

Town of Mashpee
Affordable Housing & Planned Production Plan

*Meeting the needs of 760 CMR 56.03(4), Comprehensive Permit;
Low or Moderate Income Housing Regulations*

Approved by Affordable Housing Committee 8-4-15

Approved by Planning Board 8-5-15

Approved by Board of Selectmen 11-16-15

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I. Overview & Purpose

Overview:

Diverse affordable housing is important for all communities. After covering the expenses of housing, families must have enough income left to meet the basic costs of food, healthcare, utilities and transportation. Housing is generally considered to be affordable when households spend no more than 30 percent of their gross income on housing costs. Because Mashpee's subsidized affordable housing stock falls short of the state's 10% target, there is an understandable concern about affordability and the choices that are available as the community moves into the next decade.

More than 17 years have passed since Mashpee's Comprehensive Plan was produced and some ten years from the time the 2005 Affordable Housing & Planned Production Plan was accepted by the state Department of Housing and Community Development. A great deal of its approach to meeting the demand for affordable housing was based on the results of a 1992 public opinion survey conducted when the town's population was less than 8,000. The 2010 census placed the town's population at 14,006, with a 2015 Planning Department estimate of 14,995 year-round residents. Thus, this growth must be reflected in any Comprehensive Plan update, and more implicitly in the affordable housing element, as well as this update of the Town's Affordable Housing & Planned Production Plan. To assist in this update, a new opinion survey was prepared and released in November, 2009, with responses collected through March, 2010.

The Local Comprehensive Plan regulations of the Cape Cod Commission (CCC) suggest municipal plans be entirely revised at 10 year intervals. The DHCD requires the AH&PPP to be updated every 5 years. It is therefore past time for an update to both plans. This document is intended to update of the Town's Affordable Housing & Planned Production Plan, and will also be the basis for an update to the Affordable Housing element of our Comprehensive Plan.

Purpose:

This document provides a detailed summation of housing availability and affordability in Mashpee that builds on and updates the work of the Town's 2005 Affordable Housing & Planned Production Plan, as well as a version of the Plan completed in 2012 but not submitted to DHCD. Specifically, the Affordable Housing and Planned Production Plan encompasses the following sections:

1. Goals and objectives for affordable housing that establish a direction and clear awareness of what the Town of Mashpee hopes to accomplish – they provide guidance for community decisions;
2. Current community demographic trends;
3. An inventory and assessment of Mashpee's current housing supply;

4. Development constraints and limitations to the growth of housing
5. An evaluation of the town's current and anticipated affordable housing, including the identity of existing organizations with responsibility for developing and managing affordable housing projects;
6. An assessment of housing affordability in terms of how effective the town has been in providing adequate affordable housing choices for low, moderate, and middle income individuals and households;
7. Projection of demand for both owner and renter occupied housing to the year 2020;
8. A target plan for the production of affordable housing to the year 2020, extended to 2023 to demonstrate the proposed target date for reaching 10% affordable housing;
9. Identification of barriers to the production of affordable housing and possible mitigation measures, and
10. An implementation program that specifies the policies and actions Mashpee intends to carry out to meet the desired goals and objectives for affordable housing.

Population and housing stock counts primarily from the official 2010 U.S. Census have been used in preparing this report. There has been only a small increase in both counts as of 2015.

II. Goals and Objectives

Goals are the first-order of policy that in a general manner state the desired results of the Plan's implementation. Objectives are the second order of translation that advances action toward each goal. Together, they provide the public with a basis for understanding the Affordable Housing Plan's intent as well as a framework for its planned production strategy and implementation.

Development of these goals and objectives was based in part on those originally adopted as part of the 1998 Comprehensive Plan and the results that emerged from the 2010 Comprehensive Plan Public Opinion Survey.

Goal 1: Promote the development of affordable housing for both rental and purchase that meets the needs of present and future residents of Mashpee.

Objectives:

- A. Increase the town's affordable housing stock to ten percent of all year-round housing based on the 2010 census. It is intended that this be done consistent with the DHCD .5% per year standard. Specifically, Mashpee will make every effort to produce at least 32 units annually.
- B. Provide for a balance of affordable rental and ownership units to meet the needs of low and moderate income households.
- C. Ensure the distribution of affordable housing throughout the town's residential neighborhoods as opposed to groupings or concentrations in one area.
- D. Identify and begin the task of addressing the barriers to the development of affordable housing.

Goal 2: Encourage a mix of housing densities, ownership patterns, prices, and building types to serve diverse households consistent with the small town character of the community.

Objectives:

- A. Continue to seek opportunities for mixed-use development within the town's commercial center and commercial corridors to add to the vitality of these areas as well as providing housing for small households within easy access to services.
- B. Analyze development and redevelopment opportunities in locations appropriate for increased density where the expansion of multifamily housing may be considered.
- C. Identify and promote innovative wastewater management technologies that would allow higher densities in selected residential areas.
- D. Expand the Town's zoning bylaw inclusionary provisions to encourage the development of affordable housing units in all new residential construction and redevelopment projects.

- E. Explore the provision of zoning incentives for the creation of affordable housing for households that work in the local economy

Goal 3: Provide regulatory and financial incentives that maximize affordability for the most vulnerable segment of Mashpee's population, including but not limited to families in poverty, the very low income (50% of median income), single heads of households and others with special needs.

Objectives:

- A. Continue to identify and evaluate the use of surplus town-owned property for the development of "friendly" 40B affordable housing projects.
- B. Utilize appropriate funding sources in combination with town donated land to provide affordable rental housing opportunities (e.g. Ashers Path Apartments).
- C. Maintain a revolving loan fund to assist special needs families with the move-in costs (first and last months rent plus security fee) for an affordable rental housing unit.
- D. Assure all contributions from the development of housing projects are placed in the Affordable Housing Trust Fund to be used to further affordable housing initiatives.
- E. Create an Accessory Affordable Apartment bylaw that meets the state requirements for inclusion on the subsidized housing inventory.
- F. Seek opportunities to convert existing properties, motels and seasonal homes to more productive, long-term use as affordable year-round housing.

Goal 4: Pursue joint ventures with the development community and collaborations with local and regional agencies who are resources for information, public financing and technical assistance

Objectives:

- A. In collaboration with the town's Affordable Housing Committee and the Mashpee Housing Authority, establish a plan framework and design guidelines for the development of future "friendly" 40B projects.
- B. Work with regional agencies such as the Cape Cod Commission, Housing Assistance Corporation and the Barnstable County's HOME Consortium and Soft Second Loan Program as well as private entities like Habitat for Humanity to develop cooperative arrangements and projects to benefit those in need of affordable housing
- C. Engage the community in discussions on affordable housing to bring attention to the issue, offering information on housing needs and strategies to help attract community support.

III. Community Demographics

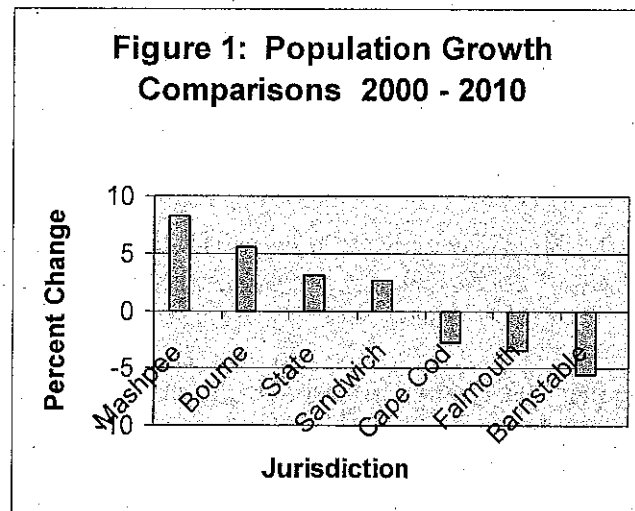
Population Change

Mashpee's population has consistently exceeded the growth rate of the other 15 towns on the Cape as well as that for Barnstable County. Population more than doubled in both the 1970s and 1980s and, although the growth (64.2%) in the 1990s occurred at a slower rate, it was still more than double that recorded by any other town on the Cape. During the summer months, the seasonal influx of population results in a near doubling of the population, occupying the large number (3700) of seasonal homes present in Mashpee. The Census Bureau reported that the Town's year-round population for 2010 was 14,006, an increase of nearly 8.2% since 2000. (It should be noted that the 2015 estimate by the Planning Department is 14,995, a 7.06% increase since 2010.)

Table 1: Population Change – Mashpee

Year	Total	Numeric Change	Percent Change
1980	3,700	2,412	187.26%
1990	7,884	4,184	113.08%
2000	12,946	5,062	64.20%
2010	14,006	1,060	8.18%

Source: US Census Bureau



Source: U.S. Census Bureau

As can be seen from Figure 1 above, Mashpee's population continued to grow during the economic downturn, while other communities like Falmouth, Barnstable and the Cape region were losing population. Retirees and second home buyers from throughout New England and to a lesser extent the Northeast have fueled much of the town's growth. This is placing increasing pressure on existing infrastructure and the environment as well as new demands for increased health care services.

Age Characteristics

Mashpee continues to be a destination for retirees. Condominium developments like Windchime Point, Stratford Ponds and the Southport Retirement Community have been enormously successful in attracting older adults. The Jobs/Whiting and East Steeple Street neighborhoods, planned as an extension of Mashpee Commons, will feature a variety of housing choices likely to further attract retirees.

According to the 2000 census, 18.65% of the population or 2,411 persons were aged 65 years or older. The 2010 Census shows growth in this population to 3298 out of 14,006, or 23.5%, thus increasing the town's median age to 45.9. This in line with the Cape as a whole, where the median age of residents (48.1 years) is the highest of all regions in the Commonwealth and significantly higher than the median age for the state (38.5 years). Of those 683 residents who completed the town's Public Opinion Survey, 49% were over the age of 65 and nearly 45% were retired.

