

Lower Cape Regional Forum on Housing



October 16, 2014

Sponsored by:



**Massachusetts
Housing
Partnership**

160 Federal Street
Boston, MA 02110
617-330-9955
www.mhp.net



community development partnership

Welcome and Introductions

Tell us your name & affiliation

Thank you to elected officials participating:

Representative Sarah Peake

Representative Cleon Turner

Senator Dan Wolf

Cape Community Development Partnership

Creating opportunities for people to live, work & thrive on the Lower Cape

- *Own/manage 70 affordable rental homes*
- *Provide Housing Rehab Services - \$7 M in renovations for 300 families since 1994*
- *First Time Home Buyer Education*
- *Economic Development on the Lower Cape*
 - *Small Business Training & Technical Assistance*
 - *Microloan – Since 1996 over \$2.4 M in loans to 150 small businesses*
 - *Orleans Winter Farmers Market – Winter 2014-15*

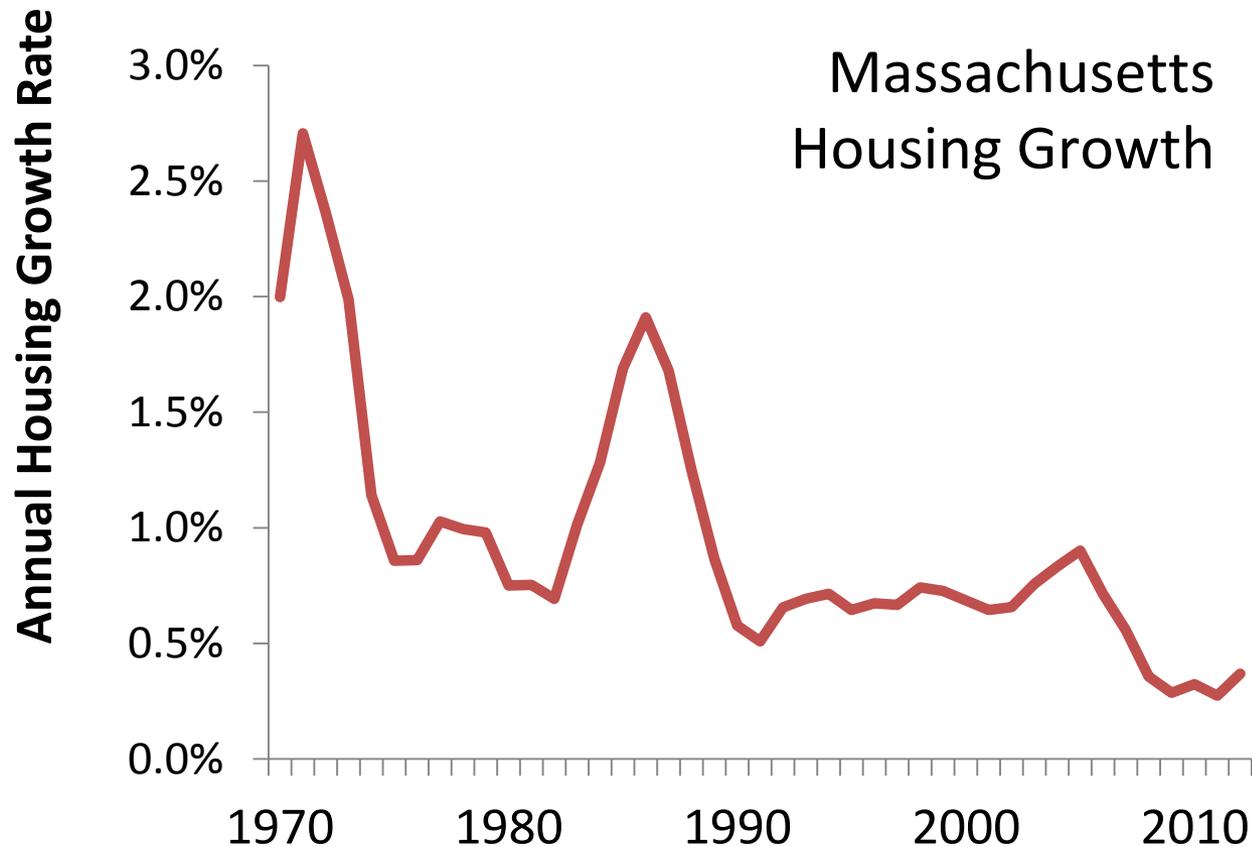
Mass. Housing Partnership

Quasi –public agency whose mission it is to use private investment to bring more affordable housing to Massachusetts

- **LENDING** - Privately-funded public non-profit organization with a primary business of providing long-term loans for the development and preservation of affordable rental housing using privately funded loan pool.
- **ONE Mortgage** – First time homebuyer program administrator.
- **COMMUNITY HOUSING INITIATIVES** – community technical assistance, trainings and workshops
- **POLICY & New Initiatives** - working with the state and other stakeholders, including Foundation for Growth and Rural Initiative

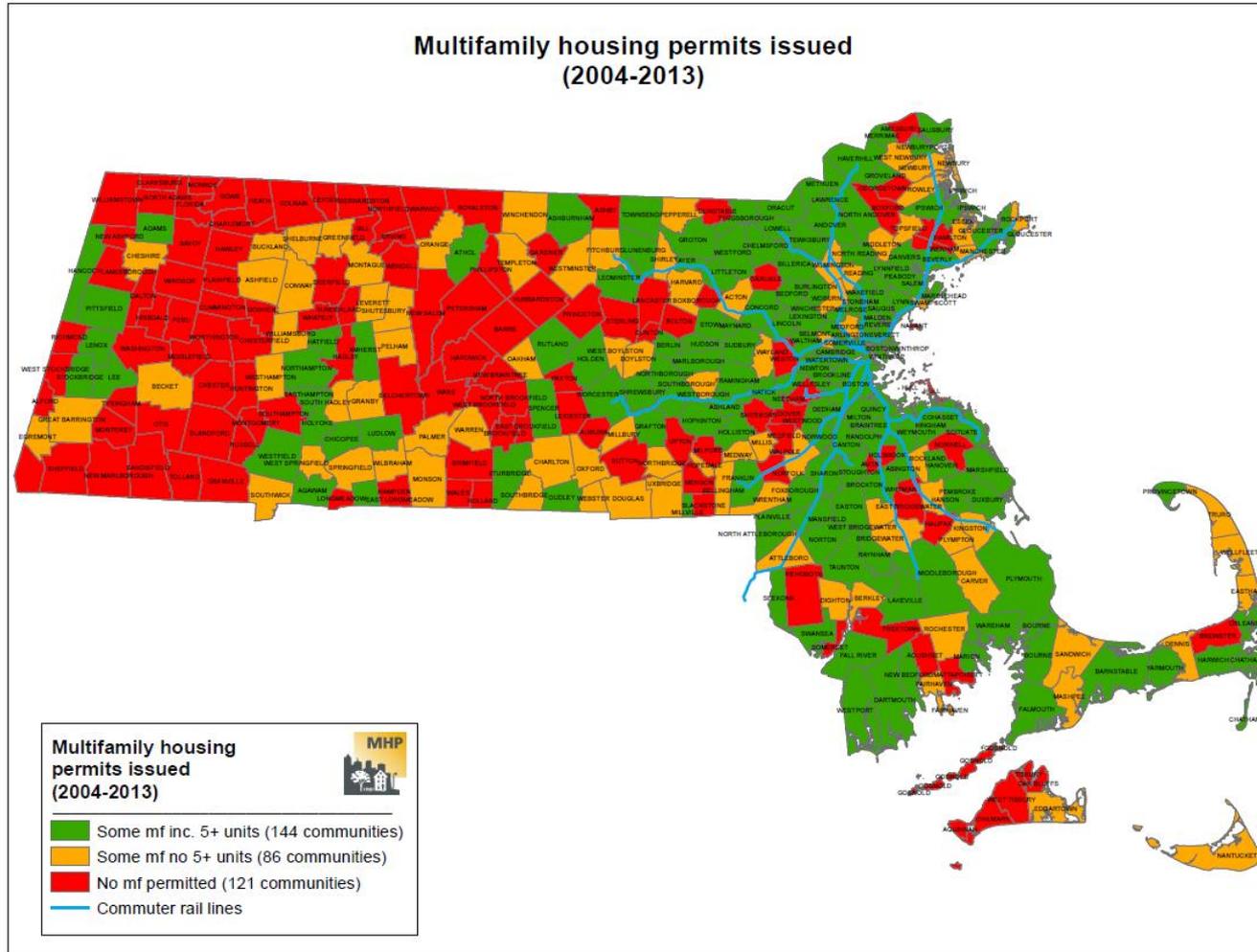
MHP - Foundation for Growth

We're building much less housing than in the past and far less than our economy demands



MHP - Foundation for Growth

Local resistance to multifamily housing is widespread, even though it represents two thirds of the housing we need



MHP's Rural Initiative

Workplan:

- Research rural housing issues and make recommendations on policy and programs
- Evaluate successful rural strategies in other states
- Collect & analyze demographic & other data
- Host community meetings with legislators

Outcomes:

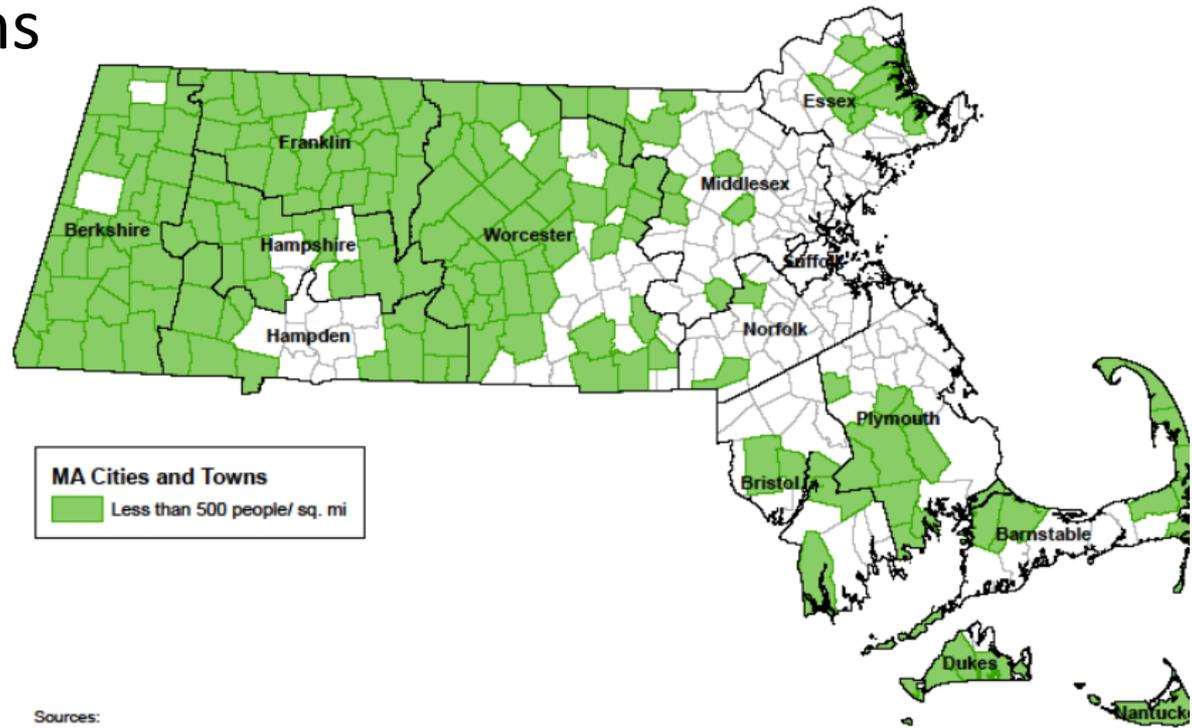
- Issue white paper - Winter 2014
- Host Rural Summit – Winter 2014
- Implement recommendations - 2015

Our Partners

- Department of Housing and Community Development (DHCD)
- MA Association of CDC's (MACDC)
- Citizens Housing and Planning Assoc. (CHAPA)
- Community Econ Dev Assistance Corp (CEDAC)
- Regional Housing Network(RHN)
- Also regional planning agencies, local CDCs & non-profits, and municipal officials

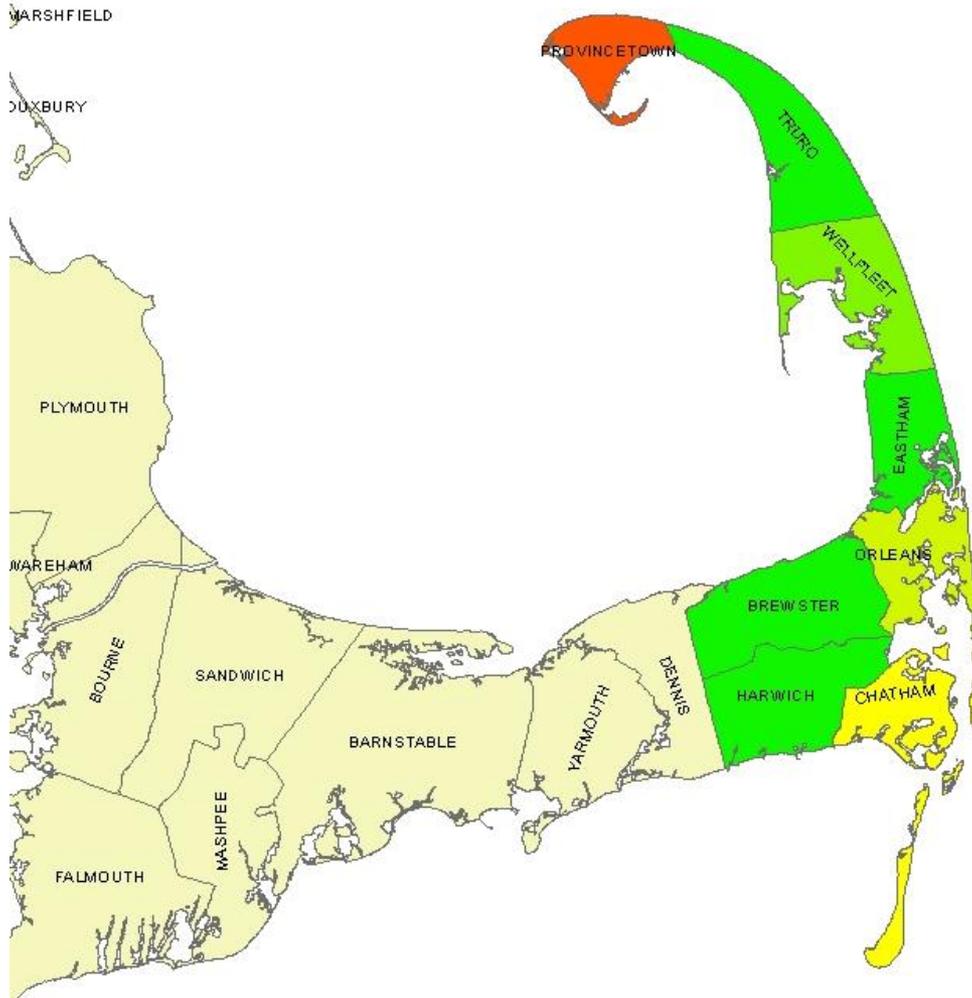
MA Rural and Small Communities

- Rural definition as used in MA Rural Services Commission report
 - 171 of 351 towns are rural
 - 13% of the population
 - 44% of the state's land area

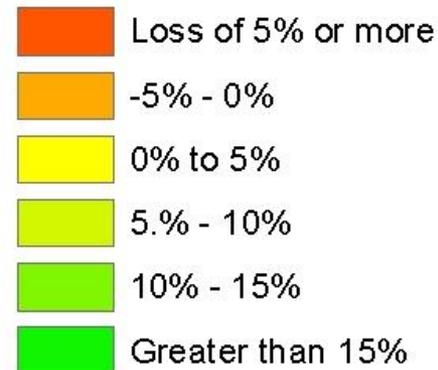


Sources:
MA Municipalities Shapefile- MassGIS
MA Counties Shapefile- US Census TIGER
Population totals- US Census 2010
Land Area by Municipality- DHCD Community Profiles

Lower Cape- Population Change

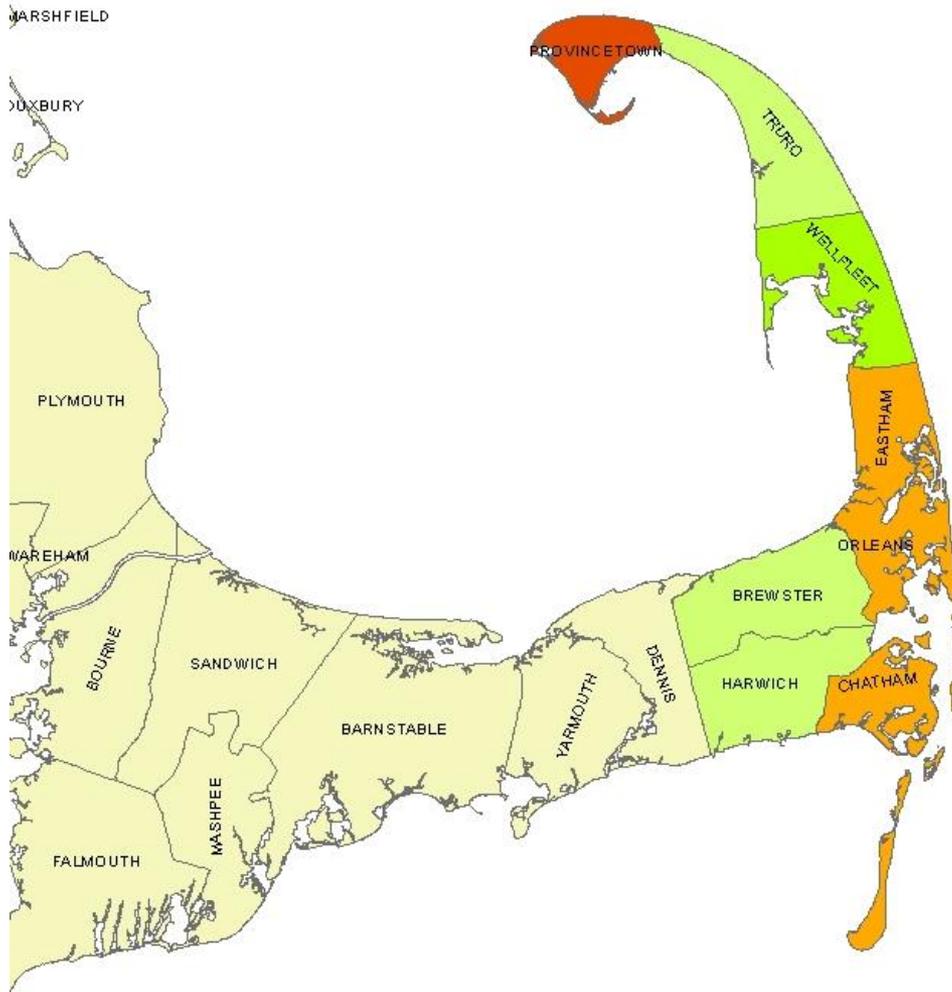


Population Change 1990-2000

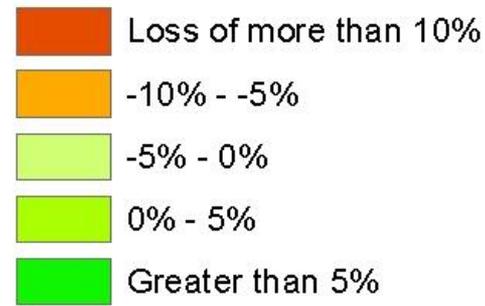


Sources: US Census 1990, 2000, 2010; Donahue Institute Population Projections 2030

