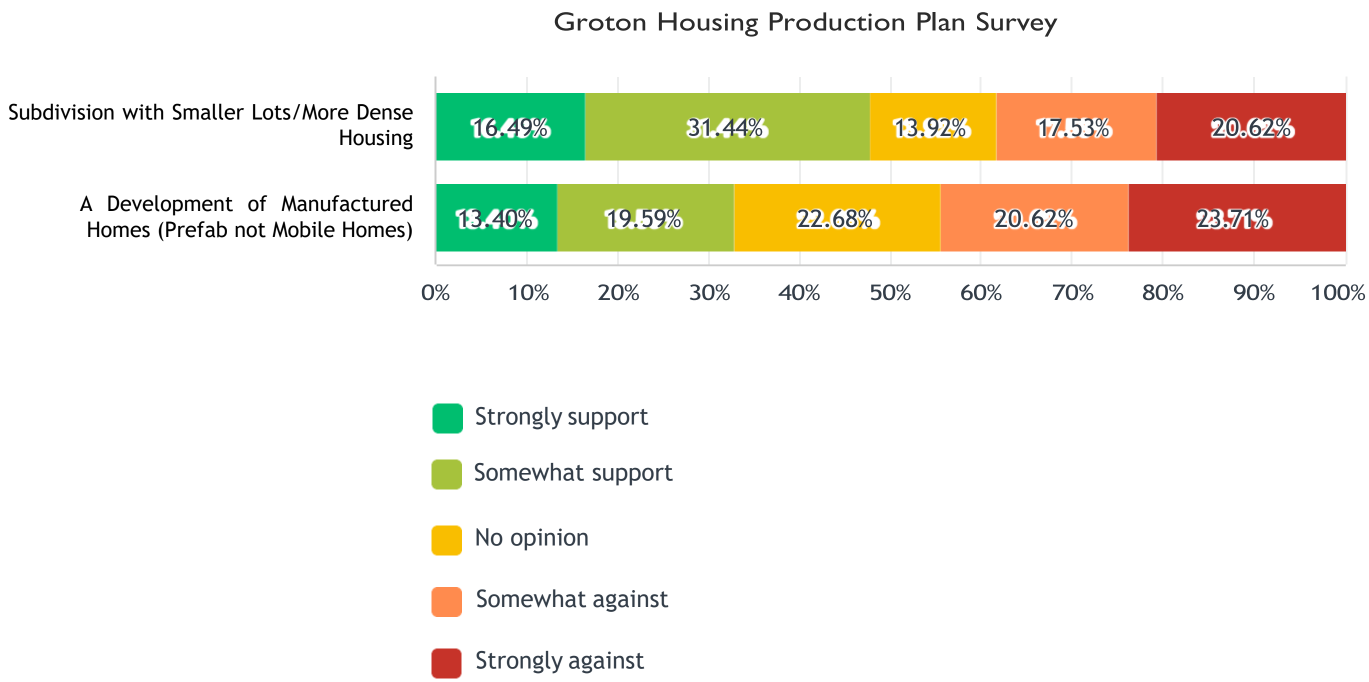


	THERE IS A VERY HIGH NEED FOR THIS TYPE OF HOUSING	THERE IS SOME NEED FOR THIS TYPE OF HOUSING	THERE IS NO NEED FOR THIS TYPE OF HOUSING	TOTAL
Affordable Housing	40.21% 78	43.81% 85	15.98% 31	194
Low-Income Senior Rentals (60 Years or Older)	32.47% 63	56.19% 109	11.34% 22	194
Low-Income Family Rentals	32.47% 63	42.78% 83	24.74% 48	194
Moderate Income Rentals	24.74% 48	57.73% 112	17.53% 34	194
Moderate Income Home Ownership Housing	37.63% 73	53.09% 103	9.28% 18	194
Supportive Housing for Seniors (60 Years or Older)	25.77% 50	61.86% 120	12.37% 24	194
Supportive Housing for People with Disabilities (59 years or younger)	17.01% 33	63.40% 123	19.59% 38	194
Housing for Young Families	39.18% 76	49.48% 96	11.34% 22	194
Housing for Singles	20.10% 39	54.64% 106	25.26% 49	194

