



# Housing Cape Cod

THE REGIONAL STRATEGY

SUBREGIONAL STAKEHOLDER MEETINGS | APRIL 2023



CAPE COD  
COMMISSION

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## AGENDA

# Subregional Stakeholder Working Group

- Introductions
- Setting the Baseline
- Housing Strategy Overview
- Defining Success
- Example Strategies
- Wrap Up and Next Steps

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REGIONAL HOUSING STRATEGY  
**SUBREGIONAL WORKING GROUPS**

*How is housing impacting you, your work, or  
those you know?*

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# REGIONAL HOUSING STRATEGY SUBREGIONAL STAKEHOLDER MEETINGS

## Meeting #1

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Baseline data, common themes from municipal meetings, defining success, housing challenges, example strategies, promoting online survey

## Meeting #2

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Results of preference survey, identify and discuss strategies (challenges and opportunities)

## Meeting #3

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Building consensus on high impact strategies, defining implementation pathways, decision support tool development

APRIL

MAY

JUNE

# House Shortage Curbs Science At Woods Hole

The housing shortage remains one of the most acute problems facing Woods Hole scientific institutions. In their annual reports to corporation members this week directors of both institutions cited the need for long range planning which would make provisions for the housing of researchers and students at their centers.

Dr. Charles Packard, director of the Marine Biological Laboratory, told the M. B. L. corporation Tuesday that some laboratory space lies idle because there is no space for seasonal workers to live. Eight lots in the Devil's Lane tract, owned by the M. B. L., have been purchased by members of the corporation, Dr. Packard said in his report. With all lots in the Gansett tract sold, the new development is the only laboratory property which is available to investigators who

want to solve the housing problem by owning their own homes.

Yesterday's meeting of the Oceanographic corporation was told by Director Columbus O.D. Iselin that

a long should be erations c lin saw n relief of th ing plans future n Dr. Iselin attended total mer trustees r C. C. Spe bach wer on the placing D R. Taylor Dr. P. J

## Chamber Tackles Crisis Of Housing Shortage

By LAURA M RECKFORD

Residents who have noticed longer lines at shops this summer or poor service at restaurants may not realize that these are symptoms of a regional housing crisis on Cape Cod.

"Without the service piece, the whole thing collapses," said Robert Murray of the Falmouth Housing Authority, citing the lack of housing for service personnel at the heart of the region's economy.

With business owners struggling to find employee housing and voicing fears of economic impact, the Cape Cod Chamber of Commerce has decided to step in to solve housing problems.

"Businesses are impacted when their employees or potential employees can't find housing," said John D. O'Brien, president of the Cape chamber.

Mr. O'Brien chairs the new Cape Cod Chamber of Commerce subcommittee that was formed last month and includes housing experts, as well as business leaders in retail, tourism, banking, and high tech industries.

Mr. O'Brien said the committee was formed after a chamber board work session when mem-

the banking community become involved in housing issues.

"More affordable housing is in everyone's interest," said Mr. Murray.

Kelley Pratt, executive director of the Falmouth Chamber of Commerce, said the Falmouth chamber's tourism committee and the board of directors have had a lot of discussions about problems finding seasonal housing for employees. "We are starting to explore some options for next year," said Ms. Pratt.

Mr. O'Brien did not want the Cape Cod Chamber's committee to duplicate work performed by existing agencies in the region like Falmouth Housing Authority, Housing Assistance Corporation of Hyannis, and Barnstable Housing Authority. But Mr. O'Brien thinks the chamber is in a unique position to help housing advocates because of board members' financial connections.

The committee will approach "members of the Cape's business community to find resources, advice, and support for projects, which are meritorious and capable of receiving rapid development approval," the mission statement continued.

## Housing Crisis Changing Cape

HYANNIS, Mass. (AP) — Chris Krzyzek considers his family, and workers like them, part of Cape Cod's "Rubber Boot Gang."

Krzyzek is a mechanic, like his father. One brother builds homes. Another builds boats. Since they moved to Pocasset 32 years ago, blue collar trades have helped his family earn a living, and make Cape Cod their home.

But Krzyzek, 40, worries that the Rubber Boot Gang might not have a home on the Cape much

SUV, minivan or Mercedes among us. We have become strangers in our own land." As hospitable as the Cape is to summer tourists who flock to its famous beaches, longtime residents looking for affordable housing are finding it hard to place.

A six-month review of the Cape's affordable housing crisis by the Cape Cod Times shows a region undergoing a fundamental change in character.

Its traditional workers — artists, cooks, marine scientists — are quietly leaving for cheaper housing. The resulting labor shortage is so severe that schools and medical facilities can't fill positions. Some business owners are forced to provide subsidized housing in order to find enough help.

"It's not just seasonal workers," said Kevin Howard, chairman of the board of the Cape Cod Chamber of Commerce. "We're talking year-round, middle-management jobs. These people can't find housing of any kind that they can afford."

