

CARVER HOUSING PRODUCTION PLAN

2017



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I. INTRODUCTION

A Housing Production Plan (HPP) is a proactive strategy for meeting the housing needs of a community and, in particular, for planning and developing affordable housing. It also serves as a tool for gaining more local control over Chapter 40B Comprehensive Permit projects. The HPP identifies local housing needs as well as strategies the community will use to facilitate the development of housing that meets those needs.

PROFILE OF CARVER AND ITS HOUSING CONCERNS

Carver is a rural town of 11,509 residents in Southeastern Massachusetts. Almost half its land area is in agricultural uses, notably cranberry bogs, and a further 22% is predominantly single family residences. Small pockets of businesses and institutions such as schools, churches, and municipal buildings punctuate the town. In the 2015-2016 Master Plan public input process, residents expressed several overarching goals related to housing: to preserve Carver's small-town rural character above all, to promote growth in appropriate locations, and to meet the needs of all of Carver's citizens, especially seniors and young households. Meeting participants identified a need to expand housing options by adding modest multi-family housing for seniors, young families, and the Carver workforce. They also favored rehabilitating and reusing existing structures to meet housing goals.

Carver has a Municipal Affordable Housing Trust, Local Housing Partnership, Redevelopment Authority, and Housing Authority who are active in planning for affordable housing (see Sections IV. and VI.) The Town is a member of the Southeastern Regional Planning and Economic Development District (SRPEDD), the regional agency who consulted on the creation of this plan.

PLANNING FOR AFFORDABLE HOUSING UNDER CHAPTER 40B

HPPs are part of Massachusetts General Law Chapter 40B regulations (760 CMR 56.03); they are a voluntary measure designed to give communities greater local control over the provisions of Chapter 40B. Chapter 40B dictates that if a municipality has less than 10% of its year-round housing set aside for low and moderate income residents, it is not meeting the regional and local need for affordable housing. The state tracks the housing units in each municipality that count toward the 10% goal in the Subsidized Housing Inventory (SHI). As of May 2016, Carver has 146 units on the SHI, or 3.2%.

Figure 1. SHI unit numbers for Carver and its neighbors (DHCD, May 2016)

Town	2010 Census Year Round Housing Units	SHI Units	Percent
Carver	4,514	146	3.2%
Middleborough	8,921	509	5.7%
Plymouth	22,285	692	3.1%
Plympton	1,039	51	4.9%
Wareham	9,880	759	7.7%

Not having 10% of its housing units on the SHI makes a municipality susceptible to an override of local zoning if a developer chooses to create affordable housing through the Chapter 40B Comprehensive Permit process. However, if a community under the 10% threshold has an approved HPP and achieves annual affordable housing production goals set out in the plan, it can receive a certification of

compliance from the state and thereby exercise far greater control over Comprehensive Permit requests. Specifically, a 40B Comprehensive Permit denial by the community’s zoning board of appeals may be upheld by the state Housing Appeals Committee.

These annual housing production goals are defined by the Department of Housing and Community Development (DHCD) as 0.5% or 1.0% of the town’s total year-round housing units. Carver’s goals are 23 and 45 units based on the 4,514 units counted in the 2010 Census that are not for seasonal or recreational use. If a municipality meets its 0.5% threshold during one year, DHCD can certify the HPP for one year. If it meets the 1% threshold during one year, DHCD can certify the HPP for two years.¹

HPPs must be approved by the Town’s Planning Board and Board of Selectmen and then sent to DHCD for approval with a cover letter signed by the CEO or Town Manager (see DHCD document “Guidelines for Housing Production Plans”). Once DHCD staff determines that the plan meets the Regulations and Guidelines, the Housing Production Plan is valid for five years.

DEFINING AFFORDABILITY

For any given household, both the federal government and the state DHCD define affordable housing as costing (in total, including rent, utilities, mortgage, property taxes, insurance, etc.) no more than 30% of the household’s gross income. Affordable housing units, for the purposes of Chapter 40B and the state Subsidized Housing Inventory, are those reserved for households earning no more than 80% of Area Median Income (AMI) as established by the U.S. Department of Housing and Urban Development (HUD). Carver lies within the Boston-Cambridge-Quincy Metro Fair Market Rent Area. The 2016 Area Median Income (also referred to as HAMFI, HUD Area Median Family Income) for this area is \$98,100. HUD also calculates income limits for different family sizes. Most housing subsidy programs are targeted to particular income ranges, for example 50%-80% AMI households who earn \$49,050-\$78,900 per year for a family of four.

Figure 2. 2016 Income limits for the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area

Income limit category	Persons in family							
	1	2	3	4	5	6	7	8
Extremely Low Income Limits (\$)	20,650	23,600	26,550	29,450	31,850	34,200	36,730	40,890
Very Low (50%) Income Limits (\$)	34,350	39,250	44,150	49,050	53,000	56,900	60,850	64,750
Low (80%) Income Limits (\$)	51,150	58,450	65,750	73,050	78,900	84,750	90,600	96,450

¹ A community invokes certification in the following way under 760 CMR 56.03(4) if it wishes to deny a Comprehensive Permit. If the community has achieved certification within 15 days of the opening of the local hearing for the Comprehensive Permit, the Zoning Board of Appeals (ZBA) must provide written notice to the Applicant for the permit, with a copy to DHCD, that it considers that a denial of the permit or the imposition of conditions or requirements to be consistent with local needs, along with the factual basis for that position, including any necessary supportive documentation. If the Applicant wishes to challenge the ZBA's assertion, it must do so in writing to DHCD, with a copy to the ZBA, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. DHCD will then review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA has the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the DHCD to issue a timely decision will be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

Building on these affordability standards, housing units must fulfill the following conditions in order to qualify for the state Subsidized Housing Inventory. They must:

1. Receive a subsidy through an eligible subsidy program. If they do not, they must generally receive a Project Eligibility Letter through DHCD's Local Initiative Program (LIP) or receive LIP Local Action Unit (LAU) approval. There are also exceptions for locally administered CDBG and HOME rehabilitated housing units. See LIP and LAU information below.
2. Be occupied by eligible households. A household is eligible if the household's income does not exceed 80% of Area Median Income (AMI) as determined by HUD. There may be asset limitations for household eligibility.
3. Adhere to maximum rental and ownership costs. The housing subsidy program generally establishes maximum monthly housing costs. If it does not, then:
 - a. Rental housing costs (with utilities) are not to exceed 30% of monthly household income for households earning 80% of AMI;
 - b. Ownership costs including a down payment of at least 3% of purchase price, 30-year mortgage, and monthly housing costs (principal, interest, property taxes, insurance, condo/homeowner assoc. fees) are not to exceed 38% of monthly income for households earning 80% of AMI adjusted for household size;
 - c. Assisted Living Facilities are treated as rental housing; CCRCs are treated as homeownership units.
4. Have a use restriction. The use restriction (deed restriction) must limit occupancy to income-eligible households and must run with the land for at least 15 years for rehabilitated units and 30 years for new units.
5. Use an Affirmative Fair Housing Marketing and Resident Selection Plan (AFHMP) for tenant/owner selection.

In a rental development, if 25% of units qualify as affordable to households earning no more than 80% of AMI (or 20% of units at or below 50% of AMI), all units may count on the SHI. Because of this provision, rental 40Bs are a very effective way for communities to meet their housing production goals.

PRODUCING SHI UNITS

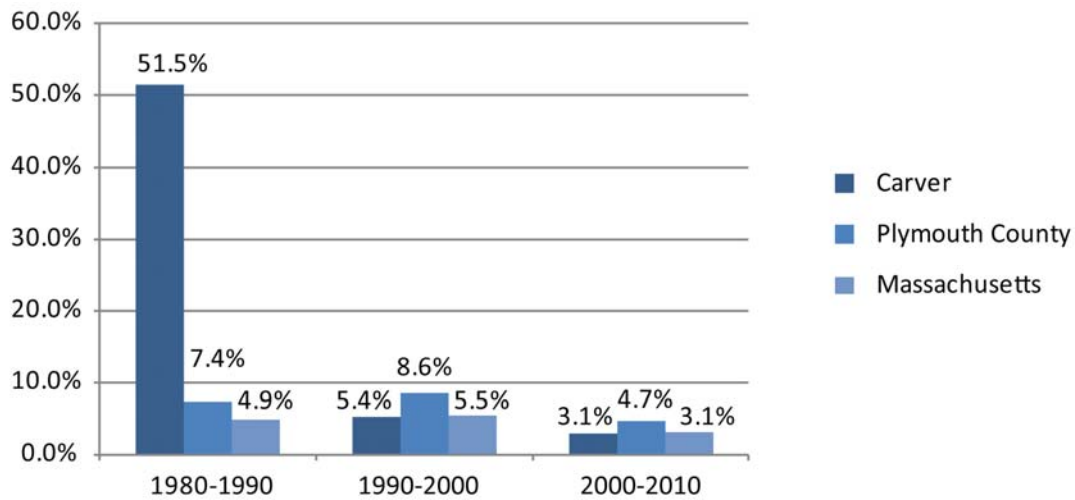
SHI units may be created in multiple ways. While developer-initiated Comprehensive Permits ("40Bs") produce the majority of new SHI units in many municipalities, towns may also produce units through the Local Initiative Program (LIP), a state housing program established in 1989 to give cities and towns more flexibility. Under this program, the required subsidy is comprised of DHCD technical assistance provided for the creation, maintenance, and preservation of Low or Moderate Income Housing. LIP encompasses both "friendly 40Bs" and Local Action Units. Local Action Units (LAUs) give communities the opportunity to include housing units on the SHI that are being built without a Comprehensive Permit but that meet LIP criteria and are suitable for inclusion in the SHI. Such units must be built pursuant to a local action such as a zoning provision, a condition of a variance or special permit issued by the planning board or zoning board of appeals, an agreement between the town and a developer to convert and rehabilitate municipal buildings into housing, the donation of municipally-owned land, or the use of local funds to develop or write down housing units.

