

Affordable Housing Terms Glossary

[Note: these definitions are only to be used for educational reference]

May 19, 2011

Affordable Housing in Carlisle

Massachusetts has a serious shortage of **affordable housing**, which discourages businesses and individuals from locating or staying in the state. The state **Department of Housing and Community Development (DHCD)**, as well as the federal **Department of Housing and Urban Development**, have a number of programs to help with housing not only for the poor, but for some middle class families as well. **Income eligible households** include those with income up to 80% of the **area median income** for our **Metropolitan Statistical Area (MSA)**. The following programs are available to cities and towns, developers, non-profit housing organizations, and/or citizens:

- **Affordable accessory apartments (AAA)**
- **Carlisle Neighbor Fund** (for Carlisle residents only)
- **Department of Developmental Services** (formerly known as the Department of Mental Retardation, or DMR) **program for individuals with intellectual disabilities**
- **Minuteman Senior Services**
- **MassHousing**
- **Homeless prevention** programs
- **Local Initiative Program (LIP)**
- **Low-Income Housing Tax Credit (LIHTC)**
- **Regional Nonprofits**
- **Federal Section 8** assistance
- **Federal Section 22** assistance
- **Community Preservation Act (Mass. Gen'l Laws [M.G.L.] chapter 44B)** administered by the **Carlisle Community Preservation Committee**
- **Supportive Housing Program**
- **Supportive Housing for the Elderly**

Since Massachusetts has a need for more affordable housing, the state Legislature enacted **Mass. General Law (M.G.L.) chapter 40B**. Carlisle does not now have 10% affordable housing units on its **Subsidized Housing Inventory**, as that law requires. However, 40B aims at our achieving 10% over time [and to plan for it in our **Housing Production Plan**]. Because Carlisle doesn't want development of housing (even **mixed income housing**) that doesn't meet our local bylaw requirements (such as 2 acre zoning), the Town has taken advantage of the **Local Initiative Program** to build affordable housing projects with Town financing (approved by Town Meeting and administered by the **Carlisle Housing Trust**), and to work with private developers who are willing to include more **affordable housing** units in their **mixed income** developments than required by 40B..

Affordable Housing Terms Glossary

[Note: these definitions are only to be used for educational reference]

May 19, 2011

LIP projects are identified and planned by **our public housing agency, the Carlisle Housing Authority** and must be approved by our Board of Selectmen. Town projects have been funded in part with **Community Preservation Act** financial assistance. They must be 100% affordable and may, but don't have to be limited to **elderly person households**. The Town provides a **subsidy** for our own LIP projects, as do others. Once built, tenant selection may give preference to Carlisle residents and employees, but it must be consistent with both the state and the federal **Fair Housing Acts**, which among other things bans discriminatory rental practices. The Carlisle Housing Authority is a member of, or works with the **Citizens Housing & Planning Association (CHAPA)**, **Metropolitan Area Planning Council**, the **Minuteman Advisory Group for Interlocal Coordination (MAGIC)** and the **South Middlesex Opportunity Council (SMOC)**.

SEE AFFORDABLE HOUSING TERMS Pages 3 to 17

Affordable Housing Terms Glossary

[Note: these definitions are only to be used for educational reference]

