

TOWN OF CHATHAM

# **HOUSING PRODUCTION PLAN**

FY2025-2029

09/26/2024

**PREPARED FOR:**

Town of Chatham  
Affordable Housing Trust Fund Board  
Town Offices Annex  
261 George Ryder Road  
Chatham, MA 02633

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With assistance from RKG Associates

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# INTRODUCTION

JM Goldson LLC prepared this Housing Production Plan in collaboration with RKG Associates, the Affordable Housing Trust Fund Board of Trustees, the Chatham Community Housing Partnership, Chatham Housing Staff, and the Chatham Department of Community Development between January and September 2024.

Chatham, Massachusetts, is a coastal town on Cape Cod renowned for its scenic beauty, rich maritime history, and vibrant community. As a popular tourist destination and a sought-after residential area, Chatham faces unique challenges and opportunities to meet its housing needs. Over the years, Chatham has experienced significant demographic shifts, including an aging population, household composition changes, and income level fluctuations. These trends, combined with high amounts of seasonal housing and rising home values, underscore the importance of understanding and addressing the housing needs of its residents.

Chatham's increasing demand and housing prices challenge many households, particularly those in the low- and middle-income brackets (80 percent AMI and below). This makes it harder for them to afford to live in the town. This situation affects current residents with fixed incomes and the ability of local businesses to attract and retain workers whose earnings fall below the town's median income.

Chatham's economy depends on tourism, leading to seasonal employment spikes and highlighting the need for a more diverse housing stock. Without new affordable housing options, the pressures on the existing housing stock will continue to grow, as will the price of both owner-occupied and rental units.

This housing needs assessment aims to comprehensively analyze Chatham's housing landscape, including the current housing stock, affordability challenges, and demographic trends. The information in the needs assessment will establish the analytical base that will guide the goals and strategies for Chatham's Housing Production Plan.

## DATA SOURCES

This plan utilizes data from many sources, including the 2010 and 2020 Decennial Census, the 2022 American Community Survey, local Building Permit data, local Assessors' data, the Chatham Zoning Bylaw, Executive Office of Housing and Livable Communities, Comprehensive Housing Affordability Strategy (CHAS), Local MLS data, Co-Star, Rentometer, Chatham Housing Authority, MA Department of Elementary and Secondary Education (DESE), HUD, Mass Housing Partnership's DataTown, the Town website, The Greater Boston Housing Report Card 2022, UMass Donahue Institute data, Cape Cod Commission Chatham data, UMDI's 2023 Cape Cod Housing Needs Analysis, Massachusetts Department of Economic Research data, prior Town plans (cited in the report), as well as staff and committee knowledge and data. The U.S. Census counts every resident in the United States by asking ten questions, whereas the ACS provides estimates based on a sample of the population for more detailed information. It is important to know that margins of error (MOE) are attached to the ACS estimates because they are based on samples and not complete counts. Data collection and analysis were performed during the winter and spring of 2024, and this report reflects the latest data available.

# COMMUNITY ENGAGEMENT

A series of community engagement tools were utilized to ensure that Chatham residents could meaningfully inform this Housing Production Plan: interviews, a focus group, a survey, and one community forum. Residents and other stakeholders were able to provide input on Chatham’s housing production challenges and solutions. There were 655 participation points, with the vast majority coming from the survey.



**FOCUS GROUPS**  
**7 PARTICIPANTS**



**COMMUNITY SURVEY**  
**635 PARTICIPANTS**






**COMMUNITY FORUM**  
**13 PARTICIPANTS**



**655 TOTAL**  
**PARTICIPATION POINTS**



**9.9 PERCENT**  
**YEAR ROUND POPULATION**  
**(6,594, 2020 DECENNIAL CENSUS)**

 <p>Participants tended to be female, White, and aged 45-74.</p>	<p><b>91%</b></p> <p>Survey takers who lived in single-family homes, the same proportion as Census data.</p>	<p>When asked in the survey, 50% of homeowners and 40% of renters indicated they would not be able to move to Chatham today, citing <b>high housing costs</b>.</p> 
<p>Survey respondents felt that the <b>most pressing challenges</b> were:</p> <ol style="list-style-type: none"> <li>1. Lack of year-round rental options.</li> <li>2. Lack of workforce housing (81%-120% AMI).</li> <li>3. Lack of affordable housing (&lt;80% AMI).</li> <li>4. Lack of attainable housing (up to 200% AMI).</li> </ol>	<p>Survey participants felt that <b>housing opportunities</b> in Chatham were:</p> <ul style="list-style-type: none"> <li>• Allowing for more housing typologies across Town.</li> <li>• Regulating Short-Term Rentals (STRs).</li> <li>• Permitting accessory units (ADUs).</li> <li>• Building affordable housing on the Town's Buckley, Meetinghouse Road, and Stepping Stone sites.</li> </ul>	<p>When asked about Town initiatives that they would support, respondents broadly favored:</p> <p><i>More flexible zoning and permitting for businesses to build housing for their employees.</i></p> <p><i>Increasing allowable densities in residential areas of Chatham.</i></p>
<p><i>Key areas for potential development identified by respondents included: locations along <b>Middle Road</b>, as well as in <b>West Chatham</b>, and <b>North Chatham</b>.</i></p>		<p><i>Allowing by-right permitting of multi-family housing that conformed with zoning regulations.</i></p> 

## COMMUNITY OVERVIEW

Chatham, Massachusetts, is located at the southeast tip of Cape Cod. To the east is the Atlantic Ocean, to the South is Nantucket Sound, and to the north is Pleasant Bay. The only adjacent town is Harwich. Chatham's year-round population in 2020 was 6,594. Chatham has developed over the years into a highly desirable place to live in or visit. With its old Cape Cod quaintness relieved by the vast pristine beaches and surrounding ocean, Chatham has great appeal. Visitors in July and August now number 20,000 to 25,000 annually.

### Town of Chatham Map



Sources: United States Census Bureau. "2020 Decennial Census P1."  
[https://data.census.gov/profile/Chatham\\_town,\\_Barnstable\\_County,\\_Massachusetts?g=060XX00US2500112995](https://data.census.gov/profile/Chatham_town,_Barnstable_County,_Massachusetts?g=060XX00US2500112995) . "About Chatham | Chatham, MA." N.d. Accessed May 13, 2024; <https://www.chatham-ma.gov/404/About-Us>; Map data source Census 2020, JM Goldson.

## WHAT HAS BEEN ACCOMPLISHED SINCE THE 2018 HOUSING PRODUCTION PLAN?

#	Action	Status (i.e. completed, in progress, not yet completed)
<b>Capacity Building Strategies</b>		
1	Hire a Housing Coordinator	Completed (contracted with CDP for housing consulting/coordinator)- and Chatham went a step further and created a new position and hired a Housing and Sustainability Director
2	Continue to capitalize the Affordable Housing Trust Fund	Ongoing - this is done primarily through CPA funds. Town meeting has recently appropriated \$2.5M over three years and will vote on an additional \$750k recommended by the CPC at ATM 2024
3	Conduct ongoing community education	Ongoing
4	Establish a working relationship between the AHT and EDC as well as the PB	Ongoing
<b>Zoning and Regulatory Strategies</b>		
1	Modify existing bylaws: Accessory Dwelling Units Small nonconforming lot development Inclusionary zoning/Affordable Dwelling Units Mandatory Provision Apartment Incidental to a Commercial use	Some completed, some ongoing
2	Promote mixed-use development	Ongoing, West Chatham Neighborhood Center Zoning is almost completed, including a strong inclusionary and incentive zoning section, and is expected to be on the ATM 2025 warrant.
3	Explore tax relief for year-round rentals	Not Completed
<b>Production Strategies</b>		
1	Make suitable public property available for housing	Completed with Stepping Stones Road and 127 Old Harbor Road properties, Ongoing as we are still looking for other town-owned parcels or developable portions of properties. Additionally, the town is actively looking for and purchasing private property for housing purposes, like the Main Street and Meetinghouse Road properties.
2	Promote "Friendly 40B" private development	Ongoing
3	Encourage special needs housing	Ongoing
4	Explore a Buy-Down program	Ongoing; the CPC recommended and town meeting 2023 approved \$500k in funding to capitalize a buy down/deed restriction program.
5	Continue to promote regional partnerships	Ongoing
<b>Direct Assistance Strategies</b>		
1	Continue funding local housing programs	Ongoing
2	Help qualifying residents access housing assistance	Ongoing



# HOUSING NEEDS ASSESSMENT KEY FINDINGS

## OVERALL

### 1. Allow for more by-right housing typologies and densities across the town.

- When Phases I and II are complete, most of Chatham can access municipal wastewater infrastructure. This expansion will increase the capacity for residential housing.
- Duplexes, triplexes, and multi-family dwellings (apartments, townhomes, etc.) are not permitted in any of Chatham's zoning districts by right.
- Two overlays, the South Chatham Overlay District and the Flexible Development District, allow for multifamily development with approval from the Planning Board.
- The Proposed West Chatham Neighborhood District is an ongoing initiative allowing for mixed-use or purely residential units (up to four) by right, with 20 percent affordable and attainable housing restrictions.

### 2. Incentivizing and preserving year-round housing units.

- Property tax abatements for those renting year-round to low- and moderate-income households.
- Grants or low-interest loan programs for year-round ADUs.
- Regulating short-term rentals (monitoring, fees/taxes on investor-owned).

### 3. Building more deed-restricted affordable housing.

- Chatham stands out from other towns in the number of housing entities, the coordination efforts among the different groups, and the funding commitments made, especially in recent years.
- Recent Major Affordable Housing Trust Board Actions: purchase of Meetinghouse Road property, South Chatham – 2022, and Main Street property (former Buckley property) in West Chatham – 2022 and 2024.
- Staffing: ongoing community education, a reinvigorated Municipal Affordable Housing Trust Board, and hiring a full-time Housing and Sustainability Director.
- Recent Major Funding Allocations: \$1,000,000 CPA funds for land acquisition in 2021; \$500,000 CPA funds for land acquisition in 2022; \$687,500 General Funds for acquisition of the Buckley property in 2022; \$1,000,000 CPA funds for land acquisition and to capitalize a deed restriction program in 2023; and a donation of \$274,000 to the Affordable Housing Trust Fund triggered by 10 lots. In 2024, an additional \$750,000 was allocated to the Housing Trust Fund.

### 4. Permitting more flexible zoning and permitting businesses to build employee housing.

- Zoning to allow apartments incidental to commercial use.
- Dormitories or a certain percentage of hotel/motel rooms be allowed to be provided to seasonal employees.

## DEMOGRAPHICS KEY FINDINGS

- Chatham's population is increasing, but it is primarily driven by the growth of the older adult cohorts.
- Family households and those with children are decreasing.
- The loss of family households and the increase in older adult households are leading to a lower average household size.
- The number of residents attaining higher levels of education has increased.
- More of Chatham's households earn higher incomes, with a particularly large increase in those earning over \$200,000 annually.

## ECONOMY KEY FINDINGS

- Chatham's economy relies heavily on tourism-based industries (18 percent in total), supporting seasonal employment in the Accommodation and Food Services industry.
- The average wage in the Accommodations and Food Services industry indicates that employees would likely be cost-burdened, as they would need to spend more than 30 percent of their income on housing.
- Chatham and Barnstable County have lower unemployment rates compared to the state.
- In 2021, most employees (54.8 percent) traveled less than 10 miles to work in Chatham. However, a significant minority (12.7 percent) travel more than 50 miles to work.
- A significant proportion of Chatham employees (45.8 percent) commute from off-Cape.

## HOUSING & AFFORDABILITY KEY FINDINGS

- Most of Chatham's housing stock comprises single-family units, which have steadily increased in price since 2012.
- The number of renters in Chatham is decreasing, with most renters occupying smaller 1-to-2-person households.
- Chatham's large number of seasonal rentals leads to increased rental prices and a scarcity of long-term rental options.
- The number of cost-burdened homeowners in Chatham is rising with the number of cost-burdened owner households.
- The predominant age group among homeowners in Chatham is 65 years and older, meaning more homeowners may be living on a fixed income and may be looking for other housing options outside of a single-family home.
- However, older homeowners who want to downsize would likely not qualify for deed-restricted affordable housing due to the worth of their assets.
- This illustrates the need for smaller market-rate units, ideally accessible to those with mobility issues, that are more naturally affordable due to their size.

