

Town of Yarmouth
Housing Production Plan
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The Residences at Yarmouth Gardens

Submitted by

**Town of Yarmouth Department of Community Development on behalf of
Yarmouth Community Housing Committee and Yarmouth Affordable Housing Trust**

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TOWN OF YARMOUTH HOUSING PRODUCTION PLAN

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TOWN OF YARMOUTH HOUSING PRODUCTION PLAN

I. EXECUTIVE SUMMARY

A. HOUSING AFFORDABILITY CHALLENGES

The Town of Yarmouth, like much of Cape Cod, continues to have a pressing need for more affordable housing, particularly in the context of growing affordability gaps and cost burdens. The median single-family home price was \$451,000 in 2021 and \$560,000¹ in 2023 based on *Banker & Tradesman* data, up from \$249,000 in 2010, but still lower than in other Cape communities. This represents an 81% increase, more than three times the 24% rate of inflation during this period. To afford this median price, a household would have to earn an estimated \$91,720 with 80% financing, \$109,100 with 95% financing.² These incomes are much higher than the median household income for the Town per 2020 census estimates of \$68,385, pointing to a sizable affordability gap.

First-time home purchasers are particularly challenged by stringent lending criteria in response to the recession that occurred more than a decade ago that precipitated high down payment requirements of

A total of 514 renter households with incomes at or below 80% AMI were spending more than half of their income on housing costs and should be primary targets for new subsidized housing. These severely cost burdened households represent 24% of all renter households in Yarmouth and most have incomes at or below 50% AMI or \$43,750 for a household of 3 in 2021.

as much as 20% of the purchase price and rigorous credit standards. Some homeowners lost their homes to foreclosure while others have found that rising energy, flood insurance, and other housing-related costs are much more difficult to afford. Moreover, of the 3,274 owner households with incomes at or below 80% of area median income (AMI), 2,008 or 61% were spending too much of their income on housing including 1,134 or 35% who were spending more than half of their income on housing costs.

The situation is challenging for renters as well. More affordable rentals are urgently needed in Yarmouth based largely on the concentration of service-sector and seasonal jobs and the related high degree of job turnover. While a median income-earning renter household (\$47,687) could afford a rent of approximately \$990 based on spending no more than 30% of income on housing and assuming average monthly utility costs of \$200, median market rents are closer to \$2,200. Even the

median income-earning household in Yarmouth (\$68,385) would be hard-pressed to pay more than \$1,510 in rent. No wonder that 74% of renters with incomes at or below 80% AMI are paying too much

¹ The Warren Group's *Banker & Tradesman* 2021 figure as of October 15, 2021 and the 2023 figure as of October 15, 2023 based on actual sales data.

² Figures based on 80% financing, interest of 4.0%, 30-year term, annual property tax rate of \$9.18 per thousand, and insurance costs of \$4 per \$1,000 for condominiums and \$6 per thousand for single-family homes. The calculations are also based on the purchaser spending no more than 30% of gross income on mortgage (principal and interest), taxes and insurance. It also assumes that in the case of 95% financing, the purchaser could qualify for subsidized mortgage financing from the ONE Mortgage Program or MassHousing mortgage offerings and therefore pay no private mortgage insurance (PMI).

for their housing.³

Rentals also exact high up-front cash requirements, often including first and last month's rent and a security deposit. Credit checks and other references also place barriers to securing housing for some. Information from the Yarmouth Housing Authority further suggests that there are thousands of applicants for their subsidized units.

As would be expected from a community in a tourist area, seasonal housing use is high and consequently, in the summer months Yarmouth's population increases substantially, putting considerable demands on local services but bolstering the town's economy. *Having one in three homes unavailable for year-round occupancy further limits the supply of affordable housing for year-round residents.* Yarmouth in fact has among the highest number of motel units, some of which attract a more transient, lower income population throughout the year, and others that are showing their age and require improvements to become more economically viable.

Demographic shifts are occurring which also have a bearing on housing needs. Trends indicate that gains in the proportion of older residents and a continued decline in younger people will likely continue. Older adults will be most able to move into Yarmouth, as they are more likely to possess the significant equity needed to participate in the local housing market, which is increasingly dominated by owner-occupied units. Demand for second homes has also been a driving force behind rising housing prices.

Because of their increasing numbers, reliance on fixed incomes, and unique needs, a substantial segment of seniors will need smaller more affordable and accessible dwelling units as well as assisted living arrangements.

Despite a growing population of seniors, buoyed by the Baby Boom generation and the community's desirability as a retirement destination, housing for younger people is critically needed because of the ongoing losses from the younger age groups and the expected continued prevalence of homeownership among seniors. To attract a more stable labor force, it is important to work towards providing more affordable and appropriately-sized housing opportunities. Consequently, the Town will largely target its affordable housing efforts on the development of affordable rental options for younger households and the increasing numbers of older, long-term residents with fixed incomes. The Town recognizes, however, that homeownership opportunities for first-time purchasers and low to moderate-income income empty nesters should also be part of its housing agenda.

Yarmouth has in fact been making progress in producing affordable housing. The Town currently has 615 units of state-approved affordable housing, the equivalent of 4.96% of the town's 12,391 year-round units. This is up from 520 units and 4.32% as of April 13, 2015, and 405 units (3.36%) in 2010, based on the 2010 year-round figure of 12,037 units.⁴ Sixty-nine (69%) of all state-approved units or 425 units involve rentals compared to 31% and 191 ownership units. A total of 117 or 19% of the units were processed through Chapter 40B comprehensive permits. Also, Yarmouth housing stock has some naturally occurring affordability as the median sale price of a single-family home in Yarmouth is the lowest as compared to neighboring towns (Figure II-9).

³ Defined as spending more than 30% of total income on housing costs.

⁴ Year-round units are based on total housing units minus seasonal/occasional units or 12,391 units for Yarmouth based on 2020 census data, up from 12,037 in 2010 (Massachusetts Office of Housing and Livable Communities, Ch 40B SHI, June 29, 2023).

Given its location on Cape Cod, Yarmouth will continue to be a tourist destination that is attractive to second-homeowners and retirees. Moreover, the ability to work and attend school remotely, further fueled by COVID-19, has put additional pressures on the existing housing stock, draining the supply of housing and driving up prices. These conditions will continue to constrain Yarmouth's year-round housing stock and increase associated prices. Without the creation of considerably more affordable housing and employment opportunities that pay a livable wage, substantial gaps will likely widen between available resources and local needs in the foreseeable future.

B. HOUSING GOALS

The Town's Department of Community Development has prepared this Housing Production Plan under Massachusetts General Laws Chapter 40B, 760 CMR 56.00 on behalf of the Community Housing Committee and Affordable Housing Trust, updating the Plan that was approved by the state in 2016.

This Housing Production Plan reflects the outcomes of the Town's work in preparing a Vision Plan for the community and bolster the process of updating the Local Comprehensive Plan (LCP) as well.

This Plan will continue to offer the Town greater local control over affordable housing development and provide an up-to-date blueprint to help Yarmouth further its progress towards meeting the state's Chapter 40B 10% affordable housing goal as well as local goals and priorities, presenting a proactive housing agenda of Town-sponsored initiatives. This Plan further incorporates specific housing objectives that are listed in the introduction of Section V as well as priority actions from other local planning efforts.

Chapter 40B dictates that if a municipality has less than 10% of its year-round housing set-aside for low- and moderate-income residents, it is not meeting the regional and local need for affordable housing. Not meeting this affordability standard makes the town susceptible to a state override of local zoning if a developer chooses to create affordable housing through the Chapter 40B comprehensive permit process.⁵ However, if the Town meets the annual goal of producing 62 units under state Housing Production regulations and the state certifies that the locality has complied with this goal, the Town may then be able, through its Zoning Board of Appeals, to deny comprehensive permit applications without the developer's ability to appeal the decision for a period of a year.

It also should be noted that the Town may be able to reserve up to 70% of the affordable units in any new development for those who have a connection to the Yarmouth community, as defined by the state and referred to as "local preference" units.⁶

⁵ Chapter 774 of the Acts of 1969 established the Massachusetts Comprehensive Permit Law (Massachusetts General Laws Chapter 40B) to facilitate the development of affordable housing for low- and moderate-income households (defined as any housing subsidized by the federal or state government under any program to assist in the construction of low- or moderate-income housing for those earning less than 80% of area median income) by permitting the state to override local zoning and other restrictions in communities where less than 10% of the year-round housing is subsidized for low- and moderate-income households.

⁶ "Local preference" units are allowed pursuant to submission of an Affirmative Fair Housing Marketing Plan, the requirements of which are promulgated by the state and last updated on June 25, 2008. These requirements include the following allowable preference categories:

- Current residents: A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided such as rent receipts, utility bills, street listing or voter registration listing.
- Municipal employees: Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.

In addition to this Housing Production Plan, the Town is actively pursuing other planning efforts. For example, through the visioning process conducted in 2021, the Town has created the following vision statement for the future of the community:

YARMOUTH’S VISION STATEMENT: The Citizens of Yarmouth want our community to be a great place to Live, Work, Play and Learn. We envision our town as an attractive, affordable, inclusive community that values the importance of a clean, healthy environment; a strong economic base with diverse business interests; abundant places for fun, leisure, and socializing; and educational excellence.

This visioning process also provided some more specific aspirations for living in Yarmouth with the following statements that provide a further context for this Housing Plan. As a great place to live, Yarmouth is a Town that...

- Focuses on redevelopment to not overbuild or overcrowd the community.
- Eliminates or improves blighted, vacant or nuisance properties.
- Provides more quality year-round housing for ownership and rental.
- Promotes more affordable housing that is dispersed throughout the Town which does not overcrowd or overtax the environment or infrastructure.
- Creates more seasonal employee housing alternatives.
- Improves and protects our unique natural environment, water resources and open spaces.

With respect to housing, the Vision Plan offered goals to preserve the year-round housing stock, promote the year-round use of existing housing, and provide more quality year-round housing for rental and ownership, more affordable housing dispersed throughout town, and more seasonal employee housing alternatives.

- Enjoys a strong sense of community that fosters belonging and inclusivity.
- Is aesthetically pleasing with attractive residential developments, commercial corridors and historic districts.
- Offers quality housing and housing services.
- Is a safe place to live with high quality municipal services, facilities and infrastructure.
- Cares for the more vulnerable members of our community.
- Communicates effectively and transparently.
- Offers robust services and facilities for older residents and active seniors.
- Protects our environment and natural ecosystems by minimizing adverse impacts through planning, mitigation, and emergency preparedness.

The Town has further developed the following broad goals to guide local investment in affordable housing that were part of the earlier Housing Production Plans completed in 2011 and 2016 and are further incorporated in this Plan with some modifications based on recent community meetings, the Community Housing Survey, and other comments. These goals are meant to be aspirational as opposed to the strategic/quantitative production targets included on pages 68-69.

- Implement policies that increase access to and the availability of affordable housing in Yarmouth and promote equal opportunity in housing.

-
- Employees of local businesses: Employees of businesses located in the municipality.

- Target programs which assist the most vulnerable in our community.
- Households with children attending the locality's schools
- Stabilize local households, helping both tenants and homeowners stay in their homes as long as they wish.
- Leverage local funds from other multiple sources.
- Promote affordable housing consistent with local needs and Yarmouth character.
- Create greater housing diversity based on unit types, sizes, and costs based on Yarmouth's changing demographics.
- Preserve the existing affordable housing stock.
- Rehabilitate housing which serves low- and moderate-income households.
- Seek out and encourage the development of innovative strategies designed to address housing needs of Yarmouth residents with particular attention to the needs of low- and moderate-income households, individuals, and workers. This includes the creative use of land and reuse of existing properties.
- Promote smart growth development principles including encouraging housing development that also preserves open space and natural features.
- Encourage multi-family and mixed-use development that incorporates workforce housing to support local businesses, including safe, decent, and permitted seasonal workforce housing.
- Build new affordable, sustainable dwelling units to reach the minimum 10% goal for affordable housing as set forth in MGL Chapter 40B while maintaining the quality of life for all residents.

Gaps still remain between what many current residents can afford and the housing that is available as incomes have not kept pace with rising housing costs. Consequently, the Town is looking for opportunities to further diversify the housing stock and address the range of community housing needs which include:

This Housing Production Plan, while focused on the community's most financially vulnerable residents, is promoting affordable housing to address a wide range of local needs including support for residents whose incomes might be above state eligibility limits but are still priced-out of the local housing market.

- Children who grew up in town are now facing the possibility that they may not be able to return to raise their own families locally.
- Long-term residents, especially the elderly, are finding themselves less able to maintain their homes and keep up with increased housing-related costs but also hard-pressed to find alternative housing that better meets their current lifestyles.
- Families are finding it more difficult to afford rising rents and unable to secure affordable starter housing nor "buy up" by purchasing larger homes as their families grow.
- Town employees and employees of the local businesses

continue to be challenged to find housing that is affordable to them and seasonal workers are increasingly hard-pressed to find housing at all. Due to concerns about seasonal workers, the Yarmouth Chamber of Commerce recently issued a survey to obtain a better understanding of the business community's workforce housing needs.

- Those with disabilities are challenged to find housing that is not only affordable but also accommodates their special needs.

Bottomline: More housing options are required to meet these varied local needs.

C. SUMMARY OF HOUSING STRATEGIES

This Housing Production Plan builds on the substantial progress that has been made over the past decade in promoting affordable housing including the major Town Meeting approvals for funding and zoning amendments that are highlighted in Table I-1.

This progress has been greatly assisted by important local funding sources including the Community Preservation Act (CPA), Community Development Block Grant (CDBG), and Housing Trust funding. Specific development projects and programs include a Housing Buy-Down Program, Town-wide Rental Homes, Motel Redevelopment Program, Affordable Rental Program, Affordable Accessory Apartment Program, Affordable Home Preservation and Rehabilitation Program, a Septic Repair Program, a Ready Renters List, and initiatives to preserve units included in the Subsidized Housing Inventory (SHI) that count towards a community's 10% affordability goal under Chapter 40B.

The Department of Community Development continues to work with the Board of Selectmen, Board of Appeals, Planning Board, Community Preservation Committee, Community Housing Committee, Affordable Housing Trust, Yarmouth Housing Authority, and the Barnstable County HOME Consortium, along with private developers and service providers, to preserve and create affordable housing in Yarmouth. Local and regional non-profit organizations have also been particularly helpful in moving Yarmouth's housing agenda forward including Habitat for Humanity of Cape Cod, Harwich Ecumenical Council for the Homeless (HECH), Our First Home Inc., Building Dreams Inc., Council of Churches Hands of Hope Outreach Center, and the Housing Assistance Corporation (HAC).

Table I-1: Town Actions to Promote Affordable Housing

Town Action	Date	Description
Single and Multi-family Cluster Developments, Planned Residential Developments, and Congregate Living Housing (Bylaw § 402)	Town Meeting 1982	The Town approved zoning to allow relatively intensive use of land while preserving open space, allowing greater housing choice and variety, addressing housing needs, and facilitating more efficient provision of public services. This bylaw replaced the Open Space Village Development bylaw that was approved in 1973.
Conveyance of Town-owned Forest Road property to YHA for senior rental housing	Town Meeting 1985	The Town of Yarmouth conveyed the 18.89-acre property on Forest Road to the Yarmouth Housing Authority (YHA), initially for the purpose of building affordable rental housing for seniors.
CDBG Entitlement	1994	Town successfully designated a Community Development Block Grant (CDBG) Entitlement Community receiving over \$4 million in funding.
Housing Specialist	2015	The Town created a new staff position to focus on promoting affordable housing in the community.
Affordable Accessory Apartment Bylaw (Zoning Bylaw § 407)	Town Meeting April 2004	Allows for the creation of an affordable or family-related accessory apartment located within or attached to a principle residential structure.
Community Preservation Committee Created	Town Meeting April 2005	3% tax for community housing, open space and recreation, and historic preservation.
Motel Bylaw (Zoning Bylaw § 404)	Town Meeting April 2006	Allows for the redevelopment of certain Route 28 motels into residential or mixed-use. Affordable housing component required.
Affordable Housing Bylaw (Zoning Bylaw § 412)	Town Meeting April 2006	Set requirements for affordable housing.
Motel Predevelopment Fund	Special Town Meeting Sept. 2006	Town created a Motel Predevelopment Fund initially with \$150,000 of Community Preservation money. This Fund is no longer operational.

Table I-1: Town Actions to Promote Affordable Housing (Continued)

Town Action	Date	Description
Municipal Affordable Housing Trust Created and Capitalized with Comm Preservation Funds	Town Meeting April 2007	Created and capitalized the Trust to create and preserve affordable housing. Trust has been capitalized at every subsequent Annual Town Meeting.
Establishment of a Growth Incentive Zone (GIZ)	October 2007	The Town obtained regulatory relief from the Cape Cod Commission through approval of a Growth Incentive Zone (GIZ) to facilitate the redevelopment of motel properties by eliminating the need for Commission review in most cases.
Affordable Housing Bylaw (Inclusionary Zoning)	Town Meeting May 2009	Amended to include inclusionary zoning.
Affordable Lots (Zoning Bylaw § 412)	Town Meeting May 2009	Amended to allow affordable housing to be built on unbuildable lots.
Condominium Motel Bylaw (Zoning Bylaw § 104.4)	Town Meeting 2010	Allows condominium motels to convert to residential with an affordable housing component as inclusionary zoning applies.
Village Center Overlay District (Zoning Bylaw § 414)	Special Town Meeting 2012	Allows commercial properties in the heart of the Route 28 tourism area to be redeveloped into commercial, residential or mixed-uses including affordable housing and design standards.
Conveyance and development of Simpkins School	Town Meeting 2009 authorized sale. Conveyed in 2012	The Town conveyed the Simpkins School to a developer and supported the development of 65 rental units for those 55 years or over that includes affordable ones for those earning at or below 60% and 30% AMI.
Affordable Housing Standards	2010 Revised in 2013 and 2014	The Town's Community Housing Committee that established local preferences and priorities for Chapter 40B developments.
Community Preservation Funds	Town Meetings from 2005 to 2021	The Town has committed almost \$13 million in CPA funding in support of community housing projects, representing about 39% of the Town's total CPA funding allocated. 2021 reduced the 3% surcharge by 0.78% to implement the Wastewater Plan.
Motel Redevelopment Program	Town Meetings From 2013 – 2016	Of the \$13 million noted above, \$3,75 million provided to the Affordable Housing Trust for the redevelopment of Route 28 Motels into Affordable Housing.
Seasonal Employee Housing at Motels/Hotels	2022 Annual town Meeting	To expand the pool of seasonal employees who can stay within the designated 15% of motel/hotel rooms from only seasonal employees of the motel/hotel to those of any local business.

Within the context of local needs, existing and projected resources, affordability requirements, and housing goals, this Housing Production Plan proposes a wide range of actions to promote affordable housing. These actions are intended to promote housing that is:

- Linked to infrastructure.
- Promotes mixed use housing if created in existing commercial areas and does not out-complete commercial development.
- Designed for the workers of Yarmouth-based businesses while providing for older and disabled households.
- Located and engineered to protect drinking water and open water resources.

These strategies are summarized in Table I-2 and are presented as a package for the Town to prioritize and process, each through the appropriate regulatory channels. Moreover, the proposed actions present opportunities to strategically invest limited CPA, CDBG and Affordable Housing Trust funding to make progress on the following major activities:

- Modify or create new local zoning provisions and development policies,
- Build local capacity,
- Subsidize actual unit production (predevelopment funding and/or subsidies to fill the gap between total development costs and the affordable rent or purchase prices),
- Leverage additional resources,
- Help preserve the existing affordable housing stock, and
- Provide direct assistance to both qualifying owners and renters.

Table I-2: Summary of Housing Strategies

Strategies	Timeframe for Commencing Implementation		# Affordable Units	Responsible Parties
	Years 1-2	Years 3-5		
A. Zoning				
1. Revise Affordable Housing Bylaw	X		*	PB, CHC, AHT
2. Modify accessory apartment requirements	X		*	Planning Dept.
3. Allow a wider range of housing types		X	*	PB, CHC, AHT
4. Amend Cluster Development bylaw		X	*	PB, CHC, AHT
5. Allow housing concentration linked to infrastructure and mixed use in sync with economic development goals		X	*	PB, CHC, AHT
6. Explore housing linked to Yarmouth workers, seniors and disabled		X	*	PB, CHC, AHT
B. Build Local Capacity and Support				
1. Continue community outreach and education including consumers of affordable housing	X		*	CHC
2. Expand CHC membership and update mission	X		*	CHC, BOS
3. Update Affordable Housing Standards	X		*	CHC, AHT
4. Continue to capitalize the Affordable Housing Trust	X		*	AHT, CPC
5. Prepare an Affordable Housing Trust Action Plan	X		*	AHT
6. Explore options for maintaining year-round units		X	*	BOS, CHC, AHT, Assessors
7. Build new and strengthen existing regional and local partnerships and to create and preserve Affordable Housing	X		*	BOS, CHC, AHT

Table I-2: Summary of Housing Strategies (Continued)

C. Housing Production				
1. Continue to revitalize commercial areas with housing, with clear preference for mixed-use developments	X		149	PB, CHC , AHT
2. Continue to make suitable public property available for affordable housing	X		86	BOS, CHC, AHT
3. Continue to convert existing housing to affordability with special focus on abandoned properties	X		44	AHT, CHC
4. Continue to promote Local Initiative Program Comprehensive Permit Units	X		5	BOS, CHC, AHT
5. Support scattered-site infill development		X	54	PB, BA. CHC, AHT
6. Promote housing at locations that are situated or engineered to protect drinking water and open waters.	X		*	DPW, BOS, CHC
D. Housing Preservation and Direct Assistance				
1. Monitor affordability of Subsidized Housing Inventory	X		*	CHC
2. Upgrade existing housing stock	X		*	CHC, AHT
3. Help current and prospective homeowners access housing resources	X		*	CHC, YHA, COA
4. Provide assistance to renters	X		*	CHC, AHT
5. Provide methods to negate impacts of seasonal and short-term use of housing		X	*	CHC, AHT

**Indicates actions for which units are counted under other specific housing production strategies, have an indirect impact on production, do not add to the Subsidized Housing Inventory, or cannot be counted towards production goals.*

Responsible Party	Abbreviation
Board of Selectmen	BOS
Planning Board	PB
Community Housing Committee	CHC
Affordable Housing Trust	AHT
Council on Aging	COA
Yarmouth Housing Authority	YHA
Board of Appeals	BA
Dept. of Public Works	DPW

II. COMPREHENSIVE HOUSING NEEDS ASSESSMENT⁷

This Housing Needs Assessment provides an overview of updated demographic and economic information as well as a detailed study of the local and regional housing dynamic. This analysis provides the context within which a responsive set of strategies can be developed to address identified priority housing needs.

A. DEMOGRAPHIC AND ECONOMIC PROFILE

Detailed information on population and economic characteristics and trends is summarized below. In general, Yarmouth's population is continuing to grow in the context of fewer children and significant gains in older adults, trends that are occurring throughout much of the Cape.

1. Population Growth – Recent population growth

Yarmouth encountered substantial growth from 1960 to 2000, with the population more than doubling between 1960 and 1970 and then doubling again from 1970 to 2000. Yarmouth's growth rate of 17.2% between 1990 and 2000 far exceeded the state's overall growth for the same period of 5.5%. However, between 2000 and 2010, the population declined by 4.1% or 1,014 residents.

The 2020 U.S. census reported a total population of 25,023 residents, indicating an increase of 1,230 residents since the 2010 count of 23,793 residents. This reflects a 5.2% change in population which is somewhat lower than the 7.4% statewide level but nevertheless demonstrates a reversal of the downward trend in population experienced between 2000 and 2010 as shown in Table II-1. These changes in population are also visually presented in Figure II-1. It should be noted that the 2016-2020 census estimates⁸ reported a total population of 23,292 residents which presents a sizable discrepancy of 1,731 residents from the 2020 decennial count that is used for congressional redistricting purposes.

Table II-1: Population Change, 1930 to 2020

Year	Total Population	Change in Number	Percentage Change
1930	1,794	--	--
1940	2,286	492	27.4%
1950	3,297	1,011	44.2%
1960	5,504	2,207	66.9%
1970	12,033	6,529	118.6%
1980	18,449	6,416	53.4%
1990	21,174	2,725	14.8%
2000	24,807	3,633	17.2%
2010	23,793	-1,014	-4.1%
2020	25,023 ⁹	1,230	5.2

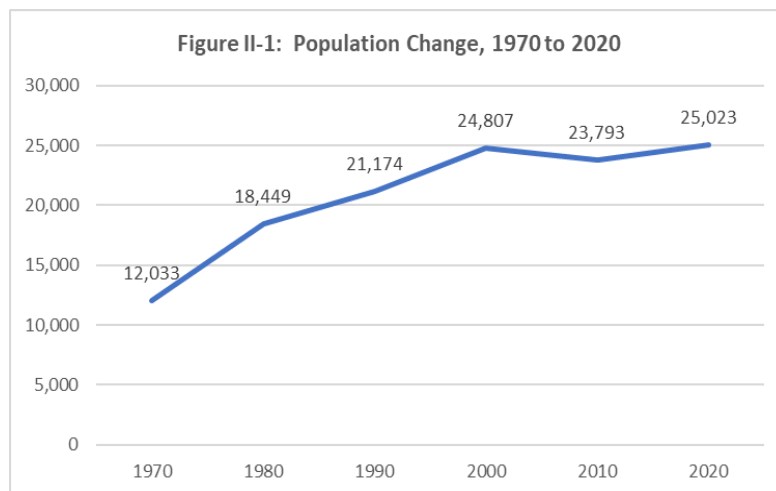
Source: U.S. Census Bureau.

⁷ It should be noted that this Housing Needs Assessment includes the most up-to-date data available. Typically, the actual counts from census data are presented as well as the most recent figures from the Census Bureau's American Community Survey (ACS). Because the ACS is based on survey data, it is subject to sampling error and variation.

⁸ The U.S. Census Bureau provides census estimates based on survey data over a five-year period for most of its data through the American Community Survey (ACS). Actual counts are offered largely for congressional redistricting purposes for a number of key data points such as population total, housing unit total, racial breakdown, etc. as identified throughout this Housing Plan.

⁹ The decennial population total for 2020 identifies 25,023 residents compared to the American Community Survey (ACS) 5-year Estimates for 2016-2020 of 23,292 residents on which much of the census figures and analysis in this Plan are based.

With a land area of 24.2 square miles, Yarmouth’s population density is 1,034 residents per square mile, up from 983.2 in 2010.



Town records indicate that as of January 19, 2022, the population was 22,816 and thus significantly lower than the 2020 census count of 25,023 residents. This is surprising as the historic disparity between the federal and local figures has local figures higher than the federal ones largely because the federal census counts students as living at their colleges and universities while the Town counts students as living at the home of their parents. Some of those counted are also inactive

voters that might have moved but cannot be eliminated from the census for two biennial state elections if they do not return a confirmation notice. It is also important to note that these figures do not include seasonal visitors or second homeowners.

The Cape Cod Commission (CCC) and Barnstable County commissioned a Regional Housing Market Analysis which was completed in June 2017.¹⁰ This report suggested some population growth for the county in general and for Yarmouth as well to an estimated population of 24,259 residents by 2025, representing a 2% rate of growth between 2010 and 2025. This projection is relatively comparable to the Metropolitan Area Planning Council (MAPC) forecast but still undercounts actual growth as identified by the 2020 census of 25,023 residents. The report, which was prepared by Crane Associates, Inc. and Economic & Policy Resources, relied largely on the forecasts from Moody’s Analytics related to the structural economy in the county, forecasting the county’s future economic performance and demographic changes within a larger prospective view of its economic and demographic dynamic.

A Cape Cod Commission economist suggests that the MAPC and State Data Center projections may not consider unique factors in typical retirement communities where the outpacing of births by deaths may be a less reliable measure for population trends than the ability of the community to attract new residents from outside the region.¹¹ These projections are likely a more reliable source for demographic forecasts than the MAPC and State Data Center figures.

The Metropolitan Area Planning Council (MAPC) population growth projections are summarized by age range in Table II-3 and suggest that the population will grow to 24,001 residents by 2020 and further to 24,707 by 2030, not far off from the County’s Regional Market Analysis, and represents a projected

¹⁰ Crane Associates, Inc. and Economic & Policy Resources, “Regional Housing Market Analysis and 10-year Forecast of Housing Supply and Demand for Barnstable County, Massachusetts”, prepared for the Cape Cod Commission, June 30, 2017.

¹¹ Ramachandran, Mahesh, Environmental Economist for the Cape Cod Commission, “The Cape’s Population Problem Isn’t a Problem,” from Banker & Tradesman, November 28, 2016.

growth rate of 3.8% since 2010 when the population was 23,793. Additional population projections from the University of Massachusetts' Donahue Institute estimate a decline in population to 23,096 by 2025, down further to 22,544 by 2030, and still further to 20,679 by 2040, clearly off the mark.

2. Age Distribution – Declines in children and gains in middle-age residents with significant projected increases in seniors

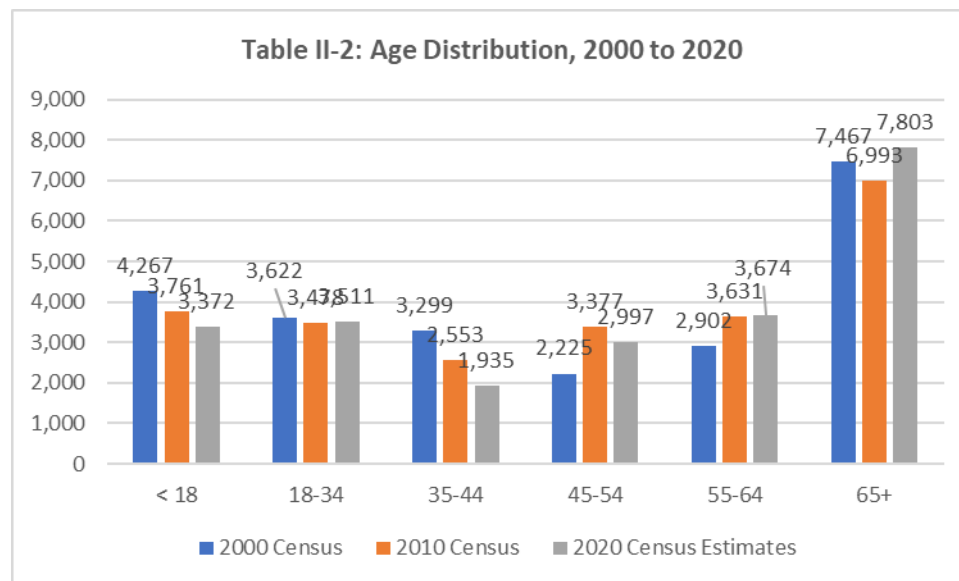
Demographic trends indicate that the proportion of older residents will continue to increase at the expense of those who are younger. Table II-2 provides census data on the changes in the age distribution between 1990 and 2020, which is also charted in Figures II-2 and II-3, demonstrating the significant decreases in those less than 45 years of age.

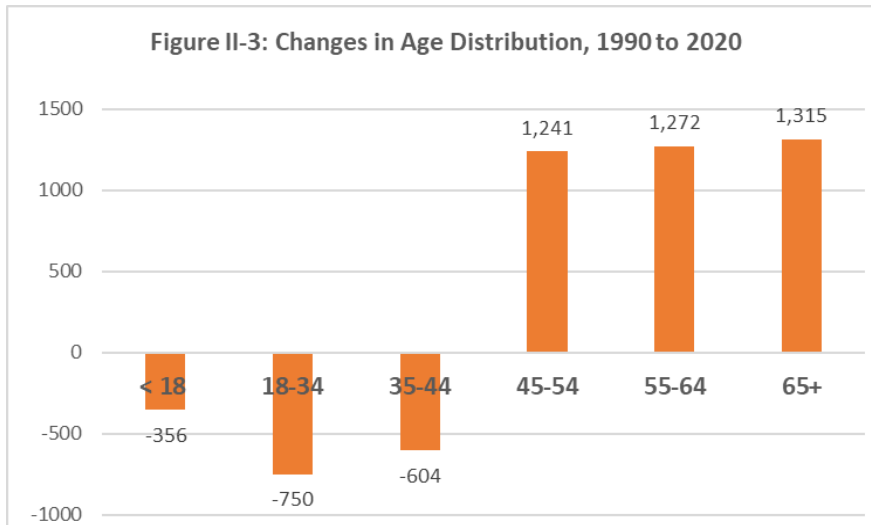
It should be mentioned that figures released by the U.S. Census Bureau indicate that there were 3,578 residents who were less than age 18, or 14.3% of the 2020 population of 25,023 residents. This is significantly more than the 3,372 included in the 2020 census estimates, representing 14.5% of the lower population total of 23,292.

Table II-2: Age Distribution, 1990 to 2020

Age Range	1990		2000		2010		2020	
	#	%	#	%	#	%	#	%
Less than 18 years	3,728	17.6	4,267	17.2	3,761	15.8	3,372	14.5
18 to 34 years	4,261	20.1	3,622	14.6	3,478	14.6	3,511	15.1
35 to 44 years	2,539	12.0	3,299	13.3	2,553	10.7	1,935	8.3
45 to 54 years	1,756	8.3	2,225	13.0	3,377	14.2	2,997	12.9
55 to 64 years	2,402	11.3	2,902	11.7	3,631	15.3	3,674	15.8
65 years or more	6,488	30.6	7,467	30.1	6,993	29.4	7,803	33.5
Total	21,174	100.0	24,807	100.0	23,793	100.0	23,292	100.0
Median age	46.2 years		48.7 years		51.4 years		54.5 years	

Sources: US Census Bureau 1990, 2000 and 2010 and the Census Bureau's American Community Survey 5-Year Estimates, 2016-2020.





Residents ages 45 to 54 years increased by 1,241 residents or 71% between 1990 and 2020. There was also considerable growth in the 55 to 64 age range, representing an increase of 1,272 residents or 53%. As to older adults age 65 or over, there was an increase of 1,315 residents or 20.3%. The increases in middle-aged residents will contribute to the anticipated surge of those

65 years of age and older that is projected over the next decade.

The Town will need to strategically plan to accommodate the increase in older residents while finding ways to attract younger families with children to maintain the social and economic vitality of the community.

This demographic shift from fewer younger residents to a greater number of older ones is also reflected in significant increases in the median age, from 46.2 years in 1990 to 54.5 years according to 2020 census estimates.

Table II-3 presents population projections by age range through 2020 and 2030, prepared by the Metropolitan Area Planning Council (MAPC). These projections suggest a continuation of population trends with declines in younger residents and substantial increases in seniors. For example, those older adults aged 65 years or more are projected to increase by 32%

between 2010 and 2030 to 37.4% of all residents. There are also reductions in middle-aged residents as those ages 45 to 64 move into the 65 years and older age category. It should be noted however, that the 2020 decennial population count of 25,023 residents has surpassed the projected totals for both 2020 and 2030.

Table II-3: MAPC Population Projections for 2020 and 2030

Age Range	2010 Census	2020 Estimates	2030 Estimates
Less than 5 years	1,016	1,119	1,091
5 to 19 years	3,134	2,393	2,549
20 to 34 years	3,089	3,106	2,835
35 to 64 years	9,561	9,515	8,993
65+ years	6,993	7,868	9,239
Total	23,793	24,001	24,707

Source: Metropolitan Area Planning Council (MAPC), Massachusetts Housing Data Portal

3. Household Composition – Fluctuations in household types and size

The number of households grew by 20% from 9,594 in 1990 to 11,520 by 2000. After a dip to 11,229 households in 2010, the number of households surpassed 2000 levels to 10,575 households according to 2020 census estimates as shown in Table II-4. Family households increased to about 63% of all households, up from 57.7% in 2010, but lower than the 65% level in 1990. Non-family households of

single individuals or unrelated household members correspondingly fluctuated over the decades to 36.6% of all households in 2020, down from 42.3% in 2010.

The number of female-headed households with children under age 18, typically among the most financially vulnerable residents in any community, decreased from 592 in 1990 to 553 by 2010. The 2020 census estimates suggest a further decrease to 420 such households or 4% of all households. Those 65 years of age and older who are living alone grew in number and in proportion to other households between 1990 and 2000, declined a bit in 2010, and then decreased further to 2,185 households with a slight proportional increase to 20.7% of all households according to 2020 census estimates.

Table II-4: Household Characteristics, 1990 to 2020

Types of Households	1990		2000		2010		2020	
	#	%	#	%	#	%	#	%
Total Households	9,594	100.0	11,520	100.0	11,229	100.0	10,575	100.0
Family Households	6,225	64.9	6,902	59.9	6,483	57.7	6,703	63.4
Female Headed Families w/Children <18	592	6.2	599	5.2	553	4.9	420	4.0
Non-family Households	3,369	35.1	4,618	40.1	4,746	42.3	3,872	36.6
Persons Living Alone 65+	1,764	18.4	2,277	19.8	2,219	19.8	2,185	20.7
Average Household Size	2.19 persons		2.11 persons		2.10 persons		2.19 persons	

Source: U.S. Census Bureau, Census 1990, 2000 and 2010 and American Community Survey, 5-Year Estimates 2016-2020.

Table II-5 shows that 74% of all households had only one or two members, including almost all non-family households and even 59.9% of all family households. Nevertheless, the 2020 census estimates indicates a slight uptick in the average household size, from 2.10 persons in 2010 to 2.19 in 2020, the same as the 1990 average. This level is considerably lower than the state average of 2.50 persons but only slightly lower than 2.20 persons for Barnstable County.

Table II-5: Household Type by Household Size, 2020

# Persons per Household	Family Households		Non-family Households		Total Households	
	#	%	#	%	#	%
1	NA	--	3,379	87.3	3,379	32.0
2	4,013	59.9	434	11.2	4,447	42.0
3	1,518	22.6	34	0.9	1,552	14.7
4	560	6.9	17	0.4	577	5.5
5	373	5.6	0	0.0	373	3.5
6	122	1.8	0	0.0	122	1.2
7 or more	117	1.8	0	0.0	117	1.1
Total	6,703	100.0	3,872	100.0	10,575	100.0

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2016-2020.

4. Race and Ethnicity – Substantial growth in the minority population to about 19% of all residents

As shown in Table II-6, there has been significant recent growth in racial diversity among Yarmouth residents. Racial minority populations comprised only 5.6% of the total population in 2000, increased to 8.8% by 2010, and then grew further to 18.8% or 4,700 residents according to the 2020 census. The 2020 census figures indicated that 21% of minority residents were Black or African American, 8% were

of Asian descent, and 34% claimed two or more non-Hispanic races. Almost 5% of Yarmouth residents also indicated they were of Hispanic or Latino heritage in 2020, up from 1.4% and 2.6% in 2000 and 2010, respectively.

Table II-6: Race and Ethnicity, 2000, 2010, and 2020

Race/Ethnicity	2000		2010		2020	
	#	%	#	%	#	%
Total Population	24,807	100.0	23,793	100.0	25,023	100.0
White*	23,428	94.4	21,698	91.2	20,323	81.2
Black*	326	1.3	448	1.9	987	3.9
Asian*	117	0.5	258	1.1	396	1.6
Native American*	76	0.3	59	0.2	45	0.2
Some Other Race*	149	0.6	284	1.2	516	2.1
Two or More Races*	353	1.4	425	1.8	1,609	6.4
Non-White, Non-Hispanic/Non-Latino	1,379	5.6	2,095	8.8	4,700	18.8
Hispanic or Latino**	358	1.4	621	2.6	1,147	4.6

Source: U.S. Census Bureau, 2020 * Includes race alone, non-Hispanic. ** Includes all racial groups.

5. Income – Rising incomes but relatively lower income levels compared to other Cape communities

As indicated in Table II-7, incomes in Yarmouth have been increasing over the years with median household income levels rising from \$27,222 in 1989 to \$68,385 according to 2020 census estimates with a 2020 mean income of \$91,610. The percentage of those with incomes of less than \$25,000 markedly decreased from 44.3% in 1990 to 13.4% by 2020, still representing 1,418 households with very limited incomes and including 731 households receiving Supplemental Nutritional Assistance Program (SNAP) benefits. On the other end of the income range, those earning more than \$100,000 increased from 1.9% in 1990 to 33.8% by 2020. These income shifts are visually presented in Figure II-4.

