

Appendix 8

Community Housing

- 1. Housing Needs Assessment – Executive Summary 2006**
- 2. Wellfleet Housing Summit, June 2, 2007 – Report on Findings**
- 3. Community Housing Action Plan, September 2007**

HOUSING
NEEDS
ASSESSMENT
Executive Summary

Wellfleet
Massachusetts

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Prepared for the
Town of Wellfleet &
Wellfleet Housing Authority

With Funding Provided by the
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Boston, MA

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EXECUTIVE SUMMARY

The Massachusetts Housing Partnership, on behalf of the Town of Wellfleet and the Wellfleet Housing Authority engaged consultant John Ryan of Amherst, MA to provide a housing needs assessment for the community. The assessment focuses on three aspects of housing need: 1) the needs of a growing population of seniors; 2) the ability of working residents to find safe, decent year-round rental housing and 3) the ability of residents and key members of the workforce to move from rental housing into homeownership. The following summarizes key findings and recommendations.

Senior Housing Need

Wellfleet clearly has a large and growing concentration of home-owning residents 65 and over. Demographic projections suggest as many as 57 percent of all residents will be 55 and over by 2020, up from 35 percent in 2000. A significant portion of this population would be considered low- or moderate-income but for the large amount of home equity they typically have in their homes. Taking this equity into account, the consultant estimates that fewer than 10 percent of senior households would qualify for traditional affordable housing programs aimed at residents earning less than 80 percent of Area Median Income (AMI). Still, that represents 60-65 households currently. Even with the growing population of very old seniors (104 85+ year-olds in 2006), Wellfleet's population is too small to support an Assisted Living Facility on its own. The regional demand for such assisted and service-enriched housing is currently available nearby in Orleans and will be increased once the Seashore Point development comes on line in Provincetown.

In the consultant's view, Wellfleet's key senior housing need focuses on the creation of "age-appropriate" housing units that may be owned or rented by residents with a range of incomes (after the sale of their home) from 80 to at least 120 percent of AMI. This would typically take the form of a condominium consisting largely of two-bedroom units (though some one-bedroom units are possible). These units would be designed to meet the accessibility, space and social needs of a population of consisting largely of single-persons typically 75 years or older. Characteristics normally include single-floor living; ease of entry and maintenance; handicapped-accessibility and adaptability; thoughtful design of cabinetry, closets and bathrooms; and covered garage parking. Some community space for social interaction and the provision of outside services (hair care, nursing visits, etc.) will extend the utility of this housing design. This kind of housing may be developed in moderate-density, single floor duplexes or in larger elevator-accessed buildings depending on the infrastructure conditions of the site. A town center location for such a project would seem ideal. The local Housing

Authority could purchase a few units for rental to lower income individuals earning less than 80 percent of AMI. In overall scale, the consultant sees the need for such housing as no more than 24 units, as shown below.

Recommended Distribution of Housing to Meet Current Elderly Housing Need

Wellfleet, June 2006

Income Limit	Price	One Bdrm	Two Bdrm	Total
<50% of AMI	Rental	3	2	5
50-79% of AMI	<\$150,000	3	2	5
80-99% of AMI	<\$250,000	3	2	5
100-119% of AMI	<\$300,000	0	5	5
120-149% of AMI	<\$350,000	0	4	4
Total		9	15	24

Non-Elderly Rental Need

The consultant sees a basic imbalance between the existing rental housing stock and the demographic and employment characteristics that typically drive rental housing. Wellfleet has a relatively small stock of year-round rentals that consists largely of single-family homes. In the current market, almost no 20-something residents can form new households and few older renters can hope to purchase a home. Affordable units account for only about 10 percent of income-eligible, non-elderly rental households and represent only two percent of the roughly 900 low paying jobs in town. Median market rents are at least \$1,100/month but many housing owners can make more money renting by the week to summer vacationers than they can renting to year-round residents. While the town's local job base is growing quite slowing, the regional demand for low-wage jobs (driven by tourism and retiring seniors) is growing faster than the state as a whole. In 2000, nearly half of those workers who lived in town also worked in town. That characteristic will clearly decline as more and more low wage jobs need to be filled by renters commuting from elsewhere. As Lower Cape communities increasingly compete for workers to fill low-wage tourism and retirement-related service jobs, those with affordable rental units will be at some advantage.

