Staying in Town:

Housing Options for Carlisle Residents

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Housing Coordinator, Town of Carlisle
November 18, 2015
# The “Olden Days” – 1910

[Image of a 1910 census page]

### Massachusetts

#### Town or Other Division of County

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>Race</th>
<th>Color</th>
<th>Sex</th>
<th>Relationship</th>
<th>Occupation</th>
<th>Birthplace</th>
<th>Years of School</th>
<th>Religion</th>
</tr>
</thead>
<tbody>
<tr>
<td>John Smith</td>
<td>35</td>
<td>White</td>
<td>White</td>
<td>Male</td>
<td>Head</td>
<td>Farmer</td>
<td>Massachusetts</td>
<td>0</td>
<td>Protestant</td>
</tr>
<tr>
<td>Jane Doe</td>
<td>28</td>
<td>White</td>
<td>White</td>
<td>Female</td>
<td>Wife</td>
<td>Teacher</td>
<td>New York</td>
<td>4</td>
<td>Catholic</td>
</tr>
<tr>
<td>Mr. Jones</td>
<td>42</td>
<td>Black</td>
<td>Black</td>
<td>Male</td>
<td>Head</td>
<td>Engineer</td>
<td>China</td>
<td>3</td>
<td>Protestant</td>
</tr>
<tr>
<td>Mrs. Williams</td>
<td>38</td>
<td>White</td>
<td>White</td>
<td>Female</td>
<td>Wife</td>
<td>Nurse</td>
<td>Virginia</td>
<td>2</td>
<td>Catholic</td>
</tr>
</tbody>
</table>

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**State:** Massachusetts  
**County:** Count the above

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**Reference:**  
[source: Thirteenth Census of the United States: 1910 - Population](http://www.example.com/census1910)
Highland School Building, 1895
Carlisle Snapshot, 1910

- Town population: 551
- Dwellings: 135
- Households: 148
- Dwellings, multi-unit: 13 (8%)
- Employees in households\(^1\): 34 (6.2% of pop.)
- Boarders in households: 19 (3.4% of pop.)
- Population not homeowners\(^2\): 53 (9.6%)

\(^1\) hired men, housekeepers and servants, living with families
\(^2\) employees or boarders – does not include families renting houses
A 1910 Carlisle Household

- The McCrady Household of Acton Street:
  - George McCrady, head, Farmer
  - Martha McCrady, wife
  - Hazel McCrady, daughter
  - Kaiser Jacobs – Boarder
  - Jacob Jacobs – Boarder
  - Charlie Jacobs – Boarder
  - Harry Andrews – Boarder
Carlisle Snapshot, 2010

- Population: 4,852
- Dwelling units: 1,740
- Households: 1,695
- Single Family homes: 95.5%
- Multi-unit (2011 est.): 4.1%
- Homeowners: 1,573 (92.8%)
- Renters: 122 (7.2%)
Carlisle Snapshot, 2010

• **Seniors, 2010: 19.6%**
  (households with individuals 65 years & older)

• **Household Income below $49,999: 14.4%**
  ▫ (2013 estimate)
  ▫ May be income-eligible for affordable housing

• **Median Household Income: $160,034**
  (2013 estimate)
By-Right Options under Zoning Bylaws evolved from Carlisle’s rural past

- Two-family home conversion allowed by right for homes built before 1962:
  
  3.2.1.2: The Alteration and use of a single-family dwelling existing on the effective date of this bylaw (May 11, 1962) as a dwelling for two families, provided that the lot on which it is located conforms to the area and width requirements in the same district

- Applies to both Residence District A (1 acre minimum) and Residence District B (2 acre minimum).
By-Right Options under Zoning Bylaws evolved from Carlisle’s rural past

• Boarders/Renters allowed by right:
  3.2.1.11.5.2: The renting of rooms or the furnishing of table board in a dwelling to not more than three (3) persons, whether regular or transient.
More Recent Options

• Accessory Apartments allowed by Special Permit:

  5.6 Accessory Apartments
  Purpose:
  To increase the availability of moderately priced housing for town employees, the young, elderly, people of low and moderate income and dependent relatives of town residents by permitting the creation of accessory apartments.
Home Modification Loan Program

- Administered through the South Middlesex Opportunity Council (SMOC)
- Grants from $1,000 to $30,000 to modify homes of elders and individuals with disabilities
- Modifications done with your contractor and choice of materials.
- Low-Interest Loans (0-3%). Program not based on credit worthiness for 0% deferred-payment loan (principal repayment on sale of home).
- Successful implementation in Carlisle
- Contact: Susan Aaron (508) 620-2682
  saaron@smoc.org
Affordable Housing Options in Carlisle

- **Village Court, 145 Church Street**
  - 18 1-bedroom units.
  - 18 years or older if disabled.
  - 62 years or older if not disabled.
  - Income guidelines.
  - Waiting list.

- **Benfield Farms, 575 South Street**
  - 26 1 & 2 bedroom units.
  - 62 years or older.
  - Income guidelines.
  - Waiting list.
  - Elevator building.
Questions?