A wealth of statistics illustrate the problem, the Times reported.

—The median price of a home on the Cape is \$182,000, up 17.1 percent in a single year for the period ending June 30. That ranks the Cape seventh in the nation for home appreciation.

—Since 1995, median home prices have risen 62 percent on the Cape, while wages have gone up 20 percent. Nationally, median home prices are up 20 percent, while wages have risen 25 percent.

—Cape Cod is the 13th least affordable place to live in the country, according to the National Association of Home Builders.

—At the average Cape Cod family income of \$47,700, only 30 percent of families can afford

a home in the current market, according to the National Association of Home builder's "housing opportunity index."

The Cape's problems reflect a nationwide housing crunch. The strong economy has fueled a housing boom, but it is clear that landlords renting and home owners selling are doing so at higher prices. But the problem is exacerbated on the Cape, which is known for a high quality of life.

"This is not complicated," said Kevin Joyce, president of Cape Cod & Islands Mortgage in Orleans. "The Cape is so desirable. There are a lot of buyers with a lot of money and not much stock."

The tony island of Nantucket offers a stark illustration of the effects of the crisis. With the median home price at \$815,000, the island struggles to keep school administrators from bolting, recently offering its curriculum director a 20 percent raise just to keep her for another year.

On the mainland, Outer Cape Health Services, is having trouble hiring staff because of the high cost of living, according to executive director Scott Penn.

"Our first concern is for our front-line staff," he said. "But it is starting to affect our ability to hire doctors. That's a whole new level of concern and it's very frightening."

Perhaps most affected are workers such as Lisa Sullivan. The only place she could afford on the \$9 per hour she made working with handicapped people was an illegal apartment in a dank Hyannis basement.

But when the house was sold, she was out of options. As of early September, she and her 12-year-old son had left the Cape to live with her sister in Middleboro. "I'm going to live with her until I find a place," she said.

Athol Daily News, 2000

## Coastal scientists struggle to find affordable housing on the Cape

Associated Press

PROVINCETOWN — Cape Cod's housing crisis has reached the ivory tower:

Scientists working the Cape's coastal research centers can't afford homes and rents, and institutions are feeling the pinch, particularly the smaller centers.

"It certainly limits our options," Peter Borrelli, executive director at the Center for Coastal Studies, told the Cape Cod Times. "It's difficult to get the quality of people we want because of our pay scale."

Borrelli recalled a young scientist the center lost because he couldn't afford a home, and didn't want to commute.

Moir Brown, a senior scientist at the center, eventually had to build a modular home in order to stay on the Cape because of skyrocketing housing costs.

"I think it's a huge, growing concern," Brown said.

The median price of homes in Provincetown, where the center is located, was \$395,000 in October, according to Banker's Trust. In nearby Truro, the median price was \$425,000.

Borrelli said the affordable housing squeeze hasn't prevented the center from pursuing particular areas of study, but has hurt in attracting interns. The center has

two now, instead of the normal six.

Officials at the Marine Biological Laboratory in Woods Hole are still getting the people they want, according to spokeswoman Pamela Hinkle. But she added that the lab is not untouched by the crisis.

"We're definitely seeing a problem with young employees," she said.

Median housing costs in Falmouth and Bourne, near the lab, ran between \$175,000 and \$185,000 last October, according to Banker & Tradesman.

But post-doctoral students, particularly those with families, are feeling the pinch because they're at the low end of the wage scale, and can't commit to long-term housing because they don't know if they'll eventually get jobs at the lab, Hinkle said.

About a month ago, the lab formed a committee to focus on all housing issues.

By contrast, the prominent Woods Hole Oceanographic Institution said it has no problem hiring employees so far.

Human resources manager Kathleen LaBernz said because of its tight specialization and prestige in the field, the institution is attracting the people it wants.

Falmouth Enterprise, 1947

Falmouth Enterprise, 1999

North Adams Transcript, 2001

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**HOUSING STOCK**  
AMERICAN COMMUNITY SURVEY (2021)

