A roadmap to a vibrant, intergenerational community with diverse and attractive year-round housing choices
INTRODUCTION

About Barnstable
Barnstable, which celebrated its 375th anniversary in 2015, is Cape Cod’s largest community, the County seat, and consists of seven unincorporated villages. It’s known as a beautiful place to live and visit with historic sites and sandy beaches. However, with escalating housing costs and limited job opportunities, the town faces challenges and opportunities.

While statewide population grew, the Cape’s population declined with the Town of Barnstable leading the decline. Barnstable’s population is generally younger than other Cape communities and as the baby boomer population grows on the Cape, the younger population is expected to continue to move off the Cape propelled by high housing costs and scarcity of good jobs.

About the Housing Production Plan
To help address the cost and availability of housing in Barnstable, the town commissioned a planning effort that brings together perspectives from residents, business owners, employees, affordable housing advocates, and developers. Through a 10-month process, they set direction for the Housing Production Plan, which includes 18 recommendations to help the town address local housing needs in ways that ensure protection of natural resources and support economic growth.

The following document is a comprehensive housing plan that will serve as the local roadmap to address the costs and availability of housing in Barnstable. The plan meets that state’s requirements as a Housing Production Plan, a state-recognized planning tool that, under certain circumstances, permits the town to influence the location, type, and pace of affordable housing development.

About the Team
This HPP was created under the direction of the Barnstable Growth Management Department, Housing Committee, Planning Board, and Town Council and with the input of a variety of Barnstable residents, board and committee members, business owners, organizations and agencies, as well as town officials and employees. It was created with the assistance of planning consultant, JM Goldson community preservation + planning.

The project team engaged the community at each phase of the planning process, beginning in October with a series of interviews of town officials and department heads to understand local development constraints – environmental and infrastructure constraints as well as regulatory constraints. In November 2015, town officials, housing organizations, realtors and developers participated in focus groups and in December 2015, the GMD held two community listening sessions. In May 2016, community members participated in an interactive workshop to prioritize strategies and set direction for the recommendations of the plan. In addition, the team engaged community members through social media outlets including Facebook, Twitter, and Instagram.

For more information...
visit townofbarnstable.us/GrowthManagement
or call 508-862-4678
# HOUSING NEEDS

It will be no surprise to hear that Barnstable has a housing problem. What may be surprising is how this hurts the community more than many people might realize. More and more seniors struggle to afford and maintain their homes or find a place to downsize within the community. Renters earn lower wages and pay higher rent than renters statewide, leading to almost half of all renters spending too much on rent. Many renters are impacted by the seasonal shuffle where locals often must move out of their apartments to make way for vacationers. Where do they go? Some sleep in their cars, while others couch surf, move into sheds, seek help at the emergency shelter, or move out of the community. Local businesses are among the most hurt by Barnstable’s housing problem – workers are unable to find year-round homes they can afford and often commute long distances for low-paying jobs, which impairs worker retention and employer’s ability to find skilled workers.

Many Barnstable residents struggle to make ends meet.

<table>
<thead>
<tr>
<th>RESIDENTS HAVE TO SPEND TOO MUCH FOR HOUSING</th>
<th>RENTERS ARE ESPECIALLY BURDENED</th>
</tr>
</thead>
<tbody>
<tr>
<td><img src="chart1.png" alt="Bar Chart: 43% of Households Are Spending Too Much" /></td>
<td>Almost <strong>ONE IN EVERY TWO RENTERS</strong> spends too much income on rent.</td>
</tr>
</tbody>
</table>

43% OF HOUSEHOLDS ARE SPENDING TOO MUCH

If housing expenses are 30% or less of a household’s income, that household is better able to pay for other necessities.

<table>
<thead>
<tr>
<th>LOW VACANCY PUSHES HOUSING PRICES UP</th>
<th>SALE PRICES ARE HIGH</th>
</tr>
</thead>
<tbody>
<tr>
<td><img src="chart2.png" alt="Circle: 1% Ownership Units Vacant" /></td>
<td><img src="chart3.png" alt="Graph: Housing Prices: 62% Higher, Income: 28% Higher" /></td>
</tr>
</tbody>
</table>

A balanced market should have at least a 1.5% vacancy rate for ownership and 7% for rental vacancy rate.