Table II-7: Income Distribution by Household, 1989-2020

Income Range	1989		1999		2010		2020	
	#	%	#	%	#	%	#	%
Under \$15,000	2,235	23.3	1,509	13.1	1,360	11.5	663	6.3
\$15,000-24,999	2,014	21.0	1,716	14.9	911	7.7	755	7.1
\$25,000-34,999	1,741	18.1	1,727	15.0	1,736	14.7	899	8.5
\$35,000-49,999	1,739	18.1	2,257	19.6	2,006	16.9	1,474	13.9
\$50,000-74,999	1,468	15.3	2,280	19.8	2,687	22.7	1,855	17.5
\$75,000-99,999	229	2.4	1,071	9.3	1,215	10.3	1,350	12.8
\$100,000-149,999	185	1.9	726	6.3	1,259	10.6	1,979	18.7
\$150,000 or more			230	2.0	671	5.6	1,600	15.1
Total	9,611	100.0	11,516	100.0	11,845	100.0	10,575	100.0
Median	\$27,222		\$39,809		\$48,653		\$68,385	

Source: U.S. Census Bureau 1990, 2000 and 2010 and American Community Survey 5-Year Estimates, 2016-2020.

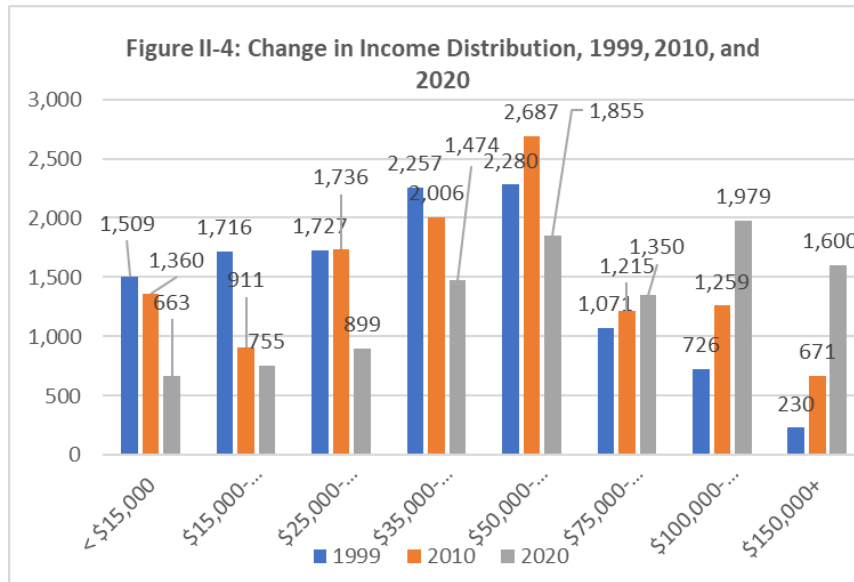


Table II-8 provides median income levels for various types of Yarmouth households based on the 2020 census estimates. Not surprisingly, incomes were highest for families, men, and homeowners. Also, among the highest was the median income for those ages 45 to 64, well along in their career paths, however, those in the 25 to 44 age range had an only a somewhat lower median income. The Town's per capita income was \$41,968, lower than the county and state levels of \$47,315 and \$45,555, respectively. The median income of families was substantially higher than nonfamilies, \$85,481 versus \$42,108, a finding highly correlated with the greater prevalence of two workers in families in contrast to those living alone including seniors on fixed incomes.

Table II-8: Median Income by Household Type, 2020

Type of Household/Householder	Median Income
Individual/Per capita	\$41,968
Households	\$68,385
Families	\$85,481
Nonfamilies*	\$42,108
Male full-time workers	\$56,075
Female full-time workers	\$52,874
Renters	\$47,687
Homeowners	\$81,266
Householder less than age 25	**
Householder age 25 to 44	\$81,724
Householder age 45 to 64	\$85,044
Householder age 65 or more	\$58,008
Veterans	\$44,572

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates for 2016-2020.

*Includes persons living alone and unrelated household members. **Sample size too small.

Another view of median income levels is provided in Table II-9, which presents 2000 and 2020 census estimates of median household income levels for Yarmouth and nearby communities as well as the county and state. This information shows that Yarmouth's median household income of \$68,385 falls in the lower end of the range but higher than the median of \$67,803 for Dennis. It is also worth noting

that Yarmouth's median household income was only slightly lower than HUD's 2021 income limit for a three-person household earning at the 80% of area income limit for Barnstable County of \$70,000.

Table II-9: Comparison of Median Household Incomes for Yarmouth and Nearby Communities, 2000 and 2020

Community	2000 Median Income	2020 Median Income
Barnstable	\$46,811	\$77,227
Bourne	\$45,113	\$76,823
Brewster	\$49,276	\$81,625
Chatham	\$45,519	\$78,491
Dennis	\$41,598	\$67,803
Falmouth	\$42,618	\$75,548
Harwich	\$41,552	\$78,932
Sandwich	\$61,250	\$100,324
Yarmouth	\$38,809	\$68,385
Barnstable County	\$45,933	\$76,863
Massachusetts	\$50,502	\$84,385

Source: U.S. Census Bureau, 2000 Census, Summary File 3, and 2016-2020 American Community Survey 5-Year Estimates.

Growing income disparities are reflected in a comparison of income levels for owners and renters as presented in Table II-10. Based on 2020 census estimates, about 36% of renters had incomes of less than \$35,000 compared to about 18% of homeowners. On the other hand, 39% of the homeowners earned more than \$100,000 compared to 13.7% of the renter households. The income disparity between owners and renters is also reflected in median income levels of \$81,266 and \$47,687, respectively. Additionally, the median income for homeowners increased by 89% between 2000 and 2020 while by 53.6% for renters. These figures also represent a lower median income level in comparison to the county with respect to homeowners, at \$88,071, but somewhat higher than the county median of \$44,800 for renters.

Table II-10: Income Distribution by Tenure, 2013 and 2020

Income Range	Homeowners				Renters			
	2013		2020		2013		2020	
	#	%	#	%	#	%	#	%
Under \$10,000	388	4.4	289	3.4	223	8.2	108	5.1
\$10,000-24,999	1,038	11.9	719	8.5	497	18.1	302	14.2
\$25,000-34,999	831	9.5	539	6.4	401	14.6	360	16.9
\$35,000-49,999	1,463	16.8	1,036	12.3	554	20.2	438	20.6
\$50,000-74,999	1,778	20.4	1,361	16.1	716	26.1	494	23.2
\$75,000-99,999	1,263	14.5	1,213	14.4	192	7.0	137	6.4
\$100,000-149,999	1,230	14.1	1,754	20.8	90	3.3	225	10.6
\$150,000 +	730	8.4	1,533	18.2	67	2.4	67	3.1
Total	8,721	100.0	8,444	100.0	2,740	100.0	2,131	100.0
2020 Median	\$81,266				\$47,687			
2000 Median	\$42,904				\$31,039			

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2009-2013 and 2016-2020.

These income figures are also based on the Town's year-round population, not those who live in town for only part of the year. Many in this group of occasional residents, who occupy 33% of Yarmouth's

housing units, are likely to have significantly higher average incomes in order to afford the high costs of seasonal units or second homes, thus further widening income disparities within the community.

6. Poverty – Overall declines in poverty¹²

As indicated in Table II-11, Yarmouth has generally experienced declines in the level of poverty over the past several decades from 1,994 residents in 1990 to 1,320 by 2020, representing a decline from 9.5% to 5.7% of all residents. The level of poverty is lower than the county and state, however, at 6.7% and 9.8%, respectively.

The decline in poverty was particularly significant in the case for children under age 18 where poverty is estimated to have decreased by 74% since 1990 compared to the overall decrease of 34%. On the other hand, there has been more fluctuation in poverty levels for those 65 years of age or older where poverty levels increased from 4.9% to 6.8% or by 156 residents between 1990 and 2010. More recent 2020 census estimates suggest some downturn in poverty for this age group to 192 residents and 5.8%. This older population represents an extremely vulnerable group whose limited means suggest a remaining need for public assistance and subsidized housing.

Table II-11: Poverty Status, 1990 to 2020

Type of Household	1990		2000		2010		2020	
	#	%	#	%	#	%	#	%
Individuals	1,994	9.5	1,842	7.5	1,880	7.9	1,320	5.7
Families	474	7.5	360	5.2	350	5.4	315	4.7
Female-headed households with children < 18	263	44.4	184	30.6	123	22.3	52	12.4
Children < 18	731	19.6	460	11.1	399	10.6	192	5.8
Individuals 65+	320	4.9	264	3.6	476	6.8	377	4.9

Source: U.S. Census Bureau 1990 and 2000 Summary File 3 and American Community Survey 5-Year Estimates, 2016-2020.

7. Employment – Significant jobs in lower-paying service sector

Yarmouth is located in the mid-Cape area and is a fair distance from the major population and job centers of Boston and Providence. Census information on employment patterns indicated that of those Yarmouth residents who were employed over the age of 16, 16.9% worked in the community. It should

The 2020 census estimates suggest that 4.5% of workers worked at home although it is likely that this increased with the advent of the COVID-19 pandemic and greater shifts to working remotely.

also be noted that most workers drove alone to work, 81.9%, and another 9.5% carpooled, up from 6.3% in 2014. The average commuting time for those who did not work at home was 21.2 minutes, likely suggesting significant employment in Barnstable Village or Hyannis. About 9.3% of workers were employed outside of Barnstable County with 106 residents employed outside of Massachusetts.

The 2020 census estimates also indicate that of the Town's 20,433 residents 16 years of age or over, 57.2% or 11,695 residents were in the labor force with 626 or 3.1% unemployed. Estimates also show that 35.1% of workers were involved in management or professional occupations and 41.8% were employed in the lesser paying service and sales-oriented jobs

¹² The federal poverty limits for 2021 were \$12,880 for a single individual and \$21,960 for a family of three (3).

that support the local economy. While 76.1% were private salaried or wage workers, another 10.6% were government workers, and 13.4% were self-employed.

The 2020 census estimates further indicate that 29.1% of Yarmouth's employed residents were involved in management or professional occupations, and the remaining workers were employed in the largely retail and service-oriented jobs that support the local economy including construction (12.9%), sales and office occupations (27.1%), production/transportation (7.7%), and service occupations (23.2%). While 82.6% of Yarmouth workers were private salaried and wage earners, 9.0% were government workers, and another 7.9% were self-employed.

Table II-12 provides comparative 2014 and 2020 data for those who were employed in Yarmouth from the state's Department of Labor and Workforce Development. This information shows an increase in the number of businesses and total wages but a decrease in average employment, from 8,432 to 7,810 workers. The data also indicates that the average weekly wage increased significantly from \$791 to \$1,019 during this period which translates into annual incomes of \$41,290 and \$53,190, respectively. In comparison, average weekly wages were higher for the Upper Cape communities of Bourne and Falmouth at \$1,117 and \$1,161, respectively, as well as Barnstable at \$1,139. Nevertheless, Yarmouth's average weekly wage was higher than Dennis at \$945 and Brewster at \$933.

The data also confirm the concentration of jobs in the construction, retail and service sectors as well as health care. All of these particular industries have experienced increases in total wages, but retail trade and food/accommodation services have had a shrinkage in their workforces.

Table II-12: Average Employment and Wages by Industry, 2014/2020

Industry	# Establishments/ Businesses	Total Wages (\$)	Average Employment (# of Jobs)	Average Weekly Wage (\$)
Agriculture/Forestry/Fishing	0/4	\$0/\$186,575	0/6	\$0/\$598
Construction	99/139	\$38,626,092/ \$52,306,017	682/783	\$1,097/\$1,285
Manufacturing	15/17	\$8,157,382/ \$7,112,216	168/126	\$934/\$1,086
Utilities	4/0	\$22,607,825/\$0	218/0	\$1,994/\$0
Wholesale trade	20/17	\$6,088,618/ \$7,861,804	123/116	\$952/\$1,303
Retail trade	112/113	\$26,687,755/ \$35,683,617	1,041/921	\$530/\$745
Transportation/warehousing	8/10	\$13,679,477/ \$19,224,654	287/360	\$917/\$1,027
Information	11/13	\$13,301,303/ \$19,146,771	175/209	\$1,462/\$1,762
Finance/insurance	23/24	\$12,200,805/ \$15,604,158	168/169	\$1,397/\$1,776
Real estate/rental/leasing	33/28	\$9,725,066/ \$5,450,483	241/133	\$776/\$788
Professional/technical services	63/69	\$13,574,127/ \$18,206,554	248/250	\$1,053/\$1,401
Management of companies/enterprises	6/0	\$4,935,342/\$0	124/0	\$765/\$0

Administrative/waste services	61/75	\$16,321,996/ \$20,778,307	492/447	\$638/\$894
Health care/social assistance	114/124	\$48,134,018/ \$66,758,648	1,232/1,350	\$751/\$951
Arts/entertainment/recreation	21/24	\$6,391,486/ \$8,807,969	237/245	\$519/\$691
Accommodation/food services	125/107	\$38,154,278/ \$39,303,547	1,819/1,272	\$403/\$594
Other services, public admin.	57/53	\$20,144,934/ \$17,635,717	375/309	\$1,033/\$1,098
Public Administration	0/9	\$0/\$25,902,767	0/359	\$0/\$1,388
Total	792/840	\$346,626,092/ \$413,781,958	8,432/7,810	\$791/\$1,019

Source: Massachusetts Executive Office of Labor and Workforce Development, September 5, 2015 and October 15, 2021.

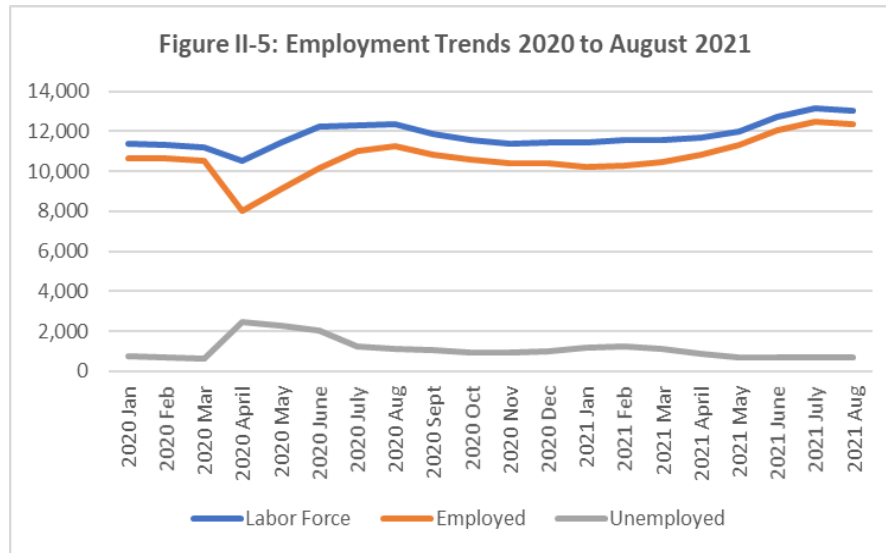
Shaded rows include industries employing more than 500 workers.

It should also be noted that the significant resort economy in Yarmouth causes fluctuations in the job force that increases jobs in the summer months to serve seasonal needs. Shifts in the labor force have also been affected by the pandemic. These changes are presented in Figure II-5.

The Town has experienced an expanding labor market that was unprecedentedly high at 12,510 workers in July 2021, compared to 12,283 in July 2020, with an average employment of 12,123 in 2019.

The impact of COVID is clearly shown in the dip in employed workers and corresponding sudden increase in unemployment in the early spring of 2020. Seasonal employment opportunities spurred an increase in the labor force at this point from an employment of 8,037 workers in April 2020 to 11,245 in August. Unemployment increased from 5.8% in March 2020 to 23.5% in April, declining to 8.9% by August.

The fall of 2020 saw a decline in the labor force and employment, both of which dropped still further during the winter from an employed workforce of 10,803 in September to 10,312 in February 2021, and with the unemployment rate rising from 9.1% to 10.8% during this period. As with seasonal trends, the labor market again began to revive as the summer season approached. In July 2021, there were 12,510 employed workers, significantly higher than the 11,044 in July 2020. As of February 2022, the labor force declined to 11,443 workers with an unemployment rate of 7.5%.



The 2022 Annual Town Meeting approved new zoning standards to ensure safe and adequate housing at motels/hotels for temporary seasonal employees of Yarmouth businesses, expanding the pool of seasonal employees who can stay within the designated 15% of rooms from only employees of the motel or hotel to employees from other Yarmouth businesses as well.

The apparent mismatch between wages and housing prices has manifested in the recent and growing trend of employers importing workers from other communities and even other countries. Foreign workers appear to have some temporary housing arrangements (including some use of lodging units) due to their temporary residency here. Such housing is very likely to be overcrowded and/or employer-supplied. Some retail, lodging and restaurant employers have secured housing for workers to sustain their basic staffing levels during the summer months.

Due to concerns about seasonal workers, the Yarmouth Chamber of Commerce recently issued a survey to obtain a better understanding of the business community's workforce housing needs. The results of this survey indicate that local businesses will be short housing for an excess of 150 individuals in the 2022 season.

8. Education – Increasing educational attainment and declining school enrollment

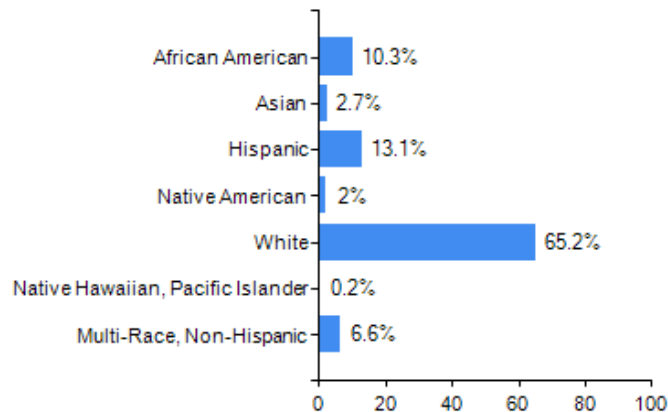
The educational attainment of Yarmouth residents has improved over the last several decades. In 2000, 90.8% of those 25 years and older had a high school diploma or higher and 26.2% had a Bachelor's degree or higher, lower than 33.6% for the county. Based on 2020 census estimates, these attainment levels increased to 94.5% with at least a high school degree and 37.6% with a college degree or higher.

Those enrolled in school (nursery through graduate school) totaled 4,450 residents or 17.9% of the population in 2000, and those enrolled in kindergarten through high school included 3,261 students, 73.3% who were enrolled in school and representing 13.2% of the total population. By 2020, there were 3,847 students enrolled in nursery school through graduate school and 2,824 enrolled in kindergarten through high school, revealing a decline in children and a lower percentage of the population at 12.1% of all residents.

Historic school enrollments also reflect this significant decline in numbers of children. For example, those children enrolled in the Dennis-Yarmouth School District decreased from 4,417 students in the 2000-2001 school year to 3,085 by 2015-16 and then to 2,739 in 2020-2021. This decline is reflective of the substantial demographic shift towards fewer younger residents happening throughout the Cape.

Figure II-6 shows the racial diversity in the Dennis-Yarmouth School District with minority representation of 35%, higher than the 19% minority population in Yarmouth based on 2020 census data.

Figure II-6: Student Race and Ethnicity, 2020-2021



9. Disability Status – More than 16% of residents claimed a disability

According to 2020 census estimates summarized in Table II-13, a total of 3,801 residents, or 16.3% of all residents, claimed some type of disability. This is higher than 13.0% and 11.7% for the county and state, respectively. Disability levels were on the whole higher for various age groups in Yarmouth than the county and state, the exception of those ages 18 to 34 and seniors. An estimated 30% of Yarmouth's seniors age 65 or over claimed a disability compared to 31.3% statewide.

Table II-13: Civilian Noninstitutionalized Population with a Physical Disability, 2020

Age Range	Yarmouth		County	MA
	#	%	%	%
Less than age 5	23	2.7	0.6	0.8
5 to 17 years	229	9.2	5.3	6.1
18 to 34 years	175	5.0	7.0	6.4
35 to 64 years	1,006	11.8	9.4	10.5
65 years +	2,368	30.3	25.2	31.3
Total	3,801	16.3	13.0	11.7

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2016-2020.

The 2020 census estimates also identify numbers of residents with particular disabilities, as summarized in Table II-14. It should be noted that some residents will have multiple challenges but almost 45% the 3,801 residents who claimed a disability experienced an ambulatory difficulty and about 41% and 33% had a hearing or independently living problem, respectively.

Table II-14: Types and Distribution of Disabilities, 2020

Type of Disability	# Residents	% Disabled	% All Residents
Hearing Difficulty	1,559	41.0	6.7
Vision Difficulty	418	11.0	1.8
Cognitive Difficulty	924	24.3	4.1
Ambulatory Difficulty	1,708	44.9	7.7
Self-care Difficulty	570	15.0	2.6
Independent Living Difficulty	1,260	33.2	6.4

Source: U.S. Census Bureau, Census American Community Survey 5-Year Estimates for 2016-2020.

10. Veterans – Most veterans were older and had higher rates of educational attainment and disabilities

The 2020 census estimates indicate that there were 2,028 veterans, representing 10.2% of Yarmouth's civilian population over the age of 18 or 8.1% of the total population. About 10% served in the Gulf Wars or more recently while 41% served in the Viet Nam War, 20% were part of the Korean War, and almost 14% or 277 residents served in World War II. Additional census information on local veterans included:

- Not surprisingly, almost all veterans were male at 95%.
- About 80% were 65 years of age or older.
- In regard to racial composition, 97% of Yarmouth's veterans were White while 2.2% were American Indian or Native American.
- The median income was \$44,572, somewhat higher than Yarmouth's per capita income of \$41,968. The median income of those veterans who were women was higher than men, at \$54,327 compared to \$44,260.
- Educational attainment was higher for veterans with 95.6% having at least a high school degree and 44.2% having a Bachelor's degree or higher compared to 94.5% and 37.6% for all Yarmouth residents, respectively.
- Almost three-quarters of veterans between age 18 and 64 were participating in the labor force and none were identified as unemployed.
- An estimated 158 veterans, or 7.9%, were living below the poverty level.
- Not surprisingly, a higher level of veterans experience a disability, at 41.6%, compared to the overall population at 16.3% and a level of 30% for those 65 years of age or older.

B. HOUSING PROFILE

This section summarizes housing characteristics and trends, analyzes the housing market from a number of different data sources and perspectives, compares what housing is available to what residents can afford, summarizes what units are defined as affordable by the state, and establishes the context for identifying priority housing needs.

1. Housing Growth – Slower recent growth with some decline over the past decade

In regard to historic housing growth, Table II-15 indicates that 23.2% of Yarmouth's housing stock was built prior to 1960 and only 8.1% predate World War II. The most intense housing development took place between 1960 and 1990 when 63.1% of all units were built, almost half between 1960 and 1980 alone. Like many communities on the Cape, this was a time when most development was shifting to the higher-priced market based on the growing demand for second homes and places to retire on or near the seashore. Since 1990, residential building activity has slowed down considerably with only 13.7% of the housing stock built based on the 2020 census estimates, 6.3% between 2000 and 2020.

The 2020 census counted 17,299 total housing units which represents a decrease from the 17,464 units identified in 2010. The 2020 American Community Survey (ACS) census estimates counted fewer units, however, at 17,002 units.

It is important to note that census data varies between the 2020 decennial figures, issued earlier and used for congressional redistricting purposes, and the American Community Survey (ACS) 5-Year Estimates for 2016 to 2020. While the decennial data is more reliable, the ACS census estimates will be used for much of the analysis in this Plan as the decennial figures are unavailable.

Table II-15: Housing Units by Year Structure Was Built, 2020

Time Period	#	%
2010 to 2020	277	1.6
2000 to 2009	797	4.7
1990 to 2000	1,251	7.4
1980 to 1989	2,536	14.9
1970 to 1979	4,797	28.2
1960 to 1969	3,402	20.0
1950 to 1959	2,266	13.3
1940 to 1949	304	1.8
1939 or earlier	1,372	8.1
Total	17,002	100.0

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2016-2020.

2. Housing Types and Occupancy – Net loss of rental units and continued growth of seasonal housing units or second homes

The 2020 decennial census data shows that of the 17,299 total units, 11,493 units were occupied, representing a 66.4% occupancy level for Yarmouth with 5,806 vacant units. This occupancy level is higher than the 64.3% rate in 2010.

As shown in Table II-16, the proportion of owner-occupied units has increased since 1990, from 73.1% to 79.8% in 2020 with a net loss of 36 units between 2010 and 2020. Correspondingly, *the rental housing stock decreased from 26.9% of all units in 1990 to 20.2% in 2020. This involves not only a net loss of 449*

rental units or 17.4% between 1990 and 2020 but also a striking net loss of 618 such units between 2010 and 2020. The losses of rentals are likely due to the conversion of rental units to ownership or to seasonal use.

Table II-16: Housing Characteristics, 1990 to 2020

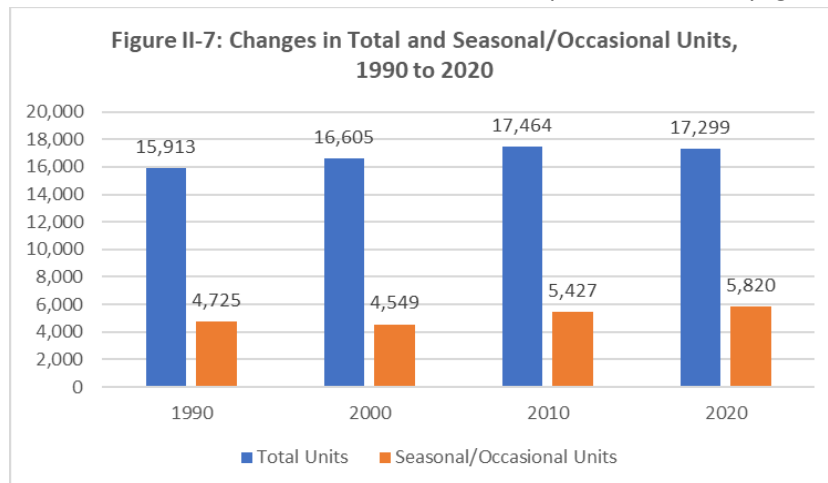
Housing Characteristics	1990		2000		2010		2020 Decennial/ Estimates	
	#	%	#	%	#	%	#	%
Total units	15,913	100.0	16,605	100.0	17,464	100.0	17,299/ 17,002	100.0/ 100.0
Occupied units*	9,594	60.3	11,520	69.4	11,229	64.3	11,493/ 10,575/	66.4/ 62.2
Vacant***	6,319	39.7	5,085	30.6	6,235	35.7	5,806/ 6,427	38.0/ 37.8
Seasonal, recreational and occasional use*	4,725	29.7	4,549	27.4	5,427	31.1	5,820	34.2
Occupied owner units**	7,014	73.1	8,711	75.6	8,480	75.5	8,444	79.8
Occupied rental units**	2,580	26.9	2,809	24.4	2,749	24.5	2,131	20.2
Owner vacancy rate	5.8%		1.6%		2.4%		1.3%	
Rental vacancy rate	20.1%		3.9%		11.0%		8.2%	

Source: U.S. Census Bureau 1990, 2000, 2010 and 2020; American Community Survey 5-Year Estimates

2016-2020. * Percentage of total housing units ** Percentage of occupied housing units

***Unoccupied units that include seasonal and occasional units.

Seasonal units and second homes have experienced steady growth over the decades including an



increase of 393 units between 2010 and 2020. As would be expected from a community in a tourist area, seasonal housing use is significantly higher than that of the state in general, with Yarmouth at 33.6% compared to the statewide level of 4.2%. Nevertheless, Yarmouth's level was somewhat lower than the county overall at 37.5% based on 2020 census estimates.¹³ Consequently, in the summer months Yarmouth's population

increases substantially, putting high demands on local services but bolstering the town's economy.

¹³ It should be noted that the total number of seasonal, occasional and recreational units counted as part of the 2020 census estimates of 5,820 units is more than the total number of vacant units counted as part of the 2020 decennial census of 5,806 units.

However, *having one in three homes unavailable for year-round occupancy further limits the supply of affordable housing for year-round residents.* Yarmouth has in fact among the highest number of motel units, some of which have attracted a more transient, lower income population throughout the years, and others that are showing their age and require improvements to become more economically viable. *Through new zoning the Town has promoted the redevelopment of local motels to year-round use with long-term affordability requirements.*

It is also worth noting that the growth in seasonal units is likely to continue. The Cape Cod Commission's Regional Housing Market Analysis suggested that for Barnstable County "over the next ten years seasonal housing units are expected to increase at more than twice the rate of year-round units... This continued growth in seasonal units will likely make it more difficult for year-round resident households to find year-round units at affordable prices".¹⁴

Vacancy rates in Yarmouth have been very low for ownership units at 1.3% according to 2020 census estimates. As any rate below 5% represents very tight market conditions, this vacancy levels reflects fairly quick natural turnover and a limited inventory of available units. Rental vacancy rates have fluctuated considerably from 20.1% in 1990, down to as low as 3.9% in 2000, and then up again to 8.2% by 2020. This reveals some volatility in the rental market at more than the natural turnover of units.

As shown in Table II-17 and Figure II-8, about 80% of Yarmouth's housing units were single-family detached homes. This level is somewhat lower than the county at 81.6% but much higher than the state where only 52% of all units were in such dwellings. The table also shows that a relatively small portion of Yarmouth's units were in larger multi-family structures with 6.6% of all units in structures of ten or more units. Additionally, a significant segment of the housing stock, 6.9%, is comprised of single-family attached units with another 7.2% in small multi-family dwellings of two to nine units. Of some concern is the fall-off in the two to four-unit housing stock which typically includes some of the most affordable units available in the private housing stock as many are owner-occupied and provide opportunities for rental income. Consequently, such units have provided excellent starter housing opportunities.

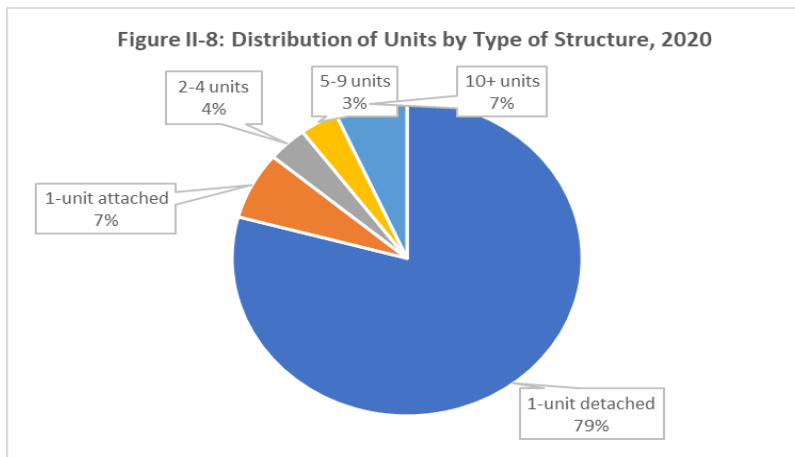
Table II-17: Units in Structure, 2000 and 2020

Type of Structure	2000		2020	
	#	%	#	%
1 Unit Detached	12,970	78.1	13,472	79.2
1 Unit Attached	1,032	6.2	1,173	6.9
2 to 4 Units	977	5.9	624	3.7
5 to 9 Units	915	5.5	600	3.5
10 or More Units	711	4.3	1,133	6.6
Total	16,605	100.0	17,002	100.0

Source: U.S. Census Bureau, Summary File 3; American Community Survey 5-Year Estimates, 2016-2020.

Table II-18 summarizes the number of units by type of residential structure and tenure. Not surprisingly, most of Yarmouth's owner-occupied housing is in single-family homes. Only 7.4% of the town's owner-occupied units are in structures of two or more units.

¹⁴ Crane Associates, Inc. and Economic & Policy Resources, "Regional Housing Market Analysis, Barnstable County, Massachusetts," prepared for the Cape Cod Commission and Barnstable County, June 30, 2017.



More than half of all rental units were also in single-family units, detached and attached, likely not easily recognizable from owner-occupied ones. A significant portion of rental units, 12.2%, were located in small multi-family structures of two to four units. More than one-quarter of rentals, 35%, were part of larger multi-family properties of five or more units.

It should be noted that there was a small gain in the number and proportion of rental units in somewhat larger multi-family structures of five to nine units and a gain of only two units as part of the larger renter-occupied buildings with ten units or more.

Table II-18: Tenure by Units in Structure, 2000 and 2020

Type of Structure	Owner-occupied Units				Renter-occupied Units			
	2000		2020		2000		2020	
	#	%	#	%	#	%	#	%
1 Unit Detached	7,712	88.5	7,299	86.4	1,127	40.2	876	41.1
1 Unit Attached	485	5.6	523	6.2	262	9.3	252	11.8
2 to 4 Units	198	2.3	167	2.0	779	27.8	259	12.2
5 to 9 Units	172	2.0	244	2.9	216	7.7	323	15.2
10 or More Units	150	1.7	211	2.5	419	14.9	421	19.8
Total	8,717	100.0	8,444	100.0	2,803	100.0	2,131	100.0

Source: U.S. Census Bureau, 2000 Summary File 3 and American Community Survey 5-Year Estimates, 2016-2020.

The 2020 census estimates also indicate that there is significant resident mobility in Yarmouth with 45.7% of resident households moving into their existing homes since 2010 compared to 43.0% countywide. Additionally, 30.2% of households moved into their existing units before 2000 compared to 33.1% for Barnstable County.

3. Housing Costs – Prices rising but still lower than most neighboring communities

Ownership Units

Census data on the value of owner-occupied properties is presented in Table II-19, showing that the median price in Yarmouth more than doubled between 2000 and 2010, from \$151,200 to \$338,800, and then increased again to \$354,600 by 2020. The 2020 census estimates also suggest that more than 70% of the town's owner-occupied units were valued between \$200,000 and \$500,000.

Those properties priced at more than \$500,000 increased substantially, from almost 2% of all units to 20% between 2000 and 2020.

The census figures also indicate that 8.1% of units were still valued in the affordable range below \$200,000, down from about 77% in 2000. These more affordable units, most of which are market units, are likely to be comprised mostly of condominiums or very small bungalows and many are likely in poor condition. Most of these units are also not deed-

restricted and do not comply with state requirements that would enable them to be eligible for inclusion in the Town's Subsidized Housing Inventory (SHI) and count towards meeting the state affordability goal of 10%. Nevertheless, they do offer some relatively affordable options for residents and are good targets for local efforts to convert existing units to long-term affordable ones. It should also be noted that of the 682 ownership units that are valued below \$200,000 according to 2020 census estimates, 142 or about 20.1% meet all state requirements of affordability under Chapter 40B and are included in the Town's Subsidized Housing Inventory (SHI) as of August 2021.

Table II-19: Value of Owner-Occupied Housing, 2000 to 2020

Price Range	2000		2010		2020	
	#	%	#	%	#	%
Less than \$100,000	793	9.1	179	1.9	54	0.6
\$100,000 to \$149,999	3,490	40.0	168	1.8	142	1.7
\$150,000 to \$199,999	2,417	27.7	555	6.1	486	5.8
\$200,000 to \$299,999	1,408	16.2	2,328	25.5	1,987	23.5
\$300,000 to \$499,999	443	5.1	4,540	49.6	4,065	48.1
\$500,000 to \$999,999	136	1.6	1,139	12.5	1,326	15.7
\$1 million or more	30	0.34	237	2.6	384	4.5
Total	8,717	100.0	9,146	100.0	17,002	100.0
Median (dollars)	\$151,200		\$338,800		\$354,600	

Source: U.S. Census Bureau, 2000 Summary File 3; American Community Survey 5-Year Estimates, 2006-2010 and 2016-2020.

Table II-20 tracks the median housing values of single-family homes and condominiums since 2010 as well as the volume of sales based on *Banker & Tradesman* data. As of the end of 2021, the median values were at unprecedented levels, at \$451,000 for single-family homes and \$290,000 for condos. New Warren Group data from 2023 shows the trend continuing with median sale levels in Yarmouth at \$560,000 for single-family homes and \$382,000 for condos. The strength of the housing market is also reflected in the number of sales, once again at an unprecedented level for single-family homes of 681 sales in 2020 and somewhat lower at 585 sales in 2021. The sales volume of condos was also at the unprecedented level of 143 sales in 2021. Some of the increase in sales prices and activity was likely impacted by COVID-19 which drew new residents to Yarmouth and other towns on the Cape due to perceptions of offering safer retreats to ride-out the pandemic, increasing the demand for housing and driving up prices.

Table II-20: Median Sales Prices, 2010 to 2021

Year	Months	Single-family Median	# Single-Family Sales	Condo Median	# Condo Sales
2021	Jan – Dec	\$451,000	585	\$290,000	143
2020	Jan – Dec	\$370,000	681	\$265,000	125
2019	Jan – Dec	\$340,000	516	\$232,500	134
2018	Jan – Dec	\$332,950	580	\$235,000	133
2017	Jan – Dec	\$310,000	579	\$210,000	135
2016	Jan – Dec	\$283,750	598	\$201,000	118
2015	Jan – Dec	\$283,250	492	\$181,900	123
2014	Jan – Dec	\$255,000	477	\$162,500	69
2013	Jan – Dec	\$260,000	467	\$155,000	79
2012	Jan – Dec	\$244,250	490	\$145,000	130
2011	Jan – Dec	\$236,000	359	\$165,000	105
2010	Jan – Dec	\$249,000	422	\$175,000	121

Source: The Warren Group, *Banker & Tradesman*, March 30, 2022.

Housing prices in Yarmouth have tended to be lower on average than Barnstable County as noted in Figure II-9 with a median single-family house price of \$451,000 in comparison to \$569,250 for the Cape as a whole in 2021. The highest values were in the town of Barnstable, at \$675,000. This chart also shows that median housing values have all exceeded pre-recession levels in 2006 when the market was at about its highest for many communities prior to the “bursting of the housing bubble”. All communities took a hit in property values during the recession but subsequently have experienced unprecedentedly high housing costs.

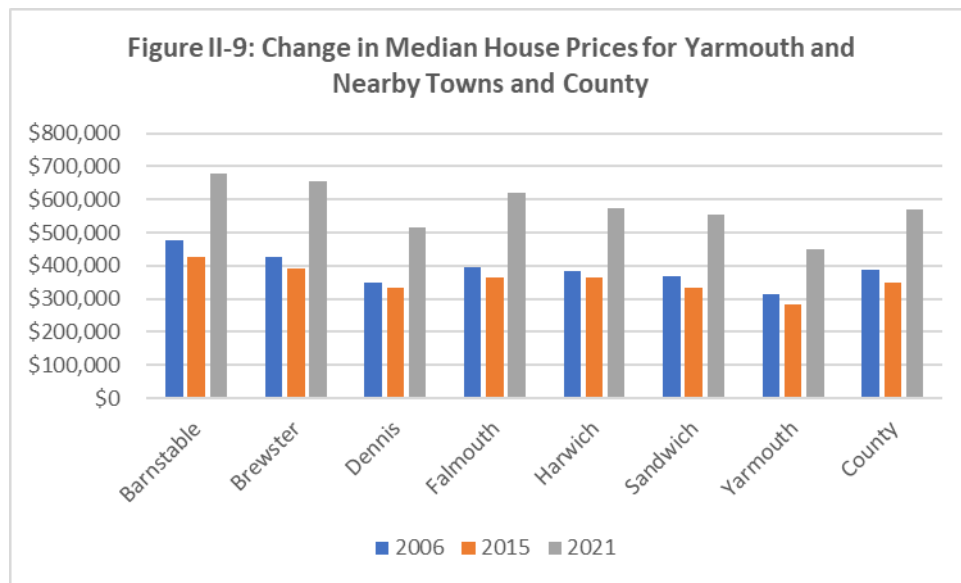


Table II-21 shows Assessor’s data that tracks the distribution of sales prices from 2005 through October 7, 2021. This data suggests that the number of sales in the \$200,000 to \$300,000 price range has fluctuated somewhat over the years but largely increased through 2016 and then began to decline significantly in recent years as housing prices escalated. Sales activity in the \$300,000 to \$400,000 range declined considerably from 2005 to 2011, from 222 to 61 sales, and then increased significantly after that to 332 in 2020. Sales volumes in the \$400,000 to \$600,000 range remained below 100 sales annually through 2015 and subsequently increased steadily to 252 sales in 2020, demonstrating higher sales activity and prices during the pandemic. Sales in the \$600,000 to \$1 million range increased from a low of seven sales in 2012 to a high of 83 through October 7, 2021.

Sales activity in the under \$200,000 range decreased considerably after 2015, from 203 sales to 63 as of October 7, 2021, showing the erosion of affordable market units. On the end of the price range, sales of homes above \$1 million increased from 15 in 2015 to 123 in 2020, demonstrating a growing luxury market.

