

## SECTION 2 HOUSING

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## HOUSING

### EXECUTIVE SUMMARY

In response to the growth of regional employment and fluctuations in the value of cranberries, residential development has started to transform a once isolated, rural community. Starting in the 1970's, affordable single-family homes, mobile homes, and manufactured homes were built in subdivisions, as well as in parks along the major roadways and many small ponds. They were built to meet the needs of long-time residents as well as many newcomers attracted by the low cost, accessibility, and rural ambiance of the area. The hot housing market of the late 1990s is now beginning to cause a shift in the existing regional housing market. At the same time, affordable housing is becoming less available deterring some potential new residents and people who would like to stay in Carver. Responding to these changes will require the town to adopt further modifications in the zoning bylaw to allow the variety of housing being demanded in the region. The conservation subdivision design could permit small lot single family and attached townhouses. Planned unit developments could be designed to encourage second homes, age restricted, golf community, resort community, and village cluster mixed use, all at greater densities and flexibility than is currently permitted. The town must face these challenges if it is to maintain its rural quality, fiscal balance, while also keeping with the changing market conditions.

#### Inventory

While the population of Carver has grown much faster than that of its neighbors, its composition is consistent with regional and national trends. The demographic highlights and housing characteristics are summarized below:

- Total population is 11,220 residents; a increase of 338% between 1970 and 1990 from 2,420 to 10,590 residents.
- Carver is projected to have the second highest percentage of population expansion of all the surrounding communities in the next 20 years growing to 16,515 residents.
- The two age groups which are projected to grow are those between the ages of 45 and 60 years old, and those over 60 years old. The population under age 45 is expected to remain about the same over the next decade.
- Average household size is estimated to drop from 3.15 in 1980 to 2.38 persons per household in 2020.
- The town could eventually experience a three fold increase in population to 34,000 residents

#### Housing Needs Assessment and Issues/Opportunities

Fiscal constraints and changes in the regional housing market are impacting the Town's ability to attract a broader range of households which Carver will need in order to sustain itself as a rural community.

- *Limited choices:* In 2000 there were 204 homes sales including 130 single family residences, and one condominium. The average sales prices for single family homes was \$170,000, while new single family homes sold for \$250,000 and up. No multi-family, townhouse, age-restricted, rental, public assisted or condominium developments were constructed.
- *Fiscal constraints should shape town's housing supply:* It has been estimated that a single family home must be valued at \$339,000 (assuming 3 or more bedrooms or an average of 1.47 children) or \$67,000 (if a one/two bedroom without children), in order to break even, that is, not cost the town more in services than it will generate in revenue. Units which are

revenue positive such as garden condominiums and townhouses (one or two bedroom), age restricted housing, and estate single family should be encouraged.

- *Mismatch between market demand and supply:*  
An ideal mix for housing in Plymouth County is allocated between single family with varying lot sizes (65%), townhouse condo (20%) and rental (15%), based on market demand, fiscal concerns, and community balance. In contrast, the supply of housing is 97% single family of which one-quarter consists of mobile homes. Approximately one-half of the housing market, includes retirees (35%) and second home buyers (15%), who are not attracted to conventional single family homes.
- *There is insufficient supply of publicly-assisted housing in Carver to meet the local and regional needs of the lower income elderly and families*  
While the existing housing supply offers a range of single family units at moderate costs, and mobile homes selling between \$40,000 and \$150,000, there are only 16 subsidized family units, and 60 elderly and disabled units. These units, managed by either the local Housing Authority or South Shore Housing Corporation, represent 2% of the town's housing stock. Specific public policies will have to be adopted to address this need.
- *Public Action will be needed to provide greater variety and fiscal stability in the mix of Carver's housing.*  
The zoning by-law is designed to foster single family house construction. Alternatives such as townhouse and garden apartments and condominiums, duplex units, small lot open space cluster developments of single family homes, mixed use residential and commercial villages, and affordable housing units are not easily developed given the constraints of the current by-law.

## **Goals**

A cross section of the community met to discuss Carver's housing needs and goals. This group stipulated that the town should "minimize its growth while meeting the housing needs of the community." To achieve this goal, the town would have to take into account four important concerns:

1. Environmental protection
2. Fiscal stability
3. Local housing needs
4. Full range of housing options at all income levels

## **Recommendations**

The following recommendations should guide the town's efforts in achieving the preceding goals and objectives:

1. Adopt a vision diagram to guide appropriate new, higher density housing construction to certain key locations (Village and proposed Development Areas) while encouraging lower densities in remainder of town (Rural Areas) in order to foster resource protection and agriculture.
2. Consider zoning changes (Table 2-14) to foster the development of open space subdivision design (cluster developments), mixed use village developments, both new and the expansion of existing village areas, Planned Unit Developments, residential villages with a mix of housing, Townhouses, and Planned Tourist Commercial.
3. Adopt strategies to promote affordable housing and maintain the Town's Housing Certification eligibility for receiving State grants.

**Table 2-1  
Possible Modifications/Additions To Zoning Bylaw**

| Zoning District/<br>Alternative                 | Allowed Uses                                                      |                       | Density/<br>Lot area                                             | Dimensional<br>Standards                      | Bonus Provision                                                                          | Design<br>Guidelines |
|-------------------------------------------------|-------------------------------------------------------------------|-----------------------|------------------------------------------------------------------|-----------------------------------------------|------------------------------------------------------------------------------------------|----------------------|
|                                                 | Residential                                                       | Commercial            |                                                                  |                                               |                                                                                          |                      |
| Townhouse                                       | Yes                                                               | No                    | *20,000 sf minimum lot area,                                     | Variable                                      | If public water and shared septic                                                        | None                 |
| Flexible                                        | Yes                                                               |                       | Reduction in lot area from 1/50,000, over-all density maintained | Variable                                      |                                                                                          |                      |
| Conservation                                    | Yes                                                               |                       | *Can Reduce lot area to 1/20,000, sf                             | Variable                                      | Consider bonus for open space, affordable housing                                        | Possible             |
| Village                                         | SF<br>Townhouse<br>2 fam                                          | Some by<br>SP         | *1/20,000 s.f. commercial<br>1/20,000 sf resid.                  | Should be low and flexible                    | None                                                                                     |                      |
| Village Mixed Use<br>(Planned Unit Development) | 1-2 Fam,<br>Townhouse,<br>Age Restr.,<br>Assisted,<br>multifamily | Yes                   | *As low as 1/20,000 s.f.<br>10 acre minimum                      | Should be low and flexible<br>Could be waived | Bonus for compatible mixed uses (recreation, shared parking, local retail)               | Possible             |
| Cluster By Right                                | Yes                                                               | Possibly              | *Reduce lot area to 1/20,000, sf                                 | Should be low i.e. 50-75' frontage            | None                                                                                     | Required             |
| Conservation Sub-division                       | Yes                                                               | No                    | Min/Max lot area                                                 |                                               | Bonus for public benefit uses: open space, affordable housing, public access, recreation |                      |
| Planned Tourist                                 | Cottages,<br>2 <sup>nd</sup> homes                                | Hotel/motel<br>Resort | 10 acre minimum                                                  | Could be waived                               | Possible                                                                                 | Possible             |
| Transfer of Development Rights                  | Yes                                                               | --                    | Variable                                                         | Should be flexible                            | Density bonus in exchange for conservation elsewhere                                     | None                 |

\*Note: 20,000 sf lot size will require public water and shared septic

| Goals                                                                                        | Strategies |                |                      |                    |                      |                |  |
|----------------------------------------------------------------------------------------------|------------|----------------|----------------------|--------------------|----------------------|----------------|--|
|                                                                                              | <u>TDR</u> | <u>Village</u> | <u>New Districts</u> | <u>Large lots</u>  | <u>Density Bonus</u> | <u>Buffers</u> |  |
| 1. Provide for variety of Housing Options                                                    | --         | Yes            | Yes                  | No                 | Yes                  | --             |  |
| 2. Manage Population Growth                                                                  | Yes        | Yes            | Yes                  | Yes                | --                   | Yes            |  |
| 3. Protect Critical Resources and Rural Quality                                              | Yes        | Yes            | Yes                  | Yes & No (Depends) | Yes                  | Yes            |  |
| 4. Link development to strategies which will provide needed municipal services or facilities | Yes        | Yes            | --                   | No                 | Yes                  | --             |  |
| 5. Increase Tax base                                                                         | Yes        | Yes            | Yes                  | Yes                | Yes                  | --             |  |