May 19, 2011

<p>Affordable Accessory Apartments (AAA)</p>	<p>A Massachusetts <i>Department of Housing and Community Development (DHCD) Local Initiative Program (LIP)</i> affordable housing option, which allows units to be rented to households which meet state affordable housing eligibility guidelines (earning 80% or less of the <i>U.S. Department of Housing and Urban Development’s (HUD’s) Area Median Income</i>) and which sets rents plus utility costs, which are no more than 30% of the tenants income. In order to participate in this program, property owners must meet DHCD Fair Housing and Regulatory Agreement/leasing criteria. Once a local AAA program is approved by DHCD, units which meet DHCD criteria are allowed credit on the DHCD <i>Subsidized Housing Inventory</i> for credit toward <i>Chapter 40B affordable</i> housing production goals.</p> <p>See URL: www.mass.gov/?pageID=eheadterminal&L=3&L0=Home&L1=Community+Development&L2=Chapter+40B+Planning&sid=Ehed&b=terminalcontent&f=dhcd_hd_lip_lip&csid=Ehed</p>
<p>Affordable Housing</p>	<p>AFFORDABLE HOUSING: In general, housing for which the occupant(s) is/are earning no more than 80% of the Area Median Income (determined by the US Department of Housing and Urban Development) and paying no greater than 30% of his or her income for gross housing costs, including utilities. Please note that some jurisdictions may define affordable housing based on other, locally determined criteria, and that this definition is intended solely as an approximate guideline or general rule of thumb.</p> <p>See URL: www.huduser.org/portal/glossary/glossary_a.html</p> <p>In order <i>for a Massachusetts municipality</i> to receive affordable housing credit on the state’s <i>Subsidized Housing Inventory (SHI)</i> the Massachusetts <i>Department of Housing and Community Development (DHCD)</i> affordable housing must serve individual or households earning no more than 80% of <i>area median income (AMI)</i> and at a cost that is no more than 30% of total household income. A regulatory agreement also known as an affordable housing deed restriction must be registered at the Registry of Deeds preserving its affordability for a state-mandated minimal number of years. This regulatory agreement prescribes among other requirements, that state Fair Housing Marketing guidelines must be met. Affordable housing differs from private market housing which may be at the same price</p>

Affordable Housing Terms Glossary

[Note: these definitions are only to be used for educational reference]

May 19, 2011

	<p>point, or in some cases even less, in that affordable housing must meet DHCD Fair Housing Marketing and Regulatory Agreement requirements. [Note: the <i>US Housing and Urban Development (HUD)</i> annually sets the AMI].</p>
<p>Area Median Income (AMI)</p>	<p>Area Median Income shall mean the median gross income for a person or a family, as applicable, as from time to time calculated and released by the Secretary of the U.S. Department of Housing and Urban Development, based on the median income for the Metropolitan Statistical Area. In 2011, the HUD median income for a Carlisle family of four was \$91,800. www. hud.gov/offices/adm/hudclips/forms/files/90070.doc</p>
<p>Carlisle Climate Action</p>	<p>Carlisle Climate Action was started by residents in 2007 to raise awareness about the imminent dangers of global warming and climate change, to promote actions by citizens, groups, and our town government to reduce greenhouse gas emissions and develop sustainable practices throughout the town of Carlisle, and to encourage the passage of state and federal legislation that accomplishes the same goals. (www.carlisleclimateaction.org)</p>
<p>Carlisle Energy Task Force</p>	<p>Carlisle's Energy Task Force was created by the Board of Selectmen in 2009 and is charged with analyzing energy and water use by the Town of Carlisle and making recommendations for improved economy in this usage. They may inform the public about energy and water issues as they affect the local, regional, national and global economies. (www.carlisleenergytaskforce.org)</p>
<p>Community Preservation Act</p>	<p>The Massachusetts Community Preservation Act (<i>Chapter 44B</i>) is enabling legislation <i>that</i> allows communities to establish by election, a Community Preservation Fund to preserve open space, historic resources community housing and recreation by imposing a surcharge from 1% to 3% on local property taxes. Community housing under M.G.L. Chapter 44 serves those individuals and households with eligible income levels of no more than 100% of the AMI state provides matching funds from its own Community Preservation Trust Fund, generated from an increase in certain Massachusetts Registry of Deeds' fees.</p> <p>See URL: www.malegislature.gov/Laws/GeneralLaws/PartI/TitleVII/Chapter44B</p>

Affordable Housing Terms Glossary

[Note: these definitions are only to be used for educational reference]