A Cape realtor indicated that there is a greater need for entry-level, starter housing. She observed that even condos as part of the Mill Pond development are selling for at least \$400,000 and condo fees are more than \$500, putting most of the units in this development off limits to many first-time homebuyers.

Table II-21: Total Sales by Year and Price Range, 2005 to October 7, 2021

Year	Less than \$200K	\$200-300K	\$300-400K	\$400-600K	\$600-1 million	\$1 million +
2005		134	222	89	27	
2006		156	144	55	19	
2007		153	113	52	17	
2008		200	83	42	11	
2009		161	69	39	9	
2010		162	76	21	14	
2011		116	61	25	11	
2012		185	80	39	7	
2013		191	85	41	21	
2014		194	92	33	21	
<i>Subtotal</i>		<i>1,652</i> <i>165 average/</i> <i>year</i>	<i>1,025</i> <i>102 average/</i> <i>year</i>	<i>436</i> <i>44 average/</i> <i>Year</i>	<i>157</i> <i>16 average/</i> <i>Year</i>	
2015	203	312	170	93	41	15
2016	175	363	218	112	36	14
2017	183	355	241	106	61	85
2018	112	283	257	162	42	30
2019	95	239	274	136	49	19
2020	67	192	332	252	69	123
Through 10/7/21	63	82	137	249	83	29
<i>Subtotal</i>	<i>898</i> <i>128 average/</i> <i>year</i>	<i>1,826</i> <i>261 average/</i> <i>year</i>	<i>1,629</i> <i>233 average/</i> <i>year</i>	<i>1,110</i> <i>159 average/</i> <i>year</i>	<i>381</i> <i>54 average/</i> <i>year</i>	<i>315</i> <i>45 average/</i> <i>year</i>

Source: Yarmouth Town Assessor, September 15, 2015 (does not include data in shaded areas) and October 21, 2021.

Information from the Town Assessor on the assessed values of residential property in Yarmouth is presented in Table II-22.¹⁵ This data indicates that about 4% of Yarmouth's residential properties that include single-family homes, condos, two- and three-family dwellings, as well as multiple houses on a single lot, or 614 properties, is valued at less than \$200,000, in the affordable range. However, most of the units in this price range are condominiums or likely to be very small properties that require significant repairs. It should be noted that Assessor values typically lag behind actual market prices, particularly in the context of rising market prices.

Another 20% is valued between \$200,000 and \$299,999, still relatively affordable. In fact, about 70% of the properties in this range are single-family homes, mostly small Capes and ranches, totaling 2,229 properties. Another 36% of the housing stock is assessed between \$300,000 and \$399,999, 92% of which are single-family homes. In fact, the majority of residential properties, about 56% of all residential property in Yarmouth, are assessed between \$200,000 and \$400,000. On the other end of the range, 989 properties or 6.3% are assessed above \$800,000, including 623 properties valued at more than \$1 million, demonstrating a small luxury market in Yarmouth, particularly near the water.

¹⁵ It is important to note that assessed values usually are lower than actual market values, particularly in strong housing markets with rising values.

There are also 37 mixed-use properties in Yarmouth that are primarily residential, ranging in value from \$270,100 to \$1,094,800. Yarmouth's housing stock also includes some larger residential properties with 14 properties of four or more units that ranged in value from \$427,700 to \$17,239,900.

Table II-22: Assessed Values of Residential Properties, FY22

Assessment	Single-family Dwellings		Condominiums		Multi-unit Properties*		Total	
	#	%	#	%	#	%	#	%
Less than \$200,000	122	0.9	441	24.4	51	5.6	614	3.9
\$200,000-299,999	2,229	17.2	825	45.6	141	15.6	3,195	20.4
\$300,000-399,999	5,229	40.4	191	10.6	237	26.2	5,657	36.1
\$400,000-499,999	2,561	19.8	199	11.0	148	16.4	2,908	18.6
\$500,000-599,999	1,140	8.8	130	7.2	73	8.1	1,343	8.6
\$600,000-699,999	547	4.2	13	0.7	50	5.5	610	3.9
\$700,000-799,999	305	2.4	1	0.06	32	3.5	338	2.2
\$800,000-899,999	213	1.6	2	0.1	11	1.2	226	1.4
\$900,000-999,999	130	1.0	2	0.1	8	0.9	140	0.9
Over \$1 million	464	3.6	5	0.3	154	17.0	623	4.0
Total	12,940	100.0	1,809	100.0	905	100.0	15,654	100.0

Source: Yarmouth Town Assessor, fiscal year 2022.

* Includes multiple dwellings on one lot, two-family, and three-family properties.

A local realtor suggested that, "Some were able to crush the housing market while others were crushed by it." The major factor in draining local housing inventory and driving up prices were those searching for second homes and finding a safer retreat from the pandemic.

Local realtors indicate that the spring of 2021 saw a major surge in housing demand, largely due to COVID-19. Homes were selling quickly, and most involved multiple offers. Since then, the market has remained strong, but "not as crazy," according to one realtor. Most of those who put their homes on the market had decided they did not want to be landlords, were moving away, or involved those who had passed away. One realtor suggested that the market involved "a perfect storm" where a number of factors came together to create a substantial imbalance of supply and demand. Not only did the pandemic contribute to substantial increases in housing values, but interest rates were very low, there was notable redevelopment activity that improved market perceptions, and

that the Cape in general attracts diverse types of buyers for example.

Another realtor indicated that the housing market cannot build fast enough to make significant progress in affecting the widening imbalance between supply and demand. Additionally, besides the rising costs of building materials, there are not enough workers to build the housing. She observed, "The Cape is becoming more like Nantucket." She further asked, "What can ever be done to really change the high-pressure housing market dynamic that is occurring on the Cape?"

Rentals

In regard to rental housing, the median gross rent for year-round units increased by 133% between 1990 and 2020, from \$598 to \$1,550 as shown in Table II-23. This is higher than the rate of inflation during this period of 98%. While half of the units involved rents ranging from \$500 to \$749 in 1990, almost half the rents by 2010 were in the \$1,000 to \$1,499 range, and in 2020 half ranged above \$1,500. It should

be noted that 21% of the 2,131 rentals included subsidized units and consequently the median rents appear more affordable than they actually are.

Table II-23: Rental Costs, 1990 to 2020

Gross Rent	1990		2000		2010		2020	
	#	%	#	%	#	%	#	%
Under \$200	232	9.1	130	4.7	90	33.3	103	4.8
\$200-299	102	4.0	134	4.8	75	2.8		
\$300-499	458	17.9	190	6.8	66	2.4		
\$500-749	1,284	50.2	632	22.8	195	7.2	242	11.4
\$750-999	252	9.8	1,009	36.3	295	10.9		
\$1,000-1,499	54	2.1	355	12.8	1,241	46.0	594	27.9
\$1,500 +			124	4.5	564	20.9	1,099	51.6
No Cash Rent	178	7.0	204	7.3	173	6.4	93	4.4
Total*	2,560	100.0	2,778	100.0	2,699	100.0	2,131	100.0
Median Rent	\$598		\$787		\$1,152		\$1,550	

Source: U.S. Census Bureau, Census 1990, 2000 and 2010 Summary File 3 and American Community Survey 5-Year Estimates, 2016-2020.

While there are very few apartment listings, Table II-24 provides a summary of Internet rental listings in mid-October 2021, following the busy seasonal rental market. The listings were scattered throughout town and included a range of unit types and sizes. The lowest rent was \$979 for a studio apartment in South Yarmouth, and the highest was for a two-bedroom apartment on the Bass River for \$3,600. In addition to year-round rentals, the listings included three winter rentals, that typically rent for lower amounts than the year-round units. These rents ranged from \$1,475 to \$2,275. The median rent for both year-round and winter rentals, based on these listings, was \$2,200. A local realtor suggested that average apartment rents were comparable to HUD Fair Market Rents (FMRs), although single-family homes tend to rent for about 25% more.¹⁶

Table II-24: Market Rental Listings, October 2021

Area	Type of Unit	# Bedrooms	# Bathrooms	Square Feet	Rent
Year-round Rentals					
S. Yarmouth	Studio in house	0	1	NA	\$979
W. Yarmouth	Studio in house	0	1	NA	\$1,000
Yarmouth Port	Apartment	1	1	NA	\$1,500
S. Yarmouth	Duplex	2	1.5	NA	\$1,800
Yarmouth Port	House	2	1	1,044	\$2,200
Yarmouth Port	Condo	2	2	1,108	\$2,200
S. Yarmouth	House	2	1.5	1,068	\$2,350
Yarmouth Port	Townhome	2	2	1,092	\$3,000
S. Yarmouth	Apartment	2	2	1,100	\$3,600
Winter Rentals					
W. Yarmouth	Apartment	2	1	800	\$1,475
S. Yarmouth	House	4	2	1,296	\$2,200
W. Yarmouth	House	2	2	1,180	\$2,275

¹⁶ HUD Fair Market Rents (FMRs) are the maximum rents allowed by HUD in the Section 8 Housing Choice Voucher Program. For the Cape they are \$1,100 for an efficiency unit, \$1,265 for a one-bedroom unit, \$1,667 for a two-bedroom unit, \$2,089 for three bedrooms, and \$2,261 for four bedrooms based on 2021 limits.

Source: Various internet listings such as apartments.com, Zillow, Trulia, October 19, 2021.

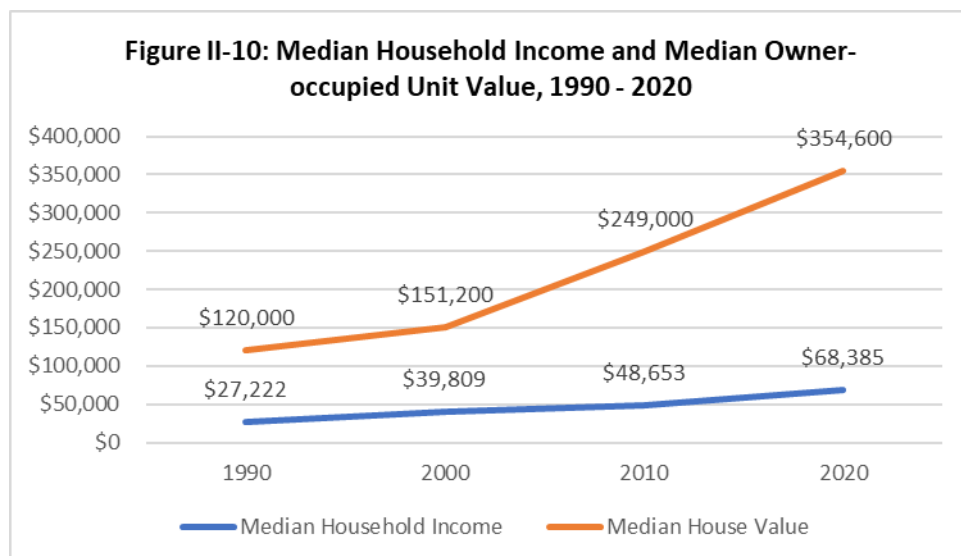
The Cape Cod Times cited a New York Times study that listed Cape Cod as #4 on a list of places where people are moving to escape COVID which is further exacerbating the region's housing crisis.

4. Affordability Analysis – Widening gaps remain between what residents can afford and the housing that is available for single-family homes and rentals

While it is useful to have a better understanding of past and current housing costs, it is also important to analyze the implications of these costs on residents' ability to afford them.

As noted earlier, the pandemic caused a surge in housing prices which correspondingly increased the affordability gap to at least \$115,000.

Housing prices have in fact risen faster than incomes, making housing less affordable as demonstrated in Figure II-10. As time went by, the gap between median household income and the median single-family house price widened. While incomes increased by 151% between 1990 and 2020, the median owner-occupied unit increased by 196% based on census estimates and 208% based on the change in the single-family house price according to *Banker & Tradesman* data. In 1990 the median income was 23% of the median owner-occupied unit price but decreased to 19.3% by 2020. Moreover, the gap between income and house value was \$92,778 in 1990 but more than tripled to \$286,215 by 2020. With the median single-family house price of \$451,000 in 2021, the gap is widening.



Another way of calculating the affordability gap is to estimate the difference between the median priced house and what a median income earning household can afford to pay based on spending no more than

30% of income on housing costs, the currently accepted affordability threshold.¹⁷ To afford the median sales price of a single-family home of \$451,000, based on *Banker & Tradesman* data in 2021, a household would have to earn an estimated \$91,720 with 80% financing, \$109,100 with 95% financing.¹⁸ These incomes are much higher than the median household income for the Town per 2020 census estimates of \$68,385, further pointing to a sizable affordability gap.

The median income-earning household could likely afford a single-family home of about \$295,000 based on 95% financing. *The affordability gap is then about \$156,000* - the difference between the price of the median priced single-family home (\$451,000) and what a median income household can afford (\$295,000). In the case of 80% financing, requiring a 20% down payment, a purchaser would need to borrow less and could afford a home of about \$336,000, and thus the affordability gap would decrease to \$115,000. It is also worth noting that while the affordability gap for the 80% financing option is lower, the 20% down payment and closing costs of more than \$95,000 can be a challenge for many purchasers, particularly first-time homebuyers without the benefit of equity from a former home.

The affordability gaps would in fact be significantly greater if not for low mortgage interest rates that have made housing more affordable in Yarmouth and throughout the country.

It is also worth noting that Yarmouth's median household income was only modestly lower than HUD's 2021 income limit for a three-person household earning at the 80% of area median income (AMI) limit for Barnstable County of \$70,000. Consequently, the affordability gap for such households at the 80% AMI would be only slightly lower although higher for two-person households at the 2021 income limit of \$62,200.

Table III-25 provides an estimated breakdown of the number of units existing within various affordability ranges. According to Assessor's data, 339 homes or 2.6% of the Yarmouth's single-family homes were affordable to households with incomes at or below 80% AMI (\$62,200 for a household of two) in 2021. Nineteen percent (19%) of the homes or 2,454 units were affordable to those with incomes between the 80% AMI and 100% AMI (\$71,440) limits. This suggests some remaining affordability of existing homes and present good targets for buy-down or other activities related to converting existing market-based properties to affordable units.

The 2023 single-family home median sale price of \$560,000 shows that the affordability gap continues to increase, and runs as high as \$265,000.

Condominiums are typically valued much more affordably, with 800 or about 44% of these units affordable to those earning at or below 80% AMI based on a household size of two. Another 305 condos or 17% were also assessed within a relatively affordable range, likely affordable to those earning between the 80% and 100% AMI limits. Therefore, about 61% of the condo market was potentially affordable to those earning at or below the area median income based on an estimated conservative

¹⁷ Based on the 2020 census estimate of \$68,385 for median household income for the Town of Yarmouth.

¹⁸ Figures based on 80% financing, interest of 4.0%, 30-year term, annual property tax rate of \$9.18 per thousand, and insurance costs of \$4 per \$1,000 for condominiums and \$6 per thousand for single-family homes. The calculations are also based on the purchaser spending no more than 30% of gross income on mortgage (principal and interest), taxes and insurance. It also assumes that in the case of 95% financing, the purchaser could qualify for subsidized mortgage financing from the ONE Mortgage Program or MassHousing mortgage offerings and therefore pay no private mortgage insurance (PMI).

condo fee of \$250 and Assessor values which underestimate market values somewhat. Many condos, however, are not available on a year-round basis, as they involved the conversion of small cottages to ownership that are used seasonally from about April through October.

Table II-25: Approximate Cost of Single-family Homes and Condos in Yarmouth Based on Income, 2021

Price Range Single-family/ Condo*	Income Range **	Single-family Homes		Condominiums	
		#	%	#	%
\$268,000/\$231,500	At or below 80% AMI (\$62,200)	339	2.6	800	44.2
\$268,001-\$308,000/ \$231,501-\$272,500	80% - 100% AMI (\$62,201 - \$71,440)	2,454	19.0	305	16.9
\$308,001-\$421,500/ \$272,501-\$385,000	100% - 120% AMI (\$71,441 - \$85,728)	5,571	43.4	66	3.6
More than \$421,500/ more than \$385,000	More than 120% AMI (More than \$85,728)	4,576	35.4	638	35.3
Total		12,940	100.0	1,809	100.0

Source: Town of Yarmouth Assessor's Database for Fiscal Year 2020. Please note that as a standard practice, assessed value is assumed to be 93% or sometimes even less than actual value or potential sale price.

* Based on 95% financing given potential eligibility for subsidized mortgage programs such as the ONE Mortgage Program and MassHousing offerings with exception of the income ranges of more than 100% AMI where 80% financing is assumed. ** Figures based on a two-person household, estimated condo fee of \$250 per month, interest of 4.0%, 30-year term, annual property tax rate of \$9.18 per thousand, and insurance costs of \$4 per \$1,000 for condominiums and \$6 per thousand for single-family homes. The calculations are also based on the purchaser spending no more than 30% of gross income on mortgage (principal and interest), taxes and insurance.

It should also be noted that while Yarmouth's *multi-family housing* market is relatively small, consisting of approximately 905 properties (includes two-family and three-family properties as well as multiple homes on one lot), such housing may be more affordable as they often provide rental income. For example, the median valued two-family home in Yarmouth, based on Assessor's data, was \$340,600. If this unit was owner-occupied with one rental unit it could potentially be affordable to a purchaser earning approximately \$37,000 (assuming rental income of \$1,400 of which 75% or \$1,050 is likely to be included in mortgage underwriting computations as well as 95% financing). The purchaser would still have to support down payment and closing costs and have good credit.

Affordability Gaps - Rentals

In regard to rentals, the gross median rent of \$1,550, reported by the 2020 census estimates, requires an income of about \$70,000 assuming a monthly average utility allowance of \$200 and occupants paying no more than 30% of their income on housing. This income is not only the same as the 2021 HUD area income limit for a household of three, but also relatively comparable to Yarmouth's median household income of \$68,385. It nevertheless is much higher than the median income of renter households of \$47,687 per 2020 census estimates. It is therefore not surprising that so many renters are paying too much for their housing (see Table II-25).

Even rents in subsidized developments can be problematic. For example, Housing Authority units that apply HOME Program rents can be too high for target households earning at or below 60% AMI to afford. A one-bedroom rent of \$1,166, based on 2021 High HOME rents, would be a struggle for someone earning at the 60% limit, or \$40,860 for a single-person household, to afford. It is also well beyond what someone earning the minimum wage of \$14.25 per hour could afford even if working full-

time all year round. On the other hand, a couple earning \$46,380 would be over income and not qualified for the unit.

Actual market rents are considerably higher. The average year-round rental listing was closer to \$2,200. A median income-earning renter household (\$47,687) could afford a rent of approximately \$990 based

The relatively short supply of year-round rentals, seasonal rental prices, and impacts of COVID-19 further complicate the rental market dynamic, pushing up prices.

on spending no more than 30% of income on housing and assuming average monthly utility costs of \$200. Even the median income-earning household in Yarmouth (\$68,385) would be hard-pressed to pay more than \$1,510 in rent. It is no wonder that there are illegal apartments in town that operate under the radar.

It should also be noted that landlords typically require first and/or last months' rent as well as a security deposit, which represents a substantial cash requirement for those looking for year-round rentals. This presents another significant obstacle for those lower income residents who are looking for an affordable place to live in the community.

Cost Burdens

In addition to an analysis of affordability based on current housing market prices, it is also useful to identify numbers of residents living beyond their means based on their housing costs. The U.S. Census Bureau provides data on how much households spend on housing whether for ownership or rental. Such information is helpful in assessing how many households are encountering housing affordability problems or cost burdens, defined as spending more than 30% of their income on housing, with severe cost burdens for those spending more than half of their income housing costs.

Based on 2020 estimates from the Census Bureau's American Community Survey (ACS), there were 436 homeowners, or 5.2% of all homeowners in Yarmouth, spending between 30% and 34.9% of their income on housing and another 2,001 owners, or 23.7%, spending more than 35% of their income on housing expenses. A total of 1,312 owners were severely cost-burdened, representing 15.5% of all owners. Thus 2,437 or 28.9% of all owners were overspending on housing based on these estimates.

In regard to renters, 224 renters or 10.5% were spending between 30% and 34.9% of their income on housing and another 1,057 or 49.6% were allocating 35% or more of their income for housing. The census also reported that 623 of renter households, or 26%, were spending more than 50% of their income on housing. Thus, a total of 1,281 renters were overspending including 60% of all renters.

This census data suggests that 3,718 households or 35% of all Yarmouth households were living in housing that is by common definition beyond their means and unaffordable. This data also identifies 1,935 households or 18.3% with severe cost burdens as they were spending at least 50% of their income on housing. In comparison, cost burdens were lower countywide as 34.3% of county households were experiencing cost burdens including 15.3% with severe cost burdens.

The U.S. Department of Housing and Urban Development (HUD) provides data on how many households were spending too much of their income on housing costs, or were experiencing cost burdens, through its State of the Cities Data System's Comprehensive Housing Affordability Strategy (CHAS) report. This information is summarized in Table II-26 and distributes households by income and type, indicates how many households were spending between 30% and 50% of their income on housing and those who were

spending more than half of their income on housing. For example, the first cell indicates that there were 125 elderly renter households (62 years of age or older) with incomes at or below 30% of area median income with 4 spending between 30% and 50% of their income on housing and another 95 spending more than half of their income on housing.

Based on these special HUD tabulations, of the total 10,529 households occupying year-round units in Yarmouth, 2,013 or 19.1% were spending between 30% and 50% of their income on housing with another 1,738 or 16.5% spending more than 50%. *This analysis suggests that 3,751 or 35.6% of all households were spending too much on their housing.* This is relatively comparable to the 35% cost-burdened households identified in the 2020 census estimates.

There were 1,410 renter households and 3,274 owner households with incomes at or below 80% MFI, which included two-thirds of all renter households and 39% of owner households.¹⁹ Of these, 74% or 1,048 renters were experiencing cost burdens compared to 61% or 2,008 owners. Consequently, renters were proportionately experiencing greater cost burdens. Moreover, even those with incomes above 80% MFI were overspending including 605 households spending between 30% and 50% of their income on housing and another 90 spending more than half of their income.

Other key findings from this data include the following:

Renters

- As noted above, about 74% of the 1,410 renter households with incomes at or below 80% MFI were spending too much on housing. It is likely that many of the remaining 26% or 362 households who were not overspending were living in subsidized rentals in town.
- A total of 514 renter households with incomes at or below 80% MFI were spending more than half of their income on housing costs. Most of these households had incomes at or below 50% MFI and should be primary targets for new subsidized rentals.
- Almost half of renter households, 49%, were 62 years of age or older.
- Of the 440 renters age 62 years of age or older with incomes at or below 80% MFI, 354 or 80% were experiencing cost burdens including 215 or 49% with severe cost burdens.
- More than 85% of all elderly renter households with severe cost burdens had incomes at or below 50% MFI.
- Small families of four or fewer members were experiencing considerable cost burdens. Of the 520 such families earning at or below 80% MFI, 440 or 85% were overspending including 185 or 36% spending more than half of their income on housing.
- *All 75 small families with incomes at or below 30% MFI as well as 95% of those with incomes in the 30% to 50% MFI range were experiencing severe cost burdens. They are likely living in the private housing market, struggling financially, and at some risk of homelessness. While these families should be targets for subsidized housing, it is challenging to create such deeply subsidized units without project-based Section 8 Housing Choice Vouchers or rental subsidies through other comparable rental assistance programs. Funding through the American Rescue Program Act may be helpful in addressing this need.*
- The data indicates that there were only 15 large families renting in Yarmouth, all with incomes between 30% and 50% MFI. Of these 15 families, none had cost burdens. Part of the reason there are so few such renters is likely related to such a limited supply of three or more-bedroom units.

¹⁹ HUD uses Median Family Income (MFI) in this report which is the equivalent of Area Median Income (AMI).

- There were also many non-family, non-elderly households, comprised mostly of single individuals, who were spending too much on rent. Of these 665 total households, 254 or 38% were overspending, all with incomes at or below 80% MFI.

Table II-26: Type of Households by Income Category and Cost Burdens, 2018*

Type of Household	<30% MFI ²⁰ / # With cost burdens **	>30% to < 50% MFI/ # With cost burdens	>50% to < 80% MFI/ # With cost burdens	>80% to < 100% MFI/ # With cost burdens	> 100% MFI/ # With cost Burdens	Total/ # With cost burdens
Elderly Renters	125/4-95	155/45-100	160/90-20	60/40-0	160/0-15	1,030/179-230
Small Family Renters	70/0-70	105/0-100	345/255-15	60/0-0	195/0-0	775/255-185
Large Family Renters	0/0-0	15/0-0	0/0-0	0/0-0	0/0-0	15/0-0
Other Renters	190/25-65	95/20-45	150/95-4	15/0-0	215/0-0	665/140-114
Total Renters	385/29-230	370/65-245	655/440-39	135/40-0	570/0-15	2,115/574-529
Elderly Owners	490/80-345	680/210-240	915/160-130	430/60-0	2,000/150-30	4,515/660-745
Small Family Owners	110/0-70	130/30-60	485/275-75	235/55-45	1,500/120-0	2,460/480-250
Large Family Owners	4/0-4	75/0-50	55/40-0	20/0-0	240/0-0	394/40-54
Other Owners	80/15-65	35/4-30	215/60-65	140/50-0	575/130-0	1,045/259-160
Total Owners	684/95-484	920/244-380	1,670/535-270	825/165-45	4,315/400-30	8,414/1,439-1,209
Total	1,439/124-714	1,290/309-625	2,325/975-309	960/205-45	4,885/400-45	10529/2,013-1,738

Source: U. S. Department of Housing and Urban Development (HUD), SOCHS CHAS Data, and American Community Survey, 2014-2018 (* latest viable report available). **First number is total number of households in each category/second is the number of households paying between 30% and 50% of their income on housing (with cost burdens) – and third number includes those that are paying more than half of their income on housing expenses (with severe cost burdens). Small families have four (4) or fewer family members while larger families include five (5) or more members. Elderly are 62 years of age or older. “Other” renters or owners are non-elderly and non-family households, largely single-person households.

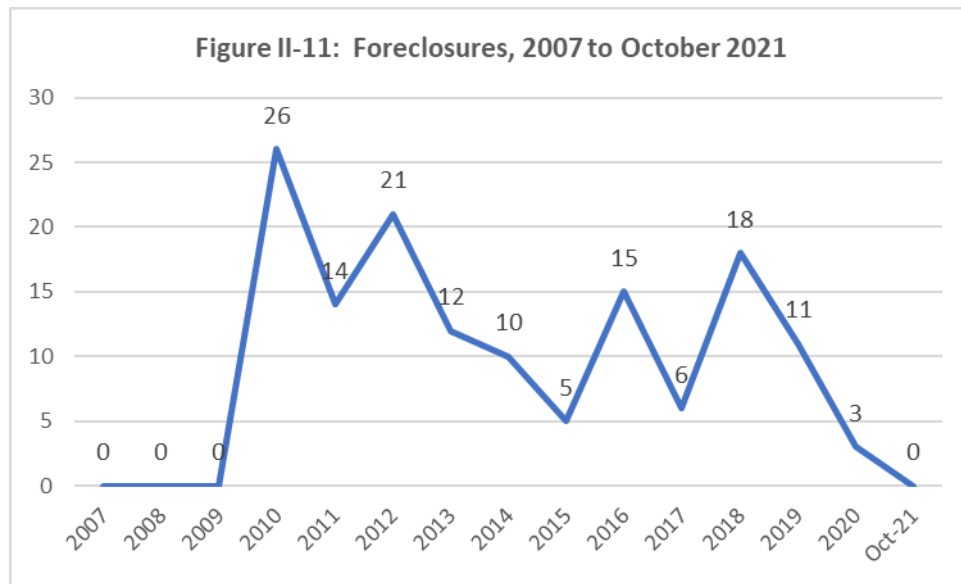
Owners

- The majority of homeowners, 54%, were 62 years of age or older.
- Of the 3,274 owner households with incomes at or below 80% MFI, 2,008 or 61% were spending too much of their income on housing including 1,134 or 35% who were spending more than half of their income on housing.
- Of the 2,085 seniors with incomes at or below 80% MFI, 1,354 or 65% were spending too much including 715 or 34% with severe cost burdens.
- Small families were experiencing cost burdens across all income categories but overspending was especially high at the lowest income ranges with 70% of the 725 families with incomes at or below 80% MFI overspending including 28% with severe cost burdens.
- All of the 79 large families with incomes at or below 50% MFI had severe cost burdens.
- Of the 330 non-family and non-elderly households with incomes at or below 80% MFI, 239 or 72% were overspending and, of these, 160 or 48% were spending more than half of their income on housing costs.

²⁰ Median Family Income (MFI) is used in this data but is the same as Area Median Income (AMI).

Foreclosures

Also related to housing affordability is the issue of foreclosures, which has been a problem for many homeowners across the country since the “bursting of the housing bubble” more than a decade ago. More recently, foreclosures were prohibited based on state and federal efforts to protect homeowners from impacts of the COVID-19 pandemic although moratoriums have ended. As shown in Figure II-11, Yarmouth has experienced considerable fluctuations in foreclosure activity, from zero in the years leading up to the recession to a high of 26 at its start in 2010. Following major fluctuations, the number of foreclosures went down to zero in 2021, largely due to government prohibitions against foreclosures due to COVID. This data does not include land that the Town of Yarmouth has foreclosed on over the past decade.



5. Subsidized Housing Inventory (SHI) – Significant progress in producing SHI units

What is affordable housing?

Affordable housing is generally defined by the income of the household in comparison to housing costs. For example, the federal government and the state of Massachusetts define housing affordability as spending no more than 30% of gross income on housing costs. A detailed analysis of affordability is included in Section II.4 above.

Affordable housing is also defined according to its availability to households at various percentages of median income for the area as shown in Table II-27,²¹ and most housing subsidy programs are targeted to particular income ranges depending upon programmatic goals. The table compares 2021 limits to the ones issued for 2022, showing that the median area income increased from \$89,300 to \$115,600 or by almost 30%. Extremely low-income housing is directed to households with incomes at or below 30% of area median income (AMI) as defined by HUD²² for the Barnstable County area, and very low-income is defined as households with incomes of 31% AMI to 50% AMI. Low- and moderate-income generally refers to the range between 51% and 80% AMI.

²¹ Yarmouth is part of the Barnstable County MSA.

²² The average household size was 2.19 persons based on the 2020 U.S. census estimates.

**Table II-27: INCOME LEVELS FOR
AFFORDABLE HOUSING IN THE BARNSTABLE AREA, 2021/2022**

# in Household	30% AMI	50% AMI	80% AMI	100% AMI
1	\$20,450/\$22,850	\$34,050/\$36,050	\$54,450/\$60,900	\$62,510/\$80,920
2	\$23,350/\$26,100	\$38,900/\$43,500	\$62,200/\$69,600	\$71,440/\$92,480
3	\$26,250/\$29,350	\$43,750/\$48,950	\$70,000/\$78,300	\$80,370/\$104,040
4	\$29,150/\$32,600	\$48,600/\$54,350	\$77,750/\$86,950	\$89,300/\$115,600
5	\$31,500/\$35,250	\$52,500/\$58,700	\$84,000/\$93,950	\$96,444/\$124,848
6	\$33,850/\$37,850	\$56,400/\$63,050	\$90,200/\$100,900	\$103,588/\$134,096
7	\$36,150/\$41,910	\$60,300/\$67,400	\$96,450/\$107,850	\$110,732/\$143,344
8+	\$38,500/\$46,630	\$64,200/\$71,750	\$102,650/\$114,800	\$117,876/\$152,592

Source: U.S. Department of Housing and Urban Development (HUD)

2021 Median Household Income for the Barnstable Metropolitan Statistical Area (MSA) = \$89,300

2022 Median Household Income for the Barnstable Metropolitan Statistical Area (MSA) = \$115,600

The Subsidized Housing Inventory (SHI) is used to measure a community's stock of low- or moderate-income housing for the purposes of Massachusetts General Laws Chapter 40B, the Comprehensive Permit Law. To be counted as affordable under Chapter 40B and included in the SHI or towards annual Housing Production goals, housing must meet a number of requirements including:

- Must be part of a “subsidized” development built by a public agency, non-profit organization, limited dividend corporation, or approved by a subsidizing agency.
- At least 25% of the units in the development must be income restricted to households with incomes at or below 80% of area median income (AMI) and have rents or sales prices restricted to affordable income levels defined each year by the U.S. Department of Housing and Urban Development. Alternatively, the project can provide 20% of the units to households at or below 50% AMI or be comprised of Local Initiative Program/Local Action Units.
- Restrictions must run for minimum of 30 years or longer for new construction or for a minimum of 15 years or longer for rehabilitation. Now new homeownership must have deed restrictions that extend in perpetuity.
- Development must be subject to a regulatory agreement and monitored by a public agency or non-profit organization.
- Project sponsors must meet affirmative fair housing marketing and resident selection requirements.

Community Preservation funding may be targeted to a somewhat higher income range – 100% of area median income – now commonly referred to as “community housing”. Additionally, some housing developments incorporate several income tiers. For example, a project could combine units for those earning at or below 80% of area median income, moderate-income “community housing” units for those earning between 80% and 100% of median income, and even some market rate units to help cross-subsidize the more affordable ones. A rental project might include a couple of tiers below the 80% level in addition to workforce and/or market rate units. It should be noted, however, that those units that involve occupants with incomes higher than 80% of area median income, while still serving local housing needs, will not count as part of the Subsidized Housing Inventory (SHI) or towards annual Housing Production goals. Therefore, they will not help the Town reach annual production goals or the state's 10% affordability threshold unless they are part of a Chapter 40B rental development where 100% of the units would qualify for inclusion in the SHI.

Some below market housing units that are developed as part of this Housing Production Plan may not meet all state SHI requirements but because they still serve a pressing local need, sometimes referred to as little “a” affordable units as opposed to big “A” affordable SHI units, they will therefore be promoted under certain housing strategies.

Existing SHI Units

The addition of 40 affordable units as part of The Residences at Yarmouth Gardens brought the number of SHI units to 615 units and 4.96% of Yarmouth’s year-round housing stock. This development will add much-needed year-round rental housing for some of the community’s most financially-vulnerable residents.

Table II-28 summarizes the Subsidized Housing Inventory (SHI) as of June 29, 2023, which includes 615 units representing 4.96% of Yarmouth’s total year-round housing stock of 12,391 units.²³ This is up from 520 units and 4.32% as of April 13, 2015, and 405 units (3.36%) in 2010, based on the 2010 year-round figure of 12,037 units.

This inventory would need to be almost doubled to reach the 10% state affordability goal under Chapter 40B as there is a current gap of 624 affordable units. Additionally, expiring deed restrictions on current SHI units will require additional conversion or production to keep the percentage of affordable units from regressing further. While most of the units have affordability restrictions in place in perpetuity, some

restrictions are due to expire within the next decade, including those that participated in the Town’s Housing Rehab Program. Swan Pond Village, with 150 rental units, was rescued from losing its affordability restrictions a few years ago through Chapter 40T of Massachusetts General Laws that provides emergency legislation for expiring use projects, granting the state right of first refusal when such a property comes up for sale.

The majority of units (69%) or 425 involve rentals compared to 31% and 191 ownership units. A total of 117 or 19% of the units were permitted through the Chapter 40B comprehensive permit process.

The Yarmouth Housing Authority (YHA) owns and manages units of affordable housing including 40 units for seniors and those with disabilities at Long Pond Plaza and eight special needs units at Station Avenue. All units at Long Pond Plaza have one-bedroom. First-floor units tend to be in great demand as the development does not have an elevator and second-floor units are more difficult to access. The average wait time is hard to estimate but YHA has thousands on its waitlist. The Town has supported some capital improvements to Long Pond Plaza over years investing over \$420,000 in CPA and Community Development Block Grant (CDBG) funding.

The YHA also administers more than 300 Section 8 vouchers as well as 36 Massachusetts Rental Voucher Program (MRVP) vouchers. In fact, the YHA had been administering 249 Section 8 vouchers, applied for 20 Main Stream vouchers for the disabled, and was ultimately awarded an additional 69 vouchers targeted to various populations.

²³ Massachusetts Office of Housing and Livable Communities, Ch 40B SHI (June 29, 2023).

Table II-28: Yarmouth's Subsidized Housing Inventory (SHI)

Project Name	# Units 2015/2021	Project Type	Use of a Comp Permit	Affordability Expiration Date
Long Pond Plaza (YHA)	40	Rental	No	Perpetuity
Visions/Station Ave. (YHA)	8	Rental	Yes	Perpetuity
German Hill Estates*	37	Ownership	Yes	Perpetuity
HAC Utility CV/Butler Ave.	2	Ownership	No	Perpetuity
Residential Rehab Centers/ Run Pond Road	14	Rental	No	2036
Setucket Pines*	13	Ownership	No	Perpetuity
Swan Pond Village	150	Rental	No	2033
W. Yarmouth Rd. (Our First Home)	1	Ownership	No	2039
Mill Pond Village	35	Ownership	Yes	2103
Lake Rd. East (Our First Home)	1	Ownership	No	2052
Weir Road (HECH)	2	Ownership	No	Perpetuity
DDS Group Homes	36/41	Rental/Special Ne	No	NA
Glenside Ave. (Habitat)*	1	Ownership	No	Perpetuity
River Landing Apartments Commercial St	4	Rental	Yes	Perpetuity
Even Keel Apartments	1	Ownership	Yes	Perpetuity
Brush Hill Road I (YHA)*	4	Ownership	No	Perpetuity
Old Town House Rd. (Habitat)*	1/0	Ownership	No	2016
Yarmouth Housing Rehab Program	11/0	Ownership	No	2 in 2020 1 in 2023
Brush Hill Road II*	6	Ownership	No	Perpetuity
Bridge Street	1	Rental	No	Perpetuity
Old Cedar Lane*	1	Ownership	No	Perpetuity
Yarmouth Homeownership	9/0	Ownership	No	Expired
Buy-Down Program ²⁴	13	Ownership	No	Perpetuity
Simpkins School Residences*	65	Rental	No	Perpetuity
Captain Gadcliff Condo	24	Rental	No	Perpetuity
115 Route 28	7	Rental	No	Perpetuity
Wilfin Road	3	Rental	No	Perpetuity
Virginia Street (Habitat)	6	Ownership	Yes	Perpetuity
Neptune Place	24	Rental	Yes	Perpetuity
West Yarmouth Road (Our First Home)*	2	Ownership	Yes	Perpetuity
Yarmouth Commons	0/69	Rental	No	Perpetuity
Yarmouth Gardens	0/40	Rental	No	Perpetuity
Total	520/615 Units as of April 2015/April 2023	425 rental units/69% 191 ownership units/ 31%	117 units involved 40B comp permit/ 19%	

Source: Massachusetts Department of Housing and Community Development, April 11, 2023 .

*Projects involved Town-owned property.

²⁴ Single homeownership units are located on Highbank Road, Old Cedar Lane, Monroe Lane, Nobby Lane, Historic Brook Road, Swan Lake Road, 3 on Witchwood Road, Wilson Road, Phyllis Drive, West Yarmouth Road, and Dancing Brook Road.

The Housing Assistance Corporation (HAC), the region's non-profit housing organization, has 138 voucher holders in Yarmouth that includes Section 8 Housing Choice Vouchers, Massachusetts Rental Voucher Program (MRVP), and the Cape Cod Supportive Housing Program (formerly a Shelter + Care Program). *HAC currently has 139 applicants on their waitlist with Yarmouth addresses and are now selecting applicants who applied in 2017.*

The Town has made significant progress in creating new affordable housing opportunities through the following major initiatives:

- *Simpkins School Residences*



The Simpkins School project involved the redevelopment of an existing 1930 three-story brick school building. The property, located at 134 Main Street in South Yarmouth, was a Town-owned National Register site that was conveyed to the selected developer, the Stratford Capital Group, through an RFP process and Town Meeting approval. The project added almost another 40,000 square feet (in a 14,000 square foot footprint) to the rear of the existing building, resulting in an 81,200 square foot building. The project ultimately created 65 rental units for households age 55 and over that included 58 affordable units. In addition to the housing, the project added new parking, upgraded

site drainage, and installed a new on-site septic system.

Considered a Development of Regional Impact (DRI) by the Cape Cod Commission, as it proposed 30 or more residential units, the project was approved as a "project of community benefit". The project involved a combination of subsidies, including Low Income Housing Tax Credits and Barnstable County HOME Funds, to make most of the units available to those earning at or below 60% AMI and even 10% of units for those earning at or below 30% AMI. The project attracted more than 200 applicants and a lottery was held in the fall of 2013 with occupancy in 2014.