Table 2: Age Demographics

Town of Mashpee				Barnstable County
Age Group	1990 % of Total	2000 % of Total	2009 % of Total	2009 % of Total
< 5	9.4	5.9	4.0	4.4
5 – 17	15.8	19.2	13.8	13.0
18 – 24	6.7	4.0	8.8	7.6
25 – 44	36.3	28.4	19.3	18.2
45 – 64	17.1	23.6	28.9	32.2
65 >	14.5	18.6	24.9	24.3

Source: U.S. Census Bureau & estimates for 2009

The 2010 U.S. Census indicated age breakdowns as follows: <18=2697 (19.26%), 20-24=594 (4.24%), 25-34=1270 (9.07%), 35-49=2675 (19.10%), 50-64=3160 (22.56%), >64= 3298 (23.55%)

Further supporting this trend is the fact that family households with children under the age of 18 shrank from 32.7% in 2000 to 19.26 % in 2010. Moreover, those in the 25-44 (family) age groups have declined by nearly 47% since 1990. Indeed, much of the town's recent growth is made up of new retirees who have relocated to Mashpee or those who have decided to make their seasonal homes their permanent residence. Conversely, it supports a Cape trend that points to a growing loss of young adults and families.

Median Household Income

Mashpee has experienced steady income growth since 1990, but the 2009 estimates showed its growth had begun to decline relative to other jurisdictions. Through 2000, the town's median income had not only kept pace with the County and state, but exceeded three of the four towns

which constitute the Upper Cape region. Based on Census 2009 estimates, the town's median household income of \$59,856 was more than 13% less than the average for its neighboring towns and significantly less than that for the Commonwealth.

Table 3: Mashpee Median Income with Comparisons
1990 – 2009

Subdivision	1990	2000	2009
Falmouth	33,944	48,191	62,686
Sandwich	43,500	61,250	79,369
Bourne	34,159	45,113	61,914
Mashpee	32,524	50,871	59,856
County	31,766	45,933	60,096
Massachusetts	36,952	50,502	64,496

Source: U.S. Census & 2009 Census Estimates

Further deterioration is evident when data from the 2000 Census is compared to town estimates for 2009. The number of households earning less than the median income increased by approximately 470 or 18.6 percent. This change is also obvious when comparisons are made for those households earning 80 percent or less of median income. Households affected by the meager change in median income jumped by 25.2 percent. Mashpee was hit hard by the nation's recession, suffering numerous job losses and unemployment rates that exceeded 10 percent.

HUD's analysis of the 2007-2011 American Community Survey Census data, released in 2014, indicated that, of a total of 5755 households in Mashpee, 760 (13.2%) earned 30% or less of the median family income, 665 (11.6%) earned greater than 30% but less than 50% of the median family income, 1,005 (17.5%) earned between 50 and 80% of median family income, 565 (9.8%) earned between 80 and 100% of median family income and 2750 (47.8%) earned more than the median family income. Thus 24.8% of Mashpee households earn less than 50% of median family income and 42.2% earn less than 80% of the median.

Conclusions:

- *Mashpee's population growth continues to outpace all other Cape towns including that for Barnstable County.*
- *Based on census estimates for 2010, the 65+ age group has risen to nearly 23.5% of the town's total population, thus increasing the town's median age to nearly 46, well above the state's 38.5 median age -- but less than the Cape's median of 48.1.*
- *The town's estimated median household income for 2009 fell below that recorded by neighboring towns and the County average, increasing the income gap for affordable housing.*

IV. Housing Inventory

This section summarizes Mashpee's housing characteristics, including housing type, age, tenancy and the status of subsidized housing. The information presented here comes primarily from the 2009 U.S. Census estimates and 2010 data on population and housing, as well as Mashpee Planning Department 2015 estimates.

Housing Supply

Mashpee's total housing stock for the period 2000–2010 increased by 18.7% from 8,325 units to 9,882, of which 6,473 were year-round units. Table 4 provides a breakdown of the Town's housing stock for the period 1980 to 2010 per the Census. (The Planning Department estimate for 2015 is 6,451 year-round and 3,595 seasonally-occupied units, with 3.6% vacant, for sale etc. totaling 10,421 units.) The explosive increase in population during the 80s produced a doubling of housing units, with significant continuing growth experienced in the 90s. Since 1980, seasonal housing as a percentage of the town's total housing stock has declined, although this trend was somewhat interrupted by the housing market crisis, which led to fewer low or moderate priced year-round homes while high-end seasonal homes continued to be built. More and more new residents are obviously making Mashpee their new year-round residence.

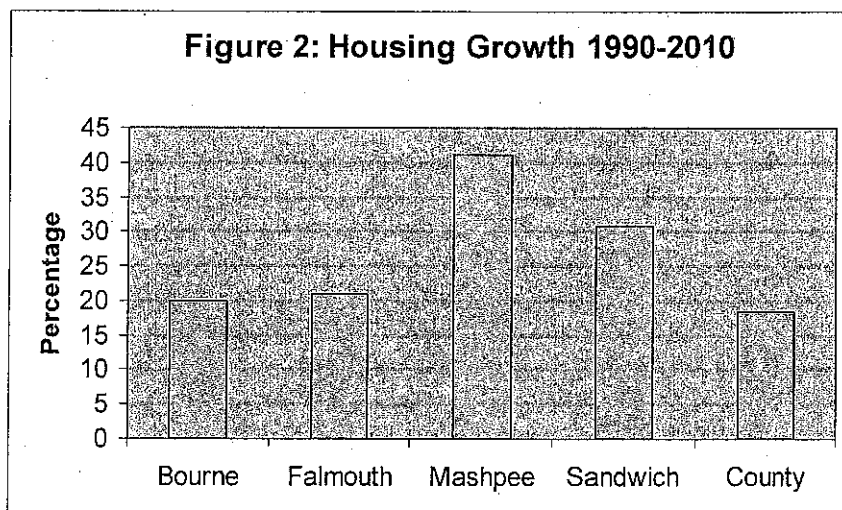
Table 4: Mashpee Housing Stock

Year	Year-Round Units	Seasonal Units	Total
1980	1,756	1,989	3,582
1990	3,787	3,212	7,002
2000	5,578	2,747	8,325
2010	6,473	3,409	9,882

Source: US Census & Adjusted Estimate for 2010

Data supplied by the assessor's office for the 1999 to 2008 period indicated that some 1,414 housing units were built. Nearly 41% of these dwellings (579) were condominiums, largely constructed as part of the continued development of the Southport Retirement Community, Stratford Ponds and Windchime Point projects (the latter two now completed). Single-family construction occurred throughout the town primarily as part of previously approved subdivisions. Building Department records indicate an additional 224 single-family and 219 condominium units built from 2008 to 2014, while 66 single-family homes were demolished. The latter figure indicates both that there were actually more condominiums than single-family homes added to our housing stock, while a significant number of the latter were tear-down and rebuild situations creating larger and more expensive housing.

As illustrated in Figure 2 below, Mashpee's housing growth exceeded that of its three neighboring towns and the County in the 20 year period between 1990 and 2010. Contributing factors to this trend included a significant number of previously-approved, but unfinished development projects, Mashpee's attractiveness as a prime retirement community and the continued growth of its resort developments like New Seabury and Willowbend for seasonal homes.



Source: U.S. Census

Housing Type and Age

Housing in Mashpee consists primarily of single-family homes (see Table 5). According to the 2000 U.S. Census, 83.2 percent of Mashpee housing units were single-family residences, and while this category grew by more than 1,300 units as of the 2010 Census, the percentage declined slightly. Replacing the single-family home were condominiums and townhomes that nearly doubled in number. They were built primarily to house the expanding senior population. This trend has continued through 2014. The rest of the town's housing mix is comprised of a small supply of duplexes, multifamily buildings and two mobile-home parks.

Table 5: Housing Characteristics, 1990, 2000 & 2010

Year	Total Units	Single Family	Two Family	Townhouses / Condos	Multifamily 5 + Units	Mobile Homes
1990	7,002	82.0%	1.1%	4.3%	9.5%	2.8%
2000	8,325	84.5%	1.2%	4.3%	8.3%	1.5%
2010	9,882	83.2%	1.4%	5.2%	8.2%	1.9%

Source: US Census

When compared to other nearby Cape towns, Mashpee provides more housing choices. But given the decline in multifamily development, this diversity may not be enough to meet some of the needs and affordability levels of its residents. Since 2000, Ashers Path, a 56 unit rental project for age 55+ adults and two second floor buildings in Mashpee Commons, are the only multifamily rental projects with five or more units built in Mashpee, although Mashpee Commons has broken ground for an additional 52 apartments in 8 buildings to be completed in 2016 and 2017 as part of their Jobs/Whitings Road 40B project.

Mashpee was one of the last towns on the Cape to develop. In addition, a 1976 suit by the Wampanoag Tribe claiming that the incorporation of the town violated the Indian Non-

Intercourse Act of 1793 effectively put a hold over any real estate development until the Supreme Court ruled in 1983 against the tribe. Not surprisingly, therefore, 81.5 percent of the homes in Mashpee were built since 1970, and only 2.5 percent of the town's homes were constructed before 1940. Thus, many of the problems that are typically seen with older communities, like lead paint, are virtually non-existent.

Housing Tenancy

Housing tenancy refers to whether a house is occupied by a renter or homeowner. As shown in Table 6, most of Mashpee's housing units were owner-occupied (82.2%), while only 17.8% of the units were renter-occupied in 2010. The 2014 HUD analysis of 2007-11 ACS Household data shows 13.9% of households renting and 86.1% as homeowners. This high level of homeownership suggests that most people who live in or move to Mashpee can afford to buy a home in the town.

Mashpee, like its neighbor to the north, Sandwich, has fewer renter occupied units than Falmouth and Bourne, the other two towns that constitute the Upper Cape area. With the exception of Mashpee Village and Ashers Path, multifamily rental housing in Mashpee as a choice for low to moderate income families is limited, although, until recently, the large number of condominium townhouses in Mashpee, many of the older of which were fairly affordable, provided an alternate multifamily rental market. That market has dwindled as the owners of condominiums which were held as an investment with the intent of their serving as a retirement home, have been increasingly occupied by the owners as they retired, leaving many fewer available for rent. A similar trend has occurred with single-family homes formerly rented out, or used solely as summer homes and rented out in the winter.

