Subregional Stakeholder Working Group

- Introductions

- Stakeholder Engagement and Outreach Update

- Defining Attainable Housing

- Strategies to Address Defined Housing Challenges

- Wrap Up and Next Steps

REGIONAL HOUSING STRATEGY
SUBREGIONAL STAKEHOLDER MEETINGS

Meeting #1

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

Meeting #2

Update on preference survey, identify and discuss strategies (challenges and opportunities)

Meeting #3

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

APRIL

MAY

JUNE

What is an example of something you think could be successful in addressing housing needs?

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

www.capecodcommission.org/HousingSurvey
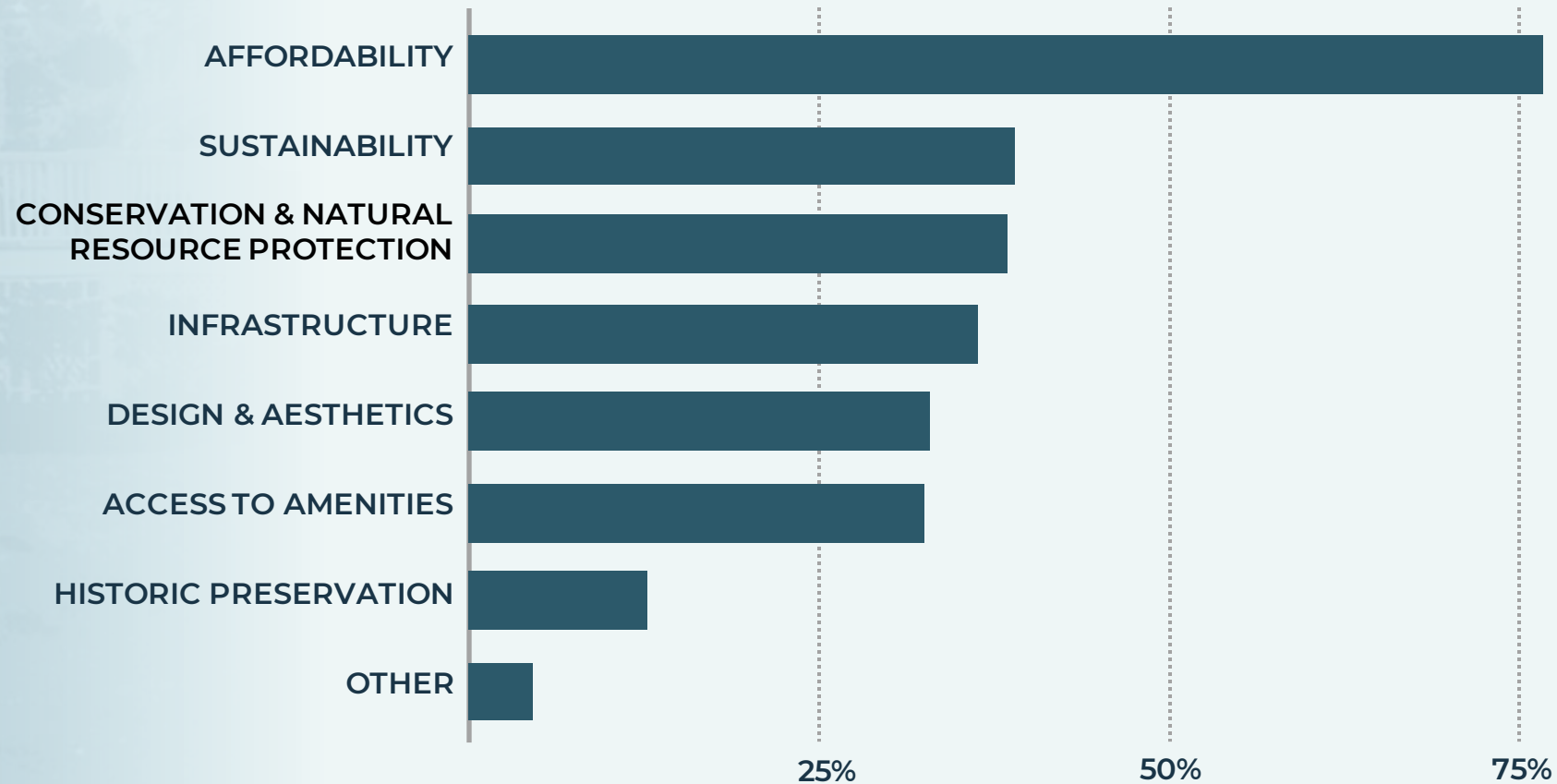
Regional Housing Strategy

Do you think this home would be a good fit somewhere on Cape Cod (not necessarily everywhere)?