Our housing stock is primarily detached single-family homes



Percentage of  
housing stock that  
is detached single-  
family homes

82%

CAPE COD

52%

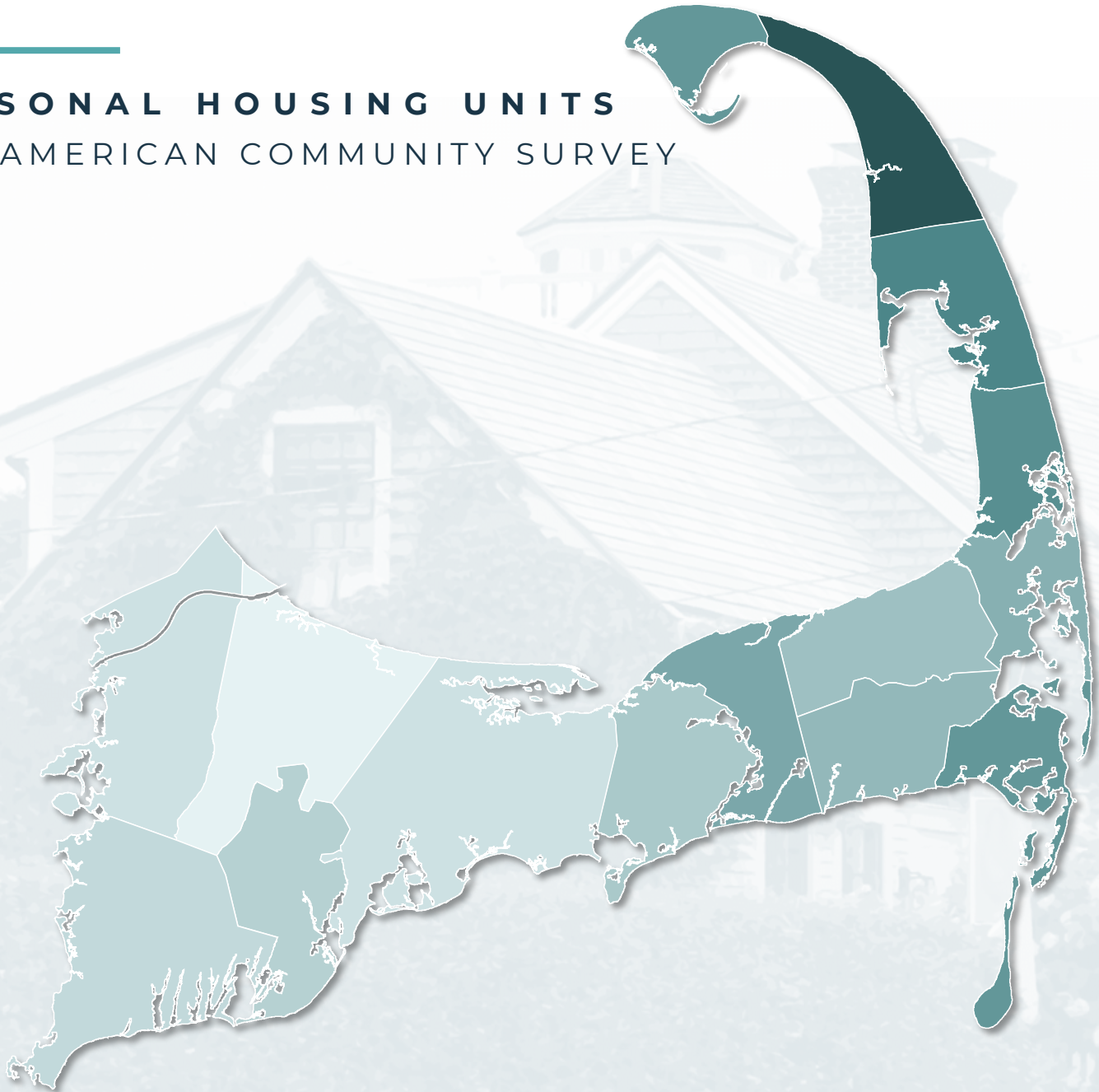
MASSACHUSETTS


62%

UNITED STATES

# SEASONAL HOUSING UNITS

2021 AMERICAN COMMUNITY SURVEY

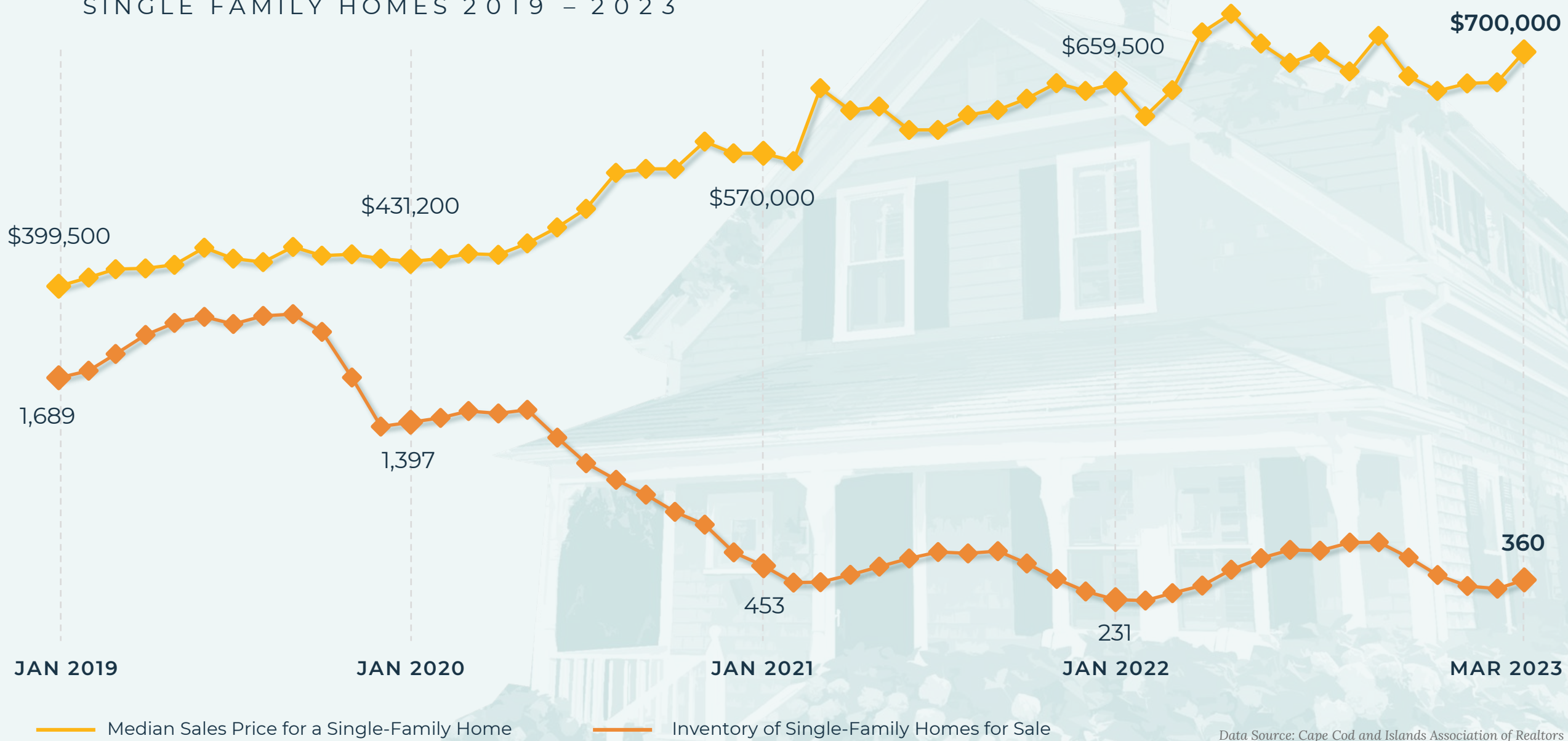


<b>Cape Cod</b>		<b>36%</b>
Truro	●	71%
Wellfleet	●	61%
Eastham	●	59%
Provincetown	●	57%
Chatham	●	56%
Dennis	●	52%
Orleans	●	46%
Harwich	●	42%
Brewster	●	42%
Yarmouth	●	33%
Mashpee	●	32%
Falmouth	●	31%
Barnstable	●	22%
Bourne	●	21%
Sandwich	●	13%

Data Source: 2021 American Community Survey 5-year Estimates; data for some smaller towns may have relatively large margins of error

# CAPE COD REAL ESTATE

## SINGLE FAMILY HOMES 2019 - 2023



Median Sales Price for a Single-Family Home

Inventory of Single-Family Homes for Sale



# HOUSING COSTS ARE TOO HIGH

Estimated annual household income needed to affordably buy a median priced single-family home