Table 6: Comparison of Housing Tenure – 2010

Town	Total Units	Owner-Occupied Total - Percentage		Renter-Occupied Total - Percentage	
Mashpee	6118	5030	82.2%	1088	17.8%
Falmouth	14069	10705	76.0%	3364	23.9%
Sandwich	7776	6729	86.5%	147	1.9%
Bourne	7866	5951	75.6%	1915	24.3%

Source: 2010 U.S. Census Estimates

Current Housing Market

The housing slump together with a tight credit market resulting from the "Great Recession" slowed new housing development. This issue was evident with the multiple start date extensions approved for the Mashpee Commons 40B housing project (involving 382 units of which 96 are to be affordable) plus its withdrawal of plans for the Trout Pond neighborhood, a mixed-use development that would have added 78 more housing units. Until recently, Southport had put its plans for construction of the final 250 condo units on hold, but have now resumed construction and sold or pre-sold almost all of their remaining new units. New home construction in Mashpee bottomed out in 2011 with only 34 units built (and 6 demolished), but has rebounded back to 94 units (11 demolitions) in 2014.

Mashpee also saw a significant number of foreclosures during the recession. In 2006, Mashpee ranked 10th in the state for foreclosure petitions with 17.9 / 1000 housing units. This rate increased to 26.7 in 2007 then fell to 22.1 per 1000 units in September 2009. This works out to roughly 215 homes in foreclosure. As more of these units returned to the market, the supply of available housing increased, putting some downward pressure on housing values.

Subsidized Housing & Progress Since 2005 Plan

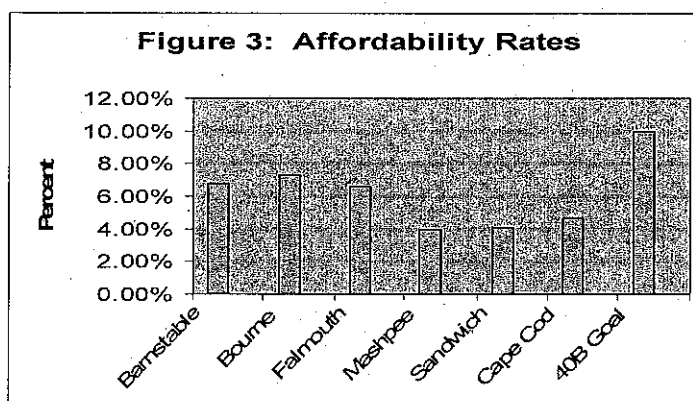
As of December 11, 2014, Mashpee is credited with a total 298 affordable units on the DHCD subsidized housing inventory. This provides an affordability rate of 4.6 percent of the town's 6473 year round housing units per the 2010 Census. Mashpee's percentage has increased from 3.55% at the time of our 2005 Affordable Housing Plan, increasing from 198 units credited in January of 2005. As that is still less than half of the 40B goal, concerns have been raised with respect to whether enough has been done to address this issue. A 2006 Housing Poll conducted by the University of Massachusetts Donohue Institute for the Cape and Islands showed that 1) A clear majority of residents believe cost of housing prevents young families from living in the community in which they were raised and 2) Cost of housing hurts the economy and prevents elderly residents from remaining in their communities. These findings are further supported by the results of Mashpee's 2010 Comprehensive Plan Public Opinion Survey in which nearly 42% of the respondents indicated the Town needed more affordable housing, and where 40% singled out housing affordability as a major factor in keeping families and young people from leaving the Town.

Table 7: Affordable Housing Units – 2014

Status	Ownership	Rental	Total
Existing	36	262	298
Approved	72	26	98

Source: Mashpee Planning Dept.

Mashpee is not alone in this quandary about what to do about the lack of affordable housing. Most of Mashpee's neighboring towns also have affordable housing levels below the state target, and, many, like Mashpee, face significant challenges in meeting the 10% state target. The level of housing affordability in each of the surrounding towns is illustrated in Figure 3 below.



Source: DHCD December 22, 2010

Affordable housing in Mashpee is comprised of five primary rental projects and a number of scattered affordable ownership units. Mashpee Village, constructed in 1975, includes fourteen 2-story walk-up apartment buildings containing 110 rental units and 35 single-family rental homes located on Old Barnstable Road across from the Southport Retirement Community. A six acre project, known as Asher's Path, was developed for the Housing Authority in 2007 with 56 one-bedroom rental apartments for persons aged 55 and older. The 10 unit "Great Coves" project (5 duplex buildings), adjacent to the Mashpee Housing Authority's 1980s "Breezy Acres" property (3 duplexes) was completed in late 2014. A 24 unit private 40B project (8 single family and 16 condominium units) named "Main Street Village" was built in 2006, with an additional 8 single-family homes approved (permit has expired, but developer is planning to seek a new permit for the 8 homes). Another privately-built 11-unit (all single-family) 40B project, River Hill, was completed in 2005.

Land donations by the town have also contributed to the supply of affordable units. 16 lots have been donated to Habitat for Humanity, of which 14 are now occupied with owner units. More recently, a 10-unit housing complex ("Great Coves" noted above), financed in part by Community Preservation funds and consisting of five duplexes, was built adjacent to the Mashpee High School on Housing Authority land originally donated by the Town. This was a joint effort by the Mashpee Housing Authority and the Housing Assistance Corporation.

Table 8: Existing Affordable Housing Units

Subsidized Housing	Rental Units	Ownership Units	Total
Mashpee Village	145	-0-	145
Asher's Path	56	-0-	56
Homeyer Village	24	-0-	24
Breezy Acres	6	-0-	6
Great Cove Comm.	10	-0-	10
Other Qualified Units	1	19	20
CCC HOR Program	-0-	3	3
Habitat for Humanity	-0-	14	14
DDS Group Homes	20	-0-	20
Total	262	36	298

Source: DHCD, Mashpee Housing Auth., Cape Cod Commission, Mashpee Planning Dept.

Four subsidized housing projects are administered and managed by the Mashpee Housing Authority. They are Homeyer Village (24 apartments), Breezy Acres (6 family units), Great Coves Community (10 family units) and the Ashers Path Apartments (56 senior apartments). 21 elderly tenants (62+) and three disabled people live at Homeyer Village. All developments have lengthy waiting lists: as of May 2015, 93 people for Homeyer Village, 56 families for Breezy Acres, 87 families for Great Cove and 35 individuals for Ashers Path. It is expected that waiting lists would be much longer, except that when people are told that the wait time for these developments is between 5 and 10 years, they withdraw their application for assistance. The Housing Authority also has a waiting list of 238 people for their subsidized housing voucher programs under the Massachusetts Rental Voucher Program.

Under the rules of Chapter 40B, a community's affordability rate is based on the last census count for year-round housing stock. Using housing data from the 2010 census for Mashpee, the town's target is now 647 units, leaving us deficient by 349 affordable units to meet the 10% goal (Mashpee is currently at 4.6%). This shortfall would be measurably improved by the build-out of the already-permitted Mashpee Commons 40B project which includes 96 affordable units (and another 16 rentals as originally permitted) and the proposed 52-unit Wampanoag Village project by the Wampanoag Tribe (for which roads, utilities and a wastewater treatment plant have been completed, although no 40B application for the housing units has yet been filed).

Public & Private Establishments that Plan, Develop or Manage Affordable Housing in Mashpee

Town Planning & Zoning: A dispersal of affordable housing throughout the town is favored over a concentration in one area. As such, additional zoning and bylaw amendments are recommended to encourage affordable housing development. The town will continue to promote mixed-use style developments, similar to the standard already established in Mashpee Commons, through its transfer-of development rights (TDR) zoning provisions. Other measures such as development of an accessory affordable (subsidized) apartment bylaw (accessory apartments are currently allowed, but without affordability restrictions) and a search for opportunities where density requirements can be raised to accommodate multifamily housing projects appear warranted in light of the challenges before Mashpee. It should be noted that for new subdivisions over 10 lots, Mashpee zoning currently requires that 10% of units be affordable, providing additional market rate units to compensate the developer. One such subdivision was approved in 2014, although construction has not yet begun and the affordable unit is not yet built (the developer's intent is to donate the lot to Habitat for Humanity).

Mashpee Housing Authority: The Mashpee Housing Authority was established in 1982. Administered by an Executive Director and a Board of Commissioners consisting of five members, four elected and one appointed by the Governor, the Authority seeks to provide stable, quality affordable housing for low and moderate income persons, deliver these services with integrity and mutual accountability, create living environments which serve as catalysts for the transformation from dependency to economic self-sufficiency and continuously pursue the development of additional affordable housing units whenever financial or regulatory opportunities may exist. Currently, the Mashpee Housing Authority manages Homeyer Village, Breezy Acres, the adjacent Great Coves Community and the Asher's Path senior apartment project. The Authority also administers MRVP Mobile vouchers, MRVP Project Based vouchers, Alternative Housing vouchers, Section 8 vouchers and the Mashpee Housing Assistance Program. The Authority can also assist with the process of securing qualified applicants for affordable housing units.

As a developer of 40B projects, the Housing Authority should be expected to achieve a minimum 50% affordability of all housing units created. Those units built on town-donated land should have at least 75% of the units affordable with a first preference for occupancy given to income qualified Mashpee residents. Under 40B regulations, towns may be allowed to set-aside up to 70% of the affordable units available in a 40B development for those who have a connection to the community, subject to approval by the granter / funder of the project. 100% of current Housing Authority housing units are affordable.

Mashpee Affordable Housing Committee: The Affordable Housing Committee was created in 1999 as a recommendation of the 1998 Comprehensive Plan. It included eight regular members and two liaison members, one from the Board of Selectmen and the other from the Cape Cod Five Bank. In 2004, the Committee conducted a survey of Mashpee residents to ascertain their opinions on the need for affordable housing. In 2010, the Committee was reconstituted as a five member group with a liaison member from the Board of Selectmen. The Committee has been an effective advocate for affordable housing, has assisted with development of this Affordable Housing & Planned Production Plan Update and provides recommendations to Selectmen on LIP 40B projects and to the Zoning Board of Appeals on 40B proposals. The Committee also works with the Planning Department and Selectmen to identify Town land parcels on which to solicit development of affordable housing projects. The Town is currently preparing to put out requests for proposals from private affordable housing apartment developers for two large parcels with the potential for approximately 64 two bedroom units, and has also identified 21 other tax-taken lots which may be suitable for affordable housing development.