#	ADDITIONAL COMMENTS:	DATE
1	The tax base of Groton does not support any of the above. Adding to the housing stock without adding to the tax base is a recipe for underfunded schools	6/24/2025 3:07 PM
2	More affordable housing is needed for young families provided that those young families have a low to moderate income. More affordable housing is needed for singles as there are fewer studio and one bedroom apartments and again provided that the singles have a low to moderate income.	6/12/2025 10:16 AM
3	This is something the free market should decide. Government shouldn't be trying to create any particular supply or demand.	6/11/2025 1:40 PM
4	None at this time.	6/9/2025 2:59 PM
5	This question assumes some information about the demographics of who is trying to move to Groton and who is already in Groton. My answers are just my opinion without any data to support otherwise it is just my feelings and may not be relevant to the real need.	6/7/2025 8:27 PM
6	I am not aware of what is available in town. I selected high need due to feeling there should be options like that in every town.	6/7/2025 11:38 AM
7	Our community resources are already stretched thin and more growth will only make it worse.	6/6/2025 3:29 PM
8	With a housing shortage across the state I feel it's important to give everyone affordable options. I know plenty of people would oppose this view and wanting Groton to "maintain it's character", but that is privilege talking.	6/6/2025 3:14 PM
9	Don't know enough to say.	6/3/2025 12:05 AM
10	Again, you fail to give an amount for what’s considered low, affordable and moderate.	6/2/2025 1:13 PM
11	Affordable housing should have an annual check made to make sure those living there should stay. Circumstances change and people are not updating statuses, income and other changes that would alter their status. This is not a new issue as it has been going on for years. It's time for some changes.	6/2/2025 11:18 AM
12	Groton needs diverse housing options	6/2/2025 10:28 AM
13	We have very few multi family houses with smaller units; new construction tends to be McMansions	5/31/2025 7:20 AM
14	These are just wild guesses!	5/30/2025 6:30 PM
15	Additional housing negatively impacts school enrollment, police, fire, municipal services that we can barely afford now.	5/30/2025 3:43 PM
16	Stop building new homes in Groton and keep our open spaces and conservation land.	5/30/2025 2:02 PM
17	I am thinking of teachers with long commutes to Groton and first time homebuyers. I am also thinking about workers in the service industry as Groton becomes more of a popular place for restaurants, wellness etc.	5/29/2025 4:29 PM
18	The "need" here is based on what is currently available to the market. Answers would be different if it were what I believed is most important for our community.	5/29/2025 4:19 PM
19	Housing where you don’t share a wall (I.e. apartment or condo buildings) are needed	5/29/2025 4:19 PM
20	I don't really know!	5/29/2025 3:23 PM

Q12 How open are you to the following types of housing developments being created in Groton?