VERY GOOD FIT
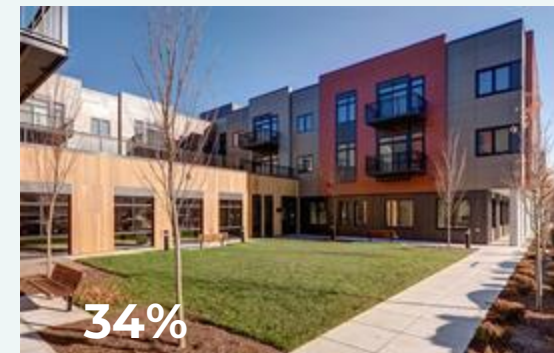
54%

52%

48%

VERY BAD FIT

50%

41%

34%

Regional Housing Strategy

Do you think this home would be a good fit somewhere on Cape Cod (not necessarily everywhere)?

SOMEWHAT OR VERY GOOD FIT

56%

64%

54%

59%
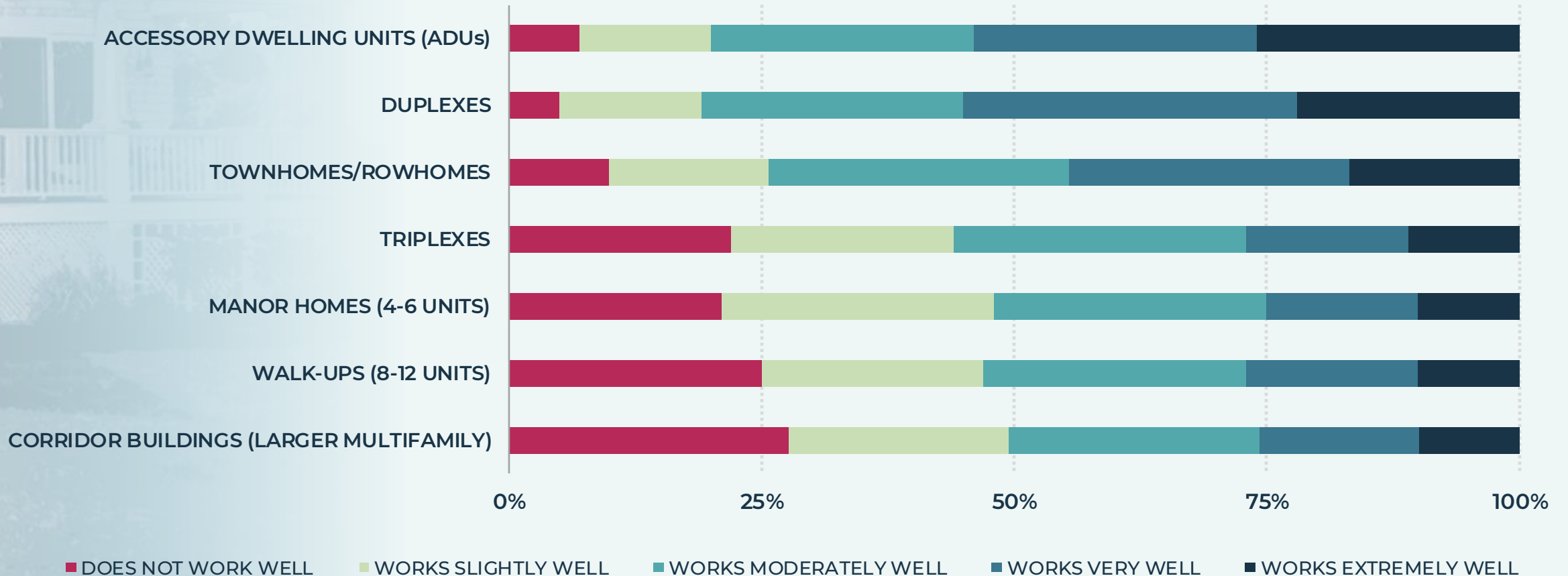
Regional Housing Strategy

Which areas of Orleans are appropriate for…
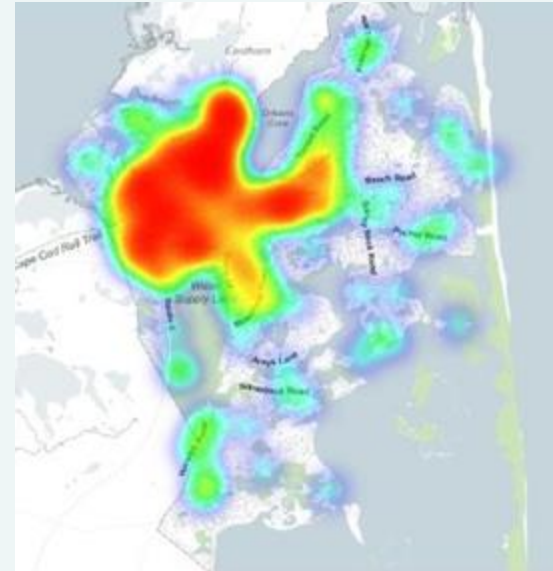
ADUs

Duplex, Triplex, Townhome

Small Multifamily

Large Multifamily

Regional Housing Strategy

Which areas of Harwich are appropriate for...
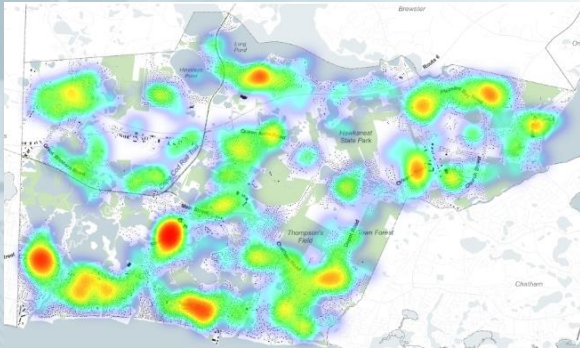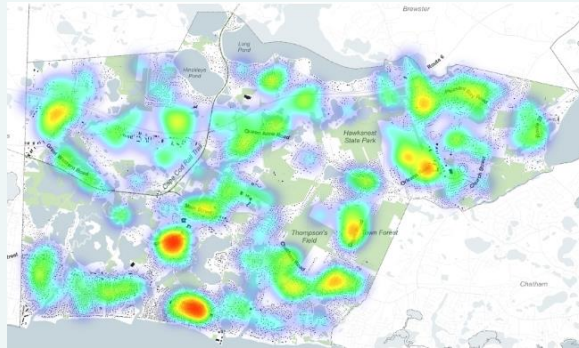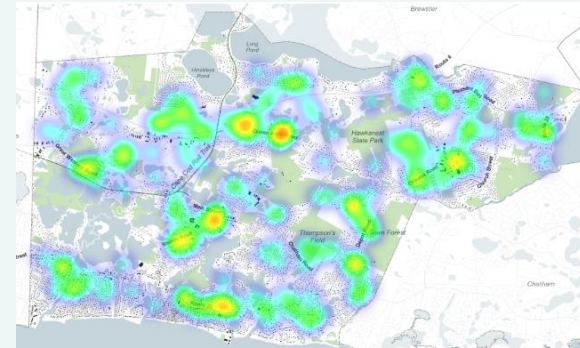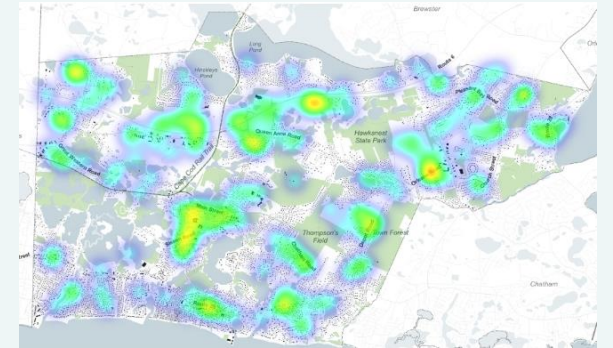
ADUs **Duplex, Triplex, Townhome** **Small Multifamily** **Large Multifamily**

Regional Housing Strategy

82%
HOMEOWNERS

2/3
60 YEARS OR OLDER

80%
HOUSEHOLDS WITHOUT CHILDREN

90%
NON-LATINO WHITE

81%
live in detached single-family homes

17%

48%

34% +

NUMBER OF PEOPLE IN HOUSEHOLD

REGIONAL HOUSING STRATEGY
STAKEHOLDER MEETINGS

TYPES OF STAKEHOLDERS

Housing Organizations & Advocates

Town Representatives

Builders, Developers & Realtors

Business Owners/ Employers & Chambers of Commerce

Non-profits & Civic Organizations
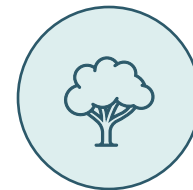
Conservation & Environmental Organizations