- *Motel Redevelopment Program/Motel Bylaw Projects*

The Motel Redevelopment Program was designed to create high quality affordable housing while redeveloping the Town's Route 28 economic corridor. The cornerstone of the program was Yarmouth's Motel Bylaw, which in concert with the Cape Cod Commission Growth Incentive Zone (GIZ), provided incentives for the redevelopment of under-performing motels along Route 28 into mixed-income developments. The Town also provided up to \$40,000 per project for predevelopment costs and up to \$30,000 per affordable unit for acquisition and construction costs to further encourage this type of development.

The economy had been the major obstacle in reviving older local motels as owners experienced difficulties in obtaining the necessary financing for property upgrades. To further subsidize the redevelopment of these aging motels, Town Meeting provided the Affordable Housing Trust

with \$3,750,000 in CPA funding for a Motel Redevelopment Fund. This funding not only was meant to raze and replace aging properties with deed-restricted, high quality affordable housing; but to also encourage economic development along the Route 28 corridor as well.

Through this initiative, the Town worked with the owner of Neptune Lane, a building that was once part of a motel property but no longer had a motel license and thus could not use the Motel Bylaw. The Neptune property was brought into compliance with zoning using a Chapter 40B comprehensive permit and now includes 24 rental units, 6 of which are affordable. Other noteworthy motel developments that integrate affordable units include the Cap't Gladcliff Vacation Condominiums, the Windrift Motel, and the Seaview Motel/Appleby Court. Two other notable results of this effort include Yarmouth Commons and The Residences at Yarmouth Gardens.



Yarmouth Commons

The *Yarmouth Commons* affordable development was completed in 2019 by Dakota Partners in partnership with the Town. Located on Route 28 in South Yarmouth, the former site of the blighted Cavalier Motel, the property now is an affordable housing neighborhood with sixty-nine (69) affordable units in three buildings with Cape Cod style architecture, notable site design, a playground, a community building, on-site parking, and a nitrogen removing wastewater treatment facility. The Yarmouth Commons affordable housing lottery was held in June 2019 with over 650 applications for these 69 units. Sixty-two percent (62%) of the initial tenants qualified for Yarmouth's local preference. This development was made possible through tremendous local support including Community Preservation funding, a local by-right zoning bylaw (the Motel Bylaw) and a Growth Incentive Zone (GIZ) approved by the Town and the Cape Cod Commission. The local Community Preservation award of \$2.07 million leveraged \$12 million in state and federal subsidies and tax credits.

Similarly, the Town partnered with Commonwealth Community Developers to redevelop the *Yarmouth Gardens* Motor Lodge on Route 28 in West Yarmouth into 40 units of affordable rental housing, again using local funds, zoning by special permit from the Motel Redevelopment bylaw and a growth incentive zone. Yarmouth Gardens includes a number of amenities including a playground, a community room, on-site parking, and a nitrogen removing wastewater treatment facility. The Town provided \$1.261 million of Community Preservation funds to the project which leveraged \$9.9 million in county, state and federal subsidies and tax credits, including \$150,000 from the Barnstable County HOME Consortium. The project, which is nearly complete, attracted 660 applicants for its 40 units, 515 of which qualified for participation in the 2021 lottery.

- *Mill Pond Village*

Mill Pond Village, a Chapter 40B project, was approved for 136 units in 2003 after being appealed to the Housing Appeals Committee. Thirty-five of the units were required to be affordable. After being partially built, MassHousing, the mortgage lender, foreclosed on the property in 2008 and sought opportunities to sell the development rights consisting of 76 units, 19 of which were required to be affordable. MassHousing signed a Purchase and Sales Agreement with a developer who ultimately was financially unable to undertake the project. Unable to successfully auction the project, MassHousing conveyed the property to the existing condo association.

Not all units at Mill Pond Village have been built, and its completion remains a local priority as demonstrated by comments from participants in the Housing Summits and Survey.

A developer was attracted to the project but wanted to pursue a variance related to problems regarding infrastructure, including a problematic well and the need for a wastewater treatment plant, as opposed to the comprehensive permit process. This approach would have reduced the total number of affordable units by seven. With assistance from a Massachusetts Housing Partnership Chapter 40B Technical Grant, the Board of Appeals was able to bring on a consultant who successfully negotiated a modified Comprehensive Permit with all nineteen affordable units intact. The developer, New

Mill Pond Village Acquisition, LLC, was awarded \$700,000 of Yarmouth Buy-Down funds by the Affordable Housing Trust to produce 19 high-quality affordable units with reasonable condominium fees, a fully functioning wastewater treatment facility, and reasonable debt-financing options for all owners.

The Town also operates the following special programs to address a wide range of housing needs with the goal of producing scattered-site affordable units which qualify for inclusion in the SHI and count toward the Town's 10% Affordable Housing goal:

- *Ready Rental Program*

Partnering with the Cape Cod Commission and the surrounding towns of Barnstable, Chatham, Dennis and Harwich; the Town participated in the Mid-Cape Regional Ready Renters List. Having an approved lottery plan and wait list for affordable rentals is a powerful tool in expediting tenant selection for new affordable units, especially for smaller developments and redevelopments on or near Route 28. The program also creates more housing opportunities for local residents, as it involves one centralized wait-list for these units.

The affirmatively marketed program provided residents with improved access to affordable rental units in Yarmouth and surrounding towns and likewise provided local landlords of affordable units with access to qualifying tenants. The Cape Cod Commission administered the program until 2014, when it determined that it no longer had the capacity. The Town of Yarmouth subsequently established its own Ready Renters List with administrative support from the Plymouth Redevelopment Authority, chosen from a Request for Qualifications (RFQ) process.

The first Ready Renters Program Lottery was held on September 8, 2015 and included 46 qualified applicants. A subsequent general lottery and several project-specific lotteries have

been held since then, resulting in a robust list of almost 300 households eligible for 73 Ready Renter affordable rental units in Yarmouth, Barnstable, Dennis, Orleans and Falmouth. In Yarmouth, the Ready Renter Program is used for the selection of tenants for the following affordable units:

- Appleby Court Apartments (2 affordable units at the former Seaview Motel)
 - Neptune Place (6 affordable units located at 20 Neptune Lane)
 - The cottages at the Windrift Motel (2 affordable units)
 - Cap'n Gladcliff Motel (7 affordable units)
 - Willfin Road (3 affordable units)
 - Town-Wide Rental Home (9 scattered-site units complete)
- *Ready Buyers List*
The Housing Assistance Corporation (HAC) manages the Ready Buyers List for Cape communities to provide pre-approved purchasers for affordable homes when they come up for resale. This program ensures that all affordability requirements continue to be met. HAC typically has about 20 applicants on this list which it continually updates. Given such tight market conditions, exacerbated by the pandemic, the resale inventory is very low. While some owners may want to move into market units, they cannot find market units they can afford. Additionally, circumstances have arisen where the qualifying purchasers do not have sufficient income to afford the affordable units as they become available.
 - *Affordable Acquisition Program*
Two local non-profit developers of affordable homeownership units were awarded Town acquisition funds by Town Meeting including:

Our First Home, Inc. – The 2010 Town Meeting allocated \$100,000 of Community Preservation Funds to Our First Home, Inc. to acquire real property for the purpose of creating deed restricted affordable homeownership units serving households earning at or below 80% of area median income. The organization purchased a dilapidated home on Ernest Road and razed and replaced it with a new two-bedroom unit using \$44,000 and returning \$54,000 to the Town.

Habitat for Humanity of Cape Cod – The 2011 Town Meeting approved \$240,000 for the purchase of land on Virginia Street in West Yarmouth for the creation of six single-family homes. The 2014 Town Meeting and the Yarmouth Affordable Housing Trust provided an additional \$225,004 toward construction costs for these homes. The affordable neighborhood was completed in 2016 with Habitat selling the homes to purchasers earning less than 65% of area median income.
 - *Buy-Down Program*
Since 2007, Town Meeting has allocated \$2.7 million to the Yarmouth Affordable Housing Trust to administer a Buy Down Program, where modest single-family homes located throughout Yarmouth are subsidized down to an affordable price and sold to eligible buyers. The homes are deed restricted affordable in perpetuity and will survive foreclosure. Since its inception, the Buy Down Program has created 19 units, with an average subsidy of \$104,000 per unit. The average subsidy for Buy-Down units is expected to increase significantly due to current market conditions with historically high median sale prices, and consequently any future funding has

been put on hold. Originally administered by the Trust itself, the program has been administered by Our First Home and later by Housing Assistance Corporation (HAC).

- *Town-wide Rental Home Program*

The Town has also created a rental version of the Buy-Down Program, partnering with a local non-profit organization, Building Dreams, Inc., for the acquisition of existing, moderately-priced dwelling units for conversion into affordable rental units. Much like the Buy-Down Program, the program has the potential to relieve the local housing market of units that are slow to move due to their condition. Each unit will be deed-restricted as affordable in perpetuity, rehabilitated, and managed by Building Dreams after conversion to affordability. Building Dreams has completed 9 new rental units and is in the process of rehabilitating three (3) of these units. The program is poised to expand with the development of a new partnership with a local property management company which is expanding into Yarmouth with the intent of adding affordable housing to its inventory of rental units. Two (2) units were sold to a private property management company for improved tenant service.

- *Affordable Rental Program*

Using Requests for Proposal to announce the availability of funding to create affordable rental units, the Town provided loan and grant funding to rehabilitate three aging rental units on Wilfin Road and convert them to long-term affordability. The Town also provided funding to Harwich Ecumenical Council for Housing (HECH) in support of their efforts to rehab existing affordable rental units in Yarmouth.

- *Affordable Housing Preservation*

The Town has a long history of donating property for the development of affordable housing including all the SHI properties listed in Table II-27 marked with an asterisk (*). There have been instances where affordable units have come up for resale and the resale formula in older versions of affordable housing restrictions put the sales price outside of affordability to low- and moderate-income purchasers (when resale prices were indexed to changes in market instead of the current changes in HUD median income limits). Other deed riders have a short resale period or will not survive foreclosure. The Affordable Housing Trust has made pivotal efforts in preserving these units as affordable, saving eight units to date either by purchasing and holding the unit until sale to an affordable buyer, subsidizing the resale to an affordable buyer, rehabilitating the unit to make it more marketable, or providing additional marketing. Upon sale to a new affordable buyer, the new Universal Fannie Mae Deed Rider, which survives foreclosure, is placed on the property.

The Town recognizes that not all housing needs will be met with SHI units, and has expanded its Affordable Housing Program to assist with residents with a variety of housing programs and assistance including:

- *Yarmouth Housing Emergency Loan Program (H.E.L.P.)*

With a need to rehabilitate its older housing stock, the Town has provided \$784,100 in funding to the Harwich Ecumenical Council for Housing (HECH) to administer the Housing Emergency Loan Program (H.E.L.P.) that provides up to \$20,000 in zero percent deferred loans to qualifying homeowners for emergency home repairs. Participants must have incomes at or below 80% of area median income and document that they own a single-family home. Twenty-nine homes have been rehabilitated by HECH as part of this Program. This is a continuation of the Home

Preservation Program administered by Housing Assistance Corporation where eleven eligible homes were rehabilitated with \$195,695.

- *Affordable Accessory Apartment Program (AAP)*

Yarmouth introduced a Family Related Accessory Apartment Program in 1998 when it adopted a new zoning bylaw which allowed, by special permit, accessory apartments for occupancy by family members of the participating owners. This program has been well received, and there are currently over 55 family-related accessory apartments in Yarmouth.

In 2004, the zoning bylaw was amended to also allow Affordable Accessory Apartments where Yarmouth homeowners can create an accessory apartment and rent it to an income eligible tenant at an affordable rent. The property must be the owner's principle year-round residence and can occupy either the main portion or the accessory portion of the home. Tenants are selected from a fairly marketed list, are certified as income eligible prior to occupying the unit, sign a one-year lease, and are recertified as eligible on an annual basis. Owners must still sign a one-year lease and the lease must reference the required Special Permit. The Affordable Accessory Program was designed to create affordable units which would count as part of the state's Subsidized Housing Inventory, but that has been problematic. The Program initially generated nine actual affordable accessory apartments, two of which continue to be functioning as accessory apartments. Almost all of the units involved some waiver of requirements and thus were not eligible for inclusion on the SHI.

- *Septic Pumping and Repair Program*

This program has received CDBG funding since 1999 in recognition that Yarmouth is located in an environmentally sensitive region reliant on a sole source aquifer for its public drinking water. The Town has adopted strong regulations aimed at reducing ground water pollution from sewage and hazardous materials. The services required to meet these regulations are very expensive however, especially for lower income homeowners. Therefore, the Town provides 15-year forgivable loans to owners earning at or below 80% of area median income. The Town's Health Division administered the Program with assistance from the Department of Community Development and rehabilitated 97 homes with just over \$1 million in CDBG funding. In 2020, the Harwich Ecumenical Council for Housing (HECH) took over administration of the repair program and has completed one septic repair to date.

The Septic Repair Program, while time-intensive, has been considered a big success as it provides income-eligible households with much needed financial assistance, and has, in the past, bolstered the Town's Subsidized Housing Inventory. Changes to state LIP regulations no longer permit housing units assisted through this program to be included on the SHI, however, Yarmouth remains committed to addressing the septic and sewer needs of low and moderate-income households. The extension of sewer services in Town will provide additional support for addressing this issue.

- *Homelessness Prevention*

The Town established a robust rental assistance program in 2012 in partnership with the Council of Churches Hands of Hope Outreach Center to provide financial counseling and emergency grant funding to help those at risk of becoming homeless. Grants typically help qualifying households remain in their homes by paying back-rent or past due utility bills. There are some cases where Hands of Hope provides first and last months rent to Yarmouth residents

moving to a new rental unit. While this assistance is not eligible for inclusion in the SHI, it nevertheless provides important support for struggling households. Since 2012 over \$200,000 has been awarded to Hands of Hope by Town Meeting and the Affordable Housing Trust for this program which has assisted over 120 households stay safely housed in Yarmouth.

Proposed Projects

- *Private Development of Affordable Units by Chapter 40B*

As the local economy has emerged out of the COVID-19 pandemic, several lots in the Route 28 corridor are under consideration by private development companies. These lots have proven

The Community Housing Survey demonstrated a clear contradiction between those who have their housing and those who are impacted by the lack of housing or worried for those who are. Without service workers the town comes to a grinding halt or labor costs climb so all residents feel the pinch. Workforce housing helps everyone in the community.

difficult to develop under current conditions. Most conceptual plans show small to moderate sized rental housing or mixed-used developments. The Town has encouraged project proponents to incorporate locally set standards for architecture and site design, preserve the local commercial base with mixed-use development, and apply via the “friendly” Chapter 40B program.

- *Acquisition Assistance*

The Yarmouth Affordable Housing Trust recently provided \$489,000 to Habitat for Humanity on Cape Cod to purchase land for an affordable homeownership neighborhood at 1121 Route 28 in South Yarmouth, MA. Current plans show 5 affordable homes with a mix of 1-, 2-, and 3-bedroom units.

- *Greyfield Redevelopment*

The Town of Yarmouth Affordable Housing Trust is currently offering financial assistance in the form of a forgivable loan for the redevelopment of greyfield sites in order to provide quality affordable housing in Yarmouth. The Town considers this effort to be a pilot program and rooted in the spirit of economic development, and in support of the town’s village center vision. Predevelopment Loans up to \$40,000 may be awarded to qualified project proponents. For this program, greyfield sites are defined as previously developed properties which are outdated, underutilized, failing, vacant or blighted. Predevelopment Loans may be used to cover the cost of predevelopment activity, including land survey, Phase I Environmental Review, wastewater management engineering, stormwater management engineering, architectural design, market study, financial feasibility study, pro-forma such as the state’s One-Stop, and affordable housing compliance.

C. PRIORITY HOUSING NEEDS

Given the substantial numbers of residents who are paying too much for their housing (see Table II-26) and widening affordability gaps, there is a pressing need to produce more subsidized housing units in Yarmouth. The Town intends to continue its work with public and private sector stakeholders to devise and implement strategies that preserve and produce additional community housing options which are described in Section V.

Based on input from a wide variety of sources including census data, market information, input from local housing stakeholders and residents through two housing summits, as well as prior planning efforts, the following priority housing needs have been identified:

1. Target Populations

The Town will target its affordable housing resources to meet the needs of these important populations:

- *Working Individuals and Families*

Young couples and families with children represent a vitally important segment of the population and participants in the Housing Summits as well as 63% of respondents to the Community Housing Survey pressed the need to provide housing for year-round workers. The Survey also showed a clear preference to addressing the housing needs of young people, families, existing residents, and native Cape Codders.

Working families also include not only potential future citizens of the Town but are largely responsible for important community functions through various employment and business venues. This is not to say that seniors or any other populations do not contribute, however, it must be recognized that the majority of the workforce is part of the family population. In fact, residents in the age 45 to 64 range comprise almost 29% of the Town's population, and many of these residents have raised their families in town and are still working, some struggling to afford to stay in the community.

Family households increased to about 63% of all households in 2020, up from 57.7% in 2010, but lower than the 65% level in 1990. As is typically the case, median family income was higher than median household income, \$85,481 in comparison to \$68,385 in 2020, largely due to the greater likelihood of two adults working in most family households. However, the sudden loss of housing or income could put some at risk of homelessness. This is particularly the case for those 315 families that are living below the poverty level in Yarmouth.²⁵

Families also include female-headed households that with children are typically among the most financially vulnerable residents in any community. The number of these households with children has fluctuated over the years decreasing from 592 in 1990 to 553 by 2010. The 2020 census estimates suggest a further decrease to 420 or 4% of all households. Of these, 52 were living below the poverty line.

There is a need to continue to support working families with subsidized homeownership and rental units as well as other housing costs.

- *Single-person Households*

The Town of Yarmouth receives inquiries from single individuals with respect to affordable housing more than any other type of household. In fact, more than half the applicants on the Town's most recent Ready Renters List are single individuals. Moreover, as noted in Table II-25, there were 435 non-elderly and non-family renter households, made up mostly of single persons, with incomes at or below 80% of area median income, and of these 254 or 58% were

²⁵ The federal poverty limits for 2021 were \$12,880 for a single individual and \$21,960 for a family of three (3).

experiencing cost burdens including 114 or 26% with severe cost burdens. Also, this data suggests that 40% of all the non-family and non-elderly owner households were overspending across all income categories. Clearly small units for single individuals, many who also comprise a vital component of Yarmouth's workforce, should be included in planning for new affordable housing.

- *Seniors*

The Town of Yarmouth's population continues to exhibit higher-than-average proportions of residents age 65 and older, representing 33.5% of all residents which is higher than the 30.5% level for Barnstable County and double the 16.5% level for the state. Metropolitan Area Planning Council (MAPC) projections suggest that these older adults will increase to more than 37% of the population by 2030.

Future affordable housing development should include a mix of housing types, including both rental and ownership options, housing styles and sizes, as well as price ranges. Additionally, a portion of all new affordable housing should provide supportive services and be barrier-free in order to enable seniors to continue to live independently for as long as possible.

The growth in the senior population is due mainly to aging in place and in-migration. Those seniors who choose to move into Yarmouth will typically have the resources to purchase or rent at the prevailing market prices, as they have had all along. The vast majority of senior-headed households in Yarmouth continue to be homeowners and likely adequately housed. Many in the senior population purchased their homes long ago or with cash from the sale of another property and thus their current housing costs may be relatively low. Therefore, it would be erroneous to conclude that seniors have the greatest need for affordable housing simply due to their growing numbers and lower incomes, which have always been lower than those of the working population.

Nevertheless, increasing property taxes, insurance costs, and energy bills may be severely taxing those seniors who own their homes, particularly those on fixed incomes. Information on cost burdens in Table II-25 indicates that 1,405 or 31% of homeowners 62 years of age or older were overspending on their housing including 745 or 16.5% who were spending at least half of their income on housing costs, referred to as having severe cost burdens. Additionally, of the 2,085 senior homeowners with incomes at or below 80% of area median income (AMI), 1,165 or 56% were spending too much including 715 or 34% with severe cost burdens.

About 26% of all respondents to the Community Housing Survey suggested that older adults over age 60 are preferred targets for housing assistance.

As shown in Table II-26, some seniors who are renters were also experiencing high levels of cost burdens. For example, of the 1,030 renter households with heads age 62 years of age or older, 409 or 40% were experiencing cost burdens, including 230 or 22% with severe cost burdens. More than 93% of those with severe cost burdens had incomes at or below 80% of area median income, 85% under 50% AMI, suggesting the continued

need for subsidized senior rental housing. This is particularly an issue for those seniors living in poverty that included 377 residents according to the 2020 census estimates, representing an extremely vulnerable group in the community.

Many older adults looking to downsize, lower income residents in particular, may need alternative living arrangements but are challenged to find suitable options to their hard-to-maintain, single-family detached home at prices they can afford. Such alternatives typically include an apartment, condo, or congregate or assisted living situation. Census data in fact suggests growing numbers of those 65 years of age and older who are living alone both in terms of number and in proportion to other households. Such households increased from 1,764 and 18.4% of all households in 1990 to 2,185 households and 20.7% by 2020. or by 24% between 1990 and 2020. This trend suggests a need for smaller units in less isolated settings.

In the interim seniors who are aging-in place could be supported with adaptive rehabilitations of their homes, assistance with increasing housing costs such as utilities, abatement of property taxes, and programs which address isolation such as intergenerational living and Meals on Wheels.

- *People with Disabilities*

Yarmouth continues to be home to individuals with various special needs. Some of these housing needs are met in group home settings, which are required by state law to be treated under zoning as single-family uses. While the number of group home units in the Subsidized Housing Inventory (SHI) grew from 36 to 49 units since 2015, programs to develop and operate such housing should continue to be encouraged as the need for them will grow with the general population.

The 2020 census estimates suggest that a total of 3,801 residents, or 16.3% of all residents, claimed some type of disability. This is higher than the 13.0% and 11.7% levels for the county and state, respectively. Disability levels were on the whole higher for various age groups in Yarmouth than the county and state, the exception being those ages 18 to 34 and seniors. An estimated 30% of Yarmouth's seniors age 65 or over claimed a disability compared to 31.3% statewide. Nevertheless, as the population continues to age, the number of those with disabilities will most likely increase.

It can be assumed that many people with disabilities who could not work were probably challenged to keep or find housing. While Social Security and/or Supplemental Security Disability Income (SSDI) would likely be the main source of income for most of these individuals, together with other potential sources, there would be implicit limitations in competing in the housing marketplace not just due to prevailing high rental prices but also to the scarcity of affordable, barrier-free units. Due to the higher proportions of disabled people in the community, this Housing Plan suggests that at least 10% of new affordable units and 20% of one-bedroom units should be barrier-free and made available to disabled Yarmouth residents in need of such housing on a preferential basis, some also with supportive services.

- *Veterans and Military Families*

The 2020 census estimates indicate that there were 2,028 veterans, representing 10.2% of Yarmouth's civilian population over the age of 18 or 8.1% of the total population. Of these veterans, many were older, were disabled or had lower incomes than the general population. Consequently, these residents are among the most vulnerable in the Yarmouth community. For example, about 80% of all veterans were 65 years of age or older compared to about one-third of all residents. In addition to being older and sharing many of the issues summarized for seniors

above, they also had a higher level of those who had a disability, at 41.6% compared to the overall population at 16.3% and a level of 30% for those 65 years of age or older. The median income of veterans was \$44,572, substantially lower than the median household income of \$68,385. Additionally, an estimated 158 veterans, or 7.9%, were living below the poverty level.

- *Needs of the Homeless or Those At-risk of Homelessness*

While formal homeless facilities are not located in Yarmouth and are most readily available in Hyannis, the issue of homelessness remains as individuals and families continue to utilize a number of Yarmouth's motels as housing in the absence of anywhere else to go. Anecdotally, the Town is well aware that many households live paycheck to paycheck and are oftentimes "one paycheck away" from homelessness.

Also, given Yarmouth's sizeable elderly population, local officials recognize the extraordinary cost that home maintenance and rising energy and insurance bills can present to homeowners. While these households may own their own home, sizeable maintenance projects that are often necessary (such as septic upgrades) can be unaffordable. Housing options and programs to support their continued ownership should be promoted for these populations.

2. Rental Housing Needs

Affordable rentals are urgently needed in Yarmouth based largely on the concentration of service-sector jobs and the related high degree of turnover in these jobs. About 29% of renter households moved within the last year based on 2020 census estimates, more than triple the owner mobility rate of 8.6%. Such transience is a by-product of local and regional economic conditions, which are largely influenced by seasonal work cycles. The economy not only generates housing turnover but is also dependent upon housing availability to accommodate the ever-changing workforce.

The high demand for affordable rental housing is reflected in the 660 applications that were submitted for the 40 affordable rental units at The Residences at Yarmouth Gardens. Of these, 515 qualified for participation in the lottery to select the lucky occupants.

Data also indicates that existing renters are paying too much for their housing as their housing costs were more than 30% of their income. For example, about 74% of the 1,410 renter households with incomes at or below 80% of area median income were overspending on housing. It is likely that many of the remaining 26% or 362 households who were not overspending were living in subsidized rentals in town. Additionally, an estimated 514 renter households with incomes at or below 80% AMI were spending more than half of their income on housing costs. Most of these households had incomes at or below 50% AMI and are primary targets for new subsidized rentals.

Information also demonstrates a very high demand for existing subsidized rental units. For example, while the average wait time is hard to estimate, the Yarmouth Housing Authority (YHA) has thousands on its waitlist which the state now manages. The YHA also administers more than 300 Section 8 Housing Choice Vouchers and 36 Massachusetts Rental Voucher Program (MRVP) vouchers.²⁶ Like waits for public housing units, waitlists for housing vouchers are extensive.

²⁶ The Section 8 Housing Choice Voucher Program provides a subsidy directly to the landlord of privately-owned housing, filling the gap between a percentage of the renter household's income and Fair Market Rents (FMR's) that are annually updated by HUD for the area, Barnstable County in the case of Yarmouth.

Despite rising housing costs, the YHA has been able to place voucher holders in qualifying housing, working closely with local landlords. Nevertheless, larger families needing three-bedroom units have encountered problems due to a lack of supply. Some landlords have also chosen to sell their properties, getting out of the business entirely. Moreover, to place some vouchers holders with disabilities, YHA has worked with Community Connections of Cape Cod.

Prevailing market conditions such as limited land supply, zoning limitations, and high construction costs have reduced the interest in creating new market rate rental housing. COVID-19 further pushed construction costs higher. Without new rental development, there is little incentive to pay attention to property maintenance since a limited rental supply can command market prices even when units are in poor condition. Market rents are also high averaging well more than \$1,800 and close to \$2,200 for a two-bedroom apartment. Rentals also exact high up-front cash requirements, often including first and last months' rent and a security deposit. Credit checks, CORI checks, and other references also place barriers to rental housing for some.

The new rental stock needs to not only meet the needs of the more vulnerable and less affluent segments of the Town's population, but to also respond to demographic shifts to smaller households. For example, 74% of all households had only one or two members, including almost all non-family households and 60% of all family households. This suggests a need for a greater number of smaller units to accommodate a growing population of single-person households and smaller families.

Most new affordable units produced will be rentals based on the above indicators of need as well as the following considerations related to the benefits of rental housing:

- Target the needs of the community's most vulnerable residents with very limited financial means as rental housing is typically more affordable and requires less up-front cash.
- Leverage other funds as state and federal resources are almost exclusively directed to rental housing development, family rentals in particular. These funds should prioritize the prevention of eviction and homelessness with assistance with utilities, rent, and first month/last month/security payments for new leases.
- Promote greater housing diversity as about 80% of Yarmouth's housing stock is comprised of homeownership units and single-family detached homes. More housing alternatives are necessary to meet the needs of local and seasonal workers who are priced out of the housing market, people who grew up in Yarmouth and want to raise their own families locally, and empty nesters for example.
- Offer greater local control over affordable housing development as all units in a Chapter 40B rental development count towards the Town's 10% affordability goal and annual Housing Production goals as opposed to only the actual affordable units in homeownership developments. Meeting these goals may enable the Town to obtain a safe harbor against what it might consider to be inappropriate 40B applications that do not meet local housing needs.

Due to concerns about seasonal workers, the Yarmouth Chamber of Commerce issued a survey to obtain a better understanding of the business community's workforce housing needs. The results of this survey indicate that local businesses will be short housing for an excess of 150 individuals in the 2022 season.

- Invest local subsidy funds in support of greater numbers of households/occupants over time as rentals turnover more regularly than ownership units.
- Provide more appropriately sized units for increasing numbers of smaller households, including those living alone, while providing at least the minimum percentage of larger units for families.
- Provide opportunities for some seniors who are “over-housed” and spending far too much of their fixed incomes on housing to relocate to more affordable and less isolated settings, opening up their homes to families requiring more space.
- Enhance the ability to qualify occupants for housing subsidies as state requirements for including units on the SHI make it very difficult for long-term homeowners to be eligible for subsidized or assisted housing based on asset limitations.
- Provide opportunities for mixed-income housing where several different income tiers can be accommodated within the same project, particularly for the lower income ranges.

3. Homeownership Needs

To meet the needs of more moderate-income households, affordable homeownership opportunities should also be a part of the Town’s housing agenda. The majority of occupied Yarmouth housing units has long been owner-occupied, and the proportion of owner-occupied units to total units has increased over time. Clearly, owner-occupancy will remain the predominant form of tenure well into the foreseeable future. Moreover, in balancing the need for homeownership versus rental, it is understood that when an affordable ownership unit is created, the household that moves into it may move from an affordable rental, thus homeownership perhaps helps free-up rental opportunities as well.

Affordable ownership opportunities for current residents who rent or even own their own homes are becoming increasingly more limited as market forces continue to focus on the higher end market, second homes in particular. It is still useful to encourage some new homeownership development as this form of tenure is perceived to support a more stable population that has a vested interest in promoting and preserving the quality of life in town. Retaining workers in the community is dependent in large measure on the ability of new households to form and raise families in the context of some access to first-time homebuyer opportunities.

The affordability gap between market prices and what most Yarmouth residents can afford continues to widen and cost burdens are extensive for existing homeowners. Low interest rates, more limited developable property, limited new development, and higher demand from those who can work remotely or are retiring are all factors driving increasing housing prices. These prices preclude the private housing market from providing affordable starter housing without significant subsidies to make housing not only more affordable but accessible and sustainable as well.

Finally, because about 71% of housing units were built prior to 1980, many homeowners are likely experiencing deferred maintenance problems including building code violations, failing septic systems, and/or lead-based paint hazards. Consequently, programs that provide technical and financial assistance to upgrade Yarmouth’s aging housing stock remain important.

4. Mix of Housing

Yarmouth’s housing stock includes about a 79% to 21% ratio of homeownership units to rentals. This ratio is almost the reverse in the Subsidized Housing Inventory (SHI) of 24% and 76% in recognition of the relative shortage of affordable rental units available, not only in Yarmouth but throughout the Cape. That almost all sources of affordable housing financing are directed to rentals has also been a major

factor in focusing on such development.

Based on indicators of need, public benefit considerations, the deep local subsidy needed to create affordable homeownership units, and community priorities, affordable housing creation should roughly adhere to the breakdowns presented in Table II-29. In terms of unit production, approximately 80% of the units would be targeted as rentals. This goal responds to the strong need for workforce housing in Yarmouth and the Cape in general, where affordable housing for service workers is scarce. This breakdown also acknowledges that most state and federal funding is for rental development, not homeownership. The Town will have to rely on local funds such as CPA, CDBG, and Affordable Housing Trust funding to support homeownership projects and is doing this through several initiatives including the Buy-Down Program, Affordable Homeownership Preservation/Rehabilitation Programs, and Affordable Acquisition Program for example.

Within these categories, 25% of the smaller units would have a preference for seniors, a growing population segment, and at least 10% of units would be expressly designed for and constructed for residents with disabilities that include handicapped adaptability and/or supportive services. This recommended housing mix is intended to reflect town-wide housing production needs. It is not expected, nor recommended, that any one project fulfill all of a given category. For example, the Town would not expect one project to supply all of the two-bedroom homeownership units.

Table II-29: Projected Mix of Housing Types

Yarmouth 5-Year Production Distribution Goals			
Homeownership Units – 20%		Rental Units – 80%	
Homes Needed	Household Income	Homes Needed	Household Income
90%	≤80% of Median	10%	≤30% of Median
10%	≤65% of Median	55%	≤65% of Median (A portion of Local Initiative Program/LIP Units should be < 65% AMI)
	Some additional units for those above 100% AMI but not SHI eligible.		
		35%	≤80% of Median
Homes Needed	# Bedrooms	Homes Needed	# Bedrooms
75%	2 bedrooms	45%	1 bedroom and studios
25%	3 bedrooms	40%	2 bedrooms
		15%	3+ bedrooms

III. CHALLENGES TO PRODUCING AFFORDABLE HOUSING

It will be a great challenge for the town of Yarmouth to create enough affordable housing units to meet the state's 10% affordable housing standard, production goals, and local needs, particularly in light of current constraints to new development. In addition to describing these challenges, this Plan highlights remediation measures to be taken to help resolve barriers.

A. ZONING

As is the case in most American communities, a zoning bylaw or ordinance is enacted to control the use of land including the patterns of housing development. Like most localities in the Commonwealth without sewers, Yarmouth's Zoning Bylaw embraces large-lot zoning of 25,000 to 40,000 square feet as a way to control growth. It should be noted that lot size and density are also a function of mandated Board of Health rules to control groundwater pollution and nitrogen loading. Nevertheless, low housing density severely constrains the construction of affordable housing.

As was the case in many communities, both on and off the Cape, Yarmouth decided to downzone to larger minimum lot sizes later in the last century, largely in response to curbing some already high density in addition to protecting the aquifer. Consequently, the majority of town lots are non-conforming as they do not meet current zoning dimensional restrictions with Yarmouth Port having some larger lots and some neighborhoods south of Route 6 having a two to three-unit density per acre. Moreover, the Motel bylaw that was adopted in 2006 and the Village Center Overlay District (VCOD) zoning in 2012 have promoted higher densities of up to 20 units per acre in appropriate areas.

Density levels are in fact generally higher in Yarmouth, at 717.8 units per square mile, compared to neighboring communities with the exception of Dennis as summarized in Table III-1.

Table III-1: Comparison of Housing Density Levels, 2020

Community	Total Land Area (square miles)	# Housing Units	Housing Density Per Square Mile
Barnstable	59.3	27,452	462.9
Bourne	40.7	11,140	273.7
Brewster	22.9	8,243	360.0
Dennis	20.5	15,799	770.7
Falmouth	44.1	22,817	517.4
Harwich	20.9	10,485	501.7
Sandwich	42.7	9,689	226.9
Yarmouth	24.1	17,299	717.8
Barnstable County	394.1	164,885	418.4
Massachusetts	7,800.1	2,998,537	384.4

Source: U.S. Census Bureau, 2020 Redistricting Data

Mitigation Measures

The Town has continued to facilitate the development of affordable housing through modifications to the zoning bylaw as referenced in Section V.A. More recently, the 2022 Annual Town Meeting approved a zoning amendment to help better address the temporary housing needs of seasonal workers. While zoning had allowed motels/hotels to use up to 15% of their rooms to house their own seasonal workers between April 1st to October 31st, the new zoning expanded the pool of seasonal worker occupancy to include any employee of a Yarmouth business.

This Housing Plan also includes a number of additional strategies that are directed to reforming local zoning regulations to make them “friendlier” to the production of affordable housing and smart growth development. These strategies include revising the Affordable Housing Bylaw, modifying the accessory apartment bylaw, allowing a wider range of housing types, and amending the Cluster Development bylaw (see Section V.A for details on these strategies).

B. ENVIRONMENTAL CONDITIONS

Yarmouth, and Cape Cod in general, share important natural resources that not only sustain a robust tourist industry, but are critical to the ecological well-being and environmental sustainability of the region. These significant resources include, but are not limited to, the following:

- Re-charge areas to existing and future public water supply wells.
- Re-charge areas to coastal embayments and inland ponds.
- Inland wetlands including cranberry bogs.
- Coastal wetlands including northside areas, Chase Garden Creek, Parkers River, and southside.
- Inland lakes and ponds including Long Pond and Swan Pond.
- Coastal embayments including Cape Cod Bay, Lewis Bay, Nantucket Sound, and the Bass River, along with the associated coastal zone.
- Near-shore marine fisheries and their habitats including shellfish areas.
- Private open spaces including golf courses and camps.
- Public open spaces including golf courses, beaches, woods, and recreation areas.
- Rare species, such as the box turtle which thrives in wooded areas surrounding fresh water ponds as well as rare dragonflies (comet darter), damselflies (New England bluet, barrens bluet), and moths (water willow stem borer).

These important natural assets need to be protected to the greatest extent possible, and consequently the impacts of any new development must be identified as to how they affect the environment and what actions might be required to mitigate problems. While regulations to protect the environment (e.g., wetlands, aquifers, septic systems) are important and essential, they nevertheless present challenges to development by reducing the amount of buildable land and increasing the time and costs of developing new housing. For instance, of Yarmouth’s 15,519 acres of land, 1,729 acres (or 11% of the town’s total land area) is protected freshwater wetland, saltwater wetland, or cranberry bog.”²⁷

Likewise, areas of Special Flood Hazards and Flood Velocity Zones impact the amount of buildable land. In Yarmouth, approximately six (6) square miles of land area is in FEMA’s special flood hazards zones, representing about 26% of land area. These areas are either not available for new development or not recommended for subsidized housing.

²⁷ Town of Yarmouth Open Space and Recreation Land, 2015. “A 1990 University of Massachusetts study found that Yarmouth had 290 acres of freshwater wetlands, 324 acres of cranberry bogs and 1,115 acres of saltwater wetlands. A 1985 CZM report on barrier beaches identified 1,230 acres of salt marsh in Yarmouth, located primarily along the north side, but also along Parker’s River, fringing Bass River, and elsewhere. (This difference in salt marsh acreage figures is due to differences in survey/study methodology, not loss of habitat.) A salt marsh’s high biomass makes it excellent habitat for birds, shellfish, and finfish nurseries. About two-thirds of commercially-important finfish spend a portion of their life cycles feeding or spawning in or near salt marshes.”

More recently, the Massachusetts Department of Environmental Protection (MassDEP) notified the Town that it is developing two regulatory approaches to help restore and protect coastal estuaries that have experienced excessive nitrogen pollution and will be seeking input on these proposals prior to publication. The first involves revising Title 5 regulations to establish “Nitrogen Sensitive Areas” (NSAs) for watersheds draining into estuaries where there is an identified impairment due to nitrogen loading. This would require that the Town introduce new on-site systems to enhance nitrogen treatment within five years of the effective NSA designation unless the Town decides to take advantage of an alternative watershed approach.

The second regulatory revision involves the formal establishment of the “watershed permit” which are for 20 years and based on long-term wastewater plans to improve water quality through a range of approaches, including centralized sewer treatment and innovative approaches. If communities take advantage of this approach and obtain a watershed permit for an area that would be subject to new NSA regulations, the system-by-system approach can be avoided. While making important environmental strides, these regulations will also increase the costs of development and hence further challenge affordable housing production.

Mitigation Measures

Fundamental to this Housing Plan are the housing goals and objectives that provide a framework for producing affordable housing in Yarmouth. One of the housing objectives is that the distribution of affordable units should be reasonably even, in terms of quantity and type, among the environmentally suitable areas of the Town. A recent example of environmental mitigation is the purchase by the Town of ten (10) vacant lots on Higgins Crowell Road for drinking water well for water protection, foregoing a potential affordable housing development. Furthermore, housing goals include encouraging housing development patterns that preserve open space and natural features.

Importantly, the Town is preparing to provide wastewater services, a key step forward in mitigating against nitrogen loading and improving water quality.

The Town has promoted housing strategies that promote smart growth in that they concentrate development in appropriate areas or existing structures such as adaptive reuse, the redevelopment of motels, accessory apartments, conversion of existing housing, and mixed-use development (see Section V.C for details on these strategies).

In recognition that Yarmouth is located in an environmentally sensitive region and reliant on a sole source aquifer for its drinking water, the Town has adopted strong regulations aimed at reducing ground water pollution and has administered a Septic Pumping and Repair Program to income-eligible property owners who are finding it financially difficult to meet these regulations.

The Town also has a robust land acquisition program where 4,692 acres of land, representing 30% of the total land in Yarmouth, have been set aside for town use, mostly for conservation, recreation or water protection land. The division of Town-owned property is presented in Table III.2.

In recognition of the serious challenges involved in providing affordable housing while protecting natural resource areas, the Housing Assistance Corporation (HAC) and Association to Preserve Cape Cod (APCC) conducted a mapping project to inform local land use policy discussions. These maps and recommended actions are included in Appendix 8.

