

**Barnstable County HOME Consortium**  
**DRAFT Five Year Consolidated Plan**  
**2025-2029**

DRAFT April 9, 2025

## TABLE OF CONTENTS

ES-05 Executive Summary.....	5
PR-05 Lead & Responsible Agencies .....	12
PR-10 Consultation .....	14
PR-15 Citizen Participation .....	32
NA-05 Overview.....	35
NA-10 Housing Needs Assessment .....	37
NA-15 Disproportionately Greater Need: Housing Problems .....	52
NA-20 Disproportionately Greater Need: Severe Housing Problems .....	57
NA-25 Disproportionately Greater Need: Housing Cost Burdens .....	60
NA-30 Disproportionately Greater Need: Discussion .....	62
NA-35 Public Housing .....	64
NA-40 Homeless Needs Assessment.....	70
NA-45 Non-Homeless Special Needs Assessment .....	91
NA-50 Non-Housing Community Development Needs .....	96
MA-05 Overview.....	101
MA-10 Housing Market Analysis: Number of Housing Units .....	104
MA-15 Housing Market Analysis: Cost of Housing .....	111
MA-20 Housing Market Analysis: Condition of Housing.....	116
MA-25 Public and Assisted Housing .....	122
MA-30 Homeless Facilities and Services.....	126
MA-35 Special Needs Facilities and Services .....	131
MA-40 Barriers to Affordable Housing.....	140
MA-45 Non-Housing Community Development Assets.....	145
MA-50 Needs and Market Analysis Discussion .....	156
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households.....	159

BARNSTABLE HOME CONSORTIUM

DRAFT Five-Year Consolidated Plan 2025-2029

MA-65 Hazard Mitigation.....	161
SP-05 Overview .....	163
SP-10 Geographic Priorities .....	165
SP-25 Priority Needs .....	168
SP-30 Influence of Market Conditions.....	172
SP-35 Anticipated Resources .....	173
SP-40 Institutional Delivery Structure .....	178
SP-45 Goals .....	185
SP-50 Public Housing Accessibility and Involvement .....	187
SP-55 Strategic Plan Barriers to Affordable Housing.....	188
SP-60 Homelessness Strategy .....	191
SP-65 Lead-based Paint Hazards .....	197
SP-70 Anti-Poverty Strategy .....	198
SP-80 Monitoring .....	202
AP-15 Expected Resources.....	205
AP-20 Annual Goals and Objectives.....	210
AP-35 Projects.....	212
AP-38 Project Summary .....	213
AP-50 Geographic Distribution .....	215
AP-55 Affordable Housing.....	216
AP-60 Public Housing .....	217
AP-65 Homeless and Other Special Needs Activities.....	219
AP-75 Barriers to affordable housing .....	226
AP-85 Other Actions.....	229
AP-90 Program Specific Requirements.....	234

BARNSTABLE HOME CONSORTIUM

DRAFT Five-Year Consolidated Plan 2025-2029

Appendices

Appendix I Pre-populated HUD Tables

Appendix II Alternative/Local Data Sources

Appendix III Housing Needs Summary

Appendix IV Maps

Appendix V Citizen Participation Plan

## EXECUTIVE SUMMARY

### ES-05 EXECUTIVE SUMMARY<sup>1</sup>

#### INTRODUCTION

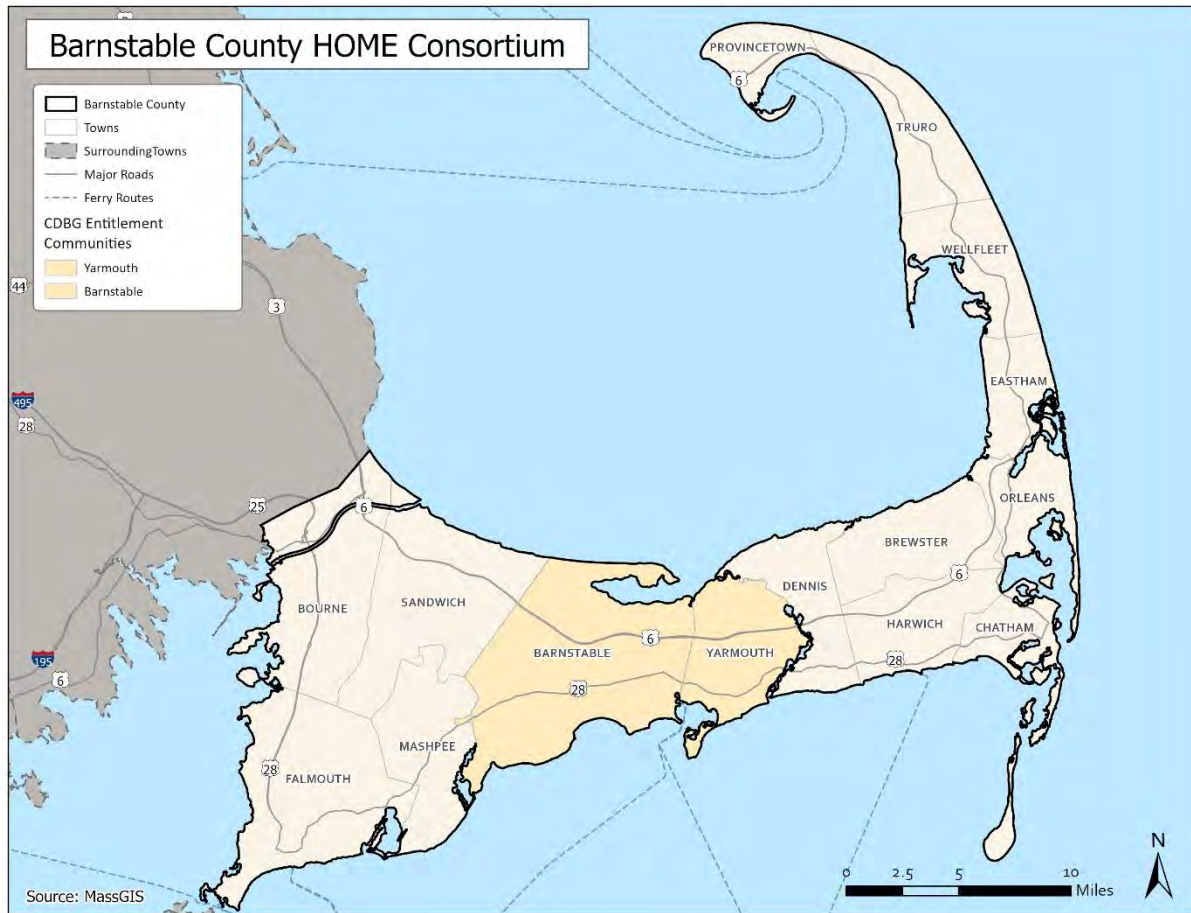
The Barnstable County HOME Consortium (BCHC) includes all fifteen towns on Cape Cod: Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, and Yarmouth. Barnstable and Yarmouth are also Community Development Block Grant (CDBG) Entitlement Communities. The BCHC was created so Barnstable County could be a Participating Jurisdiction of the federal HOME Investment Partnerships Program administered by the United States Department of Housing and Urban Development (HUD). The Consortium is a way for local governments that would not otherwise qualify for funding to join with other contiguous units of local government to directly participate in the HOME Investment Partnership Program.

The Barnstable County Commissioners designated the Human Services Department (HSD) to act as the program's lead agent. The HSD also administers the regional Cape and Islands Continuum of Care (CoC) program under the McKinney-Vento Homeless Assistance Act. Barnstable County government also includes the Cape Cod Commission, a regional planning/regulatory agency established by The Cape Cod Commission Act of 1990 which via the Act, incorporates a purpose to develop adequate supply of fair affordable housing under the direction of an affordable housing specialist. BCHC works closely with the affordable housing specialist of the Cape Cod Commission on affordable housing issues and developments. The consolidation of responsibility for these programs and agencies has resulted in greater efficiency and coordination in managing affordable housing and human services in the region. The priorities that the BCHC has established for this Five-Year (2025-2029) Consolidated Plan are:

- 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, and
- 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.

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



The Needs Assessment for the Five-Year Consolidated Plan shows the following priority housing needs for Barnstable County:<sup>2</sup>

- Housing cost burden is high. Thirty-two percent of households in Barnstable County are spending over 30 percent of their income on housing costs and are thus cost burdened. Most of this burden is felt by LMI households, the elderly, and renters. Sixty-one percent of households earning 30 percent or less than the AMI spend over half of their income on housing.
- The elderly experience high levels of need. Sixty-one percent of all extremely low-income households in Barnstable County have at least one person over the age of 62. Moreover, fifty-six percent of extremely low-income households that are extremely cost burdened are elderly.

<sup>2</sup> Consolidated Planning/CHAS Data, U.S. Department of Housing and Urban Development, 2017-2021.

- Minorities experience a disproportionate level of unmet housing need. Minorities comprise 13 percent of Barnstable County’s population but statistically have more housing problems. Thirty-one percent of White households are cost burdened compared to sixty percent of Black or African American households, thirty-six percent of Asian households, sixty-four percent of American Indian or Alaska Native households, forty-one percent of Hispanic households, and forty-two percent of households of multi-racial or another race not listed.
- Renters are also experiencing high levels of need. Twenty-six percent of renters are severely cost burdened, paying 50 percent or more of their income on housing costs (4,914 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.
- Approximately 663 affordable housing units on Barnstable County’s Subsidized Housing Inventory are set to expire by 2033. This includes 73 homeownership units and 590 rental units. 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.
- Sixteen percent of all households on Cape Cod experience a severe housing issue. Sixty-two percent of extremely low-income households, 39 percent of very low-income households, and 17 percent of low-income households in Barnstable County have at least one severe housing problem.
- Barnstable County’s housing stock is aging. The majority of Barnstable County’s housing stock was built before 1979, which can result in emerging housing problems. Roughly half of ownership (40 percent) and rental (52 percent) units were built between 1940 and 1979. Twenty-eight percent of owner-occupied households and fifty percent of renter-occupied households have at least one substandard condition.
- Ninety percent of all vacant housing units in Barnstable County were classified as vacant for seasonal, recreational, or occasional use based on the U.S. Census Bureau’s 2023 American Community Survey (ACS) five-year estimates. This represents thirty-four percent of total housing stock on Cape Cod.

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

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. If no CHDO is certified, this funding will be reallocated to the Rental Housing Development activity after the required two-year waiting period to assist construction of rental units under that activity.

## 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, under construction and applications for funding filed. 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

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<sup>3</sup> U.S Department of Housing and Urban Development, Office of Community Development and Planning Outcome Performance Measurement Training Manual, Chapter 2: Overview of the CPD Outcome Performance Measurement System, July 7, 2006.

renting in the region, and prevents the marginalization of lower-income households given the County's housing market.

**Rental Housing Goal:** The 2020-2024 Consolidated Plan set a rental housing production goal of 77 HOME units and 245 total units over seven projects. This goal is just shy of being met with 7 projects completed for a total of 70 HOME units and 231 total units. However, there are currently an additional five projects under construction representing another 55 HOME units and 234 total units, far surpassing the production goal.

**Figure 1 - Rental Housing Development Activity 2020 through 2025**

Project	Units	Condition
Cape Cod Village, Orleans	4 HOME units, 4 total	Completed
Little Pond Place	11 HOME units, 40 total	Completed
Terrapin Ridge, Sandwich	11 HOME units, 30 total	Completed
Yarmouth Gardens, Yarmouth	11 HOME units, 40 total	Completed
Brewster Woods, Brewster	11 HOME units, 30 total	Completed
LeClair Village, Mashpee	11 HOME units, 39 total	Completed
Scranton Main, Falmouth	11 HOME units, 48 total	To be Completed PY24
Cape View Way, Bourne	11 HOME units, 42 total	Under construction
Wing School, Sandwich (Phase I)	11 HOME units, 38 total	Under construction
Province Post, Provincetown	11 HOME units, 65 total	Under construction
Lawrence Hill, Wellfleet	11 HOME units, 46 total	Under construction
Cloverleaf, Truro	11 HOME units, 43 total	Under construction

The above represents a total of 125 HOME Units / 465 total units in 12 projects. Affordable rental housing is a much-needed activity in Barnstable County with numerous projects being developed and in the pipeline. BCHC's limited funding of annual allocation of approximately \$450,000 is insufficient to grant funding awards to all the projects listed above and in the pipeline. Additional funding is greatly needed.

