

**BARNSTABLE COUNTY
HOME CONSORTIUM**

HUD CPD CONSOLIDATED PLAN

**FEDERAL FISCAL YEARS
2015 – 2019**



Breezy Acres in Mashpee

Prepared by the Cape Cod Commission and OKM Associates Inc.
August 17, 2015

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Executive Summary

ES-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

The Barnstable County HOME Consortium [BCHC] is comprised of 15 communities on Cape Cod, Massachusetts. The 15 communities are **Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet and Yarmouth**. The towns of Barnstable and Yarmouth are also CDBG Entitlement Communities. The BCHC was formed to be a Participating Jurisdiction to receive and disburse HOME funds. Barnstable County designated the Cape Cod Commission, its planning and land use regulatory department, to act as the program's lead agent, responsible to HUD for all administrative functions related to the operation of the BCHC. At this time, Barnstable County is considering transitioning the HOME program to its Department of Human Services, which administers the HUD McKinney-Vento Continuum of Care program for the region. Combining these complementary programs and services will provide an opportunity for increased efficiency and coordination in managing affordable housing and human services in the region. The priorities that the BCHC has established for the Five Year (2015-2020) Consolidated Plan are:

1. Develop and maintain an adequate supply of safe, decent rental housing that is affordable and accessible to residents with a range of income levels and household needs.
2. Preserve and maintain the existing affordable housing stock, particularly the units occupied by extremely and very low income households.
3. Reduce individual and family homelessness by providing a viable continuum of care that implements a housing first strategy for permanent supportive housing.
4. Expand homeownership and rental opportunities for low income households.
5. Ensure that County residents with long-term support needs have access to accessible, community housing options.

The analysis of needs created for the Five Year Consolidated Plan established that the overriding housing needs are as follows:

- There are over 15,000 households with incomes less than or equal to 80% of AMI paying more than 50% of their income for housing. This is split roughly one third rental and two thirds owners. Contributing to this housing cost challenge, is the growth in housing costs in the period 2000-2013– ownership (102%) and rental (44%) while household income has only risen 4%.
- The number of subsidized housing units which are at risk of losing their subsidy is approximately 480. This prospective loss will demand vigorous preservation efforts.
- There are more than 350 households which have severe overcrowding.

- There are almost 300 households with incomes less than or equal to 80% of AMI which live in substandard housing lacking complete plumbing or kitchen facilities. The number of vacant units that have severe physical housing problems is not known at this time but, given the age of housing in Barnstable County, it may be pervasive. Some of these older units are likely to contain lead paint.

2. Summary of the objectives and outcomes identified in the Plan

HUD's performance measurement system includes three objectives: Decent Housing, Creating Suitable Living Environments, and Creating Economic Opportunities. The three desired outcomes are Affordability, Availability/Accessibility, and Sustainability. Based on these objectives and desired outcomes the BCHC has adopted the following:

- Preserve Existing Affordable Housing Preserve affordability of expiring use projects through the Rental Housing Development Program which makes HOME funds available for the creation or preservation of affordable units for individuals or families of very low or low income.
- Affordable Rental Housing Production Increase the supply of affordable rental housing through the Rental Housing Development Program which makes HOME funds available for the creation or preservation of affordable units for individuals or families of very low or low income.
- Affordable Housing Ownership Increase access to home ownership for low and moderate income renters through the Down Payment Closing Cost Assistance Program serving Barnstable County.
- Residential Rehabilitation Projects Increase access to lead-free affordable units in good repair through the Rental Housing Development Program which makes HOME funds available for the creation or preservation of affordable units for individuals or families of very low or low income.

3. Evaluation of past performance

Since we have only completed four years of the current 5-year plan we will give estimated numbers for the completion of the current plan. For FFY 2010, through May 12, 2015, the following is the status of the goals and accomplishments in each of the Consortium's program areas:

Housing Production-

Rental Housing- 10 completed projects: 415 units; **Original Goal-** 30 units/year for a total of 150.

Ownership housing- 4 completed projects: 9 units; **Original Goal** - 3 units/year for a total of 15.

Down Payment/Closing Cost Program- 26 households assisted; **Original Goal** – 5 units/year for a total of 25 households.

4. Summary of citizen participation process and consultation process

BCHC consulted with numerous organizations in the development of the Five Year Consolidated Plan. The process included formal, as well as, informal meetings, surveys and discussions with state and local agencies, along with many advocacy groups in the region. The process of developing the Plan began in October 2014 when community organizations were notified of the Plan and asked to participate in the process. Meetings with advocates for the elderly and the homeless were held in November 2014, by phone and email over the period through February 2015 and then at the BCHC Advisory Council meetings in February and March 2015, whereby views on housing and community needs were heard and noted.

Through February 2015, BCHC consulted with a number of agencies, groups and organizations. They were asked for data and for input on needs, priorities and other issues. Those groups and organizations included representatives of public and private agencies who serve elderly, people with disabilities, people living with HIV/AIDS, homeless and low income residents. In addition, multiple housing agencies, mental health service agencies and regional and state government agencies were consulted.

The citizen's participation process followed the Citizen's Participation Plan adopted by the BCHC. Outreach efforts included public meetings of the HOME Consortium which represents each town on Cape Cod and public hearings on the drafts of the consolidated plan. The plan was available for public comment for over 30 days.

5. Summary of public comments

No public comments were received at any of the hearings or during the public comment period.

6. Summary of comments or views not accepted and the reasons for not accepting them

No public comments were received at any of the hearings or during the public comment period.

7. Summary

The Process

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
HOME Administrator	BARNSTABLE COUNTY	Cape Cod Commission/Department of Human Services

Table 1 – Responsible Agencies

Narrative

The Consolidated Plan combines the planning and application process for the HOME Investment Partnerships (HOME) program funding of \$1,750,000 that the County will receive over the next 5 years. The Plan also includes the Action Plan for the use of the \$350,000 in federal fiscal year (FFY) 2015 HOME funding.

The development of the Consolidated Plan took place under the supervision of the Cape Cod Commission/Department of Human Services and the Barnstable County HOME Consortium Advisory Council. The Commission is Barnstable County's planning and land use regulatory agency and is responsible for the overall administration of the HOME Program. The Department of Human Services plans, develops, and implements programs which enhance the overall delivery of human services in Barnstable County.

The Advisory Council is intended to be comprised of a representative from each of the fifteen Cities and Towns, two at-large members and the Commission's affordable housing specialist as its ex-officio member and was consulted on a regular basis and played an integral role in the development of the Plan. The broad range of housing/community interests and experience of the Advisory Council helped to ensure that the Consolidated Plan reflected what the communities see as their most critical needs and priorities. The Consortium also consulted with City, Town and County officials, local housing authorities, community development agencies, non-profit housing organizations, municipal housing committees, religious organizations and agencies that service the needs of the elderly, children with lead-based point poisoning, people with special needs, people with AIDS, people with developmental and mental health disabilities, tenants, the homeless and others.

The Commission and Department of Human Services have established working relationships with a great many housing and housing related agencies, organizations, etc., from throughout the Cape. The Commission's affordable housing specialist and the Department of Human Services Director have served on the committees of several prominent community based and housing organizations. This contact has provided a conduit of information regarding the development and implementation of the policies, programs and activities of the Consortium.

Consolidated Plan Public Contact Information

People or organizations who wish to contact the Consortium concerning the Plan and/or any of its activities are invited to do one of the following:

Website: <http://www.capecodcommission.org/home>

Email: mspringer@capecodcommission.org

Phone: 508-362-3828

PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

BCHC consulted with numerous organizations in the development of the Five Year Consolidated Plan. The process included formal, as well as, informal meetings, surveys and discussions with state and local agencies, along with many advocacy groups in the region. The process of developing the Plan began in October 2014 when community organizations were notified of the Plan and asked to participate in the process. Meetings with advocates for the elderly and the homeless were held in November 2014, by phone and email over the period through February 2015 and then at the BCHC Advisory Council meetings in February and March 2015, whereby views on housing and community needs were heard and noted. Through February 2015, BCHC consulted with a number of agencies, groups and organizations. They were asked for data and for input on needs, priorities and other issues. Those groups and organizations included representatives of public and private agencies who serve elderly, people with disabilities, people living with HIV/AIDS, homeless and low income residents. In addition, multiple housing agencies, mental health service agencies and regional and state government agencies were consulted.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

Barnstable County's activities to enhance coordination between providers addressing housing issues on Cape Cod include:

- Regular meetings of the Barnstable County Home Consortium with representative from each town on the Cape
- Participation on the Regional Network to Address Homelessness
- Regular contact with Towns to address barriers to the development, availability of affordable housing, and valuation of affordable housing units for tax purposes
- Regular presentation to service providers, advocates, and faith groups

In the process of completing the Consolidated Plan specific coordination efforts included:

- Multiple surveys regarding public housing were sent to the Public Housing Authorities
- Multiple phone and e-mail discussion with the Housing Assistance Corporation regarding vouchers, homeless needs, and the needs of non-homeless special needs populations.
- Multiple phone and e-mail conversations with service providers regarding the needs of the homeless and the non-homeless special needs populations

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The housing specialist responsible for the administration of the HOME program, the coordination of the HOME Consortium, and general housing planning on Cape Cod is an active member of the Regional Network to Address Homelessness. The Cape Cod and Islands Continuum of Care (CoC) program is administered by the Department of Human Services. Agencies and groups who make up the CoC have been working closely over the years with leadership in each of the communities to address the needs of homeless and near homeless people. This is achieved through coordination, cooperation and partnerships between public and assisted housing providers and governmental health, mental health and additional service agencies.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

None of the BCHC communities receive ESG [Emergency Solution Grants] or HOPWA [Housing Opportunities for People with Aids] funds directly, although the Commonwealth of Massachusetts does receive grants, some of which serve BCHC eligible residents. Housing Assistance Corporation (HAC) administers ESG funds that it receives for Rapid Rehousing through the Commonwealth. For this fiscal year (July 2014-June 2015), it has used all its funds as of December and has provided assistance to approximately 25 households primarily for assistance in rent/security deposit payments. HAC is also responsible for the administration of HMIS on behalf of the Continuum of Care. Participation on the Regional Network to Address Homelessness is how the HOME Consortium helps to guide the allocation of funds, develop standards, and evaluate outcomes.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	HOUSING ASSISTANCE CORP
	Agency/Group/Organization Type	non-profit
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with the Housing Assistance Corporation was conducted over the phone and via e-mail. Consultation focused on the use of housing vouchers on cape cod which provided a more complete understanding of subsidized housing supply in the region. Homelessness was also discussed and HAC provided data on point-in-time counts and racial and ethnic breakdowns of the homeless population. The Non-homeless special needs population was another topic of discussion providing an understanding of the supportive service needs of this population, particularly for the increasing number with opiate addiction.
2	Agency/Group/Organization	THE COMMUNITY DEVELOPMENT PARTNERSHIP
	Agency/Group/Organization Type	non-profit
	What section of the Plan was addressed by Consultation?	Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Development Partnership (CDP) was consulted in a meeting with staff. The CDP is a community development corporation focused on small business development and affordable housing. Housing needs and supply were discussed; the information exchanged confirmed the validity of HOME priorities.
3	Agency/Group/Organization	Homeless prevention Council
	Agency/Group/Organization Type	non-profit

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation was by phone, e-mail, and a meeting. The topics discussed were the needs of the homeless and how they could be addressed. The conversation confirmed the validity of the HOME priorities.
4	Agency/Group/Organization	Cape Cod Council of Churches, Inc.
	Agency/Group/Organization Type	non-profit
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted at a meeting of the council. Homelessness and special-needs were discussed; no information provided resulted in the need to change HOME priorities or goals.
5	Agency/Group/Organization	Elder Services of Cape Cod and the Islands, Inc.
	Agency/Group/Organization Type	non-profit
	What section of the Plan was addressed by Consultation?	Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Elder Services was consulted via phone and email. The needs for and supply of affordable housing was discussed as it pertains to the elderly population. The information gleaned did not require that any HOME goals or priorities be changed.
6	Agency/Group/Organization	CORD
	Agency/Group/Organization Type	non-profit
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CORD (the Cape Organization for Rights of the Disabled) was consulted by phone and e-mail. The availability of accessible affordable housing was discussed as well as eligibility and potential for an increase in demand. No changes to HOME priorities and goals resulted from this discussion.
7	Agency/Group/Organization	AIDS Support Group of Cape Cod
	Agency/Group/Organization Type	non-profit
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The AIDS Support Group was contacted by phone to discuss the need for affordable housing for people with AIDS. No changes to HOME priorities and goals resulted from this discussion.
8	Agency/Group/Organization	Independence House
	Agency/Group/Organization Type	non-profit
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Independence House was consulted by phone to better understand needs of victims of domestic violence for short term and long term affordable housing. No changes to HOME priorities and goals resulted from this discussion.
9	Agency/Group/Organization	Duffy Health Center Inc
	Agency/Group/Organization Type	non-profit
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Duffy Health Center was consulted via phone and e-mail to discuss the needs of the homeless or those at risk of becoming homeless. No changes to HOME priorities and goals resulted from this discussion.

10	Agency/Group/Organization	REGIONAL NETWORK TO ADDRESS HOMELESSNESS
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Regional Network was consulted at a meeting of their policy board and via phone and email. Topics discussed included: Update on status of Day Shelter completion and proposed start date for provision of services; increasing challenge of youth aging out and overall issue of unaccompanied homeless youth; further loss of rentals as increase in creation of condominiums; continuing problem of limitation of seasonal rentals; issue of residency and shell fishing licenses specifically on outer cape, problem with reduction of prevention funds and need for case management assistance; problem not being addressed - year round residents who are "seasonal workers" and are subject to unaffordable weekly rentals, couch surfing, living in cars. No changes to HOME priorities and goals were required as a result of this discussion.
11	Agency/Group/Organization	Cape and Islands Veteran outreach Center
	Agency/Group/Organization Type	non-profit
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Veterans Outreach Center was consulted via phone and e-mail. The topics discussed included: the increasing need for housing, difficulty in using SSVF because of income categories, no new VASH vouchers for the cape-dependent on turnover; need for family housing rather than historic model of individual housing; need for funding for at risk population.No changes to HOME priorities and goals were required as a result of this discussion.
12	Agency/Group/Organization	Community Action Committee of Cape Cod and the Islands, Inc.
	Agency/Group/Organization Type	non-profit
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The CAC was consulted via phone. The discussion focused on youth homelessness. No changes to HOME priorities and goals were required as a result of this discussion.
13	Agency/Group/Organization	Department of Mental Health-Metro North Office
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Dept. of Developmental Services was consulted via phone regarding non-homeless people with special needs related to mental illness and their need for affordable housing and services. No changes to HOME priorities and goals were required as a result of this discussion.
14	Agency/Group/Organization	Massachusetts Department of Developmental Services
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Dept. of Developmental Services was consulted via phone regarding non-homeless people with special needs and their need for affordable housing and services. No changes to HOME priorities and goals were required as a result of this discussion.
15	Agency/Group/Organization	Barnstable County Department of Human Services
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Barnstable County Department of Human Services, which among other things administers the continuum of care grant for the region, was consulted in meetings and via the phone and e-mail. Discussions focused on the consolidated plan as a whole and no changes to HOME priorities and goals were required as a result of this discussion.
16	Agency/Group/Organization	Barnstable Housing Authority (BHA)
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs all public housing sections
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The housing authority was consulted via email, with surveys, and by phone regarding public housing demand and supply. No changes to HOME priorities and goals were required as a result of this discussion.
17	Agency/Group/Organization	Truro Housing Authority
	Agency/Group/Organization Type	PHA

	What section of the Plan was addressed by Consultation?	Public Housing Needs all public housing sections
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The housing authority was consulted via email, with surveys, and by phone regarding public housing demand and supply. No changes to HOME priorities and goals were required as a result of this discussion.
18	Agency/Group/Organization	mashpee Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs all public housing sections
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The housing authority was consulted via email, with surveys, and by phone regarding public housing demand and supply. No changes to HOME priorities and goals were required as a result of this discussion.
19	Agency/Group/Organization	Dennis Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment all public housing sections
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The housing authority was consulted via email, with surveys, and by phone regarding public housing demand and supply. No changes to HOME priorities and goals were required as a result of this discussion.
20	Agency/Group/Organization	Orleans Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs all public housing sections
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The housing authority was consulted via email, with surveys, and by phone regarding public housing demand and supply. No changes to HOME priorities and goals were required as a result of this discussion.
21	Agency/Group/Organization	Harwich Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs all public housing sections

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The housing authority was consulted via email, with surveys, and by phone regarding public housing demand and supply. No changes to HOME priorities and goals were required as a result of this discussion.
22	Agency/Group/Organization	Wellfleet Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs all public housing sections
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The housing authority was consulted via email, with surveys, and by phone regarding public housing demand and supply. No changes to HOME priorities and goals were required as a result of this discussion.
23	Agency/Group/Organization	Brewster Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	all public housing sections
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The housing authority was consulted via email, with surveys, and by phone regarding public housing demand and supply. No changes to HOME priorities and goals were required as a result of this discussion.
24	Agency/Group/Organization	YARMOUTH HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The housing authority was consulted via email, with surveys, and by phone regarding public housing demand and supply. No changes to HOME priorities and goals were required as a result of this discussion.
25	Agency/Group/Organization	provincetown housing authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	all public housing sections

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The housing authority was consulted via email, with surveys, and by phone regarding public housing demand and supply. No changes to HOME priorities and goals were required as a result of this discussion.
26	Agency/Group/Organization	Falmouth Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs all public housing sections
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The housing authority was consulted via email, with surveys, and by phone regarding public housing demand and supply. No changes to HOME priorities and goals were required as a result of this discussion.
27	Agency/Group/Organization	Bourne Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs all sections of public housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The housing authority was consulted via email, with surveys, and by phone regarding public housing demand and supply. No changes to HOME priorities and goals were required as a result of this discussion.
28	Agency/Group/Organization	Eastham Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	all section of public housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The housing authority was consulted via email, with surveys, and by phone regarding public housing demand and supply. No changes to HOME priorities and goals were required as a result of this discussion.

Identify any Agency Types not consulted and provide rationale for not consulting

To our knowledge no agency types with an interest in the consolidated plan were not consulted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Barnstable County Department of Human Services	Housing needs for homeless
Town of Barnstable & Yarmouth Consolidated Plans	Towns of Barnstable and Yarmouth	Housing gaps identified by towns are included in the Consortiums strategic plan

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

When projects are funded through multiple sources (e.g., Neighborhood Stabilization Program, Attorney General’s Abandoned Property Program, Dept. of Housing and Community Development, Mass Housing, Mass Housing Partnership, Mass Housing Investment Corporation) the Consortium works closely with these groups or agencies to coordinate efforts and compliance for individual programs, funding sources, regulations and laws/ordinances. The Consortium also shares responsibilities in areas such as environmental review and monitoring issues such as Davis/Bacon, Section 3 and other project compliance requirements. The Consortium has also utilized the format of Mass Docs agreements for some of its Loan documents when partnering with state agencies.

Narrative

PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The HOME Consortium followed the public outreach procedures included in their Citizens Participation Plan developed in accordance with CFR Part 91, Section 105. The process included consultation with agencies concerned with affordable housing and homelessness; a series of public meeting by the HOME Consortium (2/19/15, 3/19/15), a public hearing on the draft (3/4/15), and a public comment period (3/25 - 4/24/15) to review the draft plan. Important information was gleaned through the consultation process outlined in PR-10 that confirmed the goals under consideration by the Consortium. Unfortunately, no public comments on the plan were received at the meetings, hearings, or during the public comment period.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Minorities Non-English Speaking - Specify other language: Portuguese Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	no members of the public attended the two public meetings of the HOME Consortium or the County Commissioners meeting where the plan was approved.	no comments received	none	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Hearing	Minorities Non-English Speaking - Specify other language: Portuguese Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	no members of the public or representatives of agencies or constituencies attended the public hearing on the draft consolidated plan	no comments where received		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	The noticing of the consolidated plan in the Cape Cod Times did not result in any responses.	no comments were received		

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The need for subsidized affordable housing on Cape Cod is largely driven by the discrepancy between income and housing prices rather than people living in substandard or overcrowded units. The residents with the greatest need are those with income at or below 30% of median income (approximately 1,300 households), the elderly (20,000 households with elderly with incomes below 80% of the median), and minorities (254 households have one or more housing problem) who are disproportionately impacted by housing issues. Some additional demand comes from special needs populations not including the elderly that are either homeless or at risk of becoming homeless, of which those with mental health and substance abuse issues are the common. The lack of sufficient support services for the elderly, homeless, and special needs populations was also identified as a need in the region, which if met might reduce the demand for subsidized housing.

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The population of Barnstable County has declined since 2000 by 3% and median household incomes have declined in the region by 4.8% (2013 median household income is \$60,685). Wages are below state and national averages and have not grown in real terms since 1990. Of the approximately 97,000 households on Cape Cod, 13% earn 30% or less than the Area Median Family Income (HAMFI) and 54% of these households include persons 62 or older. Of the fifty percent of households with incomes below the HAMFI, 52% spend over 50% of their income on housing and 42% spend over 30% of their income on housing. A significantly higher percentage of households with extremely low incomes spend over 50% of their income on housing than households in the other income cohorts, in fact they make up 47% of households with this housing problems. Amazingly, 94% of all those households earning below median income are spending over 30% of their income on housing with over half of them actually paying greater than 50% of their income on housing. The data clearly indicates that substandard housing and overcrowding are minor issues relative to housing affordability on Cape Cod.