**Housing Prices: 62% Higher**

**Income: 28% Higher**
Many Barnstable residents struggle to make ends meet. If housing expenses are 30% or less of a household’s income, that household is better able to pay for other necessities. Almost one in every two renters spends too much income on rent. 38% of residents earn what is considered a low income. Two in three low-income residents (66%) have to spend too much for housing costs. (Spending more than 30% of their income on housing.)

The needs of seniors and young residents aren’t being met.

**CHOICES ARE LIMITED**

Most of the housing stock (83%) is single family.

**HOME OWNERSHIP IS OUT OF REACH FOR FAMILIES**

Affordable price for a household of 4 at Barnstable’s median household income:

- **2014 Median Sale Price**
  - $209,000
  - $432,500

**THE COMMUNITY IS AGING**

<table>
<thead>
<tr>
<th>% Residents 65 Years or Older</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010</td>
</tr>
<tr>
<td>2030</td>
</tr>
</tbody>
</table>

**THERE ARE FEWER FAMILIES AND YOUNG PEOPLE**

Households with children under age 18 decreased 15% between 2000 and 2010.
Barnstable workers are priced out of our community.

**HOUSING NEEDS**

**WAGES FALL SHORT**

<table>
<thead>
<tr>
<th>Position</th>
<th>Hourly Wage Needed to Afford a Two-Bedroom Rental</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Sales</td>
<td>$10.04</td>
</tr>
<tr>
<td>Home Health Aid</td>
<td>$11.97</td>
</tr>
<tr>
<td>Waiter/Waitress</td>
<td>$12.04</td>
</tr>
<tr>
<td>Carpenter</td>
<td>$17.36</td>
</tr>
<tr>
<td>Landscaper</td>
<td>$13.52</td>
</tr>
<tr>
<td>Teaching Assistant</td>
<td>$13.04</td>
</tr>
</tbody>
</table>

**THE LABOR MARKET IS DECLINING**

The Cape & Islands was one of only two labor markets in Massachusetts to decline in population.

The Cape & Islands is home to the oldest average population in the state. Businesses face a shortage of younger workers to replace baby boomers as they retire.

Commonwealth Corporation & New England Public Policy Center, Labor Market Trends in the Cape & Islands, December 2012
In 2026, Barnstable is a vibrant, intergenerational Mid-Cape community with a socially and economically diverse population. Residents across a range of ages and incomes call Barnstable home. The community has diverse housing options that are attractive and affordable to families, young professionals, as well as retirees - this diverse housing choice helps to strengthen the local labor market and economy.

The community is also actively supporting older adults as they age in the community by assisting with health and safety improvements to their homes and encouraging more housing options to support the needs of an aging population.

Housing options include a mix of apartments and condominiums, townhouses, and single-family homes. New top-of-the-shop and multi-unit developments, which complement the design and fabric of the community, are located in and near village centers to encourage walking and biking, minimize automobile dependency, and support village businesses. New development utilizes the highest standards of energy efficiency and wastewater treatment to maximize protection of the Cape’s fragile ecosystem.
Focus local efforts to address local housing needs.

Provide decent, safe, and affordable housing in Barnstable to meet documented housing needs, at a minimum meeting the state’s MGL c.40 affordable housing goals. The town recognizes that the local need for production of affordable housing goes beyond the state’s 10% goal. There is a need for over 2,000 affordable rental units and close to 900 affordable homeownership units in Barnstable. Even if the town reached the 10% 40B goal, there would still be thousands of income-eligible households in need of affordable units.

Barnstable needs just under 700 units to reach the state’s 10% goal, but the actual need is much greater with over 5,000 low/moderate income households spending too much on housing costs in Barnstable.

Total Cost-Burdened Low/Mod Income Households

- 5,093

Current Subsidized Housing Inventory

- 1,372

Subsidized Housing Inventory at State-Mandated 10%

- 1,372 +683

Integrate more diverse housing options in and near Barnstable’s villages.

About 85% of town-wide need for affordable rental is in the villages outside of the Hyannis area. Community members discussed a variety of housing options to encourage in and near Barnstable’s village centers including accessory apartments, congregate housing, mixed-use (top-of-shop) housing, multi-family apartments, and tiny homes that would fit in and enhance the character of existing village centers.