## DEVELOPMENT CONSTRAINTS KEY FINDINGS

- Much of the Town is poorly suited for septic systems (81 percent is rated “very limited”). However, the ongoing development of municipal wastewater infrastructure helps to alleviate this development constraint.
- About 20 percent of the Town consists of protected open space, and a similar percentage is designated as a priority habitat for rare species.
- Development in wetland resource areas (25.6 percent of the Town) and within 100 feet of wetland resource areas (60 percent of the Town) requires an Order of Conditions from the Town Conservation Commission.
- Eleven percent of the Town falls within the Special Flood Hazard Area zone. A rise in sea level is expected to exacerbate flooding impacts.
- The Commonwealth lists nearly 1,500 cultural and historic resources in Chatham. Its two nationally recognized Historic Districts are the Old Village and South Chatham Village.
- The Chatham Historic Business District Commission enforces design guidelines for the Town’s Historic Business District, which includes parcels along the Route 28 (Main Street) corridor in areas ranging from South Chatham Village to Downtown Chatham.
- Fifteen percent of the Town is within the state’s Zone II Wellhead Protection Area, which requires MassDEP to review the project before Construction begins.
- Public transportation is limited to hourly service along Route 28.
- One-fifth of the land in the Town is used for single-family homes.
- Chatham’s current zoning regulations prohibit the development of duplexes, triplexes, and multi-family dwellings by right.

## IMPLEMENTATION CAPACITY AND RESOURCES KEY FINDINGS

- Chatham stands out from other towns in the number of housing entities, the coordination efforts among the different groups, and the funding commitments made, especially in recent years.
- **Recent developments:** Two Habitat for Humanity homes were built in 2023. As of 2024, one housing development is in the pipeline. Hunter Rise Subdivision was approved in 2019 as a 12-lot residential subdivision, not including a couple of frontage lots.
- **Recent Major Affordable Housing Trust Board Actions:** Increased Local Room Occupancy Tax and Earmarked 1 percent for Attainable Housing – 2022; Created Special Revenue Fund for Attainable Housing – 2022; Stepping Stones Road property – transferred use to Housing – 2023; 127 Old Harbor Road and 558 Crowell Road – transferred use to Housing – 2023. The Town approved a home rule petition in 2021 and 2023 to create an Affordable Housing Trust Fund (AHTF) and AHTF Board to create and preserve affordable housing up to 200 percent Area Median Income.
- **Capacity Building:** ongoing community education, a reinvigorated Municipal Affordable Housing Trust Board, and hiring a full-time Housing and Sustainability Director.
- **Recent Major Town Meeting Actions:** Increased Local Room Occupancy Tax and Earmarked 1 percent for Attainable Housing – 2022; Created Special Revenue Fund for Attainable Housing – 2022; Stepping Stones Road property – transferred use to Housing – 2023; 127 Old Harbor Road – transferred use to Housing – 2023. The Town approved a home rule petition in 2021 and

2023 to create an Affordable Housing Trust Fund (AHTF) and AHTF Board to create and preserve affordable housing up to 200 percent Area Median Income.

- **Potential Zoning Strategies:** Accessory dwelling units and the ongoing West Chatham Neighborhood Center Zoning initiative, include an inclusionary and incentive zoning component, and considering additional possibilities for small lot zoning, two-family homes by right, apartments incidental to commercial use, and allowing for conversions of existing dwellings into multi-family units.
- **Development Strategies:** Chatham has a “Friendly 40B” Policy for Local Initiative Program (LIP) project approvals (2007), Considering deed restrictions to have a year-round rental requirement in addition to an affordability component (e.g., Provincetown, MA example).
- **Current Home Rule Petitions:** To allow CPA funds to be used for attainable housing up to 200 percent AMI, create a framework for those funds to be used under a single, expanded Affordable Housing Trust Board, and establish a Real Estate Property Transfer Fee.
- **Recent Major Funding Allocations:** \$1,000,000 CPA funds for land acquisition in 2021; \$500,000 CPA funds for land acquisition in 2022; \$687,500 General Funds for acquisition of the Buckley property in 2022 (with a subsequent \$715,000 allocation also for the Buckley property); \$1,000,000 CPA funds for land acquisition and to capitalize a deed restriction program in 2023; and a fee-in-lieu payment of \$274,000 to the Affordable Housing Trust Fund triggered by 10 lots. In 2024, an additional \$750,000 was allocated to the Housing Trust Fund.



Source: Town of Chatham.



## GOALS AND STRATEGIES



The Old Colony Rail Trail in South Chatham. Source: John Phelan, Wikimedia Commons.

This Housing Production Plan (HPP) is focused on addressing the critical housing needs in Chatham today through a diverse suite of goals and strategies that holistically promote housing affordability in the Town. The following goals and strategies are the product of months of research, analysis, and community engagement, including two community forums and a virtual survey comprising 658 engagement points that helped shape the recommendations in this chapter. The HPP's goals and strategies are intended to guide local housing policies and initiatives and a path for certification (a.k.a., safe harbor) for municipalities below the state's 10 percent affordable housing goal. However, they do not bind future actions or decisions of local officials or the local legislative body. They are not listed in any priority order.

## FIVE-YEAR GOALS

This plan's goals will help strategically guide the Town as it works to further housing affordability, creating a more affordable and vibrant Chatham.

### 1. CREATE, CONSERVE, AND CONVERT YEAR-ROUND

#### HOUSING STOCK FOR A RANGE OF INCOME LEVELS AND HOUSING TYPES

Chatham is committed to creating housing opportunities proportional to the needs of a broad range of income levels to ensure the sustainability of its year-round community. Chatham will support the housing needs of housing-burdened households, providing and preserving housing opportunities for persons earning up to 200 percent of the Area Median Income (up to \$195,625 for a household of two in 2024 dollars).

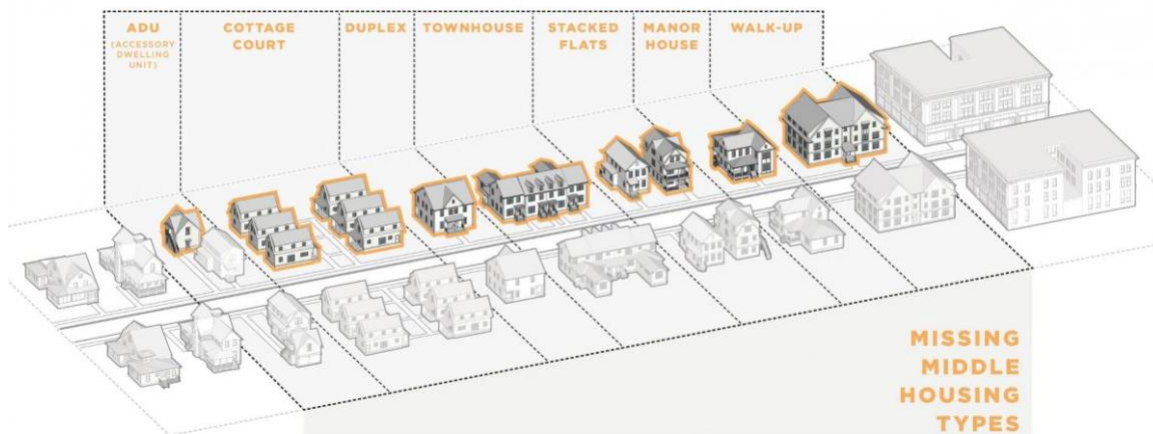
*Increasing Chatham's affordable, attainable, and accessible housing stock will enable a variety of households to participate in the community, including, but not limited to, seniors, low and moderate-income households, employees in the town, families, and people with disabilities.*

#### EOHLC Regulations for HPP Goals

These preliminary draft goals are consistent with the Comprehensive Permit Regulations (760 CMR 56) as required by EOHLC for Housing Production Plans:

- a) a mix of types of housing, consistent with local and regional needs and feasible within the housing market in which they will be situated, including rental, homeownership, and other occupancy arrangements, if any, for families, individuals, persons with special needs, and the elderly.
- b) a numerical goal for annual housing production, pursuant to which there is an increase in the municipality's number of SHI Eligible Housing units by at least 0.50 percent of its total units (as determined in accordance with 760 CMR 56.03(3)(a)) during every calendar year included in the HPP, until the overall percentage exceeds the Statutory Minimum set forth in 760 CMR 56.03(3)(a).

Varied housing types include starter homes, duplexes, triplexes, townhouses, multi-family buildings with fewer than 20 units, mixed-use buildings, live-work buildings, and accessory dwelling units (ADUs). Integrate new housing into existing neighborhoods through infill, reuse, or repurposing of existing buildings. Facilitate this production by reviewing and updating Chatham's zoning and other regulations to remove potential barriers. New housing production should align with smart growth and sustainable development principles and maintain consistency with Chatham's local context and policies.



Source: Union Studio



## 2. ENSURE THAT THERE ARE HOUSING OPPORTUNITIES THAT ARE AFFORDABLE FOR CHATHAM'S YEAR-ROUND RESIDENTS AND WORKERS

Ensure that year-round workers and residents can afford to reside in Chatham. The Town and partner organizations will pursue a diversified suite of strategies, providing and promoting housing that is affordably priced for Chatham's workforce and community members, defined as no more than thirty percent of a household's gross income.



## 3. HOUSE CHATHAM'S SEASONAL WORKFORCE

Pursue various strategic initiatives that house the Town's seasonal workers, ensuring they can afford to stay in the community during the peak season, which is essential to the local tourism economy.

## 4. STRATEGICALLY LOCATE NEW HOUSING TO MINIMIZE BARRIERS TO DEVELOPMENT

Plan for new housing opportunities in places that leverage existing infrastructure and amenities while avoiding areas designated as flood zones, contain wetlands, or have the potential to be inundated by future sea level rise.

*Areas for new residential development opportunities include the Town's village centers (e.g., South Chatham, West Chatham), surplus town-owned land, and subdistricts within the Phase I Comprehensive Wastewater Management Plan (CWMP) that are already or soon to be served by Town sewer (see maps following the listed goals).*

In addition, the reuse of the existing building stock as opportunities arise to create affordable housing and other housing options, including smaller market-rate rental units, should be prioritized. This also includes infill development and converting existing residential structures to contain more than one unit.

## 5. MAXIMIZE LOCAL INTEREST AND INVESTMENT IN AFFORDABLE AND ATTAINABLE HOUSING

Work to foster broad-based community support in creating deed-restricted affordable and attainable housing, further consensus, leveraging public and private funds for affordable and attainable housing development, and steady and predictable funding for Affordable Housing Trust Fund initiatives. Community support and outside funding (public and private) will assist immensely in creating, preserving, and acquiring affordable and attainable housing.



Source: Community Development Partnership Media Campaign, 2021.

## 6. INCREASE CAPACITY THROUGH REGIONAL COORDINATION AND SHARING OF RESOURCES

Increase Chatham's capacity to implement housing initiatives through enhanced local and regional coordination, community outreach, increased access to funding and grants, and sharing resources with partner communities and entities. Increasing local capacity will assist the Town in successfully achieving local housing goals. Additional and ongoing support for professional housing staff and coordination among local entities will strengthen the Town's ability to continue its strong track record.



## 7. ACHIEVE SUBSIDIZED HOUSING INVENTORY GOALS

As of January 2024, Chatham had 4.81 percent of units listed on the Subsidized Housing Inventory (SHI), based on the 2020 census count of 3,698 total year-round units. With 178 units included on the SHI, the Town would need 192 more units to reach 10 percent per the 2020 year-round unit count (see Appendix). The 0.5 percent and 1 percent annual production targets are 18 units and 37 units respectively.