\$210,000

\$690,000

Barnstable County median sale price for a single-family home August YTD 2022

\$43,789



**RENTER**  
Median Household Income (2021)

\$82,619

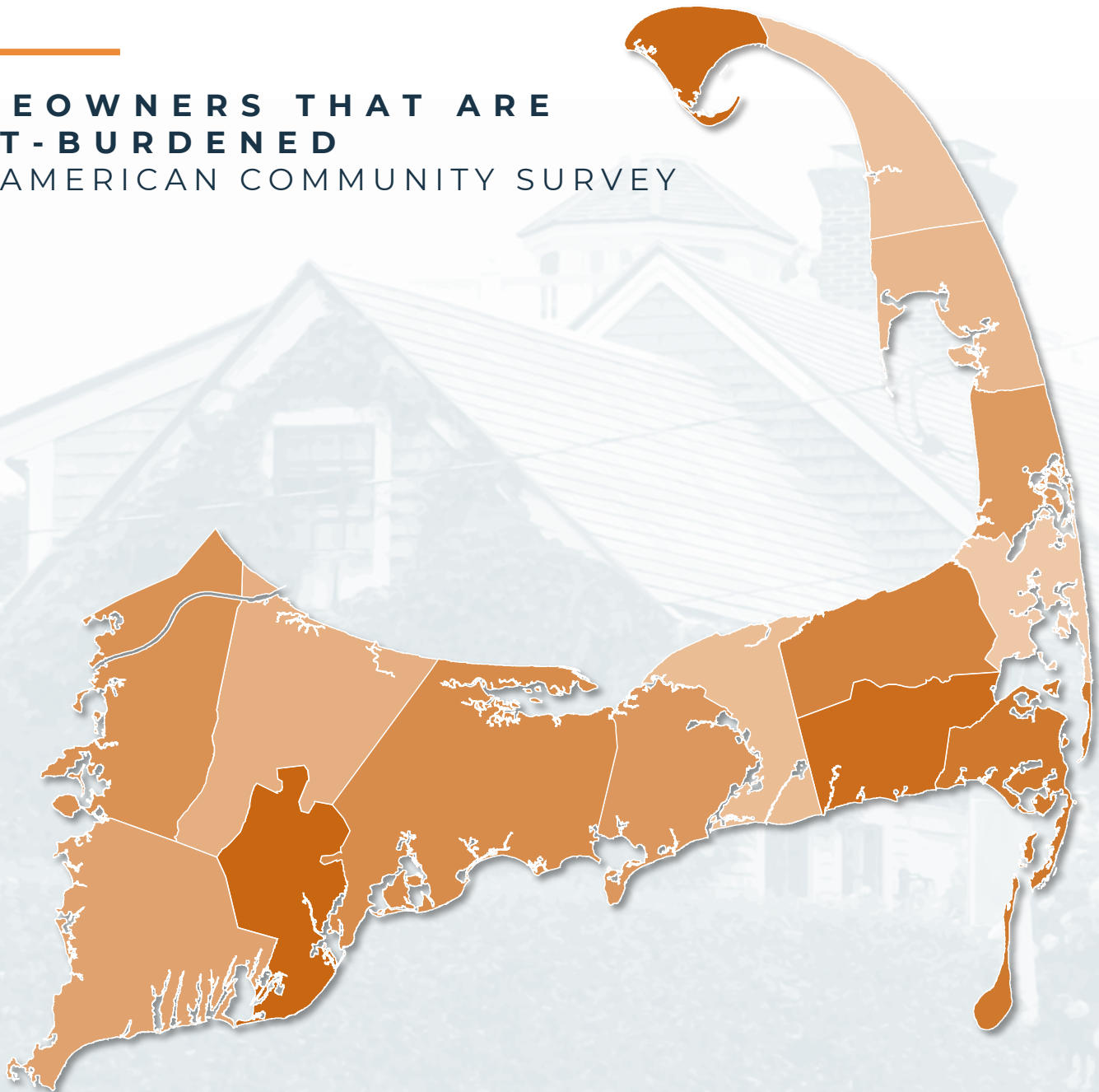


















**OVERALL**  
Median Household Income (2021)



**REQUIRED**  
Household Income

**HOMEOWNERS THAT ARE  
COST-BURDENED**  
2021 AMERICAN COMMUNITY SURVEY



















<b>Cape Cod</b>		<b>29%</b>
Mashpee		36%
Provincetown		34%
Harwich		34%
Chatham		32%
Brewster		31%
Barnstable		31%
Bourne		29%
Yarmouth		28%
Eastham		27%
Falmouth		27%
Sandwich		27%
Wellfleet		27%
Dennis		27%
Orleans		26%
Truro		16%

*Cost-burdened means spending more than 30% of income on housing costs.*  
Data Source: 2021 American Community Survey 5-year Estimates; data for some smaller towns may have relatively large margins of error

**RENTERS THAT ARE  
COST-BURDENED**  
2021 AMERICAN COMMUNITY SURVEY



<b>Cape Cod</b>		<b>52%</b>
Brewster		64%
Yarmouth		61%
Dennis		58%
Barnstable		57%
Provincetown		56%
Orleans		55%
Falmouth		54%
Mashpee		49%
Bourne		47%
Chatham		46%
Sandwich		33%
Harwich		33%
Eastham		30%
Wellfleet		30%
Truro		20%

Data Source: 2021 American Community Survey 5-year Estimates; data for some smaller towns may have relatively large margins of error

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REGIONAL HOUSING STRATEGY  
**SUBREGIONAL WORKING GROUPS**

*What is causing these issues to persist?*

*What do we need to do differently now? How can we  
have a positive impact on housing?*

C A P E C O D  
**REGIONAL**  
P O L I C Y P L A N

F R A M I N G T H E F U T U R E

CAPE COD COMMISSION | 2018

R E C O M M E N D E D A C T I O N

## Develop a Regional Housing Plan

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*Develop a community housing plan for the purpose of addressing housing supply, affordability, and availability in the region.*

*The regional housing plan should identify regional, sub-regional, and town-specific housing supply goals and appropriate areas for housing development, in particular multi-unit development...*

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## REGIONAL HOUSING STRATEGY

### **PURPOSE**

*Identify policies, strategies, and appropriate areas for housing development and redevelopment to address our housing supply, affordability, and availability challenges while protecting our sensitive resources*