II. POPULATION PROFILE AND PROJECTIONS

POPULATION AND GROWTH RATE

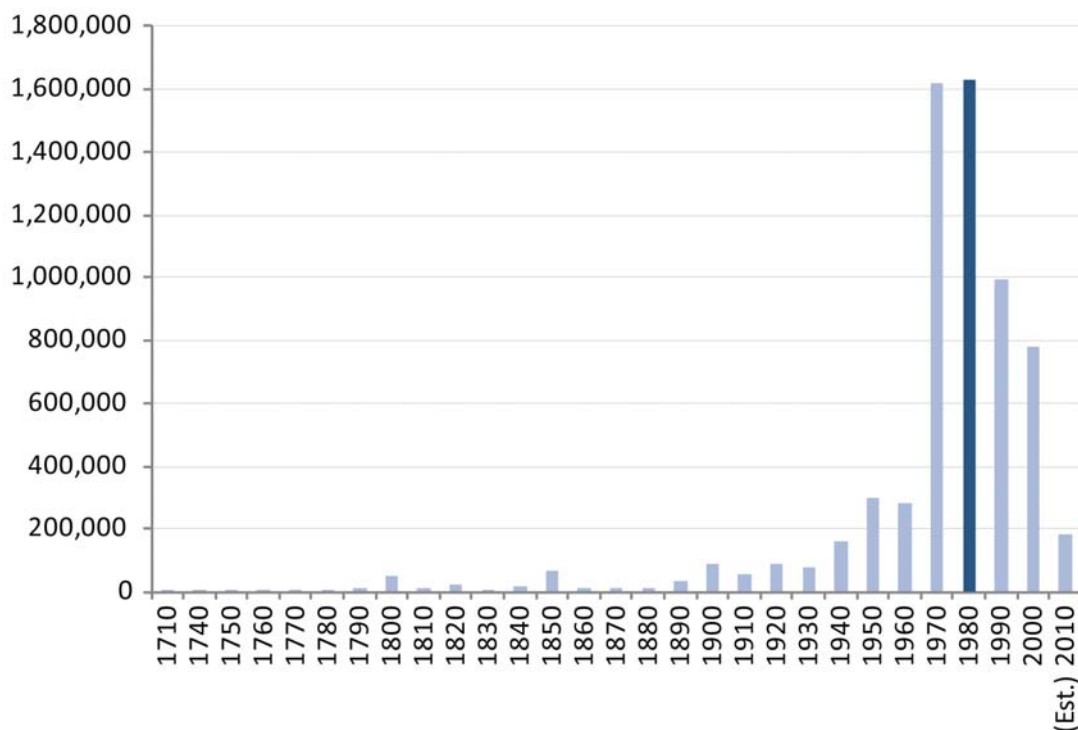
Carver's population rose 51.5% from 1980 to 1990. Since then, growth rates are in line with those of MA and are lower than those of Plymouth County. In 2010, Carver had 11,509 residents.

Figure 3. Comparative population growth rates in the past three decades (US Census)



Carver's population boom in the 1970s and 1980s was mirrored by millions of added square feet of built space, primarily single family homes. Building rates have declined from their peak in the 1980s.

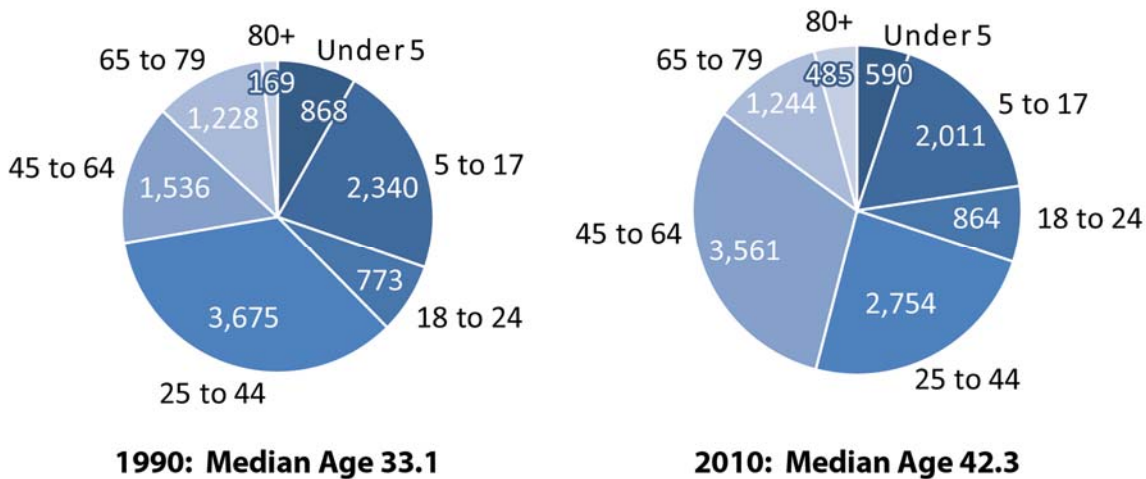
Figure 4. Built space (square feet) added each decade



AGE OF POPULATION

Carver's median age increased by nine years from 1990 to 2010. The school-age population declined by 21% in the same time period, while the numbers of 45-64 and 80+ residents increased dramatically.

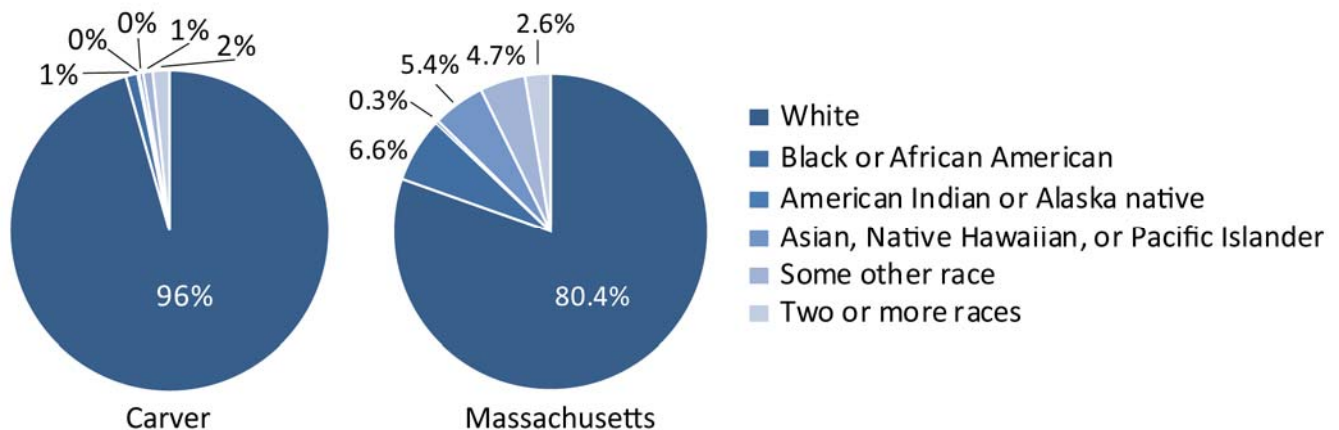
Figure 5. Age composition (US Census)



RACE AND HISPANIC/LATINO ORIGIN

Carver is overwhelmingly (96%) white. Of the total population, 1.1% identified as Hispanic or Latino, compared with 9.6% in Massachusetts.

Figure 6. Racial identity in Carver and Massachusetts (2010 Census)



HOUSEHOLD SIZE AND MAKEUP

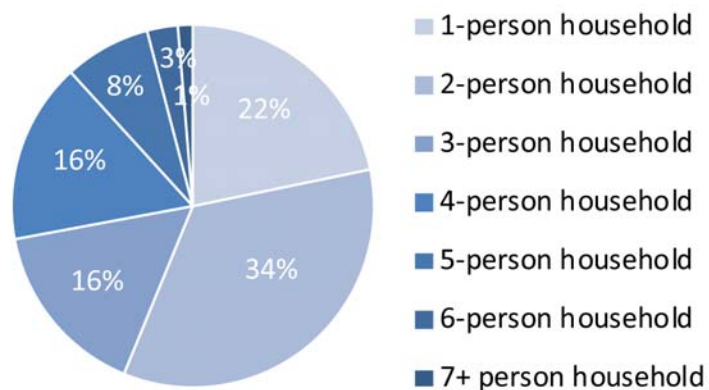
Carver reflects nationwide trends of smaller, older households as the Baby Boomers become empty-nesters and retirees. These demographic shifts have been linked with increased demand for smaller units with lower maintenance needs, particularly rentals and condos. The number of households with children decreased by 12.9% in Carver between 2000 and 2010 while the number of nonfamily households and householders living alone increased significantly faster (19.7% and 19.0%) than the

overall number of households did (7.9%). Average household size fell from 2.80 to 2.68 during that time. Over half the households in Carver are either one or two person households.

Figure 7. Household types in Carver (US Census)

Household type	2000		2010		Change 2000- 2010
	Number	% of all households	Number	% of all households	
Total households	3,984	100.0%	4,297	100.0%	7.9%
Family households (families)	3,010	75.6%	3,131	72.9%	4.0%
With own children under 18 years	1,459	36.6%	1,271	29.6%	-12.9%
Married-couple family	2,521	63.3%	2,541	59.1%	0.8%
With own children under 18 years	1,205	30.2%	1,023	23.8%	-15.1%
Female householder, no husband present	346	8.7%	425	9.9%	22.8%
With own children under 18 years	178	4.5%	180	4.2%	1.1%
Nonfamily households	974	24.4%	1,166	27.1%	19.7%
Householder living alone	786	19.7%	935	21.8%	19.0%
Householder 65 years and over	466	11.7%	505	11.8%	8.4%
Households with children under 18 years	1,572	39.5%	1,422	33.1%	-9.5%
Households with individuals 65+ years	1,180	29.6%	1,303	30.3%	10.4%
Average household size	2.80		2.68		-4.3%
Average family size	3.23		3.13		-3.1%

Figure 8. Household sizes (2010 Census)

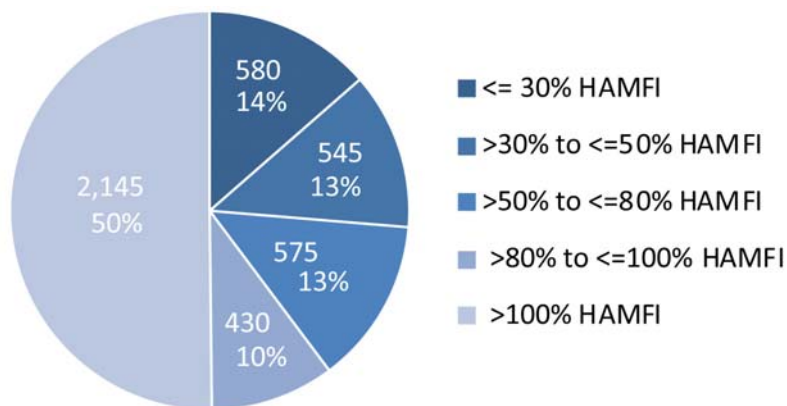


HOUSEHOLD INCOME

Median Household Income is estimated at \$72,804 in Carver (2010-2014 ACS). In comparison, the median income is \$75,816 in Plymouth County, \$55,957 in Bristol County, and \$67,846 in Massachusetts. Carver is part of the Boston-Cambridge-Quincy Metro Fair Market Rent Area, for which HUD calculates the income limits that determine regional affordability standards. The 2016 Median Income (HAMFI) for this area is \$98,100. It should be noted that Carver is directly adjacent to the Brockton Fair Market Rent Area, whose median income is significantly lower (\$87,100).