## 2.1 OVERVIEW AND INVENTORY

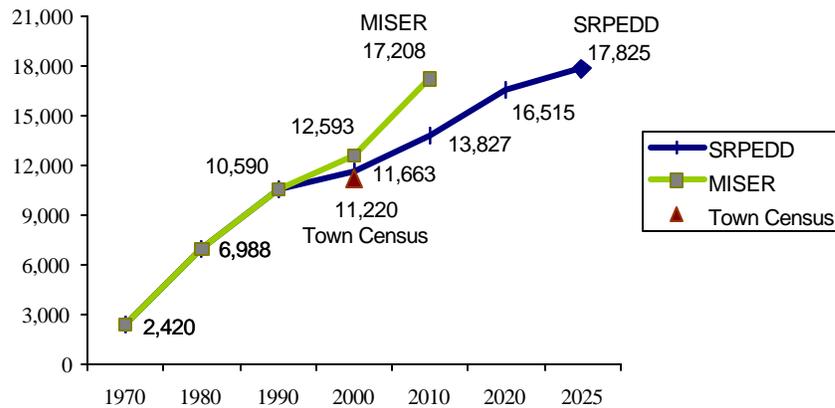
### Demographic Profile

The population of Carver based on town census data for year 2000 is approximately 11,220 persons. Following is a discussion of past and projected populations growth trends in Carver and the surrounding region, as well as other demographic changes that have taken place in recent decades.

#### *Population and Household Growth*

The town of Carver experienced tremendous growth in both home construction and population in the 20 year period between 1970 to 1990 (a population increase of 8,170 persons or 338% and an increase in households of 2,549 or 246%). Since 1990, however, growth seems to have tempered due to slowing in the rate of home construction in the town, as well as a number of demographic factors, many of which have also become regional and national trends. These include a decrease in the number of persons per household as the number of single-person and single-parent households has increased; an overall increase in life span allowing elderly residents to remain in their homes longer than in the past; and a decrease in the number of children per household. The median age in Carver climbed from 27.9 in 1980 to 33.2 in 1990. Most forecasters predict that these trends will continue at least for the foreseeable planning period (10-20 years).

**Figure 2-1  
Carver Population Estimates and Projections**



According to projections, Carver's population can be expected to grow somewhere between 20% and 50% from 2000 to 2010. The wide discrepancy between the projections of SRPEDD and MISER may be due to differences in the methodologies used. SRPEDD bases their growth projections on expected housing growth given recent trends and forecasted employment growth, and an estimate of household size. MISER's projections are based on birth and death rates, migration rates, and school enrollments. While MISER's projected population for the current year appears to be high, there may be reason to believe that the growth rates projected by SRPEDD for the coming decade could be not high enough.

**Table 2-3  
Town of Carver Population and Household Growth 1970 - 2020**

| <u>Year</u> | <u>Population</u> | <u>Growth</u> | <u>% Change</u> | <u>Households</u> | <u>Persons per Household</u> |
|-------------|-------------------|---------------|-----------------|-------------------|------------------------------|
| 1970        | 2,420             | 471           | 24.2%           | 1,036             | 2.34                         |
| 1980        | 6,988             | 4,568         | 188.8           | 2,144             | 3.15                         |
| 1990        | 10,590            | 3,602         | 51.5            | 3,585             | 2.95                         |
| <b>2000</b> | <b>11,220</b>     | <b>630</b>    | <b>5.9</b>      | <b>4,565</b>      | <b>2.55</b>                  |
| 2010        | 13,827            | 2,164         | 23.2            | 5,625             | 2.46                         |
| 2020        | 16,515            | 2,688         | 19.4            | 6,940             | 2.38                         |

Sources: Southeastern Regional Planning and Economic Development District, 1990 U. S. Census.

Carver's population has grown from 10,590 in 1990 to approximately 11,220 today, which is an increase of approximately 5.9% or 630 persons. This is a slightly lower increase than was predicted by SRPEDD (from 10,590 in 1990 to 11,663 in 2000). Although the population in Carver remains smaller than many of its neighbors, the rate of population increase in Carver has been much faster than in all neighboring towns.

**Table 2-4  
Actual Population Growth: Carver and its Neighbors, 1980 - 1999**

| <u>Municipality</u> | <u>1980</u>  | <u>1990</u>   | <u>1999</u>   | <u>Population Increase<br/>(1980-1999)</u> | <u>% Change</u> |
|---------------------|--------------|---------------|---------------|--------------------------------------------|-----------------|
| Brockton            | 95,172       | 92,788        | 96,533        | 1,361                                      | 1.4%            |
| <b>Carver</b>       | <b>6,988</b> | <b>10,590</b> | <b>11,220</b> | <b>4,361</b>                               | <b>62.4</b>     |
| Kingston            | 7,362        | 9,045         | 10,999        | 3,637                                      | 49.4            |
| Middleborough       | 16,404       | 17,867        | 19,622        | 3,218                                      | 19.6            |
| Plymouth            | 35,913       | 45,608        | 50,400        | 14,487                                     | 40.3            |
| Plympton            | 1,974        | 2,384         | 2,772         | 798                                        | 40.4            |
| Raynham             | 9,085        | 9,867         | 10,837        | 1,752                                      | 19.3            |
| Rochester           | 3,205        | 3,921         | 4,681         | 1,476                                      | 46.1            |
| Taunton             | 45,001       | 49,832        | 51,000        | 5,999                                      | 13.3            |
| Wareham             | 18,457       | 19,232        | 23,899        | 5,442                                      | 29.5%           |

Source: 1980 and 1990 U.S. Census. 1999 based on Town Census from each community.

A review of the latest population projections from SRPEDD and Old Colony Planning Council indicates that Carver is expected to have the second highest percentage of growth of all the surrounding communities between 1990 and 2020. Substantial growth is projected for Southeastern Massachusetts, especially with the arrival of commuter rail lines in neighboring Plymouth and Middleborough. This growth seems certain to impact the pace of development in Carver.

**Table 2-5**  
**Projected Population and Housing Growth: Carver and its Neighbors, 1990-2020**

| Municipality  | 1990          | 2020          | Population Increase | % Change    | Building Permits/Year |
|---------------|---------------|---------------|---------------------|-------------|-----------------------|
| Brockton      | 92,788        | 93,759        | 971                 | 1.1%        | 28*                   |
| <b>Carver</b> | <b>10,590</b> | <b>16,515</b> | <b>5,925</b>        | <b>55.9</b> | <b>53</b>             |
| Kingston      | 9,045         | 11,684        | 2,639               | 29.2        | 73*                   |
| Middleboro    | 17,867        | 24,761        | 6,894               | 38.6        | 96                    |
| Plymouth      | 45,608        | 63,054        | 17,446              | 38.3        | 178*                  |
| Plympton      | 2,384         | 3,268         | 884                 | 37.1        | 10*                   |
| Raynham       | 9,867         | 13,654        | 3,787               | 38.4        | 64                    |
| Rochester     | 3,921         | 6,470         | 2,549               | 65.0        | 32                    |
| Taunton       | 49,832        | 57,974        | 8,142               | 16.3        | 249                   |
| Wareham       | 19,232        | 22,589        | 3,357               | 17.5%       | 49                    |

\* Indicates through 1997 Source: SRPEDD

### Demographic Trends

By 2010, the population over age 60 will have grown substantially, mirroring a nationwide trend. The proportion of children in the population in Carver will have dropped by a similar amount. In 1980 Carver's senior population age 65 and over represented 7.3% of the total population. By 1990, the percentage had increased to 13.2%.

These demographic changes are consistent with trends in the region, as well. Easily the fastest-growing demographic group in Massachusetts is retirees, people in their 60s and older. This segment of the population will grow by 65% in Southeastern Massachusetts between now and 2020. In Carver, the number of people over the age of 40 is expected to grow substantially over the next decade, while the population in all other age groups is expected to remain about the same.

The population profile is influenced by migration as well as birth and death rates and aging of the existing population. The rate of in-migration of seniors into the southeastern Massachusetts region is very low. The projected increase in the number of seniors in Carver consists almost exclusively of persons who presently reside in the region. (ERA)

A notable trend has been the decline in school-age population over the past decade (1990-2000). Over the coming decade, this decline is expected to level off or reverse. Meanwhile, the number of young adults (between the ages of 15 and 29) is also expected to remain about the same. This may be due in part to constraints in available housing to meet the needs of persons in this age group.