***Chatham will strive to create at least 18 homes annually that count on the Subsidized Housing Inventory (SHI) towards the state's 10 percent goal per MGL c.40B.***

This minimum incremental production rate would enable the Town to enter one-year periods of “safe harbor” with the certification of this HPP and help the Town reach the 10 percent goal in about ten years. The MGL c.40B 10 percent SHI requirement is a minimum goal. Chatham's subsidized housing production should strive to go beyond this, as the aim is not just to meet a minimum but to create a variety of housing opportunities that will meet Chatham's housing needs. The Town will also work to actively preserve and maintain the existing affordable housing stock. The Town will strive to ensure that all affordable housing produced follows EOHLC's Comprehensive Permit Guidelines and regulations, including long-term affordability restrictions<sup>1</sup>



<sup>1</sup> As described in Section 9 on page VI-10 of the MGL c.40B Comprehensive Permit Guidelines, December 2014.



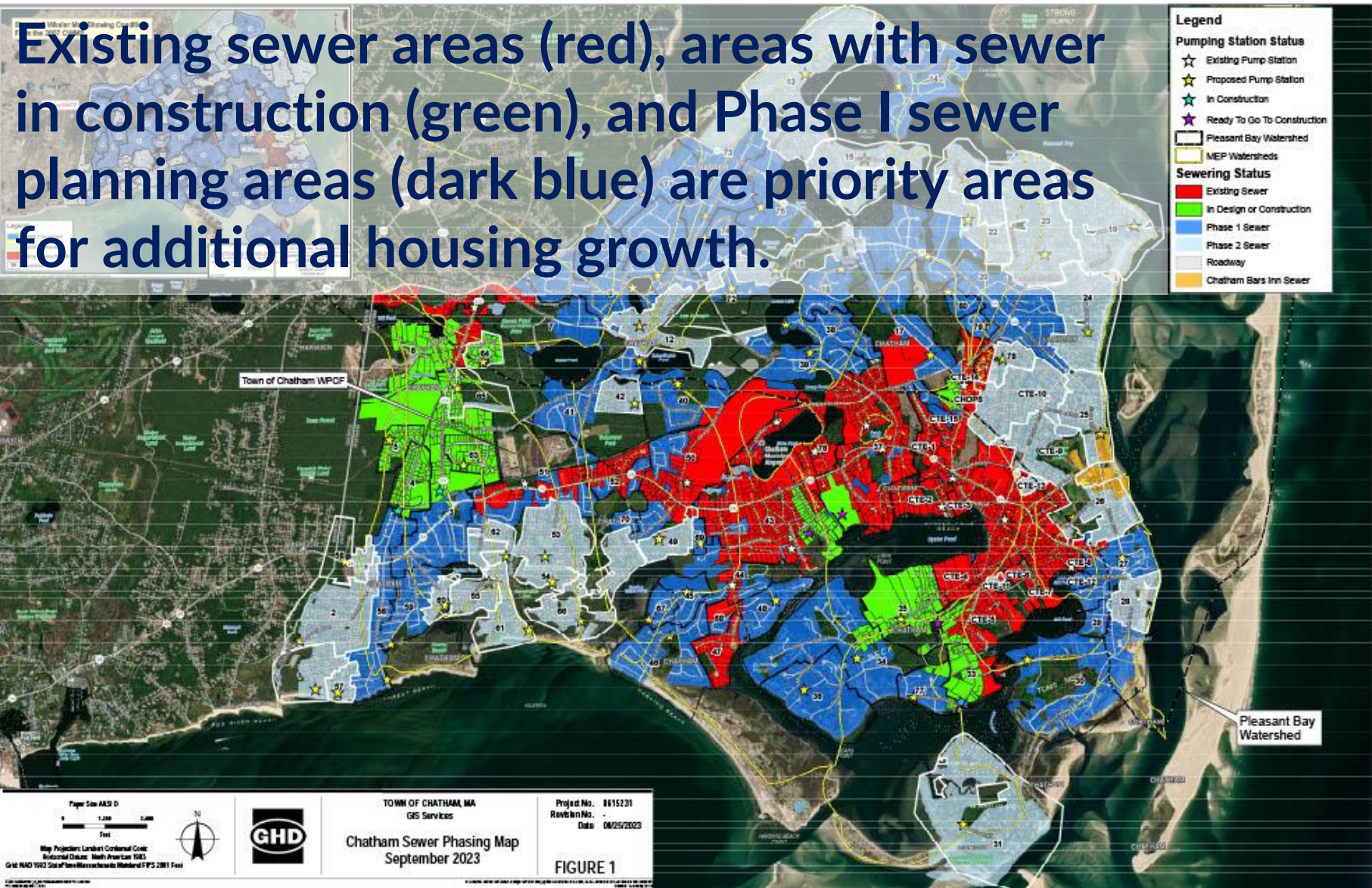
## TOWN OF CHATHAM - STUDY AREAS FOR FUTURE HOUSING GROWTH

Prepared by JM Goldson LLC

**Study areas for future housing growth include the West Chatham and South Chatham neighborhoods, and other neighborhood centers.**









## FIVE-YEAR STRATEGIES



Beach in Chatham. Source: Bob Lindsell, Wikimedia Commons.

The following strategies are organized into the following categories and **are in no particular order**:

- A. Planning, Policy, and Zoning
- B. Local Initiatives and Programs
- C. Capacity, Education, and Coordination

These categories reflect the complementary initiatives required to ensure lasting, comprehensive housing affordability in Chatham.

#### **EOHLC Regulations for HPP Strategies**

These preliminary draft strategies are consistent with the Comprehensive Permit Regulations (760 CMR 56) as required by EOHLC for Housing Production Plans:

- a) the identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating SHI Eligible Housing developments to meet its housing production goal.
- b) the identification of specific sites for which the municipality will encourage the filing of Comprehensive Permit applications.
- c) characteristics of proposed residential or mixed-use developments that would be preferred by the municipality (examples might include cluster developments, adaptive re-use, transit-oriented housing, mixed-use development, inclusionary housing, etc.).
- d) municipally owned parcels for which the municipality commits to issue requests for proposals to develop SHI Eligible Housing; and/or
- e) participation in regional collaborations addressing housing development.

## **A. Planning, Policy, and Zoning**

1. Investigate options for design guidelines and standards (such as form-based codes, pattern books, universal design standards, and aesthetic design guidelines) and adopt desired standards and guidelines.

Design guidelines have become increasingly popular recently, with communities adopting regulations to ensure consistent aesthetics for newly developed housing. Pattern books are another variation of design guidelines, typically consisting of a 'menu' of pre-selected housing types and designs. These books allow local builders to select a pre-approved structure and expedite permitting approvals.

Whether through design guidelines or pattern books, the Town can use such tools to emphasize that new housing production can enhance Chatham's charm, helping to bolster community support.

#### **More information:**

- City of Norfolk, Virginia, *Coastal Character District Pattern Book*  
<https://norfolk.gov/DocumentCenter/View/32307/Coastal-Pattern-Book?bidId=>
- Union Studio, *Case Study: Housing on Cape Cod*  
[https://unionstudioarch.com/wp-content/uploads/2023/01/UNS\\_Missing-Middle\\_Web-View.pdf](https://unionstudioarch.com/wp-content/uploads/2023/01/UNS_Missing-Middle_Web-View.pdf)
- City of Kalamazoo, Michigan, *Pre-Approved Buildings Catalog for Infill Housing*  
[https://www.kalamazoo-city.org/files/assets/public/v/1/cped/preapprovedplans\\_catalog.pdf](https://www.kalamazoo-city.org/files/assets/public/v/1/cped/preapprovedplans_catalog.pdf)
- City of Bryan, Texas, *Midtown Pattern Zone*  
<https://www.cnu.org/what-we-do/build-great-places/midtown-pattern-zone#:~:text=Bryan%2C%20Texas&text=The%20city%20is%20seeking%20to,%2Dquality%2C%20incremental%20infill%20projects.>
- Lebanon, New Hampshire, *Pattern Zones*

- <https://lebanonnh.gov/1758/Pattern-Zones#:~:text=The%20Pattern%20Zone%20is%20an,sited%20to%20match%20existing%20buildings.>
- Vermont Agency of Commerce and Community Development, [Vermont Homes for all Toolkit](https://accd.vermont.gov/homesforall)  
<https://accd.vermont.gov/homesforall>
  - City of Burlington, Vermont, [Burlington, VT Neighborhood Code](https://www.burlingtonvt.gov/CityPlanning/NeighborhoodCode)  
<https://www.burlingtonvt.gov/CityPlanning/NeighborhoodCode>
  - City of South Bend, Indiana, [South Bend, Indiana Neighborhood Infill pre-approved ready-to-build housing](https://southbendin.gov/wp-content/uploads/2023/06/SBBT_Catalog_23-0506-lowres.pdf)  
[https://southbendin.gov/wp-content/uploads/2023/06/SBBT\\_Catalog\\_23-0506-lowres.pdf](https://southbendin.gov/wp-content/uploads/2023/06/SBBT_Catalog_23-0506-lowres.pdf)
  - Gregory John Burke, [Is "Pattern Zoning" the Recipe for Success with Missing Middle Housing?](https://www.burkearchitects.com/is-pattern-zoning-a-recipe-for-missing-middle-housing-success)  
<https://www.burkearchitects.com/is-pattern-zoning-a-recipe-for-missing-middle-housing-success>

**2. Explore allowing multi-family in residential districts with access to sewer without Special Permit requirements and with design guidelines.**

As the Town builds out its sewer network, increased wastewater capacity provides the opportunity for additional density. Areas that have already received Town sewer or are scheduled to shortly (such as those in design and construction on the adjacent map) are key opportunity sites to plan for multi-family housing.

A Chapter 40R Smart Growth Overlay District is one way Massachusetts communities can zone for multi-family housing. The state's Executive Office of Housing and Livable Communities (EOHLC) administers the program, which provides draft language for a multi-family overlay district and incentive payments for implementation.

**More information:**

- Commonwealth of Massachusetts, *Chapter 40R*  
<https://www.mass.gov/info-details/chapter-40r>
- Town of Chatham, *Chatham Sewer Phases*  
<https://drive.google.com/file/d/1MAX7s6iYNk1rrHP2N-1xRNLLX6Bllx33/view>

**3. In the General Business Districts (GB1, GB2 and GB3), study allowing multi-family dwellings as a right.**

Currently, multi-family dwellings are not permitted by right in the General Business Districts and are limited to 49 percent of the structure's area. This reform would streamline multi-family housing development in this district and waive that limitation.

The street frontage's mixed-use nature can be preserved by requiring buildings facing the street to retain commercial use, at least on the ground floor. Many municipalities in Massachusetts have 'Mandatory Mixed-Use' zoning to ensure that the street remains activated.

**More Information:**

- Cape Cod Commission, *Mixed Use Model Bylaw*  
<https://www.capecodcommission.org/our-work/mixed-use-bylaw/>
- Metropolitan Area Planning Council, *Mixed-Use Zoning: A Planner's Guide*  
[https://www.mapc.org/wp-content/uploads/2017/11/Mixed\\_Use\\_Planners\\_Toolkit.pdf](https://www.mapc.org/wp-content/uploads/2017/11/Mixed_Use_Planners_Toolkit.pdf)

**4. Investigate creating flexible zoning regulations for dimensional compliance, density, and parking requirements for multi-family.**

More flexible zoning can assist developers in a project's siting, design, and permitting stages, speeding up project delivery times and lowering overall costs. Paired with thoughtful design guidelines or a pattern book, such changes could catalyze the production of contextual multi-family housing in Chatham. Like Strategy 2, this could be accomplished with a 40R district and accompanying design guidelines.

**More information:**

- Town of Plymouth, *Cordage Park Smart Growth District*  
<https://www.mass.gov/doc/40rplymouthmappdf/download>
- Parking Reform Network, *What is Parking Reform?*

<https://parkingreform.org/what-is-parking-reform/>

**5. Study and emulate town regulations that limit the construction of large houses that are out of scale in Chatham's context, learning from similar initiatives in Provincetown, Wellesley, and Concord.**

The proliferation of new, large-scale single-family homes can be of some concern to the community, as they can often be out of scale with nearby structures. Some municipalities have passed amendments to their zoning regulations to limit or mitigate large houses where they were deemed inappropriate.

