

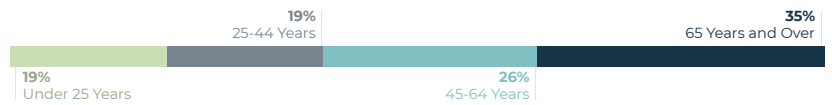
Housing Profile: Yarmouth

Key Demographic and Economic Information

POPULATION	HOUSEHOLDS	HOUSEHOLD SIZE	HOUSING UNITS	MEDIAN HOME SALES PRICE (2024)	MEDIAN HOUSEHOLD INCOME (2024)	RESIDENTIAL PROPERTY TAX RATE
25,224	11,946	2.08	17,542	\$600,000	\$86,039	\$7.08 (FY25)

The Town of Yarmouth is the third most populous town in the region, after Barnstable and Falmouth, with an estimated population of just over 25,200 year-round residents. It is bordered by Cape Cod Bay on the north, Nantucket Sound on the south, Barnstable on the west, and Dennis on the east. The median age in the town is 54.6 years, just under the median age for the region but still younger than many Cape towns. Just under 30% of homes in the town are seasonal, which is lower than the region as a whole (33%). The Town of Yarmouth contains one Community Activity Center within its boundaries in South Yarmouth.

Yarmouth by Age



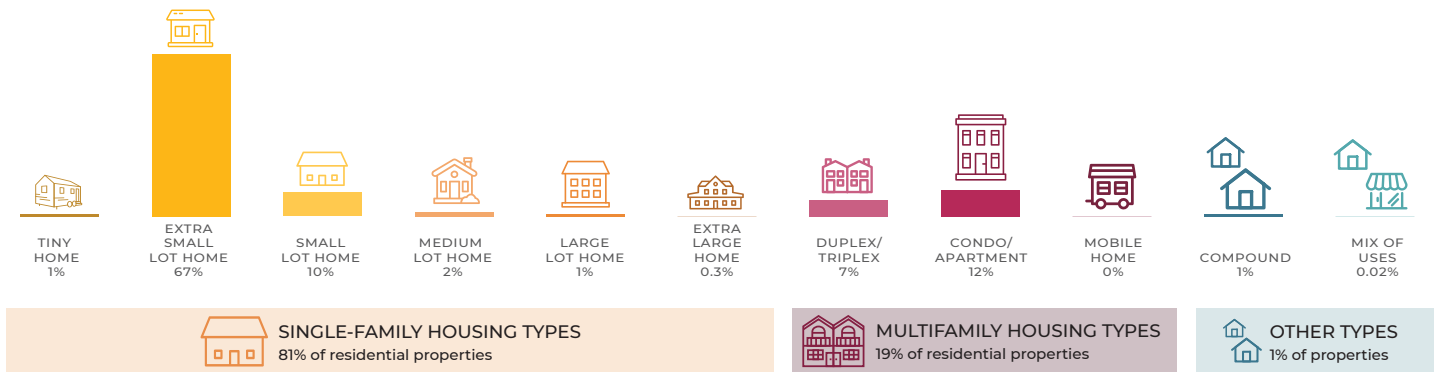
Yarmouth by Race



(American Community Survey (ACS) 2024 5-year Estimates; Cape Cod and Islands Association of Realtors; Massachusetts Department of Revenue, Totals may not equal 100% due to rounding)

Current Housing Stock

The Cape Cod Commission conducted a housing typology study using local assessors' data and state class property codes. The graph below shows the distribution of various types of residences using this data, which differs slightly from American Community Survey counts. In Yarmouth, about 81% of residential properties are single-family homes; 19% are multifamily properties. Just about 1% are other types of properties. Other properties may be a single home or may be multifamily homes such as compounds, which may include multiple houses on one parcel occupied by different households or a single-family home with a guest house. Mix of uses are properties that have at least one residence on them but also have some sort of other use such as agricultural or commercial. For more information on the housing typology and categories visit: www.ccom.link/ht



(Totals may not equal 100% due to rounding)

Housing Stock by Year Built

Like the region, the vast majority of housing units in the town were built between 1950 and 1999. Less than 10% of Yarmouth's housing stock was built since 2000.