The elderly make up 44% of those households paying greater than 30% of their income on housing and 42% of those paying greater than 50%. Of these elderly households, over 80% are home owners rather than renters. A disproportionately large number also fall into the extremely low income cohort.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	222,230	216,639	-3%
Households	94,845	96,775	2%
Median Income	\$0.00	\$0.00	

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	12,643	12,484	14,274	11,403	45,960
Small Family Households *	2,169	2,724	4,433	3,777	21,123
Large Family Households *	290	498	504	721	2,661
Household contains at least one person 62-74 years of age	3,061	2,857	3,333	3,007	12,372
Household contains at least one person age 75 or older	3,769	4,138	3,379	2,144	5,149
Households with one or more children 6 years old or younger *	910	1,098	1,456	1,240	3,164

* the highest income category for these family types is >80% HAMFI

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	110	30	45	0	185	59	25	30	35	149
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	15	105	159	30	309	0	55	15	0	70
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	39	140	50	60	289	10	25	60	118	213
Housing cost burden greater than 50% of income (and none of the above problems)	2,885	1,449	198	0	4,532	4,914	3,365	2,243	1,470	11,992
Housing cost burden greater than 30% of income (and none of the above problems)	955	1,403	1,884	300	4,542	1,246	2,220	2,624	2,892	8,982

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	195	0	0	0	195	640	0	0	0	640

Table 7 – Housing Problems Table

Data 2007-2011 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,040	1,729	447	90	5,306	4,979	3,465	2,343	1,623	12,410
Having none of four housing problems	2,153	2,590	3,494	1,699	9,936	1,627	4,699	7,984	7,983	22,293
Household has negative income, but none of the other housing problems	195	0	0	0	195	640	0	0	0	640

Table 8 – Housing Problems 2

Data 2007-2011 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,075	1,157	926	3,158	889	1,123	2,101	4,113
Large Related	215	164	74	453	65	169	199	433
Elderly	1,233	658	334	2,225	4,001	3,468	1,754	9,223

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	1,468	1,048	855	3,371	1,243	917	884	3,044
Total need by income	3,991	3,027	2,189	9,207	6,198	5,677	4,938	16,813

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	900	667	49	1,616	749	924	969	2,642
Large Related	120	45	0	165	65	144	110	319
Elderly	784	295	64	1,143	3,001	1,694	686	5,381
Other	1,205	485	85	1,775	1,144	698	530	2,372
Total need by income	3,009	1,492	198	4,699	4,959	3,460	2,295	10,714

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	39	225	209	90	563	10	80	65	44	199
Multiple, unrelated family households	0	25	0	0	25	0	0	20	74	94
Other, non-family households	15	0	0	0	15	0	0	0	0	0
Total need by income	54	250	209	90	603	10	80	85	118	293

Table 11 – Crowding Information - 1/2

Data 2007-2011 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

The 2010 Census does indicate that there are 30,656 single person households on Cape Cod representing 32% of all households. Median income for single person households on Cape Cod hover around half that of other households. The current median income for Cape Cod is \$60,685 (ACS 5-year estimate 2013) which is barely enough to purchase a median priced home in Barnstable County. Thus, it is easy to conclude that many single person households will find it difficult to afford housing in this region.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

There are over 3,000 low or moderate income households including elderly with self-care limitations living in Barnstable County. Almost 8,000 elderly persons in the county have ambulatory problems and an additonal 5,000 non-elderly residents also have amulatory disabilities. Unfortunately, similar data on victims of domestic violence, dating violence, sexual assault and stalking were not easily accessible but it is known that these are issues in the region as in the nation.

There are several programs within the BCHC communities that are addressing the housing and related service needs of these populations. For example, Safe Harbor services approximately 75 women and children per year in its housing, which has a capacity for 20 households. The average stay of a family is six months. The Cape Cod Center for Women is a small facility with a capacity for six families who may remain in place for weeks to months. Independence House provides short-term housing stays and also provides longer term housing options (1-3 years) in a 4-unit property.

What are the most common housing problems?

The most common housing problem is the extremely high cost of housing relative to incomes and wages which are lower than the state and national averages.

Are any populations/household types more affected than others by these problems?

High housing costs for extremely low income households is particularly troublesome as these households have almost no elasticity in their budgets to pay 50% or more for their housing and thus must sacrifice other household essentials such as education, food and health care. The number of households in this category totals over 7,500. Of these households, renters and elderly owners are the two most affected groups.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

According to the data above there are 12,643 households earning 30% or less than the median income of the region. Of these extremely low income households, 910 include children age six or under and there are over 3,000 households with children in households with incomes below the 80% threshold.

There are a variety of challenges facing those at risk and those who are formerly homeless individuals and families. For those who do not have problems associated with chronic homelessness, there are still significant obstacles. Key issues for all include the severe lack of affordable housing and the extremely limited public transportation network, especially in the Lower Cape Communities. To a great degree, Cape Cod housing prices, both rental and ownership, are based on the incomes of those whose primary residence may be in other Massachusetts localities or out of State. The prices do not reflect the incomes of many of those who are permanent residents. Related to this is the continuing loss of year-round rental housing because owners can make more money on seasonal rentals and still use their property. There are many rental units that can be rented for the winter season but the occupants must leave as summer nears so the units can be rented by the week to visitors. This may result in seasonal homelessness.

As is discussed elsewhere, the wages for full-time residents are low and declining relative to the US average (Cape average wage in 2013 is 83.4% of the US average wage down from 87.6% in 2003). In conjunction with this, many Cape Cod residents reside year-round in BCHC Communities, but can only find employment seasonally. In addition to the limited number of year round jobs, the lack of public transportation makes it difficult for many residents to work beyond their immediate area, unless they can afford to own and operate their own cars, many of whom cannot. For those who have been chronically homeless, some will continue involvement in programs and in receiving case management that will help them succeed in maintaining their housing status; some who do not will be able to maintain themselves independently, while many will again become homeless due to issues related to mental health, physical illness and/or substance abuse.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

N/A

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The particular housing characteristic that is linked to instability and increased risk of homelessness is the cost of housing relative to income; over 15,000 households on Cape Cod spend over 50% of their income on housing. The median housing price in 2013 was \$337,000 which would require at least an annual income of \$76,000.

Discussion

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

According to the data, African Americans in every income cohort below the median have at least one of four housing problems such that they have a disproportionate need for affordable housing using the HUD formula. The percentage of African Americans in each income cohort with housing problems is larger than the percentage of the total number of households in that income cohort with housing problems. Asian and American Indian populations in various income groups also appear to have a disproportionate need for affordable housing as do those ethnically Hispanic due to housing problems. These same racial and ethnic groups are disproportionately faced with *severe* housing problems. Interestingly, when looking at housing cost burden alone, there where no racial or ethnic groups that show up as having a disproportionately large need suggesting that the cost of housing is a pervasive problem across the board.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,238	1,574	835
White	9,423	1,479	775
Black / African American	170	10	0
Asian	78	38	50
American Indian, Alaska Native	165	15	0
Pacific Islander	0	0	0
Hispanic	125	0	10

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,815	3,682	0
White	8,125	3,362	0
Black / African American	265	30	0
Asian	67	14	0
American Indian, Alaska Native	0	65	0
Pacific Islander	0	0	0
Hispanic	200	65	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,305	6,959	0
White	6,625	6,714	0
Black / African American	145	95	0
Asian	78	10	0
American Indian, Alaska Native	25	15	0
Pacific Islander	0	0	0
Hispanic	185	64	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,914	6,494	0
White	4,439	6,159	0
Black / African American	105	85	0
Asian	65	20	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	84	119	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

Extremely low income blacks and hispanics are disproportionately impacted by housing problems; 87% of this income cohort as a whole experiences housing problems but 92% of blacks and 100% of hispanics of extremely low income face housing problems. Seventy percent of all households with incomes between 30 - 50% of the median experience housing problems but 90% of blacks and 83% of asians in this income category experience housing problems and thus have a disproportionate need for affordable housing. Within the 50-80% of median income cohort, blacks (60%), asians (89%), native americans (63%), and hispanic (74%) households have a disproportionate need relative to the total population of that income cohort, 51% of which have housing problems. Even minorities in the highest income cohort of 80-100% of the median have a disproportionate need relative to the whole, 43% of which have housing problems. Specifically, 55% of blacks and 77% of asians in this income category have housing problems.

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,044	3,767	835
White	7,449	3,422	775
Black / African American	90	90	0
Asian	59	57	50
American Indian, Alaska Native	105	75	0
Pacific Islander	0	0	0
Hispanic	100	25	10

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,190	7,289	0
White	4,820	6,659	0
Black / African American	205	85	0
Asian	47	34	0
American Indian, Alaska Native	0	65	0
Pacific Islander	0	0	0
Hispanic	85	180	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,804	11,469	0
White	2,568	10,759	0
Black / African American	85	155	0
Asian	8	80	0
American Indian, Alaska Native	10	30	0
Pacific Islander	0	0	0
Hispanic	75	174	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,713	9,688	0
White	1,563	9,043	0
Black / African American	40	150	0
Asian	50	35	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	35	169	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Severe housing issues impact 68% of the extremely low income households on Cape Cod; 80% of extremely low income hispanic households however experience severe housing issues. For those households earning between 30-50% of median income, 42% have severe housing problems but blacks (71%) and asians (58%) in this income category have a disproportionate need for housing using this criteria. Twenty percent of all households earning between 50-80% of median income experience severe housing problems while 35% of blacks and 30% of hispanics in this income cohort experience severe housing problems. Finally, for those households earning between 80-100% of median income, fifteen percent have severe housing problems but among the asian subset, 59% have severe housing problems.

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Twenty eight percent of households on Cape Cod use between 30-50% of their income on housing and an additional 34% use greater than 50% of thier income on housing; that is over 30,000 households. Over five hundred black households and 700 hispanic households also fall into this category. Almost 300 asian households and 190 native american households pay greater than 30% of their income on housing. None of these minority propulations has a disproportionate need for affordable housing based on the cost criteria - it severley impacts the entire population equally. Over 62% of the resident households on Cape Cod pay more for housing than is considered affordable.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	19,119	13,910	16,963	835
White	53,918	19,409	17,164	775
Black / African American	735	325	190	0
Asian	347	162	116	50
American Indian, Alaska Native	190	75	115	0
Pacific Islander	0	0	0	0
Hispanic	654	487	245	10

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

In every income category there is a racial or ethnic group that has a disproportionately greater need for subsidized housing than the population in the income category as a whole.

If they have needs not identified above, what are those needs?

Minority populations on Cape Cod face the same issues with substance abuse and disabilities as the larger population that increase the need for subsidized housing and support services.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The highest concentration of racial or ethnic minority groups are located in the village of Hyannis within the Town of Barnstable.

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

Each of the 15 towns that make up Barnstable County are in the consortium and each of these towns have a Public Housing Authority (PHA). Each PHA was surveyed in order to answer the questions in this section of the consolidated plan but only nine of the 15 responded to the survey. This information, combined with specific information from the largest PHA in the town of Barnstable, is representative of the public housing issues in the region. The public housing inventory on the Cape is a mix of state and federal units; there are approximately 1,340 units of public housing in the region (federal and state). These are supplemented by 2,625 state and federal housing vouchers. Many of these units are targeted to the elderly or disabled, leaving few available for families and other individuals (NOTE: the figures in the HUD tables below (21-24) appear to under-report the public housing information for Cape Cod). Given the large population of elderly residents on Cape Cod with limited income the demand for accessible public housing is significant. Current residents of public housing often need social services support but also, like the larger population, need better employment opportunities, affordable child or elder care, affordable job training, and quality housing stock to choose from.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	1	21	309	1,011	58	953	0	0	0

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Alternate Data Source Name:

Survey of Public Housing Authorities

Data Source Comments:

Table NA35-21A: Housing Authorities' Inventory

LHA Name/Address	Federal Public Housing Units	Federal HCV Vouchers	Federal Project Based Vouchers	Federal VASH Vouchers	Total Federal Portfolio	State Public Housing Units	State MRVP & AHVP Vouchers	Total State Portfolio	Total Development Based Units (Federal Plus State)	Total Tenant Based Vouchers (Federal Plus State)	Total Portfolio
Barnstable Housing Authority	68	514	53		635	262	96	358	330	663	993
Bourne Housing Authority	56	76			132	66	20	86	122	96	218
Brewster Housing Authority	0	0			0	56	0	56	56	0	56
Chatham Housing Authority	0	0			0	82	6	88	82	6	88
Dennis Housing Authority	0	98			98	145	67	212	145	165	310
Eastham Housing Authority	0	0			0	0	8	8	0	8	8
Falmouth Housing Authority	223	319			542	87	15	102	310	334	644
Harwich Housing Authority	0	0			0	13	12	25	13	12	25
Mashpee Housing Authority	0	0			0	30	57	87	30	57	87
Orleans Housing Authority	0	0			0	125	23	148	125	23	148
Provincetown Housing Authority	0	0			0	34	10	44	34	10	44
Sandwich Housing Authority	0	28			28	49	40	89	49	68	117
Yarmouth Housing Authority	0	249			249	44	10	54	44	259	303
DHCD through HAC	0	924			924	0	0	0	0	924	924
Totals for BCHC	347	2,208	53	-	2,608	993	364	1,357	1,340	2,625	3,965

Data Source: BCHC, OKM, CHAPA, DHCD, HUD

NA35-21A Housing Authority Inventory

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	4	7	35	6	29	0	0
# of Elderly Program Participants (>62)	0	0	259	167	8	159	0	0
# of Disabled Families	0	3	49	499	29	470	0	0
# of Families requesting accessibility features	1	21	309	1,011	58	953	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	1	18	286	875	50	825	0	0	0
Black/African American	0	3	21	117	7	110	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Asian	0	0	1	7	1	6	0	0	0
American Indian/Alaska Native	0	0	1	12	0	12	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	2	34	0	34	0	0	0
Not Hispanic	1	21	307	977	58	919	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Seven of the nine housing authorities that responded to the PHA survey had applicants on the waiting list in need of accessible units. The Barnstable Housing Authority, the largest in the region, has only eight accessible units and has seven applicants on the waiting list for these units.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

The Barnstable Housing Authority has 1,129 households on the waiting list for elderly/disabled housing as of the end of December 2014. The Section 8 waitlist maintained by the Housing Assistance Corporation has 1,905 applicants on the list as of March 13, 2015.

The nine housing authorities that responded to our survey stated the the most immediate needs of residents with public housing or a voucher are:

- Advocacy & case management
- Resident Services and more housing stock
- More affordable housing
- Many of the mentally disabled need advocates. To avoid eviction, all tenants must follow the terms of their lease.
- More year round employment
- Equal opportunities for daycare, job skills. Availability of decent affordable rentals (for voucher holders)
- State public housing needs more Capital Money an Resident Service Coordinators

How do these needs compare to the housing needs of the population at large

The needs of public housing residents and voucher holders are not dis-similar to the housing needs of the population at large, particularly the need for quality well-paid employment, affordable daycare, quality housing stock, and job training opportunities that are affordable.

Discussion

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

Thirty-one or 73% of the 48 unsheltered homeless individuals were chronically homeless. 55% were severely mentally ill and 52% suffered from chronic substance abuse. It is clear that those who are members of the subpopulations are at least more than twice as likely to be unsheltered. Victims of domestic violence are also twice as likely to be unsheltered. Based on the numbers in the PIT count, it is also clear that of those unsheltered the vast majority fit into multiple categories of the subpopulations and therefore need significant support in order to emerge from homelessness.

The total of sheltered adults meeting the criteria for at least one category of the subpopulation, total 108. Twelve families meet the criteria for chronic homelessness.

*SEE ADDITIONAL NARATIVE DESCRIBING HOMELESSNESS ON CAPE COD ATTACHED BELOW

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	2	69	0	0	0	0
Persons in Households with Only Children	6	155	0	0	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Only Adults	48	134	0	0	0	0
Chronically Homeless Individuals	31	70	0	0	0	0
Chronically Homeless Families	2	69	0	0	0	0
Veterans	0	17	0	0	0	0
Unaccompanied Child	0	2	0	0	0	0
Persons with HIV	0	1	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

Table NA-40A: Continuum of Care: Homeless Population and Subpopulations

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional*		
Number of Families with Children (Family Households):	69	0	2	71
1. Number of Persons in Families with Children	155	0	6	161
2. Number of Single Individuals and Persons in Households without children	85	49	48	182
(Add Lines Numbered 1 & 2 Total Persons)	240	49	54	343

Part 2: Homeless Subpopulations	Sheltered	Unsheltered	Total
a. Chronically Homeless	70	31	101
b. Seriously Mentally Ill	134		
c. Chronic Substance Abuse	112		
d. Veterans	17		
e. Persons with HIV/AIDS	1		
f. Victims of Domestic Violence	94		
g. Unaccompanied Youth (Under 18)	2		

*a number of programs no longer consider themselves transitional housing

NA-40-Table

The **Cape Cod/Islands Continuum of Care** has established the **Cape and Islands Regional Network to Address Homelessness** as the primary decision making group. The lead organization which manages the overall planning and submissions to HUD has been the Community Action Committee of Cape Cod & Islands, Inc. (CACCI) but has recently become the Barnstable County Department of Human Services. The communities served by the CoC include Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, Yarmouth and all of Nantucket and Martha's Vineyard. Counts and data for Nantucket and Martha's Vineyard have been netted out from information for the fifteen communities for the purposes of this Plan.

The problems of homelessness are complex, but the state's Department of Transitional Assistance (DTA), the division of the Executive Office of Health and Human Services (EOHHS) which fund services for many homeless families and individuals, categorizes the root causes as:

- *structural issues* such as high housing costs or low household income
- *personal issues* such as mental illness, substance abuse or other physical and mental disabilities, and/or
- *social policies* such as the availability and effectiveness of assisted housing, mental health programs, substance abuse treatments, and other service interventions.

For virtually all homeless individuals and families, decent, safe, affordable housing is a critical step in ending homelessness. In some cases, this is their only need. However, often, in addition to affordable housing, homeless families and individuals also need supportive services to make the transition to independent living or to deal with other problems, including substance abuse or mental illness. Finally, in order to maintain themselves, these individuals and families may require assistance with childcare, transportation, life skills, job training and other basic life skills.

In addition, the continuing loss of affordable housing in conjunction with low paying jobs has exacerbated the problem of at-risk homeless individuals and families. In situations reported by service providers, the lowest income households frequently are living in overcrowded and substandard conditions that are likely to be providing short-term housing solutions. There is an increasing problem, especially for young adults, with documentation of increased significance of "couch-surfing". This young population has no permanent residence. However, they do not show up as homeless in Point-in-Time Counts because they are neither on the streets or in shelters; rather they are moving from couch to couch in the homes of friends or relatives. The BCHC communities also face the unique situation confronted by upscale vacation locales.

Homelessness Description 1

Housing prices and rent levels are pegged to vacationers and second home owners, rather than permanent residents, creating even less affordable housing. Owners and developers continue to expand the condominium market geared toward these largely seasonal residents, thus further contracting the available rental housing. Additional difficulties include a year round population that has access only to seasonal jobs and a very limited transportation network, especially in the Lower Cape communities, where it is even more limited. A significant number of elderly residents are on fixed income, residing in homes that are no longer appropriate as the owners become frail and/or may own homes that they cannot afford to maintain in a safe, habitable condition.

Finally, expiring use properties continue to increase the risk of homelessness for existing tenants as well as remove a source of future affordable units from the market. In addition to those properties in the Consortium communities that have already been removed through expiring uses, additional expiring use properties that will come into play over the next five years contain approximately 480 units.

From a financial standpoint, the households most susceptible to becoming homeless are households who are at less than 30% median income and are severely cost-burdened (paying more than 50% of their income for rent). Other populations disproportionately at risk of becoming homeless are victims of domestic violence, substance abuse, those with severe mental health problems and people leaving prison.

In order to address this at-risk population, there is a need for long-term permanent affordable housing and supportive transitional and permanent housing for the sub-populations that are over-represented among the at-risk and homeless. Counseling, health-care, life-skills training and sustainable employment at an adequate wage are all critical to reducing homelessness within the Consortium.

On January 29, 2014, The Cape and Islands Regional Network to Address Homelessness, in accord with its Continuum of Care planning process, conducted its annual point-in-time survey of its homeless population, which included all Barnstable County HOME Consortium Communities plus Nantucket and Martha's Vineyard. No homeless were identified on Nantucket and the total for Martha's Vineyard has been netted out.

Homelessness Description 2

Chronically Homeless: Over 50% of all homeless individuals in the BCHC communities are considered to be chronically homeless. Many of these individuals have multiple diagnoses and virtually all require supportive services, both short and long term. Supportive services are provided through a variety of funding sources, including McKinney-Vento, Rapid Rehousing, Department of Veteran Services and Department of Mental Health as well as others.

Seriously Mentally Ill: The Department of Mental Health provides a variety of housing options for its clients. There are currently 20 group homes with a total of 107 clients and 471 individuals who are living in apartments. As DMH continues to emphasize independent living wherever possible, the availability of vouchers grows in importance. Currently the Barnstable Housing Authority has a limited number of vouchers available for DMH clients who are homeless. HAC has approximately twenty subsidies for homeless individuals who are clients of DMH.

Chronic Substance Abuse: Alcohol and drug addictions are significant problems on Cape Cod. Other opiate use (all opiates other than heroin) has grown significantly, having nearly doubled from 22.9% of enrollments in FY2007 to 41.3% of enrollments in FY2011. A number of service providers have independently reported a significant increase in opiate addiction. In FY 2011, Barnstable County residents had the highest percentage of treatment admissions with “other opiates” as the primary substance contrasted with all other Massachusetts Counties. During this same period, alcohol use decreased from 76% of enrollments to 69% of enrollments. The County currently has approximately 95 units of transitional and permanent housing for those with substance abuse (some specific to either male or female) as well as beds for residential treatment.

Veterans: Cape and Islands Veterans Outreach is the primary service provider for Veterans in the BCHC communities, working in conjunction the Providence, RI Office of Veteran’s services. The organization has worked with approximately 200 Veterans in the past year. Typically, these individuals are either already homeless or at risk of imminent homelessness. It is estimated that 60-70% of this group is chronically homeless. Many suffer from PTSD, mental illness and/or substance abuse. The Cape has 25 VASH Vouchers. No new ones have been allocated. However, as a result of turnover, these vouchers have served approximately 100 Veterans since their issuance. There is one transitional program for homeless Veterans which provides six beds (Homestead I) and one permanent supported housing which provides 10 beds (Homestead II).

Persons with HIV/AIDS: There are two housing facilities on Cape Cod specifically for people with HIV/AIDS. Foley House, a congregate facility in Provincetown, serves ten people. It is owned by the Provincetown Housing Authority and has federal subsidies. The AIDS Support Group of Cape Cod (ASGCC) in Provincetown provides management and casework. Spring Street has eight

Categories of Homeless 1

units in Hyannis; rental assistance and property management for these apartments is provided by the Barnstable Housing Authority through Section 8 subsidies and the Shelter Plus Care Program. There are a number of housing vouchers administered by various agencies that are specifically for individuals with HIV/AIDS. The Cape Regional Housing Initiative provides two vouchers. These, along with an additional 15 shelter plus care vouchers are administered through the Falmouth Housing Authority. The Barnstable Housing Authority, through Housing First, administers 35 shelter plus care vouchers. ASGCC serves approximately 480 individuals currently. It estimates that there also substantial numbers in need who are not receiving care. The most critical need for this population is an increase in rental subsidies so that there is additional affordable housing for those with HIV/AIDS.

Victims of Domestic Violence: The 2014 PIT identifies 70 homeless (sheltered) Victims of Domestic Violence. Safe Harbor, with a capacity for approximately 20, provides housing for approximately 75 women and children annually. The average stay is 6 months and stabilization services are providing for one year after they leave. The Cape Cod Center for Women has 10 bedrooms available at any one time, typically serving 4 families at a time. Independence House provided short-term stays in its 4 units. Independence House provided short-term stays in its 4 units. The keystone of its current strategic plan is to develop units that will provide stays of an average of 15 days. Based on the populations they serve, they have determined that this longer stay will increase the likelihood of family stabilization. Independence House provides services to 2000 families annually.

