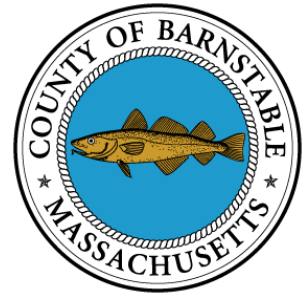


# Barnstable County HOME Consortium Five Year Consolidated Plan 2020-2024



*April 10, 2020, as amended*

*May 2020 - to add potential short-term TBRA program per HUD waivers*

*September 2020 - to reallocate funds to fund short-term TBRA program*

*December 2020 - to revise 2020 program year allocation according to HUD's correction*

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BARNSTABLE HOME CONSORTIUM  
Five-Year Consolidated Plan 2020-2024

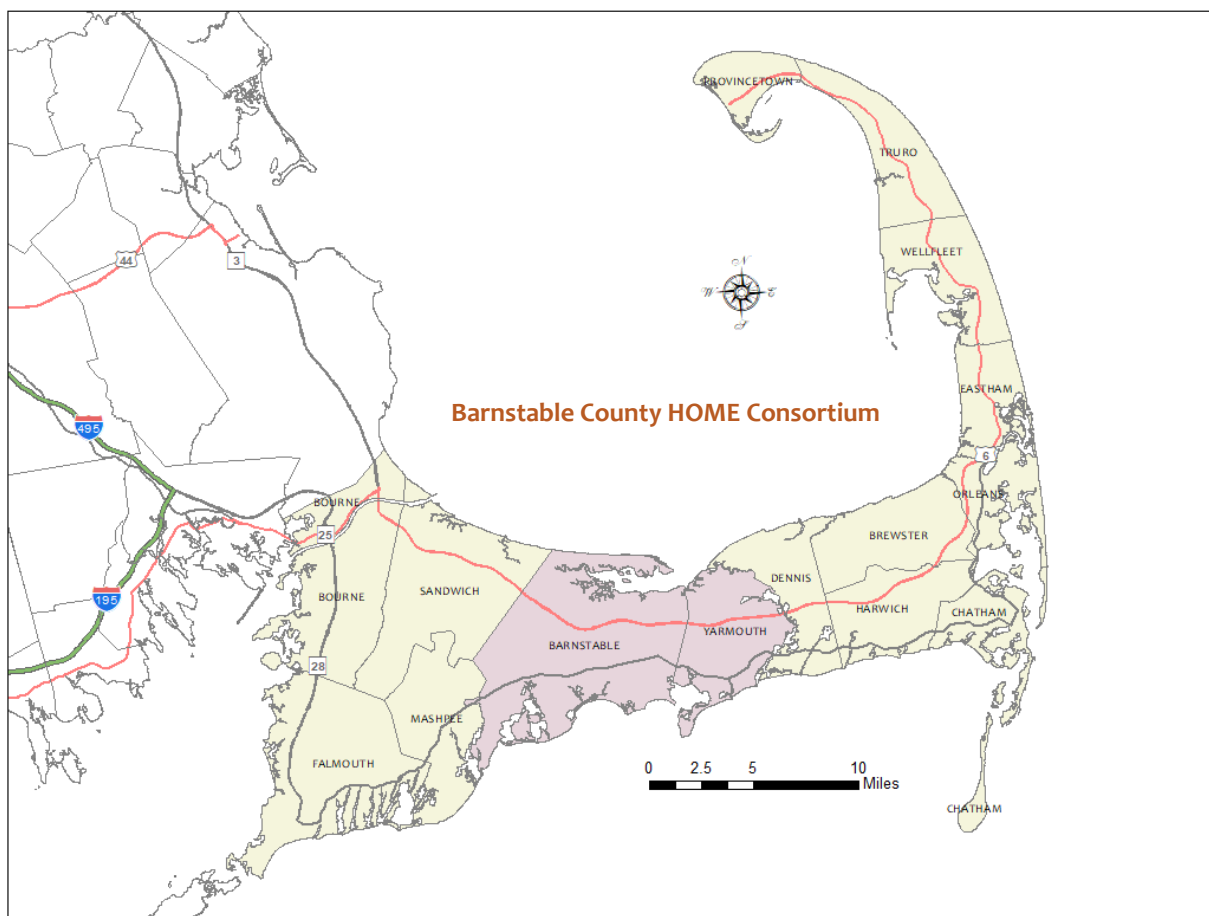
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## Executive Summary

### ES-05 Executive Summary<sup>1</sup>

#### INTRODUCTION

The Barnstable County HOME Consortium (BCHC) includes all fifteen towns on Cape Cod: Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, and Yarmouth. Barnstable and Yarmouth are also Community Development Block Grant (CDBG) Entitlement Communities.



The BCHC matters to Cape Cod communities because it gives them access to HOME funds to address their unique housing needs. When first created, the HOME Program was administered by Barnstable County through the Cape Cod Commission. In 2015, Barnstable County designated its Human Services Department to act as the program's lead agent, responsible for all BCHC administrative functions and for reporting to HUD. Barnstable County's Department of Human Services administers the regional

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<sup>1</sup> 24 CFR 91.200(c), 91.220(b)



Continuum of Care (CoC) program under the McKinney-Vento Homeless Assistance Act. Consolidating responsibility for these programs and services has resulted in greater efficiency and coordination in managing affordable housing and human services in the region.

The BCHC's priorities for this Five-Year (2020-2024) Consolidated Plan are to:

- Develop and maintain an adequate supply of safe, decent rental housing that is affordable and accessible to residents with a range of incomes and household needs.
- Preserve and maintain the existing affordable housing stock for extremely low-, low-, and moderate-income households.
- Reduce individual and family homelessness by providing a viable continuum of care that implements a "Housing First" strategy for permanent supportive housing and to help people transitioning out of homelessness to remain in permanent housing.
- Ensure that Barnstable County residents with long-term support needs have accessible, safe, affordable housing options in the community.

The Needs Assessment for the Five-Year Consolidated Plan shows the following priority housing needs for Barnstable County:

- Over 14,130 households at or below 80 percent of Area Median Income (AMI) pay more than half of their income toward housing. Approximately one-third of these households are renters and two-thirds are homeowners.
- Barnstable County's housing is expensive. From 2010 to the most current American Community Survey (ACS) estimates (2017), median housing costs overall increased 4 percent and median gross rent increased 12 percent. Median household income has risen 13 percent since 2010, but according to Banker and Tradesman, the median sale price for a home in Barnstable County has grown by 16 percent.
- Approximately 105 affordable housing units have expiring use restrictions, according to The Community and Economic Development Assistance Corporation (CEDAC). Preventing the loss of these units will demand vigorous preservation and rehabilitation efforts. The potential exists for an increase in homelessness for people occupying these subsidized units, placing further strain on social services across Barnstable County.
- Thirty-six percent (34,000) of households have at least one housing problem, and 17 percent (16,000) have at least one severe housing problem. There are 310 households with severe overcrowding.
- There are roughly 700 households living in substandard housing that lacks complete plumbing or kitchen facilities. Eighty-six percent of those households have incomes below 80 percent AMI. There are also 80 vacant housing units that lack a complete kitchen or plumbing facilities, 35 of which are for sale and 45 of which are for rent.
- Barnstable County's housing stock is aging. Fifty-six percent of housing units were built before 1979, with 4,724 households having at least one child younger than six, a concern due to the possible presence of lead in these older homes. Of these older units, 46 percent are households with incomes below 80 percent of the AMI. A total of 28 percent of those living in units constructed

during or before 1979 are cost burdened or are paying more than 30 percent of their income toward housing.<sup>2</sup>

## SUMMARY OF THE OBJECTIVES AND OUTCOMES IDENTIFIED IN THE PLAN

Note: Due to the COVID-19 Pandemic of 2020, the goals, objectives, and outcomes may be affected during the pandemic and adjustments to funding resources and goals may be warranted.

In response to the pandemic, HUD issued the following waivers: “Availability of Waivers and Suspensions of the HOME Program Requirements in Response to the COVID-19 Pandemic,” and “Suspensions and Waivers to Facilitate Use of HOME-Assisted Tenant-Based Rental Assistance (TBRA) for Emergency and Short-term Assistance in Response to COVID-19 Pandemic,” dated April 10, 2020. The waivers have resulted in a redistribution of funds for PY2020. Additionally, BCHC is evaluating the need and the best regional approach for potential implementation of a short-term TBRA program and the necessary funding to provide emergency short-term rental assistance. The waivers are attached in the appendix.

Barnstable County’s primary objectives include providing affordable and safe ownership and rental housing, growing the number of year-round households, diversifying the housing stock to provide more options for all ages and household types, and increasing economic job opportunities and employment training.

HUD’s Community Planning and Development (CPD) Outcome Performance Measurement System outlines the following key objectives for Consolidated Plan compliance: Providing Decent Housing, Creating Suitable Living Environments, and Creating Economic Opportunities. To further refine grantee objectives and define the objectives intended results, HUD created three desired outcomes as part of the Outcome Performance Measurement System. The outcomes of the system are affordability, availability/accessibility, and sustainability.<sup>3</sup> Specific and common indicators will subsequently be used to measure progress toward achievement of outcomes. Based on the established outcomes, the BCHC has adopted the following:

- **Affordable Rental Unit Creation:** Develop and maintain an adequate supply of safe, decent rental housing that is affordable and accessible to residents with a range of income levels and household needs.
- **Fund a Community Housing Development Organization (“CHDO”):** Ensure that County residents, particularly those who are extremely low and very low-income have access to accessible housing options while preserving and maintaining the existing affordable housing stock by funding a CHDO. For Program Year 2020, in accordance with the provisions of the HUD COVID-19 waivers, the BCHC may redistribute CHDO funds to other activities.
- **Assist Homebuyers with Downpayment Assistance and Closing Costs:** Expand homeownership and rental opportunities for low and moderate-income households, particularly first-time homebuyers, via the HOME Down Payment Closing Cost (DPCC) Program.

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<sup>2</sup> Consolidated Planning/CHAS Data, U.S Department of Housing and Urban Development, Tables: 8, 10, 12, 13, 14A, 14B, 2012-2016.

<sup>3</sup> U.S Department of Housing and Urban Development, Office of Community Development and Planning Outcome Performance Measurement Training Manual, 2020.

- **Tenant-Based Rental Assistance (TBRA):** BCHC will evaluate the need and best approach for the region for the possible implementation of a short-term emergency TBRA program in accordance with the HUD Covid-19 waivers.

*BCHC evaluated the short-term TBRA and on August 13, 2020, the BCHC voted to implement a temporary TBRA program with an initial funding of \$25,000 with incremental increased funding of \$25,000 up to a total funded amount of \$100,000.*

## EVALUATION OF PAST PERFORMANCE

Since its inception in 1992, the Barnstable County HOME Program has been actively participating in the development of multi-family affordable rental housing with many projects being completed; in the process of being completed; or starting construction. Additionally, there are several other affordable rental housing developments in the pipeline. This seems to be a good use of Barnstable County's limited HOME funds. Rental development has proven to be a timely, effective method of housing provision that services the needs of LMI and special needs households, offsets the displacement of those currently renting in the region, and prevents the marginalization of lower-income households given the County's housing market.

**Rental Housing Goal:** 1 project completed and leased, 1 project under-construction, 2 pending projects: 37 HOME units and 114 total units.

Rental Projects Developments 2018 through 2019:

- Cape Cod Village, Orleans – four HOME Units, four total units – completed and leased
- Little Pond Place, Falmouth – eleven HOME Units, forty total units – under construction
- Terrapin Ridge, Sandwich – eleven HOME Units, thirty total units – pending
- Yarmouth Gardens, Yarmouth – eleven HOME Units, forty total units – pending

**CHDO Housing Goal:** Currently, there are no certified CHDO's in Barnstable County. The Consortium continues to seek a local organization that is willing and has the resources to qualify as a CHDO under the HOME regulations. Opportunities for CHDO rental development in the region have proven to be extremely limited.

**Downpayment/Closing Cost Program Goal:** The recent increase in housing prices has proven it difficult to assist homeowners seeking first time homes under the DPCC program. The 95 percent moderate home price under the DPCC program - \$333,000 after rehabilitation - coupled with finding a qualifying household making 80 percent of the AMI has been extremely challenging, especially in the Lower and Outer Cape regions. An analysis of recent DPCC activity in the region has shown that the majority of the qualifying homes have been located in very specific, small areas of Barnstable County. Consequently, the DPCC Program has not proven to be effective for the majority of Cape Cod. The BCHC is presently reviewing the DPCC data and re-evaluating the DPCC Program's policies to determine if revisions to the program can make it more viable throughout the Cape, or alternatively, to consider if the DPCC Program is a good use of the limited HOME Program funds.

## SUMMARY OF CITIZEN PARTICIPATION PROCESS AND CONSULTATION PROCESS

BCHC consulted with housing, social service, and other organizations to prepare this Five-Year Consolidated Plan. Consultations included formal and informal meetings, surveys, and discussions with state/local agencies and advocacy groups in the region, including organizations serving the elderly,

people with disabilities, people living with HIV/AIDS, the homeless, and the County's low-income residents, as well as mental health agencies and regional organizations. The process of developing the Plan began in June 2019. Three regional public hearings with public housing agency employees and advocates for the elderly, the homeless, and non-homeless special needs populations took place in October 2019. From September 2019 to May 2020, the BCHC Advisory Council met three times and discussed housing and community needs, future strategies, and program design. The Advisory Council, established in 1992, includes community representatives from each Cape Cod town and two at-large members appointed by County Commissioners, and the Affordable Housing Specialist with the Cape Cod Commission as an ex officio member. Council meetings are always open to the public.

An online housing needs survey was also created and distributed to municipal officials and regional legislative delegation, housing and community development organizations, local housing authorities, regional network on homelessness, regional network of health and human service providers, and others in October 2019. In addition, Barnstable County's HOME Program Manager attended a series of seminars and housing information sessions in November 2019 and attended the Barnstable/Yarmouth CDBG Focus Group Meeting on March 11, 2020.

The Citizen Participation Process followed the Citizen Participation Plan as adopted by the BCHC, ensuring that every town, housing, and social service organization in Barnstable County had access to the planning process. Outreach efforts included regional public hearings of the Consolidated Plan, a housing needs survey, regular Advisory Council meetings, and a virtual public hearing<sup>4</sup> on the draft of the Consolidated Plan. The draft plan was available for public comment for 30 days.

Pursuant to the HUD waivers issued on April 10, 2020, BCHC issued a Notice of Substantial Amendment and 5-day Comment Period to incorporate the redistribution of funding resources and the possible implementation of an emergency short-term TBRA program.

## SUMMARY OF PUBLIC COMMENTS

The public provided comments during regional public meetings from October 1 through October 3, 2019. The Advisory Council provided feedback at meetings held in September 2019 and January 2020, and via a housing needs survey. These meetings and the survey data that BCHC and its consultants gathered indicate that:

- Barnstable County is not equipped to meet the region's housing needs. Federal income limits prevent many Barnstable County residents with significant housing needs from qualifying for assistance.
- Existence of a high volume of seasonal/second homeowners and wealthier retirees from off-Cape result in a mismatch between housing provision and actual need. Due to the difficulty of meeting the year-round housing need, particularly for rental housing, Barnstable County's employment base, school enrollments, and general population are declining.
- The housing needs survey emphasized that the elderly and frail elderly, veterans, and those with sight, hearing, and other disabilities have critical need for housing and supportive services.

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<sup>4</sup> Pursuant to Massachusetts Governor Charles D. Baker's Order Suspending Certain Provisions of the Open Meeting Law dated March 12, 2020 and HUD's "Supporting Infectious Disease Response CDBG Program," March 16, 2020 (webinar), allowing a virtual public hearing in lieu of an in-person hearings due to the COVID-19 pandemic.

- The survey also emphasized high land/construction costs, current zoning, and abutter opposition present the greatest barriers to housing development in Barnstable County, with a lack of intergenerational housing and NIMBYism as the greatest fair housing concerns. Merging resources, developing partnerships, and reexamining present practices were discussed to combat the issues associated with year-round population decline.

Participants in the public meetings reported that on multiple occasions, the public had requested an increase in the number of affordable housing units and the diversity of those units, as well as a greater focus on economic development across the County. While they noted successful past housing programs/initiatives, they generally agreed that current practices are not meeting the housing needs in the area. Commenters suggested that housing and service providers extend their services more widely and evenly throughout the region. They also raised concerns about housing discrimination toward minorities and people with disabilities, especially mental health and substance abuse problems. In general, participants identified NIMBYism as the greatest challenge to meeting affordable housing needs on Cape Cod. Recurring topics included gentrification and displacement of the elderly, the disabled, and low- to moderate-income homeowners and renters. There was a general consensus that Barnstable County needs more HOME funding and other resources to address the County's housing crisis.

#### ***Summary of Comments or Views Not Accepted and the Reasons for Not Accepting Them***

No public comments or views were not accepted during the citizen participation and consultation processes.

#### **SUMMARY**

The comments gathered during the citizen participation and consultation process highlight a need for an increased supply of affordable housing across Barnstable County and a diversity of options to continue to attract various household types to the area, attract the needed workforce, and create a stronger quality of life for Barnstable County residents.

## The Process

### PR-05 Lead & Responsible Agencies<sup>5</sup>

*Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.*

The following are the agencies/entities responsible for preparing the Consolidated Plan and responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
HOME Administrator	Barnstable County	Department of Human Services

TABLE 1 – RESPONSIBLE AGENCIES

### NARRATIVE

The Five-Year Consolidated Plan describes how Barnstable County will use its anticipated HOME funding of \$2,500,000 over the next five years. The County will receive these funds annually between 2020 and 2025. The Consolidated Plan includes the First-Year Annual Action Plan (AAP) and the use of ~~\$462,217~~ in federal program year (PY) 2020 HOME funding.

Development of the Consolidated Plan occurred under the supervision of the Barnstable County Department of Human Services and the Barnstable County HOME Consortium Advisory Council. The Department of Human Services plans, develops, and implements programs to enhance the overall delivery of human services in Barnstable County. The department promotes the health and social well-being of County residents through regional efforts designed to improve coordination and efficiency, and to strengthen the fabric of community care that is available to all, continuously working toward the goal of creating a “Healthy, Connected Cape Cod.”<sup>6</sup>

The Advisory Council includes representatives from each of the 15 communities along with two at-large members and an affordable housing specialist from the Cape Cod Commission, serving as the ex officio member. The Advisory Council was consulted regularly throughout this process and played an instrumental role in developing the Consolidated Plan. The broad range of housing and community interests and expertise on the Council helped ensure that the Consolidated Plan reflected the most crucial housing needs and priorities of each community in Barnstable County. The BCHC also consulted with town and County officials, local housing authorities, community development agencies, non-profit housing organizations, municipal housing committees, and agencies that serve homeless and non-homeless special needs populations. These populations include the elderly, people with special needs, those with HIV/AIDS, people with developmental and mental health disabilities, and others.

**\$462,132 (as amended per HUD  
recalculation in December 2020)**

<sup>5</sup> 91.200(b)

<sup>6</sup> Barnstable County Department of Human Services, “Barnstable County Department of Human Services,” Barnstable County, 2019.

The Department of Human Services has established working relationships with many housing agencies, organizations, and associated groups throughout Cape Cod. The Cape Cod Commission's Affordable Housing Specialist, the Department of Human Services Director, and the HOME Program Manager have been involved in the field of housing for many years and have served on committees of prominent community-based and housing organizations. These contacts have resulted in reliable and contiguous information-sharing regarding the development and implementation of the Consortium's policies, programs, and activities.

### **CONSOLIDATED PLAN PUBLIC CONTACT INFORMATION**

Interested persons and/or organizations who wish to contact the Barnstable County HOME Consortium concerning the Consolidated Plan and/or any of its related activities are invited to do so through the following:

Website: <https://www.bchumanservices.net/initiatives/home-investment-partnership-program/>

Email : [HomeProgram@BarnstableCounty.org](mailto:HomeProgram@BarnstableCounty.org)

Phone : 508-375-6622



## PR-10 Consultation<sup>7</sup>

### INTRODUCTION

BCHC consulted many organizations throughout the development of the Five-Year Consolidated Plan. The consultation process included formal hearings, informal meetings, a housing needs survey, discussions with state and local agencies, and consultations with other related groups across Barnstable County. Consultation for the Consolidated Plan began in September 2019, when community organizations were notified and asked to participate in the process. Surveys and public hearings garnered responses from advocates for the elderly, the homeless, and other non-homeless and homeless populations in the Fall of 2019. This was supplemented by BCHC Advisory Council meetings, where views on housing and community needs were discussed.

Through January 2020, BCHC consulted with a number of agencies, groups, and organizations to develop a comprehensive overview of need. They provided data and information about Barnstable County's housing needs, priorities, and issues for the Needs Assessment and Market Analysis components of this Plan. The groups and organizations the BCHC consulted include representatives of public and private agencies that serve the elderly, people with disabilities, people living with HIV/AIDS, the homeless, and low-income residents. Multiple housing agencies, mental health service agencies, and regional/state government agencies were also consulted.

***Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies.***<sup>8</sup>

Barnstable County's activities to enhance coordination between providers addressing housing issues on Cape Cod include:

- Regular meetings of the BCHC with both governmental and non-governmental representatives from each town on the Cape;
- Participation in the Regional Network to Address Homelessness;
- Regular contact with towns to address barriers to the development, availability/accessibility of affordable housing, tax valuation of affordable housing units, and diversity of housing stock;
- Continued communication with service providers, advocates, neighborhood/community groups, and other pertinent organizations; and
- Consolidation of responsibility to the Barnstable County Human Services Department for program/service management related to affordable housing and human services. As of 2015, Barnstable County is the lead reporting agent to HUD for all administrative functions related to the operation of the BCHC.

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<sup>7</sup> 91.100, 91.200(b), 91.215(l)

<sup>8</sup> (91.215(l))



In the process of completing the Five-Year Consolidated Plan, specific coordination efforts included:

- A housing needs survey sent to various housing and social service providers, local officials, public housing agency employees, emailed to BCHC's email subscriber list multiple times, posted on the HOME Consortium website, and published in the BCHC's E-Newsletter.
- Phone, e-mail, and in-person discussions with the Housing Assistance Corporation (HAC), public housing authorities, the Cape Cod Commission, peer groups, and other organizations regarding vouchers, waiting lists, homeless needs, and the needs of non-homeless special needs populations.
- Multiple phone and e-mail conversations with service providers regarding the needs of the homeless and the non-homeless special needs populations.

*Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at-risk of homelessness.*

The HOME Program Manager is responsible for administering the HOME program, coordinating with the HOME Consortium, and general planning for affordable housing on Cape Cod. The HOME Program Manager works closely with the Human Services Director who oversees the Continuum of Care (CoC).

The Barnstable County Department of Human Services is the convening agency and the collaborative applicant for The Cape Cod and Islands Continuum of Care (CoC) grant, providing staff assistance to the Regional Network (as with the HOME program). Members of the CoC program work closely with community leadership to address homeless and near-homeless population needs, promoting community-wide planning and strategic use of resources to address homelessness. Members also work to:

- Improve coordination and integration with mainstream resources and programs targeted to people experiencing homelessness,
- Improve data collection and performance measurement, and
- Allow each community to tailor its programs to particular strengths and challenges when assisting homeless individuals and families within that community.<sup>9</sup>

Continued coordination, cooperation, and partnerships between state, County/local government, social/public service providers, housing agencies, faith-based organizations, the business community, and residents make these efforts to address the needs of the homeless/at-risk-homeless possible.

*Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies, and procedures for the administration of HMIS.*

BCHC communities do not receive Emergency Solution Grants (ESG) or Housing Opportunities for People with Aids (HOPWA) funds, although the Commonwealth of Massachusetts does receive grants for which some BCHC residents are eligible. The Housing Assistance Corporation (HAC) administers ESG funds that it receives from the Department of Housing and Community Development (DHCD) for

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<sup>9</sup> U.S. Department of Housing and Urban Development, "Continuum of Care (CoC) Program Eligibility Requirements," Continuum of Care (CoC) Program, HUD Exchange, 2020.

Rapid Rehousing and Homeless Prevention through the Commonwealth. For this fiscal year (2019-2020), HAC has been allocated \$44,903. From April 1, 2018 to March 31, 2019, HAC spent a total of \$66,842 and provided assistance to approximately 28 households. The average assistance for the Rapid Rehousing program from 2018-2019 was \$2,293 per household, and \$2,470 per household for Homeless Prevention.

The Barnstable County Department of Human Services maintains the Homeless Management Information System (HMIS), implements the Coordinated Entry System (CES), and manages the annual Point in Time (PIT) Count for the Continuum of Care (CoC). Participation in the Cape and Islands Regional Network on Homelessness/CoC helps determine priorities when addressing homelessness prevention and transitioning out of homelessness, including types of development and where projects should be located.<sup>10</sup>

*Describe agencies, groups, organizations, and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities.*

1.	<b>Agency/Group/Organization</b>	<b>The Community Development Partnership</b>
	Agency/Group/Organization Type	Non-Profit
	What section of the Plan was addressed by Consultation?	Citizen Participation Homeless Special Needs Housing Need Assessment Market Analysis Non-Homeless Special Needs Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Development Partnership (CDP) was consulted in a regional public hearing on October 1, 2019 with staff. The CDP is a community development corporation focused on small business development and affordable housing. Attendees discussed housing need, current programming, affordability, fair housing, and roles and responsibilities. CDP also hosted two peer groups for the Lower and Outer Cape on November 12, 2019 and November 14, 2019 which the HOME Program Manager attended. Housing production was discussed at each with municipal staff. The information exchanged confirmed the validity of the HOME program and offered suggestions for improvement.
2.	<b>Agency/Group/Organization</b>	<b>Cape Cod Healthcare</b>
	Agency/Group/Organization Type	Non-profit
	What section of the Plan was addressed by Consultation?	Citizen Participation Homeless Special Needs Housing Need Assessment Market Analysis Non-Homeless Special Needs

<sup>10</sup> Barnstable County Department of Human Services, "FACT SHEET: Cape & Islands Regional Network on Homelessness," Barnstable County Department of Human Services, March 2019.

		Non-Housing Community Development Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Cape Cod Healthcare was consulted in a regional public hearing on October 1, 2019 with staff. Cape Cod Healthcare is a healthcare service provider for residents and visitors of Cape Cod focused on delivery and service quality. Attendees discussed housing need, current programming, affordability, fair housing, and roles and responsibilities. The information exchanged confirmed the need for the HOME program and validated the program's priorities. Suggestions for improvement of the program were also offered.
3.	<b>Agency/Group/Organization</b>	<b>Housing Assistance Corporation</b>
	Agency/Group/Organization Type	Non-profit
	What section of the Plan was addressed by Consultation?	Citizen Participation Homeless Needs Assessment Homelessness Strategy Housing Need Assessment Lead-Based Paint Strategy Market Analysis Non-Homeless Special Needs Non-Housing Community Development Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Housing Assistance Corporation (HAC) was consulted in a regional public hearing on October 2, 2019 with staff. HAC is a housing assistance provider for residents of Cape Cod, Nantucket, and Martha's Vineyard that specializes in homelessness prevention, housing stabilization, and empowerment through education and counseling. Attendees discussed housing need, current programming, affordability, fair housing, and roles and responsibilities. HAC also hosted a forum on November 15, 2019 which the HOME Program Manager attended. Attendees discussed the cost of development, developer perspectives, affordable housing design, zoning, and environmental regulations. The information exchanged confirmed the validity of the HOME program and offered suggestions for improvement.
4.	<b>Agency/Group/Organization</b>	<b>Cape Cod Commission</b>
	Agency/Group/Organization Type	Regional Planning Agency
	What section of the Plan was addressed by Consultation?	Citizen Participation Homeless Needs Assessment Housing Need Assessment Lead-Based Paint Strategy Market Analysis Non-Homeless Special Needs Non-Housing Community Development

		Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Cape Cod Commission (CCC) was consulted in a regional public hearing on October 2, 2019 with staff and posted the HOME Housing Needs Survey to their website upon BCHC's request. CCC is the regional land use planning, economic development, and regulatory agency for Barnstable County. Attendees discussed housing need, current programming, affordability, fair housing, and roles and responsibilities. The information exchanged confirmed the validity of the HOME program and HOME funds and offered suggestions for improvement.
5.	<b>Agency/Group/Organization</b>	<b>Town of Barnstable</b>
	Agency/Group/Organization Type	Other Government – Town
	What section of the Plan was addressed by Consultation?	Citizen Participation Homeless Needs Housing Need Assessment Market Analysis Non-Homeless Special Needs Non-Housing Community Development Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Town of Barnstable was consulted in a regional public hearing on October 2, 2019 with staff. Attendees discussed housing need, current programming, affordability, fair housing, and roles and responsibilities. The information exchanged confirmed the validity of the HOME program and HOME funds and offered suggestions for improvement. The town manager/administrator and the town planner were consulted via email to participate in a housing needs survey at the request of the BCHC. The survey covered need, barriers, supply, and roles in addressing issues regarding community development, housing, and social services. The Town of Barnstable also conducted public outreach for their CBDG Five-Year Consolidated Plan which informed this plan, particularly sections NA-45, NA-50 and MA-45.
6.	<b>Agency/Group/Organization</b>	<b>Town of Yarmouth</b>
	Agency/Group/Organization Type	Other Government - Town
	What section of the Plan was addressed by Consultation?	Citizen Participation Homeless Needs Housing Need Assessment Market Analysis Non-Homeless Special Needs Non-Housing Community Development Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated	The Town of Yarmouth was consulted in a regional public hearing on October 2, 2019 with staff. Attendees discussed housing need, current

	outcomes of the consultation or areas for improved coordination?	programming, affordability, fair housing, and roles and responsibilities. The information exchanged confirmed the validity of the HOME program and HOME funds and offered suggestions for improvement. The town manager/administrator and the town planner were consulted via email to participate in a housing needs survey at the request of the BCHC. The survey covered need, barriers, supply, and roles in addressing issues regarding community development, housing, and social services. The Town of Yarmouth also conducted public outreach for their CBDG Five -Year Consolidated Plan which informed this plan, particularly sections NA-45, NA-50 and MA-45.
7.	<b>Agency/Group/Organization</b>	<b>Falmouth Affordable Housing Committee</b>
	Agency/Group/Organization Type	Housing Trust
	What section of the Plan was addressed by Consultation?	Citizen Participation Homeless Needs Housing Need Assessment Market Analysis Non-Homeless Special Needs Non-Housing Community Development Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Falmouth Affordable Housing Committee was consulted in a regional public hearing on October 3, 2019 with staff. Attendees discussed housing need, current programming, affordability, fair housing, and roles and responsibilities. The information exchanged confirmed the validity of the HOME program, the need for HOME funds, and offered suggestions for improvement.
8.	<b>Agency/Group/Organization</b>	<b>Barnstable County HOME Consortium Advisory Council</b>
	Agency/Group/Organization Type	Other government – County
	What section of the Plan was addressed by Consultation?	Barriers to Affordable Housing Citizen Participation Homelessness Needs Homelessness Strategy Housing Need Assessment Market Analysis Non-Homeless Special Needs Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Barnstable County HOME Consortium Advisory Council was consulted in meetings from September 12, 2019 through January 9, 2020 with staff (subsequent consultation meetings were cancelled due to COVID-19). Each member was also asked to complete a housing needs survey upon request of the BCHC via email. The key focuses of these outreach efforts included

		housing need, barriers to affordable housing, issues surrounding affordability and fair housing, tenant-based needs, housing program specifics, and determination of roles and responsibilities for these issues. The information exchanged and the data collected confirmed the validity of the HOME program, the need for HOME funds, and offered suggestions for starting points.
9.	<b>Agency/Group/Organization</b>	<b>Barnstable County Assembly of Delegates</b>
	Agency/Group/Organization Type	Other government – County
	What section of the Plan was addressed by Consultation?	Citizen Participation Homelessness Need Housing Needs Market Analysis Non-Homeless Special Needs Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Barnstable County Assembly of Delegates was consulted via email to participate in a housing needs survey. Each member was asked to complete the survey upon request of the BCHC. Survey questions focused on demographics, tenant needs, barriers to affordable housing, housing program specifics, current efforts to address need, and identified housing problems. The information exchanged and the data collected confirmed the validity of the HOME program and the need for HOME funds.
10.	<b>Agency/Group/Organization</b>	<b>The Cape and Islands Legislative Delegation</b>
	Agency/Group/Organization Type	Other government – State
	What section of the Plan was addressed by Consultation?	Citizen Participation Homelessness Need Housing Needs Market Analysis Non-Homeless Special Needs Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Cape and Islands Legislative Delegation was consulted via email to participate in a housing needs survey. Each member was asked to complete the survey upon request of the BCHC. Survey questions focused on demographics, tenant needs, barriers to affordable housing, housing program specifics, current efforts to address need, and identified housing problems. The information exchanged and the data collected confirmed the validity of the HOME program and the need for HOME funds.
11.	<b>Agency/Group/Organization</b>	<b>Barnstable County Commissioners</b>
	Agency/Group/Organization Type	Other government – County
	What section of the Plan was addressed by Consultation?	Citizen Participation Homelessness Need Housing Needs



		Market Analysis Non-Homeless Special Needs Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Cape Cod County Commissioners were consulted via email to participate in a housing needs survey. Each commissioner was asked to complete the survey upon request of the BCHC. Survey questions focused on demographics, tenant needs, barriers to affordable housing, housing program specifics, current efforts to address need, and identified housing problems. The information exchanged and the data collected confirmed the validity of the HOME program and the need for HOME funds.
12.	<b>Agency/Group/Organization</b>	<b>HOME Housing Partners</b>
	Agency/Group/Organization Type	Advocates, various affordable housing developers, housing and community development professionals, human service providers, non-profits, and other related organizations/agencies
	What section of the Plan was addressed by Consultation?	Citizen Participation Homelessness Need Housing Needs Market Analysis Non-Homeless Special Needs Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	HOME Housing Partners were consulted via email to participate in a housing needs survey. Each partner was asked to complete the survey upon request of the BCHC. Survey questions focused on demographics, tenant needs, barriers to affordable housing, housing program specifics, current efforts to address need, and identified housing problems. The information exchanged and the data collected confirmed the validity of the HOME program and the need for HOME funds.
13.	<b>Agency/Group/Organization</b>	<b>Regional Network Email Listserve</b>
	Agency/Group/Organization Type	Email listserv of housing and community development professionals, human service providers, non-profits, and other related organizations/agencies
	What section of the Plan was addressed by Consultation?	Citizen Participation Homelessness Need Housing Needs Market Analysis Non-Homeless Special Needs Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Regional Network email listserve was consulted via email to participate in a housing needs survey. Each member of the listserve was asked to complete the survey upon request of

		the BCHC. Survey questions focused on demographics, tenant needs, barriers to affordable housing, housing program specifics, current efforts to address need, and identified housing problems. The information exchanged and the data collected confirmed the validity of the HOME program and the need for HOME funds.
14.	<b>Agency/Group/Organization</b>	<b>Health and Human Services Advisory Council</b>
	Agency/Group/Organization Type	Other government – County
	What section of the Plan was addressed by Consultation?	Citizen Participation Homelessness Need Housing Needs Market Analysis Non-Homeless Special Needs Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Health and Human Services Advisory Council of the Barnstable County Department of Human Services was consulted via email to participate in a housing needs survey. Each member was asked to complete the survey upon request of the BCHC. Survey questions focused on demographics, tenant needs, barriers to affordable housing, housing program specifics, current efforts to address need, and identified housing problems. The information exchanged and the data collected confirmed the validity of the HOME program and the need for HOME funds.
15.	<b>Agency/Group/Organization</b>	<b>Cape and Islands Regional Network on Homelessness</b>
	Agency/Group/Organization Type	Other government – County
	What section of the Plan was addressed by Consultation?	Citizen Participation Homeless Needs – Families with children Homeless Needs – Chronically Homeless Homelessness Need and Strategy Homelessness Needs – Unaccompanied Youth Homelessness Needs – Veterans Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Regional Network was consulted via email to participate in a housing needs survey at the request of the BCHC. Survey questions focused on demographics, tenant needs, barriers to affordable housing, housing program specifics, current efforts to address need, and identified housing problems. The information exchanged and the data collected confirmed the validity of the HOME program and the need for HOME funds. No changes to HOME priorities and goals were required as a result of this discussion.



16.	<b>Agency/Group/Organization</b>	<b>Barnstable County Department of Human Services</b>
	Agency/Group/Organization Type	Other government – County
	What section of the Plan was addressed by Consultation?	Anti-Poverty Strategy Homeless Needs – Chronically homeless Homeless Needs – Families with children Homelessness Needs – Unaccompanied youth Homelessness Needs – Veterans Homelessness Strategy Housing Need Assessment Lead-Based Paint Strategy Market Analysis Non-Homeless Special Needs Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Barnstable County Department of Human Services, who administers the Continuum of Care (CoC) grant for the region, was consulted in both formal and informal meetings, and via phone and email. Discussions focused on the consolidated plan as a whole and no changes to HOME priorities and goals were required as a result of this discussion.
17.	<b>Agency/Group/Organization</b>	<b>Public Housing Authorities</b>
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public and Assisted Housing Public Housing Accessibility and Involvement Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The BCHC asked the following housing authorities via email to participate in a housing needs survey: Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, Yarmouth, and the Mashpee Wampanoag Tribe Housing Division. The survey focused on public housing demand, supply, and current inventory of resources. No changes to HOME priorities and goals were required as a result of this discussion.
18.	<b>Agency/Group/Organization</b>	<b>Mashpee Wampanoag Tribe Housing Division</b>
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public and Assisted Housing Public Housing Accessibility and Involvement Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The BCHC asked the Mashpee Wampanoag Tribe to participate in a housing needs survey. The survey focused on public housing demand, supply, and current inventory of resources. No changes to HOME priorities and goals were required as a result of this discussion.
19.	<b>Agency/Group/Organization</b>	<b>Town of Bourne</b>
	Agency/Group/Organization Type	Other government – Town
	What section of the Plan was addressed by Consultation?	Barriers to Affordable Housing Citizen Participation

		Housing Need Assessment Influence of Market Conditions Market Analysis Non-Homeless Special Needs Non-Housing Community Development Public Housing Needs Special Needs Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The BCHC asked the town manager/administrator and the town planner via email to participate in a housing needs survey. Questions focused on need, barriers, supply, and roles in addressing issues regarding community development, housing, and social services.
20.	<b>Agency/Group/Organization</b>	<b>Town of Brewster</b>
	Agency/Group/Organization Type	Other government – Town
	What section of the Plan was addressed by Consultation?	Barriers to Affordable Housing Citizen Participation Homeless Needs Housing Need Assessment Influence of Market Conditions Market Analysis Non-Homeless Special Needs Non-Housing Community Development Public Housing Needs Special Needs Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The BCHC asked the town manager/administrator and the town planner via email to participate in a housing needs survey. Questions focused on need, barriers, supply, and roles in addressing issues regarding community development, housing, and social services.
21.	<b>Agency/Group/Organization</b>	<b>Town of Chatham</b>
	Agency/Group/Organization Type	Other government – Town
	What section of the Plan was addressed by Consultation?	Barriers to Affordable Housing Citizen Participation Homeless Needs Housing Need Assessment Influence of Market Conditions Market Analysis Non-Homeless Special Needs Non-Housing Community Development Public Housing Needs Special Needs Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The BCHC asked the town manager/administrator and the town planner via email to participate in a housing needs survey. Questions focused on need, barriers, supply, and roles in addressing issues regarding community development, housing, and social services.
22.	<b>Agency/Group/Organization</b>	<b>Town of Dennis</b>
	Agency/Group/Organization Type	Other government – Town

	What section of the Plan was addressed by Consultation?	Barriers to Affordable Housing Citizen Participation Homeless Needs Housing Need Assessment Influence of Market Conditions Market Analysis Non-Homeless Special Needs Non-Housing Community Development Public Housing Needs Special Needs Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The BCHC asked the town manager/administrator and the town planner via email to participate in a housing needs survey. Questions focused on need, barriers, supply, and roles in addressing issues regarding community development, housing, and social services.
23.	<b>Agency/Group/Organization</b>	<b>Town of Eastham</b>
	Agency/Group/Organization Type	Other government – Town
	What section of the Plan was addressed by Consultation?	Barriers to Affordable Housing Citizen Participation Homeless Needs Housing Need Assessment Influence of Market Conditions Market Analysis Non-Homeless Special Needs Non-Housing Community Development Public Housing Needs Special Needs Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The BCHC asked the town manager/administrator and the town planner via email to participate in a housing needs survey. Questions focused on need, barriers, supply, and roles in addressing issues regarding community development, housing, and social services.
24.	<b>Agency/Group/Organization</b>	<b>Town of Falmouth</b>
	Agency/Group/Organization Type	Other government – Town
	What section of the Plan was addressed by Consultation?	Barriers to Affordable Housing Citizen Participation Homeless Needs Housing Need Assessment Influence of Market Conditions Market Analysis Non-Homeless Special Needs Non-Housing Community Development Public Housing Needs Special Needs Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The BCHC asked the town manager/administrator and the town planner via email to participate in a housing needs survey. Questions focused on need, barriers, supply, and roles in addressing issues regarding community development, housing, and social services.

25.	<b>Agency/Group/Organization</b>	<b>Town of Harwich</b>
	Agency/Group/Organization Type	Other government – Town
	What section of the Plan was addressed by Consultation?	Barriers to Affordable Housing Citizen Participation Homeless Needs Housing Need Assessment Influence of Market Conditions Market Analysis Non-Homeless Special Needs Non-Housing Community Development Public Housing Needs Special Needs Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The BCHC asked the town manager/administrator and the town planner via email to participate in a housing needs survey. Questions focused on need, barriers, supply, and roles in addressing issues regarding community development, housing, and social services.
26.	<b>Agency/Group/Organization</b>	<b>Town of Mashpee</b>
	Agency/Group/Organization Type	Other government – Town
	What section of the Plan was addressed by Consultation?	Barriers to Affordable Housing Citizen Participation Homeless Needs Housing Need Assessment Influence of Market Conditions Market Analysis Non-Homeless Special Needs Non-Housing Community Development Public Housing Needs Special Needs Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The BCHC asked the town manager/administrator and the town planner via email to participate in a housing needs survey. Questions focused on need, barriers, supply, and roles in addressing issues regarding community development, housing, and social services.
27.	<b>Agency/Group/Organization</b>	<b>Town of Orleans</b>
	Agency/Group/Organization Type	Other government – Town
	What section of the Plan was addressed by Consultation?	Barriers to Affordable Housing Citizen Participation Homeless Needs Housing Need Assessment Influence of Market Conditions Market Analysis Non-Homeless Special Needs Non-Housing Community Development Public Housing Needs Special Needs Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The BCHC asked the town manager/administrator and the town planner via email to participate in a housing needs survey. Questions focused on need, barriers, supply, and roles in addressing

		issues regarding community development, housing, and social services.
28.	<b>Agency/Group/Organization</b>	<b>Town of Provincetown</b>
	Agency/Group/Organization Type	Other government – Town
	What section of the Plan was addressed by Consultation?	Barriers to Affordable Housing Citizen Participation Homeless Needs Housing Need Assessment Influence of Market Conditions Market Analysis Non-Homeless Special Needs Non-Housing Community Development Public Housing Needs Special Needs Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The BCHC asked the town manager/administrator and the town planner via email to participate in a housing needs survey. Questions focused on need, barriers, supply, and roles in addressing issues regarding community development, housing, and social services.
29.	<b>Agency/Group/Organization</b>	<b>Town of Sandwich</b>
	Agency/Group/Organization Type	Other government – Town
	What section of the Plan was addressed by Consultation?	Barriers to Affordable Housing Citizen Participation Homeless Needs Housing Need Assessment Influence of Market Conditions Market Analysis Non-Homeless Special Needs Non-Housing Community Development Public Housing Needs Special Needs Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The BCHC asked the town manager/administrator and the town planner via email to participate in a housing needs survey. Questions focused on need, barriers, supply, and roles in addressing issues regarding community development, housing, and social services.
30.	<b>Agency/Group/Organization</b>	<b>Town of Truro</b>
	Agency/Group/Organization Type	Other government – Town
	What section of the Plan was addressed by Consultation?	Barriers to Affordable Housing Citizen Participation Homeless Needs Housing Need Assessment Influence of Market Conditions Market Analysis Non-Homeless Special Needs Non-Housing Community Development Public Housing Needs Special Needs Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The BCHC asked the town manager/administrator and the town planner via email to participate in a housing needs survey. Questions focused on need, barriers, supply, and roles in addressing issues regarding community development, housing, and social services.

	outcomes of the consultation or areas for improved coordination?	housing needs survey. Survey questions focused on need, barriers, supply, and roles in addressing issues regarding community development, housing, and social services.
31.	<b>Agency/Group/Organization</b>	<b>Town of Wellfleet</b>
	Agency/Group/Organization Type	Other government – Town
	What section of the Plan was addressed by Consultation?	Barriers to Affordable Housing Citizen Participation Homeless Needs Housing Need Assessment Influence of Market Conditions Market Analysis Non-Homeless Special Needs Non-Housing Community Development Public Housing Needs Special Needs Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The BCHC asked the town manager/administrator and the town planner via email to participate in a housing needs survey. Questions focused on need, barriers, supply, and roles in addressing issues regarding community development, housing, and social services.
32.	<b>Agency/Group/Organization</b>	<b>Town of Yarmouth</b>
	Agency/Group/Organization Type	Other government – Town
	What section of the Plan was addressed by Consultation?	Barriers to Affordable Housing Citizen Participation Homeless Needs Housing Need Assessment Influence of Market Conditions Market Analysis Non-Homeless Special Needs Non-Housing Community Development Public Housing Needs Special Needs Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The BCHC asked the town manager/administrator and the town planner via email to participate in a housing needs survey. Questions focused on need, barriers, supply, and roles in addressing issues regarding community development, housing, and social services.
33.	<b>Agency/Group/Organization</b>	<b>The Cape Cod and Islands Continuum of Care (CoC)</b>
	Agency/Group/Organization Type	Other government – County
	What section of the Plan was addressed by Consultation?	Anti-Poverty Strategy Homeless Needs – Chronically homeless Homeless Needs – Families with children Homelessness Needs – Unaccompanied youth Homelessness Needs – Veterans Homelessness Strategy HOPWA Strategy Housing Need Assessment Market Analysis



		Non-Homeless Special Needs Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The BCHC asked the Cape Cod and Islands Continuum of Care (CoC) via email to participate in a housing needs survey. Questions focused on need, barriers, supply, and roles in addressing issues regarding community development, housing, and social services.
34.	<b>Agency/Group/Organization</b>	<b>Harwich Affordable Housing Trust</b>
	Agency/Group/Organization Type	Housing Trust
	What section of the Plan was addressed by Consultation?	Barriers to Affordable Housing Citizen Participation Homeless Needs Housing Need Assessment Influence of Market Conditions Market Analysis Non-Homeless Special Needs Public Housing Needs Special Needs Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The BCHC asked the Harwich Affordable Housing Trust via email to participate in a housing needs survey. Questions focused on need, barriers, supply, and roles in addressing issues regarding community development, housing, and social services.
35.	<b>Agency/Group/Organization</b>	<b>Falmouth Housing Trust</b>
	Agency/Group/Organization Type	Housing Trust
	What section of the Plan was addressed by Consultation?	Barriers to Affordable Housing Citizen Participation Homeless Needs Housing Need Assessment Influence of Market Conditions Market Analysis Non-Homeless Special Needs Public Housing Needs Special Needs Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The BCHC asked the Falmouth Housing Trust via email to participate in a housing needs survey. Questions focused on need, barriers, supply, and roles in addressing issues regarding community development, housing, and social services.
36.	<b>Agency/Group/Organization</b>	<b>Mashpee Affordable Housing Committee</b>
	Agency/Group/Organization Type	Housing Trust
	What section of the Plan was addressed by Consultation?	Barriers to Affordable Housing Citizen Participation Homeless Needs Housing Need Assessment Influence of Market Conditions Market Analysis Non-Homeless Special Needs Public Housing Needs Special Needs Facilities and Services

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The BCHC asked the Mashpee Affordable Housing Committee via email to participate in a housing needs survey. Questions focused on need, barriers, supply, and roles in addressing issues regarding community development, housing, and social services.
37.	<b>Agency/Group/Organization</b>	<b>Brewster Municipal Affordable Housing Trust</b>
	Agency/Group/Organization Type	Housing Trust
	What section of the Plan was addressed by Consultation?	Barriers to Affordable Housing Citizen Participation Homeless Needs Housing Need Assessment Influence of Market Conditions Market Analysis Non-Homeless Special Needs Public Housing Needs Special Needs Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The BCHC asked the Brewster Municipal Affordable Housing Trust via email to participate in a housing needs survey. Questions focused on need, barriers, supply, and roles in addressing issues regarding community development, housing, and social services.
38.	<b>Agency/Group/Organization</b>	<b>Yarmouth Affordable Housing Trust</b>
	Agency/Group/Organization Type	Housing Trust
	What section of the Plan was addressed by Consultation?	Barriers to Affordable Housing Citizen Participation Homeless Needs Housing Need Assessment Influence of Market Conditions Market Analysis Non-Homeless Special Needs Public Housing Needs Special Needs Facilities and Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The BCHC asked the Yarmouth Affordable Housing Trust via email to participate in a housing needs survey. Questions focused on need, barriers, supply, and roles in addressing issues regarding community development, housing, and social services.
39.	<b>Agency/Group/Organization</b>	<b>Habitat for Humanity</b>
	Agency/Group/Organization Type	Non-profit
	What section of the Plan was addressed by Consultation?	Citizen Participation Homeless Needs Homelessness Strategy Housing Need Assessment Lead-Based Paint Strategy Market Analysis Non-Homeless Special Needs Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The BCHC asked Habitat for Humanity via email to participate in a housing needs survey. Questions



	outcomes of the consultation or areas for improved coordination?	focused on need, barriers, supply, and roles in addressing issues regarding community development, housing, and social services.
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TABLE 2 – AGENCIES, GROUPS, ORGANIZATIONS WHO PARTICIPATED

*Identify any agency types not consulted and provide rationale for not consulting.*

No agencies with an interest in the Five-Year Consolidated Plan were eliminated from the consultation process.

**Other Local/Regional/State/Federal Planning Efforts Considered when Preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Barnstable County Fair Housing Plan Analysis of Impediments (AI) 2010	Barnstable County HOME Consortium	Barriers to Affordable Housing Disproportionately Greater Need Homeless Special Needs Housing Needs Assessment Market Analysis Non-Homeless Special Needs Public Housing Needs
Barnstable County HOME Consortium Consolidated Annual Performance Evaluation Report (CAPER) 2018-2019	Barnstable County HOME Consortium	Goals Summary Homeless Special Needs Housing Needs Assessment Influence of Market Conditions Market Analysis Non-Homeless Special Needs Number of Housing Units Priority Needs Public Housing Needs
Barnstable County Annual Action Plan (AAP) 2019	Barnstable County HOME Consortium	Goals Summary Homeless Special Needs Homelessness Strategy Housing Needs Assessment Market Analysis Non-Homeless Special Needs Number of Housing Units Priority Needs Public Housing Needs
Cape Cod Homeowner Survey Report 2017	Cape Cod Commission, UMASS Donahue Institute	Barriers to Affordable Housing Housing Needs Assessment Market Analysis Influence of Market Conditions Number of Housing Units
Cape Cod Regional Policy Plan 2018	Cape Cod Commission	Barriers to Affordable Housing Housing Needs Assessment Market Analysis Non-Housing Community Development Number of Housing Units Priority Needs
Continuum of Care (CoC)	Barnstable County Department of Human Services	Anti-Poverty Strategy Barriers to Affordable Housing Homeless Facilities and Services Homeless Needs Homelessness Strategy
Regional Housing Market Analysis and 10-Year Forecast of Housing Supply and Demand for Barnstable County, Massachusetts	Cape Cod Commission	Barriers to Affordable Housing Homeless Special Needs, Housing Needs Assessment Market Analysis Non-Housing Community Development Non-Homeless Special Needs

		Number of Housing Units Priority Needs Public Housing Needs
Cape Cod Comprehensive Economic Development Strategy 2019-2023	Cape Cod Commission	Housing Needs Assessment Market Analysis Non-Housing Community Development

TABLE 3 – OTHER LOCAL / REGIONAL / FEDERAL PLANNING EFFORTS

***Describe cooperation and coordination with other public entities, including the state and any adjacent units of general local government, in the implementation of the Consolidated Plan.<sup>11</sup>***

When projects are funded through multiple sources such as the Neighborhood Stabilization Program, DHCD, and the Massachusetts Housing Partnership (MHP), the Consortium will work closely with them to coordinate efforts. Coordination includes compliance for individual programs, funding sources, regulations, and town bylaws/ordinances. The Consortium also shares responsibilities for environmental review, monitoring, Section 3<sup>12</sup> and M/WBE, and other cross-cutting compliance requirements. BCHC has utilized the format of Mass Docs agreements for loan documentation when partnering with state agencies.

## NARRATIVE

Consolidated Plans involve cooperation with multiple organizations to link past and current housing programs with future opportunities under the HOME Investment Partnerships (HOME) program, based on the Annual Action Plans. Multiple studies have already been conducted for Barnstable County evaluating current housing need, economic development, and regional initiatives taking place which will provide information for the Needs Assessment and Market Analysis of this Consolidated Plan. It is important that the Consortium work collaboratively and seek opportunities to match local and state funds to forward housing.

<sup>11</sup> (91.215(l))

<sup>12</sup> Section 3 is a provision of the Housing and Urban Development Act of 1968 that ensures employment and other economic opportunities generated by certain HUD financial assistance shall, to the greatest extent feasible, and consistent with existing Federal, State and local laws and regulations, be directed to low- and very low income persons, particularly those who are recipients of government assistance for housing, and to business concerns which provide economic opportunities to low- and very low-income persons.

## PR-15 Citizen Participation<sup>13</sup>

### SUMMARY OF CITIZEN PARTICIPATION PROCESS/EFFORTS MADE TO BROADEN CITIZEN PARTICIPATION.

*Summarize citizen participation process and how it impacted goal setting.*

The HOME Consortium followed the public outreach procedures included in its Citizens Participation Plan. The outreach process consisted of consultation with affordable housing and homelessness agencies, a series of regional public hearings hosted by the HOME Consortium (October 1-3, 2019), a housing needs survey circulated to housing/social service providers and local officials (from October 17-31, 2019), a virtual public hearing on the draft Consolidated Plan (April 16, 2020), and a public comment period to review the draft plan and incorporate additional comments. Important information was also gathered through the consultation process outlined in PR-10 that confirmed the goals and objectives under consideration by the Consortium. Varying public comments on the plan were received at the meetings, hearings, and during the public comment period that are outlined in Table 4.

### CITIZEN PARTICIPATION OUTREACH

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/Attendance	Summary of Comments Received	Summary of Comments Not Accepted and Reasons	URL (If applicable)
1	Regional Public Hearing	Minorities Persons with Disabilities Non-Targeted/Broad Community Residents of Public and Assisted Housing	Two members of the public attended the first regional public hearing of the HOME Consortium on October 1, 2019 at the Eastham Public Library in the George S. Turner Meeting Room. The plan was explained, and need was assessed.	Attendees provided comments and answered general questions about the following topics: housing need, what is working now, affordability, fair housing, and roles and responsibilities. Participants also made suggestions for improvement, including potential partnerships and sharing of resources.	None	X

<sup>13</sup> 91.401, 91.105, 91.200(c)

BARNSTABLE HOME CONSORTIUM  
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Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/Attendance	Summary of Comments Received	Summary of Comments Not Accepted and Reasons	URL (If applicable)
2	Regional Public Hearing	Minorities Persons with Disabilities Non-Targeted/Broad Community Residents of Public and Assisted Housing	Four members of the public attended the second regional public hearing of the HOME Consortium on October 2, 2019 at the Barnstable County Complex in the Innovation Room. The plan was explained, and need was assessed.	Attendees provided comments and answered general questions about the following topics: housing need, what is working now, affordability, fair housing, and roles and responsibilities. Participants also made suggestions for improvement, including reexamining regulations at the state level.	None	X
3	Regional Public Hearing	Minorities Persons with Disabilities Non-Targeted/Broad Community Residents of Public and Assisted Housing	Two members of the public attended the third regional public hearing of the HOME Consortium on October 3, 2019 at the Falmouth Public Library in the Bay Room. The plan was explained, and need was assessed.	Attendees provided comments and answered general questions about the following topics: housing need, what is working now, affordability, fair housing, and roles and responsibilities. Focus was on HUD and state regulations, discrimination, and fair housing across the County, as well as where communication can be improved.	None	X
4	"Save-the-Date" Notice of Regional Public Hearings Email	Minorities Persons with Disabilities	Email notice for the regional public hearings sent by the Barnstable	No comments were received.	None	X

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Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/Attendance	Summary of Comments Received	Summary of Comments Not Accepted and Reasons	URL (If applicable)
		Non-Targeted/Broad Community  Residents of Public and Assisted Housing	County Human Services Department on August 21, 2019 to the County Commissioners and Assembly of Delegates, the Barnstable County State legislative delegation, the Barnstable County Town Administrators/Managers and Planners, regional housing authorities, regional housing partners, and the Mashpee Wampanoag Tribe Housing Division. No responses were generated.			
5	“Save-the-Date” Notice of Regional Public Hearings in the Barnstable County Human Services Department E-Newsletter	Minorities  People with Disabilities  Non-Targeted/Broad Community  Residents of Public and Assisted Housing	E-Newsletter notice for the regional public hearings sent by the Barnstable County Human Services Department on August 23 and September 6, 2019 to a subscriber list of over 2,800 people, generally in the human services fields across Cape Cod and the Islands including minority organizations and organizations working with low-income residents. No responses were generated.	No comments were received.	None	X

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Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/Attendance	Summary of Comments Received	Summary of Comments Not Accepted and Reasons	URL (If applicable)
6	“Save-the-Date” Notice of Regional Public Hearings posted on the Barnstable County Human Services Department website and on the Barnstable County posting board	Minorities Persons with Disabilities Non-Targeted/Broad Community Residents of Public and Assisted Housing	Notice of the regional public hearings on the Barnstable County Human Services Department website and posting board on August 26, 2019. No responses were generated.	No comments were received.	None	X
7	Notice of Regional Public Hearings posted on the Barnstable County Human Services Department website, posting board, and at the Department of Human Services	Minorities Non-English Speaking – Specify other language: Portuguese, Spanish Persons with Disabilities Non-Targeted/Broad Community Residents of Public and Assisted Housing	Notice of the regional public hearings on the Barnstable County Human Services Department website, on the posting board, and at the Department of Human Services in English, Spanish and Portuguese on September 10, 2019. No responses were generated.	No comments were received.	None	X
8	Newspaper Ad	Minorities Persons with Disabilities Non-Targeted/Broad Community Residents of Public and Assisted Housing	Notice of the regional public hearings published in the Cape Cod Times on September 12, 2019 and September 19, 2019 generated no responses.	No comments were received.	None	X

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Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/Attendance	Summary of Comments Received	Summary of Comments Not Accepted and Reasons	URL (If applicable)
9	HOME Consortium Advisory Council Meetings	Minorities Persons with Disabilities Non-Targeted/Broad Community Residents of Public and Assisted Housing	Twelve members of the Advisory Council attended the first HOME Consortium Advisory Council Public Meeting on September 12. Thirteen members attended the second HOME Consortium Advisory Council Public Meeting on January 9, 2020 at the Barnstable County Complex. Affordable housing needs were discussed.	Attendees provided comments discussing barriers to affordable housing in Cape Cod such as high construction and land costs, zoning issues, NIMBYism, lack of technical assistance, and need for employee housing. Participants made recommendations to address need.	None	X
10	Notice of Regional Public Hearings Email	Minorities Non-English Speaking – Specify other language: Portuguese, Spanish Persons with Disabilities Non-Targeted/Broad Community Residents of Public and Assisted Housing	Email notice for the regional public hearings in English, Spanish and Portuguese sent by the Barnstable County Human Services Department on September 16, 2019 to the County Commissioners and Assembly of Delegates, the Barnstable County State legislative delegation, the Barnstable County town administrators/managers and planners, regional housing authorities, regional housing partners, and the Mashpee Wampanoag Tribe Housing	No comments were received.	None	X



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Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/Attendance	Summary of Comments Received	Summary of Comments Not Accepted and Reasons	URL (If applicable)
			Division. No responses were generated.			
11	Notice of Regional Public Hearings Email	<p>Minorities</p> <p>Non-English Speaking – Specify other language: Portuguese, Spanish</p> <p>Persons with Disabilities</p> <p>Non-Targeted/Broad Community</p> <p>Residents of Public and Assisted Housing</p>	Email notice for the regional public hearings in English, Spanish and Portuguese sent by the Barnstable County Human Services Department on September 16, 2019 to the regional town clerks for posting in their respective towns. No responses were generated.	No comments were received.	None	X
12	Notice of Regional Public Hearings in the Barnstable County Human Services Department E-Newsletter	<p>Minorities</p> <p>Non-English Speaking – Specify other language: Portuguese, Spanish</p> <p>Persons with Disabilities</p> <p>Non-Targeted/Broad Community</p> <p>Residents of Public and Assisted Housing</p>	E-Newsletter notice for the regional public hearings in English, Spanish and Portuguese sent by the Barnstable County Human Services Department on September 20, 2019 to a subscriber list of over 2,800 people generally in the human services fields across Cape Cod and the Islands, including minority organizations and organizations working with low-income residents. No responses were generated.	No comments were received.	None	X

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Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/Attendance	Summary of Comments Received	Summary of Comments Not Accepted and Reasons	URL (If applicable)
13	Notice of Regional Public Hearings in the Community Development Partners E-Newsletter	Minorities Persons with Disabilities Non-Targeted/Broad Community Residents of Public and Assisted Housing	E-Newsletter notice for the regional public hearings sent by Community Development Partners in the September 2019 edition. No responses were generated.	No comments were received.	None	X
14	"Friendly Reminder" Notice of Regional Public Hearings Email	Minorities Non-English Speaking – Specify Other Language: Portuguese, Spanish Persons with Disabilities Non-Targeted/Broad Community Residents of Public and Assisted Housing	Email notice for the regional public hearings sent by the Barnstable County Human Services Department on September 26, 2019 to the Barnstable County Commissioners and Assembly of Delegates, the Barnstable County State legislative delegation, the Barnstable County town administrators /managers and planners, regional housing authorities, regional housing partners, and the Mashpee Wampanoag Tribe Housing Division. No responses were generated.	No comments were received.	None	X
15	Notice of Housing Needs Survey Email	Housing and Community Development Organizations/Agencies	On October 17, 2019, the HOME Program Manager of the Barnstable County Human Services	No comments were received.	None	X

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Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/Attendance	Summary of Comments Received	Summary of Comments Not Accepted and Reasons	URL (If applicable)
		Housing and Social Service Providers Housing and Social Services Advisory Councils Local Officials – State, County and Town Government Private Housing Developers Public Housing Authorities Regional Planning Agency	Department emailed the following a link to the housing needs survey created and distributed as part of the Consolidated Plan public outreach process: the HOME Advisory Council, the Assembly of Delegates, the Cape & Islands Legislative Delegation, County Commissioners, HOME Housing Partners – (advocates, various affordable housing developers, etc.), the Regional Network (human services networking group email), the Health and Human Services Advisory Council (HHSAC), town housing authorities including the Mashpee Wampanoag Tribe Housing Division, town managers/administrators, and town planners. The email noticing of the survey generated no responses.			
16	Notice of Housing Needs Survey Email	Housing and Community Development	On October 18, 2019, the HOME Program Manager of the Barnstable County	No comments were received.	None	X

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Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/Attendance	Summary of Comments Received	Summary of Comments Not Accepted and Reasons	URL (If applicable)
		Organizations/Agencies  Housing and Social Service Providers  Housing and Social Services Advisory Councils  Local Officials – State, County and Town Government  Private Housing Developers  Public Housing Authorities  Regional Planning Agency	Human Services Department emailed the Cape Cod Commission a link to the Housing Needs Survey created and distributed as part of the Consolidated Plan public outreach process. The email also requested that the Commission post the survey on their website. The responses to the email noticing of the survey and the website posting generated no responses.			
17	Notice of Housing Needs Survey in the Barnstable County Human Services Department E-Newsletter	Housing and Community Development Organizations/Agencies  Housing and Social Service Providers  Housing and Social Services Advisory Councils	E-Newsletter notice of the housing needs survey sent by the Barnstable County Department of Human Services on October 18, 2019 to a subscriber list of over 2,800 people generally in the human services fields across Cape Cod and the Islands, including minority organizations and	No comments were received.	None	X

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Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/Attendance	Summary of Comments Received	Summary of Comments Not Accepted and Reasons	URL (If applicable)
		Local Officials – State, County and Town Government  Private Housing Developers  Public Housing Authorities  Regional Planning Agency	organizations working with low-income residents. No responses were generated.			
18	Notice of Housing Needs Survey posted on the Barnstable County Human Services Department website	Housing and Community Development Organizations/Agencies  Housing and Social Service Providers  Housing and Social Services Advisory Councils  Local Officials – State, County and Town Government  Private Housing Developers  Public Housing Authorities	The notice of the housing needs survey on the Barnstable County Human Services Department website on October 17, 2019 generated no responses.	No comments were received.	None	X

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Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/Attendance	Summary of Comments Received	Summary of Comments Not Accepted and Reasons	URL (If applicable)
		Regional Planning Agency				
19	Lower Cape Peer Group Meeting Hosted by Community Development Partners	<p>Housing and Community Development Organizations/Agencies</p> <p>Housing and Social Service Providers</p> <p>Housing and Social Services Advisory Councils</p> <p>Local Officials – State, County and Town Government</p> <p>Private Housing Developers</p> <p>Public Housing Authorities</p> <p>Regional Planning Agency</p>	<p>The Barnstable County HOME Program Manager attended a Lower Cape Peer Group Meeting, hosted by Community Development Partners on November 12, 2019 in Harwich. There were approximately 15 people in attendance. Conflicting concepts between land preservation/conservation and the development of housing and how those two concepts needed to work together were discussed. The greater need for one-bedroom units due to the demographics of the Cape (elderly, older adult empty nesters, downsizers, the need to retain young singles, etc.) was also discussed, as well as how it is in conflict with the state requirement (QAP). Massachusetts has a one-size fits all approach that</p>	No comments were received.	None	X

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Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/Attendance	Summary of Comments Received	Summary of Comments Not Accepted and Reasons	URL (If applicable)
			does not work well with Barnstable County.			
20	Outer Cape Peer Group Meeting Hosted by Community Development Partners	<p>Housing and Community Development Organizations/Agencies</p> <p>Housing and Social Service Providers</p> <p>Housing and Social Services Advisory Councils</p> <p>Local Officials – State, County and Town Government</p> <p>Private Housing Developers</p> <p>Public Housing Authorities</p> <p>Regional Planning Agency</p>	<p>The Barnstable County HOME Program Manager attended an Outer Cape Peer Group Meeting, hosted by Community Development Partners on November 14, 2019 in Wellfleet. There were approximately 12 people in attendance. Conflicting concepts between land preservation/conservation and the development of housing and how those two concepts needed to work together were discussed. The greater need for one-bedroom units due to the demographics of the Cape (elderly, older adult empty nesters, downsizers, the need to retain young singles, etc.) was also discussed, and how it is in conflict with the state requirement (QAP). Massachusetts has a one-size fits all approach that does not work well with Barnstable County. Lastly,</p>	No comments were received.	None	X



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Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/Attendance	Summary of Comments Received	Summary of Comments Not Accepted and Reasons	URL (If applicable)
			this meeting discussed the serious need for employee housing which may be created through zoning and private development. There was a caution that public funds should not be used for temporary employee housing.			
21	Cape Housing Institute All-Day Seminar Hosted by Housing Assistance Corporation	<p>Housing and Community Development Organizations/Agencies</p> <p>Housing and Social Service Providers</p> <p>Housing and Social Services Advisory Councils</p> <p>Local Officials – State, County and Town Government</p> <p>Private Housing Developers</p> <p>Public Housing Authorities</p> <p>Regional Planning Agency</p>	The Barnstable County HOME Program Manager attended a day-long Cape Housing Institute seminar, hosted by the Housing Assistance Corporation on November 15, 2019 in Hyannis. There were approximately 100 people in attendance representing the region. The seminar discussed the following topics: promoting appropriate housing development, housing policy, history of housing on Cape Cod, zoning, financing, community engagement, environmental impact and quality, and Housing Production Plans.	No comments were received.	None	X

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Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/Attendance	Summary of Comments Received	Summary of Comments Not Accepted and Reasons	URL (If applicable)
22	Barnstable/Yarmouth CDBG Focus Group Meeting	<p>Housing and Community Development Organizations/Agencies</p> <p>Housing and Social Service Providers</p> <p>Housing and Social Services Advisory Councils</p> <p>Local Officials – State, County and Town Government</p> <p>Private Housing Developers</p> <p>Public Housing Authorities</p> <p>Regional Planning Agency</p>	<p>The BC HOME Program Manager attended the CDBG focus group meeting on March 11, 2020 at Barnstable Town Hall.</p> <p>There were approximately 10 people in attendance discussing Town of Barnstable and Town of Yarmouth's (CDBG Entitlement Communities) housing service needs, broadband needs, homeless needs and safety, affordable housing barriers, and local economic development.</p>	No comments were received.	None	X
	Notice of Substantial Amendment and Comment Period for HUD Waivers	Non-Targeted/Broad Community	<p>The Notice of Amendment and Comment Period on the Barnstable County Human Services Department website on May 19, 2019 and emailed to regional housing partners and advocates.</p>	No comments were received.	None	X

TABLE 4 – CITIZEN PARTICIPATION OUTREACH

## Needs Assessment

### NA-05 Overview

#### NEEDS ASSESSMENT OVERVIEW

The affordability of housing in Barnstable County continues to be affected by a significant difference between household incomes and housing costs. Low- and moderate-income (LMI) residents often live in substandard units, without full facilities or access to needed services, employment, and transportation.