Table III-2: Division of Town-owned Property by Use

DIVISION	ACRES	PERCENTAGE
TOWN	15,519.94	100.00%
MUNICIPAL	610.80	3.94%
MUNICIPAL & RECREATION	414.61	2.67%
SCHOOL	248.04	1.60%
LIBRARY	1.34	0.01%
WATER	965.73	6.22%
CONSERVATION	1,268.82	8.18%
CONSERVATION & RECREATION	379.46	2.44%
LAND BANK	118.27	0.76%
RECREATION	462.90	2.98%
CEMETERY	88.55	0.57%
CPA	7.06	0.05%
YCT	88.66	0.57%
YHA	38.06	0.25%
TOTAL OF DIVISION AREAS	4,692.30	30.23%

Source: Yarmouth Open Space and Recreation Plan, 2015.

Moreover, zoning-related strategies are included in the Plan to better direct development that includes the development of a land use vision as part of a Cape Cod Commission Regional Policy Plan to promote development in designated areas of town while working towards protecting other more environmentally sensitive ones (see Appendix 2 for map).²⁸

C. INFRASTRUCTURE

Yarmouth and the Cape in general are faced with a barrier to affordable housing in that there is a widespread wastewater problem that is exacerbated by the environmental sensitivity of the Cape as described above. Because soils are so permeable, nitrates and viruses are readily transmitted off-site to surface waters and groundwater posing further environmental challenges. The Town has not had a municipal sewer and treatment system and therefore residents have relied on individual septic systems or, in a few cases, shared private treatment facilities.²⁹ The septage from these septic systems is shipped via tanker trucks to the Yarmouth/Dennis Septage Treatment Facility built through an Inter-municipal Agreement between the two towns. This facility provides septic treatment to a variety of towns and haulers.

²⁸ This map was developed for a previous CCC Regional Policy Plan but still largely represents the Town of Yarmouth's vision for future land use development.

²⁹ There are currently five privately owned and operated waste treatment facilities that serve the following developments: Buck Island Village Condominiums, The Cover Resort Hotel, Mayflower Place Condominiums, Stop 'n Shop Supermarket, Mill Pond Village, King's Way Condo Village, Thirwood Place, Mill Pond Villages, Dennis/Yarmouth High School.

Yarmouth faces further restrictions in that a great proportion of its land mass sits on top of a Zone II well of contribution. Under Massachusetts' Title V regulations, this limits housing development to four (4) bedrooms per acre (each bedroom requires 10,000 square feet of land). That said, the only way to increase density has been to provide some kind of costly treatment system, which has acted as a barrier to affordable housing as the costs of such a facility require a relatively large number of housing units to be financially feasible. The Town is also confronted with stormwater challenges as increasing development has created greater amounts of impervious areas that cause stormwater runoff that includes contaminants.

The Town reports that approximately 85% of the controllable nitrogen in a given watershed comes from septic systems, with stormwater run-off and fertilizer accounting for an additional 7% to 8%. Since the required nitrogen removal is so high, the Town is now focusing on the need to remove nitrogen associated with septic systems. It prepared a Comprehensive Wastewater Management Plan in 2011, which sought to balance water quality needs with the ability to finance the necessary improvements and updated the Plan in 2022 to include the Bass River Watershed. It offered the following critical needs:

At present, most areas of town are serviced by the public water supply consisting of 24 wells, however not all wells are currently operational. The Town adopted a Water Resource District in 1989 to protect land in recharge areas of the 24 wellfields from potentially hazardous uses; over 965 acres have been set aside by the Town for water protection. Yarmouth's water supply is also regularly tested by the Massachusetts Department of Environmental Protection (DEP) and has been determined to be of high quality. Residents of Great Island, in the southwest area of Yarmouth, as well as in some other limited areas, must rely on individual supply wells however.

for conservation purposes. While a worthy cause, this has certainly further limited land for affordable housing development.

Mitigation Measures

The Town pursued a long-term, multi-phased wastewater management program with centralized treatment in 2011, but the first phase of development was unfortunately voted down by voters. Ten years later, the Town has a Water Resources Advisory Committee and is moving forward with the implementation of its wastewater program, including the construction of sewers and a wastewater treatment facility in Yarmouth. The project is estimated to cost \$541,000 million over a 40-year period, the phases of which are noted on the map below. The first phase includes all of Route 28 and South Shore Drive. Additionally, in 2021, a Special Town Meeting appropriated another \$4.5 million for design/permitting of the Waste Water Treatment Facility. Moreover, Stormwater Management Regulations now apply to any development that disturbs one acre or more of land, requiring the developer to obtain a Stormwater Permit from the Conservation Commission.

Also, as noted above, the Town has been administering a Septic Pumping and Repair Program to income-eligible property owners who find it financially difficult to meet regulations for reducing ground water pollution. This Program is expected to expand to assist income-eligible households with costs to connect their home to sewer collection pipes.

The Town has also adopted Stormwater Management Regulations that apply to any development involving more than one acre that drains into the municipal storm drain system, requiring the development to obtain special permitting.

It will be important for any new affordable housing development to address these infrastructure constraints, septic issues in particular, and ensure that there are sufficient amounts of subsidies incorporated into the project to adequately service new residents and protect the environment. For example, to date, the new multi-family affordable housing developments on Route 28, Yarmouth Commons and Yarmouth Gardens, both have modern on-site wastewater treatment facilities with nitrogen removal, lowering the nitrogen load at the site.

D. TRANSPORTATION

As is the case with most communities on Cape Cod, traffic congestion is an ongoing concern in Yarmouth, particularly during the summer months when the town's population swells with visitors, almost doubling in size.

The Town continues to have limited access to public transportation. In the mid-Cape region, public transportation includes local fixed route services provided by the Cape Cod Regional Transit Authority. The Authority also operates an on-demand service during weekdays called SmartDART that is a door-to-door, ride-hail service using the SmartDART App similar to Uber and Lyft. Also, Medicaid will cover transportation for their clients to medical appointments. Intercity transportation is available through the Plymouth Brockton and Bonanza bus lines. This limited service requires residents to have access to automobiles, further increasing the cost of living in Yarmouth and presenting a barrier to those low- and moderate-income residents who are more likely to feel the financial strains of owning and maintaining a car.

Mitigation Measures

The Town continues to make roadway improvements and study capacity enhancement actions to improve the operations, safety and aesthetics of its major roadways, especially Route 28. It also continues to study opportunities for easing traffic congestion and has commenced work on transportation issues confronting the Route 28 corridor.

Alternate modes of transportation include use of the Cape Cod Rail Trail, the Forest Road shared use pathway (SUP), and the new SUP being installed along Higgins Crowell Road. The Town is also considering other options to improve bicycling accommodations and connectivity such as evaluating participation in the Complete Streets Program, establishing a bicycle and pedestrian committee, expanding bicycling accommodations along existing roadways, and advocating for MassDOT to provide improved bicyclist accommodations on Route 28.

The Town will also pay particular attention to the projected traffic implications of any new development, working with the developer to resolve problems. For example, housing developments located on Route 28 have direct access to public transportation; these developments are asked by the town to provide bus shelters. Larger developments are also asked to provide storage for bicycles. In some cases, local bylaws require sidewalks for adequate pedestrian ways. Lastly, the replacement of motels with residential use is incentivized and will decrease vehicle trips. Strategies included in this Housing Plan offer opportunities to ease the reliance on cars such as to encourage mixed-uses through the redevelopment of the village centers and motels (see Section V.A.1 for details).

E. AVAILABILITY OF SUBSIDY FUNDS

In order to meet production goals, subsidies will be needed beyond what is available locally for affordable housing preservation and production as well as rental assistance. Subsidies have suffered budget cuts over the years making funding more limited and extremely competitive. Communities are finding it increasingly difficult to secure necessary funding and must be creative in determining how to finance projects and tenacious in securing these resources. Local funding such as CPA, CDBG and Affordable Housing Trust funds must be invested strategically to leverage other sources of financing to the greatest extent possible.

Yarmouth voters approved the *Community Preservation Act* in January 2005 as a 3% property tax surcharge and withdrew from the Cape Cod Land Bank. The Board of Selectmen subsequently appointed its Community Preservation Committee.

At the November 2020 Annual Town Meeting, voters approved a 0.78% reduction to the local CPA surcharge to offset a corresponding new surcharge creating a Water Infrastructure Investment Fund (WIIF). These changes were approved by voters on the May 2021 ballot.

This Housing Plan provides guidance on the continued use of Community Preservation Funds for affordable housing initiatives that will enable the Town to support the production of new affordable units. The Community Preservation Act (CPA) provides Massachusetts municipalities with a dedicated income stream of up to 3% local property tax assessment with a state match funded through transactions at the Registry of Deeds. CPA funds may be spent for affordable housing, open space, historic preservation and, to some extent, recreation.

Since its inception in 2005, the Town's Community Preservation Fund has allocated approximately \$12.8 million on housing, representing 36% of the Town's total CPA funding, which supported the following affordable housing initiatives:

- Deposits into the Yarmouth Affordable Housing Trust Fund (\$4,196,000)
- Yarmouth Buy-Down Program (\$2,699,120)
- Housing feasibility on Town-owned land (\$30,000)
- Motel Predevelopment Funds (\$150,000)
- Motel Redevelopment (\$3,750,000)
- Affordable housing at Brush Hill Road (\$250,000)
- Capital improvements to Yarmouth Housing Authority's Long Pond Plaza development (\$368,748)
- Funding for the development of affordable elderly rental housing at the Yarmouth Housing Authority's Forest Road property (\$1 million)³⁰
- Funding for homeownership development by Our First Home, Inc. (\$175,000) Our First Home acquired a parcel of land on Ernest Road to construct a single-family home. (Used \$44,000 of its \$100,000 grant allocation)
- Our First Home received funding to create two single-family homes on West Yarmouth Road. (\$75,000)
- Habitat for Humanity received two grants for six affordable homes on Virginia Street in West Yarmouth. (\$395,004)
- Habitat for Humanity received acquisition assistance (\$489,000) to purchase 1121 Rt 28, South Yarmouth for an affordable homeownership neighborhood.
- Hands of Hope Outreach Center received funding to help Yarmouth families currently living in unsuitable housing with first and last months' rental assistance. (\$200,000)
- Housing Assistance Corporations (HAC) has received funding for the Homeownership Preservation Program that provides financial and technical assistance for home improvements (\$200,000)
- Harwich Ecumenical Council for Housing (HECH) was funded for its Housing Emergency Loan Program (H.E.L.P.) (\$664,100)
- Support for a project in Dennis for adults with autism (\$100,000)
- Funding for a project in Dennis, MA to house veterans (\$87,400)
- Greyfield Predevelopment Funds (\$140,000)

The Town also established a Municipal Affordable Housing Trust in April 2007 and has capitalized it with CPA funding on an annual basis, with more than \$10 million invested to date.

The Trust is also able to raise funding from other sources. In 2013 it received \$100,000 from a developer who opted to provide the Town with a cash payment in lieu of providing an on-site affordable unit required by the Town's Inclusionary Zoning Bylaw. The Trust also received revenue from the pay-back of loans made to developers, some with interest payments. The Trust administers the Cape Cod Ready Renter Program, which receives fees from landlords utilizing the Ready Renters List for lottery services and tenant selection. These fees range from \$5,000 to \$10,000 depending on the size of the project, however, Yarmouth landlords receive a reduced fee of \$500 per tenant.

³⁰ This funding was rescinded in 2013 by a Town Meeting Vote by Citizens Petition demonstrating waning support for the proposal.

Yarmouth is also fortunate to have Community Development Block Grant (CDBG) funding available but as the ninth (9th) smallest entitlement community in the country, out of over 1,200 entitlement communities, it is a challenge to evaluate the town's broad community development needs and prioritize funding, program development, and program administration accordingly. Funding since 1994 has totaled over \$4 Million. More recently, the past five grants (from 2018 – 2022) have averaged just under \$130,000 a year. While small, these grants have been strategically programmed for affordable housing acquisition and rehabilitation, and often act as a pilot program to establish programs that were later funded with other resources. Again, in out-years, it is anticipated these funds will play a pivotal role to assist homeowners in connecting to the new sewer systems anticipated to be built within the next decade. These connection fees have been noted as a housing cost which may burden many low to moderate-income households. In the CDBG Program Year 2023, the Town will work with U.S. Department of Housing and Urban Development (HUD) and the Commonwealth of Massachusetts to explore the feasibility of converting the Town's entitlement program to the state's program in the hope of increasing the amount of CDBG funding being awarded to the town.

As part of updating the Town's HUD Five-Year Consolidated Plan for FY2020 to 2024, which is a requirement for receiving CDBG funding, the Town, working with the Town of Barnstable, conducted a survey of housing needs in 2020. There were 65 responses to the survey which identified clear community concerns for affordable housing, economic development, public facilities and infrastructure, and public services with a new focus on public health and job retention/job creation planning efforts. Outreach for the preparation of the Consolidated Plan largely pointed to the need a wider range of housing options, including ownership and rental units, as well as multi-family developments, serving all income eligibility ranges (extremely low-income to moderate income).

Mitigation Measures

This Housing Plan provides some recommendations on the resources that will be required to implement various housing initiatives. It will be important for the Town to continue to invest its local resources judiciously and leverage limited local funding to the greatest extent possible. The Town will need further support from state subsidy funds to bolster its affordable housing agenda.

F. COMMUNITY PERCEPTIONS

Residents in most Cape Cod communities are concerned about the impacts that any new development will have on local services, the environment, and quality of life. Despite the general opinion that the entire region is in need of more housing, some residents may also have negative impressions of affordable housing in general. Therefore, local opposition to new affordable developments is more the norm than the exception, and there has been vocal opposition to land use reforms and affordable housing in Yarmouth in the past. On the other hand, more people are recognizing that the new kindergarten teacher, their grown children, or the elderly neighbor may not be able to afford to live or remain in the community. Given Yarmouth's reliance on tourism and its aging population, it remains important to have housing available for workers in the service industry and in health care. Greater support also comes from the awareness that up to 70% of affordable units in any particular development can, with state approval, be set-aside for those who live or work in town, or have a child in the Town's school system. This understanding of the benefits of affordable housing is continuing to spur communities such as Yarmouth to support affordable housing initiatives.

Mitigation Measures

Yarmouth proposes the continuation of an ongoing community outreach and education to better inform local leaders and residents on the issue of affordable housing to provide up-to-date information on new opportunities and to garner political support (see details on this strategy in Section V.B.1). In 2022 the Community Housing Committee started to design a robust Outreach and Education Program which shall involve new media forms and local consumers of Affordable Housing. The Town will also continue ensuring open communication between affordable housing management teams and Town staff to ensure higher-density facilities are being effectively managed and remain good neighbors.

IV. HOUSING PRODUCTION GOALS

The Massachusetts Executive Office of Housing and Livable Communities (HLC), formerly the Dept. of Housing and Community Development (DHCD), introduced the Planned Production Program in December 2002, in accordance with regulations that were meant to provide municipalities with greater local control over housing development. Under current Program requirements, cities and towns are required to prepare and adopt a Housing Plan that demonstrates the production of an increase of 0.50% over one year or 1.0% over two-years of its year-round housing stock eligible for inclusion in the Subsidized Housing Inventory (SHI).³¹

If HLC certifies that the locality has complied with its annual goals or that it met two-year goals, the Town could, through its Zoning Board of Appeals, potentially deny what it considered inappropriate comprehensive permit applications for one or two-years, respectively.³² These housing goals translate into an annual goal of at least 62 affordable units or 124 units for two years based on the 2020 year-round housing unit total of 12,391 units, a daunting challenge.³³

Using the strategies and housing objectives summarized under Section V and priority needs established in Section II, the Town of Yarmouth has developed a Housing Production Program to chart affordable housing activity over the next five (5) years. The projected goals are best guesses at this time, and there is likely to be a great deal of fluidity in these estimates from year to year.

The list of project goals in Table IV-1 are conceptual in nature and not an endorsement or approval of any specific project. These projects were identified as possible development sites based on discussions and surveys with town residents, in person and online meetings, and consultation with town/county agencies and staff, developers, and property owners.

³¹ Massachusetts General Law Chapter 40B, 760 CMR 31.07 (1)(i).

³² Massachusetts General Law Chapter 40B, 760 CMR 56.00.

³³ It should be noted that all units in Chapter 40B rental developments count as part of annual production goals and the 10% state goal as opposed to only 25% for homeownership projects.

Table IV: Yarmouth Housing Production Program

	SHI	Non-SHI	Total
Year 1 – 2024			
Motel Redevelopment - West Yarmouth (Rt 28 Economic Corridor)- Private Development - Rental (C.1.) *	30		30
Motel Redevelopment - West Yarmouth (Rt 28 Economic Corridor)- Private Development - Rental (C.1.) *, **	42		42
Accessory Apartment Program – Rental (C.3.)		2	2
Septic Repair Program – HO		1	1
Homeownership Preservation – HO		5	5
Hands of Hope and/or HECH Assistance – Rental		5	5
<i>Subtotal</i>	<i>72</i>	<i>13</i>	<i>85</i>
Year 2 – 2025			
Greyfield Redevelopment - South Yarmouth or West - Private Development - Rental (C.1.) *, **	25		25
Greyfield Redevelopment - Convert Existing Housing - Rental (C.3.) *, **	4		
Rt 28, South Yarmouth – Habitat Homeownership (C.4.) **	5		5
South Yarmouth or West Yarmouth (Rt 28 Economic Corridor)- Private Development - Rental (C.5.) *, **	22		22
Scattered-site infill – Rental (C.5)	4		4
Building Dreams Town-Wide Rental (C.3.)	2		2
Accessory Apartment Program – Rental (C.3.)		2	2
Septic Repair Program – HO		1	1
Homeownership Preservation - HO		5	5
Hands of Hope and/or HECH Assistance – Rental		5	5
<i>Subtotal</i>	<i>62</i>	<i>13</i>	<i>75</i>
Year 3 – 2026			
West Yarmouth – Town-Owned Land - Rental (C.2.) **	25		25
Town-Owned Land, Yarmouth Port– West Great Western – HO (C.2.)**	11		11
South Yarmouth or West Yarmouth (Rt 28 Economic Corridor)- Private Development - Rental (C.5.) **	10		10
Scattered-site infill – HO (C.5)	6		6
Sewer Hook-Up – HO (C.3.)	12		12
Accessory Apartment Program – Rental (C.3.)		2	2
Septic Repair Program – HO		1	1
Homeownership Preservation - HO		5	5
Hands of Hope and/or HECH Assistance – Rental		5	5
<i>Subtotal</i>	<i>64</i>	<i>13</i>	<i>77</i>
Year 4 – 2027			
VCOD in South or West Yarmouth (Rt 28 Economic Corridor)- Private Development - Rental (C.1.) *	30		30
VCOD in South Yarmouth or West Yarmouth (Rt 28 Economic Corridor)- Private Development - Rental (C.1.) *	12		12
Scattered-site infill – HO (C.5)	6		6
Sewer Hook-Up – HO (C.3.)	12		12
Building Dreams Town-Wide Rental (C.3.)	2		2
Accessory Apartment Program – Rental (C.3.)		2	2
Septic Repair Program – HO		2	2
Homeownership Preservation – HO		5	5
Hands of Hope and/or HECH Assistance – Rental		5	5
<i>Subtotal</i>	<i>62</i>	<i>14</i>	<i>69</i>
Year 5 – 2028			
Mattacheese School Property Re-Use – West Yarmouth - Rental (C.2.) **	50		50
Greyfield Redevelopment - South Yarmouth or West - Private Development - Rental (C.1.) *, **	10		10
Scattered-site infill – HO (C.5)	6		6
Sewer Hook-Up – HO (C.3.)	12		12
Accessory Apartment Program – Rental (C.3.)		2	2
Septic Repair Program – HO		2	2
Homeownership Preservation – HO		5	5
Hands of Hope and/or HECH Assistance – Rental		5	5
<i>Subtotal</i>	<i>78</i>	<i>14</i>	<i>92</i>
Total	338	67	398
<p>* The totals include market rate units in addition to the affordable and workforce units. ** Denotes "friendly" 40B projects HO indicates homeownership units.</p>			

V. HOUSING STRATEGIES

In addition to the broad housing goals listed in Section I.B, this Housing Production Plan is also based on the following **housing objectives** approved by the Town of Yarmouth's Community Housing Committee:

- The Town must promote a balanced and sustainable community based on the principle that adequate affordable housing is key to community and individual health and well-being as is clean drinking water and open waters.
- Affordable Housing is defined as housing that can be purchased or rented by households with incomes at or below 80% of the area median income while paying no more than 30% of income for housing, as well as other requirements included in Chapter 40B of Massachusetts General Laws.
- The rental projects will also target some households earning at or below 60% of area median income and lower depending upon subsidy program requirements and funding availability. A portion of rental units produced under the state Local Initiative Program (LIP) should be targeted to households with incomes at or below 65% AMI.
- The distribution of affordable units should be reasonably even, in terms of quantity and type, among the environmentally suitable residential and commercial areas of the Town. The distribution of affordable units should be focused in areas that are more conducive to smart growth principles, linked to infrastructure, where some greater density is more appropriate. Mixed-use should be the dominant housing product in existing commercial areas. However, Infill should be the dominant development in existing neighborhoods ideally scattered throughout the community.
- The fabric and quality of community life in Yarmouth is preserved and improved by retaining an adequate mixture of income levels, work skills, talent, and participation in the community. To the greatest extent possible, at least fifty percent (50%) of the units that are developed on Town-owned parcels should be affordable to households earning at or below 80% of area median income.
- The Town should create opportunities for housing serving workers of Yarmouth businesses, older households, and disabled households.
- Because housing strategies include development on privately-owned parcels, production will involve projects sponsored by private developers through the standard regulatory process or the "friendly" comprehensive permit process. The Town will continue to work with these private developers to fine-tune proposals to maximize their responsiveness to community interests and to increase affordability to the greatest extent feasible. Project proponents of CH40B development will continue to be encouraged to meet local standards including architectural and site design standards, and to provide housing in a mixed-use development.
- The production goals involve a mix of rental and ownership opportunities that reflect the priority housing needs in the Housing Needs Assessment (see Section II.C) where about 80% of the units are directed to rentals. The Town will work with private developers to promote a diversity of housing types directed to different populations with housing needs including working families, seniors, disabled persons, seasonal workers, veterans, and single employed people to offer a wider range of housing options for residents.
- Vacancies of affordable units and new affordable housing opportunities shall be affirmatively publicized to all segments of the community and region.
- The Town shall work regionally with community partners to ensure high quality housing is available in both Yarmouth and region wide.
- Town should employ high quality consultants when necessary to expand program capacity.

In pursuit of these housing objectives, Yarmouth has been active in developing an affordable housing program that has resulted in a number of successful initiatives including:

- Establishment of an Affordable Housing Trust in 2007, which has received more than \$10 million in CPA funding for the purpose of creating affordable housing.
- The development of Affordable Housing Standards in 2010 by the Community Housing Committee which were updated in 2013 and 2014.
- Development of Town-owned property that supported a number of projects including Setucket Pines, German Hill, Brush Hill Road, West Yarmouth Road, and Old Cedar Lane and involving ultimately 66 affordable units as well as an additional 65 units at the Simpkins School Residences.
- The development of 109 affordable rental units as part of the Yarmouth Commons and Yarmouth Gardens projects, both involving the redevelopment of under-performing local motels.
- Funding for affordable housing creation and rehabilitation through the Town's Community Development Block Grant (CDBG) program such as the Affordable Housing Acquisition Program, Affordable Accessory Apartment Program, Septic Repair Program, and Homeownership Preservation/Rehabilitation Loan Program.
- Funding for motel redevelopment projects through the CPA-funded Motel Predevelopment Fund (\$150,000) with another \$3.75 million for the Motel Redevelopment Program for the acquisition of an existing motel for affordable housing development through new construction.
- Establishment of a Buy-Down Program with more than \$2.7 million in CPA funding, resulting thus far in 19 market rate properties being acquired and converted to long-term affordability. A total of 19 units as part of the Mill Pond Village development will be also preserve with buy-down subsidies, and an additional six scattered-site homes will be converted to affordable units with this program.
- Increased professional support through the hiring of consultants to develop plans, preserve units, promote motel redevelopment, and manage the Ready Renters List.
- Education and outreach to local providers and consumers of services related to affordable housing through workshops, housing summits, fairs, print materials, technical assistance, etc.
- Zoning changes including the Motel Bylaw and Village Center Bylaw and other affordable zoning changes including procedural requirements (i.e., no building permits until DHCD approves the LIP application), an affordable accessory apartment bylaw, a bylaw to permit affordable housing on non-conforming lots, and an aggressive (1 of every 5) inclusionary zoning bylaw. Most recently, Town Meeting approved new zoning that expands the pool of seasonal workers eligible for occupancy in local motels or hotels as part of an up to 15% allowance of rooms that can be occupied by such workers.
- Development of positive and cooperative working relationships with state, local and regional housing professionals.

The strategies included in this Housing Production Plan, as outlined below, are derived primarily from previous Housing Plans and the progress that has been made in promoting affordable housing in Yarmouth. They are also informed by an updated Housing Needs Assessment, a Community Housing Survey, Housing Summits, other local input, and the experience of other comparable localities in the area and throughout the Commonwealth (see Section V.B.1 for details on the community outreach

activities that were incorporated into this planning process). They also reflect the priority actions that are included in other local plans including:

- *Board of Selectmen Goals*

- *Vision Plan*

With respect to housing, the Vision Plan offered goals to preserve the year-round housing stock, promote the year-round use of existing housing, and provide more quality year-round housing for rental and ownership, more affordable housing dispersed throughout town, and more seasonal employee housing alternatives. The Plan also provided other recommendations that are summarized in Section I.B.

- *Community Preservation Plan*

The Community Preservation Committee updated its Community Preservation Plan in 2021 with the following list of priority projects which:

- Redevelop existing residential, municipal, and commercial buildings into affordable housing, prioritizing underused, older and/or blighted properties.
- Develop vacant land into affordable rental and ownership housing, making clear efforts to employ low-impact development techniques and to conserve the maximum amount of tree cover and open space.
- Involve private/public partnerships to create affordable housing.
- Include a higher percentage of affordable housing than required.
- Support affordable homeownership and/or affordable rental unit creation.
- Implement home purchase price buy-down programs for owner-occupied properties.
- Provide funds for home preservation for elderly, disabled, and low/medium income residents.
- Incorporate other target areas, use CPA funding to leverage additional resources, or redevelop existing commercial or residential property.
- Provide for a diversity of housing types (such as multi-family) and housing services (such as rental assistance).

- *Local Comprehensive Plan*

Yarmouth's Local Comprehensive Plan (LCP) has served as the Town's long-term master plan since its last revision in January 2015. The LCP acknowledges Yarmouth's substantial progress in promoting affordable housing with significant investments in local initiatives to produce and preserve the housing stock. The LCP also includes more than a dozen recommended strategies as part of a comprehensive approach to affordable housing including updates of the Housing Production Plan, an active and well-funded Affordable Housing Trust and Community Housing Committee, continued funding through CPA and CDBG, new zoning (e.g., inclusionary zoning, affordable accessory apartments, affordable lots, motel conversion, and mixed use overlays), continued programs to serve the needs of qualifying homeowners and renters, and coordinated efforts with local and regional housing organizations. The Vision Plan was intended as a first step for the Town to revisit and revise the LCP in line with current conditions, needs and local priorities.

The strategies that are proposed as part of this Housing Production Plan are grouped according to the type of action proposed – Zoning Strategies, Building Local Capacity, Housing Production and Housing Preservation/Direct Assistance – and categorized according to priority. Those to be implemented within

Years 1 and 2, where some immediate action is required, are identified as a higher priority than those within Years 3 to 5. A summary of these actions is included in Table I-2.

The strategies also reflect state requirements that ask communities to address all of the following major categories of strategies to the greatest extent applicable:³⁴

- *Identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating affordable housing developments to meet its housing production goal;*
 - Continue to revitalize commercial areas with housing (strategy V.C.1)
- *Identification of specific sites for which the municipality will encourage the filing of comprehensive permit projects;*
 - Allow a wider range of housing types (V.A.3)
 - Continue to make suitable public property available for affordable housing (strategy V.C.2)
 - Continue to promote LIP units (V.C.4)
- *Characteristics of proposed residential or mixed-use developments that would be preferred by the municipality;*
 - Amend cluster development bylaw (strategy V.A.1)
 - Allow a wider range of housing types that (V.A.3)
 - Multi-family rental development,
 - Mixed commercial and residential properties,
 - Single-family or two-family homes on an infill basis,
 - Small cottage-style homes on small lots,
 - Accessory apartments,
 - Assisted-living units,
 - Multi-family condominiums, and
 - Reuse of vacant, blighted and underutilized properties.
 - Continue to revitalize commercial areas with housing (V.C.1)
 - Continue to convert existing housing to affordability (V.C.3)
 - Promote scattered-site infill development (V.C.5)
- *Municipally owned parcels for which the municipality commits to issue requests for proposals to develop affordable housing.*
 - Continue to make suitable public property available for affordable housing (see strategy V.C.2)
- *Participation in regional collaborations addressing housing development*
 - Help current and prospective homeowners access housing assistance (see strategy V.D.3)
 - Continued participation in the Barnstable County HOME Consortium
 - Participation in regional housing initiatives such as the Council of Churches Hands of Hope Outreach Center's emergency renter assistance program (see Section II.B.6 and Section V.D) and Cape and the Islands Network to Address Homelessness.

It will be important to also ensure that affordable units produced through this Plan get counted, to the greatest extent possible, as part of the Subsidized Housing Inventory (SHI), which is managed by the

³⁴ Massachusetts General Law Chapter 40B, 760 CMR 56.03.4.

state's Department of Housing and Community Development (DHCD) if another state or federal housing subsidy is not used. Through its Community Housing Committee, the Town has also developed local guidelines for affordable housing proposals, referred to as Affordable Housing Standards, to aid developers in the predevelopment process. The Town is fortunate to have professional support to not only ensure that all affordable units meet state, regional and local requirements, but to also implement and administer housing policies, programs and projects through its Department of Community Development.

It should be noted that another goal of this Plan is not only to strive to meet the state's 10% affordability threshold under Chapter 40B, but to also to serve the range of local housing needs. Consequently, there are instances where housing initiatives might be promoted to meet these needs that will not necessarily result in the inclusion of units in the Subsidized Housing Inventory. Examples include, but are not limited to, units accessing the Septic Repair Program, Home Emergency Loan Program, Affordable Accessory Apartment Program, and Hands of Hope Center's emergency assistance for renters among others.

Within the context of these compliance issues, local needs, existing resources, affordability requirements and housing goals, the following housing strategies are proposed. **It is important to note that these strategies are presented as a package for the Town to prioritize and process, each through the appropriate regulatory channels.**

A. ZONING STRATEGIES

Housing production is contingent not only on actual development projects but on the planning and regulatory tools that enable localities to make well informed decisions to strategically invest limited public and private resources. To most effectively and efficiently execute the strategies included in this Plan and meet production goals, greater flexibility will be needed in the Town's Zoning Bylaw.

The State Economic Development Bill and Housing Choice legislation enacted in 2021 changed zoning approval requirements for housing-related amendments from a supermajority to a simple majority, making the passage of such new zoning somewhat less daunting.

Yarmouth's Zoning Bylaw includes minimum lot requirements ranging from 25,000 to 40,000 square feet as well as frontage, setback and other provisions that may not be conducive to affordable housing. The Town has nevertheless made significant progress in reforming local zoning

through the passage of a number of bylaws or regulatory policies, most of which were proposed as part of previous Housing Plans, including the following:

- A *Village Center Overlay District Bylaw* that allows commercial properties in the heart of the Route 28 tourism area to be redeveloped into commercial, residential or mixed-uses including affordable housing and design standards. The bylaw was intended to improve the aesthetic quality and viability of properties and commercial districts and to establish a special review process to review design proposals. It was also meant to promote the positive characteristics typical of traditional pedestrian-oriented, mixed-use village centers by encouraging a combination of residential and business uses. Increased residential densities were also established to promote the production of housing, including affordable housing.
- A *Motel Bylaw* met two local community development needs – the need for affordable multi-family housing and the need to redevelop under-performing properties by allowing the

conversion of motels to permanent housing under specific conditions, including the provision of affordable housing. The bylaw provides Route 28 motel owners with a viable alternative to Chapter 40B development through the ability to develop motel properties by-right into stand-alone, multi-family housing or mixed-use development.³⁵ The use of the Motel Bylaw has been promoted by financial assistance offered through a Motel Predevelopment Fund that provided grants of up to \$40,000 to qualified sponsors of motel redevelopment projects on Route 28. For highly competitive raze and replace projects, the Motel Redevelopment Program offered grants of up to \$30,000 per affordable unit for acquisition and construction costs.

- *Growth Incentive Zone (GIZ)* that permits larger scale projects of 30 or more units to move forward without the time and cost that is often associated with Cape Cod Commission Development of Regional Impact (DRI) review. Approval of the GIZ was required by both the Cape Cod Commission and the Barnstable County Council of Delegates and was achieved based on support for affordable housing as part of the Route 28 economic revitalization plan and smart growth principles. Understanding that Chapter 40B was enacted largely to permit housing projects in municipalities where zoning had become overly restrictive, the Town's Motel Bylaw and Growth Incentive Zone have done just the opposite by making zoning less restrictive and encouraging the development of multi-family housing.
- Adoption of an *Affordable Housing Bylaw* that established local requirements for affordable housing.³⁶
- *Inclusionary zoning* that requires any residential development of greater than four (4) units or residential lots to provide a percentage of affordable dwellings. Affordable units are required to be on the site of the development unless the developer opts to provide a cash payments in lieu of actual units into the Affordable Housing Trust to subsidize other affordable units or provide comparable units approved by the Town offsite.
- An amended *accessory apartment bylaw* that promotes affordable accessory apartments to expand the supply of year-round rentals directed to the increasing number of smaller households in Yarmouth.
- Adoption of *Affordable Housing Standards*, effective February 18, 2010, and revised in 2013 and 2014, to provide greater predictability for affordable housing developments that are reviewed by the Community Housing Committee, and to ensure that the affordable units created qualify for inclusion in the Subsidized Housing Inventory. These standards include guidelines related to the review process, term of affordability, percentage of affordability, local preference, relocation, affirmative fair housing marketing, as well as design and construction criteria.
- Passage of an *affordable lots bylaw* that allows affordable housing to be built on lots that are currently unbuildable. Substandard lots of 10,000 square feet or more are allowed by-right and those of less than 10,000 square feet must be approved under Special Permit of the Board of Appeals.
- Creation of a *property inventory* that involves a list of potential public and private sites that may be suitable for the development of housing, including some amount of affordable housing.
- Adoption of *new zoning for seasonal employee housing* and housing for workers of Yarmouth businesses that expands the pool of seasonal workers who are eligible for occupancy in local

³⁵ Yarmouth Zoning Bylaw Section 404 specifies a maximum density of 16 units per acre, the size of units (600 square feet for raze and replace and a schedule of sizes ranging from 250 square feet to 750 + square feet for redevelopment), the number of affordable units (based on overall density with a maximum requirement of 25% affordability), and design standards. Affordable units are required to meet the state's Local Initiative Program (LIP) standards.

³⁶ Yarmouth Zoning Bylaw Section 412.

motels or hotels from only the motel or hotel employees to any seasonal employee of a local business. The bylaw allows up to a 15% allowance of rooms that can be occupied by seasonal workers, with increased percentages allowed by special permit.

The Town of Yarmouth will consider the following additional zoning-related strategies to promote the creation of affordable units. It should be noted that units that are created pursuant to these zoning changes are counted under specific housing production strategies included in Section V.C.

1. Revise the Affordable Housing Bylaw

Timeframe: Years 1-2

Responsible Parties: Planning Board with Support from the Community Housing Committee and Affordable Housing Trust

Current Status: The Town adopted the Affordable Housing bylaw in 2006 “to increase the supply of housing that is available and permanently affordable to low- or moderate-income households”.³⁷ It further specifies that the affordable units that are created qualify for inclusion in the Subsidized Housing Inventory (SHI). The bylaw is applicable to affordable units that are created in bylaw Sections 404 (Motels), 414 (Village Center Overlay Districts), 412.2 (Inclusionary Zoning), 412.5 (Affordable Lots), or by a Special Permit Granting Authority.

Of particular importance to the Town’s promotion of affordable housing is the inclusionary zoning bylaw that was not only adopted to increase the supply of affordable units but to also promote the geographical distribution of such units throughout town.³⁸ The bylaw requires any residential development of greater than four (4) units or residential lots to provide a percentage of affordable dwellings.³⁹ Table V-1 shows the schedule of required units by the number of units created.

Table V-1: Inclusionary Zoning Requirements

Total Number Units Created	Number of Required Affordable Units
1-4	0
5-9	1
10-14	2
15-19	3
20-24	4
25-29	5
30 or more	1 for every 5

The bylaw also has a provision for density bonuses as the minimum lot area required by zoning may be reduced by 20% in order to permit up to one additional market rate unit on the property for each required affordable unit with no more than three bonus units allowed per development.

Affordable units are required to be on the site of the development unless the developer opts to provide a cash payment in lieu of actual units to subsidize other affordable units or provide comparable units

³⁷ Yarmouth Zoning Bylaw, Section 412.

³⁸ Yarmouth Zoning Bylaw, Section 412.2.

³⁹ The bylaw is not applicable to Section 402 (Congregate Living), Section 404 (Motels), Section 414 (Assisted Living Retirement Communities), 414 (VCOD), and pre-existing, legal housing this is merely being rehabilitated or repaired, provided there is no increase in the number of units.

approved by the Town offsite. The fee in lieu of the affordable units will be deposited into the Affordable Housing Trust and is based on the greater amount of the following:

1. 125% of the current median income for the Metropolitan Statistical Area (MSA) as determined annually by HUD
2. \$100,000

Next Steps: As market conditions have changed considerably since these provisions were adopted, it will be important for the Planning Board to revisit the bylaw to determine if changes or further clarifications are needed. For example, comments during this planning process suggested the need to reset the amount of the cash fee in lieu of providing an affordable unit.

It is essential that the formula for calculating the cash-out fee provide sufficient proceeds to fully subsidize the required number of affordable units despite changes in market conditions and to ensure that the funding will be dedicated to supporting affordable housing. The cash-out fee should be tied in some way to the value of the affordable unit. From a theoretical standpoint that value is commonly considered to be the difference between a unit's market-rate price and the affordable one. This means that the value of the cash-out fee relates to the losses the developer would suffer by building affordable units. Stronger fees typically match the value of the affordable unit not built, allowing the fee to subsidize the same number of units in a separate project.

A simple formula would be the difference between the market sales price and the affordable one with the affordability based on the state's formula for calculating the purchase price through the Local Initiative Program (LIP). The per unit fee would be multiplied by the number of affordable units required under the permitting.

Another consideration is adopting the cash-out fee calculation in which the cash payment is equal to the most current Total Development Costs (TDC) as articulated in the MA Department of Housing and Community Development's Qualified Allocation Plan (QAP) for projects using the Low-Income Housing Tax Credit. These costs are divided by whether the units are part of a production or preservation project, are outside or within the Metro Boston area and by the type of housing to be built.

Resources Required: Costs of a consultant to work with the Planning Board and Town Planner to review the bylaw, recommend changes, and draft amendments. This strategy will also require some support from Community Development Department.

2. Modify Accessory Apartment Requirements

Timeframe: Years 1-2

Responsible Parties: Planning Dept.

Current Status: Yarmouth introduced a Family Related Accessory Apartment Program in 1989, which was initially created to promote accessory apartments for occupancy by family members of the participating owners.⁴⁰ It was later expanded in 2004 to also allow occupancy by non-family member, with the Affordable Accessory Apartments bylaw, provided the renter was income eligible and the rent was affordable. Permitting is by special permit of the Board of Appeals with requirements that will reduce negative impacts on the surrounding neighborhood including:

- Are complete and separate housekeeping units that function independently from a primary single-family unit.
- Only one accessory apartment per lot is allowed.
- The lot must be at least 10,000 square feet in size.
- The appearance of the building remains that of a single-family residence as is feasibly possible.
- The accessory apartment must be located within, or attached to, a principal residential structure or in a detached accessory building on the same lot and clearly subordinate to the principal structure.
- Must be no larger than 800 square feet in size.
- The accessory apartment cannot be held in separate ownership from the principal structure/dwelling unit.
- The property owner can occupy the principal dwelling unit or the accessory one.
- At least three off-street parking spaces must be provided for family-related accessory apartments, two for residents of the main residence. Two additional spaces are required for residents in the case of affordable accessory apartments.