Under Chapter 40B, “affordable” housing costs no more than 30% of the monthly income of households earning 80% or less of the HAMFI, and SHI units must initially be occupied by households in this income range. Approximately 1,700 Carver households (40% - a huge proportion relative to other towns) fall into this income range and as such would generally be eligible for subsidized housing.

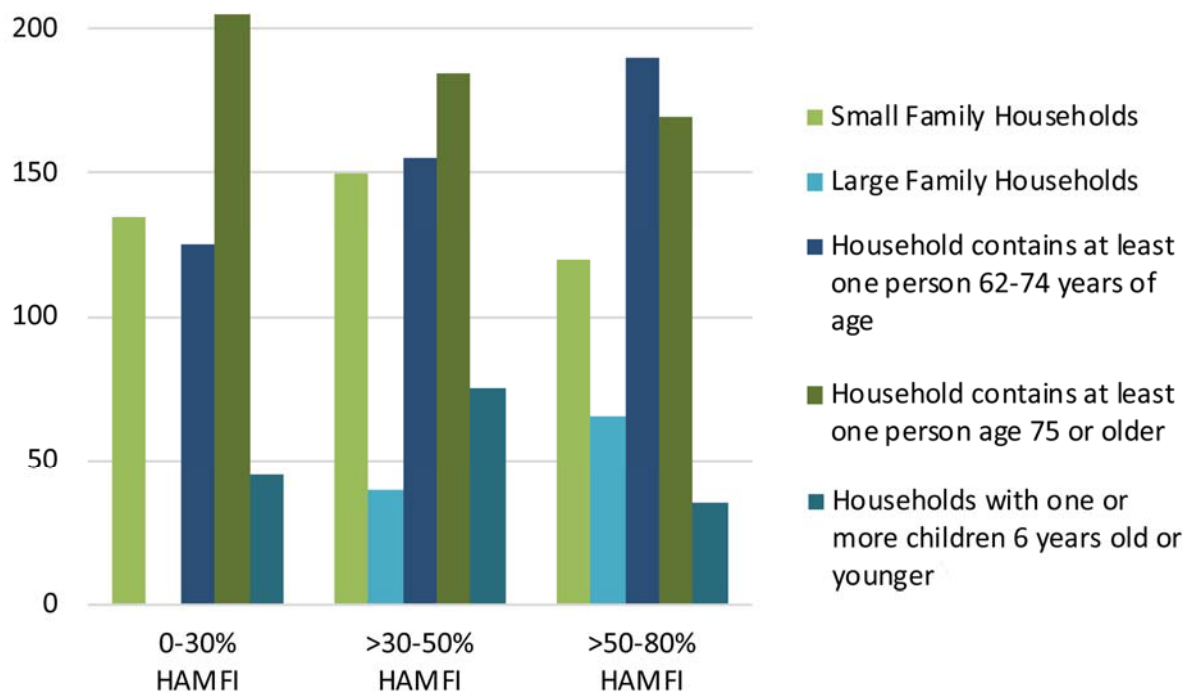
Figure 9. Carver households in each HUD-defined income range (2008-12 CHAS)



HOUSEHOLD COMPOSITION AT DIFFERENT INCOME LEVELS

HUD’s CHAS report estimates the family composition of households within each HUD income range. As the chart shows, at all income levels under 80% HAMFI in Carver, there are significantly more small families than large families, suggesting a demand for smaller affordable housing units. There are also significant numbers of households with seniors in both the 62-75 and 75+ ages ranges at each income level shown. Based on current household composition, Carver is likely to experience housing need for small families and elderly households at all the income levels under 80% HAMFI.

Figure 10. Family composition of Carver households in income ranges under 80% HAMFI (2008-12 CHAS)



III. HOUSING INVENTORY AND AFFORDABILITY

TENURE AND OCCUPANCY

Carver has 4,600 total housing units of which 4,297 (93.4%) are occupied year-round. About 2% are for seasonal use and about 2% are vacant and not for sale or rent – some residents mentioned abandoned foreclosed properties which are considered nuisances. The proportion of rental housing is very low (8.4%) compared to the rest of the state (37.7%).

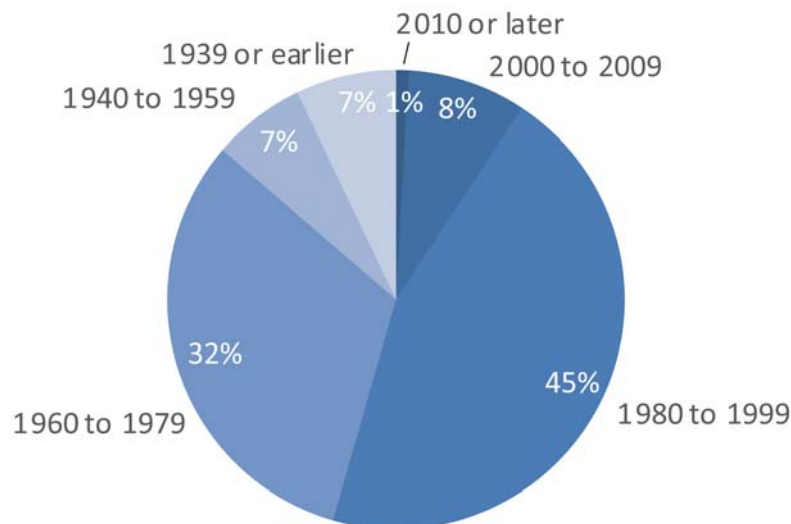
Figure 11. Housing units and occupancy (2010 Census)

Housing units	Number	%
Total housing units	4,600	100.0%
Owner-occupied housing units	3,929	85.4%
Renter-occupied housing units	368	8.0%
Vacant for rent	18	0.4%
Vacant for sale	97	2.1%
Seasonal, recreational, or occasional use	86	1.9%
Other vacant units	94	2.0%

AGE OF HOUSING STOCK

Most (77%) of Carver’s housing stock was built between 1960 and 1999. Almost half is over 35 years old. Depending on the level of maintenance, older housing stock can indicate reduced quality and value. The age of housing also impacts energy usage and home financing. If older housing units have reduced values and are thereby more “affordable” to low-and moderate-income households, rehabilitation programs may be appropriate to enable people to stay in stable housing stock. These programs could support energy efficiency, lead removal, and septic repairs for units occupied by low-and moderate-income households, particularly older residents living on fixed incomes.

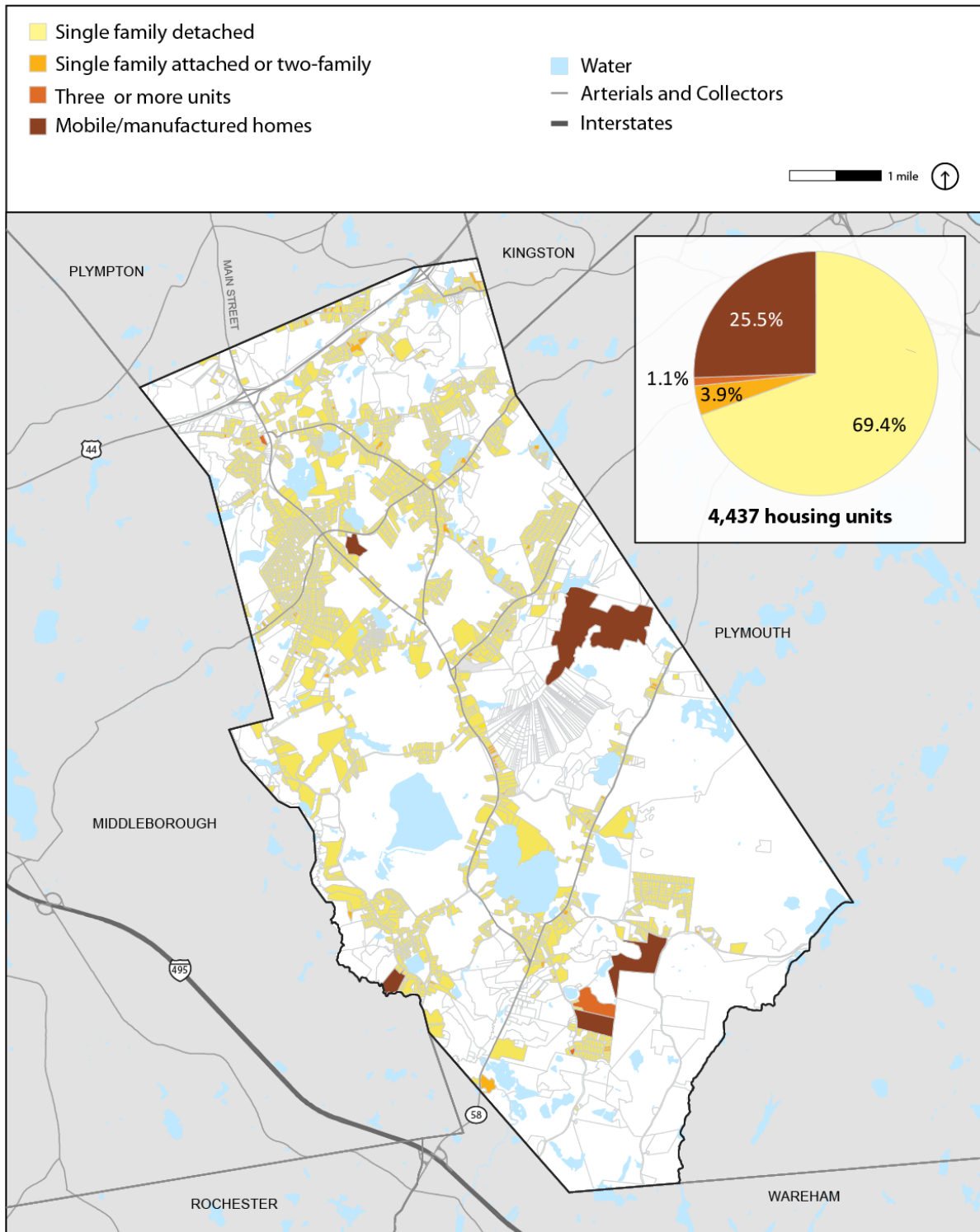
Figure 12. Year built for Carver housing (2010-2014 ACS)



HOUSING TYPES

Carver's housing stock is dominated by single family detached homes and, secondarily, by manufactured homes (about 25% of the total), mostly age-restricted, which are said to offer a more close-knit, personal community and a smaller size option. There are three retirement communities.