In addition, comparing housing costs to household income sheds light on how expensive housing is on Cape Cod, particularly for renters. Median monthly rent in Barnstable County is \$1,199; however, the median monthly household income for renters is \$3,199 monthly (\$38,382 annually). In order for renting households earning that median income to not pay more than 30 percent of their income toward housing costs, they would need monthly rents of \$960, or \$239 less than the current median. An estimated 35 percent of households are spending at least 30 percent of their income on housing costs, which is just below the state average of 34 percent.<sup>14</sup> Most of this burden is felt by LMI households, the elderly, and renters.

Of the County's LMI households, those with incomes at or below 30 percent AMI - extremely low-income households - have the greatest need. There are approximately 11,990 extremely low-income households in Barnstable County today. The elderly also experience high levels of need, with 21,750 elderly households having incomes below 80 percent of the median. The median household income for those over 65 in 2017 inflation-adjusted dollars was \$53,594, compared to the median household income of \$68,048 for the County. The elderly make up a very large portion of the total population of Cape Cod (28 percent), and specialized housing demand will continue to grow as the area attracts even more retirees.

Minorities and renters also experience a disproportionate level of unmet housing need. Minorities comprise 8 percent of Barnstable County's population (approximately 16,713 people), but statistically have more housing problems. There are 1,725 minority households that have at least one housing problem in the region. African American, Hispanic, and American Indian/Alaskan Natives experience the most housing problems, particularly cost burden. Cost burden is defined as paying more than 30 percent of your income for housing.

Twenty-one percent of Barnstable County residents are renters according to the ACS. Median gross rent is roughly 40 percent of median income for renters and 16 percent of the region's median family income. It is important to remember that the median family income in this comparison includes homeowners who have much higher incomes than renters. The average median income of a Barnstable County renter slightly exceeds HUD's income limit for a single person making 50 percent of the area median income, which is \$32,050. To reach HUD'S 80 percent income benchmark, one

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<sup>14</sup> Consolidated Planning/CHAS Summary Data, US Department of Housing and Urban Development, 2012-2016.

renter must be making almost \$20,000 more, or \$51,250. A third of renters, or 6,400 households, with incomes at or above 80 percent of the AMI are cost burdened.

Twenty-three percent of renters are severely cost burdened, or paying 50 percent or more of their income on housing costs (4,600 households). Renters are more likely to suffer from at least one of the four housing issues when compared to homeowners, with cost burden being the most prevalent issue. Renters within every income bracket are experiencing this, including those making at or above 80 percent of the AMI.<sup>15</sup>

Additional demand from nonelderly special needs populations that are either homeless or at-risk of homelessness is a cause for concern in Barnstable County. There is a limited number of qualified workers in social/public service fields to address the demand for full-service care these populations require to remain housed. This issue is compounded by the lack of rental units available for those in need of transitional housing, permanent supportive housing, or affordable apartments for independent living.

The number of those suffering from substance abuse and mental health issues continues to grow in Cape Cod. Twenty-two percent of homeless individuals are suffering from chronic substance abuse and 27 percent are severely mentally ill according to 2019 Point-In-Time (PIT) Counts. Improving and growing support services for these populations would reduce the demand for subsidized housing across Barnstable County, as homelessness and chronic homelessness are usually linked to these issues.

## NA-10 Housing Needs Assessment<sup>16</sup>

### SUMMARY OF HOUSING NEEDS

Household incomes have risen by 13 percent in Barnstable County since 2012, which would appear to indicate progress. However, current wage data shows that Cape Cod is below the state average, and only just higher than the national average. Average weekly wages for Cape Cod are 34 percentage points lower than the state. Of the 95,000 households on Cape Cod, 55 percent earn less than the Area Median Family Income (HAMFI) reported for the MSA. Forty-five percent of these 95,000 households are a household type that is considered elderly (either elderly family or non-family).<sup>17</sup>

Demographics	Base Year: 2010	Most Recent Year: 2017	% Change
Population	217,483	213,900	-2%
Households	98,164	95,011	-3%
Median Household Income	\$60,317	\$68,048	13%

TABLE 5A – HOUSING NEEDS ASSESSMENT DEMOGRAPHICS

Data Source: 2010 ACS (Base Year), and 2012-2017 ACS (Most Recent Year)

Thirteen percent of Barnstable County households are earning 30 percent or less than the HAMFI, which is classified as extremely low-income by HUD. Twelve percent of households are earning between 30 and 50 percent of the HAMFI, classified as very low-income. Eighteen percent of households are earning between 50 and 80 percent of the HAMFI, classified as low-income. In total, 43 percent of households range from extremely low to low-income. Nineteen percent are paying more than 30 but less than 50 percent of their income toward housing. Sixteen percent are paying more than half of their income on housing, which is referred to as extremely cost burdened. A significantly higher number of households that are extremely low-income are spending over 50 percent of their income on housing when compared to extremely cost burdened households in the other income cohorts (63 percent).

Sixty-four percent of households earning 80 percent of the HAMFI or below are cost burdened, and 35 percent are extremely cost burdened. Housing cost burden affects residents within every income bracket of Cape Cod. CHAS (Comprehensive Housing Affordability Strategy) data confirmed that households making at and above the HAMFI are cost burdened as well. Eleven percent of this income cohort are spending at least a third of their income on housing. Table 6A shows there are 10,640 moderate-income households in Barnstable County, which is 5 percent higher than the previous Consolidated Plan. This does not explicitly mean there has been a rise in financial housing stability in Barnstable County. CHAS figures reiterate that housing affordability is a large issue for many people at various incomes levels across Barnstable County.

Approximately half of households are elderly in each income cohort, with increases in each cohort since the 2015-2019 Consolidated Plan. Extremely low-income households with at least one person over the age of 62 make up 54 percent of all extremely low-income households. Eighty five percent of extremely low-income elderly homeowners are cost burdened. Sixty-eight percent of extremely low-income elderly renters are cost burdened. Thirty-six percent of total elderly households in Barnstable

<sup>16</sup> 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

<sup>17</sup> Consolidated Planning/CHAS Data, US Department of Housing and Urban Development, Table 7, 2012-2016 Consolidated Plan

County are cost burdened, with 17 percent of that figure being severely cost burdened. Figure 1 provides an overview of low and moderate-income households by household type in the region, and how elderly households compare.

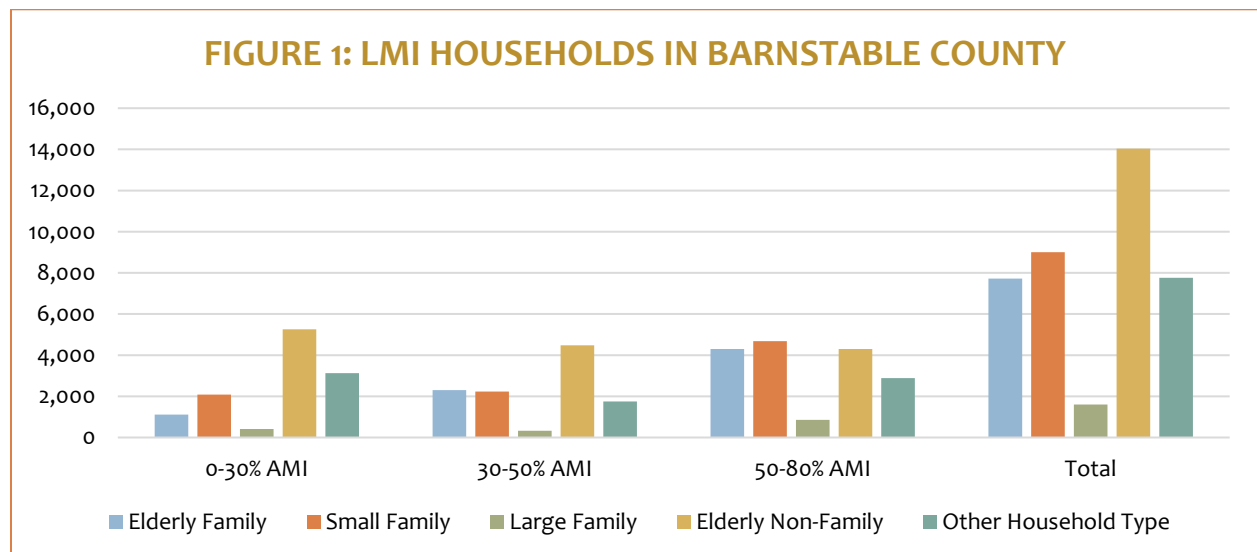
### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	11,990	11,100	17,025	10,640	43,595
Small Family Households *	2,085	2,235	4,680	3,590	18,500
Large Family Households *	415	330	855	2,920	2,290
Household contains at least one person 62-74 years of age	3,270	3,205	5,580	3,020	14,755
Household contains at least one-person age 75 or older	3,250	3,905	4,135	1,795	5,315
Households with one or more children 6 years old or younger*	835	705	1,635	1,049	3,735

\* The highest income category for these family types is >80% HAMFI

TABLE 6A – TOTAL HOUSEHOLDS

Data Source: 2012-2016 CHAS



Data Source: 2012-2016 CHAS

## HOUSING NEEDS SUMMARY TABLES

### 1. Housing Problems (Households with one of the listed needs)<sup>18</sup>

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	110	80	100	40	350	40	0	85	10	190
Severely Overcrowded - >1.51 people per room (and complete kitchen and plumbing)	60	70	65	0	190	0	0	15	50	120
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	70	35	80	15	205	20	15	55	75	280
Housing cost burden greater than 50% of income (and none of the above problems)	2,885	1,355	200	0	4,450	4,530	2,790	2,190	545	10,560
Housing cost burden greater than 30% of income (and none of the above problems)	1,020	1,080	1,845	340	4,285	830	2,295	4,080	2,560	9,765
Zero/negative Income (and none of the above problems)	295	0	0	0	295	380	0	0	0	380

TABLE 7A – HOUSING PROBLEMS

Data Source: 2012-2016 CHAS

<sup>18</sup> Consolidated Planning/CHAS Data, US Department of Housing and Urban Development, Table 3, 2012-2016.  
Consolidated Plan  
OMB Control No: 2506-0117 (exp. 06/30/2018)



**2. Housing Problems 2 (Households with one or more severe housing problems: lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)<sup>19</sup>**

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,120	1,540	445	55	5,160	4,595	2,810	2,345	675	10,425
Having none of four housing problems	2,220	1,930	3,665	1,945	9,760	1,380	4,825	10,570	7,960	24,735
Household has negative income, but none of the other housing problems	295	0	0	0	295	380	0	0	0	380

TABLE 8A – HOUSING PROBLEMS 2

Data Source: 2012-2016 CHAS

**3. Cost Burden > 30%<sup>20</sup>**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	125	385	820	1,330	75	330	1,170	1,575
Large Related	60	20	45	125	15	75	285	375
Elderly	685	505	375	1,565	660	1,715	1,800	4,175
Other	200	270	625	1,095	80	195	855	1,130
Total need by income	870	910	1,140	2,920	830	2,315	4,110	7,255

TABLE 9A – COST BURDEN > 30%

Data Source: 2012-2016 CHAS

<sup>19</sup> Consolidated Planning/CHAS Data, US Department of Housing and Urban Development, Table 5, 2012-2016.

<sup>20</sup> Consolidated Planning/CHAS Data, US Department of Housing and Urban Development, Table 7, 2012-2016.

#### 4. Cost Burden > 50%<sup>21</sup>

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	900	385	55	1,340	740	790	570	2,100
Large Related	200	0	0	200	80	140	145	365
Elderly	855	515	150	1,520	2,835	1,485	1,085	5,405
Other	1,040	475	15	1,530	885	375	410	1,670
Total need by income	2,995	1,375	220	4,590	4,540	2,790	2,210	9,540

TABLE 10A – COST BURDEN > 50%

Data Source: 2012-2016 CHAS

#### 5. Crowding (More than one person per room)<sup>22</sup>

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	120	75	110	15	320	20	15	20	40	95
Multiple, unrelated family households	0	0	20	0	20	0	0	35	85	120
Other, non-family households	10	25	15	0	50	0	0	15	0	15
Total need by income	130	100	145	15	390	20	15	70	125	230

TABLE 11A – CROWDING INFORMATION – 1/2

Data Source: 2012-2016 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children (6 years or younger) Present <sup>23</sup>	635	290	790	1,715	200	415	845	1,460

TABLE 12A – CROWDING INFORMATION – 2/2

Data Source: 2012-2016 CHAS

<sup>21</sup> Consolidated Planning/CHAS Data, US Department of Housing and Urban Development, Table 7, 2012-2016.

<sup>22</sup> Consolidated Planning/CHAS Data, US Department of Housing and Urban Development, Table 10, 2012-2016.

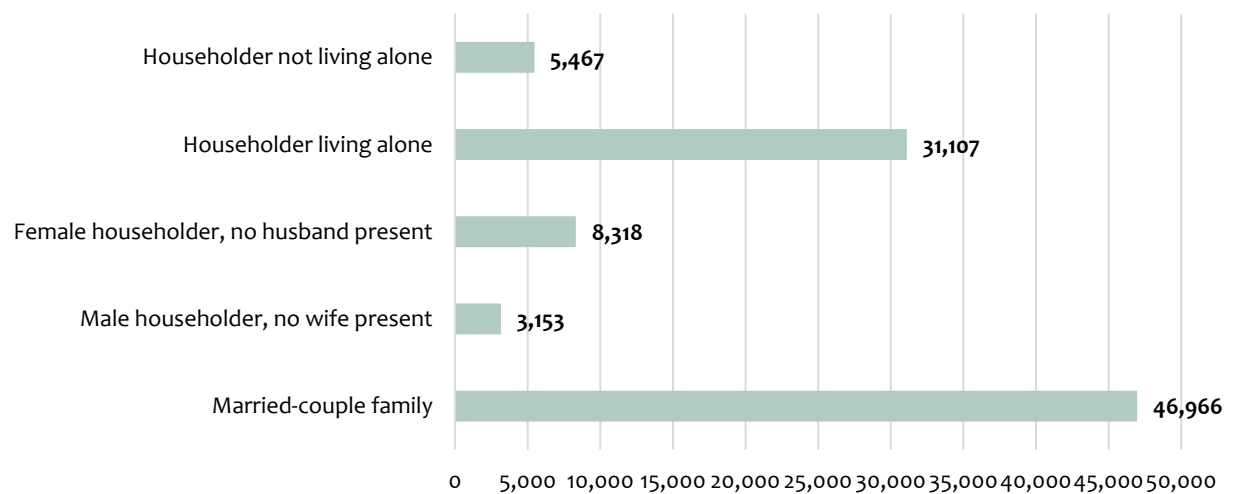
<sup>23</sup> Consolidated Planning/CHAS Data, US Department of Housing and Urban Development, Table 13, 2012-2016.

**Describe the number and type of single person households in need of housing assistance.**

American Community Survey 5-year estimates indicate that there are 31,107 single-person households currently in Barnstable County. This figure has increased by 1.5 percent since 2010 (30,656). Single-person households are 33 percent of all housing units, and 85 percent of all nonfamily housing units in the region. Median household income for single person households on Cape Cod is \$34,285. This is approximately half of the median income for the area (\$68,048). HUD's 2019 income limits state that \$32,050 is the income limit for those considered low-income (making 50 percent of the HAMFI). The median sales price for a home in Barnstable County is \$375,000,<sup>24</sup> which is an affordability gap of \$101,100<sup>25</sup> based on HUD's HAMFI threshold.<sup>26</sup> ACS estimates for the number of households by type are found in Figure 2.

Forty-four percent of the County's renter-occupied units are renters who are living alone. Comparing the median income for renters, which is \$38,382, to the median gross rent for the County, \$1,199, means that a year of rental payments equates to 40 percent of household income. This leaves limited funds for other necessary living expenses including payments associated with food, a vehicle, healthcare, and children. Many single renters find it difficult to afford housing in this region and will have to relocate elsewhere if these trends continue.<sup>27</sup>

**FIGURE 2: HOUSEHOLD TYPE IN BARNSTABLE COUNTY**



Data Source: 2012-2017 ACS

<sup>24</sup> The Warren Group, Barnstable County, MA - Median Sales Price - Year to Date, 2020.

<sup>25</sup> The calculation is: the median price as reported by Banker and Tradesman – (HUD HAMFI X3) = Affordability Gap.

<sup>26</sup> U.S. Census Bureau, 2012-2017 American Community Survey 5-Year Estimates, B11001, B19013, B19019, B25077, Barnstable County, MA.

<sup>27</sup> U.S. Census Bureau, 2012-2017 American Community Survey 5-Year Estimates, B25064, B25119, B24124, S2501, Barnstable County, MA.

***Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault, and stalking.***

There are 5,370 low- to moderate-income households that have a family member with a self-care or independent living difficulty in Barnstable County, including elderly households. This is 59 percent of total households with this disability. There are 2,030, or 22 percent of households with this disability, that are LMI renters. Fourteen percent of the County's total population has a disability according to ACS estimates; fourteen percent of the disabled population has incomes below the poverty level.

There are 12,125 households in Barnstable County with an ambulatory limitation, with 61 percent being LMI. There are 8,055 households with a cognitive limitation, of which 60 percent are LMI. Lastly, 11,765 households suffer from a hearing or vision impairment, of which 52 percent are LMI.<sup>28</sup> Cross-referencing this information with ACS estimates confirms that 28 percent of the elderly population on Cape Cod have a disability of some type. Seven percent of those over 65 living with a disability are also living below the poverty level.<sup>29</sup>

Specific data on victims of domestic violence, dating violence, sexual assault and stalking was not easily accessible due to privacy concerns, but it is known that these are issues in the region. Victims often struggle with homelessness in Barnstable County, with 25 percent of homeless individuals being victims during the 2019 PIT Counts. Providers service the needs of DV victims through housing and shelter within the BCHC communities. The Community Action Committee of Cape Cod and the Islands operate the Safe Harbor family shelter for homeless women and children. They serviced approximately 59 families between July 2018 and June 2019. Of those serviced, 60 were participants and 86 were children under the age of 18. Cape Cod Shelter and Domestic Violence Services (formerly the Cape Cod Center for Women) is an emergency shelter that houses 6 families who may remain in place for weeks to months. Independence House is another facility with locations in Hyannis, Falmouth, Orleans, and Provincetown that has been operating on Cape Cod since 1980. Independence House provides short and long-term housing options, with each facility offering social services and specialized programming such as counseling, job training, childcare, and legal assistance. Between July 2018 and June 2019, Independence House serviced 1,240 victims of domestic violence, 148 victims of sexual assault, 109 children exposed to domestic violence, 157 teens, and provided 869 people with court advocacy services.<sup>30</sup>

***What are the most common housing problems?***

The most prevalent housing problems in Barnstable County are the high cost of housing relative to the income and wages of the region, the lack of affordable units for those making 80 percent or less than the AMI, and the dominance of seasonal/second homes in the housing stock, with many units being vacant or unused for large portions of the year. Vacant units limit the already strained housing supply, providing fewer options for year-round ownership and rental. Waiting lists for affordable units are

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28 Consolidated Planning/CHAS Data, US Department of Housing and Urban Development, Table 6, 2012-2016.

29 U.S. Census Bureau, 2012-2017 American Community Survey 5-Year Estimates, B18105, C18130 Barnstable County, MA.

30 Deb Fluet, Director of Dual Programs, Independence House, interviewed via phone by Fiona Coughlan, Barrett Planning Group, January 15, 2020.

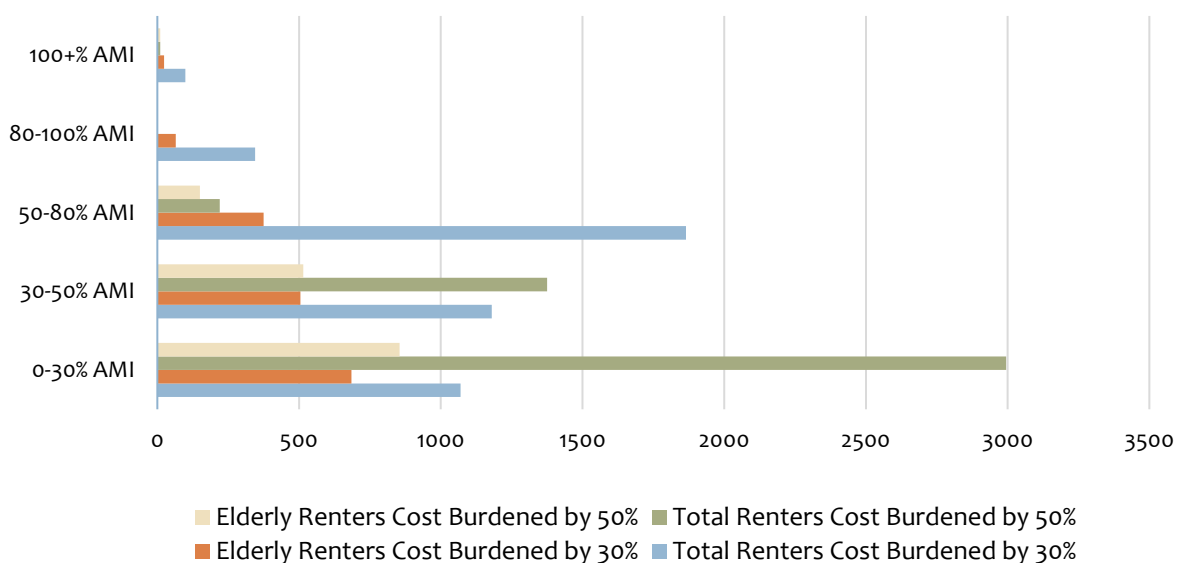
growing as 42 percent of the housing stock sits idly.<sup>31</sup> These issues leave many full-time Barnstable County residents with options they cannot afford and at-risk of losing their housing, particularly the elderly and those who are renting.

***Are any populations/household types more affected than others by these problems?***<sup>32</sup>

High housing costs, lack of competitive wages, and a diminishing affordable housing stock affect extremely low-income households more severely than the general population, as other basic necessities are often sacrificed to afford the cost of living on Cape Cod. The number of households in Barnstable County that are extremely low-income and that are cost burdened is 9,435 according to the most current CHAS data. Sixty-three percent (7,540) of extremely low-income households are extremely cost burdened. As mentioned previously, this equals 11,990 households (13 percent of all households) in Barnstable County that are paying more than they can afford on housing costs and are therefore, more impacted by these problems.

Renters, particularly elderly renters, are chiefly affected by these issues within each LMI cohort. Extremely low-income, elderly, non-family renters are 46 percent of all elderly, non-family renters. Of this household type, 66 percent are paying at least 30 percent of their income on housing. Twenty-eight percent of all elderly, non-family renters are cost burdened and 29 percent are extremely cost burdened. A comparison of cost burdened elderly renters to the general population is seen in Figure 3. Being an elderly, non-family household usually means that the owner or renter is living alone. Those who are elderly and living alone often do not have family or spousal financial support and care. Fifteen percent of occupied units on Cape Cod are LMI, elderly, non-family households (both owner and renter).

**FIGURE 3: ELDERLY RENTER HOUSEHOLDS BY COST BURDEN COMPARED TO TOTAL RENTERS**



Data Source: 2012-2017 ACS

<sup>31</sup> U.S. Census Bureau, 2012-2017 American Community Survey 5-Year Estimates, B25004, Barnstable County, MA.

<sup>32</sup> Consolidated Planning/CHAS Data, US Department of Housing and Urban Development, Table 7, 2012-2016.

Forty-seven percent of all renters are cost burdened, and 23 percent of renters are extremely cost burdened. LMI renters suffer most significantly from cost burden, as 72 percent of extremely low-income renters, 74 percent of very low-income renters, and 51 percent of low-income renters are paying more for housing than what is considered affordable. There are 2,995 renter households that are making less than 30 percent of the AMI and are severely cost burdened in Barnstable County; this is 53 percent of extremely low-income renters and 15 percent of all renters.

Elderly homeowners are also a population that are heavily affected by the aforementioned housing problems. A third of elderly owner-occupied households are cost-burdened or severely cost-burdened. Seventeen thousand, or 46 percent, of elderly owner-occupied households are LMI. Non-family elderly homeowners experience high rates of cost burden as well. Eighty-six percent of extremely low-income, 60 percent of very low-income, and 37 percent of low-income, non-family, elderly homeowners are cost burdened by at least 30 percent.

*Describe the characteristics and needs of low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered.<sup>33</sup> Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.*

Of the 11,990 extremely low-income households in Barnstable County, 835 have at least one child that is six years old or younger (7 percent). There are 705 very low-income households and 1,635 low-income households with at least one child. This equals a total of 3,175 LMI households with children in the region, or 20 percent of all LMI households.

There are a variety of challenges facing those who are at-risk of homelessness, those who are currently homeless, and those transitioning out of homelessness. The lack of affordable housing with supportive services, limited public transportation, and low wages compared to the state are obstacles to ending the cycle of homelessness for individuals and families. This is exacerbated by housing prices that are influenced by the incomes of second/seasonal homeowners, who are generally wealthy retirees. Those who are seasonally living/visiting Cape Cod have higher incomes than year-round residents, owning multiple homes and vehicles.

The seasonal popularity of Cape Cod has been problematic for those seeking rental housing and those nearing the end of their rapid rehousing assistance. Year-round rental units continue to be converted for seasonal purposes, rather than dedicated to affordable housing. Seasonal rentals have become more lucrative for homeowners, as weekly rental prices in the summer often pay more than a year's worth of rent. Seasonal rentals have the added bonus of allowing owners to still use their property. Winter rental units are available; however, tenants are forced to leave in the summer for visitors which contributes to seasonal homelessness. Seasonal workforce housing provided by employers is also temporary, providing housing for a short time before closing for the winter. Limited workforce housing has resulted in illegal employee dwellings and zoning violations across the County. Those transitioning out of homelessness have the added disadvantage of not having the regular income nor the financial credibility to secure affordable rental or workforce housing.

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<sup>33</sup> 91.205(c)/91.305(c))

Full-time wages in Barnstable County remain low compared to the state average. The average weekly wage is \$921<sup>34</sup>, which is 67 percent of the state's average. The average weekly wage in the County slightly exceeds the national average of \$919.<sup>35</sup> Seasonal popularity is a strong contributing factor, as many residents can only find employment during the summer months. For those who are able to secure seasonal and nonseasonal employment, the wages are often much lower in the off-season months. Barnstable County's seasonal unemployment ratio for 2018 was 2.3, as reported by the Cape Cod Commission. That ratio was 1.1 for both the state and country in the same year.<sup>36</sup> Those considered LMI usually work in the low-wage industries that depend on the seasonal popularity of Cape Cod, such as retail, accommodation and food service, and hospitality.

The lack of affordable housing, housing costs outweighing wages, and lack of public transportation are challenging for full-time residents to work beyond their immediate area, specifically entry-level workers in professions such as health care and social services. These residents often cannot afford a vehicle on top of their housing costs, limiting their employment opportunities. Formerly homeless families and individuals and those at-risk of residing in shelters/becoming unsheltered are more vulnerable, with even more limited options. Chronically homeless individuals and families in need of case management/supportive services to remain housed face many challenges. Those who are unable to secure these services often cannot independently support themselves and are more likely to reenter homelessness/become unsheltered. Chronically homeless persons usually suffer from underlying issues that have resulted in homelessness including mental illness, physical disability, and/or substance abuse. For this reason, supportive housing is very important to ending homelessness on Cape Cod.

*If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.*

N/A

*Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness.*

The particular housing characteristics that are linked to instability and increased risk of homelessness in Barnstable County are the cost of housing relative to income, the lack of competitive wages, the limited supply of affordable housing options, the seasonal housing market, and the lack of public transportation options for residents to get to and from their workplace.

Fifty-one percent of households in the region are paying more for housing than what is considered affordable. There are 15,210 households on Cape Cod spending more than half of their income on housing (16 percent of all households). There are 33,275 households on Cape Cod at least 30 percent of their income on housing (35 percent of all households). As mentioned, the median income for the County is \$68,048 and HUD's AMFI for the County is \$91,300. Banker and Tradesman report the median sales price for a home on Cape Cod is \$375,000. This is \$101,100 higher than what is considered the "affordable price," according to HUD. Based on this information, only those who are making over 100

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<sup>34</sup> Executive Office of Labor and Workforce Development (EOLWD), "Employment and Wages," (ES-202), Annual Reports, 2020.

<sup>35</sup> United States Department of Labor, Bureau of Labor Statistics (BLS), "News Release," October 16, 2019.

<sup>36</sup> Stats Cape Cod, "Seasonal Employment," Cape Cod Commission, Barnstable County, 2019.



percent of the AMFI can afford a new home on Cape Cod. Without higher-paying jobs and alternative transportation, people will continue to be confined to their immediate area and unable to improve their financial situations. This problem is exacerbated in the Lower/Outer Cape region of Cape Cod where median home sales prices are much higher (often double) than those for the Upper and Mid Cape, for example the sales price for a home is \$385,000 in Bourne vs. \$648,000 in Truro. A detailed analysis of housing value and sales prices is in Figure 37 (MA-50, Needs and Market Analysis Discussion).

Forty-two percent of total housing units were classified as vacant in Barnstable County based on 2017 ACS five-year estimates, including units for-sale and for-rent. Ninety-one percent of vacant units are vacant because they are for seasonal, recreational, or occasional use.<sup>37</sup> Concurrently, there are only 2,000 housing vouchers in circulation in the County and the wait list for a voucher has over 5,000 people. Waiting lists for housing authorities are also extensive, with many having to close due to growing demand.

## DISCUSSION

Residents of Barnstable County are suffering from a housing crisis. Economic inequity and a lack of infrastructure worsen the crisis by limiting LMI populations to lower-wage jobs that are only nearby. Figure 36 shows that those who are able to walk to their place of employment are making significantly less than those commuting via automobile. Renters, the elderly, those transitioning out of homelessness, those who are nearing the end of their rapid rehousing assistance, and single non-family households are not earning the income needed to afford housing without cost burden. These populations have the highest need for adequate, safe, and affordable housing. These populations are also more likely to suffer from multiple housing problems.<sup>38</sup> Those suffering from mental and physical disabilities are further limited because they are often unable to work and need case management services. The worker shortage furthers instability and increases the risk of homelessness. Representatives from the BCHC and housing and community development organizations in the region are working with towns to overcome barriers where possible, including evaluating current zoning and housing policies.

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<sup>37</sup> U.S. Census Bureau, 2012-2017 American Community Survey 5-Year Estimates, B25001, B25004 Barnstable County, MA.

<sup>38</sup> The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## NA-15 Disproportionately Greater Need: Housing Problems<sup>39</sup>

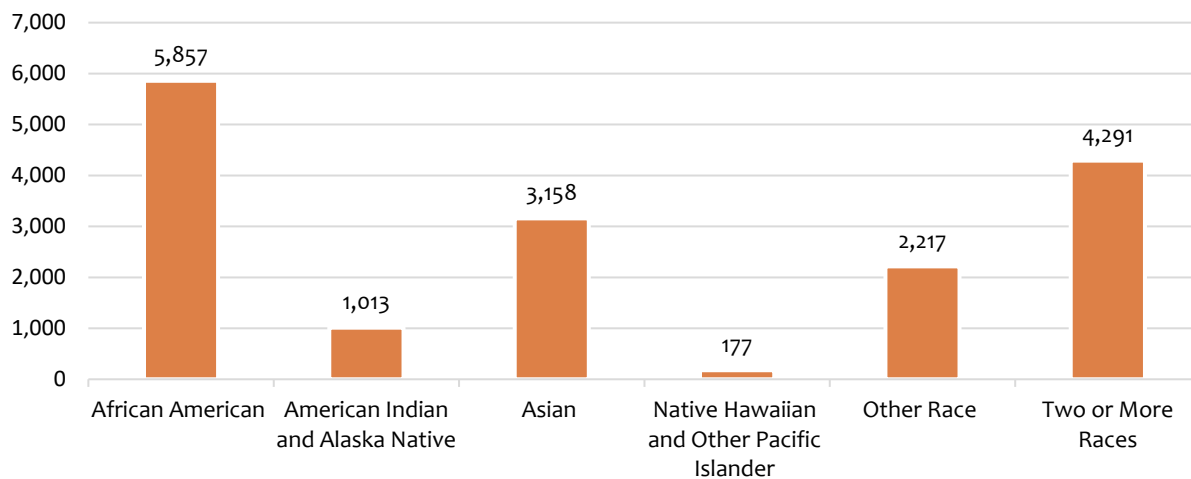
Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### INTRODUCTION

“Disproportionately Greater Need” is the term used to evaluate housing needs of minorities compared to the total population. It is derived by dividing the number of racial/ethnic households with one or more housing problems by the total number of households for that specific racial or ethnic group. HUD determines disproportionately greater need exists when the racial/ethnic group in an income category is 10 percentage points higher than the percentage of persons in the entire income category.

Racial and ethnic minorities continue to face a disproportionately greater need for adequate housing in Barnstable County, despite being a small portion of the population. Eight percent of the total population are minorities; 3 percent being African American, 3 percent being Hispanic/Latino, and almost 2 percent being Asian according to 2017 ACS 5-year estimates. Minority population totals are seen in greater detail in Figure 4. Comparing housing issues among minorities with the overall population indicates a disparity throughout Barnstable County, as shown in the map of minority populations across the County in Appendix III.

**FIGURE 4: MINORITY POPULATION IN BARNSTABLE COUNTY**



Data Source: 2012-2017 ACS

American Indians have at least one of four housing problems in each income cohort and the highest number of problems compared to LMI minorities on Cape Cod. They also have the largest percentages of housing problems per income category when compared to the income categories of the overall population. Every American Indian LMI household has a housing problem on Cape Cod. There was over a 200 percent rise in housing problems for extremely low-income American Indian/Alaskan Native households since the 2015-2019 Consolidated Plan. Cost burden is the most prevalent housing problem

<sup>39</sup> 91.405, 91.205 (b)(2)  
Consolidated Plan  
OMB Control No: 2506-0117 (exp. 06/30/2018)

in the County for minorities and the general population. Fifty-three percent of American Indian households are cost burdened.

African American and Asian populations also have a disproportionate need for affordable housing. Forty-eight percent of African American households and 29 percent of Asian households are cost burdened. Seventy-nine percent of extremely low-income and 83 percent of very low-income African American households have a housing problem. Fifty-five percent of extremely low-income and 54 percent of very low-income Asian households have a housing problem.

The Hispanic/Latino population is suffering from housing problems within each LMI cohort. Eighty-five percent of extremely low-income households have at least one housing problem, 87 percent of very low-income households have a housing problem, and 82 percent of low-income households have a housing problem. A total of 47 percent of all Hispanic/Latino households are cost burdened. These findings are consistent with those of the previous Consolidated Plan and reflect national trends across the United States. Hispanic/Latino and African American populations are also more likely to experience severe housing problems per income cohort, with roughly 30 percent of total households having at least one severe problem.

#### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,560	1,755	675
White	8,780	1,605	630
Black / African American	245	64	25
Asian	55	45	0
American Indian, Alaska Native	195	0	0
Pacific Islander	0	0	0
Hispanic/Latino	175	30	10

TABLE 13A – DISPROPORTIONALLY GREATER NEED 0 – 30% AMI

Data Source: 2012-2016 CHAS

*\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%*

**30%-50% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,730	3,370	0
White	7,085	3,155	0
Black / African American	290	60	0
Asian	70	60	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic/Latino	100	15	0

TABLE 14A – DISPROPORTIONALLY GREATER NEED 30 – 50% AMI

Data Source: 2012-2016 CHAS

**50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,715	8,310	0
White	7,870	7,880	0
Black / African American	270	115	0
Asian	95	120	0
American Indian, Alaska Native	50	0	0
Pacific Islander	0	0	0
Hispanic/Latino	290	65	0

TABLE 15A – DISPROPORTIONALLY GREATER NEED 50 – 80% AMI

Data Source: 2012-2016 CHAS

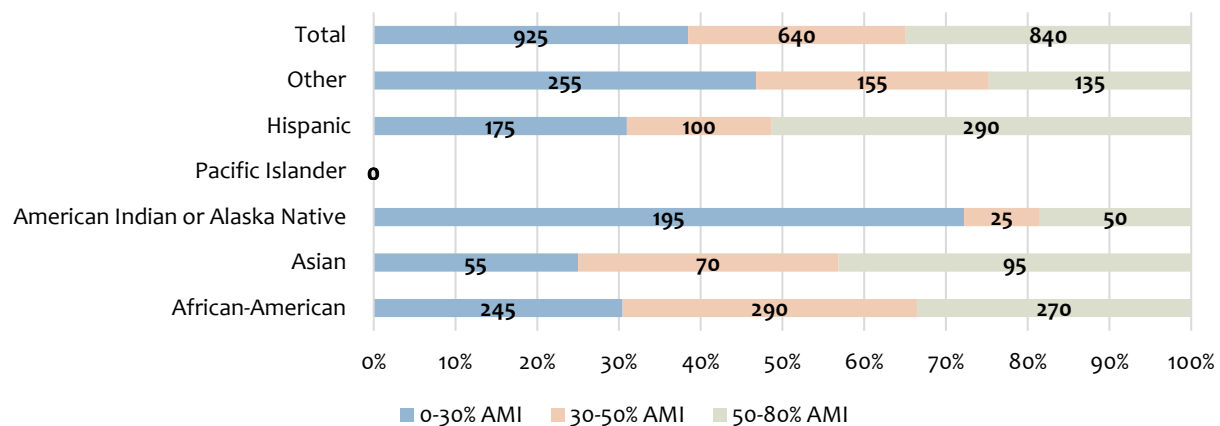
**80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,635	7,010	0
White	3,415	6,455	0
Black / African American	70	210	0
Asian	30	95	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	50	0
Hispanic/Latino	120	75	0

TABLE 16A – DISPROPORTIONALLY GREATER NEED 80 – 100% AMI

Data Source: 2012-2016 CHAS

**FIGURE 5: TOTAL LMI MINORITY HOUSEHOLDS WITH A HOUSING PROBLEM**



Data Source: 2012-2016 CHAS

## DISCUSSION<sup>40</sup>

Barnstable County is not as diverse as other Massachusetts counties, making these populations more vulnerable to discrimination and neglect in housing. African American, Hispanic/Latino, and American Indian/Alaskan Native populations are disproportionately affected by housing problems in Barnstable County, particularly those who are renting. The number of minority households experiencing a housing problem is broken down by income level in Figure 5.

American Indians/Alaskan Natives have the most housing problems for LMI cohorts, with 100 percent of households in each cohort having at least one housing problem. When comparing extremely low-income minorities to total extremely low-income total households, the CHAS data shows that 79 percent of African American households and 85 percent of Hispanic/Latino households have a housing problem. Currently, 80 percent (9,560) of all extremely low-income households have a housing problem in Barnstable County.

Seventy percent of all very low-income households are experiencing a housing problem in the County. However, 83 percent of African Americans, 87 percent of Hispanic/Latinos, and 100 percent of American Indians/Alaskan Natives in this income cohort also have at least one housing problem, making their need at least 6 percent points higher than the rest of the population. Just over half of very low-income Asian households (54 percent) also have a housing problem; despite this figure not qualifying as a disproportionate need, it is important to recognize the prevalence of housing problems among this group as well.

Households with incomes between 50 and 80 percent of the median have lower rates of housing problems compared to lower cohorts, but Native American, African American and Hispanic households remain above the general population. Seventy percent of African American households, 82 percent of Hispanic/Latino households, and 100 percent of Native American/Alaskan Native households have at

<sup>40</sup> Consolidated Planning/CHAS Data, US Department of Housing and Urban Development, Table 9, 2012-2016.

least one housing problem in this cohort. Fifty-one percent of all low-income total households have a housing problem.

A quarter of African American and Asian households making 80 to 100 percent of the median are experiencing housing problems. Hispanic households have disproportionately greater need by 18 percentage points according to the data. Data was not available for Native American/Alaskan Natives households in this cohort. Thirty-four percent of total households in this cohort have at least one housing problem.

Although figures have decreased for each LMI minority group since 2015, total percentages remain high. African American, Asian, and American Indian populations continue to experience a disproportionately greater need for housing than the remainder of the population and must be strongly considered in fair housing policies and when creating affordable housing in the region.

## NA-20 Disproportionately Greater Need: Severe Housing Problems<sup>41</sup>

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### INTRODUCTION

Seventeen percent of households on Cape Cod experience a severe housing issue.<sup>42</sup> Sixty-four percent of extremely low-income households, 39 percent of very low-income households, and 16 percent of low-income households in Barnstable County have at least one severe housing problem. Native American/Alaskan Native populations are experiencing disproportionately higher rates of severe housing issues when compared to the general population, according to the most recent CHAS data. African Americans, Hispanics, and Asians have high percentages of households experiencing severe housing problems on Cape Cod despite these figures not constituting “disproportionately greater need” when compared to the general population.

Figure 6 provides a side-by-side depiction of minority households with a severe housing problem. Forty-eight percent of extremely low-income African American households and 58 percent of very low-income African American households have at least one severe housing problem. Fifty five percent of extremely low-income and 68 percent of very low-income Hispanic/Latino households have a severe housing problem. A third of all LMI Asian households have a severe housing problem. A striking 95 percent of extremely low-income, 100 percent of very low-income, and 100 percent of low-income Native American/Alaskan Native households have one or more severe housing problems. Native Americans average 58 percentage points higher than the general population of Cape Cod in terms of being in disproportionately greater need of housing without severe problems. These trends largely align with those of non-severe housing problems among minorities, indicating poorer living conditions most notably among Native Americans households.

CHAS data from past years indicates little fluctuation in severe housing problems. Fluctuations that did occur show minority groups experiencing a decline in housing problems. However, there was a significant increase in housing issues among extremely low-income Native Americans/Alaskan Natives, with 270 percent increase in the number of households with a housing issue between 2015 and today. Each of these groups represent a need for adequate affordable housing in Barnstable County, and more options for LMI minorities.

There were also increases among the following:

- A 9 percent increase for extremely low-income African American households;
- A 33 percent increase for low-income African American households;
- A 150 percent increase for low-income Hispanic/Latino households;
- A 35 percent increase for low-income Asian households;
- A 67 percent increase for low-income Native American/Alaskan Native households; and
- A 167 percent increase for Hispanic/Latino households making 80 to 100 percent of the AMI.

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<sup>41</sup> 91.405, 91.205 (b)(2)

<sup>42</sup> \*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%



**0%-30% of Area Median Income**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,715	3,600	675
White	7,065	3,325	630
Black / African American	190	120	125
Asian	40	60	0
American Indian, Alaska Native	185	10	0
Pacific Islander	0	0	0
Hispanic/Latino	115	85	10

TABLE 17A – SEVERE HOUSING PROBLEMS 0 – 30% AMI

Data Source: 2012-2016 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**30%-50% of Area Median Income**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,350	6,755	0
White	3,905	6,330	0
Black / African American	205	150	0
Asian	50	80	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic/Latino	75	35	0

TABLE 18A – SEVERE HOUSING PROBLEMS 30 – 50% AMI

Data Source: 2012-2016 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**50%-80% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	2,790	14,235	0
White	2,430	13,325	0
Black / African American	80	310	0
Asian	70	145	0
American Indian, Alaska Native	50	0	0
Pacific Islander	0	0	0
Hispanic/Latino	145	210	0

TABLE 19A – SEVERE HOUSING PROBLEMS 50 – 80% AMI

Data Source: 2012-2016 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**80%-100% of Area Median Income**

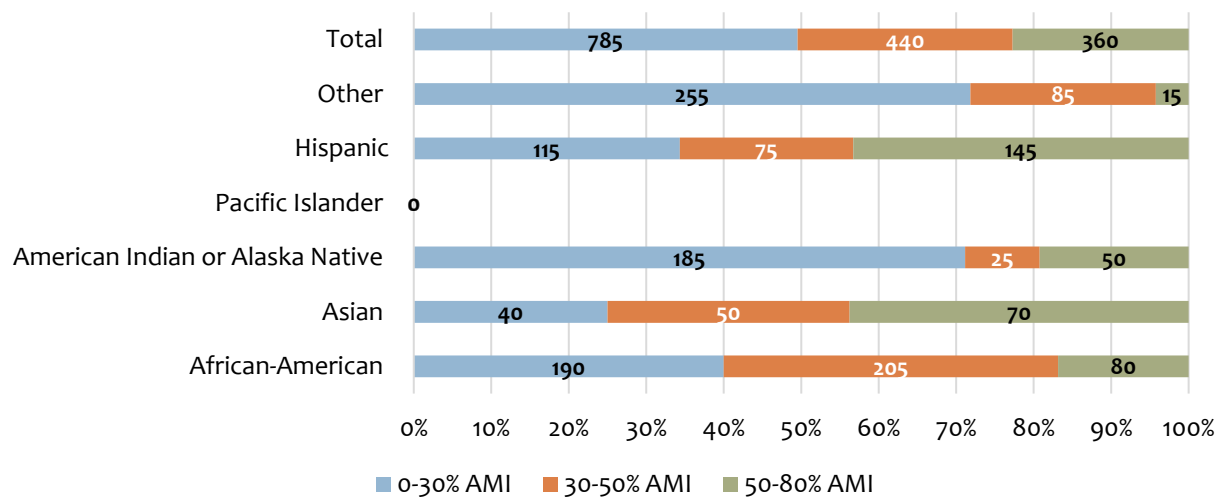
<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	730	9,905	0
White	655	9,215	0
Black / African American	45	235	0
Asian	0	125	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	50	0
Hispanic/Latino	40	160	0

TABLE 20A – SEVERE HOUSING PROBLEMS 80 – 100% AMI

Data Source: 2012-2016 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**FIGURE 6: TOTAL LMI MINORITY HOUSEHOLDS WITH A SEVERE HOUSING PROBLEM**



Data Source: 2012-2016 CHAS

## DISCUSSION

Of the total number of very low-income households with a severe housing problem, African American (58 percent), Hispanic/Latino (68 percent), and American Indian/Alaskan Native (100 percent) households have the greatest level of need. This income cohort had the highest percentages when compared to the each of the other cohorts, LMI or otherwise.

Specific data for the number of children and elderly within overcrowded minority households was not available, however it is likely at least one child or elderly adult is present in a portion of these households. The American Community Survey estimates state that 24 percent of the total population under the age of 18 are 5 years old or younger in the County (4 percent of the total population), and that 28 percent of the total population is 65 years or older.<sup>43</sup> Children and elderly adults living under these severe conditions can result health and safety issues.

Sixteen percent of households that are considered low-income (earning between 50 and 80 percent of the median) are experiencing severe housing problems. Twenty-one percent of African American households, 41 percent of Hispanic/Latino households, and 100 percent of Native American households in this cohort experience this. There are 730 (7 percent) households earning between 80 and 100 percent of the median that also have severe housing problems. Those experiencing the most issues are Hispanic/Latinos at 20 percent, and African Americans at 16 percent. Minority populations are more likely to live in inadequate housing and to have to compromise their housing situation to afford to live. This is predominantly true among Hispanics and Native Americans, whose needs are rising as they become increasingly affected by housing issues.

<sup>43</sup> U.S. Census Bureau, 2012-2017 American Community Survey 5-Year Estimates, B09001, B01001, Barnstable County, MA. Consolidated Plan  
OMB Control No: 2506-0117 (exp. 06/30/2018)

## NA-25 Disproportionately Greater Need: Housing Cost Burdens<sup>44</sup>

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### INTRODUCTION

Cost burden is the most common housing issue for residents of Cape Cod, as those within each income cohort are suffering from the lack of housing affordability. Nineteen percent of households in Barnstable County are spending between 30 and 50 percent of their income on housing. Sixteen percent of households are spending at least 50 percent of their income on housing. Combined, that is 33,275 households, or 35 percent of households in the County. Most racial minorities in Barnstable County are cost burdened by at least 40 percent, at least 5 percentage points higher than the general population. Forty-eight percent of African American households, 47 percent of Hispanic/Latino households, 53 percent of American Indians/Alaskan Native households, and 42 percent of households classified as “other” minorities are spending over 30 percent of their income on housing. Cost burdened percentages equate to 860 African American households, 635 Hispanic/Latino households, 245 Asian households, and 130 American Indian/Alaskan Native households.

Twenty-two percent of African American households, 17 percent of Hispanic households, 49 percent of American Indian households, 15 percent of Asian households, and 25 percent of “other” minority households are severely cost burdened. American Indian/Alaskan Natives are experiencing severe cost burden at a rate of 18 percentage points higher than the general population.

### HOUSING COST BURDEN

Housing Cost Burden	<=30%	30-50%	>50%	No/Negative income (not computed)
Jurisdiction as a whole	60,359	18,070	15,210	720
White	57,180	16,820	13,975	635
Black / African American	895	465	395	25
Asian	595	120	125	0
American Indian, Alaska Native	115	10	120	0
Pacific Islander	54	0	0	-
Hispanic/Latino	710	400	235	25

TABLE 21A – GREATER NEED: HOUSING COST BURDENS AMI

Data Source: 2012-2016 CHAS

Conducting a comparative analysis between the number of cost burdened households within a minority group per income cohort and the total number of households within that minority group provides a clearer understanding of those struggling to afford housing costs than if one was comparing to the jurisdiction as a whole. Minorities do not comprise a large portion of Cape Cod’s population; however, the majority who do live on Cape Cod are experiencing a disproportionately greater need for affordable housing. The only groups that do not meet the criteria for disproportionately greater need in terms of cost burden are Asian households and those considered “other,” because they are not 10 percentage points higher than the general population. Cost burden

<sup>44</sup> 91.405, 91.205 (b)(2)

is a universal issue among the total population of the region, but non-white populations are suffering at a higher rate.

## DISCUSSION

Housing cost-burden is a prominent issue across Barnstable County that is affecting those from the lowest income bracket to the highest. Roughly one-third of households are experiencing it today. The amount of cost burdened and severely cost burdened households on Cape Cod has changed minimally since 2010, indicating little progress in the field of affordable housing in a decade. For example, those making 50 to 80 percent of the AMI have risen by 3 percent since 2010, however the number of cost burdened households in that bracket has also risen by 3 percent, resulting in no gain. The number of households in Barnstable County not experiencing cost burden rose 6 percent since 2010.

Minorities, extremely low-income households, elderly, renters, single-person households, those transitioning out of homelessness, and those with mental and physical disabilities are more substantially impacted by cost burden and the incongruity between housing costs and incomes. If the housing stock does not increase and diversify, the current supply will be overtaken by those with incomes high enough to avoid cost burden, predominantly seasonal homeowners and those earning over 100 percent of the AMI.

## NA-30 Disproportionately Greater Need: Discussion<sup>45</sup>

*Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?*

Minority racial/ethnic groups are experiencing high volumes of housing problems and severe housing problems when compared to the income category as a whole. Minorities are also experiencing cost burden and severe cost burden at higher rates compared to the jurisdiction. Groups that have disproportionately greater need for adequate housing are outlined by category in Figures 7, 8, and 9.

**Figure 7 – Greater Need: Housing Cost Burdens**

Housing Cost Burden by Race	Total Number of Households	Total Paying Between 30-50% AMI	Total Paying Over 50%	Percent Cost Burdened
Total	94,350	18,070	15,210	35%
White	88,610	16,820	13,975	35%
Black / African American	1,775	465	395	48%
Asian	845	120	125	29%
American Indian, Alaska Native	245	10	120	53%
Pacific Islander	54	0	0	-
Hispanic/Latino	1,365	400	235	47%

Data Source: 2012-2016 CHAS

**Figure 8 – Greater Need: Housing Problems**

Housing Problems by Race	Total Number of Households	Total with at least One Problem	Total with No Problems	Percent with Problems
Total	94,350	34,145	59,530	36%
White	88,610	31,385	56,595	35%
Black / African American	1,774	915	834	52%
Asian	845	270	575	32%
American Indian, Alaska Native	385	270	115	70%
Pacific Islander	54	0	54	0%
Hispanic/Latino	1,360	790	560	58%

Data Source: 2012-2016 CHAS

<sup>45</sup> 91.205 (b)(2)

**Figure 9 – Greater Need: Severe Housing Problems**

Severe Housing Problems by Race	Total Number of Households	Total with at least One Severe Problem	Total with No Problems	Percent with Severe Housing Problems
Total	94,350	16,345	77,330	17%
White	88,620	14,760	73,230	17%
Black / African American	1,785	520	1,240	29%
Asian	840	160	680	19%
American Indian, Alaska Native	385	260	125	68%
Pacific Islander	54	0	54	0%
Hispanic/Latino	1,350	390	950	29%

Data Source: 2012-2016 CHAS

***If they have needs not identified above, what are those needs?***

Minority populations on Cape Cod face the same issues with substance abuse, mental and physical disabilities, and homelessness as the larger population. Most minorities are experiencing higher levels of cost-burden and other housing issues when compared to the general population in the County in addition to this. This is particularly true among American Indians, Hispanics, and African Americans. This information indicates a need for drastic increases in the number of affordable housing units and the number of subsidized housing with supportive services for minorities.

***Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?***

The highest concentration of racial or ethnic minority groups are located in the Town of Barnstable. There is also a large minority population in the town of Falmouth. A map of minority populations across the County is in Appendix III.

## NA-35 Public Housing<sup>46</sup>

### INTRODUCTION

Each of the fifteen municipalities of Barnstable County are in the consortium and have their own Public Housing Authority (PHA). Each PHA was prompted to provide insight into housing need across the County. Four of the fifteen housing authorities responded to the housing needs survey distributed as part of the Citizen Participation Plan process of the Consolidated Plan. Specific programming, inventory, and tenant inquiries were answered upon request. This information is indicative of public housing issues in the region.

The Subsidized Public Housing Inventory (SHI) on Cape Cod is a mixture of state, federal, and other units with approximately 8,612 subsidized units of public housing in the region (federal and state) supplemented by roughly 5,000 state and federal housing vouchers. Many of these units are for the elderly or disabled, leaving few available for families and other special needs populations. There are currently 105 units that are scheduled to be removed from the SHI inventory between now and 2022.<sup>47</sup> A detailed listing of Expiring Use Units can be found in Appendix I.

A large portion of the population of Barnstable County is elderly or near-elderly. Thirty-four percent of the total population are older than 62.<sup>48</sup> There are 15,384 elderly households that are cost burdened by at least 30 percent in the region.<sup>49</sup> Additionally, 28 percent of those over the age of 65 have a disability. The demand for accessible and affordable public housing will continue as the population of Cape Cod ages and as retirees relocate to the area. Waiting lists will also continue to grow, despite the fact that those lists already contain families/individuals who have been waiting for years for a unit and/or housing voucher. HAC's rental assistance voucher list currently has 5,000 people.

Current residents of public housing often need social service support and access to certain services. To provide a better quality of life through such services for residents in need, those staffing the service professions must be able to access affordable housing. There must also be employment opportunities that offer competitive wages, affordable childcare/elder care, job training, and alternative transportation options. Seventeen percent of the County's workforce are in the healthcare services, with demand for these jobs growing as the population ages. According to the 2017 Cape Cod Housing Market Analysis, regional average wages for the healthcare sectors are below the amount of household income required to afford a median priced house in the region.<sup>50</sup> The needs of PHA tenants mirror those of the population at-large, who is also in need of more affordable housing, stronger employment opportunities, access to services, higher wages, and greater ability to get to and from basic destinations.

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<sup>46</sup> 91.405, 91.205 (b)

<sup>47</sup> The Community and Economic Development Assistance Corporation, CEDAC Expiring Use Inventory, October 2019.

<sup>48</sup> U.S. Census Bureau, 2012-2017 American Community Survey 5-Year Estimates, B01001, Barnstable County, MA.

<sup>49</sup> Consolidated Planning/CHAS Data, US Department of Housing and Urban Development, Table 7, 2012-2016.

<sup>50</sup> Cape Cod Commission, Cape Cod Comprehensive Economic Development, Strategy 2019-2023, 2020.



## TOTALS IN USE

Program Type	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	1	21	309	1,254	58	1,196	0	0	0

TABLE 22 - PUBLIC HOUSING BY PROGRAM TYPE

Data Source: PIC (PIH Information Center)

*\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

## CHARACTERISTICS OF RESIDENTS

Program Type	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
# Homeless at admission	0	4	7	35	6	29	0	0	
# of Elderly Program Participants (>62)	0	0	259	205	8	197	0	0	
# of Disabled Families	0	3	49	608	29	579	0	0	
# of Families requesting accessibility features	1	21	309	1,254	58	1,196	0	0	
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	
# of DV victims	0	0	0	0	0	0	0	0	

TABLE 23 - CHARACTERISTICS OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

Data Source: PIC (PIH Information Center)

## RACE OF RESIDENTS

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	1	18	286	1,086	50	1,036	0	0	0
Black/African American	0	3	21	144	7	137	0	0	0
Asian	0	0	1	12	1	11	0	0	0
American Indian/Alaska Native	0	0	1	12	0	12	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

\*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

TABLE 25 – RACE OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

Data Source: PIC (PIH Information Center)

## ETHNICITY OF RESIDENTS

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic/Latino	0	0	2	44	0	44	0	0	0
Not Hispanic/Latino	1	21	307	1,210	58	1,152	0	0	0

\*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

TABLE 26 – ETHNICITY OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

Data Source: PIC (PIH Information Center)

## **SECTION 504 NEEDS ASSESSMENT:**

### ***Describe the needs of public housing tenants and applicants on the waiting list for accessible units.***

Four of the 15 housing authorities that responded to the Housing Needs Assessment survey had applicants on the waiting list in need of accessible units. Respondents stated that the needs of public housing tenants and applicants on the waiting list included adequate and safe affordable housing and mental health services.

There are many households across the Cape that are presently waiting for a PHA unit, with many waiting for an elderly/disabled unit. The average wait times for PHA units in the region is several years.

### ***What are the number and type of families on the waiting lists for public housing and Section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?***

The Housing Assistance Corporation (HAC) is the regional administrator for Section 8 and MVRP vouchers for Barnstable County and the Islands. HAC maintains the waitlist of roughly 5,000 applicants as of January 2020. PHA waitlists continue to grow, with many PHA's closing their lists if there are more families on the list than can be assisted in the near future.

The four housing authorities that responded to our housing needs survey stated the most immediate needs of residents with public housing or a housing voucher are:

- Services for those in need of full-time case management services;
- A greater number of accessible units for those who are disabled;
- More rental opportunities for those of every age and household type, particularly for families, single people, and older adults; and
- Lack of jobs and competitive wages for tenants to afford the financial gap between housing costs and renter/homebuyer ability to pay.

### ***How do these needs compare to the housing needs of the population at large?***

The needs of PHA residents and voucher holders are aligned with the housing needs of the community at-large, as HUD's income limits for Barnstable County incorporate a large percentage of the general population. This trend will continue to rise as more of the housing stock is slated for seasonal/second homes and sales prices grow.

## **DISCUSSION**

Public Housing Authorities are struggling to meet the housing need across Barnstable County, where demand far outweighs supply. There are not enough public housing units or vouchers available to satisfy the demand. Waiting lists continue to grow, but housing authorities give preference to homeless persons, persons living in substandard housing, persons who are involuntarily displaced and have not found replacement housing, and those paying more than 50 percent of their income toward

rent. If a family or individual is experiencing any of these situations, they can move ahead of others on the list. Many housing authorities have closed their waiting lists due to the volume of applicants.<sup>51</sup>

Increasing the affordable housing supply is the most requested action by current tenants, potential tenants, PHA employees, and other associated housing professionals across Barnstable County. There are minimal housing differences required by PHA tenants and the greater population of Barnstable County. Many people in Cape Cod and the state of Massachusetts have turned to PHAs at some point for a variety of reasons, such as unexpected unemployment, a family death, or a costly medical expense. The BCHC will continue to prioritize increasing the supply of affordable rental units to address the growing need and to prevent LMI renters from being displaced off-Cape.

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<sup>51</sup> Barnstable County Department of Human Services, "Housing FAQ's for Tenants and Landlords," 2019.

## NA-40 Homeless Needs Assessment<sup>52</sup>

### INTRODUCTION

Results of the 2019 Point in Time (PIT) Count conducted by the Cape & Islands Regional Network on Homelessness confirmed that there were 38 unsheltered homeless individuals in the CoC. Fourteen of these individuals (37 percent) were chronically homeless.<sup>53</sup> Forty-seven percent of the unsheltered population identified as having a mental illness, 55 percent had chronic substance abuse issues, 29 percent reported both mental illness and substance abuse disorders, and 18 percent were victims of domestic violence. In addition to the 38 unsheltered homeless individuals, the PIT Count identified 333 homeless persons staying in emergency shelter or transitional housing on the night of January 29 (total 371, with 267 aged 18 and older). Twenty-five percent of the adult population were reported to be chronically homeless.<sup>54</sup> Figures 10, 11, and 12 display PIT Summary Data.

Figure 10 – 2019 Point In Time Count Summary Data

CAPE & ISLANDS REGIONAL NETWORK ON HOMELESSNESS - 2019 POINT IN TIME COUNT SUMMARY DATA													
CATEGORY		(1) HOUSEHOLDS WITH ADULTS & CHILDREN				(2) HOUSEHOLDS WITH ADULTS NO CHILDREN				(3) TOTAL ALL HOMELESS POPULATIONS			
		SHELTERED		UNSHEL-TERED	Total HH A & CH	SHELTERED		UNSHEL-TERED	Total HH A NO CH	SHELTERED		UNSHEL-TERED	TOTAL ALL HHs
		ES	TH			ES	TH			ES	TH		
PERSONS IN HOUSEHOLD	Total Number of Households	76	0	0	76	87	47	38	172	163	47	38	248
	Total number of persons	195	0	0	195	91	47	38	176	286	47	38	371
	Number of persons <18	104	0	0	104	0	0	0	0	104	0	0	104
	Number of persons 18-24	13	0	0	13	6	0	2	8	19	0	2	21
	Number of persons >24	78	0	0	78	85	47	36	168	163	47	36	246
GENDER	Female	131	0	0	131	32	17	16	65	163	17	16	196
	Male	64	0	0	64	58	30	22	110	122	30	22	174
	Transgender	0	0	0	0	1	0	0	1	1	0	0	1
	Gender-non conforming	0	0	0	0	0	0	0	0	0	0	0	0
	Other	0	0	0	0	0	0	0	0	0	0	0	0
ETHNICITY	Non-Hispanic	153	0	0	153	84	47	37	168	237	47	37	321
	Hispanic	42	0	0	42	7	0	1	8	49	0	1	50
RACE	White	116	0	0	116	78	45	33	156	194	45	33	272
	Black	65	0	0	65	9	1	3	13	74	1	3	78
	Asian	0	0	0	0	1	0	0	1	1	0	0	1
	American Indian	1	0	0	1	2	1	1	4	3	1	1	5
	Native Hawaiian	0	0	0	0	0	0	0	0	0	0	0	0
	Multiple Races	13	0	0	13	1	0	1	2	14	0	1	15
CHRONICALLY HOMELESS	Total number of households	1	0	0	1	45	4	14	63	46	4	14	64
	Total number of persons	2	0	0	2	46	4	14	64	48	4	14	66

Data Source: Barnstable County Department of Human Services

<sup>52</sup> 91.405, 91.205 (c)

<sup>53</sup> A “chronically homeless” individual is defined to mean a homeless individual with a disability who lives either in a place not meant for human habitation, a safe haven, or in an emergency shelter, or in an institutional care facility if the individual has been living in the facility for fewer than 90 days and had been living in a place not meant for human habitation, a safe haven, or in an emergency shelter immediately before entering the institutional care facility. In order to meet the “chronically homeless” definition, the individual also must have been living as described above continuously for at least 12 months, or on at least four separate occasions in the last 3 years, where the combined occasions total a length of time of at least 12 months. Each period separating the occasions must include at least 7 nights of living in a situation other than a place not meant for human habitation, in an emergency shelter, or in a safe haven. Chronically homeless families are families with adult heads of household who meet the definition of a chronically homeless individual. If there is no adult in the family, the family would still be considered chronically homeless if a minor head of household meets all the criteria of a chronically homeless individual. A chronically homeless family includes those whose composition has fluctuated while the head of household has been homeless...”  
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT 24 CFR Parts 91 and 578 [Docket No. FR-5809-F-01] RIN 2506-AC37 Homeless Emergency Assistance and Rapid Transition to Housing: Defining “Chronically Homeless.”