Unaccompanied Youth: According to the 2014 PIT, there were 2 unsheltered unaccompanied youth. The State has prepared a report, entitled *Massachusetts Youth Count 2014*, which was released in September. The report shows that there were 795 Massachusetts residents under the age of 25 who met the state's definition of "unaccompanied homelessness". In addition, another 276 youths were categorized as at risk of homelessness. There is reporting of youth "couch surfing" and staying at homes of friends. The Massachusetts Special Commission on Unaccompanied Homeless Youth, ordered the homeless count and will use it to develop programs and policies to assist young people. Many of these individuals have been in foster care and/or had an involvement with the criminal justice system at some point. These individuals frequently do not show up in point in time counts. Based on the surveying conducted for this analysis, there were 46 youth identified as alone and homeless (this does not necessarily mirror those who meet the definition of youth homelessness according to HUD) on the Cape and Islands. In addition 59 youth were considered to be at risk of homelessness. That is the highest number for the demographic regions surveyed statewide.

- o Disabled: The Cape Organization for Rights of the Disabled (CORD) has identified accessibility, affordability, and availability of housing as the three problems facing people with disabilities on

Categories of Homeless 2

Cape Cod. As the independent living center serving the Cape & Islands, CORD emphasizes the need for accessible, and affordable independent living options. Housing issues, such as discrimination and the need for modifications or adaptations are also common problems facing the 1,000+ consumers with disabilities CORD serves annually.

CORD interfaces with DDS (Department of Developmental Services) regarding those with Developmental Disabilities. There are sixty group homes on Cape Cod, each with 4-6 individuals and a 24/7 staff presence. In addition, 32 individuals live in family provider homes. The only priority is given to those who are at immediate risk for safety and health in their present living situations. Although there is no hard data, there are instances of families banding together to privately provide supervised housing for their dependents who have reached adulthood. Often the case for a Developmentally Disabled adult is that the loss of a parent leads to the loss of the only home he/she has known so that the individual faces two major life crises as once. The eligible population far outstrips appropriate residential options.

Categories of Homeless 3

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Since the adoption of the Ten Year Plan To End Homelessness in 2005 and its update for 2012-2014, the focus of the Network has been on adding permanent supportive housing beds/units using a housing first model with a priority on serving chronically homeless individuals. While the amount of McKinney funding available to the CoC to create new beds has sharply diminished since 2009 the region has seen the number of

PSH beds increase to 382 as of October, 2014. This includes some units that were previously considered as transitional but are not operating as permanent supported housing. There are several non-profit organizations that may have limited access to public funds, but have still been successful through private fundraising, to provide a number of transitional and permanent supported housing.

At the same time, recognizing the need for expanded shelter services (providing more than a bed) in order to address the needs in a more comprehensive manner, the NOAH shelter has created the Day Shelter on its premises. The Day Shelter provides space for the homeless during the day—a place to be off the street and take advantage of added case management and access to available resources. Housing Assistance Corporation (HAC) will continue to run the NOAH shelter and is now operating the Day Shelter. Duffy Health Center is providing case management services. Collaboration between the housing and service providers for the BCHC communities continues to present a strong partnership, specifically optimizing the odds that they will be successful in creating permanent housing for these subpopulations.

The region has been a leader in the state in developing homelessness prevention programs and resources. Non-profits such as HAC, the Homeless Prevention Council, and the Council of Churches, among many others, have successfully raised hundreds of thousands of dollars for homelessness prevention. The region has received a variety of public grants to keep individuals and families housed and out of the shelter system: HAC has received ESG, RAFT, and HomeBase grants from DHCD and the Cape and Islands Veterans Outreach Center has just received funding for rapid re-housing of veterans. HAC has also received funds for foreclosure prevention counseling.

*PLEASE SEE ADDITIONAL NARRATIVE ON THE CATEGORIES OF THE HOMELESS ATTACHED ABOVE

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	133	64
Black or African American	5	3
Asian	3	3
American Indian or Alaska Native	3	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	4	3
Not Hispanic	142	72

Data Source
Comments:

Table NA40-B: Persons in Households without Children

	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Total Number of Households	94	49	0	74	217
Total Number of persons (Adults)	97	49	0	75	221
Number of Persons (18 - 24)	5	13	0	17	35
Number of Persons (over age 24)	92	36	0	58	186

Table NA40-C: Gender (Adults and Children)

	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Female	34	22	0	19	75
Male	63	27	0	56	146
Transgender	0	0	0	0	0

Table NA40-D: Ethnicity (Adults and Children)

	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Non-Hispanic/Non-Latino	94	48	0	72	214
Hispanic/Latino	3	1	0	3	7

+ Table NA40-E: Race (Adults and Children)

	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
White	85	48	0	64	197
Black or African-American	4	1	0	3	8
Asian	3	0	0	3	6
American Indian or Alaska Native	3	0	0	0	3
Native Hawaiian or Other Pacific Islander	0	0	0	0	0
Multiple Races	2	0	0	5	7

Homeless Population Data

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

There were a total of 343 homeless persons counted in the 2014 annual PIT survey. Of the number of households (263), 182 were single individuals and persons in households without children. Of the unsheltered, two were family households.

Cape Cod does not house homeless families in hotels/ motels. Estimating the number of families in need of housing assistance for families with children is hampered as some families are “doubling up” with friends and families. There is also the issue of “couch surfing”, a growing phenomenon where individuals have no permanent residence and sleep on the couches of family members or friends. As a result, these individuals do not show up in the PIT counts. They are reported to be disproportionately young adults, who may include teenagers under the age of 18.

Data regarding the families of veterans is not available. Although there is housing specifically designed for veterans, it only services individuals and not families of veterans.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The data tables above look at homelessness from a variety of perspectives including race and ethnicity. They show that more of the homeless are older than 25 (86%) and male (67%). Most are white with only an estimated seven being Hispanic and seventeen part of a minority group with an additional seven that consider themselves of multiple races.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Approximately a third of all homeless are not sheltered. Women are more likely to be sheltered than men. A higher percent of the few Hispanic homeless are not sheltered than the population as a whole. Homeless individuals in minority racial groups are likely to be sheltered at approximately the same rate as the population as a whole.

HUD considered an individual or family to be chronically homeless if that individual or family:

- is homeless and lives or resides in a place not meant for human habitation, a safe haven, or is in an emergency shelter;
- has been homeless and living or residing in a place not meant for human habitation, a safe haven, or an emergency shelter continuously for at least one year or on at least four separate occasions within the last three years; and
- has an adult head of household (or a minor head of household if no adult is present in the household) with a diagnosable substance use disorder, serious mental illness, developmental disability, post-traumatic stress disorder, cognitive impairments resulting in brain injury, or a chronic physical illness or disability, including the occurrence of 2 or more of those conditions.

Discussion:

The PIT count shows that 31 of the unsheltered homeless are considered chronically homeless individuals. There were no chronically homeless families identified as unsheltered.

Thirty-one or 73% of the 48 unsheltered homeless individuals were chronically homeless. 55% were severely mentally ill and 52% suffered from chronic substance abuse . It is clear that those who are members of the subpopulations are at least more than twice as likely to be unsheltered. Victims of domestic violence are also twice as likely to be unsheltered.

Based on the numbers in the PIT count, it is also clear that of those unsheltered the vast majority fit into multiple categories of the subpopulations and therefore need significant support in order to emerge from homelessness.

The total of sheltered adults meeting the criteria for at least one category of the subpopulation, total 108. Twelve families meet the criteria for chronic homelessness.

Unsheltered and Sheltered Homeless

Twenty-seven percent of the unsheltered homeless were not considered members of a subpopulation.

Of the total sheltered individuals not identified as meeting criteria of any subpopulation, 57% are in transitional housing program and the remainder are in a shelter.

All homeless families are housed in emergency shelters according to the PIT count.

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

The largest special needs population on Cape Cod is the elderly which make up approximately 21% of the total population in the region. Almost half of the households including elderly individuals (approximately 20,000 households) have incomes of less than 80% of the area median income. Over 7,000 of these households actually have income of or below 30% of the area median and about 3,000 households include elderly persons considered frail. In fact, over 50% of the disabled population on the Cape is elderly; most suffering from hearing or mobility loss and having difficulty living independently.

Mental illness is estimated to impact approximately 4% of the general population in the US; by that standard over 8,500 year round residents suffer from mental illness. The state Department of Mental Health serves over 600 individuals with severe mental illness. Substance abuse is also a major issue in the region. In 2011, the Department of Public Health admitted over 5,000 individuals to rehabilitation programs; 6.1% where homeless individuals. HIV infects over 600 individuals in the region.

Describe the characteristics of special needs populations in your community:

The special needs populations on Cape Cod include the elderly, the frail elderly, the physically disabled, the mentally ill, the developmentally disabled, those who are addicted and those with HIV/AIDS. Barnstable County has a higher than average percentage of the population older than 65 (27.1% of the population versus 14.1% in the US according to the Cenus Bureau). An estimated 20,000 plus elderly households have an income of less than 80% of median family income. The 2010 census identified 8,358 people 65 or older who either have a self-care limitation or an independent living difficulty or both. This amounts to 16% of the County's elderly population 65 or older. Of these over 3,000 have incomes below 80% of median family income for the region. The 2013 ACS identified approximately 5,358 non-elderly people who have an ambulatory limitation. Elderly persons with an ambulatory problem totaled 7,826. In 2014 there were 600 authorized and active clients of the Department of Mental Health with an additional 22 individuals in the process of determination. There are over 1,000 people with developmental disabilities being served by the local Department of Developmental Services and there are 241 people in group homes. According to the Department of Public Health (DPH) there were 5,435 admissions to treatment programs in the Barnstable County in 2011. According to the Department of Public Health , there were 617 individuals living with HIV/AIDS in the Consortium communities.

What are the housing and supportive service needs of these populations and how are these needs determined?

Non-homeless special needs populations have both housing and supportive service needs. The need is determined by the discrepancy between the estimated population in each special needs group relative to the services available. For example, over 7,000 elderly are considered extremely low income and 3,000 of them are classified as frail and 26% are disabled yet Elder Services estimates that at best they serve 5,000 elderly individuals. Similarly, there are an estimated 8,500 persons with mental illness on Cape Cod but only 600 receive mental health services from the State; while not all persons with mental illness are poor an estimated 1,600 low income households may be impacted by mental illness. The data collected on low-income populations with special needs came from conversations with service providers, state and federal databases, and surveys.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Just over 600 individuals with Aids live in Barnstable County; how many of these individuals are of low income is unknown. They tend to be concentrated in Provincetown which has extremely high housing prices.

The Boston Eligible Metropolitan Statistical Area (EMSA), receives funding to provide HIV related services for people living in the EMSA. The region includes seven counties in Massachusetts and three counties in New Hampshire. The entire Consortium is located within this EMA. The Consortium is not seeking funding on behalf of an eligible Metropolitan Statistical Area and does not need or have this information.

Discussion:

Throughout the Consortium, there are households in various subpopulations who are not homeless but have specific housing needs and may also require special attention due to their current or prospective service requirements. These subpopulations include: elderly, frail elderly, persons with severe mental illness, developmentally disabled, physically disabled, substance abusers and persons with HIV/AIDS.

The Consortium is aware of the needs of special populations and is committed to supporting initiatives which target these populations. One of the most effective strategies is the use of Project Based Section 8 (PBA), which is made available through PHAs and through the state's Housing Choice Vouchers (HCV) allocation. If HOME funds can assist any developments proposed, the BCHC will seriously consider them. Going forward, HOME funds may also be used for Tenant Based Rental Assistance [TBRA] to meet regional needs. TBRA provides short term [24 months] housing assistance, which can be conditioned on any number of factors the agency considers to be effective.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

General Introduction: The public facilities needed in the region include affordable housing, shelters and services for the homeless, supportive housing for the elderly, veterans, people with mental illness, and victims of domestic violence. Community facilities for all residents, such as libraries, parks, and community buildings were also cited. The most important public improvement needed in the region is effective wastewater treatment which would allow more density and possibly reduce the price of housing. Public services for the homeless, unemployed or underemployed, and special needs populations were all identified as needs.

Entitlement City: Barnstable

High/medium need for public facilities including those providing housing and services for homeless persons. Sixty-one (61%) of persons completing surveys indicated the high need for public facilities serving homeless persons. Forty-nine (49%) rated public facilities as a medium need. One person said public facility improvements were not needed in the community.

Safe, supportive housing for elderly and frail elderly, victims of domestic violence, veterans, and persons with mental illness were identified as high needs.

Access to public facilities and housing units is needed for elderly and persons with limited mobility.

Improvements to existing public facilities including Veteran's Housing facility on South Street, public housing units, and other public facilities serving low and moderate income residents and special needs populations.

Need for improvements of Baybridge facility and homeless facilities were identified in public meeting 3/26/15.

Entitlement City: Yarmouth

Yarmouth has significant public facilities with an inventory of 81 facilities including a Town Hall, a Police Station, Fire Stations, a Senior Center, Libraries, Public Beaches, Parks, Open Space, Playgrounds, Ways to Water, Boat Ramps, Marinas, a Sailing Center, a Recreational Center, and historic properties.

The Community Survey of residents results show a priority need for youth centers, community centers and shelters. Non-profit organizations and human service providers saw the priority needs as youth centers, libraries and parks/recreational facilities.

Non-Entitlement Communities:

Please see attached tables below. We did a Survey Monkey for these questions and have attached the results.

How were these needs determined?

Entitlement City: Barnstable

Public facility needs were determined based on survey responses, comments received in focus group meetings, public meetings, and consultations with agencies serving low/moderate income persons and special needs populations.

Entitlement City: Yarmouth

These needs were determined by the Community Needs Survey results, comments made at Public Hearings on the Town of Yarmouth's CDBG Program and Community Needs, consultation with the Town Administrator's Office and in consideration of the Board of Selectmen's Goals.

Non-Entitlement Communities:

Please see attached tables. We did a Survey Monkey for these questions and have attached the results.

Table NA50-A: Non-Housing Community Needs of the Consortium Communities

Chatham
Public Community Needs
Streets
Sidewalks
Sewer lines
How were these needs determined?
Long range planning, capital facilities planning, ongoing infrastructure planning and implementation
Activities that the town plans to undertake during the next year to address the housing and supportive services needs with respect to persons who are not homeless but have other special needs.
The Town is currently working on amendments to its Affordable Housing Trust Fund Guidelines and Affordable Accessory Apartment bylaw to provide better clarity, improve usability and applicability of the guidelines and bylaw in order to create more opportunities for the creation of affordable housing in the community. The Town is also planning to conduct a community needs assessment in coordination with the Chatham Council on Aging. The assessment will be used as a planning guide for future support and assistance programs.
Areas within your town where racial or ethnic minorities or low-income families are concentrated?
Racial or ethnic minorities or low-income families are concentrated in some areas
Community assets in these areas are as follows
Chatham's two major affordable housing developments are located in close proximity to each near a major town owned road (Crowell Road) Lake Street Terrace Apartments (2006) - 47 Affordable Housing units located on 1.7 acre property. The Chatham Home Opportunity Project (CHOP) is located adjacent and consists of 32 single family homes (1990s).
The Lake Street Apartments and the CHOP housing developments are within an approximate half mile radius of the following: Monomoy Middle School, Chatham Community Center, Downtown Chatham Business District (Main Street), Chatham Fire Station, Public playground and recreational facilities. Both developments are connected to the Town's sewer system.
Proximity to RTA public transportation routes is a strategic opportunity
Municipally Owned Property Opportunities
Town owned land: Approx 20 acre undeveloped parcel located off Middle Road in West Chatham, could support multiple affordable housing units.
Actions Overcoming Barriers to Affordable housing
Inclusionary Zoning

Chart Area

NA-50-Chatham

Dennis
Public Community Needs
Streets
Sidewalks
Water
Sewer lines
Homeless shelters
Job training and employment services
Health care and substance abuse services
Child care
How were these needs determined?
Human Services Department efforts
Activities that the town plans to undertake during the next year to address the housing and supportive services needs with respect to persons who are not homeless but have other special needs.
Working to dedicate additional public properties for the creation of affordable rental housing. One 27 unit project currently under construction.
Areas within your town where racial or ethnic minorities or low-income families are concentrated?
There are no areas of racial, minority or poverty concentration
Municipally Owned Property Opportunities
Hokum Rock Road - Housing for Autistic Spectrum Adults up to 16 units. Former Town Hall Annex site, possible 3 2-bedroom rental units. Former DPW site, 16 single family (2 and 3 bedroom) rental homes. VIC Hall property/32 Mill Street new Head Start Building playground and 18 rental units. South Yarmouth Road site one single family home. Paddocks Path Site, not yet at conceptual stage perhaps 4 two-bedroom rentals. Columns Property, West Dennis and brownfield site on Main Street Dennis Port, two privately owned properties that might be capable of acquisition, conceptual designs not yet prepared.
Actions Overcoming Barriers to Affordable housing
Inclusionary Zoning
Accessory Apartment
Chapter 40B LIP
CPA
Other Affordable Housing Incentive Zoning Policies
What are the town goals, programs and policies for reducing the number of Poverty-Level Families? Please check all of the following

NA-50-Dennis

Dennis	
activities that are likely to be funded by CDBG agencies and PHAs in the region this upcoming year.	
Housing rehabilitation, including an emergency repair program as well as energy efficiency improvements and lead abatement	
Public Housing and Housing Choice Voucher Family Self-Sufficiency Programs	
Youth services and crime prevention	
Health services - nursing services and oral health	
Summer youth programs	
Infrastructure improvements and neighborhood revitalization, including a façade improvement program.	
If your town were to receive HOME program funds, to which geographic areas (including areas of low-income and minority concentration) would you direct the funding?	
Dennis Port and South Dennis	
These two villages have the highest concentration of low income families and the greatest need for quality affordable housing.	
Actions planned for the July 1, 2015 through June 30, 2016 time period?	
Address obstacles to meeting underserved needs	
Foster and maintain affordable housing	
Reduce lead-based paint hazards	
Reduce the number of poverty-level families	
Develop institutional structure	
Enhance coordination between public and private housing and social service agencies	
CPA or other local funds in your community and which are likely to be placed in service from July 1, 2015 through June 30, 2019 or are planned and probable	
All the projects identified above	

Orleans	
Public Community Needs	
Sidewalks	
Sewer lines	
Health care and substance abuse services	

NA-50-Dennis & Orleans

Orleans
How were these needs determined?
Infrastructure needs through comparison to Town goals. Substance abuse services through reading the newspaper.
Activities that the town plans to undertake during the next year to address the housing and supportive services needs with respect to persons who are not homeless but have other special needs.
Town has provided funding support for Cape Cod Village, a proposed 16-unit housing project for adults with autism. Support likely to continue through construction and occupancy.
Areas within your town where racial or ethnic minorities or low-income families are concentrated?
There are no areas of racial, minority or poverty concentration
Municipally Owned Property Opportunities
No public land currently available.
Actions Overcoming Barriers to Affordable housing
Accessory Apartment
Chapter 40B LIP
CPA
Housing Rehab Activities
What are the town goals, programs and policies for reducing the number of Poverty-Level Families? Please check all of the following activities that are likely to be funded by CDBG agencies and PHAs in the region this upcoming year.
Housing rehabilitation, including an emergency repair program as well as energy efficiency improvements and lead abatement
Summer youth programs
If your town were to receive HOME program funds, to which geographic areas (including areas of low-income and minority concentration) would you direct the funding?
Town goals is NOT to concentrate housing in particular geographic areas.
Actions planned for the July 1, 2015 through June 30, 2016 time period?
Foster and maintain affordable housing
CPA or other local funds in your community and which are likely to be placed in service from July 1, 2015 through June 30, 2019 or are planned and probable
Housing rehab program for up to 5 homes. Improvements to existing group home.

NA-50-Orleans

Brewster
Public Community Needs
Streets
Sidewalks
Pavement Management Report



Mashpee
Public Community Needs
Streets
Sidewalks
Sewer lines
Job training and employment services
Health care and substance abuse services
How were these needs determined?
Personal knowledge, Selectmen discussions and newspaper reports.
Areas within your town where racial or ethnic minorities or low-income families are concentrated?
There are no areas of racial, minority or poverty concentration
Municipally Owned Property Opportunities
Assessors Map 60, Block 2, and Map 93 Blocks 6 and 7
Actions Overcoming Barriers to Affordable housing
Inclusionary Zoning
Accessory Apartment
Chapter 40B LIP
CPA
What are the town goals, programs and policies for reducing the number of Poverty-Level Families? Please check all of the following activities that are likely to be funded by CDBG agencies and PHAs in the region this upcoming year.
Housing rehabilitation, including an emergency repair program as well as energy efficiency improvements and lead abatement
Public Housing and Housing Choice Voucher Family Self-Sufficiency Programs

NA-50-Mashpee & Brewster

Mashpee
Youth services and crime prevention
If your town were to receive HOME program funds, to which geographic areas (including areas of low-income and minority concentration) would you direct the funding?
Non-specific
Actions planned for the July 1, 2015 through June 30, 2016 time period?
Foster and maintain affordable housing
CPA or other local funds in your community and which are likely to be placed in service from July 1, 2015 through June 30, 2019 or are planned and probable
Habitat homes at 108 Orchard Road and 132 Quiniquisset Avenue
Affordable multi-family housing on Assessors Map 60, Block 2 and Map 93, Blocks 6 and 7

Truro
Public Community Needs
Sidewalks
Water
Job training and employment services
Health care and substance abuse services
Child care
Crime prevention
How were these needs determined?
By looking at the needs around the community.
Activities that the town plans to undertake during the next year to address the housing and supportive services needs with respect to persons who are not homeless but have other special needs.
The town has received CDBG grants for housing rehab and for childcare assistance. The COA has an excellent Outreach Coordinator who is reaching out to the older population to assist those in need. Our Recreation/Beach Director and the School see children in need of services and works with various agencies.
Areas within your town where racial or ethnic minorities or low-income families are concentrated?

NA-50-Mashpee & Truro

Truro
Truro is perhaps unique with its geography and demographics. We do appear to have a larger concentration of Affordable Housing in the North Truro center area. This is in part because of the boundaries of the Cape Cod National Seashore. Most of the southern area of town falls within the CCNS boundaries.
Per the previous description, most of the affordable housing is concentrated in North Truro because of the geographic boundaries of the Cape Cod National Seashore.
Community assets in these areas are as follows
The North Truro area contains the Community Center (COA and Recreation Dept.), the Truro Public Library and the North Truro Post Office. There is also now a year-round market.
Municipally Owned Property Opportunities
Truro is very land poor. The Housing Authority is currently looking at a 2+ acres piece of land for additional affordable housing adjacent to the Public Safety Facility. There is not a lot of other town land available.
Actions Overcoming Barriers to Affordable housing
Accessory Apartment
Chapter 40B LIP
CPA
What are the town goals, programs and policies for reducing the number of Poverty-Level Families? Please check all of the following activities that are likely to be funded by CDBG agencies and PHAs in the region this upcoming year.
Housing rehabilitation, including an emergency repair program as well as energy efficiency improvements and lead abatement
If your town were to receive HOME program funds, to which geographic areas (including areas of low-income and minority concentration) would you direct the funding?
The funding would go to any area in town which was in a position to create affordable housing. For Truro a one or two unit affordable dwelling is huge. Larger projects are difficult to come by; although we recently completed a 16-unit affordable housing development through an RFP process.
Truro is land poor, so any areas where affordable housing can be created would be an asset.
Actions planned for the July 1, 2015 through June 30, 2016 time period?
Foster and maintain affordable housing
Enhance coordination between public and private housing and social service agencies
CPA or other local funds in your community and which are likely to be placed in service from July 1, 2015 through June 30, 2019 or are planned and probable
Likely to construct 3 affordable dwellings for purchase through Habitat for Humanity (currently in appeal by the neighbor)
Planned to design affordable housing development adjacent to the Public Safety Facility.