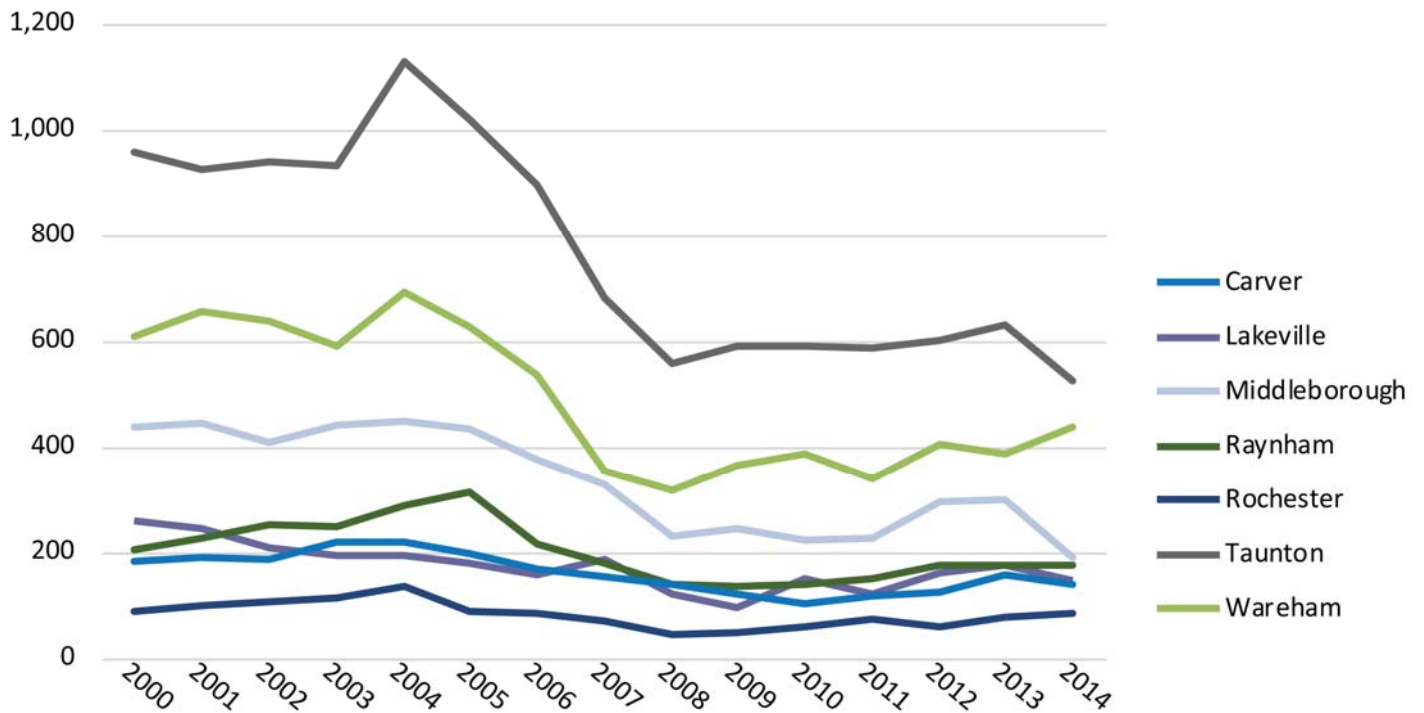
Figure 13. Map of housing types in Carver (2010-2014 ACS and Assessor's data)



OWNERSHIP MARKET AND COSTS

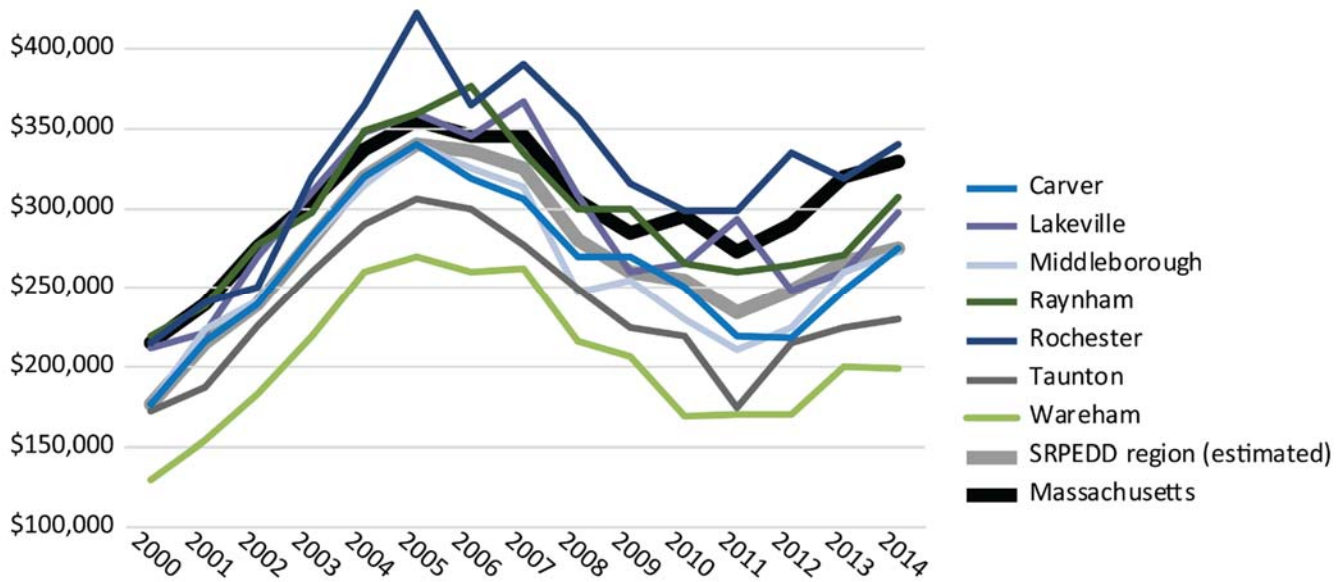
The housing market is understood to be strong, with “modest” starter homes built in the 1970s and 1980s moving fastest. As the chart shows, the housing market boom and bust in the past decade impacted home sales volumes less dramatically in Carver than in some of its neighbors. The housing market bust produced a fair number of foreclosures, perhaps more than neighboring towns, but this is leveling off.

Figure 14. Single family home sales volumes 2000-2014 (SRPEDD Factbook)



According to public input and real estate professionals, Carver typically serves as a more affordable location for first time homebuyers within commuting distance of Boston. As the following chart shows, Carver home sales prices in the past decade peaked in 2005, like all of its neighbors, and have risen sharply in the past few years following the lowest point around 2011. However, prices have remained toward the lower part of the middle range compared to the region, neighboring towns and the state.

Figure 15. Median single family home sales prices 2000-2014 (SRPEDD Factbook)



An affordable home sales price for a given household can be roughly estimated as three times the household's annual income. Thus an affordable house for a household at the Area Median Income (\$98,100) would cost no more than \$294,300. This is more than Carver's 2014 median sales price of \$275,000, so there is no affordability gap with regard to regional standards; a household earning the regional median income could afford to purchase a house at the median sale price in Carver. A household with the median income in Carver (\$72,804), however, could not afford to buy a house at the median sales price. According to local anecdotes, Carver natives tend to move back when they can afford it – in their 40s or 50s. Younger households are noticeably fewer.

HUD's CHAS report estimates that 1,295 ownership units are affordable for households having incomes at or under 80% of HAMFI. This suggests that converting existing units to SHI eligibility would be a good affordable housing production strategy for Carver.

Figure 16. Number of ownership units affordable at HUD-defined income levels (2008-2012 CHAS)

Units Affordable to Households Earning	Owner Units
30% HAMFI	No Data
50% HAMFI	445
80% HAMFI	850
100% HAMFI	1,394

RENTAL MARKET AND COSTS

Carver has a very low proportion of rental housing (8.4%) – a shortage, according to public meeting participants. The rental vacancy rate of .4% indicates a tight market, as does the estimated median gross rent of \$1,338 per month compared to \$1,120 in Plymouth County (2010-2014 ACS). The demographic changes which include aging Baby Boomers have been linked with increased demand for rental units due to lower maintenance responsibilities.

According to residents, local employees such as firefighters cannot afford to live within Carver and would choose affordable rental options if any were available. HUD's CHAS report estimates that 255 rental units are affordable at incomes at or under 80% of HAMFI.

Figure 17. Number of rental units affordable at HUD-defined income levels (2008-2012 CHAS)

Units Affordable to Households Earning	Rental Units
30% HAMFI	50
50% HAMFI	75
80% HAMFI	130
100% HAMFI	No Data

SUPPLY OF SUBSIDIZED HOUSING

Carver has 146 units on the state Subsidized Housing Inventory, or 3.2% of its total housing units compared to the 10% goal under Chapter 40B. The Carver Housing Authority owns and operates 20 units of elderly housing and eight units of family housing (2-4 bedrooms, including one accessible unit) on Meadowbrook Way. The Housing Authority uses HUD income limits by family size. There are over 250 applications on the waitlist for the 28 units, indicating major housing need. There is demand for all unit types and income ranges available. The Housing Authority estimates wait time as two to five years for local applicants and veterans, who are given preference, and 10-20 years for non-locals.

DDS group homes and a HUD-subsidized rental complex also comprise a large proportion of the SHI. Single family ownership units are also on the list. The affordability restrictions of four of these are set to expire within the next three years.

Figure 18. SHI units in Carver (DHCD, May 2016)

DHCD ID#	Project	Type	SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
646	n/a	Rental	8	Perp	No	DHCD
647	Meadowbrook Way (Family)	Rental	8	Perp	Yes	DHCD
648	Meadowbrook Way (Elderly)	Rental	20	Perp	Yes	DHCD
649	Carver Housing Main St.	Rental	40	2023	No	HUD
4234	DDS Group Homes	Rental	51	N/A	No	DDS
6906	Chance Court	Ownership	1	2055	No	DHCD
7507	David Rd.	Ownership	1	2022	No	DHCD
7508	Rossevelt Rd.	Ownership	1	2017	No	DHCD
7511	S. Meadow Dr.	Ownership	1	2017	No	DHCD
7519	Great Meadow Dr.	Ownership	1	2019	No	DHCD
7524	Mayflower Rd.	Ownership	1	2019	No	DHCD
7591	DMH Group Homes	Rental	8	N/A	No	DMH
7877	Carver Square Boulevard	Ownership	1	Perp	No	DHCD
7918	The Townhouses at Copper Lantern Lane	Ownership	4	Perp	No	DHCD

HOUSING COST BURDENS

A very large proportion (41.6%) of Carver households are experiencing housing cost burdens, defined as spending more than 30% of their income on housing costs. The proportion is similar among owners and renters. Many households are spending more than half their income on housing costs. Property taxes are perceived as a large part of these expenses, particularly since the decline of the cranberry industry which formed a significant part of the town's tax base, although real estate professionals report that residential rates are not too much higher than neighboring areas.