Topic Specific Groups
Funding & Financing • **Communications** • **Others as Needed**

Regional Housing Strategy

KEY THEMES FROM SUBREGIONAL STAKEHOLDER MEETINGS

Need for More Housing Types

Coordination with Other Regional Initiatives

Redevelopment

Funding Challenges

Year-round Housing Needs

Infrastructure

Regionalization of Efforts to Support Municipalities

Need for Zoning Changes

Education and Communication

Regional Housing Strategy

Outer Cape

- Seasonal workforce housing needs
- Need to provide permanent year-round rental housing opportunities

Mid Cape

- Seasonal and congregant housing needs
- More simplified pathway for ADUs

Lower Cape

- Repository of model bylaws will be helpful
- Housing is only one part of the high cost of living in the region

Upper Cape

- Important to maintain a sense of community
- Design and aesthetics are critical

REGIONAL HOUSING STRATEGY
SUBREGIONAL STAKEHOLDER MEETINGS

Who should we ensure has access to housing in the region?

DEFINING ATTAINABLE HOUSING

*"Housing is affordable (attainable) when it
consumes no more than 30% of a household's gross, pre-tax income"*

*"...the ability of households to enter, and graduate to successively higher
levels of, the local housing market."*
– Canada Mortgage and Home Corporation

DEFINING ATTAINABLE HOUSING

"Affordable housing is government and nonprofit subsidized housing communities, while attainable housing is more affordable, but unsubsidized."
– Dallas City Homes

"attainable housing takes into account the community's socioeconomic context with its connection to the area median income"

– Michigan State University

DEFINING ATTAINABLE HOUSING

"The adequate supply of housing at all price points for all income levels."
– Seminole County, FL

"nonsubsidized, for-sale housing that is affordable to households with incomes between 80 and 120 percent of the area median income."
– Urban Land Institute

"units that are affordable to people who earn between 80% and 200% of the AMI"
– Chatham, MA

DRAFT DEFINITION

Attainable housing is housing that does not exceed 30% of an individual's income and provides for the ability to enter and move within the local housing market freely.

DRAFT DEFINITION #2

Attainable housing is affordable for those who cannot secure housing in the free market, is available across all income levels, and allows for the ability to enter and move within the local housing market freely.

DEFINING ATTAINABLE HOUSING

Does the definition of attainable housing need to be differentiated from Affordable housing?

Should workforce housing be defined or explicitly included in the definition of attainable housing?

Does the definition of attainable housing need to include a certain income threshold?

CATEGORY	RECOMMENDATION/STRATEGY	DOCUMENT	PAGE #
Incentives	Density Bonuses	CO-WFH	6
Incentives	Fee Waivers	CO-WFH	6
Incentives	Reduced Parking	CO-WFH	6
Incentives	Fast-track processing	CO-WFH	6
Partnerships and public initiatives	Donate town/county land and work with private developer	CO-WFH	6
Partnerships and public initiatives	Town/county takes lead in building housing (as developer or leading PPP)	CO-WFH	6
Partnerships and public initiatives	Town/county purchases existing housing for workforce housing	CO-WFH	6
Partnerships and public initiatives	Town/county provides housing for its own employees	CO-WFH	6
Partnerships and public initiatives	Local advisory committee	CO-WFH	6
Partnerships and public initiatives	Land Banking for WFH later on	CO-WFH	38
Development regulations	Has deed restrictions: income qualification	CO-WFH	7
Development regulations	Has deed restrictions: Residency and/or local employment requirement	CO-WFH	7
Development regulations	Commercial Linkage	CO-WFH	7
Development regulations	Update mitigation requirements to require support for year-round employees	TC - WHAP	38
Zoning	Inclusionary Zoning	CO-WFH	7
Zoning	Development code encourages ADUs	CO-WFH	7
Design	Pre-developed designs for ADUs (cottage homes program)	CO-WFH	21
Zoning	Reducing or eliminating minimum lot and/or unit sizes	CO-WFH	25
Zoning	Increase density allowances in certain areas	TC - WHAP	35
Zoning	Increase flexibility for multifamily housing	TC - WHAP	35
Zoning	Reduce parking requirements to facilitate additional space and density for housing	TC - WHAP	35
Funding	Excise tax on short-term rentals	CO-WFH	7
Funding	Property tax	CO-WFH	7
Funding	Sales tax	CO-WFH	7
Funding	Other funding sources; fees (excise tax on large homes, RETT, impact fees)	CO-WFH	7
Funding	General fund revenues	CO-WFH	7
Policies	Short term rental regulations to consider - see "general material" tab for complete list	CO-WFH	44
Funding	Real estate transfer tax - case study, Aspen (on properties over a certain value?)	CO-WFH	8
Partnerships	Employer provided housing	CO-WFH	8
Funding	Workforce Housing linkage fee for all new residential, industrial, commercial construction	CO-WFH	24
Funding	Short-Term Rental License application and fee	CO-WFH	32
Incentives	WFH Business Assistance Program - $ for businesses that commit to building/buying WFH	CO-WFH	35
Incentives	Housing Works Program - incentives for property owners to do long-term rentals	CO-WFH	39
Design	Co-housing - SRO units with shared amenities such as kitchens and living rooms	CO-WFH	40