**CHDO Housing Goal:** The 2020-2024 Consolidated Plan set a CHDO rental production goal of 11 HOME units and 40 total units for one project. However, there are no certified CHDO's in Barnstable County and it is highly unlikely that a CHDO could be certified in Barnstable County that meets the CHDO regulations. This funding was reassigned towards the rental housing production goal which assisted in the development of the affordable rental housing.

Due to the extremely high cost of construction necessitating ten to fifteen subsidizing funders and complex management of the property, all non-profit affordable housing projects on the Cape are developed by a collaboration of two non-profit entities; one to develop and one to manage. This in itself disqualifies the non-profits as CHDOs. BCHC will

continue to use restricted CHDO funds to fund affordable rental development according to HUD guidelines.

**Other Goals from the 2020-2024 Consolidated Plan:** Downpayment/Closing Cost Program & Tenant-Based Rental Assistance

The 2020-2024 Consolidated Plan evaluated the continued use of HOME funds for a homebuyer assistance program, but ultimately the surging cost of home prices have made this use of funds obsolete. A short-term temporary TBRA program was implemented from 2020-2021 to assist households impacted by COVID-19.

### **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 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. A public meeting and advisory council meeting in April formally presented the plan and solicited feedback per the Citizen Participation Plan. 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 February of 2025. In addition, Barnstable County's HOME Program Manager consults with numerous organizations and municipal staff on an ongoing basis and attends many regional seminars and housing information sessions. Additionally, the BCHC engages in topical discussions on various housing issues and initiatives at monthly HOME Advisory Council meetings.

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 a housing needs survey, regular Advisory Council meetings, and a public meeting on the draft of the Consolidated Plan. The draft plan was available for public comment for 30 days.

The updated Citizens Participation Plan (CPP) to be adopted as part of the Barnstable County HOME Consortium's 2025-2029 Consolidated Plan is attached as Appendix V and submitted herewith.

### **SUMMARY OF PUBLIC COMMENTS**

*To be completed after 30-day public comment period.*

**SUMMARY OF COMMENTS OR VIEWS NOT ACCEPTED AND THE REASONS FOR NOT ACCEPTING THEM**

*To be completed after 30-day public comment period.*

**SUMMARY**

*To be completed after 30-day public comment period.*

## THE PROCESS

### PR-05 LEAD & RESPONSIBLE AGENCIES<sup>4</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 those 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 \$2,000,000.00 over the next five years (*to be updated when HUD allocation received*). The County will receive these funds annually between 2025 and 2029. The Consolidated Plan includes the First-Year 2025 Annual Action Plan (AAP) and the use of anticipated \$400,000.00 in federal program year (PY) 2025 HOME funding.

Development of the Consolidated Plan occurred under the supervision of the Barnstable County Department of Human Services with assistance from consultant Barrett Planning Group LLC (BPG). 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.

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. BCHC also consulted with town and County officials, local housing authorities, community development agencies, non-profit housing organizations,

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<sup>4</sup> 91.200(b)

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.

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.capecod.gov/departments/human-services/initiatives/housing-homelessness/home-program/>

Email: HomeProgram@capecod.gov

Phone: 508-375-6622

## PR-10 CONSULTATION<sup>5</sup>

### INTRODUCTION

BCHC consulted many organizations throughout the development of the Five-Year Consolidated Plan. The consultation process included a public meeting, informal meetings, a housing needs survey, discussions with agencies, and consultations with other related groups across Barnstable County. Consultation for the Consolidated Plan began in February 2025, when community organizations were notified and asked to participate in the process. Discussion groups garnered responses from public housing authorities (PHAs), housing trusts, municipal staff, service providers, housing developers, and other organizations related to housing needs in the Consortium. Surveys and public meetings garnered responses from the community in the Winter of 2025. This was supplemented by BCHC Advisory Council meetings, where views on housing and community needs were discussed.

Through March 2025, 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 (91.215(I)).*

The HOME Program is administered by the Barnstable County HSD, assisting with coordination efforts with the Cape and Islands Continuum of Care (CoC) and other vital housing, social service, and health agencies. The Barnstable County Health & Human Services Advisory Council (BC-HHSAC) operates in conjunction with the HSD. The Council consists of approximately 28 organizations, including the Barnstable County Human Rights Commission, Cape Cod Child Development, Cape Cod Healthcare Community Benefits, the Cape Cod Hunger Network, and the Cape & Islands District Attorney's Office. Additionally, the HSD creates and distributes a monthly E-Newsletter that includes various human service topics and information about affordable housing, health clinics, upcoming workshops, and numerous

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<sup>5</sup> 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

local services for residents of Cape Cod. The Department also makes data and recent publications available for each of its initiatives and maintains a calendar of events.

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, posted on the HOME Consortium website, and published in the BCHC's E-Newsletter.
- Various discussion groups and subsequent email correspondence with public housing authorities, housing trusts, municipal staff from Barnstable County towns, housing developers, and other organizations providing housing and supportive services within the Consortium.

*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 Barnstable County HOME Program and the Cape Cod and Islands Continuum of Care (CoC) are both under the direction of the HSD, allowing the programs to coordinate action and implement resources to address the needs of homeless and those at-risk of homelessness. The Barnstable County HSD is the convening agency and the Collaborative Applicant for the CoC grant, providing staff assistance to the Regional Network on Homelessness (as with the HOME program). As the Collaborative Applicant for the Continuum of Care and the convening agency for the Regional Network on Homelessness, HSD coordinates services and resources identified as areas of need by those experiencing chronic homelessness and families experiencing housing instability. Additionally, as the lead agency for the state funded Unaccompanied Homeless Youth and Young Adult (YYA) grant and an awardee of HUD's Youth Homelessness Demonstration Program, HSD works directly with the Cape and Islands Youth Action Board to develop services and resources identify that meet the unique needs of YYA.

*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.*

The Cape and Islands region no longer receives Emergency Solution Grants (ESG) funds through the MA Executive Office of Housing and Livable Communities (EOHLC). During the

COVID pandemic, Duffy Health Center was awarded ESG funds to support the In From the Streets project, its seasonal emergency shelter. Duffy has been awarded a five-year commitment for ESG funding from EOHLC to continue support for In From the Streets. In conjunction with the CoC, Duffy submits a Consolidated Annual Performance and Evaluation Report, which provides an account of utilization, client characteristics, homeless status, and other reporting categories required by EOHLC and HUD. Catholic Charities of Fall River has also devoted ESG dollars to fund the seasonal overflow beds at St. Joseph's Shelter. Both Duffy and Catholic Charities leadership sit on the Regional Network on Homelessness Policy Board and Executive Committee and provide regular updates on winter ESG utilization and outcomes to all stakeholders. Additionally, both Duffy and Catholic Charities participate in the Regional Emergency Response Committee and regularly report on project capacity, utilization, and outcomes.

The Barnstable County HSD maintains the Homeless Management Information System (HMIS), administers the Coordinated Entry System (CES), and manages the annual Point in Time (PIT) Count for the CoC. Participation in the Cape & Islands Regional Network on Homelessness/CoC enables the BCHC to determine priorities when addressing homelessness prevention and the transition out of homelessness, including the types of housing and project location.

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

1.	<b>Agency/Group/Organization</b>	<b>Cape and Islands Veterans Outreach Center</b>
	Agency/Group/Organization Type	Other: Services - Veterans
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Homelessness Needs – Veterans Homelessness Strategy Non-Homeless Special 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 Veterans Outreach Center (VOC) was consulted during a discussion group on February 2, 2025 with consultant Barrett Planning Group LLC (BPG). VOC provides resources to avoid gateways to homelessness and keep veterans in existing housing. During the discussion, VOC provided information about veterans' housing and program needs and the lack of permanent affordable housing on the Cape generally and for veterans specifically.
2.	<b>Agency/Group/Organization</b>	<b>Town of Brewster</b>
	Agency/Group/Organization Type	Other Government – Local

	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Public Housing Needs Homeless Needs – Chronic homeless Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Town of Brewster was consulted during a discussion group on February 4, 2025 with consultant BPG. Brewster’s Housing Coordinator and HOME Consortium Representative highlighted successful coordination between BCHC and local housing groups. Brewster provided information regarding barriers to affordable housing access and construction, the influence of the seasonal market, the increase in housing instability and homelessness, and the lack of supportive services for the homeless, namely mental health and addiction support.
3.	<b>Agency/Group/Organization</b>	<b>Town of Barnstable</b>
	Agency/Group/Organization Type	Other Government – Local
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Homeless Needs – Chronically Homeless Homelessness Strategy Market Analysis
	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 during a discussion group on February 4, 2025 with consultant BPG. The Barnstable Senior Planner shared that a primary barrier to affordable housing creation is prohibitive zoning. The affordable units that are being created in Barnstable are through their inclusionary zoning requirements in their Growth Incentive Zone. He echoed the prominence of seasonal housing instability and homelessness on the Cape.
4.	<b>Agency/Group/Organization</b>	<b>Town of Chatham</b>
	Agency/Group/Organization Type	Other Government – Local
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Market Analysis Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Town of Chatham was consulted during discussion groups on February 4 and 7, 2025 with consultant BPG. The Housing & Sustainability Director spoke about the influence of the seasonal housing market

		driving demand and prices, housing instability for families, the connections between housing and regional economic development, as jobs shift to lower wage service industry.
5.	<b>Agency/Group/Organization</b>	<b>Homeless Not Hopeless</b>
	Agency/Group/Organization Type	Services – Housing Services - Homeless
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Homeless Needs – Chronically homeless Homelessness Strategy Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The nonprofit organization Homeless not Hopeless was consulted during a discussion group on February 5, 2025 with consultant BPG. The lack of affordable housing challenges the organization’s ultimate goal of helping people transition to permanent homes. The organization expressed a need for other supportive services for previously unhoused residents, including mental health, life coaching, transportation, healthcare access, and food access. The organization noted the population who cannot access housing on the Cape has grown significantly both in quantity and in makeup, with teachers, healthcare workers, and essential workers.
6.	<b>Agency/Group/Organization</b>	<b>Barnstable Affordable Housing Growth and Development Trust</b>
	Agency/Group/Organization Type	Other – Housing Trust
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homeless Needs – Chronically homeless Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Barnstable Affordable Housing Growth and Development Trust was consulted during a discussion group on February 6, 2025 with consultant BPG. As a former HOME Consortium Representative, the participant described the important role the Consortium plays in creating and maintaining larger housing developments than any one town on the Cape could singularly. Communication and resource-sharing between communities on the Cape could be better facilitated by the Consortium to build capacity,

		more efficiently share resources, and communicate with the public. HOME funds can also be leveraged for additional funding to layer resources.
7.	<b>Agency/Group/Organization</b>	<b>Harwich Ecumenical Council for Housing</b>
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs – chronically homeless Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Harwich Ecumenical Council for Housing (HECH) was consulted during a discussion group on February 6, 2025 with consultant BPG. HECH described the long waitlists and difficulty in fulfilling their mission of providing transitional housing when there is no affordable permanent housing stock. HECH described how their residents need supportive services in addition to physical shelter.
8.	<b>Agency/Group/Organization</b>	<b>Wellfleet Housing Authority</b>
	Agency/Group/Organization Type	Public Housing Authority
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs – chronically homeless Non-Homeless Special Needs Market Analysis Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Wellfleet Housing Authority (WHA) was consulted during a discussion group on February 6, 2025 with consultant BPG. WHA expressed the desire for the HOME Consortium to be a better provider and facilitator of regional resource sharing related to housing. This need supports the continuation of the Regional Shared Housing Resources pilot program. WHA described barriers to affordable housing access and new construction, the need for supportive services to address gateways to homelessness like substance abuse.
9.	<b>Agency/Group/Organization</b>	<b>Wellfleet Affordable Housing Trust</b>
	Agency/Group/Organization Type	Other – Housing Trust
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Economic Development
	How was the Agency/Group/Organization consulted	The Wellfleet Affordable Housing Trust (WAHT) was consulted during a discussion group on