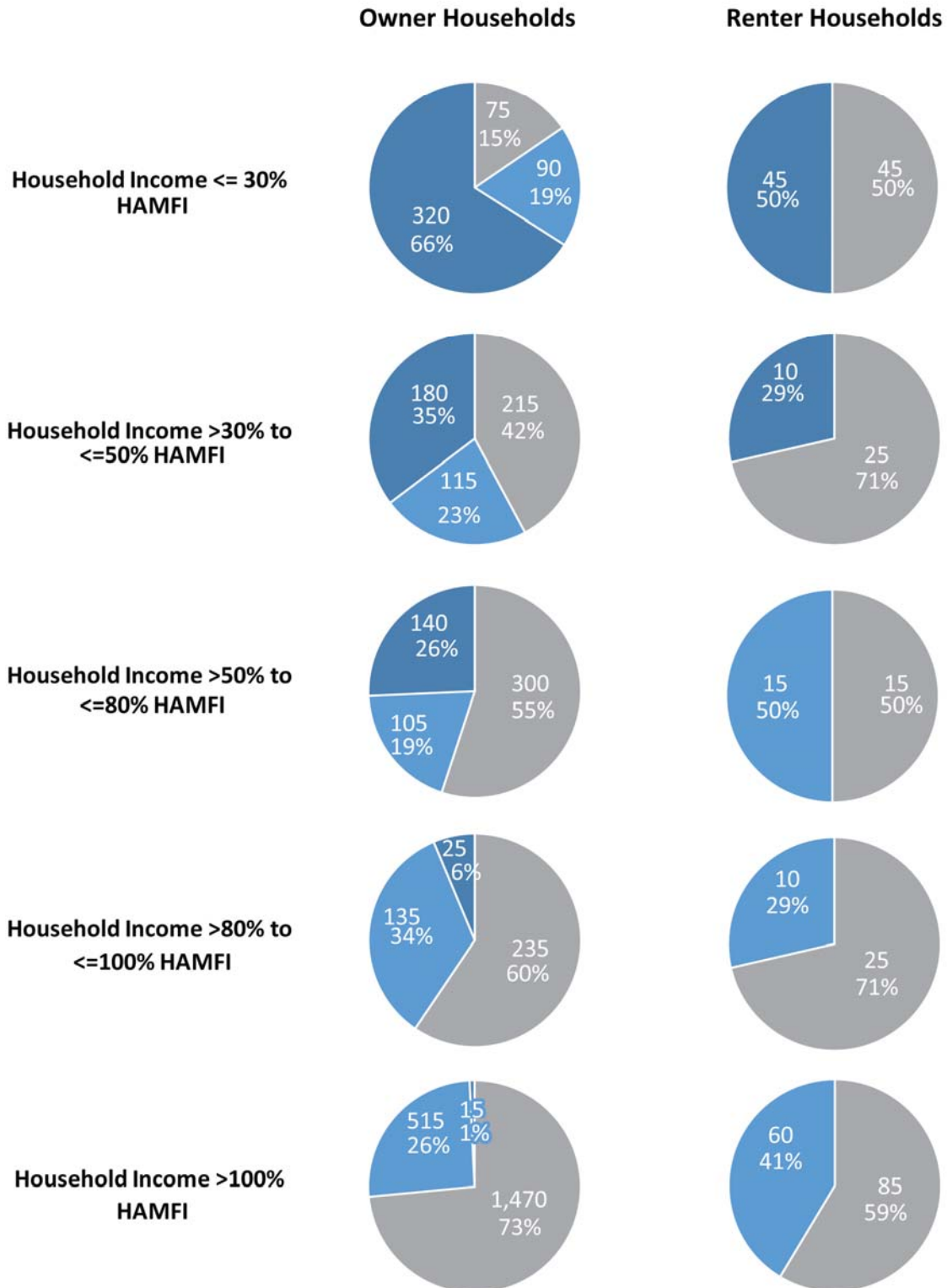
Figure 19. Housing cost burdened households (2008-2012 CHAS)

Cost burden range (% of income spent on housing)	Owner households	Renter households	Total
Cost burden <=30% (not cost burdened)	2,275	205	2,480
Cost burden >30% to <=50% (cost burdened)	960	85	1,045
Cost burden >50% (severely cost burdened)	680	55	735
Cost burden not available	15	0	15
Total	3,935	340	4,275

As the following charts express, increasing proportions of households are cost burdened as income ranges decrease. Low and middle income homeowners are more likely to be in need of support to perform necessary home repairs and upkeep, particularly older residents living on fixed incomes.

Figure 20. Number and percent of cost burdened households by income range (CHAS 2008-1012)

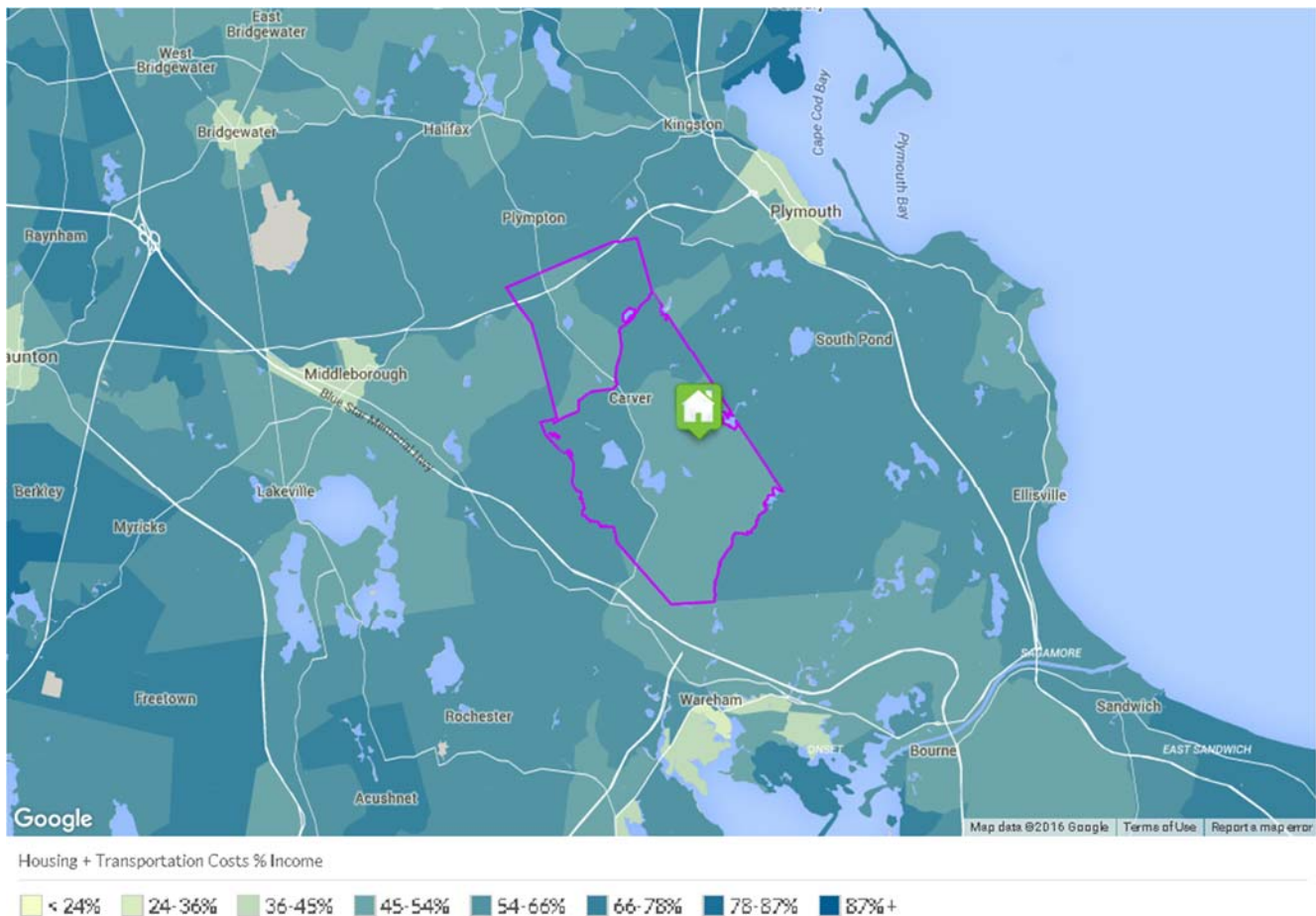
- Not cost burdened households (less than 30% of income spent on housing)
- Cost burdened households (30-50% of income spent on housing)
- Severely cost burdened households (more than 50% of income spent on housing)



HOUSING + TRANSPORTATION AFFORDABILITY

The Housing + Transportation Affordability Index created by the Center for Neighborhood Technology (CNT) in Chicago is based on the concept that a more complete standard of affordability is when combined housing and transportation costs take up no more than 45% of a household's budget. Transportation is the second largest expense for most families, but few households consider this cost when choosing where to live, or lenders when qualifying households for mortgages. Many households who choose affordable real estate in auto-dependent locations where daily trips require considerable driving find that their transportation costs more than cancel out any housing cost savings. They are also more susceptible to gas price fluctuations. Location-efficient neighborhoods – compact with walkable streets, access to transit, and a variety of amenities – have lower transportation costs than inefficient ones. The following graphic shows the CNT's calculation of housing + transportation affordability for Carver and surrounding areas. Every part of the town is classified as unaffordable, with housing + transportation costs estimated at 55% of household expenses on average.

Figure 21. Areas around Carver by percentage of household income spent on housing + transportation (cnt.org)



Given Carver's spread-out rural development pattern, creating fully location-efficient, walkable, transit-served neighborhoods is unrealistic. However, the Town's goal of modest village-type development could produce a few nodes where residents could walk to a few amenities. For example, seniors who are no longer comfortable driving could walk to a café or library rather than be completely dependent on others to drive them to every destination.

IV. HOUSING PRODUCTION CAPACITY AND CONSTRAINTS

ORGANIZATIONAL CAPACITY AND COORDINATION

Carver's Local Housing Partnership was established in 2009 by the Board of Selectmen to advise the town on Affordable Housing issues including foreclosures, homeownership, and potential 40B projects. There may be up to nine members appointed by the Board of Selectmen.

The Carver Municipal Affordable Housing Trust (CMAHT) was formed in 2010 to preserve and create affordable housing units. The Trust has a minimum of five members including representatives of the Board of Selectmen and Carver Housing Authority. The CMAHT receives funding through a Community Preservation Act appropriation at Town Meeting. This Trust allows the Town of Carver to act quickly to purchase property to prevent an affordable unit from being sold at market rate or to assist households at risk of foreclosure. Otherwise, the Town would need Town Meeting action, which only happens once per year. The CMAHT meets on an as needed basis.

The Carver Redevelopment Authority, formed in 2006, seeks out loan and grant programs to rehabilitate housing and promote economic development. The four members are elected for five-year terms. The Carver Housing Authority owns and maintains its 28 units and is financially self-sufficient.² The Planning Board's responsibilities with regard to housing include preparing zoning amendments and updating the Town's Master Plan.

Recent and potential initiatives by these organizations are described further in the Strategies below.

FUNDING

Carver passed the Community Preservation Act (CPA), which provides funding for the CMAHT's activities. This funding will likely remain available for suitable housing proposals.