Answered: 194   Skipped: 0

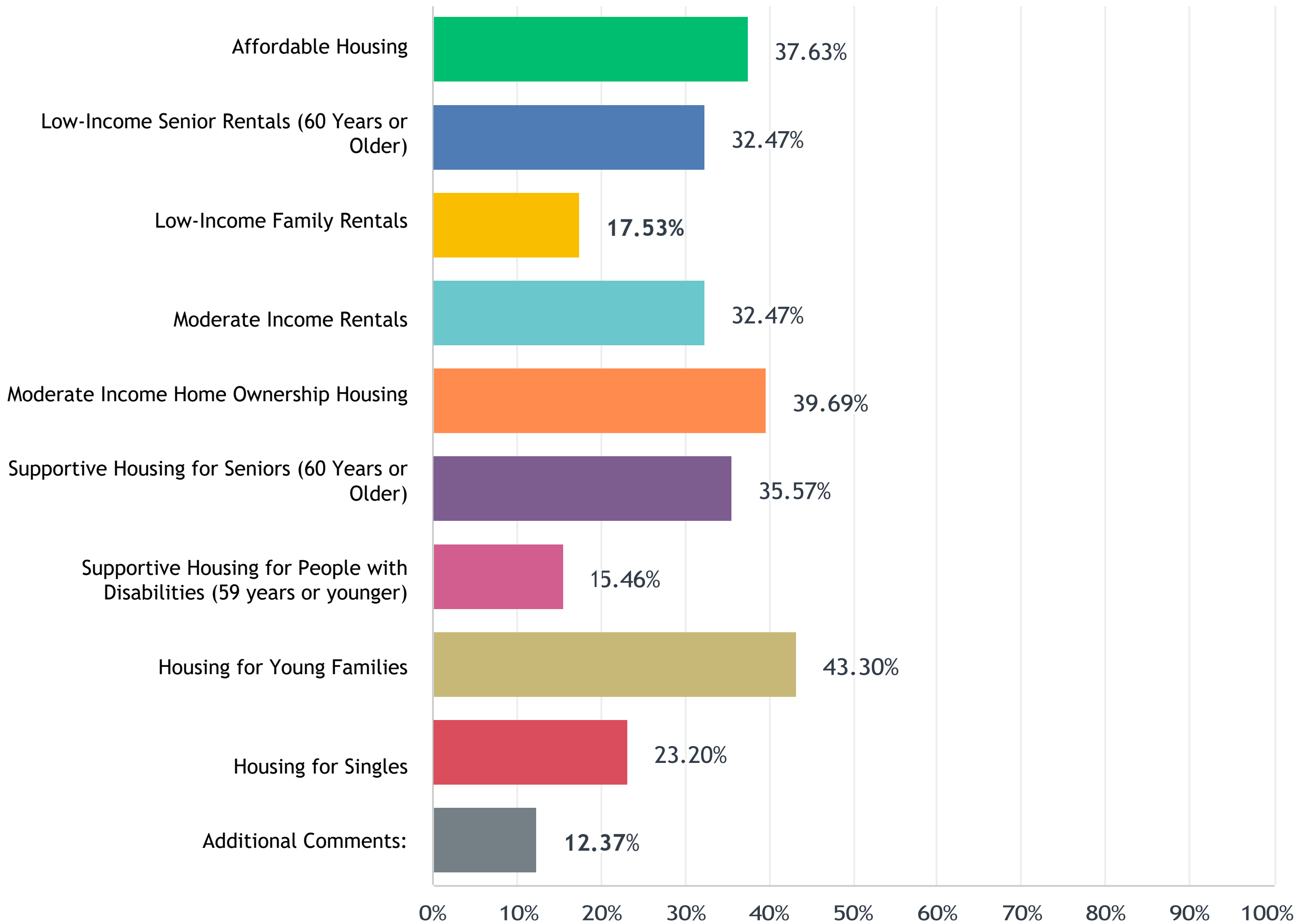

Groton Housing Production Plan Survey
Subdivision with Smaller Lots/More Dense Housing
A Development of Manufactured Homes (Prefab not Mobile Homes)
16.49%
31.44%
13.92%
17.53%
20.62%
13.40%
19.59%
22.68%
20.62%
23.71%
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%
Strongly support
Somewhat support
No opinion
Somewhat against
Strongly against

	STRONGLY SUPPORT	SOMEWHAT SUPPORT	NO OPINION	SOMEWHAT AGAINST	STRONGLY AGAINST	TOTAL	WEIGHTED AVERAGE
Single Family Homes	48.97% 95	23.71% 46	13.92% 27	10.31% 20	3.09% 6	194	1.05
Condominiums/Townhouses (Owner or Rental)	26.29% 51	45.36% 88	7.22% 14	11.34% 22	9.79% 19	194	0.67
Duplexes/Two-Family Homes (Owner or Rental)	25.26% 49	43.81% 85	11.34% 22	10.31% 20	9.28% 18	194	0.65
Multifamily Ownership (3-6 Units, Attached or Single Building)	18.04% 35	29.38% 57	14.43% 28	19.07% 37	19.07% 37	194	0.08
Multifamily Rentals (3-6 Units, Attached or Single Building)	18.04% 35	26.29% 51	12.37% 24	23.71% 46	19.59% 38	194	-0.01
Multifamily Rentals (7-15 Units, 1-2 Buildings)	11.86% 23	20.10% 39	12.37% 24	22.16% 43	33.51% 65	194	-0.45
Multifamily Rentals (16-30 units, 1-2 building)	8.25% 16	13.92% 27	12.89% 25	22.68% 44	42.27% 82	194	-0.77
Multifamily Rentals (>30 units, 1-2 Buildings)	8.76% 17	8.25% 16	12.37% 24	21.13% 41	49.48% 96	194	-0.94
55+ Age Group Housing Development	27.32% 53	35.57% 69	20.10% 39	6.70% 13	10.31% 20	194	0.63
Accessory Apartment In or Attached to a Single Family Home	45.88% 89	29.38% 57	19.07% 37	2.58% 5	3.09% 6	194	1.12
Accessory Apartment Detached on the Same Lot as a Single Family Home	40.21% 78	31.44% 61	17.01% 33	5.15% 10	6.19% 12	194	0.94
Mixed Use Development (A Combination of Business & Housing)	31.96% 62	32.99% 64	17.01% 33	7.73% 15	10.31% 20	194	0.69
Cottage Court or Tiny House Development	25.77% 50	29.38% 57	20.62% 40	11.34% 22	12.89% 25	194	0.44
Subdivision with Smaller Lots/More Dense Housing	16.49% 32	31.44% 61	13.92% 27	17.53% 34	20.62% 40	194	0.06
A Development of Manufactured Homes (Prefab not Mobile Homes)	13.40% 26	19.59% 38	22.68% 44	20.62% 40	23.71% 46	194	-0.22

#	OTHER (PLEASE SPECIFY):	DATE
1	We need more well-designed housing that is walkable, safe, non-toxic, & that makes it easier for neighbors to connect, share resources, and support each other	6/30/2025 12:28 PM
2	Strongly against further lots being created but I’m supportive of homeowners right to adjust their lot to meet their family’s needs	6/23/2025 8:56 AM
3	None of my business. Free market should decide.	6/11/2025 1:40 PM
4	None at this time.	6/9/2025 2:59 PM
5	I do not know why the manufactured homes is even a question. Prefab or modular off-site construction can be just as good if not better (and easier to meet building code) than stick built. And quite frankly, I doubt the general public has an understanding of this, and will just vote against it without understanding that.	6/8/2025 11:38 AM
6	All housing is needed.	6/6/2025 3:14 PM
7	Any would be fine with me.	6/3/2025 12:05 AM
8	Quality of site design and architectural design is paramount.	6/2/2025 10:34 PM
9	I’m basically against any type of housing congregated in one small area.	6/2/2025 1:13 PM
10	n/a	6/2/2025 11:18 AM
11	Groton needs diverse housing options period	6/2/2025 10:28 AM
12	I do not support smaller lots as I feel it may eat away at Groton's character and natural beauty	5/31/2025 2:21 PM
13	We need all types of housing but my primary concern with new development is that it is attractive and not ugly	5/31/2025 7:20 AM
14	More housing negatively impacts school, police, fire, municipal services the town cannot afford now	5/30/2025 3:43 PM
15	housing for elderly and/or disabled residents require available services for transit and support assistance. prefer to maintain quality of life in terms of open space, both structural and natural beauty, quite and dark sky preservation, and adequate and affordable services as much as any additional housing development. planning for traffic reduction rather than increases in traffic and paved surfaces needs to be a goal as much as more housing development.	5/30/2025 12:33 AM
16	The denser developments need to be in the Town center or four-corner area and need to accompany open space and sidewalks and bike lanes on the main roads.	5/29/2025 5:55 PM
17	It all depends on how the housing is integrated into existing areas and what it is replacing.	5/29/2025 3:23 PM