This Family Related Program produced over 55 units which are currently active in Yarmouth, and the Affordable Accessory Apartment Program produced 9 units in total, with 2 currently active. In 2023 the Planning Board drafted amendments to the Town's Accessory Apartment Zoning Bylaw focused on creating more opportunities for additional year-round rental housing while maintaining the residential character of our neighborhood. The notable changes from the existing bylaw are to eliminate the Family-Related and Affordability restrictions, allowing the property owner to choose their tenant and rental rates. These amendments were adopted by Town Meeting in November 2023, and are currently being reviewed by the state's Attorney General.

Resources Required: Staff time from the Town Planner.

3. Allow a Wider Range of Housing Types

Timeframe: Years 3-5

Responsible Parties: Planning Board with support from the Community Housing Committee and Affordable Housing Trust

Current Status: Yarmouth's Zoning Bylaw allows two-family dwellings, congregate living options, accessory apartments, mixed-use development and multi-family housing under specific conditions, usually with a Special Permit. The Motel bylaw and Village Center Overlay District zoning have also expanded the types of units that can be developed.

This Housing Plan provides a number of recommendations to amend the Zoning Bylaw and encourage a broader range of housing types to meet a wide range of housing needs, including the integration of affordable housing. These recommendations have emerged as local preferences from this planning process, many from the Visioning Plan as well, including:

- Multi-family rental development,
- Mixed commercial and residential properties,
- Single-family or two-family homes on an infill basis,
- Small cottage-style homes on small lots,
- Accessory apartments,
- Assisted-living units,
- Multi-family condominiums, and
- Reuse of vacant, blighted and underutilized properties.

This planning process revealed considerable community support for accessory apartments with 70% of respondents to the Community Housing Survey indicating their strong preference for the Town's promotion of these units with zoning changes.

As reported by the Lincoln Institute of Land Policy, "Urban planners and public officials are focused on developing housing types that restore the 'missing middle' – row houses, duplexes, apartment courts, and other small to midsize housing designed at a scale and density compatible with single-family residential neighborhoods." The "missing middle" concept grew out of the New Urbanism movement "to inject more moderately-priced housing into residential neighborhoods, from shrinking or subdividing lots to adding accessory apartments, to expanding legal occupancy in homes."⁴¹ It recommends housing types that "typically have small to medium-size footprints with a body

width, depth, and height no larger than a single-family homes. These can blend into a neighborhood as compatible infill, encouraging a mix of socioeconomic households and making more effective use of transit and services."⁴²

It is also worth noting that local preferences for development have largely shifted to redevelopment instead of green-field development, making this concept of infill development in existing neighborhoods a higher priority. The missing middle concept has also been a focus of Cape-wide efforts by the Cape Cod

⁴¹ McCormick, Kathleen, "Gentle Infill", *Land Lines*, Lincoln Institute for Land Policy, July 2016.

⁴² Ibid.

Commission and Union Studio⁴³ to help communities better visualize density and appropriately plan and implement approaches to create more housing diversity.



The missing middle concept has been a focus of presentations by Union Studio on Creative Approaches to Moderate Density: Filling the Missing Middle on Cape Cod, sponsored by the Cape Cod Commission.

Next Steps: Some of Yarmouth’s existing bylaws might be revisited to determine whether changes are needed to better incentivize the development of more diverse housing types that respond to the missing middle concept, including some expansion of allowed density under certain conditions. Most zoning bylaws or ordinances were prepared after World War II and focused on two types of housing development, single-family homes and apartment complexes. Such development, however, has not adequately addressed all local housing needs, been economically viable, or effectively reflected historic patterns of development that pre-existed zoning. There are a whole range of housing types that have

largely underutilized the scale between the single-family home and large multi-family development, referred to as this missing middle.

While Yarmouth has made considerable advances in promoting more diverse housing types, zoning to better promote “top of the shop” development in business districts or small pocket neighborhoods deserve further exploration for example. Other housing types might include small-scale multi-family dwellings with shared circulation or that look like large homes, duplexes and even stacked duplexes, single-family attached units, two-family homes in all residential zoning districts, buildings composed of single rooms/studios, etc. Modifications to zoning use restrictions could enable more of these housing types to be built in Yarmouth in more areas.

At some point in the future, the Town should consider modifications to their design standards to ensure the character and aesthetics of developments are consistent with the desires of the community and allow for quality redevelopment. Although necessitating a complete rewriting of the Zoning Bylaw, one option could be to consider form-based codes that can be translated into a regulating set of tools that describes what the community wants to feel like. Such zoning addresses the relationship between building facades and the public realm, the form and mass of buildings in relation to one another, and the scale and types of streets and blocks. The regulations and standards in form-based codes are presented in both words and clearly drawn diagrams and other visuals. They are keyed to a regulating plan that

⁴³ Union Studio is a planning, architectural, and urban design firm that is based in Providence, Rhode Island. It was hired by the Cape Cod Commission for this particular project.

designates the appropriate form and scale (and therefore, character) of development, rather than only distinctions in land-use types.

It should also be noted that the “friendly” comprehensive permit process is a useful tool for approving worthwhile projects that do not meet all local regulations and thus can bypass the need for zoning amendments.

Resources Required: The Planning Board should coordinate this effort with support from the Community Housing Committee/Affordable Housing Trust and other appropriate local officials to determine the feasibility of zoning strategies, drafting zoning amendments, and coordinating the necessary approvals towards implementation. This strategy will require the costs of a consultant to coordinate these activities with support from the Town Planner and the Department of Community Development.

4. Amend Cluster Development Bylaw to Promote Affordable Housing

Timeframe: Years 3-5

Responsible Parties: Planning Board with support from the Community Housing Committee and Affordable Housing Trust

Current Status: Yarmouth’s Zoning Bylaw includes provisions encouraging cluster development and the protection of open space that are meant to meet a number of objectives including the promotion of more compact development patterns in line with smart growth principles.⁴⁴ However, the bylaw does not provide sufficient incentives, such as density bonuses, which would encourage the use of this provision.

Multi-family housing, beyond a two-unit dwelling, is currently only permitted with cluster developments that “allow relatively intensive use of land locally while not increasing the population density on a large scale; to preserve open space for conservation and recreation; to introduce variety and choice into residential development; to meet housing needs; and to facilitate economical and efficient provision of public services. In the case of congregate living housing, it is the further objective to provide housing for the elderly population who may not be capable of total independence but are not in need of institutional living.”⁴⁵

The number of units allowed is based on the total tract size minus wetlands, 90% utility easement and land not able to meet septic system requirements. Assuming the entire tract is eligible, the maximum permitted number of units for a 400,000 square foot lot in the R40 district as well as for 250,000 square feet in the R25 district is ten units. Units per acre would be less.

The existing cluster provisions do not provide adequate incentives for the creation of affordable housing as the maximum number of units allowed is calculated by dividing the area of developable land in the tract by the minimum lot size allowed under standard subdivision regulations in the zoning district and thus offering no real density bonuses. Lastly, there are few lots in town that are eligible for cluster

⁴⁴ At the 1982 ATM, Article 49 completely revised the provisions of Open Space Village Developments and renamed that section “Cluster Development and Planned Residential Development”. However, at the 1973 ATM, the section “regulating apartment buildings” was substituted with the Open Space Village Development (essentially cluster development).

⁴⁵ Town of Yarmouth Zoning Bylaw, Article IV, Section 402.2.

development due to the large minimum cluster lot size requirement of ten (10) times the minimum lot size.

This bylaw allows single-family and multi-family developments on reduced lot sizes with an area of common open space (no less than 30% of total acreage preserved for conservation or recreation purposes). It also provides for Planned Residential Development that includes a group of multi-family dwellings mixed with single-family homes or one or more neighborhood convenience stores, also incorporating open space. Another allowable use is congregate living housing that includes publicly operated or subsidized housing for seniors on at least twenty acres of land, sites that are exceedingly rare.

Next Steps: The Planning Board, with support from the Community Housing Committee and Affordable Housing Trust, should explore what other communities are doing with respect to these more flexible zoning provisions and prepare a zoning amendment to promote cluster development and open space protection with density bonuses for the inclusion of affordable units as well as reductions in overall size of allowed projects. For example, model bylaws have been produced by the Metropolitan Area Planning Council, Massachusetts Audubon, and others in the Green Neighborhood Alliance, adopted by a number of Massachusetts communities. A model bylaw is also included in the Executive Office of Energy and Environmental Affairs Smart Growth Toolkit.

Resources Required: Donated time of the Planning Board with support from the Town Planner to draft the zoning amendment and help coordinate the necessary approvals towards implementation. This strategy will also require some support from Community Development Department.

5. Allow Housing Concentration linked to Infrastructure with Mixed-Use in Sync with Economic Development Goals

Timeframe: Years 3-5

Responsible Parties: Planning Board with support from the Community Housing Committee and Affordable Housing Trust

Current Status: On April 25, 2023 Annual Town Meeting authorized the sum of \$207,244,000 to implement Phase 1 of Town's Comprehensive Wastewater Management Plan generally centered along Route 28, the Town's major economic corridor. This is an area of concentrated focus for economic redevelopment in the village center model. Also in 2023, the Town secured a \$3.5 Million MassWorks Grant to advance Phase I of the Town's wastewater project.

This major infrastructure improvement complements the Town's Motel Bylaw, passed in 2006 which allows for the redevelopment of certain Route 28 motels into residential or mixed-use with an Affordable Housing requirement, and the Village Center Overlay Districts Bylaw, passed in 2012, which allows commercial properties in the heart of the Route 28 tourism area to be redeveloped into commercial, residential or mixed-uses including affordable housing and design standards. The Town's Affordable Housing Trust has made available \$140,000 for predevelopment loans for the redevelopment of greyfields. Also in 2023, the Town secured a \$100,000 Housing Choice Grant from the

state to identify incentives for mixed-use developments, including the possible establishment of a MGL Chapter 40R Smart Growth Zoning District

Next Steps: With the base components of zoning, funding, and infrastructure in place, the Town can plan for and incentivize the use of housing as an economic redevelopment tool in areas that are underutilized or blighted in a way that promotes new commercial development via mixed-use development.

Resources Required: Donated time of members of the Planning Board with support from the Community and Economic Development Committee, Community Housing Committee and Affordable Housing Trust as well as staff time from the Department of Community Development and Town Planner. It may be necessary to bring on a consultant to draft the zoning changes.

6. Explore Housing Linked to Yarmouth Workers, Seniors and Disabled

Timeframe: Years 3-5

Responsible Parties: Planning Board with support from the Community Housing Committee and Affordable Housing Trust

Current Status: The Town has received an increasing number of requests for housing directly linked to Yarmouth businesses, seniors and the disabled. The Town zoning allows for Seasonal Employee Housing in up to 15% of motel rooms, year-round employee housing along Route 28 at a density of one to four units per parcel, and home offices by-right. Town zoning also allows for congregate and assisted living units which often serve senior and disabled households. Additionally, the Town has a strong history of supporting senior housing with the donation of land and/or funds for the Yarmouth Housing Authority's Long Pond Plaza (40 units of senior and disabled housing) and the 55+ Simpkins Residences. The Town often encourages affordable housing developers to employ universal, accessible design and smaller units suitable for smaller, older, and/or disabled households.

Next Steps: The Town should define "Work-Force" housing and investigate associated funding. The Town should investigate zoning with increased density for "top-of-the-shop" residential units on commercial buildings with at least a preference for local workers. The Town should also continue to identify sites for new housing construction with smaller accessible units with at least a preference for 55+ households.

Resources Required: Donated time of members of the Planning Board for any zoning amendment, and the Community Housing Committee and Affordable Housing Trust for the identification of subsidies, including land donations. Staff time from the Department of Community Development and Town Planner.

B. CAPACITY BUILDING STRATEGIES

In order to carry out the strategies included in this Housing Plan and meet the production goals, it will continue to be important for the town of Yarmouth to build its capacity to promote affordable housing activities. This capacity includes gaining access to greater resources – financial and technical – as well as building local political support, developing partnerships with public and private developers and service

providers, and augmenting local organizations and systems that will support new housing production and preservation efforts.

The Town of Yarmouth is fortunate in having local resources on hand to support affordable housing. New CDBG funding is expected to be about \$645,000 over the next five years, from 2020 to 2024, the bulk of which has been typically available for affordable housing. Yarmouth also adopted the Community Preservation Act⁴⁶ and must commit at least 10% of the annual funding towards affordable housing. Since 2005, the Town has committed approximately \$12.8 million of the \$35.6 million raised from CPA funding for housing, more than the other use categories.

This Housing Production Plan stresses the importance of being alert to new government funding and property that can help leverage local resources to address identified local needs and production goals. This work is largely the responsibility of the Community Housing Committee and Department of Community Development.

The Town has also had access to HOME Program funding through the Barnstable HOME Consortium from which more than \$1.6 million has been allocated to Yarmouth since 1995, including \$580,000 to support the development of 113 rental units and \$109,870 for the Buy Down Program, funding seven first-time homeownership opportunities. The HOME Consortium has also supported down payment and closing cost assistance for 122 first-time homebuyers in Yarmouth, representing \$730,779 in funding, and has provided assistance to 27 qualifying homeowners in making necessary home improvements that totaled another \$202,665.

This Plan builds on an organizational structure for the implementation of the strategies and continued oversight of housing policy and initiatives in Yarmouth that was largely proposed as part of previous Housing Plans including the following:

- Continuing oversight of the Yarmouth Community Housing Committee whose mission is to assist the Town in reaching the 10% affordable housing goal under Chapter 40B while maintaining the quality of life for all residents.
- Establishing an Affordable Housing Trust, which was created in 2007, and capitalizing it with more than \$10 million to date.
- Engaging the Housing Assistance Corporation (HAC), Building Dreams, HECH and Our First Home, etc. to support program and project development.
- Conducting housing summits, public hearings and other special events.
- Preparing an inventory of public and private property potentially suitable for some amount of affordable housing.
- Conducting marketing efforts and monitoring lotteries for affordable units as they become available.
- Creating new affordable homeownership opportunities at lower purchase prices than other communities on the Cape.
- Continuing to access the following affordable housing resources:

⁴⁶ The Community Preservation Act establishes the authority for municipalities in the Commonwealth to create a Community Preservation Fund derived from a surcharge of 1% to 3% of the property tax, to be matched by the state based on a funding commitment of approximately \$26 million annually. Once adopted the Act requires at least 10% of the monies raised to be distributed to each of three categories – open space/recreation, historic preservation and affordable housing – allowing flexibility in distributing the majority of the money to any of the three uses as determined by the community.

- *Housing Development Subsidies*
There is a myriad of state, regional and federal programs that subsidize housing production. The Town should continue to use its CPA, Housing Trust and CDBG funding strategically to leverage other public resources in creating new affordable housing opportunities to meet the range of local needs and production goals. For example, the Simpkins School Residences involved a combination of subsidies, including Low Income Housing Tax Credits, to make most of the units available to those earning at or below 60% of area median income (AMI) with even 10% of units for those with incomes at or below 30% AMI. The Yarmouth Commons and Yarmouth Gardens projects also represent good examples of development that leveraged more than \$22 million from other government subsidy programs to make units affordable to lower income households.
- *Preservation/Rehab Program Funding*
The Town administers the Septic Repair Program that provides support to qualifying property owners to help them make necessary improvements to their septic systems. This is typically budgeted at \$45,000 a year. The Town also introduced the Yarmouth Housing Emergency Loan Program (H.E.L.P.) which has been managed by the Harwich Ecumenical Council for Housing (HECH) to help qualifying homeowners make emergency home repairs. Other entities also manage comparable programs, and the Town should continue to refer potential applicants to appropriate resources.⁴⁷
- *Homelessness Funds*
There are federal and state programs that help prevent homelessness or assist individuals and families in transitioning out of homelessness. Many of these funding programs are directed through the Barnstable County Department of Human Services, which administers the region's Continuum of Care and Coordinated Entry System serving the area's homeless. The Cape's regional non-profit housing organizations such as the Housing Assistance Corporation (HAC) and the Council of Churches Hands of Hope Outreach Center are important partners in providing financial counseling and emergency grant funding for those at risk of becoming homeless.
- *Vocational or Sweat Equity Assistance*
Resources in the form of dedicated labor to help build affordable housing can be useful in reducing construction costs. For example, Habitat for Humanity requires selected first-time homebuyers to invest a substantial amount of time, their own "sweat equity", in building their homes. Habitat for Humanity also undertakes a considerable amount of outreach to attract others in the community to help build these affordable houses, which the Town will continue to support. For example, the Town provided almost \$400,000 to Habitat for Humanity for the development of six affordable homes on Virginia Street in West Yarmouth. Moreover, the Town has participated in a one-day event, HAC's Big Fix, which brings together volunteers to make home repairs and landscape improvements to homes of veterans, seniors or those with disabilities.

⁴⁷ Programs include Barnstable County Septic Repair Loans, the state-supported Home Modification Loan Program administered by the Southern Middlesex Opportunity Council (SMOC) and USDA repair loans and grants for example.

- *Rental Assistance*
Rental subsidies through the Section 8 Housing Choice Program and Massachusetts Rental Voucher Program (MRVP) are being used by substantial numbers of Yarmouth residents. Rental subsidies can also provide important operating support for affordable housing developments through Project-Based Section 8 assistance. The integration of rental subsidies into new affordable housing should continue to be used where appropriate and available.
- *Homeownership Support*
The Town has been providing significant CPA funding to support a Buy-Down Program that subsidizes first-time homeownership for qualifying families. There are also a number of state and regional resources available to support first-time homebuyers including home purchase and post purchase workshops, foreclosure prevention counseling, other individual counseling, and subsidized mortgages.
- *Town-wide Rental Home Program*
The Town has created a rental version of the Buy-Down Program, partnering with a local non-profit organization, Building Dreams, Inc., for the acquisition of existing, moderately-priced dwelling units for conversion into affordable rentals.
- *Expiring Use Funding*
Yarmouth had one large subsidized development, Swan Pond Village, where the affordability restrictions were due to expire in 2010, but were extended through the state Chapter 40T Program.
- *Tax on Short-term Rentals*
In 2018, the Commonwealth passed legislation to tax Short Term Rentals through the Room Occupancy Tax. This is a 6% tax, but Yarmouth has not enacted the 3% Community Impact Fee which applies to operators that own at least two rental units, 35% of which must go to housing or local infrastructure projects.
- *American Rescue Plan Act (ARPA) Funding*
A substantial amount of American Rescue Plan Act (ARPA) funding will support the implementation of the Wastewater Plan, which in addition to addressing important environmental concerns, will also bolster housing production efforts over time.

Because affordable housing policies, regulations, programs and projects rely on local approvals, building local support for new affordable housing initiatives is also essential. Moreover, new funding streams as well as efforts to make local entities more efficient and effective, such as the Community Housing Committee, can promote greater housing services and production. While the following strategies do not directly create new affordable units, they help build local capacity to do so.

1. Strengthen Community Support for Affordable Housing with Ongoing Community Education and Outreach and Engagement of Consumers of Affordable Housing

Timeframe: Years 1-2 and ongoing

Responsible Party: Community Housing Committee

Current Status: Affordable housing has become a more visible issue in Yarmouth, largely as a result of rising housing costs and concerns about a workforce that struggles to find decent, safe and affordable housing. Most residents are aware of these rising housing prices for both homeownership and rentals which increased undeterred during the COVID-19 pandemic. Based on information on cost burdens, it is clear that many residents are encountering difficulties affording housing in Yarmouth. It can also be assumed that some residents continue to hold onto negative stereotypes of what affordable housing is and what impact it will have on their community.

The Town of Yarmouth has made outreach on affordable housing a major priority. It has provided opportunities to make the affordable housing issue more visible, discussing current and planned initiatives, and obtaining important feedback. These outreach efforts have included the following:

- *Vision Plan*
In February 2022, the Planning Board presented the Yarmouth Vision Plan to the Board of Selectmen. This Plan represented the culmination of a 16-month effort to identify what is valued in the community, the challenges ahead, and the community's collective vision for Yarmouth's future. This Vision Plan included a series of public forums and two surveys, providing further guidance for this Housing Plan as summarized in Section I.B. The Vision Plan is intended to provide a solid foundation for updating the Town's Local Comprehensive Plan (LCP), which serves as Yarmouth's long-term master plan.
- *Surveys*
To explore resident attitudes and perceptions of affordable housing needs and priorities, surveys were conducted as part of the Town's process of preparing the Yarmouth Vision Plan and this Housing Production Plan. The survey as part of the Visioning Project identified providing quality housing and housing services as a local priority (more information is included in Section I.B).

Additionally, as part of updating the HUD Five-Year Consolidated Plan for FY2020 to 2024, which is a requirement for receiving CDBG funding, the Town, working with the Town of Barnstable, conducted a survey of housing needs in 2020. There were 65 responses to the survey which identified clear community concerns for affordable housing, economic development, public facilities and infrastructure, and public services with a new focus on public health and job retention/job creation. Outreach for the preparation of the Consolidated Plan largely pointed to the need for a wider range of housing options, including ownership and rental units, as well as multi-family developments, serving all income eligibility ranges (extremely low-income to moderate income).

Of particular importance, was the Community Housing Survey that was conducted as part of this planning process in 2022 that resulted in a total of 430 responses with the following major findings that provides importance context for the recommendations in this Housing Plan:

- More than half (52%) of respondents indicated that affordable housing was of utmost importance to Yarmouth, ranking it 10 out of 10 in order of importance with a weighted average ranking of 8.25 on a scale of 1 being unimportant to 10 being of utmost importance.
- Respondents suggested that the best locations for new housing development included surplus municipal property (at 62% of responses), within walking distance of public transportation (49%) or shopping and services (48%), vacant or underutilized properties (47%), or Yarmouth Housing Authority property on Forest Road next to the Senior Center (45%). *Written comments ranged extensively from nowhere to everywhere with considerable support for smart growth principles involving redevelopment and access to transportation and services.*
- There was a great deal of interest in the development of diverse housing types in Yarmouth including multi-family rental developments (45%), single-family homes (43%), two-family homes (41%), mixed commercial and residential properties (40%), small cottage-style homes on small lots (39%), accessory apartments (35%), assisted-living units (35%), and multi-family condominiums (32%). *Written comments reflected preferences for a very wide range of housing types, suggesting that multiple options are required to address diverse local needs.*
- In regard to zoning changes, respondents preferred rezoning to better promote year-round housing (70%), accessory apartments (46%), mixed-use development (44%), and cluster development (40%). *Written comments included recommendations for zoning that limits some development, particularly related to vacation or seasonal rentals.*
- In regard to priority housing programs, services and policies, the highest levels of responses included decreasing housing costs for seniors who are paying too much for their housing (46%), support for providing down payment and closing cost assistance for first-time homebuyers (43%), completing the implementation of the Town's Wastewater Plan as soon as possible (43%), and offering tax benefits for those who provide year-round rentals. One-third of respondents supported increasing the Affordable Housing Trust Fund with 39% in favor of working with non-profit developers and service providers on housing initiatives. *Written comments reflected a preference for efforts that assist local residents including year-round renters with an emphasis on workers, seniors and those with disabilities.*
- As to the most preferred housing production strategies, respondents preferred the development of year-round rentals (58%), the conversion of existing housing to long-term affordability (50%), partnerships with businesses to create new year-round and seasonal rentals (49%), and the donation of Town-owned property for affordable housing development (40%). *Written comments included support for the redevelopment of existing properties, including the creation of accessory apartments and the reuse of underutilized properties, all of which would limit negative environmental impacts and maintain green space.*
- Preferred target populations for affordable housing included year-round workers (62% of respondents), year-round residents (41%), low-income households earning between \$54,350 and \$86,950 for a household of four for example (35%), and seniors over age 60 (29%). About one-quarter of respondents also indicated a preference for addressing the

needs of those lower income households (e.g., incomes in the \$32,600 and \$54,350 range for a household of four), moderate-income households (e.g., \$86,950 and \$115,600 range), and veterans.

There were substantial numbers of final written comments in response to the survey that ran the gamut from the town having enough affordable housing and low-income households to observations that affordable housing is crucial to the health of the community with expanding needs of helping the homeless, providing more housing for Yarmouth's workforce, and helping seniors age in place.

Demographic information on the respondents suggests that they were generally representative of the larger Yarmouth community although somewhat younger and less affluent:

- They were largely homeowners at 73%, somewhat lower than the 79% level for the community as a whole. Six respondents stated that they were homeless.
- Almost 40% have lived in the community for less than 11 years compared to 46% community-wide. Almost 17% of respondents indicated that they might leave Yarmouth in the future, largely due to high housing costs and other costs of living as well as current housing instability issues.
- Respondents were somewhat younger with about 35% between ages 35 and 54, 18% between ages 55 and 64, and 35% 65 years of age or older compared to 21%, 20%, and 33% town-wide, respectively.
- In regard to the type of households responding, 45% were families with children living at home and 18% included empty nester couples.⁴⁸
- In regard to income, 14.5% had annual incomes of less than \$35,000 compared to 22% town-wide, while 26% had incomes in the \$35,000 to \$74,999 range compared to 30% for the town as a whole. As to the higher income ranges, about 18% had incomes between \$75,000 and \$99,999 and almost one-quarter earned more than \$100,000 compared to 13% and 33%, respectively, town-wide. It should be noted that 18% of survey respondents preferred not to answer this question.

The detailed survey results are included in Appendix 3.

- *Special Events*

The Town, through the Community Development Department and Community Housing Committee, has sponsored community meetings to update the public, Town Boards, and Committees on affordable housing issues. It also makes information readily available on the Town's housing programs and activities through its website including affordable housing lotteries which attracted so many applicants to The Yarmouth Commons and Yarmouth Residences projects for example.

This planning process also included several community-wide meetings to present updated information on housing issues to the public and obtain important input into the housing needs, goals, challenges and priority strategies to address local needs including:

- *Community Housing Summit*

⁴⁸ U.S. Census data did not include data on these specific household types.

The Board of Selectmen hosted a housing summit on January 11, 2022 that was held at the Senior Center. This meeting included a presentation on updated demographic, economic and housing trends as well as small breakout groups discussions on number of key questions concerning participants' vision for Yarmouth's housing future and key strategies that should be included in the Housing Plan. Following these discussions, each group presented their priority actions to all assembled attendees which was followed by voting on preferred priorities that included the following most widely preferred strategies:

- Integrate housing and economic development planning (13 votes)
- Support the wastewater plan to provide sewer services for the Town (13)
- Promote mixed-use development including partnerships with local businesses (8)
- Determine a mix of housing that will address the range of housing needs and improve quality of life (7)
- Promote shared housing and accessory apartments (7)
- Identify land in areas to be sewered during the first two phases and review potential rezoning and land acquisition opportunities (7)
- Support Housing Authority development (6)
- Identify available and suitable Town-owned land for development (5)
- Develop more affordable workforce housing (5)

A detailed summary of the Housing Summit results is included as Appendix 4.

- *Virtual Housing Summit*

The Community Housing Committee sponsored another housing summit on February 3, 2022. Like the January Housing Summit, meeting attendees were divided into small breakout groups following a presentation on updated demographic, economic and housing information. Attendees were asked the same visioning and priority strategy questions as in the January meeting and reconvened to present each group's top six priority actions. Given the virtual nature of the meeting, attendees were recontacted by email after the meeting and asked to vote on their priority actions that included:

- Repurpose and reuse buildings for housing (17 votes).
- Identify Town-owned land and properties that can be immediately used for affordable housing (10).
- Support Wastewater infrastructure (10).
- Change Zoning to allow for mixed-use "top-of-the-shop" rental units over businesses (9).
- Reuse Mattacheese School for housing (9).
- Establish partnerships with businesses to create housing for workers (9).
- Identify new, creative and innovative ways to produce affordable housing which is mixed use/mixed income/mixed ownership and rental (9).

A detailed summary of the Virtual Housing Summit results are included as Appendix 5.

- *Public Meeting to Present the Draft Plan*

The Community Housing Committee hosted another public meeting on September 12, 2022 to present the draft Housing Production Plan to local leaders and residents and

obtain further input prior to bringing the Plan before the Planning Board and Board of Selectmen for approvals. This meeting was followed by a public comment period through to September 30, 2022.

- *Planning Board Public Hearing*
The Community Housing Committee presented the draft Housing Production Plan to the Planning Board for approval on October 19, 2022.
- *Board of Selectmen Public Hearing*
The Community Housing Committee presented the draft Plan to the Board of Selectmen on November 15, 2022.
- *Outreach to Media*
The Department of Community Development regularly briefs reporters from the Cape Cod Times on the issue of affordable housing. It also provides information and links related to affordable housing on the Town's website. The Town also uses social media to get the word out on housing opportunities and services. This continues to be particularly important given the wide array of programs available to both owners and renters alike. At some point, the Town might consider making a video on affordable housing as has been done in Chatham and Needham to provide another way to explain the issue and the Town's progress in promoting housing diversity and affordability.
- *Outreach to Existing Housing Developments*
The Town has and will continue to promote open communication between affordable housing management teams and Town staff to ensure higher-density facilities are being effectively managed and remain good neighbors.

Additional opportunities to engage the community in discussions related to affordable housing and to present information on the issue are needed to continue to dispel misinformation and help galvanize local support, political and financial, for new affordable housing production. These outreach efforts are mutually beneficial as they provide useful information to community residents and important feedback to local leaders on resident concerns and suggestions.

Next Steps: The presentation of this Housing Production Plan offers another opportunity to bring attention to the issue of housing, providing updated information on housing needs and proposed strategies that can help attract community support for affordable housing initiatives. The Town will continue to use its informative website, local cable access television, special articles, community events, housing summits, and other community meetings to provide information on affordable housing issues and new initiatives. More information should be provided on Yes in My Backyard (YIMBY) approaches, sustainable/universal design standards, fair housing, and youth inclusion efforts. Ideally, the Town can continue to make progress in engaging community support for housing initiatives that includes all who want or need homes in Yarmouth.

Pivotal to these continued community outreach efforts is the Town's plan to participate in the Municipal Engagement Initiative (MEI) that is sponsored by Citizens Housing and Planning Association (CHAPA). Under this program, CHAPA will partner with the Town to build coalitions that work together to address housing production challenges and bolster local housing production efforts. The Department of Community Development has already received preliminary approval from CHAPA with an understanding

of formally applying for program participation once this Housing Production Plan has been finalized. In other communities, this program has been effective in bringing together local and regional stakeholders representing businesses, civic groups, houses of worship, and other active constituencies in supporting local housing priorities.

Additionally, the Town will invite and encourage consumers of Affordable Housing to fully participate in local government and the Town's outreach and education efforts.

Resources Required: The donated time of members of Yarmouth's Community Housing Committee as well as staff support from the Department of Community Development.

2. Expand Community Housing Committee Membership and Update Mission

Timeframe: Years 1-2

Responsible Party: Community Housing Committee with Board of Selectmen Approval

Current Status: The Community Housing Committee is a standing Town committee that is committed to creating affordable housing opportunities through development and education. It currently has seven members that include a representative of the Planning Board. Members have had some preliminary discussions about how it might make changes to membership, potentially expanding the number of members and ensuring representation from other appropriate boards or committees.

The Community Housing Committee's specific charge is to "encourage and assist the Town in reaching the 10% goal for affordable housing as set forth in MGL Chapter 40B, while maintaining the quality of life for all resident. The Committee shall review and comment on affordable housing development submitted to the Town by developers under Chapter 40B or a Town-sponsored program. The Committee shall prepare an Annual Report and submit it to the Town Administrator." This mission statement was last revised in 2014, and members have expressed an interest in revisiting the Committee's purpose and charge.

Next Steps: The Community Housing Committee should include discussions of its membership and mission statements as agenda items for upcoming meetings. Regarding membership, the Committee might consider adding a specific preference for representation from members of the Yarmouth Housing Authority (YHA), Planning Board, or Age-Friendly Community Team for example.

The Committee's purpose, mission, and specific charge, as included on the Town's website, include almost the same exact language which should be revisited. It would also be useful for the Committee to reexamine its mission statement and better clarify its roles and responsibilities vis a vis the Affordable Housing Trust and this Housing Production Plan, offering priorities for the future.

As the Board of Selectmen is charged with appointing members of the Community Housing Committee, any recommended changes to Committee membership and its mission should be reviewed and approved by the Selectmen, working with the Town Administrator's Office and Community Development Department.

Resources Required: The donated time of members of the Community Housing Committee as well as staff support from the Department of Community Development.

3. Update the Town's Affordable Housing Standards

Timeframe: Years 1-2

Responsible Party: Community Housing Committee with Support from the Affordable Housing Trust

Current Status: The Community Housing Committee prepared affordable housing standards in 2010 and subsequently revised them in 2013 and 2014. The purposes of the standards were to 1.) provide predictability for affordable housing developments and 2.) ensure that affordable units are eligible for inclusion in the Subsidized Housing Inventory (SHI). The standards focus on the following issues:

- Term of Affordability
- Percentage of Affordability
- Local Preference for Affordable Units
- Rents and Leases
- Relocation of Current Occupants
- Affirmative Fair Housing Marketing
- Occupancy and Household Size
- Monitoring of Affordable Rental Units
- Subsidies and Funding
- Design and Construction Criteria (Including Minimum Size Requirements)
- Special Permits and Model Language for Affordable Housing Units
- Conformity with the Requirements of Chapter 40B
- Review Process
- Information Form for Local Action Units and Non-Comp Permit Units

The Town's Local Comprehensive Plan (LCP), last revised in 2015, includes a recommendation for updating these standards on an annual basis.

Next Steps: The Community Housing Committee, with support from the Community Development Department, should revisit the Affordable Housing Standards to determine what, if any, changes would be appropriate since the Standards were last revised in 2014. For example, the Standards indicate that a project proponent can petition the Town to convert an affordable rental project to an affordable homeownership one 15 years after the original affordable rental restriction was executed. Given current Town needs and priorities, the Committee should consider whether this provision is still advisable. Additionally, the Standards require that any developments with 25 or more units, with some exceptions, be mixed income but provides no further clarification. While flexibility within requirements is generally useful, the Committee might want to weigh-in on any preferences regarding income distributions within such projects whether for rental or homeownership. Moreover, a greater emphasis on the importance of sustainable and energy-efficient design standards is warranted. These and other requirements deserve some further discussion.

It would be helpful to ask various appropriate local boards and committees to review any draft changes to the Standards including members of the Affordable Housing Trust, Planning Board, Board of Appeals, and Board of Selection for example, a public hearing to present the new Standards should also be conducted to obtain feedback from community residents and other housing stakeholders as well.

Resources Required: The donated time of members of the Community Housing Committee as well as staff support from the Department of Community Development.

4. Continue to Capitalize the Affordable Housing Trust

Timeframe: Years 1-2

Responsible Party: Affordable Housing Trust and Community Preservation Committee

Current Status: The Local Comprehensive Plan (LCP) highlights the importance of an active and well-funded Affordable Housing Trust (AHT), and one-third of respondents to the Community Housing Survey expressed their support for increased funding for the Trust.

The Affordable Housing Trust was established in 2007 as part of state enabling legislation under MGL Chapter 44, Section 55C. To date, \$10.2 million in CPA funding has been awarded to the Housing Trust, largely in support of the Motel Redevelopment Program and Buy-Down Program. This work has effectively leveraged considerable funding from other public and private sources and has provided new housing for 19 first-time homebuyers and 133 renter households.

Next Steps: Because the Affordable Housing Trust has been such an effective local vehicle for producing affordable housing, the Town should continue to provide funds in support of its operations. This would require approval by the Community Preservation Committee (CPC) and Town Meeting. Additionally, there should be some consideration of expanding the information on the Housing Trust in the Town's website to provide greater clarification on its efforts as well as its role and responsibilities vis a vis the Community Housing Committee.

Payments as part of inclusionary zoning would also help capitalize the Housing Trust. The Housing Trust might also consider efforts to attract private sector donations. This process of securing private support not only provides financial benefits to support local housing efforts, but it is also a vehicle for raising awareness of affordable housing and generating interest and political support for new housing initiatives.

Resources Required: Approximately \$250,000 in CPA funding annually and donated time of members of the Affordable Housing Trust and Community Preservation Committee with staff support from the Department of Community Development.

5. Prepare an Affordable Housing Trust Action Plan

Timeframe: Years 1-2

Responsible Party: Affordable Housing Trust

Current Status: As noted above, Yarmouth's Town Meeting approved the establishment of the Yarmouth Affordable Housing Trust in 2007 to provide for the preservation and creation of affordable housing for low- and moderate-income residents.

The state enacted the Municipal Affordable Housing Trust Fund Act on June 7, 2005,⁴⁹ which simplified the process of establishing housing funds that are dedicated to supporting affordable housing. The law provides guidelines on what trusts can do and allows communities to collect funds for housing, segregate them out of the general budget into an affordable housing trust fund, and use these funds without going back to Town Meeting for approval. It also enables trusts to own and manage real

⁴⁹ MGL Chapter 44, Section 55C.

estate. The law further requires that local housing trusts be governed by at least a five-member board of trustees, appointed by the Board of Selectmen.

Since the Housing Trust's establishment, it has received \$10.2 million in CPA funding, largely in support of the Motel Redevelopment Program and Buy-Down Program. The Housing Trust was awarded another \$375,000 in funding to continue the Buy-Down Program, but decided to put this program on hold due to rising housing costs that are estimated to now involve about \$250,000 in required subsidy per unit.

Next Steps: While the Affordable Housing Trust has been engaged in important housing production efforts, it has not had a clear plan in place to guide its goals and program priorities. Such a Plan would enable the Trust to weigh these priorities vis a vis the actions that are included in this Housing Production Plan, also identifying necessary resources (including funding and staffing) as well as the implementation process for each action. It will also be important to better distinguish its role from that of the Community Housing Committee, also expanding the information available on the Trust's website.

Resources Required: The proposed Action Plan will take into consideration the necessary resources the Trust will require for implementation. As suggested in the above strategy, approximately \$250,000 in CPA funding currently estimated to be needed on an annual basis.

6. Explore Options for Maintaining Year-round Units

Timeframe: Years 3-5

Responsible Party: Board of Selectmen with support from the Community Housing Committee, Affordable Housing Trust, and Assessing

Current Status: As noted in Section III.B.2, seasonal units and second homes have steadily increased over the decades including an increase of 393 units between 2010 and 2020, going from 31.1% to 34.2% of the housing stock. The increase in such units is occurring in many communities throughout the Cape. COVID-19 precipitated even further losses in the year-round housing stock as households in other places sought a safer refuge on Cape Cod, driving up housing prices and draining the housing inventory. There are some signs that the housing market is slowing down given rising interest rates, however, prices continue to rise as the median house value increased from \$451,000 to \$521,813 between 2021 and May 2022 according to Banker & Tradesman.

In an effort to provide some disincentive for transferring property and to secure funding for more affordable housing development, Nantucket was successful in obtaining state legislative approval for a transfer tax fee as part of House Bill 4201. This bill requires that the seller pay ½% of the sales price to the Town of Nantucket or its designee with some exceptions. The fees are deposited in the Affordable Housing Trust Fund.

A proposed bill, Senate Bill 868, would enable Massachusetts cities and towns to also impose a fee on certain real estate transfers for use in supporting affordable housing. This bill has been winding its way through the state legislature and would involve a transfer fee of no less than 0.5% and up to 2% on the purchase price of property. However, if the sale is determined to be speculative, the amount of the fee may be up to 6% of the purchase price. The city or town will have the authority to designate whether the fee will be paid by the buyer, the seller, or how it will be allocated between the two. The fee itself will be paid to the city or town, or its designee. If this bill passes, Yarmouth will have another resource for supporting its affordable housing efforts, and potentially, the fee would serve as a deterrent to some sales.

Next Steps: The Town will continue to monitor the progress of Senate Bill 868, and explore some other measures for disincentivizing second homes and seasonal use and/or generating additional income for addressing housing needs, potentially including:

- Obtaining approval for a transfer tax on homes sales above a certain amount if Senate Bill 868 is not passed, potentially coordinating efforts with other Cape communities.
- Adopting an increase in property taxes for properties owned by non-residents.

Resources Required: Time to coordinate the necessary monitoring and research with potential considerable time from local leaders and staff to implement the various options.

7. Build new and strengthen existing regional and local partnerships and to create and preserve Affordable Housing

Timeframe: Years 1-2

Responsible Party: Board of Selectmen with support from the Community Housing Committee, Affordable Housing Trust

Current Status: The Town engages in a robust network of local and regional community partners to create and preserve Affordable Housing, including but not limited to property owners, property managers, human and housing service agencies, government agencies and resident volunteers. The Town also participates in regional and state-wide conferences and meetings to strategize and plan for Affordable Housing creation and preservation. Most recently, the Town has taken a prominent role in meetings on the forthcoming Regional Housing Strategy being developed by the Cape Cod Commission.

