

# Community Preservation Funding Application — Fiscal Year 2027

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## 1. Basic Project Information

Submission Date: January 9, 2026

Project Name: Affordable Housing Development Fund

CPA Funds Requested: \$ 400,000.00

Applicant Information:

Name: Joan C. Croteau on behalf of the Affordable Housing Trust (AHT)

Address: 10 Boutwell Hill Road, Westford, MA 01886

Phone: 978-846-0967

Email: jjcroteau@comcast.net

Sponsoring Board/Committee(s): AHT

Additional Responsible Parties (if applicable): \_\_\_\_\_

Project Manager/Contact Person: Joan Croteau

## 2. Project Purpose

Select all that apply:

Open Space       Affordable Housing       Historic Preservation       Recreation

## 3. Project Description and Goals

Provide a comprehensive project summary using the space at the top of page two or attach additional pages as necessary. Include the following information:

- **Project Purpose and Scope:** Clearly describe the objectives and scope of the project.
- **Community Benefits:** Explain how the project will benefit the residents of Westford and how those outcomes will be measured.
- **Preservation Impact:** Describe how the project preserves the town's character and aligns with the goals of the Community Preservation Act.
- **Timing Considerations:** If submitting outside the standard funding cycle, provide an explanation (example Special Town Meeting vs Annual Town Meeting). If project could be completed in multiple phases, please describe.
- **Long Term Impact:** What are the long-term maintenance or stewardship plans.

- **Project Purpose and Scope:**

*The AHT is seeking to establish an Affordable Housing Development Fund. In essence, this would be a pool of funds available for the AHT to react quickly to meet the needs of a qualified buyer and/or property-specific situations where there are opportunities to preserve affordable housing units or have more affordable home ownership units available in Westford. The goal is to provide flexibility for these funds to be potentially used in several ways such as:*

- a) Have additional affordable units incorporated into a new development and/or at a deeper level of affordability,*
- b) Provide project funding assistance to an affordable housing project that would otherwise be unable to obtain financing,*
- c) Provide down-payment assistance to an otherwise qualified buyer of an affordable unit,*
- d) Provide ability to purchase buildable property for development of affordable housing, and*
- e) Provide funding assistance for existing for sale affordable units that would otherwise fall off the SHI.*

- **Community Benefits:**

*In the AHT's research for this proposal, we found that many cities and towns, including some in our region, offer down-payment assistance programs. Many of these programs offer homebuyer education for buyers participating in the program and provide a means for buyers to pay back the assistance loan upon resale of the property, providing a means to replenish funds to the program for use for new program participants.*

- **Preservation Impact:**

*Having funds available within the AHT will allow for real-time reaction as units or properties become available for sale. This will allow for affordable units within existing developments to remain in place and provide a mechanism for the AHT to work with developers to have more affordable units and/or units at deeper affordability levels availability to individuals looking to buy a home in Westford, providing the community with the ability to help shape future development and redevelopment in town.*

- **Timing Considerations:**

*The AHT was granted \$312,000 of CPC funding at the 2023 Annual Town Meeting to be leveraged for affordable housing within the Town, noting additional opportunities with the creation of the MBTA Communities Overlay District (MCMOD). The timing of the request will come as The Gutierrez Company pursues an eighty (80) unit development age-targeted for seniors within the MCMOD, and provide the AHT with the opportunity to work with The Gutierrez Company early in the development process to find an optimal mix of affordable and/or community housing units to help meet the Town's growing affordable housing needs.*

- **Long Term Impact:**

*This program will help to keep more units, particularly home ownership units, on the Town's Subsidized Housing Inventory (SHI), making Westford less susceptible to 40B proposals that it otherwise would not have the capability to negotiate with developers.*

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#### 4. Project Location and Ownership

Project Address: town-wide

Assessor Information (Map/Block/Lot ID): N/A

Ownership/Care and Custody Information: Individuals are eligible to participate in these programs if they meet current income qualifications (100% Area Median Income (AMI) or less)

**Most CPA-funded projects require legal protections to ensure long-term preservation:**

**Open Space / Conservation:** Land or conservation restrictions must remain permanently protected (e.g., Conservation Restriction under M.G.L. Chapter 184).

**Historic Preservation:** Properties must include a preservation restriction or covenant to maintain historical integrity.

**Affordable Housing:** Long-term affordability must be secured through a restriction or covenant.

**Recreation:** Restrictions may be required if the project secures permanent public recreational access.

*Applicants should check all that apply and attach supporting documentation or proof of restriction. The Community Preservation Committee/Town of Westford may require deed restrictions or covenants to be obtained as a condition of funding, if not already in place.*

**Deed Restrictions Required (check all that apply):**

Conservation    Housing    Historic Preservation

#### 5. Budget

Attach a complete project budget, including estimates or quotes as needed.

Percent of Total Budget Requested from CPA Funds: 100 %

Other Funding Sources (committed/applied/planned): N/A

Anticipated Annual Income/Expenses: 0

Recurring Expenses (maintenance, etc.): 0

Taxpayer Impact: \_\_\_\_\_

## 6. Procurement

Projects exceeding \$10,000 must comply with applicable public procurement laws.

- **Town Departments:** Follow MGL Chapter 30B procedures.
- **Non-Town Department applicants:** Describe your proposed compliance plan to ensure procurement procedures are followed. Applicants may be directed to the Town Manager's office for additional follow-up and guidance.

**Note:** Non-Town Department applicants must sign a grant agreement before CPA funds are released. The Town Manager's office will assist with this process as needed.

Procurement Plan: \_\_\_\_\_

## 7. Project Timeline

Proposed Start Date: \_\_\_\_\_

Expected Completion Date:  N/A, Ongoing program; would carry through CY 2026

Include key milestones or phases of the project if applicable: \_\_\_\_\_

## 8. Endorsements by Applicable Boards/Commissions

Check all that apply and attach letters of support to the application:

- Affordable Housing Committee and/or Housing Authority
- Cemetery Commission
- Conservation Commission
- Historic Commission
- Parks and Recreation Commission
- Planning Board
- Water Commission
- Other: \_\_\_\_\_

## 9. List of Attachments

Include all supporting materials relevant to your application:

- Site maps, photographs, or plans
- Cost estimates or contractor quotes
- Letters of support or endorsements
- Ownership documentation or legal agreements
- Deed restrictions

## 10. Applicant Signatures

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Printed Name: \_\_\_Joan Croteau \_\_\_ Title: \_\_\_Chair, Affordable Housing Trust\_\_\_\_\_

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### For Community Preservation Committee Use Only

Date Received:

Year:

Is Sufficient Data/Detail Provided?

Is Timeliness an Issue?

Is Additional Information Required?

Project Interview Date:

Public Hearing Date:

Committee Vote:  Yes  No  Abstain

Date:

Recommendation for Town Meeting Consideration:  Spring  Fall  Special