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

Regional Housing Strategy

KEY CHALLENGES

IT ISN'T ALLOWED OR IT'S TOO COMPLICATED TO BUILD

IT'S TOO EXPENSIVE TO BUILD NEW HOUSING

IT'S TOO EXPENSIVE TO SECURE OR MAINTAIN HOUSING

IT'S HARD TO FIND AND KEEP YEAR-ROUND RENTAL HOUSING

IT ISN'T ALLOWED OR IT'S TOO COMPLICATED TO BUILD

- Zoning for multifamily housing by right
- Zoning for missing middle housing types by right
- Mixed-use or infill zoning districts
- Inclusionary zoning
- Zoning for ADUs by right
- 40R/40S districts
- Form-based code/zoning
- Pattern books/design guidelines
- Streamlined permitting
- Fee waivers for eligible projects
- Reduced parking requirements
- Reduced lot size requirements
- Density bonuses
- Permitting guides
- Zoning for senior and accessible housing options and needs

IT'S TOO EXPENSIVE TO BUILD NEW HOUSING

- Design guidelines
- Employer provided housing
- Workforce housing linkage fees
- Long-term rental incentives
- Utilizing and fostering modular construction
- Centralized source for available housing
- Pre-approved building plans
- Short-term rental regulations
- Incentivizing land donations
- Conducting an inventory of buildable land
- Maintaining an updated list of land that may be used for housing
- Encouraging adaptive reuse of existing buildings for housing
- Regional land bank for housing
- Cohousing

IT'S TOO EXPENSIVE TO SECURE OR MAINTAIN HOUSING

IT'S HARD TO FIND AND KEEP YEAR-ROUND RENTAL HOUSING

- Buy-down programs
- Homesharing programs
- Rental assistance
- Rehab assistance
- Income-based deed restrictions
- Year-round occupancy deed restrictions
- Promoting housing near transit and other amenities
- Developing a full inventory of deed-restricted units
- Regional housing coordinators/services
- Allowing lots to be split and sold for affordable housing
- Below-market mortgage programs
- Creating a library of standardized deed restrictions