(Assessors' data and CCC housing typology analysis)

(Totals may not equal 100% due to rounding)

Owners and Renters

There are an estimated 11,946 year-round occupied housing units in Yarmouth; of these, 82% are owner-occupied and 18% are renter-occupied. (ACS 2024 5-year Estimates)



Seasonality

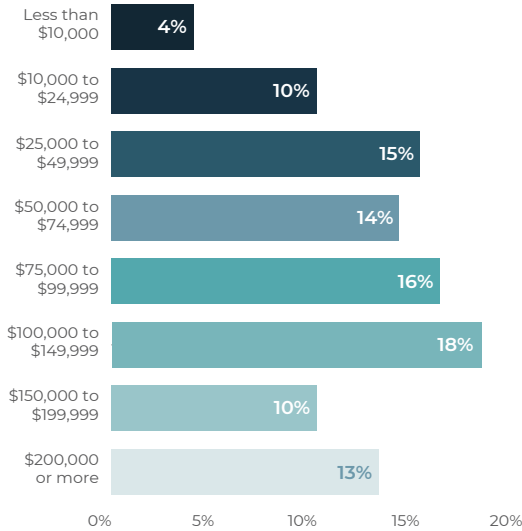
Just under 30% of all housing units in Yarmouth are used for seasonal, recreational, or occasional use. (ACS 2024 5-year Estimates)



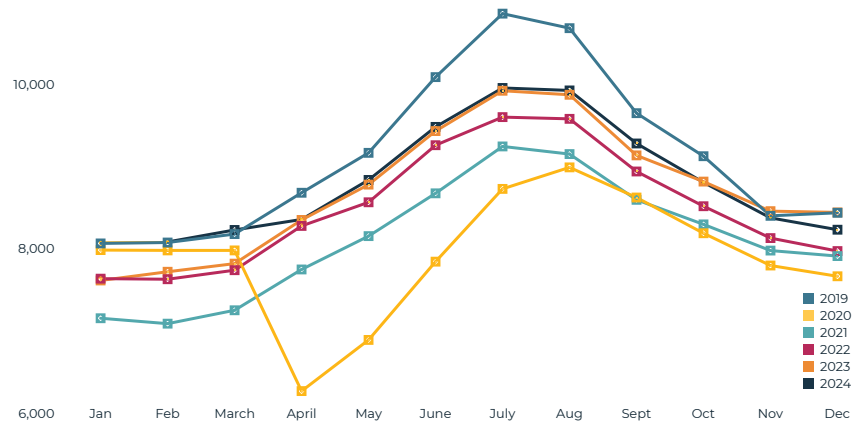
Wages, Employment, and Housing Affordability

Households per Income Bracket

(ACS 2024 5-year Estimates)