A real need exists for more affordable multi-family rental units such as exist at Fred Bell Way. In addition, the consultant would encourage local efforts to expand the Affordable Accessory Dwelling Unit (AADU) program. A new effort to convert seasonal rentals to affordable year-round rentals may provide a

cost efficient way to create more affordable year-round housing without added additional units. The Dukes County Regional Housing Authority manages 47 rental contracts with private landlords who agree to rent year-round at set rents to residents earning under the median income. These represent homes that had been rented only on a seasonal basis. The average income group actually served by this program is below 50 percent of AMI. The average subsidy paid to landlords is \$6,000/ year. The funds for the program are raised privately. The Dukes County Housing Authority is looking to begin using CPA funds to underwrite a further expansion of the program.

The consultant sees an immediate community need in Wellfleet for at least 50 additional rental units aimed at non-elderly renter households. This would address the pent up demand for housing to serve newly forming households and would expand rental opportunities for members of the year-round workforce. At least half of the units are needed to serve those earning less than 50 percent of AMI. The remaining need is concentrated among those earning between 50-99 percent of AMI. The consultant sees one- and two-bedroom units serving roughly 80 percent of the need, with three or more bedrooms representing 20 percent, as shown below.

Recommended Distribution of Rental Units to Meet Current Non-Elderly Housing Need

Wellfleet, June 2006

Income Limit	One Bdrm	Two Bdrm	Three Bdrm	Four Bdrm	Total
<50% of AMI	12	9	3	1	25
50-79% of AMI	5	5	2	1	13
80-99% of AMI	3	6	2	1	12
Total	20	20	7	3	50

Homeownership Need

The simple reality is that the current housing market in Wellfleet provides no opportunity for homeownership to moderate or middle-income first-time homebuyers. At Wellfleet's median household income of \$64,500, a family of three can afford a home priced no more than about \$275,000. That is less than half the cost of the lowest quartile priced home in the community. The market for one-bedroom condominiums is more than \$50,000 beyond the reach of that family of three. And there are few enough median income families of three or four among the town's current renter population. Most of the town's population of residents and workers seeking homeownership are one and two-person

households earning between \$35,000- \$60,000. These households can only afford housing in the \$150,000 to \$250,000 price range. There is absolutely nothing available to them in Wellfleet or anywhere on the Lower Cape.

In order to meet the homeownership needs of the community's range of resident renters and job-holders, the consultant sees an immediate homeownership housing need of at least 40 affordable "community" homes. These "community" homes cannot trade on the open market, but must be reserved for long-term residents and key employees needed to seed an ongoing work age population for the community. The following provides the consultant's recommended breakout of that housing by income limit, bedroom size, and home price. In addition to this immediate need, the consultant sees an ongoing need for roughly 15-20 affordable "community" homeownership opportunities per year to address moderate and median income needs in a market that provides no opportunity to such working residents.

Recommended Distribution of Homeownership Units to Meet Current Non-Elderly Housing Need

Wellfleet, June 2006

Income Limit	Price	One Bdrm	Two Bdrm	Three Bdrm	Four Bdrm	Total
<80% of AMI	<\$150,000	5	2	1	0	8
80-99% of AMI	<\$250,000	4	5	2	1	12
100-119% of AMI	<\$300,000	1	5	4	2	12
120-149% of AMI	<\$350,000	0	3	3	2	8
Total		10	15	10	5	40

I. SUMMARY OF MEETING

On Saturday, June 2nd, the Wellfleet Housing Partnership and the Community Preservation Committee hosted a town forum to begin the process of creating a community Housing Action Plan. Thirty participants engaged in this discussion, including: two Selectmen, three Planning Board Members, four Housing Authority representatives, two members each from the Community Preservation Committee and the Housing Partnership, the Building Inspector, the Assistant Town Manager, and various other residents and stakeholders in the community. Consultant John Ryan facilitated the meeting. The following represents a summary of the key issues addressed at this initial Wellfleet Housing Summit meeting.

II. PRELIMINARY HOUSING GOALS

The group expressed a consensus view that there was a serious year-round affordable housing shortage in Wellfleet. The limited supply of year-round housing opportunities for young adults and lower paid service workers, coupled with the absence of even moderate homeownership options express the community's dilemma. Based on the 2006 Housing Needs Assessment, the consultant proposed the following goal to meet the community's immediate housing needs:

- ❖ 50 rental units to meet the needs of non-seniors
- ❖ 40 units of housing for first time homebuyers
- ❖ 24 units of "age appropriate" housing for seniors

A number of participants felt they did not know enough to gauge whether these goals addressed the real need. No one suggested that the need was smaller than this and only a few thought it might be larger. The group agreed to provisionally accept these goals as a basis for developing a Community Housing Action Plan.

It is important to note that these do not necessary represent newly constructed units. Indeed, the group focused on the need to create ownership and rental opportunities utilizing existing housing to a large extent.

