

TOWN OF CARLISLE HOUSING PRODUCTION PLAN

Members of the Carlisle Housing Production Plan Committee

Vanessa Hunnibell Moroney, Board of Selectmen, Committee Chair

Alan Lehotsky, Carlisle Housing Authority, Committee Vice Chair

Karina Coombs, Carlisle Affordable Housing Trust

David Freedman, Carlisle Planning Board Representative

Peter Gambino, Carlisle Planning Board

Mark Levitan, Carlisle Housing Authority

Elizabeth DeMille Barnett, Carlisle Housing Coordinator

October 28, 2015



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

Charles D. Baker, Governor ♦ Karyn E. Polito, Lt. Governor ♦ Chrystal Kornegay, Undersecretary

November 9, 2015

Mr. John Gorecki, Chairman
Board of Selectmen
66 Westford Street
Carlisle, MA 01741

Dear Mr. Gorecki:

The Department of Housing and Community Development (DHCD) approves the Town of Carlisle's Housing Production Plan (HPP) pursuant to 760 CMR 56.03(4). The effective date for the HPP is October 29, 2015, the date that DHCD received a complete (proof of local approval) plan submission. The HPP has a five year term and will expire on October 28, 2020.

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

- Housing units affordable to low and moderate income households have been produced during one calendar year, totaling at least 0.5% (9 units) of year round housing units.
- All units produced are eligible to be counted on the Subsidized Housing Inventory (SHI). If you have questions about eligibility for the SHI, please visit our website at: www.mass.gov/dhcd.
- All units have been produced in accordance with the approved HPP and DHCD Guidelines.

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

Sincerely,

A handwritten signature in black ink, appearing to read "Louis Martin".

Louis Martin
Associate Director

cc: Senator Michael J. Barrett
Representative Cory Atkins
Timothy Goddard, Town Administrator, Town of Carlisle
Vanessa Moroney, Vice- Chair, Carlisle Board of Selectmen
Elisabeth Barnett, Housing Coordinator, Town of Carlisle



Town Administrator
Tel. (978) 371-6688

October 28, 2015

Town of Carlisle

Office of

BOARD OF SELECTMEN

66 WESTFORD STREET
CARLISLE, MASSACHUSETTS 01741
TEL. (978) 369-6136



Fax. (978) 318-0098

Ms. Chrystal Kornegay, Undersecretary
Department of Housing and Community Development
100 Cambridge Street - Suite 300
Boston, Massachusetts 02114

RE: Town of Carlisle's 2015 Housing Production Plan

Dear Undersecretary Kornegay:

The Town of Carlisle is writing to submit the Town of Carlisle's 2015 Housing Production Plan dated October 26, 2015. This plan constitutes the Town of Carlisle's 2015 Housing Production Plan. The Town of Carlisle's 2015 Housing Production Plan was approved and adopted by the Town of Carlisle Planning Board on October 26, 2015 (vote 6-0) and approved and adopted by the Town of Carlisle Board of Selectmen (vote 5-0) on October 28, 2015.

An earlier version of the updated Town of Carlisle's 2015 Housing Production Plan was submitted to the Department of Housing and Community Development (DHCD) on September 16, 2015 and reviewed by Mr. Philip DeMartino, of the Community Assistance Unit. All comments/proposed revisions have been integrated in this to the Housing Production Plan in full.

Please contact Timothy Goddard, Town Administrator (tgoddard@carlisle.mec.edu/978/371-6688) or the Housing Coordinator, Elizabeth Barnett (ebarnett@carlisle.mec.edu/978/371-6694), if you have additional questions.

Sincerely,

John Gorecki, Chair, Town of Carlisle Board of Selectmen

Cc: Phillip DeMartino, Technical Assistance Coordinator
Vanessa Moroney, Vice-Chair, Town of Carlisle Board of Selectmen
Peter Gambino, Chair of the Town of Carlisle Planning Board
Alan Lehotsky, Chair of the Carlisle Housing Authority
Timothy Goddard, Town Administrator

Enclosed: 2015 Town of Carlisle Housing Production Plan, approved October 28, 2015



Town of Carlisle

MASSACHUSETTS 01741

Office of
PLANNING BOARD

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October 28, 2015

Chrystal Kornegay
Undersecretary, Department of Housing and Community Development
100 Cambridge Street, Suite 300
Boston, MA 02114

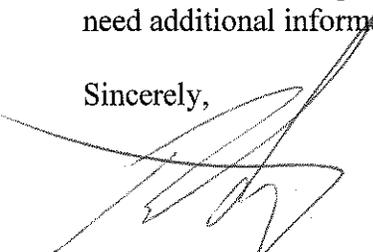
Dear Undersecretary Kornegay:

At its meeting of October 26, 2015, the Carlisle Planning Board reviewed the final draft of the Town of Carlisle 2015 Housing Production Plan, as amended by the Housing Production Plan Committee and the Massachusetts Department of Housing and Community Development, dated October 28, 2015.

A motion was made to approve and adopt the Plan, which carried by a vote of 6-0, with one member absent.

Please contact George Mansfield, Planning Administrator, at the address above if you need additional information.

Sincerely,



Peter Gambino, Chair

Cc: Phillip DeMartino, Technical Assistance Coordinator, DHCD
Carlisle Board of Selectmen
Carlisle Planning Board

TOWN OF CARLISLE HOUSING PRODUCTION PLAN

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TOWN OF CARLISLE HOUSING PRODUCTION PLAN

I. EXECUTIVE SUMMARY

A. Introduction

Carlisle is a residential community northwest of Boston with a 2010 population of 4,852. Carlisle prides itself in its history, schools, and strong sense of place. The social and physical focus of the town is Carlisle Center, but the distinctive physical and historical elements of Carlisle are widely spread throughout, with open vistas, tree-canopied roads, and farming structures reflecting the town's rural history and character.

Almost all housing units in Carlisle are owner-occupied, single-family houses, with a median sale price once again approaching \$800,000. Building lots are typically zoned to be at least two acres, in large part because the town has no public water or sewer and because the shallow depth to bedrock requires more separation between septic systems and wells.

Based upon the 2010 U.S. Census, the Department of Housing and Community Development (DHCD) determined that Carlisle has 1,740 year round residential housing units. Carlisle has 46 affordable units on the town's DHCD Subsidized Housing Inventory (SHI), representing 2.6% of the year-round housing stock, reflecting the addition of the 26 units at Benfield Farms to the SHI, a 130% increase in affordable units since 2010.

According to Chapter 40B regulations, if a municipality has less than 10% of its year-round housing deed-restricted for low- and moderate-income residents, it is not meeting the state standard for affordable housing. Therefore, Carlisle is vulnerable to losing control over housing development through Chapter 40B Comprehensive Permit applications, which have the potential to override local zoning. To meet the state's 10% standard, 174 of the town's residential units would have to be "affordable" based on the state's definition, requiring an additional 128 affordable housing units to be developed in Carlisle. Assuming future housing growth, this 10% figure is a moving target; the required minimum number of year-round units is expected to increase with 2020 U.S. Census figures.

Carrying out a proactive housing program to build more affordable housing will continue to be a significant challenge in Carlisle for many reasons, including the following:

- *Limited Public Infrastructure* including no public water or sewer, which makes development more costly and difficult, and limited public services that could be strained by a significant increase in population;
- *Physical Land Constraints* including extensive wetlands that reduce the amount of land available for development and shallow depth to bedrock that leads to the need for more land for safe siting of wells and septic;
- *Local Zoning* that limits denser development; and
- *High Cost of Land* and *Limited Availability of Capital* that make housing development expensive and necessary financial subsidies difficult to secure.

Background

In October 2005, the Town adopted an Affordable Housing Plan (2005 AHP) that was approved as meeting the requirements of 760 CMR 31.07 (1)(i) under the state's Planned Production Program. In July 2010, the Carlisle Zoning Board of Appeals (ZBA) granted a Comprehensive Permit for the

Town-sponsored Benfield Farms development of 26 affordable age-restricted rental units which, along with the approved 2005 AHP, made Carlisle eligible for a two-year “safe harbor” and the ability to deny unwelcome Chapter 40B comprehensive permit applications without developer appeal. Carlisle maintained this safe harbor status with state approval of its updated Housing Production Plan in November 2010 (2010 HPP).

The 2010 HPP proposed a proactive housing agenda of Town-sponsored initiatives to meet pressing local housing needs that would bring Carlisle closer to the state 10% threshold. The 2010 HPP noted that the rising costs of homeownership made it difficult for residents to remain in Carlisle, including both long-term residents (especially the elderly) and younger residents raised in town wishing to form new households. The plan also noted that the high cost of housing made it difficult for municipal and other local workers to find housing opportunities and that more housing options would be required to meet local needs as well as to produce Carlisle’s fair share of regional housing opportunities.

Funding the 26-unit Benfield Farms development was a lengthy and time-consuming process. This was due to a variety of reasons, including an increasing reluctance at the state level to provide financial support for age-restricted housing and the scale of the development (large by Carlisle standards but small relative to the larger cost-efficient projects developers prefer). Also, since the land acquisition had been fully funded through the Community Preservation Act (CPA), there could be no market-rate units to offset the higher per unit costs of scale and the additional subsidies necessary for the units set aside for tenants at or below 30-60% of area median income (AMI).

In response to this, the Carlisle Affordable Housing Trust (CAHT) proposed a series of larger (in the neighborhood of 50 units each) mixed-income, non-age-restricted rental projects to meet Carlisle’s 10% threshold. All units in a rental project count towards a town’s SHI, even when only a quarter of the units meet affordability requirements, allowing the market rate apartments to help subsidize the cost of development and management, thus making this the most efficient method of adding to the SHI.

The CAHT proposed that the first of several of such developments be sited on the Town-owned Banta-Davis parcel near the Town Center, in part because of the ability to tie the project into the school’s wastewater treatment facility (WWTF). Using CPA funds, engineering, traffic, market, and financial feasibility studies were undertaken in support of the proposal.

During the winter of 2013-14, the CAHT made a significant effort to engage the community with numerous presentations to Town boards. At the 2014 Annual Town Meeting, the Town was asked to vote on two Articles. The first Article was the approval for an affordable housing strategy that focused on the development of medium-sized, Town-supported rental projects as a way for the Town to reach its 10% affordable housing development target. The second Article was contingent upon the success of the first Article, and was to proceed on the next steps for development of non-age restricted rental housing at Banta-Davis. The first motion failed by a slim margin, so the second article was not moved.

Mindful of this vote of Town Meeting, this plan proposes projects sized to meet the statutory minimum of .5% of total housing units, currently 9 units per year, to make more gradual progress towards the 10% goal. Such projects will be more harmonious with the existing community and thus more likely to receive community support. The challenge will be to overcome the financial inefficiencies of smaller projects which limit the number of interested developers and the concomitant difficulties of getting local, state and federal financial support to provide the necessary subsidies for their construction.

B. Housing Goals

The following goals are the foundation of this updated Housing Production Plan:

- Meet local housing needs along the full range of incomes, promoting social and economic diversity and the stability of individuals and families living in Carlisle;
- Leverage public and private resources to the greatest extent possible;
- Ensure that new housing is well-integrated with the existing community;
- Meet annual planned production goals for affordable housing, working towards the 10% state standard;
- Provide a wide range of housing alternatives (including both rentals and smaller ownership units) to meet diverse housing needs, particular for the growing elderly population;
- Promote smart growth development; and
- Preserve the existing affordable housing stock.

C. Summary of Housing Needs Assessment

The Housing Needs Assessment presents an overview of the current housing situation in Carlisle and provides the context within which a responsive set of strategies can be developed to address housing needs and meet production goals. Key findings in regard to household characteristics, housing characteristics, housing affordability, and housing supply are summarized in the following:

Household Characteristics

- Carlisle is one of the most affluent communities in the state and has a median household income approximately double that for Middlesex County.
- Between 2000 and 2010 the minority population increased from 6.5% to 10.8%. The population continues to remain predominantly White.
- The population is aging, with the median age increasing by 5 years between 2000 and 2010. The percentage of residents 19 years and younger decreased about 10% and the percentage of residents over 65 increased by more than 50% during the same decade.
- Between 4.5% and 8.4% of individuals are estimated as having a disability, with an estimated two to three times that range in the age 65 and older age group.
- There was a significant decrease in the 35 to 44 age group from 18.7% in 2000 to 10.7% in 2010.

Housing Characteristics

- After a long period of rapid growth, development slowed after 2005, but as the economy has picked up steam, the number of building permits for new dwellings has jumped in the past two years. In 2010, there were 1,758 total housing units in Carlisle, an increase of 6.2% from 2000 and 17.6% from 1990.
- In 2010, 92.8% of Carlisle's occupied housing units were owner-occupied and 7.2% were rental units, compared to 62.2% owner-occupancy in Middlesex County.
- The vast majority (over 90%) of the existing housing units are in single-family detached structures, almost double the percentage of approximately 50% for Middlesex County.
- Single-family houses in Carlisle tend to be oversized in that they generally have more bedrooms than people in the household.

Housing Affordability

- The price of land drives the cost of housing. Two-acre building lots at \$350,000 to \$450,000 lead to new homes priced well in excess of a million dollars.
- The median sales price of a single-family home in Carlisle in 2014 was \$775,000. A household earning an average median income of \$160,000 can afford a home that costs approximately \$666,000. Thus, the affordability gap for Carlisle is about \$109,000—the difference between the price of the median priced single-family home and what a median income household can afford.

- A low- and moderate-income household earning 80% AMI (67,350 for family of four in 2013), can afford a home that costs no more than \$264,000, so their affordability gap is more than \$500,000. In 2014, there were no homes in Carlisle available at that price.
- The majority of Carlisle municipal employees do not earn the \$80,000 a year income required to afford an apartment at the 2010 median rent of \$2,000.

Housing Supply

- Despite more than doubling its supply to the current 46 affordable units in the past 5 years, only 2.6% of Carlisle’s housing stock counts as affordable.
- A small supply of accessory apartments and a 12-unit senior housing development, although not affordable at levels that would make them countable on Carlisle’s SHI (and not deed restricted), provide a modicum of housing options for those seeking smaller, less expensive housing in town.
- Surrounding towns have produced more diverse housing and a much greater share of the region’s Chapter 40B housing and rental stock over the past decade than has Carlisle.
- A survey of neighboring communities indicates long waiting times for all types of affordable housing, confirming that the supply does not meet demand, particularly for seniors, others in need of affordable rentals, and disabled residents.

D. Summary of Affordable Housing Planned Production Goals

The state administers the Planned Production Program that enables cities and towns to adopt a Housing Production Plan that demonstrates production of units eligible for inclusion in the SHI equal to .50% over one year or 1.0% over two years of its year-round housing stock. Carlisle will have to produce at least nine affordable units annually to meet these production goals through 2020. If the state certifies that the locality has complied with its annual production goals, the Town may, through its Zoning Board of Appeals, deny comprehensive permit applications without opportunity for appeal by developers.

Using the strategies summarized under the Housing Action Plan described in Section VI, the Town has developed a Planned Production Program to chart affordable housing production activity over the next five years. The goals are based largely on the following criteria:

- At least 25% of units that are developed on Town-owned parcels should be affordable to households earning at or below 80% of AMI and at least another 10% affordable to those earning up to 150% of AMI, depending on project feasibility. Rental projects will also target some households earning at or below 60% of AMI, depending upon subsidy program requirements.
- Projections are based on four bedrooms per acre (possibly 6 bedrooms per acre with an alternative technology septic system) with higher density only possible with a WWTF. However, given specific site conditions and financial feasibility, it may be appropriate to increase or decrease density as long as projects are in compliance with local Board of Health and state Title 5 and wetlands regulations.
- Because housing strategies include some development on privately owned parcels, production will involve projects sponsored by private developers through the standard regulatory process or “friendly” comprehensive permit process. The Town plans to promote increased affordability in these projects.
- The projections involve a mix of rental and ownership opportunities. The Town will work with private developers to promote a diversity of housing types directed to different populations with housing needs including families, seniors and other individuals with special needs to offer a wider range of housing options for residents.

E. Summary of the Housing Action Plan

The strategies outlined below are based on previous plans, reports, studies, the Housing Needs Assessment, and the experience of other comparable localities in the MetroWest area and throughout the Commonwealth. The strategies are grouped according to the type of action proposed: Implement Planning and Regulatory Reform, Build Local Capacity, Housing Production, and Housing Preservation.

1. Implement Planning and Regulatory Reforms

The Town should consider the following planning and zoning-related strategies to promote the creation of additional affordable units:

- Adopt inclusionary zoning;
- Amend Residence District M development criteria to allow higher density if tied to a WWTF;
- Promote use of existing zoning bylaw provisions allowing by-right conversion of pre-1962 single-family homes to two-family; and
- Waive or reduce permit fees for qualifying affordable housing projects and streamline the permit approval process.

2. Build Local Capacity

In order to be able to carry out the strategies included in this Housing Production Plan and meet the Planned Production goals, it will be important for the Town to continue to build its capacity to promote affordable housing activities. This capacity includes gaining access to greater resources—financial and technical—as well as building local political support, developing partnerships with public and private developers and lenders, and creating and augmenting local organizations and systems that will support new housing production. To accomplish this strategy, the Town will need to:

- Continue to conduct outreach and educational campaigns;
- Reestablish the Municipal Land Committee;
- Provide support to the ZBA;
- Continue Housing Summits;
- Continue to access new housing resources; and
- Increase capitalization of the CAHT.

3. Housing Production

To accomplish the actions included in this Housing Production Plan and meet production goals, it will be essential for the Town to reach out to the development community and sources of public and private financing to secure the necessary technical and financial resources. The production of a substantial number of new affordable units will require subsidies beyond what is available through the Community Preservation Fund. Strategies for housing production include:

- Make Town-owned land available for affordable housing;
- Incorporate accessory apartments in the SHI;
- Encourage limited private development of affordable housing on sites with adequate upland, appropriate soils, and space for necessary buffers to abutters;
- Support scattered-site housing; and
- Convert existing housing units to affordable units.

4. **Housing Preservation**

The Town must provide resources to ensure that it does not lose units already counted as part of its SHI and to support the deferred home maintenance needs of lower income residents, including seniors. Carlisle is committed to maintaining its SHI for as long a period as possible by taking the following actions:

- Provide deed riders or affordable rental restrictions to assure continued affordability in perpetuity to the greatest extent possible;
- Monitor affordability of existing SHI units;
- Help qualifying homeowners access housing assistance; and
- Offer additional tax relief to seniors.

II. INTRODUCTION

Carlisle is a residential community approximately 25 miles northwest of Boston, between the inner and outer beltways of Interstate-95 (MA Route 128) and Interstate 495 and the radial MA Routes 2 and 3. The Town is bordered by the six communities of Acton, Bedford, Billerica, Chelmsford, Concord, and Westford. Carlisle has a strong commitment to maintaining its rural, small-town character and prides itself in its history, schools, and distinct sense of place. The social and physical focus of the town is Carlisle Center, which provides a concentration of public services, small businesses, and traffic. However, Carlisle's physical and historical resources, highly valued by its residents, are widely spread throughout town. These resources include: open vistas, tree-canopied roads, and agricultural buildings reflecting the town's rural history and character.

Between 1950 and 1970, Carlisle's population nearly tripled. Growth slowed somewhat between 1970 and 1990, but it still nearly doubled. The rate of growth has slowed considerably since 1990, with the town still gaining new residents from housing turnover as families with grown children are replaced by younger families, and with the continuing growth of Carlisle's housing stock.

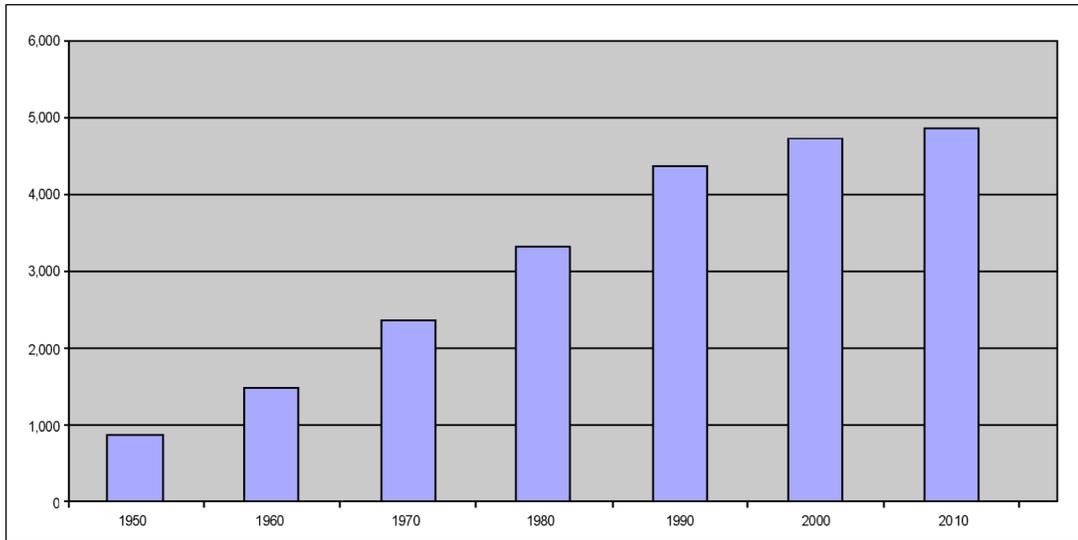
**Table 1 – Carlisle, Population 1950-2010
Increase From Previous Period**

Year	Population	Percent Increase	Increase in Numbers of Residents
1950	876	--	--
1960	1,488	70.0%	612
1970	2,371	59.3%	883
1980	3,306	39.4%	935
1990	4,370	32.2%	1,064
2000	4,717	7.9%	347
2010	4,852	2.9%	135

Source: U.S. Census Bureau Demographic Profile Data

This population growth in Carlisle over the past 60 years is graphically presented in the following chart.

Table 2 – Population from 1950 to 2010



According to the 2010 U.S. Census, Carlisle had 1,758 housing units,¹ most of which were owner-occupied, single-family houses on two acres with a median sale price for 2010 of \$660,000². The high cost of building lots and the high demand for housing continue to attract attention from private developers interested in both conventional and Chapter 40B development. Town leaders and residents recognize that a range of housing strategies will be required to plan for housing development that serves local needs and goals.

Based on Massachusetts Department of Housing and Community Development’s (DHCD) most recent data (per 2010 U.S. Census) on the Chapter 40B Subsidized Housing Inventory (SHI), Carlisle had 1,740 year-round housing units, of which 46 could be counted as affordable, representing 2.6% of the year-round housing stock. According to Chapter 40B regulations, if a municipality has less than 10% of its year-round housing deed restricted for low- and moderate-income residents, it is not meeting the state standard for affordable housing. Carlisle has therefore been vulnerable to losing control over housing development through unfriendly Chapter 40B comprehensive permit applications that seek to override local zoning. In order to meet the state standards, 174 of the existing housing units would have to be “affordable” based on the state’s standard. To reach this 10% goal, the town would have to have 128 additional deed-restricted affordable housing units. It is important to note that this 10% figure is a moving target that is updated every 10 years with the release of U.S. Census decile data. Carlisle’s target will be recalculated in 2020 and, given the current rate of market-rate development, is likely to be more than 180 units. See Appendix 2 for definitions of affordable housing including targeted income levels for affordable housing in the Boston area.

Undertaking a more proactive housing agenda to promote affordable housing has been a significant challenge in Carlisle. First, the town’s resources for absorbing growth are extremely limited as it has significant constraints regarding existing infrastructure—including the lack of public water and sewer and

¹ While there were 1,758 total housing units in the 2010 U.S. Census, there were 1,740 year-round housing units upon which the 10% state Chapter 40B goal is based.

² The Warren Group, Town Stats, June 2015

limited public services—which make denser development more costly and difficult and raise concerns about the impact of increased population on Town services.

Second, the physical characteristics of Carlisle’s land—including extensive wetlands and ledge and shallow depth to bedrock—limit the number of easy-to-develop parcels and constrain development denser than allowed under local zoning. Third, as a consequence of the geologic and hydrogeologic constraints, Carlisle has adopted large lot zoning that has had the effect of encouraging the development of expensive single-family homes. Existing zoning provisions that allow denser development incorporate significant constraints that limit the use of these approaches for affordable housing.

Fourth, the high cost of land pushes housing costs higher and limits the Town’s ability to acquire new land for the development of affordable housing. Fifth, limited federal, state and local financial resources to subsidize affordable housing—particularly financing for age-restricted housing and smaller-scale projects—raise concerns about the economic viability of affordable housing developments that meet the needs and character of the community.

Sixth, the lack of resources and amenities including access to public transportation, goods and services that are generally accepted as important for residents of affordable housing, especially renters, potentially limiting the market for such housing.

Seventh, community perceptions about the impact of affordable housing development on property values and, more broadly, on the character of the town, add to the difficulty of garnering public support for land purchases and other development subsidies required for affordable housing development.

The success of the first major town-sponsored affordable housing initiative in over 25 years, Neighborhood of Affordable Housing (NOAH) Benfield Farms, is important to future efforts to develop additional affordable housing projects. Town support for the purchase of the 5-acre parcel for group home duplex development is further evidence that such concerns can be overcome. The challenge remains clear: find the best strategy to manage the Town’s limited assets and to continue its commitment to land stewardship while also providing opportunities to develop affordable housing—scaled appropriately to the community and to the carrying capacity of the land—in order that growth can be planned most effectively for the long-term sustainability of Carlisle.

In November 2010, the Town of Carlisle received approval from DHCD for its Affordable Housing Production Plan (2010 HPP). The 2010 HPP included a range of options to meet local housing needs, to bring Carlisle closer to the state 10% threshold, and to present a proactive housing agenda of Town-sponsored initiatives. The plan noted that because of the rising costs of homeownership, many residents found it increasingly difficult to remain in Town. Children who grew up in Carlisle face the possibility that they may not be able to return to raise their own families. Long-term residents, especially the elderly, find it difficult to maintain their homes and keep up with increased real estate taxes. They also are unable to find alternative housing that better meets their current needs. Town employees and employees of local businesses also are hard pressed to find housing that is affordable in Carlisle. The plan concluded that more housing options are required to meet these local needs and produce Carlisle’s share of regional needs.

There has been a 130% increase in Carlisle’s DHCD SHI since 2010, reflecting the addition of the 26 units at Benfield Farms. Additionally, Carlisle has made significant progress in implementing many of the strategies outlined in the plan. These are described in detail in Section III below (*Progress Measured Against the 2010 Housing Production Plan*).

In January 2015, in anticipation of the expiration of the currently approved Housing Production Plan (2010 HPP) for Carlisle on November 1, 2015, the Board of Selectmen appointed a committee to revise the plan. This revision includes updated data from the 2010 U.S. Census, the 2007-2011 and 2008-2012 American Community Survey (ACS), and the 2014 Metropolitan Area Planning Council (MAPC) Population Projections.

DHCD's approval of the HPP will allow the town to apply for "certification of municipal compliance" upon meeting DHCD requirements, which include meeting the town's annual Planned Production goals. Upon receiving DHCD certification of compliance, for the duration of the period awarded the Town has the option to deny Chapter 40B Comprehensive Permit applications. An approved HPP allows the Town to be competitive for state subsidies for transportation, economic development, environment, infrastructure, and housing. This HPP documents substantive progress measured against the 2010 HPP and presents an Action Plan for the next five years as Carlisle continues its efforts for a collaborative strategic approach to affordable housing development.

General Land Area Minimum

Chapter 40B, Section 20, permits towns to deny 40B applications when 1.5% of the town's land area that is zoned for residential, commercial or industrial use is used for affordable housing. The criteria for meeting the General Land Area Minimum requirement are stated in 760 CMR 56.03 (3)(b). To calculate land area minimum, one divides the land area used for affordable housing—the land that is occupied by SHI eligible housing units (including impervious and landscaped areas directly associated with such units)—by the buildable land area. Buildable land area is determined by deducting "unavailable land" from the town's total land area: federal, state, county, and town land, open water, deeded conservation land, and flood plain areas wherein residential, commercial or industrial use are completely prohibited.

Land Area Minimum can only be presented to DHCD for certification upon the denial by the local Zoning Board of Appeals of an application for a 40B permit. Although a town may be eligible to assert this defense, the certification process is subject to challenge by the Applicant and DHCD. In addition, the Board of Appeals has the burden of proving to the Applicant and DHCD that the town has achieved the Land Area Minimum. The 40B Comprehensive Permit process timeline is designed to enable developers to quickly and efficiently attain a Comprehensive Permit within 180 days of the opening hearing of the permit. The process of certifying Land Area Minimum is uncertain and therefore a town should be very sure of its numbers before it chooses to rely on this calculation to deny a 40B permit.