**Table 2-6**  
**Town of Carver Age Profile 1980 – 2010**

|               | 1980  | 1990          | %     | 2000          | 2010          | %     | % Change '90 – '10 |
|---------------|-------|---------------|-------|---------------|---------------|-------|--------------------|
| 0 - 14 years  | 2,279 | 2,700         | 25.5% | 2,449         | 2,558         | 18.5% | -5.5%              |
| 15 - 29 years | 1,571 | 1,939         | 18.3  | 2,076         | 1,936         | 14.0  | 0.0                |
| 30 - 44 years | 1,630 | 3,118         | 29.4  | 2,659         | 2,917         | 21.1  | -6.4               |
| 45 - 59 years | 698   | 1,063         | 10.0  | 2,473         | 3,028         | 21.9  | 184.9              |
| Over 60       | 810   | 1,770         | 16.7% | 2,006         | 3,388         | 24.5% | 91.4               |
| <b>Total</b>  |       | <b>10,590</b> |       | <b>11,663</b> | <b>13,827</b> |       | <b>30.6%</b>       |

Source: 1990 U.S. Census, age distribution from MISER projections, adjusted to match SRPEDD growth rates.

The racial mix is predominantly white; 3.8% of the population identified themselves with other ethnicities in 1990.

Median household income in Carver in 1989 was \$38,678. In 1999 the estimated median family income in Plymouth County was \$50,637. Carver is part of the Boston SMSA, for which the median family income in 2000 was \$65,500.

*Regional Context*

Economics Research Associates (ERA), in a report prepared for A.D. Makepeace, which has preliminary plans to develop new housing in South Carver, projected that between 2000 and 2020 Plymouth County will see steady growth in population, as will Southeastern Massachusetts as a whole. In recent years Plymouth County has grown much faster than either Bristol or Barnstable Counties in the Southeastern Massachusetts region. Bristol County is expected to almost match Plymouth County’s pace of growth in the next 20 years, growing 11.6% to 586,437 people, while Plymouth County grows 13% to a population of 529,028.

**Housing Profile**

The number of housing units in Carver as of July, 2000 was approximately 4,298. Following is an inventory of existing housing in Carver. Sources include the 1990 census and Carver town statistics.

In 1990 there were 3,799 total housing units in Carver. Of those, 3,585 were occupied and 214 were vacant or for sale.

**Table 2-7  
Homes in Carver by Year Built**

|              | <u>Number of Units</u> | <u>Percent</u> |
|--------------|------------------------|----------------|
| Before 1939  | 314                    | 7.3%           |
| 1940 – 1949  | 157                    | 3.7            |
| 1950 – 1959  | 230                    | 5.4            |
| 1960 – 1969  | 258                    | 6.0            |
| 1970 – 1979  | 1,257                  | 29.2           |
| 1980 – 1988  | 1,520                  | 35.4           |
| 1989 – 1999  | 562                    | 13.1           |
| <b>Total</b> | <b>4,298</b>           |                |

Source: U.S. Census, Town of Carver Building Department

Almost half of all homes in Carver were constructed since 1980. Approximately 94 multifamily units were constructed in the 1980s. Since 1990, the rate of home construction has slowed due to a lack of available land. This could change, however if much of the excess land owned by cranberry growers should come on the market, as has happened with the proposed Makepeace project.

*Housing Type*

The majority of homes in Carver are single-family homes. There is a substantial number of mobile and manufactured homes, most of which are occupied by elderly residents. The homes are located in five mobile home parks, four of which are reserved for people 55 and over. They include South Meadow Village, with 522 units; Cranberry Village, in South Carver, which has 279 units; and Pine Tree Village, off Wareham Street, with 186 units. There are no significant multifamily developments in Carver, aside from 68 publicly subsidized units which are located

on Meadowbrook Way. These units are primarily for the elderly and disabled, but there are also a few family units.

**Table 2-8  
Homes in Carver by Housing Type**

|                              | <u>1990</u>  | <u>1999</u>  | <u>% change</u> |
|------------------------------|--------------|--------------|-----------------|
| Single Family                | 2,615        | 3,025        | 15.7            |
| 2-4 Units in Structure       | 109          | 109          | 0               |
| 5 or More Units in Structure | 30           | 30           | 0               |
| Mobile Homes, Other          | <u>1,045</u> | <u>1,134</u> | 8.5             |
| <b>Total</b>                 | <b>3,799</b> | <b>4,298</b> |                 |

Source: 1990 U.S. Census, Town of Carver Building Department

**Table 2-9  
Mobile Homes in Carver**

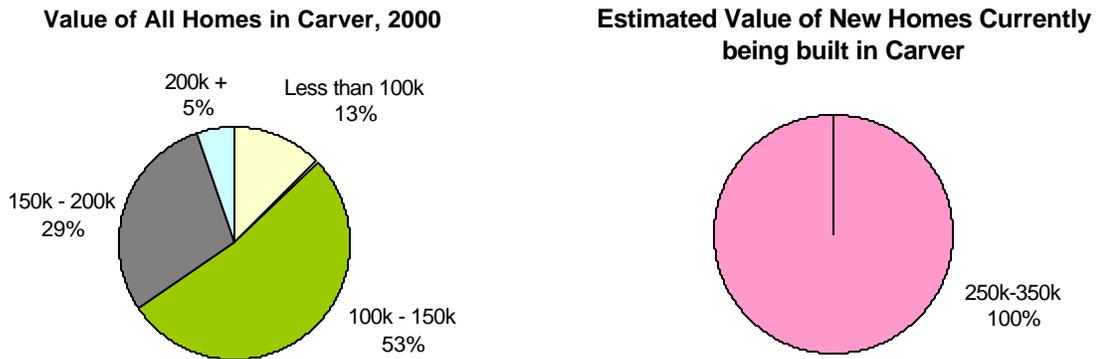
| <u>Mobile/Manufactured Home Park</u> | <u>Number of Units</u> | <u>Range of Sales Prices</u> |
|--------------------------------------|------------------------|------------------------------|
| South Meadow Village                 | 522                    | \$50,000 - \$150,000         |
| Cranberry Village                    | 279                    | \$40,000 - \$80,000          |
| Pine Tree Village                    | 186                    | \$40,000 - \$80,000          |
| MeadowWoods                          | 64                     | Approx. \$150,000            |
| Waterview Village                    | 67 (approx.)           | \$100,000 –\$150,000 NA      |

In 1990 there were approximately 376 rental units, or 10% of the total number of housing units. The remaining 90% of housing units were owner-occupied.

There is no public water or sewer service in Carver; the majority of houses have private wells and septic tanks. Over 80% of homes have private wells; 94% have septic tanks. In 1990 about 18% of homes obtained water from a public source or a private company, while about 5% were tied to a public sewer system.

The average assessed value for single family homes in Carver was \$135,800 in 1999, with almost 95% of homes valued at less than \$200,000. The value of new homes currently being built is considerably higher. Few new houses in the region are selling for less than \$250,000.

Figure 2-2



### *Publicly Assisted Housing*

The Carver Housing Authority owns 8 units on Fuller Street for individuals served by the state Department of Mental Health. There are also 8 family units and 20 units of elderly and disabled housing in a single development on Meadowbrook Way. The family units consist of 6 three-bedroom apartments, 1 four-bedroom and 1 two-bedroom. The elderly and disabled units are all one-bedrooms. In addition, the South Shore Housing Authority manages 40 units in the same development, which are available to elderly and disabled residents. Section 8 vouchers in the town are administered by the South Shore Housing Corporation.

### **Zoning**

The Zoning Bylaw for the Town of Carver reflects the community's rural character. The vast majority of the town is zoned for residential/agriculture with a minimum lot size of 60,000 square feet. Recently various amendments have been adopted by the Town in order to foster open space protection and permit some flexibility in design. The existing by-law is summarized below.

Single family residences are permitted as of right in the Residential-Agricultural (RA), General Business (GB), and Village Districts (V), with a minimum lot size of 60,000 square feet. Single family dwellings are not permitted in the Highway Commercial (HC), Airport (AP), or Industrial Districts (IA, IB). (Some homes may be located in these districts as non-conforming uses.) Residential uses are permitted in the five village districts but the lots are limited to 60,000 square feet.