NEIGHBORHOOD/SITE ———— TOWN ———— SUBREGION ———— REGION

Regional Housing Strategy

Regional Housing Strategy

IT ISN'T ALLOWED OR IT'S TOO COMPLICATED TO BUILD

Regional Housing Strategy
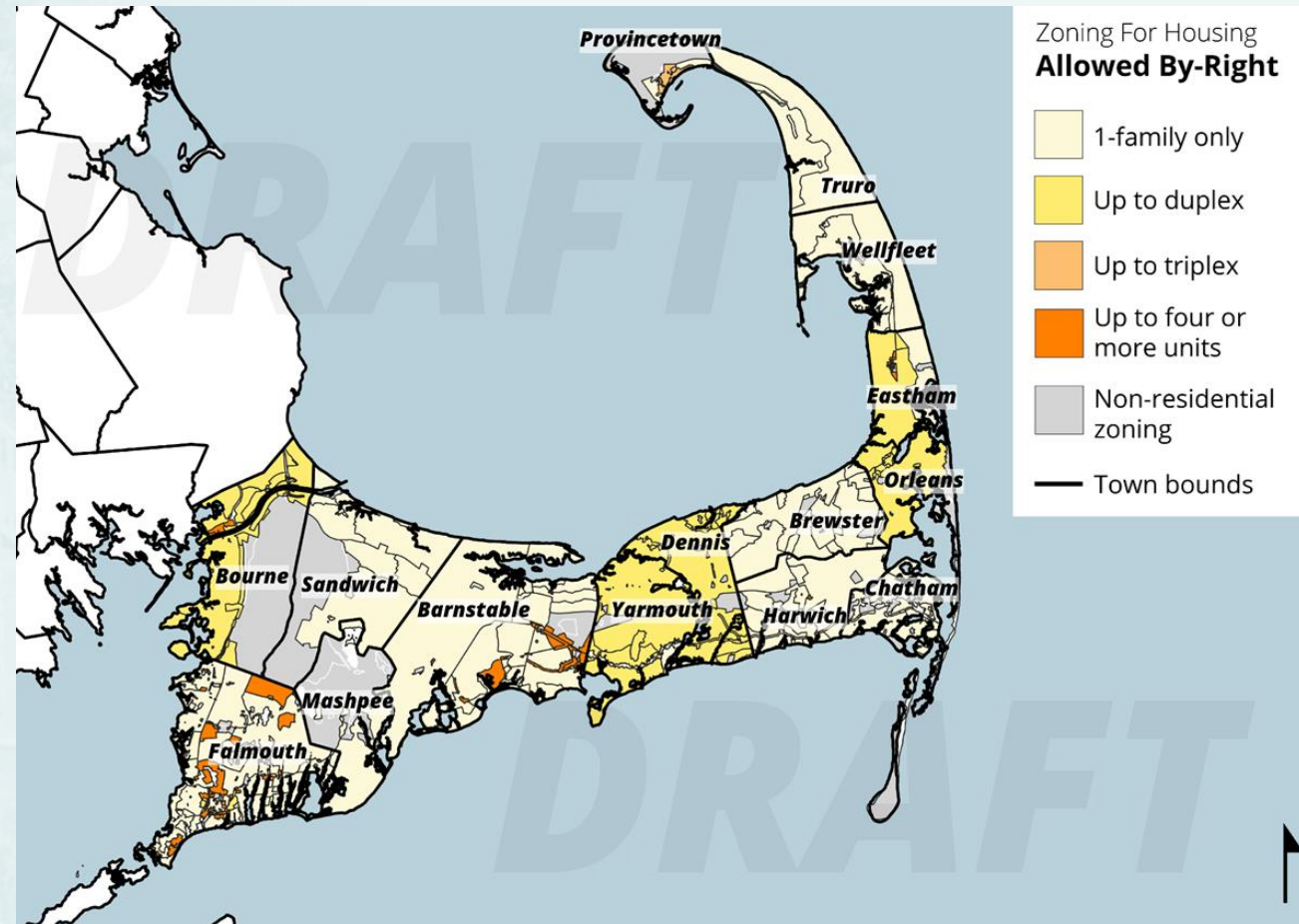
IT ISN'T ALLOWED OR IT'S TOO COMPLICATED TO BUILD

VILLAGE DISTRICTS FORM-BASED CODE, CANTON, CT

- Support new and redevelopment that fits in with the desired character of an area
- Targeting a suburban corridor linking established historic village centers
- Contains guide for smaller developers
- Seeks to encourage greater diversity in housing options
- Requires time and effort for rezoning; can also require educational components as it varies from traditional zoning

OTHER EXAMPLES

- Downtown Hyannis Zoning, Barnstable, MA
- Hamilton Canal District, Lowell, MA
- Marin County Objective Design and Development Standards, Marin County, CA

NEIGHBORHOOD/SITE   TOWN   SUBREGION   REGION

Regional Housing Strategy

VILLAGE HILL, NORTHAMPTON, 40R DISTRICT

- Requires certain densities, a minimum of 20% affordable units, must be in a suitable location
- Redevelopment on old hospital site just outside of downtown
- 40R subdistrict of 16 acres; 156 units; over $300,000 in funding
- Broader area contains a mix of townhomes, apartments, condominiums, compact single-family homes, and commercial uses
- Energy efficiency and sustainability incorporated