Although Carlisle has a small number of qualifying developments on its SHI, a significant amount of the town's land area is federal or state land, conservation land, and open water or land in the flood plain. Information as to the actual amount of "unavailable land" and a clear understanding of how to determine the land area used for affordable housing in Carlisle, would allow the Town to understand where it stands relative to the 1.5% land area minimum. This knowledge may impact the Town's future planning efforts with regard to the types of projects to pursue. Mindful of both the state's expectations that the Town take steps to meet its share of regional need for affordable housing, and of the challenges of building housing denser than allowed by local zoning—given the infrastructure constraints and our limiting local hydrogeology—this plan recommends that the Town take a first step by engaging a consultant to provide the base information to know where the Town currently stands relative to the land area minimum.

A. History of Affordable Housing efforts in Carlisle prior to 2010

Carlisle has nearly a four-decade history of planning for new affordable housing opportunities. Residents recognize that planning is not simply an exercise of putting numbers down on paper, but a process of debating and determining the underlying assumptions about land use and the best strategic allocation of the Town's limited resources. Carlisle has undertaken studies and surveys to assess local needs and has developed plans to establish priorities for affordable housing including:

- 1980: The non-profit Carlisle Elderly Housing Association (CEHA) was established and, by a special act of the State Legislature, the Selectmen were allowed to transfer the Clark land to it. CEHA subsequently purchased a second property (Porter) and planned, built, and applied for federal funding (Rural Home Development, Section 8) for the 18-unit Village Court development, located in a separate zoning district designed expressly for this project, which is still in operation.
- 1987 *Affordable Housing Plan* prepared by the Housing Assessment Committee cited the need for affordable housing, and proposed a housing authority, more education on the issue, a bylaw to allow accessory apartments, and housing for seniors.
- 1987: The Carlisle Housing Authority (CHA) was established and members elected.
- 1993: *A Community Planning Day* was sponsored by the Carlisle Planning Board to obtain input from residents on a number of pressing issues including land use and housing options. Through small breakout groups it became clear that a great many people in Carlisle wanted to 1) protect and preserve undeveloped land by purchase or other means, 2) provide housing options for the elderly, and 3) limit growth.
- 1995 *Study Plan* prepared by the Planning Board updated the housing options included in the 1987 *Affordable Housing Plan*.
- 1999: A report entitled, *Growing Pains: A Report to the Carlisle Municipal Land and Finance Committees on the Impact of Development and Population Growth on Tax Revenues and Costs for Town Services in Carlisle*, prepared by a group of residents, set out to determine whether the taxes paid on new homes covered the costs of providing services to the families living in them, in particular educating their children. The report concluded that growth beyond a certain point will cost more than the additional tax revenue that the Town collects from each new house, but the additional costs vary considerably depending on how many new households are to be served.
- 2001 *Affordable Housing Plan* issued by the CHA concluded that the best way to provide affordable housing in Carlisle was through the development of small projects, five to 20 units in size, to allow for some “economies of scale” without creating undue burdens of new development in any one area of the town.
- 2003: Carlisle embarked on an effort to prepare a *Community Development Plan* under Executive Order 418 that included a significant housing component. While the plan was not completed, a considerable amount of productive effort went into establishing a public process to obtain input from residents on their visions for the future, including a questionnaire and Community Planning Day.
- 2007: The Carlisle Affordable Housing Trust (CAHT) and the CHA organized an Affordable Housing Summit. Town of Bedford Selectman and DHCD Director of Housing Policy Mark Siegenthaler and Bedford Housing Authority Director Irma Curtin were invited to discuss their Town’s experience with successful strategies for affordable housing.
- 2008: The CHA developed a model for “evaluative criteria” with a weighted ranking system, which integrates resident and abutter input on sensitive proposed development. The results of this initiative were used in developing the Benfield ground lease Request for Proposals (RFP) issued in August 2008

These documents, forums and previous planning efforts provide a foundation for the 2015 Housing Production Plan.

B. The Planning Process

This document begins with a review of Progress Measured Against the 2010 HPP (Section III).

The 2015 HPP is divided into two parts. The first part (Section IV) is a Housing Needs Assessment—the review and assessment of documentation and research already compiled as well as the collection and analysis of new information to identify local housing needs—to determine what resources are available to

meet these needs and to obtain a comprehensive understanding of the remaining gaps in housing services and programs. The main conclusion of this section is that there is a significant and increasing gap in housing suitable for seniors with limited means to allow them to age in place. Additionally, as many as 25% of Carlisle households are paying more than 30% of their income toward housing costs—a significant housing cost burden. There is also a gap in the supply of special needs housing and of rental units (both affordable and market rate) for families and smaller households.

The second part of the HPP (Sections V, VI, and VII) is comprised of a Property Inventory, Affordable Housing Planned Production Goals, and a Housing Action Plan. These sections provide specifics on how to preserve and create new affordable housing opportunities in Carlisle to respond to the identified gaps in the current housing supply. Guided by the context established in part one, the Housing Action Plan includes the rationale for each strategy, next steps, an estimated timetable for implementation, the resources required, the estimated costs involved, and the projected number of affordable units produced. These strategies will enable the Selectmen, CAHT, CHA, Planning Board, Community Preservation Committee, and other key committees to chart a course for meeting local housing needs and annual planned production goals toward the 10% state affordable housing threshold.

C. Housing Goals

As part of the community planning process undertaken in 2003, residents had the opportunity of coming together to share their visions for Carlisle's future. This vision has been reinforced in the subsequent planning efforts in 2007, 2012, and 2013. The following housing-related goal emerged from this earlier community visioning process:

To maintain its small-town, rural character, Carlisle will have a population appropriate for its resources, a mix of housing types that encourages diversity, and will be home to all ages and a broad range of household sizes and incomes.

With this context in mind, the following housing specific goals have been established that represent the building blocks on which the Five-Year Action Plan will be developed in the Housing Strategy:

- *Meet local housing needs along the full range of incomes, promoting social and economic diversity and the stability of individuals and families living in Carlisle.* Diversity in a community has been found to contribute to local health and vitality, and town residents are becoming increasingly ethnically diverse as the number of minority households has increased over the past couple of decades. However, high housing prices generally price out all but the wealthy.

The preservation and production of affordable housing is a proven method for promoting diversity, allowing those individuals and families with more limited means to afford to live in town. Solutions need to be found to enable children who grew up in Carlisle to return to raise their own families here, to offer Town employees the opportunity to live in the community in which they work, to provide housing alternatives to elderly residents who have spent much of their lives in Carlisle but now require alternatives to their large single-family homes, and to offer families needing affordable housing the flexibility of moving to larger homes as their families grow.

- *Leverage other public and private resources to the greatest extent possible.* Because Carlisle is a small town that does not receive federal funding for affordable housing on an entitlement basis³ and because it does not have large pockets of poverty that make it a target for state funding, the town needs to be creative in how it can leverage both public and private resources to make affordable housing development possible. State agencies recognize the importance of suburban localities doing their fair share to house lower income households and want to be supportive of affordable housing initiatives. Nevertheless, the Town needs to be strategic in how it invests its limited resources, including its Community Preservation Act (CPA) funds, towards the production of new housing opportunities.
- *Ensure that new housing creation is harmonious with the existing community.* New affordable housing development should be harmonious with the existing community to the greatest extent possible, becoming an amenity that blends well within the rural and historical character of Carlisle. Therefore, developments should incorporate a number of characteristics: mixed-income, covering a wide range of income needs; low to medium density, eliminating inordinate impacts in any one part of the community; well-designed to make maximum use of any natural attributes of development sites and comply with the architectural context of the community.
- *Ensure that development denser than that which is allowed under local zoning, with its attendant sewage treatment (septic or wastewater treatment facility (WWTF)), produces no adverse impacts on the quality and quantity of drinking water available to Carlisle's citizens.* Therefore developers should be prepared to address local concerns regarding these critical issues as reflected in the Town's local bylaws and regulations.
- *Strive to meet the 10% state standard and planned production goals for affordable housing.* There is currently a 128-unit gap between the state's affordable housing standard (10% of the year-round housing stock that has been subsidized by the federal or state government to benefit those earning up to 80% of area median income (AMI) and the 46 affordable units currently in place in Carlisle. Population growth and associated increases in the housing stock will shift upward the number of units needed to meet the 10% goal. Looking at MAPC Regional Growth Projections, this gap could become even greater. This dataset, released in 2014 and based upon a "Stronger Region" scenario, projects 1,874 household units by 2030. For the next five years, Carlisle plans to produce at least 0.5% of its year round housing stock annually through its Planned Production Program, currently the equivalent of 9 units a year. This will enable the community to apply to DHCD to receive certification of municipal compliance in order to deny Comprehensive Permit applications without developer appeal. Carlisle also plans to work with developers who will build housing that reflects local needs and priorities.
- *Provide a wide range of housing alternatives to meet diverse housing needs.* This Housing Needs Assessment identifies a wide range of housing needs based on limited opportunities for first-time homeownership, special needs housing, rental units for families and smaller households, and more options for households interested in downsizing, but remaining in the community. To accommodate this range of needs, the Town should stimulate the production of a variety of housing types, particularly for those who are priced out of the private housing market.

³ Cities with populations of more than 50,000 receive federal funds, such as the Community Development Block Grant and HOME Program funding, directly from the federal government on a formula basis and are referred to as entitlement communities.

- *Promote smart growth development.* Smart growth development is a response to the problems associated with unplanned, unlimited suburban development or sprawl. Smart growth principles call for more efficient land use, compact development patterns, less dependence on the automobile, a range of diverse housing opportunities and choices, equitable allocation of the costs and benefits of development, and an improved jobs/housing balance. Examples of smart growth development and planning that incorporate affordable housing and might be applicable to Carlisle include:
 - 1) Providing mixed-use development near the Town Center;
 - 2) Allowing higher density housing or mixed-use development in the Town Center, utilizing the Carlisle Public Schools (CPS) WWTF to minimize the impact on septic systems already in existence;
 - 3) Encouraging the development of housing and preservation of open space so that the goals of each will be mutually satisfied using techniques such as cluster zoning, transfer of development rights, or other innovative zoning or regulatory devices; and
 - 4) Participating in regional responses to addressing affordable housing needs.

Smart growth is particularly challenging in more rural settings where infrastructure and transportation services are lacking. The state is currently giving priority consideration to funding applications that promote smart growth; it will be essential for the Town to make every effort to integrate such principles where possible into its affordable housing initiatives.

- *Preserve the existing affordable housing stock.* Despite escalating prices, there are still some rental and homeownership units included in the town’s private housing market that could be considered affordable as the occupants have incomes of not more than 80% of AMI and are not paying more than 30% of their incomes on housing expenses. There are also housing units whose occupants have incomes of not more than 80% of the AMI but who are paying too much for housing—beyond the 30% of income threshold—and are facing difficulties in remaining in their homes. Many of these households are elderly residents on fixed incomes who have to strain their budgets to pay higher taxes and utility expenses and are likely to have deferred maintenance problems. The Town should consider how it might support these households in remaining independent in their homes, assisting with necessary home improvements, thereby slowing housing turnover.

III. PROGRESS MEASURED AGAINST THE 2010 HOUSING PRODUCTION PLAN

The following goals represent the building blocks of the Two-Year and Five-Year Action Plans that were specified as a part of the 2010 Housing Production Plan (HPP):

- Meet local housing needs along the full range of incomes, promoting social and economic diversity and the stability of individuals and families living in Carlisle;
- Leverage public and private resources to the greatest extent possible;
- Insure that new housing is harmonious with the existing community;
- Meet annual planned production goals for affordable housing, working toward the 10% state standard;
- Provide a wide range of housing alternatives to meet diverse housing needs; and
- Promote smart growth development; and preserve the existing affordable housing stock.

Status of Proposed Housing Projects listed in the 2010 HPP

The Town has accomplished a number of tasks intended to meet its affordable housing planned production goals. It has more than doubled the Town's affordable housing base from 20 units to 46 units.

Benfield Farms

In 2004, the Town acquired 46 acres ("Benfield Land") from A.E. "Ben" Benfield with Community Preservation Act (CPA) funds for mixed use to include affordable housing, recreation and conservation uses. The major force behind the selection of this parcel was the Carlisle Conservation Foundation (CCF), which was founded over 50 years ago by Mr. Benfield and other citizens desiring to preserve Carlisle's natural open spaces. CCF had been looking to preserve land along West and South Streets. The reasonable sales price, excellent site conditions, the lack of affordable housing in town, the opportunity for the Town to be a partner in its development, the real potential of private 40B developments in locations that might be less suitable, the need for additional playing fields, and the opportunity to preserve significant open space along a major local aquifer were all offered as compelling reasons to approve the acquisition. The initiative was supported by the Selectmen, Finance Committee, Planning Board, Carlisle Housing Authority (CHA), Recreation Commission, Conservation Commission, Community Preservation Committee (CPC), and the Historic Commission.

Following acquisition, a year-long CPA-funded master planning process was conducted in order to determine the best plan for the approved mix of uses for the site. Possible Native American site issues arose as part of this process, but the town agreed to proceed with a plan to develop 26 units of family housing on an 18-acre portion of the property. In 2005, the Master Plan effort was temporarily derailed by the discovery of blue spotted salamanders (an endangered species) on the proposed site for the housing. Continuing the town's commitment to developing affordable housing on the Benfield land, the parcel allocated to affordable housing was exchanged, via a vote at a Special Town Meeting in October 2006, to a 4.39 acre parcel at the front the property, while retaining the option to place the public water supply and septic system on the back of the property.

In October 2007, the Selectmen deeded the front parcel to the CHA. Following this, the CHA engaged in an evaluative process which included a series of public hearings, interviews, and surveys to determine what affordable housing need in Carlisle would be best suited to the smaller site. The CHA decided that due to the growing senior population and demand for existing senior housing, the lack of adequate accessible units for seniors, and the increased inability of seniors to remain in town due to rising property taxes, 26 units of senior rental housing would be the most equitable and productive way to serve Carlisle residents within the constraints imposed by the site. The CHA began drafting a Request for Proposals (RFP) and arranged for a courtesy review by the Department of Housing and Community Development (DHCD) before issuing the RFP in August 2008. Submissions were received from three experienced affordable housing developers. In December 2008, an evaluation process resulted in ranking the three respondents. The Neighborhood of Affordable Housing (NOAH) earned the most points and was selected as the preferred developer.

NOAH gave five public presentations on its proposed project to town boards including the Selectmen, Planning Board, Council on Aging, and the CHA. NOAH also met over eight months with the Town Advisory Group consisting of representatives from many Town boards and committees. In April 2009, with a letter of support from the Selectmen, NOAH filed an application for Site Eligibility with DHCD for a 26-unit rental development in a single building, with 20% of the units at the 30% area median income (AMI), 65% of the units affordable at 60% AMI or less, and 15% at 100%. In July 2009, DHCD issued the Site Eligibility Letter for the development.

NOAH filed an application with the Zoning Board of Appeals (ZBA) for a comprehensive permit in October 2009. The ZBA hearing was opened in November 2009 and the permit was granted in July 2010.

In 2012, NOAH finally received DHCD Low Income Housing Tax Credit (LIHTC) funding on their third round of funding application. A building permit was issued in 2013. Additional CPA funding in the amount of \$425,000 was used to develop infrastructure, including the public water supply and wastewater treatment system.

A lottery was conducted in September 2013 in which Carlisle residents and employees working in Carlisle who entered the lottery received the opportunity to qualify for one of the units. A number of the lottery participants met rent-certification requirements and entered into a rental lease. In March 2014, the project was officially opened with 26 one- and two-bedroom units of affordable housing with rents ranging from 30% to 100% of the AMI. The project was fully rented in December 2014, and has been fully occupied since.

Department of Developmental Services (DDS) Housing

The 2010 HPP proposed developing disabled adult housing on a portion of the Town-owned Conant Land adjacent to Town Hall. In 2012, a 5-acre parcel located between two existing parcels of Town-owned land came up for sale and was proposed as a more appropriate and feasible site for this project. The Carlisle Affordable Housing Trust (CAHT) was able to negotiate a purchase and sale agreement and in November 2012, a Special Town Meeting voted to authorize the purchase of this land with a town debt exclusion bond (Proposition 2 ½ override) for the CAHT.

The CAHT conducted a Town board and community-wide Master Planning effort in order to determine the best uses of this property for housing for the intellectually disabled as well as possible future use for a recreation/community center. Abacus Associates, Architects + Planners were engaged to conduct this effort, to provide design services and preliminary engineering analyses, and to coordinate several public workshops (“charrettes”) to explore alternatives and priorities. Consensus on the final design placed the proposed group housing at the front of the parcel on a 1.36- acre plot to be leased to the CHA for 99 years. The remaining 3.64 acres is to be reserved for future municipal use, including possibly tennis or basketball courts and/or a community center.

In June 2014, the CHA entered into a 99-year ground lease on the front parcel with the CAHT. In December 2014, the CHA issued an RFP for the development and operation of a two-unit group home (duplex) comprising nine bedrooms of housing for intellectually disabled adults. The CHA selected TILL, Inc.’s proposal in March 2015. TILL, Inc. plans to apply for a building permit in early fall 2015, with the goal of completing permitting and construction by summer 2016.

Village Court Expansion (145 Church Street)

In the past several years, the CAHT and the CHA have had preliminary discussions with the non-profit Carlisle Elderly Housing Association (CEHA), the owner of the 18-unit Village Court senior rental affordable housing development that was built in the early 1980’s in Town Center. This property consists of eight Section 8 units and three Rural Home Development financed units, totaling 11 deeply subsidized units. The discussions have focused on possible expansion and on the possibility of a sewage tie-in with the Carlisle Public Schools (CPS) wastewater treatment facility (WWTF), which is currently running more than 40% below its maximum rated capacity. In 2009, the CAHT funded an engineering study which showed that replacing the existing septic system with such a tie-in would be feasible. The Gleason Public Library, adjacent to the Village Court Development, upgraded its onsite septic system rather than tying in to the WWTF, leaving additional capacity for affordable housing and other Town uses.

The Village Court development owns four acres. It is sited on two acres and has two remaining acres which are used in part for an aging septic system. The Town proposes to continue discussions with the CEHA about providing technical and legal assistance to investigate the possibility of unit expansion and a

WWTF tie-in. With a WWTF tie-in in place, the Village Court development could be expanded to include 18 additional rental units (a mix of one- and two-bedroom units) for seniors. The CEHA Village Court property is already zoned for multi-unit housing, but would require a Zoning Bylaw amendment to increase the allowed density from five to nine units per acre. The CEHA Board remains interested in pursuing this expansion, which is included in this 2015 HPP as part of the Planned Production Plan.

Carlisle Historical Society's Heald House (698 Concord Street) – Accessory Apartment

There has been no action on this development as the owner has recently expended considerable sums to weatherproof and secure the structure for the safe storage of Town archival documents and historic materials.

Cranberry Bog Service Parcel – Rental Development

There has been no action on this proposal and, as this is restricted agricultural land, there will be no action going forward.

Banta-Davis Land – Rental Development

The Banta-Davis Land is a 38.74-acre Town-owned parcel located in Town Center on Bedford Road, adjacent to the above-mentioned CPS WWTF. The land is currently under the joint control of the Town and the CPS and would require coordination with the Carlisle Recreation Commission (which currently uses the property) and the CPS, followed by a Town Meeting vote, to change the allowed use.

The 2010 HPP Committee had originally proposed a 16-unit family (non-age restricted) rental project, but based on the Town's experience with the difficulty of funding small projects in a town without public water or sewer, many believed that a larger project would be easier to finance and would provide significantly greater progress towards our SHI goals.

The Selectmen appointed the Banta-Davis Task Force which included representatives from the CHA, CAHT, Recreation Commission, Carlisle School Committee and the community at large. The Task Force conducted multiple studies of this site using CPA funds to evaluate its potential for a larger rental project comprising up to 50 bedrooms in a mix of one-, two- and three-bedroom units. This included a traffic study, preliminary engineering studies (well and WWTF connection) and a rental demand study. The task force made a presentation to the Selectmen in June 2012.

During the winter of 2013-14, the CAHT made a significant effort to engage the community with numerous presentations to Town boards. At the 2014 Annual Town Meeting, the Town was asked to vote on two articles. The first Article was the approval for an affordable housing strategy, which focused on the development of medium-sized, Town-supported, rental projects as a way for the Town to reach its 10% affordable housing development target. The second Article was contingent upon the success of the first article, and was to proceed on the next steps for development of non-age restricted rental housing at Banta-Davis. The first motion failed by a slim margin so the second Article was not moved.

Private Properties

The 2010 HPP anticipated that private developers “will continue to pursue comprehensive permit applications” and that “it will be incumbent on the Town to determine the best approach for negotiating with these developers to guide new development to more appropriately satisfy local needs and requirements.” One such project has been proposed and is described below.

Long Ridge Road – “The Birches”

In July 2014, the ZBA opened a hearing for a comprehensive permit to build 19 single-family homes (in addition to an existing house already on the property) on approximately 9.8 acres of land located off Long Ridge Road in southeastern Carlisle, with 25% of the 20 total units proposed to be low- or moderate-

income housing. The development was proposed as a condominium with four septic fields and a dozen private wells shared by different subsets of the 20 total units.

Prior to the filing with MassHousing of an application for site plan approval, the applicant, Lifetime Green Homes, LLC, requested that the Selectmen grant the project LIP (Local Initiative Program) status. The Selectmen received input from the Planning Board and the Conservation Commission both of which unanimously opposed such designation. The CHA voted to support LIP status for the project, citing a belief that such designation would require cooperation between the developer and the town and thus give Carlisle more influence on the outcome.

The Knollwood Preservation Association, comprised of more than 40 neighbors, strongly voiced their opposition to the project, expressing concerns about water safety, septic system location, traffic safety, and fire protection. They also expressed support for “well thought out projects.”

In November 2013, the Selectmen voted unanimously to deny the Applicant’s request for LIP status, citing the health and safety concerns expressed by Town land use boards and abutters, and noting that the five affordable units proposed were no more than the number required under 40B and thus would not provide enough of a net benefit to the Town in terms of affordable units.

In response to a MassHousing request to the Selectmen for comments on the application, the Selectmen sent a letter which identified public health and safety concerns with: (1) access (the development would double the number of homes allowed under local zoning on a single dead-end access road); (2) potential impacts to groundwater quality in the vicinity of the site; and (3) impacts to wetlands areas because at least four of the proposed dwellings are located within Wetlands Protection Act jurisdictional areas.

Upon opening the comprehensive permit hearing, the ZBA asked the Selectmen to create a Town Advisory Group (TAG) with representatives from Town land use boards, other Town departments, and a neighborhood representative. The TAG, chaired by the Planning Board Chair, met throughout the hearing, coordinating input from many stakeholders including abutters, and provided input to the ZBA.

Concurrently with the hearing before the ZBA, the applicant submitted a Notice of Intent to the Conservation Commission, applying for an Order of Conditions for the project. The Commission opened the hearing in August 2014. The applicant requested several extensions of the hearing and commission action was postponed until after the ZBA hearing closed.

While the Board of Health (BOH) did not receive a formal application for well or septic permits, based on plans provided to them as part of the comprehensive permit hearing, they identified areas of concerns related to public health and safety because of the density of the proposed project and the subsequent waivers requested by the applicant. These concerns included setbacks between septic systems and private wells, required design flows per bedroom, and the maintenance of wells and septic systems within a condominium homeowners’ association model.

The BOH was also concerned about the Applicant’s request that the Department of Environmental Protection (DEP) deem the well field to be regulated as private wells under a waiver of DEP regulations as opposed to a Public Water Supply (PWS) given the Project’s size. In November 2014, the BOH arranged for a meeting at DEP of representatives from their board, the applicant and his counsel, and Carlisle’s Town Counsel. The BOH requested a PWS designation because it felt it was important to protect public health and safety with DEP oversight.

During the hearing, the ZBA focused its energy on the hydrogeology of the site, as the potential hydrologic connection between the wastewater systems and drinking water supply wells on and off-site

drawing from bedrock aquifers were deemed critical to public health and safety and thus to the viability of the proposed project. Four hydrogeologists provided data and analysis, including one representing the applicant, one engaged by the ZBA but paid for by an applicant-funded peer review account, one engaged by a group of abutters, and one engaged by the Selectmen at the request of the ZBA. The latter three hydrogeologists concluded that vertical fractures in the exposed bedrock at the site indicated a likely hydrologic connection between the proposed septic systems and existing and proposed drinking water supply wells, and that due to inadequate setbacks between them, there was a reasonable chance that the project's septic systems would compromise the quality of drinking water for current and expected future Carlisle residents. The ZBA concluded that they would deny the applicant's requested waivers from local BOH regulations.

During the hearing, the Fire Department declared that the proposed cistern would not be adequate, instead specifying a larger unit with a dedicated well, consistent with similar requirements for fire protection for multi-dwelling developments recently permitted by the Planning Board under local zoning.

The ZBA closed the public hearing on June 29, 2015 and began considering the applicant's requested waivers from local regulations and possible conditions of approval. They concluded their deliberations and approved the permit with extensive conditions on August 3, 2015.

Status of Specific Strategies Outlined in the 2010 Plan

The 2010 HPP identified a number of strategies to promote the creation of affordable units. These are outlined below, followed by detailed summaries of the actions taken to investigate and execute many of the strategies.

STRATEGY: Implement Planning and Regulatory Reforms

Inclusionary Zoning

In 2006, the Planning Board investigated this strategy identified in the 2005 Plan, hiring a consultant and conducting informal interviews with local developers. Questions raised in other communities about the effectiveness of this strategy, local concerns about potential unintended consequences of its adoption and the amount of work needed to anticipate as fully as possible both the pros and cons in Carlisle led the Planning Board to set bylaw development aside.

In 2014, the CHA, following the May 2014 American Planning Association Massachusetts Chapter Conference on Inclusionary Zoning, made presentations to both the Planning Board and the CAHT on the benefits of adopting inclusionary zoning. There was general consensus within the CHA that they would work on a proposed bylaw following 2015 Town Meeting. The Planning Board identified some questions to be answered relative to the pros and cons of inclusionary zoning and the different forms it could take and offered to work with the CHA to look into these questions.

Amend Accessory Apartment Bylaw

The 2005 Plan identified several benefits of encouraging accessory units including: enabling homeowners who might otherwise be unable to retain their homes to capture additional income, providing appropriately sized units for smaller households with limited incomes, increasing the housing stock with minimal impact on the local environment, and increasing tax revenues for the community by increasing home values.

Pursuant to the 2005 Plan, in late 2005 the Selectmen established an Affordable Accessory Apartment (AAA) Task Force to draft an AAA Bylaw. The Selectmen engaged a housing consultant to assist in the development of the bylaw, which was approved in May 2006 by Town Meeting. Town Meeting also

authorized up to \$90,000 in CPA housing funds for subsidies of \$15,000 per unit to encourage homeowners to participate in the program.

Since then, the CHA has put extensive resources toward developing the program, including preparing a suite of required documents (AAA tenant and property owner brochure, fair marketing plan, newsprint advertisement, lease, and renter application), providing input to DHCD on affordable housing deed restriction requirements, working on the development of a rental certification and affirmative fair marketing program with the Chelmsford Housing Authority, and getting a series of reviews of the program documents by DHCD, other area lenders, and other Town boards. Details have not been worked out regarding administration of the financial subsidies for homeowners wishing to add AAA units in their homes, either by converting existing permitted Accessory Apartments to affordable units or by creating new AAA units.

The Planning Board reviewed the deed restrictions and worked with the CAHT to amend the AAA Bylaw in 2014 to bring it into compliance with DHCD requirements. Although a number of homeowners have expressed interest in the AAA program, upon being briefed with the program requirements, none of them have been interested in participating. As a result, the Town has yet to launch this program.

Improve Permit Approval Process

In 2009 the Planning Board, Conservation Commission, BOH and the ZBA adopted a formalized procedure for the adoption of a TAG on applications being heard by any of these four boards to assist one another in reviewing and responding to issues in a more efficient manner. Most recently, a TAG was created by the Selectmen to support the ZBA in its hearing on the comprehensive permit application for Long Ridge Road. The TAG, composed of Board members and Town staff, met throughout the hearing, coordinating input from many stakeholders, including abutters, and provided input to the ZBA.

The land use boards have recommended that potential developers (of both affordable and market-rate developments) have an initial pre-submission conference with department administrative staff. It is hoped that a pre-submission conference—wherein the land use staff could identify issues for the developer early in the process and share information with other departments—would result in a more seamless and efficient permitting process for both the Town and the applicant.