In the RA district, agricultural uses are also permitted, however most other commercial uses aside from home occupations, are prohibited.

Commercial uses are designated for the Village, General Business and Highway Commercial Districts. In the GB district, various commercial (non-industrial) uses are permitted, as well as agricultural uses. Most nonresidential uses in the Village District require special permits from the Board of Appeals, while many commercial uses in the GB district are allowed as of right.

Several alternatives to traditional subdivision are allowed under the Zoning Bylaw. These include Rear Lots, Flexible Development, Conservation Subdivision, and Townhouse Development. Flexible Development and Conservation Subdivisions are allowed only in the RA

district with a special permit from the Planning Board, while Townhouse Development is allowed in the RA, HC, and GB districts with a special permit from the Planning Board.

Rear Lots ("pork chops") are subdivided lots which have less than the usual required amount of frontage, allowing a minimum frontage of 40 feet. The width of the lot at the building line must be at least 150 feet. Only one such lot may be created within any subdivision. Because rear lots are required to have a minimum lot size of 3 acres, there is a strong disincentive for using them as an alternative to traditional lots, however they can help to accommodate odd-shaped lots and to preserve open space at the road front.

The Flexible Development provision allows lots of varying dimensions within a subdivision. The minimum lot size is one acre, with an average lot size of 50,000 square feet. In the case of large subdivisions (over 20 acres), this type of subdivision may allow a higher yield than traditional subdivisions, which provides an incentive for developers to utilize this provision. The variation in lot sizes can allow for the preservation of natural resources through the flexible location of buildings in roads in a subdivision to fit the natural terrain. Also, a visual buffer is required between the buildings within the subdivision and any existing roads, which will help to preserve the scenic rural quality of the town.

Conservation Subdivision ("Cluster") allows for the creation of smaller lots (at least one-half the area of traditional lots) that may be clustered together, while a minimum of 20% of the property is reserved as open space to be protected in perpetuity. The total number of homes may not exceed the number that could be constructed under traditional subdivision rules.

Townhouse Development allows for multifamily development with up to 5 units per structure on parcels larger than 10 acres, with the requirement that a minimum of 20% of the parcel be reserved as protected open space. The site must be able to accommodate the septic flow from the development, unless sewers are to be provided. The maximum number of dwelling units is constrained by a ceiling on the total bedrooms in the development of 2.5 times the number of lots which could be created under a conventional subdivision plan. This allows substantial flexibility for developers to determine the market to which the housing will be targeted, while limiting the potential population impacts. The Zoning Bylaw specifies that units reserved for low/moderate income occupants must not be segregated from market rate units.

### Projected Buildout

An analysis of the projected buildout of residential units given the existing zoning is shown below. In total, the town is zoned to accommodate 7,669 additional single family residential structures, 380 additional multi-family dwelling units, and 238 mobile homes. Out of the above single family homes, close to 700 are located in the Makepeace development parcel. If a master-planned community is successfully implemented in this parcel, however, a substantially different buildout might occur than what is allowed under existing zoning.

**Table 2-10**  
**Summary of Buildout Capacity**

| <b>Zoning District</b>      | <b>Single Family</b>        | <b>Multifamily</b> | <b>Mobil Home</b> | <b>Total</b>      |
|-----------------------------|-----------------------------|--------------------|-------------------|-------------------|
| RA                          | 5,309 dwelling units (d.u.) | 360 d.u.           | 230 d.u.          | 5,899 d.u.        |
| GBD                         | 19 d.u.                     | 10 d.u.            | -                 | 29 d.u.           |
| HC                          | -                           | 10 d.u.            | -                 | 10 d.u.           |
| VD                          | 607 d.u.                    | -                  | -                 | 607 d.u.          |
| AD                          | -                           | -                  | 8 d.u.            | 8 d.u.            |
| PTC                         | 459 d.u.                    | -                  | -                 | 459 d.u.          |
| Makepeace                   | 590 d.u.                    | 41                 | 26                | 657 d.u.          |
| Grandfathered/Approved Lots | <u>379 d.u.</u>             | <u>-</u>           | <u>-</u>          | <u>379 d.u.</u>   |
| <b>Total</b>                | <b>7,669 d.u.</b>           | <b>380 d.u.</b>    | <b>238 d.u.</b>   | <b>8,048 d.u.</b> |

## 2.2 HOUSING NEEDS ASSESSMENT

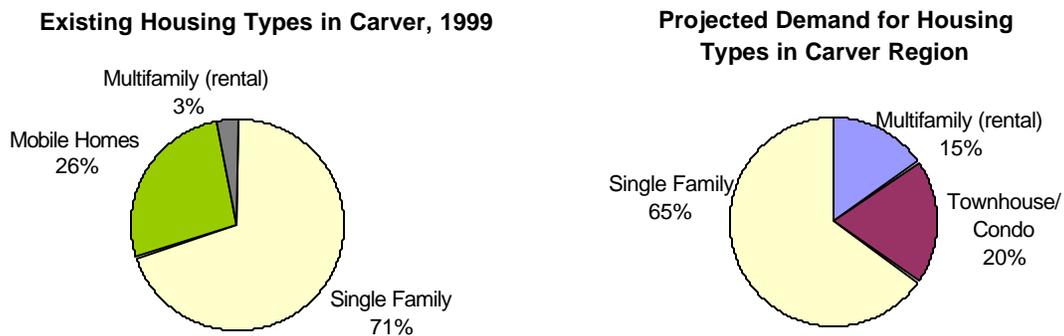
The following assessment is based largely on data from the 1990 US Census as well as a series of market studies undertaken by ERA for the Makepeace Project. Although this data is clearly outdated, it is unlikely that recent figures, if available, would provide substantially different results. In most cases, special housing needs have grown faster or at pace with the segments of the population they serve. Furthermore, with changing demographics in the region, new market segments are demanding housing types not currently available.

### Market Mix

A recent study by the consultants to Makepeace identified three market segments currently in demand in southeastern Massachusetts. ERA has estimated the demand for different housing types based on historic trends and demographic projections in the Carver region. One half of the demand is for primary residential housing. Seniors could comprise as much as 35% of the market for new home purchases, while people seeking to buy seasonal vacation homes could absorb 15% of the market. Within these market groups, demand exists for a variety of housing types, including multifamily units (rental), townhouse/condominium/duplex units (ownership), and single family homes<sup>1</sup>.

The following chart shows the existing types of housing in Carver, which is limited primarily to single family, mobile homes and multi-family and the projected demand which for a much broader range of housing types then currently exists.

Figure 2-3



### Costs and Affordability

In 2000 there were 204 home sales, including 130 single family residences and 1 condominium. (Other residential sales reported mainly include mobile homes.) The average sales price for a single family home during that year was \$169,000. Compared with neighboring communities, housing in Carver is somewhere in the middle. Prices in Wareham, Middleborough and Brockton are lower while prices in Plymouth, Kingston, and Plympton are higher than in Carver.

<sup>1</sup> Given the lack of existing rental supply, ERA estimates that the demand exists for a mixture of as high as 30-40% rental units and 60-70% ownership units in new development. Such a composition, however, might have adverse impacts on the character of the communities.

**Table 2-11  
Average Rental and Sales Prices, 2000**

|                        | Average Rental Price,<br>1 bedroom (\$) | Average Sales Price<br>Single family (\$) | Average Condominium<br>Price (\$) |
|------------------------|-----------------------------------------|-------------------------------------------|-----------------------------------|
| Wareham                | 750-800                                 | 121,000                                   | 108,900                           |
| Brockton               | NA                                      | 139,900                                   | 75,000                            |
| Middleborough          | NA                                      | 160,500                                   | 128,700                           |
| <b>Carver</b>          | <b>900</b>                              | <b>169,075</b>                            | <b>NA</b>                         |
| Plymouth               | 700                                     | 172,750                                   | 108,000                           |
| Plympton               | NA                                      | 221,500                                   | NA                                |
| Kingston               | 1,000                                   | 227,900                                   | 127,000                           |
| <b>Average 7 Towns</b> | <b>850</b>                              | <b>155,110</b>                            | <b>106,240</b>                    |

Sources: Century 21, Wareham; Century 21 Classic Gold Realty, Carver

It is estimated that a household income of at least \$57,000 is needed to pay for a home mortgage in Carver, given an average sales price of \$169,000. According to the 1990 census, Carver homeowners with mortgages spent an average of about 26% of their incomes on housing costs. Renters spent about 27% of their incomes. More recent figures are not available, although incomes in Massachusetts grew by about 12% between 1990 and 1997 (US Census), while the average sales price of homes in Carver has increased by over 20% (Banker & Tradesman).