<sup>54</sup> 2019 PIT Count Workbook FINAL 3-18-19.

Those who are chronically homeless often experience overlapping issues, contributing to their inability to stay housed. These individuals need significant support in order to transition out of homelessness. Affordable permanent housing, transitional housing, housing for subpopulations, and long-term supportive services are needed to sustain those at-risk of homelessness. Those at-risk of homelessness include individuals who are at or below 30 percent of the AMI, those with mental health issues, those exiting incarceration, those with substance abuse issues, and victims of domestic violence. Homeless populations and those at-risk of becoming homeless are equally affected by the lack of well-paying jobs, the dominance of seasonal/second homes, and the impacts of the seasonal economy in Barnstable County. Counseling, health care, and employment training should be prioritized for homeless and at-risk individuals and families.

The Barnstable County Department of Human Services (BCDHS) serves as Collaborative Applicant for the Continuum of Care grant program. In this capacity, BCDHS is responsible for planning, preparing, and submitting the annual application for funding to HUD. The Cape and Islands Regional Network on Homelessness is a broad-based system of public-private partnerships that aims to reduce homelessness through creative solutions, regional discussions, and coordinated planning efforts. The Network's Policy Board is the governing entity designated to oversee services and programs offered by the Continuum of Care McKinney-Vento (CoC) grant.<sup>55</sup>

Expiring use properties are an issue felt more intensely by the at-risk homeless and homeless populations. These units will no longer be sources of affordable housing in an already limited market. As mentioned in NA-35, there are 105 units that are scheduled to be removed from the SHI inventory between now and 2022.

## HOMELESS NEEDS ASSESSMENT

**Figure 11 – Homeless Needs Assessment**

Population	Estimate # of persons experiencing homelessness on a given night	Estimate # of persons experiencing homelessness each year	Estimate # becoming homeless each year	Estimate # exiting homelessness each year	Estimate # of days persons experience homelessness
	Sheltered	Unsheltered			
Persons in Households with Adults and Children	333	38	0	0	0
Persons in Households with Only Children	195	0	0	0	0

Data Source: 2019 PIT Count

<sup>55</sup> "FACT SHEET: Cape & Islands Regional Network on Homelessness," Barnstable County Department of Human Services, March 2019.

**Figure 12 – Homeless Needs Assessment 2**

Population	Estimate # of persons experiencing homelessness on a given night	Estimate # of persons experiencing homelessness each year	Estimate # becoming homeless each year	Estimate # exiting homelessness each year	Estimate # of days persons experience homelessness	Population
	Sheltered	Unsheltered				
Persons in Households with Only Adults	138	38	0	0	0	0
Chronically Homeless Individuals	48	14	0	0	0	0
Chronically Homeless Families	1	0	0	0	0	0
Veterans	15	4	0	0	0	0
Unaccompanied Child	6	2	0	0	0	0
Persons With HIV	1	1	0	0	0	0

Data Source: 2019 PIT Count

## CATEGORIES OF HOMELESSNESS

### *Chronically Homeless*

According to the Cape Cod and Islands Homeless Management Information System (HMIS), during the Federal Fiscal Year 2018 through 2019, there were 1,965 unduplicated households, representing a total of 2,776 unduplicated persons. Accessed homeless services included housing (Permanent Supportive Housing (PSH), Transitional Housing, Rapid Re-housing, Emergency Shelter), homelessness diversion and prevention, household assistance, job and housing search assistance, and street outreach. A total of 2,098 individuals were 18 and older, and of the 1,004 households that reported prior living situations, 140 (14 percent) met the HUD definition of chronically homeless. The CoC grant program prioritizes chronically homeless individuals and families for referrals to 145 grant-funded PSH beds throughout the region via the Coordinated Entry System (CES).

### *Severely Mentally Ill*

There are currently 20 Department of Mental Health (DMH) group residential programs, with 143 total beds in Barnstable County. Many of these residences are managed collaboratively with Public Housing Authorities including Falmouth, Barnstable, Dennis, Harwich, Chatham and Orleans. Vouchers are

provided by DMH for those experiencing a mental health condition but do not require the level of support offered in staffed residential programs. Twenty DMH Rental Assistance (DMHRA) Vouchers are distributed across Barnstable County and are administered by the Barnstable, Chatham, Dennis, Falmouth, Harwich, Orleans, Sandwich and Yarmouth Housing Authorities. Services for those utilizing these vouchers are provided by Vinfen Corporation (Vinfen) and DMH. The Cape Cod Supported Housing program offers 20 PSH beds for homeless adult individuals with severe and persistent mental health conditions. The program is funded through the CoC grant and is administered by DMH. Referrals to the program come through the Cape Cod and Islands CoC Coordinated Entry System. The Vinfen Program of Assertive Community Treatment (PACT) provides support services for the program. Housing vouchers for the program are managed by Housing Assistance Corporation (HAC).

### **Chronic Substance Abuse**

Substance abuse is an ongoing issue on Cape Cod and a significant contributor to homelessness. There were 281 deaths in Barnstable County attributed to opioid-related poisoning from 2004 to 2014. Ninety-four percent (263 persons) were classified as White-Alone, 5 percent (13) were Black, and less than 1 percent each were Native American (2), Asian (1), and White-Hispanic (2).<sup>56</sup> According to the Baseline Assessment of the Barnstable County Regional Substance Abuse Council, the estimated number of persons addicted to alcohol on Cape Cod (17,063 persons, or 7.9 percent of the population) outnumbers that of all other substances. Three percent of residents are addicted to/dependent on heroin or prescription opioids (5,691 persons), and 3.1 percent are addicted to “other drugs” (also 5,691 persons).<sup>57</sup>

Data from the 2019 Federal Fiscal Year in the Cape Cod and Islands HMIS indicated a 31 percent rate of substance abuse among program participants aged 18 and older. Homeless Not Hopeless provides 45 Transitional Housing beds for homeless individuals in recovery, while Champ Homes offers 37 PSH beds for homeless or formerly homeless individuals who have maintained a minimum of 6 months of continuous sobriety. For a comprehensive report of substance abuse in Barnstable County, see Appendix I.

### **Veterans**

The Cape and Islands Veterans Outreach Center (CIVOC) is the primary service provider for Barnstable County’s veterans. The organization is currently working with about 87 veterans and 9 veteran families as of 2020. There have been 17 veterans housed through their 2-year transitional housing and 15 transitioned into permanent housing as of FY 2019.<sup>58</sup>

The Homestead I program administered by Barnstable Housing Authority offers 10 PSH beds to Cape Cod veterans. There have been 17 veterans housed through the 2-year Homestead II transitional housing program (6 beds), and 15 transitioned into permanent housing as of FY 2019. One hundred percent of those serviced by CIVOC’s transitional housing program are chronically homeless, 66

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<sup>56</sup> Barnstable County Regional Substance Use Council, *Analysis of Opioid-Related Overdose Deaths on Cape Cod, 2004-2014: Implications for Trades/Service Workers and the Straight-To-Work Population*, Barnstable County Department of Human Services, October 2017.

<sup>57</sup> Barnstable County Regional Substance Abuse Council, *Analysis of Substance Abuse on Cape Cod: A Baseline Assessment*, Barnstable County Department of Human Services, March 2015.

<sup>58</sup> The Cape and Island Veterans Outreach Center, “CIVOC Housing Program Statistics,” 2019.



percent are challenged from substance abuse, and 6 percent are associated with the DMH. In 2019, there were 38 VASH vouchers distributed by the Providence VA Medical Center (VAMC) to Cape Cod. This number fluctuates, is highly dependent on patient progress, and is considered a community-based intervention. In 2019, the Veterans Northeast Outreach Center provided five Supportive Services for Veteran Families (SSVF) Rapid Rehousing vouchers to Cape Cod veterans.

### ***Persons with HIV/AIDS***

On Cape Cod, there are three housing programs dedicated to homeless individuals with HIV/AIDS. Foley House is a 10-unit congregate housing program operated through a joint partnership with the Provincetown Housing Authority (PHA) and the AIDs Support Group of Cape Cod (ASGCC). ASGCC provides staff to oversee the day-to-day operation of the facility. Because the units are almost always fully occupied, there is a waitlist.<sup>59</sup> The Cape Regional Housing Initiative offers housing and support services to 14 individuals and families. This initiative is administered by the Falmouth Housing Authority and is funded through the HUD CoC grant. Referrals are made through the Cape Cod and Islands CoC Coordinated Entry System (CES). The Housing First Program offers housing and support services to eight homeless men and women with HIV/AIDS or Hepatitis C. This program is administered by HAC and is funded through the CoC grant. Referrals to the Housing First program are made through the CoC's CES. ASGCC provides supportive services to both the Cape Regional Housing Initiative and Housing First programs. There are 35 permanent supportive housing vouchers for congregate and scattered site housing units throughout Cape Cod and the Islands funded through HUD's Shelter Plus Care programs

### ***Victims of Domestic Violence***

There were 92 homeless victims of domestic violence reported during the 2019 PIT Count, seven of whom were unsheltered, 83 were in emergency shelter (four families including four adults and seven children in DV shelter), and two were in transitional housing. There are two main domestic violence shelters in Barnstable County: Safe Harbor and Independence House. Safe Harbor is an emergency assistance shelter for eligible women and children that offers additional support services including case management, housing advocacy, community collaboration, educational workshops, and a children's center. The shelter has 51 beds and is managed and serviced by the Community Action Committee of Cape Cod. The average stay is six months, with stabilization services after departure for up to one year. Safe Harbor services approximately 60 individuals/59 families per year. They serviced 86 children under the age of 18 during the past fiscal year. Independence House is a comprehensive community-based organization providing free and confidential specialized services and programs for children, teens, and adults who are survivors of, or who have been impacted by, domestic or sexual violence. The Independence House shelter houses up to 4 families/13 persons and is designed for short-term stays averaging about 15 days, although they do have long-term options. Each facility offers social services and specialized programming such as counseling and childcare. Between 2018 and 2019, Independence House serviced 1,240 victims of domestic violence, 148 victims of sexual assault, 109 children exposed to domestic violence, 157 teens, and provided 869 people with court advocacy services.

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<sup>59</sup> AIDS Support Group of Cape Cod, "Housing," 2019.

### **Unaccompanied Youth**

The 2019 Cape Cod and Islands PIT Count identified 22 homeless youth, all between the ages of 18 and 24. Eight unaccompanied youth were counted, of which two were unsheltered, five were in Emergency Shelter, and one was in Transitional Housing. All 14 parenting youth were staying in Emergency Shelter. The actual number of Homeless Youth and Young Adults (YYA) is likely higher due to the prevalence of “couch surfing,” or the trend of staying at a family member or friend’s home. According to the 2018 Massachusetts Youth Count:<sup>60</sup>

- Thirty-four percent of respondents met the Commission’s definition of homeless unaccompanied youth;
- Thirty percent of respondents who met the Commission’s definition left home permanently before age 18;
- Eighteen percent who met the Commission’s definition were unsheltered, meaning they were staying outside, in an abandoned building, in a car, or in another location not meant for human habitation;
- Youth Ambassadors and street outreach were the two most effective methods to reach unsheltered youth through the Youth Count process; and
- Fifty percent of respondents who met the Commission’s definition had a high school diploma or equivalent, and 22.4 percent did not have a diploma and were not in school.

The Barnstable County Department of Human Services is the recipient of an Unaccompanied Youth and Young Adult (YYA) Homelessness grant from the Executive Office of Health and Human Services (EOHHS) for the Cape and Islands region. During the grant’s first program year, BCDHS worked collaboratively with a consultant to conduct a community needs assessment and provide support services for homeless youth and young adults. Funding expanded for FY20 to \$362,841, which funds five community-based organizations working with homeless youth and young adults. Three of the grant partners are in Barnstable County: HAC, servicing the Upper Cape, the Homeless Prevention Council, servicing the Lower Cape, and CHAMP Homes. During the period between September 2019 and December 2019, the partners from the Cape and Islands worked with 47 YYA who met the EOHHS definition of Unaccompanied Homeless Youth who were either literally or at-risk of homelessness.<sup>61</sup>

The six key recommendations under the Massachusetts State Plan to End Youth Homelessness are:<sup>62</sup>

- Implement a coordinated statewide response to youth homelessness;
- Expand the current spectrum of accountable and evidence informed models of housing and services;
- Enhance early identification, connection, and outreach systems to improve young people’s connection to existing resources;
- Improve education, employment, and credentialing opportunities in order to support young people’s access to long-term, sustainable employment and income;
- Create systematic outcome measurement systems and data sharing opportunities; and

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<sup>60</sup> Massachusetts Commission on Unaccompanied Homeless Youth, Massachusetts Youth Count 2018, 2018.

<sup>61</sup> Barnstable Department of Human Services, “For Immediate Release: Cape and Islands Receive Grant to Address Youth Homelessness,” Barnstable County, 2019.

<sup>62</sup> Executive Office of Health and Human Services, Massachusetts State Plan to End Youth Homelessness, 2018.

- Create a structure to support authentic youth and young adult involvement statewide.

### **Homeless Families with Minor Children**

Families facing a housing crisis may access services through the Commonwealth's Emergency Assistance (EA) Family Shelter system if they meet the following criteria: they are residents of Massachusetts, are income eligible, have children under the age of 21 or are pregnant, and they are homeless because of the following:

- No-fault fire;
- Flood or natural disaster;
- Condemnation or foreclosure;
- Fleeing domestic violence (current or within past 12 months); or
- No-fault eviction or child(ren) are exposed to a substantial health and safety risk.

On Cape Cod, HAC administers three EA family shelters with a capacity of 120 beds. Referrals are made by the Department of Housing and Community Development (DHCD). One CoC family project, Journey Home, was funded through the CoC grant and administered by Catholic Social Services (CSS) of Fall River to provide 14 beds to chronically homeless families. Due to the lack of affordable rental units with two or more bedrooms on Cape Cod, CSS chose not to apply for renewal funding in the 2019 CoC grant competition, and those grant funds have been reallocated through the CoC to two new project applications serving chronically homeless adult individuals and unaccompanied youth. Figures 13 through 17 provide detailed EA shelter data for Barnstable County based on DHCD's Quarterly Report.

**Figure 13 – Emergency Assistance (Family Shelter) Applications**

<b>EA Applications</b>	<b>Jun-19</b>	<b>May-19</b>	<b>FY19 #</b>
Families Applying for EA	536	672	7,394
Health & Safety Assessments Completed*	213	231	2,560
Families with Health & Safety Risk	179	195	2,203
Families Entering EA (Shelter, Motels, and HomeBASE)	323	355	4,297
Placement-to-Application Ratio	60%	53%	58%

Data Source: 2019 DHCD Quarterly Report

Figure 14 – EA Shelter/Motel Placements, Reasons For Homelessness

**EA Shelter/Motels Placements, Reasons for Homelessness**

	Jun-19		May-19		FY19	
	Number	Percent	Number	Percent	Number	Percent
<b>Total</b>	<b>253</b>	<b>100%</b>	<b>285</b>	<b>100%</b>	<b>3,293</b>	<b>100%</b>
Domestic Violence	38	15%	63	22%	538	16%
Fire/Natural Disaster	0	0%	5	2%	33	1%
Evict: Condemnation	4	2%	6	2%	61	2%
Evict: Excused Conduct	2	1%	2	1%	22	1%
Evict: Foreclosure	1	<1%	2	1%	22	1%
Evict: Non Payment - Medical	1	<1%	0	0%	3	<1%
Evict: Non Payment - Disability	1	<1%	0	0%	8	<1%
Evict: Non Payment - Income Loss	16	6%	19	7%	273	8%
Evict: Non Renewal of Tenancy	0	0%	2	<1%	10	<1%
Threatened Evict - Unauthorized Tenant	10	4%	7	2%	72	2%
H&S: Violent Conduct	4	2%	6	2%	65	2%
H&S: Mental Illness	4	2%	1	<1%	35	1%
H&S: Substance Abuse	3	1%	1	<1%	14	<1%
H&S: Conditions in Unit	4	2%	3	1%	43	1%
H&S: Irregular Housing situation	104	41%	108	38%	1,364	41%
H&S: Not Meant for Human Habitation	46	18%	45	16%	538	16%
TESI or Aid Pending	15	6%	15	5%	192	6%

Data Source: 2019 DHCD Quarterly Report

Figure 15 – DHCD Homelessness Summary

	Jun #	Jun %	May #	FY19 #	FY19 %
<b>Families Applying for EA</b>					
<b>Total</b>	<b>536</b>	<b>100%</b>	<b>672</b>	<b>7,394</b>	<b>100%</b>
Boston	124	23%	143	1,565	21%
Central Mass	45	8%	74	707	10%
North Shore	153	29%	177	2,220	30%
South Shore	80	15%	101	1,129	15%
Western Mass	134	25%	177	1,773	24%
<b>Families Placed in EA Shelter and Hotels/Motels</b>					
<b>Total</b>	<b>253</b>	<b>100%</b>	<b>285</b>	<b>3,293</b>	<b>100%</b>
Boston	88	35%	102	1,179	36%
Central Mass	23	9%	32	318	10%
North Shore	56	22%	55	644	20%
South Shore	40	16%	53	534	16%
Western Mass	46	18%	43	618	19%
<b>Average Daily Number of Families in Motels</b>					
<b>Statewide Average</b>	<b>24</b>	<b>100%</b>	<b>26</b>	<b>32</b>	<b>100%</b>
Boston	12	50%	14	18	55%
Central Mass	1	4%	1	3	8%
North Shore	9	38%	9	9	29%
South Shore	1	4%	1	1	3%
Western Mass	1	4%	1	1	4%
<b>HomeBASE Entries (Diversion and Exits)</b>					
<b>Total</b>	<b>234</b>	<b>100%</b>	<b>195</b>	<b>2,827</b>	<b>100%</b>
Berkshire	3	1%	2	34	1%
CTI	25	11%	17	359	13%
FCRHRA	3	1%	2	33	1%
HAC	5	2%	6	46	2%
WF	47	20%	60	662	23%
MBHP	52	22%	42	498	18%
RCAP	9	4%	2	129	5%
SMOC	7	3%	0	73	3%
HSSEMA	56	24%	47	696	25%
LHAND	18	8%	6	143	5%
CMHA	9	4%	11	154	5%

Data Source: 2019 DHCD Quarterly Report

Figure 16 – DHCD Homelessness Summary

Families Exiting Shelter and Hotels/Motels	Jun-19		May-19		FY19	
	Number	Percent	Number	Percent	Number	Percent
<b>Total Exits</b>	<b>252</b>	<b>100%</b>	<b>243</b>	<b>100%</b>	<b>3,090</b>	<b>100%</b>
Abandoned	34	13%	38	16%	445	14%
Criminal Activity	0	0%	0	0%	7	<1%
Feasible Alternative Housing with HB	163	65%	123	51%	1,719	56%
Feasible Alternative Housing without HB	18	7%	24	10%	364	12%
Ineligible	5	2%	6	2%	68	2%
Rejected Placement	0	0%	2	1%	19	1%
NonCompliance	2	1%	12	5%	72	2%
Temporary Shelter Interruption	21	8%	24	10%	290	9%
Other/Unknown	9	4%	14	6%	106	3%

Data Source: 2019 DHCD Quarterly Report

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Figure 17 – Reasons for Homelessness

Reasons for Homelessness, Shelter/Motels	Jun #	Jun %	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr #	May #	FY19 #	FY19 %
<b>Total</b>	<b>253</b>	<b>100%</b>	<b>328</b>	<b>362</b>	<b>258</b>	<b>312</b>	<b>229</b>	<b>240</b>	<b>264</b>	<b>232</b>	<b>254</b>	<b>276</b>	<b>285</b>	<b>3,293</b>	<b>100%</b>
Domestic Violence	38	15%	45	62	50	49	39	33	42	31	38	48	63	538	16%
Fire/Natural Disaster	0	0%	5	4	2	0	2	1	2	4	4	4	5	33	1%
Evict: Condemnation	4	2%	4	5	1	6	3	8	7	8	3	6	6	61	2%
Evict: Excused Conduct	2	1%	0	2	0	0	0	1	5	1	5	4	2	22	1%
Evict: Foreclosure	1	<1%	3	4	2	4	0	1	1	1	0	3	2	22	1%
Evict: Non Payment - Medical	1	<1%	0	0	0	0	0	2	0	0	0	0	0	3	<1%
Evict: Non Payment - Disability	1	<1%	0	2	0	0	0	1	0	2	1	1	0	8	<1%
Evict: Non Payment - Income Loss	16	6%	28	33	21	31	21	20	15	26	21	22	19	273	8%
Evict: Non Renewal of Tenancy	0	0%	2	1	2	0	0	0	0	0	3	0	2	10	<1%
Threatened Evict - Unauthorized Tenant	10	4%	8	7	5	3	7	6	4	10	4	1	7	72	2%
H&S: Violent Conduct	4	2%	8	9	5	5	0	7	8	4	4	5	6	65	2%
H&S: Mental Illness	4	2%	1	5	2	7	3	1	2	4	1	4	1	35	1%
H&S: Substance Abuse	3	1%	0	1	1	0	1	1	0	2	4	0	1	14	<1%
H&S: Conditions in Unit	4	2%	7	0	8	6	5	1	5	0	2	2	3	43	1%
H&S: Irregular Housing situation	104	41%	133	139	105	137	100	103	115	92	116	112	108	1,364	41%
H&S: Not Meant for Human Habitation	46	18%	68	63	42	48	28	34	46	34	36	48	45	538	16%
Aid Pending	9	4%	9	11	8	7	6	9	7	5	6	11	8	96	3%
Replacement/TESI	6	2%	7	14	4	9	14	11	5	8	6	5	7	96	3%
<b>Shelter and Hotel/Motel Exits</b>															
<b>Total</b>	<b>252</b>	<b>100%</b>	<b>268</b>	<b>307</b>	<b>249</b>	<b>283</b>	<b>240</b>	<b>250</b>	<b>242</b>	<b>239</b>	<b>279</b>	<b>238</b>	<b>243</b>	<b>3,090</b>	<b>100%</b>
Abandoned	34	13%	65	68	31	39	28	37	28	23	22	32	38	445	14%
Criminal Activity/Fraud	0	0%	0	1	0	0	0	2	2	0	0	2	0	7	<1%
Feasible Alternative Housing with HB	163	65%	123	159	132	152	134	143	129	149	170	142	123	1,719	56%
Feasible Alternative Housing without HB	18	7%	29	30	33	36	29	30	33	31	37	34	24	364	12%
Ineligible	5	2%	8	9	5	4	5	7	3	8	4	4	6	68	2%
No Show/Rejected Placement	0	0%	2	3	0	2	1	3	2	1	3	0	2	19	1%
NonCompliance/Termination for Cause	2	1%	4	2	11	7	6	3	5	7	8	5	12	72	2%
Temporary Shelter Interruption	21	8%	31	31	30	31	27	18	27	11	20	19	24	290	9%
Other/Unknown	9	4%	6	4	7	12	10	7	13	9	15	0	14	106	3%
<b>Hotel/Motel Exits</b>															
<b>Total</b>	<b>3</b>	<b>100%</b>	<b>3</b>	<b>3</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>3</b>	<b>25</b>	<b>100%</b>
Abandoned	0	0%	1	1	0	0	0	0	0	0	1	1	0	4	16%
Criminal Activity	0	0%	0	0	0	0	0	0	0	0	0	0	0	0	0%
Feasible Alternative Housing with HB	3	100%	2	2	0	0	1	2	3	1	1	2	3	20	80%
Feasible Alternative Housing without HB	0	0%	0	0	0	1	0	0	0	0	0	0	0	1	4%
Ineligible	0	0%	0	0	0	0	0	0	0	0	0	0	0	0	0%
No Show/Rejected Placement	0	0%	0	0	0	0	0	0	0	0	0	0	0	0	<1%
NonCompliance/Termination for Cause	0	0%	0	0	0	0	0	0	0	0	0	0	0	0	0%
Temporary Shelter Interruption	0	0%	0	0	0	0	0	0	0	0	0	0	0	0	0%
Other/Unknown	0	0%	0	0	0	0	0	0	0	0	0	0	0	0	0%

Data Source: 2019 DHCD Quarterly Report

### **People with Disabilities**

The Cape Organization for the Rights of the Disabled (CORD) is the primary service provider representing people with disabilities in Barnstable County. CORD worked with roughly 1,400 people with disabilities in 2018, assisting with independent living and having adequate access to services, including information and referral, peer counseling, skills training, advocacy, and transition services. CORD works to secure safe, accessible, and affordable housing clients at every age level. Organizations working with CORD include Elder Services and the state Department of Developmental Services (DDS). There are 274 DDS units in Barnstable County, 258 individuals in these group homes, and a total of 70 group homes altogether. There are 1,176 active DDS individuals living in Barnstable County today. CORD does not offer group home housing provides support services to their clients living in group homes. DDS maintains a wait list of those with disabilities in need of housing, and CORD helps their clients get on that list. Priority is given to those at immediate risk for safety and health in their current living situation, although the eligible population far outweighs those who are receiving services. The Cape Regional Housing Initiative administered by Falmouth Housing Authority offers 18 beds for homeless households whose head of household has a diagnosed developmental disability. Supportive Services are also provided by the ARC of Cape Cod, which is funded through the CoC grant.

### **Available Housing for Homeless Persons**

PSH beds increased from 197 in 2007 to 274 as of 2020, including units that were previously considered transitional but are not operating as PSH.<sup>63</sup> The 2019 Housing Inventory Count (HIC) indicated a total of 721 beds devoted to homeless and formerly homeless individuals and families on Cape Cod. The beds divided by type:

- Permanent Supportive Housing – 299 beds
- Rapid Rehousing – 54 beds
- Transitional Housing – 49 beds
- Emergency Shelter (including seasonal and year-round) – 299 beds

Nonprofit organizations have been successful in providing transitional and PSH for those at every stage of homelessness, often hosting private fundraisers and/or accepting donations. In addition to the EA Family Shelters, there are currently six PSH units (14 beds) for households with children and 22 units of Rapid Rehousing for households with children in the County.

The Continuum of Care program administered by Barnstable County and funded by HUD prioritizes chronically homeless families and individuals and provides PSH for 145 individuals through several grantee organizations: Duffy Health Center, the Massachusetts DMH, Falmouth Housing Authority, Housing Assistance Corporation, Sandwich Housing Authority, and Catholic Social Services of Fall River.

### **OBSERVATIONS**

Barnstable County lacks sufficient emergency shelter services to address its homelessness problem. The extent of homelessness reaches every demographic, as can be seen in Figures 18,19, and 20. Some

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<sup>63</sup> U.S Department of Housing and Urban Development, HUD 2018 Continuum of Care Homeless Assistance Programs, Housing Inventory Count Report, Cape Cod Island CoC: MA-503, 2018.

local organizations address the needs of specific homeless populations, but chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth need better options that include specialized services tailored to need. Several ongoing operations across the County that are working to address the need:

- St. Joseph's Homeless Shelter (previously called the NOAH shelter and now managed by Catholic Social Services of Fall River), continues to operate an individual adult Day Shelter that provides support services such as job-search and housing-search assistance, case management, legal clinics, and substance abuse and mental-health counseling.
- The Housing Assistance Corporation (HAC) provides Emergency Shelter for families, PSH, and Rapid Rehousing for families and individuals. They also provide homelessness prevention assistance, including foreclosure prevention, counseling services, and a full-service nonprofit real estate office. HAC receives Emergency Solutions Grants (ESG), Rental Assistance for Families in Transition (RAFT), and HomeBASE grants from DHCD. The organization hosts a private homeless prevention financial assistance program partially funded by Cape and Islands United Way.
- In addition to administering a 13-bed Permanent Supportive Housing project for chronically homeless individuals (funded through the CoC grant program), the Duffy Health Center provides medical care, behavioral health, treatment for substance use disorders, health insurance and benefits, and case management.

Housing and service providers for the Barnstable County Home Consortium (BCHC) continue to maintain a strong partnership. HAC, the Homeless Prevention Council, the Council of Churches, and many others have successfully raised hundreds of thousands of dollars for homelessness prevention, and the region has received a variety of public grants to assist in keeping individuals and families housed.



**Nature and Extent of Homelessness: (Optional)**

**Figure 18 – Nature and Extent of Homelessness**

Race:	Sheltered:	Unsheltered:
Black or African American	75	3
White	239	33
Asian	1	0
American Indian/Alaskan Native	4	1
Native Hawaiian or other Pacific Islander	0	0
Multiple Races	14	1
Ethnicity:	Sheltered:	Unsheltered (optional):
Hispanic/Latino/Latino	49	1
Non-Hispanic/Latino/Non-Latino	284	37

Data Source: 2019 PIT Count

**Figure 19 – Nature and Extent of Homelessness 2**

Household Type	Sheltered		Unsheltered	Total
	Emergency Shelter	Transitional Housing		
Total Households without Children	91	47	38	16
Number of Persons (18-24)	6	0	2	8
Number of Persons (over 24)	85	47	36	168

Data Source: 2019 PIT Count

**Figure 20 – Nature and Extent of Homelessness 3**

Gender	Sheltered		Unsheltered	Total
	Emergency Shelter	Transitional Housing		
Female	163	17	16	196
Male	122	30	22	174
Transgender	1	0	0	1
Gender Non-Conforming	0	0	0	0

Data Source: 2019 PIT Count

***Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.***

The Point in Time (PIT) counts people experiencing homelessness in emergency shelters, transitional housing, motels (if paid for by an agency), on the street, in cars, in abandoned buildings, and in other places not meant for human habitation. A total of 371 homeless people was counted in the 2019 PIT Count for Cape Cod and the Islands CoC. There were 76 homeless households with children in shelter, and there were no unsheltered families. There was a total of 195 homeless persons in households with at least one adult and one child: 105 (53 percent) were under the age 18, 13 (7 percent) were between the ages of 18 and 24, and 78 (40 percent) were over the age of 24. PIT counts do not include the doubling up of families or couch-surfing trends that are commonplace among younger homeless individuals, thus the number of families and individuals in need of housing assistance may not be accurately conveyed. Barnstable, Falmouth, and Yarmouth motels provided seasonal emergency shelter beds for mixed populations according to the 2019 Housing Inventory Count (HIC), with nine beds in Barnstable, eight in Falmouth, and five in Yarmouth.

The CoC funded a Permanent Supportive Housing project, Duffy Health Center's Welcome Home 6. This project provides two beds dedicated to chronically homeless veterans. Additional PSH beds were provided by the Barnstable Housing Authority — ten beds under Homestead I, and the Providence VAMC, which provides three family units/eight family beds and 30 adult-only beds with HUD VASH vouchers. The Barnstable Housing Authority administers six Transitional Housing veteran beds through Homestead II, and the Veterans Northeast Outreach Center provides five Rapid Rehousing SSVF vouchers. The Cape & Islands Veterans Outreach Center has provided support services for nine families and 87 individuals through the Supportive Services for Veteran Families (SSVF) Program.

***Describe the nature and extent of homelessness by racial and ethnic group.***

White populations continue to experience the highest volume of homelessness (73 percent of the total 2019 PIT Count) due to the demographic make-up of Barnstable County. However, 21 percent of homeless persons were African American in 2019, 13 percent were Hispanic/Latino, 1 percent were Native American/Alaskan Natives. Those of multi-racial background represented 4 percent. There was only one person of Asian heritage identified. White persons also experienced the highest rate of unsheltered homelessness at 87 percent. One African American person, 1 Hispanic/Latino person, 1 Native American/Alaskan Native person, and 1 multi-racial person were unsheltered at the time of the 2019 PIT count.

Analysis of all individuals and families accessing homeless services not limited to housing/shelter in 2019 as recorded in the HMIS indicates a disproportionately high rate of homelessness and at-risk-of-homelessness among African American and Hispanic populations:

- Cape and Islands demographics: 92 percent White, 4 percent Black, and 4 percent Hispanic
- Nineteen percent of persons accessing all HMIS homeless programs and services are Black
- Eleven percent of persons accessing all HMIS homeless programs and services are Hispanic<sup>64</sup>

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<sup>64</sup> MA-503 Cape Cod and Island CoC Racial Disparities Analysis – A Brief Summary, September 7, 2019..

*Describe the nature and extent of unsheltered and sheltered homelessness.*

Seventy percent of homeless people were in emergency shelters during the 2019 PIT count (286 out of 371). Fifty-three percent of those people (195 people) were from households with at least one adult and one child. Fifty-seven percent (163 people) of those in emergency shelter were female. Forty-seven homeless people (13 percent) were in transitional housing during the count, none of whom were children. There was one African American individual and one American Indian/Alaskan Native in transitional housing. Nine percent of the unsheltered population were African American, and three percent were of multiple races. Homeless minorities were likely to be sheltered at the same rate as the population as a whole, based on the data. Overall, ten percent of homeless individuals were not sheltered, with the majority of unsheltered homeless being males (58 percent), and without children (100 percent). This information can also be found in Figures 18 through 20.

Men comprise most of the unsheltered homeless individuals and homeless individuals in transitional housing. Women comprise 67 percent of the total population in family emergency shelters, but only 35 percent of the population of the individual shelter and 36 percent of Transitional Housing participants.

As mentioned above, homelessness may be the result of a person experiencing multiple issues simultaneously and not having access to the proper case management/social services to maintain housing and provide needed care for their children. Mental illness, substance abuse, and/or domestic violence were notable causes of homelessness and chronic homelessness during the count. Since the 2014 PIT Count, the overall number of homeless persons has decreased by one percent, and the number of unsheltered individuals has decreased by 21 percent. The number of unsheltered families has decreased to zero. The number of individuals in shelter has increased by seven percent and the number of families in shelter has increased by ten percent. The majority of this increase in persons is represented by the rise in the number of dependent children from 78 to 104 (33 percent). Homeless trends since 2014 are summarized in Figure 21.<sup>65</sup>

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<sup>65</sup> Note: Although the Homeless Needs Assessment is undertaken every five years, some datasets from the 2015 Point in Time Count were not collected, and so the overall comparison was based on data collected during the 2014 Point in Time Count.

Figure 21 – 2014-2019 PIT Comparison Data

<b>COMPARISON OF POINT IN TIME COUNT DATA 2014 - 2019</b>			
<b>Count Implementation Date</b>	<b>29-Jan-14</b>	<b>29-Jan-19</b>	<b>Variance</b>
<b>Number of Homeless Persons</b>			
Total	375	371	-1%
Adults	291	267	-8%
Unaccompanied Youth	2	0	-100%
Dependent Children	82	104	27%
<b>Number of Unsheltered Individuals</b>			
Total	48	38	-21%
Adult Male	31	22	-29%
Adult Female	17	16	-6%
<b>Number of Unsheltered Families</b>			
Total # of Families	3	0	-100%
Total # of Persons	9	0	-100%
Adult Male	3	0	-100%
Adult Female	2	0	-100%
Dependent Children	4	0	-100%
<b>Number of Individuals in Shelter</b>			
Total	85	91	7%
Males	60	58	-3%
Females	25	33	32%
<b>Number of Families in Shelter</b>			
Total # of Families	69	76	10%
Total # of Persons	155	195	26%
Adults	77	91	18%
Dependent Children	78	104	33%
<b>TOTAL PERSONS IN SHELTER - ALL</b>	<b>240</b>	<b>286</b>	<b>19%</b>
<b>Number of Individuals in Transitional Housing</b>			
Total	49	47	-4%
Males	27	30	11%
Females	22	17	-23%

Data Source: 2019 PIT Count

## DISCUSSION

HUD considers an individual or family to be chronically homeless if that individual or family:

- Is homeless and lives or resides in a place not meant for human habitation, a safe haven, or is in an emergency shelter;
- Has been homeless and living or residing in a place not meant for human habitation, a safe haven, or an emergency shelter continuously for at least one year or on at least four separate occasions within the last three years; and
- Has an adult head of household (or a minor head of household if no adult is present in the household) with a diagnosable substance use disorder, serious mental illness, developmental disability, post-traumatic stress disorder, cognitive impairments resulting in brain injury, or a chronic physical illness or disability, including the occurrence of 2 or more of those conditions.

The 2019 PIT count shows that 14 (37 percent) of the unsheltered homeless were considered chronically homeless, 46 (51 percent) of the individuals in Emergency Shelter were chronically homeless, and 4 (9 percent) of the individuals in Transitional Housing were chronically homeless. There were no chronically homeless families identified as unsheltered at the time of the count; however, there was one chronically homeless family in Emergency Shelter.

Of the 267 homeless individuals aged 18 and older reported during the 2019 PIT, 37 percent were severely mentally ill (100 people), 31 percent (82 people) suffered from chronic substance abuse, and 34 percent (91 people) reported being victims of domestic violence. Many of the unsheltered homeless individuals fit into multiple categories of these three subpopulations and therefore require significant support and case management services to transition out of homelessness.

## NA-45 Non-Homeless Special Needs Assessment<sup>66</sup>

### INTRODUCTION

The special needs populations on Cape Cod include the elderly, frail elderly, the physically and developmentally disabled, the severely mentally ill, those suffering from addiction, victims of domestic violence and those with HIV/AIDS. The largest special needs population on Cape Cod is the elderly which make up approximately 28 percent of the total population in the County.<sup>67</sup> Roughly half (42 percent) of elderly households, which includes elderly non-families, have incomes that are less than 80 percent of the area median income. This translates to 18,220 elderly households that are LMI, with 6,370 making 30 percent of the area median. There are 15,384 elderly households that are cost burdened by at least 30 percent in the region.<sup>68</sup> Additionally, 28 percent of those over the age of 65 have a disability. Most elderly individuals suffer from a hearing difficulty (14 percent) or an ambulatory difficulty (also 14 percent). Four percent suffer from a vision difficulty, six percent suffer from a cognitive difficulty, five percent have a self-care limitation, and nine percent have an independent living difficulty.<sup>69</sup>

Fourteen percent of the County's total noninstitutionalized population have a disability. Five percent suffer from a hearing difficulty (10,691 people), 2 percent have a vision difficulty (4,171 people), 4.7 percent suffer from a cognitive difficulty (9,602 people), 6.8 percent have an ambulatory disability (13,757 people), 2.4 percent have a self-care difficulty (4,880 people), and 5.1 percent have an independent living difficulty (9,047 people). There are 274 Department of Developmental Services (DDS) units within 70 group homes in Barnstable County. There are 258 individuals in these group homes, and a total 1,176 active DDS individuals living in Barnstable County today.

Mental illness is a growing issue across the United States, the state of Massachusetts, and in Barnstable County. There were roughly 29,000 total people served by the Massachusetts Department of Mental Health (DMH) in 2019, of which 25,861 were adults. There were 6,741 who received case management services in the same year.<sup>70</sup> There are 143 severely mentally ill people in Barnstable County being serviced by the DMH and who are in a group home. There are currently 20 Department of Mental Health (DMH) group residential programs with 98 beds managed by Vinfen Corporation and 45 beds managed by DMH. Twenty DMH Rental Assistance (DMHRA) Vouchers are distributed for Barnstable County to those who can live on their own.

There were 4,462 primary use admissions by the DMH to substance abuse rehabilitation programs based on the most current figures, of which 758 were homeless. Substance abuse is often linked to mental health and has been a growing issue on Cape Cod over the past decade. There were 33 drug overdose deaths from 2014-2016 and 494 emergency room visits due to overdoses in 2014, according to the most recent County Health Rankings. The Age-Adjusted Death Rate due to alcohol and substance use was 46.6 in 2014.<sup>71</sup> Data from the 2019 Cape Cod and Islands HMIS indicated a 31 percent

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<sup>66</sup> 91.405, 91.205 (b,d)

<sup>67</sup> U.S. Census Bureau, 2012-2017 American Community Survey 5-Year Estimates, B01001, C18130, Barnstable County, MA.

<sup>68</sup> Consolidated Planning/CHAS Data, US Department of Housing and Urban Development, Table 7, 2012-2016.

<sup>69</sup> U.S. Census Bureau, 2012-2017 American Community Survey 5-Year Estimates, S1810, Barnstable County, MA.

<sup>70</sup> Massachusetts Department of Mental Health, "Fiscal Year 2019 Highlights," Massachusetts, 2019.

<sup>71</sup> Barnstable County Human Services, Community Health Data, 2019.

rate of substance abuse among program participants aged 18 and older. The Bureau of Substance Addiction Services found that 83 percent of total admissions from 2017-2018 were not homeless at the time of enrollment, and 55 percent were employed. This confirms that substance abuse affects all members of society, whether homeless or not, reinforcing the need for recovery/treatment services.

The HIV prevalence rate was 281.6 in Barnstable County in 2011. According to the most recent (2018) HIV/AIDS Epidemiologic Profile for Barnstable County, there are 867 people living with HIV on Cape Cod today (4 percent of state total). There were about 23,800 people living in the Commonwealth with HIV in 2018.<sup>72</sup> HIV/AIDS services, including housing, are in short supply within the region.

*Describe the characteristics of special needs populations in your community.*

Barnstable County has a higher-than-average percentage of the population older than 65, with 28 percent in that age bracket. For comparison, the state percentage is 9 and the country percentage is 15, according the American Community Survey. Approximately 18,000 elderly households have an income of less than 80 percent of the median family income in the County. Thirty-five percent of this figure are extremely low-income.<sup>73</sup>

American Community Survey 2017 five-year estimates show that 14 percent of those over the age of 65 in Barnstable County suffer from an ambulatory difficulty (8,583 people). Estimates also confirm that 5 percent suffer from a self-care limitation (2,884 people), and 9 percent suffer from an independent living difficulty (5,425 people).<sup>74</sup> A total of 57 percent of the County's disabled population are elderly (about 28,780 people).<sup>75</sup> Those who are elderly, disabled, and/or frail will have an extremely difficult time securing and maintaining affordable housing to fit their needs.

Fourteen percent of the County's non-elderly population are suffering from a disability, or 28,855 individuals. There are approximately 5,174 non-elderly people identified as having an ambulatory limitation, 1,996 non-elderly people with a self-care difficulty, and 3,622 non-elderly people with an independent living difficulty.<sup>76</sup> Forty-three percent of the County's total households, (41,035) are suffering with at least one of four disability limitations as reported by HUD: hearing/vision, cognitive, self-care/independent living, and ambulatory. Of those households, 58 percent are LMI and 22 percent (9,185) are extremely low-income.<sup>77</sup>

There are 143 people in DMH group homes today. There are 1,176 people with developmental disabilities being served by the local DDS office, and there are 258 people in DDS group homes. According to the Department of Public Health (DPH)'s Bureau of Substance Addiction Services of there were 4,462 admissions to primary use treatment programs and 4,267 admissions to past year

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<sup>72</sup> Massachusetts Department of Public Health Bureau of Infectious Disease and Laboratory Sciences, "2018 Massachusetts HIV/AIDS Epidemiologic Profile Regional HIV/AIDS Epidemiologic Profile of Barnstable County, Massachusetts," Barnstable County, 2018

<sup>73</sup> Consolidated Planning/CHAS Data, US Department of Housing and Urban Development, Table 7, 2012-2016.

<sup>74</sup> Percentages for disability type were calculated with the total noninstitutionalized population as the universe comparison metric.

<sup>75</sup> U.S. Census Bureau, 2012-2017 American Community Survey 5-Year Estimates, C18130, Barnstable County, MA.

<sup>76</sup> U.S. Census Bureau, 2012-2017 American Community Survey 5-Year Estimates, B18105, B18106, B18107, S1810, Barnstable County, MA.

<sup>77</sup> Consolidated Planning/CHAS Data, US Department of Housing and Urban Development, Table 6, 2012-2016.



substance abuse treatment programs (overlap between the two categories is prevalent) in the Barnstable County as of 2018.

***What are the housing and supportive service needs of these populations and how are these needs determined?***

Non-homeless special needs populations have housing and supportive service needs that are determined by the difference between the estimated population in each special needs group relative to the services available. There are 6,370 extremely low-income elderly households<sup>78</sup> and a total of 16,442 people over 65 who are disabled, yet Elder Services of Cape Cod and the Islands estimates that they service 5,532 elderly individuals a year based on their most recent numbers. They also provide in-home services to over 2,300 frail seniors. Services include those provided temporarily during/before/after rehabilitation visits. Some programs require income eligibility, but most programming has been extended to serve those within every income bracket. The Home Care Program, the Community Service Employment Program, and the Money Management Program have income eligibility requirements. There is also a copayment system in place for elderly individuals through Elder Services, including those who are LMI.<sup>79</sup>

There is a mismatch between those suffering from mental illness on Cape Cod and those who receive mental health services from the State. While not all persons with mental illness are poor, mental illness does adversely impact low-income households. LMI households often are not making enough to afford necessary treatments and medications, or are limited in their access to those treatments/medications. The data collected on low-income populations with special needs came from conversations with service providers and state and federal databases.

There are approximately 850 individuals living with HIV/AIDS on Cape Cod, but only three housing facilities available, with a total of 59 units. The Aids Support Group of Cape Cod (ASGCC) is the primary service provider for those suffering from HIV/AIDS, providing programs such as the Rental Assistance Program (RAP) that delivers short-term emergency assistance to people living with HIV/AIDS who face eviction, unaffordable housing, and high utility bills. Many of the ASGCC's clients are homeless at the time of service enrollment. A housing waiting list is also maintained by the ASGCC.

There is a definitive need for sober housing and supportive services for those suffering from substance abuse. The number of admissions (4,462) vastly outweighs the number of year-round transitional housing beds (49) and the number of year-round PSH beds (299) available in the County. Data shows that more people are seeking treatment for a variety of substances, and that the rate of addiction has been steadily rising in the region. Housing needs to keep pace with this trend so those seeking treatment have a proper path to recovery.

***Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area.***

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<sup>78</sup> Consolidated Planning/CHAS Data, US Department of Housing and Urban Development, Table 7, 2012-2016.

<sup>79</sup> Kim K., Cape Cod Elder Services, questioned by Fiona Coughlan, Barrett Planning Group, January 2, 2019.



There are 867 individuals living with HIV/AIDS live in Barnstable County.<sup>80</sup> The number of these individuals that are low-income is unknown. However, many are concentrated in Provincetown which suffers greatly from high housing prices and a lack of full-time employment opportunities compared to other towns on Cape Cod. Provincetown also has the lowest median household income compared to the other BCHC communities, at \$47,500. Available housing services for those with HIV/AIDS offer limited family services in Barnstable County. The Cape Regional Housing Initiative offers housing and support services to 14 individuals and families

The Boston Eligible Metropolitan Statistical Area (EMSA), receives funding to provide HIV/AIDS related services for people living in the seven Massachusetts counties and three New Hampshire counties. The BCHC is located within this EMSA but does not seek funding on behalf of an Eligible Metropolitan Statistical Area.

## DISCUSSION

Non-homeless special needs populations do not always experience homelessness, but they are more likely to have experienced or to experience homelessness in their lifetimes. These populations have specific housing needs linked to service requirements, with some groups relying on these services to remain housed. BCHC continues to support initiatives and partnerships to assist these subpopulations in securing adequate and safe affordable housing, such as Project-Based Section 8 (PBA) and other forms of tenant-based rental assistance (TBRA). BCHC works to supplement these programs by seeking out and actively allocating HOME funds for affordable rental housing development and CHDO rental development.

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<sup>80</sup> Massachusetts Department of Public Health Bureau of Infectious Disease and Laboratory Sciences, 2018 Massachusetts HIV/AIDS Epidemiologic Profile Regional HIV/AIDS Epidemiologic Profile of Barnstable County, Massachusetts, Barnstable County, MA, 2018.

## NA-50 Non-Housing Community Development Needs<sup>81</sup>

### INTRODUCTION

Community development is an essential component to the quality of life of an area. HUD delineates community development need by the following categories: public facilities, public improvements and public services. Entitlement and Non-Entitlement communities must be evaluated on these topics to comprehensively understand the level of need that must be met. Entitlement communities are urban areas that receive annual Community Development Block Grant (CDBG) funding from HUD on a formula basis. CDBG funds are used to develop viable communities through decent housing, a suitable living environment, and expansion of economic opportunities. This funding is principally for low and moderate-income areas.<sup>82</sup> There are two Entitlement Communities in Barnstable County: Barnstable and Yarmouth.

It is noted that Non-Housing Community Development Needs were determined prior to the COVID-19 Pandemic. The closure of municipal governments, of many businesses, and the issuing of Massachusetts Governor Charles D. Baker's 'stay-at-home' advisory on March 24, 2020 will likely result in a loss of overall revenue for local municipalities and local businesses and thus, the Non-Housing Community Development Needs will need to be re-evaluated and revised.

#### *Describe the jurisdiction's need for Public Facilities.*

The public facilities needed in the region are affordable housing for all household types, ages, and income levels. There are also identified needs for shelters and associated health/social facilities for the homeless. Multigenerational, affordable housing with a focus on the elderly continues to be a growing need as the population ages. Lastly, suitable housing and supportive services for non-homeless special needs populations are needed.

Capital facilities and infrastructure improvement was a designated goal under the Cape Cod Commission's Regional Policy Plan (2018). The stated goal is to guide the development of capital facilities and infrastructure necessary to meet the region's needs while protecting regional resources. The Commission and the County will plan to accomplish this by promoting long-term sustainability and resiliency, and coordinating the siting of facilities/infrastructure to enhance service provision.<sup>83</sup>

Facilities for all residents including libraries, parks/open space, and public buildings continue to be important to the communities of Barnstable County, with desires to expand programming. Transportation improvements that prioritize safety and health are also regional needs, as well as preservation of archeological, historic, and traditional agricultural and maritime resources.

#### *Entitlement Community: Barnstable*

Public facility improvements are under consideration for the town of Barnstable as they submit their CDBG Consolidated Plan. Two specific projects designated as eligible activities for the town are the Senior Center Generator project (continuing from 2018) and ADA improvements within the

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<sup>81</sup> 91.415, 91.215 (f)

<sup>82</sup> HUD Exchange, "Community Development Block Grant Entitlement Program," US Department of Housing and Urban Development, 2019.

<sup>83</sup> Cape Cod Commission, *Cape Cod Regional Policy Plan: Framing the Future*, 2018.

Neighborhood Revitalization Strategy Area (NRSA). Goals for public facilities as mentioned in the 2019 Annual Action Plan (AAP) include a program to reduce burden for low-income homeowners as a result of needed water line improvements in Hyannis and ADA access improvements for public buildings.

#### **Entitlement Community: Yarmouth**

Yarmouth has a significant inventory of public facilities that is heavily utilized by the public (81 total facilities). Improvements to these facilities continue to be a priority within the community, particularly active and passive recreation sites, marinas and boating facilities, and historic properties. The need for public facility improvements are spread equally throughout the three sections of the town.

Yarmouth is projected to allocate CDBG funding to the following project over the next five years: the installation of fiber optics from the existing main truck along Route 28 to an eligible public facility, NRSA, LMI Service Area, or an affordable housing complex. Route 28 is a state road and major thoroughfare in West Yarmouth and South Yarmouth. Open Cape owns and operates a fiber optic network built to serve local governments, businesses, and residents Yarmouth, and has installed the main “backbone” of the network along Route 28. This activity may be accomplished under the town’s CDBG Public Facilities Program or CDBG Economic Development Program. Funds will be awarded by a competitive Request for Proposal (RFP) process or as part of the town-sponsored activity to benefit an LMI NSRA or Service Area, provided the NRSA and/or Service Area is approved by HUD. Several public facilities and affordable housing complexes are located within the Route 28 corridor, as are several LMI Census Tracts.<sup>84</sup> The remaining funds will be used for public services, affordable housing, public facility improvements and spot blight removal.

According to feedback solicited during Yarmouth’s CDBG 2020-2024 Consolidated Plan, the most pressing public facilities priorities were: improvements to the Route 28 corridor, drainage improvements, improvements to the senior center, and youth and childcare facilities. Water and sewer improvements were identified as the number one priority under this category. Topics considered lower priority were homeless facilities, sidewalk improvements, and accessibility improvements.

#### **Non-Entitlement Communities**

Non-Entitlement Communities share the same overarching needs and goals as Entitlement Communities in terms of Public Facilities. The Cape Cod Commission’s Regional Policy Plan outlines the following needs for the region: community design based on the local context, sustainable facility upgrades that plan for sea level rise and flooding, protecting and improving the existing public affordable housing stock, fostering a balanced and diverse mix of businesses/industries, and protecting historic resources.

#### **How were these needs determined?**

A Needs Assessment survey, three regional public hearings, and regular meetings with the BCHC Advisory Council were conducted as part of the non-housing community development needs section of this plan. Supplementary phone, e-mail, and in-person discussions were also conducted as part of the Needs Assessment.

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<sup>84</sup> Town of Yarmouth, “AP-35 Projects,” Community Development Block Grant Annual Action Plan, 2019.

Information gathered from Barnstable and Yarmouth's public outreach was used to inform this section and identify those populations that are most in need. Barnstable and Yarmouth each distributed a Needs Assessment Survey to help with the preparation of the CDBG Plans. Public hearings and focus groups were conducted to determine public facility needs in these communities.

#### ***Entitlement City: Barnstable***

Public facility needs were determined based on survey responses, comments received in focus group meetings, public meetings, and consultations with agencies and municipal officials serving low/moderate income persons and special needs populations. Needs were also determined based on funding requests received.

#### ***Entitlement City: Yarmouth***

Public facility needs were determined based on survey responses, comments received during public meetings, and consultations with agencies and municipal officials serving low/moderate income persons and special needs populations. Needs were also determined based on funding requests received.

#### ***Non-Entitlement Communities***

A Needs Assessment survey, three regional public hearings, and regular meetings with the BCHC Advisory Council were conducted to determine public facility needs. Supplementary phone, e-mail, and in-person discussions were also conducted. Plans created/commissioned by the County and the regional planning agency were evaluated to understand the level of need and future goals and objectives.

#### ***Describe the jurisdiction's need for Public Improvements.***

Water and sewer improvement and expansion continue to be a public improvement need as commercial and residential development occurs throughout the region. Provision of these utilities would permit more density, attract developers, and assist in the overall reduction of housing prices. Public improvements must focus on utility and transportation extension to help grow the residential and commercial bases.

Transportation is also a top priority, as it directly correlates to the expansion of employment opportunities for those currently in/seeking affordable housing. Without a more expansive public transit system, residents are limited in their employment options and are at-risk of becoming financially strained by car ownership. This is especially true for those households that are already cost burdened. The Cape Cod Commission outlines the following as objectives in the Regional Policy Plan: improve safety and eliminate hazards for all users of Cape Cod's transportation system, provide and promote a balanced and efficient transportation system that includes healthy transportation options and appropriate connections for all users, and provide an efficient and reliable transportation system that will serve the current and future needs of the region and its people.

The public improvements needed in the region according to the Regional Policy Plan include improvements to the built environment in the face of coastal hazards, infrastructure promoting long-term sustainability, context-sensitive renewable energy development and delivery, and promoting a sustainable solid waste management system that protects public health, safety and the environment while supporting the economy.

Public improvements for the homeless, unemployed/underemployed, and special needs populations continue to be regional needs, with an emphasis on growing employment opportunities for those in the healthcare and social service industries. Infrastructure improvements that are not American Disabilities Act (ADA) compliant need to be upgraded, and supportive housing for non-homeless special needs populations and those transitioning into permanent housing remain a need, as can be seen throughout this Consolidated Plan.

#### ***Entitlement City: Barnstable***

The types of improvements that would fall under this category may include streets, water and sewer lines, sidewalks, curbs and gutters, parks, playgrounds, flood and drainage improvements, parking lots, utility lines, and road, sewer, and other improvements to properties that are publicly owned or traditionally provided by the government.

Barnstable will pursue the following public improvement activities over the next 5 years, according to their 2019 AAP: continuation of the Micro-Enterprise Loan Program, continuation of Commercial Façade Improvement Program with emphasis on signs and awnings (pending funding availability), infrastructure and ADA improvements in the NSRA, and improvements to housing units operated by the Barnstable Housing Authority.

#### ***Entitlement City: Yarmouth***

The town of Yarmouth will continue its efforts to increase both rental and ownership affordable housing, to provide public services, and to improve Yarmouth's Route 28 economic corridor through blight reduction and the expansion of economic opportunities. These opportunities include the Building Façade Improvement Program, support of microenterprises, and job retention, with other economic development programs considered throughout the program years. As mentioned previously, the town will also be expanding fiber-optics along Route 28 to an eligible public facility, NSRA, LMI Service Area, or an affordable housing complex.

During a public meeting for the 2019 AAP, the following needs were identified: the need for funding commercial building facade and sign improvements, the removal of commercial building code violations, rehabilitation over acquisition in terms of affordable housing, and a community-wide home repair volunteer day. The public encouraged the use of CDBG funds for the Back-to-School Backpack programs benefiting low/moderate income school children.

The community identified the following as public improvement priorities in the 2020-2024 CDBG Consolidated Plan: public transportation, economic and workforce development, a building façade improvement program, and broadband services. A severe lack of multifamily housing was cited during focus group sessions. Focus groups also discussed the need for housing for those who rely on assisted-living services, for the disabled, for youth, and that is closer to public transportation. Current housing is "not the right size or dense enough for good land use."<sup>85</sup> The possibility of a business sign program was also discussed, and the town will continue to explore the use of a NSRA to improve the economic opportunities offered.

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<sup>85</sup> Town of Yarmouth, Community Development Block Grant Program - Draft for Public Comment, March 27, 2020.

### ***Non-Entitlement Communities***

Non-Entitlement Communities share the same overarching needs and goals as Entitlement Communities in terms of Public Improvements. The Cape Cod Commission's Regional Policy Plan and similar assessments outline the following needs for the region: content-sensitive building and site design, coastal resiliency, sustainable infrastructure, efficient and expanded transportation, renewable energy development and usage, enhancing public access to and along shorelines, and the integration of a solid waste management system.

### ***How were these needs determined?***

A Needs Assessment survey, three regional public hearings, and regular meetings with the BCHC Advisory Council were conducted as part of the non-housing community development needs section of this plan. Supplementary phone, e-mail, and in-person discussions were also conducted as part of the Needs Assessment.

Information gathered from Barnstable and Yarmouth's public outreach was used to inform this section and identify those populations that are most in need. Barnstable and Yarmouth each distributed a Needs Assessment Survey to help with the preparation of the CDBG Plans. Public hearings and focus groups were also conducted to determine public improvement needs in these communities.

### ***Entitlement City: Barnstable***

Public improvement needs were determined based on survey responses, comments received in focus group meetings, public meetings, and consultations with agencies and municipal officials serving low/moderate income persons and special needs populations. Needs were also determined based on funding requests received.

### ***Entitlement City: Yarmouth***

Public improvement needs were determined based on survey responses, comments received during public meetings, and consultations with agencies and municipal officials serving low/moderate income persons and special needs populations. Needs were also determined based on funding requests received.

### ***Non-Entitlement Communities***

A Needs Assessment survey, three regional public hearings, and regular meetings with the BCHC Advisory Council were conducted to determine public improvement needs. Supplementary phone, e-mail, and in-person discussions were also conducted. Plans created/commissioned by the County and the regional planning agency were evaluated to understand the level of need and future goals and objectives.

### ***Describe the jurisdiction's need for Public Services.***

Public service provision continues to be a challenge for Cape Cod due in large part to the lack of competitive employment, affordable housing, and transportation options for those staffing public service fields. Workforce/employment training is needed for current residents to staff these positions, coupled with affordable housing availability, to allow people to reside in the region. Broad-based job training for the un/underemployed and LMI populations is also needed to raise household incomes and increase the opportunity for growth and progression.



As mentioned in the homelessness sections of this plan, there is a high-level need for technical housing assistance services/supportive services for homeless and non-homeless special needs populations looking to secure housing or remain housed. There is a particular need for support for those moving into permanent housing from homelessness, Rapid Rehousing, and Transitional Housing situations due to already limited financial capacity. Affordable rental development is the solution that the BCHC will heavily utilize over the next 5 years to address these needs.

Mental health and substance abuse services remain consistent regional needs. The 2019 Youth and Young Adults Experiencing Homelessness on Cape Cod, Martha's Vineyard, and Nantucket Community Needs Assessment found that the lack of timely access to mental health services, a deficit in training and understanding, service-gaps, and a lack of substance use treatment and recovery services are top contributors to youth homelessness. These issues are often interrelated and will worsen if gone untreated.

Additional needs include transportation expansion, youth services, food and nutritional programs, and affordable housing for special needs populations (e.g., those with mental and physical disabilities, victims of domestic violence, and persons with HIV/AIDS). Affordable, multigenerational, rental housing that allows the elderly to age in place was identified during public hearings, and will gain more traction as the already large percentage of the elderly population ages.

#### **Entitlement City: Barnstable**

Every year the majority of fund requests received are for public service activities, which are capped at 15 percent of the yearly CDBG allocation under the program guidelines. As this has been identified as a high need, the town continues to allocate the full amount allowed each program year to address these needs. Consultations with service agencies reiterate the high need for public service activities and program expansion.

Requests have been received in Barnstable to fund Youth Program Scholarships, senior programs, and services for those suffering from addiction. Other eligible services will be considered in the upcoming program years. Housing is a high priority for the CDBG program, and the majority of funds have been allocated to housing activities. A goal of the Hyannis NRSA Target Area is the provision of services to LMI persons and special needs populations with or without a housing benefit.<sup>86</sup> These services must be a new or a quantifiable increase in the level of service. Income payments such as payments to individuals or families which are used to provide basic services such as food, shelter (including payment of rent or mortgage and/or utilities) or clothing are generally ineligible.<sup>87</sup>

#### **Entitlement City: Yarmouth**

During a public meeting or the 2019 AAP, it was reported that the public was satisfied with the current public services program, Elder Nutrition/Meals on Wheels, Septic Pumping, and Childcare. They

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<sup>86</sup> Town of Barnstable Planning and Development Department, Community Development Block Grant Program (CDBG) Annual Action Plan, 2019.

<sup>87</sup> May qualify if income payments do not exceed 3 consecutive months and are paid directly to provider on behalf of individual or family or if provided as a loan.

encouraged the use of CDBG funds for the Back-to-School Backpack programs benefiting low/moderate income school children.<sup>88</sup>

The town of Yarmouth continues to coordinate emergency housing services and housing development with public and assisted housing providers and health service agencies through CDBG programming. Organizations the town works with include the Yarmouth Department of Senior Services, Age-Friendly Yarmouth Team, the Yarmouth Affordable Housing Trust, the Yarmouth Community Housing Committee, and the members of the Cape and Islands Regional Network to Address Homelessness.

Survey and focus group feedback from outreach conducted during the 2020-2024 Consolidated Plan listed the following as public service priorities for the next five years: healthcare services for the underinsured, HIV/AIDs services for youth and recent immigrants, food security, childcare for working families, homeless prevent and services, pathways to permanent housing for the chronically homeless, mental health, substance abuse/addiction treatment, and language services.

### **Non-Entitlement Communities**

Non-Entitlement Communities share the same overarching needs and goals as Entitlement Communities in terms of Public Services. The following needs are outlined for the region based on data analysis, review of previous reports, and collected public outreach: substance abuse treatment programs, fair housing services, youth programs/childcare, elder services, mental health services for those of all age groups, and job training/workforce development. Those services tailored to the homeless, chronically homeless, and those transitioning out of homelessness are also strong public service needs.

### **How were these needs determined?**

A Needs Assessment survey, three regional public hearings, and regular meetings with the BCHC Advisory Council were conducted as part of the non-housing community development needs section of this plan. Supplementary phone, e-mail, and in-person discussions were also conducted as part of the Needs Assessment.

Information gathered from Barnstable and Yarmouth's public outreach was used to inform this section and identify those populations that are most in need. Barnstable and Yarmouth each distributed a Needs Assessment Survey to help with the preparation of the CDBG Plans. Public hearings and focus groups were also conducted to determine public service needs in these communities.

### **Entitlement City: Barnstable**

Public service needs were determined based on survey responses, comments received in focus group meetings, public meetings, and consultations with agencies and municipal officials serving low/moderate income persons and special needs populations. Needs were also determined based on funding requests received.

### **Entitlement City: Yarmouth**

Public service needs were determined based on survey responses, comments received during public meetings, and consultations with agencies and municipal officials serving low/moderate income

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<sup>88</sup> Town of Yarmouth, "AP-05 Executive Summary," Community Development Block Grant Annual Action Plan, 2019.



persons and special needs populations. Needs were also determined based on funding requests received.

#### ***Non-Entitlement Communities***

A Needs Assessment survey, three regional public hearings, and regular meetings with the BCHC Advisory Council were conducted to determine public service needs. Supplementary phone, e-mail, and in-person discussions were also conducted. Plans created/commissioned by the County and the regional planning agency were evaluated to understand the level of need and future goals and objectives.

## Housing Market Analysis

### MA-05 Overview

#### HOUSING MARKET ANALYSIS OVERVIEW

Barnstable County continues to suffer from a large gap between wages and housing cost, subsequently affecting the labor force and the level of service provision for populations in need, such as the elderly. The dominance of seasonal employment and low-paying positions compounds this issue. Those who are able to secure non-seasonal employment in addition to seasonal employment typically earn less in the off-season. Full-time positions in the healthcare/social services, construction/manufacturing, and the arts/entertainment/recreation industries continue to have issues attracting and retaining talent due to lower wages, which ultimately comes at the expense of the general population. Positions in the medical field (e.g., doctors, nurses, home health aides, and nursing assistants) are in high demand as the population on Cape Cod ages, but there are limited options in terms of housing and economic opportunity for the families of these professionals. This makes it difficult for individuals and families to relocate to Cape Cod. The *Cape Cod Comprehensive Economic Development Strategy* (CEDS) for 2019-2023 reveals that average wages paid by Cape Cod employers have been largely stagnant and consistently below state and national averages since 1990, despite steady employment growth. Additionally, the average wages of the top seven sectors in the County are below the amount of income needed to afford a median priced house in the region.<sup>89</sup> Findings from the previous Consolidated Plan also confirmed that only the highest paid employees within the major employment categories can afford to own a home. Barnstable County's average weekly wages, the employment base, and income diversity have risen since 2010, but household income has not grown at the rate housing costs have. There was a 15 percent increase in the number of jobs paying less than \$35,000 per year since 1990, indicating that jobs being added to the regional economy while household wealth remains stagnant. This is largely impacted by the seasonal employment that dominates the regional economy.<sup>90</sup>

Barnstable County's housing prices are very high due to a number of intertwining reasons. Current zoning, the high cost of land and construction, a lack of rental options, environmental regulations, and the general lack of land to develop all drive housing prices. Seasonal/second homeowners with higher incomes than full-time residents are strongly contributing to the rise in housing prices by purchasing what is left of the available supply. Many second homeowners rent their second home during the summer because they are generating the same, if not more, than what they would make with a year-round rental property. This is detracting from the already limited rental supply, causing rents to rise across the region as a whole.