Expansion of Residence District M

As described above in the status review of housing projects proposed in the 2010 HPP, the expansion of Residence District M remains part of the Planned Production Program in this HPP for years 2 and 3.

Adopt Affordable Housing Guidelines

In 2009, the ZBA adopted as part of its revised Rules & Regulations for Comprehensive Permits a set of General Performance Standards for development. These regulations bring together in one place the core requirements of local zoning bylaws as well as local regulatory standards for development adopted by the Planning Board and the BOH. In addition to standards for roadways, stormwater management, and fire protection, these include requirements for water balance calculations and increased setbacks for developments with attached homes or in a development of greater than four lots or units, such as may be expected in a Senior Residential Open Space Community under local zoning or in a 40B for which a developer seeks waivers from local zoning. The Planning Board has also adopted these General Performance Standards for developments under its purview to ensure that comprehensive permit developments are held to the same standards as developments without a subsidy. This consolidation of standards is designed to assist developers in determining more precisely the waivers they must seek to successfully develop affordable housing in Carlisle. Most recently, these standards were applied by the ZBA during the hearing and are referenced in the decision on the comprehensive permit application on Long Ridge Road.

The Planning Board has developed draft LIP regulations to provide guidelines to developers seeking community support for private development projects under Chapter 40B. The Selectmen expect to review these draft regulations in the coming year.

STRATEGY: Build Local Capacity

Carlisle has made significant strides in building our local capacity.

Undertake Educational Campaigns

- Ongoing counseling and education is supplied to households facing foreclosures and property tax delinquency and to residents inquiring about local and regional housing opportunities for families, seniors, and the disabled.
- Three separate programs on the Southern Middlesex Opportunity Council Home Modification Program (home accessibility for seniors and disabled residents of all ages) were offered in 2001 and 2012 by the CHA with Christina Cutting, as presenter, for Town Hall staff, the Carlisle Public Schools Special Education Parents Advisory Committee (SEPAC) and as an evening event at Gleason Public Library. By the close of 2012, it was reported that two Carlisle families had received modification grants.
- In March 2012 a program on “Federally-Authorized Mortgage Foreclosure Assistance: How it works and how it can help” was offered by the CHA with the Coalition for a Better Acre Home Preservation Center team: Suzanne Frechette, Wen Farina, and Frank Carvalho. A second program on this topic, with the same speakers, was coordinated by the housing coordinator and offered by Gleason Public Library in 2013.
- In 2013, the housing coordinator offered a program for seniors looking to remain in Carlisle called “Aging in Place.” Discussion focused on housing opportunities in by-right zoning provisions.
- In 2014, the CHA gave two public presentations on the strategic benefits of having an inclusionary zoning bylaw with examples of success stories from similarly sized communities.
- Also in 2014, the CHA proposed a Community Innovation Challenge Grant to develop a resource guide for septic system and well development for communities and residents, including those purchasing or renting affordable units without public water and septic infrastructure. The effort involved town outreach, education, and Selectmen approval. The communities of Boxborough, Dunstable, Easton, and Medway also signed on to join Carlisle for this grant.
- CHA board members, along with affordable housing invitees, have appeared as special guests on the Carlisle Council on Aging television show on a Local Access station, giving informational presentations on the work of the CHA. Topics discussed have included: foreclosure prevention information, economic assistance resources, and updates on the Benfield Farms project.

Capitalize the Affordable Housing Trust

The 2006 Town Meeting approved the establishment of the CAHT and appropriated \$50,000 in CPA housing funds in initial capitalization. The CAHT consists of the five Selectmen and two other members appointed by them. The Trust’s charter allows it to borrow money without a vote of Town Meeting, giving it the ability to seize opportunities as they may arise. In 2008, Town Meeting further provided \$425,000 in CPA funding to the CAHT toward the provision of infrastructure for the proposed 26-unit Benfield Farms senior housing development.

Since then, Town Meeting has authorized five capital grants through the CAHT:

- 2012: Purchase of a 5-acre parcel for \$590,000 (debt exclusion bond);
- 2013: CPA funding: (1) \$67,500, of which \$42,500 was for pre-development of the 5-acre parcel and the remainder for investigation of properties with potential for affordable housing and (2) \$27,500 for preliminary studies for the Banta-Davis property);

- 2014: CPA funding: (1) \$125,000 to support development of a group home on the 5-acre parcel (up to \$70,000 for predevelopment activities and the remainder to support development) and (2) \$50,000 (for general Community Housing activities, unused and returned to the Housing fund);
- 2015: CPA funding: \$50,000 (renewal of the grant for general Community Housing activities).

Hire a Housing Coordinator and Support Housing Authority

This position, staffed since 2006 to provide professional support to the CHA, CAHT, and the Town Administrator, in addition to interfacing with adjacent communities, regional planning groups, and state agencies, was funded with CPA funds from 2010 to 2013. From 2014 to the present it has been funded by the general town budget. To better support this work, the Town has supported the administrative/housing coordinator's training to receive the Massachusetts Public Procurement Officer (MCPPO) certification.

Housing Summit

In June 2012, an Affordable Housing Summit was held by the CAHT and the CHA with presentations on housing progress in the Town of Boxborough and Westford by Leslie Fox, Boxborough Selectman, Albert Murphy, Boxborough Housing Committee and Angus Jennings, former Director of Land Use Management in Westford. Presentations also were given by CAHT and CHA board members on a number of proposed strategic approaches using rental-housing scenarios that might be used toward reaching the town's 10% affordable housing goal.

STRATEGY: Housing Production

Make Town-owned Land Available for Affordable Housing

Carlisle has had particular success in carrying out this strategy over the past 5 years. As noted above, in May 2012, Neighborhood Of Affordable Housing (NOAH)—the non-profit developer selected to develop and manage the age-restricted affordable rental project on the Town-owned Benfield Land—finally received DHCD LIHTC funding on their third round of funding application. A building permit was issued in 2013. Additional CPA funding was used for infrastructure development. In March 2014, the project was officially opened with 26, one- and two-bedroom units of affordable housing with rents ranging from 30% to 100% of the AMI. The project was fully rented as of December 2014, and has been fully occupied since.

Also as noted above, the Town followed up its purchase in late 2012 of the 5-acre parcel with a master planning process that established that the front 1.36 acres of the parcel was the ideal site for a two-unit group home (duplex) for intellectually disabled adults. The CHA developed an RFP and selected a developer, TILL, Inc., in March 2015. TILL plans to apply for a building permit in early fall 2015, with the goal of completing permitting and construction by summer 2016.

STRATEGY: Housing Preservation

Monitor Subsidized Housing Inventory

The housing coordinator monitors the Carlisle Elderly Housing Association's Village Court development, which continues to receive Section 8 funding. The two units in the Rocky Point development also are monitored on an ongoing basis and are still held by the original income-certified tenants. The housing coordinator assisted NOAH in the implementation of the Benfield Farms Fair Marketing Plan through the initial leasing up period of the Benfield Farms senior development. In addition to meeting financing requirements, having a Benfield Farms Fair Marketing Plan was essential to ensure that all 26 units counted on the DHCD Subsidized Housing Inventory.

Help Homeowners Access Housing Assistance

CHA housing education and outreach has helped residents keep their homes by directing them to Legal Services, Housing and Urban Development (HUD)-certified Coalition for a Better Acre Home Preservation Center in Lowell, and the Federal Housing Administration mortgage program referred to the CHA by the Regional HUD Office at the Stoneham Bank located in Stoneham, Massachusetts.

CHA stays updated and serves as an information clearinghouse by assisting residents in identifying local and regional housing opportunities and services that include an annotated inventory, including contact information, called “Economic Assistance Resources for Carlisle Residents,” located on the town website and distributed to Town Hall staff. This document was most recently updated in 2014.

CHA has provided counseling to interested residents on what is needed to retrofit a home in order for a disabled adult household member to remain in place.

The Carlisle Council on Aging (COA) employs a part-time Social Worker who works with seniors and families, enabling to them to receive supportive services—including in-home housekeeping, Visiting Nurse Association, financial assistance, and information on social programs—that allow them to stay in place.

Offer Senior Tax Relief

The Town has a tax exemption program for seniors in which 24 senior households participated in 2014, a fully subscribed tax worker program for seniors providing 24 senior households the opportunity to earn up to \$1,000 toward their residential tax bills, and a program providing CPA tax relief to 23 senior households and one non-senior household. Additionally, the Town offers a number of emergency grant programs, which have been used to keep families and seniors in their homes. There also are a number of charitable funds administered by the Selectmen that provide grants to citizens, including seniors. Finally, the CHA maintains an updated listing of additional Economic Assistance Resources for all households on the CHA website.

The Town Fuel Assistance program enables families and seniors to remain in their homes. It served 13 households in 2014, not including the additional households that applied directly to Community Teamwork Inc.

IV. HOUSING NEEDS ASSESSMENT

As Carlisle’s housing values continue to be among the highest in the region, it remains difficult for individuals and families to find housing they can afford in the private market. Without subsidies or zoning relief, the private market is neither able nor interested in producing housing that is affordable to low- and moderate-income households. As a result, it is necessary to rely on regulatory relief and housing subsidies in some form to preserve affordable housing and to produce enough units to meet existing affordable housing needs and demands. Escalating market prices for both the purchase and rental of housing have generated concerns that many long-term residents might be experiencing difficulties paying their taxes, maintaining their homes, or paying their rent in the scarce market rentals. Due to diminished income—whether due to insufficient retirement income or reduced employment income as a result of the recent economic slowdown and recovery—many residents, seniors in particular, have few options other than to leave Carlisle. Some children who grew up in town cannot find housing in which to raise their families. Town employees are confronted with longer commutes and often the necessity for second jobs as the increasing affluence of the Boston area squeezes them out of the housing market.

This Housing Needs Assessment presents an overview of the current housing situation in the Town of Carlisle, providing the context within which a responsive set of strategies can be developed to address housing needs and meet production goals.

The Assessment clearly identifies a significant need for housing suitable for seniors with limited means to allow them to age in place, special needs housing, and rental units (both affordable and market rate) for families and smaller households.

A. Housing Characteristics

1. Population and Housing Data

Population, Race and Household Type

The 2010 census data indicates that the Town had a total population of 4,852. This was an increase of 2.9% over the 2000 population of 4,717, a considerably slower rate of growth than the 7.9% in the previous decade. Growth in Carlisle from 2000 to 2010 was slightly less than the approximately 3.1% growth rate experienced in Massachusetts during this same period⁴.

Regarding race, as of the 2010 U.S. Census the population remained predominately White, although the growth in minority households continued to increase from 1990 to 2010. The 2010 U.S. Census includes 525 persons or 10.8% of the population as minorities, up from 308 persons or 6.5% in 2000. Nearly three-quarters of the minority population identified themselves as Asian with slightly less than 20% identifying themselves as Hispanic or Latino.

The percentage of non-family households decreased slightly from 15.2% in 2000 to 14.9% in 2010.

Table 3 – Carlisle, Demographic Characteristics, 1990-2010

	1990		2000		2010	
	#	%	#	%	#	%
Total Population	4,333	100.0	4,717	100.0	4,852	100.0
Minority Population*	203	4.7	308	6.5	525	10.8
Total Number Households	1,457	100.0	1,618	100.0	1,695	100.0
Family Households**	1,257	86.3	1,372	84.8	1,442	85.1
Female Heads of Households**	75	5.1	76	4.7	79	4.7
Non-family Households**	200	13.7	246	15.2	253	14.9
Population Age 65+	278	6.4	395	8.4	625	12.9
Population 19 & Under***	1,317	30.4	1,520	32.2	1,415	29.3
Average Household Size	2.97 persons		2.92 persons		2.86 persons	

Source: 1990, 2000, and 2010 U.S. Census Bureau Demographic Profile Data

*All non-White classifications

** Percent of all households

*** 1990 data for those 20 years and under

⁴ 2015 Metropolitan Area Planning Council’s (MAPC) 2010 U.S. Census data.

As Table 3 illustrates, the Town’s population is aging. In 2010, there were 625 persons 65 years or older, representing 12.9% of the population compared to 2000, when there were 395 persons 65 years of age or older, representing 8.4% of the population. From Table 4 below, one can see that between 1980 to 2010, the percentage of those in the 45-54 cohort increased by a little more than a quarter. During the same period, the percentage of individuals in the 55-64 cohort increased from 4.7% of the total population to 18.5%, nearly a fourfold increase. The percentage of those 65 and up more than doubled. Those 45 years of age and older represented 33.47% of the population in 1980, 43% in 2000, and 52.4% in 2010.

From 1980 to 2010, the percentage of those in the 25-34 and 35-44 cohorts decreased by more than a third and almost a half, respectively, suggesting that escalating housing costs may be pricing younger individuals and families out of the housing market.

Table 4 – Carlisle, Age Distribution, 1980-2010

Age Range	1980		1990		2000		2010	
	#	%	#	%	#	%	#	%
Under 5 yrs	192	5.8	353	8.1	340	7.2	197	4.1
5-17 yrs	909	27.5	824	19.0	1,105	23.4	1,218 ***	25.1
18-20 yrs	113	3.4	140	3.2	75*	1.2		
21-24 yrs	72	2.2	147	3.4	85**	1.8	140**	2.9
25-34 yrs	444	13.4	1,391	32.1	213	4.5	184	3.8
35-44 yrs	680	20.6			884	18.7	517	10.7
45-54 yrs	554	16.8	771	17.8	1,033	21.9	1,073	22.1
55-59 yrs	98	3.0	268	6.2	339	7.2	493	10.2
60-64 yrs	57	1.7	161	3.7	248	5.3	405	8.3
65-74 yrs	104	3.1	160	3.7	277	5.9	404	8.3
75- 84 yrs	64	1.9	87	2.0	81	1.7	186	3.8
85 yrs & over	19	0.6	31	0.7	37	0.8	35	0.7
Total	3,306	100.0	4,333	100.0	4,717	100.0	4,852	100.0
Median Age	--		--		41.9 years		46.9	

Source: 1980, 1990, 2000 and 2010 U.S. Census Bureau

* Figure represents ages 18 and 19.

** Figure represents 20-24 age range

*** Figure represents 5-19 age range

The following table shows seniors as a percentage of total population for Carlisle and its six neighboring towns per the 2010 census and projected to 2030. The projections show the percentage of seniors nearly doubling over the 20-year period across the seven communities. Carlisle is projected to have the highest percentage of seniors by 2030 at 28%. The greatest projected increase of the senior population from 2010 to 2030 is in Westford at 2.6 times, from 9.9% to 25.8% of the population, with Carlisle next at 2.25 times, from 12.8% to 28.0%.

**Table 5 – Carlisle and Neighboring Towns
Population and Percentage of Seniors, 2010/2030**

	2010			2030		
	Total Population	Aged 65+	65+ as % of Total	Total Population	Aged 65+	65+ as % of Total
Acton	21,924	2,411	12	22,931	5,501	24.0
Bedford	13,320	2,479	18.6	14,857	4,085	27.5
Billerica	40,243	4,902	12.2	40,318	9,254	23.5
Carlisle	4,852	625	12.8	4,568	1,279	28.0
Chelmsford	33,802	5,467	16.2	32,056	8,712	27.2
Concord	17,668	3,546	20.1	17,854	6,096	34.1
Westford	21,951	2,178	9.9	21,650	5,589	25.8
Total	153,760	21,608	14.1	154,234	40,516	26.3

Source: 2010 U.S. Census and Metropolitan Area Planning Council: Metro Boston Population and Housing Demand Projections Provisional Municipal Forecasts, Status Quo Scenario January 14, 2014

Income Distribution⁵

Carlisle remains an affluent community. According to U.S. Census data, the median household income has increased from just under \$40,000 in 1980 to approximately \$84,000 in 1990 and just under \$130,000 in 2000.⁶ According to the American Community Survey (ACS), median household income for the 5-year period from 2007 to 2011 was somewhere between \$140,000 and \$180,000.⁷ According to RKG Associates: “[T]he median household income in Carlisle is forecasted to increase to \$177,500 over the next five years, when it would be 52 percent higher than that of the region.”⁸ RKG also provides some data on income distribution: “Over the last decade, Carlisle experienced a 20 percent increase in households earning \$100,000 or more, and a 5 percent increase in households earning \$75,000 to \$99,999, while declines were experienced in all other cohorts.”⁹

Despite the overall increase in household income since the last census, there still remains a population living in Carlisle with very low income levels. RKG notes the following: “In 2013, 18 percent of Carlisle’s households earned less than \$75,000, including some that would qualify as low- or moderate-income depending on household size. Approximately 6 percent had incomes of less than \$25,000, or

⁵ The 2010 U.S. Census provides much less data beyond basic demographics of population by age, sex, race, and households than was provided in 2000 and earlier. The U.S. Census Bureau now provides economic data, such as income and poverty, in American Community Survey (ACS) tables. Unlike decennial census figures that represent a large sample at a single point in time, ACS figures are averaged over 5 years from smaller samples. Unfortunately, according to the MAPC “American Community Survey Guide,” this means that: “Small municipalities... may have very uncertain estimates... for some variables.” This is true for economic data for Carlisle, making comparisons to previous decades problematic, especially within small ranges of economic data where the margin of error may be greater than the data point itself. Yet it is still possible to draw some broad conclusions about general increases or decreases across some key economic indicators. This plan also makes use of data and analysis provided by RKG Associates in their *Rental Housing Market Study and Preliminary Feasibility Analysis* prepared for the Carlisle Affordable Housing Trust in February, 2014.

⁶ 1980, 1990, and 2000 U.S. Census

⁷ 2007-2011 American Community Survey 5-Year Estimates, Financial Characteristics, 01741

⁸ RKG Associates, Inc. (2014) *Rental Housing Market Study and Preliminary Feasibility Analysis, Carlisle Affordable Housing Trust*. Dover, N.H.

⁹ Ibid.

roughly equivalent to 30 percent of area median income (AMI); another 4 percent earned incomes of \$25,000 to \$49,999, including those that would be categorized as low income (50 percent or below of AMI); and another 7 percent earned \$50,000 to \$75,000, including those that would be moderate-income households (80 percent of AMI). This distribution of low-income households in Carlisle in 2013 was much lower than in the region or in Middlesex County, where 34 percent to 46 percent of households earned less than \$75,000, respectively.”¹⁰

Poverty

There remains a growing population within the town with substantial income limitations that required public assistance to meet their housing needs. In 2010, according to the Principal Assessor, six Carlisle senior households (with incomes which were less than \$23,707, placing them in the 30% AMI category, using 2010 HUD guidelines) opted to apply for and then received real estate tax exemptions.

*Education*¹¹

The town’s residents are among the best educated in the region. According to 2007-2011 ACS estimates, virtually all residents 25 years and older had a high school diploma or higher, and more than three-quarters had a bachelor’s degree or higher, compared to roughly half the residents of Middlesex County with a bachelor’s degree or higher.

Disability Status

The margins of error in the disability statistics in the 2008-2012 ACS are quite high, but the range establishes that there are a significant number of disabled residents, with an estimated 4.5% to 8.4% of the total population.¹² The percentage of those 65 years of age or older with a disability is more than 2 to almost 3 times the percentage in the overall population, within a range of approximately 10% to 25% of seniors having a disability.¹³

Housing Characteristics

The 2010 U.S. Census counted 1,758 total Housing units in Carlisle. This is a 6.2% increase from 1,655 units in 2000, and compares to an 11% increase during the 1990s and a nearly 42% increase in the 1980s. The 2010 U.S. Census indicates that there were 1,695 occupied units, of which 1,573 or 92.8% were owner-occupied, while the remaining 122 units or 7.2% were rental units. These figures represent a considerably higher level of owner-occupancy than the comparable U.S. Census estimates for Middlesex County (63.4%).

According to the 1990-2010 U.S. Censuses the number of rental units decreased by 20 units from 1990 to 2000, then increased by 22 units between 2000 and 2010. RKG attributes this to: “unoccupied/unsold homes being rented on a short term basis, and not new rental housing production.”¹⁴ There are few realtor and local paper advertisements for these units; it is likely that owners who are choosing to rent their homes or apartments are doing so by word of mouth or through Craig’s List. RKG contrasts the meager supply of rental housing with that of neighboring towns: “In comparison, the housing supply in the region increased by 10,508 units since 1990, with 14 percent targeted for renters.”¹⁵

¹⁰ Ibid.

¹¹ 2007-2011 American Community Survey 5-Year Estimates, Educational Attainment, 01741

¹² 2008-2012 American Community Survey 5-Year Estimates Disability Characteristics, 01741

¹³ Ibid.

¹⁴ RKG Associates, Inc. (2014) *Rental Housing Market Study and Preliminary Feasibility Analysis, Carlisle Affordable Housing Trust*. Dover, N.H.

¹⁵ Ibid.

The following table provides a summary of housing characteristics:

**Table 6 – Carlisle, Housing Characteristics
1980-2010**

	1980		1990		2000		2010	
	#	%	#	%	#	%	#	%
Total # Housing Units	1,055	100.0	1,495	100.0	1,655	100.0	1,758	100.0
Occupied Units *	1,042	98.8	1,457	97.5	1,618	97.8	1,695	96.4
Occupied Owner Units **	973	93.4	1,337	91.8	1,518	93.8	1,573	92.8
Occupied Rental Units **	69	6.6	120	8.2	100	6.2	122	7.2
Owner Vacancy Rate	--		0.8%		0.6%		1.2%	
Rental Vacancy Rate	--		4.0%		2.9%		4.7%	
Total Vacant Units/ Seasonal, Recreational or Occasional Use*	13/0	1.2/0	38/4	2.5/0.3	37/8	2.2/0.5	63/18	3.6/1.0
Average Household Size of Owner-Occupied Unit	--		3.03 persons		2.96 persons		2.86 persons	
Average Household Size of Renter-Occupied Unit	--		2.34 persons		2.30 persons		2.25 persons	

Source: 1980, 1990 and 2000 U.S. Census Bureau Demographic Profile Data

* Percentage of total housing units

**Percentage of occupied housing units

The 2010 U.S. Census counted 3.6% of the housing stock, or 63 units, as seasonal, recreational, or occasional use. The homeowner vacancy rate at 1.2% rose slightly, from 0.6% in 2000. The rental vacancy rate of 4.5% represented an increase from 2.9% in 2000. The change in vacancy numbers is not significant, as any level above 5% is considered to represent adequate market conditions.

The vast majority (over 90%) of the existing housing units are in single-family detached structures, almost double the percentage of approximately 50% for Middlesex County. Carlisle homes tend to be large and are statistically larger than needed to accommodate the household. RKG identifies this mismatch between house size and household size: “For instance, 71 percent of the owner units in Carlisle had four bedrooms or more, while 33 percent of owners were four-person or more households. Only 4 percent of owner housing in Carlisle had two bedrooms or less, while 47 percent were two persons or less. Another 25 percent of owner housing had three bedrooms in 2010; however, three-person households represented 19 percent of the homeowners in Carlisle.”¹⁶ Neighboring towns have similarly large homes, but their average household size is also larger than that of Carlisle, a better match for their housing stock.¹⁷

The building permit data summarized below indicates a high of 36 permits issued in 1996 to a low of one permit issued in 2008, with an average of 17 permits per year over the past 21 years. Notably, the average during the economic downturn from 2007-2012 was just 6 units per year, with the rate of development picking up considerably the past two years.

¹⁶ Ibid.

¹⁷ Ibid.

Table 7 – Carlisle, Building Permit Data, 1993 through 2014

Year	# Building Permits for New Units¹⁸
1993	23
1994	23
1995	19
1996	36
1997	34
1998	20
1999	25
2000	24
2001	25
2002	16
2003	9
2004	17
2005	21
2006	11
2007	5
2008	1
2009	10
2010	5
2011	7
2012	8
2013	19
2014	12
Total	370
Average Per Year	17 permits

Source: Carlisle Building Department

2. Housing Market Conditions

Ownership

The U.S. Census figures for a median-priced home were \$456,000 in 2000 and \$367,200 in 1990.

The 2007-2011 ACS Selected Housing Characteristics estimated the median house value as being somewhere between \$718,495 and \$842,905.

The 2007-2011 ACS Selected Housing Characteristics for Middlesex County estimates the median house value of between \$407,825 and \$412,375.

Updated market data tracked by The Warren Group from Multiple Listing Service data based is on actual sales and better represents what someone seeking a home would face. This market information for single-family homes since 1988 is provided in the following table:

¹⁸The Building Permit figures report only new housing units. They do not include renovations, sheds, etc.

**Table 8 – Carlisle, Median Sales Prices
1988 - 2014**

Year	Months	Single-family	All Sales	# Sales
2014	Jan – Dec	\$775,000	\$685,000	85
2013	Jan – Dec	\$669,000	\$645,000	91
2012	Jan – Dec	\$618,100	\$584,000	69
2011	Jan – Dec	\$642,000	\$587,500	70
2010	Jan – Dec	\$660,000	\$647,000	58
2009	Jan – Dec	\$746,750	\$704,000	66
2008	Jan – Dec	\$756,500	\$730,000	59
2007	Jan – Dec	\$727,500	\$725,000	73
2006	Jan – Dec	\$822,000	\$775,000	79
2005	Jan – Dec	\$876,563	\$867,500	100
2004	Jan – Dec	\$745,000	\$725,000	107
2003	Jan – Dec	\$716,375	\$716,375	80
2002	Jan – Dec	\$670,500	\$678,500	54
2001	Jan – Dec	\$700,500	\$695,000	88
2000	Jan – Dec	\$607,500	\$590,000	98
1999	Jan – Dec	\$490,000	\$450,000	129
1998	Jan – Dec	\$462,250	\$423,500	113
1997	Jan – Dec	\$409,900	\$361,500	145
1996	Jan – Dec	\$419,000	\$368,500	121
1995	Jan – Dec	\$358,750	\$318,500	89
1994	Jan – Dec	\$351,500	\$339,455	129
1993	Jan – Dec	\$337,500	\$326,750	102
1992	Jan – Dec	\$292,500	\$287,028	111
1991	Jan – Dec	\$298,000	\$290,000	80
1990	Jan – Dec	\$319,500	\$325,000	55
1989	Jan – Dec	\$367,500	\$362,500	57
1988	Jan – Dec	\$394,000	\$380,000	79

Source: The Warren Group, Town Stats

The number of Carlisle sales ranged from a low of 54 sales in 2008 to a high of 145 in 1997. After a decline in market prices in the early 1990’s—largely due to the economic slump—the market began to revive in the mid-90s but did not surpass the 1988 median sales price until 1998. The market escalated through 2005, more than doubling from \$385,000 in 1998 to \$867,000 by the end of 2005 for all sales. Following the 2008 national economic recession, the local home sales prices dipped between 2010 and 2013. Since then prices have rebounded. Carlisle housing remains unaffordable for low- and moderate-income families.

The table below looks at the median sales data of neighboring communities for single-family homes and all sales in 2014. With the exception of Concord at \$914,000, Carlisle’s single-family median sales figure of \$775,000 greatly exceeds its neighbors, for which median values ranged from \$346,000 to \$580,000.