III. EXPANDING NECESSARY RESOURCES

The group spent much of the initial meeting discussing ideas to increase the critical resources needed to effectively address Wellfleet's community housing needs. These resources cover six categories: existing structures, land, zoning, infrastructure, funding, and community support.

A. Existing Buildings & Structures

The group recognized the importance of working with the town's existing stock of housing and other buildings as a way to limit the overall growth within the community. Part of the strategy for expanding the number of affordable year-round community housing units is to find ways to make it easier to utilize existing structures for that purpose. The following represent six suggestions for using existing structures:

1. Expand utilization of the Affordable Accessory Dwelling Unit (AADU) by-law by:
 - a. Expanding tax incentives for creating accessory dwellings
 - b. Providing incentives, like Community Preservation grants, to encourage builders to include accessory dwellings in new homes
 - c. Promoting the AADU with non-residents
 - d. Gaining authorization to allow AADU use with the 60+ three-acre home sites within the CCNSS
2. Acquire and convert the Massasoit Hills and/or Kendrick Shore Trailer Park from seasonal trailer use to year-round community housing (non-trailers)
3. Create a mechanism to convert, , on a case by case basis, current "seasonal" condominiums to year-round use provided they create community-housing
4. Provide incentives (tax abatements, reverse mortgages, lifetime tenancy) for the bequest of existing properties to the Town for community housing use
5. Build a new 'age appropriate' senior housing development and swap these homes with senior residents for existing housing to serve young families
6. Provide tax and other incentives for property owners to rent year-round rather than seasonally

B. Land

Land is one of the Town's scarcest resources. The greatest interest seemed to be in getting greater cooperation from the CCNSS:

1. Create a plan to swap town-owned land within CCNSS for more developmentally appropriate land at the periphery of the CCNSS's holdings in Wellfleet
2. Identify and utilize other town-owned properties

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3. Identify and allow for the development of undersized ½ acre lots provided they serve community-housing needs
4. Allow for the subdivision of other large parcels, again, providing they serve community-housing needs

C. Zoning

The group came up with a number of zoning incentives to make it more attractive to build community housing than housing just for seasonal owners:

1. Create a public water overlay district that permits multi-family “senior-only” housing development to meet the senior housing goal
2. Create and utilize incentives to promote mixed income development that uses “high end” sales to subsidize community housing
3. Develop a growth management and/or inclusionary zoning by-law that increases the likelihood that future development will shift significantly toward community housing
4. Amend the current restrictive conversion by-law so that conversions may more easily occur provided they create community housing

D. Infrastructure

The Town’s very limited public water supply is perhaps the most sensitive political issue surrounding community housing; but the state restriction of four bedrooms per acre on well-supplied housing severely limits the town’s capacity to address its community housing needs:

1. Continue planning expansion of public water in ways that give hookup priority to community housing
2. Explore alternative septic systems especially at trailer park

E. Funding

Nothing has the potential to raise the funds needed to accomplish these goals like a Property Transfer Fee; but that, again, will likely be a hugely controversial issue. The funding ideas included:

1. Pass some kind of a property transfer fee to leverage the extraordinarily high percentage of seasonal property transfers to fund community-housing needs
2. Expand the share of Community Preservation Funds for housing
3. Partner with neighboring communities to jointly fund staffing for regional solutions
4. Encourage streamlined small development funding from state
5. Encourage private donations of money, land and houses
6. Leverage Community Preservation funds with foundation grants and state funding
7. Identify all potential funding sources
8. Explore the use of Land Trust models as a mechanism for preserving affordability by exempting land from appreciation

F. Build Community Support

In the final analysis, this Housing Action Plan will go only as far as the community's support will carry it. This is the foundation building activity upon which all other actions are built:

1. Personalize the issue:
 - a. Highlight needs of the community's disabled population
 - b. Have people who live in existing community housing speak or allow their stories to be told
 - c. Involve those who need this housing in outreach, planning efforts
2. Demonstrate how community housing benefits everyone
 - a. Tie community housing "case" to economic development
 - b. Identify core needs/ core population that this housing supports
3. Showcase success

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- a. Produce examples of successful, attractive developments in other communities that fits *character* of Wellfleet
 - b. Highlight Wellfleet's successes: Habitat, Oyster Lane, Fred Bell Way
 - c. Offer house tour events that highlight AADUs
4. Address the central issues of property values and town character:
- a. Use data to indicate impact of community housing on *property values*
 - b. Distinguish differences between public housing and affordable/ community housing
 - c. Focus initial solutions on reuse to show commitment to limiting the expansion of total buildings
5. Perform outreach to stakeholders
- a. Enlist CHAPA and others' help in what strategies to use
 - b. Build support from non-resident taxpayers; many intend to become year-round residents
 - c. Use theatre to tell story: skits& other entertainment that illustrates need
6. Form partnership with conservation efforts for joint housing open space developments