May 19, 2011

	<p>In 2004, under the Massachusetts General Law <i>Chapter 44B</i>, the Town of Carlisle voted to adopt the Massachusetts Community Preservation Act, whereby communities raise an additional 1%, 2%, or 3% in local property taxes <i>which the state matches at an annually set percentage</i>.. Families and seniors may apply to for income-based exemptions.</p> <p>In Fiscal Year 2010, the state match was \$0.34 state funds to the local dollar. CPA funds may be used for <i>affordable housing</i>, land conservation, historic preservation, e.g. the Gleason Public Library was restored with CPA funds, and recreation.</p> <p>See law : http://www.malegislature.gov/Laws/GeneralLaws/PartI/TitleVII/Chapter44B/SectionI</p>
<p>Community Preservation Act Committee (CPC)</p>	<p>Carlisle’s Community Preservation Act Committee (CPC) has seven members, with representatives from: the Board of Selectmen; the <i>Carlisle Housing Authority</i>; the Conservation Commission; the Historic Commission; the <i>Planning Board</i>, and the Recreation Commission. The CPC is charged to oversee <i>Community Preservation Act (CPA)</i> fund uses, including recommendations to Town Meeting for the votes on CPA appropriations.</p> <p>See URL: www.carlislema.gov/Pages/CarlisleMA_CPA/index</p>
<p>Carlisle Neighbor Fund</p>	<p>Established in 2008, by residents of the Town of Carlisle, to assist neighbors in need. Application/distribution of grants is through local clergy, represented by the Town’s three religious congregations, These grants are distributed regardless of religious affiliation or membership. Grants are on a case by case basis, and generally paid directly to vendors and/or to cover outstanding bills, e.g. oil companies, utilities, etc.</p>
<p>Citizens Housing and Planning Association (CHAPA)</p>	<p>Established in 1967, Citizens’ Housing and Planning Association (CHAPA) is a non-profit umbrella organization for affordable housing and community development activities in Massachusetts. CHAPA represents all interests in the housing field, including non-profit and for-profit developers, municipal officials, local housing providers and advocates, lenders, property managers, architects, consultants, homeowners, tenants, local planners, foundation and government officials, and others.</p>

Affordable Housing Terms Glossary

[Note: these definitions are only to be used for educational reference]

May 19, 2011

	<p>CHAPA pursues its goals through advocacy with local, state, and federal officials; research on affordable housing issues; education and training for organizations and individuals; programs to expand rental and homeownership opportunities; and coalition building among a broad array of interests in the housing and community development field.</p> <p>See URL: www.chapa.org</p>
<p>Comprehensive Permit</p>	<p><i>See Zoning Board of Appeals Comprehensive Permit.</i></p>
<p>Carlisle Housing Authority</p>	<p>Upon the October 27, 1987 Town Meeting vote, the Carlisle Housing Authority was organized under M.G.L. 121B, Section 3. The mission of the Carlisle Housing Authority is to increase the supply of “affordable housing” stock through various direct and indirect initiatives, while preserving the semi-rural character of the Town. The “affordable housing” units are primarily, <i>but not entirely</i>, targeted to meet the housing needs of Carlisle families and those people connected to Carlisle: Town employees, the elderly, and those of modest means.”</p> <p>To increase the supply of affordable housing units in Carlisle, the Housing Authority will work with developers to build affordable units, it will work to rehabilitate existing structures in the Town, it will seek to amend the bylaws to encourage more affordable units and it will work with any party interested in assisting the Housing Authority in meeting its affordable housing objectives. The Housing Authority is responsible for administering specific Housing Authority units and affordable housing subsidy programs.</p> <p>In summary, the overall objective of the Carlisle Housing Authority is to satisfy the affordable housing needs of Carlisle in a cost effective manner, that is in compliance with Massachusetts laws and housing objectives.” 1987 Carlisle Annual Town Report, Carlisle Housing Authority Mission and Strategy Statement</p>
<p>Department of Developmental Services (formerly known as the Department of</p>	<p>“The Department of Developmental Services is dedicated to creating, in partnership with others, innovative and genuine opportunities for individuals with intellectual disabilities to participate fully and meaningfully in, and contribute to, their communities as valued members.” “The Department offers educational, residential, work and</p>

Affordable Housing Terms Glossary

[Note: these definitions are only to be used for educational reference]