**Table 9 – Median Sales Data, 2014
Carlisle and Neighboring Communities**

Town	Single-family	All Sales
Acton	\$525,000	\$482,603
Bedford	\$580,000	\$580,750
Billerica	\$346,000	\$339,450
Carlisle	\$775,000	\$685,000
Chelmsford	\$369,000	\$319,900
Concord	\$914,000	\$775,000
Westford	\$492,500	\$383,000

Source: The Warren Group, Town Stats

Another analysis of housing market data is presented in the following table, which demonstrates the escalation of prices based on a breakdown of sales data over the past fourteen years from the Multiple Listing Service for single-family homes:

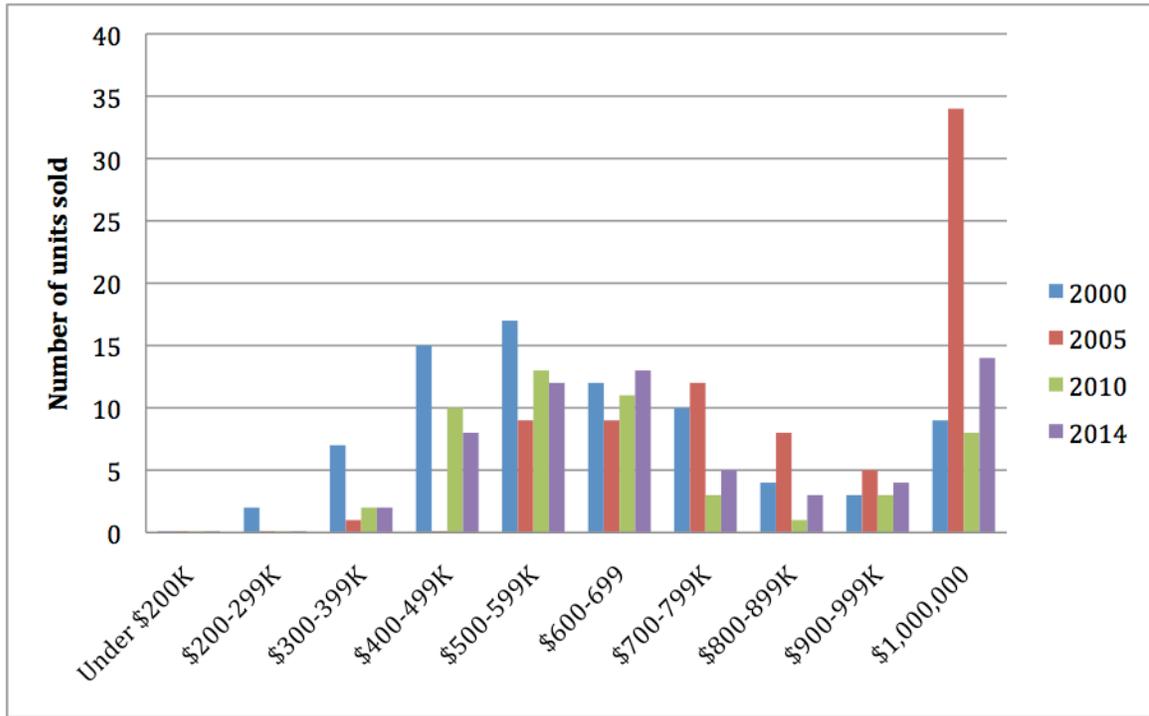
**Table 10 – Carlisle, History of Sales by Price for Single-family Homes
2000, 2005, 2010, and 2014**

Sales Price	2000	2005	2010	2014
Under \$200K	0	0	0	0
\$200 - 299K	2	0	0	0
\$300 - 399K	7	1	2	2
\$400 - 499K	15	0	10	8
\$500 - 599K	17	9	13	12
\$600 - 699K	12	9	11	13
\$700 - 799K	10	12	3	5
\$800 - 899K	4	8	1	3
\$900 - 999K	3	5	3	4
\$1,000,000+	9	34	8	14
TOTAL	79	78	51	61
Median Sales Price	\$607,500	\$876,563	\$660,000	\$775,000

*Source: Multiple Listing Service; The Warren Group Town Stats (2014)
and Town of Carlisle Assessors Office*

There are no longer homes available in Carlisle selling for under \$300,000, and therefore affordable to low- and moderate-income households. Meanwhile, single-family homes in the price ranges above this threshold have climbed substantially, comprising all sales since 2005. It is worth noting that the recent single-family home sales at under \$400,000 may have been for “tear-downs,” essentially representing the cost of a building lot in Carlisle.

**Table 11 – Carlisle, History of Sales by Price for Single-family Homes
2000, 2005, 2010, and 2014**



Source: Multiple Listing Service; Warren Group Town Stats (2014), Town of Carlisle Assessors Office

The 26-unit Benfield Farms senior rental development provided a significant increase in the number of units in multi-family properties in Carlisle. There are also a limited number of condominiums: 12 units in the Malcolm Meadows age 55-plus development, at which a unit last sold for \$395,000 in 2014; eight units (two affordable) in the Rocky Point development, in which the affordable units sold for \$165,000 and the market rate units sold for \$750,000 in 2006; and the recently developed Carlisle Center (Westford Street) one-bedroom condominiums (3 units) which are being advertised for \$375,000.

Rentals

Due to the small sample size, the he 2007-2011 ACS data is not very precise, with an estimate of between 83 and 168 occupied rental units in Carlisle with a median gross rental of approximately \$2,000, higher than the 2000 median rent of \$1,400. Rental units make up approximately 7.2% of Carlisle’s housing market. Carlisle’s median gross rental is considerably higher that that for Middlesex County. Carlisle has 44 senior rental units in two developments and 16 permitted accessory apartments scattered across Town.

The table below provides a sampling of current rentals in Carlisle, all but two of which are for single-family homes.

Table 12 – 2014 Carlisle Rentals – List Price and Actual Rental Price

Address	Price (per month)	List Price	Type	Bedrooms	Baths
40 Estabrook Road	\$1,975	\$1,975	Two-family	3	1.5
491 South Street	\$2,600	\$2,500	Single-family	2	1.0
581 River Road Unit 1	\$2,600	\$2,600	Condominium	2	1.5
128 Skeleton Road	\$3,300	\$3,200	Single family	4	3.5
60 Garnet Rock Lane	\$3,300	\$3,300	Single family	3	2.0
319 Cross Street	\$4,000	\$3,700	Single family	3	2.5
185 Estabrook Road	\$4,250	\$4,250	Single family	4	5.0
73 Hobblebush Lane	\$5,000	\$5,000	Single family	5	4.5

Source: 2015 Multiple Listing Service data for housing units rented in 2014

B. Cost Analysis of Existing Market Conditions

The affordability gap is defined as the gap between the cost of housing and the amount a household can afford to pay for housing, assuming that 30% of gross income is a reasonable amount to pay for annual housing costs. As housing prices escalate and income doesn't keep pace, the affordability gap widens. Using 2013 median income figures, a household at the median income, ranging from approximately \$140,000 to \$180,000, was able to purchase a home priced at between approximately \$578,950 and \$752,560. The 2014 median sales price for a single-family home was \$775,000.¹⁹ Thus, the affordability gap between what the household can afford and the median sales price is between \$196,050 and \$22,440.

The affordability gap increases substantially if one considers households of low- or moderate-income. 2013 U.S. Department of Housing and Urban Development (HUD) guidelines determined that a four-person household or family earning 80% of the Boston-Cambridge-Quincy Standard Metropolitan Statistical AMI earns \$67,350. Using this income level, this household would be unable to afford a home costing more than \$263,800. Such a household would be facing an affordability gap relative to the 2014 median price for a single-family home (\$775,000) of over \$500,000.

Recent sale prices for homes provide some insights into the level of income necessary to afford a home in Carlisle. The following table contains representative transactions in the town in the year 2014. The transactions listed in the table are selected after grouping all 2014 single-family home sales in the town into eight equally sized strata on the basis of sale price. One transaction was selected from each stratum. The table also contains the level of household income necessary to purchase the home under the assumption that housing costs are limited to 30 percent of the household's gross income.

¹⁹ Warren Group Town Stats 2015

Table 13 – Carlisle, Affordability of Existing Housing

Property Description	Sale Prices	Estimated Annual Income Required
6 room Cape with 2 bedrooms and 1 baths.	\$307,000	\$76,800
6 room Multi-level with 2 bedrooms and 2 baths.	\$470,000	\$113,560
8 room Contemporary with 4 bedrooms and 3 baths.	\$570,000	\$141,680
10 room Split-Entry with 4 bedrooms and 2.5 baths.	\$660,000	\$162,200
10 room Colonial with 4 bedrooms and 2.5 baths.	\$790,000	\$193,560
10 room Contemporary with 4 bedrooms and 3.5 baths.	\$885,000	\$216,480
11 room Colonial with 5 bedrooms and 3 baths.	\$960,000	\$234,560
13 room Colonial with 4 bedrooms and 4.5 baths.	\$1,400,000	\$340,680

Source: Multiple Listing Service, 2014; based upon 30% income for housing costs, including taxes, private mortgage insurance and mortgage loan, with 10% down at 4% interest

As is evident in the above table, virtually all homes for sale in Carlisle are beyond the means of those earning within 80% of AMI, a requirement of housing affordability under Chapter 40B. Close to half of homes are also too expensive for households earning at or below the Town’s median income of approximately \$140,000 to \$180,000. As more homes emerge on the market priced at \$700,000 and up, fewer existing residents are able to afford them. However, it is important to recognize that some longer-term owners of existing housing are likely to have gained significant equity over the past decade as a result of increases in the value of their property, despite potentially limited incomes. This might give them the opportunity to downsize, reducing their carrying costs by using some of their housing equity to reduce the amount they would have to borrow, but as noted, the supply of smaller housing units is quite limited.

Over the years, condos have represented a small segment of Carlisle’s housing market: there are a dozen units at the Malcolm Meadows development; eight more at Rocky Point, and three currently on the market in the Town Center on Westford Street.

The 2007-2011 ACS Selected Housing Characteristics estimates a median rent of \$2,000 over this period, which would require a household income of about \$80,000, assuming utilities are included in the rent (and assuming 30% for total housing costs, additional income would be required).

Based upon the 2007-2011 ACS Selected Economic Characteristics estimates almost a quarter of Carlisle’s households may be unable to afford to rent at this level. In 2014, local realtors indicated that market rents were approximately \$1,975 for three-bedroom units in a two-family home, and from \$2,600 to more than \$5,000 for four-bedroom houses or condominiums. These prices limited affordability to those earning approximately \$80,000 for the three-bedrooms and \$170,000 for the highest price four-bedroom house rental.

A recent *Boston Globe* article (May 14, 2015) “Housing puts heavy burden on many in Greater Boston” identified Carlisle as fifth in the Boston MetroWest region in having the highest number of homeowners paying 50% or more of income toward homeownership housing costs (14.3% of Carlisle residents paying 50% or more).

Affordability Gap and the Impact on Carlisle Employment

The 2014 RKG study noted that Carlisle had 1,056 local jobs. Of these jobs, 496 were held by Carlisle residents and 53% were held by workers who commuted. It is important to note that 25.8% or 351 of the total Carlisle workers either commuted from the immediate region (with 20% or 198 commuting from Acton, Billerica, Chelmsford, Concord, and Westford and another 5.8% or 153 commuting from other communities in Middlesex County). The income which would be required to purchase a median-priced home would exclude these categories of local employees from market rate housing opportunities: Carlisle public school teachers, school administrative, support and maintenance staff, police officers, Department of Public Works workers, Town Hall employees, Gleason Public Library employees, child care workers, on-call Fire Department workers, and food preparation workers at the local country store. The majority of Carlisle government workers' salaries would have allowed them to be income eligible for affordable housing at the 80% AMI limits in 2010 (at \$58,000 for a three-person household and \$64,400 for a four-person household).

Rentals, even if an adequate supply was available, do not offer Carlisle employees much more opportunity. Other than a very few senior school administrators and teachers and fewer Town Hall staff, the majority of Carlisle municipal employees do not earn the \$80,000 a year income required to afford an apartment at the 2010 median rent of \$2,000.

C. Affordable Housing Inventory

To be counted as affordable under Chapter 40B, housing must be dedicated to long-term occupancy of income-eligible households through resale or rental restrictions. The following table presents the income limits for affordable units based on the 2010 HUD guidelines for the Boston area, including the Town of Carlisle, directed to those earning at or below 80% of AMI adjusted by family size.

**Table 14 – Affordable Housing Income Limits for Boston SMSA²⁰
Based on 80% of Area Median Income for 2010²¹**

Number of Persons in Household	Income Limit
1	\$45,100
2	\$51,550
3	\$58,000
4	\$64,400
5	\$69,600
6	\$74,750
7	\$79,900
8	\$85,050

Using these income guidelines, a family of four could afford to purchase a house for no more than approximately \$250,000. Based on housing market information described above, there are virtually no units available for this amount, and the rental and condominium markets are both very limited and out of the range of these households as well.

²⁰ SMSA is the Standard Metropolitan Statistical Area as defined by the U.S. Department of Housing and Urban Development (HUD).

²¹The 2014 Boston-Cambridge-Quincy SMSA Income Limits are provided in Appendix 2

1. Current Inventory

Of the 1,740 year-round housing units per the 2010 U.S. Census, there are 46 units the state currently counts as affordable (18 senior rental units from the Carlisle Village Court development, two non-age restricted units created in 2006 as part of the Rocky Point condominium development, and 26 from the Benfield Farms senior development). These 46 units comprised 2.6% of Carlisle's housing stock in the 2010 Census.

The Carlisle Elderly Housing Association (CEHA) built the Carlisle Village Court project on a two-acre, Town-owned parcel in the early 1980s, financed by HUD and the U.S. Department of Agriculture Home Administration. Generous private donations included an adjacent parcel donated by Beverly Porter to accommodate the septic system, and funding from Edna Sleeper and other residents towards the construction of a community center. The 18 units include all one-bedroom apartments for seniors, and two of these units are handicapped accessible. As of May 2015, there was full occupancy at the Village Court Development and little turnover (one unit per year) from applicants on the waiting list.

Rocky Point off Lowell Street, the first Chapter 40B project to be approved in Carlisle, consists of eight units, including two affordable, in a condominium project located on a four-acre parcel off Lowell Street. The developer proposed the project in 2002, initially with ten units, four of which were planned to be affordable. However, the number of units was eventually reduced due to site and water concerns. The units have 2,000 to 2,800 square feet of living space in a duplex configuration, each with two-bedrooms and a two-car garage. The developer received unanimous approval from the Zoning Board of Appeals (ZBA) in October 2003 and the development was completed with all units owned and occupied by the end of 2006. There has been no turnover since the units were purchased in 2006.

In the late 1980s, Carlisle established a public housing authority to promote affordable housing. In 1989, the Carlisle Housing Authority (CHA) worked to establish an accessory apartment bylaw and to allow such units through a special permit process. Since that time, 16 permitted units have been created, although none of them can be counted as part of the town's Subsidized Housing Inventory (SHI) because they are not deed restricted nor do they meet other state requirements.

In 1994, Town Meeting approved a Senior Residential Open Space Community zoning bylaw that allowed the development of another housing project, Malcolm Meadows, which was promoted by a volunteer group called Carlisle Senior Housing Options that was formed to create housing for area seniors. The bylaw allows a 50% increase in housing density under certain conditions. Using this bylaw, the developer built 12 condominium units in the mid-1990s. The housing was clustered on four acres of a 38-acre parcel and therefore had the added benefit of preserving substantial amounts of open space as part of the development. While these units cannot be counted as part of the Town's SHI, they are priced below the market price of a single-family home due largely to the higher density that allowed for some economies of scale and because of their smaller size, as restricted by the bylaw.

2. Projects in the Pipeline

A Chapter 40B comprehensive permit application was filed in 2014 and has recently been approved by the ZBA with an extensive list of conditions. See discussion of this proposed development off Long Ridge Road on page 16.

D. Gaps Between Existing Housing Needs and Current Supply

As the affordability analysis indicates in the above Section IV.B., significant gaps remain between what most current residents can afford and the housing that is available. In fact, the current homeownership market is becoming increasingly limited to those earning median income or above. Low- and moderate-income households are virtually shut out of Carlisle's housing market.

Information from neighboring communities on the demand for subsidized units indicates pent-up demand for more affordable housing in the area. A summary of this information is provided below.

Carlisle and Surrounding Communities Housing Supply and Demand

In order to begin to determine affordable housing demand as well as availability for Carlisle and its surrounding communities, the housing coordinator, on behalf of the Housing Production Plan Committee, undertook an affordable housing demand survey of Carlisle's surrounding communities (Acton, Bedford, Billerica, Chelmsford, Concord, and Westford) in late June 2015. The executive directors and administrative staff from each of Carlisle's neighboring communities' Housing Authorities provided useful input and data. As a supplement to the survey of neighboring housing authorities, the Housing Coordinator also referenced the HUD SHI Master List.

The results of this survey illustrate that affordable housing demand and supply are largely a function of price, population served, unit size, and location. Carlisle's surrounding communities, as evidenced both through comments and the size and scope of their waiting lists, show a need for increased rental housing opportunities: two-bedroom family units, senior units and disabled housing.

Massachusetts affordable housing pricing and the demand for units at each price point ranges from moderately affordable housing, which serves households with incomes which are up to 80% of the HUD AMI, to deeply subsidized housing, which serves those households with incomes at 30% of the AMI or less. The Village Court senior housing development property manager has noted that at Village Court it is not uncommon for Section 8 income-eligible households to apply and live in more expensive affordable housing, e.g., an 80% AMI unit, while on the wait list for a Section 8 unit (50% AMI or less), for which they qualify. The Benfield Farms senior rental development has reported that the highest demand for rental units has been those serving households in the 100% AMI and 30% AMI brackets. In the case of the latter, Benfield Farms residents who take a 60% AMI unit are given first priority for a 30% unit when it becomes available (assuming they meet rent certification requirements).

Location is another major determinant in affordable housing demand for this area and affects demand in two key ways: first, local preference requirements and second, the individual's preference to remain integrated in their own community.

Under state and Chapter 40B guidelines, housing authorities (and Chapter 40B developers) in many instances are permitted to set aside units for local preference. Under Department of Housing and Community Development (DHCD) preference categories this might include: current town residents, current municipal and local business employees, and Metropolitan Council for Educational Opportunity (METCO) students and their families. Survey data from Carlisle's neighboring communities showed that local preference requirements in these towns translated to long waiting lists (or even closed waiting lists) for non-residents, which would exclude residents of Carlisle from consideration. Senior and disabled housing non-resident waiting lists in communities such as Acton and Billerica allowed few or no opportunities for Carlisle residents.

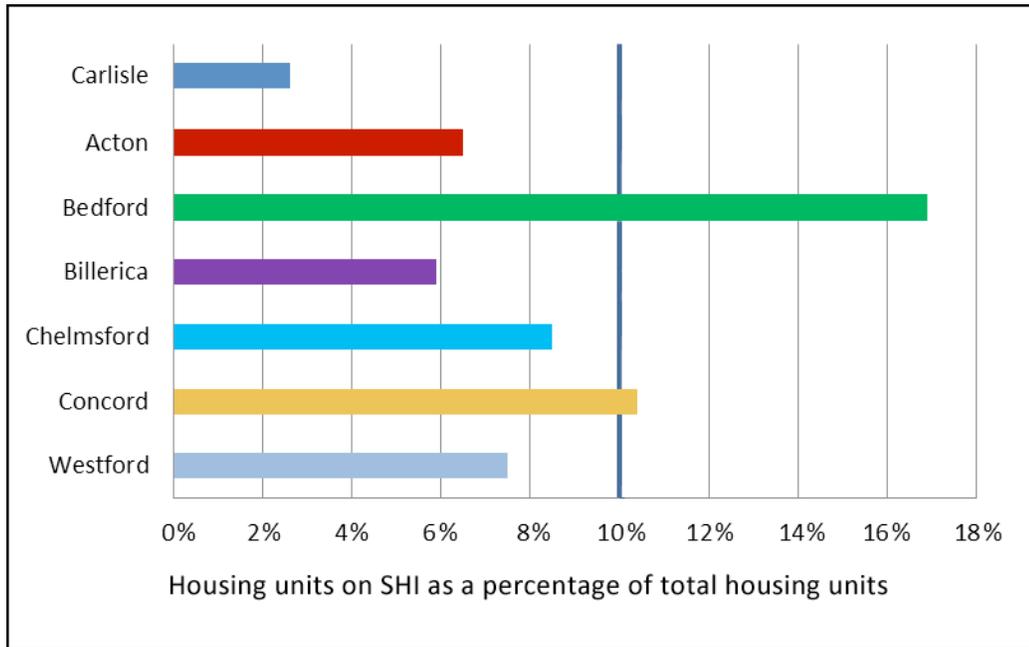
Survey responses also indicated that there are more than five-year waits for non-resident families seeking a two-bedroom apartment in Bedford, Chelmsford, or Westford.

In addition, the Carlisle Council on Aging (COA) survey²² showed that significant numbers of residents wanted to age in place, living among their family, friends, congregations and community institutions. It also showed that those in the moderate-income bracket expressed interest in downsizing their homes.

The desire to remain integrated within communities of origin is also true for young families and smaller households, many of whom either desire to be able to buy in the town or would like to be able to remain in Carlisle, but do not have the necessary economic resources to bridge the affordability gap.

Housing Demand Survey Results²³

**Table 15 – Carlisle and Neighboring Communities
Progress toward the 10% DHCD Affordable Housing Goals
(as of December 5, 2014)**



Carlisle

The Town of Carlisle has 46 affordable units on its SHI, according to the DHCD, bringing it 2.6% toward its affordable housing goal. The CHA does not own or manage affordable units, but it receives frequent written and telephone inquiries about affordable housing. The majority of

²² June 9, 2009 “Town Survey Preliminary Housing Needs Results” presented by the Carlisle Council on Aging to the Carlisle Board of Selectmen.

²³ The survey was conducted June 18, 2015 with each of the neighboring local housing authorities and is based upon their estimates. This description of regional need was also based upon the June 18, 2015 Department of Housing and Community Development Subsidized Housing Inventory (last updated December 5, 2014) and a detailed (unit breakout) DHCD SHI Inventory dated April 4, 2014.

2015 inquiries were for family housing units, followed by senior housing and disabled housing, and for assistance.

Carlisle's affordable housing supply (under DHCD guidelines) includes the Village Court development. This development, built in the 1980s, has 18 one-bedroom units, all of which are occupied, in three two-story buildings. The estimated time on the waiting list is three to five years, and turnover is fewer than a unit a year. As the development is without elevators, resident preference is for the first floor units, which consequently have longer waiting times. There are longer wait times for the 11 deeply subsidized units in the development; eight of these are HUD Section 8 units and three are Rural Farm development program units. The development's other units charge rents in the neighborhood of \$1,000 a month with heat included.

Carlisle also has two affordable family units (home-ownership) in the eight-unit Rocky Point condominium development located on Lowell Street. These units have been occupied by the same two families since occupancy permits were first issued and a lottery was conducted in 2006.

The NOAH Benfield Farms development has 26 senior rental units serving households at the 30% (four), 60% (18), and 100% AMI (four) levels. The building opened in March 2014 and was fully leased by December 2014. Currently there are no vacancies.

Despite the fact that Carlisle currently does not offer multi-unit non-age restricted rental housing, the 2010 U.S. Census indicates that there were 122 renter households in town. The 2007-2011 American Community Survey estimated median rent of \$2,000 would require a household income of \$80,000. In 2015, publicly advertised rents for apartment units and houses through the Multiple Listing Service start at \$2,000 and rise up to \$5,000.

Acton

According to DHCD, the Town of Acton has 551 affordable housing units, which translates to 6.5% on its SHI. The Acton Housing Authority (AHA) owns and manages 91 senior units and 42 family units, totaling 133 units. According to the AHA, there is high demand for HUD Section 8 Program units as well as units for single disabled households.

The highest demand for family housing is for the AHA's two-bedroom units, with 500 non-local preference names and 19 local preference names on the waiting list. There are 307 non-local and 21 local names on the three-bedroom waiting list. The estimated wait to receive a family unit is five plus years.

The AHA has 133 non-local preference and 62 local preference names on its senior housing list. The estimated local wait is over four years. Its waitlist for disabled housing includes 10 local preference and 105 non-local preference names. The estimated wait for disabled units is more than five years.

Units on Acton's SHI not managed by the AHA include a mix of rental (139 units) and home-ownership (48 units) opportunities. Its developments with a mix of home-ownership and rental opportunities include the Woodlands at Laurel Hill development's 296 units plus six other units. The community provides 27 private group home units.

The AHA also administers rental subsidies²⁴ including 155 Section 8 Housing Choice Vouchers and mobility vouchers from other housing authorities. There are currently more than 165,927 applicants on the state's centralized waiting list for these rental subsidies incorporating the wait lists of 48 participating local housing authorities.

Bedford

The Town of Bedford leads the surrounding area with its achievement of affordable housing goals including 16.9% affordable housing units. Of the 902 total affordable housing units, the Bedford Housing Authority (BHA) owns and manages 80 senior and 12 family units. According to the BHA, there is particularly high demand for both senior and family units.

The family unit waiting list closed as of 2015 with estimated waiting times of over five years. The senior housing waiting list has 100 names with both local and estimated non-local preference waiting times of five years.

Bedford's extensive affordable housing opportunities also include: 695 rental units (20% or more affordable and the balance market rate). These rental units include 60 Veterans Single Room Occupancy units known as "SRO's" affiliated with the Veterans Administration (VA) hospital. Other housing opportunities include 39 home-ownership units and 14 mixed units (rental and home-ownership) as well as 59 private group home units.

Billerica

According to DHCD, the Town of Billerica has a total of 1,487 affordable units, which translates to 5.9% on its SHI. The Billerica Housing Authority (BIHA) owns and manages 300 units of senior/disabled housing, 12 units of family housing and 16 units of special population housing.

The BIHA family waiting list has an estimated 200 names for which the estimated local preference waiting time is 10 years and the wait for non-local preference is estimated at 10 plus years. The waiting times for senior local preference housing are as follows: Veteran/local preference (one-two years), local preference (over two years), and non-local preference (over two years). Households seeking disabled, non-elderly housing must wait over two years for a unit.

Billerica's additional affordable housing opportunities include: 521 rental units (20% or more affordable and the balance market rate), 64 home-ownership units, and 60 private group home units.

Chelmsford

DHCD lists Chelmsford's affordable housing inventory at 1,169 units, which translates to 8.5% on its SHI. The Chelmsford Housing Authority (CHEMA) owns and operates 201 senior units and 11 family units. CHEMA's overall observation is that rental housing is needed much more than home-ownership.

CHEMA's family housing waiting list has an estimated 1,300 names and an estimated wait of seven to 10 years. Its senior housing waiting list has 143 names with an estimated wait of six months to five years. In 2015, there were over 6,000 names and individuals on various waiting

²⁴ These rental subsidies provide financial assistance to low-income households to help them pay for housing in the private market where the participating tenants pay 30% of their income (some pay more) for housing (rent and basic utilities) and a federal or state subsidy pays the balance of the rent up to certain maximums established by the state or federal government, depending on the program.

lists maintained by the CHEMA, including Section 8. For the vast majority of those on a waiting list, this translates to a wait of 10 years or more.

Chelmsford's additional affordable housing opportunities include: 660 rental units (20% or more affordable and the balance market rate), 115 home-ownership units, and 91 private group home units.

Concord

DHCD lists Concord as having a total of 710 affordable housing units, which translates to 10.4% on its SHI. The Concord Housing Authority (COHA) owns and operates 80 senior and 47 family affordable housing units.

There are an estimated 101 names on the family housing waiting list for which the estimated local preference waiting time is two to five years and the estimated non-local preference waiting time is seven to 10 years. There are an estimated 115 names on the senior housing waiting list for which the estimated local preference waiting time is one to three years. The estimated non-local preference waiting time is seven to 10 years.

Concord's additional affordable housing opportunities include 493 rental units (20% or more affordable and the balance market rate), 47 home-ownership units, and 34 private group home units.

Westford

Westford has a total of 987 affordable housing units according DHCD, which translates to 7.5% on its SHI. The Westford Housing Authority (WHA) owns and manages 87 senior units, six family units, eight units for the mentally disabled, and three moderate-income family units. It also continues to see a need for disabled housing serving the under-60 age group.

There are 11 local preference and 64 non-local preference families on the WHA family waiting list. Estimated waiting time for all family units is over five years. WHA senior housing waiting lists include six local preference and 60 non-local preference names, with an estimated local preference waiting time of three years or more and non-local preference waiting time of three to five years.

Westford's additional affordable housing opportunities include: more than 400 rental units (20% or more affordable and the balance market rate), 105 home-ownership units, and nine private group home units.

Based on this Housing Needs Assessment, there are a number of key indicators that suggest there are significant local needs for affordable housing, including:

1. Households with Limited Incomes

- Despite great wealth, there still remains a population living in Carlisle with very limited means.
- Almost one-quarter of renter households were spending too much on housing.
- Nearly 14.3% of homeowners were spending half of their income on housing.
- Twenty-five percent of *all* resident households—renter and homeowner—were spending more than 30% of their income on housing.

2. Disabilities and Special Needs

- There are a significant number of disabled residents in Carlisle and the percentage of the disabled among seniors is two to three times higher than that in the general population. Information from several nearby housing authorities suggests special needs housing units have a waitlist of five to more than 10 years. This plan begins with the development of 9 housing units for intellectually disabled adults.

3. Gaps in Affordability and Access to Affordable Housing

- Almost 25% of Carlisle residents in 2010, or about 296 households, were living in housing that was by common definition beyond their means and unaffordable. Approximately half of these households were spending more than half of their incomes on housing.
- Other than the two affordable homeownership units, there are no longer homes available in Carlisle for under \$300,000 that would be affordable to low- and moderate-income households.
- The affordability gap is between \$22,400 and \$196,050—the difference between the price of the median-priced home and what a household making the median income (ranging from 140,000 to \$180,000) can afford. The affordability gap is as much as \$500,000 if the analysis focuses on those low- and moderate-income households earning at or below 80% of AMI.
- The 2007-2011 ACS Selected Housing Characteristics estimated that the median gross rental was \$2,000, requiring an income of \$80,000 which is beyond the means of about a quarter of Carlisle households.
- Information from nearby local Housing Authorities indicates substantial demand for affordable public housing units and rental subsidies with expected waits of two to 10 years based on projected unit turnover.
- Demographic trends suggest that escalating housing costs may be pricing younger individuals and families out of the housing market. The percentages in the population of those entering the labor market and forming new families have diminished significantly in the past decade, as older age groups have increased dramatically. This has reduced the pool of entry-level workers and service employees.