Chart Area

NA-50-Truro

Describe the jurisdiction’s need for Public Improvements:

Entitlement City: Barnstable

High/Medium need for public improvements. Seventy-three (73%) of survey participants indicated a high or medium need for public improvements. The largest percentage of responders (40%) rated public improvements as a high need in the community. Twenty-five (25%) percent of responders rated public improvements as a low need. One person indicated that public improvements were not needed in the community.

Types of improvements that would fall under this category may include streets, water and sewer lines, sidewalks, curbs and gutters, parks, playgrounds, flood and drainage improvements, parking lots, utility lines, and road, sewer, and other improvements to properties that are publicly owned or traditionally provided by the government.

The need for sidewalks and improvements to existing sidewalks downtown Hyannis. Some of the existing sidewalks were not wide enough to encourage walking.

Entitlement City: Yarmouth

The Community Survey of residents show that waste water management ranks highest as a community need, followed by the need for street improvements and sidewalks. These are in line with the Board of Selectmen Infrastructure Goals. Human service agencies saw handicap accessibility as the priority need, followed by sidewalks and streetlights. The Town has likewise identified infrastructure improvements as a priority, including waste water management, and street and sidewalk improvements, with a particular focus on the Route 28 economic corridor. Along Route 28 the Town has prioritize improvements for the Parkers River Bridge area and the Route 28/South Sea Avenue/Winslow Gray intersections.

Non-Entitlement Communities:

Please see attached tables above. We did a Survey Monkey for these questions and have attached the results.

How were these needs determined?

Entitlement City: Barnstable

Public improvements needs were determined based on comments received in focus group meetings, public meeting, consultations with agencies serving low/moderate income persons and special needs populations, in writing or requests for funding received.

Entitlement City: Yarmouth

These needs were determine by the Community Needs Survey results, comments made at Public Hearings on the Town of Yarmouth’s CDBG Program and Community Needs, consultation with the Town Administrator’s Office and in consideration of the Board of Selectmen’s Goals.

Non-Entitlement Communities:

Please see attached tables above. We did a Survey Monkey for these questions and have attached the results.

Describe the jurisdiction’s need for Public Services:

Entitlement City: Barnstable

Fifty (50) percent of survey responders indicated that public services were a high need and in particular, fifty-one (51) percent identified homeless services as a high need. Another 39% and 36% indicated public services/ homeless services were a medium need respectively. Ten (10%)/ 14% felt it was a low

need but not one response that public or homeless services were not needed in the community. Consultations with service agencies reiterated the high needs for public service activities.

Public service needs identified in the focus group and public meetings included job training, supportive employment, life skills coaching for people transitioning to sober housing, transportation for low income and special needs persons to work jobs with flexible schedules, homeless services, and centralized assessment for homeless and veteran populations, and rapid rehousing were identified. Down payment assistance was identified as a high need in housing discussions which are considered a public service activity under CDBG regulations.

Every year the majority of fund requests received are for public service activities which are capped at 15% of the yearly CDBG allocation under the program guidelines. As this has been identified as a high need the Town continues to allocate the full amount allowed each program year to address these needs.

The NOFA was released 2/12/15 for the 2015 program year and the maximum amount allowed by HUD for public service activities is \$42,994. The Town received 4 letters of interest for these types of activities requesting a total of \$115,000 or 2 and half times the amount available. There was a fifth application not included in these totals because the request was unclear. The fund requests included job training and opportunities for extremely low income disabled persons; food services for low income; income payments to secure housing and housing counseling services; and down payment assistance.

Unfortunately we are unable to meet the need for public service needs in the community. The proposals are being reviewed; eligible projects will be asked to submit a full application that will be considered for the 2015 program year. Results will be included in the Annual Action Plan section of this document.

Entitlement City: Yarmouth

Through the Community Needs Survey, residents indicate a need for credit counselling, substance abuse treatments and transportation. Human service agencies ranked transportation as the greatest public service need, followed by substance abuse treatment and fair housing services. Comments at Public Hearings indicate a need for elder nutrition (an elder service), septic pumping and child care services.

Non-Entitlement Communities:

Please see attached tables above. We did a Survey Monkey for these questions and have attached the results.

How were these needs determined?

Entitlement City: Barnstable

Needs were determined based on comments received in focus group meetings, public meeting, and consultations with agencies serving low/moderate income persons and special needs populations, comments received in writing or requests for funding received.

Entitlement City: Yarmouth

These needs were determined by the Community Needs Survey results, comments made at Public Hearings on the Town of Yarmouth's CDBG Program and Community Needs, consultation with the Town Administrator's Office and in consideration of the Board of Selectmen's Goals.

Non-Entitlement Communities: Please see attached tables above. We did a Survey Monkey for these questions and have attached the results.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The most common reason residents of Cape Cod need affordable housing assistance is because there is a significant gap between resident incomes and housing prices. The regional economy is dominated by industry sectors related to tourism offering many low wage jobs that are generally seasonal. The other significant pocket of employment is in health care which is largely driven by the large retirement population on Cape Cod. Interestingly, it is often difficult to recruit doctors to the region due to the relatively low wages, relatively high cost of housing, and limited job opportunities for spouses. While the economy has been successful at adding jobs and increasing output, wages have not grown and seasonal unemployment continues to be a challenge for residents trying to make ends meet.

Housing prices are determined by the limited supply of housing given current zoning and our limited land area, most of which is developed and the high demand for housing driven by second home owners with significantly higher incomes than the resident population. The seasonal tourism based economy also distorts the rental market where a property owner can get more money for seasonal rentals by the week for two months than if they were to rent the property year around; moreover, seasonal renting has the benefit of still permitting the owners to use their property some of the time. This creates a shortage of year round rental housing, pushing up the cost which is often much higher than the condition of the units would suggest is appropriate. The lack of housing affordability is an issue for many people in most areas of the Cape but there are some pockets of region where people with severe housing issues concentrate. These include the village of Hyannis within the Town of Barnstable, the Towns of Yarmouth, Dennis, and Bourne. Provincetown is also severely impacted by the combination of high housing prices and low wages.

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

The vast majority of housing units on Cape Cod are single family homes, over 30% of which are seasonal second homes. The housing stock is primarily two bedrooms and above; only 31% being one bedroom or studio housing. All of these factors result in housing stock that is often beyond the means of low income families to rent or own. The need for housing that is affordable given the income and wages of many residents far outstrips the inventory of subsidized housing and public housing on Cape Cod. Furthermore, the housing that is subsidized is necessarily targeted at meeting the needs of the extremely low income households.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	132,637	83%
1-unit, attached structure	4,641	3%
2-4 units	10,316	6%
5-19 units	7,483	5%
20 or more units	3,588	2%
Mobile Home, boat, RV, van, etc	1,026	1%
Total	159,691	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Table MA10-D. Barnstable County Affordable Units- State DHCD Subsidized Housing Inventory as of 12/1/2014

	2010 Census Year Round Housing Units	Total Development Units	Total Rental SHI Units 12/05/2014	Total Ownership SHI Units 12/05/2014	Total Mixed Rental & Ownership SHI Units 12/05/2014	Total SHI Units 12/05/2014*	% Affordable
Barnstable	20,550	1,822	1,177	175	21	1,373	6.7%
Bourne	8,584	1,183	506	40	50	596	6.9%
Brewster	4,803	298	203	43	0	246	5.1%
Chatham	3,460	168	92	28	50	170	4.9%
Dennis	7,653	346	282	53	0	335	4.4%
Eastham	2,632	57	24	26	0	50	1.9%
Falmouth	14,870	1,226	857	96	10	963	6.5%
Harwich	6,121	326	269	64	0	333	5.4%
Mashpee	6,473	295	262	36	0	298	4.6%
Orleans	3,290	327	261	46	0	307	9.3%
Provincetown	2,122	230	129	24	16	169	8.0%
Sandwich	8,183	555	224	63	0	287	3.5%
Truro	1,090	10	20	7	0	27	2.5%
Wellfleet	1,550	34	13	21	0	34	2.2%
Yarmouth	12,037	601	379	139	0	518	4.3%
Total BSHC	103,418	7,478	4,698	861	147	5,706	5.5%

Data Source: DHCD SHI Inventory – Detailed Database December 5th 2014

MA-10D Subsidized Housing Inventory

Table MA10 – A Expiration of Subsidy Inventory

City	Local Use Restriction	Total Units	Original Subsidy Units	Current Units Assisted	Units at Risk - 2015	Units at Risk - 2020
BARNSTABLE	40B	10	4	4	4	4
BARNSTABLE		32	7	7	7	7
BARNSTABLE		99				
BOURNE		106	105	105	0	105
BOURNE		112	112	112	0	112
BOURNE		28	28			
BOURNE		28	28			
BOURNE		45	45			
BOURNE		84	84			
BREWSTER		4	3	3	0	3
BREWSTER		108	108	108	0	
BREWSTER	40B	24	24	24	0	24
CHATHAM		44	44	44	0	
DENNIS	40B	64	64	64	0	
DENNIS	40B	46	46	46	0	
DENNIS PORT		32	32	32	0	
EAST SANDWICH	40B	36	36			
FALMOUTH		44	44	44	0	
FALMOUTH	40B	83	12	12	0	
FALMOUTH		59	18	18	0	
FALMOUTH		33	33	33	0	33
HARWICH	40B	11	3	3	3	
HARWICH	40B	60	60	60	0	
HARWICH	40B	38	38	38	38	38
HARWICH		65	65	65	0	
HYANNIS		5	5	5	0	
HYANNIS		124	124	124	0	124
HYANNIS		100	99	99	0	
HYANNIS		80	16	16	16	16
MASHPEE		56	56	56	0	
MASHPEE		145	145	145	0	
ORLEANS		100	100	100	0	
PROVINCETOWN		18	18	18	0	
SANDWICH	40B	36	36	36	0	
SANDWICH	40B	44	44	44	0	
SANDWICH		50	50	50	0	
SOUTH YARMOUTH		14	14	14	0	14
WEST BARNSTABLE		40	40			
YARMOUTH		150	150	150	0	
YARMOUTH		4	4	4	0	
YARMOUTH		6	6	6	0	
TOTAL CONSORTIUM		2267	1950	1689	68	480

Source: ACS 2006-2012 and BCHCSurvey, CEDAC, LIHTC Database and DHCD Sources

MA10-A Expiring Subsidized Housing Units

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	202	0%	1,161	6%
1 bedroom	1,747	2%	4,931	25%
2 bedrooms	17,896	23%	6,977	36%
3 or more bedrooms	57,399	74%	6,462	33%
Total	77,244	99%	19,531	100%

Table 28 – Unit Size by Tenure

Data Source: 2007-2011 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

There are 5,706 units assisted with federal, state, and local programs that are administered through a state agency (see table MA-10D linked above). This number does not include public housing units. These units are targeted to meet the needs of extremely low income households with incomes at 30% or less of the area median income.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Four hundred and eighty affordable units are at risk over the next five years. Most of these units are in Bourne or Barnstable (within the village of Hyannis) (See table MA-10A linked above).

Does the availability of housing units meet the needs of the population?

Data estimates that over 39,000 households in Barnstable county have incomes below 80% of the area median and 12,643 households are at 30% or less of the median income. Given this level of need it is clear that the 5,706 units in the subsidized inventory does not meet the need for affordable housing in the region.

Describe the need for specific types of housing:

While all types of affordable housing (rental and ownership) are needed, recent Consortium funded rental developments, especially on the lower Cape, show significant demand from single person households for smaller units. In addition, with over 25% of the Cape's population being 65+ and a homeownership rate of over 77%, there likely will many of these owners looking to downsize to smaller units, especially those with accessibility features.

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

Much of public debate about housing focuses on the supply of housing while some focuses on the cost of housing. Housing affordability is a complex topic. However one of the simpler measures is to see if household income and the cost of housing run in parallel tracks. The data and analysis below focuses on this relationship.

As can be seen in Table MA15-A, 18,025 households were paying 20% or less of their gross income for housing in 2013, while another 23,335 were paying over 35% of their income for housing. Generally speaking, except for the very poor (households earning less than 30% of median income) households that are paying up to 35% of income is not unreasonably burdensome. These statistics also show that roughly 30% of all households are paying over 35% of their income on housing costs, which is concerning.

Moreover, Table MA15-B above illustrates the dramatic change in housing costs as a multiple of income in the last ten years. As noted in the introduction, it is important to note how housing costs track or don't track household income. A simple way to do that is to divide the median housing and rental values or costs by the median household income. Historically, these homeownership ratios or multipliers have been stable and in the 2.1-2.7 range. In the last 15 years, this multiplier has risen substantially indicating that housing costs are consuming more and more of household income. For homeowners, the multiplier has risen by 94% while for rental households it has risen 42%. A change of 10% is considered significant, so this change illustrates how incomes in the Consortium have not kept pace with the purchase or rental price of housing.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	5,059	25.9%

Rent Paid	Number	%
\$500-999	6,592	33.7%
\$1,000-1,499	6,119	31.3%
\$1,500-1,999	1,270	6.5%
\$2,000 or more	491	2.5%
Total	19,531	100.0%

Table 30 - Rent Paid

Data Source: 2007-2011 ACS

Cost of Housing

	Base Year: 2000	Most Recent Year: 2013	% Change
Median Home Value	\$178,800	\$361,300	102%
Median Contract Rent	\$723	\$1,072	48%
Median HH Income	\$58,498	\$61,026	4%

Table 27 - Cost of Housing

Data Source: 2000 Census (Base Year), 2008-2013 ACS (Most Recent Year)

Rent Paid



Rent Paid	Number	%
Less than \$500	2,566	12.09%
\$500-999	5,928	27.93%
\$1,000-1,499	8,076	38.05%
\$1,500-1,999	1,270	5.98%
\$2,000 or more	3,386	15.95%
Total	21,226	100.00%

Table 28 - Rent Paid

Data Source: 2000 Census (Base Year), 2008-2013 ACS (Most Recent Year)

Housing Affordability

# Units affordable to Households earning	Renter	Owner	Totals
0%-30% HAMFI	4,085	5,740	9,825
0%-50% HAMFI	3,505	6,610	10,115
0%-80% HAMFI	2,965	8,370	11,335
80-100% HAMFI	1,420	7,705	9,125
Total	11,975	28,425	40,400

Table 29 - Housing Affordability

MA-15-Cost of Housing

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	2,473	No Data
50% HAMFI	5,555	883
80% HAMFI	12,444	2,708
100% HAMFI	No Data	8,240
Total	20,472	11,831

Table 31 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	847	945	1,267	1,657	1,740
High HOME Rent	787	877	1,176	1,422	1,568
Low HOME Rent	755	808	970	1,120	1,250

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	847	945	1,267	1,657	1,740
High HOME Rent	847	945	1,238	1,422	1,568
Low HOME Rent	755	808	970	1,120	1,250

Table 30 – Monthly Rent

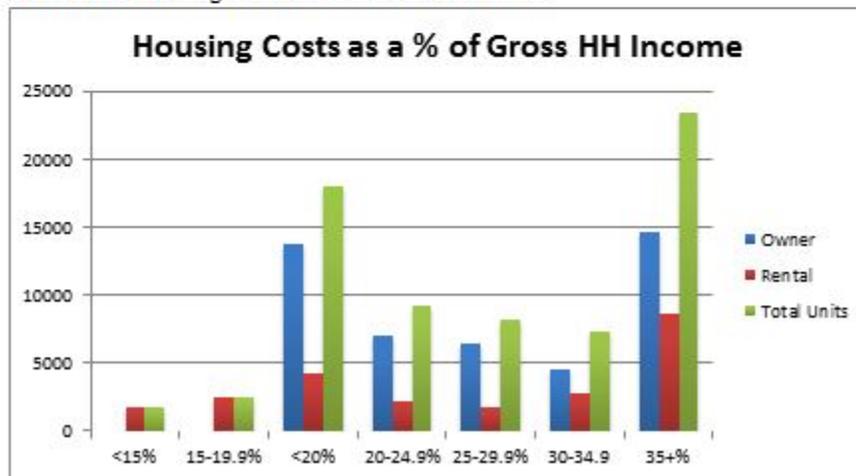
Data Source: HUD FMR and HOME Rents

Table MA15-A: Housing Costs as a % of Gross Income

	<15%	15-19.9%	<20%	20-24.9%	25-29.9%	30-34.9	35+%
Owner			13,762	7,010	6,411	4,531	14,675
Rental	1,784	2,479	4,263	2,260	1,820	2,788	8,660
Total Units	1,784	2,479	18,025	9,270	8,231	7,319	23,335

Data Source: ACS 2012

Chart MA15- Housing Costs as a % of Gross HH Income



MA-15-Rent

Table MA15-B: Housing Costs Multiplier

	Income Housing Value Multiplier 2000	Income Housing Value Multiplier 2010	% Change
Income Housing Value Multiplier	3.06	5.92	94%
Income Rental Value Multiplier	0.15	0.21	42%

Data Source: ACS 2010 and Census 2000

MA-15-Housing Cost Multiplier

Table MA15-C: Contract Rent Levels

80% median contract rent	50% median contract rent	30% median contract rent	2014 FMR for Barnstable County 2 bedroom unit	2014 High HOME Rent for Barnstable County 2 bedroom unit	2014 Low HOME Rent for Barnstable County 2 bedroom unit	2014 Average Contract Rent for HCV Participants in the County 2 bedroom unit
\$858	\$536	\$322	\$1,267	\$1,176	\$970	\$1,139*

Source: 2010 Census, CPD Maps and 2012 ACS data, HCA Data

Note: * The average Tenant Payment in the County for all Federally funded housing of any size is \$372/month. [HUD MTCS 2015].

MA-15-Contract Rent Level

Is there sufficient housing for households at all income levels?

This is a difficult question to answer. There is some overcrowding in the Consortium and there are a great number of households with a cost burden above 35% of household income and above 50% of household income. Clearly more production of housing could create competition and drive prices lower. However, the cost of production is such that almost all newly constructed housing is beyond the rental or purchase capacity of households earning 80% of median or less. Thus without subsidies for households already housed or seeking to be housed, there is no chance of meeting affordable housing demand.

How is affordability of housing likely to change considering changes to home values and/or rents?

As noted above, housing purchase and rental values have increased disproportionately to income and therefore more and more families are either going to have to pay more for housing, or double up and/or move to communities which have lower housing prices. Clearly, it will not affect anyone receiving a rental subsidy or a housing purchase subsidy, but these subsidies have declined in recent years and especially with the HOME program, the subject of this Consolidated Plan, the annual entitlement awards

have gone down by roughly 50% in the last 5 years with expectations that Congress and HUD will further reduce the HOME budget.

In addition many homeowners have lost their homes through foreclosure and some rental properties have been lost to conversion to for-sale use.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Tables 28 and 30 and Table MA15-C show that market rate rental costs are lower than HOME and FMR limits set by HUD and therefore should enable subsidized low income tenants applying to either market rate or assisted units to be able to afford rents in any unit. Unfortunately, the supply of subsidies has been reduced by government cut backs and therefore it is a moot point of having subsidized rents competitive with market rate rents in attracting landlords. This also increases the number of market rate units which may not be affordable to non-subsidized tenants.

Discussion

How might this impact your strategy to produce or preserve affordable housing?

The Consortium has made a decision that funding is best utilized through production of new affordable rental housing and the preservation of affordable existing expiring use rental developments.

Down payment assistance will still be offered to income eligible households whether the home is new or existing as long as the purchase price falls within the allowable limit and as long as the DHCD conflict with HUD is not resolved concerning period of affordability.

Discussion

Overall, as the affordable housing subsidy system in the country is undergoing retrenchment, the use of resources to build only new units is a failing strategy if it comes at the expense of preserving and sustaining existing housing which is serving low income households. Thus the BCHC policy of development of housing must be weighed against the risk of loss of affordable housing.

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

Using the data below it is unfortunately difficult to really determine the condition of housing in the region that could be available to low and moderate income households. While many show one substandard condition, that condition is most likely related to cost not condition. Many of the housing units predate 1980 so may contain lead paint. We estimate housing vacancy to be around 5,500 units but the condition of these units is not known. Anecdotally, properties priced below the median sale price are often in need of substantial repair and rental rates are much higher than the unit conditions would suggest is appropriate.

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation":

The data below, collected through the American Community Survey, indicate the number of owner and rental units that may 1) lack complete plumbing facilities 2) lack complete kitchen facilities, 3) have 1.01 or more occupants per room, 4) require over 30% of household income to afford to own or rent. The Consortium uses this definition for "substandard condition" and vacant units that the Consortium would define as "suitable for rehabilitation" would be those that could be brought into compliance with local health and building codes for less than replacement cost.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	29,307	38%	9,839	50%
With two selected Conditions	468	1%	452	2%
With three selected Conditions	49	0%	21	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	47,420	61%	9,219	47%
Total	77,244	100%	19,531	99%

Table 33 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	6,748	9%	1,339	7%
1980-1999	28,868	37%	4,461	23%
1950-1979	31,651	41%	9,761	50%
Before 1950	9,977	13%	3,970	20%
Total	77,244	100%	19,531	100%

Table 34 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	41,628	54%	13,731	70%
Housing Units build before 1980 with children present	3,508	5%	711	4%

Table 35 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Table MA20-1 Incidence of Lead Based Paint Poisoning

Poisoning Incidence Rate	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
BARNSTABLE	0.9	0	0	0	0	0.9	0	1.8	0	0
BOURNE	0	0	0	0	0	0	0	0	0	0
BREWSTER	8.4	0	0	0	0	0	0	7.3	0	0
CHATHAM	0	0	0	0	0	0	0	0	0	0
DENNIS	0	0	0	0	0	0	0	0	0	0
EASTHAM	0	0	0	0	0	0	0	0	0	0
FALMOUTH	1.2	0	0	0	1.3	0	0	0	0	0
HARWICH	0	0	0	0	0	0	0	0	0	5
MASHPEE	0	0	0	0	0	0	0	0	0	0
ORLEANS	0	0	0	0	0	0	0	0	0	0
PROVINCETO WN	0	45.5	0	0	0	0	0	0	0	0
SANDWICH	0	0	0	0	0	0	0	0	0	0
TRURO	0	0	0	0	0	0	0	0	0	0
WELLFLEET	0	0	0	0	0	0	0	0	0	0
YARMOUTH	2.3	0	0	0	0	5.6	0	0	2	0

Data Source: MA DPH – Data is only available through 2012

Lead Based Paint Poisoning

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Table MA20-A Vacancy Data for the Consortium (2010 ACS 5 Year Estimates)

Table MA 20A-1	Barnstable County, Massachusetts
Total housing units	160,020
Total Occupied	95,520
Total:	64,500
For rent	1,600
Rented, not occupied	239
For sale only	1,927
Sold, not occupied	548
For seasonal, recreational, or occasional use	58,111
For migrant workers	46
Other vacant	2,075

Source: 2013 ACS 5 Year Estimates

ACS Vacancy Data for Barnstable County

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

Over 50% of rental housing has at least one substandard condition and almost 40% of ownership units have one substandard condition. However, since these conditions include affordability, the number of these units that actually require renovation cannot be determined from this data. 54% of owner housing and 70% of rental housing was built before 1980 and may therefore be in some need of renovation.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

While there are many housing units in the region that were built prior to 1980 and may therefore contain lead-based paint there is no data on how many of these are occupied by low or moderate

income families. We do know that there are almost 40,000 households in this income category so there is a very good chance that these families may be exposed to lead-based paint hazards.