Mashpee Affordable Housing Trust: The Trust was created in 2006 to collect funds for housing, and to own and manage real estate. Its membership consists of the five Selectmen and four other members, including members of the Housing Authority, Affordable Housing Committee, Finance Committee and Economic Development Industrial Corporation. The Trust has not undertaken any projects to date.

Habitat for Humanity: Habitat for Humanity of Cape Cod's mission is to help change the lives of families on the Cape who currently have inadequate housing. It accomplishes this by working in partnership with families in need of housing. Founded in 1988 as an independent affiliate of Habitat for Humanity International, it has built homes in all fifteen towns on Cape Cod and have dedicated 93 homes to date. Every home is deed restricted to be affordable, upon any future resale, in perpetuity. In Mashpee, sixteen homes have been completed to date, 14 on lots donated by the Town (another 2 lots have been provided by the Town for homes to be built in 2015). The May 2015 Town Meeting also voted to provide \$70,000 in Community Preservation Act funds to assist in construction of the next two homes.

Private Developer 40B Projects: While the majority of affordable housing on the Cape has been built by qualified 40B developers, they have not yet had a major presence in Mashpee. The Main Street Village and River Hill (Meetinghouse Hill) projects consisted of 35 units, of which 19 units are on the DHCD Subsidized Housing Inventory. 8 additional units have been proposed at Main Street Village. The Jobs / Whittings 40B project at Mashpee Commons and the potential private development on the two Town parcels noted above will significantly increase this total. In anticipation of more activity in the future, the principles listed below should be followed when possible:

- Town or commercial centers are the appropriate locations for higher density multi-family housing. Chapter 40B developments that are sited in such locations should have higher density allowances than in surrounding locales, provided proper wastewater treatment facilities are available or provided, and should be compensated for redeveloping vacant, idle or underutilized buildings.
- Developments that are proposed in residential neighborhoods should have lower density allowances to lessen the impacts on traffic and roads, infrastructure, and the natural environment and character of these areas.

- Preference is given to the development of affordable apartment units that meet the needs of young adults and families as well as the most vulnerable segments of the population.

Housing Assistance Corporation (HAC): HAC offers a continuum of housing programs that have evolved with the changing needs of the community. In addition to its earliest programs in rental subsidies, HAC offers housing consumer education, training and assistance; emergency and ongoing shelter for individuals and families; homelessness prevention; weatherization and energy rehab; and affordable housing development. In the last few years, HAC has developed over 400 affordable housing units. HAC is also a willing partner or consultant on efforts to assist with the process of securing qualified applicants for affordable housing units. HAC was involved with the Housing Authority as the developer of 10 affordable duplex units on Authority land at Great Coves adjacent to the Authority's Breezy Acres project.

Cape Cod Commission: The Commission works in partnership with the fifteen towns in Barnstable County to help secure funding, provide technical assistance, serve as an information clearinghouse, and lead innovative efforts for the creation of affordable housing. Staff works with towns in both developing affordable housing zoning bylaws and encouraging and providing funding for the development of Housing Production Plans that are consistent with the state's Chapter 40B (Comprehensive Permit) regulations. The Housing Production Plans can then serve as the basis for the affordable housing sections of town Local Comprehensive Plans.

Conclusions:

- *At 38%, seasonal housing or vacant units remain an important feature of Mashpee's housing stock.*
- *Approximately 524 units, or 5% of the town's housing units are apartment rentals (although there are a significant, but shrinking number of single-family homes rented), with an additional 2,596 townhouse condominiums (24.7% of 2015 housing). Since 2000, only Ashers Path and apartments on second and third floors of three buildings in Mashpee Commons have been built.*
- *Housing foreclosures impacted and depressed the housing market in Mashpee during the "Great Recession". Both new home construction and housing values have rebounded in recent years, but have not reached pre-recession levels.*
- *The Department of Housing & Community Development only recognizes 298 units of affordable housing in Mashpee. This provides an affordability rate of 4.6%, well under Chapter 40B's 10% goal.*
- *Private 40B developers will likely become a larger source of affordable housing in Mashpee.*

V. Development Constraints and Limitations

Land: At this point, over 52% of Mashpee's land area has been developed, with another 40% protected as open space or recreation land. Based on 2014 Assessors' records, there were only 637 remaining developable privately-owned lots or parcels zoned for residential use, totaling 625.74 acres. The large majority of this land is in existing subdivision lots scattered around the town, with the highest concentration being in the expensive New Seabury development. There are only a handful of "raw land" parcels large enough for further subdivision. With over 92% of its land area either developed or protected as open space, Mashpee is approaching build-out and, as such, must carefully evaluate the future development of its last remaining land. In its Public Opinion Survey, more than 57 % of respondents favored protection of at least half of the remaining land for open space.

Currently, the vast majority of the town is zoned for residential uses. The upper portion lying west and north of Route 28 is zoned for 2-acre (80,000 sf.) lot development devoted primarily to detached single-family dwellings due to concerns about water quality in the town's public water supply wells (the Town has no sewer system). Attached dwellings or duplexes and mixed residential uses are allowed by special permit under the Open Space Incentive Development (OSID) bylaw and by transfer of development rights under the Commercial Center by-law. The lower portion of town, south of Route 28, includes the high-end New Seabury and Willowbend developments and residential lots are restricted to 1-acre (40,000 sf.), again primarily for single-family use. The OSID provisions are applicable here as well. In addition, Cluster Development (including zero setback lot lines allowing for townhouse style development) is allowed by special permit in both residential zones, with 10% of the lots required to be permanently deed-restricted for affordable units.

Circulation: Route 28, a state highway, and to a lesser extent Routes 151 and 130, are the primary roadways in Mashpee providing traffic movement in and through the town. Great Neck Road is the major collector distributing traffic from local access roads to the arterial highway system. According to the Cape Cod Metropolitan Planning Organization, both Routes 28 and 151, and Great Neck Road carry on average between 10,000 and 25,000 vehicles daily. All three intersect at the Mashpee Rotary, which is part of the state highway system and is located at the town's geographical center. The rotary is a major concern, especially during the summer months when heavy traffic flows entering the town on Route 151 and/or passing through the town on Route 28 experience significant delays that may result in temporary gridlock. Summer average daily traffic on Route 28 alone can reach volumes exceeding 22,000 vehicles per day.

Transportation engineers use the term LOS or "level of service" to determine what percentage of the roadway capacity is occupied and the level of delays to traffic flow. Level of Service "A" is the best, and level of service "F" represents the worst. While most of the roadway system operates smoothly, there are a few critical segments. Great Neck Road South near the rotary, Route 28 west and east of the rotary, and Route 151 west from the rotary to Old Barnstable Road operate at Level F during peak hours, meaning traffic flow is unstable and small increases in volume cause substantial delays. The second most serious road segments, operating at Level D during peak hours, include Great Neck Road North near Route 130, Route 130 between Great Neck Road North and South Sandwich Road, Route 28 East of Quinaquisett Ave. and Route 151 from Old Barnstable Road west to the Falmouth boundary.

Wastewater: In the absence of public sewerage, developers in town turned to private wastewater systems for projects with flows in excess of 10,000 gallons per day (gpd). There are now eight private wastewater treatment plants in Mashpee, located at Mashpee Commons, Mashpee High School, New Seabury, Willowbend, South Cape Village, Southport, Stratford Ponds and Windchime Point. In 1987, the Mashpee Sewer Commission was established with the intention of taking over some or all of these private treatment facilities. In the approvals for two large projects (Willowbend and Windchime Point) the Planning Board specifically required in the permit conditions that these treatment plants be turned over to the town once the community was ready to take them over. A ninth treatment plant has been completed at the Wampanoag Tribe's proposed Wampanoag Village on Meetinghouse Road, although not yet in use, and a tenth plant has been approved and will soon be constructed at Mashpee Village. There is also a community wastewater system at Main Street Village, and at a number of non-residential projects with flows under 10,000 gpd.

Pollution, specifically nutrient inputs from septic systems and land use practices, will continue to be a concern given the town's fragile environment. A Comprehensive Wastewater Management Plan has recently been completed and submitted to the state and Cape Cod Commission for review and approval. It recommends both wastewater facilities and management options, including development of a significant shellfish propagation program, stormwater management improvements and fertilizer controls to meet nitrogen loading targets set by the EPA for Popponesset and Waquoit Bays. Respondents to the town's Survey strongly supported (58.9%) a publicly-owned wastewater collection and treatment facility, with 53% favoring its development by the Mashpee Water District. Legislation was passed regarding a Water & Sewer District, but a reversal of support by the Selectmen led to defeat of an accompanying ballot measure in May 2015, so the Town will have to develop its own wastewater utility, along with the shellfish propagation program and stormwater management projects. The Town already has strong stormwater management zoning requirements for new projects, and in October 2014 adopted a stringent fertilizer management by-law.

Water: The first public water system was developed in 1961 for the New Seabury resort project. It eventually supplied water to approximately 1,500 residents. More than 25 years later, in response to concerns about groundwater contamination from the Massachusetts Military Reservation and the town landfill, the town voted to establish a Water District in 1987, which absorbed the New Seabury system in 1991.

The Mashpee Water District's system has gradually expanded its service area, and now encompasses more than 85% of Mashpee as well as a small portion of Sandwich. Some 9,061 residences and 411 businesses are currently connected to the system (May 2015). Seven wells have been developed. The increase in water usage has slowed considerably in recent years due to the decline in building activity.

While the advent of a public water system has allowed the development of some smaller lots in older subdivisions which had previously been restricted by state and Town health regulations, there still remain small pockets of residential development, particularly in the northern part of the town near Mashpee and Santuit Ponds, that continue on private wells. At the same time, the establishment of "Zone II" wellhead protection areas associated with the District's wells has restricted, per DEP regulations, the number of allowed bedrooms on a large number of parcels to one per 10,000 sq. ft. of lot area. The latter restriction, which cannot be overcome by a 40B

Comprehensive Permit, has had and will have a significant impact on the number of bedrooms that can be included in proposed affordable housing projects.