Lower Cape- Population Change

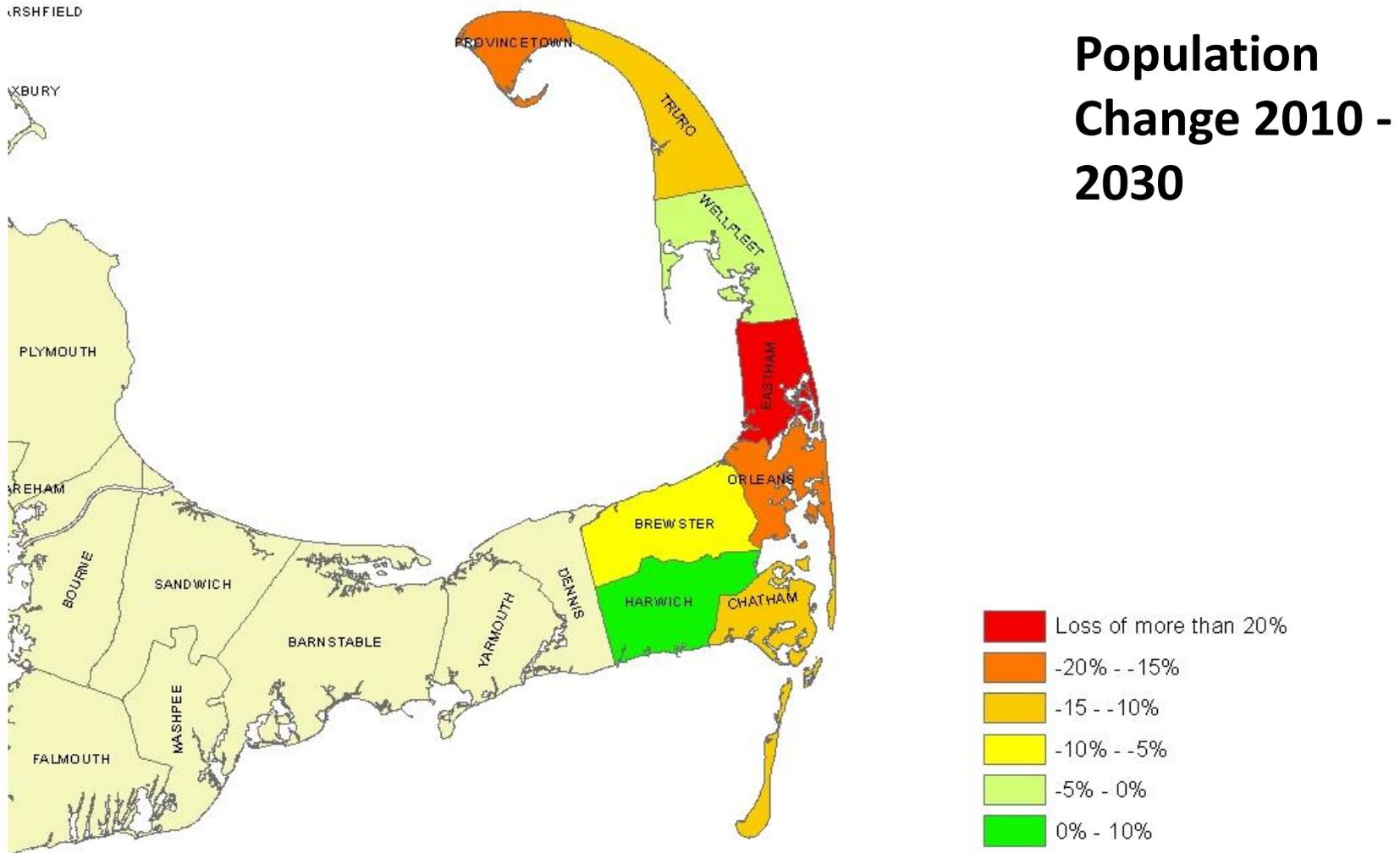


**Population
Change 2000-
2010**



Sources: US Census 1990, 2000, 2010; Donahue Institute Population Projections 2030

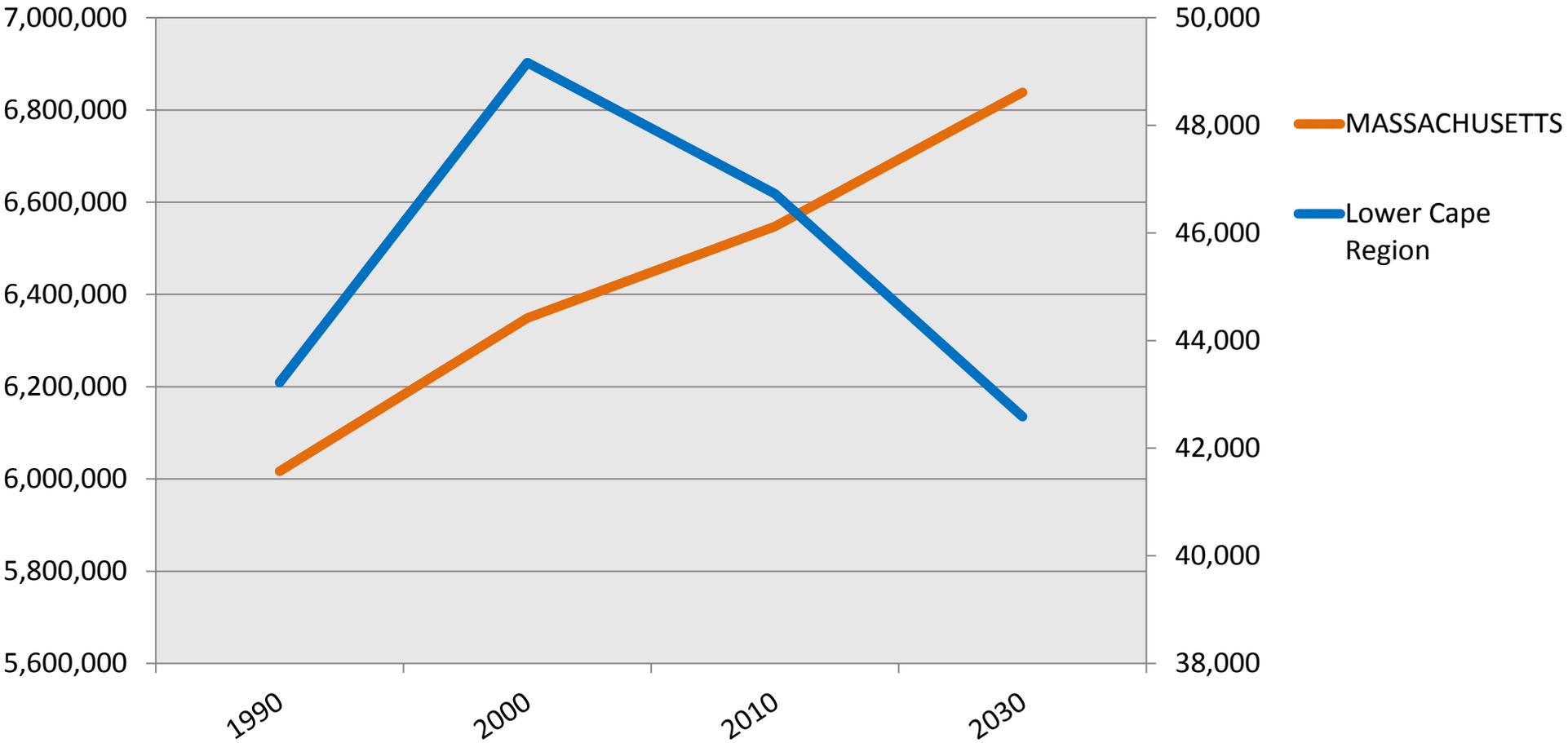
Lower Cape- Population Change



Sources: US Census 1990, 2000, 2010; Donahue Institute Population Projections 2030