There is therefore a sizable population of those who are seniors, have special needs, and/or have very low incomes who have significantly reduced capacity to secure decent, safe, and affordable housing in Carlisle. A range of subsidized housing options is required to meet these varied needs.

E. The Case for Affordable Housing for Seniors

As noted above in Table 4 “Carlisle, Age Distribution 1980-2010,” Carlisle’s population is aging, with those 65 and over increasing in actual numbers and percentage of total population from 395, or 8.4% in 2000, to 625, or 12%, in 2010. Table 5 “Carlisle and Neighboring Towns, Population and Percentage of Seniors, 2010/2030,” indicates this aging trend is expected to continue, with Carlisle “out-aging” its neighbors over this period, with the percentage of seniors more than doubling from 2010 to 2030, when Carlisle’s senior population is projected to be more than a quarter of the population.

Supported by CPA funding approved at 2007 Town Meeting, The Carlisle COA developed a survey of town citizens related to the needs of seniors. Town support for the survey was an acknowledgment of both the growing senior population in Carlisle and the limited town services such as a lack of public transportation that can make it a challenge for residents to stay in Carlisle as they age. Survey topics included demographics, quality of life, health, recreation, housing, transportation, town government, and community activities.

A total of 1,755 townspeople returned surveys (43.6% of the 4,028 residents over 21 years old). Over 40% of respondents felt Carlisle should have more housing options. Approximately half stated that more housing options would impact their decision to stay in town longer. Popular options for moderate-income seniors were smaller single-family homes, more apartments or condos, and affordable housing. Approximately 65% of residents responding to the survey with income under \$80,000 indicated they would consider “aging in place” (staying in town) in affordable housing units. A desire was also expressed for housing with on-site assistance, especially among older survey respondents.²⁵

Not surprisingly, family income tends to decrease in the older segments of the population. According to the survey, the percentage within each age group making over \$180,000 peaked in the 30-39 age group at 65%, and decreased dramatically to 7-8% by the 70-79 and 80-89 age groups. Families making less than \$40,000 had a corresponding increase in older families, going from 1% of respondents 30-39 up to 33% of respondents aged 80-89.²⁶

Current data and population projections demonstrate a clear need for affordable housing for seniors in Carlisle. This is articulated in a report funded by the Boston Foundation: “The mission of the Coalition for Senior Housing emphasizes the importance of elders being able to age in place with dignity regardless of economic status.”²⁷ While the report is focused on the importance of the availability of adequate services for seniors, it also confirms the need for affordable housing:

*Increasing the depth and breadth of services available in the community will not, alone, promote successful aging in place for all of our elders, regardless of their income. The availability of affordable housing options is a critical component. Despite overall support and acceptance of affordable housing for elders, the current number of units is woefully inadequate to serve the burgeoning elder population. Without concerted efforts to increase the number of affordable housing units and expand high-quality and cost efficient services available in the home, the evolution of a long-term care system into one which is community-based and increasingly consumer-directed will be stalled. Moreover, the greatest wish of elders will be denied: that of dignity in old age.*²⁸

Given the limited resources available for developing affordable housing in Carlisle—both financial and physical, in terms of municipally-owned land suitable for housing—this plan is focused on providing some housing for the elderly in the second and third years of the plan, followed by a proposal for years four and five to address the severe lack of affordable rental housing for all ages.

F. Constraints on Development of Affordable Housing

It will be a great challenge for Carlisle to create enough affordable housing units to meet the state’s 10% affordable housing standard, to meet production goals, and to satisfy local needs, particularly in light of current constraints to new, denser development including the following:

1. Limited Public Infrastructure

The town’s resources for absorbing growth are extremely limited as Carlisle has significant

²⁵ *Town Survey: Preliminary Housing Need Results*, presented by the Town Needs Survey Committee to the Carlisle Board of Selectmen, June 9, 2010

²⁶ *Ibid.*

²⁷ *Aging in Place Successfully with Affordable Housing and Services, A Report by the Coalition for Senior Housing of Massachusetts*, funded by the Boston Foundation, March 2007. p. 5.

²⁸ *Ibid.* p. 6.

constraints regarding existing infrastructure, some of which make denser development more costly and difficult and some of which raise concerns about the impact of increased population on Town services. Resource constraints include:

- No public infrastructure for drinking water and sewage treatment;
- Limited public services, epitomized by Carlisle’s on-call volunteer Fire Department; and
- No further expansion capacity for new buildings on the Carlisle Schools campus.

No public water or sewer. Carlisle relies solely on groundwater and is one of the few towns within the I-495 area that relies exclusively on private wells for potable domestic water supply. Large minimum lot size requirements in Carlisle help guarantee good well water quality and the ability to flexibly site and re-site wells and disposal fields. Extensive preservation of open space throughout town has been critical to the preservation of groundwater resources. Larger developments may require a Public Water Supply System²⁹ (PWS) for drinking water with accompanying Department of Environmental Protection (DEP) regulations to ensure public health. These include a protective Zone 1 radius around the PWS well, monitoring and reporting requirements that substantially increase the amount of land required for development as well as operating costs.

The Carlisle Schools are served by a wastewater treatment facility (WWTF). Aside from the school, all buildings in town including all Carlisle residences rely solely on septic systems with leaching fields. Revisions to Carlisle Supplemental Septic Regulations adopted in 2008 by the Carlisle Board of Health (BOH) encourage the use of alternative technology for required or voluntary septic upgrades and new construction, providing some opportunities for improved treatment of wastewater before dispersal to leaching fields with smaller footprints than would be required for conventional systems. The regulations also established higher standards—including 50% greater separation from drinking water wells—and monitoring and reporting protocols for condominiums and large systems (above 2000 gallons per day). These increased setbacks and the need for larger leaching areas require larger development parcels, again increasing development costs. Alternately, a developer of a large development could build a WWTF, but to amortize the high cost for such a facility, developments need to be a minimum of 100 units, larger than appropriate for Carlisle.³⁰

The BOH supplementary regulations are predicated on their belief that, “the long term health interests in our town can only be served by adopting certain regulations which are stricter than Title 5.” In case of a well lost to pollution there is no town water that can be brought in. In the case of septic failure, there is often no alternative location for a system and no municipal sewerage to hook up to. The BOH concludes the “Justifications” section of these supplementary regulations with the following: “Current estimates indicate that the distance viruses and bacteria travel is much greater than previously estimated. In Carlisle, where groundwater travels some distance through bedrock crevices, pollution may not be adequately filtered in gravel or sand with Title 5 percolation rates used for design.”

²⁹ The DEP defines “public water system” as follows: “a system for the provision to the public of water for human consumption, through pipes or other constructed conveyances, if such system has at least 15 service connections or regularly serves an average of at least 25 individuals daily at least 60 days of the year.”

³⁰ RKG Associates, Inc. (2014) *Rental Housing Market Study and Preliminary Feasibility Analysis, Carlisle Affordable Housing Trust*. Dover, N.H.

This lack of Town water and sewer is a factor that must be addressed when considering the impacts of any new development on water quantity and quality. For example, water supplies in the center of Carlisle have been contaminated by Methyl Tertiary Butyl Ether (MTBE) from a gasoline tank leak from a former gas station. Center residents have expressed concern about impacts from new development such as blasting of ledge that might spread the contamination or change the flow of groundwater supplying existing residents' wells. Most developers of affordable housing are more accustomed to working in towns with public water and sewer, where the above constraints are nonexistent.

Limited public services. Significant increase in population from new housing development and the corresponding demand for services would put a strain on the Department of Public Works, the Police Department, the primarily volunteer/on-call Fire Department and other town departments to provide essential services. The Fire Department recently has had challenges recruiting volunteers; its reliance on volunteers would make expansion to meet increased demand difficult. A change from the primarily volunteer/on-call department to a larger full-time staffed one would require a significant increase in the operating and capital budgets, with a corresponding tax increase.

No room for growth on the Carlisle Schools campus. In 2010, the Town of Carlisle funded the replacement of the Carlisle Public Schools Spalding building and significant repairs, renovations and repurposing of other school buildings on the campus that are expected to last for another 20-25 years. The schools are currently well under capacity, with room for an increase in enrollment of about 15% and the possibility of accommodating, with some compromises, as much as a 30% increase. However, with the new building, the existing campus is essentially built out. A significant increase in the school-age population much beyond 800 students would likely entail the major expense of a new building in a new location in town.

2. Physical Land Constraints

The physical characteristics of Carlisle's land and underlying hydrogeology limit the number of easy-to-develop parcels and constrain development denser than allowed under local zoning. These include:

- Extensive wetlands resulting in limited buildable upland on many parcels not yet developed;
- Extensive ledge in many areas of town, making development more costly; and
- Shallow depth to bedrock, requiring larger septic fields and greater distances to drinking water wells in denser developments, which may also add to cost.

Wetlands and ledge. Extensive wetlands throughout town limit the development potential of much of the remaining unprotected and undeveloped land in town, as the majority of the parcels with significant buildable upland have already been developed. This fact—along with the increased density required to make the development of affordable housing economical and the increased land requirements for wells and septic for denser development as described above—is a serious constraint on the development of affordable housing in Carlisle. Extensive ledge, again especially on parcels yet to be significantly developed, is another constraint, as the removal of ledge can be costly. The land demands for development infrastructure limit the ability of engineers to design a project by working around ledge.

Carlisle's hydrogeology. The geology of most of Carlisle is hard consolidated bedrock covered by a shallow mantle of glacially deposited unconsolidated tills, gravels, sands, and silts and with limited ability to store and transmit water. Large lot zoning assures that there are safe distances

between wells and septic disposal areas to provide for absorption of run-off and to protect the ground water supply. In the case of denser development, shallow depth to bedrock may require more land for septic leaching fields for adequate dispersal and dilution of wastewater and more separation of these leaching fields from drinking water wells.

3. Local Zoning Limitations

A zoning bylaw or ordinance is enacted to regulate the use of land, including the patterns of housing development, and to protect natural resources on which local residents rely. Carlisle’s zoning bylaw embraces large-lot zoning that maintains low housing densities. This severely constrains the construction of affordable housing.

- Large minimum lot sizes encourage the development of expensive single-family homes; and
- Zoning provisions that allow denser development incorporate significant constraints that limit the use of these approaches for affordable housing.

Zoning bylaw requirements for new lots in subdivisions and cluster developments—two-acre full frontage lots (with a 1-acre minimum in Town Center) and four-acre reduced frontage lots (“pork chop lots”)—limit the development of multi-unit affordable housing development. Developers must therefore seek a comprehensive permit under Chapter 40B to override the basic local zoning restriction of one unit per large lot.

The local zoning provisions that do allow for more than one unit per lot each have limited applicability to affordable housing for a variety of reasons, as described below:

Residence District M

In March of 1980, the Town created a *Residence District M* on the northeasterly side of Church Street to allow multi-family housing specifically targeted to the elderly through a special permit. The bylaw provided that any proposed development have no more than five dwelling units per acre nor more than two bedrooms per unit. This bylaw led to the development of the Carlisle Village Court project that includes 18 of the 46 units of Carlisle’s current affordable housing stock. As noted elsewhere in this plan, efforts are underway to explore expanding the use of *Residence District M* to create 18 additional senior rental units. Aside from this possible expansion, which would require a zoning bylaw amendment approved by a two-thirds vote of Town meeting, *Residence District M*, well sited within the Town Center, is likely to remain the sole such district designated for multi-unit housing.

Accessory Apartments

In May of 1989, the Town passed an *Accessory Apartment Bylaw* to, “increase the availability of moderately-priced housing for Town employees, the young, the elderly, people of low- and moderate-income, and dependent relatives of town residents by permitting the creation of accessory apartments” through a special permit process. An accessory apartment (AA) is defined as a, “distinct portion of a single-family dwelling, having its own kitchen and bathroom facilities, and subordinate in size to the principal part of said dwelling.” The bylaw limits the size of the apartment, prohibits a separate detached structure for it, and requires that the appearance of the structure must be that of a single-family home. Due to concerns at the time of the adoption of this zoning amendment that this option might prove too popular, the bylaw limits AA’s to no more than 75; however in the 25 years since its adoption, 16 AA’s have been built under special permits granted by the Planning Board. It is generally recognized that there are also a number of unpermitted accessory units in Town.

At this time, none of these accessory units, legal and illegal, can be counted in the Town's Subsidized Housing Inventory because they do not meet the state's Chapter 40B affordable housing requirements. As noted elsewhere in this plan, the Town has subsequently adopted an Affordable Accessory Apartment (AAA) amendment to this bylaw, incorporating DHCD requirements to ensure that any apartment thus permitted would count toward Carlisle's SHI. Despite considerable effort in developing this AAA alternative, including the provision of up to \$15,000 in CPA funds to assist a homeowner with construction costs of such an apartment and the allowance of an AAA, unlike an AA, in a detached structure, the constraints of deed restrictions and limitations on tenant selection make it unlikely that a meaningful number of affordable units, if any, will be produced under this bylaw.

Pre-1962 By-right Conversion Bylaw

The zoning bylaw permits "the alteration and use of a single-family dwelling existing on the effective date of this bylaw (May 11, 1962) as a dwelling for two families, provided that the lot on which it is located conforms to the area and width requirements for new lots in the same district."³¹ To date, few residents have taken advantage of this bylaw provision. Even if they did, there is no financial incentive for a homeowner or developer to deed restrict either or both of the resultant units for affordability. The limited number of qualifying structures and the limited payoff for the Town in terms of actual SHI units likely to be generated through CPA support of such conversion preclude this as a viable means of affordable housing production.

Senior Residential Open Space Community Bylaw

In April of 1994, the Town adopted this SROSC bylaw intended "to encourage residential development which meets the physical, emotional and social needs of senior citizens, and to encourage the preservation of rurality, open areas and natural settings, and to encourage energy efficient and cost effective residential development."³² Approval of a development pursuant to this bylaw through a special permit requires meeting a number of conditions that limit its applicability to affordable housing. The most limiting requirements are that a significant portion of the parcel be set aside for open space (1.2 acres of open space per dwelling unit) and that the number of units is limited to 1.5 times the number that could be developed as a standard subdivision on the property

The Carlisle Senior Housing Options group was the impetus behind this bylaw, which shortly thereafter led to the development of 12 units of housing on a 38-acre parcel at Malcolm Meadows. These units remain moderately priced by Carlisle standards for market-rate housing and so provide some housing diversity, but they are well beyond the means of an elderly couple at 80% AMI. In 2014, a second SROSC development of 16 condominium units in eight duplexes off Russell Street was permitted by the Planning Board. The plans for the project included many of the aspects that would be expected in a medium-sized affordable housing development, including a PWS, significant separation between the PWS well and an onsite sewage treatment system, set-asides of open space and buffers to neighbors. The price of land and the costs associated with the provision of the necessary infrastructure and open space means that the units will be twice the size of and more than twice the price of those at Malcolm Meadows. Even the inclusion of a limited number of affordable units within a market-rate SROSC development would be cost-prohibitive for developers without subsidies.

³¹ Section 3.2.1.2 of Town of Carlisle Zoning Bylaws.

³² Section 5.7.1 of Town of Carlisle Zoning Bylaws, Supplementary Regulations.

4. High Cost of Land

Property values in Carlisle are among the highest in the state with median home prices again nearing \$775,000 and land costs of about \$350,000 to \$450,000 per two-acre building lot. In the current economic situation, it will be difficult for the Town to acquire new land and convey it for nominal or discounted prices or to provide further subsidies for development such as has been done with the Benfield parcel and 5-acre parcel purchased in 2012.

5. Limited Availability of Capital

Securing sufficient capital is a significant issue as Carlisle works toward achieving its Planned Production Goals. In 2001, Carlisle approved the creation of a Community Preservation Act (CPA) Fund with matching funding from the state to support open space preservation, historic preservation, and affordable housing production. As of May 2015 Town Meeting, almost \$2 million of CPA funds had been appropriated for affordable housing, with the majority of the funding used to purchase the land and support infrastructure costs for the Benfield Farms housing. The amount of CPA funding available in the designated Community Housing fund as of July 1, 2015, is about \$200,000. Undesignated funds available for FY2016, which can be used to fund Community Housing, Open Space and Recreation, and Historic Resources, are expected to be in excess of \$1.1 million. CPA funding will be helpful to support future affordable housing efforts, but additional public and private technical and financial resources will be required to meet production goals. In the absence of a commercial tax base, local property taxes are already high, adding to the challenge of local funding for housing initiatives.

In the 2005 Affordable Housing Plan it was noted that, “Financial resources to subsidize affordable housing preservation and production as well as rental assistance have suffered budget cuts over the years making funding more limited and extremely competitive—these constraints have not eased. Communities are finding it increasingly difficult to secure necessary funding and must be creative in determining how to finance projects and tenacious in securing these resources.” The global financial crisis and tightening of lending during the recovery have made such subsidies even more difficult to obtain. The scale of projects considered appropriate for Carlisle are less cost-efficient than projects the state prefers funding, adding to the challenge of providing sufficient subsidies to attract developers of affordable housing to Carlisle.

6. Limited Access to Resources

The lack of resources and amenities in town—including access to public transportation, goods and services—limit the market for affordable housing, especially rental units. The near absence of even market-rate rental housing can be attributed in part to this lack of the amenities and conveniences sought by renter households.³³

Carlisle does not have easy access to public transportation, with the closest regional bus stop 4.5 miles away from Town Center in neighboring Bedford and the nearest commuter rail stop in Concord, 6.25 miles away. This lack of access to public transportation makes all resident and employee trips automobile-based, whether a trip to the nearest grocery stores in adjoining towns or to a job outside of town and presents a financial barrier to those residing in affordable housing who are likely to experience strains in owning and maintaining a car.

³³ RKG Associates, *Rental Housing Market Study and Preliminary Feasibility Analysis*, Prepared for the Town of Carlisle Affordable Housing Trust, February 2014

7. Community Perceptions

Community perceptions about the impact of affordable housing development on the character of Carlisle add to the difficulty of garnering public support for land purchases and other development subsidies.

Environmental concerns. Carlisle is the home of regionally significant natural resources such as the Great Brook Farm State Park, part of the Great Meadows National Wildlife Refuge, part of the Greater Estabrook Woods, the Cranberry Bog land (shared with neighboring Chelmsford), and a section of the Concord River that has been designated as part of the National Wild and Scenic Rivers system. According to the 2013 Carlisle Open Space & Recreation Plan, 3,362 acres (34% of the Town's total land area) are permanently protected either as Town conservation land, state or federally protected land, or Carlisle Conservation Foundation Land. An additional 699 acres of land are under Chapter 61/61A/61B is deferred from development. Most residents are aware of the town's natural treasures and are rightly concerned about conserving them. The town has an active Conservation Commission to protect environmentally sensitive areas. The impacts of any new development must be identified as to how they affect the environment and what actions might be required to mitigate potential problems. While regulations to protect the environment (e.g., wetlands, aquifers, septic systems, etc.) are important and essential, they present challenges to development by reducing the amount of buildable land and increasing the time and costs of developing new housing. As noted above, remaining undeveloped and unprotected parcels in Carlisle tend to be ones with constraints on development, from extensive wetlands and limited upland to access issues.

Social and financial concerns. In an affluent town such as Carlisle, affordable housing may be viewed negatively by some residents, especially in concerns about its effects upon their property values. On the other hand, with high real estate prices and an increasing tax burden, community perceptions now include the realization that a range of housing opportunities is needed in the town. More people are recognizing that the new kindergarten teacher, their grown children, or the elderly neighbor may not be able to afford to live or remain in the community. This growing awareness and the potential of 40B developments spurs communities such as Carlisle to take a more proactive stance and greater interest in supporting affordable housing initiatives. The successful completion of the Benfield Farms affordable senior rental housing and town support for the purchase of the 5-acre parcel for group home duplex development indicate that such concerns can be overcome.

G. Local and Regional Organizations

The Town of Carlisle has a number of local and regional agencies and organizations available to help support the production of affordable housing or provide housing-related services. They are listed below. For more information on these organizations, and some past organizations that were involved in the promotion of affordable housing, see Appendix 4.

1. Carlisle Community Preservation Committee
2. Carlisle Housing Authority
3. Carlisle Council on Aging
4. Carlisle Affordable Housing Trust Fund
5. The Carlisle Neighbor Fund
6. Carlisle Conservation Foundation
7. Metropolitan Area Planning Council (MAPC)
8. Minuteman Senior Services
9. Habitat for Humanity of Greater Lowell
10. South Middlesex Opportunity Council, Inc. (SMOC)

11. Coalition for a Better Acre
12. Community Teamwork, Inc.
13. Greater Boston Legal Services - Cambridge/Somerville Office, Elderly, Health and Disability Unit
14. MetroWest Legal Services (MWLS)
15. Mill Cities Investments Mortgage Foreclosure Loan Program (Mill Cities, Inc.)
16. Veterans Service Office (Billerica location serves Carlisle)

V. PROPERTY INVENTORY

The following information represents a work in progress that will be fine-tuned on an ongoing basis in coordination with other Town Boards and Committees. A map of the existing affordable housing stock and these potential affordable housing sites is included in Appendix 1.

A. Properties with potential for development

The following table lists some potential properties for development, some of which are owned by the Town that may be suitable for some amount of clustered affordable housing development.

Table 16 – Properties with Potential for Affordable Housing Development

Parcels	Map #/ Block/Lot	Total Parcel Acres/ Buildable Housing Acres*	Comments
5-acre parcel (Town-owned)	**	5/1.36	Support the Carlisle Housing Authority's ground lease tenant TILL, Inc. in the development of a group home duplex on the property. TILL expects to apply for a building permit in 2015.
Concord Street	8-10-B	22.8/7	Develop non-age restricted rental housing proposal
Village Court Expansion, Church Street	22-7-0	4/4	Coordinate with Council on Aging, dependent on connection to wastewater treatment facility
Banta-Davis Land (Town-owned)	14- 23-0	38/4	Proposed 50-unit non-age-restricted rental development was withdrawn from consideration by 2014 Town Meeting
Total		69.8 acres/16.36 buildable acres	

*The number of acres set-aside for housing involves a preliminary estimate of the buildable area and in recognition of Town concerns for maintaining some amount of open space in most developments, including infrastructure requirements such as water and sewer treatment facilities, and in some cases accommodating other uses on site as well.

**Parcel I.D. not provided for confidentiality reasons

Proposed Projects

Due to financial constraints, the Town is unlikely to continue to acquire privately owned sites over the next five years. It is important to note that it has been the Town's experience that Town-sponsored and supported affordable housing projects have met the greatest success.

5-acre Parcel purchased in 2012 – Department of Developmental Services Housing

The Carlisle Housing Authority (CHA) developed a collaborative relationship with the Massachusetts Department of Developmental Services (DDS) Regional Office for Carlisle, upon learning five years ago that 11 Carlisle residents were receiving DDS services in other towns and/or at home. At the time, DDS suggested that this number does not fully reflect housing need, as Carlisle DDS service-eligible residents, facing the lack of local housing opportunities, may well have “given up” and become residents of another town.

In response to this need, in 2012, the Town—using a debt exclusion override—purchased the 5-acre parcel (after a DDS review of the site) for development of a two-family home (two attached units) for disabled adults. In June 2014, following an extensive master planning process for the property, the Carlisle Affordable Housing Trust (CAHT) entered into a 99-year ground lease with the CHA for the purpose of development of a duplex group home for intellectually disabled residents. In March 2015, the CHA selected TILL, Inc. to design, build, operate and maintain a two-unit group home. One of the units in the duplex will be a 4-bedroom home and the other unit a 5-bedroom home with shared baths and a common-space kitchen/living area. This proposed home also would have 24-hour state- and privately-funded staffing. The goal for both Carlisle and DDS is to integrate the homes as much as possible with town activities and resources, encouraging participation in activities such as town Old Home and Clean-up days, using Carlisle's Gleason Public Library's resources, and participating in its rich congregational and community life. This location provides an excellent opportunity to accomplish this goal.

The proposed DDS home location will also have minimal traffic impact, as—unlike most Carlisle residents—the DDS residents will not have cars, but will be driven via shared vans. Cars on site will be for resident caretakers or visitors. Under the Dover Amendment, the project requires a building permit.

Following the initial \$597,000 Town investment in this mixed-use property (1.36 acres of the 5-acre parcel has been set aside for affordable housing), an additional \$42,500 in Community Preservation Act (CPA) funding was approved in 2013 for site analysis, and \$125,000 in CPA funds were approved in 2014 (\$70,000 for predevelopment activities and the remainder to support development of the project. The design, financing, construction and ongoing operation of this home will be conducted by TILL, Inc.. A concurrent benefit is that each bedroom will count as a unit on the Department of Housing and Community Development (DHCD) Subsidized Housing Inventory (SHI).

Village Court Expansion (145 Church Street)

Over the past several years, the CAHT and the CHA have held preliminary discussions with the non-profit Carlisle Elderly Housing Association (CEHA), the owner of the 18-unit Village Court senior rental affordable housing development (eight Section 8 in place units and three Rural Home Development funded units) which was built in the early 1980's in Carlisle Town Center. The discussions have focused on possible expansion and on the possibility of a sewage tie-in with the Carlisle Public Schools wastewater treatment facility, which is currently running well under 40% of its rated capacity.

The Village Court development owns four acres. It is sited on two acres and has two remaining acres, which are used in part for the septic system. With encouragement from the CEHA board, the town

proposes to continue discussions with the CEHA, and also proposes providing technical and legal assistance to investigate the possibility of this sewage tie-in. With the sewage tie-in in place, the Village Court development could be expanded to include 18 additional rental units (a mix of one-bedroom and two-bedroom units) for seniors. The CEHA Village Court property is already zoned for multi-unit housing. Expanding to 36 units total would require a town zoning bylaw revision as the property is currently zoned for up to 20 units.

Concord Street – Rental Development

This parcel (Map 8-10B) is a 22.8-acre privately owned parcel located to the south of Town Center on Concord Street. With appropriate zoning, Carlisle would seek a developer to construct and manage a 28-unit mixed-income non-age restricted rental development with a mix of one-, two- and three-bedroom apartments. Pursuant to 40B guidelines, 25% of the units would be rented to households at 80% of area median income (AMI) or less, but as a rental, all 28 units would count towards Carlisle's Subsidized Housing Inventory (SHI).

Currently, proposed and existing affordable and alternative housing choices are located in the center of Carlisle (Village Court), to the southwest (Benfield Farms), to the north (Rocky Point), and to the east (Malcolm Meadows). Developing affordable housing in this location would be an opportunity for the Town to continue to thoughtfully integrate alternative housing options amongst its predominantly rural and suburban single-family neighborhoods.

This proposed rental development would supply an alternative to home ownership for income-eligible households, for which the burden of maintaining a home and attendant condominium fees (even if greatly reduced) have been a continuing issue in Carlisle. The CHA is aware of instances of households income-eligible for affordable housing and others who meet these income criteria living in housing they cannot afford, either failing to pay condominium fees, putting off home maintenance, or even facing mortgage foreclosure. A contributing factor to their financial difficulties is the need to own a car, given Carlisle's relative isolation, lack of commercial services and opportunities for employment.

Additionally, with its aging population, Carlisle is a community with older parents. Rental housing with two- or three-bedroom units would serve senior and teen households, senior and young adult households, and single-parent households, which due to financial constraints may be looking to downsize, but for whom other senior housing options in town are not suitable due to family composition.

Background: In October 2005, the Zoning Board of Appeals (ZBA) opened a hearing for the "Coventry Woods" Comprehensive Permit application for this parcel for a development of market and moderate-income housing consisting of 56 age-restricted condominium units. In April 2006, after negotiations with abutters and members of the Board of Selectmen, the applicant submitted a revised conceptual plan for 41 units, removing the age restriction from the proposal.

In 2006, the Selectmen petitioned the Community Preservation Committee to allocate \$200,000 of CPA funds for the Applicant to help fund two additional affordable units within the revised Project, raising the number of affordable units to 12. The funding article passed at Town Meeting in May 2006.