May 19, 2011

<p>Mental Retardation (or DMR)</p>	<p>health resources for disabled intellectually disabled residents of all ages.”</p> <p><i>The Department of Development Disabilities (DDS) has homes and works with communities and non-profits to develop homes, with social and work activities for disabled adults who meet DDS departmental guidelines. These homes which provide 24-hour staff, have generally for no more than four or five residents in a unit (four to five bedrooms). The DDS homes provide opportunities to have long-term family life as well as for the residents to be able to age in place.”</i></p> <p>See URL: www.mass.gov/?pageID=eohhs2agencylanding&L=4&L0=Home&L1=Government&L2=Departments+and+Divisions&L3=Department+of+Developmental+Services&sid=Eeohhs2</p>
<p>Department of Housing and Community Development (DHCD)</p>	<p>Under the <i>MA</i> Executive Office for Housing and Economic Development, the Department of Housing and Community Development (DHCD) is the state’s lead agency for housing and community development programs and policy. It oversees state funded public housing, administers rental assistance programs such as the U.S. Department of Housing and Urban Development Section 8 program which is implemented in 11 different sub-programs; the Massachusetts Voucher program (formerly known as the “707” program, the Homelessness Prevention and Rapid Re-housing Program HPRP), and the McKinney Shelter Plus Care program. DHCD also provide funds for municipal assistance and promotes community development with programs such as the U.S. Department of Housing and Urban Development Community Block Grant Program, the Priority Development Grant program, the Smart Growth Program, <i>Housing Production Plans</i>, and <i>Local Initiative Program (LIP) and</i> technical assistance. It also offers a One-Stop financing application for developers seeking to use federal <i>Low Income Housing Tax Credits</i> toward the development of affordable housing. It also and funds a variety of programs to and training stimulate the development of affordable housing and to promote Fair Housing.</p> <p>See URL: www.mass.gov/?pageID=ehedagencylanding&L=4&L0=Home&L1=Economic+Analysis&L2=Executive+Office+of+Housing+and+Economic+Development&L3=Department+of+Housing+and+Community</p>

Affordable Housing Terms Glossary

[Note: these definitions are only to be used for educational reference]

May 19, 2011

	+Development&sid=Ehed
Elderly Person Household	<p>ELDERLY PERSON HOUSEHOLD: A household composed of one or more persons at least one of whom is 62 years of age or more at the time of initial occupancy.</p> <p>See URL: www.huduser.org/portal/glossary/glossary_all.html</p>
Fair Housing Act – Federal and Massachusetts	<p>Enacted in 1968, this federal legislation provides the Secretary of HUD with investigation and enforcement responsibilities for fair housing practices. It prohibits discrimination in housing and lending based on race, color, religion, sex, national origin, handicap, or familial status.</p> <p>In addition, Massachusetts has a Fair Housing Act, which extends the prohibition against discrimination to sexual orientation, marital status, ancestry, veteran status, children, and age. The state law also prohibits discrimination against families receiving public assistance or rental subsidies, or because of any requirement of these programs.</p> <p>URL: www.hud.gov/offices/fheo/FHLaws/yourrights.cfm</p> <p>See Massachusetts Fair Housing URL: http://www.malegislature.gov/Laws/GeneralLaws/PartI/TitleXXI/Chapter151B/Section1</p>
Fair Market Rent	<p>FAIR MARKET RENT (FMR): Primarily used to determine payment standard amounts for the U.S. Department of Housing and Urban Development (HUD) <i>Housing Choice Voucher program</i>, to determine initial renewal rents for some expiring project-based Section 8 contracts, to determine initial rents for housing assistance payment contracts in the <i>Moderate Rehabilitation Single Room Occupancy program</i>, and to serve as a rent ceiling in the HOME rental assistance program.</p> <p>For more on rental assistance see:</p> <p>See URL: www.huduser.org/portal/glossary/glossary_all.html</p>
Homeless Prevention	<p>HOMELESS PREVENTION: U.S Department of Housing and Urban Development (HUD) funded Activities or programs administered on the state level, e.g., in Massachusetts, the Department of Housing and Community Development (DHCD) which are designed to prevent the incidence of homelessness, including, but not limited to: (1) short-term subsidies to defray rent</p>

Affordable Housing Terms Glossary

[Note: these definitions are only to be used for educational reference]