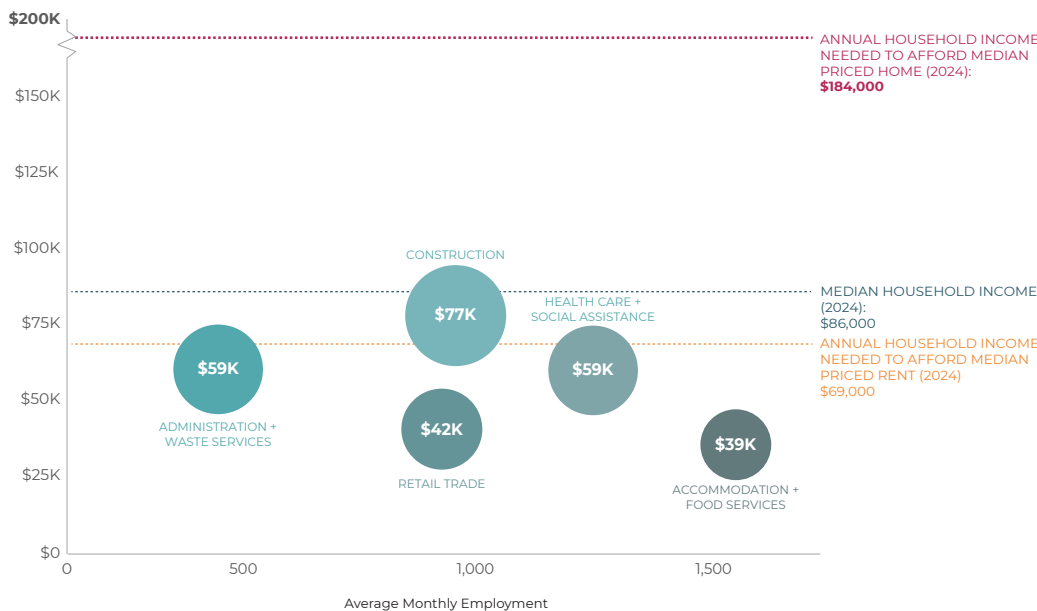


Employment by Month



Like much of the region, employment in Yarmouth can be seasonal. In 2019 employment peaked in July at 35% more than the low in January. Due to the pandemic, 2020 patterns were significantly different, but in 2021 started to return to pre-pandemic levels and trends which continued through 2022, 2023, and 2024. (MA Labor Market Information, ES-202 data)

Housing Affordability



In 2024 the median price for a home was \$600,000, a 7% increase from 2023. In 2025 it decreased slightly to \$589,000. Average wages in the town's largest industries by employment fall well below what is needed to affordably purchase a home at median sales prices (affordably purchase means a household spends up to 30% of income on housing costs). While the median gross rent, according to the American Community Survey, is more affordable, availability of year-round rental housing is very limited.

(Annual income refers to a household's income from all sources, while annual wage refers to an individual's earnings from employment. Data: Cape Cod and Islands Association of Realtors; 2024 ACS 5-Yr Estimates; MA Department of Economic Research, ES-202 data)

Affordable Housing Units

The Massachusetts Subsidized Housing Inventory is used to measure a community's stock of low- or moderate-income housing for the purposes of M.G.L. Chapter 40B, the Comprehensive Permit Law, which encourages communities to have 10% of their housing stock be affordable for low- to moderate-income households. While housing developed under Chapter 40B is eligible for inclusion on the inventory, other types of housing also qualify to count toward a community's affordable housing stock.

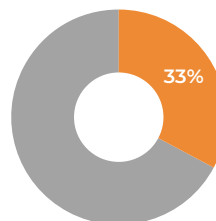
SUBSIDIZED HOUSING INVENTORY UNITS



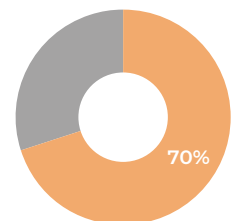
(Numbers are from EOHLC as of September 30, 2025 and subject to change)

Housing Cost Burdened

A household is considered cost burdened when housing costs exceed 30% of monthly income. (ACS 2024 5-year Estimates)



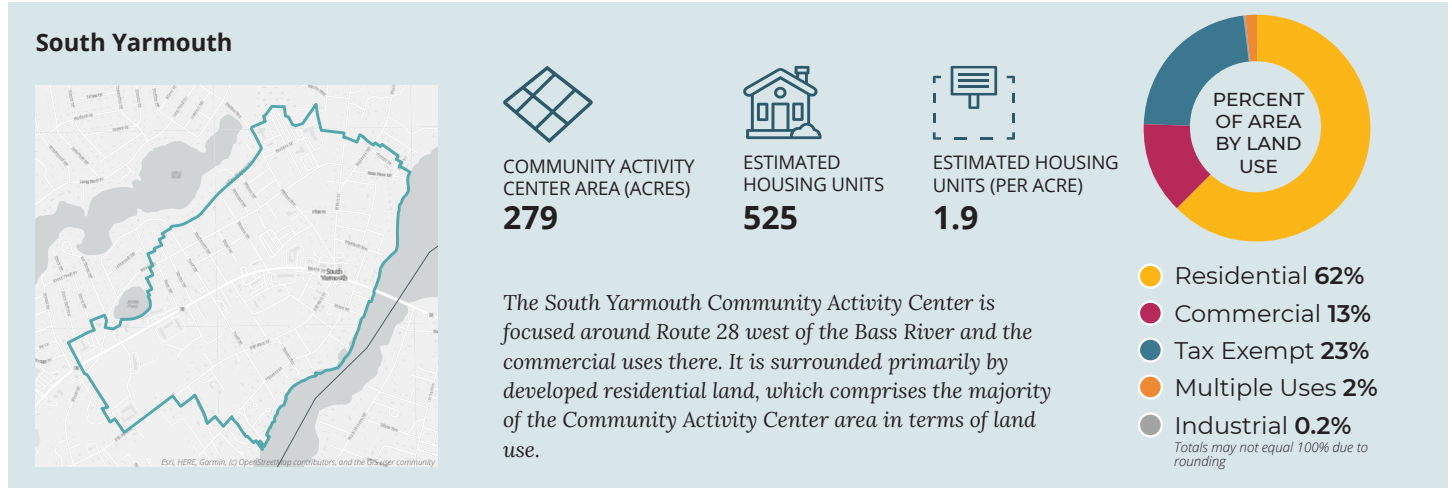
... of owner households in Yarmouth spend 30% or more of income on housing costs