In response to concerns about impacts on abutters' wells from the proposed development's septic systems, the Board of Health called for the applicant to conduct a hydrogeological study. The applicant refused. In March 2007, after a negotiated agreement to close the hearing before the end of April, the applicant presented a new conceptual plan for a revised, age-restricted project containing 48 units. The applicant informed the ZBA that: (1) it was withdrawing the 41-unit plan that all parties had been discussing, and (2) it would not provide any additional information nor would it provide funds for the

new plan to be peer reviewed by the ZBA. Subsequently, the ZBA, with town funds, engaged an environmental consulting firm to help refine the scope of work for a hydrogeological study that the board would require as a condition to the issuance of the permit.

On April 27, 2007, the ZBA filed its decision, approving the application with conditions. In its decision, the board noted that, "Housing density is a legitimate planning, health, and safety concern to be addressed by a [ZBA] in the context of a comprehensive permit application. ...[T]he density of a housing project, and the intensity of the use of a particular parcel of land, affects a variety of matters such as sewage disposal arrangements, stormwater drainage arrangements, fire protection, traffic circulation, water supply and the availability of open space, all of which are relevant to comprehensive permit proceedings. These issues become more critical, and often more challenging, as the density of housing increases." The ZBA concluded that setting a firm cap on density was necessary to overcome the substantial gap in information that had been given to the ZBA, and consequently issued a decision which capped development at 30 units.

In May 2007, abutters to the proposed project filed an appeal of the ZBA decision in Superior and Land court. The applicant also appealed the decision to the Housing Appeals Committee, requesting the ZBA be compelled to issue a Comprehensive Permit for the 48-unit development without conditions and granting all necessary waivers from local laws. In March 2008, the developer allowed their option to purchase the property to expire, and in April 2008, the ZBA voted unanimously to vacate the permit, rescinding authorization to develop the parcel as approved.

The property has been on the market since this time. Extensive wetlands, the expected need for a public water supply well and the no-build restricted zone around it, the need for adequate open space buffers to several abutting homes which are close to the property borders, limit the reasonably developable area of the property to approximately seven acres.

Carlisle now proposes to support private development of a 28-unit 40B non-age-restricted rental project consisting of a mix of one-, two-, and three-bedroom units on this privately held property. Understanding that Carlisle has no back-up public water supply, a developer would be expected to provide adequate hydrogeologic data and to install monitoring wells as appropriate to ensure the safety of abutters' drinking water wells, which is a town requirement for all new housing developments and subdivisions of this size.

B. Private Development

It is also likely that developers will continue to pursue Comprehensive Permit applications, and it will be incumbent on the town to determine the best approach for negotiating with these developers to guide new development to more appropriately satisfy local needs and requirements. The Planning Board has developed draft Local Initiative Program (LIP) regulations to provide guidelines to developers seeking community support for private development projects under Chapter 40B. The Selectmen expect to review these draft regulations in the coming year.

VI. AFFORDABLE HOUSING PLANNED PRODUCTION GOALS

The Department of Housing and Community Development (DHCD) administers the Planned Production Program in accordance with regulations that enable cities and towns to prepare and adopt an affordable housing plan that demonstrates production of an increase of 0.5% over one year or 1.0% over two years of its year-round housing stock eligible for inclusion in the Subsidized Housing Inventory (SHI).³⁴ Carlisle must produce at least nine affordable units annually to meet these production goals through 2020. If DHCD certifies that the locality has complied with its annual production goals, the town may, through its Zoning Board of Appeals (ZBA), deny comprehensive permit applications without opportunity for appeal by developers.

Using the strategies summarized under the Housing Action Plan described in Section VII.A through D., the Town has developed a Planned Production Program to chart affordable housing production activity over the next five years. The projected goals are best guesses at this time, and there is likely to be a great deal of fluidity in these estimates from year to year. The goals are based largely on the following criteria:

- To the greatest extent possible, at least twenty-five percent (25%) of the units that are developed on Town-owned parcels should be affordable to households earning at or below 80% of area median income (AMI) and at least another 10% affordable to those earning up to 150% of AMI, depending on project feasibility. The rental projects will also target some households earning at or below 60% of AMI and lower depending upon subsidy program requirements.
- Consistent with the “Interagency Agreement Regarding Housing Opportunities for Families with Children” of January 17, 2014, at least 10% of the units in affordable housing developments funded, assisted, or approved by a State Housing Agency shall have 3 or more bedrooms distributed proportionally among the affordable and market rate units, excepting the following: age-restricted housing, assisted living, supportive housing for individuals, single room occupancy or other developments in which the policy is not appropriate for the intended residents; in a location where there is insufficient market demand for such units; when such inclusion will render a development infeasible; and, at the discretion of the State Housing Agency, for small projects with fewer than 10 units or in limited instances when a waiver to the policy is deemed reasonable.
- Projections are based on four bedrooms per acre (possibly 6 bedrooms per acre with an alternative technology septic system) with higher density only possible with a wastewater treatment facility. However, given specific site conditions and financial feasibility it may be appropriate to decrease or increase density as long as projects are in compliance with local Board of Health (BOH) regulations and state Title 5 and wetlands regulations.
- Because housing strategies include some development on privately owned parcels, production may involve projects sponsored by private developers through the standard regulatory process or the “friendly” Comprehensive Permit process. The Town will continue to work with these private developers to fine-tune proposals to maximize their responsiveness to community interests and to increase affordability to the greatest extent feasible, possibly offering Community Preservation Act (CPA) funding where appropriate.
- The projections involve a mix of Department of Developmental Services (DDS) housing and rental opportunities, both age-restricted and non-age-restricted. The Town will work with private developers to promote a diversity of housing types directed to different populations with housing needs including families, seniors and other individuals with special needs to offer a wider range of housing options for residents.

³⁴ Massachusetts General Law Chapter 40B, 760 CMR 31.07 (1)(i).

Table 17 – Carlisle Planned Production Program

Strategies by Year	Units < 80% AMI	Units 80%-150% AMI	DDS Housing	Total # units
Year 1 – 2016				
Development of Town-owned property/5-acre parcel		0	9	9
Year 2 – 2017				
Development of Town-owned property/Expand Carlisle Village Court (rental)	5	4		18
Year 3 – 2018				
Covered in Year 2				
Year 4 – 2019				
Concord Street (rental)	7	0		28
Year 5 – 2020				
Covered in Year 4				
TOTAL	12	4	9	55

Total = 21 affordable units (including 9 DDS units), 4 middle-income units, with a total projected number of housing units created of 55 new units. [Note: Village Court, which currently has 18 rental units, is proposed to have 36 rental units total.]

VII. HOUSING ACTION PLAN

The strategies outlined below are based on previous plans, reports, studies, the Housing Needs Assessment, and the experience of other comparable localities in the area and throughout the Commonwealth. The strategies are grouped according to the type of action proposed: Planning and Regulatory Reform, Building Local Capacity, Housing Production, and Housing Preservation. A Summary of the Housing Action Plan is included as Appendix 3.

A. Implement Planning and Regulatory Reforms

Housing production is contingent not only on actual development projects but on the planning and regulatory tools that enable localities to make well informed decisions to strategically invest limited public and private resources on housing creation. To most effectively and efficiently execute the strategies included in this plan and meet production goals, greater flexibility will be needed in the Town’s zoning bylaw, and new tools will be required to capture more affordable units and expeditiously move development forward to completion.

The zoning bylaw includes a minimum lot requirement of at least two acres as well as frontage, setback and other requirements that are not conducive to affordable housing and create the need for regulatory relief for any residential development that includes affordable units, most likely through the “friendly” Comprehensive Permit process, to override local zoning. Additionally, the zoning bylaw incorporates a

number of provisions that while intended to encourage housing diversity, have not provided sufficient incentives to realize actual new affordable units and should be revisited and revised where appropriate.

The Town should consider the following planning and zoning-related strategies to promote the creation of additional affordable units. These actions can be considered as tools that the town will have available to promote new housing opportunities, each applied to particular circumstances and providing a powerful group of resources when available in combination.

1. Adopt Inclusionary Zoning

Current Status: Inclusionary zoning is not currently included in Carlisle's Zoning Bylaw. This mechanism has been adopted by many communities to ensure that any new development project over a certain size includes a set-aside in numbers of affordable units or funding to support the creation of affordable housing. This bylaw applies to developments that meet local zoning requirements, but many communities have determined it appropriate to incorporate density bonuses in their inclusionary zoning bylaws. The Planning Board investigated this proposed strategy in 2006 but chose not to pursue it. In 2014, the Carlisle Housing Authority (CHA) reinvigorated this discussion with presentations to the Planning Board and Carlisle Affordable Housing Trust (CAHT). The possible result of a successful inclusionary zoning bylaw, affordable units scattered throughout the town in developments of a significant size, would be consistent with the overall goals of this plan.

Next Steps: There are a variety of inclusionary zoning bylaws that have been adopted in localities throughout the state that vary considerably based on requirements. The CHA and the Planning Board have committed to review the pros and cons of inclusionary zoning provisions to determine if any are suited to the community. If a bylaw is agreed upon, it would be presented at a Public Hearing and if approved, presented to Town Meeting for adoption.

Timeframe: Current

This process could be accomplished within the next two years, and could be ready for vote by Town Meeting in 2017.

Resources Required: Volunteer board and staff time, Town Counsel review

Projected # Affordable Units Produced: Ideally the adoption of this bylaw would lead to the production of actual housing units. However, most inclusionary zoning bylaws have provisions that lead to payments in lieu of actual units to help capitalize the Affordable Housing Trust Fund (see Section VII.B.3).

2. Amend Residence District M Bylaw to allow for 9 units/acre if development is linked to a wastewater treatment facility.

Current Status: The new Carlisle Public Schools (CPS) wastewater treatment facility has been constructed. Adding other facilities to the wastewater plant would require approval of several local and perhaps state entities. The plant has excess capacity over the requirements of the CPS; initial engineering studies have indicated that it is technically possible to connect Carlisle Village Court to this plant. The Carlisle School Committee has expressed a willingness to have the Town pursue this idea as it actually costs them extra to operate the treatment plant with insufficient volumes of wastewater.

Next Steps: If Village Court were tied into this plant, and the zoning bylaw adjusted, it could allow 18 additional affordable units.

Timetable: Current

Amend the bylaw, and then coordinate over the next two to three years with interested parties including the CPS, the Carlisle Elderly Housing Association (CEHA), and the Council on Aging (COA).

Resources Required: Time of the planning administrator and the Planning Board to prepare the zoning amendment and coordinate the necessary approvals. A coordinated effort of many town boards would then be necessary to develop plans for this expansion.

Projected # Affordable Units Produced: 18 units (14 @ 80%, 4 @ 80-150%), in addition to 18 existing units, as part of strategy VII.C. 1 – Making Town-owned land available for affordable housing.

3. Expand Use of Section 3.2.1.2 of the Zoning Bylaw (allowing by right conversion to two-family dwellings for houses built prior to May 1962)

Current Status: The Zoning Bylaw permits, “the alteration and use of a single-family dwelling existing on the effective date of this bylaw (May 11, 1962) as a dwelling for two families, provided that the lot on which it is located conforms to the area and width requirements for new lots in the same district.”³⁵ To date, few, if any, residents have taken advantage of this bylaw provision.

Next Steps: Identify which properties are eligible under this bylaw (built prior to May 11, 1962) and coordinate a mailing to the owners of these properties to inform them about the bylaw and promote its use. The Planning Board should also consider amending the by-law to extend its use beyond May 11, 1962 on an as-of-right basis if the secondary units are converted as affordable per the requirements of Chapter 40B or as Department of Developmental Services (DDS) residences and can be counted as part of the Town’s Subsidized Housing Inventory (SHI).

Timetable: Five-year Plan

Resources Required: Staff time of planning administrator or assessor to prepare list of properties, coordinate a mailing as well as the costs of mailing.

4. Waive or Reduce Permit Fees for Affordable Housing

Current Status: Many communities are waiving application/permit fees for affordable housing developments, either for certain types of projects or on a case-by-case basis. Waivers are becoming more important to gaining funding from potentially supportive funding agencies. All regulatory fees become part of a development budget that affects the affordability of the housing produced. The waiver of regulatory fees is an area where the Town might have some capability of directly affecting project costs and affordability.

Next Steps: The Town should consider making fee waivers or fee reductions an institutionalized part of the Town’s housing efforts. The CAHT should work with the CHA, Planning Board, and Selectmen to determine what types of projects would qualify for this waiver (e.g., non-profit developers, projects that require housing subsidy funds to be feasible, projects meeting Planned

³⁵ Section 3.2.1.2 of Town of Carlisle Zoning Bylaws.

Production requirements, projects that exceed the required 25% of affordable units) and the projected amount of foregone revenue that would result³⁶.

Timetable: Immediate

Resources Required: Foregone revenue received from the amount of fees waived in support of new affordable unit development.

Projected # Affordable Units Produced: This action is unlikely to by itself create affordable units, however, it represents a commitment on the part of the town to support new affordable unit production that will help leverage other public and private resources for project financing and contribute to project affordability.

Strategy put into practice: The Benfield Farm project was limited in size to overcome concerns about one neighborhood carrying the “burden” for the entire town and to garner public support through enabling Town Meeting votes. The project was also limited by required affordability levels—Community Preservation Act (CPA) funding support for the land purchase, design, and infrastructure further limited any benefits from economies of scale, making the normally tight economics of affordable development even tighter. Unexpected expenses for the project developer required the town to respond with a series of efforts to provide funding to help defray surveying, reporting, and filing fees for both state and local filings.

5. Streamline Permit Approval Process for Affordable Housing

Current Status: It is essential that every locality have a local regulatory process that protects the town from development that is not in the best interest of its citizenry. A number of communities have attempted to make the regulatory permit process easier to navigate, providing greater guidance to applicants on requirements and more predictability in the process. While the processing of building permits for single-family homes results in a relatively quick turn-around, regulatory approvals involving larger projects are likely to deserve greater scrutiny, and thus require more coordination among permitting boards and with applicants s.

The ZBA, Planning Board, Conservation Commission, and Board of Health (BOH) have adopted regulations regarding the establishment of a Town Advisory Group (TAG) for developments of four or more units. A TAG consists of representatives from key land use boards and town staff with the relevant expertise necessary to assist the local board or agency in reviewing a development application. The use of an advisory group is seen as benefiting the town and the applicant for a development permit, endorsement, or approval. TAGs have been formed and have worked to clarify, frame, or resolve issues outside of the formal hearing process and to then provide recommendations to the local board considering the development.

The land use boards have recommended that potential developers (of both affordable and market-rate developments) have an initial pre-submission conference with department administrative staff. It is hoped that a pre-submission conference—wherein the land use staff could identify issues for the developer early in the process and share information with other departments—

³⁶ Filing fees for the Benfield Farms development were reduced significantly by the BOA at the opening of the hearing. Even though NOAH did not qualify as a LIP, the BOA applied the LIP fees to the project in acknowledgment of the Town’s investment in the project through the purchase of the land, and funding for infrastructure and other development costs.

would result in a more seamless and efficient permitting process for both the Town and the applicant.

Next Steps: The Selectmen should adopt a Town policy regarding a pre-submission conference for all development proposals, with the process to be refined by the land use administrators in consultation with their boards.

Timetable: Ongoing

Resources Required: Staff time.

Projected # of Affordable Units Produced: This action is unlikely to by itself create affordable units, however, it represents a commitment on the part of the Town to support efficient processing of development proposals, thus helping to expedite development and contribute to project affordability.

B. Build Local Capacity

In order to carry out the strategies included in this Housing Plan and meet the Planned Production goals, it will be important for the Town to build its capacity to promote affordable housing activities. This capacity includes gaining access to greater resources—financial and technical—as well as building local political support, developing partnerships with public and private developers and lenders, and creating and augmenting local organizations and systems that will support new housing production. This Plan incorporates an organizational structure for the implementation of the strategies and continued oversight of housing policy and initiatives in Carlisle. This structure involves a division of functions in compliance with current legislative opportunities, in recognition of existing entities, and in keeping with what is working in other communities.

1. Continue Educational Campaign

Current Status: The issue of affordable housing has been debated in Carlisle over the course of the last couple of decades as opportunities to produce affordable units have evolved. Affordable housing is becoming more visible in the community with the passage of the Community Preservation Act, with the development of Benfield Farms and the purchase of the 5-acre parcel for a group home duplex, and with increasing interest from developers in submitting Chapter 40B Comprehensive Permit applications. Most residents are aware of escalating housing prices and some are encountering difficulties affording their existing housing in Carlisle.

As described in Section III of this Plan, *Progress Measured Against the 2010 Affordable Housing Plan*, the CHA has pursued numerous educational and outreach efforts to provide useful information to community residents and important feedback to Town leaders on local concerns and suggestions.

Next Steps: Continued educational and outreach efforts are essential. The *Carlisle Mosquito*, the Gleason Public Library, Council on Aging Community Conversations, and regularly scheduled CHA and CAHT meetings continue to be important local resources for disseminating information on affordable housing efforts.

Timetable: Current

Resources Required: Staff support from the housing coordinator and involvement of the CHA and CAHT.

Projected # Affordable Units Produced: Unlikely to have a direct impact on actual unit production.

2. Reestablish the Carlisle Municipal Land Committee

Current Status: The Carlisle Municipal Land Committee (CMLC) was established by Town Meeting in 1997 to “assess, plan and put forward recommendations regarding the future needs and use of municipal land” and was composed of representatives of all town boards and committees including the Selectmen, School Committee, Planning Board, Trails Committee, Recreation Committee, Conservation Commission, Finance Committee, and BOH to reflect a range of public interests within the Carlisle community. In the past, the CMLC has been helpful in evaluating the Town’s land holdings and determining appropriate land uses based on site conditions and local needs. It had the foresight in 1999 to seek bonding authority for \$10 million from Town Meeting for a municipal land fund to facilitate land purchases. While this bonding authority was presented as “not nearly enough” it was reduced by half and eventually eliminated at the time in anticipation that the request was “not dead, just resting.” Land is considerably more expensive now than in 1999, and the reconsideration of Town-owned land for town use is even more critical.

The CMLC has not held a meeting since 2002. In the current economic climate, with even more limited town funds for land acquisition, it would be useful to reconstitute the Committee to undertake a targeted assessment of public property and proposed uses. Any properties with potential for development of affordable housing should be identified and reported to the CAHT.

Next Steps: The Selectmen should reactivate the Carlisle Municipal Land Committee, appointing new members and providing a mandate for a thorough review of Town-owned property with potential for affordable housing. The CAHT should then develop a feasibility study of any identified property, with particular attention to the goals of this Housing Production Plan (HPP).

Timeframe: Current

Resources Required: Donated time of Municipal Land Committee and CAHT members with possible infusion of additional resources such as CPA funding to evaluate properties including site conditions.

Projected # Affordable Units Produced: This action leads to the production of units indirectly as it identifies new resources—property—to support housing creation activities.

C. Housing Production

To accomplish the actions included in this Housing Plan and meet production goals, it will be essential for the Town to reach out to the sources of public and private financing to secure the necessary technical and financial resources.

While some of the units produced will rely on the participation of existing homeowners, most of the production will require joint ventures with developers—for profit and non-profit—to create affordable units. For example, competitive Requests for Proposals (RFP’s) are necessary for the selection of developers of Town-owned property. An RFP was prepared and successfully responded to, for the development of the Benfield Farms senior housing project and the town looks forward to the group home duplex project. The quality of responses to RFP’s for Town-owned land have shown that “for profit” developers and non-profit organizations continue to express interest in developing housing in Carlisle.

In addition to the active participation of the development community, it will be important for the Town to actively seek support from state and federal agencies. The production of a substantial number of new affordable units will likely require subsidies beyond what remains available in the Community Preservation Fund. CPA funding is likely to subsidize little more than a couple of affordable units per year, whereas the Planned Production goals project the production of at least nine affordable units annually. In addition to the state's DHCD, other state and quasi-public agencies that have resources to support affordable and special needs housing include: MassHousing, MassDevelopment, Department of Developmental Services, Department of Mental Health, Community Economic Development Assistance Corp. (CEDAC), Massachusetts Housing Partnership Fund, and Massachusetts Housing Investment Corporation (MHIC). It is important to note that affordable housing is rarely developed without private financing, affordable housing project developers will need to reach out to private lenders as well.

The affordable housing production strategies can be divided into four general categories of development:

1. *Development of Public Property*

The development of Town-owned property is planned to help launch Town-initiated production efforts with the development of the group home duplex project, projected to cover the first year of Carlisle's Planned Production Program under this HPP. There are also other identified Town-owned parcels that may be made available for development over the next five years to create new affordable housing.

2. *Scattered-site Development*

This Plan seeks to locate smaller-scale development geographically throughout town. Additionally, the promotion of accessory apartments will also be scattered throughout Carlisle without significant changes to the built or natural environment.

3. *Private Development*

In order to meet Planned Production goals, it will likely be necessary for the Town to find ways to work cooperatively with private developers, for profit and non-profit, in the creation of affordable housing. As noted in Section III above, a set of General Performance Standards for Development have been adopted to provide guidance on what type of housing proposals are likely to be acceptable to the town and to negotiate with developers toward insuring that new development will satisfy local needs and priorities.

4. *Conversion of the Existing Housing Stock to Affordability*

The Massachusetts Home Modification Loan program (funded by CEDAC) has allowed frail seniors and disabled residents on fixed-incomes to remain in their homes with the availability of home modifications funded with zero- or low-interest loans.

Options for converting existing housing to some level of affordability should continue to be explored.

The following strategies provide the basic components for the Town to meet its Planned Production goals:

1. Make Town-owned Land Available for Affordable Housing

Current Status: The contribution or "bargain sale" of land owned or acquired by the Town but not essential for municipal purposes is a substantial component of Planned Production goals and will enable Carlisle to proactively launch its housing efforts.

Next Steps: The CAHT should use allocated CPA funds to search for and evaluate the housing potential of private parcels that may come on the market. Once a parcel or parcel is identified, the Town should make inquiries, being respectful of privacy issues.

Carlisle considers the following process when evaluating parcels for possibly Town acquisition:

- *Conduct preliminary feasibility analysis on potential development sites.*
The first responsibility for this action, besides the CAHT, will be Town staff or representatives from other boards and committees who are capable of providing technical input as to whether a particular site is feasible for housing development and what constraints must be considered in preparing development plans. If a suitable parcel becomes available for purchase, the Town might explore technical assistance funding from the state's Priority Development Fund or other entity to hire a consultant(s) to conduct the necessary preliminary feasibility analysis.
- *Secure approval from Town Meeting to acquire and then convey parcel for development to incorporate affordable housing.*
The CAHT should make this request and provide supportive documentation regarding the proposed project.
- *Prepare and issue an Request for Proposal (RFP) for developers that includes project guidelines (e.g., approximate size, density, ownership vs. rental, target market/income mix, level of affordability, design issues, community preference criteria, siting, financing available, ownership and management, other stipulations) and selection criteria.*
The CAHT should work with the CHA, the housing coordinator, and Carlisle's chief procurement officer on this task.
- *Select developer.*
It will be important for the Town to conduct a fair and rigorous selection process for reviewing proposals to ensure that it designates the most capable developer. The Town might consider a selection process with two phases. First, all applicants must meet specific threshold requirements for their proposals to be considered competitive. These threshold criteria might include:
 - Successful construction experience as a contractor of residential property of at least a certain specified number of units, based on size of the project in question, during the past five years.
 - Demonstrated knowledge and capacity to meet the requirements of the state's Building Code.
 - Taking into account current workload, demonstrated borrowing capacity to carry private construction loans of a specified threshold based on the size of the particular project.
 - Taking into account current workload, ability to begin construction within a specified period following designation.
 - History of working successfully with municipalities and governmental entities.

All respondents to the RFP who pass the threshold requirements would then be evaluated and ranked according to competitive selection criteria such as:

- Level of construction experience and capacity.

- Level of financial ability and capacity.
- Cost and price projections (applicants are evaluated according to how the proposal strikes a balance between project quality and cost).
- Quality of the proposed design and product.
- Cost control ability and current capacity.
- Experience working with government-assistance programs.

Based on the proposals and references, the proposals would then be evaluated and ranked with the most highly qualified respondent earning designation. All of this information should be formally documented.

- *Prepare and finalize plans and budget.*
The designated developer is responsible for this task with guidance from the CAHT or CHA.
- *Secure regulatory approvals.*
The designated developer is responsible for obtaining regulatory approvals with guidance from the CAHT, Town Advisory Group (TAG), and other Town boards and committees. As the designated Town entity responsible for housing, the CAHT can also be helpful in intervening, as appropriate, to expedite approvals and lend local support.
- *Secure financing.*
The designated developer will ultimately be responsible for obtaining project financing, including both public and private sources. Support from the CAHT will be helpful, and letters of support from the Town, including the Selectmen, will be critical in applying for subsidies where needed. Also, Town Meeting approval will be required for CPA funding.
- *Conduct closing including conveyance of property to the developer.*
The Town will prepare and enter into an agreement that will contain all of the terms of the development and the respective responsibilities of the Town and developer including the disposition of the property for a nominal value representing the Town's commitment to the affordability of the new housing.
- *Secure building permits.*
The designated developer will take the lead.
- *Start construction.*
The designated developer will be responsible.
- *Conduct Fair Housing Marketing and select tenants/owners for affordable units.*
The CAHT might assist local realtors in marketing the market rate units.

It is important to recognize that if Carlisle can demonstrate the associated need and the absence of any disparate impacts on the Affirmative Fair Marketing Plan, it may be able to designate up to 70% of the available units in both rentals and ownership projects as "local or community preference units." The Town will establish the criteria for these set-asides using state, local, and community preference criteria. Other communities have included municipal employees or anyone employed in the town in their definition for receiving priority consideration for new available units under community preference criteria. The Selectmen should establish local policy on the definition of community

preference. Nevertheless, all developments must be affirmatively marketed throughout the region to meet Fair Housing requirements and have the affordable units counted as part of the town's SHI.

- *Complete construction.*
The developer will be responsible.
- *Occupy property*
The designated developer will be ultimately responsible with support from the CAHT.
- *Manage property.*
The professional management of new rental housing is critical to the future viability of the development, and the management entity must have a proven track record and be approved by the CAHT. If the proposed project sponsor does not have the expertise to undertake project management functions, it should work with the CHA to identify a private company, capable non-profit organization, or the CHA itself to assume these important management functions.
- *Monitoring of affordability including annual income recertification of tenants in affordable units in the case of rentals and resales in affordable homeownership projects.*
The CHA might consider assuming some of these responsibilities.

An example of an 8-acre Town-owned site to be developed through town sponsorship as a rental project might be configured as follows:

- *Project Configuration:* Rental project at six bedrooms per acre with an alternative technology septic system, with 25% of the units affordable to those households earning at or below 80% of AMI. Total of 24 two-bedroom units, at least 6 affordable.
- *Total Development Costs³⁷:* Assume rough total development costs per unit of \$220,000 and no site acquisition costs; project would involve a total budget of approximately \$5,280,000.
- *Total Operating Expenses:* Assume monthly operating expenses of \$500/unit or \$144,000 annually.
- *Total Operating Income:* Assuming Section 8 rental subsidies for six affordable units of \$1,350 per unit (existing U.S. Department of Housing and Urban Development (HUD) Fair Market Rent for two-bedroom units) and market rate rentals of \$1,800, total project income would equal about \$486,600 annually. This amount could support debt of approximately \$3.85 million after operating expenses.
- *Financing Gap:* Gap of \$900,000 or approximately \$37,500 per unit; however rental subsidies are a critical component and the gap would be considerably more without project-based or other rental vouchers.

All 24 units could be counted as part of the town's SHI because this is a rental development.

If the same site was to be developed for ownership, the following scenario is offered:

³⁷ Based upon 2014 RFK Carlisle Rental Housing Market Study Table scenario for 20 units.

- *Project Configuration:* Homeownership project on an 8-acre site at 6 bedrooms per acre with an alternative technology septic system, with 25% of the units affordable to those households earning at or below 80% of AMI. Total of 16 three-bedroom townhouses.
- *Total Development Costs:* Assuming rough total development costs per unit of \$220,000 and no acquisition costs; project would involve a total budget of approximately \$3.5 million.
- *Projected Purchase Prices:* \$170,000 per affordable condominium townhouse (assumes condo fee of \$150 per month) and \$450,000 per market rate townhouse totaling \$6.08 million.
- *Financing Gap:* There is no financing gap in this scenario and project could support acquisition costs of \$2.5 million without subsidies.

Under this scenario, only the affordable homes, or four units, could be counted as part of the town's SHI.