Conclusions:

- *Land is in short supply for future residential use. What is available must be used more efficiently for the development of apartments and family housing.*
- *Mixed use developments in and near Mashpee Commons and South Cape Village may offer the best opportunity for siting more affordable housing.*
- *During the summer months when heavy traffic flows enter the town on Route 151 and/or pass through the town on Route 28, significant delays frequently occur at the rotary.*
- *Mashpee remains dependent on private treatment facilities for pollution control at large, more dense developments and septic systems for lower-density residential areas, but has begun the process of developing a municipal sewer system.*
- *Most developed areas in town are served by public water. Only a few older residential areas near Mashpee and Santuit Ponds remain on private wells.*

VI. Housing Costs and Affordability

This section examines the cost of housing in Mashpee for renters and owners, and the degree to which housing is affordable to individuals and families of different incomes. Low income households are considered to be those households earning up to 50 percent of the area-wide median income and moderate-income households are those earning up to 80 percent. Households earning up to 150 percent of the area-wide median income are defined as middle-income. Mashpee's median household income was \$59,856 according to the 2009 census estimates.

Housing is generally defined to be "affordable" when households spend no more than 30 percent of their gross income on housing costs. For renters, housing costs include rent and utilities. For homeowners, housing costs include mortgage principal and interest, hazard insurance and property taxes. Households that spend over 30 percent of their income on housing are considered to be "cost-burdened."

To determine whether a family at the median income level can afford housing in Mashpee, a comparison of incomes with home values and rents is required. For the most part, data from the Census 2009 estimates will be used in conjunction with current estimates where possible to compare housing costs to median household incomes.

Home Values and Rent

Provided in Table 9 is a comparison of housing values and rents reported for the 2000 Census and 2009 Census estimates. Table 10 breaks down home values by number and percentage. According to this information, the median value of owner-occupied homes in Mashpee more than doubled (115.2 %) between 2000 and 2009, increasing from \$168,900 to \$363,500. As of 2009, 50 % of the town's owner-occupied homes were valued between \$300,000 and \$500,000. Another 20.2 % ranged in value from \$200,000 to \$300,000. Only 6.1% were valued under \$150,000. As the housing market moved into the early to mid-2000s, home values literally exploded, as they did throughout the Cape, more than doubling by 2009.

A similar, but not quite as dramatic an increase occurred with median rents for the few units available in Mashpee. Between 1990 and 2000, rents increased by 27.37% from \$643 to \$819, and based on census estimates for 2009, jumped again by 31 percent to \$1,073 per month. Such relative high rates reflect a strong demand for rental units with a scarce supply of such housing available.

**Table 9: Median Home Prices & Rents
2000 & 2010 Estimate**

Home Values			Rents		
2000	2010	Percent Change	2000	2010	Percent Change
\$168,900	\$361,100	113.80	\$819.00	\$1,206	47.3

Source: 2000 Census and 2010 American Community Survey Estimates

Table 10: Home Values – 2010

Housing Value	Number	Percent
Less than \$50,000	113	2.2
\$50,000 to \$99,999	106	2.0
\$100,000 to \$149,999	75	1.4
\$150,000 to \$199,999	254	4.9
\$200,000 to \$299,999	1153	22.2
\$300,000 to \$499,999	2445	47.1
\$500,000 to \$999,999	7584	15.1
\$1,000,000 or more	256	4.9
Total – Owner-Occupied	5186	

Source: 20010 Census Estimates

Housing Costs

The 2010 American Community Survey Census Estimates reported the monthly costs, and costs relative to income, for 5,186 owner-occupied homes and 700 rental housing units in Mashpee. Some 3,625 owner-occupied homes had mortgages while 1,561 units did not. The monthly costs include mortgage payments (if any), home insurance (rates have more than tripled since 2000 due to concerns about the potential for storm damage related to global warming), and property taxes. Homeowner costs can vary considerably depending on whether the home is mortgaged. For example, the median monthly total housing cost for homes without mortgages was \$693, and the median total cost for homes with mortgages was \$1,748, more than 2.5 times as great. As shown in Table 11, more than 90 percent of homeowners with mortgages have expenditures that exceed \$1,000 or more per month.

Mashpee's rental housing in 2010 consisted of 700 units, a decline of 167 units since 2000, largely due to the conversion of homes and condominiums from income properties to retirement residences by their owners. Housing cost, on the other hand, rose to \$1,206 per month, an increase of almost 50% since 2000. As seen in Table 12 below, estimated costs for rental housing in Mashpee have a wide range, varying from \$200 to \$1,500 or more. More than two-thirds (68.6%) of the units have monthly costs of \$1000 or more. With the exception of Sandwich, Mashpee's monthly rental costs were higher than the surrounding towns of Bourne, Falmouth and Barnstable.

Table 11: Monthly Owner Costs - 2010

Monthly Owner Cost	Number	Percentage
< \$400	0	0
\$400 to \$499	14	0.4%
\$500 to \$699	47	1.3%
\$700 to \$999	294	8.1%
\$1,000 to \$1,499	975	26.9%
\$1,500 to \$1,999	736	20.3%
\$2,000 or more	1,559	43.0%
Median cost = \$1,748		
Not mortgaged	1,561	30.1%

Source: 2010 U.S. Census Estimates

Table 12: Monthly Renter Cost – 2010

Gross Rental Cost	Number	Percent
Less than \$200	16	2.3
\$200 - \$299	13	1.9
\$300 - \$499	33	4.7
\$500 - \$749	104	14.9
\$750 - \$999	54	7.7
\$1000 - \$1499	279	39.9
\$1500 or more	201	28.7
Median Cost	\$1,206	

Source: 2010 Census Estimates

Housing Affordability

This section assesses Mashpee's housing prices and costs in terms of how affordable housing is for residents, based on household income. Guidelines provided by the U.S. Department of Housing and Development suggest that owner-occupied housing is affordable if not more than 30% of a household's gross income is spent on a mortgage payment including condominium fees, property taxes and hazard insurance. For rental units, the HUD standard is that no more than 30% of a renter household's income should be spent on rent and utilities. The Census estimate of median household income was \$62,645 for 2010.

Provided in Table 13 are estimates of the number of Mashpee households in each income category, based on a range of incomes reported in the 2010 Census Estimates. Using the definitions above, 40%, or some 2,370 Mashpee households, were at or below the 80% median income level of \$50,116 annually. This is the group where affordability matters. It ranges from young newly forming households and those of an elderly age to growing families with school age children. Only 27% of Mashpee's households in 2009 were at the median to middle income level, which normally consist of middle age families with older children and elderly age groups who are now empty-nesters.

Table 13: Number of Extremely Low, Very Low, Low, Moderate, and Middle-Income Households – 2010

2010 Households	A-30% of Median Income	B – 50% of Median Income	C – 80% of Median Income	D – 100% of Median Income	E – 150% of Median Income
(5925)	(\$18,794)	(\$31,323)	(\$50,116)	(\$62,645)	(\$93,967)
Number	585	616	1169	594	1314
Percent	9.9	10.4	19.7	10.0	22.2

Source: 2010 Census Estimates

A comparison of household income changes between 2000 and 2010 reveals that the town's prosperity was slowly falling behind that of other communities on the Upper Cape, including Barnstable. Its median income increased by only 23.1% from \$50,871 to \$62,645 in that period.

Mashpee actually ranked last among its neighbors and more than \$10,000 less the median income for the "Barnstable Town, MA Metropolitan Statistical Area" (MSA), which includes all of Barnstable County, and on which income limits to qualify for affordable housing units are based.

Table 14 estimates the affordable housing price by household income and the level of housing affordability for owner housing costs as of 2009. At the 150% median (or middle) income level, there is no housing affordability shortfall. For median to low-income households, however, they are completely priced out of the market for owner housing. Moreover, only those households at the top of the moderate income bracket could afford the \$363,500 median priced home. It is estimated that nearly 75% of households fell under the required income and would not qualify unless the 30% standard was extended.

Table 14: Affordability Assessment - Owner Housing

	A 50%	B 80%	C 100%	D 150%
Range of Median Income				
Annual Household Income	\$29,928	\$47,885	\$59,856	\$89,784
Monthly Household Income	\$2,494	\$3,990	\$4,988	\$7,482
Percent of Income for Housing	30%	30%	30%	30%
Affordable Home Mortgage Payment	\$748	\$1,197	\$1,496	\$2,245
Affordable Home Price (2009)	\$123,300	\$200,100	\$247,000	\$367,700
Median Price Home (2009)	\$363,500	\$363,500	\$363,500	\$363,500
Affordable Price Difference from Median	(\$240,200)	(\$163,400)	(\$116,500)	\$4,200
Number of Units at or Below Affordable Price	290-5.5%	553-10.6%	1078-20.6%	2483-47.5%

For renter households, based on 2010 Census estimates, Table 15 shows that households at the 30% and 50% median income level were unable to afford the \$1,206 monthly median rent payment. In fact, these households fall far short of what would be required. Approximately 53%, or some 371 rental units, would be affordable to households at or above 80% median income. All rental units were affordable at 100% of median income or above.

Table 15: Affordability Assessment - Rental Housing

Percent of Median Income	A-30%	B - 50%	C - 80%	D - 100%	E - 150%
Annual Household Income	\$18,794	\$31,323	\$50,116	\$62,645	\$93,967
Monthly Household Income	\$1,566	\$2,610	\$4,176	\$5,220	\$7,831
Percent of Income for Housing	30%	30%	30%	30%	30%
Affordable Rent Payment (2009)	\$470	\$783	\$1,253	\$1,566	\$2,349
Median Rent Payment (2009)	\$1,206	\$1,206	\$1,206	\$1,206	\$1,206
Difference from Median	(\$736)	(\$423)	\$47	\$360	\$1,143
Approximate Number of Units at or Below Affordable Rent	72	176	371	All	All

More recent data made available by the Cape Cod Commission and a recently-completed HUD analysis of the 2007-2011 American Community Survey Census Data indicate that of 5,755 total households in Mashpee, 2,430, or 42.2% are at or below 80% of HUD area median income.