# Regional Housing Strategy

A ROADMAP FOR ACTION

## BASELINE INFORMATION

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Town Profiles



Needs Assessment



Resident Survey



Suitability Analysis

## STRATEGY DEVELOPMENT

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Stakeholder Engagement



Housing Preferences



Strategy Identification

## TOOLS & RESOURCES

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Design Guidelines



Decision Support Tool



Model Bylaws

# REGIONAL HOUSING STRATEGY TIMELINE

## Municipal Meetings

Discussions around existing challenges, efforts, resources, and needs

## Background Information

Needs assessment, town profiles, zoning analysis

## Stakeholder Meetings

Series of meetings to gather broad public input

## Preference Survey

Online survey to understand housing preferences

## Draft Strategy

Draft strategy for public comment, anticipated to be finalized fall 2023

WINTER 2022/2023

SPRING 2023

SUMMER 2023

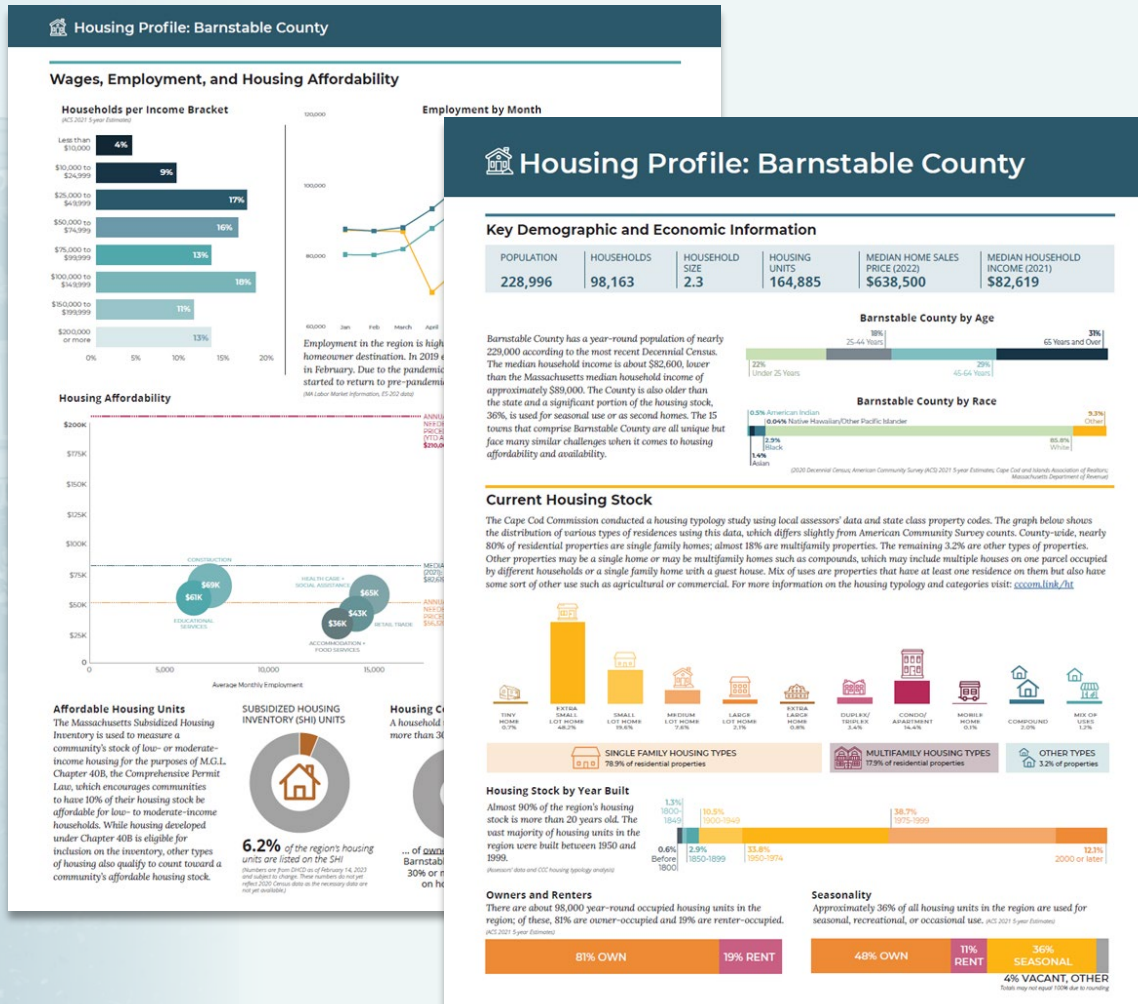


# Regional Housing Strategy

## BASELINE INFORMATION

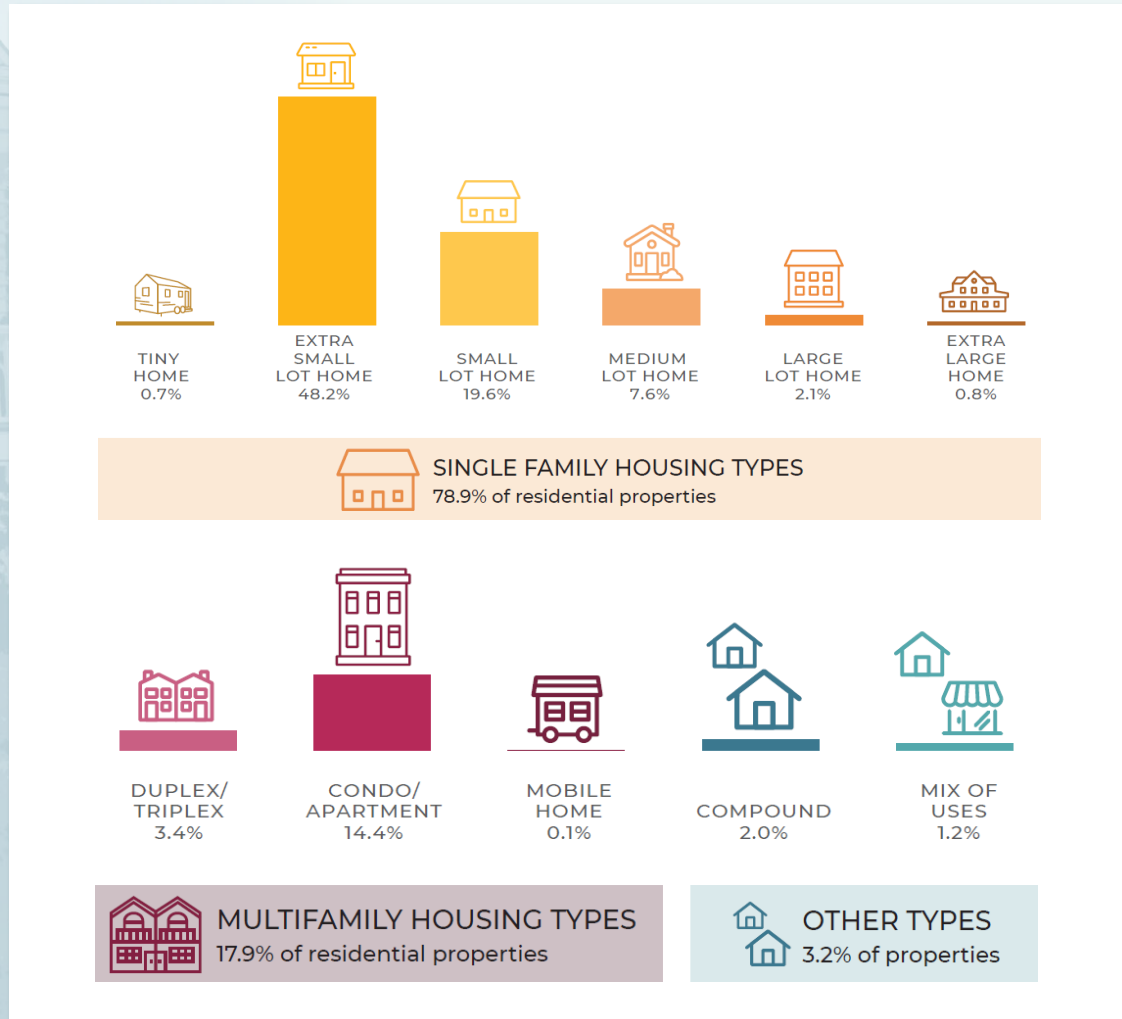
# Housing Profiles

PROFILES FOR ALL TOWNS & THE REGION ARE AVAILABLE ONLINE



# Regional Housing Strategy

## BASELINE INFORMATION

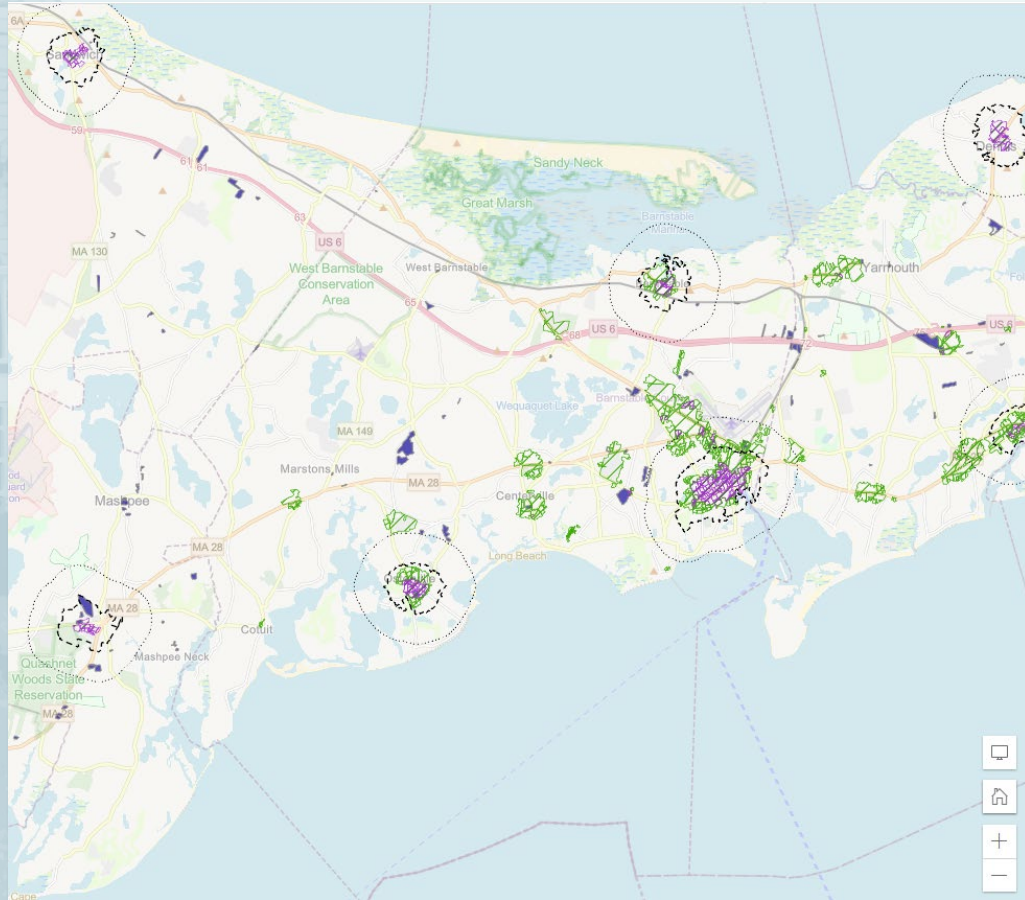


## Housing Typology

UNDERSTANDING THE TYPES OF EXISTING HOUSING

# Regional Housing Strategy

## BASELINE INFORMATION



## Housing Suitability Analysis

- Builds off of Grow Smart Cape Cod
- Community Activity Center components
- Greater than ½ acre