OTHER EXAMPLES

- Oakley Neighborhood, Belmont, MA
- Cordage Park, Plymouth, MA

NEIGHBORHOOD/SITE   TOWN   SUBREGION   REGION

Regional Housing Strategy

MISSING MIDDLE PATTERN BOOK, NORFOLK, VIRGINIA

- Identifies different neighborhoods or character districts
- Based on character district and lot size, provides guidance on the type of missing middle housing buildings that would fit
- Based on precedents in the area
- Provides example plans for different building types and styles and material palettes and example site layouts
- Contains resilient and sustainable construction principles

OTHER EXAMPLES

- Residential Pattern Book, Roanoke, VA (paired with preapproved residential building plans)
- A Pattern Book for Neighborly Houses, Habitat for Humanity International

NEIGHBORHOOD/SITE   TOWN   SUBREGION   REGION

Regional Housing Strategy

IT ISN'T ALLOWED OR IT'S TOO COMPLICATED TO BUILD

FAST TRACK GALLERY PRE-APPROVED BUILDING PLANS, RALEIGH, NC

- Gallery of pre-approved accessory dwelling unit building plans
- Expedited permitting process; already reviewed for building code compliance
- Designs are already approved, can ensure they fit in with the community's character
- Plans available at lower cost than design fees (some programs offer plans free of charge)
- Important to prevent a cookie-cutter feeling

OTHER EXAMPLES

- Placer County, CA
- Eugene, OR

NEIGHBORHOOD/SITE   TOWN   SUBREGION   REGION

Regional Housing Strategy

COVENANT PROGRAM, NANTUCKET, MA

- Provides homeownership opportunities to low and moderate income year-round residents
- Allows property owner to split lot into two parcels, sell development rights, or build and sell a second home at a permanently affordable price
- Allows for separate ownership of two dwellings on one lot
- Buyer of Covenant home cannot rent the dwelling

OTHER EXAMPLES

- State of California

NEIGHBORHOOD/SITE   TOWN   SUBREGION   REGION

Regional Housing Strategy

TIMBER RIDGE APARTMENTS, VAIL, CO

- Town provides the land
- Town provides seed money for site development and infrastructure, resulting in finished building pads ready for construction
- Developer builds units
- 284 deed-restricted homes for people employed at a business in the community and working 30 hours/week with at least 75% of income earned from the local business

OTHER EXAMPLES

- Lincoln, MA
- Saint Paul, MN

NEIGHBORHOOD/SITE   TOWN   SUBREGION   REGION

Regional Housing Strategy

IT'S TOO EXPENSIVE TO BUILD NEW HOUSING

AID FOR ADUs PROGRAM, EAGLE COUNTY, CO

- Loans of up to $100,000 for building or completing an ADU for existing homeowners
- Interest free for first 36 months; 2% interest after that
- Must be affordable for families of 100% AMI or below
- Must be rented to a local full-time worker
- Restrictions removed after the loan is paid back in full

OTHER EXAMPLES

- Forgivable Loan Program, Santa Cruz, CA
- Rental Expansion Program, Eastham, MA
- Lower Cape Housing & ADU Resource Center, Community Development Partnership

NEIGHBORHOOD/SITE   TOWN   SUBREGION   REGION

Regional Housing Strategy

IT'S TOO EXPENSIVE TO BUILD NEW HOUSING

MORGAN WOODS, EDGARTOWN, MA

- Used modular construction to keep construction costs competitive
- Designed to provide increased density while looking like a single-family home neighborhood
- 21 structures with 60 affordable rental units
- High energy efficiency standards
- Designs could be pre-approved by community

OTHER EXAMPLES

- Solis Care First Village, Los Angeles, CA
- Tahanan Supportive Housing, San Fransisco, CA
- Temporary Modular Housing, Vancouver, BC

NEIGHBORHOOD/SITE   TOWN   SUBREGION   REGION

Regional Housing Strategy

TAKOMA VILLAGE COHOUSING, WASHINGTON, D.C.