Table 16: Income by Cost Burden (Owners and Renters)

Cost burden	>30%	>50%	Total
Household Income ≤30% HAMFI	675	595	760
Household Income >30 - ≤50% HAMFI	480	310	665
Household Income >50% - ≤80% HAMFI	480	55	1,005
Household Income >80% - ≤100% HAMFI	330	70	570
Household Income >100% HAMFI	520	25	2,750
Total	2,485	1,055	5,755

Conclusions:

- As of the 2010 Census estimates, median home values since 2000 jumped by 117.8% to \$361,100 and median rents rose by 47.3% to \$1,206
- Of Mashpee's 5,186 owner occupied housing units in 2010, only 32.8% were valued at \$300,000 or less.
- 63.3% of the monthly owner costs (mortgage, taxes, insurance) were \$1,500 or more.
- Some 31.5% of the town's rental units required a monthly payment of \$1,000 or less. The remaining units averaged well above the town's median rent level of \$1,206.
- Only households at 150% or higher of median income could afford the 2009 median price home of \$363,500.
- Households at 80% or more of median income could afford the median rent for the limited supply of rental housing.

VIII. Future Housing Demand

This section is focused on the demand for future housing. The methodology to be used is known as the Housing Needs Assessment. Of greatest interest in the HNA model are household estimates which are derived from a projection of future population by age. Since household formation rate by age over the projection horizon is assumed to be a constant, the active component of the household estimation process is population. For the purposes of this demand estimation, a forecast of 2020 population will be utilized.

The 2010 Census reported that Mashpee's population was 14,006. This number is the point from which to project Mashpee's population for 2020. The reason for selecting only a ten year projection is that, as with the weather, accurate long-range forecasting of population levels is near impossible. Furthermore, a new assessment of affordable housing needs for Mashpee will be necessitated in 2020 when new census data becomes available. The five steps are as follows:

S-1: Develop a Projection of 2020 Future Population based on the 2010 Census Number using Trend Line Analysis.

- Prior to the Census release of the 2010 population for Mashpee, a number of projections for that date had been proposed. The Planning Department, based on housing counts from the Assessors Office, had estimated 15,785 year-round residents by 2010 with a seasonal estimate of 31,578. MISER, the Massachusetts Institute for Social and Economic Research, suggested an even higher figure of 17,604 for 2010. As is now evident, both overstated the actual count of 14,006, which represented only an 8.19% increase.
- The Trend Line Analysis is a method of projecting future populations based upon changes during a specified period of time. Using this method, two steps are required: a) compute the average growth rate between the 2000 base year and the 2010 launch year provided by the Census, and b) extrapolate this rate to produce a projected population for the 2020 target year.
 1. 2000 base year of 12,946 less the 2010 launch year of 14,006 provides a growth rate of 8.19 percent for the 10 year period.
 2. Apply this growth rate to the 2010 population estimate to obtain the 2020 projection year population. $14,006 \times (1 + 0.0819) = 15,153$
 3. The resulting increase in population between 2010 and 2020 is 1,147.

S-2: Project 2020 Population by Age-Groups.

- The age distribution of the population serves as the basis for projecting the number of households and other aspects of housing demand. This is a fundamental assumption and the estimates and projections of population by age are a crucial component of the AHNA methodology.

- The age-group population from the Town's 2009 census was converted to percentages then applied to the population increase for 2020.

2009 Age Group	Number by Age Group	Percent of Total	2020 Population Increase	2020 Age Group Population
< 15	2001	14.08	1147	161
15-24	1788	12.58	1147	144
25-34	1192	8.39	1147	96
35-44	1551	10.92	1147	125
45-54	2187	15.39	1147	177
55-64	1929	13.57	1147	156
65 +	3565	25.09	1147	288

S-3: Using 2009 Census Estimates of Population by Age Groups, determine Headship Rates for Owner-occupied and Renter-occupied households.

- Headship rates or the propensity of persons in an age group to be household heads is thought to remain at a fairly constant rate. Age groups based on the 2009 census estimate were applied to the number of householders by owner and renter for 2000 to calculate the headship rates for 2009.

Age Groups	2009 Population	Number of Householders		Headship Rates	
		Owner	Renter	Owner	Renter
< 15	2286	NA	NA	NA	NA
15-24	1733	16	66	0.009	0.038
25-34	910	305	111	0.335	0.153
35-44	2033	880	248	0.433	0.122
45-54	2119	1066	155	0.503	0.073
55-64	1954	1000	96	0.512	0.049
65 +	3230	1854	200	0.574	0.062

S-4: Apply Headship Rates to 2020 Population Increase by Age-Group to Determine New Households by Tenure

- Households are the basic unit of demand for housing. They are the way in which the population divides itself to occupy housing units. One member of a household is considered the representative of that household and is referred to as the householder. The percentage of the population in a given age group that are householders is the headship rate in that age group, or the propensity of persons in that age group to be household heads. Therefore, headship rates allow the conversion of the population of an age group into households. Different age groups have different propensities for

forming households, so that as the age structure of the population shifts, the number of households that a given population would yield would also change.

Age Group	Headship Rate Owner / Renter		2020 Population Increase	Households by Tenure Owner / Renter	
< 15	NA	NA	161	NA	NA
15-24	0.009	0.038	141	1	5
25-34	0.335	0.153	96	32	15
35-44	0.433	0.122	125	54	15
45-54	0.503	0.073	177	89	13
55-64	0.512	0.049	156	80	8
65 +	0.574	0.062	288	165	18
Total Households by Tenure:				421	74

S-5. Convert Results of 2020 Household Formation into Affordable Housing Need

- From S-4, the resulting households by tenure can be thought of as the number of housing units needed to meet the new demand for housing in the 10 year period from 2010 to 2020. Owner housing need is forecasted at 421 units, while the need for 74 rental units is anticipated.
- Currently, Mashpee's affordable housing numbers 298 units based on the DHCD Subsidized Housing Inventory. The 2010 Census count for year-round housing was 6,473 units providing a 10% goal of 647 of which 349 units remain to be built.

IX. Production Plan for Affordable Housing

Summarized below are the criteria and assumptions regarding the planned production of new affordable housing units in Mashpee through the year 2020 (and extended to 2023).

1. As a result of changes to Mass GL Chapter 40B, annual goals for affordable housing changed from 0.75% of the community's year-round housing stock to 0.50% of its year-round units. Based on the 2010 Census count of year-round housing units (6,473), Mashpee will be required to produce at least 32 affordable units annually to demonstrate continued progress (our 10% target is 647 units).

With an approved Housing Production Plan (HPP), the town will be eligible for DHCD certification of compliance. A decision by the Zoning Board of Appeals to deny a Comprehensive Permit application will be deemed "Consistent with Local Needs" under MGL Chapter 40B and upheld by the Housing Appeals Committee. Certification lasts for one year if the community has produced 0.5% of year round housing units (32) or two years if it has produced 1.0% (65).

2. The Housing Demand for the period 2010–2020 establishes a projection of all new housing (495 units) that is likely to be produced in Mashpee during that time. With 298 affordable units as of 2015, some 39.8% or 197 units of the new housing construction must be affordable – that is, they should be subsidized housing that meets the SHI standard, if the town was to meet the 10% target by 2020.
3. Continued progress in meeting the town's fair share of affordable housing is critical to retaining its young adults and families and meeting the needs of the most vulnerable segment of the population. Therefore, the goal of this HPP will be to produce at least 32 affordable housing units annually. At that rate, we would achieve a 7.1% affordability rate by 2020, a substantial move forward. If successful in achieving the more aggressive targets of our Planned Production Plan, the town would raise its affordability rate to 8.5% by 2020 and exceed the 2010 10% target by 2023.
4. In furtherance of the goal of improving housing opportunities for families, the various state housing agencies entered into an interagency agreement effective January 17, 2014 that they will require that at least 10 per cent of all units in Affordable Production Developments (40B projects) funded, assisted or approved by a State Housing Agency shall have 3 or more bedrooms, excepting projects for age-restricted housing, assisted living, supportive housing for individuals, single room occupancy or other developments in which the policy is not appropriate for the intended residents. In addition, the State Housing Agency may waive this requirement where there is insufficient demand for such units, where it will render a development infeasible, or for projects of less than 10 units where specific factors applicable to the project make a waiver reasonable.

A number of assumptions are factored into the Planned Production Plan, all of which have been in play for some time. Mixed-use development has been established by Mashpee Commons and its traditional neighborhood concept with a mix of commercial and residential uses is the

accepted plan for continued expansion. With less than 1000 acres of developable land remaining (including commercially-zoned land available for mixed-use development), Mashpee's continued growth will be constrained, adding more pressure to assure that it is done in a way that maximizes potential. Completion of the Southport Retirement Community will be accomplished by 2017, while the Wampanoag Tribe's proposed 52 unit Wampanoag Village affordable housing project should be completed in the next few years. The Mashpee Housing Authority / HAC 10 unit "Great Coves Community" project was recently completed.

Implementation strategies incorporate the adoption of a number of actions and the continued involvement of organizations that have played a big part in the town's development of its existing affordable housing units. These strategies include:

1. Adoption of an Affordable Accessory Apartment bylaw that meets the state requirements for inclusion in the subsidized housing inventory.
2. Utilization of suitable town-owned properties that can be committed for the issuance of requests for proposals to develop "friendly" 40B affordable housing projects. The Town is preparing a Request for Proposals from developers for approximately 64 units of affordable apartment housing on two larger parcels of tax-taking land in anticipation of securing Town Meeting approval of a sale or lease of the land at the October 2015 Town Meeting. A Town Lands Working Group has also reviewed all tax-taking lands for appropriate disposition and has identified 21 additional parcels which may be suitable for affordable housing units.
3. Development of the Mashpee Commons 40B housing project or "Jobs/Whiting Residential Neighborhoods", on 60.7 acres. As originally permitted, it included the following housing choices:

20 Patio Homes:	10 affordable rental
32 Rental Units:	16 affordable rental
78 Single Family:	9 affordable ownership
12 Duplex Units:	6 affordable ownership
151 Townhouse Units:	35 affordable ownership
58 Loft-Style Condos:	20 affordable ownership

A total of 96 affordable units – 26 rental and 70 ownership – were planned. This project was approved and permitted in February 2007 by the Zoning Board of Appeals. The permit has been extended a number of times and construction of the first phase was begun in November 2014. Under a modification of the Comprehensive Permit, Phase 1A now includes 52 apartments, of which 13 will be affordable. Proposed "live-work" units above shops have been eliminated. How the remainder of the project builds out may change depending on market demand and financing issues.