Q13 Would you or someone you know benefit from any of the following types of housing? (Please check all that apply)

Answered: 194 Skipped: 0



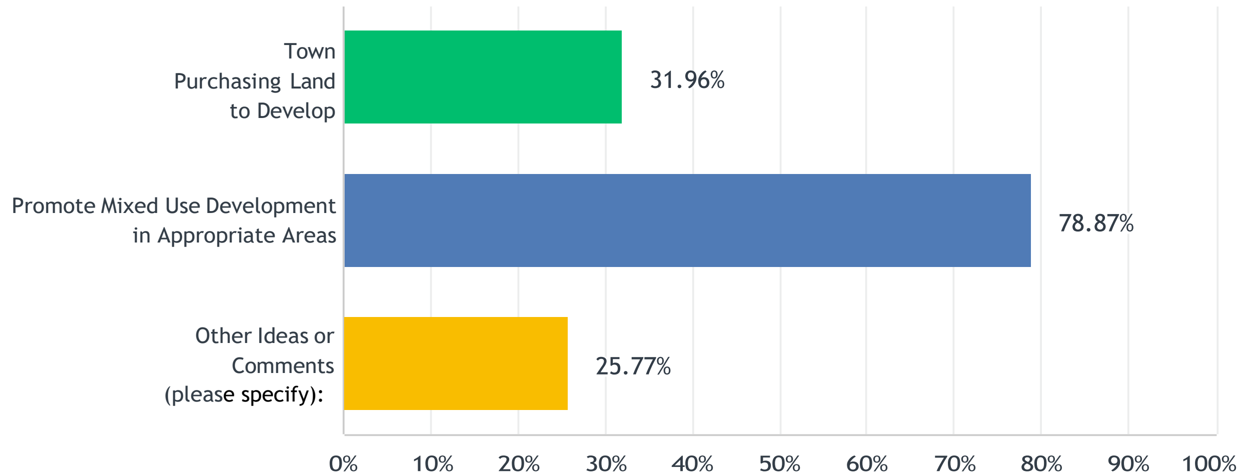
ANSWER CHOICES	RESPONSES	TOTAL
Affordable Housing	37.63%	73
Low-Income Senior Rentals (60 Years or Older)	32.47%	63
Low-Income Family Rentals	17.53%	34
Moderate Income Rentals	32.47%	63
Moderate Income Home Ownership Housing	39.69%	77
Supportive Housing for Seniors (60 Years or Older)	35.57%	69
Supportive Housing for People with Disabilities (59 years or younger)	15.46%	30
Housing for Young Families	43.30%	84
Housing for Singles	23.20%	45
Additional Comments:	12.37%	24
Total Respondents: 194		

#	ADDITIONAL COMMENTS:	DATE
1	All of the above would be subsidized by increasing property taxes paid by existing residents, which is unacceptable. There is no free lunch.	6/24/2025 3:07 PM
2	None	6/23/2025 8:56 AM
3	I know people who could benefit from each of these categories. There is a particular dearth of supportive housing for people w/disabilities who are not seniors.	6/12/2025 10:16 AM
4	Don't know anyone looking for housing right now.	6/11/2025 1:40 PM
5	No additional Comments.	6/9/2025 2:59 PM
6	Folks raise their children, the kids grow ip and leave, then parents have a too big house and they leave too. Not many of us stick around for life.	6/8/2025 2:12 PM
7	No	6/7/2025 11:38 AM
8	None	6/6/2025 3:29 PM
9	N/A	6/6/2025 3:14 PM
10	None	6/6/2025 12:40 PM
11	n/a	6/4/2025 3:27 PM

12	The developments that have been built for Seniors (i.e. Shepley) are just too expensive to live in.	6/4/2025 12:29 PM
13	No.	6/3/2025 12:05 AM
14	not me or anyone in my immediate circle, but these would be beneficial of course	6/2/2025 2:54 PM
15	None apply	6/2/2025 2:09 PM
16	n/a	6/2/2025 11:18 AM
17	I have had more than one conversation where the person/family loves Groton and have grown up in/near Groton but cannot afford to live here	6/2/2025 10:28 AM
18	We only know people who have housing ;)	5/31/2025 7:20 AM
19	No	5/30/2025 3:43 PM
20	Nope	5/30/2025 2:58 PM
21	Not really looking for any new housing	5/30/2025 2:02 PM
22	No	5/30/2025 9:25 AM
23	None	5/29/2025 9:30 PM
24	I don't know anyone who needs housing in Groton	5/29/2025 3:23 PM