Most new residents of Cape Cod are retirees with higher household incomes than the average Barnstable County resident. The influx of wealthy retirees has negatively affected the regional housing market because they possess the ability to buy more expensive homes and pay more expensive rents,

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<sup>89</sup> Cape Cod Commission, "Employment and Income Data," *Cape Cod Comprehensive Economic Development Strategy* (CEDS) 2019-2023, 2019.

<sup>90</sup> Stats Cape Cod, "Regional Benchmarks," Cape Cods Commission, 2019.

contributing to overall higher prices. Over a third of households in the County have one of the four housing problems: incomplete kitchen facilities, incomplete plumbing facilities, more than one person per room, and cost burden greater than 30 percent. As seen throughout the data analysis process, the most commonly experienced housing problem in the region is cost burden, which affects 19 percent of the region's households. There are 15,210 households (16 percent of total households) that are severely cost burdened. Retirees and second homeowners do not experience cost burden to the extent of LMI populations, special needs populations, single-person households, and most year-round Cape Cod residents, as they are less affected by the seasonal economy, lower-wage employment, lack of public transportation, and lack alternative affordable housing.

Ninety percent of all occupied households in Barnstable County (91 percent of rental units and 89 percent of ownership units) were built prior to 1980. Twenty-five percent of that older housing stock is occupied by households making less than half of the AMI. There are 12,875 homeowners and 8,200 renters living in a housing unit older than the year 1980 and making less than 50 percent of the median. Thirty-two percent (21,495) of owner-occupied households are living in an older unit and are cost burdened by at least 30 percent. Forty-six percent (8,259) of renter-occupied households are also living in an older unit and are cost burdened in some capacity. Forty-four percent of older rental units are both LMI and cost burdened, while 23 percent of older ownership units are LMI and cost burdened. Older homes require more maintenance and upkeep, resulting in spending more on housing costs. Sales prices of older homes in Barnstable County are not always reflective of the overall condition of the house itself.<sup>91</sup>

The areas with concentrated housing problems in Barnstable County are the village of Hyannis within the town of Barnstable, and the towns of Yarmouth, Dennis, and Bourne. Barnstable, Dennis, and Falmouth have the highest number of people with incomes below the poverty level. Barnstable, Falmouth and Yarmouth have higher numbers of disabled individuals with incomes below the poverty level, with Barnstable having the greatest. Concurrently, they also have some of the highest vacancy rates in the region. Barnstable and Dennis have the largest number of units belonging to a household whose primary residence is off-Cape and that are used seasonally, recreationally, or occasionally. The Lower and Outer Cape regions are under severe housing stress, as they are spatially constrained and the most strongly affected by the seasonal market. Towns in these regions had some of the lowest household incomes based on 2017 ACS five-year estimates, particularly Wellfleet, Eastham, and Provincetown.<sup>92</sup>

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<sup>91</sup> Consolidated Planning/CHAS Data, US Department of Housing and Urban Development, Tables 11 and 12, 2012-2016.

<sup>92</sup> U.S. Census Bureau, 2012-2017 American Community Survey 5-Year Estimates, B17023, B19001, B19013, B23042, B25004, C18130 Barnstable County, MA.

## MA-10 Housing Market Analysis: Number of Housing Units<sup>93</sup>

### INTRODUCTION

There are 162,629 total housing units on Cape Cod. Over 80 percent of the housing stock is single family homes, and 42 percent being vacant homes. Ninety-one percent of those vacant homes are used for seasonal, recreational, or occasional use. There is a 6.3 percent growth in second home units forecasted for the County between 2015 and 2025. The housing stock has limited options for singles, couples, young professionals, and small families. Figure 22 shows the dominance of single-family homes in the Cape Cod housing market today. Nine percent of housing units are one bedroom or studios, and 27 percent are two-bedroom. There is very limited multifamily development in the region which makes Barnstable County challenging for low-to-moderate-income individuals and families to live in, especially for those who are considered extremely low-income. Current affordable housing stock on Cape Cod does not meet the need in terms of volume, unit size, and diversity. Populations who are not single-families or not seeking a single-family home must try to afford what is left of the limited stock.<sup>94</sup>

The Subsidized Housing Inventory (SHI) for the County also does not adequately meet the affordable housing need for the region. There are 105 units due to expire in 2022 according to 2019 Expiring Use Inventory maintained by the Community and Economic Development Assistance Corporation (CEDAC). Appendix I provides the full inventory of these units. Many extremely low-income households do not have the ability or the capacity to access housing that is available on the SHI. Historically, SHI units have not been targeted to these households unless they are an elderly family or elderly non-family. Most of the newly proposed subsidized housing for the region is slated for those over 65, is located away from basic goods and services, and meets with community pushback during the development review process, hindering progress and raising development costs.

Enhancing partnerships with housing organizations such as HAC and Community Development Partnership (CDP) (servicing the Lower/Outer Cape region), with affordable housing developers, and with a CHDO (Community Housing and Development Organization) can assist in the preservation of existing affordable housing and the creation of new affordable rental units to add to the SHI. These steps would also be useful in meeting the 10 percent affordability threshold mandated by the state under MGL Chapter 40B. There are currently no certified CHDOs in the County and after meeting with several non-profit entities in the past year, it appears unlikely that any would meet the requirements due to many factors. One factor is that, due to the escalating costs of construction, most multifamily development now consists of a collaboration between non-profit developers and disqualifies the entity as a CHDO. The BCHC continues to actively seek a local organization that is willing and has the resources to qualify as a CHDO under the HOME regulations. One of the goals for the 2020-2024 Consolidated Plan is to develop 11 HOME units and 40 total CHDO rental units. HAC has already built 550 affordable homes and apartments across Cape Cod. CDP manages 77 affordable rental homes in the region. These organizations, along with other off-Cape non-profit developers such as the

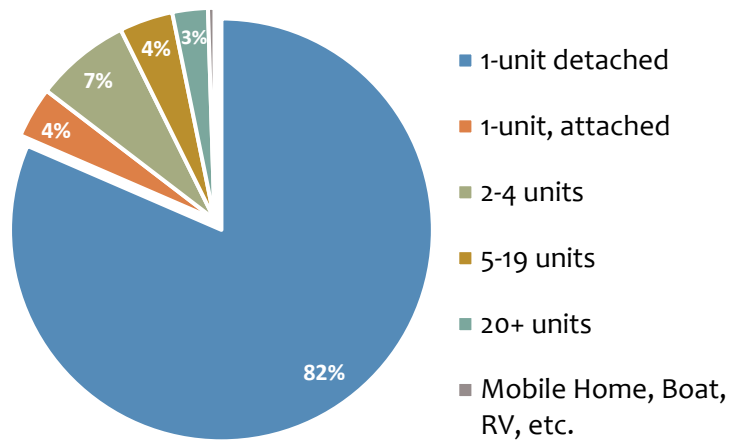
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<sup>93</sup> 91.410, 91.210(a)&(b)(2)

<sup>94</sup> U.S. Census Bureau, 2012-2017 American Community Survey 5-Year Estimates, B25001, B25004, B25005, B25041, Barnstable County, MA.

Preservation of Affordable Housing (POAH) greatly assist the Consortium in meeting its goal of developing and maintaining affordable rental units in the interim.

**FIGURE 22: TOTAL UNITS IN STRUCTURE**



Data Source: 2012-2017 ACS

### All Residential Properties by Number of Units

Property Type	Number	Percent
1-unit detached structure	132,549	81.5%
1-unit, attached structure	6,336	4%
2-4 units	11,857	7.3%
5-19 units	6,664	4.1%
20 or more units	4,421	2.7%
Mobile Home, boat, RV, van, etc.	802	0.5%
Total	16,2629	100%

TABLE 31A – RESIDENTIAL PROPERTIES BY UNIT NUMBER

Data Source: 2012-2017 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	187	0.2%	1,070	5%
1 bedroom	1,559	2%	5,476	27%
2 bedrooms	17,154	23%	6,743	33%
3 or more bedrooms	55,962	75%	6,860	34%
Total	74, 862	100%	20,149	100%

TABLE 32A – UNIT SIZE BY TENURE

Data Source: 2012-2017 ACS

**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

There are 8,612 SHI units assisted with federal, state, and local programs. This number includes public housing units administered by PHAs. Of this total, there are 8,544 units that are administered through the Massachusetts Department of Housing and Community Development (DHCD). Units on the SHI, shown in Figure 23, are targeted to meet the housing needs of Barnstable County residents that are low-income, or making 80 percent or less of the area median as calculated by HUD.

**Figure 23 – Subsidized Household Inventory**

Town	2010 Census Year-Round Housing Units	Total Ownership Units	Total Rental Units	Total Ownership and Rental	Total Units	Percent Affordable
Barnstable	20,550	1,374	1,816	948	1,816	9%
Bourne	8,584	478	949	62	950	11%
Brewster	4,803	210	296	0	296	6%
Chatham	3,460	235	326	200	326	9%
Dennis	7,653	109	431	0	433	6%
Eastham	2,632	669	120	0	121	5%
Falmouth	14,870	541	1,100	23	1,100	7%
Harwich	6,121	518	527	0	538	9%
Mashpee	6,473	135	799	0	799	12%
Orleans	3,290	178	290	0	305	9%
Provincetown	2,122	132	472	20	472	22%
Sandwich	8,183	446	433	0	507	6%
Truro	1,090	58	53	0	58	5%
Wellfleet	1,550	53	43	0	53	3%
Yarmouth	12,037	790	837	0	838	7%

Data Source: October 2019 DHCD

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

There are 105 units with a year-end between now and 2022. Most of these units are in Barnstable, Sandwich, and Harwich (see Appendix I). These units could be lost for a variety of reasons, such as expiration of Section 8 contracts, expiration of deed restrictions, or financing coming to terms. Due to the popularity of Cape Cod as a vacation destination and the current housing market, many landlords are likely to convert their affordable units to market-rate units upon the expiration of their deed restriction.

**Does the availability of housing units meet the needs of the population?**

There are 40,115 households in Barnstable County that have incomes below 80 percent of the area median, or 43 percent of all households. There are 11,100 households making between 30 and 50

percent of the median income, and 11,990 making less than 30 percent of the median. Given these statistics, the 8,612 units in the SHI do not meet the need for affordable housing in the region.<sup>95</sup>

***Describe the need for specific types of housing.***

Barnstable County has a great need for affordable housing and more diversity within the affordable housing stock. There are a lack of studios and one-bedroom units across the County, as well as units for families and the disabled. Based on the meetings attended during the Citizen Participation Plan and conversations with local property managers, many 2-bedrooms are being occupied by singles or couples, resulting in an over-housing of 2-bedroom units. This is due to the lack of 1-bedroom units in the region. Figure 24 shows the number of ownership and rental housing units that are occupied by 1-person and 2-people households. The *Barnstable County Regional Housing Market Analysis* estimated that, in calendar year 2015, the County had a total affordable housing unit gap of 26,364 units (including an estimated gap of 21,924 owner units and 4,441 renter units) for household income levels at or below 80 percent of median household income.<sup>96</sup>

As the large elderly population seeks to downsize, having a greater supply of suitable affordable units will be crucial. These units must also meet accessibility requirements, as 57 percent of the disabled population in the County are elderly. There are 5,425 elderly individuals with an independent living difficulty and 2,884 with a self-care difficulty. Twenty-eight percent of the total elderly population, or 16,442 people, suffer from a disability.<sup>97</sup> There are over 350 elderly-only (62+) units and over 450 elderly/disabled units within twelve housing developments across the County, substantially underserving this population.

Consortium-funded rental developments indicate a significant demand for single-person /smaller units, especially on the Lower Cape. Householders living alone comprise 85 percent of nonfamily households in the County, according to the ACS. Of those living alone, 46 percent are 65 and older.<sup>98</sup> There is a large number of single-person households that are renting (8,963), but the median income for renters (\$38,382) is just over half of the total median income for the area (\$68,048). Twenty-three percent of total renter-occupied households are between the ages of 15 and 34, and 26 percent are 65 and older. More affordable options for renters (particularly single renters) will service a growing need, attract younger professionals, assist those who wish to downsize, and provide reasonably priced housing for employees of the Cape's lower-wage/seasonal employment sectors.<sup>99</sup>

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<sup>95</sup> Consolidated Planning/CHAS Data, US Department of Housing and Urban Development, County Summary Level, 2012-2016.

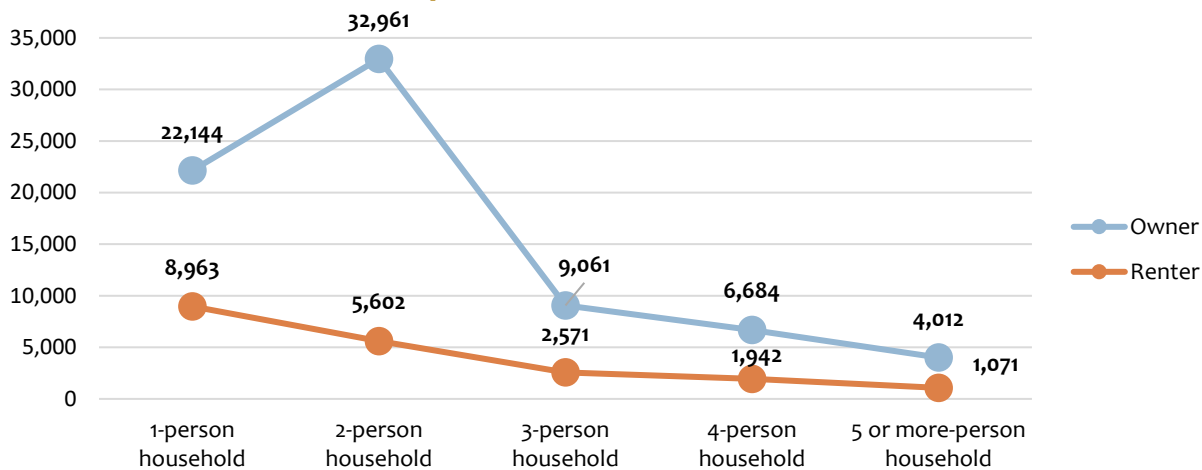
<sup>96</sup> Cape Cod Commission, *Regional Housing Market Analysis and 10-Year Forecast of Housing Supply and Demand*, 2017.

<sup>97</sup> U.S. Census Bureau, 2012-2017 American Community Survey 5-Year Estimates, C18130, S1810, Barnstable County, MA.

<sup>98</sup> U.S. Census Bureau, 2012-2017 American Community Survey 5-Year Estimates, B11001, B11010, S2501, Barnstable County, MA.

<sup>99</sup> U.S. Census Bureau, 2012-2017 American Community Survey 5-Year Estimates, B25007, B25124, B25119, Barnstable County, MA.

**FIGURE 24 – TENURE BY HOUSEHOLD SIZE**



Data Source: 2012-2017 ACS

## DISCUSSION

The diversity of the housing stock in Barnstable County needs to be reevaluated to properly service the area and diversify the regional economy. There is presently a mismatch between what is available, what people can afford, and the needs of those who are LMI. Detached single-family homes dominate the Cape Cod housing market, with rental units comprising only 21 percent of households in the entire County.<sup>100</sup> A diversified housing stock will make housing more affordable to more households, increasing the demand for year-round housing and employment. It is also important to address the demand for housing types when increasing the supply, meaning that buyers and renters have adequate ability to procure available housing.<sup>101</sup>

The SHI inadequately services LMI populations as well. There is a concentration of units in the Upper and Mid Cape regions, with the Lower and Outer Cape having only a fraction of the total number of units. The SHI units in the Lower and Outer Cape regions (2,169 units) comprise only 25 percent of the SHI inventory, compared to the Upper and Mid Cape (6,443 units). Most of the towns in Barnstable County do not meet the 10 percent affordability threshold mandated by Chapter 40B of the Commonwealth of Massachusetts. Provincetown, Mashpee, and Bourne are the only towns with over 10 percent affordability in their housing stock.<sup>102</sup>

<sup>100</sup> U.S. Census Bureau, 2012-2017 American Community Survey 5-Year Estimates, B, Barnstable County, MA.

<sup>101</sup> Cape Cod Commission, "Strategies and Recommendations," Regional Housing Market Analysis and 10-Year Forecast of Housing Supply and Demand, 2017.

<sup>102</sup> Massachusetts Department of Housing and Community Development, *Subsidized Housing Inventory*, Barnstable County, MA, 2019.



## MA-15 Housing Market Analysis: Cost of Housing

### INTRODUCTION

The purpose of this section is to cross-reference income data with housing market data to get a better understanding of the relationship between cost and earnings on Cape Cod. This is the first step when evaluating if affordable housing in the region is truly “affordable.” Multiple factors are taken into consideration when analyzing the cost of housing, such as demographic composition, geography, environmental limitations, and the lack of public infrastructure. This analysis will inform short- and long-term housing decisions on Cape Cod, particularly regarding supply management and distribution.

There are 60,350 households (64 percent of total households) that are paying less than 30 percent of their income for housing, according to the most current CHAS data. There are 33,275 households paying 30 percent of their income toward housing, with 15,215 are paying over half of their income. Being cost burdened to this is heavily felt by Barnstable County’s local economy, LMI households, and renters. CHAS estimates disclose that while 35 percent of Barnstable County households are cost burdened, 34 percent of Massachusetts households are cost burdened and 31 percent of the nation is cost burdened. The 15 percent of those severely cost-burdened in Barnstable County exceeds the state and national percentage by 1 percentage point. Figure 25 illustrates the number of households that are paying 30 percent their income on housing costs as a percentage of their total household income, based on ACS findings.<sup>103</sup>

Residents in the region are much less likely to be cost burdened as their income level rises, a trend that is not unique to the region but that nonetheless indicates a significant disparity. The data also shows that renters suffer greater financial burdens compared to homeowners due to their tendency to have lower incomes; meanwhile median rents continue to steadily grow.

**Figure 25 – Housing Costs as a Percentage of Household Income**

Owner-Occupied Units	Income					Total Households*
	Less than \$20,000	\$20,000-\$34,999	\$35,000-\$49,999	\$50,000-\$74,999	\$75,000+	
Total Households	5,760	8,354	8,655	13,423	38,284	74,862
Households Paying 30+%	5,228	5,727	4,351	5,141	4,426	24,873
Percent Paying 30+%	91%	69%	50%	38%	12%	33%

Renter-Occupied Units	Income					Total Households*
	Less than \$20,000	\$20,000-\$34,999	\$35,000-\$49,999	\$50,000-\$74,999	\$75,000+	
Total Households	4,472	3,861	2,535	3,125	4,232	20,149
Households Paying 30+%	3,901	3,165	1,806	1,155	147	10,174
Percent Paying 30+%	87%	82%	71%	37%	3%	50%

Data Source: 2012-2017 ACS. Note: the total in the right-hand column includes negative or zero-income households and no cash rent households and therefore may exceed the total of the income brackets.

<sup>103</sup> U.S. Census Bureau, 2012-2017 American Community Survey 5-Year Estimates, B25106, Barnstable County, MA.

### Cost of Housing

	Base Year: 2010	Most Recent Year: 2017	Percent Change
Median Home Value	\$392,700	\$375,000	-5%
Median Contract Rent	\$19,284	\$20,149	4%
Median Household Income	\$60,317	\$68,048	13%

TABLE 33A – COST OF HOUSING

Data Source: 2006-2010 ACS (Base Year), 2012-2017 ACS (Most Recent Year)

### Rent Paid<sup>104</sup>

Rent Paid	Number	%
Less than \$500	2619	14%
\$500-999	5643	31%
\$1,000-1,499	7764	42%
\$1,500-1,999	1905	10%
\$2,000 or more	527	3%

TABLE 34A – RENT PAID

Data Source: 2012-2017 ACS

### Housing Affordability<sup>105</sup>

% Units affordable to Households earning	Renter	Owner
30% HAMFI	2,673	No Data
50% HAMFI	5,308	1,008
80% HAMFI	12,981	5,169
100% HAMFI	No Data	12,908
Total	20,962	19,085

TABLE 35 – HOUSING AFFORDABILITY

Data Source: 2011-2015 CHAS

### Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$979	\$1,152	\$1,524	\$1,931	\$2,101
High HOME Rent	\$979	\$1,108	\$1,331	\$1,529	\$1,686
Low HOME Rent	\$801	\$858	\$1,030	\$1,190	\$1,327

TABLE 36A – MONTHLY RENT

Data Source: 2019 HOME Rents

<sup>104</sup> U.S. Census Bureau, 2012-2017 American Community Survey 5-Year Estimates, B25063, Barnstable County, MA.

<sup>105</sup> Consolidated Planning/CHAS Data, US Department of Housing and Urban Development, Tables 18A, 18B, 18C, 2012-2016.

### Contract Rent Levels<sup>106</sup>

Figure 26 – Contract Rent Compared to FMR, HOME Rents					
80% Median Contract Rent	50% Median Contract Rent	30% Median Contract Rent	FMR for 2 BR	High HOME Rent for 2 BR	Low HOME Rent for 2 BR
\$842	\$526	\$316	\$1,524	\$1,331	\$1,030

Data Source:

2012-2017 ACS, 2019 HOME Rents

### Is there sufficient housing for households at all income levels?

There is not sufficient housing for households at all income levels based on 2016 CHAS data, which indicates that 18,060 households are cost-burdened and 15,215 are severely cost-burdened (total cost-burdened households: 33,275). There is a wide gap between these figures and the number of SHI units in Figure 23 (MA-10, Housing Market Analysis: Number of Housing Units). The SHI includes public housing authority (PHA) units, but all available housing waiting lists are long with average wait times of multiple years. These lists are growing, as are the lists for housing vouchers, as more and more individuals and families struggle to afford housing. The *Regional Housing Market Analysis* found that Barnstable County is currently short about 22,000 housing units obtainable to all income categories below \$90,000. The County is forecasted to be short another 2,700 over the next ten years.

As the cost of land and the cost of construction continue to rise on Cape Cod, more subsidized housing will be needed to make the current stock affordable for those who are LMI. There will also need to be policy implementation to ensure that new supply meets the demand and is not taken off the market by second/seasonal homeowners less affected by these issues. New market-rate rental units are unaffordable to LMI populations as developers are charging higher rents to cover the cost of development. Subsidies are the only feasible way to meet demand in the County.

### How is affordability of housing likely to change considering changes to home values and/or rents?

Contract rents have increased over the past ten years in the region, but home values are beginning to stabilize. However, comparing housing sales prices over the past five years shows more fluctuation. The 2020 median sales price for a home on Cape Cod is \$15,000 higher (\$375,000) than the 2019 sales price (4 percent increase). Sales prices have increased by 14 percent since 2015 and by 12 percent since 2010.<sup>107</sup> ACS estimates show that the median home value has decreased by 5 percent since 2010, but increased by 3 percent since 2015.<sup>108</sup> Cape Cod is a desirable area with limited developable land. This affects development costs, and therefore raises housing prices. Housing affordability is likely to remain a challenge as the housing market remains “hot.”

<sup>106</sup> U.S. Census Bureau, 2012-2017 American Community Survey 5-Year Estimates, B25058, Barnstable County, MA. Median Contract Rent in Barnstable County is \$1,052.

<sup>107</sup> The Warren Group, “Median Sales Price All,” Barnstable County, MA, 2019.

<sup>108</sup> U.S. Census Bureau, 2012-2017 American Community Survey 5-Year Estimates, B25077, Barnstable County, MA.

The only other option available to cost-burdened Cape residents besides paying more for housing is moving off-Cape to a more affordable area. These trends will affect the local economy, regional housing market, and overall quality of life. The rental unit supply will also be at-risk of losing even more units as people leave the region. Subsidies have already been declining for the County, with expectations that they will continue to do so. If this happens, many are at-risk of being priced out of Cape Cod, and could potentially experience foreclosure, eviction, and/or gentrification.

***How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?***

Fair Market Rents (FMRs) are higher than HOME rental limits for Barnstable County (see Table 36A). HUD establishes Fair Market Rents and HOME rents, which are generally higher than the median gross rent for the County (\$1,199 based on ACS estimates).<sup>109</sup> Median gross rent is the contracted rent plus the estimated monthly cost of utilities and fuels. Efficiency units and one-bedroom units are cheaper than the median gross rent. For added context, a comparison of contract rent levels at the LMI percentage rates can be seen in Figure 26.

Although HOME limits and the FMR's for the County are higher than the median gross rent and median contract rents, limited subsidy provision has created more competition and made it difficult to attract landlords. Landlords prefer to rent market-rate units over those that are subsidized, as they generate larger profits. Ideally, subsidized tenants should be able to afford any available unit in the region, whether market-rate or otherwise, when HUD limits are above the median. The issue of limited subsidies is exacerbated by the flooding of the rental market with market-rate units. Although a percentage of most rental developments have affordable units, waiting lists are too long for many to access a unit in newer developments. There is also the problem of tenant displacement. As more year-round market-rate rental units move into the short-term rental market, there is a concern over a rise in long-term tenant displacement.

## **DISCUSSION**

Income limits and market trends caused the BCHC to reevaluate their programming in the Consolidated Plan. Rental housing development is being prioritized due to its success in the region. The Down Payment and Closing Cost (DPCC) assistance program is currently being evaluated by the Consortium, with federal monies set aside for the future. The program has had difficulty finding income-eligible households as well as homes that have purchase prices within the allowable limit.<sup>110</sup> BCHC's goals as outlined in the 2020 Annual Action Plan (AAP) are to create affordable rental units and to continue to attempt to create and fund CHDO rental development given the constraints of the CHDO program.<sup>111</sup>

**Note the 2020 AAP has been amended to allow for a redistribution of funding resources pursuant to the HUD waivers issued on April 10, 2020.**

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<sup>109</sup> U.S. Census Bureau, 2012-2017 American Community Survey 5-Year Estimates, B25064, Barnstable County, MA.

<sup>110</sup> "Fact Sheet: Cape & Islands Regional Network on Homelessness," Barnstable County Department of Human Services, March 2019.

<sup>111</sup> Barnstable County Department of Human Services, Executive Summary AP-05 Executive Summary - 91.200(c), 91.220(b), *Barnstable County HOME Consortium Annual Action Plan for Program Year 2020*, Barnstable County, MA 2019.

## MA-20 Housing Market Analysis: Condition of Housing

### INTRODUCTION

ACS estimates and CHAS data show that many households in Barnstable County are experiencing one of the four designated housing conditions. Historically, having one selected condition is usually a cost issue due to cost burden.<sup>112</sup> There are 34,145 households with a housing problem in the region, 72 percent being ownership units. Cost burden is largely impacted by maintenance and repair costs for older units. Figure 28 outlines that most of the housing stock is at least thirty years old. Sixty-seven percent of ownership and 50 percent of rental housing do not have any of the four conditions, or “problems.” CHAS data confirms that 15 percent (11,150) of homeowners and 26 percent (5,195) of renters have at least one of four severe housing conditions (“problems”).<sup>113</sup>

Properties that are priced lower than the median sale price are usually in need of repair. Oppositely, rental units are often priced higher than the actual condition of the units unless their condition is very poor. This is possible because of the limited supply of rental housing in the region compared to the demand. It is difficult to determine the condition of vacant units. ACS data reports that there are 67,618 vacant units across the County. Vacant units are 42 percent of the region’s total housing units. Barnstable County’s vacant housing is 24 percent of the entire state’s vacant housing stock. As with most occupied housing, many of these units were constructed before 1980 and could contain lead paint, amid other issues. Figure 27 synthesizes the current vacancy status of units on Cape Cod.

Figure 27 – Vacancy Status								
Town	Total	For Rent	Rented, not occupied	For sale only	Sold, not occupied	For seasonal, recreational, occasional use	For migrant workers	Other vacant
Barnstable County	67,618	1,550	262	1,288	770	61,563	28	2,157
Barnstable	7,561	166	8	265	142	6,551	0	429
Bourne	3,269	289	0	41	14	2,731	0	194
Brewster	3,481	0	0	64	40	3,363	0	14
Chatham	4,386	23	53	54	72	4,130	0	54
Dennis	9,263	181	15	47	85	8,694	0	241
Eastham	3,697	8	0	0	28	3,602	0	59
Falmouth	8,108	171	102	191	0	7,395	28	221
Harwich	4,897	58	67	123	117	4,405	0	127
Mashpee	3,754	34	0	115	0	3,493	0	112
Orleans	2,649	49	0	123	76	2,292	0	109
Provincetown	2,764	117	0	16	48	2,557	0	26
Sandwich	2,035	116	0	61	0	1,719	0	139
Truro	2,393	15	0	0	0	2,365	0	13
Wellfleet	2,944	25	0	24	0	2,742	0	153
Yarmouth	6,417	298	17	164	148	5,524	0	266

Data Source: 2012-2017 ACS

<sup>112</sup> U.S. Census Bureau, 2012-2017 American Community Survey 5-Year Estimates, B25123, Barnstable County, MA.

<sup>113</sup> Consolidated Planning/CHAS Data, US Department of Housing and Urban Development, Table I, 2, 2012-2016.

**Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation."**

"Substandard conditions," are the following: a lack of complete plumbing facilities, a lack of complete kitchen facilities, having more than one occupant per room, and/or paying over thirty percent of household income toward housing costs. The Consortium continues to use this definition for "substandard conditions," and use the term when determining if vacant units are "suitable for rehabilitation." Units deemed suitable for rehabilitation are brought into compliance for less than it would cost to replace those units entirely.

**Condition of Units**

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	24,012	32.1%	9,654	47.9%
With two selected Conditions	201	0.3%	407	2.0%
With three selected Conditions	23	0.0%	0	0.0%
With four selected Conditions	0	0.0%	0	0.0%
No selected Conditions	50,626	67.6%	10,088	50.1%
Total	74,862	100.0%	20,149	100.0%

TABLE 37A – CONDITION OF UNITS

Data Source: 2012-2017 ACS

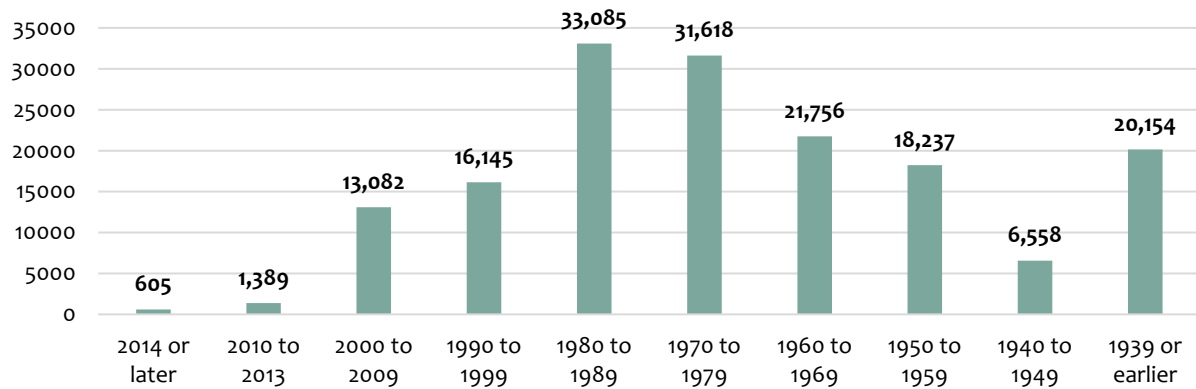
**Year Unit Built**

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	7,935	11%	1,765	9%
1980-1999	26,730	36%	4,970	25%
1940-1979	32,865	44%	10,025	51%
Before 1940	7,155	10%	2,910	15%
Total	74,685	100%	19,670	100%

TABLE 38A – YEAR UNIT BUILT

Data Source: 2012-2016 CHAS

**FIGURE 28: YEAR STRUCTURE BUILT**



Data Source: 2012-2017 ACS

### **Risk of Lead-Based Paint Hazard**

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	40,015	54%	12,935	66%
Housing Units Built Before 1980 with children present	2,930	4%	1,794	9%
Total Housing Units	74,680	60%	19,670	75%

**TABLE 39A – RISK OF LEAD-BASED PAINT**

Data Source: 2012-2016 CHAS

### **Incidence of Lead-Based Paint Poisoning**

Figure 29 indicates screening and prevalence of childhood blood lead levels for children ages 9 months to 4 years old by community for the year of 2017. No towns on Cape Cod were High Risk Communities for childhood lead poisoning from 2013 to 2017.

**Figure 29 – Child Blood Lead Levels**

Community	Population 9-47 months	Total Screened	Percent Screened	Blood Lead Levels (µg/dL) <sup>2</sup>												Percent Pre- 1978 Housing Units <sup>5</sup>
				0-4		5-9		10-24		25>		Estimated Confirmed ≥53		Confirmed ≥104		
				N	%	N	%	N	%	N	%	N	%	N	%	
Barnstable	1,392	1,024	74%	1010	(98.6)	12	(1.2)	NS	(NS)	0	(0.0)	7	(0.7)	NS	(NS)	56%
Bourne	502	369	74%	365	(98.9)	NS	(NS)	NS	(NS)	0	(0.0)	NS	(NS)	NS	(NS)	60%
Brewster	197	117	59%	115	(98.3)	NS	(NS)	0	(0.0)	0	(0.0)	NS	(NS)	0	(0.0)	40%
Chatham	91	49	54%	49	(100.0)	0	(0.0)	0	(0.0)	0	(0.0)	0	(0.0)	0	(0.0)	60%
Dennis	287	199	69%	199	(100.0)	0	(0.0)	0	(0.0)	0	(0.0)	0	(0.0)	0	(0.0)	70%
Eastham	63	36	57%	35	(97.2)	NS	(NS)	0	(0.0)	0	(0.0)	0	(0.0)	0	(0.0)	53%
Falmouth	768	574	75%	569	(99.1)	NS	(NS)	NS	(NS)	0	(0.0)	NS	(NS)	NS	(NS)	60%
Harwich	270	161	60%	159	(98.8)	NS	(NS)	NS	(NS)	0	(0.0)	NS	(NS)	NS	(NS)	57%
Mashpee	403	310	77%	308	(99.4)	NS	(NS)	0	(0.0)	0	(0.0)	0	(0.0)	0	(0.0)	30%
Orleans	85	46	54%	44	(95.7)	NS	(NS)	0	(0.0)	0	(0.0)	NS	(NS)	0	(0.0)	51%
Provincetown	30	13	43%	12	(92.3)	NS	(NS)	0	(0.0)	0	(0.0)	NS	(NS)	0	(0.0)	72%
Sandwich	555	371	67%	369	(99.5)	NS	(NS)	0	(0.0)	0	(0.0)	0	(0.0)	0	(0.0)	42%
Truro	26	9	35%	9	(100.0)	0	(0.0)	0	(0.0)	0	(0.0)	0	(0.0)	0	(0.0)	55%
Wellfleet	43	22	51%	22	(100.0)	0	(0.0)	0	(0.0)	0	(0.0)	0	(0.0)	0	(0.0)	55%
Yarmouth	646	417	65%	411	(98.6)	6	(1.4)	0	(0.0)	0	(0.0)	NS	(NS)	0	(0.0)	67%

Data Source: 2018 Department of Public Health (DPH)



### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	N/A	N/A	N/A
Abandoned Vacant Units	N/A	N/A	N/A
REO Properties	N/A	N/A	N/A
Abandoned REO Properties	N/A	N/A	N/A

TABLE 40 – VACANT UNITS

### *Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.*

The majority of Barnstable County's housing stock is between 40 and 60 years old, which can result in emerging housing problems. Roughly half of ownership (44 percent) and rental (51 percent) units were built between 1940 and 1979. Thirty-two percent of owner-occupied households have at least one substandard condition, and 48 percent of renter-occupied households have a condition. Understanding the actual need for rehabilitation is difficult based on the data, as one of the "substandard conditions" is cost burden/affordability. Based on what the data does tell us, affordability plays a major role, but it is likely that rehabilitation is needed for many units.<sup>114</sup>

Community Development Partnership (CPD) is a Lower/Outer-Cape community organization that offers a housing rehabilitation program for the towns of Harwich, Eastham, Truro and Provincetown. Under the program, income-eligible applicants can receive up to \$40,000 in critical home repairs, lead paint abatement, and energy efficiency upgrades. This program has preserved 438 homes.<sup>115</sup> Such programs are important for preserving the existing affordable housing stock. This is especially true in areas where seasonal employment has a stronger impact on year-round residents, and where coastal weather conditions are stronger. HAC offers programs for low-income homeowners and tenants on Cape Cod through a Fuel Assistance program, an appliance replacement program, weatherization services, and heating system repair/replacement.<sup>116</sup> Additionally, several of the County's local municipalities either currently fund a rehabilitation program or are considering the creation of a program in the near future.

### *Estimate the number of housing units within the jurisdiction that are occupied by low- or moderate-income families that contain lead-based paint hazards.*<sup>117</sup>

There is no specific data to confirm the number of housing units that contain lead-based paint hazards and are occupied by LMI households. There is likely some level of lead exposure due to the age of the housing stock and the likelihood of LMI individuals/families to live in older units. CHAS data does confirm that 18,480 LMI households live in units built before 1980, of which 8,585 are renter occupied. There are 7,425 (forty percent) extremely low-income households within the 18,480 total. There are 3,820 extremely low-income rental households living in a structure older than 1980. There are also

<sup>114</sup> U.S. Census Bureau, 2012-2017 American Community Survey 5-Year Estimates, B25034, B25123, Barnstable County, MA.

<sup>115</sup> Community Development Partnership, "Housing Rehabilitation Program," 2019.

<sup>116</sup> Housing Assistance Corporation, "Energy Efficiency Programs," 2020.

<sup>117</sup> 91.205(e), 91.405

10,065 units constructed before 1939, of which 47 percent are LMI and 18 percent are extremely low-income.<sup>118</sup>

## DISCUSSION

Rehabilitation and preservation have been programs supported with HOME funding in the past (up until 2010) and continue to be ongoing goals in this Consolidated Plan. Opportunities to partner with other organizations and other municipalities who already have these programs in place are available across the region.

A large portion of the housing stock will likely need repairs as it begins to exceed 50 years of age. It is cost effective to preserve existing units in a region where developable land is limited and vacant properties are available for rehabilitation. Funding for rehabilitation would assist low and extremely low-income households, who reside in approximately half of the County's older rental units.

A goal of the BCHC moving forward is to identify the various state and local rehabilitation/preservation programs and compile them into one accessible informational webpage to make it easier for homeowners to navigate the process of applying for any of the various programs.

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<sup>118</sup> Consolidated Planning/CHAS Data, US Department of Housing and Urban Development, Table I3, 2012-2016.

## MA-25 Public and Assisted Housing<sup>119</sup>

### INTRODUCTION

Public and assisted housing is available in limited supply in Barnstable County. The current inventory of PHA units and 5,000 vouchers is not enough to meet the demand for housing that is affordable to extremely low, very low, and low-income households (40,115 total households). The existing public housing stock is old, in need of maintenance/rehabilitation, and is limited in its ability to meet the diverse needs of applicants.

### TOTAL NUMBER OF UNITS

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	1	23	347	1,063	119	493	0	0	2,271
# of accessible units	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

TABLE 41 – TOTAL NUMBER OF UNITS BY PROGRAM TYPE

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments.

The supply of public housing developments does not meet the regional demand for housing units today. A snapshot of available units and vouchers is in Table 41. There is an insufficient supply of accessible units and special purpose vouchers in circulation when compared to the number of elderly/disabled individuals on Cape Cod. Many people who are unable to apply to or stay on the PHA/voucher waiting lists have limited options. Most are forced to move off-Cape, or risk facing homelessness.

There are currently three rural development multifamily housing rentals in the County: Pine Oaks Village II in Harwich, Lewis Gordon Senior Housing in Dennis, and Wellfleet Family Housing in Wellfleet.<sup>120</sup>

<sup>119</sup> 91.410, 91.210(b)

<sup>120</sup> United States Department of Agriculture, "Properties Located in Barnstable County," *Rural Development Multifamily Housing Rentals*, 2020.

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan.**

The County's public housing units were scored as either a higher performer (PHA inspection score is 90 or above) or a standard performer (inspection score is between 60 and 90) based on HUD's Public Housing Assessment System (PHAS). Housing units that are scored below a 60 are considered a substandard performer. PHA's use a 100-point scoring system based on four categories of indicators:

- PASS (Physical Assessment Subsystem) – 40 points
- FASS (Financial Assessment Subsystem) – 25 points
- MASS (Management Assessment Subsystem) – 25 points
- CFP (Capital Fund Program) – 10 points

Public housing authorities (PHAs) reported the physical condition of their public housing units as fair to good in the past. There were no units in the substandard category in the most current inspection score database, seen in Table 42A; nor were there in the multifamily physical inspection score database, seen in Figure 30. Despite these scores, many of the units are older and need modifications and rehabilitation.

PHA units have reported have the following issues or requested the following in their capital plans:

- Kitchen repairs/renovations;
- Paving repairs and exterior site work;
- Exterior improvements including roofing, siding, weatherization, balconies, windows, and doors;
- ADA accessible additions/improvements; and
- Mechanical updates and installations, particularly plumbing issues.

Community housing organizations are working in conjunction with individual housing authorities to subsidize costs for remediating these issues, including but not limited to HAC and CDP. More urgent repairs, such as septic and plumbing work, continue to take precedence over non-essential repairs. Energy efficiency measures and green building strategies will continue to be used where possible to offset future energy expenses for tenants and to prepare for the impacts of climate change via hazard mitigation strategies. Habitat for Humanity has been a leader in green affordable housing on Cape Cod to date.

**Public Housing Condition**

Public Housing Development	Average Inspection Score
Bourne HA	97
James L. Conley Tataketa Apartments	85
Rose Morin	93
Colony House	65

TABLE 42A – PUBLIC HOUSING CONDITION

Data Source: 2019 HUD Physical Inspection Scores

### **Multifamily Physical Inspection Scores**

<b>Figure 30 – Multifamily Physical Inspection Scores</b>	
Property Name	Average Inspection Score
Shawme Heights II	97
Kings Landing	61
Fawcetts Pond Village	95
Canalside Apartments	84
Canal Bluffs Residences	97
Cromwell Court	89
Pine Oaks Village - Phase I	94
Gosnold Grove	93
Rock Harbor	84
Cape Heritage Rehabilitation and Health Care Cen	69
Cape Cod Apartments	85
Pine Oaks Village III	90
Wells Court	83
Weir Landing	77
The Victorian Of Chatham	68
Eagle Point	88
Cedar Meadows	81
Shawme Heights Apts.	86
Swan Pond Village	72
Residential Rehab Centers, Inc.	77
Brush Hill	80
Bourne Oaks	88
Cape Cod Group Homes	73
Mashpee Village	82

Data Source: 2019 HUD Physical Inspection Scores

### **Describe the restoration and revitalization needs of public housing units in the jurisdiction.**

Public housing authorities reported the following revitalization needs in their five-year plans and capital plans (also annual plans in the case of non-qualified agencies):

- Kitchen and bathroom repairs/renovations;
- Paving repairs and exterior site work, including sidewalks;
- Exterior improvements including roofing, siding, weatherization, balconies, windows, and doors;
- ADA accessible additions/improvements, particularly for bathrooms;
- Mechanical updates and installations, particularly plumbing issues; and
- Associated upgrades needed for aging units.

### **Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing.**

PHAs submit their specific strategies for improving the living environment for LMI families in their five-year capital plans. These plans also outline policies, programs, operations, and strategies for meeting

local housing needs and goals. Within these plans, funding needs for capital improvements are outlined in the annual budget. Funding is usually unavailable to complete all the improvements outlined in the capital plans, with many singular improvements being very costly.

## DISCUSSION

The current PHA housing stock is not adequate. Repairs to current units and construction of new units must be completed to properly house the extremely low, very low, and low-income households of the region. PHA units that need repairs/rehabilitation pose health, safety, and access issues for their tenants.

While PHAs and municipalities continue to seek alternative funding and resources, affordable housing production remains difficult to accomplish due to the current state of the housing market.

A recent report on housing strategies for the town of Provincetown summarized the following as the top affordable housing priorities, after researching a number of housing assessments and strategic plans:

- Priority 1: Organize for action and identify roles and responsibilities
- Priority 2: Understand the market
- Priority 3: Evaluate and modify regulations
- Priority 4: Create sustainable finance mechanisms

## MA-30 Homeless Facilities and Services<sup>121</sup>

### INTRODUCTION

This section focuses on the facilities and services which serve the homeless, with information provided by the Cape and Islands CoC's comprehensive Housing Inventory Counts (HIC).

#### Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Total	258	41	49	255	N/A
Households with Adult(s) and Child(ren)	204	41	0	44	N/A
Households with Only Adults	54	41	49	211	N/A
Chronically Homeless Households	N/A	N/A	N/A	122	N/A
Veterans	0	N/A	6	50	N/A
Unaccompanied Youth	0	0	0	0	N/A

TABLE 43A – FACILITIES TARGETED TO HOMELESS PERSONS

Data Source: 2019 HIC

*Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.*

There are a number of housing and social service organizations offering comprehensive assistance for the residents of Barnstable County. Many organizations offer services tailored to special needs populations, supplementing mainstream services available for the general population. For example, the AIDS Support Group of Cape Cod offers HIV/STD testing, prevention services, screenings, peer support, transportation, and affordable housing assistance to its clients. Services offered by most providers include shelter operation, nutrition programs, job training, legal assistance, mental health counseling, and case management services. HAC administers many of these services, while operating four homeless shelters: three requiring entry through DHCD and one with coordinated entry through the Institute of Health and Recovery. Additionally, HAC offers private homeless prevention financial assistance, training for municipal officials, and housing stabilization counseling/education.<sup>122</sup>

Mainstream service provision is designed to help currently homeless individuals break the cycle of homelessness that is often caused by overlapping issues such as mental health and substance abuse. Existing organizations have formed partnerships to utilize community resources such as clinic facilities and food pantries for programming. These efforts address health needs of those who are currently

<sup>121</sup> 91.410, 91.210(c)

<sup>122</sup> Housing Assistance Corporation, "About Housing Assistance," 2019.

homeless or at-risk of becoming homeless. Organizations in Barnstable County providing services complementing mainstream options for the homeless include:

- AIDS Support Group of Cape Cod
- Barnstable County Department of Human Services
- Cape and Islands Veterans Outreach Center
- Cape Cod Center for Women
- Catholic Social Services
- CHAMP Homes, Inc.
- Department of Mental Health – Southeast Region
- Duffy Health Center
- Harwich Ecumenical Council for Housing
- Homeless not Hopeless
- Homeless Prevention Council
- Housing Assistance Corporation
- Housing for All Corporation
- Independence House
- Vinfen

*List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.*

Available facilities for the homeless and at-risk populations, particularly the chronically homeless, families, veterans and unaccompanied youth, are divided into three primary types: Emergency Shelter, Transitional Housing, and Permanent Supportive Housing (PSH). These facilities must be coupled with support services for these populations, otherwise it will be impossible to fully address the need — and ultimately, to end the cycle of homelessness. Accessed homeless services included housing, homelessness diversion and prevention, household assistance, job and housing search assistance, and street outreach, according to data from the HMIS for FY 2019.

Emergency Shelters are defined by HUD as any facility with the primary purpose of providing a temporary shelter for the homeless/homeless subpopulations that does not require occupants to sign leases or occupancy agreements. Emergency shelters are short-term solutions designed to respond to an emergency that has resulted in homelessness. Because of this, rooms are not always guaranteed for those admitted. Emergency shelters are the most common type of homeless facility; there are five family shelters, five mixed population shelters, and one adult individual shelter within the Cape and Islands CoC. HAC and the Community Action Committee of Cape Cod are the service providers for the family shelters. There are 299 year-round emergency shelter beds in the County, 204 family beds, and 54 adult-only beds.

Chronically homeless individuals and families are often referred to an emergency shelter by the police or other agencies if they do not admit themselves. Many emergency shelters on Cape Cod have specialized training to service victims of domestic violence, including the Cape Cod Center for Women and Safe Harbor. Families and unaccompanied youth are prioritized when they arrive at emergency shelters.

Transitional Housing is defined by HUD as housing designed to provide homeless individuals and families with the interim stability and support to successfully move to and maintain permanent housing. The time period for those moving from homelessness to permanent housing is usually two



years. Transitional Housing is often considered the next step for those who have experienced substance abuse, with referrals coming from emergency shelters, detoxification programs, and associated outreach/assessment programs that partner with the emergency shelters. Transitional Housing facilities often provide services that promote tenant independence to transition back into the workforce and regular social environments. The Veterans Outreach Center of the Cape and the Islands offers veteran-specific services, with counseling and case management provision. There are 49 year-round Transitional Housing beds on Cape Cod, all of which are for adult individuals.

Permanent Supportive Housing (PSH) is defined by HUD as community-based housing without a designated length of stay, in which formerly homeless individuals and families live as independently as possible. PSH participants must be the tenant on a lease (or sublease) for at least one year. Leases are renewable and are terminable only for cause. HUD's CoC program funds two types of permanent housing: Permanent Supportive Housing (PSH) for persons with disabilities, and Rapid Rehousing. PSH helps residents maintain long-term tenancy via supportive service provision. Those who are chronically homeless and/or populations in need of long-term, enhanced supportive services are common in PSH. There are 299 year-round PSH beds in Barnstable County — 54 Rapid Rehousing beds, and 33 "other" permanent housing beds. The CoC administers a Coordinated Entry System (CES) to link vulnerable households with available CoC-funded PSH. The CES has ten "access points," or service organizations with staff trained to conduct assessments and referrals to available housing and services. While certain access points specialize in particular populations/groups (individuals without children, unaccompanied youth, families with children, households fleeing domestic violence, persons at-risk of homelessness), the CES follows the principal of No Wrong Door. No Wrong Door's policy is that no one will be denied an assessment at any of the access points. There are 145 grant-funded PSH beds throughout the region via the Coordinated Entry System (CES).

There are other programs that provide assistance to veterans and their families, such as the VA Supportive Housing and Treatment (VASH) program. There were 38 VASH vouchers distributed in 2019 to Cape Cod veterans. In 2019, the Veterans Northeast Outreach Center provided five Supportive Services for Veteran Families (SSVF) Rapid Rehousing vouchers to Cape Cod veterans. The Homestead I program administered by Barnstable Housing Authority offers ten PSH beds to Cape Cod veterans. There have been seventeen veterans housed through the two-year Homestead II Transitional Housing program (six beds), and fifteen transitioned into permanent housing as of FY 2019.

Homeless families with minors may access services through DHCD's Emergency Assistance (EA) Family Shelter system if they meet certain criteria. The EA program houses homeless families in hotels across the state if shelters cannot. HAC administers three EA family shelters with a capacity of 120 beds. The Barnstable County Department of Human Services is the recipient of an Unaccompanied Youth and Young Adult (YYA) Homelessness grant from the Executive Office of Health and Human Services (EOHHS) for the Cape and Islands region. This grant funds five community-based organizations working with homeless youth and young adults. Three of the grant partners are in Barnstable County: HAC, servicing the upper Cape, the Homeless Prevention Council, servicing the lower Cape, and CHAMP Homes. Many religious and ecumenical organizations on Cape Cod also provide additional housing and shelter services for the homeless including the Hands of Hope Outreach Center of The Cape Cod Council of Churches and Catholic Social Services.

## MA-35 Special Needs Facilities and Services<sup>123</sup>

### INTRODUCTION

Non-homeless special needs populations often require specialized service needs and a higher level of case management to acquire and remain in housing. Non-homeless special needs subpopulations include: the elderly, the frail elderly, those who are severely mentally ill, the physically and developmentally disabled, persons suffering from substance abuse, veterans, victims of domestic violence, and persons with HIV/AIDS. A combination of services and partnerships at the local and state level are used to address the needs of these subpopulations, with various service locations determined based on need and capacity of existing services. Federal housing programs and public housing units for the elderly and the disabled are supplemented in Barnstable County by state-aided public housing for the elderly, for the frail elderly, and for the non-elderly disabled through DHCD. Federal voucher programs are also supplemented by project and tenant-based state vouchers.

The Executive Office of Elder Affairs, the Executive Office of Health and Human Services, and the Massachusetts Healthy Aging Collaborative are the state agencies that work with BCHC to address elderly needs. There are also multiple regional and community-based organizations that receive state and federal funding to provide comprehensive elder/frail elder/disability services such as Elder Services of Cape Cod and the Islands and local Councils on Aging (COAs). Elder Services of Cape Cod and the Islands provide services ranging from subsidized housing and home care, to transportation and health care. They are the Area Agency on Aging and the state-designated Aging Services Access Point for the region, as well as a member of the Mass Home Care Network.

Affordability and access to housing continue to be an issue for the physically disabled across Barnstable County, despite allocating resources to prevent this. PHAs in each municipality provide disabled and elderly-disabled units that are ADA and Section 504 compliant, and HOME funds have been used for accessibility-based rehabilitation and new construction for many years. New construction of HOME units must comply with Section 504 of the Rehabilitation Act of 1973 in that any new construction of multifamily rental housing of five or more units requires at least 5 percent of the units to be accessible to individuals with mobility impairments, and an additional 2 percent of the units must be accessible to individuals with sensory impairments. The BCHC is incentivizing a higher percentage of accessible units and strongly encourages developers of new construction to adopt a visit-ability standard. The BCHC will continue to advocate for the creation of accessible units that incorporate these standards. Figure 31 breaks down the number of rental units created by the HOME program since 2015.

Figure 31: HOME Program Rental Projects 2015 Thru Present					
Year Closed	Home Units	Total Units	Rental Project	Town	Amount
2015	11	23	Stable Path	Provincetown	\$225,000
2016	11	60	Village Green II	Hyannis	\$125,000
2016	11	58	Coady School Residences,	Bourne	\$500,000
2016	4	6	Gull Pond	Wellfleet	\$200,000
2017	11	44	Canal Bluffs III	Bourne	\$250,000

<sup>123</sup> 91.410, 91.210(d)

**Figure 31: HOME Program Rental Projects 2015 Thru Present**

Year Closed	Home Units	Total Units	Rental Project	Town	Amount
2018	4	4	Cape Cod Village	Orleans	\$250,000
2019	11	40	Little Pond Place	Sandwich	\$250,000
pending	11	30	Terrapin Ridge	Sandwich	\$250,000
pending	11	40	Yarmouth Gardens	Yarmouth	\$150,000
Total	85	305			\$2,200,000

Data Source: Barnstable County Department of Human Services

DMH and DDS are the primary organizations providing services and housing (through the use of state and private housing providers) to the mentally disabled or those suffering from severe mental health issues in the County. However, people with only mental illness would be supported (if found eligible) by the DMH, as DDS only supports individuals who are eligible under ID/DD (and now also Acquired Brain Injury and Autism).<sup>124</sup> One percent of the County's total population is institutionalized, or living in group quarters, according to the American Community Survey; this percentage includes those in specialized mental-health facilities.

***Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify and describe their supportive housing needs.***

The actual number of people in need of specialized housing services is not known, as each subpopulation has specific needs that are required to support them and their success. However, the numbers can be estimated based on CHAS and ACS data for the County.

One percent of the County's population is in group quarters, or 2,818 people. Group quarters are all people not living in housing units (house, apartment, mobile home, rented rooms). The two types of group quarters are institutional and noninstitutional. Institutional group quarters are correctional facilities, nursing homes, mental hospitals, and similar institutions. Noninstitutional group quarters are college dormitories, military barracks, group homes, missions, or shelters. Figure 32 outlines how Barnstable County's group quarters population is divided.<sup>125</sup>

The elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and public housing residents all share a collective need for more affordable housing, as well as specialized services tailored to their needs to remain stabilized. Citizen Participation feedback and data analysis confirm that the major needs for these populations are more housing and services located near one another/within access to public transportation, more ADA-compliant units, and mental health/counseling services for all ages.

<sup>124</sup> Rick Cavicchi, Department of Developmental Services, questioned by Fiona Coughlan, Barrett Planning Group, January 7, 2019.

<sup>125</sup> U.S. Census Bureau, "Group Quarters/Residence Rule," 2020.

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Figure 32 – Group Quarters by Type											
Geography	Group Quarters Population 2010	Institutionalized Population	Correctional Facilities	Juvenile Facilities	Nursing Facilities/ Skilled-Nursing Facilities	Other Institutional Facilities	Noninstitutionalized Population	College/ University Student Housing	Military Quarters	Other Noninstitutional Facilities	Group Quarters Population 2017
Barnstable County	3,961	2,283	438	55	1,576	214	1,678	1,068	21	589	2,818
Barnstable	363	106	0	27	79	0	257	0	0	257	494
Bourne	1,646	537	438	0	99	0	1,109	1,049	0	60	431
Brewster	301	298	0	18	241	39	3	0	0	3	344
Chatham	103	103	0	0	103	0	0	0	0	0	159
Dennis	122	114	0	0	114	0	8	0	0	8	125
Eastham	0	0	0	0	0	0	0	0	0	0	0
Falmouth	508	419	0	0	419	0	89	19	0	70	478
Harwich	169	145	0	0	145	0	24	0	0	24	176
Mashpee	100	96	0	0	96	0	4	0	0	4	101
Orleans	88	46	0	0	46	0	42	0	0	42	89
Provincetown	44	0	0	0	0	0	44	0	0	44	11
Sandwich	343	308	0	0	133	175	35	0	21	14	235
Truro	4	0	0	0	0	0	4	0	0	4	3
Wellfleet	1	0	0	0	0	0	1	0	0	1	23
Yarmouth	169	111	0	10	101	0	58	0	0	58	149

Data Source: 2010 Census

To get a better understanding of total households with disabilities in the Consortium, Figures 33-35 summarize the number of people by age and disability type, as well as the ratio of income to poverty level by disability status.

Figure 33 – Sex by Age by Disability Status					
Geography	Total Population 2017 (Noninstitutionalized Population)	Total Population with a Disability	Disability Population under 18	Disability Population under 18-64	Disability Population 65 years and over
Barnstable County	211,589	28,855	1,266	11,147	16,442
Barnstable	44,202	5,547	151	2,719	2,677
Bourne	19,442	2,653	178	920	1,555
Brewster	9,517	1,135	33	334	768
Chatham	6,007	836	38	281	517

**Figure 33 – Sex by Age by Disability Status**

Geography	Total Population 2017 (Noninstitutionalized Population)	Total Population with a Disability	Disability Population under 18	Disability Population under 18-64	Disability Population 65 years and over
Dennis	13,869	2,634	102	786	1,746
Eastham	4,908	861	13	316	532
Falmouth	30,831	4,664	247	1,781	2,636
Harwich	12,026	1,691	155	601	935
Mashpee	13,853	1,711	57	843	811
Orleans	5,790	577	28	128	421
Provincetown	2,952	373	9	196	168
Sandwich	20,098	1,988	96	860	1,032
Truro	1,580	203	0	36	167
Wellfleet	3,171	468	9	134	325
Yarmouth	23,343	3,514	150	1,212	2,152

Data Source: 2012-2017 ACS

**Figure 34 – Disability Characteristics**

Age	Total		Under 18		18-64		65 and over	
Total Population	213,900		33,501		119,539		60,860	
Disability Type	Total with Disability	% with Disability	With Disability	% with Disability	With Disability	% with Disability	With Disability	% with Disability
Hearing Difficulty	10,588	4.9%	103	1.0%	2,302	1.9%	8,286	13.6%
Vision Difficulty	4,171	1.9%	114	2.7%	1,654	1.4%	2,403	3.9%
Cognitive Difficulty	9,602	4.5%	1,061	11.0%	5,149	4.3%	3,392	5.6%
Ambulatory Difficulty	13,757	6.4%	34	0.2%	5,140	4.3%	8,583	14.1%
Self-Care Difficulty	4,880	2.3%	76	1.6%	1,920	1.6%	2,884	4.7%

Data Source: 2012-2017 ACS

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**Figure 35 – Ratio of Income to Poverty Level in the Past 12 Months by Disability Status**

Geography	Total Population (Noninstitutionalized and Poverty Status Determined)	Under 0.5: With a disability	Under 0.5: No disability	0.5-0.99: With a disability	0.5-0.99: No disability	1.0-1.49: With a disability	1.0-1.49: No disability	1.5-1.99: With a disability	1.5-1.99: No disability	>2.0: With a disability	>2.0: No disability
Barnstable County	210,480	1,457	5,194	2,646	6,513	3,196	9,547	2,632	12,041	18,849	14,8405
Barnstable	44,086	310	1,725	717	1,266	580	2,458	449	2,940	3,482	30,159
Bourne	19,056	135	405	205	576	348	624	173	972	1,774	13,844
Brewster	9,517	18	154	50	235	38	407	221	501	808	7,085
Chatham	6,007	85	164	32	290	17	288	55	230	647	4,199
Dennis	13,833	51	455	327	675	309	445	251	963	1,696	8,661
Eastham	4,870	13	57	79	172	90	112	74	283	592	3,398
Falmouth	30,620	268	419	409	865	563	1,821	393	1,573	3,007	21,302
Harwich	11,909	107	269	141	279	378	408	92	699	962	8,574
Mashpee	13,811	64	340	122	323	110	631	150	741	1,265	10,065
Orleans	5,770	14	113	67	224	131	265	42	148	323	4,443
Provincetown	2,943	31	45	48	190	39	136	70	408	185	1,791
Sandwich	20,045	92	379	116	558	169	473	220	874	1,391	1,5773
Truro	1,580	1	62	0	114	25	90	44	39	133	1,072
Wellfleet	3,153	14	155	69	118	34	285	63	357	288	1,770
Yarmouth	23,280	254	452	264	628	365	1,104	335	1,313	2,296	16,269

Data Source: 2012-2017 ACS

Households making less than 80 percent of the AMI are eligible for Federal HOME funding programs, as well as CBDG monies if residing in eligible areas. The elderly and frail elderly continue to be a focus for federal programs due to the popularity of the region among those over 65, the already large portion of the total population in this age bracket, and the relatively high number of elderly who have disabilities compared to the rest of the population.

***Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.***

Group quarters data in Figure 32 specifies how populations are divided across the Consortium. Elderly in group quarters are unlikely or unable to change their living situation, as is true for the majority of populations in group quarters. Institutional group quarters usually serve as permanent residences, as do many types of noninstitutional quarters. Massachusetts requires that facilities must try to completely avoid discharging individuals that have returned from psychiatric units or mental institutions to a homeless shelter or the street. If a patient refuses alternative options provided to them outside of a homeless shelter or no shelter at all, the group quarters must identify post discharge support and clinical services, and notify the Department of Mental Health (DMH) regularly.

***Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs.<sup>126</sup>***

Strategies to address the housing and supportive service needs of persons who are not homeless but have other special needs include:

- Promote continuous and supportive living services for non-homeless special needs populations that allow them to remain in their housing, particularly those with disabilities;
- Improve access to and information sharing about supportive services through state and local partnerships to address capacity issues;
- Provide a range of diverse housing options for persons with specialized housing need; and
- Grow and improve the affordable rental housing supply through new construction and rehabilitation, especially those programs that further opportunities for LMI residents, minorities, the elderly, and the disabled.

The Barnstable County Department of Human Services continuously works with organizations providing support services through the Cape & Islands Regional Network on Homelessness/CoC, the Regional Substance Use Council, Serving the Health Insurance Needs of Everyone (SHINE), Healthy Aging Cape Cod, and the Health and Human Services Advisory Board. Information about each of these programs, their services and their advisory/policy/director boards may be found on their website: <http://www.bchumanservices.net/>. A resource directory of organizations providing support services for different populations can also be found on the Department of Health and Human Services website: <http://find.bchumanservices.net/aging-and-disabilities/>. The housing resource directory can be found here: <http://find.bchumanservices.net/housing/>.

***For entitlement/consortia grantees: specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs.<sup>127</sup>***

The Consortium does not provide HOME funding for supportive services for non-homeless persons with other special needs, unless that funding is requested for programs/activities that could benefit

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<sup>126</sup> 91.315(e)

<sup>127</sup> (91.220(2))

this population. The CoC, along with partnering government and non-profit agencies, are responsible for services for non-homeless special-needs populations. The Consortium will continue to assist agencies with housing activities that could benefit people who are not homeless but have other special needs when funding is requested. For example, in the past year the BCHC awarded \$250,000 to Cape Cod Village for the development of a group home for adults with autism. Cape Cod Village in Orleans has been substantially completed and is entering its final leasing phase.



## MA-40 Barriers to Affordable Housing<sup>128</sup>

*Describe any negative effects of public policies on affordable housing and residential investment.*

### FEDERAL GOVERNMENT POLICIES

Affordable housing policy implemented in the mid-twentieth century continues to hinder public housing development today. A history of federal government funding cuts, racial discrimination, and redlining throughout the twentieth and into the twenty-first centuries are drastically impacting investment and development in the affordable housing sector, leaving state and local governments with limited resources and options.

Significant reduction in rental and project-based assistance programs through the 1980s has remained steadfast to this day, with prioritization of wealthier homeowners (middle-class and higher) over lower-income renters, seniors, the disabled, and non-homeless special needs populations most in need. The Low-Income Tax Credit's value has also decreased recently, further hindering development.

Rises in national construction and development costs coupled with federal environmental and floodplain regulations deter developers from affordable housing production. Rises in federal flood insurance rates force those living in floodplains to pay more for housing costs. Unfortunately, those living in floodplains are often LMI households due to the land having less value. FEMA maps outline that a large percentage Cape Cod is in a floodplain, with the majority of those floodplains being 100-year floodplains with additional hazards due to storm-induced velocity wave action.<sup>129</sup> Costs are likely to increase due to the impacts of climate change and sea level rise on the area. Federal environmental policy and protections, although necessary, create restrictions in Cape Cod due to the large volume of protected natural systems, flora, and fauna. Regulatory review processes based on federal policies designed to protect environmental systems, natural resources and existing open space are lengthy, resulting in the costs rising even more so.

### LOCAL AND REGIONAL GOVERNMENT POLICIES

Town-specific zoning and land use regulations affect regional and local policies relating to housing cost and production. Several zoning policies exist to further affordable housing while maintaining a balance between the natural and built environments. The regional planning agency, the Cape Cod Commission (CCC), and various town Housing Production Plans reference these policies as key strategies or goal for affordable housing production going forward.

#### *Inclusionary Zoning*

Inclusionary zoning is a practice to further affordable housing development for rental and ownership units in which a percentage of market-rate housing units are allocated for affordable housing. These allocations can be on-site or off-site. Several towns have adopted and/or advocated for the adoption of inclusionary bylaws. These mixed-income developments can be seen in various communities across Barnstable County. Organizations such as HAC continue to advocate for this style of housing

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<sup>128</sup> 91.410, 91.210(e)

<sup>129</sup> FEMA FIRM Floodplain Cape Cod, FEMA, 2019.

development to create more affordable housing for those at or below 80 percent of the median income, and may include units at or below 120% AMI.