Provincetown regulates building scales in its Zoning Bylaws, restricting redevelopment to a 15 percent increase within the Historic District or a 25 percent increase elsewhere above the neighborhood average scale, which is a calculation of the average volume of structures within a 250-foot radius.

Wellesley requires a Large House Application to be filed and reviewed by a Design Review Board. Provincetown's zoning speaks to 'Building Scale,' giving the Zoning Board of Appeal discretionary power to review a deviation in building scale. A similar zoning mechanism in Chatham could help regulate large houses in the town.

Concord regulates the size of large houses through its dimensional regulations on maximum floor area ratio and incentivizing alternatives to large houses by allowing Planned Residential Development (PRD).

**More information:**

- Town of Provincetown, *Building Scale*  
<https://www.provincetown-ma.gov/DocumentCenter/View/762/Zoning-By-Laws-PDF?bidId=>
- Town of Wellesley, *Large House Review Rules and Regulations*  
<https://wellesleyma.gov/DocumentCenter/View/7289/Large-House-Review-Rules-and-Regulations-PDF>
- Concord, MA, *Zoning Bylaws, Section 6 and Section 10*  
<https://concordma.gov/592/Zoning-Bylaws>

**6. Consider strengthening Chatham's zoning bylaw to allow duplexes by right in all residential zones subject to appropriate criteria. Alternatively, consider whether duplexes could be allowed by special permit in all residential zones with a year-round residency requirement.**

Currently, 68 percent of the town's land is zoned for residential use, with single-family homes permitted by right in all residential districts and duplexes broadly prohibited. Revising this zoning could help unlock affordable and attainable housing options in Town. At the same time, adding a year-round residency requirement could limit the potential for the new duplexes to be used for seasonal rentals. Duplexes could have overall floor area ratio (FAR) limitations and be required to have the appearance of a single-family home through basic design guidelines that can be made part of the zoning, whether by right or by Special Permit. Chatham might especially consider changes in areas zoned for single-family homes on a minimum of one-acre lots provided that the proposed building meets all other relevant zoning and environmental ordinances and the property has wastewater/septic capacity

sufficient to meet Title 5 requirements.

**More information:**

- U.S. Department of Housing and Urban Development, *Vail, Colorado: The Vail InDEED Program Provides Deed-Restricted Workforce Housing in a Retail Market*  
<https://www.huduser.gov/portal/casestudies/study-081121.html>
- Town & County of Nantucket, *Year-Round Deed Restriction Program*  
[https://nantucket-ma.civilspace.io/en/projects/year-round-deed-restriction-program#:~:text=Examples%20of%20Year%2DRound%20Deed,e.g.%2C%20240%25%20AMI\).](https://nantucket-ma.civilspace.io/en/projects/year-round-deed-restriction-program#:~:text=Examples%20of%20Year%2DRound%20Deed,e.g.%2C%20240%25%20AMI).)

**7. Explore amending the Town's zoning code to allow for co-housing, promoting community in new development.**

As Chatham's older adult population continues to grow, assistance should be expanded to provide more support at a local level. Leverage state and other public/private programs to maximize such support and the creation of affordable, accessible, and service-enriched housing options, such as co-housing. Cohousing typically includes private dwellings, open spaces, and common spaces where residents can gather. It provides opportunities for multi-generational, communal living and helps build a strong sense of community. Examples of existing cohousing in Massachusetts include Acton's NewView, Cherry Hill Cohousing in Amherst, and Easthampton's Treehouse community. By amending the Town's zoning code to permit this type of development, Chatham can encourage the production of community-oriented housing that helps seniors age in place and in the community.

**More information:**

- Acton, Massachusetts, *NewView Cohousing*  
<https://www.newview.org/>
- Amherst, Massachusetts, *Cherry Hill Cohousing*  
<https://web.cohousing.com/>
- Easthampton, Massachusetts, *Treehouse Intergenerational Community*  
<https://www.treehousefoundation.net/treehouse-easthampton/>
- Northampton, MA, *Rocky Hill*  
<https://www.rockyhillcohousing.org/>
- Peterborough, NH, *Nubanusit Neighborhood and Farm*  
<https://www.cohousing.org/directory/nubanusit-neighborhood-and-farm/>

**8. Where environmental conditions allow, consider amending zoning to reduce the minimum lot size and/or frontage requirements in residential districts with high levels of preexisting, non-conforming lots.**

Non-conforming lots are parcels that do not dimensionally comply with Chatham's zoning code requirements, such as minimum lot size or street frontage. Many non-compliant lots reflect a shortcoming in the zoning code rather than the lots themselves. For example, an analysis of Chatham's minimum lot size and frontage requirements found that half of all residential parcels were non-conforming with current zoning. Often these neighborhoods that developed with different zoning that allowed smaller lots with less frontage are considered charming, characteristic of the Cape, and something to be emulated. An update to the town's zoning to rectify this discrepancy could help reduce variances needed by property



owners in the future, which could aid the production of small-scale housing units, such as ADUs and missing middle housing.

**More information:**

- Mercatus Center, *Urban Minimum Lot Sizes: Their Background, Effects, and Avenues to Reform*  
<https://www.mercatus.org/research/policy-briefs/urban-minimum-lot-sizes-their-background-effects-and-avenues-reform>
- Moriarty Bielen & Malloy, *Massachusetts Law on Preexisting Nonconforming Uses and Structures*  
<https://www.mbmllc.com/massachusetts-law-preexisting-nonconforming-uses-structures.html>
- Planetizen, *What is upzoning?*  
<https://www.planetizen.com/definition/upzoning>

**9. Research and clarify policies that would allow amnesty for existing Accessory Dwelling Units that may be nonconforming, enabling their legalization with certain restrictions.**

Chatham has made progress in promoting Accessory Dwelling Units (ADUs), allowing ADUs in 2019. However, many pre-existing ADUs may be nonconforming with current regulations (for example, having been constructed before a regulation's adoption). They may serve as a currently dormant, underutilized opportunity to reactivate already-built housing for Chatham residents.

**More information:**

- American Planning Association, *Expanding ADU Development and Occupancy: Solutions for Removing Local Barriers to ADU Construction*  
<https://www.planning.org/publications/document/9270659/>

**10. Dispose of eligible parcels identified in the Town Owned Property (2020) to support affordable housing production.**

In 2020, The Town conducted an inventory of municipal property, resulting in a detailed list of parcels across Chatham. This inventory also examined the restrictions on each Town-owned property, with those shown in red deemed "unrestricted." In particular, the 'unrestricted' parcels should be further examined to determine which are most optimally suited for affordable housing and then disposed of for the development of affordable and/or attainable housing. The town could build on previous work by studying additional sites for feasibility, similar to the Town-owned 127 Old Harbor Road and Stepping Stones Road properties which were converted for housing use.

**More information:**

- Massachusetts Housing Partnership, *Developing Affordable Housing on Public Land*  
[https://www.mhp.net/assets/resources/documents/mhp\\_public\\_land\\_guide2.pdf](https://www.mhp.net/assets/resources/documents/mhp_public_land_guide2.pdf)
- *Town-owned Property Inventory (2020)*  
<https://chatham-ma.gov/DocumentCenter/View/3922/Town-Owned-Property-Inventory-PDF>

**11. Create an inventory of commercial properties that could be converted to mixed-use or multi-family housing or that could support seasonal housing for employees.**

Respondents frequently mentioned development on Chatham's Main Street in the community survey. The commercial properties on this corridor, which tend to feature large lots, may be suited for multi-family housing development. Paired with mixed-use zoning in the General Business district and design guidelines, this could substantially enhance certain commercial areas in the Town. For example, the Town could consider 40B Comprehensive Permits as a mechanism for 1716 Main Street, West Chatham (Assessor's ID 8E-37-15) and 2620 Main Street, South Chatham (Assessor's ID 3D-42-9A).

**More information:**

- Town of Barnstable, *Downtown Hyannis Zoning Revisions*  
<https://tinyurl.com/DowntownHyannisZoning>
- Cape Cod Commission, *Model Mixed Use Bylaw*  
[https://capecodcommission.org/resource-library/file/?url=/dept/commission/team/Website\\_Resources/planning/Model%20Bylaws/Cape%20Cod%20Mixed-Use%20Model%20Bylaw%20Guide.pdf](https://capecodcommission.org/resource-library/file/?url=/dept/commission/team/Website_Resources/planning/Model%20Bylaws/Cape%20Cod%20Mixed-Use%20Model%20Bylaw%20Guide.pdf)

**12. Investigate amending the Town's Zoning Bylaw to allow businesses to create seasonal workforce housing on site within the General Business Districts.**

This can be in the form of seasonal cottages, dormitory housing, or other creative seasonal housing opportunities for their own employees, possibly with the ability to rent beds to other Chatham employers for their staff. The units would not be allowed to be rented as short-term rentals.

## **B. Local Initiatives and Programs**

**13. Subsidize the creation of year-round affordable rental ADUs through grants and no-interest loans.**

The town and/or the Affordable Housing Trust could work to subsidize the creation of additional year-round accessory dwelling units (ADUs) to help residents and workers remain in the community. Eastham's Affordable Housing Trust operates a similar program, offering development loans of up to \$100,000 for constructing an ADU, provided the owner places a 30-year affordable deed restriction on the unit.

The Town could also explore a deed-restriction model similar to the Vail InDEED program for the ADUs, adding an additional restriction that limits occupancy to year-round residents or workers.

**More information:**

- Eastham Housing Help, "Accessory Dwelling Program"  
<https://easthamhousinghelp.org/need-added-income/>
- U.S. Department of Housing and Urban Development, *Vail, Colorado: the Vail InDEED Program Provides Deed-Restricted Workforce Housing in a Resort Market*  
<https://www.huduser.gov/portal/casestudies/study-081121.html>

**14. Adopt a residential tax-exemption program for those renting to year-round tenants or those living in Chatham year-round.**

The Town could adopt a program waiving property taxes for those renting to year-round residents to incentivize year-round rentals. However, novel means of property tax exemptions may require approval by the Legislature. In 2002, the Legislature approved a tax exemption program for rental properties in Provincetown that were used as affordable housing (defined according to HUD standards). In recent years, Concord and Sudbury have piloted means-tested exemptions for low—and moderate-income seniors, which also required the General Court's approval.

**More information:**

- Town of Provincetown, *FY 2024 Affordable Housing Property Tax Exemption for Owners of Affordable Year-Round Rental Housing*  
<https://www.provincetown-ma.gov/597/Affordable-Housing-Rental-Exemption>
- Town of Concord, *Means Tested Senior Tax Exemption*  
<https://concordma.gov/1940/Mean-Tested-Senior-Tax-Exemption>

**15. Waive permit and sewer connection fees (if applicable) for construction of affordable and attainable (<200 percent AMI) community housing.**

To further promote affordable housing development, the Town could offer waived or reduced permitting and tie-in fees to qualifying projects. These could defray construction costs and help secure deeper levels of affordability.

In 2018, Provincetown adopted a waiver of building permit fees for affordable and community housing projects. The policy applies to developments where at least 50 percent of the units were designated as affordable, with the affordability codified in a deed restriction. Fees are waived relative to the percentage of affordable units created.

Through its SMART housing program, the City of Austin, Texas, provides a sliding scale of fee waivers contingent on affordability. For example, a project with ten percent of its units designated as affordable might receive a 25 percent fee reduction. A 40 percent affordable project could have up to 100 percent of its permitting fees waived.

**More information:**

- Town of Provincetown, *Policy Statement*  
<https://www.provincetown-ma.gov/ArchiveCenter/ViewFile/Item/20589>
- Cape Cod Chronicle, *Harwich to Consider Affordable Housing Tax Exemption*  
<https://www.capecodchronicle.com/articles/1344/view>
- City of Austin, Texas, *Development Incentives and Agreements*  
<https://www.austintexas.gov/departments/development-incentives-and-agreements>
- Cape Cod Commission, *Reduced or Waived Permitting Fees*  
[https://www.capecodcommission.org/resource-library/file/?url=/dept/commission/team/Website\\_Resources/housing/FactSheets/RH\\_SFactSheet-ReducedFees.pdf](https://www.capecodcommission.org/resource-library/file/?url=/dept/commission/team/Website_Resources/housing/FactSheets/RH_SFactSheet-ReducedFees.pdf)

## 16. Develop an expedited permitting method for affordable and attainable housing.

Permitting can be one key variable contributing to high housing costs and low housing production rates, as costly delays and unclear approval processes create an uncertain development timeline. As a best practice, some planners recommend shifting housing decisions to ministerial approvals rather than discretionary approvals.