May 19, 2011

	<p>and utility arrearages for families that have received eviction or utility termination notices; (2) security deposits or first month's rent to permit a homeless family to move into its own apartment; (3) mediation programs for landlord-tenant disputes; (4) legal services programs that enable representation of indigent tenants in eviction proceedings; (5) payments to prevent foreclosure on a home; and (6) other innovative programs and activities designed to prevent the incidence of homelessness.</p> <p>See URL: www.huduser.org/portal/glossary/glossary_all.html</p>
Household	<p>HOUSEHOLD: All the people who occupy a housing unit. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household.</p> <p>See URL: www.huduser.org/portal/glossary/glossary_all.html</p>
Housing Production Plan (HPP)	<p><u>Housing Production Plan (HPP)</u> – means an affordable housing plan adopted by a municipality and approved by the <i>Department of Housing and Community Development (DHCD)</i>, defining certain annual increases in its number of <i>Subsidized Housing Inventory (SHI)</i> Eligible Housing units as described in 760 CMR §56.03(4).</p> <p>See URL: www.mass.gov/?pageID=eheadterminal&L=3&L0=Home&L1=Community+Development&L2=Chapter+40B+Planning&sid=Ehead&b=terminalcontent&f=dhcd_legal_ch40bguidelines&csid=Ehead</p>
Inclusionary Zoning	<p>A zoning ordinance or bylaw, that requires a developer to include affordable housing as part of a development and/or requires a financial contribution to an affordable housing fund designated by the community.</p>
Income Eligible Household	<p>A household of one or more persons whose maximum income does not exceed 80% of the area median income, adjusted for household size, or as otherwise established by the Massachusetts Comprehensive Permit Guidelines. Once income eligibility is certified, the household will pay no more than 30% of its income (including an adjustment for utilities) toward rent or homeowner</p>

Affordable Housing Terms Glossary

[Note: these definitions are only to be used for educational reference]

May 19, 2011

	<p>purchase expenses (first year). See URL: www.mass.gov/?pageID=eheadterminal&L=3&L0=Home&L1=Community+Development&L2=Chapter+40B+Planning&sid=Ehead&b=terminalcontent&f=dhcd_legal_ch40bguidelines&csid=Ehead</p>
<p>Local Initiative Program (LIP)</p>	<p>A <i>Massachusetts Department of Housing and Community Development (DHCD)</i> program under which communities may use local resources and DHCD technical assistance to develop, <i>or assist a private company to develop</i> affordable housing that is eligible for inclusion on the <i>state Subsidized Housing Inventory (SHI)</i>. LIP is not a financing program, but the DHCD technical assistance and Regulatory Agreement, which is registered at the Registry of Deeds, qualifies as a subsidy and enables locally supported developments that do not require other financial subsidies to use the comprehensive permit process. At least 25% of the units must be set-aside as affordable to households earning less than 80% of area median income.</p> <p>See URL: www.mass.gov/?pageID=eheadterminal&L=3&L0=Home&L1=Community+Development&L2=Chapter+40B+Planning&sid=Ehead&b=terminalcontent&f=dhcd_hd_lip_lip&csid=Ehead</p>
<p>Low-Income Housing Tax Credit (LIHTC)</p>	<p>LOW-INCOME HOUSING TAX CREDIT (LIHTC): A U.S. government tax incentive which is distributed to states, who in turn distribute federal tax credits to developers of individual projects. The affordable housing developers, upon award of the tax credits, in turn sell them (call syndication) in order raise funds to finance the targeted project. The LIHTC program provides an income tax credit to developers pursuing new construction or substantially rehabilitated low-income rental housing projects.</p> <p>See URL: www.huduser.org/portal/glossary/glossary_all.html</p>
<p>Chapter 40B</p>	<p>Enacted in 1969, the state’s comprehensive permit law , which establishes an affordable housing (using <i>DHCD</i> criteria) goal of 10% for every community. In communities below the 10% goal, developers of low- and moderate <i>or mixed income</i> housing can may apply for seek an expedited local review under the <i>Zoning Board of Appeals (ZBA) comprehensive permit</i> process. As part of this ZBA application, developers may request <i>a limited</i> waiver of local zoning</p>

Affordable Housing Terms Glossary

[Note: these definitions are only to be used for educational reference]