	and what are the anticipated outcomes of the consultation or areas for improved coordination?	February 6, 2025 with consultant BPG. WAHT shared barriers to affordable housing including prohibitive zoning and infrastructural barriers including sewer and water systems and echoed the need for supportive services for residents of affordable housing.
10.	<b>Agency/Group/Organization</b>	<b>Town of Provincetown</b>
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The town of Provincetown was consulted during a discussion group on February 7, 2025 with consultant BPG. The Town planner described barriers to accessing affordable housing in the Consortium including: second homes, conversion of rentals to luxury condos, the commoditization of real estate, and short-term rentals. The number of people in need of affordable housing has grown to include the year-round workforce and municipal employees, which stresses staffing and other services on the Cape. Regional collaboration is needed to address housing issues in the Consortium.
11.	<b>Agency/Group/Organization</b>	<b>Town of Orleans</b>
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs – chronically homeless Homeless Needs – Unaccompanied youth Homelessness Strategy Market Analysis Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The town of Orleans was consulted during a discussion group on February 7, 2025 with consultant BPG. The Town Planner explained her relationship with the Consortium as a useful resource for aligning housing priorities on the Cape. However, she stated funds might be more impactful if they were not spread across multiple projects in a very limited amount. She described that there is a scarcity of housing at all levels of need which puts pressure on those who can least afford it. There has been a dramatic escalation in housing costs coupled with increased cost of construction, lack of

		labor, and limited infrastructure like water and sewer. This leads to a lack of larger housing developments on the Cape and the focus shifts to smaller scattered site projects. She described the degradation in quality of existing housing stock as people cannot afford to make necessary repairs. She also described an “invisible” homeless population of younger people who are couch surfing or living in hotels.
12.	<b>Agency/Group/Organization</b>	<b>Town of Dennis</b>
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The town of Dennis was consulted during a discussion group on February 10, 2025 with consultant BPG. The Housing Coordinator shared the value of the HOME Consortium as a regional facilitator of resource and knowledge sharing. Barriers to affordable housing creation in Dennis include: lack of affordable rentals and complete lack of attainable homeownership opportunities, lack of land, lack of sewer, cost of construction and other soft costs, environmental constraints, prevalence of short-term rentals and financial incentive to generate income from housing stock, an increase in seniors who cannot downsize, and negative community views on affordable housing development. She shared how the housing crisis ripples through a community, describing how the community feels smaller with less children and a shift from “summer people” to LLCs owning housing stock. In addition, the economy is increasingly dependent on the seasonal economy. The local affordable housing bylaw in Dennis has been successful in adding affordable units onto smaller developments.
13.	<b>Agency/Group/Organization</b>	<b>Preservation of Affordable Housing (POAH)</b>
	Agency/Group/Organization Type	Housing Other – Housing Developer
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Market Analysis Economic Development
	How was the Agency/Group/Organization consulted	The Preservation of Affordable Housing (POAH) was consulted during a discussion group on

	and what are the anticipated outcomes of the consultation or areas for improved coordination?	February 10, 2025 with consultant BPG. POAH described that the biggest impediment to creating affordable housing on the Cape is the length of time project takes from concept to leasing—during which the developer is financially at risk. Challenges somewhat unique to the Cape such as lack of water and sewer in some towns, requiring wastewater to be built into the plan for developments, and lack of labor/cost of construction, especially in the outer Cape region, add a premium to doing work in the Consortium. Moreover, the strong desire on the Cape to fit new development with historic character can add cost and cause slowdowns with review boards and the public. He described the various funding sources used on any given project and the challenges with meeting requirements (administrative, income level, monitoring, etc.) between various funding. Advantages to working on the Cape stem from the commitment of local housing coordinators who advocate for and set the stage for successful affordable housing developments, such as matching local funds, finding suitable sites, and partnering on necessary infrastructure improvements. While there is a need for all types of housing at all income levels on the Cape, POAH sees that larger bedrooms are in higher demand as they tend to be fewer on any given project. He advocated for policymakers and municipalities to do what they can to incentivize family housing.
14.	<b>Agency/Group/Organization</b>	<b>Belonging to Each Other (BTEO)</b>
	Agency/Group/Organization Type	Services – homeless Services – victims of domestic violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs – Chronically homeless Homeless Needs – families with children Homeless Needs – Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated	The nonprofit Belonging to Each Other (BTEO) was consulted during a discussion group on February 19, 2025 with consultant BPG. BTEO discussed barriers to affordable housing access

	outcomes of the consultation or areas for improved coordination?	within the Consortium, including a lack of rental inventory, cost of rental inventory, and conversion of older housing stock to second homes or vacation rentals. The lack of affordable housing limits the options for elderly residents to downsize, especially when they have paid off their mortgage and have no incentive to start paying high rents for a smaller unit. As residents age in larger homes, maintenance becomes an issue. Populations experiencing homelessness in the Consortium include elderly residents, people with developmental disabilities, and victims of domestic violence. BTEO provides transitional housing, but the lack of affordable permanent options strains their ability to carry out their mission. Some of their residents have become homeless again due to the lack of permanent units.
15.	<b>Agency/Group/Organization</b>	<b>Falmouth Housing Trust</b>
	Agency/Group/Organization Type	Other – Housing Trust
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Falmouth Housing Trust was consulted during a discussion group on February 19, 2025 with consultant BPG. As a nonprofit developer, the Trust described the biggest barrier to creating affordable housing as a lack of funding. Other barriers include lack of available land, inefficiency in permitting, and lack of community support. The representative described her experience witnessing the degradation of existing housing stock as aging residents cannot downsize due to a lack of affordable supply. She also described how young families cannot afford a first-time home, so they remain in rentals. This cycle stagnates the rental and housing markets, as the price to move between the two prevents homeowners from downsizing to rentals or smaller homes and renters from making the transition to homeownership. She said that the ideal funding source from HOME would be assistance with ADU construction and to consider a first-time homebuyer downpayment assistance program.

16.	<b>Agency/Group/Organization</b>	<b>Town of Truro</b>
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Town of Truro's Housing Coordinator was consulted during a discussion group on February 19, 2025 with consultant BPG. The Housing Coordinator reiterated the issue of home degradation as elderly residents age in place, unable to downsize due to a lack of affordable options. She describes an increase in housing insecurity and homelessness in the past 3-5 years. Barriers to affordable housing creation and access in the Consortium include lack of infrastructure (water and wastewater), lack of developable land, and a large amount of second homeowners leading to few rentals at a very high cost. She also described the issue of vouchers expiring before eligible voucher-holders can find a unit.
17.	<b>Agency/Group/Organization</b>	<b>Lower Cape ADU Resource Center -Community Development Partnership (CDP) &amp; Homeless Prevention Council</b>
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Lower Cape ADU Resource Center, a collaboration between the Community Development Partnership and the Homeless Prevention Council was consulted during a discussion group on February 19, 2025 with consultant BPG. The representative described the usefulness of additional dwelling units (ADUs) as an incremental development tool, especially for rental housing, and the barriers to ADU creation due to a lack of septic and Title V restrictions.
18.	<b>Agency/Group/Organization</b>	<b>The Community Builders</b>
	Agency/Group/Organization Type	Other - Housing Developer
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated	The Community Builders (TCB) was consulted during a discussion group on February 19, 2025 with consultant BPG. TCB described how

	outcomes of the consultation or areas for improved coordination?	important HOME funds are as a first financing source for affordable housing development for use as local leverage to receive LIHTEC funds. Moreover, the Consortium as an entity is an important advocate for affordable housing to have locally during all development phases. The representative echoed other discussion group members that the cost of developing affordable housing is the primary barrier. The escalation of costs overall as permitting lengthens project timelines exacerbates elevated construction costs.
19.	<b>Agency/Group/Organization</b>	<b>Yarmouth Housing Authority</b>
	Agency/Group/Organization Type	Public Housing Authority
	What section of the Plan was addressed by Consultation?	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 Yarmouth Housing Authority (YHA) responded to a set of questions presented to PHAs for AP-60. Their responses inform the public housing needs and strategies sections of the Consolidated Plan.
20.	<b>Agency/Group/Organization</b>	<b>Barnstable Housing Authority</b>
	Agency/Group/Organization Type	Public Housing Authority
	What section of the Plan was addressed by Consultation?	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 Housing Authority responded to a set of questions presented to PHAs for AP-60 and additional follow-up information requests from the consultant regarding waitlists, housing units, current needs, and condition of public housing. Their responses inform the public housing needs and strategies sections of the Consolidated Plan.
21.	<b>Agency/Group/Organization</b>	<b>Orleans Housing Authority</b>
	Agency/Group/Organization Type	Public Housing Authority
	What section of the Plan was addressed by Consultation?	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 Orleans Housing Authority responded to a set of questions presented to PHAs for AP-60 and additional follow-up information requests from the consultant regarding waitlists, housing units, current needs, and condition of public housing. Their responses inform the public housing needs and strategies sections of the Consolidated Plan.
22.	<b>Agency/Group/Organization</b>	<b>Sandwich Housing Authority</b>

	Agency/Group/Organization Type	Public Housing Authority
	What section of the Plan was addressed by Consultation?	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 Sandwich Housing Authority responded to a set of questions presented to PHAs for AP-60. Their responses inform the public housing needs and strategies sections of the Consolidated Plan.
23.	<b>Agency/Group/Organization</b>	<b>Cape Cod Disabilities Network</b>
	Agency/Group/Organization Type	Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs Homelessness Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Cape Cod Disabilities Network responded to consultant requests for information regarding their provided services, level of service, needs of disabled persons in Barnstable County, and housing needs of staff. Their feedback illustrates the need for affordable housing for the health care industry, as they noted that their biggest challenge is hiring and retaining qualified staff.
24.	<b>Agency/Group/Organization</b>	<b>Housing Assistance Corporation (HAC)</b>
	Agency/Group/Organization Type	Housing Services – Housing Services – Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs – Chronically homeless Homeless Needs – Families with children Homelessness Strategy Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	HAC responded to consultant requests for information regarding their housing facilities, provided services, level of service, and voucher systems and waitlist in Barnstable County. Their feedback illustrates current available services and programs and underscores and quantifies housing need.
25.	<b>Agency/Group/Organization</b>	<b>Cape Organization for Rights of the Disabled (CORD)</b>
	Agency/Group/Organization Type	Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CORD responded to consultant requests for information regarding their provided services, level of service, and the needs of disabled persons in Barnstable County. Their feedback illustrates current available services and level of remaining need.
26.	<b>Agency/Group/Organization</b>	<b>Friends Or Relatives With Autism &amp; Related Disabilities (FORWARD)</b>
	Agency/Group/Organization Type	Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	FORWARD responded to consultant requests for information regarding their provided services, level of service, and the needs of disabled persons in Barnstable County. Their feedback illustrates current available services and level of remaining need.
27.	<b>Agency/Group/Organization</b>	<b>AIDS Support Group of Cape Cod (ASGCC)</b>
	Agency/Group/Organization Type	Services – Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	ASGCC responded to consultant requests for information regarding their provided services, level of service, and the needs of persons with HIV/AIDS in Barnstable County. Their feedback illustrates current available services and level of remaining need.
28.	<b>Agency/Group/Organization</b>	<b>Vinfen</b>
	Agency/Group/Organization Type	Services – Housing Services - Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Vinfen responded to consultant requests for information regarding their provided services, level of service, and the needs of homeless persons in Barnstable County. Their feedback illustrates current available services and level of remaining need.
29.	<b>Agency/Group/Organization</b>	<b>Dennis Housing Authority</b>
	Agency/Group/Organization Type	Public Housing Authority
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated	The Dennis Housing Authority (DHA) responded to information requests from the consultant regarding waitlists, housing units, current

	outcomes of the consultation or areas for improved coordination?	needs, and condition of public housing. Their responses inform the public housing needs and strategies sections of the Consolidated Plan.
30.	<b>Agency/Group/Organization</b>	<b>Chatham and Harwich Housing Authorities</b>
	Agency/Group/Organization Type	Public Housing Authority
	What section of the Plan was addressed by Consultation?	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 Chatham Housing Authority, which also under a management agreement with the Harwich Housing Authority, responded to information requests from the consultant regarding waitlists, housing units, current needs, and condition of public housing. Their responses inform the public housing needs and strategies sections of the Consolidated Plan.
31.	<b>Agency/Group/Organization</b>	<b>Elder Services of Cape Cod and the Islands</b>
	Agency/Group/Organization Type	Services – Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Elder Services of Cape Cod and the Islands responded to consultant requests for information regarding their provided services, level of service, and the needs of elderly persons in Barnstable County. Their feedback illustrates current available services and level of remaining need.