### **Accessory Dwelling Units (ADU's) and In-Law Apartments**

ADUs are a popular, low-impact, and effective method used to augment the current housing stock while avoiding displacement of residents and workers, particularly the elderly and disabled in need of additional care and the low-income workforce. ADUs are defined by the American Planning Association (APA) as “smaller, independent residential dwelling unit located on the same lot as a stand-alone (i.e., detached) single-family home.” Their applicability on Cape Cod is far-reaching, allowing seasonal and historic properties/outbuildings to be utilized for year-round housing. The Cape Cod Commission drafted a model ADU bylaw allowing ADUs ‘by right.’ Several communities in the County have begun implementing ADUs into their zoning bylaws or began addressing implementation at public meetings. Despite this progress, many communities have placed lengthy permitting requirements or deed restrictions on these units.<sup>130</sup>

### **Zoning Overlay Districts**

Zoning Overlay Districts are designed to establish/modify development regulations such as dimensions and use requirements in an underlying zoning district. Overlay districts can be used for a variety of purposes such as expanding capacity of Central Business Districts (CBDs) and to protect historic properties or environmental areas. Common uses of zoning overlay districts to further affordable housing are to increase density/provide density bonuses, create greater height requirements, and to incorporate mixed-use development.

### **Massachusetts Chapter 40R**

Chapter 40R is a Massachusetts state law which establishes “Smart Growth” overlay districts to encourage communities to create dense residential or mixed-use zoning districts near transit stations, in areas of concentrated development such as existing city and town centers, and in other highly suitable locations.<sup>131</sup> Chapter 40R includes incorporating a higher percentage of affordable housing units in an area. The state offers funding to support these efforts under Chapter 40R, and DHCD published a design standard guidebook in 2008. There are currently no eligible or approved 40R districts in Barnstable County.

### **Massachusetts Chapter 40B**

Chapter 40B is a state statute which enables local Zoning Boards of Appeals (ZBAs) to approve affordable housing developments under flexible rules if at least 20 to 25 percent of the units have long-term affordability restrictions.<sup>132</sup> The law gives developers the ability to override local zoning policies if the affordable threshold is not met. A voluntary process under 40B is also available, known as the Local Initiative Program (LIP). The LIP program allows a local government to use locally supported 40B developments and Local Action affordable units through other zoning/funding to meet the 10 percent

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<sup>130</sup> Cape Cod Commission, “Accessory Dwelling Units,” 2019.

<sup>131</sup> Massachusetts Department of Housing and Community Development, “Chapter 40R,” MA, 2019.

<sup>132</sup> Massachusetts Department of Housing and Community Development, “Chapter 40B Planning and Information,” MA, 2019.

threshold. Chapter 40B developments can be in the form of single-family homes, townhouses, duplexes, and condominiums; they can be sold as new units or as resale units by current homeowners. This policy has and continues to receive pushback from many Barnstable County communities, with concerns rooted in stress on current infrastructure, traffic, schools, and public safety.

### *The Community Preservation Act (CPA)*

The CPA is a state law which helps communities preserve open space and historic sites, create affordable housing, and develop outdoor recreational facilities. The CPA is funded through a local option surcharge on property tax bills and a state match for those surcharges.<sup>133</sup> CPA allowable use determinations are made locally, and the legislation is heavily utilized in communities across Massachusetts. One hundred and three completed projects are in the CPA database for Barnstable County as of 2019. Every town in the County has adopted the Community Preservation Act in their local legislation. There have been several recent projects subsidized with CPA monies, not only from the community where the affordable housing development is located, but from surrounding communities as well.

### *Other*

BCHC has outlined/reiterated the following additional barriers to affordable housing development that it will continue to monitor, research, and work toward improving in the future, with the goal of optimizing programming and funding distribution:

- Community Opposition and NIMBYism;
- Housing Policies;
- Land Use Policies;
- Limited Public Infrastructure;
- Limited Transportation ;
- Resource Allocation; and
- Town Zoning Regulations.

Local zoning provisions vary dramatically in Barnstable County, making it challenging to measure the effectiveness of zoning incentives for affordable housing at the regional level. Cape Cod communities have many bylaws in place with restrictions and specific conditions on affordable housing production, which is why Chapter 40B is a common tactic to further housing for those in need. There is a high degree of regulation around ADUs and inclusionary zoning in particular. Commonly cited issues include challenging lot size and dimensional standards, contradictory regulation, and complex monitoring agreements for a single ADU unit. Community pushback, cumbersome local policy, and drawn-out legislation around creating multifamily developments will frequently limit the ability of towns to incorporate inclusionary zoning. Zoning bylaws are dated compared to the recommendations in Housing Production Plans and in Cape Cod's Regional Policy Plan, not reflecting current need.

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<sup>133</sup> Massachusetts Division of Local Services, "Community Preservation Act," MA, 2019.

## MA-45 Non-Housing Community Development Assets<sup>134</sup>

### INTRODUCTION

The Cape Cod Commission has conducted several studies and keeps updated statistics on the economic condition of Barnstable County, pinpointing current trends, outlining demographics of the workforce, and highlighting opportunities for redevelopment and growth. Using information from these studies, particularly the Regional Policy Plan and the *Cape Cod Comprehensive Economic Development Strategy* (CEDS) for 2019-2023, targeted strategic planning has been created. Information from economic development studies to date has been used to inform future planning and housing activities, and to capitalize on local and regional economic strengths and market forces.

Barnstable County is largely a tourist destination, attracting more people and commerce in the summer months. The seasonal popularity of the area, as well as its location off of the mainland provides challenges to economic growth. Provision of more transportation options would overcome these challenges by making the County less disconnected from the remainder of the state. Routes 6 and 28 are the two primary roads to get to Barnstable County. These routes experience very high volumes of traffic congestion in the summer months. There is a CapeFLYER summer weekend passenger train that runs from Memorial Day weekend to Labor Day, leaving from Boston and traveling to Hyannis. There are also regular and high-speed ferry services between Boston and Provincetown that run seasonally.

Cape Cod's beaches, coastlines, and recreational amenities such as golf courses, vineyards/breweries, art galleries/studios, whale watches and bike trails are a draw to many people from across the country each year. The Cape Cod Chamber of Commerce and similar organizations are working to increase these opportunities to attract populations year-round, while actively seeking and recruiting new types of businesses and activities.

Barnstable County, its government, colleges, private businesses, and other pertinent organizations/institutions are working to train and employ current residents for year-round employment opportunities beyond the seasonal sectors. This includes opportunities in the "blue economy," green energy, and health care industries. Additional education and skills are required to create/increase jobs in these fields. It is a core component of a successful economy to be able to remain dynamic and diverse. The MassHire Cape and Islands Career Center, the Job Training and Employment Corporation, Cape Cod Young Professionals, and Cape Abilities are just some of the organizations in Barnstable County providing resources to job-seekers and employers. These organizations work with other councils, agencies, and organizations such as the Cape Cod Literacy Council, Cape Mediation, and Cape Cod Child Development to educate and provide workforce development and training programs for those of various ages, abilities, and stages in their professional careers.

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<sup>134</sup> 91.410, 91.210(f)

## ECONOMIC DEVELOPMENT MARKET ANALYSIS

### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs Less Workers %
Agriculture, Mining, Oil & Gas Extraction	995	332	1.0%	0.4%	-0.6%
Arts, Entertainment, Accommodations	12,577	20,115	12.1%	21.7%	9.6%
Construction	9,790	6,748	9.4%	7.3%	-2.1%
Education and Health Care Services	26,117	24,494	25.1%	26.4%	1.3%
Finance, Insurance, and Real Estate	6,318	3,698	6.1%	4.0%	-2.1%
Information	1,868	1,588	1.8%	1.7%	-0.1%
Manufacturing	4,014	2,191	3.9%	2.4%	-1.5%
Other Services	4,931	3,705	4.7%	4.0%	-0.7%
Professional, Scientific, Management Services	12,781	4,921	12.3%	5.3%	-7.0%
Public Administration	4,843	5,421	4.6%	5.8%	1.2%
Retail Trade	13,853	15,354	13.3%	16.5%	3.3%
Transportation and Warehousing	4,028	2,676	3.9%	2.9%	-1.0%
Wholesale Trade	2,131	1,590	2.0%	1.7%	-0.3%
Grand Total	104,246	92,833	-	-	-

TABLE 45A- BUSINESS ACTIVITY

Data Source: 2012-2017 ACS, 2018 ES-202 Labor Market Information

### Labor Force<sup>135</sup>

Total Population in the Civilian Labor Force	110,258
Civilian Employed Population 16 years and over	104,246
Unemployment Rate	5.5%
Unemployment Rate for Ages 16-19	11%
Unemployment Rate for Ages 20-24	11.3%
Unemployment Rate for Ages 25-65	4.6%

TABLE 46A - LABOR FORCE

Data Source: 2012-2017 ACS

<sup>135</sup> U.S. Census Bureau, 2012-2017 American Community Survey 5-Year Estimates, DP03, S2301, Barnstable County, MA.

### Occupation by Sector

Occupations by Sector	Number of People
Management, Business and Financial	16,146
Farming, Fisheries and Forestry Occupations	638
Service	22,080
Sales and Office	24,368
Construction, Extraction, Maintenance and Repair	10,417
Production, Transportation and Material Moving	7,266

TABLE 47A – OCCUPATION BY SECTOR

Data Source: 2012-2017 ACS

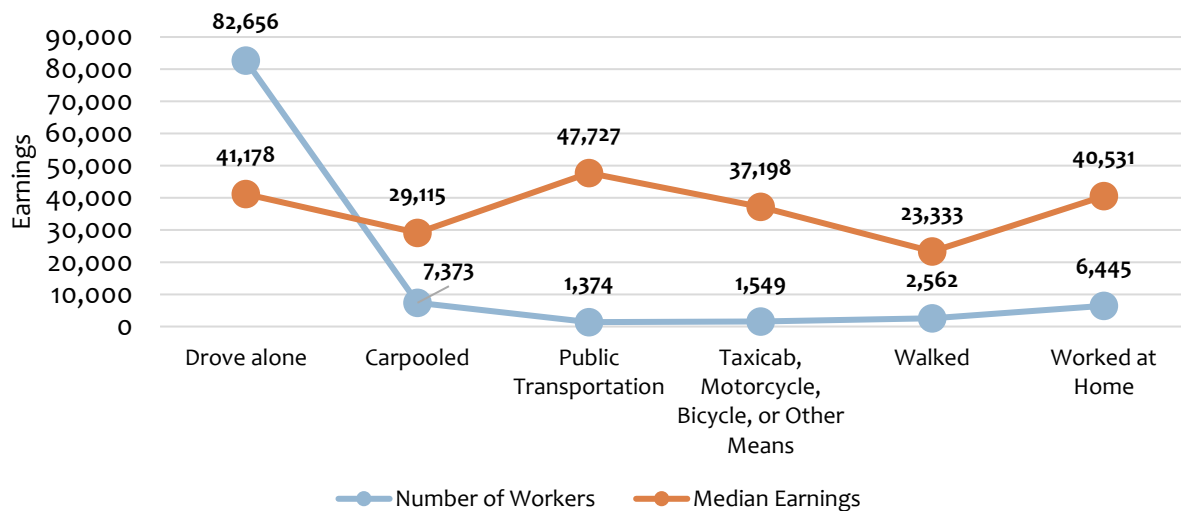
### Travel Time

Travel Time	Number	Percentage
< 30 Minutes	70,582	74%
30-59 Minutes	17,097	18%
60 or More Minutes	7,835	8%
<b>Total</b>	<b>95,514</b>	<b>100%</b>

TABLE 48A – TRAVEL TIME

Data Source: 2012-2017 ACS

### FIGURE 36: MEANS OF TRANSPORTATION TO WORK BY EARNINGS



Data Source: 2012-2017 ACS

## EDUCATION

### *Educational Attainment by Employment Status (Population 16 and Older)*

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,695	237	1,512
High school graduate (includes equivalency)	20,626	1,221	5,563
Some college or Associate's degree	24,235	1,442	5,768
Bachelor's degree or higher	33,042	979	6,494

TABLE 49A – EDUCATIONAL ATTAINMENT BY EMPLOYMENT STATUS

Data Source: 2012-2017 ACS

### *Educational Attainment by Age*

Educational Attainment	Age				
	18–24 Yrs.	25–34 Yrs.	35–44 Yrs.	45–65 Yrs.	65+ Yrs.
Less than 9th grade	119	230	349	815	1,057
9th to 12th grade, no diploma	1,814	611	563	1,876	1,786
High school graduate, GED, or alternative	5,401	5,572	5,442	16,456	13,852
Some college, no degree	4,892	4,820	3,780	13,132	10,835
Associate's degree	543	1,663	1,738	6,552	5,125
Bachelor's degree	2,324	4,170	4,221	16,789	14,248
Graduate or professional degree	205	1,683	3,067	10,712	13,957

TABLE 50A – EDUCATIONAL ATTAINMENT BY AGE

Data Source: 2012-2017 ACS

### *Educational Attainment – Median Earnings in the Past 12 Months*

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	30,267
High school graduate (includes equivalency)	31,680
Some college or Associate's degree	36,904
Bachelor's degree	49,363
Graduate or professional degree	62,539

TABLE 51A – MEDIAN EARNINGS IN THE PAST 12 MONTHS

Data Source: 2012-2017 ACS



***Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?***

Table 45A indicates that the education, health care and social assistance industries have the largest share of workers in the Consortium communities, with retail trade as the second largest industry. The largest share of jobs is also in education, health care, and social assistance. Arts, entertainment, and accommodation/food services have the second largest share of jobs, indicating the prominence of seasonal tourism.

The Cape and Islands Workforce Investment Board 2018 Blueprint identifies the restaurant industry as experiencing the largest amount of growth in the past decade. Their demand analysis pinpoints the following industries as the most vital to the region's success:

- Hospitality;
- Health Care;
- Services to Buildings and Dwellings; and
- Water, Sewage and Other Systems.

Hospitality, health care, and services to buildings and dwellings have been prioritized as the three largest and growing industries in the region according to the Blueprint report. The following industries are experiencing the greatest workforce development challenges:

- Hospitality;
- Health Care and Social Assistance; and
- Education.

***Describe the workforce and infrastructure needs of the business community.***

A more diversified affordable housing stock, water/sewer/wastewater infrastructure, and expanded public transportation are the most pressing needs for growing the regional economy of Barnstable County. Without housing and transportation options for LMI populations, young people, and families, those wishing to remain in the area will be more limited than if they lived off-Cape. These amenities are also desired by employers. Without them, Cape Cod will not be able to grow the county's average household wealth because they cannot grow the workforce. Figure 36 reinforces that local businesses accessible without reliance on a car are not paying the wages needed to live in the region. Businesses are deterred from coming to Cape Cod if commercial locations are not serviced by public utilities, ultimately losing those potential jobs for local residents. Two of the Comprehensive Economic Development Strategy (CEDS)'s goals for the region are "to promote a broad range of businesses and employment opportunities, and an adequate supply of ownership and rental housing that is safe, healthy, and attainable for people with a variety of needs and income levels," and "to advance reliable, resilient, and efficient infrastructure that is appropriately located, equitably distributed, and meets regional needs including energy independence, waste reduction, clean air and water, and multimodal transportation."

There is a lack of workforce housing for those in the arts, entertainment, recreation, and accommodation/food services sectors. As the seasonal workforce continues to grow, more of this housing will be in demand. The caveat is that housing cannot be developed unless investments are made in expanding water, sewer, and wastewater infrastructure. The high cost of infrastructure



expansion makes accomplishing this goal difficult at both the local and regional level. An additional consequence of limited workforce housing is illegal employee dwellings resulting in zoning violations across the County as employers seek access to housing for workers.

As mentioned throughout this Consolidated Plan, improvements to transit are critical to attracting and maintaining a strong workforce. Providing more alternatives for those without a car will increase employment in various industries (particularly for LMI households) and increase the appeal of working and living in Cape Cod.

There has been a push for growth in broadband service and high-speed fiber optic infrastructure over the past decade in Cape Cod and in Southeastern Massachusetts. Without these services, many businesses cannot and will not locate in Cape Cod. There has also been concern over hazard mitigation and the impact of severe weather on housing and infrastructure in the face of climate change.

*Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.*

Major changes in the following areas would have a positive economic impact on Barnstable County, and would assist in workforce development and business support or infrastructure:

- Wastewater, Water, and Sewer;
- Housing Stock;
- Transportation;
- Broadband/Fiber Optics; and
- Hazard Mitigation, Climate Resiliency and Mitigation.

Municipalities across Cape Cod continue to seek solutions to address the lack of sufficient wastewater capacity systems. Several towns with wastewater plans and have begun to work collaboratively on solutions, for example the towns of Dennis, Harwich and Yarmouth are proposing a tri-town agreement for the construction and maintenance of a phased sewer project. With greater wastewater capacity, the area should see an increase in economic growth and allow for denser housing developments. It is unknown if these plans will come to fruition due to the current COVID-19 Pandemic. The crisis will impact the development process as municipalities experience a decline in revenue for the unforeseeable future.

Municipalities across Cape Cod continue to utilize public-private partnerships (PPPs) to forward economic development initiatives. For example, Falmouth's Economic Development and Industrial Corporation (EDIC) have partnered with OpenCape to bring affordable broadband internet to the town. Public-private partnerships are also being utilized to improve public transportation, utilities, and affordable housing across the region. PPP's are an effective funding mechanism to use when local, state, and federal funding may be restricted. The CEDS report states that partnerships with multiple public and private entities are underway for the plan's following initiatives: the Local Business Development Initiative, the Blue Economy Sector Development Initiative, the Comprehensive and Activity Center Planning Initiative, the Housing Access and Affordability Initiative, the Climate Change Innovation Initiative, the Regional Infrastructure Planning Initiative, the Transportation and Air Quality

Improvement Initiative, the Infrastructure Development Initiative, and the Infrastructure Funding Initiative.

***How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?***

Forty-two percent of Barnstable County's population over the age of 25 has a bachelor's degree or higher (68,847 people), which is equivalent to the state percentage. The high school graduation rate is 1 percent higher than the state (23 percent). This number incorporates the elderly on Cape Cod, who are largely wealthier and well-educated. Those 65 and older have the highest number of graduate/professional degrees in the region based on ACS estimates.<sup>136</sup>

Most higher-paying jobs now require at least a Bachelor's degree. Many employers will provide on-the-job training, but as the workforce becomes more competitive in Massachusetts, the minimum requirements for hiring have risen. The following are projected to be some of the highest-growing occupations in Barnstable County, with the majority requiring some form of higher education after high school: nurses, social and human service workers, doctors/surgeons, home health aides, medical clerks/assistants, and teachers. The Cape Cod CEDS Evaluation Framework identified STEM occupations as a desired trend over the course of the next five years, with an emphasis on growth in higher-wage and emerging industries.<sup>137</sup>

Barnstable County has invested resources in the emerging Blue Economy, which are businesses that are directly and independently dependent on the water. The Blue Economy accounts for 12 percent of jobs and 11 percent of gross revenues in the region.<sup>138</sup> Sectors within the Blue Economy include coastal tourism, fisheries, aquaculture, maritime transport, ocean energy, marine biotechnology, and mineral resources. The marine science sector is anchored by the presence of high-profile companies on the Cape, including Woods Hole Oceanographic Institute (WHOI), the Marine Biological Laboratory, and the National Oceanographic and Atmospheric Administration. Most of these professions also require higher education. Regional assets that support the expansion of the marine cluster include the educational and training opportunities provided by Massachusetts Maritime Academy in Bourne, the region's K-12 and technical school system, and Cape Cod Community College in Barnstable.<sup>139</sup>

***Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.***

The following workforce training initiatives will support the Consolidated Plan by improving and growing the workforce, its capacity, and its skill level. By growing and diversifying the demographic and economic profile of the region, housing will also diversity for a range of household types and income levels. Providing development/training at multiple skill levels can attract new employers to the area, raise wages, and provide more employment opportunities for LMI populations. The Cape & Islands Workforce Investment Board is actively working on a Regional Workforce Skills Planning

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<sup>136</sup> U.S. Census Bureau, 2012-2017 American Community Survey 5-Year Estimates, B15003, Barnstable County, MA.

<sup>137</sup> Cape Cod Commission, Cape Cod Comprehensive Economic Development Strategy 2019-2023, 2019.

<sup>138</sup> The Cape and Islands Workforce Development Board, *The Cape & Islands Regional Workforce Blueprint*, 2018.

<sup>139</sup> Cape Cod Commission, "Industry Profiles," Cape Cod Comprehensive Economic Development Strategy 2019-2023, 2019.

Initiative. Additionally, they have identified the following sector-specific goals in their updated Strategic Plan and Action Plan:<sup>140</sup>

### **Healthcare**

Provide training in partnership with the Cape Cod Chamber of Commerce (CCCC) and other public and private health care providers in areas with critical vacancies; place graduates of programs into jobs at employer partner facilities.

### **Construction**

Work with construction companies to support expansion and growth through provision of training and placement in office administrative support positions.

### **Technology & Professional Services**

Expand on the need to build the area's workforce skill in computer related technologies and jointly set goals to work with the CCCC to update offerings in technical areas, work with employer partnerships to create and support professional development opportunities for workers at many levels to keep the workforce up-to date in emerging skill areas, and continue to convene the professional services employer group as an advisory council to the WIB, the Career Center and the CCCC.

### **Hospitality**

Work with the newly convened retail partnership (convened by the Chamber) to design and offer training in cross-sector skills. Work to increase opportunities for internships and apprenticeship for local youth and underemployed adults at the larger resorts through partnership with Ocean Edge, Wequassett, Chatham Bars Inn, Catania hospitality Group, and the Cape Cod Restaurant Group.

### **Marine Sciences/Technology**

Work with the Regional Technology Development Corporation, WHOI and MBL to establish a water technology accelerator on Cape Cod.

### **Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Barnstable County has a certified Comprehensive Economic Development Strategy (CEDS) under the Cape Cod Commission and is a designated Economic Development District by the US Economic Development Administration. The most recent CEDS was updated in 2019.

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<sup>140</sup> The Cape and Islands Workforce Investment Board, *Cape and Islands Workforce Investment Board Strategic Plan*, 2019.

*If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.*

The Cape Cod Commission are undertaking the following economic development initiatives to coordinate with the Consolidated Plan:<sup>141</sup>

### ***Comprehensive and Activity Center Planning Initiative***

The Commission will work collaboratively with towns to complete and implement long-term comprehensive plans and permitting improvements to effectively address local, sub-regional and regional needs, and concentrate growth away from sensitive natural areas and into areas efficiently served by infrastructure.

### ***Creative Economy Sector Integration***

The Commission will work with partners to evaluate the economic benefits of Cape Cod's creative economy, including its fine and performing arts sector, and identify opportunities to integrate the sector into economic development efforts including infrastructure investments, activity center planning, and housing. The project includes an update to "Leveraging Cultural Assets for Economic Development," a guide for towns previously published by the Cape Cod Commission.

### ***Regional Capital Plan***

To support local comprehensive planning and regional infrastructure investment, the Commission will seek funding for and develop a regional capital plan. The regional capital plan will identify key needs, priorities, and funding options for capital infrastructure and create tools for communities to help identify potential efficiencies. Development of the regional capital plan will include creating an inventory of planned infrastructure improvements, planning, and implementing a facilitated public process around capital planning efforts and identifying tools/resources needed to improve coordination and efficiency in planning. Additionally, the Commission will develop a decision support tool to identify opportunities for collaboration to find efficiency, reduce cost and limit disruption, and to better coordinate access to funding sources.

### ***Model Bylaws for Zoning and Design***

Building on the work of the Community Resilience by Design project, the Commission will work to support adoption of form-based code, hybrid zoning, and/or design guidelines or standards where appropriate, which address individual towns' needs, respond to and complement the local context and will help fulfill the visions for their communities. The Commission will draft a form-based code framework and work with towns to develop and adopt form-based code, design guidelines or standards, or hybrid zoning tailored to the unique needs of the community.

### ***Climate Change Mitigation and Adaptation Planning***

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<sup>141</sup> Cape Cod Commission, "Regional Initiatives and Projects Implementation Measures," *2019 Cape Cod Comprehensive Economic Development Strategy*, 2019.

The region must continue to plan for mitigating climate change and addressing its potential impacts. Planning is needed to move the region away from fossil fuels, encourage energy efficiency and renewable energy, electrify transportation, and ensure protection of the region's natural resources and natural carbon sinks. During the first year of CEDS implementation, the Commission will establish a methodology for and complete an inventory of greenhouse gases for the region (with the intention of contributing to the work of the Cape Cod Climate Change Collaborative and other stakeholders) to ultimately develop a climate action plan for Barnstable County. The Commission will also complete two analyses to identify appropriate sites across the region for electric vehicle charging stations and utility-scale solar installations. In addition, the Commission plans to continue working with communities to implement state and local planning efforts to build climate and coastal resilience, such as the Municipal Vulnerability Preparedness Program and Green Communities program.

The following are also being undertaken as part of the CEDS Action Plan/Regional Planning Priorities for 2019 through 2023:

- The Local Business Development Initiative: Improve local business outcomes and increase employment opportunities to advance economic diversity and higher wage employment opportunities across the region.
- The Blue Economy Sector Development Initiative: Develop and fund local STEM education and workforce training programs, business development programs, and technology commercialization opportunities to support the marine science and technology, fishing, energy efficiency, and renewable energy industries.
- The Comprehensive and Activity Center Planning Initiative: Work collaboratively with towns to complete and implement long-term comprehensive plans, area plans and permitting improvements to effectively address local, sub-regional and regional needs, and concentrate growth away from sensitive natural areas and into areas efficiently served by infrastructure.
- The Housing Access and Affordability Initiative: Improve housing diversity and access across the region, but particularly in existing centers of activity, directing development to areas with existing infrastructure while managing impacts to natural resources.
- The Climate Change Innovation Initiative: Continue efforts to mitigate climate change and address its potential impacts, including planning to move the region away from fossil fuels, encourage renewable energy electrify transportation, ensure protection of the region's natural resources and natural carbon sinks, and identify and promote public and private opportunities for climate change mitigation and adaptation on a local and/or regional scale.
- The Regional Infrastructure Planning Initiative: Improve infrastructure planning to promote greater efficiency and coordination in infrastructure projects, protect the region's resources, and improve resiliency to natural disasters.
- The Transportation and Air Quality Improvement Initiative: Identify and promote actions to reduce traffic and greenhouse gas emissions on Cape Cod.
- The Infrastructure Development Initiative: Improve and expand critical infrastructure in areas appropriate for increased development, mitigating impacts to and restoring natural resources, community character, and economic diversity.
- The Infrastructure Funding Initiative: Seek funding for infrastructure development that spreads the cost of infrastructure among residents, seasonal homeowners, and visitors to the region.

## DISCUSSION

Being a tourism-based/seasonal economy has posed challenges for Cape Cod in terms of labor force specialization beyond those lower-paying industries. It has also been a challenge for Cape Cod employers to pay wages that are competitive. The number of jobs is rising in the region, but incomes remain too low to afford available housing. The County will need to continue to utilize multiple resources, partnerships, training programs, and studies to maximize their assets and attract higher-paying employers. Creating and attracting more lucrative jobs is the only way people will be able afford to live in/move to the area. This is critical to retaining talent and young professionals, supporting the regional economy, and adding to the commercial tax base.

Incentivizing employers through workforce training, infrastructure expansion, and streamlined permitting will need to be done to further these efforts. Furthermore, affordable housing is an economic issue and the two are heavily interdependent. More affordable housing coupled with wage increases are necessary for the region's long-term economic prosperity.

## MA-50 Needs and Market Analysis Discussion

### *Are there areas where households with multiple housing problems are concentrated (include a definition of “concentration”)?*

BCHC defines “concentration” as areas within which the cost of housing is more prevalent because this has been identified as the overarching affordability problem.

It is the responsibility of community development/housing organizations and developers to submit proposals to BCHC for HOME funding, although the BCHC will actively advocate for the creation of affordable housing across the County and will work closely with those organizations/developers who do submit proposals for affordable housing upon submission. Because BCHC is approached by interested parties, it is challenging to comprehensively know where concentrations of housing problems exist. Many households with housing problems are unaware of available HOME resources or how to proceed in accessing those funds. Need is likely greater in lower income census tracts and older neighborhoods across the County. However, this data is not the only factor when approving HOME funding. This information is used to make recommendations and developments are encouraged in these areas.

### *Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated (include a definition of “concentration”)?*

BCHC defines “concentration” as areas within which the cost of housing is more prevalent because this has been identified as the overarching affordability problem.

Concentrations of minority racial and ethnic groups and low-income families are not deciding factors when approving HOME funding and projects, as the overarching goals are to provide proportionally distributed funding across the County. However, concentrations of racial/ethnic minorities, poverty, and the lower-income households are considered and used to inform the decision-making process when determining resource allocation. Recommendations are made based on this information and developments are encouraged in these areas. HUD regulations (Site and Neighborhood Standards) affect the planning and approval of new or significantly rehabilitated housing utilizing federal resources.

### *What are the characteristics of the market in these areas/neighborhoods?*

There are a number of community characteristics that impact the housing market and housing development including zoning and land use regulations, land availability, development costs, land value, school systems, quality of services, access to transportation, current housing stock, and availability of employment opportunities. Bourne (\$345,400), Mashpee (\$337,600), and Yarmouth (\$317,100) have the lowest median home values and Truro (\$1,019), Eastham (\$1,000), and Brewster (\$936) have the lowest median gross rents.<sup>142</sup> Figure 37 compares housing values, housing prices, mortgage payments, gross rents, and median monthly housing costs. This information provides a more in-depth picture of what residents are spending on housing per town.

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<sup>142</sup> U.S. Census Bureau, 2012-2017 American Community Survey 5-Year Estimates, B25064, B25077, Barnstable County, MA.



**Median Housing Value**<sup>143</sup>

**Figure 37 – Housing Comparisons Barnstable County**

Town	Median Sales Price	Median Housing Value (ACS)	Those with a Mortgage (ACS)	Median Gross Rents (ACS)	Median Monthly Housing Costs (ACS)
Barnstable County	\$394,000	\$375,000	46,991	\$1,199	\$1,323
Barnstable	\$451,250	\$355,800	9,298	\$1,244	\$1,363
Bourne	\$385,000	\$345,400	4,357	\$1,259	\$1,439
Brewster	\$390,000	\$432,300	2,353	\$936	\$1,287
Chatham	\$720,000	\$614,000	1,214	\$1,114	\$1,228
Dennis	\$301,000	\$378,000	2,797	\$1,116	\$1,073
Eastham	\$499,000	\$453,400	1,028	\$1,000	\$1,015
Falmouth	\$450,000	\$390,100	6,300	\$1,171	\$1,240
Harwich	\$420,000	\$378,900	2,815	\$1,201	\$1,270
Mashpee	\$386,000	\$337,600	3,832	\$1,339	\$1,494
Orleans	\$621,950	\$622,000	1,149	\$1,040	\$1,143
Provincetown	\$728,500	\$511,600	683	\$1,120	\$1,251
Sandwich	\$401,000	\$371,400	5,089	\$1,255	\$1,782
Truro	\$648,000	\$486,000	322	\$1,019	\$1,121
Wellfleet	\$697,000	\$501,300	535	\$1,027	\$937
Yarmouth	\$325,000	\$317,100	5,219	\$1,295	\$1,289

Data Source: 2012-2017 ACS, The Warren Group

**Are there any community assets in these areas/neighborhoods?**

Community assets are located throughout all areas of the BCHC communities including schools, colleges, libraries, passive open space, recreation facilities, councils on aging, neighborhood groups/organizations, and senior/community centers. BCHC encourages developers to create affordable housing opportunities within close proximity to these assets, commercial centers, and major transit routes.

**Are there other strategic opportunities in any of these areas?**

Strategic opportunities to increase density and expand affordable housing prioritize infrastructure availability, particularly water, sewer, and public transportation. Infrastructure expansion across the Consortium will give more residents access to needed housing, help to reduce regional housing costs, grow the labor force, and generate tax revenue to improve the quality of life on Cape Cod.

<sup>143</sup> U.S. Census Bureau, 2012-2017 American Community Survey 5-Year Estimates, B25077, B25081 B25063, B25105, Barnstable County, MA.



## MA-60 Broadband Needs of Housing Occupied by Low- and Moderate-Income Households<sup>144</sup>

*Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.*

Broadband wiring and connections for LMI communities is a priority in Barnstable County. OpenCape is a 501c3 nonprofit technology company headquartered in Barnstable Village at the Barnstable County Complex, and the primary alternative to costly network providers in the region. Their fiber optic network was initially installed as a federal and state-funded initiative. Businesses, organizations, and municipalities who have connected to it via lateral lines have paid fees for the connection. OpenCape is using the following methods to extend their services to individual homes in the County:<sup>145</sup>

- Working with individual towns to develop a community plan to get fiber to homes via bonding, grants, and other revenue-generating solutions.
- Working directly with residents, interested neighborhoods, and large multiple dwelling unit(s) that are located close to existing fiber. This would reduce the connection costs by sharing the build out fees across each unit or home in the neighborhood and spreading payments over a period of years.

The Barnstable County Commission has committed to providing the fifteen towns on Cape Cod with access to multiple 20 Gbps service rings, with individual connections at each site at 1 Gbps as well as connectivity into the Regional Collocation Data Center. This allows information to be communicated across district boundaries at high speed and in direct paths between locations, not through the Internet. The network has over 500+ miles of fiber optic capacity through all fifteen Cape Cod towns as well as Bridgewater, Brockton, Dartmouth, East Bridgewater, Fairhaven, Fall River, Halifax, Kingston, Marion, Mattapoisett, New Bedford, Plymouth, Plympton, Providence, Seekonk, Somerset, Swansea, Wareham and Westport.<sup>146</sup> High speed internet through OpenCape comes with the following benefits:

- Higher bandwidth – 10Mbps to 10Gbps – up to 100 times faster than cable or DSL
- Symmetrical upload/download speeds
- Better reliability and redundancy.
- On-site CPE battery backup
- Dedicated (not shared) circuits.
- Point to Point Connectivity
- Dark Fiber

Despite the provision of these services, there are likely LMI households in Cape Cod without access to reliable broadband/internet services. This is especially true for those households that are located in floodplains. To be eligible for OpenCape, many households need to be located near the existing fiber. If they are not, build out/connection fees must be used to cover the cost of connections. Many LMI

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<sup>144</sup> 91.210(a)(4), 91.310(a)(2)

<sup>145</sup> OpenCape, “Residential Opportunities,” 2020.

<sup>146</sup> OpenCape, “Municipal Broadband Solutions,” 2019.

households would not be able to afford this added cost even if they were located in an area that was dense enough to share this cost.

***Describe the need for increased competition by having more than one broadband Internet service provider serving the jurisdiction.***

OpenCape is the primary alternative for broadband services outside of mainstream service providers. This competition is needed and requested by residents regularly, as many are forced to buy/keep expensive and unwanted bundle services. Mainstream providers often increase prices at will due to a lack of competition, reinforcing the importance of having more than one broadband internet service provider. OpenCape offers bundle-free internet while connecting to popular mobile phone services, which is less costly and more feasible for LMI households. Additionally, the mainstream providers do not have the highest connection speeds nor the most reliable service due to high infrastructure and maintenance costs outweighing the potential customer base of an isolated, seasonal community. The continued reliability of the two biggest mainstream providers remains a concern. This reinforces the need for alternative internet connection service.

## MA-65 Hazard Mitigation<sup>147</sup>

***Describe the jurisdiction's increased natural hazard risks associated with climate change.***

Cape Cod is vulnerable to the impact of climate change and its associated hazards. Cape Cod suffers more so from storms compared to the rest of the state, due to its location and 586 miles of open coastline. The region is roughly 300 feet above sea level, with a large portion of the Island located in floodplains. This is particularly true for the Outer Cape, which is comprised of Eastham, Wellfleet, Truro and Provincetown. There are 53 coastal embayment watersheds on Cape Cod and 52 subwatersheds, according to the 2004 Cape Cod Watershed Assessment and Action Plan. A 2018 report published by the Union of Concerned Scientists stated that 10,000 homes on Cape Cod were at-risk of flooding by 2100.<sup>148</sup> A FEMA Hazard Map for the County can be found in Appendix III.

***Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.***

LMI households have a higher risk of being impacted by climate change because many are located in floodplains, low-lying areas, and areas that are generally less protected. LMI households are often located in these areas because the land is cheaper to develop. Flooding is common in these areas as well, which jeopardizes housing and other infrastructure. Home and infrastructure repairs are time-consuming to complete and cost prohibitive for most LMI households. According to the Massachusetts Climate Change Adaptation Report, many homeowners in Cape Cod and Southeast Massachusetts are facing significant rate increases or coverage denial as private insurance companies reassess their risk and reinsurance rates in the face of extreme weather and climate change.<sup>149</sup>

Due to the financial burden natural disasters can cause, LMI households will be less likely to fully recover when extreme weather events occur. This then causes a reliance on government funding and assistance. Displacement is also very likely, as rehabilitation and reconstruction efforts could take months to complete. LMI households (forty-three percent of housing units in the County), often cannot afford such post-disaster efforts, and relocate elsewhere permanently. Lastly, LMI households are less likely to own a vehicle, which leaves them more vulnerable than the general population of the and dangerously at-risk.

The Cape Cod Commission is working with communities to implement planning resiliency efforts and mitigation strategies such as the Municipal Vulnerability Preparedness (MVP) Program and the Green Communities program. The Commission is a certified MVP provider, and has worked with five towns to date: Barnstable, Bourne, Eastham, Truro and Wellfleet. They drafted the Barnstable County Multi-Hazard Mitigation (MHM) Plan in 2010 and provided technical assistance to eight Cape Cod communities in developing local multi-hazard mitigation plans: Bourne, Harwich, Mashpee, Provincetown, Sandwich, Truro, Wellfleet, and Yarmouth.<sup>150</sup>

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<sup>147</sup> 91.210(a)(5), 91.310(a)(3)

<sup>148</sup> Executive Office of Environmental Affairs, *Cape Cod Watershed Assessment and Action Plan*, 2004.

<sup>149</sup> Executive Office of Environmental Affairs and the Adaptation Advisory Committee, *Massachusetts Climate Change Adaptation Report*, September 2011.

<sup>150</sup> Cape Cod Commission, "Multi-Hazard Mitigation Planning," 2020.

## Strategic Plan

### SP-05 Overview

#### STRATEGIC PLAN OVERVIEW

Note: Due to the COVID-19 Pandemic of 2020, the Strategic Plan may be adjusted on a short-term basis during the pandemic as warranted.

The Barnstable County HOME Consortium's strategic plan will focus on the development and growth of housing-related, eligible activities from 2020-2024. These activities include affordable unit creation and retention for those at various LMI levels, and the redevelopment or new construction of affordable properties throughout the County. Rental unit production continues to be a priority in Barnstable County as the need for more of this housing type grows. Many communities in Barnstable County now allow for multifamily development in their zoning bylaws, which has also facilitated the rental development process across the region. Down Payment Closing Cost (DPCC) assistance has continued to be a difficult program to administer in the region due to the high cost of homes that are continuing to increase. Meeting the program's moderate percentage requirement, coupled with rehabilitation and quality requirements and trying to find eligible purchasers has been challenging. Qualifying purchasers need to be making 80 percent of the Area Median Income (AMI) to be eligible for first-time homebuyer DPCC, which has been difficult in the Lower and Outer Cape regions. Although the BCHC is not pursuing the program at this time, the Advisory Council wishes to reexamine future possibilities and evaluate implementation of the program at a later date. Additionally, pursuant to the HUD waivers issued on April 10, 2020, the BCHC is evaluating the need and best regional approach for potential implementation of a short-term TBRA program and the necessary funding to provide emergency short-term rental assistance due to the COVID-19 pandemic.

The BCHC wishes to avoid the displacement of long-term renters while simultaneously welcoming new rental opportunities across Barnstable County. The volume of second homeowners/seasonal homes and short-term rentals has taken available properties off of the market, limiting the housing supply, increasing the cost of housing, and forcing renters to relocate. Landlords are incentivized to rent their properties for part of the year, making the equivalent (or more) of what they are making from year-round tenants. This was a recurring issue during the Citizen Participation outreach process, and the BCHC focused on addressing these issues with eligible HOME funds. The mission of the 2020-2024 Consolidated Plan is to allocate funding to core projects that will serve residents within the Consortium equitably.

The Citizen Participation process, data analyzed in the Needs Assessment and Market Analysis, the information provided by the Barnstable County Department of Human Services, and information provided by the HOME Program Manager resulted in the establishment of goals and priorities for this 5-year Consolidated Plan outlined in the SP-25, ES-05, and AP-20.

#### Issues and Notes

1. The Strategic Plan will work to address the issue of how to handle short-term rentals and the robust impact they have on the housing market across Barnstable County, particularly when displacing renters and limiting the already limited rental housing stock.

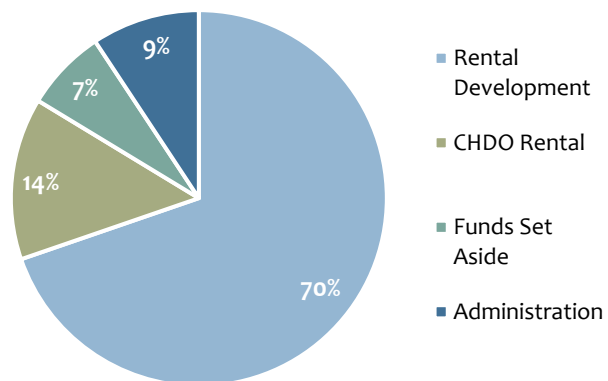
2. The Strategic Plan will work to address the issue of the next generation of seasonal housing problems, which includes vacation rental sites such as Air BnB, HomeAway, and VRBO. These sites, and the conversion of year-round rentals to seasonal rentals to support these sites, are negatively affecting people and prices. Low and moderate-income individuals are more likely to rent in LMI communities, and they are disproportionately affected by these actions.

3. The Strategic Plan will work to address the issue of creating diverse, affordable housing opportunities for those of assorted household types and backgrounds, including opportunities for special needs populations and those considered extremely low-income.

#### 4. Programs:

- Rental Housing Development programs will be used to address these issues. Figure 38 shows how the budget will be allocated over the next five years to strongly support rental development.
- DPCC will not be a funded activity at this time due to home value limits and difficulty with administering the program, particularly in the Lower and Outer Cape regions. DPCC has proven to be a challenge in most of the fifteen Barnstable County towns. The BCHC and the Advisory Council have also expressed concern over the movement of lower-income homeowners utilizing the program into lower-income areas only, developing clusters that would divide the community. The BCHC will continue to monitor and evaluate the DPCC program for viability across the region and may consider implementing the program at a later date.
- Community Development Housing Organization (CHDO) rental developments will be used where feasible. CHDO rental developments must meet certain board requirements that are not feasible for many existing non-profits, and opportunities for such development are limited in the region. Due to the increased costs of multifamily development, most development projects are now funded by a collaboration of non-profit organizations and thus do not meet the CHDO requirements.
- CHDO homeowner construction in Massachusetts does not permit a universal affordable deed rider be attached to the property, which deters many organizations from involvement in the program. Most affordable homeowner developments by non-profit organization are created through the state's MGL Chapter 40B program which requires a perpetual universal affordable deed rider.
- Home rehabilitation programs and debt refinancing assistance are not being considered at this time as the Advisory Council is contemplating the future of the DPCC program.

**FIGURE 38: FIVE-YEAR HOME PROGRAM BUDGET FOR BARNSTABLE COUNTY**



- For PY2020, pursuant to the HUD waivers, BCHC is evaluating the need and the best regional approach for potential implementation of a short-term TBRA program due to the COVID-19 Pandemic.

## SP-10 Geographic Priorities

### GEOGRAPHIC AREA

1. Area Name:	Barnstable County
Area Type:	Region
Other Target Area Description:	Barnstable County
HUD Approval Date:	N/A
Percent of Low/Moderate Income:	N/A
Revitalization Type:	N/A
Other Revitalization Description:	N/A
Identify the neighborhood boundaries for this target area:	N/A
Include specific housing and commercial characteristics of this target area:	N/A
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	N/A
Identify the needs in this target area:	N/A
What are the opportunities for improvement in this target area?	N/A
Are there barriers to improvement in this target area?	N/A

TABLE 52 – GEOGRAPHIC PRIORITY AREAS

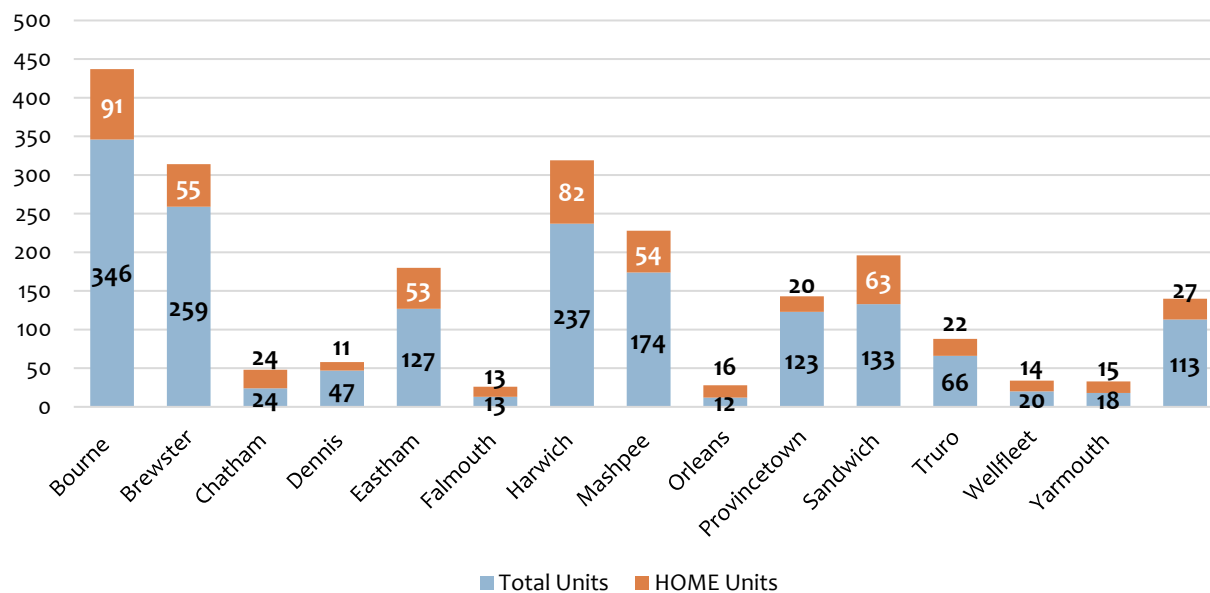
### GENERAL ALLOCATION PRIORITIES

*Describe the basis for allocating investments geographically within the state.*

There are no designated target areas for allocating investments within the Consortium. Funds are distributed on a first-come-first-serve basis to income-eligible beneficiaries. This method ensures that funds are expended in a timely, fair manner. Affordable housing is a widespread need across the entire region, as there is limited land or property available on Cape Cod that makes affordable housing development possible and financially viable. Therefore, the Consortium is focusing on integrating affordable housing within all neighborhoods.

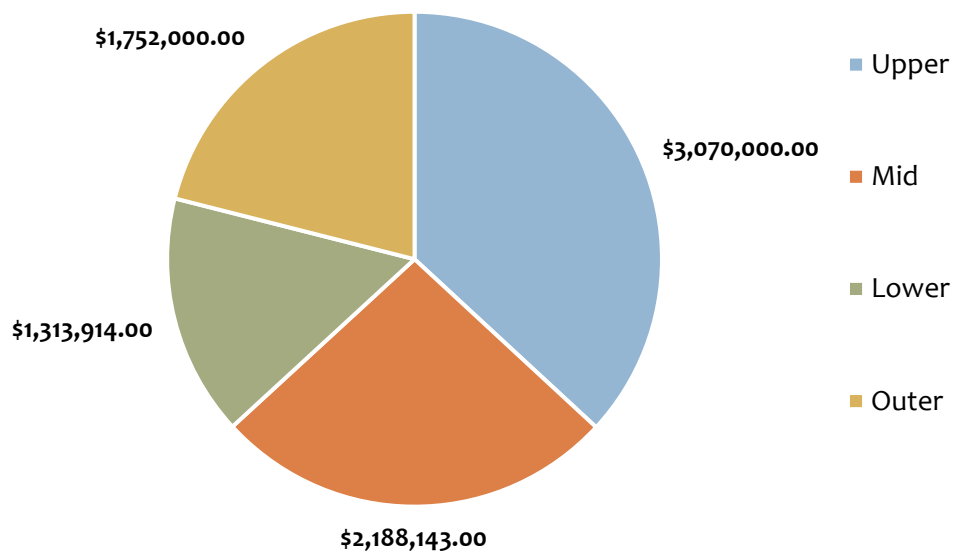
Over the course of the HOME program's existence, each of the fifteen Consortium communities was assisted with HOME funding. An analysis of the program activities has shown that there has been an equitable distribution of HOME funds in affordable rental development. There have been 1,712 rental units created since 1994, 560 being HOME rental units. Figure 39 shows the distribution of rental units by municipality. These units were almost equally spread out across the three regional areas of the upper Cape, the mid-Cape, and the lower/outer Cape. The combined sum for these units equals \$8,324,057. Figure 40 summarizes how HOME funding has been distributed in Cape Cod throughout the years.

**FIGURE 39: TOTAL RENTAL UNITS IN BARNSTABLE COUNTY  
UNDER THE HOME PROGRAM**



Data Source: Barnstable County Department of Human Services

**FIGURE 40: HOME RENTAL DEVELOPMENT DOLLARS BY  
REGION**



Data Source: Barnstable County Department of Human Services



***Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA).***

As noted above, there are no allocation priorities under our HOME programs other than income-eligible beneficiaries who are served on a first-come-first-serve basis. Development applications are reviewed upon receipt to determine the best-qualified project. Projects are funded only if all application and regulatory requirements have been met. Geographical areas and beneficiaries may be a factor in determining the best-qualified project.

## SP-25 Priority Needs<sup>151</sup>

### PRIORITY NEEDS

1.	<b>Priority Need Name</b>	Develop and Maintain Adequate Supply of Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Elderly Elderly Frail Extremely Low-income Families with Children Large Families Low-income Moderate Income Persons with Developmental Disabilities Persons with Mental Disabilities Persons with Physical Disabilities Public Housing Residents
	<b>Geographic Areas Affected</b>	Region
	<b>Associated Goals</b>	Rental Housing Production CHDO Rental Housing Production
	<b>Description</b>	<p>Priority: To develop and maintain an adequate supply of safe, decent rental housing that is affordable and accessible to residents with a range of income levels and household needs.</p> <p>Strategies:</p> <ol style="list-style-type: none"> <li>1. To grow the supply of rental housing across a range of incomes by allocating the largest share of HOME resources to this objective.</li> <li>2. To prioritize newly constructed or the redevelopment of existing properties into rental units across the Region.</li> <li>3. To encourage and incentivize the creation of more percentage of rental units for the elderly and disabled that are accessible and/or have universal design and/or are visitable.</li> <li>4. To provide healthier living environments for tenants and reduce energy costs. BCHC will accomplish this by giving funding priority to new construction LEED certified rental projects.</li> <li>5. To continue to seek a local organization who is willing and who has the resources to qualify as a certified CHDO and who will be available to receive HOME Program funds. BCHC will utilize CHDO rental development where possible to grow the supply of rental housing.</li> </ol>
	<b>Basis for Relative Priority</b>	Barnstable County is very attractive to second and seasonal homeowners, which has limited the affordable housing supply for renters and owners, and has made available housing expensive. Wait lists for

<sup>151</sup> 91.415, 91.215(a)(2)

	affordable rental housing units are continuing to grow, thus development of more rental units is needed to increase the supply.
2.	<b>Priority Need Name</b>
	Preserve and Maintain Existing Affordable Housing
	<b>Priority Level</b>
	High
	<b>Population</b>
	Elderly Elderly Frail Elderly Persons with Mental Disabilities Extremely Low-income Families with Children Large Families Low-income Persons with Developmental Disabilities Persons with HIV/AIDS and their Families Persons with Mental Disabilities Persons with Physical Disabilities Persons with Substance Abuse Issues Public Housing Residents Veterans Victims of Domestic Violence
	<b>Geographic Areas Affected</b>
	Region
	<b>Associated Goals</b>
	Rental Housing Production CHDO Housing Production
	<b>Description</b>
	<p>Priority: To preserve and maintain the existing affordable housing stock, particularly those units occupied by LMI individuals and families.</p> <p>Strategies:</p> <ol style="list-style-type: none"> <li>1. To preserve the physical and financial viability of existing public and private affordable housing. The BCHC will do this by allocating resources to affordable rental developments that did not have prior HOME investment and that are at-risk of losing their affordability. The Consortium will also monitor developments that are at-risk between now and 2024. The BCHC can fund expiring use projects that had no prior HOME investment and that are being sold to a “preservation purchaser.”</li> <li>2. To monitor HOME assisted rental projects from 1994 to 2004 to ascertain continual financial viability and determine if either additional funding is required or if revisions to the number of HOME units/AMI is warranted under the provisions of §92.210. The BCHC will also collaborate with the developer and the municipality, the state, and other stakeholders on other possible preventive measures that can be initiated in order to preserve and maintain the affordable rental units.</li> <li>3. To support efforts of local housing authorities to increase the operating support for their state funded units to address long-term maintenance issues and preserve the existing housing stock of approximately 8,600 units.</li> </ol>

3.	<b>Basis for Relative Priority</b>	There are 105 units due to expire in Barnstable County between 2019 and 2024. There are also currently 40,115 LMI households in the County today. Maintaining the available affordable units is critical for LMI households, particularly because many are paying market-rate value for their homes and apartments without subsidies from the private sector.
	<b>Priority Need Name</b>	Reduce Individual and Family Homelessness
	<b>Priority Level</b>	High
	<b>Population</b>	Chronically Homelessness Individuals Elderly Elderly Frail Elderly Persons with Mental Disabilities Extremely Low-income Families with Children Large Families Low-income Persons with Chronic Substance Abuse Issues Persons with Developmental Disabilities Persons with HIV/AIDS and their Families Persons with Physical Disabilities Severely Mentally Ill Unaccompanied Youth Veterans Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Region
	<b>Associated Goals</b>	CHDO Housing Production Tenant Based Rental Assistance
	<b>Description</b>	<p><u>Priority:</u> To reduce individual and family homelessness by providing a viable continuum of care that implements a Housing First strategy for permanent supportive housing and to help people transitioning out of homelessness to remain in permanent housing. BCHC and the Cape and Islands CoC are united in their mission of ending homelessness, supporting efforts by nonprofit providers, quickly rehousing homeless individuals and families, minimizing trauma caused by homelessness, promoting access to programs, and optimizing self-sufficiency among individuals and families.</p> <p>Strategies:</p> <ol style="list-style-type: none"> <li>1. To reduce the risk of homelessness by continuing to secure private and public resources for prevention and continue close coordination among the network of prevention organizations.</li> <li>2. To continue to provide permanent supportive housing to chronically homeless people as quickly as possible through the Housing First program.</li> </ol>

4.		3. To develop a range of housing options and services for homeless households including continuing care and case management.
	<b>Basis for Relative Priority</b>	The BCHC and the Cape and Islands Regional Network on Homelessness have prioritized the end of homelessness as a regional effort. Both entities are under the Barnstable County Department of Human Services, which carries out the responsibilities required by the HUD Continuum of Care McKinney-Vento (CoC) grant for homelessness services and programs.
	<b>Priority Need Name</b>	Provide Access to Affordable Housing for Those with Long-Term Support Needs
	<b>Priority Level</b>	High
	<b>Population</b>	Elderly/ Elderly Frail Elderly with Mental Disabilities Extremely Low-income Families with Children Large Families Low-income Moderate Income Persons with Developmental Disabilities Persons with HIV/AIDS and their Families Persons with Mental Disabilities Persons with Physical Disabilities Persons with Substance Abuse Issues Public Housing Residents Veterans Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Region
	<b>Associated Goals</b>	CHDO Housing Production Tenant-Based Rental Assistance
	<b>Description</b>	<u>Priority:</u> Ensure that Barnstable County residents with long-term support needs have accessible, safe, affordable housing options in the community. <u>Strategies:</u> 1. Encourage community-based, supportive living options. 2. Provide a range of housing options and services for persons with specialized housing needs. 3. Support strategies that preserve and expand the supply of affordable rental housing.
	<b>Basis for Relative Priority</b>	Supportive living and case management services are needed for many special needs populations who are living in Barnstable County, particularly the elderly and disabled. Diversifying and growing the affordable housing supply for these populations will address the housing need.

TABLE 53 – PRIORITY NEEDS SUMMARY

### **NARRATIVE (OPTIONAL)**

BCHC's focuses on creating affordable rental housing across the County. This is the most effective way to address the affordable housing needs of the Cape's special needs populations, those who need permanent supportive housing, and LMI households. It is also the most effective way to grow the number of year-round households, diversify the housing stock, and boost the local economy. These objectives coincide with those of HUD's Community Planning and Development (CPD) Outcome Performance Measurement System: providing decent housing, creating suitable living environments, and creating economic opportunities.

## SP-30 Influence of Market Conditions<sup>152</sup>

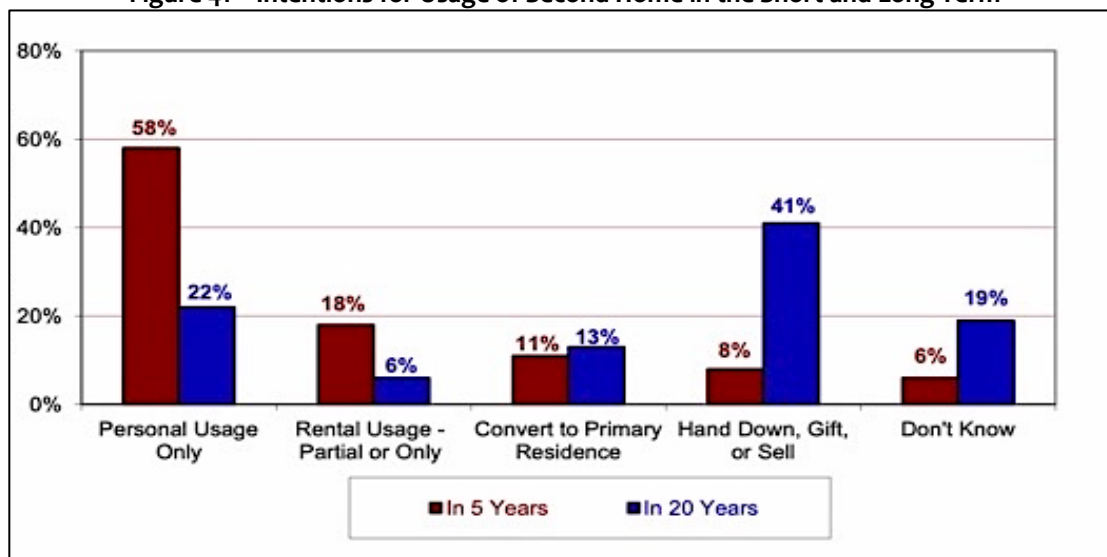
### INFLUENCE OF MARKET CONDITIONS

<b>Affordable Housing Type</b>	Market Characteristics that will influence the use of funds available for housing type
<b>New Unit Production</b>	The “hot” housing market of Barnstable County will influence the use of available funds.
<b>Rehabilitation</b>	Each of the fifteen BCHC communities has rehabilitation programs through their PHA that are used for these efforts. Rehabilitation of the County’s older housing stock is expensive and under HOME regulations, units must be brought completely up to code.
<b>Acquisition, including preservation</b>	Seasonal and second homeownership on Cape Cod is a growing market influence on the acquisition of affordable housing units.

TABLE 54 – INFLUENCE OF MARKET CONDITIONS

Figure 41 represents data from the 2017 Cape Cod Second Homeowners Survey and provides an understanding of the influence of second/seasonal homeowners on the Cape Cod housing market. This figure is based on the respondents’ projected use of second/seasonal homes over the next five to twenty years.

Figure 41 – Intentions for Usage of Second Home in the Short and Long Term



Data Source: 2017 Cape Cod Second Homeowners Survey

<sup>152</sup> 91.415, 91.215(b)

## SP-35 Anticipated Resources<sup>153</sup>

### INTRODUCTION

The Consortium anticipates receiving approximately \$500,000 in annual allocation and program income funds between 2020 and 2024. This funding of roughly \$2,500,000 over the next five years will support subsidized rental development of affordable housing projects and CHDO rental development projects across the region. Money will not be allocated for the DPCC program at this time while the Advisory Council reviews the future of the program, but funds may be allocated in future years. The Consortium maximizes the impact of its HOME funds by encouraging partners/projects to leverage additional dollars, and by strongly encouraging proposed projects to leverage non-federal resources in addition to HOME funds. Other grants secured in Consortium communities are used to forward affordable housing goals outlined in this Strategic Plan. BCHC will work with Emergency Solution Grant (ESG) recipients in the County to support homelessness prevention, Rapid Rehousing, homeless services, and long-term homeless solutions.

### ANTICIPATED RESOURCES

In response to the pandemic, HUD issued the following waivers: “Availability of Waivers and Suspensions of the HOME Program Requirements in Response to the COVID-19 Pandemic,” and “Suspensions and Waivers to Facilitate Use of HOME-Assisted Tenant-Based Rental Assistance (TBRA) for Emergency and Short-term Assistance in Response to COVID-19 Pandemic,” dated April 10, 2020. The waivers have resulted in a redistribution of funds for PY2020. Additionally, BCHC is evaluating the need and the best regional approach for potential implementation of a short-term TBRA program and the necessary funding to provide emergency short-term rental assistance. The waivers are attached in the appendix.

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<sup>153</sup> 91.420(b), 91.215(a)(4), 91.220(c)(1,2)



BARNSTABLE HOME CONSORTIUM  
Five-Year Consolidated Plan 2020-2024

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total \$:		
HOME	Public - Federal	Acquisition  Homebuyer assistance  Multifamily rental new construction  New construction for ownership	\$462,132 * as revised by HUD November 2020	\$200,000	\$329,391	\$991,523	\$2,000,000.00	Funds are expected to be allocated from annual allocations as follows: a maximum percentage set aside for Administration as required by HUD; a minimum percentage set-aside for CHDO as required by HUD; and remaining funds are focused on rental development. However, funds may be set aside for the DPCC program in the future or a short-term TBRA program due to COVID-19 pandemic as allowed by HUD.

TABLE 55 – ANTICIPATED RESOURCES

Data Source: Barnstable County Department of Human Services

***Explain how federal funds will leverage those additional resources (private, state, and local funds), including a description of how matching requirements will be satisfied.***

There are several major program types where leveraged funds play a significant role in program objectives:

- Investments in the Low-income Housing Tax Credit (LIHTC) or Historic Tax Credit projects with private funding and/bond financing, to assist in the creation of new affordable housing units. The LIHTC applies to the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households.<sup>154</sup> There are four qualifying census tracts for the program in Barnstable County, which are located in Falmouth, the village of Hyannis, and on the border of Bourne and Sandwich. Towns are eligible to use LIHTCs if they have a designated Difficult Development Area(s) (DDA). DDAs are areas with high land, construction, and utility costs relative to the area median income. There are twelve qualifying DDAs in Barnstable County today. Under the Commonwealth's Historic Tax Credit program, a certified rehabilitation project on an income-producing property is eligible to receive up to 20 percent of the cost of certified rehabilitation expenditures in state tax credits.<sup>155</sup> Appendix II lists LIHTC properties, DDAs, and qualifying census tracts.
- MassWorks Infrastructure Grants provide much needed capital funds to municipalities and other eligible entities for public infrastructure projects that support and accelerate housing production, spur private development, and create jobs throughout the Commonwealth. The MassWorks grant program has provided necessary funds for several current and proposed affordable rental developments in the region: Terrapin Ridge, 30 new units of affordable housing in Sandwich received \$1.5 million for an access road; Brewster Woods, 30 new units of affordable housing in Brewster received \$1.68 million for a new roadway; and Cloverleaf, 42 new units of rental housing in Truro received \$1.2 million for the extension of a municipal water line.
- Private lending institutions leverage mortgage funding to assist low-income families with the purchase of their first home, especially in combination with Housing Choice Vouchers (HCV). The use of HCVs for homeownership has not been a practice used in the County but has been used in many other communities in the country, including ones with high housing costs. In addition, permanent mortgage financing is provided for affordable rental housing developments.

HOME Match requirements are satisfied as follows:

- Each of the fifteen Consortium communities has established a Community Preservation Fund to preserve open space and historic sites, create affordable housing, and develop outdoor recreational facilities.<sup>156</sup> This fund is created by imposing a surcharge of up to 3 percent on local property taxes. There has been a recent increase in community collaboration for funding affordable housing across the region. Several projects are the result of this collaboration between towns. For example, there is currently a 6-town collaboration effort that includes \$800,500 in funding for the Cape Cod Village Project.
- Inclusionary Zoning and Linkage Fees. The Cape Cod Commission under its Regional Policy Plan effective February 22, 2019, states that developments proposing ten (10) or more new residential

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<sup>154</sup> Office of Policy Development and Research, "Low-income Tax Credits," *HUD User*, 2020.

<sup>155</sup> Massachusetts Historical Commission, "Massachusetts Historic Rehabilitation Tax Credit," *Massachusetts Secretary of State*, Massachusetts, 2020.

<sup>156</sup> Massachusetts Division of Local Services, "Community Preservation Act," Commonwealth of Massachusetts, 2020.

lots and/or units must provide on-site 10 percent of the project's lots and/or units for year-round housing use as Affordable Housing and/or Workforce Housing. The Commission may, in its discretion, allow an applicant to provide the required units or lots off-site, or make a monetary contribution equal to or greater in value than the on-site mitigation otherwise required.<sup>157</sup>

- Local funds from BCHC towns provide other resources for the creation and preservation of affordable housing. Barnstable and Yarmouth are recipients of Community Development Block Grant (CDBG) funds that can be used for this purpose. Barnstable utilizes the Barnstable Homebuyer Assistance program to invest a minimum of 1.5 percent of the purchase price out of the purchaser's own funds, as well as Lombard Trust Fund to assist very low-income residents.<sup>158</sup> Yarmouth's CDBG Affordable Housing Program leverages \$70,000 in local funding, including Town and private funding.<sup>159</sup> There are also Affordable Housing Trust funds established in all fifteen Consortium communities.
- Currently, each of the fifteen towns in the County has designated over 200 acres of undeveloped town-owned land for affordable housing purposes and continue to seek out appropriate town-owned land for affordable housing purposes.
- The BCHC provides grants to low-income owners to install energy-efficient lighting and appliances and also provides subsidies to developers of newly constructed housing that meet Energy Star standards under the Cape Light Compact.
- The state's Department of Housing and Community Development (DHCD) has made MRVPs available as project-based vouchers targeted to homeless individuals and families under the Massachusetts Rental Voucher Program (MRVP). The state also provides MRVP vouchers for project-based and tenant-based opportunities throughout the Consortium by working with the local PHAs.
- PHAs and the state can provide up to 20 percent of their Housing Choice Vouchers for specific projects. To satisfy HOME Match requirements, the Consortium utilizes any allowable source but relies mostly on the MVRP match.
- BCHC continues to request and encourage the investment in on-or offsite improvements from developers when constructing new HOME projects.