May 19, 2011

	<p>and other permitting requirements.</p> <p>In the event that the comprehensive permit is denied, or approved with conditions that the developer can demonstrate render it uneconomical;, developers may appeal to the state. The state has the prerogative to overturn a local decision if it finds it unreasonable in light of the need for affordable housing. “Any person aggrieved by the issuance of a comprehensive permit or approval may appeal to the court as provided in section seventeen of chapter forty A.”</p> <p>See URL: www.malegislature.gov/Laws/GeneralLaws/PartI/TitleVII/Chapter40B/Section21</p>
Chapter 44B	See Community Preservation Act
MassHousing (formerly the Massachusetts Housing Finance Agency, MHFA)	<p>A quasi-public agency created in 1966 to help finance affordable housing programs. MassHousing sells both tax-exempt and taxable bonds to finance its single-family and multi-family <i>affordable construction</i> programs. It offers homeowner mortgage home preservation counseling, the MassHousing Home Repair and Septic Repair low-interest loan programs, and other services, etc.</p> <p>See URL: www.masshousing.com/portal/server.pt?</p>
Metropolitan Area Planning Council	<p>The Metropolitan Area Planning Council (MAPC) is a regional planning agency serving the Metropolitan Boston area. Its mission is to promote smart growth and regional collaboration, which includes protecting the environment, supporting economic development, encouraging sustainable land use, improving transportation, bolstering affordable housing, ensuring public safety, advancing equity and opportunity among people of all backgrounds, and fostering collaboration among municipalities.</p> <p>See URL: www.mapc.org/about-mapc</p>
Metropolitan Statistical Area (MSA)	<p>METROPOLITAN STATISTICAL AREA (MSA): An area with at least one urbanized area of 50,000 or more population, plus adjacent territory that has a high degree of social and economic integration with the core, as measured by commuting ties. Carlisle is in the Boston-Cambridge-Quincy U.S. Department of Housing and</p>

Affordable Housing Terms Glossary

[Note: these definitions are only to be used for educational reference]

May 19, 2011

	<p>Urban Development MSA.</p> <p>See URL: www.huduser.org/portal/glossary/glossary_m.html</p>
<p>Minuteman Advisory Group on Interlocal Coordination (or MAGIC)</p>	<p>The Town of Carlisle belongs to the Minuteman Advisory Group on Interlocal Coordination (or MAGIC) MAPC subgroup. MAGIC is a group of thirteen communities northwest of Boston working collaboratively on issues of regional concern. Established as a growth management committee in 1984, it has become a voice in regional decision-making.</p> <p>The group focuses on transportation, the environment, energy, open space, affordable housing, economic and community development, and legislative issues. It provides leadership on planning issues vital to the region's future by:</p> <ul style="list-style-type: none"> • Providing a forum for member communities to exchange ideas and provide updates on developments, challenges, and solutions in their towns • Organizing forums, workshops, and trainings on local and regional planning issues • Commenting on development projects of regional impact • Commenting on key transportation and planning proposals and plans • Hosting annual meetings with legislators • Pursuing grants and in-depth studies on topics of local and regional interest <p>See URL: www.mapc.org/subregions/magic</p>
<p>Minuteman Senior Services</p>	<p>Incorporated in 1975, Minuteman Senior Services was incorporated as a non-profit organization and currently offers seniors and their caregivers, as well as disabled individuals, over 22 different programs and services in thirteen communities including Carlisle, Acton, Arlington, Bedford, Boxborough, Burlington, Concord,</p>

Affordable Housing Terms Glossary

[Note: these definitions are only to be used for educational reference]

May 19, 2011

	<p>Harvard, Lexington, Lincoln, Littleton, Maynard, Stow, Wilmington, Winchester and Woburn. Its office is located in Burlington, Massachusetts.</p> <p>See URL: www.minutemansenior.org</p>
Mixed Income Housing Development	Development that includes housing for various income levels and including affordable housing.
Mixed Use Development	Projects that combine different types of development such as residential, commercial, office, industrial and institutional into one project.
Overlay Zoning	A zoning district, applied over one or more other districts that contains additional provisions for special features or conditions, such as historic buildings, affordable housing, or wetlands.
Nonprofit Housing Organization	<p>Any private organization that is organized under state or local laws; has no part of its net earnings inuring to the benefit of any member, founder, contributor, or individual; and has a long-term record of service in providing or financing quality affordable housing for low-income families through relationships with public entities.</p> <p>See URL: www.huduser.org/portal/glossary/glossary_all.html</p>
Planning Board (PB)	<p>The Planning Board reviews and approves the division of land under the Subdivision Control Law (M.G.L. Chapter 41) and the Board's Subdivision Rules and Regulations. It also serves as the Special Permit Granting Authority as authorized by the state Zoning Act (M.G.L. Chapter 40A) and Carlisle Zoning Bylaws for: common driveways; conservation clusters; senior residential open space community developments; personnel wireless service facilities; and accessory apartments. Under M.G.L. Chapter 40, it also must give consent before trees are removed or stonewalls along the town's Scenic Roads. The Planning Board serves in an advisory capacity to the Board of Selectmen for site plan approval of non-residential development and to the Zoning Board of Appeals for Comprehensive Permits for affordable housing under M.G.L. Chapter 40B. (2009 ANNUAL REPORT of the SELECTMEN and OTHER OFFICERS, TOWN OF CARLISLE)</p>