Lower Cape- Population Change

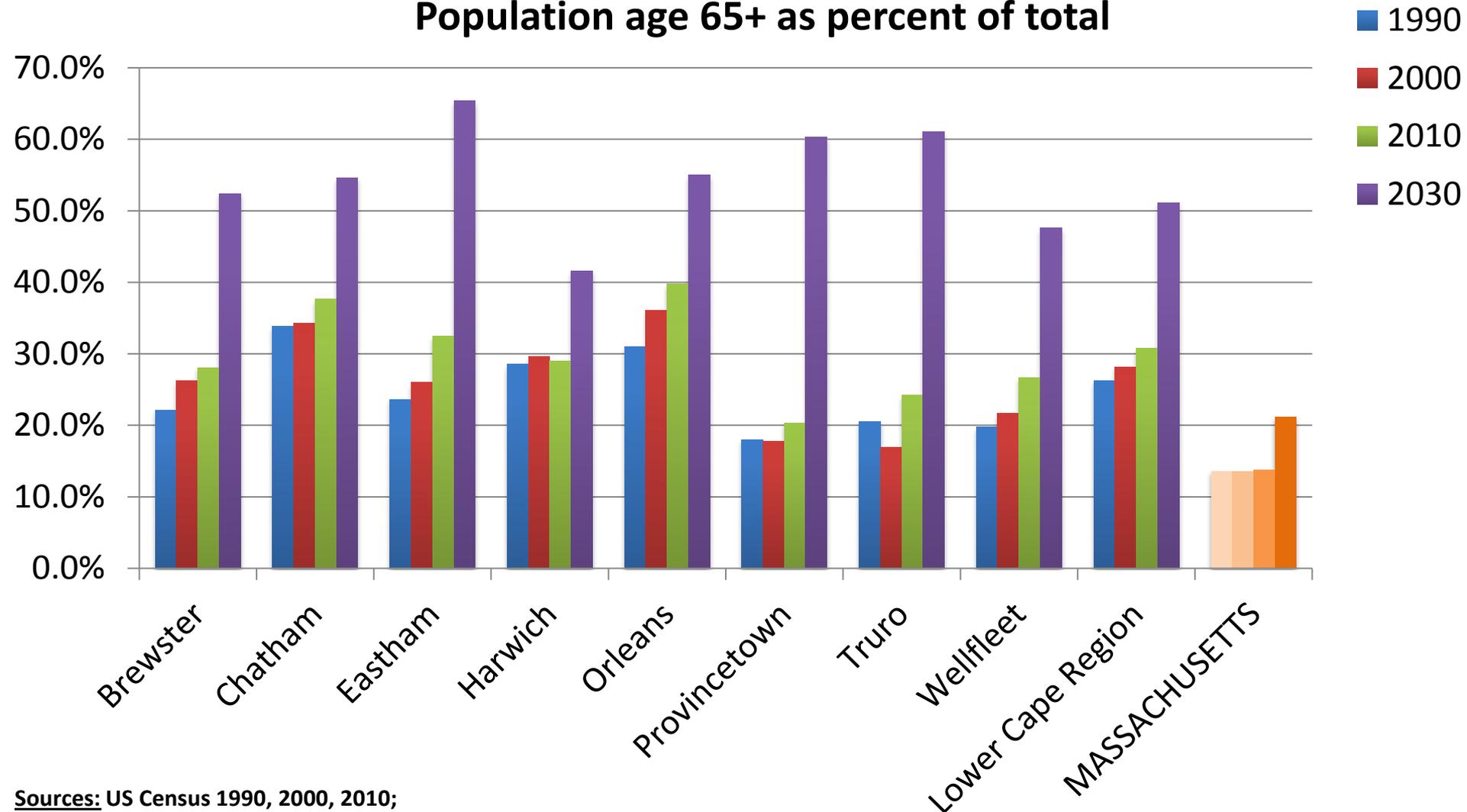
Population 1990-2030



Sources: US Census 1990, 2000, 2010;
Donahue Institute Population Projections
2030

Lower Cape- Population Change

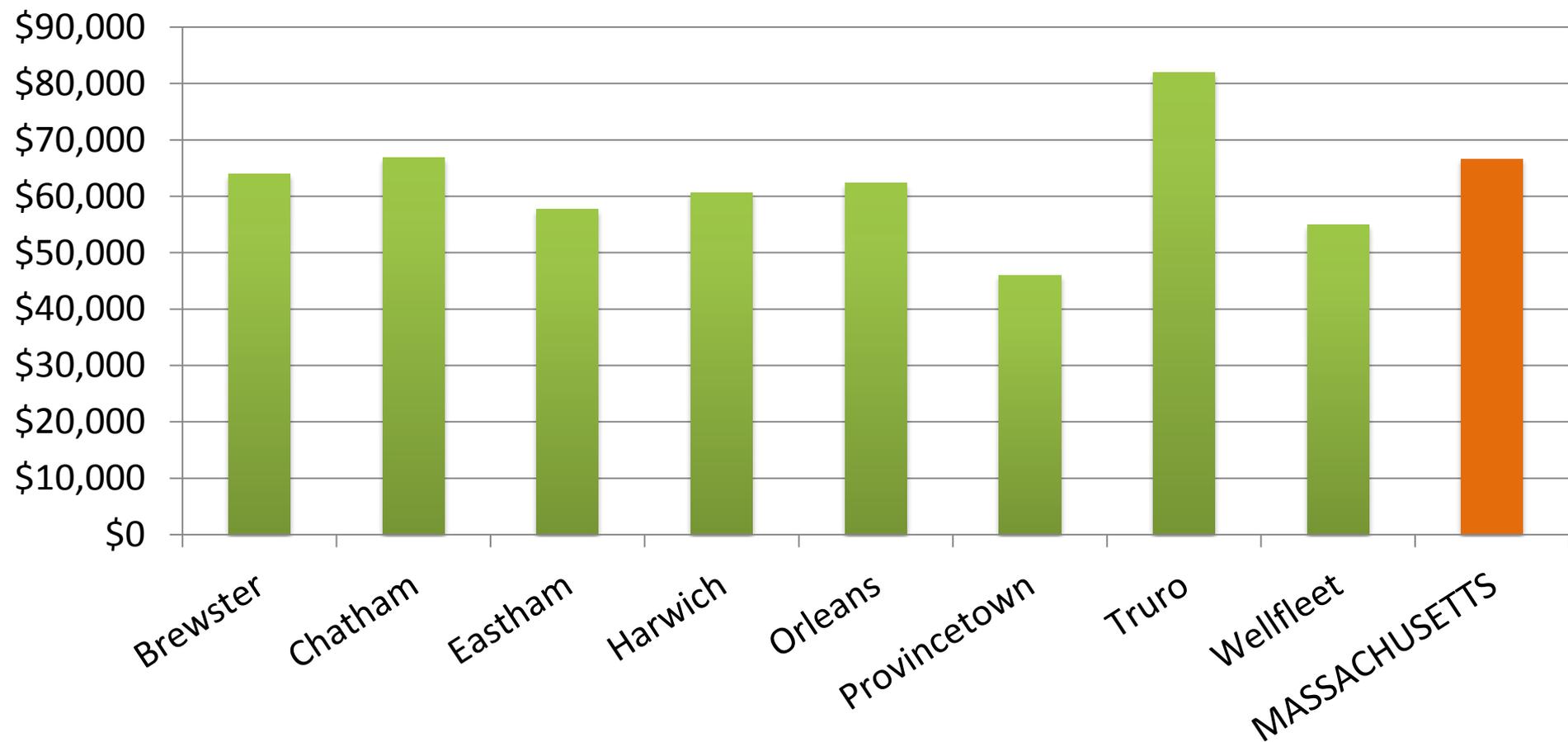
Population age 65+ as percent of total



Sources: US Census 1990, 2000, 2010;
 Donahue Institute Population Projections
 2030