Next Steps: The Town should continue to strengthen these efforts by participating in regional conferences and meetings of the HOME Consortium, Citizens Housing and Planning Association (CHAPA), Housing Assistance Corporation (HAC), the Cape Cod Commission, etc. The Town should also investigate the development of a regional CHODO and/or Community Development Corporation to raise funds and enact the construction of new Affordable housing units.

Resources Required: Donated time of members of the Community Housing Committee and Affordable Housing Trust with support from the Board of Selectmen as well as staff time from the Department of Community Development.

C. HOUSING PRODUCTION STRATEGIES

As was the case with zoning strategies as well as Yarmouth's community education efforts described in Sections V.A and B above, the Town's primary approach to producing affordable housing units over the next five (5) years builds largely on the progress it has made in implementing strategies included in its previous Housing Plans.

Fundamental to these housing production activities are the housing goals included in Section I.B that serve as guiding principles for new development. Additionally, this planning process has surfaced a

number of policies related to production activities that the Town should keep in mind when pursuing specific development opportunities including:

- Explore creative approaches regarding *land policy* such as the lease of land or use of a land trust to maintain some long-term control over land and reduce the costs of development through nominal lease payments.
- Continue to pursue opportunities regarding *adaptive reuse*, further exploring potential conversion of non-residential property to residential use as has been done in the case of the Town's motel redevelopment efforts and the Simpkins School Residences for example. Besides schools and motels/hotels, such adaptive reuse options could also include church-owned property and underutilized buildings in village centers and along Route 28.
- Conduct further research on potential development opportunities related to *vacant lots or buildings*.
- Promote greater housing *sustainability and universal design standards* that boost energy efficiencies.
- Promote *redevelopment and infill development over green-field development* to retain open space and preserve wetland resources. The balance of solving the housing crisis without negatively impacting the environment remains a formidable challenge and aspiration.
- Promote greater *coordination between housing and economic development planning*.

The primary components of Yarmouth's housing production strategy include the following:

1. Continue to Revitalize Commercial Areas and Village Centers with Housing with Clear Preference for Mixed-use Development

Timeframe: Years 1-2

Responsible Parties: Planning Board with support from the Community Housing Committee and Affordable Housing Trust

Current Status: In the context of good town planning and smart growth, the likely location for denser development, certainly for providing housing for smaller households and seniors, is in commercial areas and near transportation. Looking at density from the center of town outward or along commercial corridors is a well-regarded strategy in planning.

The Town has recognized that the village centers and commercial corridors are well suited to higher densities and mixed-use development. It has been acknowledged that residential units add to the vitality of the areas, provide housing for small households in easy walking distance to goods, services and transportation, and simultaneously reduce traffic. Consequently, the Town has taken a number of measures to promote such development including:

- The Village Center Overlay District Bylaw that allows commercial properties in the heart of the Route 28 tourism area to be redeveloped into commercial, residential or mixed-uses, including affordable housing and design standards.
- The Motel Bylaw that promotes the redevelopment of motels into year-round housing, including affordable housing, also improving the financial viability and appearance of under-performing properties.
- A Motel Predevelopment Fund of \$150,000 that provided funding to property owners to plan for redevelopment under the Motel Bylaw.

- An allocation of \$2 million in CPA funding for the Affordable Housing Trust to acquire and rehabilitate an existing motel, converting it to long-term affordability.
- The approval of a Growth Incentive Zone (GIZ) to facilitate the redevelopment of motel properties by eliminating the need for Cape Cod Commission review in most cases.
- Approvals for the development of sewer services with the first phase targeted for Rte. 28.
- Allocated \$207,244,000 2023 to implement Phase 1 of Town's Comprehensive Wastewater Management Plan generally centered along Route 28, the Town's major economic corridor, an area of concentrated focus for economic redevelopment in the village center model.
- Secured a 3.5 Million MassWorks Grant to advance Phase I of the Town's wastewater project.
- Secured a \$100,000 Housing Choice Grant from the state to identify incentives for mixed-use developments, including the possible establishment of a Ch 40R Smart Growth Zoning District

Community input into this planning process has demonstrated continued support for promoting housing in proximity to services and transportation and mixed-use development.

Next Steps: It is anticipated that the Village Center Bylaw and other measures noted above will bolster mixed-use development in Yarmouth. The earlier phases of extending wastewater services will also help make development, including mixed-use projects, more economically feasible in key areas of town where some greater density is more appropriate, including the village centers and commercial corridors

Other potential zoning changes such as allowing housing in commercial zones via mixed-use development and allowing greater density in "top-of-the-shop" developments would also encourage mixed-use development as recommended in strategy V.A.3. Other financial tools such as District Improvement Financing and Urban Center Housing Zone Tax Increment Financing should also be explored as a means of attracting interest from developers and making new mixed residential and commercial development more economically feasible.

Resources Required: Time from members of the Planning Board, Community Housing Committee, and Affordable Housing Trust to work with developers on implementation, ensuring that all requirements are met and the affordability restrictions are enforced. Staff time from the Department of Community Development will also be required in addition to potential subsidies (e.g., CPA, CDBG, Affordable Housing Trust, HOME) to promote project feasibility where appropriate.

Projected # Affordable Units Produced: 149 units

2. Continue to Make Suitable Public Property Available for Affordable Housing

Timeframe: Years 1-2

Responsible Parties: Board of Selectmen with support from the Community Housing Committee and Affordable Housing Trust

Current Status: The contribution or “bargain sale” of property owned by the Town but not essential for municipal purposes has been a major component of Yarmouth’s affordable housing agenda and continues to be key to this Housing Production Plan. As shown in Table V-2, the Town has an impressive history of conveying property for affordable housing development.

Table V-2: SHI Units Developed on Town-owned Property

Project Name	Number of Units	Type of Project
Rose Road (Habitat for Humanity)	1	Ownership
Old Town House Road (Habitat)	1	Ownership
Glenside Avenue (Habitat)	1	Ownership
German Hill Estates	37	Ownership
Setucket Pines	13	Ownership
Brush Hill Road Phase I	6	Ownership
Brush Hill Road Phase II	4	Ownership
Old Cedar Lane	1	Ownership
John Simpkins School	65	Rental
West Yarmouth Road	2	Ownership
Total	131	

Starting in 2021, the Department of Community Development and the Land Disposition Committee brought forth several parcels of Town-owned land for comment on the best use of the land, including the possible sale of the land. From these discussions the Community Housing Committee and the Affordable Housing Trust have expressed interest in two sites for designation as affordable housing including eleven acres of land north of West Great Western Road and six acres on Buck Island Road.”

While school conversions tend to be better suited to the creation of small units, generally targeted to seniors or those with disabilities, potential development of surrounding land on the property could also be considered for larger units, either rentals or first-time ownership, thus providing some intergenerational housing opportunities.

Also in 2007, the September Special Town Meeting set-aside \$30,000 of Community Preservation Funds for feasibility studies for these properties as was prescribed in the 2007 Housing Plan. It then turned its attention to the conversion of the John Simpkins School for senior rental housing. Out of the remaining inventory, the Community Housing Committee prioritized the West Great Western Road sites for these feasibility analyses. In 2010 the Town added a 1.22-acre lot at the corner of West Yarmouth Road and White Rock Road (Assessor’s map 115, lot 216.3) after Land Court issued a judgment in the Town’s favor regarding ownership. In May 2011, the Yarmouth Town Meeting voted to designate this lot for affordable housing. Through an RFP process, the Town then selected the non-profit, Our First Home, as developer which built two affordable homeownership units at the site.

Throughout this planning process, there have been recommendations on the use of other Town-owned properties for the purpose of creating affordable housing. Chief among the recommendations was the Mattacheese Middle School in West Yarmouth. Additionally, the development of the Yarmouth Housing Authority's Forest Road site continues to be discussed as a potential new housing opportunity which is under the control of the YHA. The project has drawn some concerns from abutters that will have to be addressed if the project proceeds to development (see Appendix 7). The development of Town-owned property and the Forest Road site were identified as priority locations for new housing development in the Community Housing Survey. Adaptive reuse of a nonresidential property to residential use, as would be the case with the Mattacheese School, has been a highly recommended development strategy as part of this planning process.

There might be some consideration for incorporating the Mattacheese School and Forest Road site earlier in the phasing of the municipal wastewater system to render them more economically feasible, potentially providing some grant funding support.

Next Steps: The Department of Community Development will continue to work with the Community Housing Committee and Affordable Housing Trust to conduct preliminary feasibility analyses on Town-owned parcels, focusing on the Mattacheese School. If this analysis indicates that housing might likely be accommodated, the Committee/Trust will prepare a Request for Proposals (RFP) to solicit interest from developers, based on the Town's specific project requirements, and select a developer, as was done for the development of the Simpkins School for example. Moreover, the Town will continue to apply a reverter clause that requires the selected developer to start construction within five years of the conveyance. Potential sites on Buck Island Road and West Great Western are also being reviewed.

The Town should also identify Town-owned lots that are likely to qualify under the affordable lots bylaw that allows affordable housing to be built on lots that are currently unbuildable. Substandard lots of 10,000 square feet or more are allowed by-right and those of less than 10,000 square feet must be approved under Special Permit of the Board of Appeals.

Projects may require densities or other regulatory relief beyond what is allowed under the existing Zoning Bylaw, and the Housing Committee/Affordable Housing Trust may be able to obtain this relief through normal channels, if appropriate zoning exists, or use the "friendly" comprehensive permit process through DHCD's Local Initiative Program (LIP). Additionally, the Housing Committee/Affordable Housing Trust will need to be supportive in attracting the necessary financial, technical and political support.

Resources Required: In addition to providing the property at only a nominal cost or lease payment, the Town will provide CPA or Affordable Housing Trust funding to leverage other private and public financing to the greatest extent possible. Staff time by the Department of Community Development and/or consultant services will also be required to coordinate the feasibility analyses, prepare the RFP and select the developer, provide support during the regulatory process, and ensure all affordable units are captured as part of the SHI.

Projected # Affordable Units Produced: 86 units

3. Continue to Convert Existing Housing Units to Affordability

Timeframe: Years 1-2

Responsible Parties: Affordable Housing Trust and Community Housing Committee

Current Status: The Town has been sponsoring a Housing Buy-Down Program since 2008, pursuant to its 2007 Affordable Housing Plan. Thus far, \$2.7 million in CPA funding has been allocated to the Affordable Housing Trust for the Program, and 19 units have thus far been acquired and sold to first-time homebuyers with an average subsidy of \$110,000. The Program was initially administered by Our First Home, Inc. and the subsequently the Housing Assistance Corporation (HAC) that continues to oversee operations.

It should be noted that first-time homebuyers for the Buy-Down Program and renters for the Town-wide Rental Home Program have been selected through HAC's Ready Buyers List and the Town's Ready Rental Program administered by the Plymouth Redevelopment Authority,

This approach converts existing housing into long-term affordability by providing a subsidy (or buy down) of the sale price at closing. The purchasers are selected by an affirmative and fair marketing lottery and the homes are deed restricted as affordable in perpetuity that enables the Town to count them as part of production goals and the SHI. By focusing on market units in Yarmouth that are still reasonably priced, the Program has taken advantage of lower affordability gaps and amounts of subsidy.

The Town has also worked with a private developer, Building Dreams, Inc., to create a rental version of the Buy-Down Program, referred to as the Town-wide Rental Homes Program.

Since 2012 the Trust has awarded \$795,000 in CPA funding and \$266,000 in CDBG funds to Building Dreams for the acquisition of 13 existing, moderately-priced dwelling units for conversion to affordable rentals with another three in process of being rehabilitated. Much like the Buy-Down Program, the Program focuses on those units in the local housing market that are lower-priced and in poorer condition. Each unit is regulated as affordable in perpetuity, rehabilitated and managed by Building Dreams. The Program is also poised to expand with the development of a new partnership with a local property management company which will enable the Town to expand capacity and include more units in the Program.

It should also be noted that existing homes have been acquired by non-profit organizations, and with support of the state's Department of Developmental Services, have been converted to group homes to serve special needs populations. These units are also counted as part of the SHI, with each bedroom counting as a separate unit. Yarmouth's SHI currently includes 49 such units.

Moreover, accessory apartments offer another opportunity to create smaller, year-round housing units within existing dwellings. Such units typically represent more affordable private market units or even SHI units if included as part of the Town's Affordable Accessory Apartment Bylaw.

Next Steps: Given rising housing costs, the Affordable Housing Trust estimates that the per unit subsidy needed to continue the Buy-Down Homeownership Program is approaching \$250,000. Consequently, the Program has been put on hold and available funding will be diverted in support of rental unit creation.

The Town will continue working with organizations, such as Building Dreams, on converting existing structures to affordable rentals through the Rental Homes Program. Moreover, the Affordable Housing Trust and Community Housing Committee will support efforts by project sponsors to convert existing housing to group homes to serve the needs of people with disabilities.

While such buy-down efforts are typically more expensive per unit than larger development projects with multiple subsidies, they are more readily dispersed into the community without significant neighborhood disruption.

The Buy Down Homeownership Program could be revitalized by exploring the acquisition and rehabilitation of abandoned homes, and conversion to deed-restricted affordable homes.

The conversion of existing housing to long-term affordability was listed as a preferred housing strategy by half of the respondents to the Community Housing Survey. Such efforts not only boost affordable housing, but also typically revitalize a blighted or neglected property.

The Town is also considering measures to help local organizations involved in these programs build their capacity and boost the scale of existing activities. For example, a special fund to provide organizational operating support and/or low-cost financing might be explored, ultimately issued through a Request for Proposals (RFP) process.

Resources Required: Support from members of the Affordable Housing Trust in addition to Department of Community Development staff time and subsidy funds totaling approximately \$500,000 per year.

Projected # Affordable Units Produced: 44 units

4. Continue to Promote LIP Units

Timeframe: Years 1-2

Responsible Parties: Board of Selectmen with Support from the Community Housing Committee and Affordable Housing Trust

Current Status: The Massachusetts Comprehensive Permit Law, Chapter 40B Sections 20-23 of the General Laws, was enacted as Chapter 774 of the Acts of 1969 to encourage the construction of affordable housing throughout the state. Often referred to as the Anti-Snob Zoning Act, it requires all communities to use a streamlined review process through the local Zoning Board of Appeals for “comprehensive permits” submitted by developers for projects proposing zoning and other regulatory waivers and incorporating affordable housing for at least 25% of the units if they are occupied by those earning at or below 80% of area median income (AMI) or 20% if the units are targeted to those earning at or below 50% AMI.

This type of development is familiar to the Town of Yarmouth as 117 units or 20% of all SHI units have been developed through the Chapter 40B comprehensive permit process.

The Local Initiative Program (LIP) is a technical assistance subsidy program to facilitate Chapter 40B developments and locally produced affordable units. The Program is often referred to as the “friendly 40B” option as it ensures that projects are consistent with sustainable or smart growth development principles as well as local housing needs. LIP recognizes that there is a critical need for all types of housing but encourages family and special needs housing in particular. Age-restricted housing (over 55)

is allowed but the locality must demonstrate actual need and marketability.

The Local Initiative Program (LIP) can also be used for counting those affordable units as part of a Town's Subsidized Housing Inventory (SHI) that are being developed through some local action, referred to as Local Action Units (LAUs) including:

- Zoning-based approval, particularly inclusionary zoning provisions and special permits for affordable housing;
- Substantial financial assistance from funds raised, appropriated or administered by the city or town; and/or
- Provision of land or buildings that are owned or acquired by the city or town and conveyed at a substantial discount from their fair market value.

The number of Local Action Units included on the SHI is considerable including units that were developed through the Town's Motel Redevelopment Program, Simpkins School Residences, and some small ownership projects including the Buy-Down Program for example.

Next Steps: In order to meet local needs, production goals and the 10% state affordability threshold, the Town will continue to work in a cooperative spirit with non-profit and for-profit developers through the "friendly 40B" process. In 2010, the Town's Community Housing Committee established local preferences and priorities through Affordable Housing Standards for Chapter 40B developments that it subsequently revised in 2013 and 2014. These development standards provide developers with guidelines regarding the types of development projects that the Town would be willing to support through LIP. One of the strategies included in this Housing Production Plan is for the Community Housing Committee to revisit these Affordable Housing Standards to ensure they remain in sync with current conditions and the housing goals presented in this Housing Production Plan.

It should be further noted that with state approval up to 70% of the units in a 40B development can be reserved for those who live and work in the community, including families with children attending local schools, referred to as local preference units.

Resources Required: The donated time of the Community Housing Committee to review preliminary development proposals for LIP Local Action Units with staff support from the Community Development Department to ensure compliance with all state requirements to have units counted as part of the SHI. If the project involves subsidies, the Affordable Housing Trust is also involved in the review process. Additional time would be required by the Board of Selectmen in approving a LIP project and the ZBA in the permitting process. Some LIP projects also rely on external subsidies to target lower income households and increase the number of affordable units, in which case a local subsidy through CPA or Affordable Housing Trust funds would serve as a gap filler to promote project feasibility.

Projected # Affordable Units Produced: 5 units (this figure may increase if local developers choose a Friendly Ch40B over local zoning)

5. Support Scattered-site Infill Development

Timeframe: Years 3-5

Responsible Parties: Planning Board, Board of Appeals, Community Housing Committee and Affordable Housing Trust

Current Status: Yarmouth, like many communities in the state, is looking for opportunities to create affordable housing through efforts that will spread the impacts of new affordable housing production throughout the community so as not to overburden any particular residential neighborhood. The adoption of zoning to allow accessory apartments was one means of incorporating small year-round rental units that are affordable into any neighborhood without adverse impacts. Inclusionary zoning was also approved as an approach for promoting the geographical distribution of affordable units throughout town.

There are potential sites that might accommodate a housing unit, small number of units, or even conversions of existing properties to serve local affordable housing needs, particularly small starter units, homes for downsizing, affordable rentals, and special needs housing. Such small-scale development can be designed to be harmonious with the existing built environment.

As detailed in Section V.A.3, the New Urbanism movement has focused on developing housing types that restore the ‘missing middle’ – row houses, duplexes, apartment courts, and other small to midsize housing designed at a scale and density compatible with single-family residential neighborhoods.” This missing middle concept has also been a focus of presentations by Union Studio on Creative Approaches to Moderate Density: Filling the Missing Middle on Cape Cod, sponsored by the Cape Cod Commission.

This missing middle concept is adaptable to a wide range of housing types including the following that have received considerable community support as part of this planning process:

- Small pocket neighborhoods
- Accessory apartments
- A cluster of townhouses
- Group homes
- House sharing/lodging opportunities
- Redevelopment of vacant lots.
- Redevelopment of underutilized properties, potentially assembling adjacent site.
- Adaptive reuse of existing nonresidential properties in the neighborhood, converting them to residential uses

Partnerships between the Town and non-profit developers and service providers will be necessary to create these opportunities, and some for-profit developers may also be interested in developing such smaller scale housing options. Besides permitting through the Local Initiative Program (LIP) noted in the above strategy, some zoning recommendations that are included in Section V.A. as well as existing zoning, would enable such units to be created.

Resources Required: The donated time of the Community Housing Committee to review preliminary development proposals with staff support from the Community Development Department to ensure compliance with all state requirements to have units counted as part of the SHI. The Affordable Housing

Trust also reviews such projects if they involve program subsidies. Additional time would be required by the Board of Selectmen in approving a LIP project and the ZBA in the permitting process.

Projected Number of Affordable Units Produced: 54 Units

6. Promote Housing at Locations That Are Situated or Engineered to Protect Drinking Water and Open Waters.

Timeframe: Years 1-2

Responsible Parties: Dept. Of Public Works, Board of Selectmen, Community Housing Committee

Current Status: The Town of Yarmouth Department of Public Works, in coordination with the Board of Selectmen, manages the Town's efforts to protect the Town's high quality drinking water, including the acquisition of land critical to protect drinking water wellheads.

Next Steps: The Town should continue to indicate areas critical to drinking water protection, prohibit development in these areas, and require any nearby development to be located, engineered, or created in such a way as to prevent any negative impacts on the drinking water resource.

Resources Required: Donated time of members of the Planning Board with support from the Community Housing Committee and Affordable Housing Trust as well as staff time from the Department of Community Development.

D. HOUSING PRESERVATION AND DIRECT ASSISTANCE STRATEGIES

Housing production is critical, but the Town also needs to be concerned that it continues to provide resources to support the struggling renters as well as lower income homeowners, seniors in particular with fixed incomes. Yarmouth, in fact, has been a pioneer in establishing a wide array of programs and services using local resources such as CPA and CDBG funding as well as accessing additional subsidies such as HOME Program funding from the Barnstable County HOME Consortium. Another important component of these programs has been the Town's partnership with other entities including both local and regional developers and service providers.

The following strategies continue to represent Yarmouth's multi-service approach to preserving existing affordable housing and assisting residents in affording to remain in the community:

1. Monitor Affordability of Subsidized Housing Inventory (SHI)

Timeframe: Years 1-2

Responsible Party: Community Housing Committee

Current Status: In order for units to be considered as affordable by the state under Chapter 40B and eligible for counting towards annual production goals and the 10% affordability threshold as part of the Subsidized Housing Inventory, they must be deed restricted. In the early years of Chapter 40B, units could only be counted if they were subsidized, either through the comprehensive permit process approved by a subsidizing agency or through specific state or federal subsidies. The type of deed rider was dependent on the time, agency and subsidy used.

The state established more specific requirements concerning the deed rider and now has standard deed restrictions and regulatory agreements that must be used to ensure long-term affordability and inclusion in the SHI. All units processed through the Local Initiative Program (LIP), including Local Action Units, must use DHCD's standard deed rider.

This issue has been further complicated by problems related to conflicting deed restrictions. In early 2010, the US Department of Housing and Urban Development (HUD) issued a ruling that federal HOME Investments Partnership Program funding (either project-based or for down payment/closing cost assistance) could not be used for any unit to which the state's standard "universal" deed rider would be attached. On the other hand, the state's Department of Housing and Community Development (DHCD) requires that all Local Initiative Program (LIP) homeownership units that are included in the Subsidized Housing Initiative (SHI) use their LIP universal deed rider. Consequently, sponsors of programs or projects that were to combine Community Preservation Act (CPA) or LIP and HOME funds encountered difficulties in both accessing HOME funds to support project costs or provide down payment and closing costs assistance as well as having their affordable units qualify under the state's SHI.

Consequently, affordable units in Yarmouth are likely to have varying deed restrictions attached, the older ones with different requirements including resale formulas, notification procedures, whether they survive foreclosure, etc. While DHCD prefers that towns replace older deed restrictions with DHCD's standard document, this is difficult to do without property turnover.

The Town has prepared a database on the deed restrictions for all affordable housing projects/units in order to better monitor and maintain the affordability of SHI units. This database can be referred to when the Town is notified of any transfer, sale, or refinancing of such units.

Next Steps: It is important to ensure that all affordable housing units that are produced remain a part of the Town's Subsidized Housing Inventory for as long a period of time as possible. The Community Housing Committee, with support from the Community Development Department, will continue to update and maintain this inventory of affordability restrictions to effectively serve as an immediate reference on particular affordability restrictions and what the Town should do to maintain affordability. The Town should also continue to require the Fannie-Mae Universal Homeownership Deed Rider for all resales of existing affordable units.

Resources Required: Staff time of the Community Development Department.

2. Upgrade Existing Housing Stock

Timeframe: Years 1-2

Responsible Party: Community Housing Committee

Helping current Yarmouth homeowners stay in their homes as long as they wish is a major housing goal, particularly those older residents who wish to age in place.

Current Status: Some town residents, including seniors living on fixed incomes, are finding it increasingly difficult to afford the costs associated with rising property taxes, utility bills, insurance costs, and essential health and safety improvements. Additionally, some seniors and those with disabilities require special handicapped adaptations and repairs to help them remain in their homes. Yarmouth residents can also benefit from technical and financial support in the case of septic failures and Title V compliance issues. Improvements to

upgrade the existing housing stock for lower income owners have been considered a cost-effective use of the Town's resources, and received strong support from respondents to the Community Housing Survey as well as attendees at the Housing Summits conducted in early 2022.

The Yarmouth Community Development Department funds the following property improvement programs.

- *Yarmouth Housing Emergency Loan Program (H.E.L.P.)*
With a need to rehabilitate its older housing stock, the Town has provided \$664,100 in funding to the Harwich Ecumenical Council for Housing (HECH) to administer the Housing Emergency Loan Program (H.E.L.P.) that provides up to \$20,000 in zero percent deferred loans to qualifying homeowners for emergency home repairs. Participants must have incomes at or below 80% of area median income and document that they own a single-family home. Twenty-four homes have been rehabilitated by HECH as part of this Program. This is a continuation of the Home Preservation Program administered by the Housing Assistance Corporation where eleven eligible homes were rehabilitated with \$195,695 in funding.
- *Septic Pumping and Repair Program*
This Program has received CDBG funding since 1999 in recognition that Yarmouth is located in an environmentally sensitive region reliant on a sole source aquifer for its public drinking water. Consequently, the Town has adopted strong regulations aimed at reducing ground water pollution from sewage and hazardous materials.

More recently, the Massachusetts Department of Environmental Protection (MassDEP) notified the Town that it is developing two regulatory approaches to help restore and protect coastal estuaries that have experienced excessive nitrogen pollution and will be seeking input on these proposals prior to publication. While further protecting the environment, these measures will also add to housing costs. As the Town extends sewer services, nitrogen loading problems are likely to decline somewhat over time however.

This Program provides financial support to owners earning at or below 80% of area median income with monetary reimbursement for the cost of septic pumping and 15-year forgivable loans for failed septic systems. The Town's Health Division has administered the Program with assistance from the Community Development Department.

Additionally, given the prioritization of elderly household needs and preservation of the important public housing stock, funding has also been provided to the Yarmouth Housing Authority (YHA) for modernization purposes. Moreover, the Buy-Down Program also presents opportunities to upgrade existing homes through a purchase-rehab approach.

Next Steps: The Town intends to provide ongoing support for these programs and, through the community education and outreach recommended in Section V.B.1, important information on housing improvement resources and local and regional programs can be disseminated to real estate professionals, local organizations and community residents as listed in strategy V.D.3 below.

The Town is also considering establishing a Sewer-Hook Up Program with CDBG Funds. The Program may require a 15-year deed restriction and other requirements so that the units count on the SHI.

Resources Required: Staff time of the Community Development Department and approximately \$45,000 annually in CDBG and \$50,000 - \$150,000 in CPA funding. Additionally, in the future, the Town anticipates a significant number of requests for financial assistance from low- to moderate-income homeowners required to hook into the new sewer systems. In preparation, the Town is exploring the feasibility of converting the Town's CDBG entitlement program to the state's program in the hope of increasing the amount of CDBG funding.

3. Help Current and Prospective Homeowners Access Housing Assistance

Timeframe: Years 1-2

Responsible Parties: Community Housing Committee, Yarmouth Housing Authority and Yarmouth Council on Aging

Current Status: In addition to the programs described above in Strategy V.D.2, there are other important initiatives that the Town has developed to provide assistance to current or prospective homeowners including:

- *Ready Buyers List*
Working with the Housing Assistance Corporation (HAC), the Town has a Ready Buyers List of pre-approved first-time homebuyers for affordable homes when they come up for resale.
- *Lotteries*
The Town and other organizations on the Cape (HAC, Community Development Partnership, etc.) provide outreach when new affordable housing opportunities become available and conduct lotteries to select the occupants. For new housing development, up to 70% of the units can be set-aside for those who live or work in the community or have children attending local schools, referred to as local preference units.
- *Mortgage Programs*
The state provides subsidized mortgages for first-time homebuyers through the ONE Mortgage Program and MassHousing mortgage offerings. MassHousing also provides Down Payment and Closing Cost Assistance of up to \$30,000 through partner lenders.
- *Homebuyer Education*
The Housing Assistance Corporation (HAC) and the Community Development Partnership (based in Harwich) also offer informative courses for first-time homebuyers. Financial management and foreclosure prevention workshops are available as well for homeowners interested in better managing their finances to avoid financial hardship and foreclosure. Some local lenders also provide special sessions to help existing homeowners and prospective homebuyers with a range of financing issues.
- *Additional Programs and Services*
Additional programs are available to qualifying homeowners to assist in home improvements including:
 - *USDA Mortgages and Repair Loans*
The U.S. Department of Agriculture provides mortgages and home repair financing at discounted rates and terms.

- *Home Modification Loan Program*
The Southern Middlesex Opportunity Council (SMOC), with an office located in Buzzards Bay, offers financial assistance to persons seeking to make modifications to their home to improve accessibility for the physically disabled.
- *Barnstable County Septic Management Loan Program*
The County provides 5% interest rate loans with 20-year terms to help property owners comply with Title 5 regulations.
- *Fuel Assistance*
Discounted fuel cost programs are operated by the South Shore Community Action Council, Citizens Energy, National Grid, and Cape & Islands Self-Reliance.
- *Weatherization and Energy Assessments*
HAC also provides free energy audits and funding to help qualifying property owners earning up to 60% AMI make energy-efficient home improvements, receive discounted utility bills, and replace failing appliances. Most households that receive fuel assistance also qualify for this program.
- *Heartwap*
HAC operates an emergency repair program for households receiving fuel assistance that require the repair or replacement of the heating system.
- *Cape Light Compact Efficiency Program*
This program offers energy-saving devices (i.e., light bulbs, water conservation and other devices), rebates and technical assistance to qualifying tenants and homeowners on how to save on their electrical bills. Some participants can also qualify for a free refrigerator, freezer.
- *Money Smart Training Modules*
The FDIC offers educational programs at no cost on a wide range of financing issues to guide adults (including special programs for older adults) and businesses in making sound financial decisions. HAC and some lending institutions also provide specialized training on credit, money management and financing options.
- *Local Sustainable Business Development Initiatives*
The Cape Cod and Yarmouth Chambers of Commerce have been supportive of approaches to help local businesses develop and maintain affordable housing, particularly in light of a significant seasonal workforce and younger residents leaving the Cape for other more affordable areas with greater employment opportunities.

Next Steps: Through community education and outreach summarized in Section V.B.1, vital information on these important programs and services will continue to be disseminated to real estate professionals, local organizations and community residents. The Town, through its Council on Aging/Department of Senior Services, Community Development Department, as well as the Yarmouth Housing Authority, should provide the necessary information and referrals to these programs. Participation in CHAPA's Municipal Engagement Initiative should help better organize community outreach efforts.

Given some clear community support for ways to further reduce the housing costs of Yarmouth's lower income seniors, some consideration might be given to further property tax relief.

Resources Required: Donated time of members of the Community Housing Committee and other volunteers with some staff time from the Community Development Department, Council on Aging, and Yarmouth Housing Authority.

4. Provide Assistance to Renters

Timeframe: Years 1-2

Responsible Party: Community Housing Committee, Affordable Housing Trust

Current Status: Beyond rental subsidies that are administered by the Yarmouth Housing Authority and HAC, most available housing programs and services are provided to homeowners (see above strategy). About 80% of the units included as part of the production goals are estimated to be rentals, which will support the Town's great need for workforce housing. However, other sources of support for renters could further help those of limited financial means to access stable rental housing in Yarmouth.

In addition to the 65 units for seniors that were developed at the Simpkins School Residences and projects involving the redevelopment of motels to long-term affordable rentals through Yarmouth Commons and Yarmouth Gardens, the Town has been involved in several initiatives directed to assisting renter households including:

- *Hands of Hope Outreach Center and Harwich Ecumenical Council for Housing (HECH) Support for At Risk Tenants*
The Town has provided the Hands of Hope Outreach Center with more than \$200,000 in CPA funding since 2012 to help 120 Yarmouth families living in unsuitable rental housing relocate to better living conditions by providing first and last month's rent. This Program has been pivotal in stabilizing families at risk of homelessness. The Town expanded the program in 2023 by providing similar funds to HECH, providing for two entry points for renters to apply for rental assistance.
- *Wilfin Road Project*
The Town worked with a private developer, the Healy Group, in providing loan and grant funding to support their efforts to rehabilitate three aging rental units on Wilfin Road, converting them to long-term affordability as rentals and inclusion in the SHI.
- *Building Dreams, Inc. Rental Development*
The Town has provided funding to Building Dreams, Inc. in support of their efforts to acquire and rehab existing homes and convert them to affordable rentals.
- *Ready Renters List*
The Town has established its own Ready Renters List with administrative support from the Plymouth Redevelopment Authority, chosen from a Request for Qualifications (RFQ) process. This List will enable the Town to improve the ability of residents to access affordable rental units in town as they become available.
- *Recently Adopted Zoning Targeted to Seasonal Workers*
The 2022 Annual Town Meeting approved a zoning amendment to help better address the temporary housing needs of seasonal workers. While zoning had allowed motels/hotels to use up to 15% of their rooms to house their own seasonal workers, from April 1st through October 31st, the new zoning expanded the pool of seasonal-worker occupancy to any employee of a Yarmouth business. This zoning amendment will hopefully enable more seasonal workers to secure safe and decent housing.

The Town should also continue to make appropriate referrals to programs that can benefit renters including:

- *Emergency Housing Assistance*

The Housing Assistance Corporation (HAC) has been helping local residents apply for state Emergency Rental Assistance funding that has been particularly important in stabilizing tenants who lost income due to COVID-19. HAC also established a Workforce Housing Relief Fund to help tenants with incomes up to 100% AMI, over the income thresholds established by other programs, and who have fallen behind on their rental or mortgage payments. Priority is given to those impacted by the pandemic or related economic downturn.

- *Rental Subsidies*

HAC and the Yarmouth Housing Authority also administer rental assistance subsidies, such as the Section 8 Housing Choice Voucher Program or Massachusetts Rental Voucher Program, that fill the gap between a percentage of household income and HUD Fair Market Rents (FMRs).

Next Steps: The Town will continue to support these organizations and programs by providing funding to create new rental opportunities, stabilize families at risk of homelessness, and make affordable rental opportunities more accessible to residents.

Resources Required: Continued funding from CDBG and/or CPA to subsidize these efforts of up to an estimated \$300,000 - \$500,000 annually.

5. Study impacts of season and short-term use of housing on local housing market

Timeframe: Years 1-2

Responsible Party: Affordable Housing Trust, Community Housing Committee

Current Status: The Town regulates seasonal and short-term use of housing for vacationers as set by Zoning Bylaw (Section 418) such that the units must be registered with the Dept of Health, be safe and sanitary, and set a minimum rental period of two (2) night or more. The booming short-term rental market is seen as a potential pressure on the local housing market, and the Town's Affordable Housing Trust has been following the work by UMASS on this matter.

Next Steps: The Town should conduct a detailed study to evaluate the relationship between Seasonal and Short-Term Rentals and the impact on housing availability and housing price, taxation, licensing, and possible revenue streams. This report should also provide recommendations on successful strategies to mitigate any negative impacts identified and amplify any benefits identified.

Resources Required: Continued support of the Affordable Housing Trust, the Community Housing Committee, and the Department of Community Development.

Appendix 1
Yarmouth Production Summary and Progress Report of Housing Strategies 2011-2015

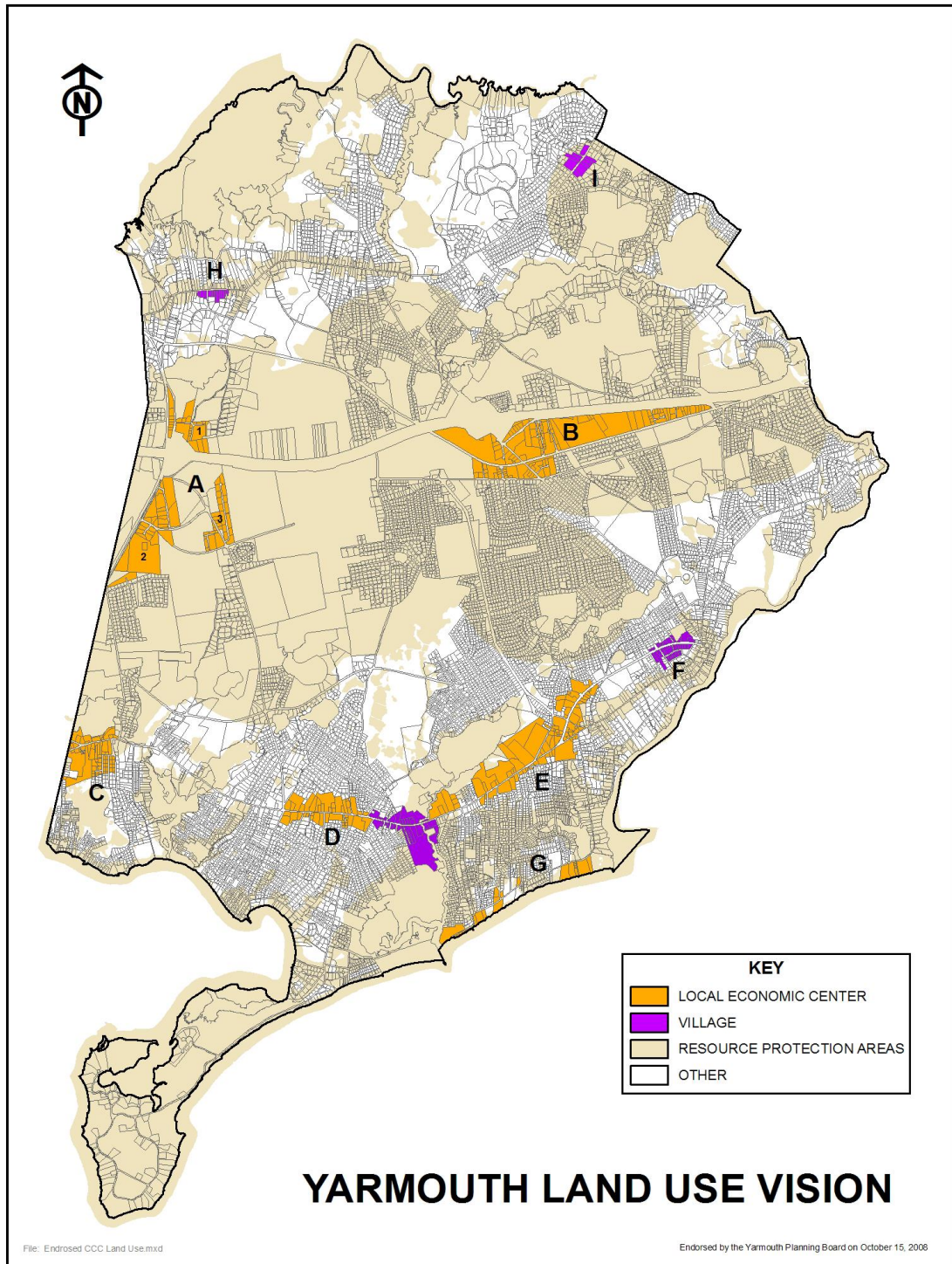
Strategies	Timeframe for Commencing Implementation		# Affordable Units	Responsible Parties	Accomplishments
	Years 1-2	Years 3-5			
A. Planning and Regulatory					
1. Pass Village Center bylaw	X		*	PB, CEDC, CHC	Completed 2013
2. Amend Cluster Development bylaw		X	*	PB, CHC	Ongoing
3. Explore adoption of 40R/40S		X	*	PB, CHC	Ongoing
4. Allow a wider range of housing types	X		*	PB, CHC	Ongoing
5. Explore TDR		X	*	PB, CHC	Ongoing
6. Waive permit fees		X	*	BOS	Completed 2013
7. Explore property tax exemption for year-round rental units		X	*	BOS, CHC	Ongoing
B. Build Local Capacity and Support					
1. Continue to conduct educational campaign	X		*	CHC	Ongoing
2. Encourage training on housing/smart growth development	X		*	BOS, CPC, CHC	Ongoing
3. Prepare a deed rider inventory	X		*	CHC	Completed 2015
4. Access housing resources (subsidies and technical assistance)	X		*	CHC, AHT	Ongoing
C. Housing Production					Affordable Units Created
1. Continue to revitalize commercial areas with housing	X		229	PB, CHC	31
2. Continue to make suitable public land available for affordable housing	X		125	CHC, AHT	2
3. Continue to convert existing housing to affordability	X		28	CHC, AHT	3
4. Continue to promote adaptive reuse	X		100	CHC, AHT	89
5. Develop Scattered Sites	X		<u>34</u>		<u>9</u>
			516		134 Affordable Units Created
D. Housing Preservation and Direct Assistance					
1. Monitor affordability of Subsidized Housing Inventory	X		10 **	CHC	Ongoing
2. Rehabilitate existing housing stock, attaching deed restriction if possible	X		*	CHC, AHT	Ongoing
3. Help current and prospective homeowners access housing resources	X		*	CHC, YHA, COA	Ongoing
4. Provide assistance to renters		X	*	CHC, AHT, YHA	24 Motel Households 9 ready Renter Households <u>10</u> Hands of Hope Households 43 Households Total

* Indicates actions for which units are counted under other specific housing production strategies, have an indirect impact on production, do not add to the Subsidized Housing Inventory, or cannot be counted towards production goals.