Affordable Housing Terms Glossary

[Note: these definitions are only to be used for educational reference]

May 19, 2011

<p>Public Housing Agency (PHA)</p>	<p>Any state, county, municipality, or other governmental entity or public body, or agency or instrumentality of these entities that is authorized to engage or assist in the development or operation of low-income housing under the U.S. Housing Act of 1937. <i>In Carlisle, our PHA is the Carlisle Housing Authority.</i></p> <p>See URL: www.huduser.org/portal/glossary/glossary_all.html</p>
<p>Regional Non-profits</p>	<p>Nine private, nonprofit housing agencies which administer the Section 8 program on a statewide basis, under contract with <i>DHCD</i>. Each agency serves a wide geographic region. Collectively, they cover the entire state and administer over 15,000 <i>Section 8</i> vouchers. In addition to administering <i>Section 8</i> subsidies, they administer state-funded rental assistance (MRVP) in communities without participating local housing authorities. They also develop affordable housing and run housing rehabilitation and weatherization programs, operate homeless shelters, run homeless prevention and first-time homebuyer programs, and offer technical assistance and training programs for communities. Southern Middlesex Opportunity Council (SMOC) is the Regional Non-profit Housing Organization that covers Carlisle.)</p>
<p>Regional Planning Agencies (RPAs)</p>	<p>Public agencies that coordinate planning in each of thirteen regions of the state. They are empowered to undertake studies of resources, problems, and needs of their districts. They provide professional expertise to communities in areas such as master planning, affordable housing and open space planning, and traffic impact studies. With the exception of the Cape Cod and Nantucket Commissions, however, which are land use regulatory agencies as well as planning agencies, the RPAs serve in an advisory capacity only. Carlisle is served by the <i>Metropolitan Area Regional Planning Council</i>.</p>
<p>Request for Proposals (RFP)</p>	<p>A process for soliciting applications for funding when funds or projects are awarded competitively or soliciting proposals from developers as an alternative to lowest-bidder competitive bidding.</p>
<p>Section 202 (U.S Department of Housing and Urban Development)</p>	<p>Provides <i>federal</i> capital advances to finance the construction, rehabilitation or acquisition (with or without rehabilitation) of structures that will serve as supportive housing for very-low-income elderly persons, including the frail elderly, and provides rent</p>

Affordable Housing Terms Glossary

[Note: these definitions are only to be used for educational reference]