The average cost of a rental unit in 2000 was about \$900 per month, as compared to \$561 in 1990. This represents a 60% increase, showing that rents in the town have increased much faster than home values or income. The median gross rent in the county in 1990 was \$620. As with ownership units, it appears that Carver's rental values are possibly now above the regional average.

Affordable housing is defined under Chapter 40B as either subsidized housing or affordable housing built under a Comprehensive Permit or other affordable housing program. However, this definition does not reflect the fact that much of the town's existing unsubsidized housing can presently be defined as affordable to families with low or moderate income.

A broader definition of housing affordability was recently adopted by the State with the establishment through Executive Order 418 of a Housing Certification process. In order to receive or achieve a competitive score on a wide range of State grants, supporting documentation must be provided by each town indicating a community's efforts at facilitating the construction of "affordable" housing. For purposes of this analysis, Carver is considered part of the Boston Metropolitan Area which has a median family income of \$65,500 (2000). Low/moderate income households are defined as those having an income less than or equal to 80% of the median income. To qualify as affordable, ownership units would have to be affordable to persons earning less than or equal to 150% of the median income or \$98,250.

Using this criteria, affordable rents (at 30% of median income) would be \$1,640, and an affordable purchase price would be as high as \$297,000 (assuming 10% down, 8.5% loan for 30 years, 33% of income for principal, interest, taxes, and insurance). Given this new high benchmark of affordability, one can assume that most new homes built and sold in Carver in the foreseeable future will be priced within this broader definition of affordability. In reality, the median income in Carver and the surrounding region is considerably lower than the median for the Boston SMSA, so homes that qualify under this broader definition may not actually be affordable for many local residents.

### **Market Rate Housing**

The vast majority of the housing stock in Carver is privately constructed and had been sold or rented at moderately priced rates. The market is now shifting and housing construction is focusing at higher priced homes which previously were not included in the local market mix.

#### *Housing Options and Affordability*

A large proportion of the existing housing stock in Carver is priced at a range that is affordable by households with moderate incomes. Still, there are opportunities for the Town to improve the availability and accessibility of affordable market rate homes. There are insufficient homes to meet the needs of seniors and young adults who typically seek housing alternatives other than single family homes on large lots. Increasing the variety of housing provided, including smaller ownership units, as well as rental units, will help to alleviate the perceived shortage in affordable housing for residents of the town and the surrounding area.

#### *First Time Homebuyers*

The National Association of Realtors calculates a homebuyer's affordability index each quarter, comparing the median household income and median home price. In 2000, a family in the New England region earning \$36,000 can afford a "starter" home costing \$139,000 with a 20% down payment. According to the Carver Assessor's office, about 52% of homes in Carver in 2000 were valued at less than \$139,000.

The greatest barrier to first time homebuyers in Carver is saving for a down payment, especially in a region with such high housing costs. Loan programs which have small down payment requirements, such as 3% or 1%, help buyers to overcome this obstacle. However, in a hot housing market such as we have seen in this region recently, buyers with small down payments may be at a disadvantage in the market. Education programs would allow households with lower incomes to take advantage of loan programs and other assistance available to first time homebuyers.

#### *Rental Housing*

The US Census reported 376 renter-occupied housing units in 1990. The number of rental units has not likely changed since 1990, although new data is not yet available. A total of 136 renters, or about 44% of renting households paid more than 30% of their income for rent. This compares to the county average of just over 42%.

Households who seek market-rate rental housing most often include young adults who wish to remain in their home community until they are able to purchase a home, and seniors who no longer desire or are unable to maintain a single-family home. According to the 1990 census, the average household size for rental housing units was 2.05 persons.

#### *Market Rate New Single Family Housing*

Recently new housing construction has been targeted toward a higher income range, with values ranging from \$250,000 to \$350,000.. At the same time, few homes are being constructed in the high end price range (above \$350,000) or for the vacation/second home market. Furthermore, there is a substantial demand for rental housing at all income levels which is not currently being met.

**Table 2-12**  
**Income Distribution of Renters**

|                     | <u>Carver</u> | <u>%</u> | <u>Plymouth County</u> | <u>%</u> |
|---------------------|---------------|----------|------------------------|----------|
| Less than \$10,000  | 106           | 30.7%    | 10,204                 | 25.5%    |
| \$10,000 - \$19,999 | 21            | 6.1      | 7,459                  | 18.6     |
| \$20,000 - \$34,999 | 81            | 23.5     | 10,547                 | 26.4     |
| \$35,000 - \$49,000 | 83            | 24.1     | 6,522                  | 16.3     |
| \$50,000 or more    | <u>54</u>     | 15.7%    | <u>5,275</u>           | 13.2%    |
| <b>Total</b>        | <b>345</b>    |          | <b>40,007</b>          |          |

Source: U.S. Census, 1990

### **Subsidized Housing**

An assessment of changes in household composition, i.e., elderly, young couples, with and without children, as well as income relative to household costs, impacts the affordability of housing for individuals and families living or wishing to live in Carver. The following needs were identified using the methodology outlined in the Massachusetts Housing Partnership Fund Housing Needs Workbook.

#### *Publicly Assisted Housing*

In 1990 Carver had a total of 3,799 housing units. According to the standards set by Massachusetts Chapter 40B, Carver should have 380 subsidized housing units, or 10% of the number of permanent residences counted in the 1990 Census. Carver currently has only 76 units of subsidized housing, resulting in a shortfall of 304 units. Table 2-13 compares availability of affordable housing in Carver with neighboring communities. For purposes of this analysis subsidized units are defined under Chapter 40B as public housing units, rental assisted housing units and units within Comprehensive Permit developments.

**Table 2-13**  
**Comparison of Affordable Housing Availability**

|               | <u>Subsidized Units</u><br><u>(40B Units)</u> | <u>Total Units in 1990</u><br><u>(Year Round)</u> | <u>% of 1990</u> |
|---------------|-----------------------------------------------|---------------------------------------------------|------------------|
| <b>Carver</b> | <b>76</b>                                     | <b>3,725</b>                                      | <b>2.0%</b>      |
| Middleborough | 355                                           | 6,365                                             | 5.6              |
| Raynham       | 104                                           | 3,501                                             | 3.0              |
| Brockton      | 4,217                                         | 35,321                                            | 11.9             |
| Kingston      | 151                                           | 3,319                                             | 4.5              |
| Plymouth      | 677                                           | 16,860                                            | 3.7              |
| Plympton      | 0                                             | 789                                               | 0.0              |
| Rochester     | 0                                             | 1,303                                             | 0.0              |
| Taunton       | 1,191                                         | 20,281                                            | 6.0              |
| Wareham       | 153                                           | 11,383                                            | 1.0              |

Source: SRPEDD Regional Housing Needs Study, 1996 ; OCPC Community Information and Data, June 2000

There are presently 128 households on the Carver Housing Authority's waiting list for space at Meadowbrook Way. This is about double the number of units currently available in Town. Most of the households on this list are families - 84 are families waiting for 2-bedroom apartments, while another 30 are families waiting for 3-bedroom units. There are also 30 elderly and 15 disabled households on a separate waiting list for Meadowbrook Way; this list is kept by the Federal Department of Housing and Urban Development.

*Elderly Housing*

The number of persons above age 60 is expected to grow by 8% between 1990 and 2010. In 1989, 61% of households headed by persons over age 65 had incomes of less than \$25,000, while the median household income in Carver was \$38,678. This is slightly less than average for the state, where 63% of elderly residents had incomes below \$25,000. Of 836 elderly residents in 1990, 8.5% lived in poverty; 5.9% of all Carver households had incomes below the poverty level.