**Table 2 – Agencies, groups, organizations who participated**

*Identify any Agency Types not consulted and provide rationale for not consulting.*

All appropriate agencies and organizations were consulted during the development of the Five-year Consolidated Plan and Annual Action Plan. No agencies or organizations with an interest in the plans were eliminated from the consultation process.

**Other local/regional/state/federal planning efforts considered when preparing the Plan.**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Barnstable County HOME Consortium Consolidated Annual Performance Evaluation Reports (CAPERs) 2020-2023	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 Plans (AAPs) 2020-2024	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
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
2025 Climate Action Plan 2024 Housing Cape Cod: The Regional Strategy 2024 Cape Cod Comprehensive Economic Development Strategy 2024 Regional Broadband Needs Assessment 2022 Regional Housing Needs Assessment	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

**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 (91.215(l))*

When projects are funded through multiple federal, state and local funding sources, 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, and other cross-cutting compliance requirements, as applicable. BCHC has joined the state's MassDocs program for loan documentation and legal consultation 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.

## PR-15 CITIZEN PARTICIPATION<sup>6</sup>

### SUMMARY OF CITIZEN PARTICIPATION PROCESS/EFFORS 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 various affordable housing and homelessness agencies, as well as regional service providers and local developers, held via eight different group discussions, led by consultant Barrett Planning Group LLC, between the dates of February 3<sup>rd</sup>, 2025 through February 19<sup>th</sup>, 2025.

A housing needs survey was created by consultants Barrett Planning Group LLC to solicit public input related to the needs assessment segment of the Consolidated Plan. The survey's purpose was to support the Consortium's understanding of affordable housing needs in Barnstable County. The survey was open from February 15<sup>th</sup>, 2025 to March 7<sup>th</sup>, 2025 in English, Spanish, and Portuguese. A public notice was published on the Consortium's website, circulated within the Consortium's contacts, included in the County's ENewsletter, and posted to county social media via press release.

A public meeting to present and discuss the draft Consolidated Plan was held on April 17, 2025 for the Barnstable County HOME Consortium Advisory Council. A in-person public meeting to review the draft Consolidated Plan and hear any comments was hosted by the HOME Consortium on April 30, 2025, and the thirty days open public comment period was held from April 14, 2025 through May 15, 2025.

Important information gathered through the consultation process is outlined in PR-10 and confirms the goals and objectives under consideration by the Consortium. Varying public comments on the plan were received at the meetings and during the public comment period, and further details are outlined below in Table 4.

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<sup>6</sup> 91.105, 91.115, 91.200(c) and 91.300(c)

**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.	Small Group Interviews/ Discussion Groups	Non-targeted/broad community Housing and Social Service Providers Housing and Community Development Organizations/Agencies Housing and Social Services Advisory Councils Public Housing Authorities Local Officials-State, County and Town Government Private Housing Developers Regional Planning Agency	Barrett Planning Group conducted group interviews with various affordable housing agencies (housing authorities and housing trusts), homelessness and veteran's agencies, area service providers, planning & housing town staff, and local developers. A total of 8 discussion groups were held between the dates of February 3-19, 2025, with a total of approximately 30 participants. Each discussion focused on the lack of affordable housing, the populations on Cape Cod who are most impacted by the lack of housing, and the work of service providers across the region.	See Section PR-10 Consultation Table 2.	None.	N/A
2.	Survey	Housing and Community Development Organizations/Agencies Housing and Social Service Providers Housing and Social Services Advisory Councils Local Officials – State,	The notice of the housing needs survey was posted on the Barnstable County Human Services Department website on February 15, 2025. A reminder was also posted in the Barnstable County Human Services Department newsletter	None.	N/A	N/A

BARNSTABLE HOME CONSORTIUM

DRAFT Five-Year Consolidated Plan 2025-2029

		County and Town Government Private Housing Developers Public Housing Authorities Regional Planning Agency	the first week of March.  Number of responses received: 480  The survey was available in English, Portuguese, and Spanish. Three responses were received in Portuguese and zero in Spanish.			
3.	Newspaper Ad	Non-targeted/broad community	Notice of public meeting was published in The Cape Cod Times on April 11, 2025 to inform the public of the in-person public meeting to be held on April 30, 2025.	TBD	TBD	N/A
4.	HOME Consortium Advisory Council Meeting	Non-targeted/broad community Other – HOME Consortium Advisory Council	A meeting with the HOME Consortium Advisory Council was held on April 17, 2025 to present and discuss the draft Consolidated Plan. There were tbd people in attendance.	TBD	TBD	N/A
5.	Public Meeting	Non-targeted/broad community	An in-person public meeting was held on April 30, 2025 at the Town of Barnstable Innovations Room to present and discuss the draft Consolidated Plan. tbd people were in attendance.	TBD	TBD	N/A

**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 gross monthly rent in Barnstable County is \$1,596; however, the median monthly household income for renters is \$3,946.25 monthly (\$47,355 annually). For renting households earning that median income not to pay more than 30 percent of their income toward housing costs, they would need monthly rents of about \$1,184, or \$412 less than the current median.<sup>7</sup> Thirty-two percent of households in Barnstable County are spending over 30 percent of their income on housing costs and are thus cost burdened. Most of this burden is felt by LMI households, the elderly, and renters. Sixty-one percent of households earning 30 percent or less than the AMI spend over half of their income on housing.

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 11,169 extremely low-income households in Barnstable County today. The elderly also experience high levels of need, with sixty-one percent of all extremely low-income households in Barnstable County having at least one person over the age of 62. Moreover, fifty-six percent of extremely low-income households that are extremely housing cost burdened are elderly. The median household income for those over 65 in 2023 inflation-adjusted dollars was \$77,653, compared to the median household income of \$94,452 for the County. The elderly make up a very large portion of the total population of Cape Cod (32 percent),<sup>8</sup> and specialized housing demand will continue to grow as the area attracts even more retirees.

Nineteen percent of Barnstable County residents are renters according to the 2023 ACS.<sup>9</sup> Median gross rent is roughly 40 percent of median income for renters and 38 percent of the region's median family income.<sup>10</sup> It is important to remember that the median family income

<sup>7</sup> U.S. Census Bureau, American Community Survey Five-Year Estimates, 2019-2023, Tables S2503 & B25064.

<sup>8</sup> ACS Five-Year Estimates, 2019-2023, Table DP05.

<sup>9</sup> ACS Five-Year Estimates, 2019-2023, Table B25014.

<sup>10</sup> ACS Five-Year Estimates, 2019-2023, Table S1903.

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 \$44,300. To reach HUD'S 80 percent income benchmark, one renter must be making over \$20,000 more, or \$68,500.<sup>11</sup>

Twenty-six percent of renters are severely cost burdened, paying 50 percent or more of their income on housing costs (4,914 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>12</sup>

Additional demand from non-elderly 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.

Substance abuse and mental health issues remain a concern in Barnstable County. Substance abuse is often linked to mental health and has been a growing issue on Cape Cod over the past decade. There were 1,599 individuals admitted to the Bureau of Substance Addiction Services in Barnstable County between July 2023 and June 2024, higher than the state average.<sup>13</sup> Thirty-one percent of homeless adults counted in the Cape and Islands CoC's 2025 Point in Time (PIT) Count reported having substance abuse disorder. 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.

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<sup>11</sup> MassHousing, *2024 Commonwealth of Massachusetts Affordable Housing Program Income and Rent Limits*.

<sup>12</sup> Consolidated Planning/CHAS Data, 2017-2021, Table 7.

<sup>13</sup> Massachusetts Bureau of Substance Abuse Services, Community Profile Dashboard, Barnstable County, accessed March 19, 2025, [https://datavisualization.dph.mass.gov/views/BSAS\\_Dashboard\\_Phase\\_3\\_Community\\_Profile/CP\\_Overview?%3Aembed=y&%3Alinktarget= self](https://datavisualization.dph.mass.gov/views/BSAS_Dashboard_Phase_3_Community_Profile/CP_Overview?%3Aembed=y&%3Alinktarget= self).

**NA-10 HOUSING NEEDS ASSESSMENT<sup>14</sup>****SUMMARY OF HOUSING NEEDS**

Household incomes have risen by 57 percent in Barnstable County since 2010 and 38 percent since a median income of \$68,048 in 2017.<sup>15</sup> This substantial increase would indicate progress, however current wage data from the U.S. Bureau of Labor Statistics shows that the region's average weekly wages are less than both the national and state averages.<sup>16</sup> Of the 102,981 households in Barnstable County, nearly half make less than the Area Median Family Income (HAMFI) reported for the Metropolitan Statistical Area (MSA). About fifty-three percent of these 102,981 households are considered elderly.<sup>17</sup>

Demographics	Base Year: 2010	Most Recent Year: 2023	% Change
Population	217,483	230,073	5%
Households	98,164	102,981	5%
Median Income	\$60,317	\$94,452	57%

**Table 5A - Housing Needs Assessment Demographics**

Data Source: 2010 ACS (Base Year), 2019-2023 ACS Tables DP03 & DP05 (Most Recent Year)

About eleven 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 earn between 30 and 50 percent of the HAMFI, classified as very low-income. Sixteen percent of households are earning between 50 and 80 percent of the HAMFI, classified as low-income. In total, thirty-nine percent of households range from extremely low to low-income.

Comprehensive Housing Affordability Strategy (CHAS) data confirms that housing affordability is a pressing issue across income levels in Barnstable County. A total of thirty-one percent of all households in Barnstable County are considered housing cost-burdened, paying over 30 percent of their income towards housing. About seventeen percent of households spend between 30 and 50 percent of their income on housing, and about

<sup>14</sup> 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

<sup>15</sup> ACS Five-Year Summary, 2012-2017.

<sup>16</sup> U.S. Bureau of Labor Statistics, *Barnstable Town Area Economic Summary*, updated February 10, 2025, [https://www.bls.gov/regions/northeast/summary/blsummary\\_barnstable.pdf](https://www.bls.gov/regions/northeast/summary/blsummary_barnstable.pdf); Massachusetts Executive Office of Labor and Workforce Development, Department of Family and Medical Leave, accessed March 4, 2025, <https://www.mass.gov/info-details/important-guidance-on-benefit-calculations-and-application-ownership>.

<sup>17</sup> Consolidated Planning/CHAS Data, U.S. Department of Housing and Urban Development, 2017-2021, Table 5.

fourteen percent of households pay over half of their income towards housing, considered extremely cost-burdened. Although residents of Barnstable County are housing cost-burdened across income brackets, 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 other income cohorts. Sixty-one percent of households earning 30 percent or less than the AMI spend over half of their income on housing compared to thirty-nine percent and fifteen percent of households earning between 30 and 50 percent and between 50 and 80 percent of AMI, respectively.