Discussion

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction

Public and assisted housing is available in Barnstable County but the inventory of 1,340 units and 2,625 tenant based vouchers is not enough to meet the demand for housing that is affordable to extremely low income households (12,643 on Cape Cod). The existing public housing stock is relatively old and needs basic maintenance and renovation.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	1	23	347	814	119	493	0	0	1,763
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Table NA35-21A: Housing Authorities' Inventory

LHA Name/Address	Federal Public Housing Units	Federal HCV Vouchers	Federal Project Based Vouchers	Federal VASH Vouchers	Total Federal Portfolio	State Public Housing Units	State MRVP & AHVP Vouchers	Total State Portfolio	Total Development Based Units (Federal Plus State)	Total Tenant Based Vouchers (Federal Plus State)	Total Portfolio
Barnstable Housing Authority	68	514	53		635	262	96	358	330	663	993
Bourne Housing Authority	56	76			132	66	20	86	122	96	218
Brewster Housing Authority	0	0			0	56	0	56	56	0	56
Chatham Housing Authority	0	0			0	82	6	88	82	6	88
Dennis Housing Authority	0	98			98	145	67	212	145	165	310
Eastham Housing Authority	0	0			0	0	8	8	0	8	8
Falmouth Housing Authority	223	319			542	87	15	102	310	334	644
Harwich Housing Authority	0	0			0	13	12	25	13	12	25
Mashpee Housing Authority	0	0			0	30	57	87	30	57	87
Orleans Housing Authority	0	0			0	125	23	148	125	23	148
Provincetown Housing Authority	0	0			0	34	10	44	34	10	44
Sandwich Housing Authority	0	28			28	49	40	89	49	68	117
Yarmouth Housing Authority	0	249			249	44	10	54	44	259	303
DHCD through HAC	0	924			924	0	0	0	0	924	924
Totals for BCHC	347	2,208	53	-	2,608	993	364	1,357	1,340	2,625	3,965

Data Source: BCHC, OKM, CHAPA, DHCD, HUD

Housing Authority Inventory

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

According to our inventory attached above, there are 1,340 public housing units within Barnstable County. The public housing authorities reported the following relative to the physical condition of their public housing units:

- Fair. The majority of our units need kitchen upgrades such as new kitchen cabinets, but continuously gets pushed back for other urgent repairs such as septic, roofs, siding, boilers, etc. We have done many upgrades such as new flooring, new low flow toilets, new lighting, one development has new windows and doors in the past few years. But other units are still in need. Overall the condition could be rated fair to good.

- Generally in good shape
- Many need major repairs
- We have had two older homes donated. They have needed extensive exterior work. The privately owned and managed Section 8 units are two years old. There are 4 of them.
- One building good-fair
- Fair. 26 years old

Public Housing Condition

Public Housing Development	Average Inspection Score
Colony House - Barnstable	80
Founders Court Apartments - Barnstable	85c

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The public housing authorities reported the following renovation needs:

- Upgrades are needed specifically kitchens, bathrooms, some windows, exterior siding,
- Updated handicapped bathrooms
- Roofing, siding, windows, septic, paving
- We have needed to replace siding, windows, roofs and bathrooms.
- Over 30 years old, interior needs upgrading, parking areas need repaving, office space within building needs security measures installed
- Upgrades to aging units

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The public housing authorities all complete five-year capital plans and funding needs for capital improvements are included in their annual budgets. Unfortunately, funding is often not available to complete all the improvements needed. The Barnstable Housing Authority has budgeted improvements/renovations of Colony House over four years with repairs including damaged exterior, carpet replacement, handicapped toilet installation, boiler replacement, and kitchen upgrades among other things. These are all outlined in their PHA 5-Year Annual Plan to HUD for the fiscal year beginning 01/2015.

Discussion:

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

This section focuses on the facilities and services which serve the homeless as provided by the CoC.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	161	0	0	10	7
Households with Only Adults	85	0	53	267	0
Chronically Homeless Households	0	0	0	75	0
Veterans	0	0	6	34	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities Targeted to Homeless Persons

Data Source Comments:

Table MA30-Agencies Providing Services in the Consortium Area

Agency
Housing Assistance Corporation
Homeless Prevention Council
Duffy Health Center
Harwich Ecumenical Council for Housing
Aids Support Group of Cape Cod
Independence House
Vinfa
Housing For All Corporation
Cape and Islands Veterans Outreach Center
Falmouth Housing Authority
DMH-Southeast Region
Barnstable Human Services Department (formerly the Community Action Committee of Cape Cod)
Homeless Not Hopeless
Cape Cod Center for Women
Barnstable County Dept of Human Services

MA-30-Agencies

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Housing Assistance Corporation, Homeless Prevention Council, Duffy Health Center, Harwich Ecumenical Council for Housing, Aids Support Group of Cape Cod, Independence House, Vinfen, Housing For All Corporation, Cape and Islands Veterans Outreach Center

PLEASE SEE ATTACHED JPG FOR FULL LIST IT DID NOT FIT IN THE TEXT BOX

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Housing Assistance Corporation, Homeless Prevention Council, Duffy Health Center, Cape & Islands Veterans Outreach Ctr. There are several types of housing facilities available for homeless and at-risk individuals and families in the Consortium region. They include emergency shelter, transitional housing, and permanent housing. Emergency Shelters are meant to be short-term residential facilities that respond to a household emergency of homelessness. Guests may not have rooms but are often assigned a bed in a large open area. Transitional Housing is temporary. Individuals staying in transitional housing are homeless and referred by emergency shelters, detoxification programs and outreach and assessment programs working with emergency shelter providers. Transitional housing is intended to facilitate the movement of individuals and families experiencing homelessness to permanent housing within 24 months. Permanent supportive housing is community-based housing without a designated length of stay. It incorporates supportive services into the design to enable the homeless to maintain long term tenancy. Residents of this type of housing often include the chronically homeless who cannot stabilize in permanent housing without the supportive services. There are multiple organizations that provide assessment, support services and shelter to the area's general homeless population. Additional programs provide housing assistance to Veterans and to homeless families. The VA Supportive Housing and Treatment (VASH) program provides services and housing vouchers to homeless veterans. This program is run through the Veterans Administration Healthcare System and for the BCHC Communities operates out of the Providence, Rhode Island Office. The MA Executive Office of Housing and Community Development runs the Emergency Assistance program where homeless families are housed in hotels throughout Massachusetts when family shelters are at capacity. Supportive services and are critical to address the special needs of homeless persons and families. The following is a list of supportive services that are designed to meet the needs of homeless individuals and families living in shelters.

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

Throughout the Consortium, there are households in various subpopulations who are not homeless but have specific housing needs and may also require special attention due to their current or prospective service needs. These subpopulations include: elderly, frail elderly, persons with severe mental illness, developmentally disabled, physically disabled, substance abusers, and persons with HIV/AIDS.

In addition to the availability of public housing and other federally assisted housing programs for the elderly (especially Section 202) and for the disabled (especially Section 811 and Project Based Section 8), Massachusetts is one of the few states which provides state aided public housing for the elderly, for the frail elderly and for the non-elderly disabled through DHCD. Other state agencies serving the elderly within the Consortium include the Executive Office of Elder Affairs and the Executive Office of Health and Human Services. Massachusetts also has a variety of community-based programs serving the elderly. There are local Councils on Aging (COA) which provide elders and families with direct care services. There is also Elder Services of Cape Cod which is designated by the state as the Area Agency on Aging and the Access Point for Aging services. Programs which meet the needs of elderly residents include subsidized housing; protective services (intervention in cases where there is evidence that an elder has been neglected, abused or financially exploited by someone in a domestic setting); home care; congregate housing; nutrition; guardianship; legal services; transportation; assistance with health care administration; and coordination services for the elderly who are also disabled.

In addition to affordability, a key issue for the physically disabled has been the physical inaccessibility of housing units. Rehab funds available from the HOME and CDBG programs have been used to create accessibility in many communities. For example, 19 of the 176 (10.8%) newly constructed HOME funded rental units from FFY 2010-2013 were accessible to those with physical and/or sensory impairments. The housing authorities have units and programs which are available and are utilized for adapting housing to meet the needs of the physically disabled as well as meeting ADA and Section 504 requirements.

The numbers of adults with mental illness or developmental disabilities who are treated in institutions has continued its dramatic decline. Correspondingly, the number receiving community-based services has significantly increased. DMH and DMR are the primary service systems for providing services and housing (through the use of state and private housing providers) to these populations.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The proportion of people in need of special services is not known with any accuracy. It can be estimated by using national and state indices of frequency. The BCHC supplemented these calculations with actual survey information from the housing authorities. The attached tables estimate the Consortium populations with disabilities (excluding children under 5 years old). Each of these classes would require different approaches in terms of housing and supportive services. Using HUD and census data for the elderly, we have developed a Consortium estimate of disabilities for the elderly population whose income is less than or equal to 80% of median, thus making them income eligible for CDBG, HOME and other programs.

Table MA35-A Disability Population Analysis

Disability Populations	Number
Disability Population 5 to 17 years	1,377
With a hearing difficulty	162
With a vision difficulty	109
With a cognitive difficulty	1,025
With an ambulatory difficulty	119
With a self-care difficulty	301
Disability Population 18 to 64 years	10,926
With a hearing difficulty	1,836
With a vision difficulty	1,289
With a cognitive difficulty	5,474
With an ambulatory difficulty	5,239
With a self-care difficulty	1,779
With an independent living difficulty	4,175
Disability Population 65 years and over	13,673
With a hearing difficulty	5,878

MA-35-Disability Population

Disability Populations	Number
With a vision difficulty	2,100
With a cognitive difficulty	2,694
With an ambulatory difficulty	7,826
With a self-care difficulty	2,845
With an independent living difficulty	5,513
Total All Age Groups	
Total Cognitive	9,193
Total Ambulatory	13,184
Total Self Care	4,925
Total Independent Living	9,688

Source: ACS 2011 and Census 2010

Table MA35-A above, indicates the Consortium populations with disabilities (excluding children under years old). Each of these classes would require different approaches in terms of housing and supportiv services.

In addition, these numbers include all income groups. Using HUD and census data for the elderly, we have developed a Consortium estimate of disabilities for the elderly population whose income is less than or equal to 80% of median, thus making them income eligible for CDBG, HOME and other programs.

Table MA35-B, Low Income Elderly Disability Analysis

	Estimated # of All Elderly 65+ and <=80%HAMFI
Low Income Population 65 years and over with a disability	5,606
With a hearing difficulty	2,410
With a vision difficulty	861
With a cognitive difficulty	1,105
With an ambulatory difficulty	3,209
With a self-care difficulty	1,166
With an independent living difficulty	2,260

Source: ACS 2013 and Census 2010

MA-35-Disabled Population continued and Low Income Elderly Disabled Population Count

Table MA35-D. Group Quarter Populations Institutionalized and Non-Institutionalized

City/Town	Total Population 2010	Total population in group quarters	Total population in group quarters - institutionalized	Total population in group quarters - non-institutionalized	Elderly in Group Quarters*
Barnstable County	215,888	3,961	2,283	1,678	1,497
Barnstable	45,193	363	106	257	89
Bourne	19,754	1,646	537	1,109	105
Brewster	9,820	301	298	3	237
Chatham	6,125	103	103	-	100
Dennis	14,207	122	114	8	111
Eastham	4,956	-	-	-	-
Falmouth	31,531	508	419	89	392
Harwich	12,243	169	145	24	137
Mashpee	14,006	100	96	4	82
Orleans	5,890	88	46	42	47
Provincetown	2,942	44	-	44	6
Sandwich	20,675	343	308	35	120
Truro	2,003	4	-	4	-
Wellfleet	2,750	1	-	1	-
Yarmouth	23,793	169	111	58	71

Data Source; Census 2010

Note: *Of the total elderly in group quarters in 2000 only 37 were institutionalized.

MA-35-Group Quarter Populations

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The attached table estimates the number of people who are living in group quarters. These are divided into those who may be living in a group home or assisted living and those who are in an institution such as a nursing home, correctional facility or mental hospital. In the BCHC the bulk of the institutionalized are elderly persons living in nursing homes. As can be seen in the tables, most of the people in group quarters are in institutions from which they are unlikely to exit in the future.

For individuals returning from psychiatric units/mental institutions, Massachusetts state law requires the facility to make every effort to avoid discharge to a shelter or the street. Facilities must take steps to identify and offer alternative options to patients and document such measures. In the cases where patients refuse such options, the facilities must identify post discharge support and clinical services as well as notify the Department of Mental Health on a quarterly basis.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with

respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Strategies to address the housing and support service needs of persons who are not homeless but have other special needs include:

- Encourage community-based, supportive living options for those with disabilities.
- Provide a range of housing options and services for persons with specialized housing needs.
- In addition, the strategies that preserve and expand the supply of affordable rental housing, and the programs that enable low income residents to pay for housing (e.g., rental assistance) also support this objective.

The Barnstable County Department of Human Services will also coordinate organizations providing these support services through the Regional Network to Address Homelessness, the Continuum of Care Program and the Health and Human Services Advisory Board - information on these may be found at their website: <http://www.bchumanservices.net/> . In addition, the Human Services Department provides a resource directory of organizations providing support services for different populations including the elderly and disabled on their website: <http://find.bchumanservices.net/aging-and-disabilities/> and another directory of housing resources: <http://find.bchumanservices.net/housing/>

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The Consortium does not provide HOME funding for supportive services needs for persons who are not homeless but have other special needs. The CoC in the region, along with many government and non-profit agencies will be addressing supportive services for persons who are not homeless but have other special needs.

The Consortium may assist agencies with housing activities which could benefit people who are not homeless but have other special needs when funding is requested. No funding has been requested, thus far, for the next year.

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

Federal Government Policies

A 2012 law provision on federal flood insurance imposes sharp rate increases on people who own or are buying land located in floodplain. Historically, low income people are likely to live in floodplains where land is less expensive and affordable housing can be found. A sharp increase in flood insurance rates will likely be difficult for many low income residents.

Local Government Policies

In general, public policies affecting the cost and production of affordable housing are modified by specific zoning by-laws. Production is enhanced in Massachusetts through the following:

1. inclusionary zoning (a percentage of housing developed in the marketplace being set aside for affordable use and usually placed within mixed income developments);
1. accessory apartments (particularly effective in enabling low income elderly owners to continue living in the community);
1. local zoning overlay districts which modify dimensional and/or use requirements in designated areas;
1. Chapter 40R is a state law which permits the establishment of “Smart Growth” overlay districts with increased density and state funding support to enable affordable units within mixed income developments;
1. Chapter 40B is a state law which permits developers to override local zoning if municipalities do not meet goals for affordable housing production. There is a voluntary process under 40B known as LIP [Local Initiative Program] which a local government can use for both locally supported 40B developments as well as for Local Action affordable units that are created through other Town zoning or funding.
1. The Community Preservation Act (CPA) is a state law which permits towns to pass and enact by-laws to accumulate funds through an additional property tax that is then matched with state funds to preserve open space, preserve historic resources and/or create affordable housing.

Due to the provisions of zoning by-laws varying dramatically, the effectiveness of municipal zoning incentives and provisions for affordable housing differs dramatically. In particular, many by-laws place

onerous conditions on affordable accessory apartments, sometimes requiring zoning to comply with contradictory standards or requiring a complex monitoring agreement for a single unit. Likewise, many municipalities make multifamily development that would trigger inclusionary zoning difficult. Towns should strive to ensure that the provisions of their zoning by-laws, when applied in real-world development scenarios, are consistent with their stated goals.

The Consortium has identified a number of barriers to affordable housing production that involved resource allocation, housing policy, land use policy, lack of infrastructure and staff capacity, and public perception and attitudes. The Consortium proposes the following strategies to address these barriers over the 2015- 2019 Con Plan period:

Resource allocation: With respect to public subsidies, the Consortium will continue to advocate for a larger share of budgetary resources be devoted to both housing production- including HOME- and housing voucher programs at the state and federal level. In addition, the Consortium will continue to support funding for the federal Affordable Housing Trust Fund.

Housing policy: The Consortium will have programmatic requirements to the greatest extent possible that are consistent with those of other public funders- especially with DHCD. For ongoing monitoring of rental projects, the Consortium will use reports from other public funders to the greatest extent possible for its required compliance reviews. Finally, the Consortium will continue to engage DHCD to develop an ownership deed restriction that 1) survives foreclosure; 2) satisfies HOME regulations; and 3) enables units to be counted on the Subsidized Housing Inventory so that HOME funds can again be directed to homeownership activities.

Land use policies: The Consortium will publicize and will advocate that towns 1) adopt local affordable housing bylaws such as those in Dennis and Barnstable; and 2) create a Chapter 40R district and/or adopt inclusionary zoning. The Consortium will continue to advocate for the continuation and improvement in Chapter 40B- the state's comprehensive permit law that allows applicants in communities that have not achieved 10% affordable housing to receive waivers from local regulations if the project has at least 20-25% affordable units. Chapter 40B has been a critical tool for affordable housing in the County as a September 2012 Cape Cod Commission study found that historically 44% of the County's affordable units had been created through the Chapter 40B zoning process- including 84% of all newly created affordable units since 2001. Chapter 40B allows the densities needed for affordable housing development which would otherwise have been impossible under the existing zoning. A ballot initiative to repeal Chapter 40B was rejected by the state's voters in November 2010.

Limited wastewater infrastructure: The Consortium will encourage and support wastewater planning and implementation efforts in local communities. The Consortium will also advocate that towns adopt land use bylaws that encourage affordable housing as part of their wastewater planning efforts.

Town staff capacity: The Consortium will continue to promote and support the use of the Planned Production regulations under Chapter 40B as a means for towns to both have an affordable housing plan and also to have more control over the types of Chapter 40B development that occurs. To implement these plans, the Consortium will advocate that Towns look to local resources- particularly Community Preservation Act funds- to provide staff capacity to carry out the activities in the housing plans.

Neighborhood and community resistance: The Consortium will continue to educate the public through publications, workshops, and its web site of the need for and impact of affordable housing in the region.

Barriers to Affordable Housing

Table MA40: Local Policies Affecting Affordable Housing

Community	Inclusionary Zoning	Accessory Apartment	Local Zoning Overlay Districts	Chapter 40R "Smart Growth" Zoning	Chapter 40B LIP	CPA	Other Affordable Housing Incentive Zoning
Barnstable	x	x			x	x	
Bourne	X*				x	x	x
Brewster		x			x	x	
Chatham	x	x			x	x	
Dennis	X*	x			x	x	x
Eastham		x			x	x	x
Falmouth	X*	x			x	x	
Harwich					x	x	
Mashpee					x	x	
Orleans			x		x	x	
Provincetown	X*	x			x	x	x
Sandwich	X*	X*			x	x	x
Truro		x	x		x	x	
Wellfleet		x			x	x	x
Yarmouth	x	x			x	x	x
Barnstable County	x						

* Limited applicability

Data Source: Cape Cod Commission Survey of Bylaws 2015

Local Policies re Affordable Housing

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	961	0	1	0	-1
Arts, Entertainment, Accommodations	11,245	0	11	0	-11
Construction	10,105	0	10	0	-10
Education and Health Care Services	24,242	0	24	0	-24
Finance, Insurance, and Real Estate	6,688	0	7	0	-7
Information	2,244	0	2	0	-2
Manufacturing	3,983	0	4	0	-4
Other Services	5,418	0	5	0	-5
Professional, Scientific, Management Services	11,821	0	12	0	-12
Public Administration	5,064	0	5	0	-5
Retail Trade	13,825	0	14	0	-14
Transportation and Warehousing	4,185	0	4	0	-4
Wholesale Trade	1,972	0	2	0	-2
Total	101,753	0	--	--	--

Table 40 - Business Activity

Data Source Comments: *PLEASE SEE JPG'S ATTACHED FOR FULL TABLES WITH ALL THE INFORMATION. IT WOULD NOT LET ME ADD TO THE FIELDS*

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	961	N/A	N/A	0.90%	N/A
Arts, Entertainment, Accommodations	11,245	N/A	N/A	11.10%	N/A
Construction	10,105	N/A	N/A	9.90%	N/A
Education and Health Care Services	24,242	N/A	N/A	23.80%	N/A
Finance, Insurance, and Real Estate	6,688	N/A	N/A	6.60%	N/A
Information	2,244	N/A	N/A	2.20%	N/A
Manufacturing	3,983	N/A	N/A	3.90%	N/A
Other Services	5,418	N/A	N/A	5.30%	N/A
Professional, Scientific, Management Services	11,821	N/A	N/A	11.60%	N/A
Public Administration	5,064	N/A	N/A	5.00%	N/A
Retail Trade	13,825	N/A	N/A	13.60%	N/A
Transportation & Warehousing	4,185	N/A	N/A	4.10%	N/A
Wholesale Trade	1,972	N/A	N/A	1.90%	N/A
Grand Total	101,753	N/A	N/A		N/A

Table 38 - Business Activity

MA-45-Business Activity

Labor Force

Total Population in the Civilian Labor Force	0
Civilian Employed Population 16 years and over	0
Unemployment Rate	0.00
Unemployment Rate for Ages 16-24	0.00
Unemployment Rate for Ages 25-65	0.00

Table 41 - Labor Force

Data Source Comments:

Labor Force

Total Population in the Civilian Labor Force	110,047
Civilian Employed Population 16 years and over	101,753
Unemployment Rate	7.5%
Unemployment Rate for Ages 16-24	N/A
Unemployment Rate for Ages 25-65	N/A

Table 38 - Labor Force

MA-45-labor Force

Occupations by Sector	Number of People
Management, business and financial	0
Farming, fisheries and forestry occupations	0
Service	0
Sales and office	0
Construction, extraction, maintenance and repair	0
Production, transportation and material moving	0

Table 42 – Occupations by Sector

Data Source Comments:

Occupations by Sector	Number of People
Management, business and financial	37,281
Farming, fisheries and forestry occupations	961
Service	19,242
Sales and office	26,014
Construction, extraction, maintenance and repair	10,940
Production, transportation and material moving	7,315

Table 40 – Occupations by Sector

MA-45-Occupation by Sector

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	0	0%
30-59 Minutes	0	0%

Travel Time	Number	Percentage
60 or More Minutes	0	0%
Total	0	0%

Table 43 - Travel Time

Data Source Comments:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	67,110	72%
30-59 Minutes	18,020	19%
60 or More Minutes	8,667	9%
Total	93,797	

Table 41 - Travel Time

MA-45-Travel Time

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	0	0	0
High school graduate (includes equivalency)	0	0	0
Some college or Associate's degree	0	0	0
Bachelor's degree or higher	0	0	0

Table 44 - Educational Attainment by Employment Status

Data Source Comments:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	2,934	456	1,649
High school graduate (includes equivalency)	20,326	1,140	5,236
Some college or Associate's degree	26,202	1,842	6,497
Bachelor's degree or higher	35,577	1,550	7,763

Table 42 - Educational Attainment by Employment Status

MA-45-Educational Attainment by Employment Status

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	0	0	0	0	0
9th to 12th grade, no diploma	0	0	0	0	0

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
High school graduate, GED, or alternative	0	0	0	0	0
Some college, no degree	0	0	0	0	0
Associate's degree	0	0	0	0	0
Bachelor's degree	0	0	0	0	0
Graduate or professional degree	0	0	0	0	0

Table 45 - Educational Attainment by Age

Data Source Comments:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	73	79	341	745	1,180
9th to 12th grade, no diploma	1,970	999	1,033	1,842	2,410
High school graduate, GED, or alternative	5,384	4,948	6,398	15,459	14,541
Some college, no degree	4,946	3,937	5,128	13,700	9,349
Associate's degree	494	1,215	2,772	7,976	3,584
Bachelor's degree	1,462	4,354	6,876	17,001	11,784
Graduate or professional degree	17	1,371	2,881	12,647	9,602

Table 43 - Educational Attainment by Age

MA-45-Educational Attainment by Age

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	0
High school graduate (includes equivalency)	0
Some college or Associate's degree	0
Bachelor's degree	0
Graduate or professional degree	0

Table 46 – Median Earnings in the Past 12 Months

Data Source Comments:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$35,276
High school graduate (includes equivalency)	\$32,132
Some college or Associate’s degree	\$39,120
Bachelor’s degree	\$42,289
Graduate or professional degree	\$56,199

Table 44 – Median Earnings in the Past 12 Months

MA-45-Educational Attainment Median earnings

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Clearly Table 38 indicates that the education and health services sectors provide the most jobs in the Consortium communities. According to the Cape and Islands Workforce Investment Board Blueprint the Cape has five existing critical industry clusters and three emerging industry clusters:

- Hospitality
- Health Services
- Construction
- Knowledge Intensive: Educational Services, Technology, & Professional Services
- Financial Services
- Marine Industry
- Distribution
- Social Services Hospitality and Health Services are the largest of these clusters in terms of employment. Health care is the fastest growing sector and is projected to add the most jobs in occupations such as registered nurses, home health aides, nursing aides, medical assistants and secretaries, and physicians and surgeons.