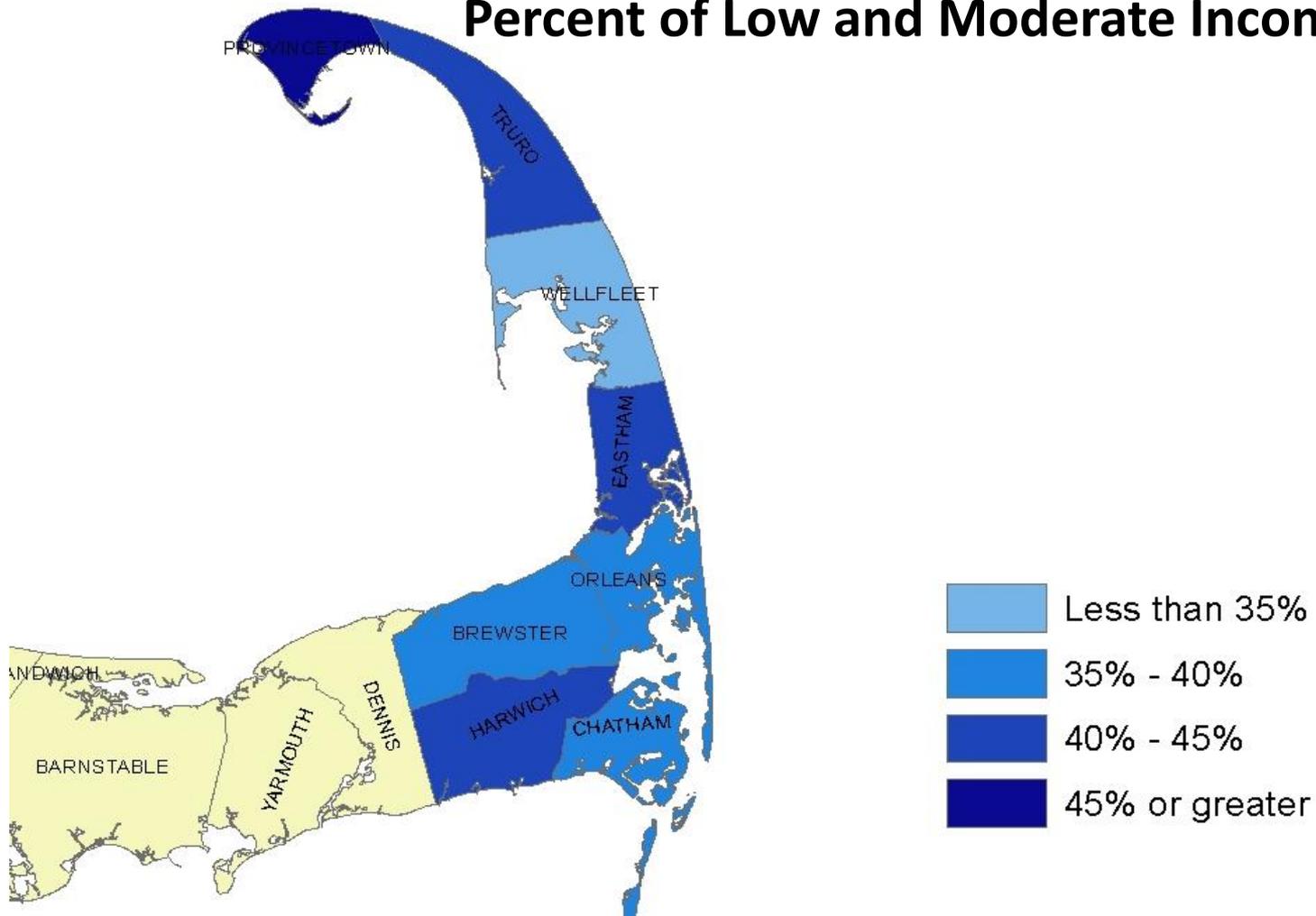
Lower Cape- Income

Median Income (2012)



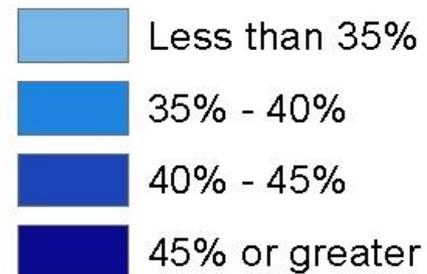
Lower Cape- Income

Percent of Low and Moderate Income Households



Lower Cape
Region LMI: 40%

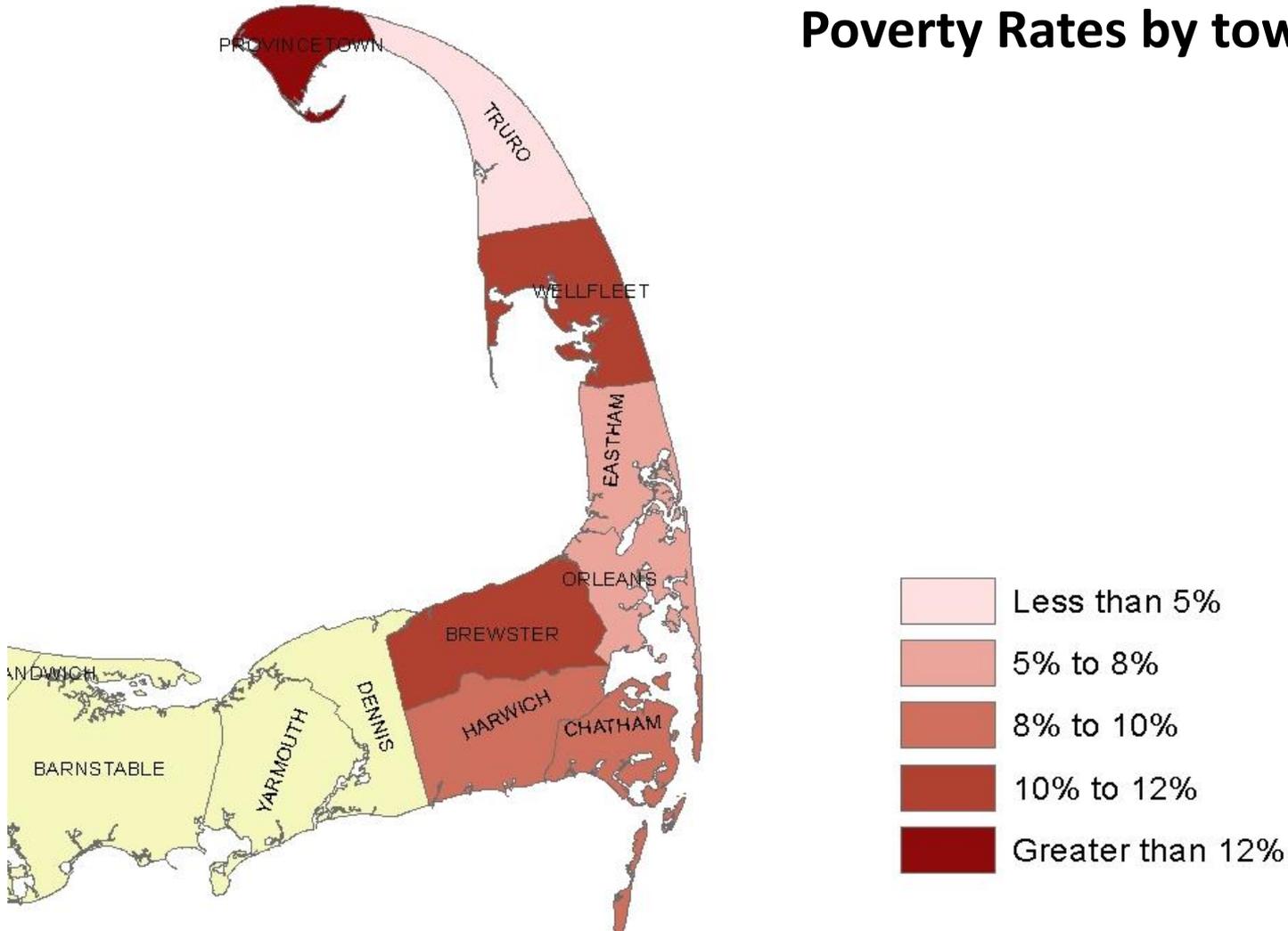
Massachusetts
LMI : 39%



Lower Cape- Poverty

Poverty Rates by town

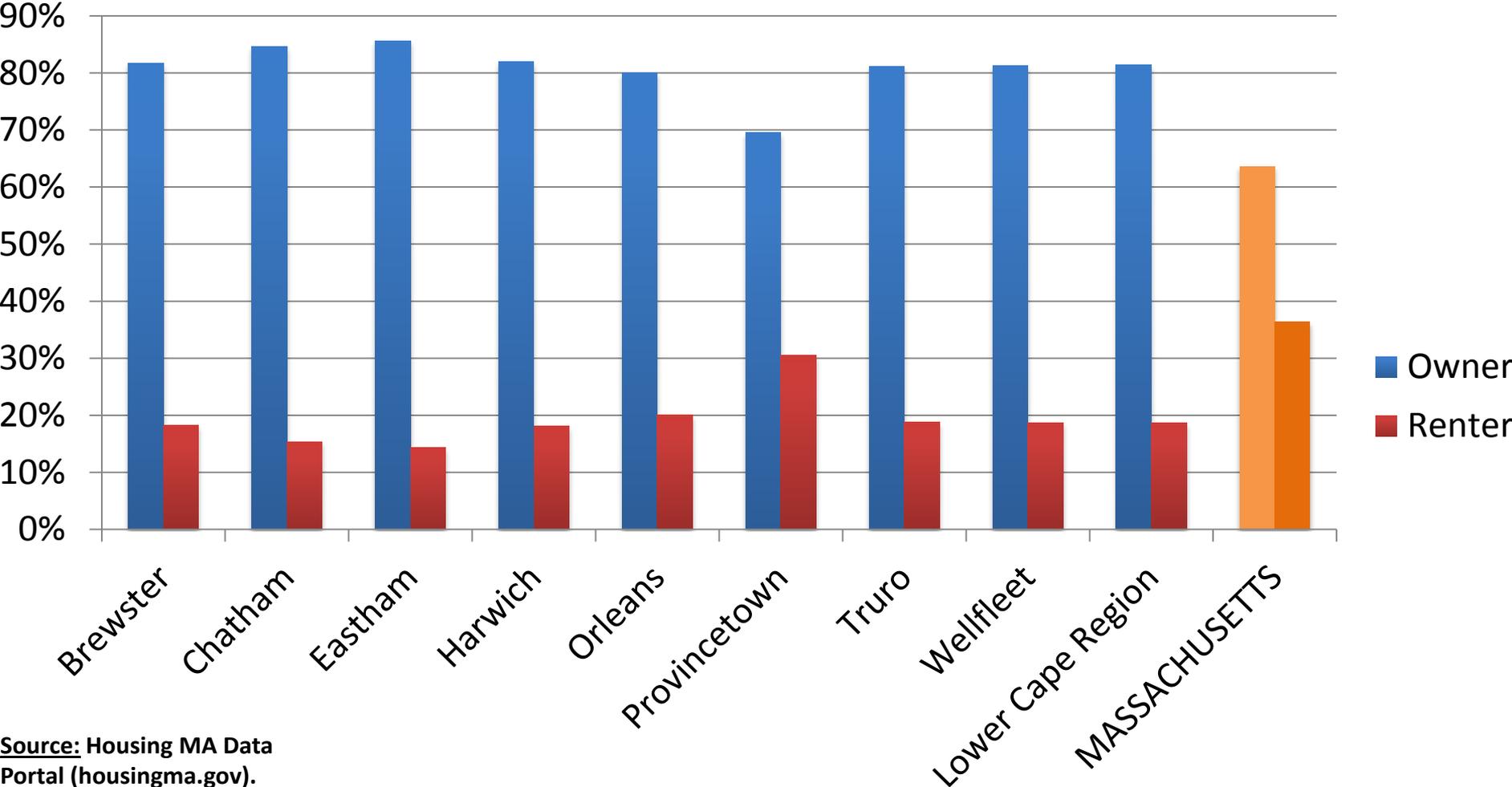
Massachusetts
Individual Poverty
Rate: 11%



Source: Housing MA Data Portal
(housingma.gov).
Data year 2012 estimates.