Q14 Which of the following methods would you support to create affordable housing in Groton? (Check all that apply)

Answered: 194   Skipped: 0



ANSWER CHOICES	RESPONSES	TOTAL
Town Purchasing Land to Develop	31.96%	62
Promote Mixed Use Development in Appropriate Areas	78.87%	153
Other Ideas or Comments (please specify):	25.77%	50
Total Respondents: 194		

#	OTHER IDEAS OR COMMENTS (PLEASE SPECIFY):	DATE
1	Conversion of single family housing to duplex or multi-unit.	7/9/2025 11:35 AM
2	Partner with mission-driven developers who aren't solely focused on profit and building oversized houses that very few people need and/or can afford	6/30/2025 12:28 PM
3	None unless affordable housing can pay its own way	6/24/2025 3:07 PM
4	Adjustment of existing lots	6/23/2025 8:56 AM

5	Lower property taxes or raise them for the most expensive properties	6/14/2025 3:56 PM
6	Zone for multi family housing and lean in to multi family rentals	6/12/2025 10:16 AM
7	Incentives for private development	6/11/2025 5:27 PM
8	None at this time.	6/9/2025 2:59 PM
9	No	6/7/2025 11:38 AM
10	Anything that doesn't mean raising our taxes.	6/7/2025 11:08 AM
11	None	6/7/2025 6:10 AM
12	None. Let the market dictate	6/6/2025 3:29 PM
13	Market driven, private development	6/6/2025 12:40 PM
14	Incentives for mixed use homes businesses/residential	6/4/2025 8:17 AM
15	None	6/3/2025 5:59 PM
16	Not sure	6/3/2025 9:49 AM
17	Senior housing	6/3/2025 7:46 AM
18	While I like the idea of mixed use I also like that Groton has a Main St where our businesses are and wouldn’t want to detract from that.	6/3/2025 6:13 AM
19	None of the above	6/3/2025 5:47 AM
20	Not sure	6/2/2025 7:43 PM
21	No	6/2/2025 6:52 PM
22	No more development	6/2/2025 4:19 PM
23	None	6/2/2025 2:10 PM
24	Have to think on this	6/2/2025 2:09 PM
25	Not sure government involvement is at all necessary	6/2/2025 1:52 PM
26	don't know enough about the pros/cons of options to answer properly	6/2/2025 1:26 PM
27	Again, what is considered “affordable”?	6/2/2025 1:13 PM
28	Zoning to permit higher density housing for smaller houses.	6/2/2025 11:52 AM
29	n/a	6/2/2025 11:18 AM
30	Town provide tax breaks to people who donate land like they do for Conservation Land	6/2/2025 10:20 AM
31	Rental unit adjacent to/part of an owned single family house	5/31/2025 4:35 PM

32	I’m not crazy about mixed use but I have seen it done very successfully in CT.	5/31/2025 8:06 AM
33	None!	5/30/2025 3:43 PM
34	Just please do not encroach upon sparsely populated areas where people live. Please find a space/s that will not encroach upon people's current residences. We chose to move to Groton for the environment and the space.	5/30/2025 2:08 PM
35	Please consider currently town population and the impact on schools and road traffic when building more homes. We are already bursting at capacity.	5/30/2025 2:02 PM
36	Smart development.	5/30/2025 12:43 PM
37	Incentives for developing starter homes for young families	5/30/2025 12:30 PM
38	The town should sell land to a developer and let them build houses. Simple way to increase revanue	5/30/2025 11:39 AM
39	I would strongly support creative planned development that would promote sustainable living (e.g. mixed use residential/commercial, cluster developments within walking distance of town center, or development with access to public transportation)	5/30/2025 10:29 AM
40	Town should stay out of real estate business	5/30/2025 9:25 AM
41	relaxed zoning requirements for deed restricted affordable housing	5/30/2025 12:33 AM
42	Partnering with and incentivizing private owners & developers to create affordable housing.	5/29/2025 6:14 PM
43	appropriate area are Town center or four-corner area	5/29/2025 5:55 PM
44	None of these	5/29/2025 4:32 PM
45	In fill Development, Reduce the amount of 2 acre zoning near areas of concentrated development	5/29/2025 4:29 PM
46	Four Corners empty corner! Many services nearby	5/29/2025 4:29 PM
47	Need commercial space to balance out residential (can’t also rely on residential tax base for funding)	5/29/2025 4:19 PM
48	Adaptive reuse of older buildings	5/29/2025 3:33 PM
49	development must be careful!	5/29/2025 3:23 PM
50	Counter balance saving land with increased density.	5/29/2025 3:01 PM

Q15 Are there other Groton housing needs that you would like to see addressed in Groton's new Housing Production Plan?