IV. SURVEY OF NEEDS

- ❖ A survey asking participants to prioritize the elements of the community we are hope to serve produced the following results:
- ❖ There is a broad group of residents and workers whose housing needs participants hope to address
- ❖ Generally participants make little distinction between providing rent and homeownership opportunity: both are needed for many groups within the community
- ❖ Serving the following groups represented a "high priority" for at least half of the respondents:
 - Key public service workers (90%)
 - Those earning less than \$35,000 (90%)
 - Those earning \$35,000- \$50,000 (77%)
 - Workers who serve the needs of the elderly (72%)
 - Young adults who grew up in Wellfleet (63%)
 - Key private service providers (63%)
 - Artists, craftspeople, fishery workers (54%)

V. WHERE TO GO FROM HERE

In the attached Figure 1, the consultant has categorized these thirty suggestions based on his impressions on: 1) the size of their potential impact; 2) the political challenges to securing their passage; 3) the public cost to implement; and 4) the time and effort required to implement them. Feel free to comment if you see things differently.

Not surprisingly, five of the six suggestions with the greatest potential to increase the stock of community housing are also among the most politically difficult or controversial. These six all require relatively large amounts of time to answer the questions and build the consensus for action. They long-term, high return suggestions include:

High Impact Ideas

- A.1 Greater utilization of AADU By-law
- A.2 Acquire and convert the existing trailers park(s)
- B.1 Swap town owned land within the CCNSS
- D.1 Continue planning expansion of public water
- D.2 Explore alternative septic systems, especially for the trailer parks
- E. 1 Pass a Property Transfer Fee

A first order of business would be to indicate if there is the will to pursue each of these six long-term undertakings and include them in the Housing Action Plan. How would you prioritize them in terms of their importance? Is there someone willing to serve as a “champion” for any of these initiatives?

The next tier of ideas includes those whose impact might be seen as moderate. Some of these moderate impact suggestions will prove to be a lot of work and will be challenging to implement, others will be more moderate in their required effort. It will be useful to prioritize these next 12 proposed solutions in terms of most important to least important. We can do this at our next in person meeting, though I would value any comments on these ideas during our electronic dialogue.

The last tier includes those 12 ideas with the smallest potential to add community housing units to Wellfleet’s inventory. This does not mean they are not worth doing. With only a few exceptions, these “low impact” solutions are also the easiest to develop and implement. As above, I hope to prioritize these suggested solutions at our next meeting. But again, anyone’s thoughts are welcome now.

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Finally, we have the issue of other potential solutions that were not captured by this list. If you wish to add any, or if you have other questions or comments, please feel free to share them.

We have scheduled our next “in person” meeting for **Wednesday, July 11th from 10:00-12:00 at the Senior Center.** Please make an effort to join us and bring a friend.

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Figure 1
PROPOSED SOLUTIONS TO ADDRESS HOUSING NEED
Wellfleet, June 2007