Lower Cape- Housing Units

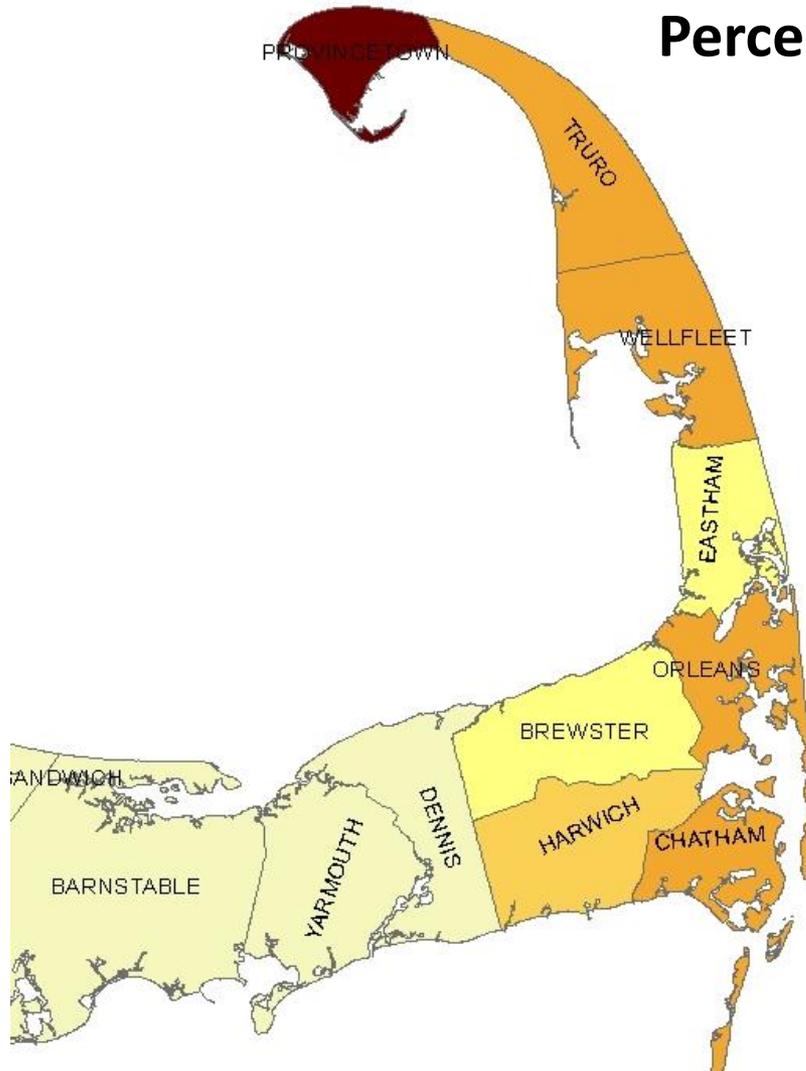
Housing Tenure



Source: Housing MA Data Portal (housingma.gov).
Data year 2008- 2012 estimates.