Describe the workforce and infrastructure needs of the business community:

Workforce:

Priority workforce training areas from the Cape and Islands Workforce Investment Board Strategic Plan include:

- Healthcare: certified nursing assistance, licensed practical nurses, and home health aides
- Hospitality: Customer Service, communications and language skills of hospitality workers – largely seasonal
- Technology: web design, information technology, marketing and social skills, and project management

- Construction: Administrative support, project management, carpentry, and energy efficiency
- Infrastructure:
- Continually improving transit system
- Last-mile broadband service alternatives
- Wastewater treatment infrastructure

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Development of any of the following would have an economic impact on the region:

- Wastewater infrastructure
- Third bridge
- Commuter rail

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The Cape Cod region, like all of Massachusetts, has higher than average educational attainment rates with 39.9% of the total population holding Bachelor’s degrees or more. Yet, some of this is due to a large retired population that has moved in from elsewhere upon retirement. Most of the occupations projected to grow in the future require some post-graduate training if not a bachelor’s degree. The top ten occupations projected to grow are:

1. Registered nurses
2. Sales representatives, wholesale and manufacturing
3. Personal and home care aides
4. Home health aides
5. Nursing aides, orderlies, and attendants
6. Social and human service assistants
7. Customer service representatives
8. Medical assistants
9. Medical secretaries
10. Physicians and surgeons

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Cape & Islands Workforce Investment Board identified a number of sector specific goals in their Strategic Plan:

- Healthcare: provide training in partnership with Cape Cod Community College and place graduates with health care providers.
- Construction: provide training and placement assistance for office/administrative support positions.
- Technology & Professional Services: work with Cape Cod Community College to update their offerings in the technology areas and engage employers regarding training needs.
- Hospitality: provide training, internship, and apprenticeship opportunities at resort partners

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Yes, Barnstable County has a certified Comprehensive Economic Development Strategy and is designated an Economic Development District by the US Economic Development Administration. The CEDS was updated in 2014.

Discussion

As a tourist based economy there are many jobs on Cape Cod that pay wages far below what is needed to afford a median priced home. The availability of affordable housing is essential to the region's long-term economic prosperity.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

We are not able to identify specific areas where households with multiple housing problems are concentrated. There are areas where the need may be greater, such as low income census tracts and older neighborhoods but for the purposes of this plan, while the BCHC looks at concentration of housing problems in general, it does not rely on these when approving proposed projects for the use of HOME funds. It may use them from time to time in choosing between otherwise "equal" proposals.

BCHC defines "concentration" as areas within which the cost of housing is more prevalent because this has been identified as the overarching affordability problem. As the BCHC focuses its funds on production of affordable housing it relies on organizations and developers of affordable housing to submit proposals for HOME funding.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

While the BCHC defines "concentration" as areas within which the cost of housing is more prevalent because this has been identified as the overarching affordability problem, it does also consider the density of minority racial or ethnic groups and low income households when evaluating if it should fund a project so as not to further reinforce pockets of poverty. The BCHC strives for proportional distribution of HOME funds across the communities. The BCHC is not required to nor does it divide HOME funds strictly on a low-income and geographical racial concentration basis. Significant concentrations of poverty and of low and moderate income subsidized households, provides pertinent information when decisions are made of where HOME resources might be concentrated. Racial/ethnic concentration is more complicated in that HUD regulations (Site and Neighborhood Standards) affect the planning and approval of new or significantly rehabbed housing which utilizes Federal resources.

What are the characteristics of the market in these areas/neighborhoods?

There are a number of characteristics of each community which have an impact on the housing market including lot size, school quality, quality of government services, and housing stock. In terms of housing values, Yarmouth, Mashpee and Bourne have lower values than other members of the Consortium [The BCHC median value is \$373,600 -- Bourne \$340,000; Mashpee \$337,300; and Yarmouth \$314,700].

Are there any community assets in these areas/neighborhoods?

There are community assets located throughout all areas of the BCHC communities including: schools, colleges, libraries, passive open space, recreation facilities, neighborhood groups and organizations, and community centers. In working with developers, the consortium encourages affordable housing locations that are proximate to these community assets and village centers.

Are there other strategic opportunities in any of these areas?

To the extent that wastewater infrastructure, whether centralized sewer or cluster systems, is expanded in any area, there may be an opportunity for increased density that could support affordable housing development.

Table MA-50A. Housing Costs in excess of 30% of Income

	Owner ELI	Rental ELI	Owner VLI	Rental VLI	Owner LI	Renter LI
Barnstable	1,572	1,023	1,293	704	1,454	624
Bourne	767	459	691	217	616	110
Brewster	352	248	358	84	362	89
Chatham	236	117	277	56	255	0
Dennis	468	538	414	282	334	216
Eastham	157	22	156	28	192	85
Falmouth	1,397	666	1,034	560	1,102	348
Harwich	497	241	453	151	396	111
Mashpee	631	234	363	130	501	155
Orleans	214	139	164	94	249	14
Provincetown	134	225	166	99	71	49
Sandwich	469	273	818	278	1,094	59
Truro	47	74	51	27	90	0
Wellfleet	183	99	227	47	184	0
Yarmouth	877	444	663	583	805	352

Source: ACS 2012

MA-50-Housing Cost in excess of 30%

Table MA50-B: Median Housing Value

	Median House Value (dollars)	Non-Seasonal Vacant housing units
Barnstable County	373,600	7663
Barnstable	357,800	1325
Bourne	340,000	718
Brewster	435,500	420
Chatham	564,700	375
Dennis	377,400	725
Eastham	458,100	244
Falmouth	394,500	801
Harwich	380,200	498
Mashpee	337,300	355
Orleans	602,100	340
Provincetown	467,100	357
Sandwich	354,400	407
Truro	592,300	106
Wellfleet	567,200	184
Yarmouth	314,700	808

Data Source: ACS 2008-2012; 2010 Census

MA-50-median Housing Value

Strategic Plan

SP-05 Overview

Strategic Plan Overview

As the use of HOME funds is limited to housing related activities, the Consortium focused its citizen meetings and research efforts with those eligible activities in mind. It believes that funds are more evenly apportioned and residents within the Consortium better served by core projects such as redevelopment, and/or new construction, affordable unit retention, homeownership down-payment assistance and tenant based rental assistance.

Based on the results of the citizen participation process and data provided through IDIS and data generated by the Consortium's own team, BCHC established goals and priorities for this 5 year plan. The priorities are outlined in SP-25 and in the ES-05 section of this document and the annual goals are outlined in the AP-20 section.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	Barnstable County
	Area Type:	Region
	Other Target Area Description:	Region
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

There are no specific or designated target areas within the 15 community Consortium and funds are distributed on a first come first served basis to income eligible beneficiaries, so as to expend funds in a timely manner. The Consortium was established in 1992 and over the last 5 years (2010-2015) residents of 11 of the 15 member communities have benefited from HOME funds during the current 5 year consolidated plan.

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)As noted above, there are no allocation priorities under our HOME programs other than income eligible beneficiaries who are served on a first come first serve basis. Development applications are reviewed to determine the best qualified project and funded only if all application and regulatory requirements have been met. Geographical area and beneficiaries may be a factor in determining the best qualified project.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Develop and Maintain Adequate Supply of Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	
	Associated Goals	Rental Housing Production CHDO Housing Production

	<p>Description</p> <p>Priority/Objective #1: Develop and maintain an adequate supply of safe, decent rental housing that is affordable and accessible to residents with a range of income levels and household needs</p> <p>Strategies:</p> <ol style="list-style-type: none"> 1. Increase the supply of rental housing across a range of incomes by allocating the largest share of HOME resources over the next five years to this objective. 2. While there is a clear need to expand rental housing production for all of the various low income households, the cost of producing newly built units exceeds that of rehabilitated or redeveloped units, thus the Consortium will continue to give a higher funding priority to projects that propose to rehabilitate or redevelop existing structures. Clearly, however, newly constructed units will need to be built in order to achieve the goals in the Plan. 3. In order to respond to the significant increase in individuals with some type of disability, provide a higher funding priority for those new construction rental developments that a) target at least 15% of the units to individuals with some type of disability and b) provide units that are accessible (at least 15%) and/or that have universal design and/or that are visitable (at least 20%). 4. In order to provide a healthier living environment for tenants and to reduce energy costs, the Consortium will provide a higher funding priority for those new construction rental projects that are LEED certifiable.
	<p>Basis for Relative Priority</p> <p>The very "hot" real estate market on the Cape has resulted in a growing need for affordable housing for both owners and renters.</p>
<p>2</p>	<p>Priority Need Name</p> <p>Preserve & maintain existing affordable housing</p>
	<p>Priority Level</p> <p>High</p>

Population	<p>Extremely Low Low Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence</p>
Geographic Areas Affected	
Associated Goals	<p>Rental Housing Production CHDO Housing Production</p>
Description	<p><u>Priority/Objective #2: Preserve and maintain the existing affordable housing stock, particularly the units occupied by extremely and very low income households.</u></p> <p><u>Strategies:</u></p> <ol style="list-style-type: none"> 1. Preserve the physical and financial viability of existing affordable housing (both privately and publicly assisted). While HOME funds cannot be used during the HOME affordability period to preserve development projects which had a prior HOME investment, the Consortium can certainly provide resources to affordable rental developments that had no HOME investment and that are in danger of losing their affordability. In addition, the Consortium will closely monitor developments identified as at potential risk of losing their affordability over the next five years. The BCHC can fund expiring use projects which had no prior HOME investment and which are being sold to a “preservation purchaser” as was done with Rock Harbor in Orleans and Cromwell Court in Hyannis. 2. Support efforts of local housing authorities and others to increase the operating support for their state-funded units in order to address long term deferred maintenance because of underfunding in order to preserve this stock of approximately 1,000 affordable units in the region.

	Basis for Relative Priority	The analysis of the potential loss of units due to expiring use and the number of extremely low and very low income households being served by the private sector without the use of subsidies indicates the need for a high priority strategy for preservation.
3	Priority Need Name	Reduce individual and family homelessness
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	CHDO Housing Production Tenant Based Rental Assistance

<p>Description</p>	<p>Priority/Objective #3: Reduce individual and family homelessness by providing a viable continuum of care that implements a housing first strategy for permanent supportive housing.</p> <p>Barnstable County is the convening entity and provides staff support for the region’s Continuum of Care (CoC): The Regional Network To Address Homelessness (“Network”). The region has had a CoC since 1997 and has accessed McKinney-Vento funds since that time. The region’s CoC strategy to address homelessness rests on three goals: increase access to safe, stable, accessible and affordable housing; improve the health and stability of individuals and families that are experiencing homelessness or that are at risk of homelessness; and improve the economic security of these individuals and families.</p> <p>In January 2012 the Network updated the 2005 Ten Year Plan to make it consistent both with local priorities and also with the 2010 Federal Strategic Plan to Prevent and End Homelessness. (see www.bchumanservices.net/library/2012/02/FINAL-Regional-Plan-2.29-12-with-edits-to-tables-and-cover2.pdf).</p> <p>In the 2014 CoC McKinney-Vento application, the Network identified the following unmet need in the region::</p> <ul style="list-style-type: none"> • Transitional housing- 10 beds for households without children • Permanent Supportive Housing- 69 beds, 58 of which for households without children • Need for Emergency Shelter that could provide shelter and services during the day <p>While the HOME Consortium’s primary role would be to provide funding support for any new permanent supportive housing requests and possibly provide tenant-based rental assistance (TBRA) for transitional housing programs, the Consortium will continue to play an active role in the Regional Network’s efforts to end homelessness in the region.</p> <p>Strategies:</p> <ol style="list-style-type: none"> 1. Reduce the risk of homelessness by continuing to secure private and public resources for prevention and continue close coordination among the network of prevention organizations. 2. Continue to provide housing first by getting chronically homeless people into permanent supportive housing as quickly as possible and eliminate the time consuming step by step process of “housing readiness” that was the hallmark of the prior continuum of care model. 3. Develop a range of housing options and services for homeless families and individuals. This includes promoting a “housing first” model to get chronically homeless people into permanent supportive housing with
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	Basis for Relative Priority	Decided as a high priority as the BCHC is part of the regional efforts
4	Priority Need Name	Expand homeownership opportunities for low income
	Priority Level	High
	Population	Low Moderate Large Families Families with Children Public Housing Residents
	Geographic Areas Affected	
	Associated Goals	Homebuyer Assistance (DPCC)

	<p>Description</p> <p>Priority/Objective #4: Expand homeownership opportunities for low income households</p> <p>Strategies:</p> <ol style="list-style-type: none"> 1. Provide down payment assistance and affordable mortgage programs: The Consortium will continue to allocate HOME resources to provide down payment/closing cost assistance to first time, low income households. 2. The County will also continue to advocate for adequate resources be allocated for the state’s One Mortgage Program. 3. Provide homebuyer counseling and education: Homebuyer counseling and education are valuable marketing and outreach tools that can bridge the information gap and expand the pool of potential homebuyers, preparing them for a successful application and ownership experience. The HOME Consortium will continue to require that recipients of down payment assistance attend a first time homebuyer workshop. 4. Increase the supply of housing affordable to a range of incomes: Any effort that increases the supply of housing by creating new units, especially to very low income households as well as to moderate income households, extends the opportunity for homeownership. 5. Assist existing low income homeowners to make home repairs and/or modifications by supporting the efforts of non-profits and Towns to attract state and federal rehabilitation resources to upgrade existing housing stock owned or rented by low income household to ensure that health and safety issues are addressed, and that the homes remain functional and habitable.
	<p>Basis for Relative Priority</p> <p>The rapid rise in housing costs did not seriously impact households who were placed into homeownership. It is a relatively stable form of affordable housing not impacted as much by the "hot" real estate market in the County.</p>
5	<p>Priority Need Name</p> <p>Access to Accessible Housing</p>
	<p>Priority Level</p> <p>High</p>

Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children veterans Elderly Frail Elderly Persons with Physical Disabilities Persons with Developmental Disabilities
Geographic Areas Affected	
Associated Goals	Tenant Based Rental Assistance
Description	<u>Objective #5:</u> Ensure that County residents with long-term support needs have access to accessible, community housing options <u>Strategies:</u> 1. Encourage community-based, supportive living options for those with disabilities. 2. Provide a range of housing options and services for persons with specialized housing needs. 3. In addition, the strategies that preserve and expand the supply of affordable rental housing, and the programs that enable low income residents to pay for housing (e.g., rental assistance) also support this objective.
Basis for Relative Priority	Supportive living is a growing need as the large elderly population on the Cape ages. In addition there are more special needs groups which need supportive housing.

Narrative (Optional)

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	
TBRA for Non-Homeless Special Needs	
New Unit Production	
Rehabilitation	The towns within the consortium all have rehabilitation programs. The use of HOME programs require that the unit be brought completely up to code which, given the older housing stock on Cape Cod, is often prohibitively expensive.
Acquisition, including preservation	

Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	359,324	40,000	275,000	674,324	2,271,620	

Table 50 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

There are several major program types where leveraged funds play a significant role in program objectives and some of which contribute to the HOME Match requirement.

1. Investments in LIHTC or Historic Tax Credit projects with private funding and/bond financing, to assist in the creation of new affordable housing units.
2. Private (lending institutions) mortgage funding leveraged to assist low income families with the purchase of their first home, especially in conjunction with HCV vouchers. The use of HCV vouchers for homeownership has not been a practice used in the County, but has been used in many other communities in the country including ones with high housing costs. In addition, permanent mortgage financing is provided for affordable rental housing developments.
3. Community Preservation Funds [CPA]. All 15 Consortium communities have established a Community Preservation Fund to preserve open space, historic resources and community housing, by imposing a surcharge of up to 3% on local property taxes. Through June 30, 2014 Cape communities have generated over \$210 million in CPA funds and have committed over \$37 million of that total (17.7%) for community housing activities.
4. Inclusionary Zoning and Linkage Fees. The Cape Cod Commission requires that 10% of all residential developments of 30 units or 30 acres or more be set aside for affordable housing and also requires a linkage fee for commercial developments which require the CC review.
5. Local funds from some cities and towns provide other resources such as CDBG (Barnstable and Yarmouth) and Housing Trust funds (8 of the 15 communities).
6. Town Donated Land. Currently all fifteen towns in the County have designated a total of approximately 200 acres of undeveloped town-owned land for affordable housing.
7. Cape Light Compact. This County consortium provides grants to low income owners to install energy efficient lighting and appliances and also provides subsidies to developers of newly constructed housing that meet Energy Star standards.
8. Massachusetts Rental Voucher Program (MRVP). In recent rental development funding rounds. DHCD has made MRVP's available as project-based vouchers, primarily targeted to homeless individuals and families.
9. Project Based Vouchers. PHAs and the State can provide up to 20% of their HCV vouchers for specific projects. To satisfy HOME match requirements the Consortium utilizes any allowable source, but relies mostly on the Massachusetts Rental Voucher Program match which in is excess of \$20m for HOME matching through 6/30/2014.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The Bourne, Brewster and Sandwich Housing Authorities all have rental housing development projects on authority-owned land in the pre-development stage. All authorities intend to issue RFP's for qualified developers to permit the projects, secure funding, and build and manage the housing. The Towns of Eastham, Mashpee, and Provincetown will likely be issuing RFP's in 2015 for affordable housing developers on Town-owned sites. The Town of Provincetown is also investigating additional Town-owned parcels for potential use as affordable housing.

Discussion

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Barnstable County HOME Consortium	Public institution	Ownership Rental	Other
Barnstable County Department of Human Services	Public institution	Homelessness	Other
HOUSING ASSISTANCE CORPORATION (HAC)	Non-profit organizations	Ownership	Region
Town of Barnstable	Public institution	neighborhood improvements public facilities public services	State
Town of Yarmouth	Public institution	neighborhood improvements public facilities public services	State
Community Housing Resource	Private Industry	Ownership Rental	Other
Falmouth Housing Corp.	Non-profit organizations	Ownership Rental	

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Cape Cod has a long history of being in the forefront when it comes to addressing its affordable housing needs. Throughout the community there exists a network of highly experienced, capable individuals and agencies committed to addressing this issue. Guiding these efforts is a spirit of cooperation and collaboration that has come to characterize the Cape's housing community. This approach, which places the needs of low income households first, has played a central role in the successes and accomplishments achieved by this community.

The creation of the Consortium is one of the best examples of this cooperative spirit in action. This effort, which began over fifteen years ago, has required the participation and support of county and town officials, housing agencies, housing advocates and private citizens.

The creation of the Consortium along with the history of the Cape's housing community has provided fertile ground for intergovernmental cooperation. The Consortium, through the Cape Cod Commission

and the Advisory Council, will provide overall coordination of the strategies, actions, and resources to effectively meet the goals and objectives of this Plan. The Commission will continue to provide technical assistance to local agencies involved in affordable housing activities, seek additional housing grants, and monitor the development and certification of the local comprehensive plans.

The Advisory Council, which is comprised of individuals representing local housing authorities, regional nonprofit housing organizations, town housing committees, the Lower Cape Cod CDC, town officials, and others, will monitor the development and implementation of the HOME Program and the five year strategy. The Council will serve as an information resource for the Cape, as well as a regional center where critical housing issues are discussed and new and innovative strategies are developed.