Other additional resources include private philanthropic funding (when applicable) and funds awarded through the CoC (donated construction materials or volunteer labor; value of donated land or real property; value of foregone interest, taxes, fees, or charges levied by public or private entities; the cost of supportive services provided to families living in HOME units; and the cost of homebuyer counseling to families purchasing HOME-assisted units).

***If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.***

Truro, Eastham, Sandwich, Yarmouth, and Brewster Housing Authorities currently have rental housing development projects on publicly owned land. The Consortium has recently received applications for

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<sup>157</sup> Cape Cod Commission Housing Technical Bulletin 2019

<sup>158</sup> Town of Barnstable Planning and Development Department, *Community Development Block Grant Program (CDBG) Draft Annual Action Plan Program Year 2019*, Town of Barnstable, Massachusetts, June 2020.

<sup>159</sup> Town of Yarmouth, *Community Development Block Grant Program (CDBG) Draft Annual Action Plan Program Year 2019*, Yarmouth, Massachusetts, June 2020.

two potential affordable rental developments on town-owned land in member towns and anticipates this will be a continuing trend.

There are currently two major affordable housing projects on public land underway in Cape Cod – Terrapin Ridge and the Yarmouth Gardens. Terrapin Ridge is an affordable housing development proposed by the Women’s Institute for Housing and Economic Development on 6.8 acres of undeveloped municipal land in Sandwich. A total of 30 units will be offered as a mix of 1, 2, and 3-bedroom units Yarmouth Gardens is an old run-down hotel property in West Yarmouth that the Affordable Housing Trust and Commonwealth Community Developers are working to redevelop into 40 affordable apartments.

## DISCUSSION

The BCHC actively seeks opportunities to match federal HOME funds with local and state funding opportunities for the creation and preservation of affordable housing opportunities across the jurisdiction. It has proven very difficult in the past seven years to locate viable CHDO projects in the County.

## SP-40 Institutional Delivery Structure<sup>160</sup>

*Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.*

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Barnstable County HOME Consortium	Grantee/Administrator Government	Ownership Rental	Region
Barnstable County Department of Human Services	Grantee/Administrator Government	Homelessness Non-Homeless Special Needs Ownership Rental	Region
The Cape Cod Commission (CCC)	Regional Organization	Economic Development Neighborhood Improvements Planning Public Facilities Public Services	Region
Community Development Partnership (CDP)	Non-Profit Organizations	Ownership Rental	Region
Housing Assistance Corporation (HAC)	Non-Profit Organizations	Ownership Rental Homelessness	Region
Town of Barnstable CDBG	Government	Neighborhood Improvements Public Facilities Public Services	Jurisdiction
Town of Yarmouth CDBG	Government	Neighborhood Improvements Public Facilities Public Services	Jurisdiction
Community Housing Resource	Private Industry	Ownership Rental	Other
Falmouth Housing Corp.	Non-Profit Organizations	Ownership Rental	Other
AIDs Support Group of Cape Cod	Non-Profit Organizations	Ownership Rental	Other
Cape and Islands Regional Network on Homelessness	Public Institution	Homelessness	Region
The Cape and Islands Continuum of Care (CoC)	Public Institution	Homelessness	Region

TABLE 56 – INSTITUTIONAL DELIVERY STRUCTURE

<sup>160</sup> 91.415, 91.215(k)

**Assess the strengths and gaps in the institutional delivery system.**

Barnstable County has a network of trained and highly experienced housing and social service agencies to address the needs of the Consortium. These organizations and the government work collaboratively to secure permanent, safe, and affordable housing for the populations in greater need. The Consortium was initially formed based on the desire to continually collaborate, share resources, and strategically plan for the future of Cape Cod. This effort, which began over 15 years ago, has required the participation and support of County and town officials, housing agencies, housing advocates and private citizens who are still very passionate today.

The Consortium, through the Cape Cod Commission and the Advisory Council, provides coordination of strategies, actions, and resources to effectively meet the goals and objectives of the Five-Year Consolidated Plan and Annual Action Plans. The Cape Cod Commission continues to provide technical assistance to local agencies and municipalities for affordable housing activities. There is an ex officio position for an Affordable Housing Specialist from the Cape Cod Commission on the BCHC Advisory Committee. The Advisory Council is comprised of individuals representing local housing authorities, regional nonprofit housing organizations, town housing committees/trusts, town officials, and others. The Advisory Council will continuously monitor the development and implementation of the HOME Program and the Strategic Plan, as well as serve as an information resource for Cape Cod and a regional center for critical housing issues and new development strategies.

The Consortium has identified five areas that it believes require ongoing attention and action. Briefly stated, these are: the relationship between affordable housing and the area's economy, addressing the area's housing needs on a regional basis, conflicting state and federal policy and programmatic requirements, the effects of community and neighborhood resistance to affordable housing development, and the effects of the increasing short-term rental market to affordable housing.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services.**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics		X	
Other Street Outreach Services	X		
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	X
Employment and Employment Training	X		
Healthcare	X	X	X
HIV/AIDS	X		X

Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X	X	X
<b>Other</b>			
Other			

TABLE 57 – HOMELESS PREVENTION SERVICES SUMMARY

Data Source: Barnstable County Department of Human Services

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth).**

The BCHC has a large volume of resources to provide dynamic yet targeted service to homeless persons. Service providers include the Housing Assistance Corporation (HAC) and the Regional Substance Use Council. These resources span the entirety of the region, offering additional services to those provided under the Cape and Islands Regional Network on Homelessness/CoC. Supportive services help participants achieve housing stability, self-sufficiency, and employment. Case managers provide assistance with financial management, tenancy issues, access to employment programs, transportation, food, medical and mental healthcare, and other programs.

Local governments and housing authorities also partner with regional resources and the CoC to create and expand affordable housing opportunities, particularly housing with the supportive services needed for homeless special needs populations. This support mainly comes in the form of affordable housing unit provision (family and elderly/disabled units) and rental subsidies.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above.**

The service providers, governmental organizations, and NGOs within the BCHC continue to maintain a strong collaborative approach to addressing the needs of the homeless and non-homeless special needs population. This collaboration is fueled by the understanding that homelessness requires a coordinated approach to be effective in the community. The BCHC and its collaborators prioritize the issue of homelessness and are dedicated to providing permanent supportive housing and supportive housing services to address the need.

The geography of Cape Cod, its limited public transportation system, high costs of land and development, and the seasonal economy are the main difficulties faced when trying to deliver services to the homeless. There is a shortage of workers in the appropriate fields to address the need due to the isolated location of Cape Cod, low wages, and limited housing options. Housing on Cape Cod is difficult to afford for those earning a regular income; those who are homeless or transitioning out of homelessness are more affected by this difficulty.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs.**

The BCHC has administered federal HOME funds for its fifteen members since adoption of the program in 1992. Each member community chooses a representative to serve on the Consortium Board. The Board's responsibilities include establishing housing policies, determining the allocation of funds,

remaining current on local, state, and federal housing issues, advocating for local, state, and federal policies that will promote the creation and preservation of affordable housing in the region, and acting as a liaison with their local housing committees. Barnstable County continues to lead the Consortium, although the leadership has been redirected from the Cape Cod Commission to the Department of Human Services. The lead agency for the Continuum of Care is also the Department of Human Services, which includes all the communities within the Consortium along with Nantucket and Martha's Vineyard. This provides a comprehensive approach to identifying priorities and delivering services. The Housing Assistance Corporation (HAC) administers the HMIS.

The institutional structure for developing and managing BCHC's HOME funds is broad-based and integrates key organizations. The recipients that are funded utilize services and resources from other government agencies, private lenders, non-profit, and for-profit organizations to meet goals. Federal, state, and local agencies provide a major portion of gap funding and support for affordable housing and community development. They guide these activities through their policies, program guidelines, and in the case of the local housing authorities in HOME Consortium communities, through direct provision of housing units, vouchers, and services. The various government agencies typically act as "investors" in the housing and community development services provided by nonprofit and for-profit organizations. There are several pending projects that are relying on co-funding from these sources.

State and Federal Low-income Housing Tax Credits also play a major role in funding development projects. Due to the high costs of construction and the limited income derived from such projects, co-funding from multiple sources is a must for these projects to move forward. The nonprofit and for-profit developers and service providers, in turn, develop affordable housing projects, offer supportive services, monitor ongoing activities, and influence the type of affordable housing projects built and the services offered.

Private lenders also play an important institutional role within the delivery system by providing primary financing and by acting as a conduit for the delivery of mortgage services to investors. The relationship among these groups of stakeholders forms the basis of the housing and community development delivery system and plays a significant role in the efforts within the HOME Consortium. Major coordination is carried out by the organizations receiving funds through the Consortium, and BCHC also provides coordination and support toward these efforts to leverage and manage resources from the various stakeholders.



## SP-45 Goals<sup>161</sup>

### GOALS SUMMARY INFORMATION

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rental Housing Production	2020	2024	Affordable Housing	Barnstable County	Develop and Maintain Adequate Supply of Housing Preserve and Maintain Existing Affordable Housing Reduce Individual and Family Homelessness Provide Access to Affordable Housing for Those with Long-Term Support Needs	HOME: \$1,775,000 (plus \$315,000 for administration of the HOME program).	Rental units constructed: 77 HOME units, 245 total units (seven projects)
2	CHDO Rental Production	2020	2024	Affordable Housing  Homelessness	Barnstable County	Develop and Maintain Adequate Supply of Housing Preserve and Maintain Existing Affordable Housing Reduce Individual and Family Homelessness Provide Access to Affordable Housing for Those with Long-Term Support Needs	HOME: \$375,000	Rental units constructed: 11 HOME units, 40 total units (one project)
3	Homebuyer Assistance (DPCC)	2020	2024	Affordable Housing	Barnstable County	Develop and Maintain Adequate Supply of Housing	Under Evaluation	To be determined
4	Tenant Based Rental Assistance (TBRA)	2020	TBD	Affordable Housing  Homelessness	Barnstable County	Reduce Individual and Family Homelessness	\$100,000	TBRA, 20 Household Assisted

TABLE 58 – GOALS SUMMARY

<sup>161</sup> 91.415, 91.215(a)(4)

## GOAL DESCRIPTIONS

1.	<b>Goal Name</b>	<b>Rental Housing Production</b>
	Goal Description	To promote the development of affordable rental housing throughout the region through direct funding and by leveraging other funding sources <i>Amendment of September 2020 reduced Rental Housing Production by \$100,000 to fund TBRA program; HOME units goal reduced to 77 HOME units</i>
2.	<b>Goal Name</b>	<b>CHDO Rental Production</b>
	Goal Description	To promote the development of affordable rental housing by non-profit CHDO entities. It has proven extremely difficult to locate viable CHDO development opportunities in Barnstable County.
3.	<b>Goal Name</b>	<b>Homebuyer Assistance (DPCC)</b>
	Goal Description	The BCHC Advisory Council is actively evaluating the future implementation of the DPCC program.
4.	<b>Goal Name</b>	<b>Tenant Based Rental Assistance (TBRA)</b>
	Goal Description	The BCHC is evaluating the need for and best regional approach for a short-term TBRA program and the necessary funding due to COVID-19 Pandemic. <i>Amendment September 2020: BCHC evaluated the short-term TBRA by (1) conducting a needs survey of existing rental assistance programs in the region, (2) sought out information on upcoming potential affordable rental housing development and contemplating the opportunity costs, and (3) reviewing staff capacity and expertise and conducting interview with potential non-profit sub-recipient administrator. On August 13, 2020, the BCHC voted to implement a temporary TBRA program with an initial funding of \$25,000 with incremental increased funding of \$25,000 based on need up to a total funded amount of \$100,000</i>

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME.**<sup>162</sup>

The BCHC's 5-year goals (assuming level funding for the next 5 years) are as follows:

**1. Rental Housing Production:** The goal is to provide funding, and assist in leveraging funding, for the development of affordable rental housing to create a total of 88 HOME affordable housing rental units (total of 280 units) to assist low to moderate-income households in Barnstable County.

HOME Units: 24 at 50% or under AMI; 64 at 60% or under AMI for a total of 88 total HOME units

<sup>162</sup> 91.315(b)(2)

**2. CHDO Housing Production:** The goal is to provide funding for the development of affordable rental housing to create a total of 11 HOME units (3 at 50% or under AMI and 8 at 60% or under AMI). This will be done by working with regional non-profit housing development organizations in the hopes of being able to certify a viable CHDO project in the future.

## SP-50 Public Housing Accessibility and Involvement<sup>163</sup>

*Need to increase the number of accessible units (if required by a Section 504 Voluntary Compliance Agreement).*

There are no voluntary compliance agreements in place for the PHAs with Federal Public Housing (viz., Barnstable, Bourne and Falmouth), to which this applies.

*Activities to increase resident involvement.*

Each of the fifteen PHAs within the BCHC adheres to the necessary state and federal compliance requirements for their developments. These requirements include those outlined in Section 504 Voluntary Compliance Agreements, those outlined in the Federal Fair Housing Act, and other specific housing regulations as defined by HUD. Each of the individual PHAs pursue different community-based and PHA program-based activities to involve their residents. These activities are outlined on the PHAs' websites, in their annual reports (if required to publish one), and in their PHA Plan (for non-qualifying PHAs).

*Is the public housing agency designated as troubled under 24 CFR part 902?*

No

*Plan to remove the 'troubled' designation.*

N/A

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<sup>163</sup> 91.415, 91.215(c)

## SP-55 Barriers to Affordable Housing<sup>164</sup>

### BARRIERS TO AFFORDABLE HOUSING

Land values and property values are very high on Cape Cod due to limited supply and high market demand; however, current zoning policies are also largely responsible. Zoning in most towns in the County favors large minimum lot sizes and yard setbacks, as well as single-family development. There is also a strict separation of uses in many Cape town zoning bylaws, limiting the possibilities for more compact development styles, including mixed-use and multifamily development. Barnstable County continues to be a high housing cost/low wages region in Massachusetts, making it challenging to create affordable rental housing for very low and low-income households. This is especially true for households that are homeless or at-risk of homelessness with smaller rural communities on Cape Cod.

The Cape Cod Commission is actively working with communities to change their zoning to accommodate greater density and reduce the amount of land required per unit. This, in turn, may reduce sale and rental prices by growing the available supply. Many towns are attempting to adopt zoning amendments to allow for the development of Accessory Dwelling Units (ADUs) to provide a variety of housing type options for its year-round residents. Some communities have been successful in adopting these ADU bylaws; others have not.

Other barriers to affordable housing development/creation are outlined below.

#### **Federal Government Policies**

Rises in federal flood insurance rates since 2012 have forced those living in floodplains to pay more for housing costs. LMI households are often located in floodplains due to the land having less value (and therefore more affordable housing options). Flood insurance rates are likely to increase due to the impacts of climate change and sea-level rise on Cape Cod. A sharp increase in flood insurance rates will likely be difficult for many low-income residents. Regulatory review processes based on federal policies designed to protect environmental systems, natural resources, and existing open space are lengthy and often result in rising costs. Environmental reviews affect technical and legal expenses and short-term financing charges, while more substantive review can raise the “hard” costs of development and the operating costs of housing. Carrying costs also accrue on land awaiting development.<sup>165</sup>

#### **Local and Regional Government Policies**

Regional and local policies affecting affordable housing cost and production are impacted by town-specific zoning and land use regulations. Several zoning policies exist to further affordable housing while maintaining a balance between the natural and built environments. The regional planning agency, the Cape Cod Commission, and various town Housing Production Plans reference these policies as key strategies or goals for affordable housing production going forward.

Affordable housing production is also enhanced in Massachusetts through the following:

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<sup>164</sup> 91.415, 91.215(h)

<sup>165</sup> Frank Braconi, *Environmental Regulation and Housing Affordability*, New York: Citizens Housing and Planning Council of New York, Inc., September 1996, Pages 85-86.

### ***Inclusionary Zoning***

Inclusionary Zoning is a practice in which a percentage of housing developed in the marketplace is set aside for affordable use and usually placed within mixed-income developments. The Cape Cod Commission under its Regional Policy Plan, developments proposing ten (10) or more new residential lots and/or units must provide 10 percent of the project's lots and/or units for year-round housing use as Affordable Housing and/or Workforce Housing. Additionally, some towns have enacted inclusionary bylaws or incentives for the development of affordable units. Due to the provisions of zoning bylaws varying across the Consortium, the effectiveness of zoning incentives and provisions for affordable housing also differs. In particular, many bylaws place conditions on affordable accessory apartments, sometimes requiring that sizing comply with contradictory standards, or requiring a complex monitoring agreement for a single unit. Likewise, many municipalities make it difficult to create multifamily development that would trigger inclusionary zoning. Towns should strive to ensure that the provisions of their zoning by-laws, when applied in real-world development scenarios, are consistent with their stated goals.

### ***Accessory Dwelling Units***

Accessory Dwelling Units are smaller, independent dwelling units located on the same lot as a stand-alone (i.e., detached) single-family home. ADU's are particularly effective in enabling low-income elderly owners to continue living in the community.

### ***Zoning Overlay Districts***

Zoning Overlay Districts are districts that modify dimensional and/or use requirements in designated areas, often to increase the number of uses and density.

### ***Massachusetts Chapter 40R***

Chapter 40R is a state law that permits the establishment of "Smart Growth" Overlay districts with increased density and state funding support to enable affordable units within mixed-income developments.

### ***Massachusetts Chapter 40B***

Chapter 40B is a state law that permits developers to override local zoning if municipalities do not meet goals for affordable housing production. There is a voluntary process under 40B known as the Local Initiative Program (LIP). Under the program, the government can develop locally supported 40B developments as Local Initiative Projects, as well as for Local Action Units (LAUs) that are created through municipal actions other than a comprehensive permit. Both avenues lead to the creation of affordable units eligible for addition to the SHI.

### ***The Community Preservation Act (CPA)***

The Community Preservation Act (CPA) is a state law that permits towns to pass and enact bylaws to levy an additional property tax to accumulate funds — then matched with state funds — to preserve open space, preserve historic resources, or create affordable housing.

## **STRATEGY TO REMOVE OR AMELIORATE THE BARRIERS TO AFFORDABLE HOUSING**

Many Consortium member towns have several initiatives in place to encourage affordable housing development, while others are working to change policies within their communities to be more conducive to development opportunities. The BCHC Advisory Council and other Consortium members

will continue to work to address affordable housing development issues across the County. HOME funds cannot be used to create jobs other than through Section 3 requirements, but all Consortium communities are involved in job creation within their communities.

The Cape Cod Commission is actively working with communities to change their zoning (as described above). This includes enforcing a percentage threshold for affordable/workforce housing units in developments subject to regional review and requiring an economic analysis for commercial projects to calculate the expected demand for affordable housing.

All fifteen Towns on Cape Cod either already have or are planning on hiring a Housing Coordinator. These Coordinators will assist Town Staff in creating actions to remove barriers around affordable housing, including land-use policies, neighborhood and community resistance to development, funding resources, etc.

The Barnstable County HOME Consortium has initiated round table discussions at its HOME Advisory Council meetings wherein each member provides an overview of his/her town's issues, successes, and failures the development of affordable housing. These discussions serve to enable the Advisory Council (in conjunction with the Cape Cod Commission, an ex officio member) to determine regional solutions to known barriers.

The Consortium is also researching the implementation of an information center/point of reference on their website for information and facts about affordable housing in the County. This information center would provide contract information, listings, and more. MHP's Housing Navigator, a project lead by the Kuehn Charitable Foundation, is a new online search tool that allows those with low- and moderate-incomes to quickly find available affordable rental units anywhere in the state. BCHC is hoping to tie their interactive information center to this source.

The following resources provide additional information about removing barriers to affordable housing in Barnstable County:

- The 2017 Regional Housing Market Analysis and 10-Year Forecast of Housing Supply and Demand prepared by Crane Associates, Inc. and Economic Policy Resources (EPR);
- The 2017 Survey of Cape Cod Second-Home Owners by UMASS Boston Donahue Institute;
- The 2018 Cape Cod Regional Policy Plan by the Cape Cod Commission;
- The 2019-2023 Cape Cod Comprehensive Economic Development Strategy (CEDS) by the Cape Cod Commission; and
- *The High Cost of Doing Nothing* prepared by Housing Assistance Corporation.

## DISCUSSION

Zoning, building/code, and financial issues are often addressed when communities work with developers on a project in their town. Issues addressed can include incentives and fees associated with construction (building permits, sewer hookups, etc.). As examples, we have seen local communities contribute local funding (such as CPA funding or donation of town-owned land) to assist with overall project costs, waived fees, and even issue municipal bonds to fund infrastructure upgrades to support a project.

Subsidies are generally used when creating affordable housing, which can trigger other federal and state requirements. These requirements, coupled with environmental review and comprehensive

permit requirements, can create issues if host communities and developers do not work together. Larger projects could trigger Section 3, M/WBE, Section 504, affirmative marketing plans, and other regulations if federal funding is utilized. The BCHC and Consortium members work closely with developers to encourage and support affordable housing initiatives in an effort to facilitate the process as much as possible.



## SP-60 Homelessness Strategy<sup>166</sup>

### DESCRIBE HOW THE JURISDICTION'S STRATEGIC PLAN GOALS CONTRIBUTE TO:

#### **1. Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.<sup>167</sup>**

BCHC has an overarching goal of providing a viable CoC that implements a Housing First strategy for permanent supportive housing across the region. There is an increasing need for partnership between shelters, services, and health care providers to address chronic homelessness, which is often the result of other problems contributing to a person(s) inability to stay housed. The most recent PIT Counts published by HUD confirm that 24 percent of chronically homeless persons are severely mentally ill, and 29 percent are suffering from chronic substance abuse in the region's CoC. There is an understanding among professional service providers in the Consortium that on-street outreach is needed to connect unsheltered and chronically homeless individuals with emergency shelter, physical and mental health services, and case management for benefits enrollment, housing placement, and other services.

Several participating CoC agencies incorporate street outreach programs, including Vinfen, Duffy Health Center, HAC, and the Homeless Prevention Council. Outreach staff is specially trained to interact with unsheltered populations and to assess them for services utilizing the Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT). VI-SPDAT is a survey administered both to individuals and families to determine risk and prioritization of need. Street outreach providers are expected to engage those persons that have been resistant to accepting an offer of housing or services, and must follow a low-barrier engagement approach.

The Cape and Islands Regional Network on Homelessness is a collaborative effort of state, county and local government, social service providers, housing agencies, faith-based organizations, the business community and individuals working together to prevent and end homelessness. Through its broad-based public-private partnership, the Regional Network identifies and implements creative solutions to preventing and ending homelessness on Cape Cod, Martha's Vineyard, and Nantucket. The Regional Network has a Policy Board that meets quarterly and is comprised of representatives from Duffy Health Center, local and state governments, mental health and substance abuse agencies, homeless providers, the Council of Churches, veterans' services providers, and homeless or formerly homeless individuals. This Consortium develops strategies to increase access to permanent housing for chronically homeless individuals, and evaluates and recommends changes to discharge policies for individuals exiting behavioral health, criminal justice, and health care systems.

The Regional Network on Homelessness/CoC has organized an ad hoc Emergency Services Committee attended by numerous local service agencies to address the need for emergency shelter options for unsheltered homeless individuals during extreme weather events when overflow beds at the emergency shelter are filled/occupied. Strategies have been developed to leverage local resources for the short term (i.e., one-night motel vouchers, designated regional shelters). The Committee

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<sup>166</sup> 91.415, 91.215(d)

<sup>167</sup> PIT due end of April/beginning of May

continues to plan for sustainable solutions to build the capacity of existing systems to address the need to shelter all of the homeless during weather-related events.

## ***2. Addressing the emergency and transitional housing needs of homeless persons.***

The region has one shelter for individuals (St. Joseph's House) that has a capacity of 50 beds. St. Joseph's House operates with a low barrier threshold and coordinates with health care and social service providers to assist shelter guests in transitioning out of shelter into housing. HAC operates 4 family shelters in the region with a total bed count of 137 beds. HAC also receives Emergency Solutions Grant (ESG) funding from HUD that is used to operate a 4-bed rapid re-housing facility for adult individuals. The Community Action Committee also operates a family shelter that has 51 total beds.

The focus of the CoC continues to be the provision of permanent supportive housing, especially for the chronically homeless. While not expanding the capacity of current shelters, there is an ongoing effort to continue to provide emergency shelters and transitional housing for the homeless and continue to support the efforts of providers within the CoC.

The local emergency assistance shelters and transitional housing programs (including a project dedicated to veterans) participate in the CoC's HMIS. Client level demographic data, client assessments, numbers and configurations of beds, client utilization, and current openings/availability are tracked through HMIS.

## ***3. Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.***

As indicated above, a variety of programs and partnerships among local, regional, state, and federal agencies have facilitated the work of providers in the BCHC communities by assisting homeless persons and families in transitioning to independent living and in preventing reoccurrences of homelessness. ESG funds, RAFT, and Homebase funding, among other resources have helped in this effort. The Cape and Islands Veterans Outreach Center has received rapid re-housing funds along with funding for transitional housing and permanent supportive housing to address the needs of homeless/at-risk veterans and their families. Rental subsidies, including State (MRVP), and Federal vouchers have been allocated with priorities for chronically homeless.

The CoC administers a Coordinated Entry System (CES) to link vulnerable households with available CoC-funded permanent supportive housing. The CES has 10 identified "access points," or service organizations with staff trained to conduct assessments and referrals to available housing and services. While certain access points specialize in particular populations/groups (e.g., individuals without children, unaccompanied youth, families with children, households fleeing domestic violence, persons at-risk of homelessness), the CES follows the principle of No Wrong Door. No Wrong Door states that households that arrive at any access point, regardless of whether it is an access point dedicated to the population to which the household belongs, can access an appropriate assessment process that provides the CoC with enough information to make prioritization decisions about that

household. Several access point agencies offer outreach services to unsheltered individuals and are specially trained to access and enroll these populations into CES.

The Cape and Islands CoC has established the following priority populations for permanent supportive housing for individuals and families:<sup>168</sup>

- Chronically homeless individuals and families with the most severe service needs
- Chronically homeless individuals and families with the longest history of homelessness
- All other chronically homeless individuals and families
- Homeless individuals and families with a disability with the most severe service needs
- Homeless individuals and families with a long period of continuous or episodic homelessness
- Homeless individuals and families coming from places not meant for human habitation (such as emergency shelters, streets, safe havens, etc.)

These priorities have been established because solving homelessness for Cape and Islands CoC's most vulnerable people and highest users of resources will enhance the CoC's goal of quickly transitioning people who are homeless to permanent supportive housing.

***4. Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs.***

With the exception of the vouchers, most of the funding discussed above addresses both the homeless and those at-risk of becoming homeless. As the HOME Program is under the direction of the Human Services Department, there is a coordination of programs which provides for an overall view of housing need of all groups, including low-income individuals and families. Monthly staff meetings provide the opportunity to discuss the various needs.

HUD introduced the housing grant project category of DedicatedPLUS to provide CoC's with flexibility to serve vulnerable populations and to effectively and immediately address the needs of persons experiencing chronic homelessness, those at-risk of experiencing chronic homelessness, or who were chronically homeless prior to being housed and who have recently become homeless again. HUD encourages CoC's to continue adopting prioritization standards, such as those outlined above, that are based on the length of time a potential program participant resided on the streets, in an emergency shelter, or in a safe haven, along with the severity of their service needs.

The CoC partners with the McKinney-Vento School Liaisons in every school district on the Cape and the Islands, as well as with Cape Cod Community College, to identify unaccompanied homeless youth and offer them housing and stabilization services. Provider organizations in the CoC, such as the Duffy Center, also work closely with the House of Corrections on a re-entry task force to assist those leaving with finding housing and community-based support.

Housing authorities in Barnstable County continue to seek out Mainstream voucher opportunities for tenants where eligible. These vouchers are dedicated to people with disabilities who are leaving

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<sup>168</sup> The Cape and Islands Regional Network/Continuum of Care, *Written Standards Policy and Procedures for Providing Continuum of Care Assistance*, Barnstable County, Massachusetts, 2016.

institutions and are paired with community-based services to increase the likelihood of a successful housing placement and housing stability.

## SP-65 Lead-based Paint Hazards<sup>169</sup>

### **ACTIONS TO ADDRESS LBP HAZARDS AND INCREASE ACCESS TO HOUSING WITHOUT LBP HAZARDS.**

While the cost of lead paint removal can potentially be prohibitively expensive, the Consortium will vigorously enforce the revised 2002 lead-based paint regulations for all of its program activities and will continue to support efforts of local organizations to attract lead paint removal resources to the region.

#### ***1. How are the actions listed above related to the extent of lead poisoning and hazards?***

Forty-six percent of Barnstable County's ownership stock and 34 percent of the County's rental stock was built before 1980, making the risk of lead-based poisoning high. There are a low number of housing and rental units built before 1980 with children, 3 percent of ownership units, and 4 percent of rental units. This information is documented in Section MA-20, which shows the history of lead-based paint poisoning in children by BCHC community and indicates that there were no estimated confirmations of poisoning. Overall, the injurious impact of lead-based paint has been gradually declining over the last 25 years.

#### ***2. How are the actions listed above integrated into housing policies and procedures?***

All housing funded through the Cape Cod Commission and through the BCHC requires that properties meet the requirements for containment or removal of lead-based paint.

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<sup>169</sup> 91.415, 91.215(i)

## SP-70 Anti-Poverty Strategy<sup>170</sup>

### JURISDICTION GOALS, PROGRAMS, AND POLICIES FOR REDUCING THE NUMBER OF POVERTY-LEVEL FAMILIES.

Seven percent of Barnstable County's population is living below the poverty level. Households in Barnstable County that are being provided effective assistance will ultimately have a reduced level of housing costs, giving them the ability to allocate their resources to other needs and eventually move out of poverty. In addition to dedicating HOME funds to rental housing for low-income households, BCHC encourages setting aside housing vouchers for homeless/at-risk households to accomplish this goal.

Through the implementation of the Strategic Plan, the Consortium hopes to make an impact on the reduction of the number of families with incomes at/below the area's poverty level. The Consortium will support the creation of affordable rental housing for households making below 60 percent of the AMI to lessen the cost burden on these households and to enable them to have resources to meet other pressing needs.

While the Consortium's programs and resources have some impact on moving households out of poverty, there are other agencies in the Consortium that have more resources and who specialize in addressing this issue. Through a DHCD initiative, the region's Section 8 voucher holders are part of a Moving to Work program that is designed to encourage voucher holders to increase their economic self-sufficiency. PHA's in the County also must adhere to legislation outlined in Chapter 235 of the Acts of 2014, An Act Relative to Housing Authorities, which includes Local Housing Authority Mandatory Board Member Training, Performance Management Review (PMR), and participation in the Regional Capital Assistance Team (RCAT) Program.

The region's anti-poverty agency, the Community Action Committee of Cape Cod and the Islands, has a number of programs and resources that attempt to move households toward economic self-sufficiency including:

- A childcare services network that provides information, referrals, and access to childcare subsidies
- Advocacy for low-income immigrants
- Housing search services
- Access to health care and public insurance enrollment
- Homeless prevention and emergency shelter
- Educational support services for seniors and their caregivers

#### *How are the Jurisdiction's poverty-reducing goals, programs, and policies coordinated with this affordable housing plan?*

Most activities undertaken by the BCHC are coordinated with other municipal policies, programs and expenditures, especially with the CDBG program through the towns of Yarmouth and Barnstable. BCHC staff work in partnership with citizens, municipal departments, and the public and private sectors to accomplish the goal of reducing poverty. The Consortium coordinates federal and state

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<sup>170</sup> 91.415, 91.215(j)

funds for low-income families and includes efforts to reduce persons in poverty and improve their overall quality of life in accordance with this Consolidated Plan.

Currently funded CDBG and Housing Authority programs that directly influence household income level include childcare programs, self-sufficiency programs, elder case management programs, and health care activities. CDBG and Housing Authority programs indirectly influence household living by reducing other costs through affordable housing development, public facility improvements, infrastructure improvements, counseling programs, and health care assistance.

For the upcoming year, the following activities are likely to be funded by CDBG agencies and PHAs:

- Housing rehabilitation, including emergency repair programs, energy efficiency improvements, and lead abatement
- Childcare voucher grants, public housing and HCV Family Self-Sufficiency Programs for CDBG grants to non-entitlement communities
- Infrastructure improvements and neighborhood revitalization
- Affordable housing projects
- Economic development initiatives providing needed jobs

BCHC will work to reduce poverty and encourage the development of affordable housing via the following actions, in coordination with this housing plan:

#### **Resource Allocation**

With respect to public subsidies, the Consortium will continue to advocate for a larger share of budgetary resources to be devoted to both housing production and housing voucher programs at the state and federal level. In addition, the Consortium will continue to support funding for the federal Affordable Housing Trust Fund.

#### **Housing Policy**

The Consortium will have programmatic requirements to the greatest extent possible that are consistent with those of other public funders, especially DHCD. For ongoing monitoring of rental projects, the Consortium will continue to contract with FinePoint Associates (DHCD's monitoring agent) to provide professional monitoring services of all BCHC's rental developments. Finally, the Consortium will engage DHCD to develop an ownership deed restriction that 1) survives foreclosure, 2) satisfies HOME regulations, and 3) enables units to be counted on the Subsidized Housing Inventory.

#### **Land Use Policies**

The Consortium will publicize and advocate that towns adopt local affordable housing bylaws (including ADU creation) and create a Chapter 40R district. The Consortium will continue to advocate for the continuation and improvement of the state's Chapter 40B comprehensive permit law that allows applicants in communities that have not achieved 10 percent affordable housing to receive waivers from local regulations if the project has at least 20-25 percent affordable units.

#### **Limited Wastewater Infrastructure**

The Consortium will encourage and support wastewater planning and implementation efforts in local communities. The Consortium will also advocate that towns adopt land use bylaws that encourage affordable housing and increased density as part of their wastewater planning efforts.

***Town Staff Capacity***

The Consortium will continue to promote and support the development of town, sub-regional, or regional Housing Production Plans. The Consortium will also advocate that towns seek out local resources (i.e., Community Preservation Act funds, Housing Trust Funds) to provide staff capacity for housing activities.

***Neighborhood and Community Resistance***

The Consortium will continue to educate the public on the need for/impact of affordable housing in the region through publications, workshops, and its website.



## SP-80 Monitoring<sup>171</sup>

*Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements.*

The Consortium has instituted a risk-based monitoring schedule for on-site monitoring of housing development projects that are completed and occupied and will continue that practice during the next five years. All completed HOME assisted rental projects are monitored annually for certification of tenant incomes and rents, compliance with affirmative marketing, tenant selection, lease terms, and financial health. Please see Appendix II for the detailed Barnstable County HOME Program's Rental Housing Development Monitoring Policy.

The Barnstable County HOME Program requires all affordable housing rental developers and project managers to have an approved Affirmative Marketing and Tenant Selection Plan that includes a list of criteria to be used in the selection of tenants. Compliance with adherence to this Plan is monitored by the Barnstable County HOME Program's Monitoring Agent. As a condition of funding, the Barnstable County HOME Program requires that all HOME projects must have Section 3 and Minority Business Enterprise (MBE)/Women Business Enterprise(WBE) outreach and reporting plans in place before the closing.

The Consortium's Advisory Council adopted the following policies and guidelines that became effective April 11, 2019 for Rental Housing Development, Project Underwriting, Subsidy Layering, and Risk Analysis Policies and Guidelines:<sup>172</sup>

- Concurrent with the release of funding from the Massachusetts Department of Housing and Community Development (DHCD), Barnstable County HOME Consortium (the Consortium) will accept applications for rental development projects. Due to the limited allocation and staff resources of the HOME Program, for projects seeking DHCD funding as well as Barnstable County HOME funding, only projects in their second round of the DHCD funding process will be accepted by the Consortium.
- Upon receipt of an application for funding, HOME staff will review the application and contact the applicant to clarify issues and/or to request additional information. Applications are not considered complete until all the information requested has been supplied by the applicant. When staff has the necessary information to deem the application complete, the application will be date stamped and an Underwriting Risk Analysis will be prepared in accordance with the policies in this document.
- The HOME Consortium Project Review Subcommittee (made up of three to six members of the Barnstable County HOME Consortium Advisory Council) will review the application and the Underwriting Risk Analysis and make a recommendation to the Consortium's Advisory Council.
- The Advisory Council meets on a regular basis and will review and discuss the recommendation of the Project Review Subcommittee and make the final determination on the funding request.

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<sup>171</sup> 91.230

<sup>172</sup> Barnstable County Department of Human Services, *Barnstable County HOME Consortium Rental Housing Development Project Underwriting, Subsidy Layering, and Risk Analysis Evaluation Policies and Guidelines*, Barnstable County, April 11, 2019.

- In the event DHCD has not issued a Notice of Funding Availability “NOFA” for funds and Barnstable County HOME has available funds, Barnstable County HOME will issue an RFP soliciting project applications. Applications for Barnstable County HOME funding will be evaluated on the following criteria:
  - Experience of the applicant and of development team members in projects of similar size and type
  - Financial strength of the applicant to adequately carry out the project and the project’s financial feasibility, including an assessment of the development and operating budgets
  - A subsidy layering analysis that determines the minimum amount of HOME funds necessary for project feasibility
  - Documented market needs for the project and a satisfactory marketing plan
  - Readiness to proceed and ability to close on and expend HOME funds within 12 months of award
  - The applicant and members of the development team are in Good Standing with respect to prior HOME Consortium funding awards, including but not limited to having no unresolved findings from annual project monitoring reviews
  - Project Score

## Appendix I - Original HUD Tables on IDIS

### HUD Prepopulated Data Tables

*The numbers and titles for the updated A tables and the original tables correspond; for example, “Table 6A – Total Households” in the Consolidated Plan above contains updated data, but HUD’s original “Table 6 — Total Households” is provided here for reference.*

1. Table 5 - Housing Needs Assessment Demographics

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	0	214,775	
Households	0	94,435	
Median Income	\$0.00	\$0.00	
2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)			

2. Table 6 - Total Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	12,159	11,445	16,170	10,099	44,505
Small Family Households	1,947	2,263	4,874	3,334	19,435
Large Family Households	397	399	610	679	2,062
Household contains at least one person 62-74 years of age	3,153	3,115	5,056	2,659	14,470
Household contains at least one person age 75 or older	3,575	3,974	3,726	1,879	5,288
Households with one or more children 6 years old or younger	636	670	1,382	1,131	2,570
2011-2015 CHAS					

3. Table 7 – Housing Problems Table

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	99	50	100	35	284	55	20	55	10	140
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	50	89	84	0	223	0	0	10	4	14

2011-2015 CHAS

#### 4. Table 8 – Housing Problems 2

2011-2015 CHAS

### 5. Table 9 – Cost Burden > 30%

2011-2015 CHAS

6. Table 10 – Cost Burden &gt; 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	892	523	29	1,444	663	789	755	2,207
Large Related	190	45	0	235	87	94	159	340
Elderly	848	563	102	1,513	3,002	1,693	1,051	5,746
Other	1,019	578	24	1,621	926	444	411	1,781
Total need by income	2,949	1,709	155	4,813	4,678	3,020	2,376	10,074
2011-2015 CHAS								

7. Table 11 – Crowding Information - 1/2

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	84	119	88	15	306	39	0	25	69	133
Multiple, unrelated family households	0	0	15	0	15	0	0	35	114	149
Other, non-family households	10	50	0	0	60	0	0	10	0	10
Total need by income	94	169	103	15	381	39	0	70	183	292
2011-2015 CHAS										

8. Table 12 – Crowding Information – 2/2

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0
2011-2015 CHAS								

9. Table 13 - Disproportionally Greater Need 0 - 30% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,738	1,657	750
White	8,978	1,592	660
Black / African American	209	8	0
Asian	69	30	40

American Indian, Alaska Native	54	10	0
Pacific Islander	0	0	0
Hispanic	168	14	40
2011-2015 CHAS			

10. Table 14 - Disproportionally Greater Need 30 - 50% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,255	3,173	0
White	7,485	2,989	0
Black / African American	349	43	0
Asian	110	24	0
American Indian, Alaska Native	25	15	0
Pacific Islander	0	0	0
Hispanic	114	34	0
2011-2015 CHAS			

11. Table 15 - Disproportionally Greater Need 50 - 80% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,421	7,727	0
White	7,831	7,327	0
Black / African American	124	90	0
Asian	100	104	0
American Indian, Alaska Native	50	20	0
Pacific Islander	0	0	0
Hispanic	192	65	0
2011-2015 CHAS			

12. Table 16 – Disproportionally Greater Need 80 – 100% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,855	6,249	0
White	3,550	5,744	0
Black / African American	135	239	0

Asian	34	90	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	120	80	0
2011-2015 CHAS			

13. Table 17 – Severe Housing Problems 0 - 30% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,813	3,551	750
White	7,198	3,351	660
Black / African American	174	49	0
Asian	49	50	40
American Indian, Alaska Native	50	14	0
Pacific Islander	0	0	0
Hispanic	103	79	40
2011-2015 CHAS			

14. Table 18 – Severe Housing Problems 30 - 50% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,863	6,593	0
White	4,348	6,142	0
Black / African American	284	101	0
Asian	50	84	0
American Indian, Alaska Native	25	15	0
Pacific Islander	0	0	0
Hispanic	89	60	0
2011-2015 CHAS			

15. Table 19 – Severe Housing Problems 50 - 80% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,864	13,288	0
White	2,652	12,523	0

Black / African American	60	154	0
Asian	52	152	0
American Indian, Alaska Native	30	40	0
Pacific Islander	0	0	0
Hispanic	58	204	0
2011-2015 CHAS			

16. Table 20 – Severe Housing Problems 80 - 100% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	856	9,233	0
White	761	8,518	0
Black / African American	55	329	0
Asian	15	109	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	15	180	0
2011-2015 CHAS			

17. Table 21 – Greater Need: Housing Cost Burdens AMI

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	58,586	18,811	16,160	786
White	55,782	17,587	14,919	665
Black / African American	885	318	418	0
Asian	486	172	137	40
American Indian, Alaska Native	115	24	105	0
Pacific Islander	4	0	0	0
Hispanic	603	442	257	50
2011-2015 CHAS				

18. Table 31 – Residential Properties by Unit Number

Property Type	Number	%
1-unit detached structure	131,455	82%
1-unit, attached structure	5,021	3%
2-4 units	12,423	8%
5-19 units	7,163	4%



20 or more units	4,350	3%
Mobile Home, boat, RV, van, etc.	880	1%
Total	161,292	100%
2011-2015 ACS		

19. Table 32 – Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	168	0%	1,110	6%
1 bedroom	1,395	2%	5,576	28%
2 bedrooms	17,945	24%	6,438	32%
3 or more bedrooms	54,888	74%	6,829	34%
Total	74,396	100%	19,953	100%
2011-2015 ACS				

20. Table 33 – Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%
2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)			

21. Table 34 - Rent Paid

Rent Paid	Number	%
Less than \$500	5,230	26.10%
\$500-999	6,235	31.20%
\$1,000-1,499	6,670	33.30%
\$1,500-1,999	1,506	7.50%
\$2,000 or more	278	1.40%
Total	19,919	99.60%
2011-2015 ACS		

22. Table 36 – Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	956	1,083	1,441	1,817	1,984
High HOME Rent	956	1,083	1,331	1,529	1,686
Low HOME Rent	790	846	1,015	1,173	1,308
2019 HOME RENTS					

23. Table 37 - Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	25,284	34%	9,725	49%
With two selected Conditions	290	0%	364	2%
With three selected Conditions	35	0%	29	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	48,769	66%	9,886	49%
Total	74,378	100%	20,004	100%
2011-2015 ACS				

24. Table 38 – Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	7,803	10%	1,686	8%
1980-1999	26,417	36%	4,969	25%
1950-1979	30,663	41%	9,495	47%
Before 1950	9,451	13%	3,835	19%
Total	74,334	100%	19,985	99%
2011-2015 ACS				

25. Table 39 – Risk of Lead-Based Paint

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	40,114	54%	13,330	67%
Housing Units build before 1980 with children present	3,204	4%	2,466	12%
2011-2015 ACS, 2011-2015 CHAS				

26. Table 42 - Public Housing Condition

Public Housing Development	Average Inspection Score
NO SOURCE PROVIDED	

27. Table 43 - Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)					
Households with Only Adults					
Chronically Homeless Households					
Veterans					
Unaccompanied Youth					
NO SOURCE PROVIDED					

28. Table 45 - Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers	Share of Jobs	Jobs less workers
Agriculture, Mining, Oil & Gas Extraction					
Arts, Entertainment, Accommodations					
Construction					
Education and Health Care Services					
Finance, Insurance, and Real Estate					
Information					
Manufacturing					
Other Services					
Professional, Scientific, Management Services					
Public Administration					
Retail Trade					
Transportation & Warehousing					
Wholesale Trade					
Grand Total					
2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)					

29. Table 46 - Labor Force

Total Population in the Civilian Labor Force	
Civilian Employed Population 16 years and over	
Unemployment Rate	
Unemployment Rate for Ages 16-24	
Unemployment Rate for Ages 25-65	
2011-2015 ACS	

30. Table 47 – Occupations by Sector

Occupations by Sector	Number of People
Management, business and financial	
Farming, fisheries and forestry occupations	
Service	
Sales and office	
Construction, extraction, maintenance and repair	
Production, transportation and material moving	
2011-2015 ACS	

31. Table 48 - Travel Time

Travel Time	Number	Percentage
< 30 Minutes		
30-59 Minutes		
60 or More Minutes		
Total		
2011-2015 ACS		

32. Table 49 – Educational Attainment by Employment Status

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate			
High school graduate (includes equivalency)			
Some college or associate degree			
Bachelor's degree or higher			
2011-2015 ACS			

33. Table 50 - Educational Attainment by Age

	Age				
	18–24 yrs.	25–34 yrs.	35–44 yrs.	45–65 yrs.	65+ yrs.
Less than 9th grade	105	90	60	210	235
9th to 12th grade, no diploma	620	130	215	565	375
High school graduate, GED, or alternative	1,315	1,205	1,320	3,370	2,825
Some college, no degree	1,080	1,185	850	3,095	1,975
Associate degree	110	405	395	1,525	810
Bachelor's degree	355	950	1,105	3,470	1,790
Graduate or professional degree	35	315	645	2,320	1,895
2011-2015 ACS					

34. Table 51 – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	
High school graduate (includes equivalency)	
Some college or associate degree	
Bachelor's degree	
Graduate or professional degree	
2011-2015 ACS	

## Appendix II - Alternate/Local Data Sources

### Bureau of Substance Addiction Services Fact Sheet



Report Name: Geographic Fact Sheets

**Navigation Links**

Report Period: FY 2017

[Directory of Geographic Areas](#)

Data as of July 6, 2018

#### Barnstable County

The total number of people served during FY 2017 was 4,143. People served refers to individuals who received services during the fiscal year. This number includes individuals that could have been admitted prior to the beginning of the fiscal year. The total number of admissions during FY 2017 was 4,759. This fact sheet excludes data for County correctional facilities. The data below is based on admissions; the percentages exclude all missing/unknown values for each category.

Enrollment Characteristics	% of Enrollments
Gender	
Female	39.4%
Male	60.6%
Transgender	*
Race	
Black or African American	2.9%
Multi-Racial	3.6%
Other	3.3%
White	90.2%
Hispanic	
Hispanic	3.2%
Non-Hispanic	96.8%
Education Level	
No Education or Less Than High School	15.3%
High School Diploma / GED	42.9%
Beyond High School, No College Degree	26.4%
College Degree or Higher	13.1%
Other	2.3%
Marital Status	
Married	10.6%

Divorced	15.9%
Separated	3.0%
Never Married	66.8%
Partnership	2.7%
Widowed	1.0%
Age	
Less Than 18	1.1%
18 to 25	17.0%
26 to 30	23.5%
31 to 40	26.2%
41 to 50	15.6%
51 and Older	16.7%
Employment at Enrollment (N=2,715; excludes not in labor force)	
Employed	55.5%
Not Employed	44.5%
Homelessness at Enrollment (N=3,507; excludes cases where housing disposition at enrollment could not be determined)	
No	83.5%
Yes	16.5%
Past Year Needle Use	
No	62.0%
Yes	38.0%
Prior Mental Health Treatment	
No	52.3%
Yes	47.7%

At admission, clients identify a “primary drug” of use, which is the substance for which they seek treatment. The table below shows the percent distribution by primary drug.

## Primary Drug Trend: FY 2008 - FY 2017

	Total Admissions *	Alcohol	Crack/ Cocaine	Heroin	Marijuana	Other	Other Opioids	Other Sedatives/ Hypnotics	Other Stimulants
2008	4,532	53.3%	6.9%	21.6%	4.9%	0.3%	11.6%	1.0%	0.3%
2009	4,820	53.2%	4.7%	20.5%	4.0%	0.3%	16.3%	1.0%	*
2010	5,028	49.9%	3.3%	19.6%	4.0%	0.2%	21.7%	1.1%	0.2%
2011	5,292	46.4%	2.5%	17.4%	3.7%	0.2%	28.0%	1.5%	0.2%
2012	5,388	44.0%	3.2%	25.9%	2.9%	0.2%	21.9%	1.4%	0.4%
2013	5,029	46.0%	1.9%	34.5%	3.4%	0.5%	12.5%	1.1%	0.3%
2014	4,346	45.3%	2.4%	41.0%	2.0%	0.3%	7.5%	1.2%	0.3%
2015	4,672	45.5%	1.8%	42.3%	2.0%	0.2%	6.9%	0.8%	0.4%
2016	4,134	44.1%	2.4%	43.6%	1.7%	0.3%	6.4%	1.0%	0.5%
2017	4,462	47.4%	2.8%	40.5%	2.5%	0.2%	4.9%	1.2%	0.5%

Other includes PCP, Other Hallucinogens, Methamphetamine, Other Amphetamines, Other Stimulants, Benzodiazepines, Other Tranquilizers, Barbiturates, Other Sedatives, Inhalants, OTC, Club Drugs, Other All Other Opioids include Non – Rx Methadone, Other Opiates, Oxycodone, Non-Rx Suboxone, Rx Opiates, Non-Rx Opiates.

\* Number of total admissions may be different than the reported number on the first page due to missing/unknown values for primary drug.

Upon entering treatment, clients are asked to report ALL substances used in the year (12 months) prior to admission. It is possible to report using more than one substance within the past year. Therefore, percentages may total more than 100%. The table below shows the distribution of past year drug use for all substances. It only includes those admissions that did report past year substance use.



## Past Year Substance Use Trend: FY 2008 - FY 2017

	Total Admissions *	Alcohol	Crack/ Cocaine	Heroin	Marijuana	Other	Other Opioids	Other Sedatives/ Hypnotics	Other Stimulants
2008	4,385	77.5%	30.6%	29.3%	26.5%	4.0%	28.2%	13.2%	2.9%
2009	4,683	76.9%	24.3%	28.2%	27.0%	3.6%	34.1%	15.7%	3.7%
2010	4,867	72.1%	19.5%	26.5%	25.7%	3.7%	37.3%	14.1%	3.4%
2011	5,174	71.5%	21.8%	25.8%	28.5%	4.9%	44.0%	17.1%	5.2%
2012	5,241	69.4%	20.9%	34.7%	28.1%	4.3%	39.7%	17.2%	4.6%
2013	4,860	69.9%	18.5%	41.4%	27.8%	4.6%	28.5%	14.5%	4.1%
2014	4,210	67.8%	18.6%	47.6%	23.5%	3.4%	21.1%	15.3%	4.6%
2015	4,526	68.5%	17.0%	49.2%	24.0%	3.2%	17.5%	16.2%	3.7%
2016	4,011	68.4%	22.6%	50.7%	25.0%	3.6%	19.1%	19.6%	6.0%
2017	4,267	70.2%	22.7%	46.1%	25.4%	3.3%	15.0%	16.5%	6.0%

Other includes PCP, Other Hallucinogens, Methamphetamine, Other Amphetamines, Other Stimulants, Benzodiazepines, Other Tranquilizers, Barbiturates, Other Sedatives, Inhalants, OTC, Club Drugs, Other All Other Opioids include Non – Rx Methadone, Other Opiates, Oxycodone, Non-Rx Suboxone, Rx Opiates, Non-Rx Opiates.

\* Number of total admissions may be different than the reported number on the first page due to missing/unknown values and due to the fact that the table above does not include those admissions who did not report past year use.

To protect client confidentiality, categories with 5 or fewer admissions are suppressed.

In 2014, a new system of reporting was adopted for Methadone treatment providers. Due to this system change, the reported enrollment numbers for FY 2014 may vary from the actual number of enrollments and future reports on FY 2014 data may differ from the current report.

Clients of all ages are included in these statistics.

Homelessness at enrollment is determined based on the client's housing disposition at the time of enrollment. Missing/Unknown values are excluded from the data.

Data and definitions as of July 6, 2018.

Prepared by Massachusetts Department of Public Health, Bureau of Substance Addiction Services, Office of Statistics and Evaluation

## Expiring Use Units

City	Property Name	Units At-risk Status	Total Units	Section 8 PBA Units	Section 8 Exp Date	Original Subsidy Units	Subsidy Units Lost	New Affordable Units	Current Units Assisted	Units At-risk -2022
Barnstable	132 Great Marsh Road		6			6			6	
Barnstable	Cape Cod Group Homes		5	5	10/13/2020	5			5	0
Barnstable	Centerville Comm. Residence		4			4			4	
Barnstable	Craigsville Court		10			4	0	0	4	4
Barnstable	Cromwell Court		124	82	2/29/2036	124			124	0
Barnstable	Fawcetts Pond Village		100	99	5/27/2033	99			99	0
Barnstable	Founders Court Apts.		32			7	0	0	7	0
Barnstable	Radius6-Cape Regency - Radius		149			149			149	
Barnstable	Village Green		36			36			36	
Barnstable	Village Green Phase I		60			60			60	
Barnstable	Village Green Phase II		60			60			60	
Barnstable	West Barnstable Communities		40			40			40	
Barnstable	Whitehall Estate		80			16	0	0	16	16
Bourne	Bourne Oaks		106	105	9/30/2023	105			105	0
Bourne	Canal Bluffs		28			28			28	
Bourne	Canal Bluffs Phase Iii		42			42			42	
Bourne	Canalside Apartments	Lost	112			112	112		0	0
Bourne	Clay Pond Cove		45			45			45	
Bourne	Residences at Canal Bluff		28			28	0	0	28	0
Bourne	Royal3-Cape Cod Nursing & Rehab		99			99			99	
Brewster	Eagle Point		4	3	7/31/2020	3			3	0
Brewster	King's Landing		108			108			108	0
Brewster	State St Acquisition		108			108			108	
Brewster	Wells Court		24	24	5/31/2020	24	0	0	24	0
Chatham	Lake Street		44			44	0	0	44	0
Chatham	Liberty Commons Nursing & Rehab		132			132			132	

City	Property Name	Units At-risk Status	Total Units	Section 8 PBA Units	Section 8 Exp Date	Original Subsidy Units	Subsidy Units Lost	New Affordable Units	Current Units Assisted	Units At-risk -2022
Chatham	The Victorian Of Chatham		40			40			40	
Dennis	Dennis Commons		32			32	0	0	32	0
Dennis	Gordon Senior Citizen Apts.		64			64	0	0	64	0
Dennis	Northside Senior Citizens Apts.		46			46	0	0	46	0
Dennis	Route 134 Community Housing		27			27			27	
Eastham	Eastham Duplexes		8			8			8	
Falmouth	704 Main St		44			44	0	0	44	0
Falmouth	Cape Cod Apartments		83	12	5/31/2039	12			12	0
Falmouth	Cedar Meadows		59			18	0	0	18	0
Falmouth	Fairwinds Apartments		20			20			20	
Falmouth	Gifford Workforce Housing		10			10			10	
Falmouth	Gosnold Grove		33	33	11/30/2037	33			33	0
Falmouth	Notantico Woods Project		11			11			11	
Falmouth	Pri Gosnold Grove Llc		33			33			33	
Falmouth	Rhg Royal Megasett Nursing & R		90			90			90	
Falmouth	Royal3-Nursing& Rehab Center		121			121			121	
Falmouth	School House Green		39			39			39	
Falmouth	Schoolhouse Green		39			39			39	
Harwich	333 Rt 28		11			3	0	0	3	3
Harwich	Pine Oaks Village - Phase I		60	60	9/30/2037	60			60	0

City	Property Name	Units At-risk Status	Total Units	Section 8 PBA Units	Section 8 Exp Date	Original Subsidy Units	Subsidy Units Lost	New Affordable Units	Current Units Assisted	Units At-risk -2022
Harwich	Pine Oaks Village li		38			38	0	0	38	38
Harwich	Pine Oaks Village lii		65	65	11/7/2019	65			65	0
Harwich	Rosewood Rehab And Living Ctr		33			33			33	
Harwich	The Little Homesteads		8			8			8	
Mashpee	Asher's Path		56			56	0	0	56	0
Mashpee	Great Cove Community		10			10			10	
Mashpee	Mashpee Village		145			145	0	0	145	0
Mashpee	Mashpee Wampanoag Village		49			49			49	
Orleans	Cape Cod Village		15			15			15	
Orleans	Foundations-Cape		12			12			12	
Orleans	Recovery House (Canal House)		8			8			8	
Orleans	Rock Harbor		100	100	6/21/2032	100			100	0
Provincetown	58 Harry Kemp Way (White Pines)		4			4			4	
Provincetown	83 Shank Painter Road		15			15			15	
Provincetown	Old Ann Page Way		18			18	0	0	18	0
Provincetown	Province Landing		50			50			50	
Provincetown	Provincetown Rental Housing		6			6			6	
Sandwich	Osprey Lane		36			36	0	0	36	0
Sandwich	Pocasset Assisted Living		84			84	0	0	84	0
Sandwich	Radius6-Cape Heritage - A Radi		123			123			123	
Sandwich	Shawme Heights Apts.		44	44	3/31/2022	44			44	44
Sandwich	Shawme Heights II		50	50	3/31/2020	50			50	0
Truro	Sally's Way, Truro, Ma		16			16			16	

City	Property Name	Units At-risk Status	Total Units	Section 8 PBA Units	Section 8 Exp Date	Original Subsidy Units	Subsidy Units Lost	New Affordable Units	Current Units Assisted	Units At-risk -2022
Wellfleet	250 Gull Pond Road		6			6			6	
Wellfleet	Wellfleet Family Housing		12			12	0	0	12	0
Yarmouth	Brush Hill		6	6	7/26/2020	6	0	0	6	0
Yarmouth	Residential Rehab Centers, Inc.		14	14	8/31/2020	14			14	0
Yarmouth	Simpkins School Residences		65			65			65	
Yarmouth	Southside Village		10			10			10	
Yarmouth	Swan Pond Village		150	150	5/28/2033	150			150	0
Yarmouth	Weir Landing		4	4	3/31/2020	4	0	0	4	0
Yarmouth	Yarmouth Commons		69			69			69	

Data Source:

2019 CEDAC

## Low-income Housing Tax Credit Database - Barnstable County

### LIHTC Database Access: HTML Output

HUD ID Number:	Project Name:	Project Address:	Project City:	Project State:	Project ZIP Code:	Total Number of Units:	Total Low-Income Units:
MAB00000172	CANAL BLUFFS	1 Harmony Hill Rd	Bourne	MA	2532	28	28
MAB20000035	DENNIS COMMONS	224 Main St	Dennis Port	MA	2639	32	32
MAB20030070	OLD ANN PAGE WAY	32 Off Conwell St	Provincetown	MA	2657	18	18
MAB20030075	OSPREY LANE	17 Osprey Ln	East Sandwich	MA	2537	36	36
MAB20050007	704 MAIN LLC	704 Main St	Falmouth	MA	2540	44	44
MAB20050065	NORTHSIDE VILLAGE	11 Antonelli Cir	Dennis	MA	2638	46	46
MAB20050070	CAPE COD SENIOR RESIDENCES AT POCASSET	100 Dr Julius Kelley Ln	Pocasset	MA	2559	84	84
MAB20140013	SIMPKINS SCHOOL RESIDENCES	134 Old Main St	South Yarmouth	MA	2664	65	58
MAB20060025	LAKE STREET	12a Lake St	Chatham	MA	2633	47	44
MAB20070015	EA FISH ASHER'S PATH	1 Carleton Dr	Mashpee	MA	2649	56	56
MAB20151019	ROUTE 134 COMMUNITY HOUSING	812 Route 134	Dennis	MA	2660	27	27
MAB20151023	VILLAGE GREEN	767a Independence Drive	Hyannis	MA	2451	36	36
MAB20090040	MASHPEE VILLAGE	1 Wampanoag Dr	Mashpee	MA	2649	145	130
MAB20090055	RESIDENCES AT CANAL BLUFF	6 Otis Park Dr	Bourne	MA	2532	28	28
MAB20090105	WEST BARNSTABLE COMMUNITIES	2239 Iyannough Rd	West Barnstable	MA	2668	40	40
MAB20161011	STABLE PATH PROVINCETOWN	8 STABLE PATH	PROVINCETOWN	MA	2657	23	23
MAB20120040	CLAY POND COVE	101 Harmony Hill Rd	Bourne	MA	2532	45	45
MAB20120098	PROVINCE LANDING	90 Shank Painter Rd	Provincetown	MA	2657	50	50
MAB20120110	ROCK HARBOR VILLAGE	9 Main St	Orleans	MA	2653	100	95
MAB20130015	STATE ST ACQUISITION	78 Saints Landing	Brewster	MA	2631	108	
MAC00000034	CROMWELL COURT	168 Barnstable Rd	Hyannis	MA	2601	117	
MAC00000082	PRI GOSNOLD GROVE LLC	364 E Falmouth Hwy	East Falmouth	MA	2536	33	
MAC00000094	SCHOOL HOUSE GREEN	100 Teaticket Hwy	Teaticket	MA	2536	39	
MAC00000103	SWAN POND VILLAGE	1120 Alewife Cir	South Yarmouth	MA	2664	150	
MAC00000134	WHITEHALL ESTATE	790 Falmouth Rd	Hyannis	MA	2601	16	

| [HUD User Home](#) | [HUD User Data Sets](#) | [LIHTC Database Access Home](#) |

Data Source:

LIHTC Database Access, HUD User

## Difficult Development Areas - Massachusetts

2020 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, July 15, 2015 [MSA] and derived FY2019 HUD Metro SAFMR Area Definitions [HMFA])

State	Metropolitan Area	DDA ZCTAs											
Louisiana	Baton Rouge, LA HMFA	70712	70734										
	Iberia Parish, LA HMFA	70592											
	Lake Charles, LA MSA	70657											
	Monroe, LA MSA	71280											
	New Orleans-Metairie, LA HMFA	70067	70112	70115	70123	70124	70130	70447	70448				
	Shreveport-Bossier City, LA HMFA	71105	71110										
	Webster Parish, LA HMFA	71039											
Maine	Cumberland County, ME (part) HMFA	04066											
	Lewiston-Auburn, ME MSA	04236	04280	04282									
	Penobscot County, ME (part) HMFA	04444	04777										
	Portland, ME HMFA	04097	04105										
	Sagadahoc County, ME HMFA	04008											
	York County, ME (part) HMFA	03907	04001	04048*									
Maryland	Baltimore-Columbia-Towson, MD MSA	20723	20724*	20733	20754*	20755	20759	20777*	21005	21010	21012	21029	21035
		21036	21037	21042	21043	21044	21046	21054	21057	21075	21076	21113	21114
		21140	21401	21402	21403	21409	21638	21658	21723	21737	21738	21794	
	California-Lexington Park, MD MSA	20670											
	Hagerstown, MD HMFA	21758											
	Salisbury, MD HMFA	21804	21826	21875									
	Washington-Arlington-Alexandria, DC-VA-MD HMFA	20623	20645	20715	20720	20721	20754*	20762	20812	20814	20815	20816	20817
		20833*	20841	20852	20854	20871	21704						
	Worcester County, MD HMFA	21811											
Massachusetts	Barnstable Town, MA MSA	02536	02537	02556	02630	02632	02635	02648	02649	02655	02659	02668	02673
	Berkshire County, MA (part) HMFA	01223	01236*	01264	01266*								
	Boston-Cambridge-Quincy, MA-NH HMFA	01460	01701	01718	01730*	01731	01741*	01742	01748*	01773	01775	01778	01801
		01803	01864	01887*	01890	01907	01940	01944	01949	01951	01969	02019	02021
		02025	02026	02030	02032	02043	02054	02062	02067	02071	02081	02090	02108
		02109	02110	02111	02113	02114	02115	02116	02118	02120	02124	02127	02129
		02130	02131	02132	02134	02135	02138	02139	02140	02141	02142	02143	02144
		02145	02148	02155	02163	02169	02171	02180	02184	02186	02191	02199	02210
		02215	02330*	02332	02359*	02360*	02364	02368	02420	02421	02445	02446	02451
		02452	02453	02457	02458	02459	02460	02461	02464	02465	02466	02467	02468
		02472	02474	02476	02478	02481	02482	02492	02493	02494			
	Brockton, MA HMFA	02324	02338	02576*	02770*								
	Fitchburg-Leominster, MA HMFA	01462											
	Lawrence, MA-NH HMFA	01985											
	Lowell, MA HMFA	01876	01886*										
	New Bedford, MA HMFA	02702											
	Pittsfield, MA HMFA	01266											
	Providence-Fall River, RI-MA HMFA	02771											
	Springfield, MA HMFA	01003	01008*	01022									

## Qualified Census Tracts - Barnstable Town MSA

### 2020 IRS SECTION 42(d)(5)(B) QUALIFIED CENSUS TRACTS

(2010 Census and 2011-2015, 2012-2016 and 2013-2017 American Community Survey (ACS) Data; OMB Metropolitan Area Definitions, July 15, 2015)

<b>METROPOLITAN AREA: Baltimore-Columbia-Towson, MD MSA</b>												
<b>COUNTY OR COUNTY EQUIVALENT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>
Anne Arundel County	7302.03	7305.06	7502.01									
Baltimore County	4013.02	4023.06	4034.02	4044.03	4205.00	4206.00	4207.01	4207.02	4209.00	4210.00	4211.01	4213.00
	4301.01	4302.00	4303.00	4505.01	4505.04	4508.00	4523.00	4903.01	4906.05	4913.00	4914.01	4914.02
	4925.00											
Harford County	3013.02	3016.01	3029.01									
Baltimore city	301.00	401.00	402.00	601.00	701.00	702.00	703.00	704.00	801.02	803.01	803.02	804.00
	805.00	806.00	807.00	808.00	901.00	903.00	904.00	905.00	906.00	907.00	908.00	909.00
	1001.00	1002.00	1102.00	1202.02	1203.00	1204.00	1205.00	1206.00	1301.00	1302.00	1303.00	1304.00
	1402.00	1403.00	1501.00	1502.00	1503.00	1504.00	1505.00	1506.00	1507.01	1507.02	1508.00	1510.00
	1511.00	1512.00	1513.00	1601.00	1602.00	1603.00	1604.00	1605.00	1606.00	1607.00	1608.01	1608.02
	1701.00	1702.00	1703.00	1801.00	1802.00	1803.00	1901.00	1902.00	1903.00	2001.00	2002.00	2003.00
	2004.00	2005.00	2006.00	2007.01	2007.02	2008.00	2101.00	2102.00	2501.02	2501.03	2502.03	2502.04
	2502.05	2502.06	2502.07	2503.01	2503.03	2504.01	2504.02	2505.00	2601.01	2602.01	2602.02	2602.03
	2603.01	2603.02	2603.03	2604.01	2604.02	2604.03	2604.04	2606.04	2606.05	2607.00	2608.00	2707.01
	2707.02	2709.03	2710.01	2710.02	2716.00	2717.00	2718.01	2718.02	2719.00	2720.04	2720.06	2720.07
	2801.01	2801.02	2803.01	2803.02	2804.02	2804.04	2805.00					
<b>METROPOLITAN AREA: Bangor, ME MSA</b>												
<b>COUNTY OR COUNTY EQUIVALENT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>
Penobscot County	2.00	5.00	6.00	9.00	61.00	63.00	71.00	9400.00				
<b>METROPOLITAN AREA: Barnstable Town, MA MSA</b>												
<b>COUNTY OR COUNTY EQUIVALENT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>
Barnstable County	126.02	141.00	148.00	153.00								
<b>METROPOLITAN AREA: Baton Rouge, LA MSA</b>												
<b>COUNTY OR COUNTY EQUIVALENT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>
Ascension Parish	309.00	310.00										
East Baton Rouge Parish	1.00	2.00	3.00	4.00	5.00	6.01	6.02	7.01	7.02	9.00	10.00	11.02
	11.03	11.04	22.00	24.00	25.00	28.01	28.02	30.00	31.01	31.03	33.00	34.00
	35.04	36.03	36.04	40.11	40.13	40.14	42.04	48.00	51.00	52.00	53.00	
Pointe Coupee Parish	9520.00											
St. Helena Parish	9512.00											
<b>METROPOLITAN AREA: Battle Creek, MI MSA</b>												
<b>COUNTY OR COUNTY EQUIVALENT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>
Calhoun County	2.00	3.00	6.00	7.00	10.00	21.00	26.00	33.00	36.00	41.00		
<b>METROPOLITAN AREA: Bay City, MI MSA</b>												
<b>COUNTY OR COUNTY EQUIVALENT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>	<b>TRACT</b>
Bay County	2803.00	2807.00	2809.00	2865.00								



# Barnstable County HOME Consortium Rental Housing Development Project Underwriting, Subsidy Layering, and Risk Analysis Guidelines 2019



**BARNSTABLE COUNTY HOME CONSORTIUM**  
DEPARTMENT OF HUMAN SERVICES  
Post Office Box 427, 3195 Main St., Barnstable, Massachusetts 02630  
[www.bchumanservices.net](http://www.bchumanservices.net)  
Office (508) 375-6628 Fax (508) 362-0290

## **Barnstable County HOME Consortium Rental Housing Development Project Underwriting, Subsidy Layering, and Risk Analysis Evaluation**

### **Policies and Guidelines**

**Adopted April 11, 2019**

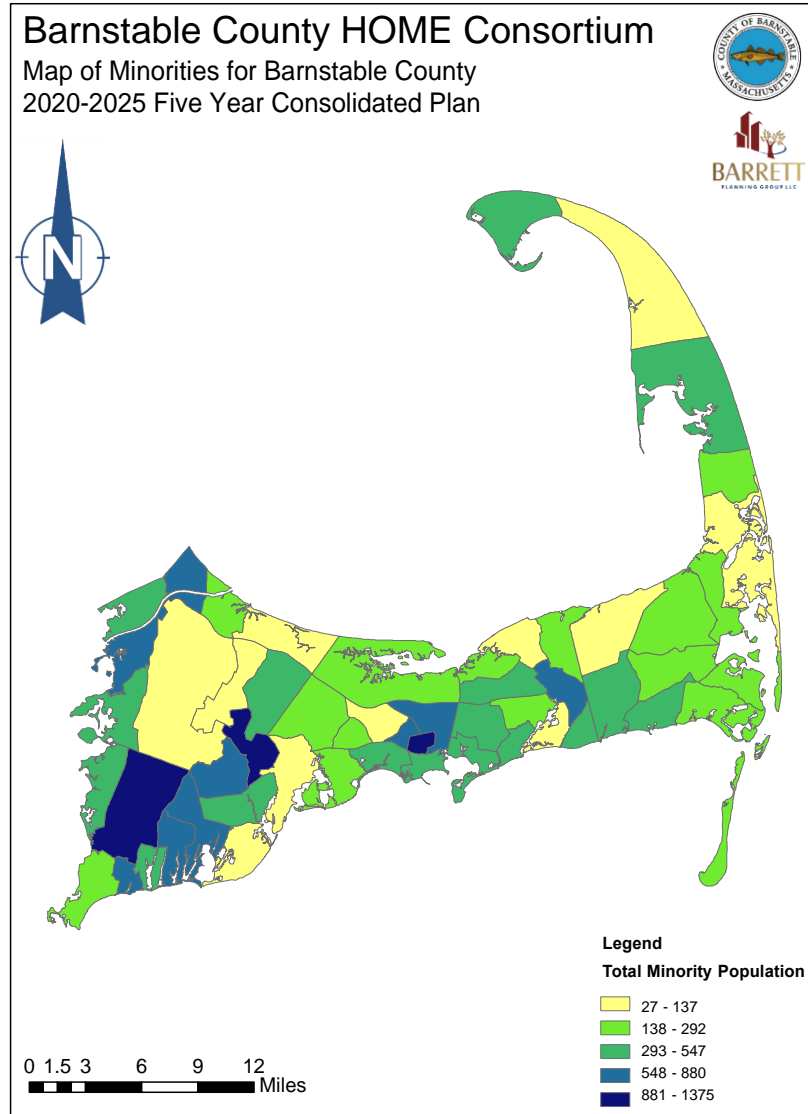
#### **Overview of the Application and Review Process**

Barnstable County HOME Consortium will review and evaluate rental project funding requests as follows:

- ☐ Concurrent with the release of funding from the Massachusetts Department of Housing and Community Development (DHCD), Barnstable County HOME Consortium will accept applications for rental development projects.
- ☐ Upon receipt of an application for funding, HOME staff will review the application and contact the applicant to clarify issues and/or to request additional information. Applications are not considered complete until all the information requested has been supplied by the applicant. When staff has the necessary information to deem the application complete, the application will be date stamped and an Underwriting Risk Analysis will be prepared in accordance with the policies in this document.
- ☐ The HOME Consortium Development Project Review Subcommittee will review the application and the Underwriting Risk Analysis and make a recommendation to the Consortium's Advisory Council.
- ☐ The Advisory Council meets on a regular basis and will review and discuss the recommendation of the Project Review Committee and make the final determination on the funding request.