**Table 2-14**  
**Household Income of Residents Over the Age of 65 (1990 US Census)**

|                      | <u>Households 65 and Over</u> | <u>% of Elderly Households</u> |
|----------------------|-------------------------------|--------------------------------|
| Under \$15,000       | 277                           | 33%                            |
| \$15,000 to \$24,999 | 232                           | 28                             |
| \$25,000 to \$49,999 | 271                           | 32                             |
| \$50,000 and over    | <u>56</u>                     | 7%                             |
| <b>Total</b>         | <b>836</b>                    |                                |

According to the 1990 US Census, there were 157 persons in Carver over the age of 65 who claimed to have mobility and/or self-care limitations. There were an additional 140 residents under the age of 65 who had such disabilities.

As described above, there are 60 units of subsidized elderly/disabled housing. The number of elderly households in 1989 with incomes below \$15,000 was 277. The ratio of elderly households earning less than \$15,000 to the number of subsidized units is about 5:1.

*Vouchers*

The South Shore Housing Development Corporation administers some 1,600 Section 8 housing certificates, which can be used based on the availability of rental housing anywhere in the region. Within Carver there are currently 11 households using vouchers from the non-profit agency.

## 2.3 ISSUES/OPPORTUNITIES

*Is the town zoned to accommodate the type of housing needed and desired by Carver's residents?*

### Components of the Ideal Housing Mix

The Town of Carver is a crossroads. While the vast majority of housing which has been built is either single family or manufactured homes, there is now pressure to address a range of environmental, fiscal, and market factors by encouraging the development of alternative forms of housing not currently permitted. Identifying the ideal mix of housing for Carver residents must take into account the following criteria:

- **Population characteristics:** *With an aging population and a declining household size, does the Town want to attract more elderly, young households, or families?*
- **Household Income and Market Demand:** *With a relatively moderate average household income, does the town want to facilitate the development of housing for higher income groups than currently exists as well as affordable housing opportunities for those in need?*
- **Environment:** *Given the varied natural resources in town; ponds, rivers, wetlands and bogs, uplands and forests, are there certain housing types and market segments not currently being built in town which would be better suited for sensitive environments?* Estate housings, retirement homes, age restricted housing, golf course communities, second homes, mixed use villages have been suggested.
- **Fiscal:** *What mix of housing would have the least impact on the costs of municipal services including education?* It has been estimated that the break-even (taxes cover the costs of services) valuation for a 3 bedroom house (assuming 1.47 children) is \$340,000 while that of a 1-2 bedroom unit, no children, would have a break-even value of \$67,000.

### Fiscal Impacts

Under the existing zoning the potential for housing diversity in Carver is quite limited. The vast majority of housing that will be developed is single family homes on 40,000-60,000 square foot lots. Not only do these homes serve only a fraction of the population that might seek to buy homes in Carver, they are the most costly type of development for the town to absorb in terms of fiscal impacts. The table below shows the relative fiscal impacts of various land uses. Some types of housing development, such as townhouses and high value single-family homes just pay for themselves, while other types of housing, including small unit apartments and age-restricted housing, actually generate a fiscal surplus. Most other types of housing, including large unit apartments and inexpensive single family homes, cost the town more than the revenues they generate.

**Table 2-15  
Cost of Services: Fiscal Impacts of Development**

| Type of Development                      | Revenue/General Govt. | Revenue/Education |
|------------------------------------------|-----------------------|-------------------|
| <b>Positive Revenue Benefits</b>         |                       |                   |
| Research Office Parks                    | +                     | +                 |
| Office Parks                             | +                     | +                 |
| Industrial Development                   | +                     | +                 |
| High-Rise Garden Apartments (Studio/1BR) | +                     | +                 |
| Age-restricted Housing                   | +                     | +                 |
| Garden Condominiums (One/Two BR)         | +                     | +                 |
| Open Space                               | +                     | +                 |
| <b>Neutral Revenue Benefits</b>          |                       |                   |
| Retail Facilities                        | -                     | +                 |
| Townhouses (2/3 Bedrooms)                | -                     | +                 |
| Expensive Single-Family Homes (3-4 BR)   | -                     | +                 |
| <b>Negative Revenue Benefits</b>         |                       |                   |
| Townhouses (3-4 BR)                      | -                     | -                 |
| Inexpensive Single-Family (3-4 BR)       | -                     | -                 |
| Garden Apartments (3+ BR)                | -                     | -                 |
| Mobile Homes (Unrestricted Occupancy)    | -                     | -                 |

Source: The Growth Impact Handbook, DHCD, p.10

**Seeking Fiscal Balance**

A model has been developed below which would demonstrate a process for the Town to begin to consider alternative mixes of housing and their impact to the town. Utilizing the cost/benefit analysis demonstrated in Appendix 4-1B of the Natural Resources Section, a break-even value has been established for units with and without school age children, as education is by far the most significant cost component in the town’s budget. By estimating the average value of a unit in a given housing type such as conventional single family, great estate, multifamily townhouse, and then identifying a desired proportionate share of these units, one could calculate what mix of these housing types would provide a positive fiscal balance for the town. The consequence of reaching a negative valuation impact is the necessity to raise taxes in order to maintain the same level of services.

**Model for Computing "Ideal" Housing Mix for Fiscal Balance**

|                                     | Average Value | Break-Even Value | Difference | Mix % | Valuation Impact |
|-------------------------------------|---------------|------------------|------------|-------|------------------|
| <u>Single Family-<br/>New Homes</u> |               |                  |            |       |                  |
| Moderate                            | \$210,000     | \$340,000        | -\$130,000 | 10    | -\$13,000        |
| Middle                              | 275,000       | 340,000          | -65,000    | 35    | -\$22,750        |
| High                                | 375,000       | 340,000          | 35,000     | 35    | \$12,250         |
| Large Estates                       | 500,000       | 340,000          | 160,000    | 10    | \$16,000         |
| <u>Multifamily-<br/>New Homes</u>   |               |                  |            |       |                  |
| 2BR                                 | 210,000       | 210,000          | 0          | 10    | \$0              |
| Townhouses                          |               |                  |            | 100   | -\$7500          |

Assumptions/Definitions

- Break-even valuation for household with children = 340,000
- Break-even valuation for household without children = 67,000
- Conventional family = 3 or more bedrooms, 1.5 acre lot, 1.47 school children
- Large estates = 3 or more bedrooms, 5+ acre lot

### **Housing and the Environment**

The type and design of housing has a significant impact upon the environment. The standard single family home on a 60,000 square foot lot will lead to the subdivision of the town without much protection of topography and resource corridors (See Appendix 2-1). By contrast, a variety of zoning strategies can lead to sound development and environmental protection.

Historically, developments in areas such as North Carver (Appendix 2-2) involved a mix of uses on a variety of lot sizes, leading to the establishment of village centers. In addition, compact residential development took place at some of the manufactured home developments such as South Meadow Village (Appendix 2-3). Units were clustered and open space and resources protected. We need to replicate some of the features of these developments through changes in the zoning.

The town has adopted conservation and flexible zoning which permit some variation in building and lot size in order to protect environmental character. These tools may need to be further adjusted to allow for greater resource protection as well as variation in housing type. Certain building types which would have environmental benefits because they would permit denser clusters and more environmental protection (assuming water and wastewater issues can be addressed) would include estate homes, a large home on a 3 acre or greater parcel, a golf course or recreation type community, townhouse developments, and mixed use villages. New zoning tools will be needed to foster this mix of uses.

### **Mismatch between market demand and supply**

The eastern Massachusetts region is presently experiencing the tightest housing market on record. Although the issue is most critical in the Boston region, areas as far away as Carver are feeling the crunch. Demand consistently outstrips supply in the region, as evidenced by rapidly rising home prices over the past decade. Vacancy rates for rental units are very low in the region, although current data on the number of rental units is not available.

The greatest demand for new houses in Plymouth County today is for homes selling in the range of \$125,000 to \$174,000, with young people in their early 30s the largest group of buyers (ERA). The report also suggested that there are many older adults looking to move up to homes costing \$250,000 or more. However, among retirees, people age 60 or over, there is a substantial demand for houses costing \$80,000 to \$124,000.

According to Century 21 in Carver, few **new** houses in Carver are selling for less than \$250,000. Few new homes are being built, but those that have been are larger than the starter homes formerly more common in the town. Century 21 reports that in a 32-lot subdivision some homes sold for between \$150,000 and \$170,000 two years ago, but the last of the houses are now selling for as much as \$310,000.