- Multi-generational cohousing community of 43 townhomes and flats
- Private ownership but communal spaces and maintenance
- Typically a smaller development footprint, often clustered
- Oriented towards common spaces, balancing shared space and private space
- Sometimes focused on intergenerational or senior living

OTHER EXAMPLES

- Island Cohousing, Martha's Vineyard
- Share NYC Program, New York City (planned)
- Carehaus, Baltimore, MD (planned)

NEIGHBORHOOD/SITE   TOWN   SUBREGION   REGION

Regional Housing Strategy

ONE+BOSTON PROGRAM, BOSTON, MA

- Heavily discounted mortgage rates
- No private mortgage insurance required
- Low downpayment requirements and enhanced down payment assistance
- Coupled with technical assistance
- Can purchase single-family, two-, or three-family properties

OTHER EXAMPLES

- North Suburban Consortium, Down Payment Assistance, MA
- Solution Grant and H20: House to Homeownership Programs, Boulder, CO

NEIGHBORHOOD/SITE   TOWN   SUBREGION   REGION

Regional Housing Strategy

NYU INTERGENERATIONAL HOME SHARE PROGRAM

- Pairs graduate students with adults 60+
- Reduces cost of housing for students
- Promotes aging in the community
- Provides help with household costs and/or services

OTHER EXAMPLES

- Nesterly Intergenerational Homeshare Program in Boston, MA, Lynn, MA, Louisville, KY, and Central Ohio
- County of San Diego, CA
- HomeShare Vermont (not solely for senior hosts)

NEIGHBORHOOD/SITE   TOWN   SUBREGION   REGION

Regional Housing Strategy

VAIL INDEED PROGRAM, VAIL, CO

- Provides money to property owners in exchange for a deed restriction
- Must be a primary residence (rented or owned)
- Occupant must work at least 30 hours per week in the county
- No price appreciation cap
- Some tax exemptions

OTHER EXAMPLES

- Workforce Housing Program, Placer County, CA
- Housing Helps, Frisco, CO

NEIGHBORHOOD/SITE   TOWN   SUBREGION   REGION

Regional Housing Strategy

LEASE TO LOCALS PROGRAM, SUMMIT COUNTY, CO

- Provides monetary incentive to switch from a short-term rental to a rental for local employees
- Must have previously been a legally licensed short-term rental
- Renters must work at least 30 hours/week for employer in the county
- Rent cap per bedroom
- Options for both seasonal and year-round employees

OTHER EXAMPLES

- Rent Local Program, Eagle County, CO
- Rent 365, Housing Assistance Corporation, Cape Cod

NEIGHBORHOOD/SITE   TOWN   SUBREGION   REGION

Regional Housing Strategy

LIGHTHOUSE LIVING, DENNIS PORT

- Converted motel
- Rentals for seasonal Dennis workforce

SHORT-TERM FIX PROGRAM, WINTER PARK, CO

- Pays homeowners of previous short-term rentals to rent to local employees
- Small businesses sign the leases then sublease to their employees
- Seasonal and year-round options

OTHER EXAMPLES

- Mariner Motel purchased by Pate's and the Chatham Cut for employee housing
- Broad Reach Healthcare, Chatham
- Longfellow Design, Falmouth

NEIGHBORHOOD/SITE　　　　TOWN　　　　SUBREGION　　　　REGION

Regional Housing Strategy

IT'S HARD TO FIND & KEEP YEAR-ROUND RENTAL HOUSING

AFFORDABLE HOUSING ONLINE SEARCH TOOL, AUSTIN, TX

- Provides a central database for those seeking affordable housing
- Filters based on income to identify units households are eligible for

OTHER EXAMPLES

- Housing Navigator, MA
- Seattle, WA
- State of Colorado

NEIGHBORHOOD/SITE   TOWN   SUBREGION   REGION

Regional Housing Strategy

IT'S HARD TO FIND & KEEP YEAR-ROUND RENTAL HOUSING

SHORT-TERM VACATION RENTAL PROGRAM, PLACER COUNTY, CA

- Intended to preserve residential neighborhood character and address community concerns regarding nuisances caused by STR operations
- Contains a cap limiting the number of short-term rentals operating in East Placer County (based on existing quantity at time of ordinance)
- Owner-occupied properties do not count towards cap
- Limit of one short-term rental per property regardless of property type (single-family or multi-family)
- Owners must apply for a short-term rental permit and pay a fee

OTHER EXAMPLES

- Breckenridge, CO
- Woodstock, NY

NEIGHBORHOOD/SITE   TOWN   SUBREGION   REGION

Regional Housing Strategy

FUNDING & FINANCING

Grants & Subsidies

Tax Incentives

Favorable Financing

Tax Receipts

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NEIGHBORHOOD/SITE   TOWN   SUBREGION   REGION

Housing Cape Cod
THE REGIONAL STRATEGY

THANK YOU!
Next Meeting: Tuesday, June 20, 9 - 11 am