The existing structure has proven to be particularly effective in carrying out the Consortium's housing strategy and addressing matters impacting the area's affordable housing needs. The Consortium has identified four areas that it believes requires ongoing attention and action. Briefly stated, these are: the relationship between affordable housing and the area's economy, addressing the area's housing needs on a regional basis, conflicting state and federal policy and programmatic requirements, and the effects of community and neighborhood resistance to affordable housing development.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X		X
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement			
Mobile Clinics		X	
Other Street Outreach Services	X		
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X		X
HIV/AIDS	X		X
Life Skills	X		

Supportive Services			
Mental Health Counseling	X	X	X
Transportation	X		
Other			

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The CoCs, local governments and other organizations in the region create and provide affordable, safe housing with supportive services for individuals and families (including both housing units and rental subsidies) who had once been homeless. Supportive services help participants achieve housing stability, self-sufficiency, and employment and/or income maximization. Case managers provide assistance with financial management, tenancy issues, access to employment programs, food, medical and mental healthcare and other programs

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The governmental and community organizations in the BCHC communities have a strong collaborative approach to addressing the needs of the homeless and non-homeless special needs population. They fully understand that solving the problem of chronic homelessness needs is a priority and a coordinated approach is required to be effective.

The geography of Cape Cod, the limited public transportation system along with the inherent difficulties associated with a seasonal economy make it difficult to deliver services. The major weakness is that there is not enough manpower, money, jobs and housing to provide for all of those in need.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Since 1994, BCHC has administered the federal HOME funds for its 15 member communities. Each of the 15 member communities chooses a representative to serve on the Consortium Board. The Board sets policy and approves all actions and the allocation of funds. This structure will remain in place in accordance with the cooperative agreement that has been in effect since July 15, 2005. The County Commission continues to lead the Consortium although the leadership has been moved to the Department of Human Services. The lead agency for the Continuum of Care is also the Department of Human Services. The CoC includes all communities within the Consortium, as well as Nantucket and

Martha's Vineyard, so there is a comprehensive approach in place for identifying priorities and delivering services. HAC, which is a leader in the delivery of housing and related services to all populations, is also responsible for administering HMIS. The institutional structure established to develop and manage BCHC's HOME funds is broadly based and integrates the talents of key organizations. The recipients that are funded work with and utilize services and resources from other government agencies, private lenders, non-profit and for-profit organizations. Federal, state and local government agencies provide a major portion of gap funding and support for affordable housing and community development activities. They guide these activities through their policies, program guidelines and in the case of the local housing authorities in the HOME Consortium communities, through the direct provision of housing units, rental vouchers, and services. The various government agencies typically act as "investors" in the housing and community development services provided by nonprofit and for-profit organizations. There are several projects pending that are relying on co-funding from these sources. State and Federal Low Income Housing Tax Credits also play a major role funding development projects. Due to the high costs of construction and the limited income derived from such projects, co-funding from various sources is a must for these projects to move forward. The nonprofit and for-profit developers and service providers, in turn, develop affordable housing projects, offer supportive services and influence the type of affordable housing projects built and the services offered. Private lenders also play an important institutional role within the delivery system by providing primary financing and by acting as a conduit for the delivery of mortgage services to investors. The relationship among these the groups of stakeholders forms the basis of the housing and community development delivery system and plays a significant role in the housing and community development efforts within the HOME Consortium. Major coordination is carried out by the organizations receiving funds from the through the Consortium and BCHC also provides coordination and support toward these efforts to leverage and manage resources from the various stakeholders.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rental Housing Production	2016	2019	Affordable Housing		Develop and Maintain Adequate Supply of Housing Preserve & maintain existing affordable housing	HOME: \$922,465	Rental units constructed: 100 Household Housing Unit
2	CHDO Housing Production	2016	2019	Affordable Housing Homeless		Develop and Maintain Adequate Supply of Housing Preserve & maintain existing affordable housing Reduce individual and family homelessness	HOME: \$269,493	Rental units constructed: 25 Household Housing Unit
3	Homebuyer Assistance (DPCC)	2016	2019	Affordable Housing		Expand homeownership opportunities for low income	HOME: \$325,000	Direct Financial Assistance to Homebuyers: 25 Households Assisted
4	Tenant Based Rental Assistance	2018	2019	Affordable Housing Homeless Non-Homeless Special Needs		Reduce individual and family homelessness Access to Accessible Housing	HOME: \$100,000	Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Rental Housing Production
	Goal Description	<u>Rental Housing Production</u> - BCHC will devote the majority of its resources to the creation of new and/or preservation of existing affordable rental housing for households at or below 60% area median income. This will primarily be accomplished through new housing developments- either new construction or on redeveloped sites- by non-profit, for-profit, or public entities.
2	Goal Name	CHDO Housing Production
	Goal Description	<u>CHDO Housing Production</u> - At least 15% of BCHC's funds will be reserved for rental housing production as described above for BCHC's two currently qualified CHDO's: Housing assistance Corporation and Community Development Partnership. BCHC's third designated CHDO- Harwich Ecumenical Council for the Homeless- will become eligible for the set-aside funds once it achieves housing development staff capacity.
3	Goal Name	Homebuyer Assistance (DPCC)
	Goal Description	<u>Homebuyer Assistance</u> - BCHC will provide up to \$20,000 in 0% repayable loans for down payment, closing cost, and minor rehabilitation assistance to households whose incomes are 80% or less of area median income and who are first time homebuyers. The successful completion of an approved First Time Homebuyer workshop is one of the requirements for the loan. The loan is repaid upon sale or transfer of the home.
4	Goal Name	Tenant Based Rental Assistance
	Goal Description	<u>Tenant Based Rental Assistance</u> - BCHC will work with the Barnstable County Department of Human Services to identify potential agencies and households with particular needs that might benefit from the up to two years of tenant based rental assistance vouchers that is allowed by HOME for this type of activity.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Our 5 year goals (assuming level funding for the next 5 years) are as follows:

Rental Housing Production & CHDO Housing Production

- 30%/ELI: 15 units

- 50%/VLI: 40 units
- 60-80%/LI: 70 units

Homebuyer Assistance (DPCC)

- 80%/LI: 25 Households

TBRA

- 30%/ELI: 6 Households
- 50%/VLI: 4 Households

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Based on information, there are no voluntary compliance agreements in place for the PHAs with Federal Public Housing [viz., Barnstable, Bourne and Falmouth], to which this applies.

Activities to Increase Resident Involvements

Partial information only is available. The housing authorities responding to this question mention the following:

- Regular meetings with residents (monthly with some/ quarterly with others) Monthly newsletters are done and website offers information.
- Assists residents with weekly coffee hours and monthly tenant meetings. We have a Resident Services Coordinator who is very involved with all residents. We are currently in the process of scheduling an annual meeting with the Director to receive resident input on capital improvements. We hold annual Open House, and we rotate our Board of Commissioner's monthly meetings to each location.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

N/A

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

Federal Government Policies

A 2012 law provision on federal flood insurance imposes sharp rate increases on people who own or are buying land located in floodplain. Historically, low income people are likely to live in floodplains where land is less expensive and affordable housing can be found. A sharp increase in flood insurance rates will likely be difficult for many low income residents.

Local Government Policies

In general, public policies affecting the cost and production of affordable housing are modified by specific zoning by-laws. Production is enhanced in Massachusetts through the following:

1. inclusionary zoning (a percentage of housing developed in the marketplace being set aside for affordable use and usually placed within mixed income developments);
1. accessory apartments (particularly effective in enabling low income elderly owners to continue living in the community);
1. local zoning overlay districts which modify dimensional and/or use requirements in designated areas;
1. Chapter 40R is a state law which permits the establishment of "Smart Growth" overlay districts with increased density and state funding support to enable affordable units within mixed income developments;
1. Chapter 40B is a state law which permits developers to override local zoning if municipalities do not meet goals for affordable housing production. There is a voluntary process under 40B known as LIP [Local Initiative Program] which a local government can use for both locally supported 40B developments as well as for Local Action affordable units that are created through other Town zoning or funding.
1. The Community Preservation Act (CPA) is a state law which permits towns to pass and enact by-laws to accumulate funds through an additional property tax that is then matched with state funds to preserve open space, preserve historic resources and/or create affordable housing. Due to the provisions of zoning by-laws varying dramatically, the effectiveness of municipal zoning incentives and provisions for affordable housing differs dramatically. In particular, many by-laws place onerous conditions on affordable accessory apartments, sometimes requiring sizing comply with contradictory standards or requiring a complex monitoring agreement for a single unit. Likewise, many municipalities make multifamily development that would trigger

inclusionary zoning difficult. Towns should strive to ensure that the provisions of their zoning by-laws, when applied in real-world development scenarios, are consistent with their stated goals.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

As can be seen in the table attached, many consortium member towns have several initiatives in place to encourage affordable housing development and others are recognizing and working to bring about change within their communities. Consortium members will continue to work on and address issues that pertain to affordable housing development. HOME funds cannot be used to create jobs other than through Section 3 requirements, but all consortium communities are involved in job creation within their communities.

Discussion:

As projects materialize and are planned, individual communities work with developers to address issues such as zoning changes, code requirements and most importantly financial considerations such as tax incentives and fees associated to construction (building permits, sewer hookups, etc.). As examples, we have seen local communities contribute local funding such as Community Preservation Act (CPA) funding to assist with overall project costs, waived fees, and even issued municipal bonds to fund infrastructure upgrades to support a project.

In most cases there are subsidies involved when creating affordable housing. These funding sources trigger other federal and state requirements that add further stipulations to projects. Environmental studies and review as well as comprehensive permits can create issues if host communities and developers do not work together. Larger projects could trigger Section 3, 504, affirmative marketing plans and other regulations if federal funding is utilized.

BCHC and the Consortium members work closely with developers to encourage and support affordable housing initiatives.

The Table below summarizes the current state of such initiatives in Consortium communities.

Table SP-55 – A Status of Major Initiatives Affecting Affordable Housing

Community	Inclusionary Zoning	Accessory Apartment	Overlay Districts such as 40R	Chapter 40B LIP	CPA	Other Affordable Housing Incentive Zoning
Barnstable	x	x		x	x	
Bourne	X*			x	x	
Brewster		x		x	x	
Chatham	x	x		x	x	
Dennis	X*	x		x	x	x
Eastham		x		x	x	
Falmouth	X*	x		x	x	
Harwich				x	x	
Mashpee				x	x	
Orleans				x	x	
Provincetown	X*	x		x	x	x
Sandwich	X*	X*		x	x	x
Truro		x		x	x	
Wellfleet		x		x	x	
Yarmouth	x	x		x	x	x
Barnstable County	x					

* Limited applicability

Data Source: Cape Cod Commission Survey of Bylaws 2014

SP-55-Table

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

As an overall strategy to addressing the needs of those who are currently homeless, BCHC has as its overall goal to provide a viable continuum of care that implements a housing first strategy for permanent supportive housing. As is evidenced in the 2014 PIT Count, the vast majority of unsheltered persons are chronically homeless and have other issues, including but not limited to mental illness and substance abuse. Therefore, reaching out and assessing individual needs requires a partnership between shelter, service and health care providers. The region has at least five street outreach workers who engage the unsheltered homeless to link them with emergency shelter, physical and mental health services, and case management for benefits enrollment, housing placement, and other services. There is an Emergency Response Network that involves the outreach workers, Duffy Health Center, the police, Cape Cod Hospital, service providers, treatment providers, the Council of Churches, and businesses that meets to coordinate responses to those living on the street or in other places not meant for human habitation. The Regional Network to Address Homelessness (the region's Continuum of Care) has a Client Coordination Council that meets monthly and that is comprised of staff from the Community Action Committee, homeless service providers, housing authorities, health care providers, and faith-based organizations to identify service gaps, eliminate barriers to accessing housing, develops and implements training in evidence-based best practices, and improves and coordinates the intake and assessment process for the homeless individuals and families they are working with. The Network also has a Community Consortium that meets quarterly and that is comprised of representatives from Duffy Health Center, local and state governments, mental health and substance abuse agencies, homeless providers, the Council of Churches, veterans' services providers, and homeless or formerly homeless individuals that develops strategies to increase access to permanent housing for chronically homeless individuals, and evaluates and recommends changes to discharge policies for individuals exiting behavioral health, criminal justice, and health care systems.

Addressing the emergency and transitional housing needs of homeless persons

The region has one shelter for individuals- the NOAH Shelter in Hyannis operated by HAC- that has a capacity of 60 beds and that serves an average of 500 people a year. There are a variety of family shelters in the region that have a capacity of about 70 units/beds. While the focus of the CoC over the last decade has been to provide permanent supportive housing (PSH), especially for the chronically homeless, there are approximately 80 transitional housing beds available for homeless individuals. The average length of stay in emergency shelter is four months and eleven months in transitional housing. During this past year, the Day Shelter (housed in the same location as the overnight NOAH Shelter) has

begun operation. The Day Shelter is open during daytime hours, to provide a safe place for homeless individuals. Duffy Health Center is now providing case management to individuals. There are also various referral services available. While not expanding the capacity of current shelters, there is an ongoing effort to continue to provide emergency shelters and transitional housing for the homeless and continue to support the efforts of the Council of Churches to continue its Overnights of Hospitality program and local efforts such as Operation In From the Streets.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

As indicated above, a variety of programs and partnerships among local, regional, state and federal agencies have facilitated the work of providers in the BCHC communities in assisting homeless persons and families in transitioning to independent living and in preventing reoccurrences of homelessness. ESG funds, RAFT and Homebase funding, among other resources have helped in this effort. The Veterans Outreach Center has received Rapid Rehousing funds along with VA funding for Supportive Services for Veteran's Families to address needs of homeless or at-risk Veterans. Rental subsidies, including State (MRVP) and Federal vouchers have been allocated with priorities for chronically homeless. There are also approximately 50 shelter plus care vouchers and 25 VASH Vouchers

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

With the exception of the vouchers, most of the funding discussed above addresses both the homeless and those at risk of becoming homeless. The Regional Network to Address Homelessness has a Community Consortium that meets quarterly and that is comprised of representatives from Duffy Health Center, local and state governments, mental health and substance abuse agencies, homeless providers, the Council of Churches, veterans' services providers, and homeless or formerly homeless individuals that develops strategies to increase access to permanent housing for chronically homeless individuals, and evaluates and recommends changes to discharge policies for individuals exiting behavioral health, criminal justice, and health care systems.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

While the cost of lead paint removal can potentially be prohibitively expensive, the Consortium will vigorously enforce the revised 2002 lead based paint regulations for all of its program activities and will continue to support efforts of local organizations to attract lead paint removal resources to the region.

How are the actions listed above related to the extent of lead poisoning and hazards?

Because housing in Barnstable County is relatively new (median year built is estimated to be 1974) compared with other areas of the state, lead paint poisoning is not a widespread problem. This is documented in Section MA20 and in table (MA20-1) which shows the history of Lead Based Paint poisoning in the BCHC communities. As can be seen, there was a spike in Provincetown in 2004 and in Brewster in 2010. In general though, the injurious impact of lead based paint has been declining over the last 20 years.

How are the actions listed above integrated into housing policies and procedures?

All housing funded through the Cape Cod Commission and through the BCHC requires that properties meet the requirements for containment and/or removal of lead based paint.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

In so far as most households being provided housing assistance end up with a reduced level of housing costs, they are more able to allocate their scarce resources to other needs such as nutrition, education and other activities which can help lead them out of poverty. The poverty rate in Barnstable County is 9% (American Community Survey 2008-12). The estimated level of poverty within the BCHC communities and the foreign born component of these cohorts is as follows: *PLEASE SEE ATTACHED TABLE *

Through implementation of this plan, the Consortium hopes to make an impact on the reduction of the number of families with incomes at or below the area's poverty level. To the extent that the Consortium can support the creation of affordable rental housing- especially for extremely low income households- that will lessen the housing cost burdens on these households and will enable those households to have resources to meet other pressing needs. The creation of ownership housing for very low income households will enable those families to build assets. Finally, the Consortium will support all efforts in the region to protect low income households in deed restricted ownership units from losing their assets through foreclosure. While the Consortium's programs and resources can have some, albeit a very limited, impact on moving households out of poverty, there are other agencies in the region that have more impact and resources to address this issue. Through a DHCD initiative, all of the region's Section 8 voucher holders are part of a Moving To Work program that is designed to provide flexibility to administering agencies and to encourage voucher holders to increase their economic self-sufficiency. The region's anti-poverty agency, the Community Action Committee of Cape Cod and the Islands, has a number of programs and resources that attempt to move households toward economic self-sufficiency: a child care network that provides information, referrals and access to child care subsidies; advocacy for low income immigrants; assistance for low income households to find free or affordable health care; housing search services; and staff support to Cape United Elders- a grassroots senior activist organization.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Most activities undertaken by the BCHC are coordinated with other municipal policies, programs and expenditures, especially with CDBG (which comes through Yarmouth and Barnstable and through the

State for the other 13 communities) and with other federal and state funds for low income families include efforts to reduce persons in poverty and improve the quality of life for residents, either directly or indirectly. BCHC staff also work in partnership with citizens, other municipal departments and the public and private sectors to accomplish the goal of reducing poverty. The State provides CDBG rehab funds to 5 towns in the County and combined with these are grants for child care vouchers. This synergy makes both programs more likely to have a positive impact. Currently funded CDBG and Housing Authority programs which can directly influence the household income level include: self-sufficiency programs, elder case management programs, and health care activities. Currently funded CDBG and Housing Authority programs which can indirectly influence the impact of household living by reducing other costs include affordable housing development, housing rehab, energy efficiency, public facility improvements, infrastructure improvements, neighborhood revitalization, counseling programs and health care assistance.

For the upcoming year the following activities are likely to be funded by CDBG agencies and PHAs :Housing rehabilitation, including an emergency repair program as well as energy efficiency improvements and lead abatement and for State CDBG grants to non-entitlement communities there are also child care voucher grants, Public Housing and HCV Family Self-Sufficiency Programs, Infrastructure improvements and neighborhood revitalization. Additional projects will assist in providing decent affordable housing and a suitable living environment for area residents and much needed jobs in the impacted areas. Section 3 requirements for some projects will assist in securing jobs for local residents in projects if new employees are added to the workforce.

Table SP70-A_Poverty Percentage and Foreign Born

BCHC Community	Poverty %		Foreign Born % of Poverty
	All families	All people	
Barnstable	6.6%	10.6%	8.2%
Bourne	9.2%	11.0%	5.4%
Brewster	6.2%	10.2%	11.7%
Chatham	5.4%	9.5%	17.1%
Dennis	11.2%	14.7%	14.3%
Eastham	1.1%	6.0%	10.3%
Falmouth	5.5%	7.3%	14.6%
Harwich	5.3%	8.6%	11.1%
Mashpee	8.2%	9.2%	7.0%
Orleans	2.3%	5.6%	0.0%
Provincetown	4.5%	14.6%	5.7%
Sandwich	2.4%	3.8%	1.5%
Truro	0.0%	5.0%	0.0%
Wellfleet	7.8%	11.1%	0.0%
Yarmouth	4.8%	8.1%	8.6%
Barnstable County	6.0%	9.0%	

Data Source: US Census ACS 2008-2012

SP-70-Table

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The Consortium has instituted a monitoring schedule for annual on-site monitoring of the down payment/closing cost program as well as housing development projects that are completed and occupied during the program year and will continue that practice during the next five years. In addition, all completed HOME assisted rental projects are monitored annually (usually in the late summer/early fall) for certification of tenant incomes and rents, compliance with affirmative marketing, tenant selection, lease terms and financial health. Finally, the Consortium contracts for an inspector to conduct the required (every one-three years depending upon the HOME unit total) Housing Quality Standards (HQS) inspections on completed HOME-assisted rental housing projects. The Consortium's Advisory Council adopted the following policies and guidelines that became effective January 1, 2014:

1. Rental Housing Development Project Underwriting, Subsidy Layering, and Risk Analysis Policies and Guidelines

:www.capecodcommission.org/resources/affordablehousing/RentalProjectUnderwritingPoliciesJan2014.pdf.

2. Homebuyer Policies: HOME Down Payment Closing Cost (DPCC) Program Eligibility and Underwriting Policy. Note that this Policy was an update of policies adopted in July 2012 in response to the HOME requirements included in the Appropriations Act of 2012

:www.capecodcommission.org/resources/affordablehousing/DPCC_Eligibility_Policy_Jan2014.pdf.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	359,324	40,000	275,000	674,324	2,271,620	

Table 54 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

There are several major program types where leveraged funds play a significant role in program objectives and some of which contribute to the HOME Match requirement.

1. Investments in LIHTC or Historic Tax Credit projects with private funding and/bond financing, to assist in the creation of new affordable housing units.
2. Private (lending institutions) mortgage funding leveraged to assist low income families with the purchase of their first home, especially in conjunction with HCV vouchers. The use of HCV vouchers for homeownership has not been a practice used in the County, but has been used in many other communities in the country including ones with high housing costs. In addition, permanent mortgage financing is provided for affordable rental housing developments.
3. Community Preservation Funds [CPA]. All 15 Consortium communities have established a Community Preservation Fund to preserve open space, historic resources and community housing, by imposing a surcharge of up to 3% on local property taxes. Through June 30, 2014 Cape communities have generated over \$210 million in CPA funds and have committed over \$37 million of that total (17.7%) for community housing activities.
4. Inclusionary Zoning and Linkage Fees. The Cape Cod Commission requires that 10% of all residential developments of 30 units or 30 acres or more be set aside for affordable housing and also requires a linkage fee for commercial developments which require the CC review.
5. Local funds from some cities and towns provide other resources such as CDBG (Barnstable and Yarmouth) and Housing Trust funds (8 of the 15 communities).
6. Town Donated Land. Currently all fifteen towns in the County have designated a total of approximately 200 acres of undeveloped town-owned land for affordable housing.
7. Cape Light Compact. This County consortium provides grants to low income owners to install energy efficient lighting and appliances and also provides subsidies to developers of newly constructed housing that meet Energy Star standards.
8. Massachusetts Rental Voucher Program (MRVP). In recent rental development funding rounds. DHCD has made MRVP's available as project-based vouchers, primarily targeted to homeless individuals and families.
9. Project Based Vouchers. PHAs and the State can provide up to 20% of their HCV vouchers for specific projects. To satisfy HOME match requirements the Consortium utilizes any allowable source, but relies mostly on the Massachusetts Rental Voucher Program match which in is excess of \$20m for HOME matching through 6/30/2014.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The Bourne, Brewster and Sandwich Housing Authorities all have rental housing development projects on authority-owned land in the pre-development stage. All authorities intend to issue RFP's for qualified developers to permit the projects, secure funding, and build and manage the housing. The Towns of Eastham, Mashpee, and Provincetown will likely be issuing RFP's in 2015 for affordable housing developers on Town-owned sites. The Town of Provincetown is also investigating additional Town-owned parcels for potential use as affordable housing.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rental Housing Production	2016	2019	Affordable Housing	Barnstable County	Develop and Maintain Adequate Supply of Housing	HOME: \$204,493	Rental units constructed: 20 Household Housing Unit
2	CHDO Housing Production	2016	2019	Affordable Housing Homeless	Barnstable County	Develop and Maintain Adequate Supply of Housing	HOME: \$53,899	Rental units constructed: 5 Household Housing Unit
3	Homebuyer Assistance (DPCC)	2016	2019	Affordable Housing	Barnstable County	Expand homeownership opportunities for low income	HOME: \$65,000	Direct Financial Assistance to Homebuyers: 5 Households Assisted
4	Tenant Based Rental Assistance	2018	2019	Affordable Housing Homeless Non-Homeless Special Needs	Barnstable County	Develop and Maintain Adequate Supply of Housing Reduce individual and family homelessness	HOME: \$0	Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Rental Housing Production
	Goal Description	<u>Rental Housing Production</u> - BCHC will devote the majority of its resources to the creation of new and/or preservation of existing affordable rental housing for households at or below 60% area median income. This will primarily be accomplished through new housing developments- either new construction or on redeveloped sites- by non-profit, for-profit, or public entities.
2	Goal Name	CHDO Housing Production
	Goal Description	<u>CHDO Housing Production</u> - At least 15% of BCHC's funds will be reserved for rental housing production as described above for BCHC's two currently qualified CHDO's: Housing assistance Corporation and Community Development Partnership. BCHC's third designated CHDO- Harwich Ecumenical Council for the Homeless- will become eligible for the set-aside funds once it achieves housing development staff capacity.
3	Goal Name	Homebuyer Assistance (DPCC)
	Goal Description	<u>Homebuyer Assistance</u> - BCHC will provide up to \$20,000 in 0% repayable loans for down payment, closing cost, and minor rehabilitation assistance to households whose incomes are 80% or less of area median income and who are first time homebuyers. The successful completion of an approved First Time Homebuyer workshop is one of the requirements for the loan. The loan is repaid upon sale or transfer of the home.
4	Goal Name	Tenant Based Rental Assistance
	Goal Description	<u>Tenant Based Rental Assistance</u> - BCHC will work with the Barnstable County Department of Human Services to identify potential agencies and households with particular needs that might benefit from the up to two years of tenant based rental assistance vouchers that is allowed by HOME for this type of activity.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The following programs - rental housing production and homeowner assistance - will help the region meet the goals, objectives, and priorities set out in this Consolidated Plan. The need for affordable housing on Cape Cod, however, far outstrips the public funding needed to fully address the problem.