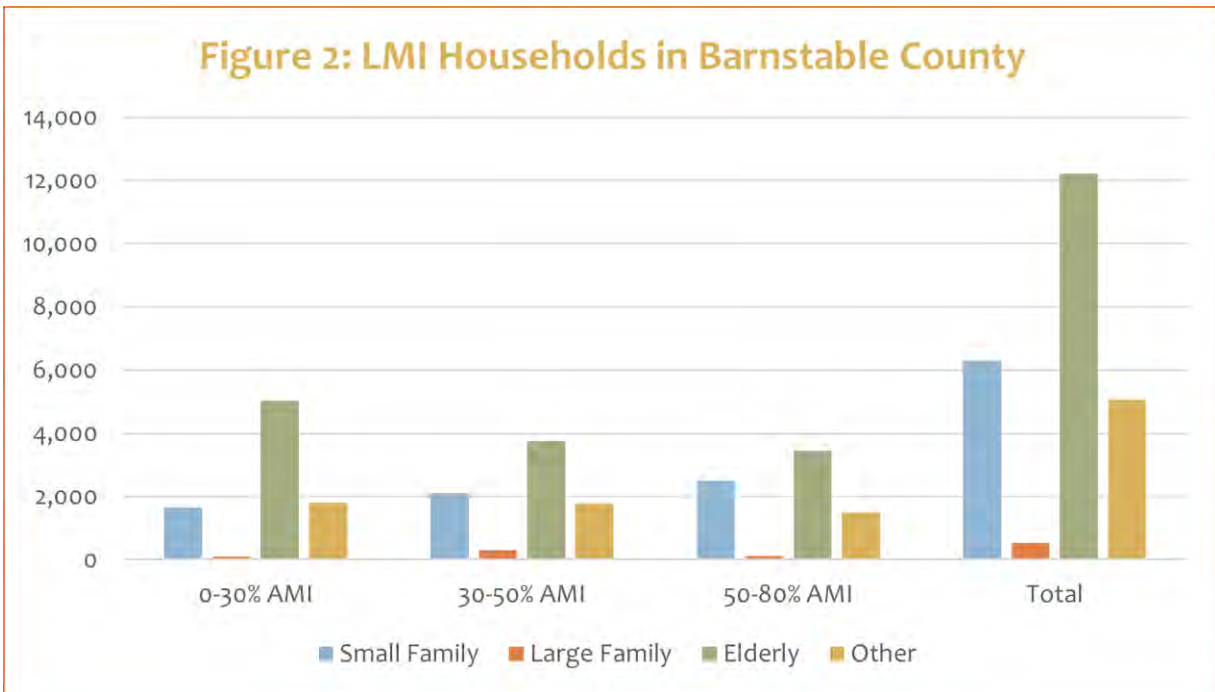
Roughly half (between 52 and 61 percent) of households in all income brackets are elderly, with increases in each cohort since the previous Consolidated Plan besides 30-50 percent AMI earners (which decreased from 64 to 57 percent). This continues the trend found in the 2020-2025 Consolidated Plan which noted an increase in elderly households across all income cohorts.<sup>18</sup> Sixty-one percent of all extremely low-income households have at least one person over the age of 62. Fifty-six percent of extremely low-income households that are extremely housing cost burdened are elderly. However, distinguishing between elderly renters and elderly homeowners shows a marked difference in the rates of extreme cost burden for extremely low-income elderly renters (39%) and their homeowners counterparts (67%). This is a change from the previous Consolidated Plan which reported that sixty-eight percent of extremely low-income elderly renters were cost burdened. Twenty-five percent of all elderly households in Barnstable County are cost burdened, with fourteen percent 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	11,169	11,815	15,803	10,313	49,149
Small Family Households	1,860	2,576	3,825	3,006	19,057
Large Family Households	167	499	331	527	2,745
Household contains at least one person 62-74 years of age	3,624	3,299	5,571	4,003	18,713
Household contains at least one person age 75 or older	3,177	3,435	3,945	2,254	7,047
Households with one or more children 6 years old or younger	866	1,077	1,185	1,075	3,879

**Table 6A - Total Households Table**

<sup>18</sup> Barnstable County HOME Consortium 2020-2024 Consolidated Plan, 45.



Data Source: 2017-2021 CHAS Table 7

**HOUSING NEEDS SUMMARY TABLES****1. Housing Problems (Households with one of the listed needs)**

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total <sup>19</sup>	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total <sup>20</sup>
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	195	50	125	10	425	15	10	53	64	178
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	10	125	0	245	0	0	39	30	97
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	145	20	89	10	374	0	30	47	109	484
Housing cost burden greater than 50% of income (and none of the above problems)	2,464	1,845	228	45	4,640	4,125	2,639	2,046	724	9,715

<sup>19</sup> Total counts include renter-occupied households that make over 100% of the HAMFI.<sup>20</sup> Total counts include owner-occupied households that make over 100% of the HAMFI.

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total <sup>19</sup>	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total <sup>20</sup>
Housing cost burden greater than 30% of income (and none of the above problems)	725	1,374	1,570	489	4,330	1,045	1,989	3,655	2,699	12,695
Zero/negative Income (and none of the above problems)	295	0	0	0	295	549	0	0	0	549

Table 7A – Housing Problems Table

Data Source: 2017-2021 CHAS

**2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)**

	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 <sup>21</sup>
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,497	3,277	2,147	549	10,005	5,168	4,680	5,834	3,626	23,190
Having none of four housing problems	1,238	716	1,283	1,245	8,555	385	3,120	6,507	4,889	55,575
Household has negative income, but none of the other housing problems	295	0	0	0	295	549	0	0	0	549

Table 8A – Housing Problems 2

Data Source: 2017-2021 CHAS

<sup>21</sup> Total counts include owner-occupied households that make over 100% of the HAMFI.

**3. Cost Burden > 30%**

	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	1,009	1,213	757	2,979	661	906	1,748	3,315
Large Related	50	138	10	198	59	175	109	343
Elderly	1,390	943	489	2,822	3,629	2,804	2,965	9,398
Other	970	988	573	2,531	832	787	920	2,539
Total need by income	3,419	3,282	1,829	8,530	5,181	4,672	5,742	15,595

**Table 9A – Cost Burden > 30%**

Data Source: 2017-2021 CHAS Table 7

**4. Cost Burden > 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	894	850	23	1,767	611	584	603	1,798
Large Related	20	99	0	119	59	80	90	229
Elderly	1,042	412	140	1,594	2,751	1,511	994	5,256
Other	720	529	100	1,349	713	484	376	1,573
Total need by income	2,676	1,890	263	4,829	4,134	2,659	2,063	8,856

**Table 10A – Cost Burden > 50%**

Data Source: 2017-2021 CHAS

**5. Crowding (More than one person per room)**

	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	145	30	189	10	374	0	40	82	14	136
Multiple, unrelated family households	0	0	0	0	0	0	0	4	125	129
Other, non-family households	0	0	25	0	25	0	0	0	0	0

	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
Total need by income	145	30	214	10	399	0	40	86	139	265

**Table 11A – Crowding Information - 1/2**

Data Source: 2017-2021 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 Present	582	638	515	1,735	284	439	4,742	5,465

**Table 12A – Crowding Information – 2/2**

Data Source: 2017-2021 CHAS

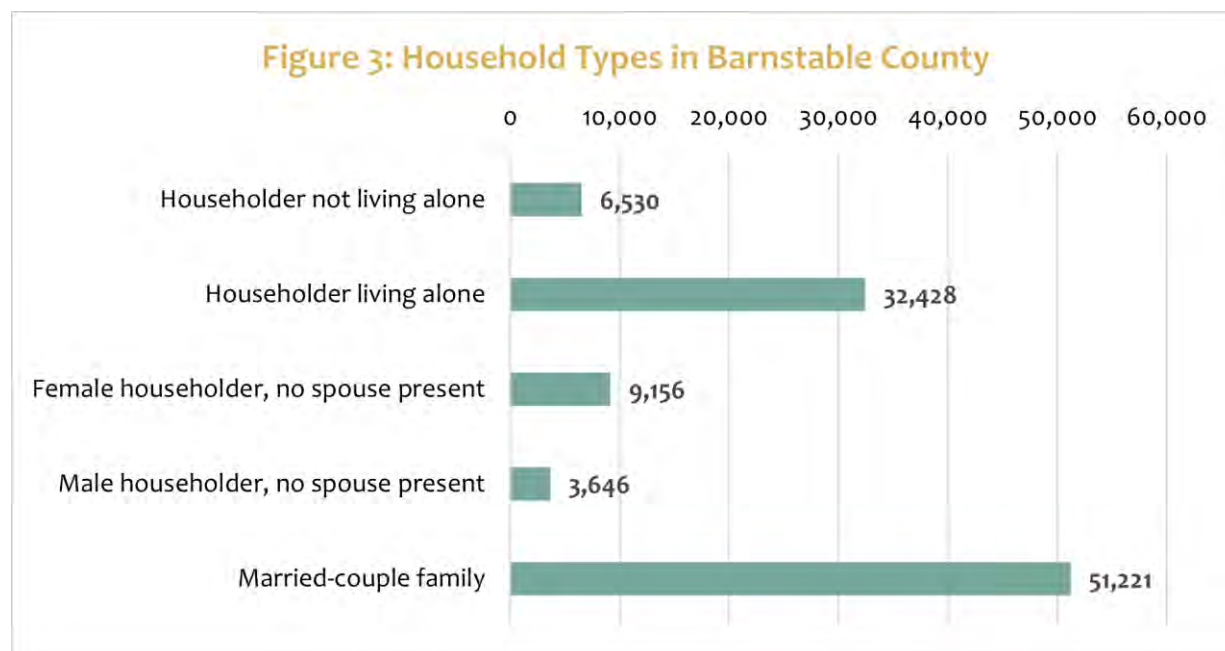
***Describe the number and type of single person households in need of housing assistance.***

American Community Survey 5-year estimates indicate that there are 32,428 single-person households currently in Barnstable County. This figure has increased by four percent since 2017 (31,107). Single person households are thirty-one percent of all occupied housing units, and 83 percent of all nonfamily housing units in the region.<sup>22</sup> Median household income for single person households on Cape Cod is \$47,486. This is approximately half of the median income for the area (\$94,452).<sup>23</sup> HUD's 2024 income limits state that \$68,500 is the income limit for 1 person households to be considered low-income (making 80 percent of the area median income).<sup>24</sup> ACS estimates for the number of households by type are found in Figure 3.

Forty-seven percent of the County's renter-occupied units are renters who are living alone.<sup>25</sup> Comparing the median income for renters, which is \$47,355, to the median gross rent for the County, \$1,596, means that a year of rental and utility payments equates to 40 percent of household income.<sup>26</sup> This leaves limited funds for other necessary living expenses including payments associated with food, a vehicle, healthcare, and children. Many single renters find

<sup>22</sup> ACS Five-Year Estimates, 2019-2023, Table S2501.<sup>23</sup> ACS Five-Year Estimates, 2019-2023, Table S1903.<sup>24</sup> MassHousing, 2024 Commonwealth of Massachusetts Affordable Housing Program Income and Rent Limits.<sup>25</sup> ACS Five-Year Estimates, 2019-2023, Table S2501.<sup>26</sup> ACS Five-Year Estimates, 2019-2023, Tables S2503 & B25064.

it difficult to afford housing in this region and will have to relocate elsewhere if these trends continue.



Data Source: 2019-2023 ACS Table S2501

***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 5,235 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 fifty-seven percent of total households with this disability. There are 2,095, or twenty-three percent of households with this disability, that are LMI renters.<sup>27</sup> Fourteen percent of the County's total population has a disability according to ACS estimates;<sup>28</sup> sixteen percent of the disabled population have incomes below the poverty level.<sup>29</sup>

There are 11,780 households in Barnstable County with an ambulatory limitation, with 57 percent being LMI. There are 8,025 households with a cognitive limitation, of which fifty-five percent are LMI. Lastly, 12,470 households suffer from a hearing or vision impairment, of which 48 percent are LMI.<sup>30</sup> Cross referencing this information with ACS estimates confirms

<sup>27</sup> Consolidated Planning/CHAS Data, 2017-2021, Table 6.

<sup>28</sup> ACS Five-Year Estimates, 2019-2023, Table S1810.

<sup>29</sup> ACS One-Year Estimates, 2023, Table B18130.

<sup>30</sup> Consolidated Planning/CHAS Data, 2017-2021, Table 6.

that 26 percent of the elderly population on Cape Cod have a disability of some type. Eleven percent of those over 65 living with a disability are also living below the poverty level.<sup>31</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 11 percent of homeless individuals being victims during the 2025 PIT Count. Providers service the needs of DV victims through housing and shelter within BCHC communities. The Community Action Committee of Cape Cod and the Islands operate the Safe Harbor family shelter for homeless women and children with 52 beds for their target population of domestic violence victims. Independence House, the largest Victim Service Provider in the CoC region, offers emergency shelter and wraparound services for individuals and families fleeing domestic violence. With locations in Hyannis, Falmouth, Orleans, and Provincetown and 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. The Independence House DV shelter has a capacity of 13 and operates year-round. Cape Cod Shelter and Domestic Violence Services (formerly the Cape Cod Center for Women) is an emergency shelter in North Falmouth that houses 6 families who may remain in place for weeks to months.