Facing similar housing crises, cities in other regions have created various means of expediting permitting to help speed housing creation. For example, the City of San Jose, California, offers a list of vendors' pre-approved ADUs, enabling the City to issue same-day ADU permits. Similarly, the City of Kalamazoo, Michigan, sought to emulate the online shopping experience with its pre-approved housing plans, where builders can select their design, add it to their cart, and pay online. The city estimates that construction may typically begin in as little as one to two weeks.

### More information:

- City of San Jose, *Pre-Approved ADUs*  
<https://www.sanjoseca.gov/business/development-services-permit-center/accessory-dwelling-units-adus/preapproved-adus>
- City of Kalamazoo, *Pre-Approved Housing Plans*  
<https://www.kalamazoo.org/Community/Community-Development-Housing-Programs/Pre-Approved-Housing-Plans>
- American Planning Association, *Discretionary vs. By-Right Approval: Which is Faster?*  
<https://www.planning.org/blog/9272821/discretionary-vs-by-right-approval-which-is-faster/>



An ADU from one of the City of San Jose's pre-approved ADU vendors. Source: ADU4Life.

**17. Consider a closing, downpayment, or mortgage assistance program to promote full-time homeownership opportunities for Chatham's low- and moderate-income households.**

The Town and/or Affordable Housing Trust can allocate funds to support the purchase of homes for low—and moderate-income households, learning from other communities' examples.

The Town of Wellfleet operates a Down Payment and Closing Cost Assistance Program, where up to \$20,000 in a zero-interest, deferred payment loan is offered to moderate-income households. The Town has allocated CPA funds to operate the program.

The City of Newton offers assistance for downpayments and closing costs for deed-restricted properties. When affordable units are offered for sale, income-eligible households may receive this additional aid from the City. The City of Cambridge administers a program that provides financial assistance to income-eligible households of up to \$10,000 through a forgivable loan. Cambridge's program is not limited to the purchase of affordable housing.

**More information:**

- Town of Wellfleet, *Closing Cost Assistance Program*  
[https://www.wellfleet-ma.gov/sites/g/files/vyhlif5166/f/file/file/down\\_payment\\_flyer.pdf](https://www.wellfleet-ma.gov/sites/g/files/vyhlif5166/f/file/file/down_payment_flyer.pdf)
- City of Newton, *Homebuyer Assistance*  
<https://www.newtonma.gov/government/planning/housing-community-development/housing/homebuyer-assistance>
- City of Cambridge, *Down Payment Assistance*  
<https://www.cambridgema.gov/CDD/housing/forhomebuyers/downpaymentassistance>

**18. Consider a 'Lease to Locals' program that financially incentivizes the conversion of short-term rentals into year-round housing stock and establishes a dedicated funding source for the program.**

Chatham could promote year-round housing by financially incentivizing property owners to convert their short-term rentals to year-round rental housing.

In 2024, Provincetown piloted an inventive 'Lease to Locals' program to encourage local property owners to lease to year-round tenants. The program is funded by a portion of the Town's local option room tax revenue, with \$348,500 allocated for the first year of the pilot program. For a one-bedroom apartment leased to a year-round resident, a property owner would receive approximately \$8,000.

**More information:**

- Town of Provincetown, *'Lease to Locals' Year-Round Rental Incentive Program Now Available*  
<https://www.provincetown-ma.gov/2532/Lease-to-Locals>



**19. Identify a funding stream for year-round occupancy restrictions, and develop a requirement for year-round occupancy in Chatham's Zoning By-Law that is applicable to certain types and densities of development.**

To support the creation of more year-round housing in Chatham, the Town should take any steps necessary under the Housing Bill to allow a local regulation requiring year-round residency in certain types of new development. Funding to incentivize such restrictions could help to promote the effectiveness of this requirement. This would help to ensure that sufficient housing can be developed and reserved for the Town's year-round residents and workers.

**More information:**

- Cape Cod Chronicle, *Year-Round Housing Restriction Legislation on Warrant*  
<https://www.capecodchronicle.com/articles/730/view>



Provincetown's Harbor Hill, where apartments are open to families earning between 80 percent and 200 percent AMI. Source: Community Development Partnership.

**20. The Chatham Affordable Housing Trust Fund will pursue the acquisition of land, properties, or deed restrictions as opportunities arise to create affordable and attainable housing.**

When appropriate, the Chatham Affordable Housing Trust Fund will continue to allocate resources and assist in creating affordable and attainable housing. This includes affordable housing (up to 80 percent AMI, and, when used with CPA funds, up to 100 percent AMI), and, pending a home rule petition under consideration by the Legislature, may include attainable housing up to 200 percent AMI. Prioritize deed restrictions on any CHOP properties that sell before their deed restrictions expire.

**More information:**

- Commonwealth of Massachusetts, *An Act Establishing A Housing Trust Fund in the Town of Chatham*  
<https://malegislature.gov/Bills/193/H1366>

**21. The Trust will negotiate increased affordable units in privately developed projects in future development proposals and create Subsidized Housing Inventory units using buy-downs to existing moderate units.**

The Trust will use its funds to unlock deeper affordability in privately developed projects, subsidizing units to become more affordable to low—and moderate-income households. This will aid the town's goal of SHI compliance by creating new affordable units that will be listed in the state's inventory.

Allocating funding for deeper affordability is within the state's mandate for affordable housing trusts. For example, the Revere Affordable Housing Trust Fund recently allocated \$100,000 to help increase the number of affordable units in a project. This, in combination with a CommonWealth Builder grant, more than doubled the number of affordable units from seven to 18.

**More information:**

- Revere Journal, *AHTF Approves Contribution to Project at 133 Salem St. To Increase Affordable Units*  
<https://reverejournal.com/2023/10/18/ahtf-approves-contribution-to-project-at-133-salem-st-to-increase-affordable-units/>

**22. Coordinate additional zoned multi-family capacity with current and future sewer improvements to protect Chatham's groundwater.**

While multi-family housing is not currently permitted by right in Chatham, installing sewer infrastructure allows the Town to strategically zone for multi-family housing that takes advantage of this new capacity. Without septic-required setbacks, town sewers enable additional context-sensitive density while conserving an area's groundwater. Other planning and programmatic initiatives mentioned in this and the prior section (such as zoning for multi-family, expedited permitting, and waiving permitting fees) should be aligned with newly created sewer capacity.

## **C. Capacity, Education, and Coordination**

**23. Increase Town staffing levels to continue developing and coordinating the Town's housing efforts and entities.**

As the Town continues to pursue various housing initiatives, sufficient staff capacity is needed to ensure that programs and initiatives can be adequately maintained. Trusts in municipalities such as Somerville, Sudbury, and Easton allocate funds for staff, while others, such as Eastham and Orleans, fund housing staff through Community Preservation Act revenues.

**More information:**

- Massachusetts Housing Trust, *Massachusetts Affordable Housing Trust Operations Manual*  
<https://www.housingtoolbox.org/assets/files/resources/2023-MAHT-Operation-Manual-FINAL-update.pdf>
- Community Preservation Coalition, *CPA Projects – Eastham*

[https://www.communitypreservation.org/cpc-report?report\\_src=bcstvw3d3%7Ca%3DAPI\\_GetRecordAsHTML&key=52476](https://www.communitypreservation.org/cpc-report?report_src=bcstvw3d3%7Ca%3DAPI_GetRecordAsHTML&key=52476)

**24. Collaborate with the Board of Health, Historic Commission, and Conservation Commission to determine how to increase the permitting of appropriate year-round ADUs, small-scale, contextual duplexes, and multi-family housing.**

In addition to zoning, other regulatory hurdles may hamper the production of much-needed housing in the Town. A critical avenue of coordination will be to collaborate with other boards that review development proposals and work to ensure alignment on expediting the consideration of new housing, particularly smaller-scale development proposals.

**25. Conduct a feasibility study to explore expanding Chatham Housing Authority properties.**

A feasibility study explores a housing proposal's environmental, regulatory, and market conditions at a particular site. A hypothetical survey of Chatham Housing Authority properties would examine environmental characteristics, regulatory requirements, and the market feasibility of developing or expanding a property. The results of this study would help the Town, Trust, and Housing Authority to make an adequate determination of whether to proceed with a certain development concept.

**More information:**

- Town of Concord, *Concord Housing Authority Preliminary Feasibility Study (Page 48)*  
<https://concordma.gov/DocumentCenter/View/40227/Town-of-Concord-Housing-Production-Plan-2022?bidId=>
- Metro West Collaborative Development, *Waltham Armory Housing Feasibility Study*  
<https://watchcdc.org/wp-content/uploads/2020/08/Waltham-Armory-Re-Use-Feasibility-Analysis-June-2020-.pdf>
- Town of Lexington, *Feasibility and Initial Design Study*  
<https://www.lexingtonma.gov/DocumentCenter/View/10957/FINAL-Housing-Feasibility-Study-Exec-Summary-and-Recommendations?bidId=>

**26. Continue to partner with state, regional, and local governments, organizations, and non-profit and mission-based developers to acquire, create, preserve, and support the regional housing development.**

The Town will continue to build on its legacy of innovative community housing programs, such as the Chatham Homeownership Opportunity Program (CHOP) and MCI/Escrow Program. As opportunities arise to pursue innovative and established initiatives to secure community housing, the Town and regional partner organizations and entities will continue to pursue them.

**More information:**

- Cape Cod Times, *Cape Cod Five Affordable Housing Project*  
<https://www.capecodtimes.com/story/news/2021/04/09/zba-gives-its-approval-pennroses-62-unit-housing-project/7140017002/>



**27. Promote a permanent 'Chatham Housing Roundtable' to strengthen local board and committee partnerships for developing and implementing housing solutions.**

Housing challenges are best surmounted by a coordinated team. A 'Chatham Housing Roundtable' will assemble representatives from public and private entities and the community to discuss and shepherd housing solutions. The intention of the roundtable is to build consensus, reduce decision-making silos, and ensure that the Town's housing affordability initiatives can be as effective as possible.

**More information:**

- Town of Weston, *Weston Housing Roundtable: A Community Housing Conversation*  
<https://www.westonma.gov/CivicSend/ViewMessage/message/185015>
- Town of Concord, *Concord Housing Roundtable Agenda*  
<https://concordma.gov/AgendaCenter/ViewFile/Minutes/04102024-11642>

**28. Organize an Ad Hoc Zoning Task Force to get opinions and input from staff, the community, and other boards on potential revisions and initiatives to produce desired housing types.**

In concert with the Housing Roundtable, consider creating a Zoning Task Force that can gather opinions and input from other boards (such as the Planning Board, Zoning Board of Appeals, Conservation Commission, Board of Health, etc.), as well as Town staff and community stakeholders, to refine zoning and other land use regulations to promote the production of housing in Chatham.

**29. To find housing solutions, additional outreach and communication at a regional level should be pursued cooperatively with other municipalities and organizations.**

Many nearby communities on the Cape are also experiencing a regional shortage of housing units and high housing costs. The Town can continue to work with adjacent communities and regional organizations to address this Cape-wide crisis.

**More information:**

- Massachusetts Association of Community Development Corporations, *Suburban and Small-Town Housing Caucus*  
<https://www.macdc.org/suburban-and-small-town-housing-caucus>
- Franklin County Council of Governments, *Small Town Housing Workgroup*  
<https://frcog.org/boards-committees/small-town-housing-workgroup/>

**30. Develop a communications, outreach and education plan for both internal and external housing messaging.**

As the Town continues to develop housing programs and implement initiatives, creating a consistent messaging and education plan for internal stakeholders and external community members may be necessary. This will help to build widespread community alignment and promote the success of the Town's housing initiatives.