4. Collaboration with the Mashpee Housing Authority and Habitat for Humanity in their search for appropriate sites to build both affordable rental and ownership housing units.

5. Identification of zoning districts or residential areas in the town where modification of current regulations, including density, could be considered for the purpose of creating more opportunities for multifamily housing development. At this point, apartment buildings are only allowed in an OSID or Commercial Center projects, requiring a special permit.
6. Continue to work with housing developers of private or non-profit 40B developments to maximize their responsiveness to community interests and its need to increase their affordability.
7. Implementation of regulatory and tax incentives that will provide the highest feasible level of affordability and access by the most vulnerable segments of the community.
8. According to current DHCD rules, if Mashpee has achieved certification within 15 days of the opening of the local hearing for a Comprehensive Permit, the ZBA shall provide written notice to the Applicant, with a copy to DHCD, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes has been met, and the factual basis for that position, including any necessary supportive documentation. If the Applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to the DHCD, with a copy to the Board, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. DHCD shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the DHCD to issue a timely decision shall be deemed a determination in favor of the Town. This procedure shall toll the requirement to terminate the hearing within 180 days.

Housing Production Plan: 2015 – 2023

Production Strategy	2015	2016	2017	2018	2019	2020	2021*	2022*	2023*
(1) Affordable Accessory Apartments / Rental Units	0	0	2	2	2	2	2	2	2
(2) Habitat for Humanity / Ownership Units	2	2	2	2	2	2	2	2	2
(3) Mashpee Housing Authority / Rental Units	0	0	0	0	20	0	0	20	0
(4) Friendly 40B Projects Rental & Ownership Units	0	26	26	24	20	20	10	0	10
(5) Private 40B Projects Rental / Ownership Units	3	11	16	16	16	16	16	10	10
(6) Multifamily Afford- able Developments / Rental Units	0	0	0	0	0	0	20	0	20
2010 Total Year- round Housing Units	6,473.....								
Gap (in affordable units)	344	305	259	215	155	115	65*	31*	-3*
Number for 0.5%	32	32	32	32	32	32	32	32	32
Number for 1.0%	65	65	65	65	65	65	65	65	65
Total Annual Units Produced	5	39	46	44	60	40	50	34	44

(1) Assumes a new zoning bylaw allowing Accessory Affordable Apartments as a special permit will be developed by the Planning Board and adopted by Town Meeting

(2) Habitat for Humanity has been active in the community and there is every reason to believe they will continue to provide affordable ownership housing when and where possible

(3) Mashpee Housing Authority will continue to seek opportunities where town-owned land and tax incentives can be combined to produce affordable rental units

(4) Includes the proposed 52 unit Wampanoag Village project by the Mashpee Wampanoag Tribal Council and the 24 and 40 unit apartment projects being proposed on Town lands

(5) Assumes the Mashpee Commons previously approved and permitted 382 unit 40B housing project will be built during this timeframe, with affordable units including 26 rental units and 70 ownership units. Affordable units counted do not include the full number of apartments proposed under the 40B, which may count on the DHCD 40B inventory, only those designated for affordable rentals.

(6) Assumes development of a new multifamily zoning bylaw following completion of a study to determine best locations for higher density residential use. If not a 40B project, these units must be locally assisted or funded under the Community Preservation Act or involve some other qualifying "local action" to count toward Mashpee's 10% goal, such as a special permit or provisions of an inclusionary housing by-law.

*Reflects 2010 10% target, which will be increased once 2020 US Census data becomes available.

X. Barriers to Affordable Housing

Chapter 40B has resulted in the development of over 5,400 affordable housing units on the Cape, providing an affordability rate of 5.4 percent. It is estimated that there remains a current unmet demand for an additional 4,600 units. None of the Cape's 15 towns have yet to achieve the 10% goal, though Orleans was closest with 8.9% of its year-round housing affordable. As of January 2015, Mashpee's affordability rate, per the DHCD 40B inventory, stood at 4.6% (298 units) vs. 3.55% (198 units) in January 2005 at the time of the Town's previous Affordable Housing Planned Production Plan. Overcoming the challenges of Chapter 40B varies by community. In Mashpee, the dominant barriers to the production of affordable housing include the following:

- *Land Availability* – One of the major barriers to developing affordable housing in Mashpee is its lack of developable land. A 2009 report assessing the success of the town's 1998 Comprehensive Plan noted that only about 1150 acres or 8.27% of the town remained available for future development, a number which has decreased since then. As of 2014 (based on Assessors' records), only 625.74 privately-owned developable acres distributed over 637 parcels are zoned for residential uses. With minimum lot sizes at 40,000 to 80,000 square feet, the production of future affordable housing is expected to be limited by land availability and density limitations. This has led the town to undertake a serious assessment of the suitability of town-owned land to meet the rising need for affordable housing development.

Mitigation Measures – Two measures should be considered in overcoming to some extent the decline in prime sites for the development of affordable housing. First, staff needs to re-evaluate the town's zoning pattern for opportunities where increased density can be allowed for the expansion of multifamily housing. As part of that study, the Town should coordinate any zoning density increases with its recently completed Watershed Nitrogen Management Plan and recommendations for sewerage, as well as promote the use of innovative wastewater management technologies that would permit higher residential densities for sites not to be sewerage in the near future. Secondly, surplus town-owned property can be utilized further as was done with the Ashers Path age-restricted rental project.

- *Infrastructure* – A major impediment has and continues to be the lack of a town-wide sewer system. Large developments like Mashpee Commons, New Seabury, Willowbend and the Southport Retirement Community rely completely on private facilities for wastewater treatment and disposal. While there remains unused capacity in some of these facilities, expanding the use of private treatment facilities is not an adequate answer for the future.

Mitigation Measures – The Mashpee Watershed Nitrogen Management Plan, initiated in 2001 and recently finalized (subject to state and Cape Cod Commission approval), is designed to address the Town's need for reducing nitrogen impacts to its coastal embayments and to evaluate all options for restoring those embayments. The plan recommends a cost-effective means to address the nitrogen loading problem, as well as nutrient overloading of fresh water ponds, through a combination of shellfish aquaculture, traditional sewerage, upgrades to existing private treatment plants, innovative/alternative septic systems, stormwater management and fertilizer reduction.

- *Property Taxes* – Rising property taxes can be a burden to those families at the low to moderate income levels, and also to those on fixed incomes. The current (FY15) tax rate/\$1000 valuation is \$9.56 (including the Water District tax and 3% CPA tax), but it has fluctuated over recent years from a low of \$5.84 in 2007 to the current high. At the same time, median home sale prices dropped from a peak of \$659,000 in 2007 to \$357,961 in 2011 due to the recession. For the first 4 months of Mashpee home sales in 2015, the median was up to \$390,600 (average of the 54 sales was \$463,426). Based on the January-April 2015 median sales price, the annual property tax would be \$3,734, the equivalent of \$311.18 per month. Proposition 2½ has provided a check on dramatic increases, but most communities have offset this requirement by maintaining assessed valuations at or near 100% market rates. Also working against affordability are the taxes attributed to the Community Preservation Act (which, on the other hand, has become an increasingly important source of affordable housing funds) and the looming costs of developing municipal wastewater facilities to mitigate the water quality impacts of existing and future development.

Mitigation Measures – the amount of local aid available from the state to cities and towns has only gradually recovered from the impacts of the Great Recession on the state's budget. Mashpee only experienced a slight drop in tax revenue over the late 2000s, but has recovered gradually over the last few years. For these reasons, the Town has adopted a fiscal austerity policy to maintain a balanced budget where service and personnel expenses are matched with available revenue.

- *Zoning Restrictions* – The Open Space Incentive Development (OSID) by-law, the transfer-of-development rights provisions of the Commercial Center by-law and the Cluster by-law are the only provisions within the town's zoning for the development of two-family, townhouses and apartment buildings. They are largely intended for the preservation of open space and natural resource areas. The OSID is further limited by its restriction to parcels of land totaling at least 20 acres (although it can be composed of individual parcels as small as 5 acres), and the fact that there are no requirements for a set-aside of lots or units as affordable (although the large projects envisioned under OSID and the Commercial Center by-law are subject to the 10% affordability requirements of the Cape Cod Commission). Within the Cluster bylaw, there is a provision that 10% of the lots be deed-restricted as affordable, but since a Comprehensive permit is not required, they would not qualify as subsidized units. The Town also permits accessory apartments, but does not require an affordability restriction.

Mitigation Measures – To provide some additional zoning flexibility, this plan recommends the adoption of an Accessory Affordable Apartment bylaw that meets the state requirements for inclusion on the subsidized housing inventory. In addition, it advocates the allowance of multifamily housing developments in areas where densities can be increased without any detriment to the environment.

- *Use of Community Preservation Funds* – A three percent surcharge is collected on local property taxes collected and placed in the Town's Community Preservation Fund. When the CPA program first started, the state supplied a 100% match, which has been reduced to about 35 percent. The Town had originally adopted the Cape Cod Land Bank, under which extensive open space properties were acquired, and then switched to the CPA when it became available, providing funds for affordable housing and historic preservation projects.

The town continues to pay annually against the debt incurred under the Land Bank, limiting funds available for new projects. Almost no CPA money has been spent for new open space purchases, with those funds used to pay down the debt, while \$300,000 has typically been earmarked for affordable housing.

Mitigation Measures – With limited developable land available, it may be possible in the near future to rethink priorities such that a greater percentage of CPA funds are devoted to affordable housing production, or provided to the Housing Authority to purchase, rehabilitate, rent and manage single family homes, with the Housing Authority paying the remaining mortgage and managing the properties from the rents received.