### *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 growing as 34 percent of the housing stock (56,683 units) sits vacant for seasonal, recreational, or occasional use.<sup>32</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?*

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

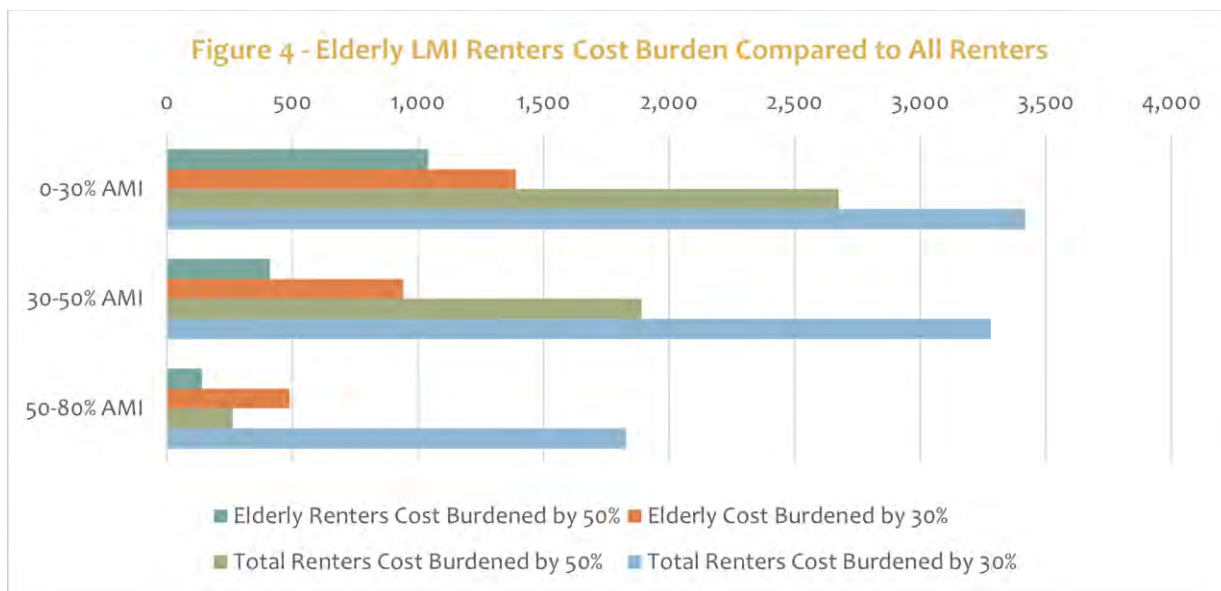
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<sup>31</sup> ACS Five-Year Estimates, 2019-2023, Table S2080; ACS One-Year Estimates, 2023, Table B18130.

<sup>32</sup> ACS Five-Year Estimates, 2019-2023, Tables B25004 & DP04.

number of households in Barnstable County that are extremely low-income (making 0-30% AMI) and that are cost burdened (spending more than 30% of income on housing) is 8,600 according to the most current CHAS data.<sup>33</sup> Sixty-one percent (6,810) of extremely low-income households are extremely cost burdened. Using CHAS data from 2017-2021, about 25 percent of all households in Barnstable County pay more than they can afford on housing costs (have a housing cost burden greater than 30%) and are therefore more impacted by these problems.

Renters, particularly elderly renters, are chiefly affected by these issues within each LMI cohort. Elderly renters make up a third of all LMI renters cost burdened by more than 50 percent. Elderly renters also make up a third of all LMI renters cost burdened by more than 30 percent. Extremely low-income elderly family and non-family renters are thirty-seven percent of all low-income elderly family and non-family renters. Of elderly renters, forty-three percent are paying at least 30 percent of their income on housing. A comparison of cost burdened elderly renters to the general population is seen in Figure 4. 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).



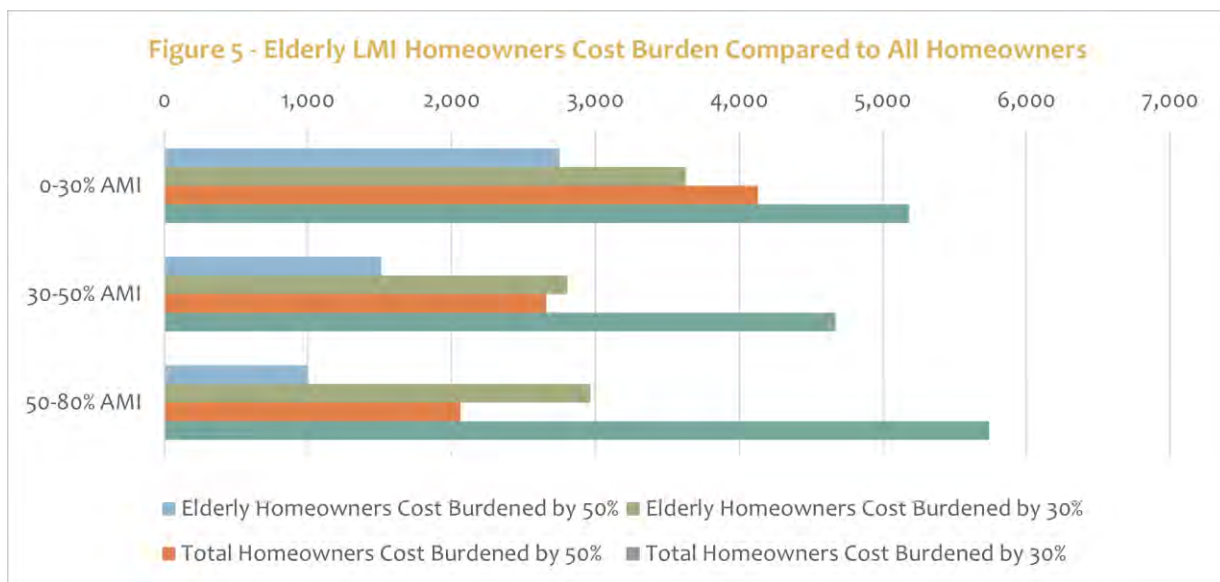
Data Source: 2017-2021 CHAS

Forty-six percent of all renter households are cost burdened, with even 218 households making over 100 percent AMI still being cost burdened. LMI renters suffer most significantly

<sup>33</sup> Consolidated Planning/CHAS Data, 2017-2021, Table 7.

from cost burden, as 67 percent of extremely low-income renters, 82 percent of very low-income renters, and 53 percent of low-income renters are paying more for housing than what is considered affordable. There are 2,676 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 14 percent of all renters.

Elderly homeowners are also a population that are heavily affected by the aforementioned housing problems. Over seventeen thousand, 41 percent, of elderly owner-occupied households are LMI. Non-family elderly homeowners experience high rates of cost burden as well. Thirty percent of all elderly owner-occupied households are cost-burdened or severely cost-burdened. Fifty-nine percent of severely cost-burdened LMI homeowners are elderly. Seventeen percent of cost burdened LMI homeowners are elderly. Figure 5 shows the cost burden of elderly homeowners compared to all cost-burdened homeowners.



Data Source: 2017-2021 CHAS

*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 91.205(c)/91.305(c)). 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 11,169 extremely low-income households in Barnstable County, 866 have at least one child that is six years old or younger (8 percent). There are 1,077 very low-income households and 1,185 low-income households with at least one child under six years old. This

equals a total of 3,128 LMI households with children in the region, or 8 percent of all LMI households. Thirty-nine percent of all households with children under six years of age are LMI.

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 rental housing or affordable rental 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.

Full-time wages in Barnstable County remain low compared to the state average. The average weekly wage in Barnstable County is \$1,191, which is 66 percent of the state's average. The average weekly wage in the County is also below the national average of \$1,390.<sup>34</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. Those

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<sup>34</sup> U.S. Bureau of Labor Statistics, *Barnstable Town Area Economic Summary*, updated February 10, 2025, [https://www.bls.gov/regions/northeast/summary/blssummary\\_barnstable.pdf](https://www.bls.gov/regions/northeast/summary/blssummary_barnstable.pdf); Massachusetts Executive Office of Labor and Workforce Development, Department of Family and Medical Leave, accessed March 4, 2025, <https://www.mass.gov/info-details/important-guidance-on-benefit-calculations-and-application-ownership>.

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.<sup>35</sup>

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. Thirty-two percent of households in the region are paying more for housing than what is considered affordable. Forty-nine percent of renters are cost burdened, and twenty-eight percent of homeowners are cost burdened. There are 14,681 households on Cape Cod spending more than half of their income on housing (fifteen percent of all households). Twenty-six percent of renters spend more than half of their income on rent, and twelve percent of homeowners. Many Cape residents experience a “housing shuffle”—seasonal

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<sup>35</sup> Data Cape Cod, Cape Cod Commission, “Employment & Unemployment Throughout the Year,” accessed March 14, 2025, <https://datacapecod.org/pf/unemployment/>.

housing instability and homelessness during the summer months when vacation rentals are at their height.<sup>36</sup>

The median sales price for a single-family home in Barnstable County in 2024 was \$712,723.00.<sup>37</sup> Sale prices are markedly higher than what would be considered affordable. A household earning the area median income of \$122,700 and providing a 10 percent downpayment could afford a single-family home at about \$400,000. This is a difference of over \$310,000.<sup>38</sup> A household would need to have an income of about \$215,000 to afford the single-family purchase price. A detailed analysis of housing value and sales prices is in Figure 37 (MA-50, Needs and Market Analysis Discussion).

Ninety percent of all vacant housing units in Barnstable County were classified as vacant for seasonal, recreational, or occasional use based on 2023 ACS five-year estimates. This represents thirty-four percent of total housing stock on Cape Cod.<sup>39</sup> Concurrently, the wait list for a MRVP or Section 8 voucher from HAC is almost 4,000 people.<sup>40</sup> 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. Renters, the elderly, those transitioning out of homelessness, those who are nearing the end of their rapid rehousing assistance, and single nonfamily 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, including lack of complete kitchen and plumbing facilities, overcrowding, and cost-burden. 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.

The Housing Needs Survey asked respondents to identify the three most important year-round affordable housing needs in Barnstable County. The three needs chosen by most

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<sup>36</sup> Jill S., Town of Brewster, interview with Laurel Mire, Barrett Planning Group, on February 4, 2025.

<sup>37</sup> Banker and Tradesman, Town Stats, Calendar Year 2024.

<sup>38</sup> This calculation is based on current mortgage interest rates, the average property tax rate of all fifteen Towns in Barnstable County, standard assumptions for Private Mortgage Insurance and property insurance, and assumes the household spends no more than 30% of their income on housing.

<sup>39</sup> ACS Five-Year Estimates, 2019-2023, Tables B25004 & DP04.

<sup>40</sup> Cassi D., Housing Assistance Corporation, correspondence with Laurel Mire, Barrett Planning Group, on March 19, 2025.

people include: supply of affordable rental housing (chosen by 79% of respondents), supply of affordable ownership housing (chosen by 76% of respondents), and assistance for first-time homebuyers with down-payment or purchase costs (chosen by 47% of respondents). Moreover, the survey asked respondents to choose three problems they consider the most significant issues facing renters specifically. Nearly all respondents (93%) said a lack of affordable rental options. Eighty-three percent said a lack of rental housing supply and 73 percent said a lack of start-up funds. The aspects of housing in most need of improvement in Barnstable County as found in the survey include rising cost of rent and/or utilities (chosen by 83% of respondents), low supply of rental units (chosen by 69% of respondents), lack of affordable homeownership opportunities (chosen by 68% of respondents), and low supply of affordable units for families with children and for single-person households (chosen by 62% and 60% of respondents, respectively).

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.

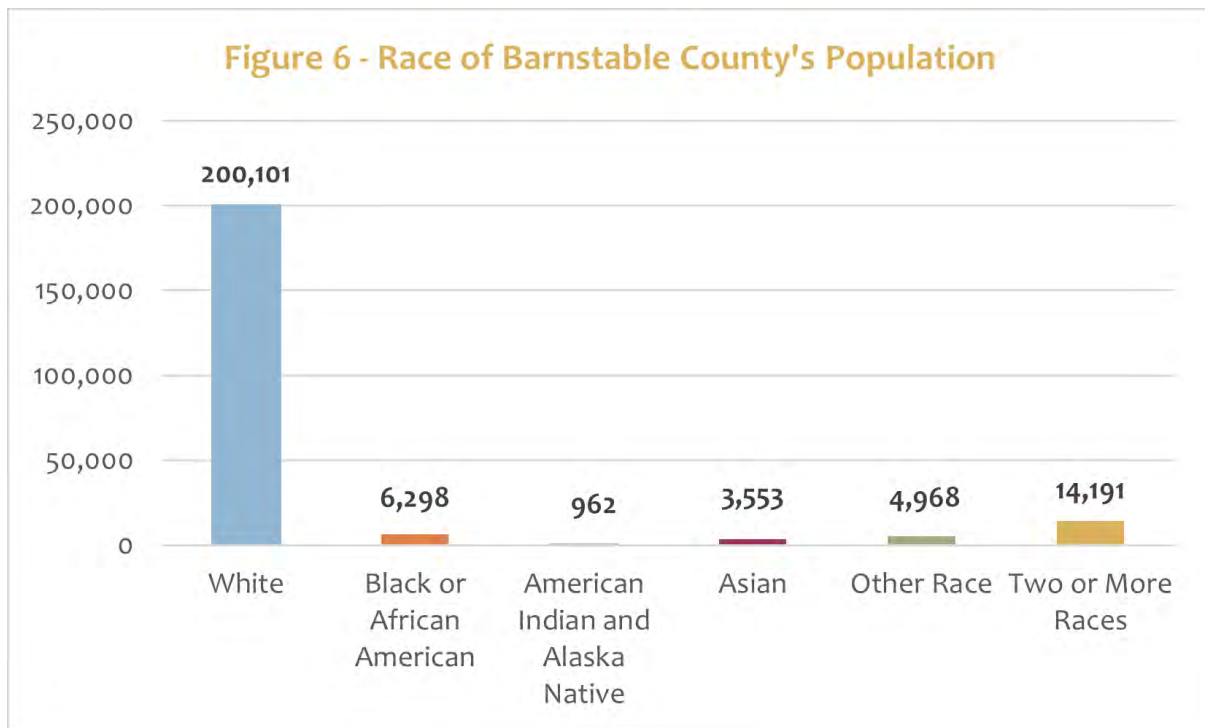
## NA-15 DISPROPORTIONATELY GREATER NEED: HOUSING PROBLEMS<sup>41</sup>

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

“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.