** Indicates existing affordable units requiring further subsidies to remain affordable given use restrictions.

Responsible Parties	Abbreviation
Community Housing Committee	CHC
Board of Selectmen	BOS
Planning Board	PB
Affordable Housing Trust	AHT
Community and Economic Development Committee	CEDC
Council on Aging	COA
Yarmouth Housing Authority	YHA

Appendix 2 Yarmouth Land Use Vision Map



Appendix 3
Community Housing Survey Results

Appendix 4

Summary of Housing Summit Results

January 11, 2022

The Town of Yarmouth held a Housing Summit on Tuesday, January 11, 2022 to present the highlights of the first part of the Housing Production Plan, the Housing Needs Assessment, and to obtain input from local leaders and other attendees on priority local needs and best ways for the Town to address them. After a welcome by Selectman, Mark Forest, and a PowerPoint presentation on the Housing Needs Assessment, assigned Facilitators of breakout groups guided members through a number of key questions concerning their vision for Yarmouth's housing future and key strategies that should be included in the Housing Plan.

Following these discussions, each group presented their priority actions to all assembled attendees which was followed by voting. Participants were given 5 "positive" sticky dots to place as "votes" wherever they wished on the priority actions that were displayed by each group. Depending upon preferences, participants could place all 5 dots on one item or spread them among strategies denoting the extent of their support. Participants were also given one "negative" dot to record strong opposition to a particular action.

Key questions and accompanying responses from these small breakout groups are listed below. The number in parentheses (*) denotes the number of votes that the item attracted. It is worth noting that no one placed a dot that indicated strong opposition to any of the presented actions.

What are the Town's greatest challenges related to preserving and producing housing affordability and diversity?

- Limited availability of buildable and affordable land
- Seasonality of the workforce
- Environmental constraints
- Stigma of affordable housing
- Homelessness
- Limited public transportation
- High costs of land and building costs
- Competition with market rate development
- NIMBYism/community perceptions
- Need more higher-paying jobs
- Zoning
- Lack of understanding about what affordable housing means and how it effects the economic vitality of Yarmouth
- Taxpayer resentment
- Maintenance of community character
- Second home market and Airbnb's
- Lack of wastewater infrastructure
- Challenges in purchasing a home
- High existing residential density
- Need for more viable commercial properties for job growth
- Need faster and more reliable internet access

What is an appropriate housing goal (something aspirational to strive for in the years ahead) for the Town to achieve? (The goals included in the last Housing Production Plan were provided and members could add new goals, tweak existing ones, or confirm those they believe are especially important.)

- Focus on the housing needs of seniors and veterans (10*)
- Maintain Yarmouth's sense of community (3*)
- Promote greater housing diversity so that everyone can live comfortably in the community given their needs (2*)
- Encourage affordable housing while preserving community character
- Promote diversity, equity, and inclusion in housing efforts
- Promote affordable housing as a means of obtaining a balanced community
- Create a community with a greater diversity of incomes, ages and races
- Bring in and help younger people stay in the community including those with children
- Help people who were raised in Yarmouth be able to stay in the community
- Meet the 10% state affordability goal under Chapter 40B
- Pursue a reasonable annual production goal, not at 60 units
- Promote the voluntary inclusion of affordable units at 10% for rental projects and 20% for homeownership
- Address the housing needs of those who have been on long housing waitlists for affordable units
- Obtain a better understanding of the rental market including how seasonal housing, short-term rentals, and summer rentals fit together
- Promote affordable housing opportunities for those who provide needed services including municipal workers
- Align workforce development to affordable housing construction
- Improve services (municipal and private) to support additional people and year-round rental units

What are the best locations for new housing development?

- Away from flood zones (1*)
- Route 28
- Municipal buildings
- Old Exist 7
- Station Avenue
- Whites Path
- Near public transportation
- Within walking distance of local services
- Older motels
- Redevelopment of existing properties including municipal buildings and eyesores
- Scattered sites dispersed throughout town in neighborhoods
- Underperforming properties
- Buck Island Road
- Village areas
- Mill Pond Village completion
- In line with wastewater planning
- Senior Center property on Forest Road
- Fire Station
- Mattacheese Middle School/Margarite E. Small Elementary School

- Great Western Road
- Top of the shop mixed-use properties along Route 28
- South Yarmouth Village
- Great Island Plaza
- Yarmouth Drive-in
- YHA Forest Road property

What are the most important actions or strategies for the Town to implement to address priority housing needs?

Zoning and Planning Approaches

- Integrate housing and economic development planning (13*)
- Support the wastewater plan to provide sewer services for the Town (13*)
- Determine a mix of housing that will address the range of housing needs and improve quality of life (7*)
- Identify land in areas to be sewered during the first two phases and review potential rezoning and land acquisition opportunities (7*)
- Identify available and suitable Town-owned land for development (5*)
- Develop a clear vision for Yarmouth that can be translated into a curriculum to be used by schools, various organizations, service providers, etc. (5*)
- Engage neighborhood associations in housing plans (4*)
- Determine what infrastructure will be needed to meet housing goals (3*)
- Study the Mattacheese Middle School and Margarite E. Small Elementary School (Phase V) for possible conversion to residential use (3*)
- Identify creative land use approaches (1*)
- Identify an appropriate housing mix commensurate with community character (1*)
- Evaluate potential zoning changes (1*)
- Change zoning to increase height and density and promote mixed uses (1*)
- Map housing needs and inventory of possible properties for affordable housing development (1*)
- Identify viable sites for new development or redevelopment
- Identify people in need and provide support in a caring way
- Conduct a Build-out Analysis
- Modify zoning including higher-density, top of the shop mixed-use development

Development Approaches

- Promote mixed-use development including partnerships with local businesses (8*)
- Promote shared housing and accessory apartments (7*)
- Support Housing Authority development (6*)
- Develop more affordable workforce housing (5*)
- Promote intergenerational housing opportunities (3*)
- Repurpose existing buildings (e.g., schools, other municipal buildings, private properties)
- Create more diverse housing types for different populations
- Create public/private partnerships to construct new housing with a percentage set-aside as affordable
- Develop workforce and business partnerships in affordable housing construction

- Pilot smaller projects
- Support the First-time Homebuyer Program
- Pay more attention to homeownership
- Explore innovative strategies for handling wastewater such as self-sufficient units

Capacity-building Approaches

- Create high-quality jobs (4*)
- Promote community education to increase the understanding of what affordable housing means and how it can benefit the community (3*)
- Provide subsidies and other incentives to facilitate local goals (3*)
- Foster connections between old and new Yarmouth residents as well as owners and renters (3*)
- Create a central source of information on housing opportunities (perhaps through the Chamber) (1*)
- Evaluate capacity related to personnel and resources to coordinate activities and potential need for more CPA funding (1*)
- Regionalize affordable housing programs
- Create a special Military Support Fund to support the housing needs of veterans

Appendix 5

Summary of Virtual Housing Summit Results

February 3, 2022

The Town of Yarmouth held a Virtual Housing Summit on Thursday, February 3, 2022 to present the highlights of the first part of the Housing Production Plan, the Housing Needs Assessment, and to obtain input from local leaders and other attendees on priority local needs and best ways for the Town to address them. After a welcome by Karen Greene, the Director of the Community Development Department, and a PowerPoint presentation on the key takeaways from the Housing Needs Assessment, assigned Facilitators of breakout groups guided members through a number of key questions concerning their vision for Yarmouth's housing future and key strategies that should be included in the Housing Plan.

Following these discussions, each group presented their priority actions to all assembled attendees. Following the meeting, the Community Development Department sent out the list of priority actions that were proposed in the first Housing Summit which occurred on January 11th, in order for attendees to vote for their top five strategies on the list. This list was emailed to all attendees and responses were gathered through Survey Monkey.

Key questions and accompanying responses from these small breakout groups are listed below. These reports were emailed to the Community Development Department following the February 3rd Summit by the Facilitators of each group.

What are the Town's greatest challenges related to preserving and producing housing affordability and diversity?

- Zoning restrictions regarding mixed-use and multi-family housing development, including cluster development.
- Limited inventory of smaller homes for those who want to downsize.
- Limited funding.
- Limited land for development.
- Constraints related to infrastructure including the water supply.
- Traffic problems.
- Need to preserve current housing stock.
- The resort mentality needs to change and residents must become more realistic about balancing community needs.
- Open space protection.
- The complications of producing affordable housing.
- Developers need help with land acquisition.
- Determining the best locations for housing.
- Additional housing on Route 28 is contributing to more traffic.
- Limited availability of housing for those with mental health issues.
- Few affordable year-round rentals.
- Problems defining low-income and affordable housing.
- Cost issues for lower income households hooking up to sewer services.
- Spending 30% of income on housing costs, the common definition of affordability, is too much for lower income households.
- NIMBY.

- Difficulty in reusing existing buildings for housing given costs and existing regulations.
- Affordable housing has a stigma that is hard to overcome.
- Growing wealth gap.
- Too many young residents are moving off the Cape.

What is an appropriate housing goal (something aspirational to strive for in the years ahead) for the Town to achieve? (The goals included in the last Housing Production Plan were provided and members could add new goals, tweak existing ones, or confirm those they believe are especially important.)

- Blend community housing for seniors and young families. Look to Orleans as a model.
- Ensure that housing goals are realistic and attainable in locally-determined timeframes.
- Create a good reputation for the Town in promoting partnerships with developers.
- Make best use of land that is available for development.
- Provide flexible housing options.
- Preserve Yarmouth's character.
- Create new kinds of neighborhoods with affordable rental housing associated with work opportunities.
- Pursue housing production of 10% in 10-15 years.
- Create 250 to 300 new affordable units using the Yarmouth Commons/Gardens model.
- Think outside the box in the production of housing.
- It is important for everyone to have a place to call home.
- Create housing opportunities for those who work in the community (e.g., young professionals cannot even afford to live here).
- Establish a regional approach for dealing with the housing crisis.
- Create new mixed-use neighborhoods with housing that is well-managed and cared for, including services such as restaurants, library, shops, sidewalks.
- Define income based on local conditions and not state requirements.
- Stop wasting abandoned properties.
- Housing production goals are too high. Goal of one rental complex might be more realistic as well as 10 to 12 Habitat for Humanity homes every year or two.
- Enable older residents to stay in the community as they age.
- Develop multiple options for both homeownership and rentals for residents of different incomes.

What are the best locations for new housing development?

- Public golf courses, potentially removing a 9-hole course from Bayberry Golf Course for housing development.
- Mattacheese Middle School on Higgins Crowell Road.
- Blighted areas on Route 28 including some run-down motels and mixed-use properties (transportation is limited to Route 28).
- Near services for seniors.
- Near public transportation and shopping.
- Properties that can be easily converted to housing, particularly vacant land, commercial property, and Town-owned property.
- Old Fire Station.
- Site development throughout town.
- Forest Road near the Senior Center.

- Boy Scout Camp.
- Smaller parcels with more, smaller homes.
- Anywhere you can pursue mixed-use development and higher density.
- Land at the Yarmouth Senior Center.
- Nic and Athenas property on Route 28.

What are the most important actions or strategies for the Town to implement to address priority housing needs?

Zoning and Planning Approaches

- Promote new zoning for mixed-use and multi-family development.
- Identify potential sites for development, particularly those that could be considered immediately to address housing needs and are easier to develop.
- Determine how best to leverage American Rescue Plan Act (ARPA) funding.
- Explore private grants.
- Promote architectural/design standards.
- Ease the requirements for creating accessory apartments including opportunities to bring illegal units into compliance.
- Allow denser development where appropriate.
- Promote walkable communities.
- Explore use of tax-foreclosed property.
- Allow tiny homes.
- Allow higher density, single-family home development.

Development Approaches

- Build tiny houses for downsizing or as starter housing.
- Create more duplexes, triplexes or quadraplexes instead of large complexes.
- Create congregate housing for the older population.
- Better promote accessory apartments.
- Promote starter housing for families to grow, play and look out for each other.
- Work with developers to produce mixed-use, mixed-income and mixed-ownership/rental units.
- Pursue multiple strategies towards housing development.
- Donate land to developers.
- Pursue both year-round and seasonal workforce housing development.
- Develop housing for veterans.
- Think outside the box to develop creative solutions to housing production. Incentivize partnerships with the business community (e.g., Cape Cod Healthcare purchasing motel property for their workforce).

Housing Preservation Approaches

- Support housing rehab options.
- Find opportunities to deed restrict existing housing economically.
- Focus on year-round rental development by converting existing units to affordability instead of new unit production.

- Find innovative ways to use the existing housing stock (e.g., Barnstable County’s Host Homes pilot).
- Determine whether owners of empty houses might be willing to sell for subsequent development as affordable.
- Create opportunities for second home owners to rent out their homes at affordable prices.
- Tax exemptions for all year-round homeowners.

Capacity-building Approaches

- Address infrastructure constraints (e.g., sewer/water issues, public transportation near shopping, natural resource protection, conservation).
- Complete Wastewater Plan as soon as possible.
- Further capitalize the Affordable Housing Trust Fund.
- Create educational opportunities to help residents move up the economic ladder.
- Better inform residents about affordable housing to counteract NIMBY.
- Create a diverse committee of both older and younger residents to undertake research and undertake goal setting for housing.

Appendix 6

Glossary of Housing Terms

Affordable Housing

A subjective term, but as used in this Plan, refers to housing available to a household earning no more than 80% of area median income at a cost that is no more than 30% of total household income.

Area Median Income (AMI)

The estimated median income, adjusted for family size, by metropolitan area (or county in nonmetropolitan areas) that is adjusted by HUD annually and used as the basis of eligibility for most housing assistance programs. Sometimes referred to as “MFI” or median family income.

Chapter 40B

The state’s comprehensive permit law, enacted in 1969, established an affordable housing goal of 10% for every community. In communities below the 10% goal, developers of low- and moderate-income housing can seek an expedited local review under the comprehensive permit process and can request a limited waiver of local zoning and other restrictions, which hamper construction of affordable housing. Developers can appeal to the state if their application is denied or approved with conditions that render it uneconomic, and the state can overturn the local decision if it finds it unreasonable in light of the need for affordable housing.

Chapter 44B

The Community Preservation Act Enabling Legislation that allows communities, at local option, to establish a Community Preservation Fund to preserve open space, historic resources and community housing, by imposing a surcharge of up to 3% on local property taxes. The state provides matching funds from its own Community Preservation Trust Fund, generated from an increase in certain Registry of Deeds’ fees.

Comprehensive Permit

Expedited permitting process for developers building affordable housing under Chapter 40B “anti-snob zoning” law. A comprehensive permit, rather than multiple individual permits from various local boards, is issued by the local zoning boards of appeals to qualifying developers.

Department of Housing and Community Development (DHCD)

DHCD is the state’s lead agency for housing and community development programs and policy. It oversees state-funded public housing, administers rental assistance programs, provides funds for municipal assistance, and funds a variety of programs to stimulate the development of affordable housing.

Fair Housing Act

Federal legislation, first enacted in 1968, that provides the Secretary of HUD with investigation and enforcement responsibilities for fair housing practices. It prohibits discrimination in housing and lending based on race, color, religion, sex, national origin, handicap, or familial status. There is also a Massachusetts Fair Housing Act, which extends the prohibition against discrimination to sexual orientation, marital status, ancestry, veteran status, children, and age. The state law also prohibits discrimination against families receiving public assistance or rental subsidies, or because of any requirement of these programs.

Inclusionary Zoning

Inclusionary zoning is a zoning ordinance or bylaw that requires a developer to include affordable housing as part of a development or contribute to a fund for such housing.

Infill Development

Infill development is the practice of building on vacant or undeveloped parcels in dense areas, especially urban and inner suburban neighborhoods. Such development promotes compact development, which in turn allows undeveloped land to remain open and green.

Local Initiative Program (LIP)

LIP is a state program under which communities may use local resources and DHCD technical assistance to develop affordable housing that is eligible for inclusion on the state Subsidized Housing Inventory (SHI). LIP is not a financing program, but the DHCD technical assistance qualifies as a subsidy and enables locally supported developments that do not require other financial subsidies to use the comprehensive permit process. At least 25% of the units must be set-aside as affordable to households earning less than 80% of area median income.

MassHousing (formerly the Massachusetts Housing Finance Agency, MHFA)

MassHousing is a quasi-public agency created in 1966 to help finance affordable housing programs. MassHousing sells both tax-exempt and taxable bonds to finance its many single-family and multi-family programs.

Metropolitan Statistical Area (MSA)

The term, MSA, is also used for CMSAs (consolidated metropolitan statistical areas) and PMSAs (primary metropolitan statistical areas) that are geographic units used for defining urban areas that are based largely on commuting patterns. The federal Office of Management and Budget defines these areas for statistical purposes only, but many federal agencies use them for programmatic purposes, including allocating federal funds and determining program eligibility. HUD uses MSAs as its basis for setting income guidelines and fair market rents.

Mixed-Income Housing Development

Mixed-income development includes housing for various income levels.

Mixed-Use Development

Mixed-use projects combine different types of development such as residential, commercial, office, industrial and institutional into one project.

Overlay Zoning

A zoning district, applied over one or more other districts that contains additional provisions for special features or conditions, such as historic buildings, affordable housing, or wetlands.

Public Housing Agency (PHA)

A public entity that operates housing programs: includes state housing agencies (including DHCD), housing finance agencies and local housing authorities. This is a HUD definition that is used to describe the entities that are permitted to receive funds or administer a wide range of HUD programs including public housing and Section 8 rental assistance.

Regional Non-profit Housing Organizations

Regional non-profit housing organizations include nine private, non-profit housing agencies, which administer the Section 8 Program on a statewide basis, under contract with DHCD. Each agency serves a wide geographic region. Collectively, they cover the entire state and administer over 15,000 Section 8 vouchers. In addition to administering Section 8 subsidies, they administer state-funded rental assistance (MRVP) in communities without participating local housing authorities. They also develop affordable housing and run housing rehabilitation and weatherization programs, operate homeless shelters, run homeless prevention and first-time homebuyer programs, and offer technical assistance and training programs for communities. The Housing Assistance Corporation (HAC) serves as Yarmouth's regional non-profit housing organization.

Regional Planning Agencies (RPAs)

These are public agencies that coordinate planning in each of thirteen regions of the state. They are empowered to undertake studies of resources, problems, and needs of their districts. They provide professional expertise to communities in areas such as master planning, affordable housing and open space planning, and traffic impact studies. With the exception of the Cape Cod and Nantucket Commissions, however, which are land use regulatory agencies as well as planning agencies, the RPAs serve in an advisory capacity only. The Cape Cod Commission serves as Yarmouth's Regional Planning Agency.

Request for Proposals (RFP)

A process for soliciting applications for funding when funds are awarded competitively or soliciting proposals from developers as an alternative to lowest-bidder competitive bidding.

Section 8

Refers to the major federal (HUD) program – actually a collection of programs – providing rental assistance to low-income households to help them pay for housing. Participating tenants pay 30% of their income (some pay more) for housing (rent and basic utilities) and the federal subsidy pays the balance of the rent. The Program is now officially called the Housing Choice Voucher Program.

Smart Growth

The term used to refer to a rapidly growing and widespread movement that calls for a more coordinated, environmentally sensitive approach to planning and development. A response to the problems associated with unplanned, unlimited suburban development – or sprawl – smart growth principles call for more efficient land use, compact development patterns, less dependence on the automobile, a range of housing opportunities and choices, and improved jobs/housing balance.

Subsidy

Typically refers to financial assistance that fills the gap between the costs of any affordable housing development and what the occupants can afford based on program eligibility requirements. Multiple subsidies from various funding sources are often required, often referred to as the “layering” of subsidies, in order to make a project feasible. In the state's Local Initiative Program (LIP), DHCD's technical assistance qualifies as a subsidy and enables locally supported developments that do not require other financial subsidies to use the comprehensive permit process. Also, “internal subsidies” refers to those developments that do not have an external source(s) of funding for affordable housing, but use the value of the market units to “cross subsidize” the affordable ones.

Subsidized Housing Inventory (SHI)

This is the official list of units, by municipality, that count toward a community's 10% goal as prescribed by Chapter 40B comprehensive permit law.

U.S. Department of Housing and Urban Development (HUD)

The primary federal agency for regulating housing, including fair housing and housing finance. It is also the major federal funding source for affordable housing programs.

Appendix 7
Comments from October 25, 2022 Community Meeting



TOWN OF YARMOUTH

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DEPARTMENT
OF
COMMUNITY
DEVELOPMENT

On October 25, 2022 the Community Housing Committee presented the draft Housing Production Plan to the public for review and public comment through November 15, 2022. This public comment period was publicized with a legal advertisement placed in the Cape Cod Times, on the Town's social media platforms Facebook, Twitter, Town NEWS!, and via direct email to town boards, committees and community partners, and with the distribution of a notice at Town Hall, the senior center and at the libraries.

The following comments were received on October 25, 2022:

VM: VM asked if there were any plans to build more senior housing as she felt senior housing should be a priority goal

CHC Response: The Housing Production Plan identifies that Yarmouth seniors do experience housing cost burdens and other housing problems. To address this the Plan recommends that future affordable housing development should include a mix of housing types, including both rental and ownership options, housing styles and sizes, as well as price ranges, and that a portion of all new affordable housing should provide supportive services and be barrier-free to enable seniors to continue to live independently for as long as possible.

Current housing programs, such as the Homeownership Emergency-repair Loan Program (HELP) and the state's Home Modification Loan Program, are geared to allow older adults to age in-place.

The Yarmouth Age-Friendly Team notes the benefits of intergenerational living include:

1. The creation of a more inclusive and diverse community
2. Older adults experience less social isolation
3. Younger people benefit from interaction with older adults

CG: CG asked if there was any penalty if Yarmouth does not meet the 10% mandate for affordable housing.

Response provided at October 25, 2022 meeting by Housing Consultant Karen Sunnarborg: No, however the state is looking for towns to make a good faith effort to make progress towards meeting the 10% target.

CG also commented that development with density should also include open space in order to provide a quality living environment. She also recommended that housing should not be built in the proximity of major roads due to concerns about poor air quality caused by automobile emissions and resulting impact on child development.

CHC Response: The Town promotes residential development in a high-quality living environment, acknowledging that different settings address different housing needs. For example, the town's Cluster and Planned Residential Development Zoning Bylaw provides for housing density with required open space. This zoning is typically used in less developed areas of Yarmouth. This is different from the redevelopment efforts in the Route 28 corridor which produced housing near public transportation, jobs, stores, and other amenities. It should be noted that the Affordable Housing Trust and the state required that the subsidized rental housing complexes on Route 28 include outdoor play areas and indoor community areas in the complexes. Regarding ambient air quality, Route 28 the CHC will study this further.

KH: KH identified the current minimum size requirements for affordable units (ie. 750 sq ft for a one-bedroom unit) are a barrier to creating housing units, and the Town should be flexible when it comes to such dimensional standards.

CHC RESPONSE: The Community Housing Committee lists minimum unit sizes in the Town's Affordable Housing Standards as follows:

	Sec 412 Zoning Bylaw or by Special Permit	Sec 412 Zoning Bylaw or by Special Permit	Sec. 404 Zoning Bylaw		Sec 407 Zoning Bylaw
	New Construction	Rehabilitation or remodeling of existing building	Units created through motel conversion provision	Units created through raze and replace provision	Affordable Accessory Apartments
Zero Bedroom	550	500	400	600	500
One Bedroom	700	600	600	600	600
Two Bedroom	900	750	700	700	700
Three Bedroom	1200	1000	900	900	
Four Bedroom	1400	1150			

The Mass Dept. of Housing and Community Development (DHCD) in their 2014 Guidelines for 40B Comprehensive Permit Projects establish the following minimum unit sizes:

- 1 bedroom - 700 square feet\ 1 bath
- 2 bedrooms - 900 square feet\ 1 bath
- 3 bedrooms - 1200 square feet\ 1 & 1/2 baths
- 4 bedrooms - 1400 square feet\ 2 baths

The Committee will consider KH's recommendation during an upcoming review of the Affordable Housing Standards, and may ask KH for some project examples at that time.

JF: I would like to provide a few thoughts and feedback on the Housing Plan presented recently. I believe that housing is our greatest current challenge in town. The needs include affordable housing, housing diversity allowing people to stay in their homes, and seasonal housing to support businesses. We need to emphasize housing for individuals and families up to \$100K in family income in order to support the service and health professionals that we need to support our aging population. Some of these needs

could be addressed in the short term with zoning changes, others require longer term investment where public/private investment should be promoted.

I also strongly believe that any affordable rental housing that we pursue should leverage the mass transportation and shopping infrastructure in town. Many of the people looking for this type of housing do not own cars and need ready access to mass transportation and shopping. It should also follow the towns investment in wastewater rollout which can better handle increased density.
Thank you for considering my thoughts on the Housing Plan.

CHC Response: Comments accepted.

MF: The Natural Resource Protection and Housing Priority Areas prepared by Housing Assistance Corp. (HAC) and the Association to Preserve Cape Cod (APCC) should be considered in the Housing Plan.

CHC Response: Comments accepted.

GS (Email 10.25.2022): I just watched the Housing plan meeting and wanted to reach out. My name is GS. I am a 22-year resident of Yarmouth, I grew up in Chatham and worked with my parents in our family business in Harwich from the time I was old enough to sweep the floor to 19 years after I graduated from college. At The Cape Cod Auto Mall, I helped tens of thousands of people firsthand when they purchased their vehicle from us or chose us to service their vehicles. I was a Realtor with Keller Williams for 6 years and am a business coach now. So to say I have a pulse on the housing problem is, well, an understatement. I am emailing you tonight because I am looking for clarification on two things that might help resolve a majority of the problem.

First, In Karen Sunnarborg's presentation, she touched on that there were tax benefits for people looking to sell their property. I did not understand what she said. I am also thinking about buyers. If we think about this question from the reasoning of a Realtor. If there is such a lack of property available on the market for sale it is unlikely that someone will buy a property and then rent it as a year-round rental. More than likely someone will buy the property and rent it weekly during the summer to collect a higher premium and then rent it as a "winter rental" meaning that they will rent it off-season. When that happens that person cannot be counted on as a year-round employee because they will not be able to find an affordable place to live in the summer months. Which creates the summer employment problem. My question is this, what programs or tax benefits are there that either a seller can use to target a buyer that wants to create a year-round rental? The flip to that question is this, from an investor's standpoint, what are the programs or tax incentives that a buyer can use to purchase a property to use it as an investment property for the use of a year-round rental rather than a weekly summer and then a winter rental? Are there any? If so what are they?

Second, if the goal is to create additional year-round rentals are there programs that outline zoning exceptions for converting a single-family home into a duplex or to add a mother-in-law apartment so they can then rent it as a studio? Is it possible to convert a single-family property into a duplex or add a mother-in-law's apartment?

I have joked with my mother and my mother-in-law that at some point we need to buy a house that has two mother-in-law apartments- one at either end for when they age and want to move in. :) so where I'm going with that is it even a possibility from a zoning standpoint?

The cost of living on the Cape is outrageous as it is. Having the average year-round rental price at \$2200 a month is frankly unsustainable and is not only the main cause of small businesses staffing problems but as the problem gets worse - vacationers will not be getting the service they are accustomed to and vacation elsewhere. Causing more economic hardship for our small businesses.

I look forward to your answers and will be willing to chat.

CHC Response: Tax exemptions and credits can be a powerful tool for the development of housing. The Town has partnered with developers which utilized Low-Income Housing Tax Credits to create Yarmouth Commons (881 Rt 28, South Yarmouth with 69 affordable apartments) and Yarmouth Gardens (497 Route 28, West Yarmouth with 40 affordable apartments).

For single units or smaller developments, the Town could explore the use of a tax exemption for year-round rental units. This strategy is listed in the Plan in Appendix 1 as Housing Strategy A.7. Explore property tax exemption for year-round rental units.

Regarding duplex and accessory units, town zoning allows for duplexes in some areas of town provided the lot is twice the minimum lot size required. What has more potential to produce additional units is the Yarmouth Accessory Apartments Zoning Bylaw, which allows for the creation of family-related and affordable accessory units at owner-occupied properties. An amendment to the bylaw is currently under consideration to remove some requirements which are viewed as barriers to its use.

JC (Email Nov. 3, 2022): I was surprised when I looked over the Yarmouth Housing Production Plan to see that Forest Road is being considered for affordable housing. Back in 2010 a large group from the Forest Road area and Captains Village went to Town Meeting with the following objections:

1. Flooding in Captains Village.
2. There was a covenant on original deed for a municipal building—fire or police department.
3. Well on Forest Road would fail if housing were built there.
4. A treatment plant would need to be built before anything could be built in this area.
5. Too close to Senior Center!

My husband and I realize the need for affordable housing and are happy that two developments have been built on Route 28, but it is very important not to destroy our neighborhood and tear down all our trees and flood and destroy Forest Road and the Captains Village neighborhoods while doing it! We will attend the upcoming housing meeting on November 15.

RESPONSE PROVIDED BY STAFF 11/04/2022: JC was provided with correct meeting dates.

CHC Response: The Town of Yarmouth gave the 18-acre Forest Road parcel to the Yarmouth Housing Authority for the development of affordable housing. The Committee will forward these comments to the Yarmouth Housing Authority, which owns the property and is actively developing the property.

RC (Email Nov. 7, 2022): Can you identify the parcel of land that is being considered for development via the HPP? If it is the land near the senior center this idea was opposed in the recent past by the local community for a variety of reasons and I'm sure that opposition is still present. Perhaps the town has a parcel in Yarmouth Port which would be suitable for your plan? We have locally several schools, the town disposal site, the senior center, and several failed wells. Certainly our part of the community has

catered to the needs of all, now it is time to think outside of the existing box for our solution to affordable housing here in Yarmouth Mass.

Looking forward to your reply regarding the parcel in question,

RESPONSE PROVIDED BY STAFF 11/07/2022: Staff provided maps noting land is owned by the Yarmouth Housing Authority.

CHC Response: The Town of Yarmouth gave the 18-acre Forest Road parcel to the Yarmouth Housing Authority for the development of affordable housing. The Committee will forward these comments to the Yarmouth Housing Authority, which owns the property and is actively developing the property.

ER and JR (Email Nov 7, 2022): We received notification of the plans to build 45 units of affordable housing on the Forest Road property. Obviously, this is very shocking considering the history of this property.

At the Special Town meeting of 10/17 /2011 the Town passed an article to “Transfer land of equal value, purchase by eminent domain, transfer of land for open space/conservation” of said property. This passed by a large majority.

At Town meeting of 4/2/2012 the Town voted to RESCIND a previous authorization of “affordable family rental housing” from the Forest Road property.

At the Town meeting of the 4/1/2013 the Town voted to RESCIND a previous \$1 Million appropriation to the Housing Authority for development of the Forest Road property.

All three of these articles passed by a large majority. It is abundantly clear that the residents of Yarmouth do not want this property developed! Instead of negotiating with the YHA for a transfer of Town owned property not having environmental impacts, the Town seems intent on carrying on the same failed policies that have led us to the disastrous environmental and health issues we are facing.

The Forest Road property is in the zone of contribution of FOUR town water wells that have very high nitrogen levels. Recently, well no.11, off Forest Road recorded a high nitrogen level of 6.2. The MCL level of 10 can lead to infant mortality. These wells have recorded higher rates in the past. Due to high PFA levels, wells 3 and 4, down stream of Forest Road, have been taken off line. All of these problems are a direct result of dense housing.

Development of this property will add to the high water levels experienced by the residents of Captains Village. During normal rainfall years there are approximately 60 homes that are forced to pump water from their cellars.

The Town is in dire need of affordable housing but not at the expense of these health and community issues.

ER (Email Nov 9, 2022): Thank you for letting me speak at your Nov 7 meeting. I have an additional comment to make on the Housing Production Plan. On Page 116, under the heading: What are the best locations for new housing development, DELETE “ Forest Road near the Senior Center”. It is, in fact, the WORST location for reasons previously stated! It appears that the Plan is promoting development of

Forest Road. I am further requesting that a vote be taken by the Community Housing Committee members on whether they support development of this property.

CHC Response: The Town of Yarmouth gave the 18-acre Forest Road parcel to the Yarmouth Housing Authority for the development of affordable housing. The Committee will forward these comments to the Yarmouth Housing Authority, which owns the property and is actively developing the property.

Appendix 8

Maps of Natural Resource Protection and Housing Priority Areas

Prepared by Housing Assistance Corp. (HAC) and the Association to Preserve Cape Cod (APCC)

Natural Resource Protection and Housing Priority Areas in

YARMOUTH

Acknowledging Cape Cod faces serious challenges in providing sufficient housing for its citizens as well as ensuring the protection of its remaining natural resource areas, including the region's water resources, the Association to Preserve Cape Cod (APCC) and Housing Assistance Corporation (HAC) undertook a mapping project to encourage local land use policy discussions to be more productive in addressing the housing crisis and regional environmental challenges.

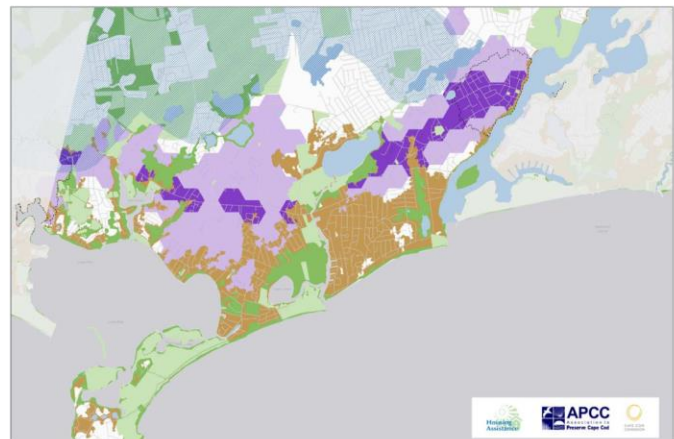
The project supports three goals: highlighting the role of wastewater infrastructure development in helping to improve water quality, fostering housing density and affordability in priority housing areas, and protecting the most critical lands for habitat and other natural resources.



How Maps Were Created and How to Use Them:

By agreeing in advance on the criteria, the project used the best available data and GIS technology to identify priority areas for natural resource protection and priority areas for moderate-density housing that year-rounders can afford. The objective of this mapping project is to focus proactive attention on these identified priority areas. The maps are intended as a discussion and planning tool.

- To identify high priority areas for housing, a set of criteria was created and applied to each of the 15 towns across the Cape. Areas identified as high priority for natural resource protection are consistent with the 2018 Cape Cod Regional Policy Plan's criteria for Natural Areas Placetypes and utilize existing state GIS mapping of natural resource areas.
- Priority natural resources areas, which include critical landscape and habitat areas, Zone II Wellhead Protection Areas for drinking water, wetlands and 100-ft. wetland buffers, vernal pools and 350-ft. vernal pool buffers, permanently protected open space, and FEMA flood zones, are identified for conservation and additional protections.
- Purple areas identify high priority and medium priority areas for moderate-density housing that is affordable and attainable to our year-round population.
- White areas did not rate as high priority for housing or natural resource protection based on the project's criteria for either purpose. The project recognizes that there may be local strategies for natural resource protection and housing in these areas.
- The maps do not provide parcel-specific analysis, but rather focus on larger areas that would be relevant to zoning, regulations, infrastructure and other planning and policy discussions. The maps are not intended to replace the need for appropriate evaluation at the parcel level.

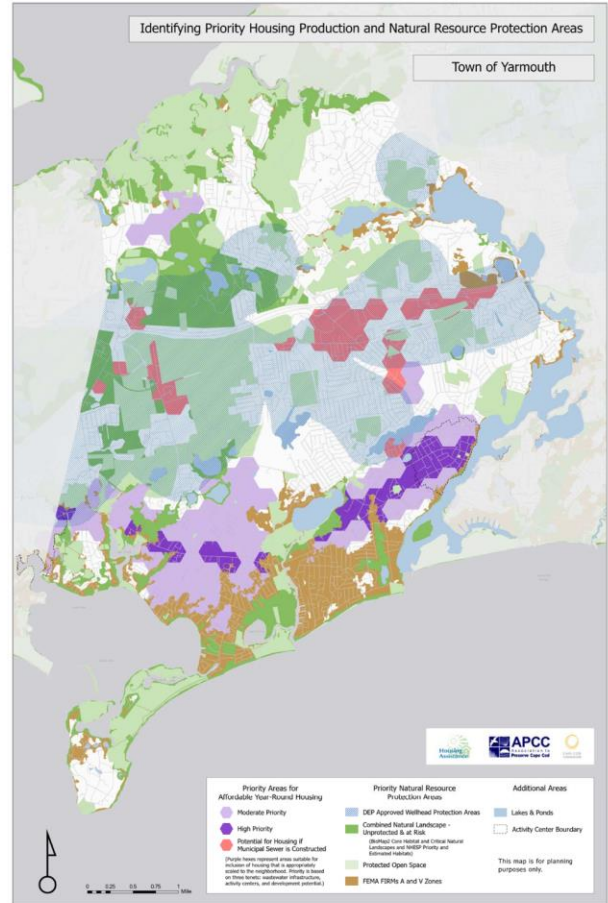
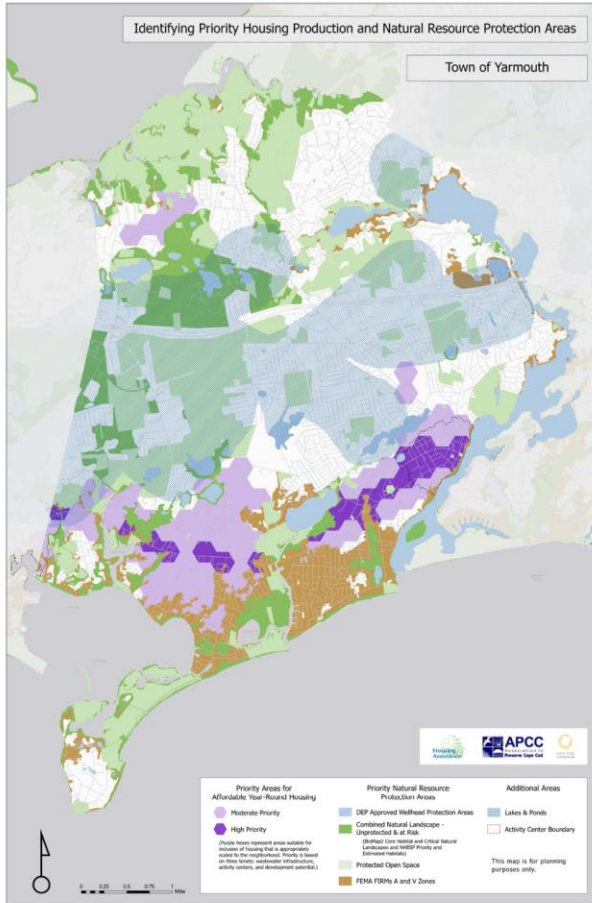


RECOMMENDED ACTIONS:

- 1 Prioritize spending and available funding sources to leverage resources that will be beneficial for housing, wastewater infrastructure development and natural resource protection.
- 2 Direct investments and local planning initiatives toward land identified in priority natural resource areas and priority housing areas by focusing efforts on acquisitions, regulatory requirements and other land use policy decisions for this dual objective.
- 3 Target housing production within identified housing areas and natural resource protection efforts in identified natural resource areas.
- 4 Rezone land within identified priority natural resource areas to reduce development potential and sprawl.
- 5 Rezone identified priority areas for housing to simplify and streamline the development of multi-family housing opportunities that are affordable and attainable to our year-round population.
- 6 Invest in wastewater infrastructure, which improves the affordability of housing construction and benefits water quality significantly.

Natural Resource Protection and Housing Priority Areas in

YARMOUTH



A project by the Association to Preserve Cape Cod (APCC) and the Housing Assistance Corporation (HAC). Funding for the project is provided by Barnstable County and its Economic Development Council License Plate Grant Program through the Cape Cod Commission.

Learn More: GrowSmartCapeCod.org