Timetable: Ongoing

Resources Required: Staff time of the housing coordinator to work with the CAHT, the CHA, and the Town's chief procurement officer to prepare an RFP, coordinate the developer selection process and oversee development and construction, marketing and tenant/owner selection and occupancy. In addition to costs of coordinating development, resources will be required to help subsidize the development. Comprehensive permits typically do not involve external public subsidies but use internal subsidies by which the market units in fact subsidize the affordable ones. Many communities have used the "friendly" comprehensive permit process to take advantage of these internal subsidies, to create the necessary densities to make development feasible, and to make it easier to navigate the existing regulatory system. Other communities are finding that they require public subsidies to cover the costs of affordable or mixed-income residential development and need to access a range of programs through the state and federal government and other financial institutions to accomplish these objectives. Because the costs of development are typically significantly higher than the rents or purchase prices that low- and moderate-income tenants can afford, multiple layers of subsidies are often required to fill the gaps. Sometimes even Chapter 40B developments are finding it useful to apply for external subsidies to increase the numbers of affordable units, to target units to lower income or special needs populations, or to fill gaps that market rates cannot fully cover.

It is likely that a number of financial and technical resources will be required to produce affordable units in town. Carlisle is fortunate to have CPA funding available to support affordable housing but the state's match has declined and can be expected to fluctuate so Carlisle will also need to explore the following resources, in addition to Town-owned property conveyed or leased at a nominal price, to make affordable housing development feasible:

- Predevelopment funding from the state's Priority Development Fund, CEDAC, MHIC, Life Initiative, etc.
- Federal HOME Program financing of up to \$65,000 per unit administered through DHCD for a range of housing activities. These are competitive funding sources, and DHCD typically accepts proposals through two funding rounds per year.
- Possible federal financing through Low Income Housing Tax Credits to developers of affordable housing that provide significant equity into a development. The allocating agency is DHCD and there are typically two funding rounds per year. These funds are directed to rental properties solely and are extremely competitive.

- Affordable Housing Program grant funding from the Federal Home Loan Bank Board, applied through participating banks. Rental subsidies through the Project Based Section 8 Program or individual Section 8 vouchers (this program is administered through the state, Housing Authorities and regional non-profit organizations). However, HUD has not expanded funding for this important program (see *Carlisle and Surrounding Communities Housing Supply and Demand*)
- Section 8 to Homeownership Program, enabling Section 8 subsidy recipients to access homeownership. This program is beginning to be implemented in the state.
- Additional resources that are directed solely to first-time homebuyer projects to make homeownership more affordable including the Soft Second Loan Program, Purchaser-Based HOME Program and MassHousing First-Time Homebuyer financing.
- Financing from CEDAC to support innovative forms of affordable housing including Single Room Occupancy Units (SRO's), transitional housing, limited equity cooperatives, etc. and to preserve existing affordable housing developments.
- OneSource Loan Program is a streamlined financing program offered jointly by MHIC and Massachusetts Housing Partnership Fund offering construction and permanent financing in a single package.
- LISC, a national intermediary organization, is providing capacity building grant support to community based organizations operating in the suburban ring of Boston to support new housing development.

Projected # Affordable Units Produced with one rental and one homeownership project: 10 units.

2. Incorporate Accessory Apartments in the Subsidized Housing Inventory

Current Status: Carlisle allows accessory apartments through a special permit as long as the units are in compliance with a number of other requirements. The town currently counts sixteen permitted accessory units but there are also some unpermitted accessory apartments that remain “under the radar.” At this time, none of these accessory units, legal and illegal, can be counted in the town’s SHI because they do not meet the state’s Chapter 40B affordable housing requirements.

Carlisle’s housing stock is conducive to the development of accessory apartments because so many of the houses are substantial in size. The Housing Needs Assessment has identified that there are low-income households in Carlisle who are finding it difficult to pay their taxes and housing expenses. Carlisle has proposed and has allocated CPA funding for incentives to encourage owners to enter into an agreement to maintain their accessory unit as affordable. Thus far, there have been no takers because of the DHCD-required deed restrictions and limitations on tenant selection. Having more options available in the housing market, such as small rental units, will serve unmet local needs.

Next Steps: Outreach to homeowners, particularly seniors through the COA

Timeframe: Current

The Affordable Accessory Apartment program will be implemented if and when there is property owner interest.

Resources Required: Staff time from the housing coordinator.

Projected # Affordable Units Produced: 1 to 3 units

3. Support Scattered-Site Housing

Current Status: Many communities are looking for opportunities to create affordable housing through efforts that will spread the impacts of new housing production throughout the community so as not to overburden any particular neighborhood and to limit the potential impacts of larger concentrated developments on current residents and the quality and quantity of their water supply. There are smaller lots, both Town-owned and privately-owned, that are geographically spread throughout Carlisle that might accommodate more limited numbers of new housing units in support of Planned Production goals and local needs.

Next Steps: The town can work with for profit and non-profit developers to develop new infill housing on available vacant sites scattered throughout town. The Town can play a helpful role in supporting developers in applying for subsidies to ensure that at least some of the units are affordable and can be included in the town's SHI and can negotiate "friendly" Chapter 40B projects through DHCD's LIP, MassHousing's Housing Starts Program, or the Federal Home Loan Bank Board's New England Fund. Additional resources to support such development can be accessed through the state and federal governments (Examples are listed in the above strategy).

Habitat for Humanity has expressed interest in developing new affordable homes in Carlisle and continues to look for donated public and private land on which to build. Organizations that support special needs housing are active throughout the Boston area and may have an interest in developing group homes in Carlisle. There are also excellent models of small comprehensive permit projects in other communities that incorporate several income tiers to meet the housing needs of those within a wide range of incomes.

Timeframe: Five-Year Action Plan

Resources Required: It will be helpful for the CAHT to support such efforts and, when possible, make small Town-owned tax parcels available for affordable housing development through RFP's.

Projected # Affordable Units Produced: 3 units

4. Convert Existing Housing Units to Affordability

Current Status: Because Carlisle has a limited supply of affordable housing that is eligible for inclusion in the state-defined SHI, currently 46 units, the Town should explore a range of options for creating new affordable units and should not overlook the potential of working with for profit, non-profit and local residents on strategies to not only preserve the affordability of the existing housing stock but to, when possible, convert existing market units to state-defined, "affordable" units. This strategy is particularly challenging in Carlisle because of the very limited supply of multi-family rental properties and condominiums that are typically the most feasible targets for "buy-down" initiatives aimed at purchasing, improving, subsidizing and reselling or leasing units in accordance with Chapter 40B requirements. Most towns that are embarking on purchase-rehab programs, including communities with high market values, are focusing on multi-family properties with at least two units. Even purchasing homes at the lower end of the price range, in the low \$400K range, will require a subsidy of almost \$300,000 to improve and make the unit available to a low- or moderate-income household—too much to pay in subsidy for the production of a single unit. Additionally, because of the high total development costs, it is unlikely that the project would qualify for state subsidy programs.

Next Steps: The CAHT should conduct outreach to local residents to solicit interest in redeveloping their properties to create new affordable units that can help the town meet its production goals. It may be that some owners are willing to donate all or part of their properties for new development by Habitat for Humanity or another organization. Others might be willing to sell their properties at some discount in exchange for federal tax advantages or property tax relief. Still other owners might have properties that can be redeveloped into at least four units, assuming the need for regulatory relief, such that one or two of the units could be developed as affordable as either rentals or condominiums. Another option is to try to convert existing units in the Malcolm Meadows development into the town's SHI.

- *Elderly Occupied Units*
Another possible option is for the town to work with elderly homeowners who are living on limited incomes to enable them to live in their homes for as long as they would like by offering sufficient financial incentives in exchange for a long-term affordability restriction (to the greatest extent possible with restrictions in perpetuity and resales indexed to HUD AMI). This restriction has the effect of ensuring that when the house is sold it will be affordable and sold to a buyer who has an income at or below 80% of AMI and includes the appropriate income and resale conditions to "count" as part of a community's state-defined SHI under Chapter 40B. The financial incentives include funds for both building improvements, which would insure the physical viability of the property over time, plus an annuity, which would provide the owner with a steady long-term income stream. This annuity might come from CPA funds. Another option is to offer the additional incentive of an exemption from property taxes.
- *Conversion of Existing Units to Affordability*
The CAHT should explore how some of the units at Malcolm Meadows might possibly be converted to affordability. At this time, the units are selling for under \$400,000. These units do not currently qualify for inclusion in the Town's state-defined SHI. The Town might, through the CAHT, purchase units as they come on the market, subsidize them with CPA funds or other funding sources, place deed restrictions on the units and have them counted and maintained as affordable well into the future.

Under the ownership option, the CAHT could coordinate development as follows:

- Acquire the property through the Affordable Housing Trust Fund that has been capitalized by a number of resources;
- Make the needed improvements using the Affordable Housing Trust Fund as well as bidding out work to local contractors;
- Undertake project marketing to locate qualified purchasers and conduct a lottery working with a participating lender to pre-approve applicants for mortgage financing;
- Select purchaser(s) through a lottery (if there is only a single unit involved it is difficult to justify using community preference, whereas doing several units would enable the Town to insure that up to 70% of the units go to applicants with a connection to Carlisle);
- Prepare and complete an application to DHCD for the LIP to get the unit(s) counted as part of the town's SHI and to insure long-term affordability; and
- Close on project, executing the deed restrictions (to the greatest extent possible with restrictions in perpetuity and resales indexed to HUD AMI) and turning the deed over to qualifying homebuyer(s).

Timeframe: Five-Year Action Plan

Resources Required: Staff time from the housing coordinator to work with the CAHT to coordinate projects including support for securing subsidy funds. See strategy VII.C.1. above for list of possible funding sources.

Projected # Affordable Units Produced: 1-3 affordable units

D. Housing Preservation

Housing production is critical, but the Town also needs to ensure that it does not lose current as well as future units counted as part of its SHI and provides resources to support the deferred home maintenance needs of seniors.

1. Monitor Affordability of Subsidized Housing Inventory

Current Status: Based on how housing was financed, how long the affordability requirements were established, and other stipulations in affordability agreements, the affordable status of housing units may be in jeopardy in many communities in the future. The oldest units on Carlisle's SHI—the 18 rental units for seniors at Carlisle Village Court—have use restrictions in place to protect affordability through the Department of Agriculture's Rural Housing Services Section 515 Program as well as Section 8 Project-Based assistance for eight units. The use restrictions for all 18 units will need to continue to be monitored for renewal. In addition, continue to monitor the two homeownership units at Rocky Point and 26 NOAH Benfield Farms senior rental units.

Next Steps: It is important to ensure that all affordable housing units that are produced remain a part of the Town's SHI, in perpetuity if possible. The housing coordinator, working with the Town Administrator and the CAHT should closely monitor developments with affordable units, and the Town should intervene if necessary to maintain the units as affordable through the courts or through purchase and refinancing if necessary. New affordable units that come into the Inventory should be designated as affordable for as long a period of time as possible and, in the case of homeownership, with resale restrictions indexed to changes in HUD's AMI as opposed to market value.

Timeframe: Ongoing

Resources Required: Staff time from the housing coordinator.

Projected # Affordable Units Produced: While this strategy is unlikely to create new affordable units, it is essential for maintaining existing affordable units.

2. Help Qualifying Homeowners Access Housing Assistance

Current Status: There are state resources available that provide financial and technical support for qualifying owners of homes that need repair, upgrading and de-leading. Many seniors living on fixed incomes are finding it increasingly difficult to afford the costs associated with rising taxes and home improvements and as a result have deferred property maintenance needs. Additionally, some seniors and those with special needs require special handicapped adaptations and repairs to help them remain in their homes. Carlisle residents might also benefit from technical and financial support in the case of septic failures and Title 5 compliance issues. The Town should explore options for accessing funding to support home repair needs through a regional non-profit, special funding application to DHCD, through MassHousing programs, or through a collaborative effort with nearby communities.

Next Steps: Through the ongoing community educational campaign recommended in Section VII.B.1., important information on housing improvement resources will be disseminated, both to real estate professionals, local organizations, and community residents. The COA is also an important resource for providing seniors with information on available resources.

Timeframe: Ongoing

Resources Required: The Town, through its COA, CHA, and the CAHT, should provide the necessary education and referrals to programs sponsored by Community Teamwork, Inc., Southern Middlesex Opportunity Council, Inc. (SMOC), and MassHousing for example, which provide low-cost financing for repair needs including de-leading, septic systems and other home improvements. The housing coordinator would also be available to answer inquiries, make appropriate referrals and provide community outreach on available resources.

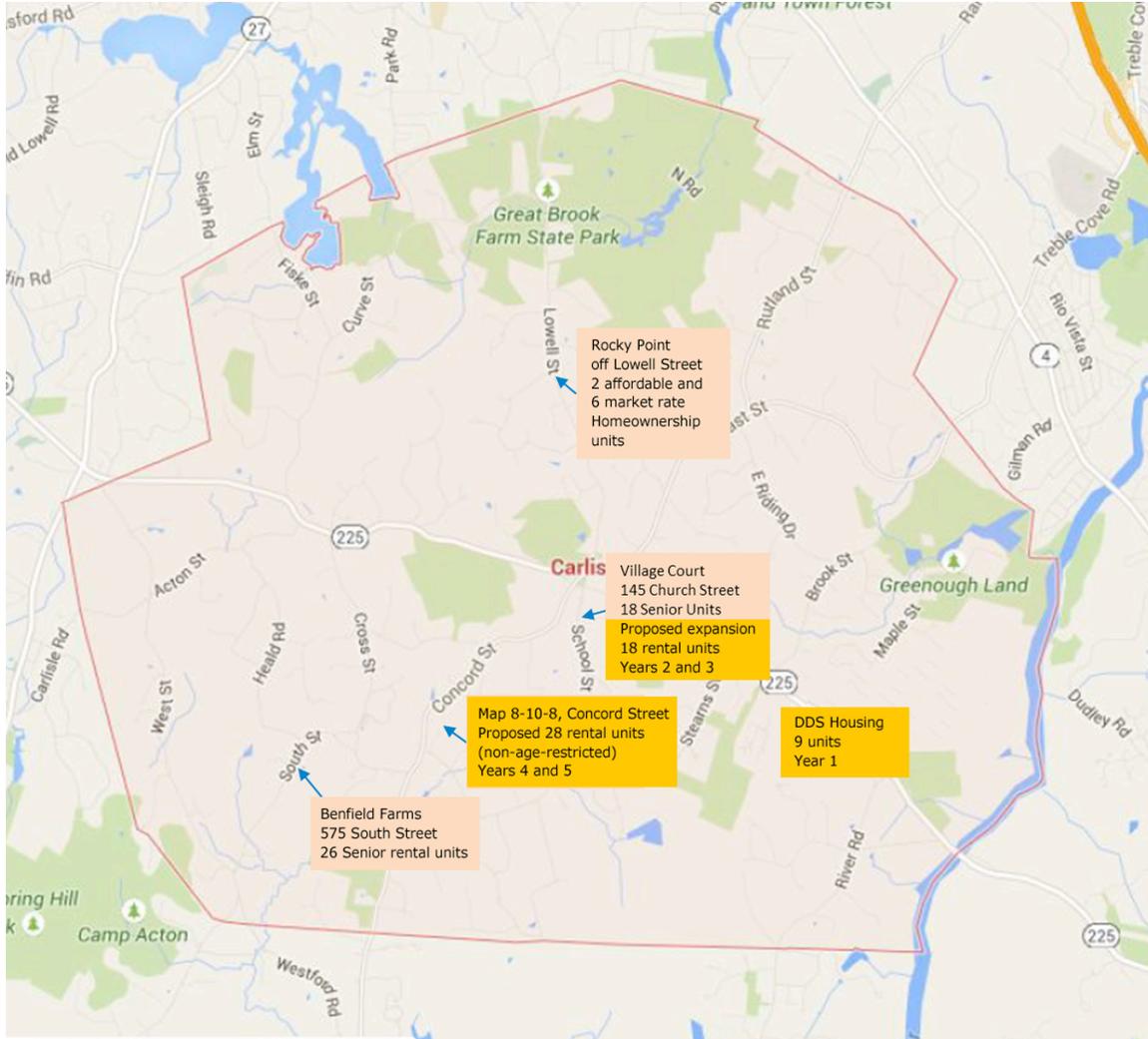
Projected # Affordable Units Produced: Unlikely to produce new affordable units but instrumental in helping seniors and others with special needs remain independent in their homes.

VII. DESCRIPTION OF USE RESTRICTIONS

As has been indicated in various sections of this Housing Production Plan, the Town of Carlisle is committed to maintaining its Subsidized Housing Inventory for as long a period as possible. Deed riders or affordable rental restrictions should assure continued affordability in perpetuity to the greatest extent possible. The resale prices included in homeownership projects should be indexed to the U.S. Department of Housing and Urban Development's (HUD) area median income (AMI) as opposed to market value to better assure this affordability over the long-term. The annual recertification in the case of rental agreements should be the responsibility of the project sponsor who must report annually to a housing entity approved by the Town, perhaps the Carlisle Housing Authority. The responsibility for monitoring resales of affordable homeownership units could be assumed by Citizens Housing and Planning Association (CHAPA), which is performing this function for affordable developments throughout the state.

APPENDIX 1

Existing and Proposed Locations of Affordable Housing in Carlisle



APPENDIX 2

Definition of Affordable Housing

The Chapter 40B definition of affordable housing is as follows:

<p style="text-align: center;">CHAPTER 40B: WHAT IS AFFORDABLE HOUSING?</p> <ol style="list-style-type: none">1. Must be part of a “subsidized” development built by a public agency, non-profit, or limited dividend corporation2. At least 25% of the units in the development must be income restricted to households with incomes at or below 80% of area median income and have rent or sale prices restricted to affordable levels. Restrictions must run at least 15 years.3. Development must be subject to a regulatory agreement and monitored by a public agency or non-profit organization.4. Project sponsors must meet affirmative fair marketing requirements.

Source: CHAPA, February 2001

There are a number of definitions of affordable housing, as federal and state programs offer various criteria. For example, the federal government identifies units as affordable if gross rent (including costs of utilities borne by the tenant) is no more than 30% of a household’s net or adjusted income (with a small deduction per dependent, for child care, extraordinary medical expenses, etc.) or if the carrying costs of purchasing a home (mortgage, property taxes and insurance) is not more than 30% of gross income. If households are paying more than these thresholds, they are described as experiencing housing affordability problems; and if they are paying 50% or more for housing, they have severe housing affordability problems.

Affordable housing is also defined according to percentages of median income for the area, and most housing subsidy programs are targeted to particular income ranges depending upon programmatic goals. Extremely low-income housing is directed to those earning at or below 30% of area median income (AMI) as defined by the U.S. Department of Housing and Urban Development (HUD) for 2014 (\$28,250 for a family of four for the Boston area) and very low-income is defined as households earning less than 50% of AMI (\$47,050 for a family of four). Low-income generally refers to the range between 51% and 80% of AMI (\$67,750 for a family of four at the 80% level), and moderate-income from 81% to 100%, and sometimes 110% and 120% of median income. The 2014 HUD area median family income for the Boston SMSA is \$94,100. The 110% and 120% translate into family incomes of \$103,510 and \$112,920. Middle-income, as defined under Executive Order 418, is up to 150% of AMI or \$141,150.

These income levels are summarized in the table below:

**Table 18 – 2014 Income Eligibility Guidelines
for Affordable Housing in the Boston Area**

# Persons in Household	30% of Median Income	50% of Median Income	80% of Median Income
1	\$19,800	\$32,950	\$47,450
2	\$22,600	\$37,650	\$54,200
3	\$25,450	\$42,350	\$61,000
4	\$28,250	\$47,050	\$67,750
5	\$30,550	\$50,850	\$73,200
6	\$32,800	\$54,600	\$78,600
7	\$36,030	\$58,350	\$84,050
8+	\$40,090	\$62,150	\$89,450

2014 Median Family Income for the Boston PMSA = \$94,100

In counting a community’s progress toward the 10% threshold, the state counts a housing unit as affordable if it is subsidized by state or federal programs that support low- and moderate-income households at or below 80% of AMI under Chapter 774 of the Acts of 1969, which established the Massachusetts Comprehensive Permit Law (Massachusetts General Laws Chapter 40B). Additionally, most state-supported housing assistance programs are targeted to households earning at or below 80% of AMI, as well as some at lower income thresholds.

However, first-time homebuyer programs typically apply income limits of up to 80% of AMI. The Community Preservation Act allows resources to be directed to those within a somewhat higher income threshold, 100% of AMI.

APPENDIX 3

Summary of the Housing Action Plan

Table 19

Actions	# Affordable Units
A. Planning and Regulatory Reform	
1. Adopt inclusionary zoning	*
2. Amend Residence District M	18
3. Promote Zoning Bylaw allowing by-right conversion to two-family dwellings	*
4. Waive permit fees	*
5. Streamline the permit approval process	*
	*
B. Build Local Capacity	
1. Continue resident educational and outreach campaign	*
2. Continue to hold Housing Summits	*
3. Continue to capitalize the Affordable Housing Trust Fund	*
4. Provide support to the Carlisle Housing Authority	*
5. Provide staff support with Housing Coordinator	*
6. Provide support to Zoning Board of Appeals	*
7. Access new housing resources, including professional education opportunities	*
C. Housing Production	
1. Make Town-owned land available for affordable housing	9
2. Incorporate accessory apartments in the Subsidized Housing Inventory	0
3. Support scattered-site housing	7
4. Convert existing housing to affordability	*
D. Housing Preservation	
1. Monitor affordability of Subsidized Housing Inventory	*
2. Help qualifying homeowners access housing assistance	*

** Indicates actions that are unlikely to directly produce new affordable units by themselves, but are key to creating the resources that will contribute to actual unit creation.*

APPENDIX 4

Local and Regional Organizations

The Town of Carlisle has a number of local and regional agencies and organizations available to help support the production of affordable housing or provide housing-related services.

1. Carlisle Community Preservation Committee

The Carlisle Community Preservation Committee (CPC) has been charged with the oversight of funds to be raised through Carlisle's passage of the Community Preservation Act (CPA). In September 2000, the CPA was enacted to provide Massachusetts cities and towns with another tool to conserve open space, preserve historic properties, to create affordable housing and recreational facilities. This enabling statute established the authority for municipalities in the Commonwealth to create a Community Preservation Fund derived from a surcharge of up to 3% of the property tax with a corresponding state match of up to 100%. Once adopted, the Act requires at least 10% of the monies raised to be distributed to each of the three categories (open space, historic preservation, and affordable housing), allowing flexibility to distribute the majority of the money to any of the three uses as determined by the community. The Act further requires that a CPC of five to nine members be established, representing various boards or committees in the community, to recommend to the legislative body, in this case Town Meeting, how to spend the Community Preservation Fund.

Carlisle became one of the first communities to adopt the CPA at its Annual Town Meeting in 2001. The Town approved a 2% surcharge on most property taxes paid by residents. Carlisle chose to exempt the first \$100,000 of property value; an exemption is also available for residential property owned and occupied by certain low-income residents and seniors.

Carlisle's CPC is comprised of seven members including one representative each from the Board of Selectmen, Planning Board, Historic Commission, Conservation Commission, Recreation Commission and Housing Authority (CHA), plus one "Member at Large" appointed by the Selectmen.

Between Fiscal Year 2002 and Fiscal Year 2014, the Town has collected \$4,055,047 in CPA surcharges from taxpayers. During this same period the state has contributed \$2,401,576 in State Matching CPA funds.

Since its adoption of the CPA surcharge, the Town has expended \$2 million in the purchase of the Benfield Parcel A (2004), it also has spent an additional \$50,000 in CPA funds in the preparation of the Benfield Property Master Plan, completed in May 2005, for the creation of affordable housing, recreation, and open space on the property. In addition, \$425,000 of CPA community housing funds was appropriated to the Carlisle Affordable Housing Trust (CAHT) by Town Meeting (2008) has been provided as a grant (no interest loan) to the Neighborhood of Affordable Housing (NOAH) Benfield Farms senior rental housing development.

CPA Community Housing funds have been appropriated by Town Meeting to fund the capitalization of the CAHT (2006 TM, \$50,000; and 2015 TM, \$50,000); to fund property owner grants for the Affordable Accessory Apartment Program (2006 TM, \$90,000); to be used for professional expenses by the CHA to develop affordable housing on the Benfield property (2006 TM, \$50,000). Some of the appropriated CAHT funds have been used to fund an engineering study for possible Village Court expansion. CAHT funds have also been used to fund Benfield

Farms application and conservation fees, which were reduced by the Town for the CHA's selected developer. The Selectmen and CHA requested—and 2010 and 2011 Town Meetings subsequently approved—the appropriation of a total of \$150,000 of CPA Community Housing funds for the Housing Coordinator position for Fiscal Years 2011, 2012 and 2013³⁸. In 2013 and 2014 the CPC recommended and Town Meeting approved \$42,500 and \$125,000, respectively, to support predevelopment and development expenses on the group home project.

As of July 1, 2015, there was a total available (non-restricted) balance of \$201,874.31 in the Community Housing fund.

Looking forward, assuming a moderate increase (2.3%) in the funds raised through the CPA surcharge each year between Fiscal Year 2015 and Fiscal Year 2020, the Town will assess a total of \$2,074,853 in CPA taxes. Assuming the Town will receive 30% in state matching funds, the State Matching CPA funds will total \$622,456. Under this scenario the total CPA funds will total \$2,899,183. This Housing Production Plan outlines additional strategies for investing CPA funds as well as other resources that will be required to meet needs and production goals.

2. Carlisle Housing Authority

In response to rising real estate prices, the Board of Selectmen signed an agreement in 1986 with the state's Executive Office of Communities and Development (precursor to the current Department of Housing and Community Development) to establish a housing authority, under Massachusetts General Laws Chapter 121, Section 3, to address the issue of low- and moderate-income housing in Carlisle. In the fall of 1987 the Carlisle Housing Authority was approved by Town Meeting and the first members of the CHA were elected in 1988. The CHA has four elected board members and one board member appointed by the Governor's Office.

The CHA has been instrumental in the development of the Benfield Parcel A Lot 1 site in town with the 26-unit Benfield Farms ground lease. In 2014, the Housing Authority entered into a 99-year ground lease with the Carlisle Affordable Housing Trust for the development of a group home duplex for intellectually disabled residents on the Trust-owned property. In 2014, the CHA released a Request for Proposals (RFP) for a ground-lease developer and selected a developer in March 2015.

The CHA has played an active role in the development of the 2005 and 2010 Housing Production Plans, the 2007 and 2012 Affordable Housing Summits, and has offered numerous educational programs.

In 1994, the CHA was involved in undertaking a feasibility analysis through a \$4,000 state grant towards the creation of six rental units on 6 acres located on Russell Street, a parcel willed to the Town by Kay Kulmala. A citizen petition put a Warrant article before Town Meeting directing the Selectmen to sell the property and use the proceeds for conservation purposes elsewhere, was passed before the CHA was able to complete the feasibility study. Ironically, the feasibility study, completed just after the Town Meeting vote, showed that proposed project development costs could be covered by rental income from the proposed affordable units.

The CHA continued to seek suitable sites for affordable housing and in late 1994 entered into discussions with a private developer about a 32-acre parcel off of Maple Street. The developer

³⁸The Administrative Coordinator/Housing Coordinator position has been funded by the General Budget since 2013.

had doubts about the financial feasibility of the CHA's proposal to build affordable housing and eventually the parcel was developed into the 15-unit, Pine Meadows subdivision with house prices in excess of \$1 million.

Also during this period, the CHA proposed a land swap of the 37-acre Malcolm land off Stearns Street and the Congregational Church building and its 5.5-acre lot (to be used for Town offices) for a sum of money and a portion of the Town-owned Banta-Davis land on Bedford Road. Using the proceeds from the Kulmala sale, the Town decided to acquire the Malcolm land for conservation purposes on 13.4 of the acres. The remaining part of the site was eventually acquired and developed by the private Carlisle Senior Housing Options group for elderly housing. Although none of the units are eligible on the town's Subsidized Housing Inventory, the units are priced well below the median sales price for single-family homes.

In 1999, the CHA proposed to build seven affordable apartment units on the Conant Land, near Town Hall. Town Meeting approved \$30,000 to pay for the initial site and design work. A year later, Town Meeting voted against conveying the property to Carlisle Affordable Housing, Inc., a non-profit organization established to coordinate the development. Project opponents once again claimed environmental issues as the reason for their opposition to the development.

The CHA also considered re-use of the former St. Irene Church site for housing with an affordable component on Bedford Road, which the Selectmen suggested the Town purchase for "general municipal purposes." Town Meeting defeated the purchase just short of the required two-thirds vote, and the property was subsequently sold to a private developer who built a single-family home.