Provide housing choice to support an intergenerational community.

As trends suggest, Barnstable’s population will continue aging - the share of residents age 65 or older may grow from about 21% in 2010 to approximately 34% of total residents in 2030. Many older adults need alternatives to single-family homes to continue to live in the community as their housing needs change. Housing choice is limited in Barnstable – 83% of Barnstable’s existing housing stock is single-family. More diverse housing options can provide choices for both older and younger residents. The town aims to encourage aging in place and aging in community including viable options to encourage older adults to remain in Barnstable. It also aims to encourage development of housing options to attract and retain younger residents including affordable homeownership opportunities in addition to related efforts regarding job creation and training, business and industry development.

Create year-round rental housing affordable to very low- and extremely low-income households.

With the high demand for summer rentals, it may be seen as an understatement to say that it is challenging for many renters in Barnstable to find affordable year-round rental units. Rental vacancy rate is very low at 1%, well below the 7% recommended for a healthy market balance between supply and demand. Rental units only comprise about 22% of all units, about 1,500 units shy of the standard benchmark of 30%. Barnstable’s short-age of year-round rental units pushes rents up and directly contributes to high housing costs. About 1,040 (48%) of Barnstable’s extremely and very low-income households spend more than half of gross income on housing. Homelessness is a complex problem, fraught with many challenges and variables, but for all of its complications the primary solution to homelessness is affordable housing.

Town of Barnstable Housing Production Plan Executive Summary • 7
Provide assistance to stabilize housing for Barnstable’s most vulnerable residents.

Many low-income households in Barnstable struggle with housing costs including rent, health and safety rehabilitation needs, sewer connection and septic compliance, and energy efficiency improvements. Many low-income residents, including many seniors, struggle with housing costs and with houses that are not suited to their abilities or needs as they age. Residents need help with rehabilitation needs to improve health and safety, energy efficiency improvements, and rental cost assistance. This type of direct assistance with the costs of owning or renting in Barnstable can help provide stable, safe, and decent homes for Barnstable’s most vulnerable residents.

Ensure that new development promotes smart growth and protection of natural resources.

Protection of the region’s fragile ecosystem is of critical importance to protect natural resources, scenic beauty, and the Cape’s economy. To protect Barnstable’s natural resources and enhance community vibrancy, the town has long embraced smart growth goals and principals in its zoning and grown management policies and it will be important to continue to do this as the town works to promote production of more affordable housing to addresses local housing needs. The town aims to encourage sustainable development including utilization of sustainable materials, energy efficient design, renewable energy (e.g., solar), and use of innovative/alternative (I/A) septic systems.

Strengthen partnerships with organizations addressing affordable housing needs.

Barnstable is fortunate to have many mission-driven organizations helping to address housing needs in Barnstable and the region. These organizations provide affordable housing, housing assistance, or other related support including community education and advocacy. The town should continue to support and help expand the initiatives of these organizations to further address local housing needs.

Promote an inclusive community outlook about the need for affordable housing and nurture strong local leadership to promote local housing initiatives.

Barnstable should continue to build support for affordable housing development and assistance. The town should continue to clearly articulate the unmet housing needs and demand for new housing outlined in this plan and the 2014 Housing Needs Assessment to public and private partners and to the general public.

Continue to actively monitor and preserve the long-term affordability of existing affordable units.

Affordable units sometimes need funding assistance to protect their long-term affordability. At the time of this writing, about 21% of Barnstable’s exiting affordable units have expiring affordability restrictions. This is an ongoing town role that will be important to continue to ensure long-term affordability and maintenance of units on the Subsidized Housing Inventory.
STRATEGIES

Barnstable’s housing goals are ambitious and clearly can’t be achieved overnight or by a sole, isolated action. To promote the greatest effectiveness, the town has an opportunity to work together at all levels of the community to implement a plan of action that will direct local initiatives and regulatory changes in the years to come. The strategies presented here are pieces of a puzzle that, when assembled and embraced as a whole, can help Barnstable accomplish its housing goals.

REGULATORY

Regulatory strategies refer to recommendations that entail amendments to the local zoning ordinance or other local development regulations to help encourage development of more housing options including affordable housing.