**More information:**

- Massachusetts Housing Partnership, *Housing Toolbox: Framing Your Message*  
<https://www.housingtoolbox.org/local-support/engage-the-community>

**31. Support the formation of a regional housing rehabilitation program to provide critical repairs and accessibility adaptation resources for residents.**

To promote accessibility and other home improvements for low and moderate-income households, the Town can work with a regional entity (such as the Community Development Partnership, or CDP) to lead a housing rehabilitation program for mid-Cape communities.

Elsewhere in the Commonwealth, Berkshire Community Development administers housing rehabilitation programs for several towns (Egremont, Lee, and Great Barrington). These programs offer 0 percent deferred and forgivable loans to low—and moderate-income households for eligible repair activities, such as accessibility improvements, heating and plumbing work, and minor structural repairs. These are funded through Community Development Block Grants (CDBG) and an Executive Office of Housing and Livable Communities program.

**More information:**

- Berkshire Community Development, *Housing Rehabilitation Programs*  
<https://berkcd.com/programs/>
- Massachusetts Rehabilitation Commission, *Home Modification Loan Program (HMLP)*  
<https://www.mass.gov/home-modification-loan-program-hmlp>

**32. Help fund the local rental assistance program administered by the Housing Authority for low—and moderate-income households.**

Chatham can help subsidize the cost of housing for low—and moderate-income households through the existing rental assistance program administered by the Housing Authority. This program would supplement the subsidy (currently \$350 per month) to assist income-qualifying households.

Metro West Collaborative Development provides a housing assistance grant of up to \$2,500 to residents in a five-town area. Action for Boston Community Development (ABCD) provides emergency rental assistance to qualifying households facing eviction or struggling with housing payments in Boston, Medford, Malden, and Everett.

**More information:**

- Chatham Housing Authority, *Town Rental Assistance Program*  
<http://www.chathamha.org/Programs.aspx>
- Massachusetts Housing Partnership, *Housing Toolbox: Emergency Rental Assistance*  
<https://www.housingtoolbox.org/covid-19-resources/emergency-rental-assistance>
- Metro West Collaborative Development, *Financial Assistance*  
<https://metrowestcd.org/need-help/financial-assistance/>
- Action for Boston Community Development, *Rental Assistance*  
<https://bostonabcd.org/service/rentalassistance/>



Chatham's Community Preservation Committee allocated CPA funds to the nearby Cape Cod Five affordable housing development in Orleans. *Source: Cape Cod Chronicle.*

### 33. Continue to advocate for robust and sufficient funding from the Community Preservation Committee to the Affordable Housing Trust Fund, including bonding for larger projects up to 100% AMI.

Chatham's Community Preservation Committee (CPC) has long supported housing affordability efforts by allocating funds to the Trust and affordable housing initiatives. The CPC's continued support of future projects will be crucial to their success.

Many municipalities across the state have issued bonds against future CPA revenue to fund various projects, which is authorized by Section 11 of the CPA. A two-thirds majority of the legislative body must approve a bonded project, rather than the usual majority vote for most CPA projects. Bonding CPA funds could add a steady revenue stream to the town's affordable housing production funding. The Community Preservation Coalition's *Bonding Community Preservation Act Funds* is a helpful resource for communities considering bonding CPA funds: <https://www.communitypreservation.org/bonding>.

#### More information:

- Massachusetts Housing Partnership, *How the Cape has used CPA to increase affordable housing*  
<https://www.mhp.net/assets/resources/documents/Cape-Examples-of-CPA-Use-Laura-Shufelt.pdf>
- Massachusetts Housing Partnership, *Create, Preserve, Support: Using Community Preservation Act Funds to Foster Local Housing Initiatives*  
[https://www.housingtoolbox.org/assets/files/resources/CPA-guidebook-2016\\_lowres.pdf](https://www.housingtoolbox.org/assets/files/resources/CPA-guidebook-2016_lowres.pdf)

**34. Continue to advocate for the state to allow the Town's Housing Trust to finance housing programs for households earning between 100 and 200 percent AMI.**

Chatham's high housing costs have made housing out of reach for households earning far above 100 percent AMI, the general limit for community housing assistance in the Commonwealth. To remedy this, the town has a home rule petition before the Legislature, asking for authorization to use Town funds to support projects for households earning between 100 and 200 percent AMI. This would enable the Town to help meet housing needs for higher-income households that cannot secure housing.

**35. Promote a home-sharing program where homeowners can rent out rooms in their homes to community members.**

A home-sharing program in Chatham could increase homeowners' incomes and build community connections. Like amnesty for accessory units, this strategy would help unlock Chatham's existing, underutilized housing capacity. The Town could study—and potentially emulate—a similar, ongoing initiative on Nantucket.

Homeshare Nantucket is a free program sponsored by the Nantucket Civic League and Chamber of Commerce. It helps local homeowners rent rooms or apartments to local employees.

**More information:**

- Nantucket Chamber of Commerce, *Homeshare Nantucket*  
<https://www.homesharenantucket.com/>

**36. Support the Local Option for Housing Affordability Coalition (LOHAC) to petition the legislature for home rule and other strategies (i.e., real estate transfer fee and building permit surcharge) to provide long-term funding for the Affordable Housing Trust.**

This initiative would help boost revenues for Chatham's Affordable Housing Trust, increasing its project capacity and reach. If approved by the Legislature, the Town could charge an additional transfer fee on high-value properties and a building permit surcharge, which could be directed to the Affordable Housing Trust.

**More information:**

- Local Option for Housing Affordability Coalition, *Real Estate Transfer Fee: Legislation*  
<https://www.realestatetransferfee.org/legislation>

**37. Support the formation of a private trust that buys deed restrictions to support year-round rental units.**

After receiving approval from the Legislature, Provincetown created a Year-Round Market Rate Rental Housing Trust to “create and preserve year-round rental units in the Town of Provincetown,” including market-rate units. Currently, the Trust oversees leasing at Harbor Hill, a 28-unit development open to community members earning between 80 percent and 200 percent AMI.

Chatham's pending special legislation to expand the purview of the AHTF to 200% AMI would allow for a similar program. Still, a private trust aimed at middle-income households excluded by traditional subsidized housing programs could also help to fill that housing gap.

**More information:**

- Town of Provincetown, *Harbor Hill Year-Round Rental Units*  
<https://www.provincetown-ma.gov/2540/Harbor-Hill-Year-Round-Rental-Units>
- Commonwealth of Massachusetts, *An Act Establishing A Year-Round Market Rate Rental Housing Trust Fund In The Town of Provincetown*  
<https://malegislature.gov/Laws/SessionLaws/Acts/2016/Chapter305>

**38. Partner with local businesses to explore creative options for housing the Town's seasonal workforce.**

Input from local businesses can be vital to devising housing policies for local workers. As mentioned in an earlier strategy, cooperation between local businesses and property owners on Nantucket led to the creation of the Homeshare Nantucket program. A partnership between the Town and local businesses could lead to innovative housing solutions that help to house Chatham's workforce.

**More information:**

- Nantucket Chamber of Commerce, *Homeshare Nantucket*  
<https://www.homesharenantucket.com/>

**39. Work with the Chatham Housing Authority to evaluate and supplement the MCI program and provide subsidies to the savings escrow accounts of participants so that they can afford the down payment on a home when they complete the program.**

Housing costs have escalated so significantly that the MCI/Escrow program is no longer sufficient to help families save for a down payment after five years. By working with the Chatham Housing Authority to financially supplement this program, households may once again be able to purchase a home in the region.

**40. Ensure most members on land use boards and committees (Planning Board, Zoning Board of Appeals, and Affordable Housing Trust Board) participate in regional training on board responsibilities and housing topics, such as from the Citizen Planning Training Collaborative or Community Development Partnership's Lower Cape Housing Institute.**

By building alignment between various boards, the Town can make significant progress in promoting housing affordability and qualifying for the Massachusetts Housing Choice Program, which unlocks access to the Housing Choice Grant Program and preferential treatment for many discretionary state grants.

**More information:**

- Cape Cod Commission, *Regional Housing Strategy*  
<https://www.capecodcommission.org/our-work/regional-housing-strategy>
- Housing Assistance Corporation Cape Cod, *Lower Cape Housing Institute*  
<https://haconcapecod.org/blog/hac-and-cdp-prepare-to-launch-cape-housing-institute-next-month/>
- Executive Office of Housing and Livable Communities, *Housing Choice Resources*

- <https://www.mass.gov/lists/housing-choice-resources>

#### 41. Explore state funding, such as the Workforce Housing Fund, First-Time Homebuyer Assistance, and grant programs due to the recently passed Affordable Homes Act.

MassHousing's \$100 million Workforce Housing Fund supports housing development for families earning between 60 percent and 120 percent AMI. The fund provides up to \$100,000 of subsidy per workforce unit. MassHousing also offers assistance for First-Time Homebuyers, providing up to \$30,000 in the form of an interest-free, deferred loan that is paid back when the property is sold.

The Affordable Homes Act is a comprehensive package of spending, policy, and programmatic actions aimed at investing in housing while simultaneously affording opportunities to tackle housing unaffordability and making progress on the state's climate goals. This multi-pronged approach includes \$4 billion in capital spending authorizations, 28 substantive policy changes or initiatives, three executive orders, and two targeted tax credits. Much of the spending will have benefits for moderate- and low-income households. New policy initiatives available to communities include the local option of adopting a real estate transaction fee of 0.5 percent to 2 percent on the portion of a property sale over \$1 million – or the county median home sale price.

More information:

- MassHousing, *Workforce Housing Initiative*  
<https://www.masshousing.com/en/developers/workforce-housing>
- MassHousing, *First Time Homebuyers*  
<https://www.masshousing.com/home-ownership/homebuyers>

#### 42. Pursue acceptance of the Seasonal Community designation under the Affordable Homes Act

By accepting the Seasonal Community designation from the recently passed Affordable Homes Act, Chatham will be able to pursue local preferences for housing seasonal and year-round workers, utilize undersized lots for attainable year-round housing, permit the construction of “tiny houses” (400 square feet or smaller) for attainable, year-round housing, and target housing for Municipal Employees and artists, writers, and other creatives.



# GOALS AND STRATEGIES MATRIX

The following matrix shows how each strategy aligns with the Town's overarching housing goals.

#	Strategy	Housing Needs	Strategic Locations	Year-Round Workforce	Seasonal Workers	Community Support	Capacity & Coordination	SHI Goals
		G1	G2	G3	G4	G5	G6	G7
1	Investigate options for design guidelines and standards (such as form-based codes, pattern books, universal design standards, and aesthetic design guidelines) and adopt desired standards and guidelines.							
2	Explore allowing multi-family in residential districts with access to sewer without Special Permit requirements and with design guidelines.							
3	In the General Business Districts (GB1, GB2 and GB3), study allowing multi-family dwellings as a right.							
4	Investigate creating flexible zoning regulations for dimensional compliance, density, and parking requirements for multi-family.							
5	Study and potentially emulate Town regulations that limit the construction of large houses that are out of scale with Chatham's context, learning from similar initiatives in Provincetown, Wellesley, and Concord.							
6	Consider strengthening Chatham's zoning bylaw to allow duplexes by right in all residential zones subject to appropriate criteria. Alternatively, consider whether duplexes could be allowed by special permit in all residential zones with a year-round residency requirement.							
7	Explore amending the Town's zoning code to allow for co-housing, promoting community in new development.							
8	Where environmental conditions allow, consider amending zoning to reduce the minimum lot size or frontage requirements in residential districts with high levels of preexisting, non-conforming lots.							
9	Research and clarify policies that would allow for amnesty for existing Accessory Dwelling Units that may be nonconforming, enabling their legalization with certain restrictions.							