Answered: 86 Skipped: 108

#	RESPONSES	DATE
1	None come to mind	7/9/2025 1:42 PM
2	Funding for projects to refurbish or renovate affordable housing units such as Winthrop Place building which burned and was not rebuilt.	7/9/2025 11:35 AM
3	Na	7/3/2025 6:40 PM
4	No	6/23/2025 8:56 AM
5	Not directly related to housing, but sidewalks on more streets	6/14/2025 3:56 PM
6	No.	6/11/2025 1:40 PM
7	House that is Green, ECO friendly.	6/9/2025 2:59 PM
8	No	6/9/2025 11:56 AM
9	Not that I can think of	6/9/2025 10:21 AM
10	More commercial to decrease tax payer burden to support town	6/8/2025 11:19 PM
11	I like the rural nature of Groton, and prefer it not densely populated.	6/8/2025 2:12 PM
12	If someone is building a single-family home over 4000 ft2, there should be a tradeoff of some sort, like allowing a portion of their property to be subdivided for multi-family housing.	6/8/2025 11:38 AM
13	We moved to Groton because it was not too congested with too much housing. We should not change the nature of Groton too much.	6/7/2025 8:27 PM
14	No	6/7/2025 11:38 AM
15	No	6/7/2025 7:05 AM
16	Detached condominiums	6/6/2025 9:23 PM
17	Keeping conservation Land	6/6/2025 8:54 PM
18	For the town to stop chasing additional tax revenue that never covers the additional resources required to support the development.	6/6/2025 3:29 PM
19	no	6/6/2025 3:17 PM

20	Mortgage assistance for young families struggling to stay in the school district.	6/6/2025 3:12 PM
21	I would like to see more options for property tax relief for seniors on a fixed income so that they don't have to be forced to leave their homes.	6/6/2025 12:35 PM
22	There isn't much to downsize into here in Groton. Builders only find it feasible to build 2000+ square feet houses that sell for $900,000 to $1 million plus, but we won't be able to afford to retire in Groton unless we can downsize into something that costs at least half of that. The Village at Shepley Hill is an example. One of their homes costs at least $300,000 more than my actual home will sell for, and I don't plan on taking on a mortgage in retirement.	6/5/2025 8:33 PM
23	No	6/4/2025 8:17 AM
24	Real estate tax reduction	6/3/2025 8:09 PM
25	No	6/3/2025 5:59 PM
26	Affordability	6/3/2025 4:27 PM
27	One or two group homes for adults with disabilities	6/3/2025 9:49 AM
28	Seniors	6/3/2025 7:46 AM
29	Let the market decide what homes are built in our community.	6/3/2025 5:47 AM
30	Multi-age affordable housing contained within neighborhoods & providing some commercial development like daycare & a neighborhood variety store.	6/2/2025 8:48 PM
31	Smaller lot size. It is not necessary to mandate 2 acres per building lot.	6/2/2025 7:45 PM
32	No	6/2/2025 7:43 PM
33	No	6/2/2025 6:52 PM
34	This plan will destroy the small town community. We will resemble Littleton. It’s very sad.	6/2/2025 4:19 PM
35	I'd like to see improved walkability in town. Expansion of sidewalks and existing rail trails in particular.	6/2/2025 2:54 PM
36	No	6/2/2025 2:54 PM
37	Stay small	6/2/2025 2:10 PM
38	No	6/2/2025 2:09 PM
39	No	6/2/2025 1:52 PM
40	Figure out a way to help defray taxes for senior citizens who are in fear of losing their lifetime homes due to constant tax hikes.	6/2/2025 1:13 PM
41	Groton should not have large scale apartment development - neither affordable or market rate. An evaluation of existing and future infrastructure and resources must be central to any housing development of scale to ensure town services and capabilities are not overtaxed.	6/2/2025 1:13 PM
42	I think we need to extend town water, and probably need new wells.	6/2/2025 11:52 AM