	TYPE	PROPOSED SOLUTION	POTENTIAL IMPACT	POLITICAL DIFFICULTY	PUBLIC COST	TIME REQUIRED
A2	Existing	Convert trailer park(s)	HIGH	HIGH	HIGH	HIGH
B1	Land	Swap town land within CCNS	HIGH	HIGH	MOD	MOD
D1	Infra	Expand public water system	HIGH	HIGH	HIGH	HIGH
D2	Infra	Explore alternative septic systems	HIGH	HIGH	HIGH	HIGH
E1	Funding	Pass transfer fee	HIGH	HIGH	HIGH	HIGH
A1	Existing	Expand AADU by-law utilization	HIGH	MOD	LOW	MOD
A3	Existing	Convert "seasonal" condominiums	MOD	HIGH	LOW	MOD
A5	Existing	Swap senior housing	MOD	MOD	MOD	HIGH
C1	Zoning	Senior-only overlay district	MOD	MOD	LOW	HIGH
C3	Zoning	Growth mgmt/inclusionary zoning	MOD	MOD	MOD	HIGH
C4	Zoning	Amend conversion by-law	MOD	MOD	LOW	MOD
E2	Funding	Expand CPA funding	MOD	MOD	LOW	LOW
E3	Funding	Partner with neighbor towns	MOD	HIGH	LOW	MOD
F1	Support	Personalize the issue	MOD <i>indirect</i>	LOW	LOW	MOD
F2	Support	Show community benefit	MOD <i>indirect</i>	LOW	LOW	MOD
F3	Support	Showcase success	MOD <i>indirect</i>	LOW	LOW	MOD
F4	Support	Property value & character	MOD <i>indirect</i>	LOW	LOW	MOD
F5	Support	Perform outreach	MOD <i>indirect</i>	LOW	HIGH	HIGH
A4	Existing	Provide bequest incentives	LOW	LOW	LOW	MOD
A6	Existing	Promote year-round rentals	LOW	LOW	MOD	LOW
B2	Land	Utilize town-owned	LOW	MOD	HIGH	MOD
B3	Land	Develop ½ acre lots	LOW	MOD	LOW	MOD
B4	Land	Subdivision of large parcels	LOW	HIGH	LOW	MOD
C2	Zoning	Mixed income development	LOW	MOD	LOW	MOD
E4	Funding	Small development funding	LOW	LOW	LOW	LOW
E5	Funding	Encourage private donations	LOW	LOW	LOW	MOD
E6	Funding	Leverage CPA funds	LOW	LOW	LOW	LOW
E7	Funding	Identify all funding sources	LOW	LOW	LOW	LOW
E8	Funding	Explore Land Trust model	LOW	LOW	LOW	LOW
F6	Support	Form partnership w/conservation	LOW	MOD	LOW	LOW
		LOW	<10 Units	Little Opposition	<\$2.5k	<25 Hrs
		MOD	0-19 Units	Expect Debate	<\$2.5-\$10k	25-49 Hrs
		HIGH	20+ Units	Strong Resistance	\$10k+	50+ Hrs

I. INTRODUCTION

The Wellfleet Housing Authority and the Wellfleet Local Housing Partnership jointly sponsored the effort that has resulted in this Community Housing Action Plan. This initiative developed out of the recommendations of a Housing Needs Assessment funded by the Massachusetts Housing Partnership and prepared for the Town by housing consultant John Ryan of Amherst, MA in August 2006. Two summit meetings in June and July 2007 invited the community to join in a discussion of the town's community housing needs and to recommend strategies for meeting those needs. A third meeting held on September 6th, finalized the Action Plan recommendations. Consultant John Ryan facilitated these community discussions. Smaller working groups met after each of the larger community meetings to further discuss specific ideas. Appendix A provides a list of those who attended at least one of these community meetings.

II. PROVISIONAL GOALS

At its first meeting, the planning group expressed a consensus view that there was a serious year-round community housing shortage in Wellfleet. The limited supply of year-round housing opportunities for young adults and lower paid service workers, coupled with the absence of even moderate homeownership options express the community's dilemma. The Housing Needs Assessment quantified the housing need as follows:

- ❖ 50 rental units to meet the needs of non-seniors earning less than 100 percent of the area median income
- ❖ 40 units of housing for first time homebuyers earning less than 120 percent of the area median income
- ❖ 24 units of "age appropriate" housing for seniors earning less than 100 percent of area median income

A number of participants felt they did not know enough to gauge whether these goals addressed the real need. No one suggested that the need was smaller than this and only a few thought it might be larger. The group agreed to provisionally accept these goals as a basis for developing a Community Housing Action Plan. It is important to note that these do not necessarily represent newly constructed units. Indeed, the group focused on the need to create ownership and rental opportunities utilizing existing housing to a large extent.

III. 12 PRIORITY ACTIONS

The group's discussions focused on a number of the limited community resources that need to be expanded in order to meet the goal of providing 100+ community housing opportunities for the next several years. These limited resources include community support, money, zoning incentives, land and infrastructure. The following set of 12 priority actions all aim at expanding these essential resources. The planning group recognizes that given the scale of the problem and the character of the community, Wellfleet will need to look to a number of small scale actions to contribute sometimes just a few units to address the community housing need.

What does "Community Housing" mean?

The key term in this Action Plan is "community housing." By "community housing," the planning group means housing that is reserved for those who live or work in town on a year-round basis. It is housing that does not trade openly on a market dominated by second-home buyers. It is housing that remains affordable to individuals and families earning below 120 percent of the median area for Barnstable County (see Appendix B). It is housing whose purpose is to insure that a core of those who provide essential services to the community can remain here. Some, but not all, of this community housing would meet the state's criteria for "affordable" housing. Community housing is meant to serve a broader income range than the state's affordable guidelines admit. It's true purpose is to serve the community's real needs.

A. Community Support

1. Focus on Building the Community's Support

Placing this action first highlights the critical importance of having both the year-round residents and seasonal homeowners recognize that community housing serves the whole community and protects everyone's investment. The community needs to see community housing as an essential element of insuring that there will continue to be local workers to provide quality services as the community's population continues to age.