#	Strategy	Housing Needs	Strategic Locations	Year-Round Workforce	Seasonal Workers	Community Support	Capacity & Coordination	SHI Goals
		G1	G2	G3	G4	G5	G6	G7
10	Investigate options for design guidelines and standards (such as form-based codes, pattern books, universal design standards, and aesthetic design guidelines) and adopt desired standards and guidelines.							
11	Create an inventory of commercial properties that could be converted to mixed-use or multi-family housing.							
12	Investigate amending the Town's Zoning Bylaw to allow businesses to create seasonal workforce housing on site within the General Business Districts.							
13	Subsidize the creation of year-round affordable rental ADUs through grants and no-interest loans.							
14	Adopt a residential tax-exemption program for those renting to year-round tenants or those living in Chatham year-round.							
15	Waive permit and sewer connection fees (if applicable) for construction of affordable and attainable (<200 percent AMI) community housing.							
16	Develop an expedited permitting method for affordable and attainable housing.							
17	Consider a closing assistance program, downpayment assistance program, or mortgage assistance program to promote full-time homeownership opportunities for low and moderate-income households in Chatham.							
18	Consider a 'Lease to Locals' program that financially incentivizes the conversion of short-term rentals into year-round housing stock and establishes a dedicated funding source for the program.							
19	The Town should pursue special legislation to allow for year-round occupancy restrictions with no affordability requirement.							
20	Identify a funding stream for year-round occupancy restrictions and develop a requirement for year-round occupancy in Chatham's Zoning By-Law that is applicable to certain types and densities of development							



#	Strategy	Housing Needs	Strategic Locations	Year-Round Workforce	Seasonal Workers	Community Support	Capacity & Coordination	SHI Goals
		G1	G2	G3	G4	G5	G6	G7
21	The Trust will negotiate increased affordable units in privately developed projects in future development proposals and create Subsidized Housing Inventory units using buy-downs to existing moderate units.							
22	Coordinate additional zoned multi-family capacity with current and future sewer improvements to protect Chatham's groundwater.							
23	Increase Town staffing levels to continue coordinating the Town's housing efforts and entities.							
24	Collaborate with the Board of Health, Historic Commission, and Conservation Commission to determine how to increase the permitting of appropriate year-round ADUs, small-scale, contextual duplexes, and multi-family housing.							
25	Conduct a feasibility study to explore expanding Chatham Housing Authority properties.							
26	Continue to partner with state, regional, and local governments, organizations, and non-profit and mission-based developers to acquire, create, preserve, and support the regional housing development.							
27	Promote a permanent 'Chatham Housing Roundtable' to strengthen local board and committee partnerships for the development and implementation of housing solutions.							
28	Consider organizing a temporary Zoning Task Force to get opinions and input from other boards on potential revisions and initiatives to produce desired housing types.							
29	Pursue additional outreach and communication at a regional level with other municipalities and organizations to cooperatively pursue housing solutions.							
30	Develop a communications and education plan for both internal and external housing messaging.							

	Strategy	Housing Needs	Strategic Locations	Year-Round Workforce	Seasonal Workers	Community Support	Capacity & Coordination	SHI Goals
		G1	G2	G3	G4	G5	G6	G7
31	Support the formation of a regional housing rehabilitation program to provide critical repairs and accessibility adaptation resources for residents.							
32	Help fund the local rental assistance program administered by the Housing Authority for low—and moderate-income households.							
33	Continue to advocate for strong, sufficient funding from the Community Preservation Committee to the Trust, including bonding for larger projects.							
34	Continue to advocate for the state to allow the Town's Housing Trust to finance housing programs for households earning between 100 and 200 percent AMI.							
35	Promote a home-sharing program where homeowners can rent out rooms in their homes to community members.							
36	Support the Local Option for Housing Affordability Coalition (LOHAC) to petition the legislature for home rule and other strategies (i.e. real estate transfer fee and building permit surcharge) to provide long-term funding for the Affordable Housing Trust.							
37	Support the formation of a private trust that buys deed restrictions to support year-round rental units.							
38	Partner with local businesses to explore creative options for housing the Town's seasonal workforce.							
39	Work with the Chatham Housing Authority to evaluate and supplement the MCI program and provide subsidies to the savings escrow accounts of participants so that they can afford the down payment on a home when they complete the program.							

	Strategy	Housing Needs	Strategic Locations	Year-Round Workforce	Seasonal Workers	Community Support	Capacity & Coordination	SHI Goals
		G1	G2	G3	G4	G5	G6	G7
40	Ensure most members on land use boards and communities (Planning Board, Zoning Board of Appeals, and Affordable Housing Trust Board) participate in regional training on board responsibilities and housing topics, such as from the Citizen Planning Training Collaborative or Community Development Partnership's Lower Cape Housing Institute.							
41	Explore state funding, such as the Workforce Housing Fund, First-Time Homebuyer Assistance, and grant programs due to the recently passed Affordable Homes Act							
42	Pursue acceptance of the Seasonal Community designation under the Affordable Homes Act							

## ACTION PLAN MATRIX

The Town's Community Development Department will oversee the implementation of the Housing Production Plan. This Action Plan Matrix provides a detailed framework for the responsible and supporting entities that will lead the implementation of each strategy and a proposed timeline for each initiative.

**Abbreviations used in the matrix below:**

AD = Assessing Division  
AHTF = Affordable Housing Trust Fund  
CHA = Chatham Housing Authority  
CCHP = Community Housing Partnership  
BD = Building Division  
PB = Planning Board  
PD = Planning Division  
CD = Community Development Department  
HD = Housing Division  
Health = Health Division  
SB = Select Board  
DPW = Department of Public Works  
NR = Natural Resources  
CS = Community Services

Type	#	Housing Strategy	FY2025	FY2026	FY2027	FY2028	FY2029	Responsible Entity
Planning, Policies, and Zoning	1	Investigate options for design guidelines and standards (such as form-based codes, pattern books, universal design standards, and aesthetic design guidelines) and adopt desired standards and guidelines.						CD
	2	Explore allowing multi-family in residential districts with access to sewer without Special Permit requirements and with design guidelines.						PD, HD, PB
	3	In the General Business Districts (GB1, GB2 and GB3), study allowing multi-family dwellings as a right.						PD, HD, PB
	4	Investigate creating flexible zoning regulations for dimensional compliance, density, and parking requirements for multi-family.						PD, HD, PB
	5	Study and potentially emulate Town regulations that limit the construction of large houses that are out of scale with Chatham's context, learning from similar initiatives in Provincetown, Wellesley, and Concord.						CD, PB
	6	Consider strengthening Chatham's zoning bylaw to allow duplexes by right in all residential zones subject to appropriate criteria. Alternatively, consider whether duplexes could be allowed by special permit in all residential zones with a year-round residency requirement.						PD, HD, PB
	7	Explore amending the Town's zoning code to allow for co-housing, promoting community in new development.						PD, HD, PB
	8	Where environmental conditions allow, consider amending zoning to reduce the minimum lot size or frontage requirements in residential districts with high levels of preexisting, non-conforming lots.						PD, PB
	9	Research and clarify policies that would allow for amnesty for existing Accessory Dwelling Units that may be nonconforming, enabling their legalization with certain restrictions.						CD, BD, Health
	10	Dispose of eligible parcels identified in the Town Owned Property Inventory (2020) to support affordable housing production.						HD, SB
	11	Create an inventory of commercial properties that could be converted to mixed-use or multi-family housing.						HD
	12	Investigate amending the Town's Zoning Bylaw to allow businesses to create seasonal workforce housing on site within the General Business Districts.						CD, PB



Type	#	Housing Strategy	FY2025	FY2026	FY2027	FY2028	FY2029	Responsible Entity
Local Initiatives and Programs	13	Subsidize the creation of year-round affordable rental ADUs through grants and no-interest loans.						AHTF
	14	Adopt a residential tax-exemption program for those renting to year-round tenants or those living in Chatham year-round.						AD, SB
	15	Waive permit and sewer connection fees (if applicable) for construction of affordable and attainable (<200 percent AMI) community housing.						SB
	16	Develop an expedited permitting method for affordable and attainable housing.						CD
	17	Consider a closing assistance program, downpayment assistance program, or mortgage assistance program to promote full-time homeownership opportunities for low and moderate-income households in Chatham.						AHTF
	18	Consider a 'Lease to Locals' program that financially incentivizes the conversion of short-term rentals into year-round housing stock and establishes a dedicated funding source for the program.						CD,HD, SB
	19	Identify a funding stream for year-round occupancy restrictions, and develop a requirement for year-round occupancy in Chatham's Zoning By-Law that is applicable to certain types and densities of development.						SB, PB
	20	The Chatham Affordable Housing Trust Fund will pursue the acquisition of land, properties, or deed restrictions as opportunities arise to create affordable and attainable housing.						HD, AHTF
	21	The Trust will negotiate increased affordable units in privately developed projects in future development proposals and create Subsidized Housing Inventory units using buy-downs to existing moderate units.						HD, AHTF
	22	Coordinate additional zoned multi-family capacity with current and future sewer improvements to protect Chatham's groundwater.						CD, NR, DPW

Type	#	Housing Strategy	FY2025	FY2026	FY2027	FY2028	FY2029	Responsible Entity
Capacity, Education, and Coordination	23	Increase Town staffing levels to continue coordinating the Town's housing efforts and entities.						SB
	24	Collaborate with the Board of Health, Historic Commission, and Conservation Commission to determine how to increase the permitting of appropriate year-round ADUs, small-scale, contextual duplexes, and multi-family housing.						CD, PB
	25	Conduct a feasibility study to explore expanding Chatham Housing Authority properties.						CHA
	26	Continue to partner with state, regional, and local governments, organizations, and non-profit and mission-based developers to acquire, create, preserve, and support the regional housing development.						HD, CCHP, AHTF
	27	Promote a permanent 'Chatham Housing Roundtable' to strengthen local board and committee partnerships for the development and implementation of housing solutions.						HD, CCHP, AHTF
	28	Consider organizing a temporary Zoning Task Force to get opinions and input from other boards on potential revisions and initiatives to produce desired housing types.						SB
	29	Pursue additional outreach and communication at a regional level with other municipalities and organizations to cooperatively pursue housing solutions.						HD, CCHP
	30	Develop a communications and education plan for both internal and external housing messaging.						HD, CCHP
	31	Support the formation of a regional housing rehabilitation program to provide critical repairs and accessibility adaptation resources for residents.						CD
	32	Help fund the local rental assistance program administered by the Housing Authority for low- and moderate-income households.						AHTF
	33	Continue to advocate for strong, sufficient funding from the Community Preservation Committee to the Trust, including bonding for larger projects.						HD, AHTF
	34	Continue to advocate for the state to allow the Town's Housing Trust to finance housing programs for households earning between 100 and 200 percent AMI.						SB
	35	Promote a home-sharing program where homeowners can rent out rooms in their homes to community members.						CD, CS

Type	#	Housing Strategy	FY2025	FY2026	FY2027	FY2028	FY2029	Responsible Entity
Capacity, Education, and Coordination	36	Support the Local Option for Housing Affordability Coalition (LOHAC) to petition the legislature for home rule and other strategies (i.e. real estate transfer fee and building permit surcharge) to provide long-term funding for the Affordable Housing Trust.						SB, AHTF
	37	Support the formation of a private trust that buys deed restrictions to support year-round rental units.						SB
	38	Partner with local businesses to explore creative options for housing the Town's seasonal workforce.						CD
	39	Work with the Chatham Housing Authority to evaluate and supplement the MCI program and provide subsidies to the savings escrow accounts of participants so that they can afford the down payment on a home when they complete the program.						HD, AHTF
	40	Ensure most members on land use boards and communities (Planning Board, Zoning Board of Appeals, and Affordable Housing Trust Board) participate in regional training on board responsibilities and housing topics, such as from the Citizen Planning Training Collaborative or Community Development Partnership's Lower Cape Housing Institute.						SB, CD
	41	Explore state funding, such as the Workforce Housing Fund, First-Time Homebuyer Assistance, and grant programs due to the recently passed Affordable Homes Act.						HD
	42	Pursue acceptance of the Seasonal Community designation under the Affordable Homes Act						SB

## APPENDICES

**EXECUTIVE OFFICE OF HOUSING AND LIVABLE COMMUNITIES CH40B SUBSIDIZED HOUSING INVENTORY**

**Chatham**

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
655	n/a	228-256 Crowell Rd	Rental	40	Perp	No	EOHLC
656	Congregate	3 Captain's Landing	Rental	19	Perp	No	EOHLC
657	n/a	36 Harold Lane	Rental	6	Perp	No	EOHLC
658	n/a	39 Martha Kendrick Way	Rental	8	Perp	No	EOHLC
659	n/a	7-16 Captain's Landing	Rental	10	Perp	No	EOHLC
660	n/a	Martha Kendirck Way	Rental	2	Perp	No	EOHLC
661	CHOP	Stony Hill Road	Ownership	21	Perp	YES	EOHLC
4237	DDS Group Homes	Confidential	Rental	3	N/A	No	DDS
7707	Lake Street Affordable Housing	Lake Street & Stony Hill Road	Mix	50	Perp	YES	FHLBB  EOHLC  Town of Chatham
9397	MCI Housing Savings Program	Old Comers Road	Rental	4	2026	NO	EOHLC
9705	Levi's Path	Levi's Path	Ownership	1	Perp	YES	EOHLC
9893	Main Street Community Housing	Main Street West Chatham	Ownership	4	Perp	YES	EOHLC
10269	DMH Group Homes	Confidential	Rental	6	N/A	NO	DMH
10493	Crowell Rd	Crowell Rd	Rental	1	2034	NO	EOHLC
10494	Levi's Path	Levi's Path	Ownership	1	Perp	YES	

1/12/2024

Chatham  
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This data is derived from information provided to the Executive Office of Housing and Livable Communities (EOHLC) by individual communities and is subject to change as new information is obtained and use restrictions expire.