A two-year CDGB CDF II grant (obtained in partnership with Halifax) was used to assist 18 homeowners with necessary repairs. The town did not apply in the 2016 funding round, but the program will be reevaluated and another application may be submitted in February 2017. Carver is also a member of the Greater Taunton Attleboro HOME Consortium, which may be able to assist homeowners with repairs.

INFRASTRUCTURE CAPACITY AND ENVIRONMENTAL CONSTRAINTS

Carver residents are concerned about the impact of potential development on the Town's rural character, roads (traffic), water supply, wastewater disposal, schools, police, fire, EMS, and DPW. A new elementary school, Town Hall, and fire station serve the Town with adequate capacity.

Nearly all of Carver lies over medium or high yield aquifers (see **Water Resources Map**). The Town depends on this sensitive groundwater supply, which serves as a major constraint to development given the lack of sewer and water service (apart from a short section of water line in North Carver extending from Middleborough). The Residential Agricultural zoning district (see **Zoning Map**) fairly

² <http://carver.wickedlocal.com/article/20150526/news/150529327>

closely corresponds to these more sensitive areas; all the other zoning districts are more suitable for development.

As the **Habitat Map** shows, significant areas of central and eastern Carver are designated habitat areas, as are portions of North Carver where development pressure has been higher.

Protected Land Map: Approximately 2,364 acres of land are permanently protected from development, chiefly in Carver's portion of the Myles Standish State Forest and the Cole Conservation Area near the northern Town line. State wetlands law affords some protection to the Great Cedar Swamp and other sensitive wetlands. A large proportion of the Town's land area is conserved under Chapter 61, which provides a tax incentive for open space and agricultural uses but does not prevent development if a property owner chooses to pay back taxes. These lands could be developed if market conditions favor it.

Carver is well served by highways. The Middleborough/Lakeville and Plymouth commuter rail stations are within a ten-minute drive of portions of the Town.

PUBLIC OPINION AND FISCAL CONCERNS

The public of Carver has strong, sometimes divided opinions on the impact of bringing more housing and children to the Town. Accurate facts and projections will be important for supporting decision making regarding these issues.

ZONING

Zoning regulations (see **Zoning Map**) have undoubtedly influenced Carver's current land use patterns. Eighty-five percent (85%) of Carver is zoned Residential Agricultural (RA); this district covers 21,480 acres of the town's land area and is the most influential land use policy in Carver by a wide margin. This district's medium lot sizes and restrictive use schedule can lead to the loss of natural lands and "suburban sprawl" if not coupled with other land use policies such as Carver's existing Conservation Subdivision Design ("cluster") and Transfer of Development Rights (TDR) bylaws. A focus on making these existing bylaws more user-friendly as well as attention to new means of focusing growth to preferred districts (such as incentivizing mixed-use, multi-family development in the "village" districts) can help the Town balance the demand for growth with its desire to preserve Carver's unique natural and cultural heritage.