Existing homes, by contrast, are selling in the price range of low and moderate income households. Approximately 66% of the existing housing stock sells for under \$150,000 with some 13% of the units selling for under \$100,000.

It is apparent that the price range and variety of housing currently being built in Carver does not reflect the current market demand in Plymouth County. New housing in Carver is currently limited to increasingly expensive single family homes. There is an absence of townhouse units for young families, the elderly, or second homes, mixed use villages and cluster housing developments which could serve a broader range of incomes and households as well as protect sensitive environmental features.

The following table summarizes the demand and supply analysis utilizing an estimated median family income for Plymouth County in 1999 of \$50,000 and the short-fall in units for various income levels. While the town has a large supply of moderate income housing, especially existing manufactured homes, no new very low/moderate income housing is currently being built. Under Chapter 40B which sets a standard of 10% subsidized units in the town, Carver has a deficit of 304 units. In addition, in contrast to many other south shore communities, no new construction is taking place of high end, expensive homes.

**Table 2-16  
Gaps in supply of housing, 2020**

| <u>Households</u> <sup>(1)</sup> | <u>Demand (2020)</u>       | <u>Supply</u>              | <u>Shortfall</u> |
|----------------------------------|----------------------------|----------------------------|------------------|
| Very Low Income (10%)            | 237 units                  | No new construction        | 237 units        |
| Low Income (10%)                 | 238                        | No new construction        | 238              |
| Moderate Income (20%)            | 475                        | 1,900 (80%)                | 0                |
| Upper Middle Income (40%)        | 950                        | 475 (20%)                  | 0                |
| High Income (20%)                | <u>475</u>                 | <u>No new construction</u> | 475              |
|                                  | 2,375 units <sup>(2)</sup> | 2,375 units                |                  |

<sup>(1)</sup> Based on 1990 household income distribution in Carver

<sup>(2)</sup> Based on projected increase, 2000-2020, SRPEDD

**The Makepeace Development: A Case Study in identifying the right mix**

The market consultants for Makepeace, Economic Research Associates (ERA), identified the potential market demand for different types of new homes in the Carver/Wareham/Plymouth region based on historical data, forecasted population growth, and demographic changes. It is expected that the Southeast Massachusetts region (Bristol and Plymouth Counties) will see a growth rate of about 3,000 dwelling units per year in the coming decades, with the Makepeace project alone capturing about 8-15% of that market, or 200-300 new units per year. At this rate, the Makepeace development will take 20-30 years, or as long as 50 years to complete, depending upon the portion of the regions growth which it is able to capture<sup>2</sup>.

A buildout with 100% single family homes as permitted under existing zoning could turn out to be quite costly for taxpayers. In light of this, ERA developed a recommended blend of housing types for the Makepeace project which would result in neutral or positive fiscal impacts. Based on the projected demand explained in the previous section, a blend of housing types is recommended, including, 50% primary residential homes, 35% retirement, and 15% second homes. Retirement homes and second homes do not require as much in terms of municipal services as primary residences because they do not bring additional school children, and in the case of second homes, the homes are only occupied for part of the year. Offering alternative types of housing will help to balance the fiscal impacts from the large parcel development project, without substantially altering the character of the community.

Table 2-17 shows the proportion of homes of each type that are proposed for the Makepeace project. The housing styles within the planned community would be distributed in a way that is compatible with the character of the surrounding communities. As Carver is the most rural of

<sup>2</sup> Note that the Makepeace development is not expected to generate new housing demand in the region, but will only absorb a portion of the growth that would take place anyway. If Makepeace is developed under traditional zoning rather than as a planned community, it expects to realize a slower rate of absorption, but again, this would not affect the total housing market in the region.

the three towns involved, few, if any of the proposed higher density units would be located in Carver (Appendix 2-4).

**Table 2-17**  
**Makepeace Development: Allocation of Residential Housing Products by Consumer Market**

| <u>Use Types</u>     | <u>Primary (50%)</u>                         | <u>Retirement (35%)</u> | <u>Second Home (15%)</u> |      |
|----------------------|----------------------------------------------|-------------------------|--------------------------|------|
| <b>Multi-Family</b>  |                                              |                         |                          |      |
| Apartment            | 3 + stories, 18 units/acre                   | 7.5%                    | 10%                      | 0%   |
| Garden Apt.          | 2 stories; 12 units/acre                     | 7.5%                    | 15%                      | 0%   |
| Condo                | Stacked 2-3 stories<br>12 units/acre         | 2.5%                    | 5%                       | 5%   |
| Townhouse            | Side by side 4-8 units/bldg.<br>8 units/acre | 2.5%                    | 7.5%                     | 10%  |
| Duplex               | 2 units, 6 units/acre                        | 5%                      | 12.5%                    | 15%  |
| <b>Single Family</b> |                                              |                         |                          |      |
| Zero Lot line        |                                              | 5%                      | 14%                      | 25%  |
| Patio                |                                              | 10%                     | 15%                      | 25%  |
| SF-4                 | 4/acre                                       | 15%                     | 10%                      | 10%  |
| SF-3                 | 3/acre                                       | 15%                     | 5%                       | 10%  |
| SF-2                 | 2/acre                                       | 15%                     | 2.5%                     |      |
| SF-1.5-3             | 1/1.5-3 acres                                | 15%                     | 2.5%                     |      |
| Total                |                                              | 100%                    | 100%                     | 100% |

Source: A.D. Makepeace and ERA 8/2000

Within each of the categories of housing types ERA has proposed, there are several kinds of units. Single family units include a range of housing types not now permitted, such as zero lot line (houses built on the lot line without a side yard), patio units for empty nesters, and single family units built at far greater densities than is currently permitted, i.e., 2-4 units per acre. Multifamily units would include apartments (up to 3 stories), garden apartments (2 stories) at a density of 12 units/acre, stacked condominiums, townhouse units (4-8 units in a structure), as well as duplexes.

### **Zoning Issues:**

#### *Small and large lot sub-divisions*

Table 2-18 lists the number of acres in various size parcels by location and number of owners. This table demonstrates that while there are a relatively small number of owners who control parcels between 100 and 1,000 acres, mostly in south Carver, there is almost an equal amount of acreage divided up in parcels of 10 or 10-30 acres much of it located in Center and North Carver. The town needs, therefore, to have a variety of zoning tools to address the needs of both the small and large landowner.

**Table 2-18  
Undeveloped/Underdeveloped Parcels in Carver by Size**

|               | <u>Number of<br/>Parcels</u> | <u>Total Land Area<br/>(Acres)</u> | <u>Owners</u>                        | <u>Location of Most Parcels</u> |
|---------------|------------------------------|------------------------------------|--------------------------------------|---------------------------------|
| 0-9 acres     | ~640                         | 1,863                              | ~280                                 | Center, North Carver            |
| 10-29 acres   | 225                          | 3,823                              | Many,<br>8 own > 5 parcels           | Center, North Carver            |
| 30-49 acres   | 64                           | 2,380                              | 37                                   | South Carver                    |
| 50-99 acres   | 47                           | 3,224                              | 36                                   | South Carver                    |
| 100-299 acres | 22                           | 3,336                              | 16 (1/3 acres owned<br>by Makepeace) | South Carver                    |
| 300-999 acres | 5                            | 1,696                              | 2                                    | South Carver, Tremont St.       |
| 1000+ acres   | 1                            | 1,974                              | 1                                    | Myles Standish Forest           |

#### *Traditional vs. flexible subdivisions*

Despite the moderate flexibility provided for within the current zoning regulations, developers are constrained from making choices that would provide the range and variety of housing which would meet the diverse needs of Carver.

Under the requirements of current zoning, a variety of housing types would not be possible to provide. Seniors and those seeking to purchase second homes generally do not want large parcels of land to maintain. Smaller, high density units with ample common open space and recreational amenities will attract buyers from these markets. Under a traditional subdivision plan, none of these amenities could be provided, while the Conservation, Townhouse, and Flexible Development variations which the Zoning Bylaw presently allows provide for very limited open space amenities and only minor departures from traditional dimensional requirements. The characteristics of development under these guidelines would not be marketable to those seeking to buy retirement or second homes.

#### *Density*

Only under the Townhouse and Conservation alternatives is density greater than 1 unit/acre permitted. In order to attract certain types of housing such as seasonal and retirement homes, greater density is needed. Within the Townhouse and Conservation districts, a higher density might make development projects more feasible, encouraging the use of these provisions. There is also no estate-type zoning which might attract the development of homes on larger lots, such as 3 acres while preserving important resources.