A number of planning participants noted that Wellfleet has a strong culture of caring and community mindedness. At the same time, we all naturally consider issues of self-interest. How will this affect my pocketbook, my drinking water, view; these are questions we all ask. Indeed these questions often seem more pressing than who will provide care to our elders, teach the children, drive the ambulance, or mount our storm windows in the fall. The following plan's success depends upon reframing the discussion from "how do we stop growth" to "*how do we structure our priorities to keep a balance between those residents who provide essential services and those who are dependent upon them?*"

This action calls for the Local Housing Partnership to convene a citizen group to focus on educating and building support for those actions that accomplish this rebalancing. Getting this message out will include distribution of information through informal contacts, mailings and press; it includes presentations to boards and civic groups; and entails greater involvement by those often young adults for whom this housing is most critical. Theatre and arts can help dramatize the crisis that exists for many; and events can celebrate progress as it happens. This will be a grass roots volunteer effort.

The group identified several elements of the message needed to influence support for efforts to create more community housing opportunities:

- ❖ *Give the Issue a Human Face:* Community housing will serve a local population. These are real people many of us already know who will give back to the community over the long term
- ❖ *Few of us could move here now:* The obstacles to finding secure, decent and affordable housing in Wellfleet have become insurmountable. Few of those who have lived here for many years could come here now given the cost. Support recognizes that this is not housing for those too lazy to find it but for those who truly have no alternative
- ❖ *We will protect core values:* our actions will focus on efforts that protect the environment, protect property values and blend in with the character of the community:
- ❖ *Wellfleet is an island:* Wellfleet's remoteness and small size requires that we look after each other in order to insure the continuity of the town we all love
- ❖ *Celebrate Success:* provide examples of attractive community housing experiences; provide testimonials of those who benefit from the housing the Town already provides

This recommendation passed unanimously and a representative of the Local Housing Partnership agreed to bring it forward to that committee

B. Financing

Meeting the goals of creating more rental, ownership and senior housing opportunities will clearly cost a substantial amount of public money. Even with zoning and other incentives to provide new opportunities in the private market, meeting the overall goal could easily require \$10-12 million in some form of public subsidy over a several-year period. A critical component for each priority action is to

identify the realistic funding sources needed. The following represent the group's proposed set of actions to expand the financial resources for community housing.

2. Expand the Share of Community Preservation Funds for Housing

Currently, the Town of Wellfleet receives about \$600,000 in Community Preservation Act funds. By state law communities must spend a minimum of ten percent of its CPA money on each of the following types of projects: housing, historic preservation, and open space preservation. Thus, a community can vote to dedicate up to 80 percent of its funds toward a single purpose, such as housing. That is just what both Provincetown and Chatham have done. The Action Planning group recommends Wellfleet dedicate a larger share of CPA funds for community housing. Doing so has real benefits:

- ❖ It provides critical resources to address the crisis in housing
- ❖ It makes a statement that the community sees this as a priority need; this both provides hope locally for those in need and helps leverage state and other funding for specific housing initiatives
- ❖ Since CPA funds for housing can serve a population earning up to 100 percent of median income, it allows Wellfleet to reach a portion of the population (those earning between 80-100 percent of Area Median Income) not eligible for most state and federal housing funds.

The planning group recommends that the Community Preservation Committee put forth an article at the next Town Meeting to dedicate at least half of all CPA spending for community housing initiatives.

This recommendation passed by a vote of 13-6 and the Chair of the Community Preservation Committee agreed to raise the issue with that committee.

3. Make a concerted effort to utilize the Affordable Housing Trust Fund's ability to receive tax-deductible donations as a vehicle to encourage private donations of money, land and houses.

The Wellfleet Housing Authority is trustee to the town's Affordable Housing Trust Fund (AHTF). The fund functions as a non-profit entity capable of receiving charitable donations. A number of communities make regular contributions of CPA funds to the AHTF in order to accumulate capital for larger projects and to allow for quick access to seed money to move on smaller community housing opportunities that may arise.

The Planning Group recommends that the Wellfleet Housing Authority empower a sub-committee with help from other volunteers to organize a fund-raising campaign for community housing using the AHTF's tax-exempt status.