Support use of advanced treatment alternative septic technologies to offset increased density for affordable housing.

Work with Board of Health and the Water Resources Advisory Committee to determine appropriate incentives to help encourage use of non-traditional technologies for nutrient management for development of multi-family and affordable housing. These technologies can include reduction – treatment before disposal to the ground - and remediation – treatment in groundwater. Examples of reduction treatments are urine diverting and composting toilets. Examples of remediation treatments are constructed wetlands, permeable reactive barrier-trench, and fertigation.

RELATED GOALS: Diverse Options Intergenerational Choices

Smart Growth Community Outlook

Amend zoning to incentivize development of affordable assisted or independent living units for low-income seniors.

Population projections by age suggest that Barnstable will continue aging, predicting that the share of residents age 65 or older may grow from about 21% in 2010 to approximately 34% of total residents in 2030. Older householder are more likely to have low incomes: the median household income for households in the Town of Barnstable overall was estimated to be $58,933, whereas households with older adult householders age 65 and over had a median income of $42,605. Zoning amendments could incentivize development of affordable senior housing units – both independent living and affordable assisted living units.

RELATED GOALS: Focus Efforts Year Round

Diverse Options Intergenerational Choices

Consider zoning amendments to encourage small, low-density, village-scale mixed-use and multi-unit development and re-development in village centers.

To help foster more housing choice in all of Barnstable’s
villages, consider zoning amendments to permit the construction of appropriately-scaled multi-use buildings (commercial and residential) in all village centers and multi-family buildings within a 10-minute (1/2 mile) walk of village centers. Multi-use buildings, with commercial space on the ground floor and residential units above, are a traditional main street form of development that is currently prohibited in parts of Cotuit, Osterville, and West Barnstable. Allowing multi-use buildings would enhance the villages economic vibrancy and could increase the town’s stock of smaller, more affordable, rental units in walkable, mixed-use neighborhoods.

**RELATED GOALS:** Focus Efforts | Year Round | Diverse Options | Intergenerational Choices | Smart Growth

Consider providing regulatory incentives for extremely-low, very-low and middle-income housing in all village districts.

Some of Hyannis districts offer incentives to create middle-income (referred to as “Workforce” housing in the Zoning Ordinance) – units that are affordable to households with up to 120% AMI. Outside of Hyannis, no other village districts offer incentives for such middle-income housing. In addition, there are no incentives through Barnstable’s zoning ordinance to encourage creation of units affordable to extremely-low and very-low income households. Such incentives could help to create mixed-income housing that includes units affordable to extremely-low, very-low, and low/moderate income households as well as workforce and market rate units to help encourage units affordable at multiple price-points. The incentives could include increase in units/acre, more flexible dimensional requirements, reduced parking requirements, and the like.

**RELATED GOALS:** Focus Efforts | Year Round | Diverse Options | Intergenerational Choices | Smart Growth

Amend Downtown Hyannis Growth Incentive Zone to allow increased density for mixed-use and multi-unit development.

The 2014 housing needs assessment indicated that the greatest housing need in Hyannis is for more market-rate rental units and affordable homeownership units for low/moderate-income households. To encourage such development, the town should amend the Growth Incentive Zone to allow greater density for mixed-use and multi-unit development.

**RELATED GOALS:** Focus Efforts | Year Round | Intergenerational Choices | Smart Growth

Secure funding for a comprehensive review and recodification of zoning ordinance and related regulations to ensure clarity and consistency, especially with federal and state Fair Housing laws.

Codification is a process of organizing and arranging all legislation of a general and permanent nature into a Code. The major benefit of a codification is convenient access to information. Having an accurate, up-to-date representation of municipal law enables town officials to answer questions from citizens quickly and accurately.

**RELATED GOALS:** Focus Efforts | Smart Growth

**STRATEGIES**

Source: JM Goldson
Expansion and improvement for the Accessory Affordable Apartment program.

The AAAP program, which implements part of Barnstable’s Affordable Housing Plan and uses existing housing stock to provide affordable housing, requires diligent administration for promotion, implementation, and monitoring. It is beyond the capacity for full administration at current staffing levels. See above in regulatory strategies for related discussion of improvements to the AAAP.