43	Checks and balances on current affordable housing in Groton. Posting a list of all housing listed as affordable would be great!	6/2/2025 11:18 AM
44	yes - put a grocery store (maybe a Trader Joe's!) within the area!!!	6/2/2025 11:15 AM
45	Keep senior housing OUT of Groton! This population has decimated our schools, and our community by voting against everything WE hold as important!	6/1/2025 9:15 AM
46	New housing should take into consideration traffic impacts	5/31/2025 4:59 PM
47	Seniors need a place to live where they can stay in Groton and have their needs met.	5/31/2025 2:21 PM
48	It is difficult to add all the types of housing needed in Groton(that are affordable) and maintain the character of Groton that we all love.	5/31/2025 8:06 AM
49	School funding	5/31/2025 7:20 AM
50	No	5/31/2025 7:07 AM
51	Homes need natural gas utilities	5/31/2025 1:25 AM
52	55+ Development that is not too expensive	5/30/2025 9:41 PM
53	This was a great survey and I was able to capture my thinking.	5/30/2025 9:40 PM
54	I am concerned that if new young families move in, our schools will become overcrowded.	5/30/2025 9:13 PM
55	Not sure	5/30/2025 5:47 PM
56	1 story homes for elderly	5/30/2025 4:19 PM
57	Do not add any additional housing!	5/30/2025 3:43 PM
58	No	5/30/2025 2:17 PM
59	No	5/30/2025 2:02 PM
60	No	5/30/2025 1:57 PM
61	Please DO NOT mess with our open space, hay fields, and natural areas!	5/30/2025 1:43 PM
62	Sidewalks on more main roads	5/30/2025 12:09 PM
63	No	5/30/2025 12:09 PM
64	Stop wasting money on studies and actually do something	5/30/2025 11:39 AM
65	I would like to see transportation and access carefully incorporated. For example, does Groton Farms include a comprehensive plan for pedestrian/bicycle access to town center, schools and other amenities? Is it just another source of cars and parking? I would also like to see the creation of housing, for seniors or other populations, with walkable access to town center and services.	5/30/2025 10:29 AM
66	No, let the free market decide	5/30/2025 9:25 AM

67	Young singles	5/30/2025 8:55 AM
68	Smaller lots and mother in law suites	5/30/2025 6:17 AM
69	Greater density single family development	5/30/2025 5:49 AM
70	more planning for public transit, for small light-weight electric vehicles, bicycles, & pedestrians, and for autonomous vehicles.	5/30/2025 12:33 AM
71	n/a	5/29/2025 11:41 PM
72	.	5/29/2025 8:55 PM
73	stop the allowance of duplexes in R-1 residential areas. Single family houses are being torn down and replaced with duplexes because the developer can make more money to the detriment of the neighborhood.	5/29/2025 5:55 PM
74	No	5/29/2025 5:02 PM
75	Mixed use to capture increase tax revenue from sales	5/29/2025 4:32 PM
76	No	5/29/2025 4:32 PM
77	Workforce/Missing Middle Housing	5/29/2025 4:29 PM
78	Four Corners is a great place for mixed use housing or just housing. Services nearby	5/29/2025 4:29 PM
79	Commercial facilities for various business and revenue generating activities or AI facility buildings	5/29/2025 4:19 PM
80	Replacing the apartments that burned (arson apparently)	5/29/2025 4:13 PM
81	Amend zoning requirements to encourage land uses that can help produce more homes at affordable prices.	5/29/2025 3:47 PM
82	n/a	5/29/2025 3:38 PM
83	fewer huge houses! They tend to not want to pay enough in taxes; moderate sized housing is more reasonable. Integrating sustainable energy production (solar, geothermal) is critical.	5/29/2025 3:23 PM
84	Please don't touch natural areas; look to repurpose brownfields, old commercial areas, etc. first whenever possible!	5/29/2025 3:09 PM
85	Maintaining our rural character with setting development in cluster surrounded with open space.	5/29/2025 3:01 PM
86	1. Multimodal transportation connection to regional needs and commuter rail 2. Complete streets with sidewalks 3. Utility planning with street reconstruction	5/28/2025 10:00 PM

Q16 Please provide any additional comments you would like to share:

Answered: 54 Skipped: 140

#	RESPONSES	DATE
1	N/A	7/9/2025 1:42 PM
2	Side walks all over the town	7/3/2025 6:40 PM
3	Thank you for conducting this survey! Groton is a wonderful town. I'd love to see it become a haven for more community, walkability, and sustainability over the next decade	6/30/2025 12:28 PM
4	This survey does not address the costs affordable housing adds while contributing far less than the costs of additional services, school budget, etc. Affordable housing is unacceptable unless those issues can be addressed as part of the package. Funding the schools is already difficult. Student metrics are not moving in the right direction. Adding the costs of new affordable housing to the community simply adds to the affordability problem faced by the residents already here.	6/24/2025 3:07 PM
5	I am strongly against the production of new lots for housing development. I am supportive of adjusting existing lots to meet community needs and a lot owner's personal household needs (eg. older adults moving into attached/detached buildings on their adult children's lots	6/23/2025 8:56 AM
6	Government should get out of this business.	6/11/2025 1:40 PM
7	None at this time. Thank you for the effort.	6/9/2025 2:59 PM
8	none	6/8/2025 2:12 PM
9	none	6/7/2025 8:27 PM
10	No	6/7/2025 11:38 AM
11	The city should spray against mosquitos - even if home owners do on their property, that doesn't help; we can barely walk outside because of how many mosquitos there are.	6/7/2025 11:08 AM
12	The supermarket like wallmart or target are really needed. Emergency facilities are very important.	6/6/2025 9:23 PM
13	None	6/6/2025 8:54 PM
14	none	6/6/2025 3:17 PM
15	Thank you for asking!	6/4/2025 12:29 PM
16	Adding a large number of low income housing units will further burden the low budget school system that we have in Groton. It will burden our emergency resources and will leave low income families stranded in an area that has limited jobs and limited public transportation. The town government needs a major overhaul with fresh ideas as the current leadership in town has proven to be incapable of dealing with difficult economic times.	6/4/2025 8:17 AM