#### *Mixed Uses*

Current zoning limits a developer's ability to create a mix of residential and commercial uses in a planned development setting with a range of lot sizes.

#### *Incentives*

The Zoning regulations provide a modest incentive for developers to use Flexible Development in place of conventional subdivisions. No such incentive exists for developers to use Conservation subdivision, although they can potentially provide substantial benefits to the town. Also, the 20% open space requirement for Conservation subdivisions is rather low. Some form of incentive to developers for Conservation Subdivisions could be tied to a higher proportion of open space protected, or to the preservation of key natural resources.

There is no incentive under current zoning for developers to build affordable housing. Bonus-based zoning such as discussed in the subsequent section on Vision/Goals should be incorporated into the zoning by-law to encourage the development of affordable single family housing. Density bonuses would be granted for the provision of duplex housing and mixed use housing as a way to ensure the dedication of critical open spaces and provide housing for the elderly and/or young families in a variety of housing types.

### **Other Zoning Opportunities to foster sound development**

#### *Planned Development Opportunity*

The development of large, contiguous parcels of land under single ownership represents a unique opportunity for planning attractive new communities which meet the needs of area residents. The planning process currently under way for the Makepeace project provides some insight as to the complexity of community needs and zoning issues faced by the developer. Traditional zoning regulations are effective in regulating development which takes place in a dispersed, piecemeal fashion, but result in monotonous sprawl if implemented on a large scale. Besides, large scale development under traditional zoning would also be quite costly to the town's taxpayers, and it would place a heavy burden on existing transportation infrastructure. Planned development, on the other hand, could strive to attain a balanced mix of uses including open space, commercial uses, and public facilities, and an interconnected system of roads that could help to reduce the impact on surrounding neighborhoods, as well as the municipal budget. With planned development, it may also be more feasible to preserve scenic open space features and mimic historic development patterns and densities which are not permitted under traditional zoning.

The Makepeace project is the most sizeable development proposal that the town has dealt with to date, but it may not be the last such large scale venture. The Planning Board needs to consider the issues raised in the process of planning for the Makepeace site, and formulate new zoning tools both for this project and for use elsewhere the town when large parcels come on the market. Alternatively, the planned development concept could also be applied to extending existing village areas such as South or North Carver where there are already a mix of lot sizes and commercial as well as residential uses.

#### *Scenic Preservation*

If it is found that a substantial number of developable parcels are on parcels from 3-10 acres in size which front on existing roads, the Town may wish to consider "Back Lot" subdivision. This provision differs from Flexible Development in that it would allow a small number of lots with a shared driveway and no road frontage, in exchange for requiring that the front of the parcel be set aside as protected open space. This would provide an alternative to Approval-Not-Required subdivisions in which a scenic view might be destroyed in order to create traditional house lots.

The use of Conservation or "cluster" provisions by private developers would help to increase the variety of attractive housing options in the town, as well as improving the open space amenities available to residential neighborhoods. The Town might wish to seek ways of overcoming the unfamiliarity or lack of interest in this type of development among developers in order to encourage its use.

#### *Coordination*

While the Planning Board has adopted design guidelines for commercial areas, no guidelines exist for conservation or flexible development zoning. Furthermore, as these strategies need to be closely coordinated with the Conservation Commission, consideration should be given to improving, wherever possible, coordination between these Boards and town staff.

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## 2.4 VISIONS/GOALS

### **Vision/Goals**

*To Minimize population growth while meeting the housing needs of the community.*

This is one goal with 4 parts

1. *Provide a full range of housing options, ownership/rental and housing types, at all income levels*
  - People in the community should be able to stay in the community
2. *Minimize population growth while meeting the housing needs of the community*
  - Attract people from outside to have new homes here if it benefits the town
3. *Allow for development while protecting the Town's rural quality and sensitive natural resources*
  - Maintain the rural quality of the town
4. *Link the growth of housing to strategies which will enable the town to financially support the required infrastructure, town facilities, and services*
  - Do new development in a way that is financially feasible

## 2.5 RECOMMENDATIONS

Concerted action by the residents of Carver will be required to develop the mix of housing which is responsive to the town's vision and goals. Three general strategies are identified below. The first two relate to modifications in the zoning by-law to encourage a housing mix in higher and Lower Density areas that will meet the needs of existing and new residents as well as providing the town a positive tax impact. A third set of strategies relates to undertaking those initiatives that have been suggested for the town to be in conformance with Executive Order 418.

Together these strategies are intended to foster the development of a broader range of housing than the single family home on a 60,000 square foot lot. This new market will meet the needs of elderly residents and young couples as well as families interested in a second home lifestyle. All of these market segments would have a more positive impact on the town's tax base.

### Zoning Options for Higher and Lower Density Areas

The following zoning options should be considered by the Town to reflect market conditions and the needs of the town for a range of housing types. The basic principles of this strategy are as follows:

- **Increased density** in Village and new Development areas.

The Higher Density Village or receiving areas include the three village centers, North Carver, Town Center and South Carver, as well as certain development areas, Route 44 and Makepeace. Within these areas the town should attempt to foster a mix of housing types including:

**Single family** units not now permitted, such as *zero lot line* (houses built on the lot line without a side yard), *patio units* for empty nesters, and *single family condo* units built at far greater densities than is currently permitted, i.e., 2-4 units per acre.

**Multifamily** units could include *apartments* (up to 3 stories), *garden apartments* (2 stories) at a density of 12 units/acre, *stacked condominiums*, *townhouse units* (4-8 units in a structure), as well as duplexes and *apartments above stores* assuming septic, water supply, and resource protection issues were addressed.

- **Decreased density** in the agriculture and resource areas or the so called "Sending" areas.

A combination of increasing the minimum lot size and improving the open space development (Cluster) bylaw to encourage the use of clustered subdivision design will reduce the buildout by up to 30% while allowing for the protection of open space and the creation of a wider variety of single-family housing. In addition, the Town should encourage the development of a limited number of "Great Estate" residences with lots of 3 acres or more to help maintain fiscal balance.

The zoning tools to foster this strategy are portrayed on the Vision Action Plan Map and listed on Table 2-1 in the Executive Summary. A key strategy in this suggested program is called the Transfer of Development Rights. As indicated by the diagram shown in Appendix 2-6, a developer would gain the opportunity to increase the development density in a receiving, Higher Density area by purchasing development rights in a lower density Sending Area.

### Affordable Housing Strategies

Adopt a variety of strategies to ensure that the Town continues to provide housing affordable to families, in particular, as well as elderly households of low and moderate income.

The State's Housing Certification Program Year 2 will require the Town to adopt a number of additional strategies to indicate progress in providing for a range of housing. In reviewing the list of choices, a housing committee identified 8 possible options, 7 of which need to be pursued over the next year by the town.

1. Work with local or regional banks or other financial service establishments to make available concessionary financing or other mechanisms that improve housing affordability
2. Identify land suitable for the development of affordable housing during the time period of the program
3. Formally authorize a designee that can negotiate low and moderate income housing proposals (such as comprehensive permit applications) on behalf of the municipality
4. Adopt model local rules put forward by the Housing Appeals Committee (HAC) for responding to comprehensive permit applications
5. Implement procedures to expedite the permitting process for housing development, especially for projects requiring special permits (for example, develop a guide for developers on how the process works)
6. Establish a concessionary fee structure for permits for development, which is lower for low- and moderate-income housing development and/or for nonprofits developing affordable rental housing
7. Adopt zoning provisions authorizing live and work units, mixed uses such as commercial/residential, congregate care facilities, and assisted living
8. Adopt Incentive Zoning provisions to increase density such as:
  - Density bonus provisions for the creation of more housing units in return for the landowner providing recreation field, public water supply, or other municipal amenity
  - Density bonus provisions for cluster development with more open space
  - Density bonus provisions for low and moderate income housing
  - Zoning provisions that allow for more intensive housing development such as Planned Unit Developments

**APPENDICES**

- Appendix 2-1 Conventional subdivision
- Appendix 2-2 Village Development North Carver
- Appendix 2-3 Compact Residential Development: South Meadow Village
- Appendix 2-4 Project Mixed Use areas: Makepeace Parcel
- Appendix 2-5 Transfer of Development Rights