#	Project Name
1	Rental Housing Production
2	Administration
3	Homebuyer Assistance (DPCC)

Table 56 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The allocation priorities are based on information gathered from the consultation and public input efforts and the data evaluated in the needs and market assessment. Rental housing development was identified as a priority due to the limited availability of rental housing on Cape Cod, particularly at rents that are affordable. The obstacles to the development of more affordable rental housing are reduced funding for the HOME program, limited alternative funding sources, and the continued increase in the cost of land and property on Cape Cod. Construction costs are higher as well. The Homebuyers Assistance program is a priority because of the high price of housing and the up-front costs associated with financing a home purchase, particularly for first time home buyers with limited income. The continued increase in the sale price of homes on Cape Cod is an obstacle to this program's ability to address the need for assistance as well as the reticence of banks to finance home purchases for low income households.

AP-38 Project Summary
Project Summary Information

1	Project Name	Rental Housing Production
	Target Area	
	Goals Supported	Rental Housing Production CHDO Housing Production
	Needs Addressed	Develop and Maintain Adequate Supply of Housing Preserve & maintain existing affordable housing Reduce individual and family homelessness Access to Accessible Housing
	Funding	HOME: \$204,493
	Description	Rental Housing Development
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	25 families at or below 60% of area median income
	Location Description	Barnstable county (addresses unknown at this time)
	Planned Activities	Rental housing production
2	Project Name	Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	HOME: \$35,932
	Description	Administration - BCHC will allocate 10% of its annual HOME allocation to the administration and program compliance that are required by the HOME program regulations.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
3	Project Name	Homebuyer Assistance (DPCC)
	Target Area	
	Goals Supported	Homebuyer Assistance (DPCC)

Needs Addressed	Reduce individual and family homelessness Expand homeownership opportunities for low income Access to Accessible Housing
Funding	HOME: \$65,000
Description	
Target Date	6/30/2016
Estimate the number and type of families that will benefit from the proposed activities	5 families with incomes below 80%
Location Description	Barnstable County
Planned Activities	Homebuyer assistance by providing 0% loans for down payment, closing costs, and minor rehabilitation

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

HOME funds are invested throughout Barnstable County which encapsulates all the Consortium member towns. There are several areas within the county that have low-income and minority concentrations including the village of Hyannis in the town of Barnstable and parts of Yarmouth and Dennis.

Geographic Distribution

Target Area	Percentage of Funds
Barnstable County	100

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

HOME funds are invested throughout the Consortium member communities. Affordable housing needs are wide spread across the entire region and there is very limited land or property available at a price that make affordable housing development possible. It is also important to the Consortium to integrate affordable housing project within all neighborhoods rather than just those dominated by low-income households.

Discussion

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

The tables below list the proposed goals for the first year of this 5 year plan – July 1st 2015 through June 30th 2016.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	29
Special-Needs	1
Total	30

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	25
Rehab of Existing Units	0
Acquisition of Existing Units	5
Total	30

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

Public housing stock is aging with many structure between 20-50 years old and in need of renovations. Renovations range from basic upkeep such as painting and siding to replacement of bathrooms, kitchens, and windows. The housing authorities outline a capital maintenance plan and receive funding from the state to implement it however they often need more funding than is available.

Actions planned during the next year to address the needs to public housing

When surveyed, seven of the nine housing authorities that responded, outline specific steps that were needed to modernize and maintain their properties. The included installing new appliances, upgrading kitchens and bathrooms, improving handicapped accessibility, painting, replacing windows, and putting on new roofs and siding. The repairs are typical of what is needed both to maintain public housing units but other affordable units as well.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Housing authorities on the Cape are governed by a board of commissioners elected locally with one governor appointee. Several housing authorities request that tenants serve on the board or require board members to be tenants. In addition, a number of locations have active resident advisory boards. Three housing authorities - Barnstable, Falmouth and Yarmouth - have a housing choice voucher and family self sufficiency program to help residents prepare to become homeowners.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

There are no troubled Federal Housing Authorities located in the Consortium area.

Discussion

The Housing Authorities have their own funding sources, priorities, management and maintenance issues. The BCHC's involvement is to ensure that that the PHA Plans (for those with Federal public housing and/or Federal vouchers) are consistent with this Consolidated Plan and also the CDBG Consolidated Plans of Barnstable, Yarmouth and the State. Under CDBG, assistance has been provided

in the past and may continue to do so. Public service activities assist Housing Authority residents. Under HOME there may have been PHA resident beneficiaries through the down-payment program.

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

While the HOME Consortium's primary role would be to provide funding support for any new permanent supportive housing requests, the Consortium will continue to play an active role in the Regional Network's efforts to end homelessness in the region.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Consortium will continue to participate on the Continuum of Care committees to coordinate services to the homeless on Cape Cod.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Consortium will continue to participate on the Continuum of Care committees to coordinate services to the homeless on Cape Cod. The consortium will also be considering a TBRA program in the later years of this five year planning period.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The Consortium's efforts to increase the supply of affordable rental housing and assist first time homebuyers will provide better opportunities for homeless or near homeless individuals and families to find permanent affordable housing.

Helping low-income individuals and families avoid becoming homeless, especially extremely

low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The Consortium will continue to participate on the Continuum of Care committees to coordinate services to the homeless on Cape Cod.

Discussion

In the course of selecting projects to fund, the BCHC plays close attention to how any one project is connected to the efforts of the CoC and its partners in serving the homeless, especially in terms of permanent housing and other special needs populations including elderly, persons with disabilities, and public housing residence.

AP-75 Barriers to affordable housing - 91.420, 91.220(j)

Introduction

The Cape is a high housing cost, low wage region in a state with extremely high housing costs compared with the rest of the nation. It is extremely challenging to create affordable housing, especially rental housing for very low income households, anywhere in the state, but even more particular to smaller communities and more rural areas in this region. Some of the specific barriers are:

- Insufficient public resources: In the projects the Consortium has funded over the last five years the amount of public subsidy (exclusive of the value of any donated land and/or the value of low income housing tax credits) needed to create one unit of affordable rental housing is about \$135,000, while the subsidy needed to create one affordable ownership unit about is \$82,000. It would require about \$620,000,000 in public subsidies for the region to meet its 10% goal by creating 4,000 rental units and 1,000 ownership units.
- Federal housing policy: The level of federal funding has declined while the cost of complying with regulations has increased
- Land use policies: The primary land use barrier is large lot zoning. Approximately 70% of the residential acreage on the Cape is zoned one acre or more. Fundamentally, lot requirements of this type make it impossible to create affordable housing without density relief and/or significant subsidies. Since 2001, 84% of the affordable housing created in the region has been permitted through the Chapter 40B comprehensive permit process that allows relief from certain zoning regulations.
- Limited wastewater infrastructure: the lack of appropriate wastewater infrastructure prohibits the density needed for developers to create affordable housing
- Limited town capacity: . Only Barnstable, Bourne, Provincetown, and Yarmouth have town staff whose job is focused on affordable housing.
- Neighborhood and community resistance to development: the amount and intensity of concerns expressed are significantly higher for affordable housing development. Rental housing development in particular typically faces more intense opposition and more scrutiny by town boards.
- HOME/universal deed rider inconsistency: see discussion section below

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The Consortium identified a number of barriers to affordable housing production that involved resource allocation, housing policy, land use policy, lack of infrastructure and staff capacity, and public perception and attitudes. The Consortium proposes the following strategies to address these barriers over the next

five years:

Resource allocation: With respect to public subsidies, the Consortium will continue to advocate for a larger share of budgetary resources be devoted to both housing production- including HOME- and housing voucher programs at the state and federal level. In addition, the Consortium will continue to support funding for the Federal Affordable Housing Trust Fund.

Housing policy: The Consortium will have programmatic requirements to the greatest extent possible that are consistent with those of other public funders- especially with DHCD. For ongoing monitoring of rental projects, the Consortium will use reports from other public funders to the greatest extent possible for its required compliance reviews. Finally, the Consortium will engage DHCD to develop an ownership deed restriction that 1) survives foreclosure; 2) satisfies HOME regulations; and 3) enables units to be counted on the Subsidized Housing Inventory.

Land use policies: The Consortium will publicize and will advocate that towns 1) adopt local affordable housing bylaws such as those in Dennis and Barnstable; and 2) create a Chapter 40R district and/or adopt inclusionary zoning. The Consortium will continue to advocate for the continuation and improvement in Chapter 40B- the state's comprehensive permit law that allows applicants in communities that have not achieved 10% affordable housing to receive waivers from local regulations if the project has at least 20-25% affordable units. Chapter 40B has been a critical tool for affordable housing in the County as a September 2008 Cape Cod Commission study found that historically 40% of the County's affordable units had been created through the Chapter 40B zoning process- including 84% of all newly created affordable units since 2001. Chapter 40B allows the densities needed for affordable housing development which would otherwise have been impossible under the existing zoning. (Note: A ballot initiative to repeal Chapter 40B will go before the state's voters in November 2010).

Limited wastewater infrastructure: The Consortium will encourage and support wastewater planning and implementation efforts in local communities. The Consortium will also advocate that towns adopt land use bylaws that encourage affordable housing as part of their wastewater planning efforts.

Town staff capacity: The Consortium will continue to promote and support the use of the Planned Production regulations under Chapter 40B as a means for towns to both have an affordable housing plan and also to have more control over the types of Chapter 40B development that occurs. To implement these plans, the Consortium will advocate that Towns look to local resources- particularly Community Preservation Act funds- to provide staff capacity to carry out the activities in the housing plans.

Neighborhood and community resistance: The Consortium will continue to educate the public through publications, workshops, and its web site of the need for and impact of affordable housing in the region.

Discussion

HOME/universal deed rider inconsistency

The recent HUD determination that HOME funds- either project-based or homebuyer-based- cannot be used in any transaction that involves the state's universal deed rider has significantly impacted the region's ability to support homeownership. Towns and lenders embraced the universal rider because it survived foreclosure (towns' interest) and was saleable to Fannie Mae (lenders' interest). The Consortium's ability to support small-scale ownership projects that rely on no state resources but significant Town support and CPA funds has been hampered. In addition, there are a number of first time homebuyers looking to purchase Town-supported, deed restricted units that now will not have access to the region's only pool of down payment and closing cost assistance.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

The most significant obstacle on the supply side to meeting affording housing is the cost of land and current zoning which favors larger lot single family housing development. The Cape Cod Commission is actively working with communities to change their zoning, particularly in village center areas, to accommodate greater density and therefore reduce the amount of land required per unit which in turn may reduce sale and rental prices. In addition, the HOME Consortium will use the following strategies to address obstacles to meeting underserved needs:

1. Resource allocation: With respect to public subsidies, the Consortium will continue to advocate for a larger share of budgetary resources be devoted to both housing production- including HOME- and housing voucher programs at the state and federal level. In addition, the Consortium will continue to support funding for the federal Affordable Housing Trust Fund.
2. Housing policy: The Consortium will have programmatic requirements to the greatest extent possible that are consistent with those of other public funders- especially with DHCD. For ongoing monitoring of rental projects, the Consortium will use reports from other public funders to the greatest extent possible for its required compliance reviews. Finally, the Consortium will engage DHCD to develop an ownership deed restriction that 1) survives foreclosure; 2) satisfies HOME regulations; and 3) enables units to be counted on the Subsidized Housing Inventory.
3. Land use policies: The Consortium will publicize and will advocate that towns 1) adopt local affordable housing bylaws such as those in Dennis and Barnstable; and 2) create a Chapter 40R district and/or adopt inclusionary zoning. The Consortium will continue to advocate for the continuation and improvement in Chapter 40B- the state's comprehensive permit law that allows applicants in communities that have not achieved 10% affordable housing to receive waivers from local regulations if the project has at least 20-25% affordable units.
4. Limited wastewater infrastructure: The Consortium will encourage and support wastewater planning and implementation efforts in local communities. The Consortium will also advocate that towns adopt land use bylaws that encourage affordable housing as part of their wastewater planning efforts.
5. Town staff capacity: The Consortium will continue to promote and support the use of the Planned Production regulations under Chapter 40B as a means for towns to both have an affordable housing plan and also to have more control over the types of Chapter 40B development that occurs. To implement these plans, the Consortium will advocate that Towns look to local resources- particularly Community Preservation Act funds- to provide staff capacity to carry out the activities in the housing plans.

6. Neighborhood and community resistance: The Consortium will continue to educate the public through publications, workshops, and its web site of the need for and impact of affordable housing in the region.

Actions planned to foster and maintain affordable housing

The Cape Cod Commission, through its regulatory program requires housing development that require regional review to allocate 10% of their units to households with low to moderate income. For commercial projects requiring regional review, the Commission calculates the expected demand for affordable housing the development is expected to generate given the type of business(s) to be housed and wages earned. Based on this calculation, the Commission requires the development mitigate the impact, usually in the form of a cash payment used by the municipality and other housing agencies to create affordable housing in the region.

Actions planned to reduce lead-based paint hazards

While the cost of lead paint removal can potentially be prohibitively expensive, the Consortium will vigorously enforce the revised 2002 lead based paint regulations for all of its program activities and will continue to support efforts of local organizations to attract lead paint removal resources to the region.

Actions planned to reduce the number of poverty-level families

In addition to dedicating HOME funds to rental housing for extremely low income households, the Consortium will support all efforts in the region to protect low income households in deed restricted ownership units from losing their assets through foreclosure.

Actions planned to develop institutional structure

Barnstable County has decided to co-locate the HOME program and the Continuum of Care program in the Department of Human Services while adding affordable housing planning staff to the Cape Cod Commission.

Actions planned to enhance coordination between public and private housing and social service agencies

The Consortium will undertake the following actions to enhance regional coordination:

1. Utilize the HOME Advisory Council as a vehicle for the following purposes: secure federal, state and other funds, maintain communication between the towns, and serve as an information resource center for the Cape.
2. Encourage and support the activities of regional housing programs.
3. Educate the public about what is affordable housing and why it is needed.
4. Advocate and work with DHCD and HUD to resolve inconsistencies in programmatic requirements, funding programs, and in agency policies. The Consortium will focus on the HOME/universal deed rider issue as its first priority.
5. Educate and work with lenders on the needs of first time homebuyers and the issues associated with affordable housing restrictions.
6. Advocate that all towns create housing action plans in accordance with DHCD's Housing Production standards and provide capacity to implement those plans.
7. Encourage use of local labor for HOME assisted projects.

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

We do not have any other forms of investment.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Homeownership Development:

Each applicant/borrower shall be required to sign a Promissory Note, Mortgage, and Loan Agreement with the Affordable Housing Restriction (AHR) as an exhibit to the Loan Agreement. The HOME funds shall be provided in the form of a short term (less than five years), zero interest, no monthly payment, forgivable loan. Upon the applicant's completion of the project and submission of evidence that the required number of HOME-assisted units were sold to income-eligible households and that affordable housing restrictions were recorded, the Consortium will discharge the mortgage. All HOME-assisted homeownership unit(s) shall be restricted to ensure long-term affordability through the use of an Affordable Housing Restriction recorded after the deed of the homebuyer. The length of the affordability term will be perpetuity or the longest term allowable by law. The Consortium will employ an AHR that uses a resale formula indexed to area median income that will ensure a fair return (including approved capital improvements) while preserving affordability. In compliance with HOME regulations, the AHR will require that the owner sell their home/unit to an income-eligible household during the minimum required HOME affordability

period, i.e. 5-15 years depending upon amount of assistance. In addition, the AHR will survive foreclosure.

Homebuyer Assistance

The Consortium will utilize recapture provisions for its Down payment/Closing Cost program. The HOME funds shall be provided in the form of a zero-interest, no monthly payment, deferred loan. Each applicant/borrower shall be required to sign a Promissory Note and Mortgage, along with a Disclosure Statement. The Consortium will require applicants receiving down payment/closing cost homeownership assistance to repay all of the HOME assistance at the time the unit is resold, transferred, or in some cases refinanced. Repayment of the full amount due in the case of a resale will not be required if there are not sufficient net proceeds. Net proceeds are the sales price minus closing costs and loan repayment (other than HOME funds). If full repayment of the HOME funds is not possible, then the amount of the HOME repayment will be proportional to the HOME investment and the owner's initial down payment, i.e. HOME loan / HOME loan + owner down payment times net proceeds will equal the HOME repayment amount.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

All HOME-funded rental housing units must contain long-term affordability restrictions. The length of the restrictions is dependent on the amount of development project assistance received. Rental projects receiving assistance under the rental housing development program are subject to a 20 year affordability restriction due to the use of HOME funds. Barnstable County adds an additional restriction for projects depending on the amount of funding received. Project receiving less than \$100,000 are restricted for an additional 30 years for a total of 50 years. Projects between \$100,000 and \$199,999 are subject to an additional 50 years for a total of 70 years. Projects receiving \$200,000 or more are extended at least another 79 years or as long as permitted by law for a total of 99 years or as long as permitted by law.

Each applicant/borrower shall be required to sign a Promissory Note, Mortgage, Loan Agreement and Affordable Housing Restriction.

The HOME funds shall be provided in the form of a fifteen to fifty year, zero interest, and no

monthly payment, deferred payment loan. The note will contain language that will allow for an extension of the loan term if necessary to preserve affordability. The loan amount will be recaptured if the unit(s) is sold during the term of mortgage, unless there is a default on the terms of the loan, in which case the entire loan amount, plus interest, will be due. During the term of the Affordable Housing Restriction, the affordability requirements will remain in effect regardless of a transfer occurring during its term.

All rental units receiving HOME rental assistance will be subject to a one year lease and will comply in every respect with all applicable HOME regulations governing income eligibility, income occupancy percentages, and HOME rents.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

none

Discussion

Appendix - Alternate/Local Data Sources

1	<p>Data Source Name</p> <p>BCHC ACS 2013</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>OKM Associates Inc.</p>
	<p>Provide a brief summary of the data set.</p> <p>Later and more complete data for the Consortium of 15 Cities and Towns.</p>
	<p>What was the purpose for developing this data set?</p> <p>Consortium data has to be built from individual ACS and Census datasets</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>It covers all 15 communities in the Consortium, except in a few instances where no data is available, typically for a small community.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2000-2013</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
2	<p>Data Source Name</p> <p>Community Survey</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>BCHC</p>
	<p>Provide a brief summary of the data set.</p> <p>Survey of the 15 communities in the Consortium</p>
	<p>What was the purpose for developing this data set?</p> <p>Additional Information</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>January 2015</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>Emailed survey and phone calls</p>

	<p>Describe the total population from which the sample was taken.</p> <p>15 Planners</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Units of local government</p>
3	<p>Data Source Name</p> <p>Subsidized Housing Inventory</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>OKM</p>
	<p>Provide a brief summary of the data set.</p> <p>This compiles data from HUD, DHCD and other sources which reflects all Federal and State public housing and vouchers used in the County</p>
	<p>What was the purpose for developing this data set?</p> <p>Inaccuaret picture of the inventory and distorts the supply picture</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>For all communities in the Consortium</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2011-2014</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
4	<p>Data Source Name</p> <p>CoC PIT</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>CCC</p>
	<p>Provide a brief summary of the data set.</p> <p>PIT Count</p>
	<p>What was the purpose for developing this data set?</p> <p>Required by HUD</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2014-2015</p>

	<p>Briefly describe the methodology for the data collection.</p> <p>PIT rules</p>
	<p>Describe the total population from which the sample was taken.</p> <p>Barnstable County</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Homeless and sheltered</p>
5	<p>Data Source Name</p> <p>ACS 2008-2012</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US Census</p>
	<p>Provide a brief summary of the data set.</p> <p>Data on Economic and Business activity</p>
	<p>What was the purpose for developing this data set?</p> <p>Needed the data</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2012</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>Census methods</p>
	<p>Describe the total population from which the sample was taken.</p> <p>County</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>We believe it was the ACS sampling method</p>
6	<p>Data Source Name</p> <p>Survey of Public Housing Authorities</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>The Cape Cod Commission's consultant prepared and distributed one survey to which two housing authorities responded. The Cape Cod Commission staff prepared a follow-up survey based on the HUD questions posed in the consolidated plan; nine of the fifteen housing authorities in the region responded to this survey.</p>

<p>Provide a brief summary of the data set.</p> <p>Provide data on public housing resident and applicant needs and condition and number of units within the region.</p>
<p>What was the purpose for developing this data set?</p> <p>To complete sections NA-35 and MA-25 of the consolidated plan</p>
<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>October 2014 - February 2015</p>
<p>Briefly describe the methodology for the data collection.</p> <p>The first survey was an excel spreadsheet e-mailed to the PHAs and the second was done using survey monkey.</p>
<p>Describe the total population from which the sample was taken.</p> <p>The fifteen Public Housing Authorities on Cape Cod</p>
<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Two PHAs responded to the first survey and nine to the second.</p>