17	I don’t want to see the character of the town change. We need to retire debt and hold the line on spending. Out state has failed Groton residents with unacceptable reimbursement models. Home owners need more pressure put on the unbalanced state legislature	6/3/2025 8:09 PM
18	These kinds of houses are a big need	6/3/2025 4:27 PM
19	Dependence on the auto for nearly all transportation seems like a major contributor to many problems, but solving that would be a very long-term task.	6/3/2025 12:05 AM
20	Please put a grocery store in the center of town. And more sidewalks. No more real estate offices, banks, or doctors offices.	6/2/2025 8:15 PM
21	No	6/2/2025 6:52 PM
22	Keep groton a small town	6/2/2025 2:10 PM
23	Traffic continues to increase in our lovely little town, if you continue to grow it will sadly change the landscape of this quiet town. Many people love to live here and don’t want it to be congested and over populated. Most homeowners cannot afford additional RE taxes to support more town services to accommodate low income families. You will tax many good residents right out of the town.	6/2/2025 2:09 PM
24	Non	6/2/2025 1:52 PM
25	I’d like to see truly “affordable” houses…not the $600,000-million plus McMansions that are proliferating the town. Our once peaceful farming community has been overrun by urban sprawl and it’s not pretty.	6/2/2025 1:13 PM
26	Maintain and balance the natural elements of the town with future development.	6/2/2025 1:13 PM
27	My number one concern living in Groton is that taxes are eating into my monthly income. I also think that the Town needs to examine their massive land holdings and restrictions.	6/2/2025 11:52 AM
28	promote more kindness and less entitled arrogance…in other words, wag more & bark less y’all!!! - life’s short! ;)	6/2/2025 11:15 AM
29	Affordable housing is a large complex problem and the solutions may not be perfect. I would encourage you to remember that even if it may not work perfectly, it is important to try anyway. Thank you for your time!	6/2/2025 10:28 AM
30	We were very lucky to find that rare single level home in a lovely family neighborhood. We hope to never have to leave Groton. Today if we were trying to buy our home we could not afford it!	5/31/2025 8:06 AM
31	Is it possible to change the mill rate so we can adequately fund the schools???	5/31/2025 7:20 AM
32	None	5/31/2025 7:07 AM
33	None	5/31/2025 1:25 AM
34	Thank you for this!	5/30/2025 9:40 PM
35	Unless the town gets an unexpected influx of money; this town cannot sustain any additional growth.	5/30/2025 3:43 PM
36	I support walkable and bikable communities also.	5/30/2025 2:17 PM
37	I do not see a need for building more homes. We already have crowded schools and roadways. The natural beauty of Groton is what defines it. Please keep it the way it is.	5/30/2025 2:02 PM

38	None	5/30/2025 12:09 PM
39	Do we really need to bring in low-income housing that only increases the tax burden on the community? It doesn't actually solve anything. Groton is a small community with a rich history, where people share a strong sense of culture and close connections with their neighbors. What's wrong with having high standards?	5/30/2025 11:39 AM
40	In ANY planned development, I would strongly urge the town to include energy efficiency and carbon-footprint mandates. This will not only address cost-of-living concerns but will contribute to a global effort.	5/30/2025 10:29 AM
41	No	5/30/2025 9:25 AM
42	It is hard to maintain a rural character as population and urbanization increase.	5/30/2025 8:55 AM
43	need more attention paid to services necessary to support residents of Affordable (low-income) Housing and Housing for residents with disabilities.	5/30/2025 12:33 AM
44	n/a	5/29/2025 11:41 PM
45	.	5/29/2025 8:55 PM
46	I am surprised that the survey did not include questions about housing for Town employees (police, fire, schools, town staff) nor the many, many workers in the healthcare and hospitality segments in Town, most of whom are priced out of Groton and need to travel at least 15-20 minutes to work every day. It's a "miss" to not ask about this.	5/29/2025 6:14 PM
47	No	5/29/2025 5:02 PM
48	No	5/29/2025 4:32 PM
49	Affordable housing needs to be in a place that is close to services. Putting affordable housing of any type where there are NO services nearby is a waste of time and energy	5/29/2025 4:29 PM
50	Many townspeople are going to say "we don't want to be like Littleton or Westford overpopulation". So what creative ways can you add housing to make it look like it belongs ? Maybe Barnominiums (barn look a like condos) or not allowing certain sections for overcrowding. Let's also look at the rental structure on Main Street and how to ensure beautiful buildings to remain . People want to buy in visual appeasing towns	5/29/2025 4:19 PM
51	None	5/29/2025 3:47 PM
52	n/a	5/29/2025 3:38 PM
53	Without adding renewable energy to every building plan we are moving backwards.	5/29/2025 3:23 PM
54	Preserving land with cluster development that allows a developer build units on small parcels while preserving open space. Preserving agricultural soil. Creating "farming communities " that save valuable resources while encouraging open land.	5/29/2025 3:01 PM