May 19, 2011

	subsidies for the projects to help make them affordable.
“Section 8”	Refers to the major federal US Department of Housing and Urban Development program which provides monetary rental assistance to low-income households to help pay for housing. Participating tenants pay minimally 30% of their eligible income for housing (rent and basic utilities) and the federal subsidy contributes the balance of the rent. This program is now officially called the Housing Choice Voucher Program.
South Middlesex Opportunity Council, Inc. (SMOC)	SMOC is a private, non-profit organization that serves as the regional housing agency for Carlisle as well as the Metro West area’s community action agency, providing a wide range of programs and services. Programs include: family and nutrition services; mental health and substance abuse services; energy and financial assistance; economic development services in addition to housing, home modification for accessibility and homelessness services.
Subsidized Housing Inventory (SHI)	This is the official <i>DHCD</i> list of units, by municipality, that count toward a community’s 10% goal as prescribed by <i>Chapter 40B</i> comprehensive permit law.
Subsidy	Typically refers to financial assistance that fills the gap between the costs of any affordable housing development and what the occupants can afford based on program eligibility requirements. Many times multiple subsidies from various funding sources are required, often referred to as the “layering” of subsidies, in order to make a project feasible. In the state’s <i>Local Initiative Program (LIP)</i> , <i>DHCD</i> ’s technical assistance qualifies as a subsidy and enables locally supported developments that do not require other financial subsidies to use the comprehensive permit process. Also, “internal subsidies” refers to those developments that do not have an external source(s) of funding for affordable housing, but use the value of the market units to “cross subsidize” the affordable ones.
Supportive Housing Program (HUD)	This program is authorized by title IV of the <i>federal</i> Stewart B. McKinney Homeless Assistance Act (the McKinney Act) (42 U.S.C. 11381–11389). The program is designed to promote the development of supportive housing and supportive services, including innovative approaches to assist homeless persons in the transition from

Affordable Housing Terms Glossary

[Note: these definitions are only to be used for educational reference]

May 19, 2011

	<p>homelessness, and to promote the provision of supportive housing to homeless persons to enable them to live as independently as possible.</p> <p>See URL: www.huduser.org/portal/glossary/glossary_all.html</p>
<p>Supportive Housing for the Elderly</p>	<p>A U.S. Department of Housing and Urban Development 202 (rental housing) funded program that is designed to meet the special physical needs of elderly persons and to accommodate the provision of supportive services that are expected to be needed, either initially or over the useful life of the housing, by the category or categories of elderly persons that the housing is intended to serve.</p> <p>See URL: www.huduser.org/portal/glossary/glossary_all.html</p>
<p>The Town of Carlisle Affordable Housing Trust Fund</p>	<p>The Declaration of Trust was executed by the Carlisle Board of Selectmen in on October 24, 2006. There are seven Trustees, the five members of the Board of Selectmen and a designated representative from each of the Carlisle Housing Authority and the Planning Board. Meeting quarterly (or more), the Trust “shall be to provide for the preservation and creation of affordable housing in the Town of Carlisle.” It is authorized “to acquire by gift, purchase or otherwise real estate and personal property, both tangible and intangible”... for the preservation and creation in the Town of Carlisle of affordable housing..”</p>
<p>U.S. Department of Housing and Urban Development (HUD)</p>	<p>Established in 1965, <i>this federal agency’s</i> mission is to increase homeownership, support community development, and increase access to affordable housing free from discrimination. To fulfill this mission, HUD will embrace high standards of ethics, management and accountability and forge new partnerships — particularly with faith-based and community organizations — that leverage resources and improve HUD’s ability to be effective on the community level.</p> <p>US Department of Housing and Community Development – Rental Assistance Programs:</p> <p>The Housing Choice Voucher Program is a HUD-funded rental assistance program, mandated to serve very low income tenants (75% or more of the certificates are awarded to households earning no more than 30% of the HUD Area median income (AMI) and the program carries an maximum income eligibility ceiling of 50% of the HUD AMI). The Moderate Rehabilitation Single Room Occupancy Program is a HUD-funded program which provides commitment to support (minimally ten years) to developers of single room occupancy housing for very low income homeless individuals.</p>

Affordable Housing Terms Glossary

[Note: these definitions are only to be used for educational reference]

May 19, 2011

	<p>The HOME INVESTMENT PARTNERSHIPS PROGRAM known as HOME provides formula grants to states and localities that communities use — often in partnership with local nonprofit groups — to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership, or to provide direct rental assistance to low-income people.</p> <p>See URL: www.huduser.org/portal/glossary/glossary_all.html</p>
Zoning	<p>ZONING: The classification of land by types of uses permitted and prohibited in a given district, and by densities and intensities permitted and prohibited, including regulations regarding building location on lots.</p> <p>See URL: www.huduser.org/portal/glossary/glossary_all.html</p>
Zoning Board of Appeals (ZBA) Comprehensive Permit	<p>Expedited permitting process for developers building affordable housing under M.G.L. Chapter 40B law. A comprehensive permit, rather than multiple individual permits from various local boards, is issued by the local zoning boards of appeals to qualifying developers.</p>