Figure 22. Water Resources Map

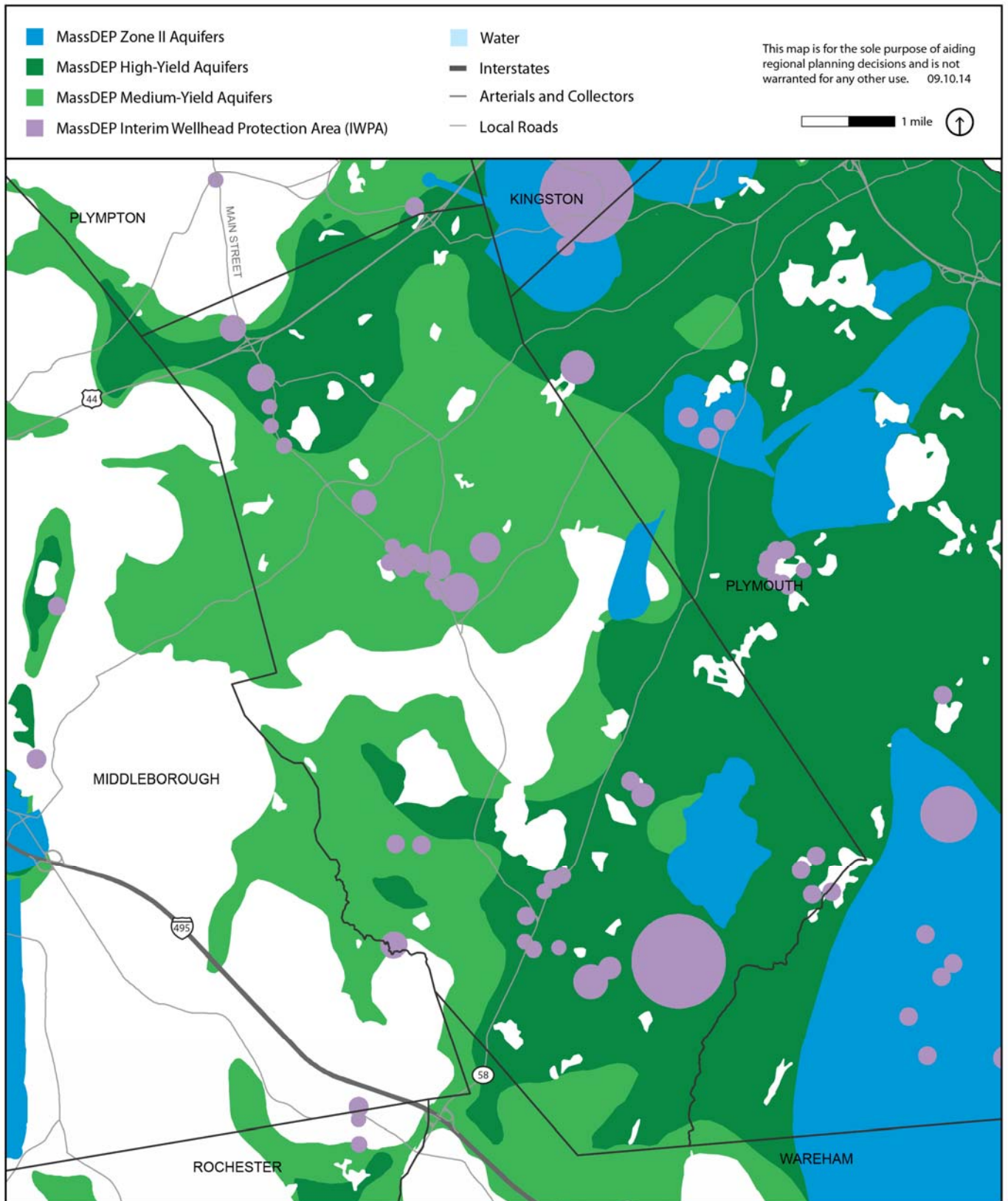


Figure 23. Habitat Map

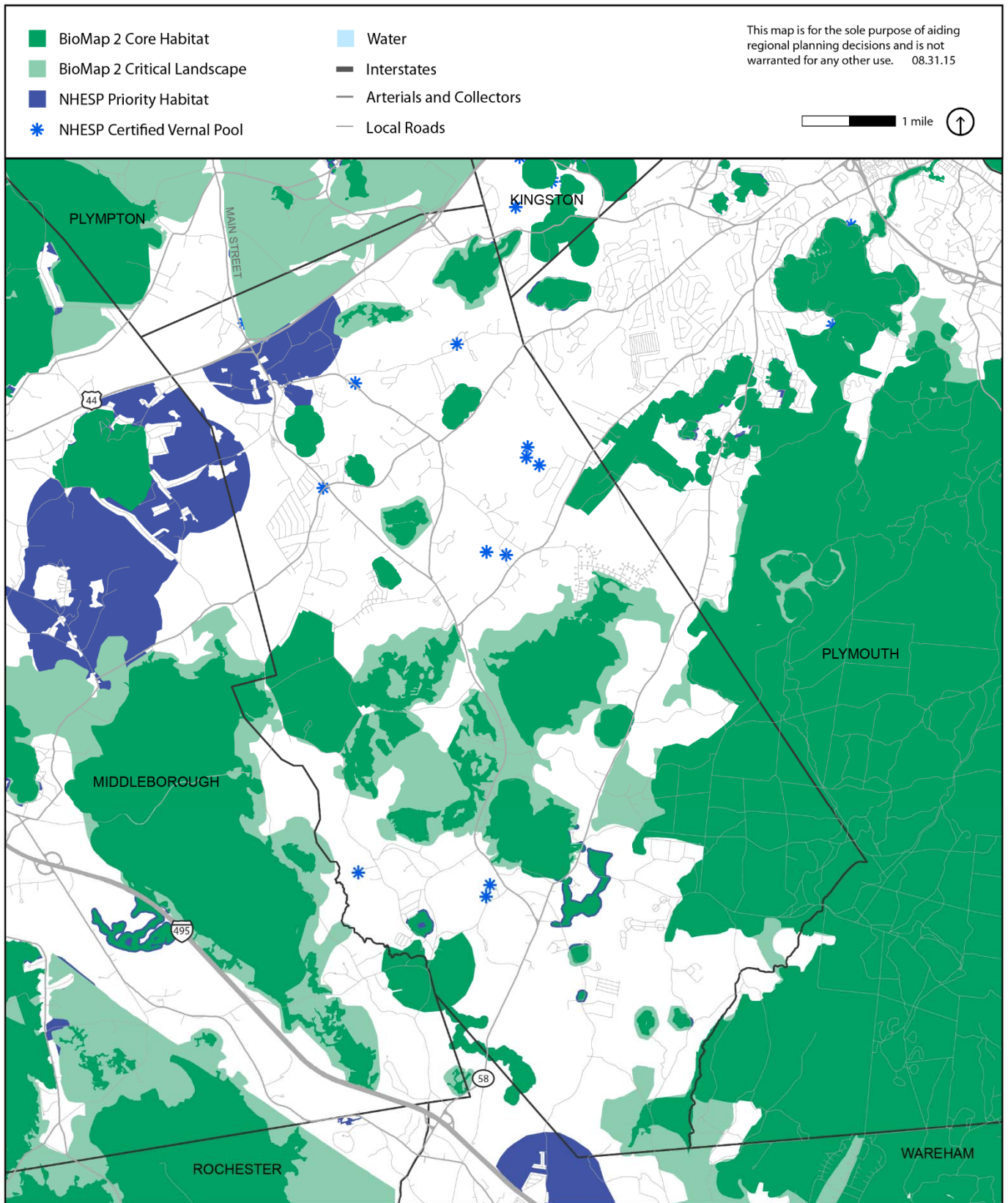


Figure 24. Protected Land Map

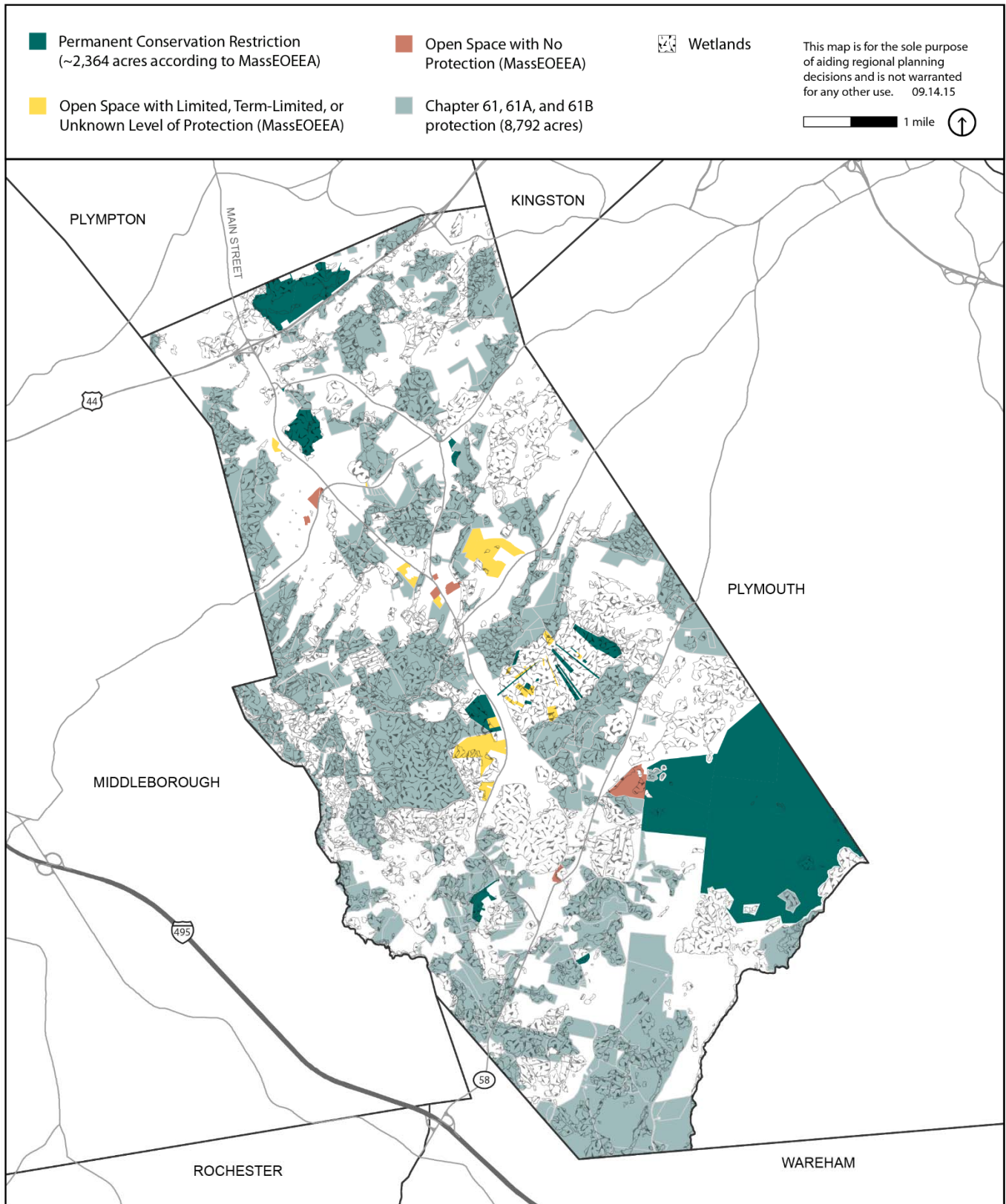
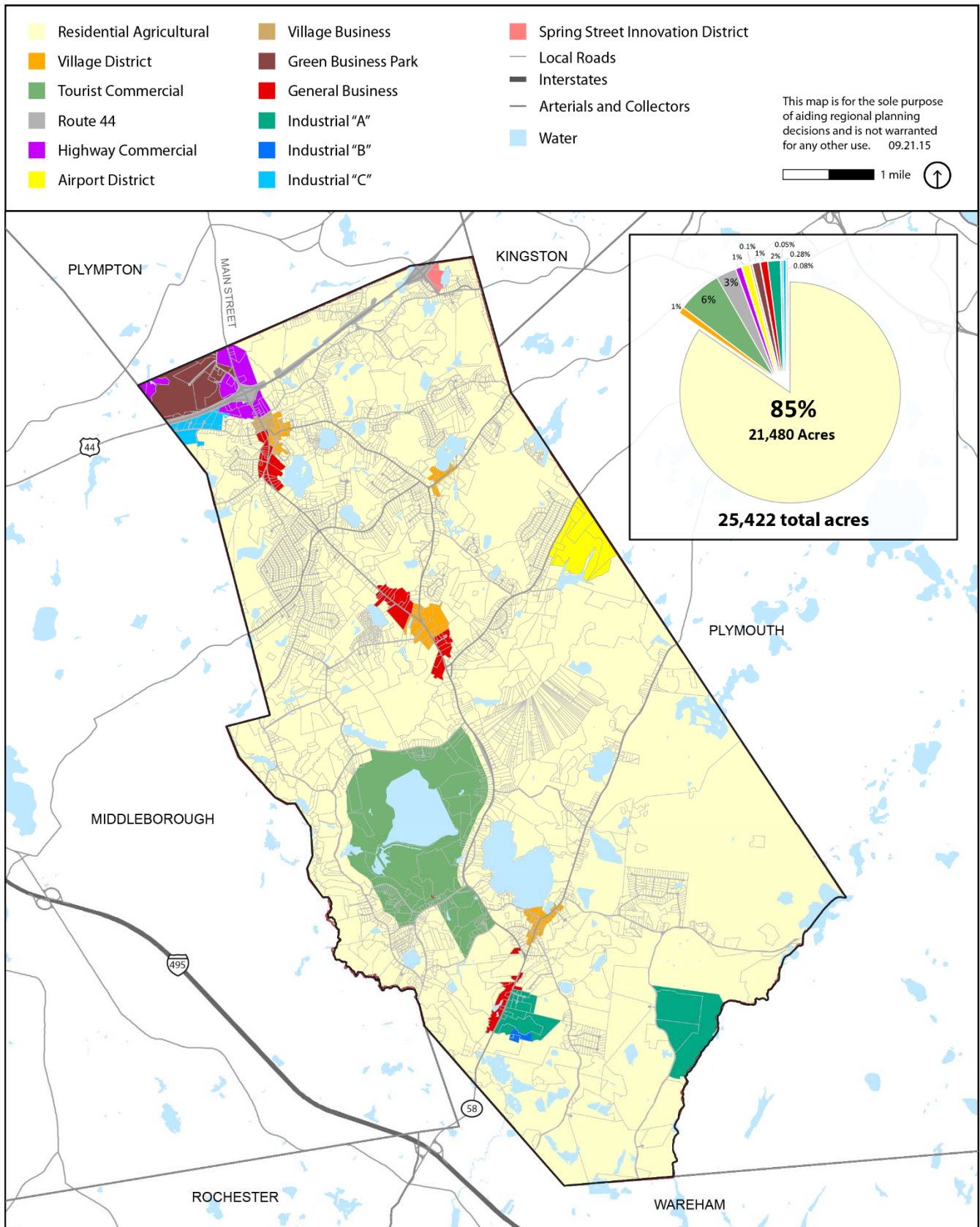


Figure 25. Zoning Map



V. GOALS

The following major goals are set forth to create a mix of types of housing sufficient to meet projected demands in Carver in the years ahead. They respond to the needs as well as the constraints identified above. Each strategy discussed in the next section will aim to implement one or more of these goals.

GOAL 1: TARGET MODEST MIXED-USE AND MULTI-FAMILY HOUSING DEVELOPMENT TO “VILLAGE” AREAS

Clustering housing development in the traditional village format will provide much-needed housing options as well as create an outlet for growth away from Carver’s rural land and groundwater recharge areas. Modest mixed-use and multi-family units, including year-round rental options, will match demand created by the major emerging demographics of smaller households and elderly households for smaller units with lower maintenance demands than large single family homes. More modest units will also help create local options for young Carver residents forming their own households and for local employees such as teachers and firefighters. Small retail and civic uses will serve as amenities in these areas.

GOAL 2: EASE COST BURDENS

Carver has an extremely large proportion of moderately and severely cost burdened households, including in income ranges under 80% of AMI. According to local advocates, many people are “doing without a lot” in areas such as some manufactured home communities and could use assistance for heating fuel and home repairs. Other households are at risk of foreclosure.

GOAL 3: MEET NUMERIC HOUSING PRODUCTION GOALS

Carver aims to meet its annual production goals of 23 or 45 affordable housing units eligible for inclusion on the Subsidized Housing Inventory. Meeting subsidized housing production goals will provide more housing options for households with limited incomes and give the Town greater control over the provisions of Chapter 40B. Public meeting participants especially wished to avoid 40B developments that did not fit in with the Town.

A larger proportion of all new subsidized units should be rental housing to meet demand and address the current imbalance. Subsidized housing is needed for households in the <30% AMI, 30%-50% AMI, and 50%-80% AMI income categories, and some should also be targeted to Carver’s growing elderly population. In accordance with the January 2014 Interagency Agreement Regarding Housing Opportunities for Families with Children (“Bedroom Mix Policy”), at least 10% of units in each development containing SHI-eligible units should have three or more bedrooms, with certain exceptions (small projects, assisted living, single room occupancy, lack of demand, or infeasibility).

GOAL 4: REHABILITATE AND REUSE EXISTING STRUCTURES

Master Plan meeting participants favored continuing and further developing programs to rehabilitate and reuse existing housing. Identified purposes included addressing abandoned houses, converting existing structures to SHI eligibility (Carver already has a large supply of homes within SHI cost ranges), supporting current residents with housing repair needs, and preserving historic structures.

VI. STRATEGIES

Carver will undertake the following implementation strategies to achieve its housing goals.

ZONING CHANGES AND TARGET AREAS

Strategy 1: Modify zoning to incentivize modest, multi-family housing in Carver’s “village” areas.

Throughout the Master Plan public input process, meeting participants emphasized the need for modest, multi-family housing that is available to seniors, young families, and the Carver workforce. These types of housing units can only be created by ensuring that dimensional and use regulations in Carver’s zoning bylaw allow housing development in preferred locations and at economical densities. The Town’s Village Business (VB) and Village (V) districts (see **Zoning Map**) identify key areas in town where compact, “traditional New England development” has occurred in the past and the Town would like it to take place in the future. These development patterns include traditional architecture, clustering of housing and amenities within a walkable area, small building setbacks, moderate building heights and lot coverage, and small site plans. The town’s existing zoning bylaw enables some multi-family housing units in these districts by special permit; however, some of the Village district dimensional regulations (particularly setbacks) are as restrictive (and “low density”) as those in the RA district. These “barriers to development” should be removed through simple zoning modification.