In 2004, Town Meeting voted to purchase the \$2 million Benfield property located on South Street with Community Preservation Act (CPA) funds. One of the proposed uses for this land was to develop affordable housing. Fifty thousand dollars of CPA funding was allocated to develop a Master Plan for the property to include affordable housing, conservation, and recreation uses. Shortly after the purchase, a blue-spotted salamander was identified on the site. The 2006 Special Town Meeting (October) voted to move the originally proposed housing site from the initially proposed lot in the center of the property to the lot along South Street.

In 2006, CHA was instrumental in the passage of the Affordable Accessory Apartment (AAA) bylaw. The Administrative Coordinator/Housing Coordinator position was created to support the CHA (which up to this time had no town staff support). The CAHT was also created and the Trustees were appointed by the end of the year.

In October 2007, the deed to Benfield Parcel A, Lot 1 was executed to the CHA by the Selectmen. In the same year, working with the Council on Aging, the CHA began to examine affordable housing demand and changing Carlisle demographics. With the deed executed to the CHA and an Affordable Housing Restriction approved by Department of Housing and Community Development (DHCD), the CHA began developing an RFP. This work involved outreach to other town boards and groups and the development of "evaluative criteria." These ranking criteria ranged from architecture to the inclusion of an elevator and providing opportunities for residents to garden. Town residents were encouraged to give input, particularly abutters, who were contacted directly. In 2007, The Housing Coordinator received a Peer-to-Peer grant to work with David Hedison, Chelmsford Housing Authority Executive Director.

At 2008 Town Meeting, the proposed senior Benfield ground-lease received \$425,000 in additional CPA funds to be applied towards necessary septic system, public water supply and

road infrastructure. The CHA issued the RFP requesting proposals for a senior affordable ground-lease. Three well-qualified firms submitted high-quality proposals, the CHA ranked the Neighborhood of Affordable Housing (NOAH) first, and its Benfield Farms proposal was selected.

In June 2008, the Planning Board, with support of the Selectmen, hired a Planning Consultant (Jonathan Witten) to revise the Town's Zoning Board of Appeals (ZBA) Comprehensive Permit Guidelines. One of the requirements of these proposed guidelines (approved by the ZBA in June 2009) was that developers who wanted Town support were expected to work with a Town Advisory Group (TAG), reviewing and identifying issues prior to the submission of a Comprehensive Permit Application to the ZBA.

NOAH met several times with the TAG prior to October 2009, when NOAH submitted its Application to the ZBA. In July 2010, after agreeing to extend the hearings, NOAH received its Comprehensive Permit from the ZBA. In June 2010, NOAH received its the Order of Conditions from the Conservation Commission.

The CHA has continued its work with DHCD on the proposed AAA Program. It has developed a DHCD-approved AAA brochure, fair marketing plans and documents; conducted outreach to area lenders for feedback; and worked on the development of a draft rental management agreement with the Chelmsford Housing Authority and an Affordable Housing (rental) Deed Restriction with the Planning Board.

The CHA continues to support those individuals facing housing and economic crisis and other needs, whether with homeownership, rental, disabled issues or other concerns. It has supported numerous Carlisle households (many of them seniors) facing foreclosure and needing mortgage modification and other assistance. The CHA continues to identify regional and national resources in order to provide assistance (with a public-private assistance team) to Carlisle households facing some of the challenges related to the cost of housing.

The CHA has and continues to be open to working with private developers interested in identifying affordable housing opportunities in Carlisle who are interested in Town-supported partnerships. The CHA expects to play an integral part in future efforts in to implement this Housing Production Plan.

3. Carlisle Council on Aging

The Carlisle Council on Aging (COA) is a Town department that receives partial funding from the Massachusetts Department of Elder Affairs and which supports Carlisle seniors' quality of life through a wide variety of services. These services include the operation of the COA Department which offers social programs for seniors, coordinates monthly lunches, provides information and referral services ranging from fuel and food assistance to social work services and independent living assistance. The COA also offers social and community activities and volunteer opportunities. The COA operates a van which provides transportation to activities or medical trips as well as on a scheduled basis for grocery and other shopping for seniors and disabled residents of any age. The COA offers wellness and fitness classes as well as several yearly cultural speaker series. The Council relies heavily on local volunteers, Community Chest and Cultural Council grants, and private local donations to support its services. It receives funding from the Lowell Regional Transit Authority to support and expand its van services for seniors and adult disabled residents.

The COA works with the Town on a program that abates taxes for low-income seniors in exchange for work to the Town, for example, working at the school or library. In addition to this work program, the Town has a tax exemption program for income-eligible seniors which reduces property tax bills by \$1,000. The Town also offers a tax referral program, whereby eligible seniors who do not have mortgages or equity loans may apply to defer paying real estate taxes, which will continue to accrue at 8% interest. Upon transfer of the property or death of the applicant, these accrued taxes and interest are held as a lien by the Town of Carlisle against the property.

4. The Town of Carlisle Affordable Housing Trust Fund

The Town of Carlisle Affordable Housing Trust Fund (CAHT) was established by a Declaration of Trust made on October 24, 2006 by the Town of Carlisle, acting by and through its Board of Selectmen, approved by vote of the 2006 Annual Town Meeting. The purpose of the Trust is to provide for the preservation and creation of affordable housing in the Town of Carlisle. In furtherance of this purpose, the Declaration authorizes the Trustees to acquire by gift, purchase or otherwise, in accordance with the procedures set forth in the Declaration, real estate and personal property and creation of affordable housing in the Town of Carlisle. There are seven CAHT Trustees, five members of the Selectmen, and two other appointees.

Since its inception, the CAHT has supported: the Carlisle Housing Authority's (CHA) proposed Benfield property senior rental ground-lease development, the 2007 and 2012 Housing Summits, and development of the Affordable Accessory Apartment (AAA) program (the CAHT received the Town appropriation of \$90,000 for AAA grants to homeowners); and has funded the 2009 Village Court engineering study which was conducted by the Carlisle Elderly Housing Association with the view of possible expansion. Additionally, in 2012, the CAHT proposed that it purchase a 5-acre parcel for the purpose of developing a duplex group home for intellectually disabled residents. Following approval for the purchase at the 2012 November Special Town Meeting vote and Election, the CAHT conducted a Town board and community Master Planning Effort for the property. Also during this period, the CAHT took a leadership role in the Banta-Davis Task Force, which produced preliminary conceptual plans for a non-age-restricted rental development on the site. As part of this preliminary development work, the CAHT procured the RKG Associates, Inc. Rental Market Housing Study and Preliminary Feasibility Analysis, the Vanasse Hagen and Bruslin, Inc. Banta-Davis Traffic Study and the City Point Water Balance Analysis and Wastewater Tie-In Analysis for the Banta-Davis Land and the 5-acre parcel proposed for purchase.

The CAHT's ability to acquire by donation and/or to purchase property and receive other assets should be further explored for implementation. Carlisle has a long tradition of residents making land donations for conservation purposes. It would do well to follow its neighbors in the towns of Lincoln and Weston by encouraging mixed-use donations of land for affordable housing and open space, as has been the case with the Lincoln Codman Estate and the Weston Dickson Farm.

5. Carlisle Neighbor Fund

In 2008, during Thanksgiving week, a group of "neighbors" gathered together to set up the Carlisle Neighbor Fund. The desire of these neighbors was simple and straightforward, stemming from a concern for those in town who have been most impacted by the economic downturn.

The goal was to set up an independent account in each of Carlisle's three churches to provide financial assistance—in the areas of food, energy, or other short-term, critical needs—to Carlisle residents. Funds would be offered to Carlisle residents regardless of

affiliation with a faith community and would be administered by the clergy of the churches independently with collaboration with each other when appropriate.

Residents are encouraged to contact the clergy at the St. Irene Church, the First Religious Society, and at the Congregational Church. The Carlisle Neighbor Fund continues to work with both the Council on Aging and the Carlisle Housing Authority in the support of Carlisle households in housing crisis.

6. Carlisle Conservation Foundation

The Carlisle Conservation Foundation (CCF), founded in 1960, is a private, non-profit, volunteer organization dedicated to maintaining the rural character of Carlisle and preserving its natural beauty and wildlife habitat through the protection and stewardship of open space. Working with private landowners, public entities, as well as local and regional land conservation organizations, CCF serves as a resource and catalyst for land conservation, responsible land use, and conservation education. CCF was a major force in promoting the acquisition of the Benfield Parcel A property by the Town through Community Preservation Act funding for open space preservation as well as the development of affordable housing and an athletic field.

7. Metropolitan Area Planning Council

The Metropolitan Area Planning Council (MAPC) is a regional planning agency serving Metropolitan Boston. MAPC provides planning support to the Boston Region Metropolitan Planning Organization (MPO). The MPO is responsible for conducting the region's transportation planning process, as required by the federal government for communities receiving federal highway funding.

In 2008, MAPC adopted a 30-year plan for our region called MetroFuture, which guides its work. The mission of MAPC is to promote smart growth and regional collaboration, which includes supporting economic development, sustainable land use, transportation improvements, a diverse housing stock, public safety, clean energy, an informed public, and equity and opportunity among people of all backgrounds.

MAPC's 101 member communities are represented by eight regional subgroups that are staffed by local appointed officials and lead by one MAPC staff coordinator. The Town participates in the MAPC subregional Minuteman Advisory Group on Interlocal Coordination (MAGIC), which meets on a monthly basis at each of one of its 13 member towns. MAGIC has offered speakers and resources that address affordable housing topics.

MAPC offers affordable housing resources directed towards the MetroFuture goal of expanded access to housing. Its Data Services team offers an extensive interactive database which includes data on Massachusetts residents' income levels, demographics, growth projections, and real estate transactions, as well as statistical analysis and GIS mapping.

8. Minuteman Senior Services

Located in Burlington, Massachusetts, Minuteman Senior Services was incorporated as a non-profit organization in 1975 and currently offers seniors and their caregivers a wide range of programs and services in sixteen communities including Carlisle, Acton,

Arlington, Bedford, Boxborough, Burlington, Concord, Harvard, Lexington, Lincoln, Littleton, Maynard, Stow, Wilmington, Winchester, and Woburn.

As a designated Federal Area Agency on Aging and Massachusetts Aging Service Access Point, Minuteman manages over \$16 million in public and private funds for eldercare programs. It is governed by 24 citizens who act as the board of directors, many of whom are retirees, caregivers or professionals in related fields, and comprises over 100 employees and more than 500 volunteers.

Examples of services provided for elders or disabled adults living at home include: an Aging Information Center, Care Management expertise, Caregiver Support, Elder Protective Services, Home Care Services, a Nursing Home Ombudsman, Options Counseling, Senior Nutrition (Meals on Wheels) program and legal, financial and mental health referrals assistance.

9. Habitat for Humanity of Greater Lowell

Habitat for Humanity is a nonprofit ecumenical Christian ministry dedicated to building basic homes in partnership with families in need. Since its founding in 1991, Habitat for Humanity of Greater Lowell has built or renovated a total of 33 homes in Bedford, Billerica, Burlington, Carlisle, Chelmsford, Concord, Lowell, Dracut, Dunstable, Reading, Tewksbury, Tyngsboro, Wakefield, Westford, and Wilmington. Its financial support comes through an extensive fundraising operation that recruits volunteers and solicits donations, including property, from cities and towns, corporate civic organizations and religious organizations.

10. South Middlesex Opportunity Council, Inc. (SMOC)

SMOC is a private, non-profit organization that serves as the regional housing agency for Carlisle as well as the MetroWest area's community action agency, providing a wide range of programs and services. In addition to housing and homelessness services, programs include: family and nutrition services; mental health and substance abuse services, energy and financial assistance, and economic development services.

As the regional housing agency, SMOC provides housing and community services to low- and moderate-income individuals and families including rental assistance programs, low-interest/no-interest loans program to support home modifications to improve access for the disabled and frail elders, and a de-leading and weatherization improvement program. A financial assistance program subsidizes the costs of fuel, water and sewer costs to qualifying households.

In 1986, SMOC created a subsidiary non-profit development organization, the South Middlesex Non-Profit Housing Corporation, to preserve, improve and develop new housing choices for low- and moderate-income residents, and integrate supportive services when appropriate. The Housing Corporation not only develops but owns and manages the agency's real estate holdings, both residential and commercial properties including more than 1,100 units ranging from emergency shelters, special needs housing, sober housing, transitional housing for individuals and families, HIV positive housing, affordable single and family rentals, and first-time homeownership opportunities.

11. Coalition for a Better Acre

Founded in 1982, Coalition for a Better Acre (CBA), a Community Development Corporation (CDC), is a not-for-profit organization providing economic development and real estate development support to the community. It primarily serves the city of Lowell

and lower-income residents and struggling neighborhoods. Due to the 2008 recession a number of middle class Carlisle families have been served by the CBA, supported by the U.S. Economic Recovery Act, which funded the U.S. Department of Housing and Urban Development (HUD) “Neighbor Works America” home preservation program and subsequent similar programs.

A member of the Home Preservation Coalition (HPC) of the Merrimack Valley, through the Neighbor Works America Program, CBA provides free counseling and other services to homeowners facing foreclosure.

12. Community Teamwork, Inc.

Community Teamwork, Inc. is a regional non-profit organization based in Lowell that provides a wide range of programs and services to support the needs of low- and moderate-income families and individuals living in northern Middlesex County and Essex County. In regard to housing, Community Teamwork serves as a regional housing agency providing housing and community services including rental assistance programs, elderly housing services, first-time homebuyer programs to support closing and down payment costs, housing advocacy, fuel assistance and support for the homeless. Recognizing that gainful employment is key to a family’s ability to maintain housing stability, Community Teamwork established the Secure Jobs Initiative in 2013 with funding through the Housing Stabilization and Preservation Trust Fund to provide job training, job search services, and improved access to childcare resources and transportation.

13. Greater Boston Legal Services - Cambridge/Somerville Office, Elderly, Health and Disability Unit

This is the non-profit legal services organization assigned by the state to provide (and which has provided) legal services to Carlisle seniors. The Elderly, Health and Disability Unit provides legal services in the areas of housing, including eviction defense, nursing home issues, benefits issues (Social Security, SSI, Veterans’ benefits, Emergency Aid to Elders, Disabled and Children (EAEDC) issues), access to health care, loss of food stamps, defense in guardianship proceedings, and consumer issues.

14. MetroWest Legal Services (MWLS)

Established in 1976 as Greater Middlesex Legal Services, MetroWest Legal Services (MWLS) provides legal advocacy for local low-income, disabled and elderly persons in 36 communities, including Carlisle. MWLS advocates represent tenants who have been foreclosed or who face foreclosure and applicants who have been denied admission into subsidized housing programs or who have had their housing benefits terminated, advocate in schools for children with special needs, provide assistance to immigrants and victims of domestic abuse, help elderly and disabled people in obtaining disability, welfare and medical benefits and assist people facing bankruptcy or making the transition from welfare to work.

15. Mill Cities Investments Mortgage Foreclosure Loan Program (Mill Cities, Inc.)

This interest-free mortgage loan program funded by a Carlisle family serves unemployed and underemployed homeowners in the communities of Carlisle, Acton, Billerica, Chelmsford, Dracut, Lowell, Tyngsborough, and Westford and the rest of the Merrimack Valley area. Applicants are required to attend Coalition for a Better Acre’s Home Preservation Center Foreclosure prevention workshops and one-on-one counseling sessions. The maximum loan amount is \$20,000 dispersed in a lump sum or monthly payments over a 24-month period. No income caps apply.

16. Veterans Service Office

The Veteran Services Officer's primary duty is to furnish information, advice, and assistance to veterans and their dependents as may be necessary to enable them to procure the benefits to which they are or may be entitled relative to employment, vocational, or other educational opportunities, hospitalization, medical care, pensions, and other veteran benefits. It is the mission of the Carlisle Veterans Committee to serve as a resource for Carlisle veterans through outreach and information sharing.

It is important to also recognize the efforts of past committees and organizations that have been instrumental in promoting affordable housing initiatives. These include:

- ***Housing Assessment Committee***
In 1985, in response to rising housing prices, the Carlisle Board of Selectmen established the Housing Assessment Committee to develop an affordable housing strategy. The Committee prepared a preliminary report to the state that outlined the need for affordable housing in Carlisle and which included policy and a strategy to produce affordable units. The Housing Assessment Committee was instrumental in obtaining the approvals required to establish the Carlisle Housing Authority.
- ***Carlisle Housing Partnership***
In 1988, the Carlisle Housing Partnership was formed to support the Carlisle Housing Authority by signing off on a technical assistance grant application for preliminary site feasibility analyses of potential affordable housing sites. After an 18-month study, the Housing Partnership presented a plan in 1990 for a 22 to 24-unit housing development on 15 acres of the 57-acre Town-owned Conant Land near the Town Center. The plan, financed in part by an additional state grant, involved partnering with a private developer who would build affordable units priced at between \$100,000 and \$120,000 per unit at no additional cost to the Town beyond the donation of land. Town Meeting voted 140 to 224 not to develop the affordable housing. In 1994, the Housing Partnership was the official applicant for the grant for the feasibility study for the Kulmala property.
- ***Carlisle Senior Housing Options Corporation (CSHO)***
In 1993-1994, the CSHO was formed as a community group to create housing for Carlisle's seniors on a parcel of land on Stearns Street. They helped establish a Senior Residential Open Space Community (SROSC) Bylaw, which allows a 50% increase in housing density under certain conditions on parcels over 10 acres. The goal of the bylaw is to serve seniors and does not include income restrictions that would insure some level of affordable housing. The bylaw was written with the Stearns Street parcel in mind. Soon after its adoption, 12 condominium units for seniors were developed at Malcolm Meadows. The CSHO was then disbanded.
- ***Carlisle Affordable Housing, Inc.***
Carlisle Affordable Housing, Inc. was established as a tax-exempt, non-profit organization to support the creation of affordable housing in Carlisle. Working with the Housing Authority, the organization pursued the development of rental housing on the Conant Land in 1999 and cluster housing on the Town Forest property on East Street. The organization has disbanded.

APPENDIX 5

Sample Affordable Housing Development Guidelines

These Affordable Housing Development Guidelines include a number of factors that might be considered and possibly adapted to Carlisle as part of Local Initiative Program (LIP) Guidelines in an effort to articulate project characteristics that are likely to be welcomed by the Town for further discussion and negotiation on affordable housing developments.

- ***Affordability***

The Housing Needs Assessment that is part of this Housing Production Plan indicates housing needs across the full range of incomes including families, seniors and others with special needs. Even households earning at the median income level are finding they cannot afford to purchase a house in Carlisle. While the actions in the Housing Production Plan focus housing production on households with incomes at or below 80% of area median income (AMI), the Plan also takes into consideration mixed-income developments for a number of reasons. First they minimize the stigma that can be identified with a housing development that is exclusively limited to low- and moderate-income units. Second, they allow for the creation of internal subsidies that cover at least some of the costs associated with producing the affordable units such that the market units helps subsidize the affordable ones. Third, they promote the creation of units that are targeted to those households earning above 80% of AMI but within the state's definition of middle-income, up to 150% of AMI, who are also priced out of Carlisle's housing market. Consequently, Housing Guidelines incorporate different income tiers to better serve the diverse needs of the community.

Town-owned Property

Homeownership Developments

At least 25% of the units should be affordable to those earning at or below 80% of AMI with sales prices calculated for those earning no more than 70% of AMI to offer a sufficient "marketing window" for first-time homebuyers. At least 10% of the units should be directed towards households earning between 80% and 150% of AMI to cover the needs of moderate- and middle-income households who are priced out of the current housing market.

Rental Developments

At least 25% of the units should be affordable to those earning at or below 80% of AMI with many of these units targeted to those earning less than 60% of AMI, with affordability reaching down to those with incomes of 50% or 30% of the AMI to reach very low-income households when feasible. Another 10% of the units should be directed to those earning between 80% and 150% of AMI to address housing needs of those moderate- and middle-income households who are priced out of the current housing market.

Privately Owned Property

Homeownership Developments

Promote the inclusion of at least 25% of the units reserved for those earning at or below 80% of AMI and at least another 10% to those earning above 80% of AMI but at or below 150% of AMI to address a range of housing needs.

Rental Developments

Promote mixed-income communities for rental projects and whenever feasible, with the inclusion of Community Preservation Funds or other subsidy funds, increase the level of affordable rental units above 25% of total housing units targeted to those earning at or below 80% of AMI. Projects will receive priority consideration that set aside units for low-income households earning less than 60% of AMI, or more moderate- and middle-income households earning up to 150% of AMI.

- **Unit Mix**

Based on a distribution of needs by seniors, starter households, families, and special needs populations, developments shall strive for an overall equal distribution of one-, two- and three-bedroom units with the inclusion of some four-bedroom units in family developments. Carlisle needs both new affordable homeownership and rental opportunities for its seniors and families.

Elderly Housing:

Mix of one- and two-bedroom units, of which 10% shall be barrier free and accessible for the wheelchair bound.

Family Housing:

Mix of two- and three-bedroom units with at least 10% of units including three-bedroom apartments.

Special Needs Housing:

Mix of efficiencies and one-bedroom units with allowance of shared living facilities such as congregate units and group homes.

- **Design Criteria**

Affordable units should be designed to be harmonious in appearance, construction, and quality of materials with the other units in the development and with the surrounding neighborhood. It is important that new development contribute to Carlisle's historic, New England small-town character. Affordable units should be integrated and dispersed throughout the development and subsidized and market rate units should not be distinguishable from the exterior. Appropriate recreational facilities should be provided, pedestrian access and bike path required, and vegetative buffers required for all projects.

- **Location**

The Housing Production Plan emphasizes the distribution of affordable housing throughout the residential neighborhoods of Carlisle in an attempt to avoid unnecessarily high impacts from new development in any one neighborhood. Another objective is to look for affordable housing opportunities that will minimize impacts on the built or natural environment such as the refinancing and redevelopment of existing housing, the creation of accessory apartments, or the redevelopment of those areas of town most accessible to transportation, goods and services such as the Town Center. The Plan also acknowledges that despite new schools, growth will eventually put greater burdens on limited public services, including schools.

- **Size and Density**

The density of a particular development should relate to the carrying capacity of the land proposed for development. Extensive wetlands or ledge, close proximity to abutting properties (especially when abutters are downgradient from possible locations for septic fields), high water table, and/or shallower than usual depth to bedrock are characteristics that may limit density on particular parcels. Development proposals with bedroom counts that exceed DEP guidelines for private wells require adequate land for the Zone 1 protection around a Public Water Supply well. These Guidelines presume four bedrooms per acre

(possibly 6 bedrooms per acre with an alternative technology septic system) with higher density only possible with a wastewater treatment facility. However, given specific site conditions and financial feasibility it may be appropriate to decrease density or to increase density as long as projects are in compliance with local Board of Health regulations and state Title 5 and wetlands regulations.

- **Open Space and Landscaping**

The project should incorporate open space of at least 15% of the parcel, and to the greatest extent possible based on the size of the parcel, this open space should be set aside as common land and maintained by a homeowners association, the owner of the property, or be deeded to the Town. A Conservation Restriction should be encouraged for any open space set aside to assure its long-term preservation. All projects must also include proper landscaping such as grass and non-invasive trees and shrubs, insuring the same number and quality of items for all units in the development including the affordable units. Cluster development is encouraged for projects of more than 10 units.

- **Parking**

Each dwelling unit in a development targeted to seniors and disabled adults must include one parking space and in developments targeted to families, two parking spaces must be provided.

- **Environmental Concerns**

Avoid targeting development projects to areas that are ecologically sensitive and will degrade nearby conservation land. Developers should also be prepared to support plans for addressing water and septic services and address the impact of the traffic created by the development.

- **Marketing**

Carlisle needs to identify a marketing and monitoring agent for its affordable housing LIP units, most likely the Carlisle Housing Authority (CHA).

- **Affordability Restrictions**

Deed riders or affordable rental restrictions should assure continued affordability in perpetuity to the greatest extent possible. The resale prices included in homeownership projects should be indexed to U.S. Department of Housing and Urban Development's (HUD) AMI as opposed to market value to better assure this affordability over the long-term. The monitoring of the resale restrictions and annual recertification in the case of rental agreements should be the responsibility of the project sponsor who must report annually to the Town's Housing Coordinator or other housing organization such as the CHA, such report to be approved by the Town.

- **Management**

The professional management of new rental housing is critical to the future viability of the development, and the management entity must have a proven track record and be approved by the Town through its Affordable Housing Trust or Housing Authority.

APPENDIX 6

Proposed Organizational Structure for Coordinating Housing Activities

Carlisle Board of Selectmen

Approves Housing Production Plan and appoints members of the Affordable Housing Trust and Community Preservation Committee. The support of the Selectmen is instrumental in the Governor's Office appointment of the Governor's Appointee to the Carlisle Housing Authority.

Carlisle Community Preservation Committee (CPC)

Approves Community Preservation funding requests for affordable housing to be approved by Town Meeting and pooled in the Housing Trust Fund. Includes a representative from the Carlisle Housing Authority.

Carlisle Affordable Housing Trust (CAHT)

Is currently responsible for managing the Affordable Housing Trust Fund, for defining policy issues that are in the public interest and establishing housing guidelines for housing efforts. Legislation also enables Housing Trusts to own and sell real estate. Other functions it serves are community outreach and education.

Housing Coordinator

Town-funded staff position to support to the all-volunteer Carlisle Housing Authority and the Carlisle Affordable Housing Trust in the implementation of the Housing Production Plan.

Carlisle Housing Authority (CHA)

Established in 1986 in an agreement between the Town and the state to address the issue of low- and moderate-income housing in Carlisle. Housing Authorities are agents of state government that typically own and manage rental housing for low- and moderate-income households. The Housing Authority currently serves a number of purposes including: oversight, including developer procurement of affordable housing development on Town-owned land through long-term ground leases with private developers. Selected developers are responsible for affordable housing design, construction, financing, development operation and management on these properties. The Housing Authority also sponsors programs and educational initiatives and is the monitoring agent for affordable home ownership and rental units. In the future, it could serve as property owner and manager.

Carlisle Municipal Land Committee (CMLC)

This Plan proposes that the Board of Selectmen reactivate the Carlisle Municipal Land Committee, appoint new members, and establish a mandate for a thorough review of Town-owned property, municipal needs for additional land, assessment of private properties that may come on the market for possible purchase by the Town, and the development of a long-term framework for conveying Town-owned properties for a range of public purposes including affordable housing.

APPENDIX 7

Glossary

AA	Accessory Apartment
AAA	Affordable Accessory Apartment
ACS	American Community Survey
AHA	Acton Housing Authority
AHP	Affordable Housing Plan
AMI	Area Median Income
BHA	Bedford Housing Authority
BIHA	Billerica Housing Authority
BOH	Carlisle Board of Health
CAHT	Carlisle Affordable Housing Trust
CBA	Coalition for a Better Acre
CCF	Carlisle Conservation Foundation
CDC	Community Development Corporation
CEDAC	Community Economic Development Assistance Corporation
CEHA	Carlisle Elderly Housing Association
CHA	Carlisle Housing Authority
CHAPA	Citizens' Housing and Planning Association
CHEMA	Chelmsford Housing Authority
CMLC	Carlisle Municipal Land Committee
COA	Carlisle Council on Aging
COHA	Concord Housing Authority
CPA	Community Preservation Act
CPC	Carlisle Community Preservation Committee
CPS	Carlisle Public Schools
CSHO	Carlisle Senior Housing Options Corporation
DEP	Massachusetts Department of Environmental Protection
DDS	Massachusetts Department of Developmental Services
DHCD	Massachusetts Department of Housing and Community Development
FEMA	Federal Emergency Management Agency
HPC	Home Preservation Coalition
HPP	Housing Production Plan
HUD	U.S. Department of Housing and Urban Development
LIHTC	Low Income Housing Tax Credit
LIP	Local Initiative Program
MAGIC	Minuteman Advisory Group on Interlocal Coordination
MAPC	Metropolitan Area Planning Council
MCPPO	Massachusetts Public Procurement Officer
METCO	Metropolitan Council for Educational Opportunity
MHIC	Massachusetts Housing Investment Corporation
MPO	Boston Region Metropolitan Planning Organization
MTBE	Methyl Tertiary Butyl Ether
MWLS	MetroWest Legal Services
NOAH	Neighborhood of Affordable Housing
PWS	Public Water Supply

RFP	Request for Proposals
SEPAC	Special Education Parents Advisory Committee
SHI	Subsidized Housing Inventory
SMOC	South Middlesex Opportunity Council, Inc.
SROSC	Senior Residential Open Space Community
TAG	Town Advisory Group
WHA	Westford Housing Authority
WWTF	Wastewater Treatment Facility
ZBA	Carlisle Zoning Board of Appeals

APPENDIX 8

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