- Initial screening excludes:
  - Wetlands + 100' buffers
  - Vernal pools + 350' buffers
  - Brownfields, Hazardous Waste Sites
  - Priority Habitat
  - Protected Open Space

# Regional Housing Strategy

CONTRACT WITH UTILE & OUTWITH STUDIO



Zoning Analysis



Housing Preference Survey



Regional Affordable Housing Entities Research



Residential Design Guidelines



Financing Mechanisms Research

# Regional Housing Strategy

## KEY THEMES FROM MUNICIPAL MEETINGS



**Communication  
& Education**



**Need for Assistance at  
Levels above 80% AMI**



**Need for Zoning Changes  
and Model Bylaws**



**Wastewater**



**Regional/County-wide  
Services**



**New Financing Options**

# Regional Housing Strategy

## KEY THEMES FROM STEERING COMMITTEE



**Year-round Residents**



**Focus on Redevelopment**



**Regionalization to Better Leverage Investments**



**Coordination with Other Regional Initiatives**

# Regional Housing Strategy

## KEY THEMES FROM FUNDING & FINANCING WORKING GROUP



**Increased Costs of Construction**



**Traditional Financing is Complex**



**More Efficient Permitting**



**Building Support for Housing through Education**

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REGIONAL HOUSING STRATEGY  
**SUBREGIONAL WORKING GROUPS**

**DEFINING SUCCESS**

*What's your vision for housing on the Cape and how can this plan help achieve that?*

*How would you define a successful regional housing strategy?*



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REGIONAL HOUSING STRATEGY  
**SUBREGIONAL WORKING GROUPS**

*What are the most important considerations for housing development?*

*e.g., design and aesthetics, affordability, sustainability, infrastructure, conservation and natural resource protection*

# Regional Housing Strategy

## TYPES OF STRATEGIES



### Design

Tools and resources to streamline permitting and support context-appropriate housing development



### Resident Assistance

Programs that provide monetary or other support for people seeking to buy, rent, or maintain a home



### Funding Sources

Different ways of providing funding to support affordable housing construction or programs



### Attainable/Workforce Housing

Strategies to support housing for people who make too much to qualify for affordable housing but not enough to affordably secure housing



### Education & Partnerships

Efforts to inform communities about housing challenges and needs and bring organizations together



### Regulations

Regulatory tools or changes, such as zoning changes, to foster greater affordable and attainable housing development

**Help us think about future housing  
development and redevelopment  
on the Cape.**

**Take this 10 minute survey, your voice  
is important!**

[www.capecodcommission.org/HousingSurvey](http://www.capecodcommission.org/HousingSurvey)



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APRIL

MAY

JUNE



# Housing Cape Cod

THE REGIONAL STRATEGY

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THANK YOU!

Next Meeting: Tuesday, May 23, 9–11 am