## Appendix III – Maps

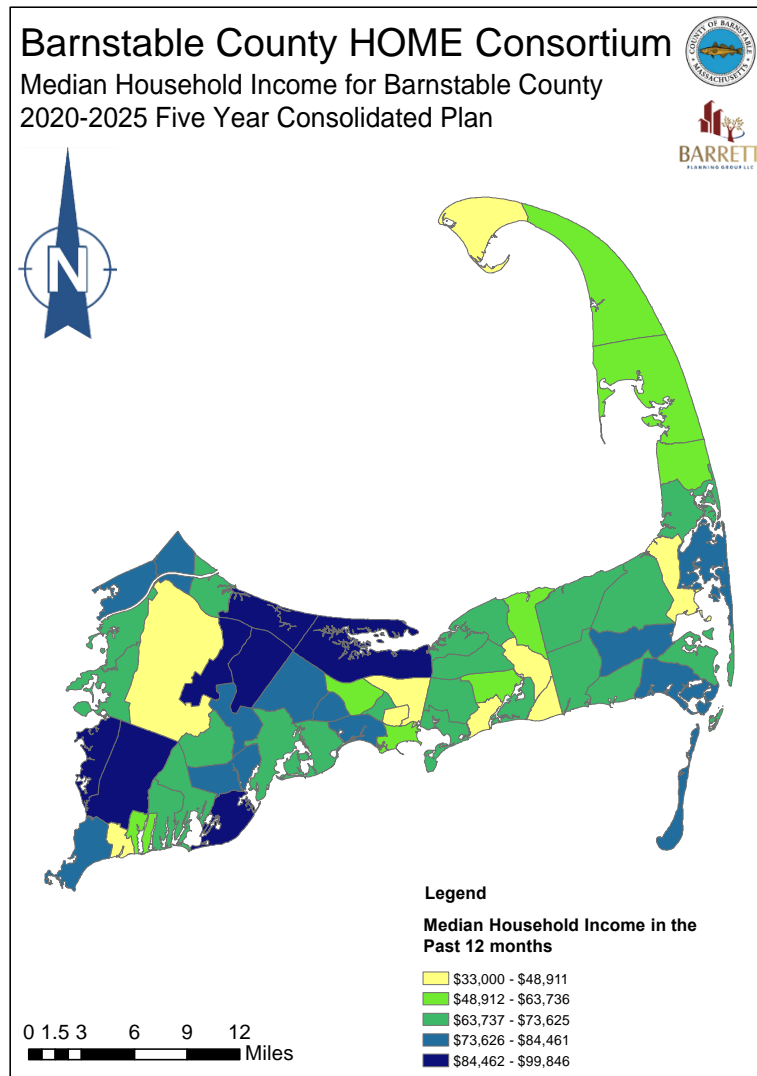
MAP 1 – MINORITY POPULATIONS



Data Source: 2012-2017 ACS, Mass GIS

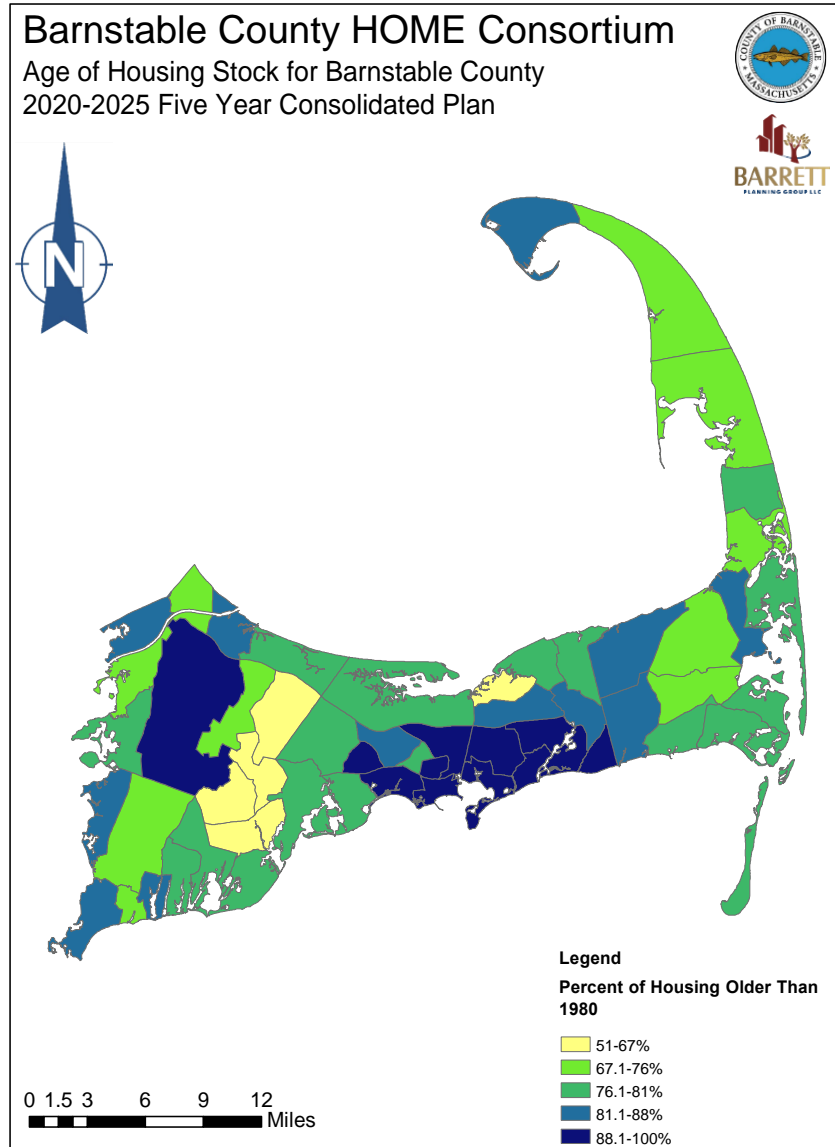
MAP 2 – MEDIAN HOUSEHOLD INCOME

Data Source: 2012-2017 ACS, Mass GIS



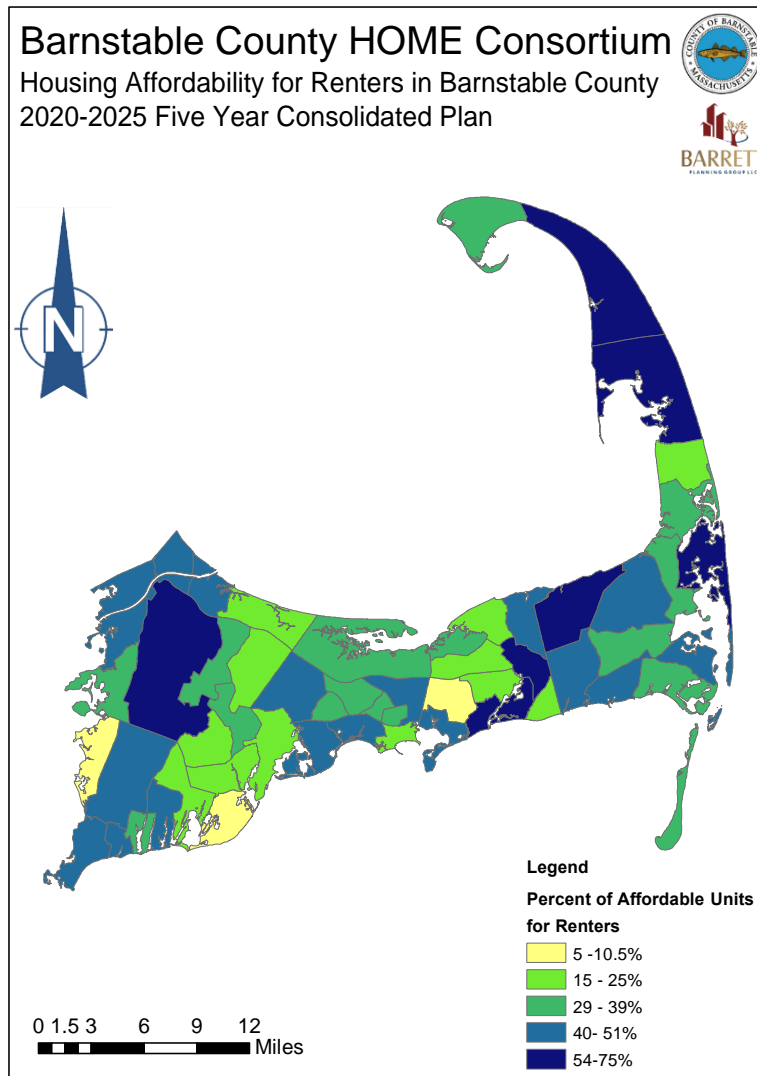
### MAP 3 – AGE OF HOUSING STOCK

Data Source: 2012-2017 ACS, Mass GIS



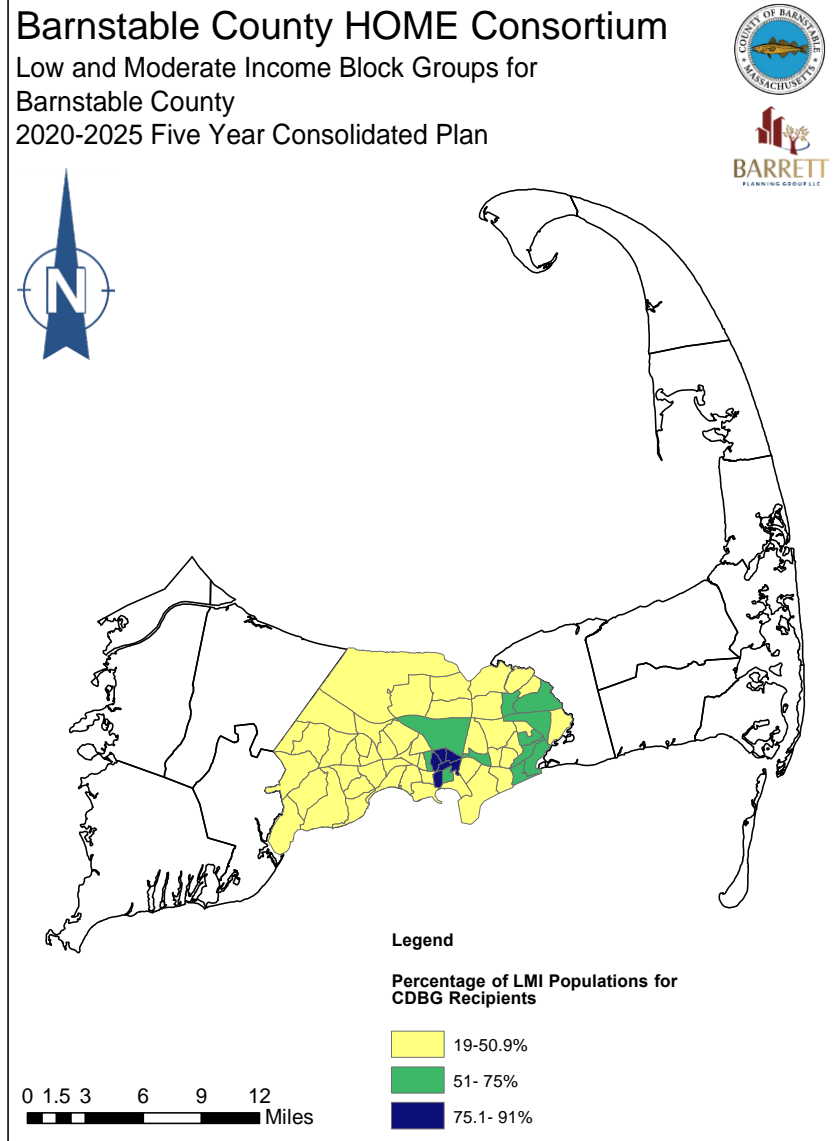
MAP 4 – HOUSING AFFORDABILITY FOR RENTERS

Data Source: 2012-2017 ACS, Mass GIS



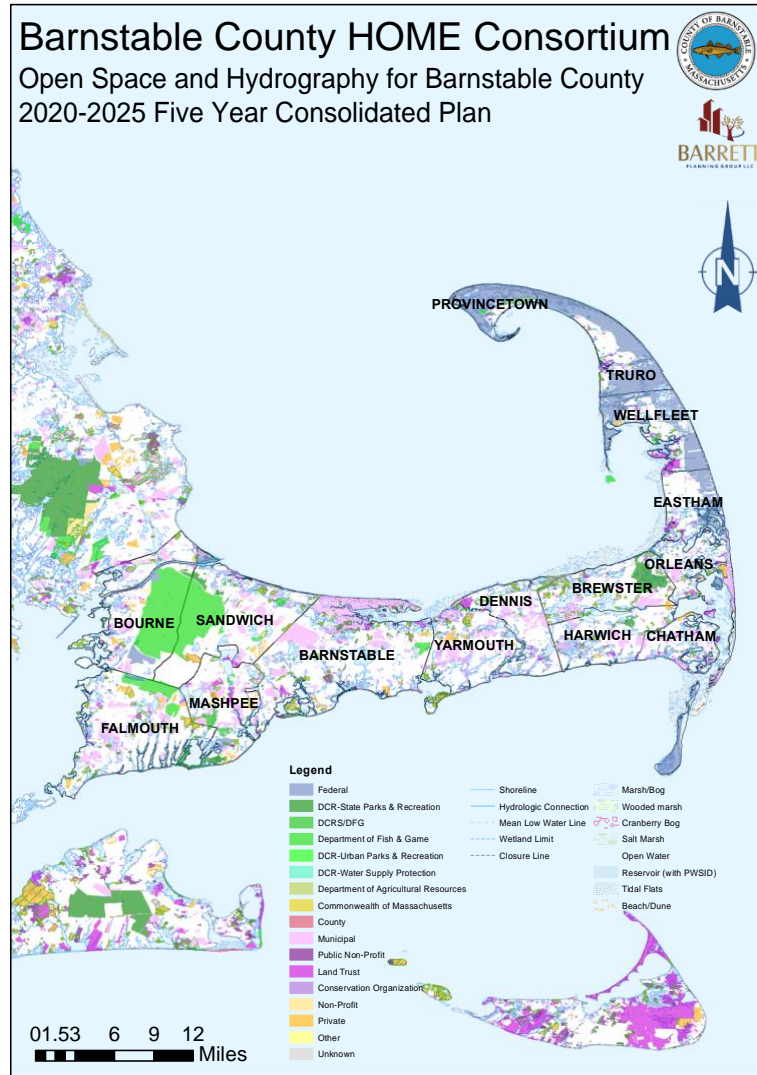
## MAP 5 – LMI BLOCK GROUPS

Data Source: 2012-2017 ACS, Mass GIS



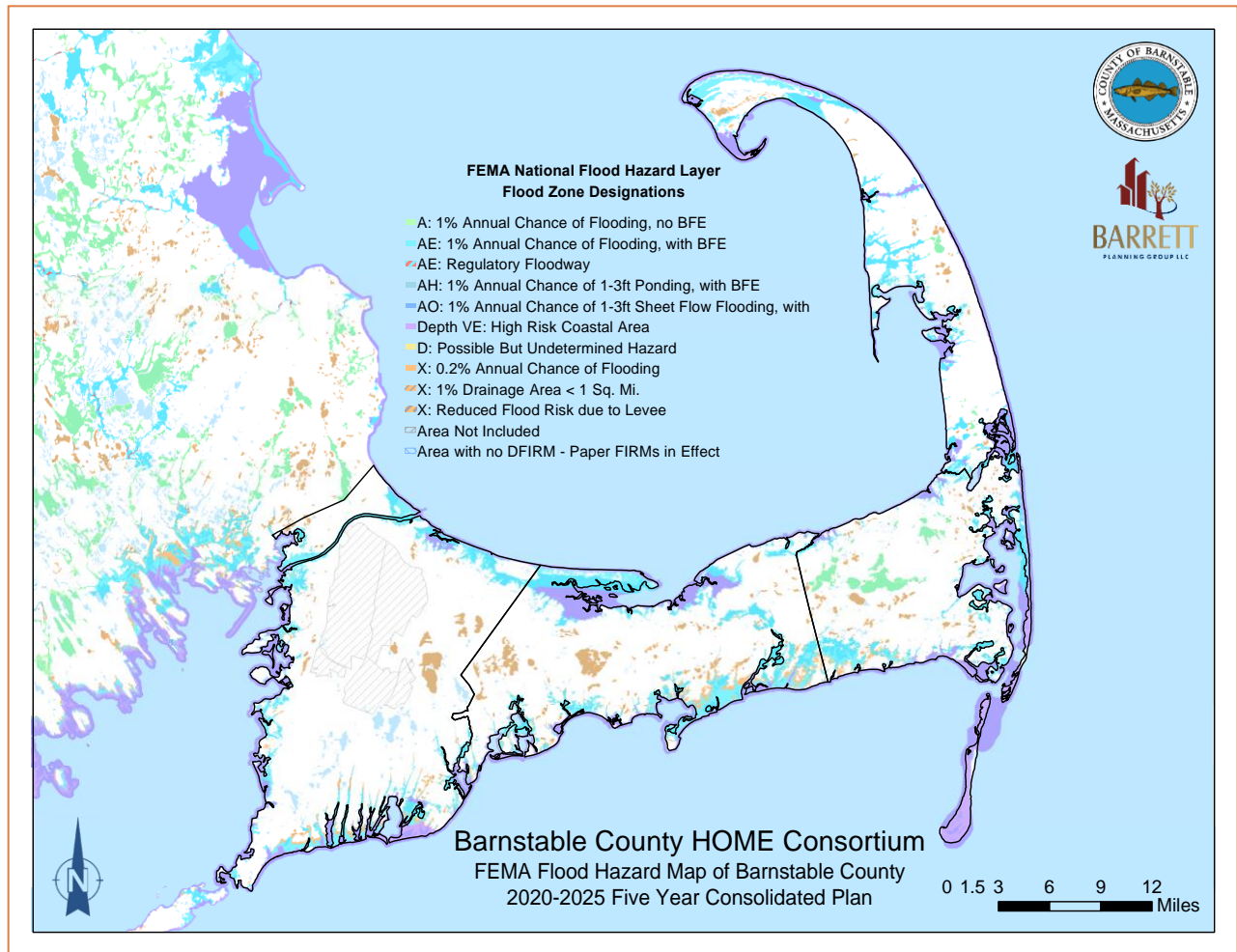
## MAP 6 – OPEN SPACE AND HYDROGRAPHY

Data Source: Mass GIS



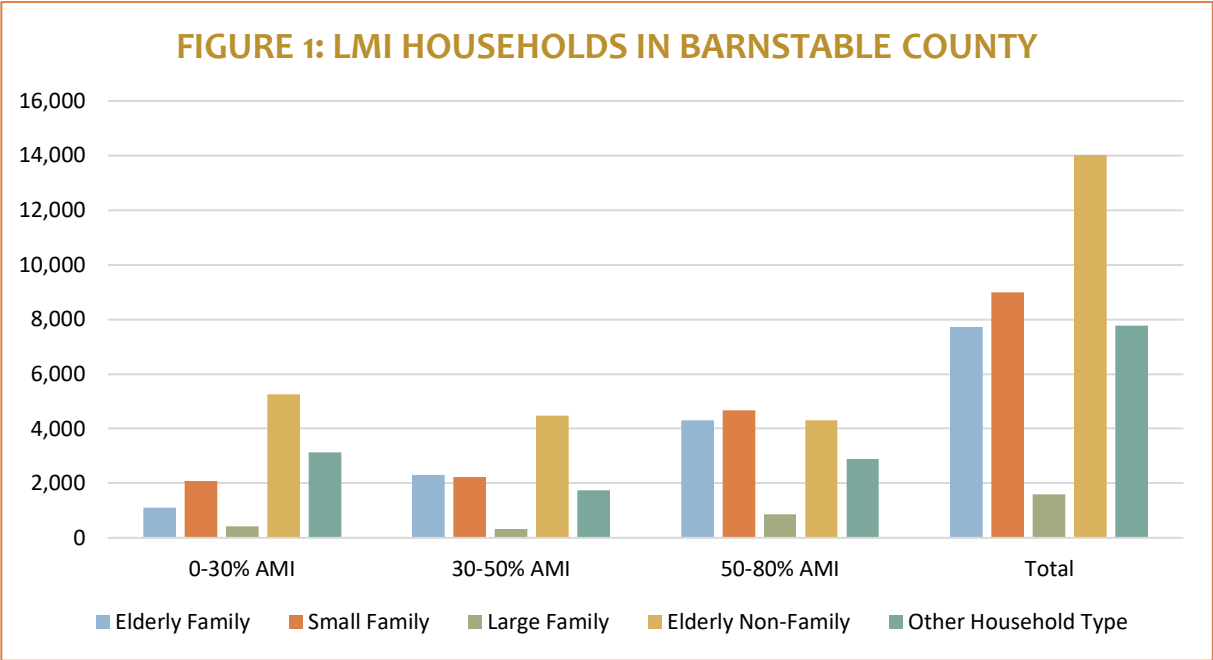
## MAP 7 – FEMA FLOOD HAZARD MAP

Data Source: Mass GIS

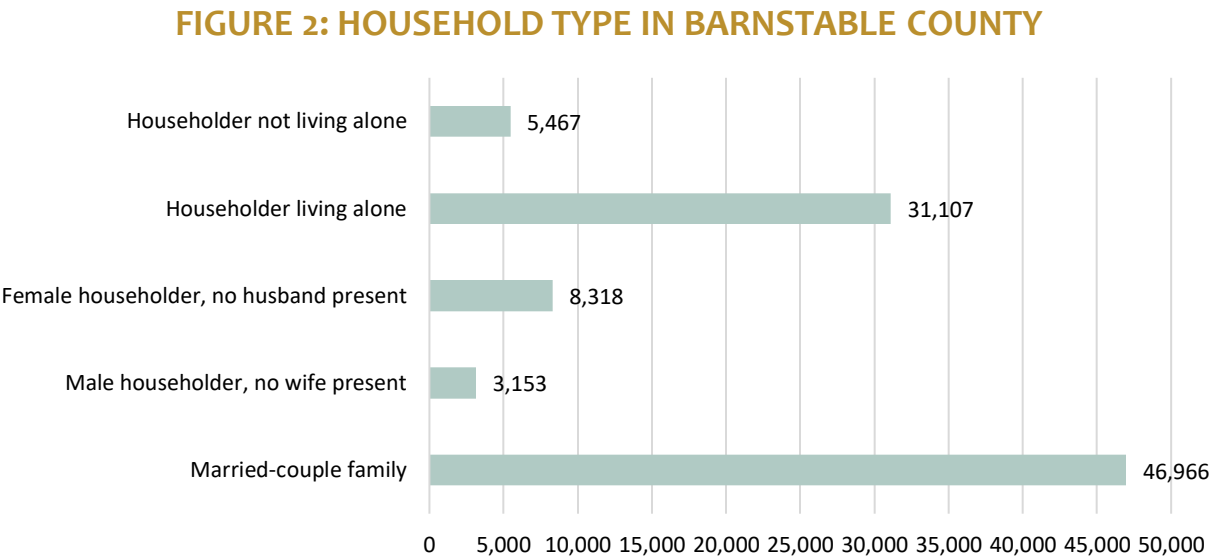




# Appendix IV - 2020-2024 Consolidated Plan Figures

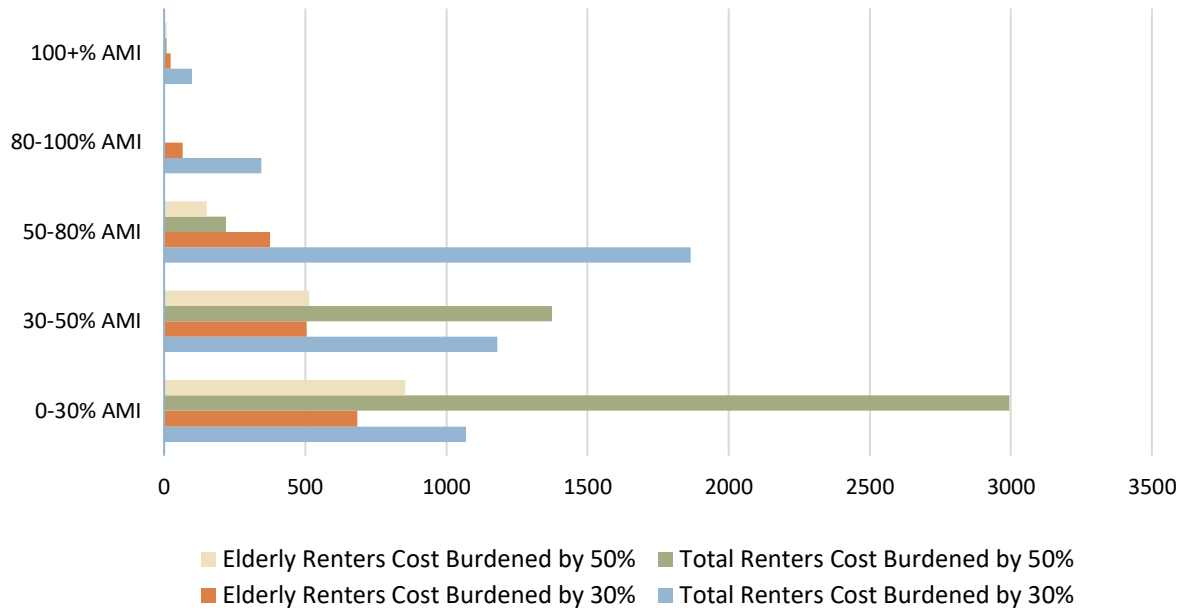


Data Source: 2012-2016 CHAS



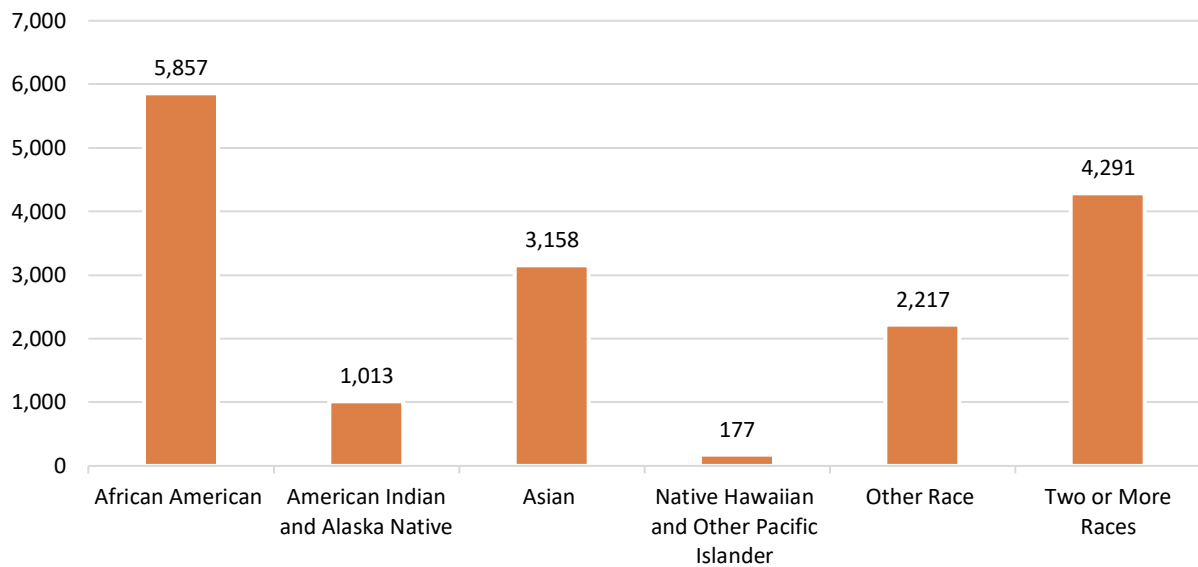
Data Source: 2012-2017 ACS

**FIGURE 3: ELDERLY RENTER HOUSEHOLDS BY COST BURDEN COMPARED TO TOTAL RENTERS**



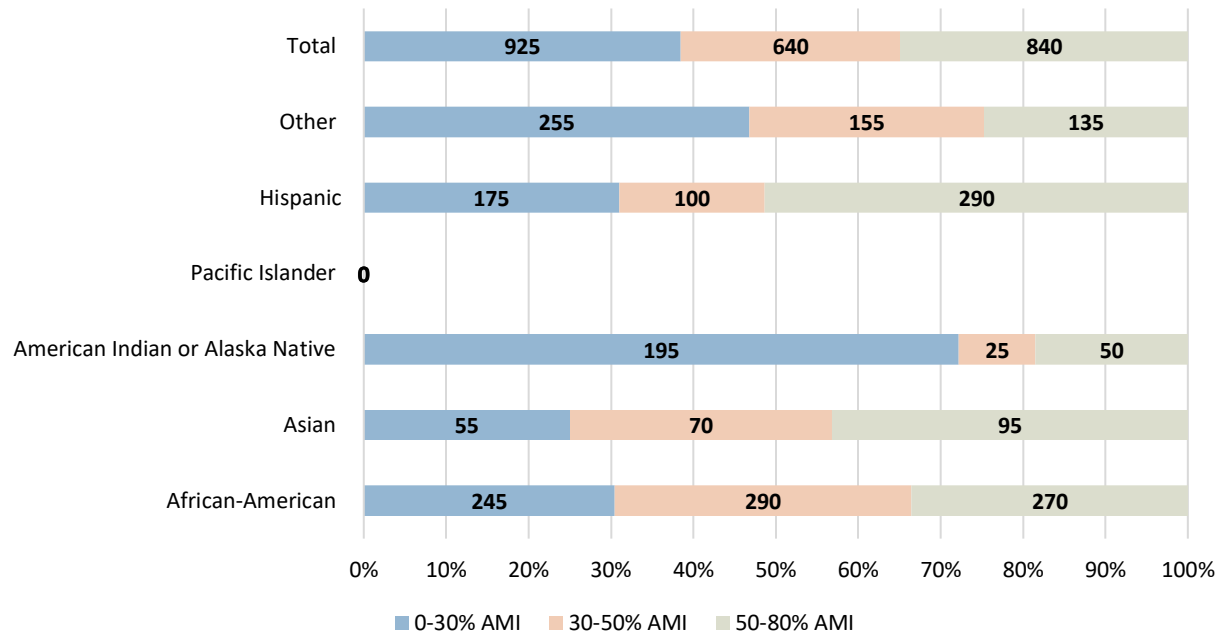
Data Source: 2012-2017 ACS

**FIGURE 4: MINORITY POPULATION IN BARNSTABLE COUNTY**



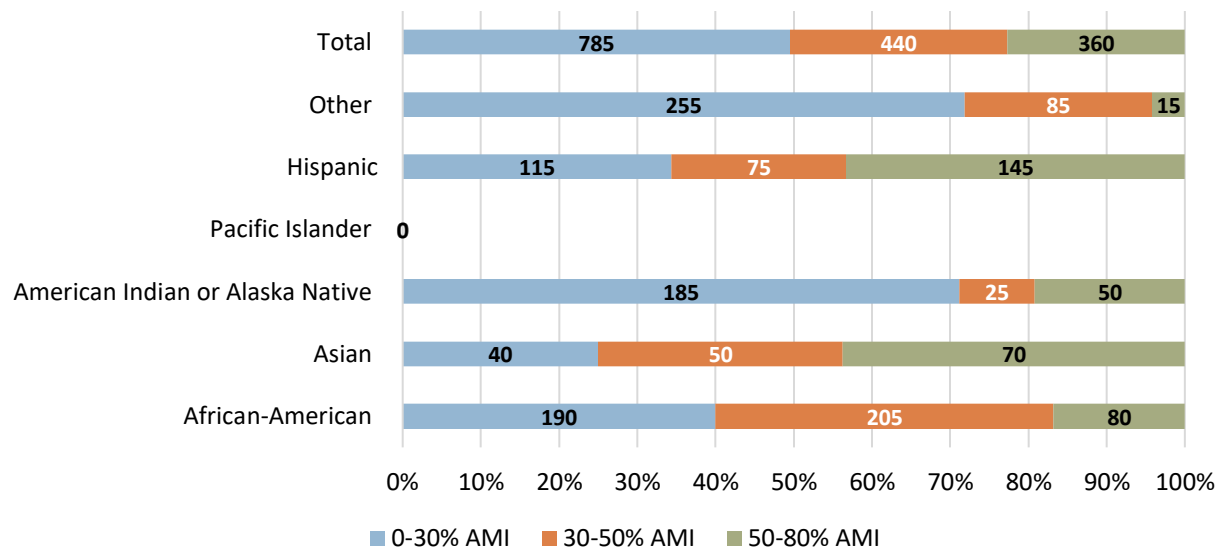
Data Source: 2012-2017 ACS

**FIGURE 5: TOTAL LMI MINORITY HOUSEHOLDS WITH A HOUSING PROBLEM**



Data Source: 2012-2016 CHAS

**FIGURE 6: TOTAL LMI MINORITY HOUSEHOLDS WITH A SEVERE HOUSING PROBLEM**



Data Source: 2012-2016 CHAS

**Figure 7 – Greater Need: Housing Cost Burdens**

Housing Cost Burden by Race	Total Number of Households	Total Paying Between 30-50% AMI	Total Paying Over 50%	Percent Cost Burdened
Total	94,350	18,070	15,210	35%
White	88,610	16,820	13,975	35%
Black / African American	1,775	465	395	48%
Asian	845	120	125	29%
American Indian, Alaska Native	245	10	120	53%
Pacific Islander	54	0	0	-
Hispanic/Latino	1,365	400	235	47%

Data Source: 2012-2016 CHAS

**Figure 8 – Greater Need: Housing Problems**

Housing Problems by Race	Total Number of Households	Total with at least One Problem	Total with No Problems	Percent with Problems
Total	94,350	34,145	59,530	36%
White	88,610	31,385	56,595	35%
Black / African American	1,774	915	834	52%
Asian	845	270	575	32%
American Indian, Alaska Native	385	270	115	70%
Pacific Islander	54	0	54	0%
Hispanic/Latino	1,360	790	560	58%

Data Source: 2012-2016 CHAS

**Figure 9 – Greater Need: Severe Housing Problems**

Severe Housing Problems by Race	Total Number of Households	Total with at least One Severe Problem	Total with No Problems	Percent with Severe Housing Problems
Total	94,350	16,345	77,330	17%
White	88,620	14,760	73,230	17%
Black / African American	1,785	520	1,240	29%
Asian	840	160	680	19%
American Indian, Alaska Native	385	260	125	68%
Pacific Islander	54	0	54	0%
Hispanic/Latino	1,350	390	950	29%

Data Source: 2012-2016 CHAS

Figure 10 – 2019 Point In Time Count Summary Data

CAPE & ISLANDS REGIONAL NETWORK ON HOMELESSNESS - 2019 POINT IN TIME COUNT SUMMARY DATA													
CATEGORY		(1) HOUSEHOLDS WITH ADULTS & CHILDREN				(2) HOUSEHOLDS WITH ADULTS NO CHILDREN				(3) TOTAL ALL HOMELESS POPULATIONS			
		SHELTERED		UNSHEL-TERED	Total HH A & CH	SHELTERED		UNSHEL-TERED	Total HH A NO CH	SHELTERED		UNSHEL-TERED	TOTAL ALL HHs
		ES	TH			ES	TH			ES	TH		
PERSONS IN HOUSEHOLD	Total Number of Households	76	0	0	76	87	47	38	172	163	47	38	248
	Total number of persons	195	0	0	195	91	47	38	176	286	47	38	371
	Number of persons <18	104	0	0	104	0	0	0	0	104	0	0	104
	Number of persons 18-24	13	0	0	13	6	0	2	8	19	0	2	21
	Number of persons >24	78	0	0	78	85	47	36	168	163	47	36	246
GENDER	Female	131	0	0	131	32	17	16	65	163	17	16	196
	Male	64	0	0	64	58	30	22	110	122	30	22	174
	Transgender	0	0	0	0	1	0	0	1	1	0	0	1
	Gender-non conforming	0	0	0	0	0	0	0	0	0	0	0	0
	Other	0	0	0	0	0	0	0	0	0	0	0	0
ETHNICITY	Non-Hispanic	153	0	0	153	84	47	37	168	237	47	37	321
	Hispanic	42	0	0	42	7	0	1	8	49	0	1	50
RACE	White	116	0	0	116	78	45	33	156	194	45	33	272
	Black	65	0	0	65	9	1	3	13	74	1	3	78
	Asian	0	0	0	0	1	0	0	1	1	0	0	1
	American indian	1	0	0	1	2	1	1	4	3	1	1	5
	Native Hawaiian	0	0	0	0	0	0	0	0	0	0	0	0
	Multiple Races	13	0	0	13	1	0	1	2	14	0	1	15
CHRONICALLY HOMELESS	Total number of households	1	0	0	1	45	4	14	63	46	4	14	64
	Total number of persons	2	0	0	2	46	4	14	64	48	4	14	66

Data Source: Barnstable County Department of Human Services

Figure 11 – Homeless Needs Assessment

Population	Estimate # of persons experiencing homelessness on a given night	Estimate # of persons experiencing homelessness each year	Estimate # becoming homeless each year	Estimate # exiting homelessness each year	Estimate # of days persons experience homelessness
	Sheltered	Unsheltered			
Persons in Households with Adults and Children	333	38	0	0	0
Persons in Households with Only Children	195	0	0	0	0

Data Source: 2019 PIT Count

Figure 12 – Homeless Needs Assessment 2

Population	Estimate # of persons experiencing homelessnes s on a given night	Estimate # of persons experiencing homelessnes s each year	Estimate # becomin g homeless each year	Estimate # exiting homelessnes s each year	Estimate # of days persons experience homelessnes s	Populatio n
	Sheltered	Unsheltered				
Persons in Households	138	38	0	0	0	0

with Only Adults						
Chronically Homeless Individuals	48	14	0	0	0	0
Chronically Homeless Families	1	0	0	0	0	0
Veterans	15	4	0	0	0	0
Unaccompanied Child	6	2	0	0	0	0
Persons With HIV	1	1	0	0	0	0

Data Source: 2019 PIT Count

Figure 13 – Emergency Assistance (Family Shelter) Applications

EA Applications	Jun-19	May-19	FY19 #
Families Applying for EA	536	672	7,394
Health & Safety Assessments Completed*	213	231	2,560
Families with Health & Safety Risk	179	195	2,203
Families Entering EA (Shelter, Motels, and HomeBASE)	323	355	4,297
Placement-to-Application Ratio	60%	53%	58%

Data Source: 2019 DHCD Quarterly Report

Figure 14 – EA Shelter/Motel Placements, Reasons For Homelessness

EA Shelter/Motels Placements, Reasons for Homelessness						
	Jun-19		May-19		FY19	
	Number	Percent	Number	Percent	Number	Percent
<b>Total</b>	<b>253</b>	<b>100%</b>	<b>285</b>	<b>100%</b>	<b>3,293</b>	<b>100%</b>
Domestic Violence	38	15%	63	22%	538	16%
Fire/Natural Disaster	0	0%	5	2%	33	1%
Evict: Condemnation	4	2%	6	2%	61	2%
Evict: Excused Conduct	2	1%	2	1%	22	1%
Evict: Foreclosure	1	<1%	2	1%	22	1%
Evict: Non Payment - Medical	1	<1%	0	0%	3	<1%
Evict: Non Payment - Disability	1	<1%	0	0%	8	<1%
Evict: Non Payment - Income Loss	16	6%	19	7%	273	8%
Evict: Non Renewal of Tenancy	0	0%	2	<1%	10	<1%
Threatened Evict - Unauthorized Tenant	10	4%	7	2%	72	2%
H&S: Violent Conduct	4	2%	6	2%	65	2%
H&S: Mental Illness	4	2%	1	<1%	35	1%
H&S: Substance Abuse	3	1%	1	<1%	14	<1%
H&S: Conditions in Unit	4	2%	3	1%	43	1%
H&S: Irregular Housing situation	104	41%	108	38%	1,364	41%
H&S: Not Meant for Human Habitation	46	18%	45	16%	538	16%
TESI or Aid Pending	15	6%	15	5%	192	6%

Data Source: 2019 DHCD Quarterly Report

Figure 15 – DHCD Homelessness Summary

	Jun #	Jun %	May #	FY19 #	FY19 %
<b>Families Applying for EA</b>					
<b>Total</b>	<b>536</b>	<b>100%</b>	<b>672</b>	<b>7,394</b>	<b>100%</b>
Boston	124	23%	143	1,565	21%
Central Mass	45	8%	74	707	10%
North Shore	153	29%	177	2,220	30%
South Shore	80	15%	101	1,129	15%
Western Mass	134	25%	177	1,773	24%
<b>Families Placed in EA Shelter and Hotels/Motels</b>					
<b>Total</b>	<b>253</b>	<b>100%</b>	<b>285</b>	<b>3,293</b>	<b>100%</b>
Boston	88	35%	102	1,179	36%
Central Mass	23	9%	32	318	10%
North Shore	56	22%	55	644	20%
South Shore	40	16%	53	534	16%
Western Mass	46	18%	43	618	19%
<b>Average Daily Number of Families in Motels</b>					
<b>Statewide Average</b>	<b>24</b>	<b>100%</b>	<b>26</b>	<b>32</b>	<b>100%</b>
Boston	12	50%	14	18	55%
Central Mass	1	4%	1	3	8%
North Shore	9	38%	9	9	29%
South Shore	1	4%	1	1	3%
Western Mass	1	4%	1	1	4%
<b>HomeBASE Entries (Diversion and Exits)</b>					
<b>Total</b>	<b>234</b>	<b>100%</b>	<b>195</b>	<b>2,827</b>	<b>100%</b>
Berkshire	3	1%	2	34	1%
CTI	25	11%	17	359	13%
FCRHRA	3	1%	2	33	1%
HAC	5	2%	6	46	2%
WF	47	20%	60	662	23%
MBHP	52	22%	42	498	18%
RCAP	9	4%	2	129	5%
SMOC	7	3%	0	73	3%
HSSEMA	56	24%	47	696	25%
LHAND	18	8%	6	143	5%
CMHA	9	4%	11	154	5%

Data Source: 2019 DHCD Quarterly Report

Figure 16 – DHCD Homelessness Summary

<b>Families Exiting Shelter and Hotels/Motels</b>	<b>Jun-19</b>		<b>May-19</b>		<b>FY19</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
<b>Total Exits</b>	<b>252</b>	<b>100%</b>	<b>243</b>	<b>100%</b>	<b>3,090</b>	<b>100%</b>
Abandoned	34	13%	38	16%	445	14%
Criminal Activity	0	0%	0	0%	7	<1%
Feasible Alternative Housing with HB	163	65%	123	51%	1,719	56%
Feasible Alternative Housing without HB	18	7%	24	10%	364	12%
Ineligible	5	2%	6	2%	68	2%
Rejected Placement	0	0%	2	1%	19	1%
NonCompliance	2	1%	12	5%	72	2%
Temporary Shelter Interruption	21	8%	24	10%	290	9%
Other/Unknown	9	4%	14	6%	106	3%

Data Source: 2019 DHCD Quarterly Report

Figure 17 – Reasons for Homelessness

Reasons for Homelessness, Shelter/Motels	Jun #	Jun %	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr #	May #	FY19 #	FY19 %
<b>Total</b>	<b>253</b>	<b>100%</b>	<b>328</b>	<b>362</b>	<b>258</b>	<b>312</b>	<b>229</b>	<b>240</b>	<b>264</b>	<b>232</b>	<b>254</b>	<b>276</b>	<b>285</b>	<b>3,293</b>	<b>100%</b>
Domestic Violence	38	15%	45	62	50	49	39	33	42	31	38	48	63	538	16%
Fire/Natural Disaster	0	0%	5	4	2	0	2	1	2	4	4	4	5	33	1%
Evict: Condemnation	4	2%	4	5	1	6	3	8	7	8	3	6	6	61	2%
Evict: Excused Conduct	2	1%	0	2	0	0	0	1	5	1	5	4	2	22	1%
Evict: Foreclosure	1	<1%	3	4	2	4	0	1	1	1	0	3	2	22	1%
Evict: Non Payment - Medical	1	<1%	0	0	0	0	0	2	0	0	0	0	0	3	<1%
Evict: Non Payment - Disability	1	<1%	0	2	0	0	0	1	0	2	1	1	0	8	<1%
Evict: Non Payment - Income Loss	16	6%	28	33	21	31	21	20	15	26	21	22	19	273	8%
Evict: Non Renewal of Tenancy	0	0%	2	1	2	0	0	0	0	0	3	0	2	10	<1%
Threatened Evict - Unauthorized Tenant	10	4%	8	7	5	3	7	6	4	10	4	1	7	72	2%
H&S: Violent Conduct	4	2%	8	9	5	5	0	7	8	4	4	5	6	65	2%
H&S: Mental Illness	4	2%	1	5	2	7	3	1	2	4	1	4	1	35	1%
H&S: Substance Abuse	3	1%	0	1	1	0	1	1	0	2	4	0	1	14	<1%
H&S: Conditions in Unit	4	2%	7	0	8	6	5	1	5	0	2	2	3	43	1%
H&S: Irregular Housing situation	104	41%	133	139	105	137	100	103	115	92	116	112	108	1,364	41%
H&S: Not Meant for Human Habitation	46	18%	68	63	42	48	28	34	46	34	36	48	45	538	16%
Aid Pending	9	4%	9	11	8	7	6	9	7	5	6	11	8	96	3%
Replacement/TESI	6	2%	7	14	4	9	14	11	5	8	6	5	7	96	3%
<b>Shelter and Hotel/Motel Exits</b>															
<b>Total</b>	<b>252</b>	<b>100%</b>	<b>268</b>	<b>307</b>	<b>249</b>	<b>283</b>	<b>240</b>	<b>250</b>	<b>242</b>	<b>239</b>	<b>279</b>	<b>238</b>	<b>243</b>	<b>3,090</b>	<b>100%</b>
Abandoned	34	13%	65	68	31	39	28	37	28	23	22	32	38	445	14%
Criminal Activity/Fraud	0	0%	0	1	0	0	0	2	2	0	0	2	0	7	<1%
Feasible Alternative Housing with HB	163	65%	123	159	132	152	134	143	129	149	170	142	123	1,719	56%
Feasible Alternative Housing without HB	18	7%	29	30	33	36	29	30	33	31	37	34	24	364	12%
Ineligible	5	2%	8	9	5	4	5	7	3	8	4	4	6	68	2%
No Show/Rejected Placement	0	0%	2	3	0	2	1	3	2	1	3	0	2	19	1%
NonCompliance/Termination for Cause	2	1%	4	2	11	7	6	3	5	7	8	5	12	72	2%
Temporary Shelter Interruption	21	8%	31	31	30	31	27	18	27	11	20	19	24	290	9%
Other/Unknown	9	4%	6	4	7	12	10	7	13	9	15	0	14	106	3%
<b>Hotel/Motel Exits</b>															
<b>Total</b>	<b>3</b>	<b>100%</b>	<b>3</b>	<b>3</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>3</b>	<b>25</b>	<b>100%</b>
Abandoned	0	0%	1	1	0	0	0	0	0	0	1	1	0	4	16%
Criminal Activity	0	0%	0	0	0	0	0	0	0	0	0	0	0	0	0%
Feasible Alternative Housing with HB	3	100%	2	2	0	0	1	2	3	1	1	2	3	20	80%
Feasible Alternative Housing without HB	0	0%	0	0	0	1	0	0	0	0	0	0	0	1	4%
Ineligible	0	0%	0	0	0	0	0	0	0	0	0	0	0	0	0%
No Show/Rejected Placement	0	0%	0	0	0	0	0	0	0	0	0	0	0	0	<1%
NonCompliance/Termination for Cause	0	0%	0	0	0	0	0	0	0	0	0	0	0	0	0%
Temporary Shelter Interruption	0	0%	0	0	0	0	0	0	0	0	0	0	0	0	0%
Other/Unknown	0	0%	0	0	0	0	0	0	0	0	0	0	0	0	0%

Data Source: 2019 DHCD Quarterly Report



**Figure 18 – Nature and Extent of Homelessness**

Race:	Sheltered:	Unsheltered:
Black or African American	75	3
White	239	33
Asian	1	0
American Indian/Alaskan Native	4	1
Native Hawaiian or other Pacific Islander	0	0
Multiple Races	14	1
Ethnicity:	Sheltered:	Unsheltered (optional):
Hispanic/Latino/Latino	49	1
Non-Hispanic/Latino/Non-Latino	284	37

Data Source: 2019 PIT Count

**Figure 19 – Nature and Extent of Homelessness 2**

Household Type	Sheltered		Unsheltered	Total
	Emergency Shelter	Transitional Housing		
Total Households without Children	91	47	38	16
Number of Persons (18-24)	6	0	2	8
Number of Persons (over 24)	85	47	36	168

Data Source: 2019 PIT Count

**Figure 20 – Nature and Extent of Homelessness 3**

Gender	Sheltered		Unsheltered	Total
	Emergency Shelter	Transitional Housing		
Female	163	17	16	196
Male	122	30	22	174
Transgender	1	0	0	1
Gender Non-Conforming	0	0	0	0

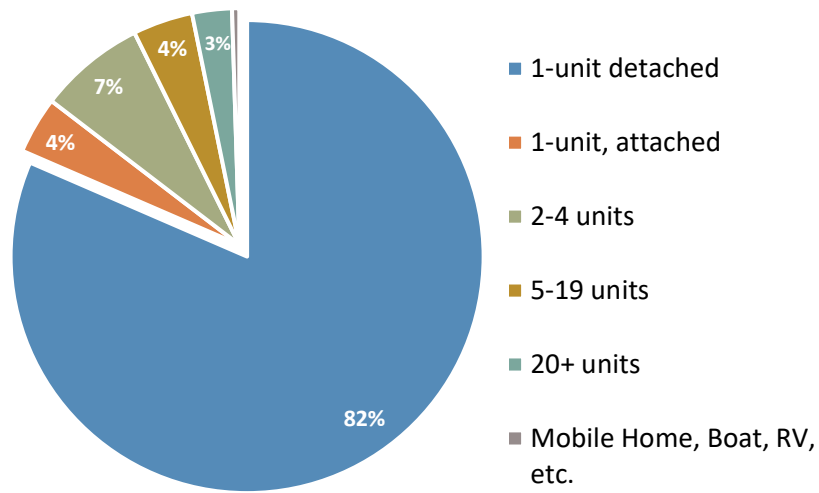
Data Source: 2019 PIT Count

Figure 21 – 2014-2019 PIT Comparison Data

COMPARISON OF POINT IN TIME COUNT DATA 2014 - 2019			
Count Implementation Date	29-Jan-14	29-Jan-19	Variance
<b>Number of Homeless Persons</b>			
Total	375	371	-1%
Adults	291	267	-8%
Unaccompanied Youth	2	0	-100%
Dependent Children	82	104	27%
<b>Number of Unsheltered Individuals</b>			
Total	48	38	-21%
Adult Male	31	22	-29%
Adult Female	17	16	-6%
<b>Number of Unsheltered Families</b>			
Total # of Families	3	0	-100%
Total # of Persons	9	0	-100%
Adult Male	3	0	-100%
Adult Female	2	0	-100%
Dependent Children	4	0	-100%
<b>Number of Individuals in Shelter</b>			
Total	85	91	7%
Males	60	58	-3%
Females	25	33	32%
<b>Number of Families in Shelter</b>			
Total # of Families	69	76	10%
Total # of Persons	155	195	26%
Adults	77	91	18%
Dependent Children	78	104	33%
<b>TOTAL PERSONS IN SHELTER - ALL</b>	<b>240</b>	<b>286</b>	<b>19%</b>
<b>Number of Individuals in Transitional Housing</b>			
Total	49	47	-4%
Males	27	30	11%
Females	22	17	-23%

Data Source: 2019 PIT Count

**FIGURE 22: TOTAL UNITS IN STRUCTURE**



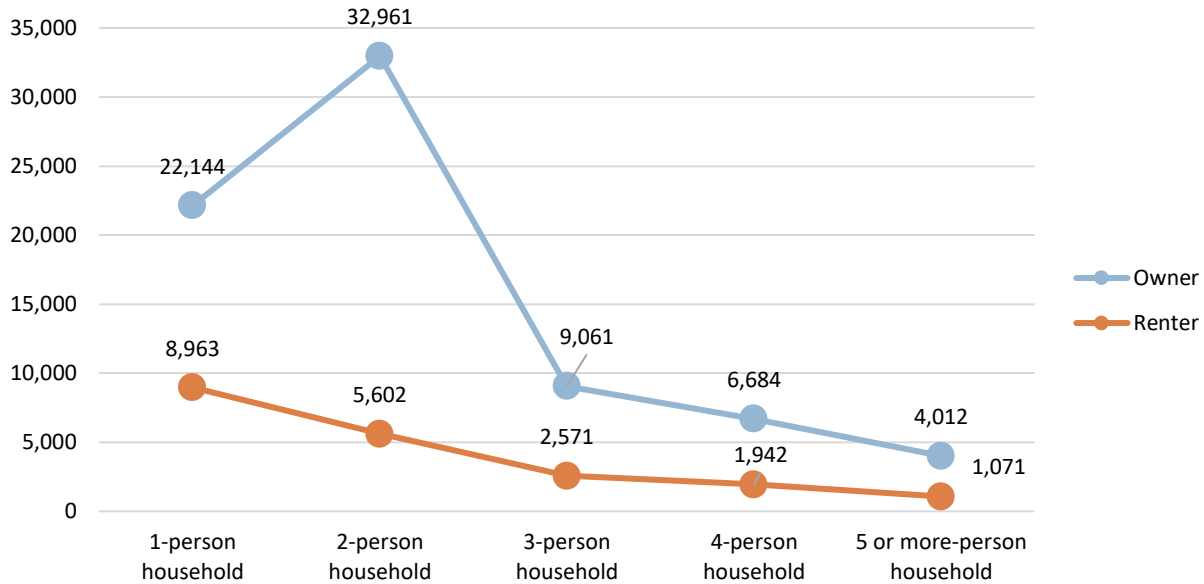
Data Source: 2012-2017 ACS

**Figure 23 – Subsidized Household Inventory**

Town	2010 Census Year-Round Housing Units	Total Ownership Units	Total Rental Units	Total Ownership and Rental	Total Units	Percent Affordable
Barnstable	20,550	1,374	1,816	948	1,816	9%
Bourne	8,584	478	949	62	950	11%
Brewster	4,803	210	296	0	296	6%
Chatham	3,460	235	326	200	326	9%
Dennis	7,653	109	431	0	433	6%
Eastham	2,632	669	120	0	121	5%
Falmouth	14,870	541	1,100	23	1,100	7%
Harwich	6,121	518	527	0	538	9%
Mashpee	6,473	135	799	0	799	12%
Orleans	3,290	178	290	0	305	9%
Provincetown	2,122	132	472	20	472	22%
Sandwich	8,183	446	433	0	507	6%
Truro	1,090	58	53	0	58	5%
Wellfleet	1,550	53	43	0	53	3%
Yarmouth	12,037	790	837	0	838	7%

Data Source: October 2019 DHCD

**FIGURE 24 – TENURE BY HOUSEHOLD SIZE**



Data Source: 2012-2017 ACS

**Figure 25 – Housing Costs as a Percentage of Household Income**

Owner-Occupied Units	Income					Total Households*
	Less than \$20,000	\$20,000-\$34,999	\$35,000-\$49,999	\$50,000-\$74,999	\$75,000+	
Total Households	5,760	8,354	8,655	13,423	38,284	74,862
Households Paying 30+%	5,228	5,727	4,351	5,141	4,426	24,873
Percent Paying 30+%	91%	69%	50%	38%	12%	33%

Renter-Occupied Units	Income					Total Households*
	Less than \$20,000	\$20,000-\$34,999	\$35,000-\$49,999	\$50,000-\$74,999	\$75,000+	
Total Households	4,472	3,861	2,535	3,125	4,232	20,149
Households Paying 30+%	3,901	3,165	1,806	1,155	147	10,174
Percent Paying 30+%	87%	82%	71%	37%	3%	50%

Data Source: 2012-2017 ACS. Note: the total in the right-hand column includes negative or zero-income households and no cash rent households and therefore may exceed the total of the income brackets.