- *Dedicated Senior Housing* – the town's elderly population, age 65 and over, now accounts for nearly 25% of the total with strong indications that it will continue to grow well into 2020. It is important to have suitable and affordable housing options, such as senior housing, for this growing population segment. There is demand among today's residents, as expressed in the Opinion Survey for affordable senior housing that meets the needs of Mashpee. It may not be feasible for some residents to stay in their homes as they get older. However, the Housing Authority indicates that there is not a large need for additional senior rental projects similar to Ashers path.

Mitigation Measures – Today there are no zoning provisions that specifically allow the development of age-restricted Adult Residences. Such an option could provide an affordable, accessible, lower maintenance housing alternative compared to normal sized single-family homes. Senior housing could also count towards the state's 10 percent affordable housing goal under Chapter 40B if it meets the requirements for a Comprehensive Permit and is targeted for low and moderate income seniors.

- *Community Resistance* – Resistance to higher density housing development has traditionally reduced the potential affordable housing market. This resistance is often tied to perceptions about the increases in municipal services and negative impacts on property values. Most notably it shows up at public hearings on proposed 40B projects where nearby residents criticize the size of the project, argue that it will increase traffic and also add too many children to a school system already overburdened. Others claim loss of housing value due to the presence of a low-income housing project. These objections usually end with the point that such housing is ill-suited for their neighborhood.

Mitigation Measures – Through its Affordable Housing Committee, Mashpee can do more to play down these fears by promoting community discussions on affordable housing to bring attention to the issue, offering information on housing needs and strategies to help attract community support. In addition, Committee members, if possible, should participate in initiatives that seek to revise Chapter 40B to make it more responsive to community constraints and the need for additional resources. Promotion of a variety of housing types, equally spread in all parts of town, can also build confidence and trust of local affordable housing initiatives.

XI. Implementation Program

The proposed Implementation Program recommends four policy areas and a number of actions to help address the town's affordable housing needs, re-establish working relationships with all organizations involved in promoting housing, give special consideration to meeting the housing needs of the disadvantaged and take the initiative to explore a regional solution to the affordable housing crisis. This program adopts the Cape Cod Commission Regional Policy Plan goals for affordable housing and supports the region's Minimum Performance Standards.

Policy 1: Community Commitment

Most people agreed in the 2010 Comprehensive Plan Public Opinion Survey that there is a need for more affordable housing in Mashpee. But to be successful in addressing this issue, there must be a commitment by elected officials to publicly demonstrate their support. In addition, the town's leadership must utilize its resources to fully embrace the goal of 40B and begin work to overcome the barriers to supplying the community with improved housing choices and affordability.

Action – 1: As the chief elected officials of Mashpee, the Board of Selectmen should formally adopt and publicize the Affordable Housing & Planned Production Plan as a means of validating that affordable housing continues to be one of the Town's top priorities.

Completion Time: 2015
Responsible Agency: Board of Selectmen and the Town Manager

Action – 2: Design and implement an outreach program to educate Mashpee residents about the importance of affordable housing

Completion Time: 2016
Responsible Agency: Mashpee Affordable Housing Committee

Action – 3: Continue to assess opportunities for the donation of town-owned lands to the Housing Authority or nonprofit organizations for the development of affordable housing projects

Completion Time: 2015 – 2020
Responsible Agency: Affordable Housing Committee, Board of Selectmen, Town Manager and Town Planner in consultation with affordable housing providers

Action – 4: Establish a mechanism to ensure that all eligible affordable housing units are reported to the Department of Housing and Community Development for inclusion on the Subsidized Housing Inventory

Completion Time: 2015
Responsible Agency: Town Manager, Planning Dept., ZBA and Inspections Dept.

Action – 5: Consider allocating up to 50% of uncommitted Community Preservation Act funds for the production of affordable housing

Completion Time: 2016

Responsible Agency: Community Preservation Committee and Town Meeting

Action – 6: Restore a revolving loan program, which was funded initially through an appropriation from the CPA for three years and administered by the Mashpee Housing Authority, to assist qualified households with covering the move-in costs for affordable housing

Completion Time: 2016

Responsible Agency: Community Preservation Committee, Town Meeting and Housing Authority

Action – 7: Provide ongoing and continuing staff support to the Town's Affordable Housing Committee

Completion Time: Ongoing

Responsible Agency: Town Manager

Action – 8: Update the Affordable Housing Production Plan every 5 years and present for approval to the Planning Board and Board of Selectmen for submission to DHCD

Completion Time: 2020

Responsible Agency: Planning Dept. and Affordable Housing Committee

Policy 2: Production of Affordable Housing

Under the requirements of Chapter 40B, cities and towns must provide their fair share of affordable housing. This goal is 10% of the town's total year-round housing stock. As of May 2015, Mashpee was credited with 298 units providing an affordability rate of only 4.6 percent. Based on the 2010 Census, the unmet demand for affordable housing is 349 units. While every effort will be made to reach this number, Mashpee will explore all avenues to assure progress is made each year.

Action – 1: As a minimum, add 0.50% of need, or 32 units of affordable housing, annually through 2020

Completion Time: 2015 - 2020

Responsible Agency: Board of Selectmen, Planning Board, Affordable Housing Committee, Housing Authority, Town Meeting, private and non-profit developers

Action – 2: Encourage the dispersal of affordable housing in Mashpee such that each of the town's residential neighborhoods are represented.

Completion Time: 2015 - 2020

<i>Responsibility:</i>	Affordable Housing Committee and Zoning Board of Appeals
<i>Action – 3:</i>	Grant a reduction in permitting fees to contribute to the financial feasibility of the conversion of existing housing units to affordable rental units
<i>Completion Time:</i>	2016
<i>Responsible Agency:</i>	Board of Selectmen and Building Department
<i>Action – 4:</i>	Develop an expedited permitting process for all housing projects that include a specified percentage of affordable housing units
<i>Completion Time:</i>	2016
<i>Responsible Agency:</i>	Planning Board in collaboration with the Planning Dept.
<i>Action – 5:</i>	Explore feasibility of tax abatement on existing homes for income eligible households who agree to a permanent affordability agreement.
<i>Completion Time:</i>	2016
<i>Responsible Agency:</i>	Board of Selectmen, Town Manager and Board of Assessors
<i>Action – 6:</i>	Develop a plan to identify privately owned land and buildings that might be purchased for affordable housing use
<i>Completion Time:</i>	2016
<i>Responsible Agency:</i>	Assessor's Office, Planning Dept., Affordable Housing Committee and Housing Authority
<i>Action – 7:</i>	Develop a friendly 40B proposal for private and non-profit developers that would provide substantially more affordable units than the required 25%. This might include such incentives as donated land, waiver of fees, relaxation of certain parking standards and assistance with wastewater collection and disposal.
<i>Completion Time:</i>	2015-16
<i>Responsible Agency:</i>	Affordable Housing Committee, Town Manager, Board of Selectmen, ZBA
<i>Action – 8:</i>	Monitor the progress in implementing this Affordable Housing Plan and track the status of the town's affordable housing inventory on a semi-annual basis
<i>Completion Time:</i>	2015 - 2020
<i>Responsible:</i>	Affordable Housing Committee in collaboration with the Building Department
<i>Action – 9:</i>	Search for opportunities where Town-owned properties can be used to provide additional affordable rental housing
<i>Completion Time:</i>	2015 - 20
<i>Responsible Agency:</i>	Affordable Housing Committee, Town Lands Working Group, and Selectmen with input from affordable housing providers

Action – 10: Seek opportunities to convert unused properties and lodging accommodations plus seasonal homes to long-term use as affordable year-round housing
Completion Time: 2015 - 2020
Responsible Agency: Affordable Housing Committee, Assessing Department, Town Planner, ZBA and Inspections Department with input from affordable housing providers

Policy 3: Planning and Zoning

The Town has approved several zoning provisions to promote housing choice and greater affordability. The OSID and Commercial Center by-laws allow mixed housing / commercial uses as well as apartment buildings/garden apartments, while the cluster bylaw contains an inclusionary provision stipulating that 10% of a project's total units must meet the affordability requirements of 40B. Accessory apartments have also been added as another housing choice. Despite these advancements, more remains possible.

Action – 1: Steer large affordable housing projects to locations near or adjacent to already built areas where the required infrastructure is more readily available.
Completion Time: 2015 – 2020
Responsible Agency: Planning Board, ZBA and Staff

Action – 2: Create an Accessory Affordable Apartment by law modeled after the town of Barnstable's program and adopted by a number of other Cape communities. The objective is to use existing owner-occupied dwellings for the creation of affordable apartments meeting the LIP/LAU guidelines within the unit or within an existing detached structure on the property.
Completion Time: 2016
Responsible Agency: Planning Board, ZBA and Town Planner

Action – 3: Consider creation of a zoning overlay district that is adaptable to both R3 and R5 residential districts for multifamily rental housing (six units or more) development by special permit
Completion Time: 2016
Responsible Agency: Planning Board and Town Planner

Action – 4: Consider establishment of a zoning overlay district adaptable to both residential districts for the development of studio and one bedroom residences that has an affordable home component of at least 25%
Completion Time: 2016
Responsible Agency: Planning Board and Town Planner

Action – 5: Evaluate the town's density requirements in the R3 and R5 districts for opportunities to upzone (higher density) certain areas to achieve a better fit with actual development densities and, more importantly, to create financial incentives for the potential conversion of units to affordable status

Completion Time: 2016

Responsible Agency: Planning Board and Town Planner

Action – 6: Explore the provision of linkage fees, if found to be legal, whereby developers of non-residential projects contribute housing or fees for the construction of new housing units at affordable prices / rents

Completion Time: 2017

Responsible Agency: Planning Board and Town Planner

Action – 7: Consider density bonuses in appropriate locations for developments that provide the highest level of affordability and serve the most vulnerable segments of the community.

Completion Time: 2015-20

Responsibility: Planning Board

Action – 8: Consider the use of alternative septic technologies to offset impacts of higher density housing projects where connection to existing treatment facilities is not feasible.

Completion Time: 2015 - 2020

Responsibility: Planning Board, Board of Health