EXECUTIVE OFFICE OF HOUSING AND LIVABLE COMMUNITIES CH40B SUBSIDIZED HOUSING INVENTORY

**Chatham**

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
10653	George Ryder Road South Community Housing	George Ryer Road South	Ownership	2	Perp	YES	EOHLC
Chatham Totals				178	Census 2020 Year Round Housing Units		3,698
					Percent Subsidized		4.81%

*The town staff says the SHI information above is inaccurate. The deed restrictions on 16 CHOP properties will expire in the next few years, as they were 40-year deed restrictions. The five remaining in the program had changed the deed restrictions to be in perpetuity since the deed restrictions hadn't expired yet when the properties were sold.*

## EOHLC AFFIRMATIVE FAIR HOUSING GUIDELINES

The Commonwealth of Massachusetts has a compelling interest in creating fair and open access to affordable housing and promoting compliance with state and federal civil rights obligations. Therefore, all housing with state subsidy or housing for inclusion on the SHI shall have an Affirmative Fair Housing Marketing Plan. To that end, EOHLC has prepared and published comprehensive guidelines that all agencies follow in resident selection for affordable housing units.

In particular, the local preference allowable categories are specified:

- **Current Residents.** A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing, or voter registration listing.
- **Municipal Employees.** Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
- **Employees of Local Businesses.** Employees of businesses located in the municipality.
- **Households with Children.** Households with children attending the locality's schools.
- **Veterans:** Any person honorably discharged from the Army, Navy, Marine Corps, Air Force, Coast Guard or National Guard of the United States.

The latest revisions to the guidelines were in May 2013. A further update per the 2024 Affordable Homes Act is expected to be forthcoming. The full guidelines can be found here:

<https://www.mass.gov/doc/ma-fair-housing-marketing-and-resident-selection-plan-guidelines-1/download>.

# INTERAGENCY BEDROOM MIX POLICY

## INTERAGENCY AGREEMENT

### Regarding Housing Opportunities for Families with Children

This Interagency Agreement (this "Agreement") is entered into as of the 17th day of January, 2014 by and between the Commonwealth of Massachusetts, acting by and through its Department of Housing and Community Development ("DHCD"), the Massachusetts Housing Partnership Fund Board ("MHP"), the Massachusetts Housing Finance Agency (in its own right and in its capacity as Project Administrator designated by DHCD under the Guidelines for Housing Programs in Which Funding is Provided By Other Than a State Agency, "MassHousing"), the Massachusetts Development Finance Agency ("MassDevelopment") and the Community Economic Development Assistance Corporation ("CEDAC"). DHCD, MHP, MassHousing, MassDevelopment and CEDAC are each referred to herein as a "State Housing Agency" and collectively as the "State Housing Agencies".

### Background

A. DHCD's 2013 Analysis of Impediments to Fair Housing Choice ("AI") includes action steps to improve housing opportunities for families, including families with children, the latter being a protected class pursuant to fair housing laws, including the federal Fair Housing Act, as amended (42 U.S.C. §§ 3601 *et seq.*) and Massachusetts General Laws Chapter 151B. In order to respond to development patterns in the Commonwealth that disparately impact and limit housing options for families with children, such steps include requiring a diversity of bedroom sizes in Affordable Production Developments that are not age-restricted and that are funded, assisted or approved by the State Housing Agencies to ensure that families with children are adequately served.

B. The State Housing Agencies have agreed to conduct their activities in accordance with the action steps set forth in the AI.

C. This Agreement sets forth certain agreements and commitments among the State Housing Agencies with respect to this effort.

### Definitions

1) "Affordable" - For the purposes of this Agreement, the term "Affordable" shall mean that the development will have units that meet the eligibility requirements for inclusion on the Subsidized Housing Inventory ("SHI").

2) "Production Development" - For purposes of this Agreement "Production Development" is defined as new construction or adaptive reuse of a non-residential building and shall include rehabilitation projects if the property has been vacant for two (2) or more years or if the property has been condemned or made uninhabitable by fire or other casualty.



## ACRONYMS

<b>ACS</b>	US Census Bureau's American Community Survey, Five-Year Estimates
<b>ADA</b>	Americans with Disabilities Act
<b>AMI</b>	Area Median Income (AMI) is defined as the midpoint of a specific area's income distribution and is calculated annually by the Department of Housing and Urban Development (HUD).
<b>AMFI</b>	Areawide Median Family Income set by HUD (household of four persons)
<b>AUL</b>	Activity and Use Limitation designation, monitored by the DEP
<b>ARPA</b>	American Rescue Plan Act
<b>CCNS</b>	Cape Cod National Seashore
<b>CHAS</b>	Comprehensive Housing Affordability Strategy
<b>CPA</b>	State of Massachusetts Community Preservation Act (MGL Chapter 44B)
<b>CPC</b>	Community Preservation Committee
<b>CPI-U</b>	U.S. Census Bureau's Consumer Price Index
<b>CRA</b>	U.S. Federal Community Reinvestment Act
<b>DEP</b>	Massachusetts Department of Environmental Protection
<b>EPA</b>	U.S. Environmental Protection Agency
<b>EOHLC</b>	Executive Office of Housing and Livable Communities
<b>FEMA</b>	Federal Emergency Management Agency
<b>FY</b>	Fiscal Year(s) (July 1-June 30)
<b>HPP</b>	Housing Production Plan
<b>HUD</b>	United States Department of Housing and Urban Development
<b>LMI</b>	Low/Moderate- Income (at or below 80 percent AMI)
<b>MACRIS</b>	Massachusetts Cultural Resources Information System
<b>MAPC</b>	Metropolitan Area Planning Council
<b>MassDOT</b>	Massachusetts Department of Transportation
<b>MassGIS</b>	Massachusetts Bureau of Geographic Information
<b>MBTA</b>	Massachusetts Bay Transportation Authority
<b>MGL</b>	Massachusetts General Laws
<b>MLS</b>	Multiple Listings Service (central real estate database)
<b>MOE</b>	Margin of Error
<b>MRPC</b>	Montachusett Regional Planning Commission
<b>MSA</b>	Metropolitan Statistical Area
<b>MWRA</b>	Massachusetts Water Resources Authority
<b>NHESP</b>	Massachusetts Natural Heritage and Endangered Species Program
<b>SHI</b>	Massachusetts Subsidized Housing Inventory
<b>YTD</b>	Year to Date
<b>40B</b>	Comprehensive Permit, per MGL Chapter 40B, §20-23

## KEY DEFINITIONS

This list of key definitions is intended to assist the reader and is not intended to replace applicable legal definitions of these terms. The following definitions are for key terms used throughout the document, many of which are based on definitions in statutes and regulations.

**Areawide Median Income (AMI)**– the median gross income for a person or family as calculated by the United States Department of Housing and Urban Development, based on the median income for the Metropolitan Statistical Area. Chatham is part of the Barnstable HUD MSA. For FY2024, the HUD area median family income (AMFI) for the Barnstable MSA was \$122,700.<sup>2</sup> The AMFI is the AMI based on a family of four persons.

**Affordable Housing** – is housing available to households earning no more than 80 percent AMI at a cost less than 30 percent of total household income. State and federal funding is available, and the housing can count toward the Town’s Subsidized Housing Inventory.

**Attainable Housing** - defined by the Town of Chatham as housing for households earning up to 200 percent AMI.

**Chapter 40B** - The Commonwealth’s regional planning law to address regional housing disparities. It assumes communities have met their regional “fair share” if at least 10 percent of their housing stock is included in the SHI. It allows developers to override local zoning if less than 10 percent of the year-round housing stock is included in the Subsidized Housing Inventory or housing production goals are not met, and 25 percent of the total units developed are affordable.

**Cost-Burdened Household** – a household that spends 30 percent or more of their income on housing-related costs (such as rent or mortgage payments). Severely cost-burdened households spend 50 percent or more of their income on housing-related costs.

**Household** – all the people, related or unrelated, who occupy a housing unit. It can also include a person living alone in a housing unit or a group of unrelated people sharing a housing unit as partners or roommates. Family households consist of two or more individuals who are related by birth, marriage, or adoption, although they also could include other unrelated people. Nonfamily households consist of people who live alone or who share their residence with unrelated individuals.

**Family Household** – Family households consist of two or more individuals who are related by birth, marriage, or adoption, although they also could include other unrelated people.

**Non-Family Households** – Non-family households consist of individuals living alone and individuals living with roommates who are not related by birth, marriage, or adoption.

**Housing Needs Assessment (HNA)**–The HNA provides the background necessary to develop a comprehensive housing policy that meets the needs of current and future residents. It helps inform an updated set of housing principles, goals, targets, strategies, and priorities to be adopted. The Housing Needs Assessment includes an analysis of current demographic, economic, and housing market conditions and a household and housing demand forecast for the community.

**Housing Production Plan (HPP)** - a community's proactive strategy for planning and developing affordable housing that meets its needs in a manner consistent with Chapter 40B.

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<sup>2</sup> U.S. Department of Housing and Urban Development. FY 2022 Income Limits Summary.  
<https://www.huduser.gov/portal/datasets/il/il2022/2022summary.odn> (accessed April 2022).



**Income Thresholds**—The U.S. Department of Housing and Urban Development (HUD) establishes income thresholds that apply to various housing assistance programs. These thresholds are updated annually and categorized by household size. Chatham is part of the Barnstable Town HUD HMFA.

**Extremely Low-Income (ELI)** – the FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to an individual or family whose annual gross income is the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline. The FY2024 ELI income limits for a household of one is \$26,600 and for a household of four is \$38,000.

**Very Low-Income (VLI)** – an individual or family whose annual gross income is at or below 50 percent AMI. The FY2024 VLI income limits for a household of one is \$44,300 and for a household of four is \$63,300.

**Low/Moderate income (LMI)** – an individual or family whose annual gross income at or below 80 percent of the area median income (AMI).<sup>3</sup> The FY2024 LMI income limits for a household of one is \$68,500 and for a household of four is \$97,800.

**Labor Force** – all residents within a community over the age of 16 who are currently employed or *actively* seeking employment. It does not include students, retirees, discouraged workers (residents who are not actively seeking a job), or those who cannot work due to a disability.

**Local Preference** - With application and justification, up to 70 percent of affordable units in a project can be reserved for people who live or work in Chatham or have children in Chatham schools.

**Missing Middle Housing** - refers to the range of housing types between single-family detached homes and mid-to-high-rise apartment buildings. Examples include duplexes, triplexes, and townhomes. In this context, “middle” refers to the size and type of a home relative to its location – in the middle – on a housing scale spectrum.

**Subsidized Housing Inventory (SHI)** – compiled by the EOHLC as a measure of a community’s low- or moderate-income housing stock, according to M.G.L Chapter 40B.

**Workforce Housing** - no accepted definition, but state funding available for “workforce housing” up to 120 percent AMI.

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<sup>3</sup> For purposes of MGL c.40B, moderate income is defined as up to 80 percent AMI.