Additionally, Carver’s existing Planned Neighborhood Development (PND) Zoning Overlay District intends to create a built environment similar to traditional, small town Carver development patterns. However, the PND provisions are only available for developments of at least 60 acres that utilize the Transfer of Development Rights (TDR) mechanism to transfer at least 50 units. These strict requirements and the fact that no PND districts or TDR receiving areas have been clearly identified significantly reduce the efficacy and ease-of-use of the PND and TDR bylaws. PND districts and TDR receiving areas should be mapped and the minimum PND area should be reduced.

Strategy 2: Modify Carver’s existing TDR bylaw to increase land conservation while also encouraging desired growth in preferred locations.

Transfer of Development Rights (TDR) is a zoning mechanism that employs real estate market forces to permanently protect land. Under TDR, sensitive open space is permanently protected for water supply, agriculture, habitat, recreation, or other purposes. The development potential from these protected resource areas (“sending areas”) is transferred to more suitable locations (“receiving areas”) such as city and town centers or vacant and underutilized properties. This mechanism allows property owners to realize a return on their existing development rights as development is diverted to locations which better serve the whole community’s open space and economic goals. Given that Carver has an existing TDR bylaw (adopted in 2004), the Town is in a position of strength with regards to land conservation.

In addition to reducing the thresholds needed to participate in the existing TDR and PND bylaws as described above, the Town can make three other minor changes that will improve the likelihood of transferring development from sensitive natural lands to desired growth locations: Creation of a user guide to overcome confusion and build local support; Identification of TDR sending and receiving areas; and pursuit of a sample project by the Carver BDC and/or Carver Planning Board to encourage

understanding and use of the TDR bylaw. These three strategies are described in more depth in Carver's 2016 Comprehensive Master Plan.

Strategy 3: Modify existing conservation subdivision design bylaw for greater effectiveness

Conservation subdivision design bylaws, or "cluster" bylaws, allow more flexibility for subdivisions that are designed to preserve more open space. While Carver's existing cluster bylaw is concise and easy-to-understand, minor modifications can be explored. Possible incentives include making "cluster" developments available by right. Alternatively, if the Planning Board wishes to maintain the special permit procedures, they can provide "bonuses" (such as additional residential units or the reduction of some requirements) for providing additional open space (or for simply participating in a cluster development). The Planning Board can survey other towns and regional residential developers to gain a better understanding of what modifications could help this already solid bylaw better meet its goals. For example, the Town of Seekonk, MA recently added density bonus incentives (in this case, for the provision of affordable housing) to their cluster bylaw which have led to increased use of the cluster bylaw and newly permitted affordable housing units. Additionally, GIS analysis and a basic build-out estimate can identify areas where Conservation Subdivision Design would be most appropriate.

Strategy 4: Locate future 40B developments in appropriate locations and with suitable design

Carver supports appropriately designed 40B developments in Village zoning districts (clustered, village style) and as adaptive reuse of underutilized commercial properties. Mixed-income rental developments will help Carver meet its annual goal of 23 SHI units.

Strategy 5: Create 40B Comprehensive Permit rules and regulations

The Zoning Board of Appeals will adopt local rules, as well as a framework and checklist which substantially incorporate the HAC guidelines, for responding to Comprehensive Permit applications.

Strategy 6: Strengthen design and site plan guidelines via zoning and subdivision regulations to suit specific neighborhoods and environmental conditions

The Town will specify preferred design characteristics that allow developers to achieve profitable building programs that also complement Carver. In a competitive real estate market, attractive, well-constructed and favorably located housing developments compatible with their natural surroundings and neighborhoods, will provide a more secure investment for homeowners and developers. Moreover, design and construction standards will lower residents' energy and maintenance costs over the life of the homes. Stronger design and site plan guidelines can help to ensure quality development that complements the surroundings and retains market value. References include 40R design guidelines for locations around the state.

According to DHCD, the Housing Appeals Committee is sympathetic to design standards applied to 40B projects if the municipality is clearly not trying to kill a project or overly limit its density. It helps to have a united voice on design from the town. While some national developers use cookie-cutter designs, others are open to more context-sensitive designs. It is best to get to developers early. One challenge is for 40B developers to hear about design guidelines since they contact state funding agencies before municipalities.

EXISTING HOUSING

Strategy 7: Look into converting manufactured homes to SHI eligibility

Mobile or manufactured homes do not currently qualify to be included in the SHI, even though they provide a less expensive housing option, because they do not meet the affordability criteria under Chapter 40B. Still, these homes are included in the count of total housing units against which the 10% goal is formulated, and have accounted for a significant increase in the Town's overall housing stock. Carver will explore options for addressing this issue, including case studies from other municipalities. No additional land is zoned for manufactured home growth.

Mobile home communities are not explicitly excluded from the SHI; however, they generally do not meet SHI criteria³. The major stumbling block has been that mobile home units are generally personal property, not real property. Mobile/manufactured homes with wheels rather than foundations are unlikely to be candidates for SHI eligibility. DHCD regulations and guidelines include the requirement that the housing units be subject to an affordable use restriction that runs with the land for a minimum period of time. Additionally, other SHI requirements, including that the units be subsidized through an eligible subsidy program and subject to an affirmative fair housing marketing and resident selection plan in accordance with DHCD guidelines, are typically not met with mobile home communities.

Strategy 8: Continue and further develop programs to rehabilitate existing housing and convert it to SHI eligibility

The Town will use housing funds and partner with a nonprofit entity to rehabilitate housing in need of upgrades with the stipulation that the properties will receive deed restrictions as well as any other provisions to become eligible for the Subsidized Housing Inventory as Local Action Units. The Carver Redevelopment Authority has tried to use CPA funds to buy foreclosures in the past.

Strategy 9: Foster creation of affordable housing on tax title properties

The Carver Redevelopment Authority will work with the Assessor's office and other Town partners to identify tax title properties and prioritize them for uses including potential affordable housing sites. The Town can dispose of such property through a negotiated sale or an RFP which allows more ability to control future use of the property, including designating the property for creation of affordable housing. When a suitable site becomes available, the Town pledges to issue a Request for Proposals for mixed income housing.

The Citizens' Housing and Planning Association produced the report "Back on the Roll in Massachusetts: A Report on Strategies to Return Tax Title Properties to Productive Use" that may be helpful to the Town as it moves forward with implementation of this strategy.

Strategy 10: Partner with a private non-profit to create a buy-down program to convert existing housing units to permanently affordable ownership units

Existing housing units, including market-rate single-family houses, townhouses, and condominiums, can provide an opportunity for low income homebuyers to purchase a home with local funding

³ <http://www.mass.gov/hed/docs/dhcd/legal/comprehensivepermitguidelines.pdf> Section II

assistance to make the unit affordable. Buy-down and homebuyer programs have been implemented by many Massachusetts communities and can provide affordable homeownership opportunities while creating permanent affordable units that count on the SHI through DHCD's Local Action Unit program. There are a few alternative structures for such programs: some provide a subsidy directly to the homebuyer (homebuyer program model), others purchase property and then sell to a qualified homebuyer (buy-down model), while others (one in particular in Sudbury) create a match between a market rate unit and a qualified homebuyer (hybrid model). There are benefits and challenges to each structure. CPA funds can be used and a CDC could implement the program. References include a successful program in Yarmouth.

Strategy 11: Address abandoned nuisance houses

Homes that have been foreclosed and are owned by banks may remain vacant for an extensive time with the bank paying taxes (so tax-title takings are not an option) but without maintenance, leading to deterioration and neighborhood blight. Potential approaches include:

- **Inventory foreclosed properties:** Work with the Assessor, Registry of Deeds, and banks to generate a list of foreclosed properties.
- **Pass a bylaw:** Many communities have passed bylaws requiring registration of vacant foreclosed homes, mandating maintenance and upkeep to prevent deterioration, and identification of a contact person responsible for overseeing the property. Registration must be periodically renewed; registration fees provide Towns with funding to address problems with foreclosed homes.
- **Acquire and rehabilitate:** Seek funding via registration fees, banks, regional, or state housing agencies to acquire and rehabilitate foreclosed properties and get them reoccupied with new renters or homeowners.

PARTNERSHIPS AND RESIDENT SUPPORT

Strategy 12: Continue regional housing development collaborations

Carver will continue working with SRPEDD and the Greater Taunton Attleboro HOME Consortium to leverage regional resources for affordable housing planning and rehabilitation. The Town may pursue participation in a Regional Housing Services Office with other municipalities from the SRPEDD region. A comparable office (<http://www.rhsohousing.org/>) has been established west of Boston.

Strategy 13: Continue and further develop housing assistance programs and collaborations

The Town will continue to work with banks and housing non-profits including Greater Attleboro-Taunton Home Consortium, Housing Solutions for Southeastern Massachusetts, and Pro-Home.

- **Emergency housing assistance:** The Redevelopment Authority and the Housing Partnership, in conjunction with Housing Solutions for Southeast Massachusetts, assist needy homeowners with home repairs, heating fuel, and mortgages.
- **Low interest home rehabilitation loans**

- **Foreclosure prevention:** The CMAHT has provided emergency assistance to households at risk of foreclosure. The non-profit corporation Pro-Home also provides foreclosure prevention programs.
- **First time home buyer programs:** HarborOne in Brockton may offer financial assistance for first time home buyers who are low-moderate income. DHCD operates a First Time Home Buyer (FTHB) program. Other programs are operated by and/or in cooperation with local banks. The DHCD program helps link prospective buyers with affordable units, educates buyers about the purchase and financing of a home, offers mortgages and a Tax Credit Loan Program, and offers down payment and closing cost assistance (in Southern Massachusetts, this service is offered through NeighborWorks Southern Mass.).

Strategy 14: Improve outreach to households in need of housing support

Carver will pursue various avenues for improving outreach to local households and employees to make them aware of existing housing resources (without going against fair housing marketing). Approaches include mentioning housing programs at municipal board meetings televised on local television and making use of outlets such as school email lists, Council on Aging resources, and libraries. State and regional housing workshops may also provide outreach ideas.

TARGETS FOR SHI UNIT PRODUCTION IN THE NEXT FIVE YEARS

Carver can achieve a certified Housing Production Plan by adding 23 or 45 units annually to the Subsidized Housing Inventory. To apply for a certification of compliance, Carver should send a brief letter seeking certification signed by the Town Manager or Chair of the Board of Selectmen to DHCD. Requests for certification will be accepted by DHCD at any time during the calendar year in which the units are produced and up to January 10 of the following year. Units counted for certification must be produced after the date DHCD approved the Housing Production Plan.

Figure 26. Subsidized unit production targets 2017-2021

Project or action	SHI units
Rental 40Bs in Village or Business district (3-4 projects)	95
Tax-title conversions	5
Buy-down homes	11
Rehabilitated deed-restricted homes	4
Total	115

Figure 27. Housing Action Map