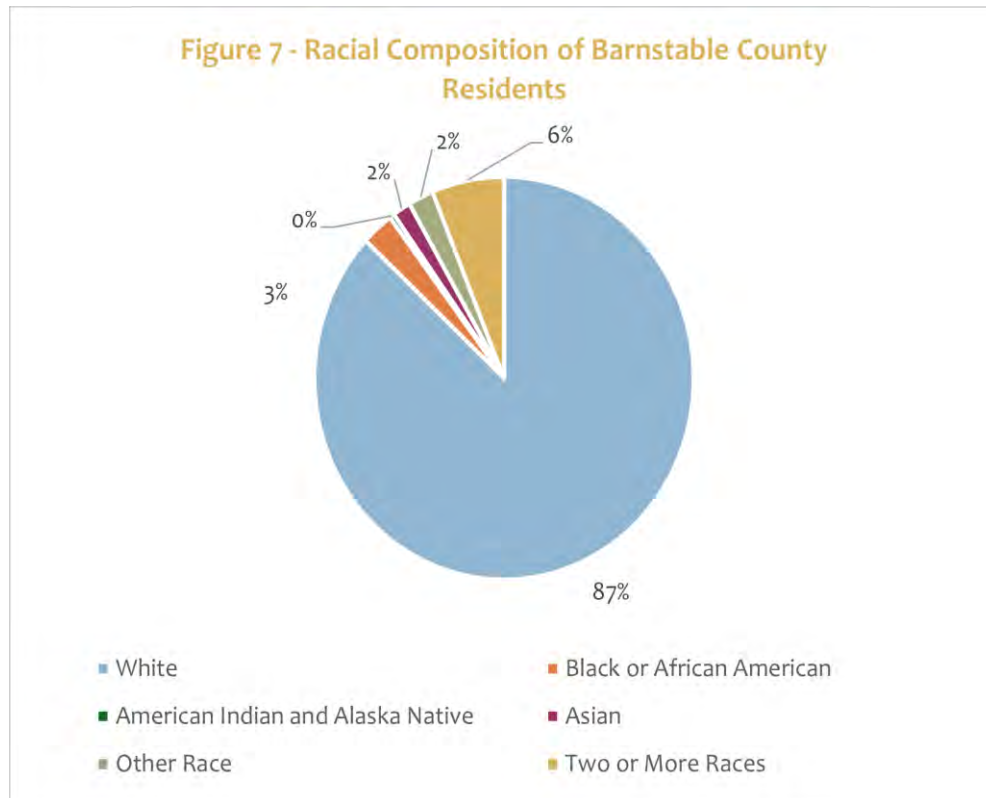
Thirteen percent of the total population are minorities; 3 percent being Black or African American, .4 percent being American Indian and Alaska Native, 6 percent being multiracial, about 4 percent being Hispanic/Latino of any race, and almost 2 percent being Asian according to 2023 ACS 5-year estimates.<sup>42</sup> The racial composition of Barnstable County’s population are seen in greater detail in Figures 6 and 7.



Data Source: 2019-2023 ACS

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

<sup>42</sup> ACS Five-Year Estimates, 2019-2023, Table DP05.



Data Source: 2019-2023 ACS

Housing problems are felt in Cape Cod across income brackets, as shown in Figure 8. Every White, Black, Asian, and Hispanic LMI household in Barnstable County has at least one housing problem. Even those households that earn between 80 and 100 percent AMI still have one or more housing problems. Cost burden is the most prevalent housing problem in the County for the general population.

Thirty-one percent of White households are cost burdened. Sixty percent of Black or African American households are cost burdened, thirty-six percent of Asian households, sixty-four percent of American Indian or Alaska Native households, forty-one percent of Hispanic households, and forty-two percent of households of multi-racial or another race not listed.<sup>43</sup>

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems OR household has no/negative income
Jurisdiction as a whole	8,699	2,467

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems OR household has no/negative income
White	7,650	30
Black / African American	65	30
Asian	60	0
American Indian, Alaska Native	0	0
Pacific Islander	0	0
Hispanic	10	85

**Table 13A - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2017-2021 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 OR households has no/negative income
Jurisdiction as a whole	7,955	3,835
White	6,569	3,595
Black / African American	520	55
Asian	105	25
American Indian, Alaska Native	180	30
Pacific Islander	0	0
Hispanic	283	40

**Table 14A - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2017-2021 CHAS Table 1

\*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%

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems OR household has no/negative income
Jurisdiction as a whole	7,994	7,803
White	7,173	4,419
Black / African American	255	158
Asian	40	30
American Indian, Alaska Native	15	59
Pacific Islander	0	0
Hispanic	254	24

**Table 15A - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2017-2021 CHAS Table 1

\*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%

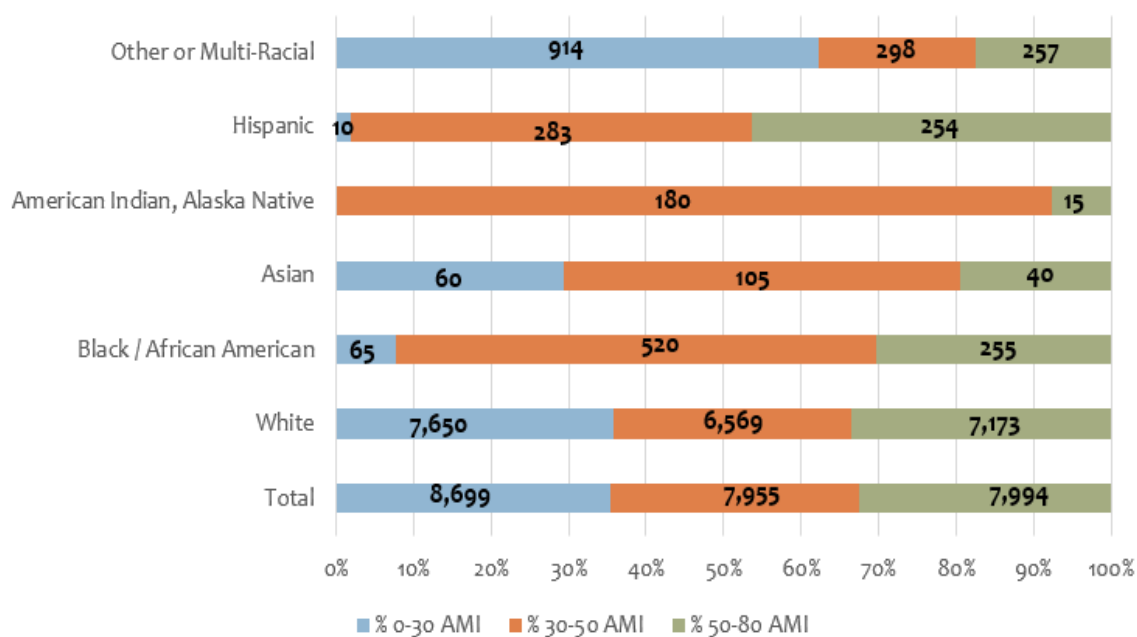
**80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems OR household has no/negative income
Jurisdiction as a whole	4,172	6,137
White	3,660	5,675
Black / African American	115	100
Asian	69	75
American Indian, Alaska Native	0	50
Pacific Islander	0	0
Hispanic	83	113

**Table 16A - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2017-2021 CHAS Table 1

\*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%

**Figure 8 - Total LMI Households with a Housing Problem**

Data Source: 2017-2021 CHAS

**DISCUSSION**

Thirty-three percent of all households in Barnstable County have a housing problem. However, when comparing between income brackets, low-income populations have higher rates of housing problems. Seventy-eight percent of all extremely low-income households (making less than 30% AMI) experience at least one housing problem. Sixty-seven percent of all very low-income households (30-50% AMI) are experiencing a housing problem in the County. Households with incomes between 50 and 80 percent of the median have lower rates of housing problems compared to lower cohorts, with fifty-one percent of all low-income total households have a housing problem, but still a higher percentage than the population as a whole. Forty percent of all households in Barnstable County that make between 80 and 100 percent AMI are experiencing at least one housing problem. By HUD's definition, extremely low, very low, and low-income households (all those making below 80% AMI) in Barnstable County have a disproportionately greater need of housing assistance.

**NA-20 DISPROPORTIONATELY GREATER NEED: SEVERE HOUSING PROBLEMS<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**

Sixteen percent of households on Cape Cod experience a severe housing issue.<sup>45</sup> Sixty-two percent of extremely low-income households, 39 percent of very low-income households, and 17 percent of low-income households in Barnstable County have at least one severe housing problem. Compared to the population as a whole, 37 percent of all LMI households have a severe housing problem. Sixty percent of Black LMI households, 62 percent of Asian LMI households, 42 percent of American Indian or Alaska Native LMI households, and 61 percent of Hispanic households have a severe housing problem.

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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems OR household has no/negative income
Jurisdiction as a whole	6,944	4,208
White	6,215	3,693
Black / African American	244	65
Asian	35	25
American Indian, Alaska Native	55	40
Pacific Islander	0	0
Hispanic	189	104

**Table 17A – Severe Housing Problems 0 - 30% AMI**

Data Source: 2017-2021 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 OR household has no/negative income
Jurisdiction as a whole	4,604	7,189
White	3,543	6,613
Black / African American	430	145
Asian	105	25

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

<sup>45</sup> Consolidated Planning/CHAS Data, 2017-2021, Table 2.

