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As regards the housing topic I suggest it is time to move on from the government approach to the problem (40B , etc.) and provide a toolkit for the private sector to address the issue. The Commission should explore / model what could happen if some or all of the following are adopted:

1. Eliminate the County Transfer Tax on any and all properties deemed affordable.
2. Encourage the 15 towns on the Cape to implement a 10 to 20 year real estate tax holiday for any property which falls into the affordable category. This would allow potential buyers to qualify for higher mortgages to encourage the purchase of existing housing stock which may presently be out of reach.
3. Provide real estate tax relief / incentives for any employer who provides housing incentives to their employees. Tax relief would be based upon the level of housing support.
4. Support the design of a family of affordable houses which focus on the living space needs of today's society. Time to think smaller and more efficient.
5. Explore concepts for clustered tiny homes to give seniors a chance to downsize while at the same time moving on from their existing homes which can better be used by growing families.
6. It strikes me that many surviving spouses are living lonely lives in large houses which they can neither afford nor maintain. We should be encouraging surviving spouses to share their housing resources with others to better utilize the existing space and allow these seniors to remain in their homes longer.
7. The plan should address the potential impact of technology on housing stock. For instance, as self driving vehicles become a reality I envision the day when most of us give up the need for an automobile. Our individual transportation needs may well be served by a neighborhood fleet of on demand vehicles which will be summoned to each property for a specific trip / function. Eventually we will not need our 2 car garages. This will significantly decrease the footprint of our housing stock which should provide the opportunity to increase density / reduce lot sizes.

I have more ideas but you get the gist. Time to think outside the box and make a real impact on the availability of housing which is affordable.

Best regards,

Peter Hughes

Harwich Representative to the Assembly of Delegates