... of renter households in Yarmouth spend 30% or more of income on housing costs

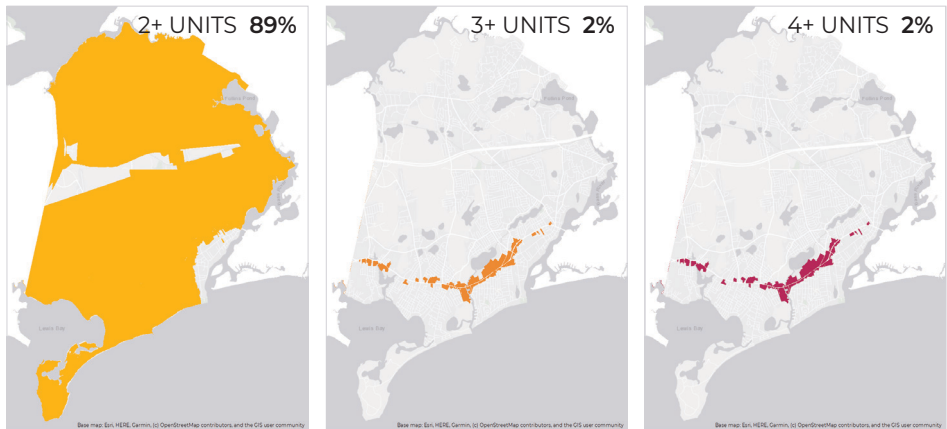

Community Activity Centers

Community Activity Centers are areas with a concentration of business activity, community activity, and a compact built environment that may be suitable for additional housing and a mix of uses at a scale that fits in with the community's character. The vision for these areas is to accommodate these uses in a walkable, vibrant area, preserve historic buildings, and to provide diverse services, shopping, recreation, civic spaces, housing, and job opportunities, with adequate infrastructure and pedestrian amenities to support development. The Cape Cod Commission identified sixteen Community Activity Centers across the region. Yarmouth has one identified Community Activity Center in South Yarmouth and a small portion of the Hyannis Community Activity Center is also located within the town.




Zoning

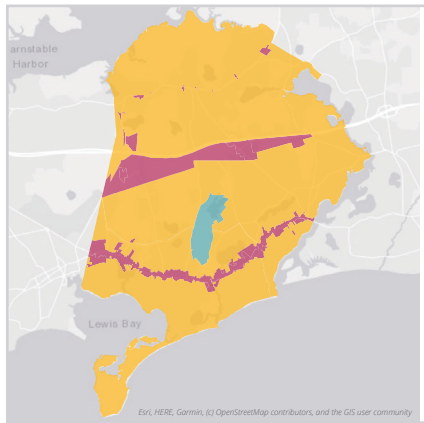
The amount of land zoned to allow multifamily housing developments varies by town, but generally follows a similar pattern as the region: most Cape towns prohibit or require special permit authorization for multifamily housing development and limit it to a small portion of town, while allowing for detached, single-family homes by-right throughout the community. The following maps are the result of a town-by-town analysis of land zoned to allow multifamily housing developments by-right (not including accessory dwelling units). Yarmouth allows duplexes by-right in much of the town; three or more units are allowed by right in a more concentrated area.

Inclusionary Zoning Policy

Inclusionary zoning requires developers to designate a percentage of the units in certain projects as available to lower and moderate income households.

 **ADOPTED**



Zoning Districts

As with most Cape towns, the vast majority of the town is zoned for residential uses, as can be seen in the map and the graph. These zoning categories are broad and do not capture the many nuances of the specific zoning regulations for each district, nor do they include overlay districts, but help to provide a summary of the distribution of land available for certain types of uses throughout town.