**RELATED GOALS:**
- Focus Efforts
- Year Round
- Diverse Options
- Intergenerational Choices
- Smart Growth

Utilize CPA funds to create local rental assistance program for eligible households.

The town can allocate Community Preservation Act funds to create a local rental assistance program in Barnstable. This strategy has been successful in nearby towns.

**RELATED GOALS:**
- Stabilization Assistance

- A variety of CPA communities have established a local rental assistance program, including Chatham, another town on Cape Cod. Chatham allocates CPA funds to the Chatham Housing Authority for the rental assistance program where landlords of eligible tenants receive monthly subsidies for up to three years. Since the Chatham program began in 2004, it has assisted between 18 and 24 households annually.

Explore ways to expand capacity and activity of the existing Affordable Housing Growth Development Trust Fund.

Through expanded membership and refocusing, Barnstable's housing trust could expand its capacity and activity over the coming years. The recommendations are to expand trust membership and encourage CPA allocations to the trust.

**RELATED GOALS:**
- Focus Efforts
- Year Round
- Diverse Options
- Intergenerational Choices
- Stabilization Assistance
- Smart Growth
- Strengthen Partnerships
- Community Outlook

Create an initial intake form for local housing funds.

A town can create an initial intake form to help streamline and coordinate requests for local/federal funds for housing development. The town offers development funds to support the creation and preservation of affordable housing from multiple sources. Developers are currently required to make separate requests for each source of funding – these requests are reviewed in isolation and have no overall coordination. Note that this process would not replace any required fund appropriation approvals – CPA funds, for example, will still need to be recommended by the CPC and approved by the Town Council.

**RELATED GOALS:**
- Focus Efforts
- Strengthen Partnerships

Create a rehabilitation (rehab) program with Community Development Block Grant funds to help low-income homeowners with rehab to preserve their existing housing.

Establishing a housing rehab program to provide low-income homeowners with assistance to rehabilitate their homes could help both young and old alike with needed health and safety improvements.

**RELATED GOALS:**
- Stabilization Assistance
Fund creation of new Barnstable Housing Authority rental units, particularly for affordable family housing.

The BHA has 672 units, 111 of which are family units. These family housing units are in high demand with about 5.6 households on the wait list for each of the family units as of September 2015. Local and federal funds can support Housing Authority development of family units. In addition, the town can provide town-owned property for the development of new Housing Authority units.

**RELATED GOALS:** Focus Efforts Year Round Diverse Options Intergenerational Choices Strengthen Partnerships

Explore offering town-owned properties for creation of affordable rental units.

To help address Barnstable’s most critical housing needs, the town should explore offering town-owned properties for development of affordable rental units. As the property owner, offering public land for affordable housing development provides the town with a high level of control over the ultimate development.

**RELATED GOALS:** Focus Efforts Year Round Diverse Options Intergenerational Choices Strengthen Partnerships Community Outlook

Create an Infrastructure Relief Fund with Community Development Block Grant funds. Funds would defray costs of water and sewer connection costs to foster creation of affordable rental units.

Infrastructure connection costs can be a barrier to development of multi-family, mixed-use, and affordable housing. The town already uses CDBG funds for a sewer connection program that could be expanded.

**RELATED GOALS:** Focus Efforts Year Round Intergenerational Choices Smart Growth Strengthen Partnerships

Target public works and streetscape improvement investment areas with affordable housing development and rehabilitation activity to promote comprehensive neighborhood revitalization.

Coordinate planning & investments for affordable housing & neighborhood improvements. Formalize communications between town departments: sewer, water, sidewalks, public/private investment.

**RELATED GOALS:** Focus Efforts Community Outlook

Support wastewater management solutions that best address both housing needs and natural resource protection to be incorporated in the town’s Comprehensive Wastewater Management Plan.

In conjunction with the first regulatory strategy (page 8) to encourage use of alternative septic technologies, the Housing committee and GMD should support a wastewater management approach that best balances Barnstable’s housing needs and natural resource protection.

**RELATED GOALS:** Focus Efforts Diverse Options Intergenerational Choices Smart Growth

**STRATEGIES: LOCAL INITIATIVE**