**Figure 26 – Contract Rent Compared to FMR, HOME Rents**

80% Median Contract Rent	50% Median Contract Rent	30% Median Contract Rent	FMR for 2 BR	High HOME Rent for 2 BR	Low HOME Rent for 2 BR
\$842	\$526	\$316	\$1,524	\$1,331	\$1,030

Data Source:

2012-2017 ACS, 2019 HOME Rents

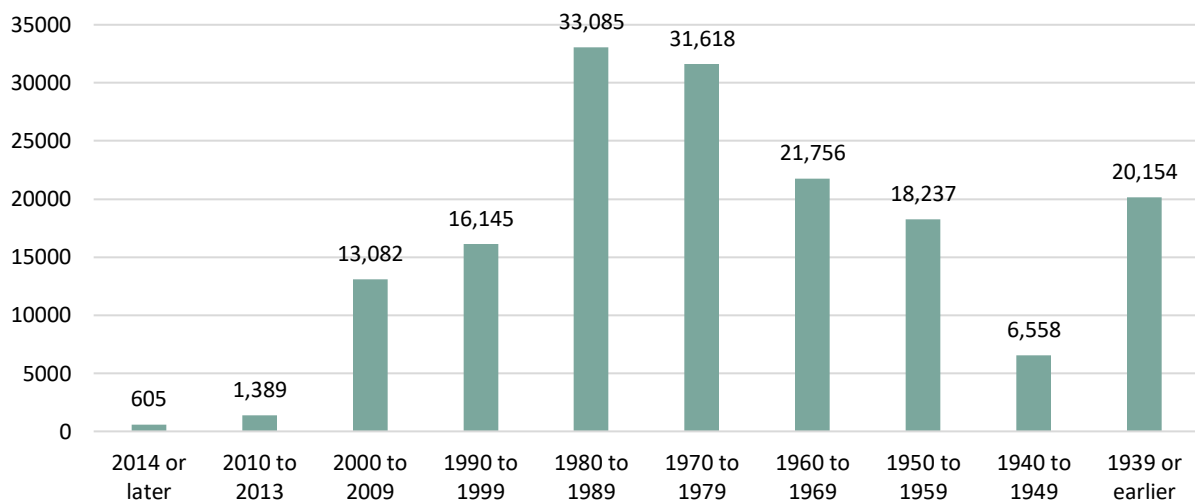
**Figure 27 – Vacancy Status**

Town	Total	For Rent	Rented, not occupied	For sale only	Sold, not occupied	For seasonal, recreational, occasional use	For migrant workers	Other vacant
Barnstable County	67,618	1,550	262	1,288	770	61,563	28	2,157
Barnstable	7,561	166	8	265	142	6,551	0	429
Bourne	3,269	289	0	41	14	2,731	0	194
Brewster	3,481	0	0	64	40	3,363	0	14
Chatham	4,386	23	53	54	72	4,130	0	54
Dennis	9,263	181	15	47	85	8,694	0	241
Eastham	3,697	8	0	0	28	3,602	0	59
Falmouth	8,108	171	102	191	0	7,395	28	221
Harwich	4,897	58	67	123	117	4,405	0	127
Mashpee	3,754	34	0	115	0	3,493	0	112
Orleans	2,649	49	0	123	76	2,292	0	109
Provincetown	2,764	117	0	16	48	2,557	0	26
Sandwich	2,035	116	0	61	0	1,719	0	139
Truro	2,393	15	0	0	0	2,365	0	13
Wellfleet	2,944	25	0	24	0	2,742	0	153
Yarmouth	6,417	298	17	164	148	5,524	0	266

Data Source:

2012-2017 ACS

**FIGURE 28: YEAR STRUCTURE BUILT**



Data Source:

2012-2017 ACS

Figure 29 – Child Blood Lead Levels

Community	Population 9-47 months	Total Screened	Percent Screened	Blood Lead Levels (µg/dL) <sup>2</sup>												Percent Pre- 1978 Housing Units <sup>5</sup>
				0-4		5-9		10-24		25>		Estimated Confirmed ≥53		Confirmed ≥104		
				N	%	N	%	N	%	N	%	N	%	N	%	
Barnstable	1,392	1,024	74%	1010	(98.6)	12	(1.2)	NS	(NS)	0	(0.0)	7	(0.7)	NS	(NS)	56%
Bourne	502	369	74%	365	(98.9)	NS	(NS)	NS	(NS)	0	(0.0)	NS	(NS)	NS	(NS)	60%
Brewster	197	117	59%	115	(98.3)	NS	(NS)	0	(0.0)	0	(0.0)	NS	(NS)	0	(0.0)	40%
Chatham	91	49	54%	49	(100.0)	0	(0.0)	0	(0.0)	0	(0.0)	0	(0.0)	0	(0.0)	60%
Dennis	287	199	69%	199	(100.0)	0	(0.0)	0	(0.0)	0	(0.0)	0	(0.0)	0	(0.0)	70%
Eastham	63	36	57%	35	(97.2)	NS	(NS)	0	(0.0)	0	(0.0)	0	(0.0)	0	(0.0)	53%
Falmouth	768	574	75%	569	(99.1)	NS	(NS)	NS	(NS)	0	(0.0)	NS	(NS)	NS	(NS)	60%
Harwich	270	161	60%	159	(98.8)	NS	(NS)	NS	(NS)	0	(0.0)	NS	(NS)	NS	(NS)	57%
Mashpee	403	310	77%	308	(99.4)	NS	(NS)	0	(0.0)	0	(0.0)	0	(0.0)	0	(0.0)	30%
Orleans	85	46	54%	44	(95.7)	NS	(NS)	0	(0.0)	0	(0.0)	NS	(NS)	0	(0.0)	51%
Provincetown	30	13	43%	12	(92.3)	NS	(NS)	0	(0.0)	0	(0.0)	NS	(NS)	0	(0.0)	72%
Sandwich	555	371	67%	369	(99.5)	NS	(NS)	0	(0.0)	0	(0.0)	0	(0.0)	0	(0.0)	42%
Truro	26	9	35%	9	(100.0)	0	(0.0)	0	(0.0)	0	(0.0)	0	(0.0)	0	(0.0)	55%
Wellfleet	43	22	51%	22	(100.0)	0	(0.0)	0	(0.0)	0	(0.0)	0	(0.0)	0	(0.0)	55%
Yarmouth	646	417	65%	411	(98.6)	6	(1.4)	0	(0.0)	0	(0.0)	NS	(NS)	0	(0.0)	67%

Data Source: 2018 Department of Public Health (DPH)

**Figure 30 – Multifamily Physical Inspection Scores**

Property Name	Average Inspection Score
Shawme Heights II	97
Kings Landing	61
Fawcetts Pond Village	95
Canalside Apartments	84
Canal Bluffs Residences	97
Cromwell Court	89
Pine Oaks Village - Phase I	94
Gosnold Grove	93
Rock Harbor	84
Cape Heritage Rehabilitation and Health Care Cen	69
Cape Cod Apartments	85
Pine Oaks Village III	90
Wells Court	83
Weir Landing	77
The Victorian Of Chatham	68
Eagle Point	88
Cedar Meadows	81
Shawme Heights Apts.	86
Swan Pond Village	72
Residential Rehab Centers, Inc.	77
Brush Hill	80
Bourne Oaks	88
Cape Cod Group Homes	73
Mashpee Village	82

Data Source:

2019 HUD Physical Inspection Scores

**Figure 31: HOME Program Rental Projects 2015 Thru Present**

Year Closed	Home Units	Total Units	Rental Project	Town	Amount
2015	11	23	Stable Path	Provincetown	\$225,000
2016	11	60	Village Green II	Hyannis	\$125,000
2016	11	58	Coady School Residences,	Bourne	\$500,000
2016	4	6	Gull Pond	Wellfleet	\$200,000
2017	11	44	Canal Bluffs III	Bourne	\$250,000
2018	4	4	Cape Cod Village	Orleans	\$250,000
2019	11	40	Little Pond Place	Sandwich	\$250,000
pending	11	30	Terrapin Ridge	Sandwich	\$250,000
pending	11	40	Yarmouth Gardens	Yarmouth	\$150,000
Total	85	305			\$2,200,000

Data Source:

Barnstable County Department of Human Services

**Figure 32 – Group Quarters by Type**

Geography	Group Quarters Population 2010	Institutionalized Population	Correctional Facilities	Juvenile Facilities	Nursing Facilities/ Skilled-Nursing Facilities	Other Institutional Facilities	Noninstitutionalized Population	College/ University Student Housing	Military Quarters	Other Noninstitutional Facilities	Group Quarters Population 2017
Barnstable County	3,961	2,283	438	55	1,576	214	1,678	1,068	21	589	2,818
Barnstable	363	106	0	27	79	0	257	0	0	257	494
Bourne	1,646	537	438	0	99	0	1,109	1,049	0	60	431
Brewster	301	298	0	18	241	39	3	0	0	3	344
Chatham	103	103	0	0	103	0	0	0	0	0	159
Dennis	122	114	0	0	114	0	8	0	0	8	125
Eastham	0	0	0	0	0	0	0	0	0	0	0
Falmouth	508	419	0	0	419	0	89	19	0	70	478
Harwich	169	145	0	0	145	0	24	0	0	24	176
Mashpee	100	96	0	0	96	0	4	0	0	4	101
Orleans	88	46	0	0	46	0	42	0	0	42	89
Provincetown	44	0	0	0	0	0	44	0	0	44	11
Sandwich	343	308	0	0	133	175	35	0	21	14	235
Truro	4	0	0	0	0	0	4	0	0	4	3
Wellfleet	1	0	0	0	0	0	1	0	0	1	23
Yarmouth	169	111	0	10	101	0	58	0	0	58	149

Data Source:

2010 Census



**Figure 33 – Sex by Age by Disability Status**

Geography	Total Population 2017 (Noninstitutionalized Population)	Total Population with a Disability	Disability Population under 18	Disability Population under 18-64	Disability Population 65 years and over
Barnstable County	211,589	28,855	1,266	11,147	16,442
Barnstable	44,202	5,547	151	2,719	2,677
Bourne	19,442	2,653	178	920	1,555
Brewster	9,517	1,135	33	334	768
Chatham	6,007	836	38	281	517
Dennis	13,869	2,634	102	786	1,746
Eastham	4,908	861	13	316	532
Falmouth	30,831	4,664	247	1,781	2,636
Harwich	12,026	1,691	155	601	935
Mashpee	13,853	1,711	57	843	811
Orleans	5,790	577	28	128	421
Provincetown	2,952	373	9	196	168
Sandwich	20,098	1,988	96	860	1,032
Truro	1,580	203	0	36	167
Wellfleet	3,171	468	9	134	325
Yarmouth	23,343	3,514	150	1,212	2,152

Data Source: 2012-2017 ACS

**Figure 34 – Disability Characteristics**

Age	Total		Under 18		18-64		65 and over	
Total Population	213,900		33,501		119,539		60,860	
Disability Type	Total with Disability	% with Disability	With Disability	% with Disability	With Disability	% with Disability	With Disability	% with Disability
Hearing Difficulty	10,588	4.9%	103	1.0%	2,302	1.9%	8,286	13.6%
Vision Difficulty	4,171	1.9%	114	2.7%	1,654	1.4%	2,403	3.9%
Cognitive Difficulty	9,602	4.5%	1,061	11.0%	5,149	4.3%	3,392	5.6%
Ambulatory Difficulty	13,757	6.4%	34	0.2%	5,140	4.3%	8,583	14.1%
Self-Care Difficulty	4,880	2.3%	76	1.6%	1,920	1.6%	2,884	4.7%

Data Source:

2012-2017 ACS

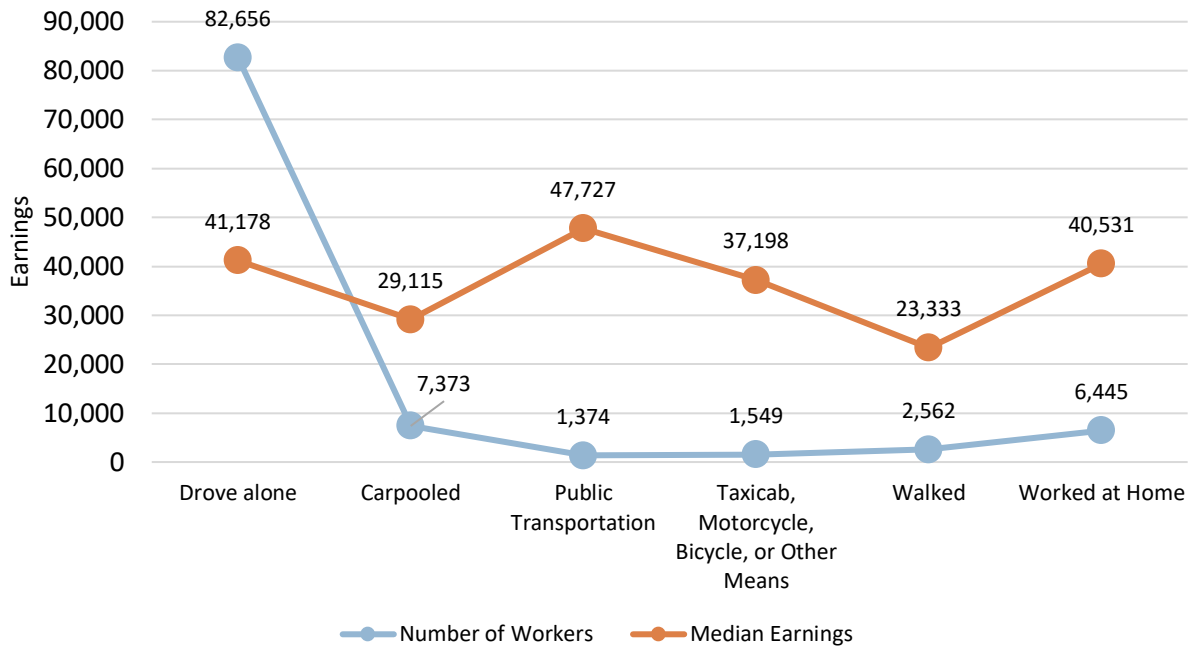
**Figure 35 – Ratio of Income to Poverty Level in the Past 12 Months by Disability Status**

Geography	Total Population (Noninstitutionalized and Poverty Status Determined)	Under 0.5: With a disability	Under 0.5: No disability	0.5-0.99: With a disability	0.5-0.99: No disability	1.0-1.49: With a disability	1.0-1.49: No disability	1.5-1.99: With a disability	1.5-1.99: No disability	>2.0: With a disability	>2.0: No disability
Barnstable County	210,480	1,457	5,194	2,646	6,513	3,196	9,547	2,632	12,041	18,849	14,8405
Barnstable	44,086	310	1,725	717	1,266	580	2,458	449	2,940	3,482	30,159
Bourne	19,056	135	405	205	576	348	624	173	972	1,774	13,844
Brewster	9,517	18	154	50	235	38	407	221	501	808	7,085
Chatham	6,007	85	164	32	290	17	288	55	230	647	4,199
Dennis	13,833	51	455	327	675	309	445	251	963	1,696	8,661
Eastham	4,870	13	57	79	172	90	112	74	283	592	3,398
Falmouth	30,620	268	419	409	865	563	1,821	393	1,573	3,007	21,302
Harwich	11,909	107	269	141	279	378	408	92	699	962	8,574
Mashpee	13,811	64	340	122	323	110	631	150	741	1,265	10,065
Orleans	5,770	14	113	67	224	131	265	42	148	323	4,443
Provincetown	2,943	31	45	48	190	39	136	70	408	185	1,791
Sandwich	20,045	92	379	116	558	169	473	220	874	1,391	1,5773
Truro	1,580	1	62	0	114	25	90	44	39	133	1,072
Wellfleet	3,153	14	155	69	118	34	285	63	357	288	1,770
Yarmouth	23,280	254	452	264	628	365	1,104	335	1,313	2,296	16,269

Data Source:

2012-2017 ACS

**FIGURE 36: MEANS OF TRANSPORTATION TO WORK BY EARNINGS**



Data Source:

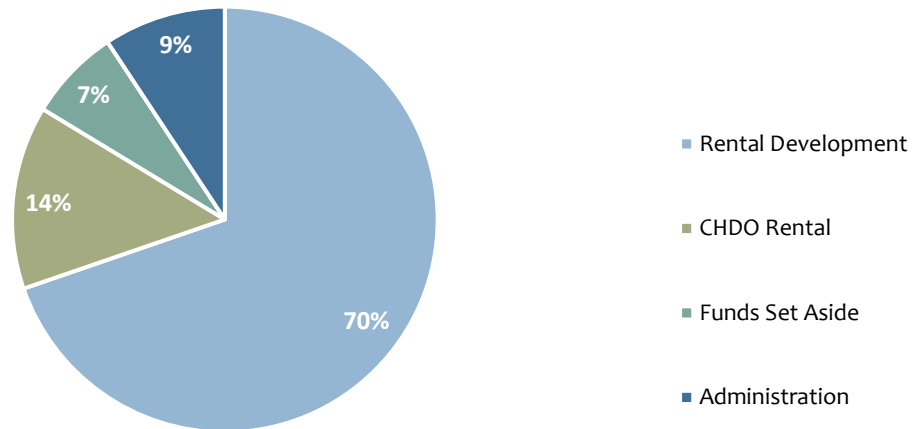
2012-2017 ACS

**Figure 37 – Housing Comparisons Barnstable County**

Town	Median Sales Price	Median Housing Value (ACS)	Those with a Mortgage (ACS)	Median Gross Rents (ACS)	Median Monthly Housing Costs (ACS)
Barnstable County	\$394,000	\$375,000	46,991	\$1,199	\$1,323
Barnstable	\$451,250	\$355,800	9,298	\$1,244	\$1,363
Bourne	\$385,000	\$345,400	4,357	\$1,259	\$1,439
Brewster	\$390,000	\$432,300	2,353	\$936	\$1,287
Chatham	\$720,000	\$614,000	1,214	\$1,114	\$1,228
Dennis	\$301,000	\$378,000	2,797	\$1,116	\$1,073
Eastham	\$499,000	\$453,400	1,028	\$1,000	\$1,015
Falmouth	\$450,000	\$390,100	6,300	\$1,171	\$1,240
Harwich	\$420,000	\$378,900	2,815	\$1,201	\$1,270
Mashpee	\$386,000	\$337,600	3,832	\$1,339	\$1,494
Orleans	\$621,950	\$622,000	1,149	\$1,040	\$1,143
Provincetown	\$728,500	\$511,600	683	\$1,120	\$1,251
Sandwich	\$401,000	\$371,400	5,089	\$1,255	\$1,782
Truro	\$648,000	\$486,000	322	\$1,019	\$1,121
Wellfleet	\$697,000	\$501,300	535	\$1,027	\$937
Yarmouth	\$325,000	\$317,100	5,219	\$1,295	\$1,289

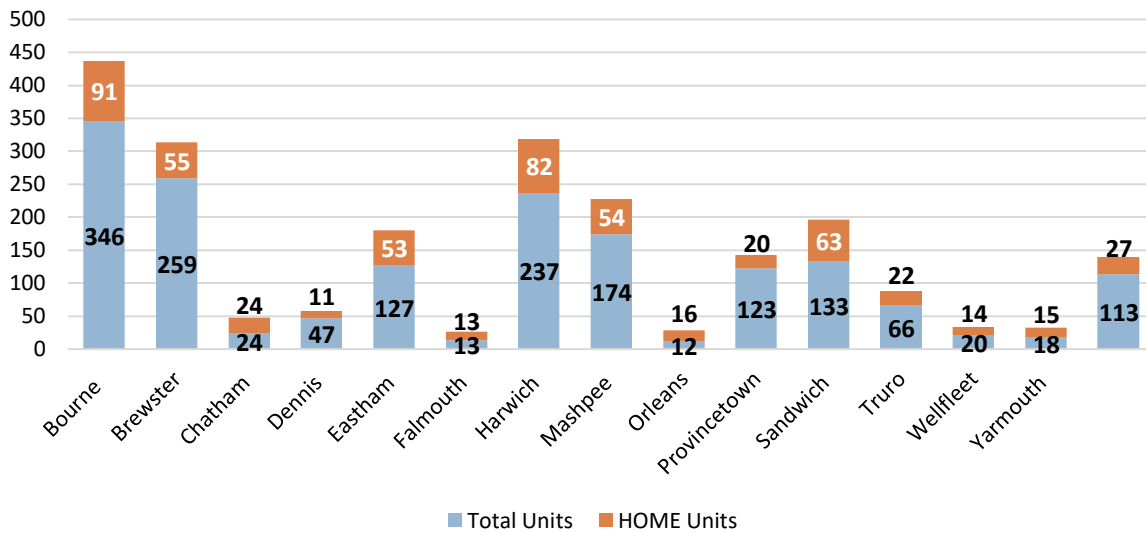
Data Source: 2012-2017 ACS, The Warren Group

**FIGURE 38: FIVE-YEAR HOME PROGRAM BUDGET FOR BARNSTABLE COUNTY**



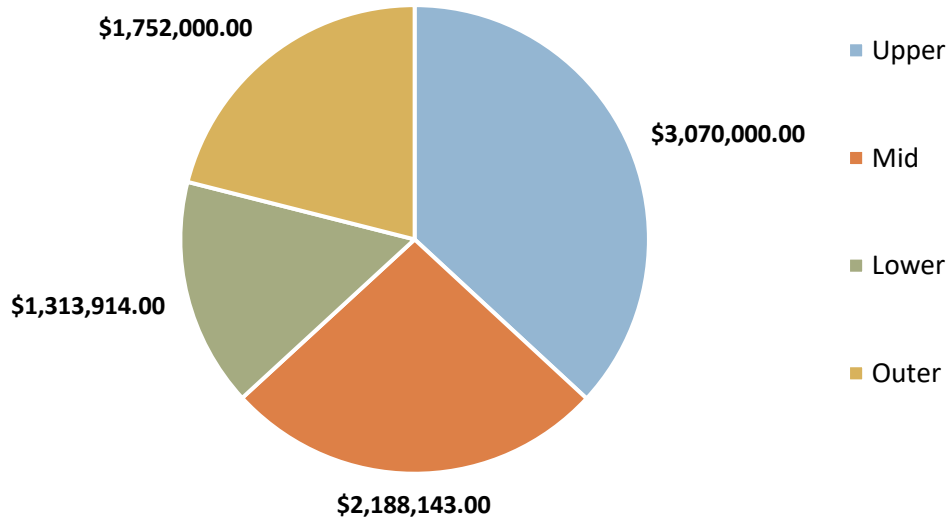
Data Source: Barnstable County Department of Human Services

**FIGURE 39: TOTAL RENTAL UNITS IN BARNSTABLE COUNTY UNDER THE HOME PROGRAM**



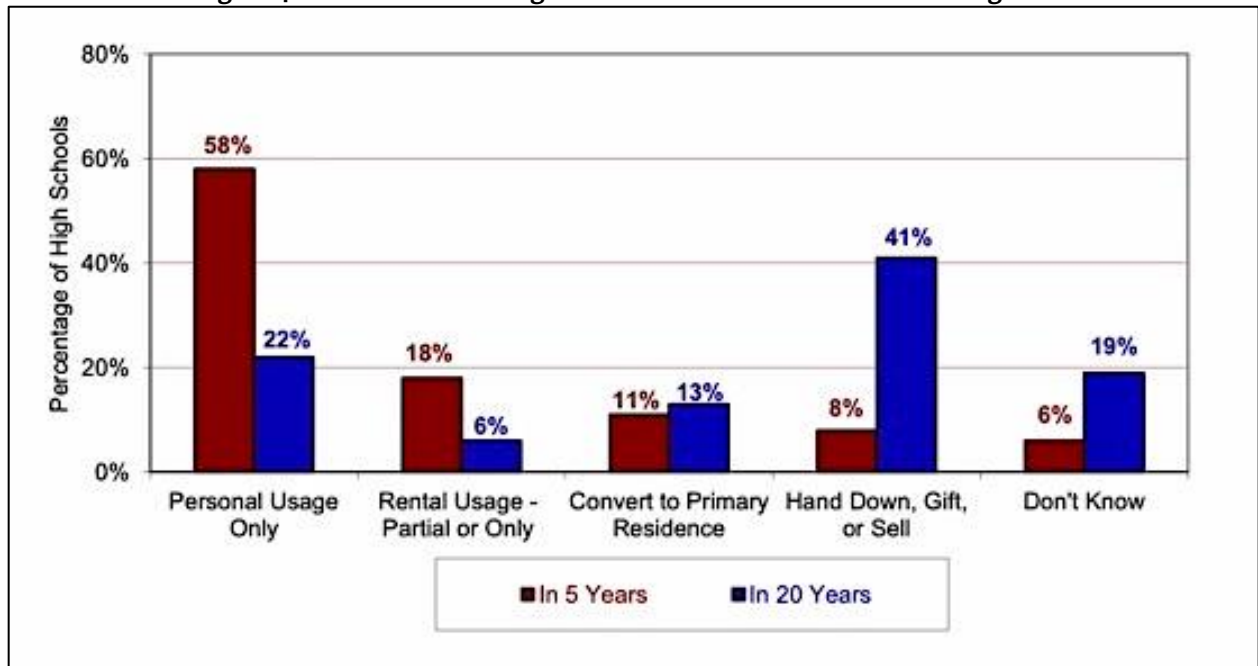
Data Source: Barnstable County Department of Human Services

**FIGURE 40: HOME RENTAL DEVELOPMENT DOLLARS BY REGION**



Data Source: Barnstable County Department of Human Services

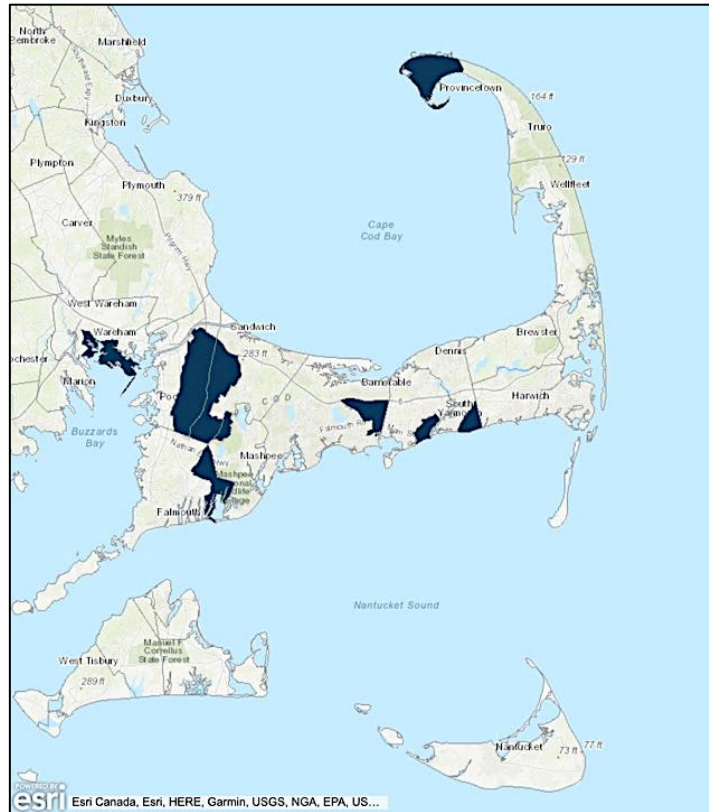
**Figure 41 – Intentions for Usage of Second Home in the Short and Long term**



Data Source: 2017 Cape Cod Second Homeowners Survey

## Appendix V - 2020-2024 Consolidated Plan Figures

**FIGURE 1: BARNSTABLE COUNTY OPPORTUNITY ZONES**



Data Source: Massachusetts Executive Office of Housing and Economic Development

## Appendix VI – HUD Waivers



**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**  
WASHINGTON, DC 20410-7000

OFFICE OF THE ASSISTANT SECRETARY FOR  
COMMUNITY PLANNING AND DEVELOPMENT

April 10, 2020

**MEMORANDUM FOR:** All Community Planning and Development Field Office Directors,  
Deputy Directors, and Program Managers

**FROM:** John Gibbs, Acting Assistant Secretary for Community Planning  
and Development (D)

**SUBJECT:** Availability of Waivers and Suspensions of the HOME Program  
Requirements in Response to COVID -19 Pandemic

This memorandum provides guidance and the necessary statutory suspensions and regulatory waivers to enable HOME participating jurisdictions (PJs) affected by the Coronavirus Disease 2019 (COVID-19) pandemic to use HOME funds to address immediate housing needs and to help prevent spread of the virus. The memorandum is divided into two sections. Section I addresses PJs located in areas covered by a major disaster declaration made under Title IV of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act). Section II describes regulatory waivers available to all HOME PJs, not just those included in a major disaster declaration. Provisions that are not specifically suspended or waived remain in full effect.

CPD Field Offices shall inform PJs of the availability of these suspensions and waivers. A PJ that intends to implement the HOME statutory suspensions and/or regulatory waivers identified below, must send written notification via e-mail to the CPD Division in its local HUD Field Office before it implements the waiver or suspension. This written notification must identify which suspensions and/or waivers the PJ plans to use.

### **Waiver and Suspension Authority**

Section 290 of the Cranston-Gonzalez National Affordable Housing Act of 1990 (NAHA), as amended, authorizes HUD to suspend HOME statutory requirements to assist PJs in addressing the damage in an area for which the President has issued a major disaster declaration under Title IV of the Stafford Act and to assist them in disaster recovery.

Upon determination of good cause, in accordance with 24 CFR 5.110, HUD may waive regulatory provisions subject to statutory limitations. These provisions provide HUD the authority to make waiver determinations for the HOME program.

### **I. Statutory Suspensions and Regulatory Waivers Available Only to Major Disaster Areas**

Pursuant to the authority provided in Section 290 of NAHA and 24 CFR 5.110, I hereby find good cause, as stated in the justifications that follow, to suspend the statutory provisions and waive the related regulatory provisions described below for PJs covered by a major disaster declaration under Title IV of the Stafford Act as a result of the COVID-19 pandemic. These suspensions and waivers are also available to any PJ that receives a major disaster declaration related to the COVID-



19 pandemic after the date of this memorandum. These suspensions and waivers are intended to provide maximum administrative flexibility to PJs and better assist low-and very low-income households as they deal with the effects of the COVID-19 pandemic.

1. 10% Administration and Planning Cap

Requirement:	Limitation on the Use of HOME Funds for Administrative Costs
Citations:	Section 212(c) of NAHA and 24 CFR 92.207
Explanation:	These provisions limit the amount of HOME funds that a PJ may use for administrative and planning costs associated with its HOME award. A PJ may expend up to 10 percent of its annual HOME allocation, plus any program income received, for administrative and planning costs. These provisions are suspended to enable the PJ to expend up to 25 percent of its FY 2019 and FY 2020 allocations and program income received for administrative and planning costs.
Justification:	This suspension is required to provide the PJ adequate funds to pay for the increased cost of administering HOME-related activities to address the effects of COVID-19, including attempts to prevent the spread of the virus. The suspension is also intended to relieve the PJ of the burden of identifying other general funds to pay HOME administrative and planning costs at a time when the State and local tax revenues that provide general operating revenue are decreasing.
Applicability:	This suspension and waiver applies to the FY 2019 and FY 2020 HOME allocations of PJs that are covered by a major disaster declaration.

2. CHDO Set-aside Requirement

Requirement:	Set-aside for Community Housing Development Organizations (CHDOs)
Citations:	Section 231 of NAHA and 24 CFR 92.300(a)(1)
Explanation:	These provisions establish a set-aside for CHDOs. The PJ must use 15 percent of each annual allocation of HOME funds only for housing owned, developed, or sponsored by CHDOs.
Justification:	The suspension and waiver are required to relieve the PJ of requirements that may impede the obligation and use of funds to expeditiously assist families affected by the COVID-19 pandemic. Suspension of the CHDO set-aside will immediately make additional HOME funds available for activities such as tenant-based rental assistance for which CHDO set-aside funds cannot be used.

Applicability: The CHDO set-aside requirement is reduced to zero percent for the fiscal year 2017, 2018, 2019, and 2020 allocations of State and local PJs.

### 3. Limits and Conditions on CHDO Operating Expense Assistance

Requirement: Operating Assistance for Community Housing Development Organizations (CHDOs)

Citations: Section 212(g) and 234(b) of NAHA; 24 CFR 92.208 and 24 CFR 92.300(e) and (f)

Explanation: Section 212(g) of NAHA and 24 CFR 92.208 limit the amount of CHDO operating assistance that a PJ may provide to 5% of each annual HOME allocation. Section 234(b) of NAHA and 24 CFR 92.300(f) limit the amount of CHDO operating assistance, in combination with certain other forms of assistance, that each CHDO may receive to the greater of 50% of its annual operating budget or \$50,000. 24 CFR 92.300(e) requires a CHDO receiving operating assistance that is not currently receiving CHDO set-aside funding for a specific project to be expected to receive such funding within 24 months.

These statutory provisions are suspended and regulatory provisions are waived to permit a PJ to provide up to 10% of its FY 2019 and FY 2020 HOME allocations as operating assistance to CHDOs and to permit a CHDO to receive funding to fill operating budget shortfalls, even if the amount exceeds the higher of \$50,000 or 50% of its annual operating budget. Furthermore, PJs will not be required to include a provision in the written agreement with the CHDO that the CHDO is expected to receive CHDO set-aside funds within 24 months of receiving the additional operating assistance, as required in 24 CFR 92.300(e).

Justification: The suspension and waiver of these requirements is required to ensure that CHDOs are able to maintain operations and retain staff capacity to own, develop and sponsor housing with CHDO set-aside funds to serve communities impacted by the COVID-19 pandemic.

Applicability: PJs in areas covered by a major disaster declaration may use up to 10% of their FY 2019 and FY 2020 allocations for CHDO operating assistance. A CHDO receiving increased operating assistance must use the assistance to maintain organizational capacity during the COVID-19 pandemic. CHDOs may receive increased operating assistance under these suspensions and waivers through June 30, 2021.

#### 4. Matching Contribution Requirements

Requirement:	Reduction of Matching Contributions
Citation:	24 CFR 92.218 and 92.222(b)
Explanation:	The provisions of 24 CFR 92.218 and 24 CFR 92.222(b) require all HOME PJs to contribute throughout the fiscal year to housing that qualifies as affordable housing under the HOME program. The contributions must total no less than 25 percent of the HOME funds drawn from the PJ's HOME Investment Trust Fund Treasury account. The COVID-19 pandemic has drastically reduced economic activity, reducing state and local tax revenues and placing financial strain on PJs as they deliver urgently needed public health, emergency housing, education, community and social services. Reducing the matching requirement for PJs in areas covered by a major disaster declaration by 100 percent for FY 2020 and FY 2021 will ease the economic burden on PJs and eliminate the need for them to identify other sources of match for HOME activities.
Justification:	Given the urgent housing and economic needs created by COVID-19, and the substantial financial impact the PJ will face in addressing those needs, waiver of these regulations will relieve the PJ from the need to identify and provide matching contributions to HOME projects.
Applicability:	This match reduction applies to funds expended by a PJ located in Presidentially declared-disaster area between October 1, 2019 and September 30, 2021.

## II. **Regulatory Waivers Available to All Participating Jurisdictions**

The following regulatory waivers are available to all PJs, not just those PJs covered by a major disaster declaration under Title IV of the Stafford Act. Pursuant to the authority provided in 24 CFR 5.110, I hereby waive the HOME regulatory requirements specified below for all HOME PJs.

### 1. Citizen Participation Reasonable Notice and Opportunity to Comment

Citation:	24 CFR 91.105(c)(2) and (k) (Local governments), 24 CFR 91.115(c)(2) and (i) (States), and, 24 CFR 91.235(e) (Insular areas) 24 CFR 91.401 (Consortia)
Explanation:	The regulations at 24 CFR 91.105(c)(2) and (k) (Local governments), 24 CFR 91.115(c)(2) and (i) (States), 24 CFR 91.235(e) (Insular Areas), and 24 CFR 91.401 (Consortia) set forth the citizen participation requirements for PJs. For substantial amendments to the consolidated plan, the regulations require the PJ to follow its citizen participation plan to provide citizens with reasonable notice and opportunity to comment. The citizen participation

plan must state how reasonable notice and opportunity to comment will be given. This waiver will permit PJs amending their plans as a result of the COVID-19 pandemic to reduce the comment period to 5 days.

**Justification:** Given the unprecedented economic disruptions caused by the COVID-19 pandemic, PJs may need to expeditiously reprogram HOME funds to activities that more directly meet their immediate housing needs, including reprogramming funds to cover increased administrative costs or away from other development activities. Requiring these PJs to complete the required public comment period would cause undue delays in the face of urgent and growing need. PJs must have the ability to respond immediately to the unprecedented housing need caused by the COVID-19 pandemic.

**Applicability:** This waiver is in effect for any necessary substantial amendments to FY 2020 and earlier consolidated plans or action plans.

## 2. Income Documentation

**Requirement:** Source Documentation for Income Determinations

**Citations:** 24 CFR 92.203(a)(1) and (2), 24 CFR 92.64(a) (Insular Areas)

**Explanation:** These sections of the HOME regulation require initial income determinations for HOME beneficiaries by examining source documents covering the most recent two months. 24 CFR 92.64(a) applies these requirements to Insular Areas.

**Justification:** This waiver permits the PJ to use self-certification of income, as provided at §92.203(a)(1)(ii), in lieu of source documentation to determine eligibility for HOME assistance of persons requiring emergency assistance related to COVID-19. Many families affected by actions taken to reduce the spread of COVID-19, such as business closures resulting in loss of employment or lay-offs, will not have documentation that accurately reflects current income and will not be able to qualify for HOME assistance if the requirement remains effective.

**Applicability:** The waiver applies to individuals and families that have lost employment or income either permanently or temporarily due to the COVID-19 pandemic and who are applying for admission to a HOME rental unit or a HOME tenant-based rental assistance program. This waiver also applies to homeless individuals and families who are applying for admission to a HOME rental unit or a HOME tenant-based rental assistance program. Timely provision of this assistance will reduce the spread of COVID-19.

If a PJ chooses to use this waiver availability, the PJ must ensure that self-certified income takes into consideration all income, including any

unemployment and emergency benefits the applicant will receive. However, for purposes of an applicant's self-certification, emergency tax relief (commonly referred to as stimulus payments) is not to be included as an emergency benefit. Also, the PJ must arrange to conduct on-site rent and income reviews within 90 days after the waiver period. The PJ must include tenant income certifications in each project file. This waiver remains in effect through December 31, 2020.

### 3. On-Site Inspections of HOME-assisted Rental Housing

- Requirement: Ongoing Periodic Inspections of HOME-assisted Rental Housing
- Citation: 24 CFR 92.504(d)(1)(ii) and 24 CFR 92.64(a) (Insular Areas)
- Explanation: These provisions require that during the period of affordability PJs perform on-site inspections of HOME-assisted rental housing to determine compliance with the property standards at §92.251 and to verify the information submitted by the owners in accordance with the income and rent requirements of §92.252. On-site inspections must occur at least once every three years during the period of affordability. 24 CFR 92.64(a) applies these requirements to Insular Areas.
- Justification: Waiving the requirement to perform ongoing on-site inspections will help protect PJ staff and limit the spread of COVID-19. To protect PJ staff and reduce the spread of COVID-19, this waiver extends the timeframe for PJs to perform on-going periodic inspections and on-site reviews to determine a HOME rental project's compliance with property standards and rent and income requirements.
- Applicability: The waiver is applicable to ongoing periodic inspections and does not waive the requirement to perform initial inspections of rental properties upon completion of construction or rehabilitation. Within 120 days of the end of this waiver period, PJs must physically inspect units that would have been subject to on-going inspections during the waiver period. The waiver is also applicable to on-site reviews to determine a HOME rental project's compliance with rent and income requirements if the project owner is unable to make documentation available electronically. The waiver is in effect through December 31, 2020

### 4. Annual Inspection of Units Occupied by Recipients of HOME Tenant-Based Rental Assistance (TBRA)

- Requirement: Annual Inspections of TBRA Units

Citation:	24 CFR 92.504(d)(1)(iii); 24 CFR 92.209(i) requirement for annual re-inspections and 24 CFR 92.64(a) (Insular Areas)
Explanation:	These provisions require PJs to annually inspect each unit occupied by a recipient of HOME TBRA. 24 CFR 92.64(a) applies these requirements to Insular Areas.
Justification:	Waiving the requirement that these annual inspections be performed according to schedule will protect the health of both inspectors and TBRA tenants by observing physical distancing recommendations to limit the spread of COVID-19.
Applicability:	The waiver is applicable to annual HQS inspections required to occur from the date of this memorandum through December 31, 2020. At the end of this waiver period, PJs must inspect units that would have been subject to HQS inspections during the waiver period within 120 days of the expiration of the waiver. In addition, PJs shall make reasonable efforts to address any tenant-reported health and safety issues during the waiver period.

#### 5. Four-Year Project Completion Requirement

Requirement:	Four-Year Project Completion Deadline
Citation:	24 CFR 92.205(e)(2) and 24 CFR 92.64(a) (Insular Areas)
Explanation:	The provision requires that projects assisted with HOME funds be completed within 4 years of the date that HOME funds were committed. If the project is not complete, in accordance with the definition of “project completion” at 24 CFR 92.2, by the deadline, the project is involuntarily terminated in HUD’s Integrated Data Information System (IDIS), and the PJ must repay all funds invested in the project. The regulations permit a PJ to request an extension of the deadline for up to one-year. 24 CFR 92.64(a) applies these requirements to Insular Areas.
Justification:	This waiver is necessary to provide additional time to permit completion of HOME-assisted projects that may be delayed as a result of the impact of COVID-19 on project timelines. These delays may occur as a result of worker illnesses or efforts to reduce the spread of COVID-19, such as smaller construction crews or delays in local permitting or inspections due to government office closures.
Applicability:	This waiver applies to projects for which the 4-year project completion deadline will occur on or after the date of this memorandum. The completion deadlines for covered projects are extended to December 31, 2020.

## 6. Nine-Month Deadline for Sale of Homebuyer Units

- Requirement: Qualification as Affordable Housing: Homeownership
- Citation: 24 CFR 92.254(a)(3) and 24 CFR 92.64(a) (Insular Areas)
- Explanation: This provision requires that a homebuyer housing unit developed with HOME funds have a ratified contract for sale to an eligible homebuyer within 9 months of the date of completion of construction or rehabilitation. If there is no ratified sales contract with an eligible homebuyer within 9 months of completion of construction or rehabilitation, the housing must be rented to an eligible tenant in accordance with §92.252. 24 CFR 92.64(a) applies these requirements to Insular Areas.
- Justification: Many PJs will not be able to meet this deadline due to the effect the COVID-19 pandemic will have on the ability of eligible households to qualify for mortgages as a result of income losses or the inability to schedule inspections, titles searches, or closings during periods of business closures. The waiver is necessary to prevent the loss of homeownership opportunities for HOME-eligible families and temporarily suspend the required corrective action of repayment of HOME funds or conversion of the homebuyer units to rental housing.
- Applicability: The waiver applies to projects for which the 9-month homebuyer sale deadline occurs on or after the date of this memorandum and extends the deadline for those projects to December 31, 2020. This waiver does not apply to the remaining requirements of the regulation, including that a homebuyer must receive housing counseling, and that a PJ must determine eligibility of a family by including the income of all persons living in the housing.

## 7. Use of HOME Funds for Operating Reserves for Troubled HOME Projects

- Requirement: Troubled HOME Projects
- Citations: 24 CFR 92.210(a) and (b) and 24 CFR 92.64(a) (Insular Areas)
- Explanation: 24 CFR 92.210 establishes provisions to permit HOME rental projects that are not financially viable (i.e., projects for which operating costs significantly exceed operating revenue) to be preserved through the use of HOME funds to recapitalize project reserves. 24 CFR 92.210(a) requires HUD to review market needs, available resources, and the likelihood of long-term viability of the project before approving this use of HOME funds. 24 CFR 92.210(b) requires a written memorandum of agreement between HUD and the PJ as a precondition of this funding and certain

limitations on the amount of funding. 24 CFR 92.64(a) applies these requirements to Insular Areas.

**Justification:** The waiver is necessary to enable PJs to take rapid action to preserve the financial viability of HOME-assisted affordable rental projects currently under a HOME period of affordability. Because existing tenants in HOME units may be unable to meet their rent obligations due to the economic impact of the COVID-19 pandemic, HOME rental projects may experience operating deficits due to the sudden decrease in rental revenue.

**Applicability:** The waiver applies to HOME-assisted rental projects currently within the period of affordability established in the HOME written agreement. PJs will not be required to obtain HUD approval or execute a memorandum of agreement with HUD before providing this assistance. PJs may only exercise this waiver authority when the project owner agrees to forego: 1) any distributions of residual receipts resulting from the project throughout the waiver period and for a period of 6 months thereafter; 2) any right under the existing lease agreement or State or local law to pursue legal action against tenants of HOME-assisted units for non-payment of rent and the collection of any fees associated with late payments without prior approval of the PJ; and 3) any adverse credit reporting against tenants of HOME-assisted units for nonpayment of rent or fees without prior approval of the PJ.

The PJ may provide additional HOME funds to recapitalize operating deficit reserves for HOME-assisted rental projects if the PJ determines that the project is experiencing operating deficits related to the economic effects of the COVID-19 pandemic during the waiver period. The PJ may only provide this assistance to projects experiencing operating deficits that will not be covered by insurance or other sources (e.g., other private, local, state, or federal funds).

The maximum amount of HOME assistance that may be provided is equal to the total of the project's operating expenses, previously scheduled payments to a replacement reserve, and actual debt service (excluding debt service of loans in forbearance) multiplied by the proportionate share of HOME-assisted units to the total number of units in the project for the period beginning on April 1, 2020 and ending on December 31, 2020. Project operating expenses may be demonstrated by one of the following:

- The Owner's most recent year to date financials for the project;
- Certified project-level accounting records covering the most recent 3 months; and
- Copies of project-level bank statements covering the most recent 3 months.



Project operating expenses may also be adjusted due to COVID-19-related expenditures and foregone expenses due to social distancing measures and other COVID-19-related impacts. An owner may demonstrate these expenses with recent receipts, copies of work orders, revised budgets that have been certified by the project owner as true, accurate representations of current expenditures.

In order to take advantage of this waiver, PJs must amend the HOME written agreement with the project owner to include the amount of HOME funds that will be provided to an operating reserve (i.e., the proportion of total costs attributable to HOME units as described in the paragraph above), the costs eligible to be paid with HOME funds in the operating reserve (i.e., operating expenses, scheduled payments to a replacement reserve, and qualifying debt service), and the documentation the PJ is required to maintain to demonstrate the allowable amounts and eligibility of costs paid with the HOME funds in the operating reserve.

The written agreement must specify that the owner must forego: 1) any distributions of residual receipts during the period this waiver is in effect and for a period of 6 months thereafter; 2) any right under the existing lease agreement or State or local law to pursue legal action against tenants of HOME-assisted units for non-payment of rent and the collection of any fees associated with late payments without prior approval of the PJ; and 3) any adverse credit reporting against tenants of HOME-assisted units for nonpayment of rent or fees without prior approval of the PJ.

Within 6 months following the waiver period, the PJ must review the project's records of actual revenue and operating expenses, total amount of HOME funds expended from the operating reserve, and the eligibility of expenses by examining invoices and receipts. The written agreement must require the project owner to repay any expenditures for costs determined to be ineligible and any balance of HOME funds remaining in the reserve after December 31, 2020. Any HOME funds repaid to the PJ must be deposited in the local HOME account and reported as program income in IDIS.

The waiver is effective through December 31, 2020.

#### 8. Timeframe for a Participating Jurisdiction's Response to Findings of Noncompliance

Requirement:	Corrective and Remedial Actions
Citations:	24 CFR 92.551(b)(1) and 24 CFR 92.64(a) (Insular Areas)
Explanation:	24 CFR 92.551(b)(1) requires that if HUD determines preliminarily that a PJ has not met a provision of the HOME regulations, the PJ must be notified and given an opportunity to respond within a time period prescribed by

HUD, not to exceed 30 days. 24 CFR 92.64(a) applies this requirement to Insular Areas.

**Justification:** The waiver is necessary to permit HUD to provide PJs with an extended period to respond to findings of noncompliance in recognition of the unanticipated circumstances created by the COVID-19 pandemic. While HUD must continue its oversight function for the HOME Program, requiring PJs to respond to all findings of noncompliance within 30 days may interfere with a PJ's ability to address the unprecedented housing needs caused by the COVID-19 pandemic.

**Applicability:** The waiver applies to all findings of HOME regulatory noncompliance issued from the date of this memorandum through December 31, 2020. In the notice of findings, HUD will specify a time period for the PJ's response based on the nature of the noncompliance and required corrective action(s). HUD may also, upon request by the PJ, extend time periods imposed before the date of this memorandum.

Questions regarding this waiver should be directed to Virginia Sardone, Director, Office of Affordable Housing Programs (OAHP), or your OAHP desk officer. Participating jurisdictions and other HOME Program participants should contact the CPD Division of their local HUD Field Office.



**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**  
WASHINGTON, DC 20410-7000

OFFICE OF THE ASSISTANT SECRETARY FOR  
COMMUNITY PLANNING AND DEVELOPMENT

April 10, 2020

**MEMORANDUM FOR:** All CPD Field Division Directors, Deputy Directors, and Program Managers

**FROM:** John Gibbs, Acting Assistant Secretary for Community Planning and Development (D)

**SUBJECT:** Suspensions and Waivers to Facilitate Use of HOME-Assisted Tenant-Based Rental Assistance (TBRA) for Emergency and Short-term Assistance in Response to COVID-19 Pandemic

This memorandum provides guidance and the necessary statutory suspensions and regulatory waivers to enable HOME participating jurisdictions (PJs) affected by the Coronavirus Disease 2019 (COVID-19) pandemic to use HOME tenant-based rental assistance (TBRA) funds to facilitate urgent housing assistance to the communities and families experiencing financial hardship. The memorandum is divided into two sections. Section I addresses PJs located in the areas covered by a major disaster declaration made under Title IV of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act). Section II describes regulatory waivers available to all HOME PJs not just those PJs included in a major disaster declaration. Provisions that are not specifically suspended or waived remain in full effect.

While HOME program funds are primarily a resource for the physical development of affordable housing, the Department recognizes that the COVID-19 pandemic has caused widespread economic damage and created an unprecedented need for housing assistance among individuals and families directly affected by these unanticipated economic changes. The suspensions and waivers provided in this memorandum will allow PJs to use HOME funds for TBRA to individuals and families experiencing financial hardship as a result of the COVID-19 pandemic, including 1) providing immediate rental assistance to individuals and families seeking housing, 2) assisting households that have housing but face reduced or lost wages, and 3) assisting existing TBRA families that need additional assistance due to reduced or lost wages.

CPD Field Offices shall inform PJs of the availability of these suspensions and waivers. A PJ that intends to implement the HOME statutory suspensions and/or regulatory waivers identified below must send written notification via e-mail to the CPD Division in its local HUD Field Office before it implements the waiver and/or suspension. This written notification must identify which suspensions and/or waivers the PJ plans to use.

### **Waiver and Suspension Authority**

Section 290 of the Cranston-Gonzalez National Affordable Housing Act of 1990 (NAHA), as amended, authorizes HUD to suspend, respectively, HOME statutory requirements to assist PJs in addressing the damage in an area for which the President has issued a major disaster declaration under Title IV of the Stafford Act and to assist them in disaster recovery.

Upon determination of good cause, in accordance with 24 CFR 5.110, HUD may waive regulatory provisions subject to statutory limitations. These provisions provide HUD the authority to make waiver determinations for the HOME program.

## **I. Statutory Suspensions and Regulatory Waivers Available Only to Major Disaster Areas**

Pursuant to the authority provided in Section 290 of NAHA and 24 CFR 5.110, I hereby find good cause, as stated in the justifications that follow, to suspend HOME statutory requirements and waive related regulatory requirements specified below for PJs covered by a major disaster declaration under the Title IV of the Stafford Act as a result of the COVID-19 pandemic.

### **Consolidated Plan – HOME Certification, Analysis of Local Market Conditions, and Citizen Participation**

Citations: Section 212(a)(3)(A)(i) of NAHA and 24 CFR 92.209(b)  
24 CFR 91.105(c)(2) and (k), 24 CFR 91.215(b)(1) and (e) and 24 CFR 91.225(d)(1) (Local governments),  
24 CFR 91.115(c)(2) and (i), 24 CFR 91.315(b)(1) and (e) and 24 CFR 91.325(d)(1) (States),  
24 CFR 91.401, 24 CFR 91.415 and 24 CFR 91.425(2)(i) (Consortia), and  
24 CFR 91.235(e) and 24 CFR 92.61 (Insular Areas)

Explanation: Section 212(a)(3)(A)(i) of NAHA requires that a PJ that intends to use HOME funds for TBRA certify that the provision of such assistance is an essential part of its Consolidated Plan based on an analysis of local market conditions. This requirement is codified in 24 CFR 92.209(b) and for Insular Areas 24 CFR 92.61, as well as in the Consolidated Submissions for Community Planning and Development Programs regulations at 24 CFR 91.215(b)(1) and (e) and 91.225(d)(1) (for local governments), 24 CFR 91.315(b)(1) and (e) and 91.325(d)(1) (for States), and 24 CFR 91.415 and 91.425(2)(i) (for Consortia). When amending its Consolidated Plan, a PJ must follow the citizen participation plan it developed and adopted in accordance with 24 CFR 91.105(c)(2) and (k) (for local governments), 24 CFR 91.115(c)(2) and (i) (for States), 24 CFR 91.235(e) (Insular Areas), and 24 CFR 91.401 (for Consortia). The citizen participation plan must provide citizens with reasonable notice and an opportunity to comment. The citizen participation plan must state how reasonable notice and an opportunity to comment will be given and provide a period of not less than 30 calendar days to allow citizens to submit comments.

This suspension will eliminate: 1) the requirement for PJs to amend their Consolidated Plans to include or revise an analysis of local market conditions before implementing a TBRA program; and 2) the requirement that PJs certify that the use of HOME funds for TBRA is an essential element of the Consolidated Plan and that it has conducted an analysis of local needs. PJs that choose to use HOME TBRA to

address the urgent housing needs resulting from the COVID-19 pandemic may do so by amending their Annual Action Plan to reflect the use of HOME funds for TBRA without meeting these requirements.

Justification: Given the unprecedented economic disruptions and associated job losses caused by the COVID-19 pandemic, there is an urgent need for TBRA assistance in communities across the country. Requiring PJs to conduct an analysis of local market conditions, amend their Consolidated Plan, and complete the required public comment period would cause undue delays in commencing TBRA programs to address the urgent and growing need. PJs must have the ability to respond immediately to the unprecedented housing needs created by the COVID-19 pandemic.

Applicability: This suspension and regulatory waiver is applicable to a PJ's current 5-year Consolidated Plan and any Consolidated/Action Plans being amended to reprogram funds to TBRA to address housing needs related to the COVID-19 pandemic.

### **Tenant Selection and Targeted Assistance**

Citation: Section 212(a)(3)(A)(ii) of NAHA, 24 CFR 92.209(c) and 24 CFR 92.64(a) (Insular Areas)

Explanation: Section 212(a)(3)(A)(ii) of NAHA requires a PJ to establish written tenant selection criteria for its TBRA program. In accordance with 24 CFR 92.209(c), or 24 CFR 92.64(a) for Insular Areas, those criteria must be consistent with the local housing needs and priorities established in the PJ's Consolidated Plan. This suspension will eliminate the need for PJs to develop or revise written tenant selection criteria and will allow PJs to assist individuals requiring immediate housing assistance as a result of the COVID-19 pandemic.

Justification: Given the sudden onset and severe effects of the COVID-19 pandemic, PJs could not anticipate the urgent, widespread housing needs created by the pandemic or reflect those needs and priorities in the Consolidated Plan. Suspending this provision will provide PJs with greater flexibility to expeditiously use TBRA as a resource to assist individuals and families affected by the COVID-19 pandemic.

Applicability: Suspending Section 212(a)(3)(A)(ii) of NAHA and waiving 24 CFR 92.209(c) and 24 CFR 92.64(a) for Insular Areas eliminates the requirement for PJs to establish new or revise existing tenant selection criteria for the HOME TBRA program. The statutory suspension and regulatory waiver are in effect through December 31, 2020, for TBRA provided in response to the COVID-19 pandemic. However, a PJ must document its criteria for selecting individuals and families to be assisted by the TBRA program.

## **II. Regulatory Waivers Available to All Participating Jurisdictions**

The following regulatory waivers are available to all PJs, not just those PJs covered by a major disaster declaration under Title IV of the Stafford Act. Pursuant to the authority provided in 24 CFR 5.110, I hereby waive the HOME regulatory requirements specified below for all HOME PJs.

### **Citizen Participation Reasonable Notice and Opportunity to Comment**

Citation: 24 CFR 91.105(c)(2) and (k) (Local governments), 24 CFR 91.115(c)(2) and (i) (States), 24 CFR 91.235(e) (Insular Areas), and 24 CFR 91.401 (Consortia)

Explanation: The regulations at 24 CFR 91.105(c)(2) and (k) (Local governments), 24 CFR 91.115(c)(2) and (i) (States), 24 CFR 91.235(e) (Insular Areas), and 24 CFR 91.401 (Consortia) set forth the citizen participation requirements for PJs. For substantial amendments to the Consolidated Plan, the regulations require the PJ to follow its citizen participation plan to provide citizens with reasonable notice and opportunity to comment. The citizen participation plan must state how reasonable notice and opportunity to comment will be given. This waiver will permit PJs amending their plans as a result of the COVID-19 pandemic to reduce the comment period to 5 days.

Justification: Given the unprecedented economic disruptions caused by the COVID-19 pandemic, the need for this type of assistance in communities across the country is clear. Requiring these PJs to complete the required public comment period would cause undue delays in commencing TBRA programs to address an urgent and growing need. PJs must have the ability to respond immediately to the unprecedented housing need caused by the COVID-19 pandemic.

Applicability: This waiver applies to any approved Annual Action Plan being amended to reprogram funds to TBRA to address housing needs related to the COVID-19 pandemic.

### **Rent Reasonableness**

Citations: 24 CFR 92.209(f) and 24 CFR 92.64(a) (Insular Areas)

Explanation: In accordance with the HOME regulations at 24 CFR 92.209(f), a PJ must disapprove a lease if the rent is not reasonable, based on an assessment of rents charged for comparable unassisted rental units. The HOME regulations at 24 CFR 92.64(a) applies this requirement to Insular Areas. This waiver will permit PJs to provide immediate rental assistance to individuals and families seeking housing and assist individuals and families that have housing but are experiencing reduced or lost wages, without requiring an assessment of rents charged for comparable unassisted rental units.

Justification: Given the unprecedented need for rental assistance for individuals facing financial hardship during the pandemic, requiring PJs to conduct a rent comparison prior to providing rental assistance presents an undue administrative burden. PJs must focus on providing immediate housing for income-eligible individuals currently not in stable housing, as well as assistance to income-eligible individuals that currently have housing, but are unable to pay rent and/or utilities due to lost or reduced wages. In the latter case, some households affected by sudden economic disruptions may be occupying housing with rents that would exceed a PJ's established rent reasonableness standard. Without this waiver, those households could not be assisted with HOME TBRA.

Applicability: This waiver is applicable to TBRA provided to individuals and tenant households experiencing financial hardship because of a reduction or loss of income. This requirement is waived through December 31, 2020, for TBRA provided in response to the COVID-19 pandemic. PJs using this waiver authority must execute a rental assistance contract with the owner or tenant.

### **Eligible Tenant-based Rental Assistance Costs and Maximum TBRA Subsidy**

Citation: 24 CFR 92.209(a) and (h) and 24 CFR 92.64(a) (Insular Areas)

Explanation: The HOME regulations at 24 CFR 92.209(a) state that eligible TBRA costs include rental assistance and security deposit payments made to income-eligible households. PJs can also use HOME funds to provide utility deposit assistance if such assistance is provided in conjunction with TBRA or a security deposit payment. The amount of monthly utility costs included in HOME TBRA is limited by the utility allowance established by the PJ for its TBRA program, irrespective of whether those utilities are paid by the landlord or the tenant.

In accordance with 24 CFR 92.209(h), the maximum amount of monthly assistance a PJ may pay to, or on behalf of, a tenant, may not exceed the difference between the PJ's rent standard and 30 percent of the tenant's monthly adjusted income. The PJ must establish a minimum tenant contribution to rent, and a rent standard that is based on local market conditions or the subsidy standards under the Section 8 Housing Choice Voucher Program. The HOME regulations at 24 CFR 92.64(a) apply these requirements to Insular Areas.

This waiver will allow PJs to pay the full cost of monthly utilities in addition to rental assistance and security deposit payments for new and existing TBRA families affected by the COVID-19 pandemic. PJs may provide up to 100 percent subsidy for rent, security deposit payments, and utility bills paid by tenants affected by a reduction or loss of income from the COVID-19 pandemic. The waiver also eliminates the need for the PJ to establish utility allowances for different types and sizes of units for its TBRA program, which eliminates a significant administrative burden.

**Justification:** The COVID-19 pandemic has caused widespread loss or reduction of income, significantly affecting the financial stability of households, including existing TBRA families, and rendering many unable to pay rent and/or utilities. Households must be able to maintain the basic utilities required to ensure housing remains safe and sanitary. Permitting PJs to use HOME funds to pay for utilities will enable affected households to maintain decent, safe and sanitary housing, which necessarily requires electricity, water, and/or gas service during the pandemic.

As individuals experience financial hardship, the amount of assistance required to ensure they remain housed will often exceed the PJ's payment standard. In addition, individuals may be unable to pay the PJ's minimum required tenant contribution toward rent. Requiring PJ's to establish or revise payment standards and the minimum tenant contribution to rent policies in the current emergency would be burdensome and delay the provision of TBRA in response to the pandemic.

**Applicability:** This waiver is applicable to TBRA provided to individuals or families experiencing financial hardship, including existing TBRA families that have experienced a loss or reduction in income due to the COVID-19 pandemic. This requirement is waived through December 31, 2020, for rental assistance provided in response to the COVID-19 pandemic. PJs using this waiver authority must execute a rental assistance contract with the owner or tenant for a term mutually agreed upon by all parties, but not to exceed the December 31, 2020, waiver period. The PJ may make utility payments directly to the tenant or utility company based on utility bills submitted for the assisted unit, either by mail or electronically.

### **Term of Rental Assistance Contract**

**Citation:** 24 CFR 209(e) and 24 CFR 92.64(a) (Insular Areas)

**Explanation:** The HOME regulations at 24 CFR 209(e) state that the term of the rental assistance contract must begin on the first day of the term of the lease. For a rental assistance contract between a PJ and an owner, the term of the contract must terminate upon termination of the lease. For a rental assistance contract between a PJ and a family, the term of the contract is not required to terminate upon the termination of the lease, but no payments may be made after lease termination until the family executes a new lease. The HOME regulations at 24 CFR 92.64(a) apply these requirements to Insular Areas. This waiver eliminates the requirement that the rental assistance contract must begin on the first day of the term of lease.

**Justification:** This waiver is necessary to enable PJs to assist tenants that are currently housed, including existing TBRA households, but have experienced sudden financial hardship as a result of the COVID-19 pandemic. Because affected households already have an executed lease, it is impossible for the TBRA contract to begin on the first day of the term of the lease.

**Applicability:** This requirement is waived through December 31, 2020, for TBRA provided in



response to the COVID-19 pandemic. The PJ's requirement to execute a rental assistance contract with the owner or tenant is not waived. PJs using this waiver authority must execute a rental assistance contract with the owner or tenant for a term mutually agreed upon by all parties, but not to exceed the December 31, 2020, waiver period.

### **Tenant Protections – Lease**

Citation: 24 CFR 92.209(g) and 24 CFR 92.64(a) (Insular Areas)

Explanation: The HOME regulations at 24 CFR 92.209(g) require that each HOME-assisted tenant have a lease that complies with the tenant protection requirements of 24 CFR 92.253(a) and (b). In accordance with 24 CFR 92.253(a), there must be a lease between the tenant and the owner of rental housing assisted with HOME TBRA. The lease must have a term of not less than one year, unless both parties mutually agree to a shorter period. The lease cannot contain any of the prohibited lease terms defined in 24 CFR 92.253(b). The HOME regulations at 24 CFR 92.64(a) apply these requirements to Insular Areas. This waiver will permit PJs to assist individuals currently housed but facing financial hardship, where an executed lease is already in place.

Justification: During the COVID-19 pandemic, PJs may assist individuals that are already in rental units but are unable to pay rent and/or utilities due to job loss or reduced wages. These individuals already have an executed lease that may include one or more of the prohibited lease terms included in 24 CFR 92.253(b). Requiring PJs to immediately execute or amend leases creates an undue administrative burden and may disqualify some in-place tenants from receiving TBRA.

Applicability: In response to the COVID-19 pandemic, the requirement that a tenant assisted by TBRA have a lease that complies with the requirements of 24 CFR 92.253(a) and (b) is waived through December 31, 2020, for rental assistance provided to tenants already housed who have an executed lease. PJs using this waiver authority are required to execute a rental assistance contract with the tenant for a term mutually agreed upon by all parties, but not to exceed the waiver period ending on December 31, 2020. PJs must still comply with all VAWA requirements contained in 24 CFR 92.359 by including, at a minimum, a lease addendum that addresses all VAWA requirements.

### **Housing Quality Standards**

Citation: 24 CFR 92.209(i) and 24 CFR 92.64(a) (Insular Areas)

Explanation: The HOME regulations at 24 CFR 92.209(i) require that all housing occupied by households receiving HOME TBRA must meet the housing quality standards (HQS) at 24 CFR 982.401. The PJ is required to inspect the unit for compliance prior to occupancy and annually thereafter. The HOME regulations at 24 CFR 92.64(a)

apply these requirements to Insular Areas. This waiver will permit the PJ to rapidly house or assist individuals affected by the COVID-19 pandemic without requiring an initial HQS inspection.

Justification: The COVID-19 pandemic has created an unprecedented need for rental assistance for tenant households facing financial hardship. PJs must act quickly to address these needs and requiring HQS inspections of all units where HOME TBRA assistance is provided would create an administrative burden and reduce PJs' ability to respond timely to the housing needs created by the pandemic. In addition, requiring initial HQS inspections would increase housing inspectors' risk of contracting or spreading the COVID-19 virus.

Applicability: This waiver is applicable to TBRA provided to tenant households experiencing financial hardship. This requirement is waived through December 31, 2020, for rental assistance provided in response to the COVID-19 pandemic. The lead-safe housing requirements of 24 CFR part 35, subpart M, made applicable to units leased by recipients of HOME TBRA by the HOME regulation at 24 CFR 92.355, cannot be waived. Consequently, units built before 1978 must undergo visual evaluation and paint repair in accordance with 24 CFR Part 35, subpart M. PJs using this waiver authority must establish procedures to minimize the risk that tenants are in housing that does not meet HQS, as well as procedures for conducting physical inspections within 120 days following the end of the December 31, 2020, waiver period.

### **Annual Inspection of Units Occupied by Recipients of HOME TBRA**

Citation: 24 CFR 92.504(d)(1)(iii); 24 CFR 92.209(i) and 24 CFR 92.64(a) (Insular Areas)

Explanation: Provisions require PJs to annually inspect each unit occupied by a recipient of HOME TBRA.

Justification: Waiving the requirement that these annual inspections be performed according to schedule will protect the health of both inspectors and tenants by observing physical distancing recommendations to limit the spread of COVID-19.

Applicability: The waiver is applicable to annual HQS re-inspections required to occur from the date of this memorandum through December 31, 2020. Within 120 days of the end of this waiver period, PJs must physically inspect units that would have been subject to HQS inspections during the waiver period.

### **Income Determinations**

Citations: 24 CFR 92.203(a)(2) and 24 CFR 92.64(a) (Insular Areas)

Explanation: The HOME regulations at 24 CFR 92.203(a)(2) require the PJ to determine a TBRA tenant's annual income by examining at least 2 months of source

documentation evidencing income and projecting anticipated income forward for the next 12 months. The HOME regulations at 24 CFR 92.64(a) apply these requirements to Insular Areas. This waiver will permit PJs to follow the regulations at 24 CFR 92.203(a)(1)(ii) in lieu of requiring a review of source documentation. The HOME regulations at 24 CFR 92.203(a)(1)(ii) allow the PJ to obtain a written statement of the amount of the family's anticipated annual income and household size, along with a certification that the information is complete and accurate.

Justification: Given the rapid and unanticipated economic disruptions caused by the COVID-19 pandemic, source documentation from the past two months may not reflect the current financial circumstances of many households. Requiring PJs to determine an individual's annual income using source documentation would be administratively burdensome, may not reflect current or anticipated income, and may result in individuals or families being incorrectly disqualified from receiving TBRA.

Applicability: This waiver is applicable to TBRA provided to individuals or families experiencing financial hardship. This requirement is waived through December 31, 2020, for rental assistance provided in response to the COVID-19 pandemic. The PJ must ensure that the tenant's self-certification indicates how the tenant's financial situation has changed, (i.e., job loss or reduced wages), and includes all income, including any unemployment or emergency benefits received by the tenant as a result of the pandemic. However, for purposes of a tenant's self-certification, emergency tax relief (commonly referred to as stimulus payments) should not be included as an emergency benefit. The PJ must include tenant income certifications in each project file.

Questions regarding this waiver should be directed to Virginia Sardone, Director, Office of Affordable Housing Programs (OAHP), or your OAHP desk officer. Participating jurisdictions and other HOME Program participants should contact the CPD Division of their local HUD Field Office.