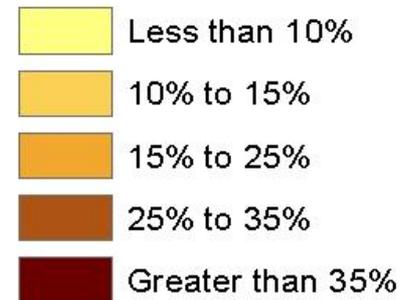
Lower Cape- Housing Units

Percent of Units built prior to 1940



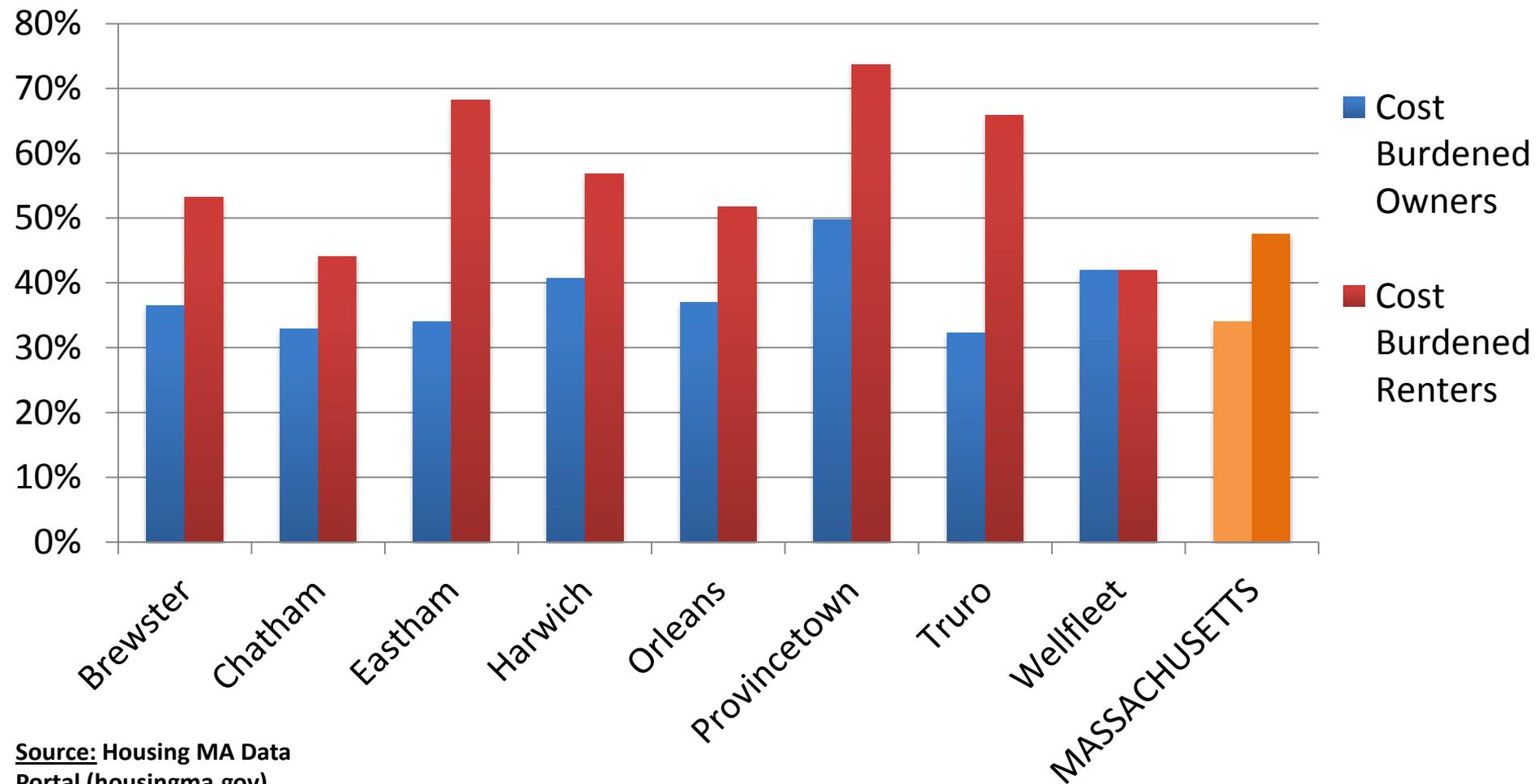
Lower Cape
Region: 32%

Massachusetts:
35%



Lower Cape- Housing Affordability

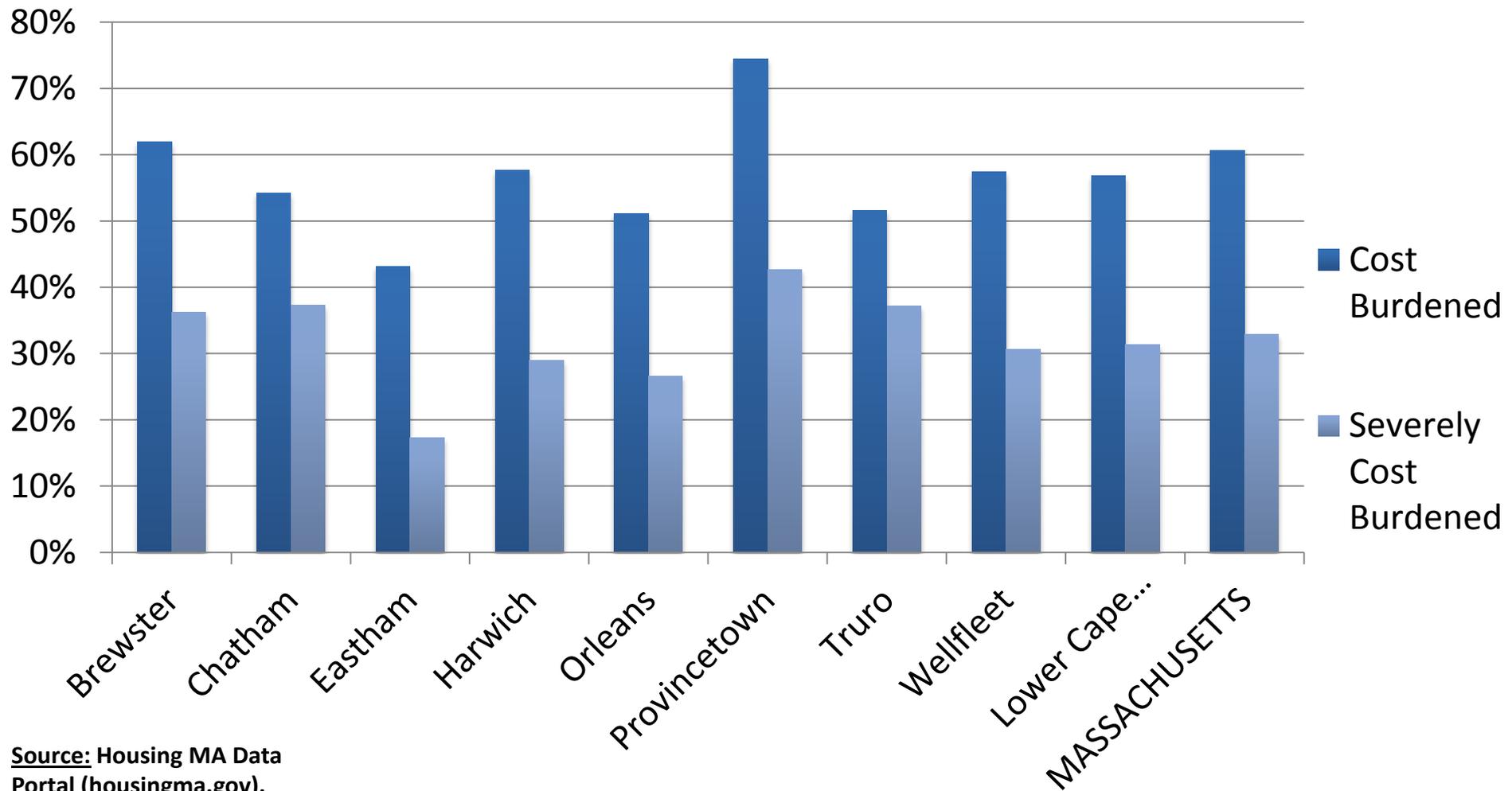
Cost Burden of all Households



Source: Housing MA Data Portal (housingma.gov).
Data year 2008- 2012 estimates.

Lower Cape- Housing Affordability

Cost Burden of LMI Households



Source: Housing MA Data Portal (housingma.gov).
Data year 2008- 2012 estimates.

Lower Cape- Housing Affordability

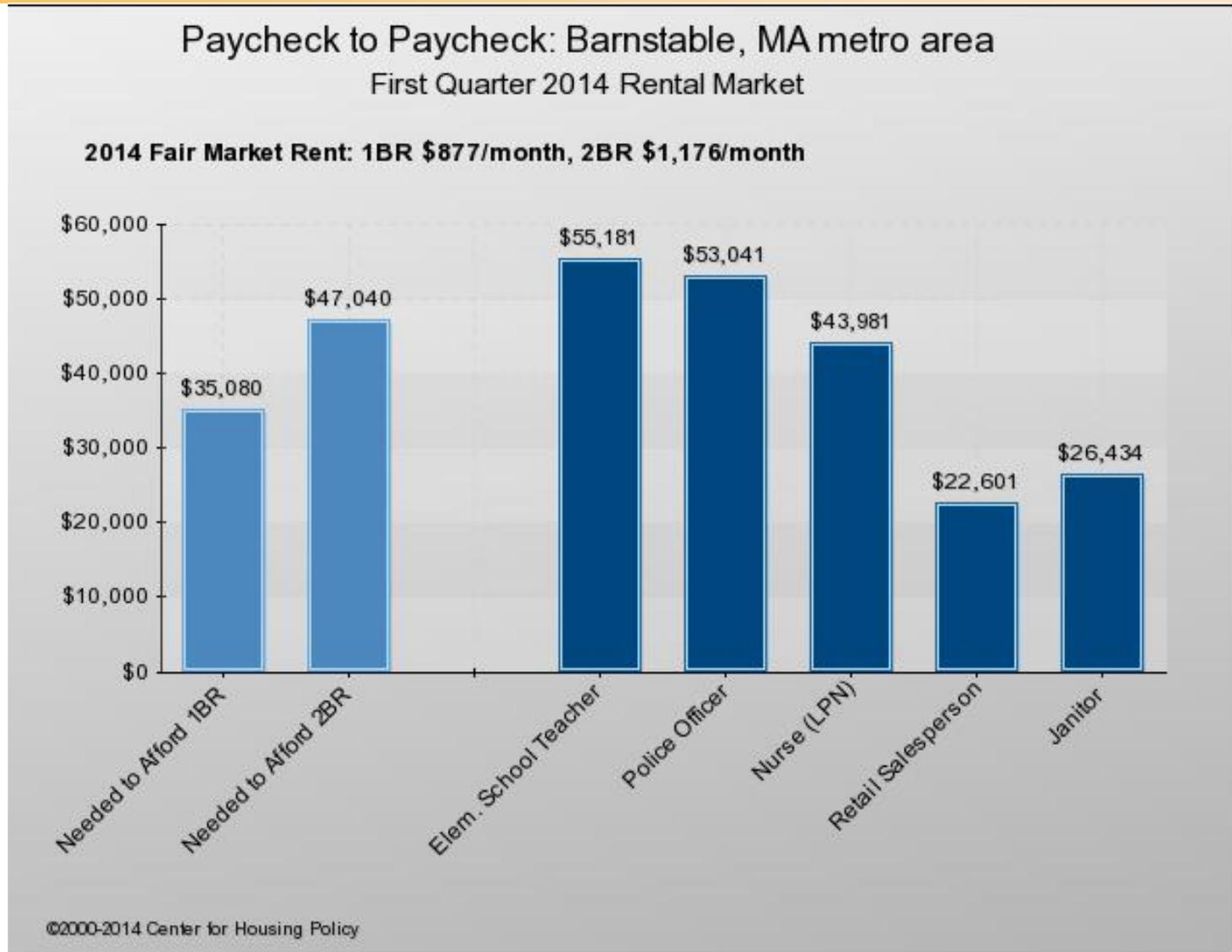


Lower Cape- Housing Affordability

	2013 Median Sale price	Median Income for 2012	Annual Income required for median price	<i>Income Gap</i>
Brewster	\$365,000	\$63,922	\$71,668	<i>\$7,746</i>
Chatham	\$465,000	\$66,853	\$87,280	<i>\$20,427</i>
Eastham	\$387,125	\$57,703	\$75,122	<i>\$17,419</i>
Harwich	\$340,250	\$60,651	\$67,804	<i>\$7,153</i>
Orleans	\$640,000	\$62,325	\$114,600	<i>\$52,275</i>
Provincetown	\$781,000	\$46,031	\$136,611	<i>\$90,580</i>
Truro	\$507,000	\$81,964	\$93,836	<i>\$11,872</i>
Wellfleet	\$480,000	\$54,959	\$89,621	<i>\$34,662</i>

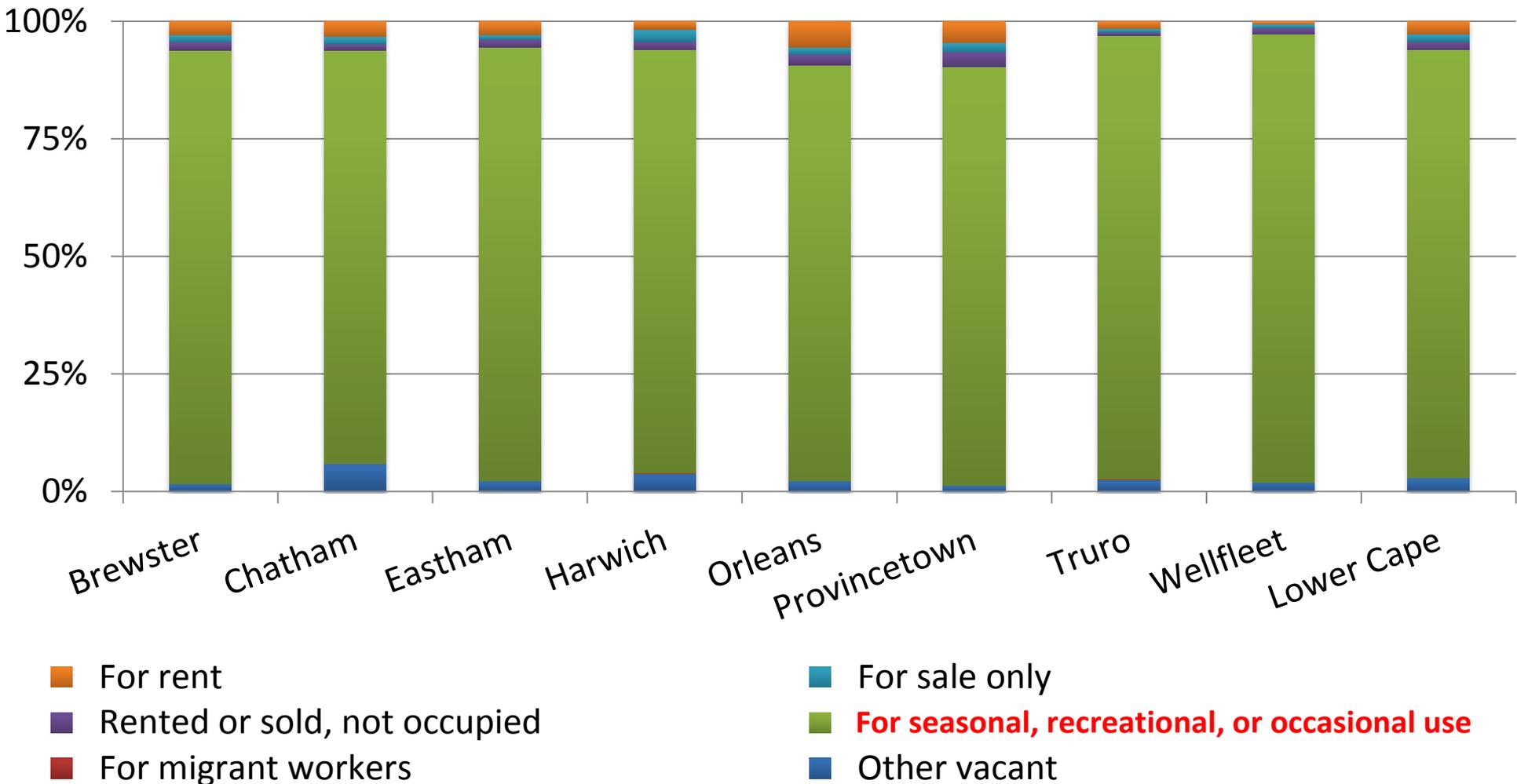
Source: Boston Globe median sales price calculations, <http://www.mississauga4sale.com/mortgage-income-required.htm> for income and mortgage calculations