This recommendation passed unanimously and a representative of the Wellfleet housing Authority agreed to bring it forward to that group

4. Promote efforts to utilize existing state and federal funding for appropriate housing initiatives

This action calls upon the Local Housing Partnership and the Board of Selectmen to take an active roll in expanding the financial resources available in Wellfleet from the MA Department of Housing & Community Development, the Massachusetts Housing Partnership, the Cape Cod Commission, the Federal Home Loan Bank, lending institutions commitments to the Community Reinvestment Act, and other traditional public sources of funding for affordable housing. Most of these funding sources are project or initiative specific, such as Low Income Housing Tax Credits or DHCD's new Employer Assisted Housing Program for the Cape. As such the Town will be providing political and in some instances technical support to entities like the Lower Cape CDC, the Wellfleet Housing Authority, and developers such as Community Housing Resource, Inc. who will have the primary responsibility to secure this funding.

This recommendation passed 19-1 and a representative of the Local Housing Partnership agreed to bring it forward to that committee

C. Creating Private Incentives

The planning group recommended the following two actions to create private incentives for addressing the community housing need with the proviso that these initiatives include mechanisms to ensure effective enforcement of all conditions that preserve this as community housing.

5. Expand utilization of the Affordable Accessory Dwelling Unit (AADU) by-law

The Town's AADU represents an effective and well-supported tool for increasing community housing opportunities without resorting to new housing units. It recognizes that Wellfleet's retirement community and seasonal owners can benefit from the security and income offered by an accessory dwelling unit. A key observation of the planning group was that it represented an underutilized resource for creating more community housing opportunities. Part of this

recommendation aims to increase incentives, part to simply market its use more consistently. Some of the suggestions for increasing AADU utilization include:

- ❖ Expand tax incentives for creating accessory dwellings
- ❖ Provide deferred and forgivable loans for residents to make home improvements that create new AADUs
- ❖ Providing incentives, like Community Preservation grants, to encourage builders to include accessory dwellings in new homes
- ❖ Promote utilization of the AADU with non-residents
- ❖ Implement the pilot rent subsidy program that has been developed for AADUs utilizing CPA funds

The planning group recommends that Town administration and the appropriate boards and commissions give a high priority to those efforts that encourage more people to participate in this program.

This action passed unanimously and a representative of the Local Housing Partnership & Wellfleet Housing Authority agreed to bring it forward to the appropriate Town boards and committees.

6. Provide tax and other incentives for property owners to provide year-round community housing rentals rather than seasonal rentals.

Wellfleet includes many investment properties that rent to vacationers on a week-to-week basis from June to September and sit empty for the rest of the year. Many of these homes could provide year-round community housing rental opportunities for residents, except the economics of weekly rentals is often more attractive than maintaining a tenant on a year-round basis. Recognizing this economic imbalance, Provincetown, provides substantial tax abatements for year-round rental units. On Martha's Vineyard, the local housing trust actually subsidized landlords to rent on a year-round basis. The Vineyard's program serves more than 50 resident households in properties that previously rented only on a seasonal basis. If this success could be replicated in Wellfleet, this action alone would address the shortage of affordable year-round rental housing.

The action plan recommends that the Local Housing Partnership continue to research effective strategies for converting some seasonal rentals into year-round community housing rentals and work with the Board of Health, Planning Board, Assessor and Tax Collector to propose new measures to create incentives for this re-use of existing properties at the 2008 Annual Town Meeting.

This action passed unanimously and a representative of the Local Housing Partnership agreed to bring it forward to that committee and begin working with other boards and town officials.

D. Zoning Incentives

The planning group identified three areas of the town's zoning by-law that provides opportunity for greater community housing without impacting the character or environmental quality of neighborhoods. These three recommendations ask the Planning Board to consider zoning amendments that create zoning incentives for community housing. As with the previous two recommendations, these zoning recommendations also carry the proviso regarding mechanisms to ensure effective enforcement.

7. Amend the current Conversion of Dwelling Unit by-law so that conversions may more easily occur provided they create community housing

The planning group recommends that the Planning Board review the Intensity of Use Application (5.4.7) and consider a process that permits easier conversions of use, provided the changes produce additional community housing units and include a mechanism to insure that these are only used for community housing. Some changes that may make this bylaw more friendly to community housing goals include:

- ❖ Allowing for some flexibility on the minimum unit size of 600 SF
- ❖ Allowing some flexibility to modify the external appearance of structures
- ❖ Providing for some reduction in required lot size for additional community housing units; and
- ❖ Permitting conversion of dwelling units to occur in the CD and C2 districts where they serve smart growth goals

This action passed unanimously and a representative of the Planning Board agreed to bring it forward to that Board

8. Create new zoning provisions that allow for the conversion of seasonal condominiums into year-round community housing

Wellfleet is home to roughly 90 condominium properties that have approved Title 5 septic systems but are prohibited by the Town from occupancy on a year-round basis. Some, but not all, of these properties represent the lowest cost housing available for purchase in the community.