Lower Cape- Housing Affordability



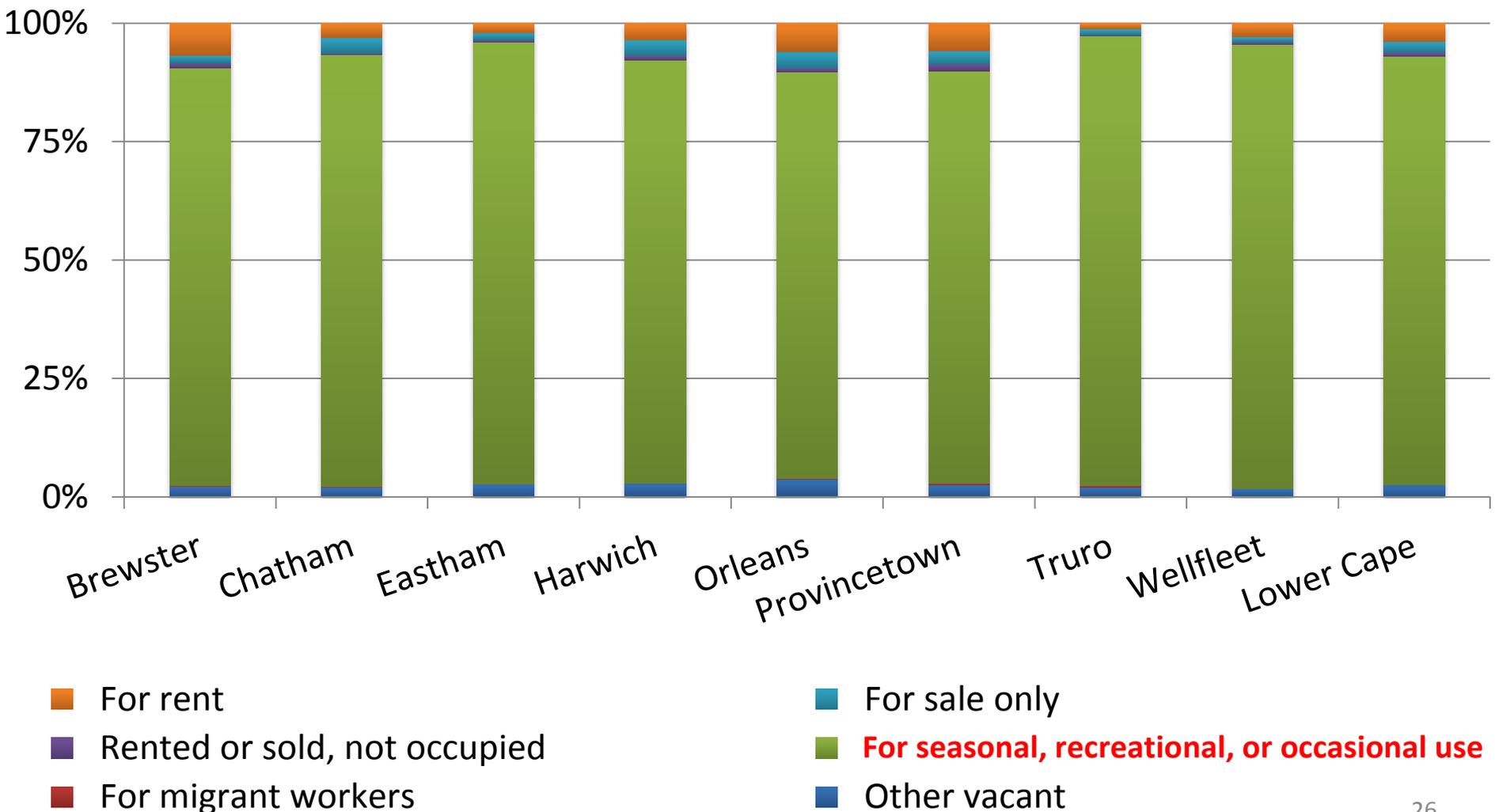
Lower Cape- Housing Availability

Vacant Housing Units By Type - 2000

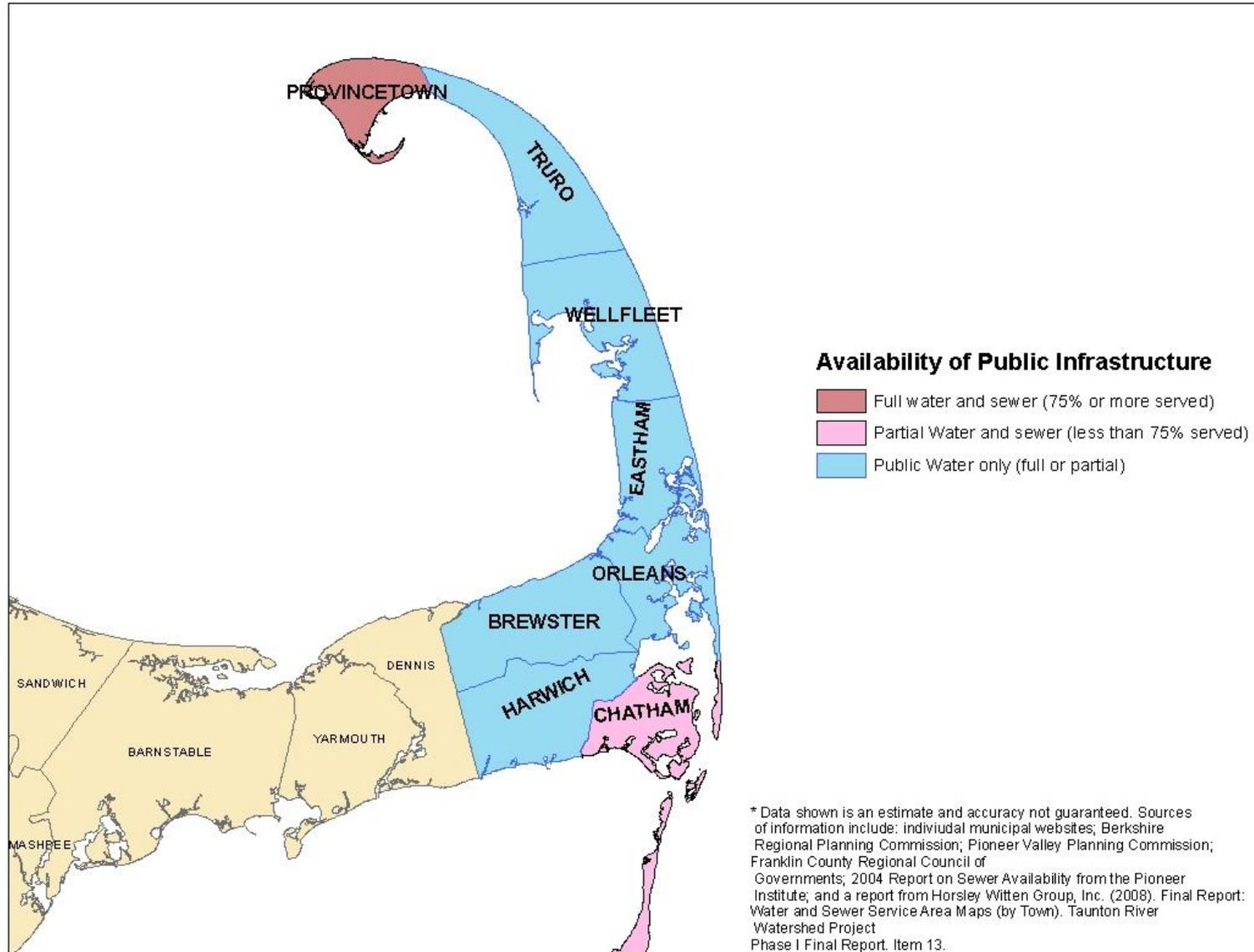


Lower Cape- Housing Availability

Vacant Housing Units by Type- 2010



Lower Cape- Infrastructure*



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Discussion Questions

- **What are the current affordable housing needs in your town?**
- **How could a regional or inter-municipal approach to creating affordable housing help overcome barriers in your community?**
- **What role could your town play & what contribution could your town make to a regional or inter-municipal approach?**

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