The planning group recommends that the Planning Board consider a zoning change that would allow these properties to convert to year-round use provided they meet the use, pricing and income criteria of community housing.

This action passed unanimously and a representative of the Planning Board agreed to bring it forward to that Board

E. Land & Infrastructure

9. Request a determination from the CCNSS that community housing on the town-owned land that houses the senior center would qualify as a municipal use.

Wellfleet's Senior Center sits on a nine-acre, town-owned parcel located within the park. The site includes land that could be used to create as many as 12 units of housing. Right now that land cannot be built on because it serves as a state-required "zone of contribution" or undisturbed buffer for the public well that currently serves the Senior Center. The Water Department is working on a plan to build a larger public well on an adjoining town-owned parcel also in the park. Once that well is operational it could serve the senior center as well as new housing on the Senior Center land. Once the Senior Center ties into the new well, it frees up the old well's zone of contribution for development as community housing. The key action in all of this is an administrative determination by the Park Service that housing for municipal workers, seniors and/or park workers represents a municipal purpose. Massachusetts State law already includes affordable housing as a municipal purpose, so precedent exists at that level.

This action recommendation asks the Selectmen, working with the appropriate local boards and committees, to develop a proposal that asks the Superintendent of the Park to admit development of community housing on the Senior Center parcel as a municipal use.

This action passed unanimously and representatives from several boards agreed to develop specific language to present to the Board of Selectmen

10. Explore issues surrounding re-using one of the trailer parks for community housing in a way that is sensitive to existing users and the environment

The trailer parks represent one of the few locations in Wellfleet with the water and septic infrastructure in place to support a more dense community housing development. The planning group recommends that the Local Housing Partnership form a sub-committee to explore the potential for converting at least a portion of one of the trailer parks from its current use to a development that includes some permanent community housing units.

This recommendation passed 16-1 and a representative of the Local Housing Partnership agreed to bring it forward to that Board

11. Continue to donate Town-owned land for development of community housing

The planning group recommends that the Board of Selectmen and Town Meeting continue to demonstrate the Wellfleet's commitment to addressing community housing needs by continuing its policy of making town-owned land available for the development of community housing.

This recommendation passed unanimously and representatives from the Local Housing Partnership agreed to bring this forward to the Board of Selectmen

12. Use proceeds from the sale of undersized town-owned properties to fund the Affordable Housing Trust Fund

The Planning Group recommends that the Board of Selectmen and Town Meeting arrange for the sale of undersized lots to abutters or others and to donate the proceeds of those sales to support community housing efforts through the Affordable Housing Trust Fund.

This recommendation passed 14-4 and representatives from the Local Housing Partnership agreed to bring this forward to the Board of Selectmen

WELLFLEET
Community Housing Action Plan
Final

Appendix A
LIST OF HOUSING SUMMIT PARTICIPANTS

The following 46 individuals participated in at least one of the three housing summit meetings.

Dorothy Altman, Christine Austin, Samuel Blakeslee, Irmgard & Henry Boriskin, Betsey Brown, Derek Burnitt, Tom Cole, Walter Croen, Dale Donovan, Steve Durkee, Janet Erickson, Terry Gips, Barbara Gray, Peter Hall, Constance Harper, Ron Harper, Polly Hemstock, Caroline Herron, Sandra Junier, Olga Kahn, Jake Ketchum, Elaine LaChapelle, Robert Lauricella, Susan Lowe, Sheila Lyons, Ted Malone, Elaine McIlroy, Paul Murphy, Dennis O'Connell, Harry Peabody, Rex Peterson, Paul Pilcher, Jan Plane, Marjorie Sanson, Walt & Gay Schenck, Gary Sorkin, Le Roy Spaniol, Judy Taylor, Rebecca Taylor, Suzanne Grout Thomas, Peter Watts, Sandy Wonders, Ira Wood, Aggie Wolf

Appendix B
INCOME LIMITS FOR COMMUNITY HOUSING

HUD Income Limits

Wellfleet, FY 2007

Household Size	Very Low Income (AMI 50%)	Low-Mod Income (80 % AMI)	Median Income (100% AMI)	Middle Income (120% AMI)
1 person	\$25,100	\$40,150	\$50,200	\$60,250
2 persons	\$28,700	\$45,900	\$57,400	\$68,900
3 persons	\$32,250	\$51,600	\$64,500	\$77,400
4 persons	\$35,850	\$57,350	\$71,700	\$86,050
5 persons	\$38,700	\$61,900	\$77,400	\$92,900
6 persons	\$41,600	\$66,550	\$83,200	\$99,850

SOURCE: HUD, 8/07