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems OR household has no/negative income
American Indian, Alaska Native	105	105
Pacific Islander	0	0
Hispanic	214	109

**Table 18A – Severe Housing Problems 30 - 50% AMI**

Data Source: 2017-2021 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**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems OR household has no/negative income
Jurisdiction as a whole	2,747	13,023
White	2,383	12,188
Black / African American	105	308
Asian	20	50
American Indian, Alaska Native	0	74
Pacific Islander	0	0
Hispanic	154	138

**Table 19A – Severe Housing Problems 50 - 80% AMI**

Data Source: 2017-2021 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**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems
Jurisdiction as a whole	998	9343
White	938	8437
Black / African American	0	210
Asian	15	129
American Indian, Alaska Native	0	50
Pacific Islander	0	0
Hispanic	35	161

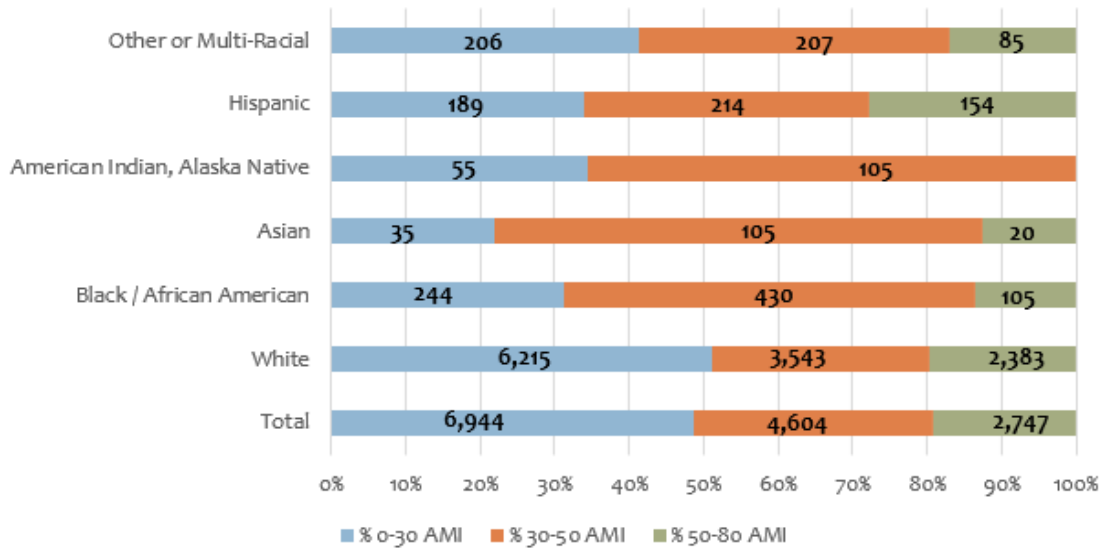
**Table 20A – Severe Housing Problems 80 - 100% AMI**

Data Source: 2017-2021 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 9 - Total LMI Households with a Severe Housing Problem**



Data Source: 2017-2021 CHAS

## DISCUSSION

Out of all very low-income households in Barnstable County, 65 percent have a severe housing problem. This is the highest percentage of households within an income bracket having a severe housing problem. Thirty-nine percent of very low-income households making between 30 and 50 percent AMI have a severe housing problem. Only 10 percent of households making between 80 and 100 percent AMI have severe housing problems, and only 2 percent of households making over 100 percent AMI have severe housing problems.<sup>46</sup> The analysis of severe housing problems presented here supports the overall finding that LMI households have more housing needs, and that within LMI households, certain populations have more housing needs.

<sup>46</sup> Consolidated Planning/CHAS Data, 2017-2021, Table 2.

**NA-25 DISPROPORTIONATELY GREATER NEED: HOUSING COST BURDENS<sup>47</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. Thirty-two percent of households in Barnstable County are spending over 30 percent of their income on housing costs and are thus cost burdened. Seventeen percent of households in Barnstable County are spending between 30 and 50 percent of their income on housing. Fifteen percent of households are spending at least 50 percent of their income on housing. Combined, that is 31,812 households, or 32 percent of households in the County. Maps 2 and 3 in Appendix IV show where in Barnstable County homeowners and renters are more cost burdened. Map 2 shows the percentage of households in each census tract that pay between 30 and 50 percent of their income on housing. The highest rates of cost burden are in Bourne, Falmouth, Barnstable, and Brewster. Map 3 shows the percentage of households in each census tract that pays over 50 percent of their income on housing. The highest rates of severe cost burden are in Yarmouth and Provincetown.

**HOUSING COST BURDEN**

<b>Housing Cost Burden</b>	<b>&lt;=30%</b>	<b>30-50%</b>	<b>&gt;50%</b>	<b>No / negative income (not computed)</b>
Jurisdiction as a whole	65,404	17,147	14,725	899
White	61,125	15,484	12,550	874
Black / African American	776	389	774	0
Asian	604	168	225	0
American Indian, Alaska Native	164	130	160	0
Pacific Islander	10	0	0	0
Hispanic	1,015	261	497	25

**Table 21A – Greater Need: Housing Cost Burdens AMI**

Data Source: 2017-2021 CHAS

**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

<sup>47</sup> 91.405, 91.205 (b)(2)

experiencing it today. The amount of cost burdened and severely cost burdened households on Cape Cod has improved slightly, indicating some progress in the field of affordable housing since the last Consolidated Plan. The number of households in Barnstable County not experiencing cost burden rose 8 percent since 2016. However, the prevalence of cost burden and severe cost burden in Cape Cod persists overall.

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>48</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?*

Groups that have a disproportionately greater need for adequate housing are outlined by category in Figures 10, 11, and 12.

<b>Figure 10 – Greater Need: Housing Cost Burdens</b>				
Housing Cost Burden by Race	Total Number of Households	Total Paying Between 30-50% AMI	Total Paying Over 50% AMI	Percent Cost Burdened
Total	98,165	17,147	14,665	32%
White	90,045	15,484	12,550	31%
Black/African American	1,936	389	774	60%
Asian	937	168	165	36%
American Indian/Alaskan Native	454	130	160	64%
Hispanic	1,808	261	497	42%
Pacific Islander	10	0	0	0
Other Minorities	2,948	715	519	42%

Data Source: 2017-2021 CHAS Table 9

<b>Figure 11 – Greater Need: Housing Problems</b>				
Housing Problems by Race	Total Number of Households	Total with at Least One Problem	Total with No Problems	Percent with Problems
Total	98,165	33,195	64,955	34%
White	90,025	28,986	61,039	32%
Black/African American	1,948	1,168	780	60%
Asian	937	368	569	39%
American Indian/Alaskan Native	453	294	159	65%
Hispanic	1,805	983	822	54%
Pacific Islander	10	0	0	0

Data Source: 2017-2021 CHAS Table 1

<sup>48</sup> 91.205 (b)(2)

**Figure 12 – Greater Need: Severe Housing Problems**

Housing Problems by Race	Total Number of Households	Total with at Least One Severe Problem	Total with No Severe Problems	Percent with Severe Problems	LMI Households Percent with Severe Problems
Total	98,165	16,175	82,005	16%	37%
White	90,052	13,667	76,385	15%	35%
Black/African American	1,944	779	1,165	40%	60%
Asian	937	210	727	22%	62%
American Indian/Alaskan Native	453	164	289	36%	42%
Hispanic	1,805	722	1,083	40%	61%
Pacific Islander	10	0	0	0	0

Data Source: 2017-2021 CHAS Table 2

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

Racial groups on Cape Cod face the same issues with substance abuse, mental and physical disabilities, and homelessness as the larger population.

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

The highest concentration of racial or ethnic groups in Cape Cod live in the towns of Barnstable and Yarmouth.

## NA-35 PUBLIC HOUSING<sup>49</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 7,108 subsidized units of public housing in the region (federal and state) supplemented by state and federal tenant-based rental housing vouchers.<sup>50</sup> 6,072 units are rental housing, 913 are homeownership, and 123 are a mix of ownership and rental units. Many of these units are for the elderly or disabled, leaving few available for families and other special needs populations. There are currently 590 rental units and 73 homeownership units that are scheduled to be removed from the SHI inventory between now and 2033. This is a total of 663 units. 4,941 SHI units are deed restricted affordable in perpetuity.

A large portion of the population of Barnstable County is elderly or near-elderly. Thirty-eight percent of the total population are older than 62.<sup>51</sup> There are 9,398 elderly households that are cost burdened by at least 30 percent in the region.<sup>52</sup> Additionally, 26 percent of those over the age of 65 have a disability.<sup>53</sup> 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.

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<sup>49</sup> 91.405, 91.205 (b)

<sup>50</sup> Based on total counts from HAC, Barnstable Housing Authority, Dennis Housing Authority, Falmouth Housing Authority, Orleans Housing Authority, and Provincetown Housing Authority, there are at least 2,177 state and federal tenant-based rental housing vouchers active in Barnstable County.

<sup>51</sup> ACS Five-Year Estimates, 2019-2023, Table B01001.

<sup>52</sup> Consolidated Planning/CHAS Data, 2017-2021, Table 7.

<sup>53</sup> ACS Five-Year Estimates, 2019-2023, Table S1810.

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. Almost eighteen percent of the County's workforce are in the healthcare services, with demand for these jobs growing as the population ages.<sup>54</sup> According to the 2024 Cape Cod Commission Regional Housing Strategy, 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>55</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.

### TOTALS IN USE

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

**Table 22 - Public Housing by Program Type**

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

Data Source: PIC (PIH Information Center)

<sup>54</sup> ACS Five-Year Estimates, 2019-2023; US Census Bureau, On the Map.

<sup>55</sup> Cape Cod Commission, *Housing Cape Cod: The Regional Strategy*, 2024, [https://www.capecodcommission.org/resource-library/file/?url=/dept/commission/team/Website\\_Resources/housing/Cape%20Cod%20Regional%20Housing%20Strategy.pdf](https://www.capecodcommission.org/resource-library/file/?url=/dept/commission/team/Website_Resources/housing/Cape%20Cod%20Regional%20Housing%20Strategy.pdf).

**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**

Race	Program Type								
	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

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
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

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	2	44	0	44	0	0	0
Not Hispanic	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.*

Six PHAs responded to inquiries about the needs of public housing tenants and applicants on the waiting list for accessible units. They report a great need for ground floor units accessible for people with mobility issues as well as other handicap accessibility needs such as walk-in showers, grab bars in bathrooms, and ramps for building access. Family units are also in higher demand. Other immediate needs reported by PHAs in Barnstable County include housing security, financial security, mental health services, sometimes food security, and other public services like transportation and home health care for the elderly.

PHAs reported waitlists ranging from the hundreds to the tens of thousands. The average wait time for an applicant to get off a wait list depends on the type of unit needed and the priority status of the applicant. One PHA estimated between one and two years, while another as long as five to ten 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 MRVP vouchers for Barnstable County and the Islands. HAC maintains the waitlist of roughly almost 4,000 applicants as of March 2025. MRVP has a waitlist of 1,513 and Section 8 has a waitlist of 2,374, which is currently closed. HAC administers 986 Section 8 vouchers and 60 MRVP vouchers in Barnstable County.<sup>56</sup> PHA waitlists continue to grow into the thousands, 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 safe and secure housing, a greater number of accessible units for the disabled and those with mobility limitations, namely the elderly, a greater number of family units, supportive services like mental health services, transportation, companionship, and food, and financial security.

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

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<sup>56</sup> Cassi D., Housing Assistance Corporation, correspondence with Laurel Mire, Barrett Planning Group, on March 25, 2025.

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.

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.

**NA-40 HOMELESS NEEDS ASSESSMENT<sup>57</sup>****INTRODUCTION**

Results of the 2025 Point in Time (PIT) Count conducted by the Cape & Islands Regional Network on Homelessness confirmed that there were 60 unsheltered homeless individuals in the CoC. Thirty-six of these individuals (sixty percent) were chronically homeless.<sup>58</sup> Fifty-seven percent of the unsheltered population identified as having a serious mental illness, thirty-eight percent had chronic substance abuse issues, and thirteen percent were victims of domestic violence. In addition to the sixty unsheltered homeless individuals, the PIT Count identified 305 homeless persons staying in emergency shelter or transitional housing (with 201 sheltered individuals aged 18 and older). Forty-seven percent of the adult population (25+) were reported to be chronically homeless. Figures 13 displays PIT Summary Data. Forty-six percent of respondents to the Housing Needs Survey said households at risk of homelessness have great unmet needs in Barnstable County.

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<sup>57</sup> 91.405, 91.205 (c)

<sup>58</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.”

Figure 13 – 2025 Point in Time Count Summary Data

CAPE & ISLANDS REGIONAL NETWORK ON HOMELESSNESS – 2025 POINT IN TIME COUNT SUMMARY DATA													
Category		(1) Households with Adults & Children				2) Households with Adults & No Childre				(3) Total All Homeless Population			
		Sheltered		Unsheltered	Total HH A & CH	Sheltered		Unsheltered	Total HH A & No	Sheltered		Unsheltered	Total All HH
Persons in Household	Total Number of Households	39	1	1	41	145	43	50	238	184	44	51	279
	Total number of persons	114	2	3	119	146	43	57	246	260	45	60	365
	Number of persons <18	59	1	2	62	0	0	0	0	59	1	2	62
	Number of persons 18-24	3	0	0	3	3	0	2	5	6	0	2	8
	Number of persons >24	52	1	1	54	143	43	55	241	195	44	56	295
Race	Hispanic/Latina/e/o	10	0	0	10	8	5	2	15	18	5	2	25
	White	20	0	0	20	108	26	46	180	128	26	46	200
	Asian or Asian American & Hispanic/Latina/e/o	0	0	0	0	0	1	0	1	0	1	0	1
	Asian or Asian American	0	0	0	0	1	0	0	0	1	0	0	1
	Black, African American, or African	69	0	2	71	16	11	9	36	85	11	11	107
	Black, African American, or African & Hispanic/Latina/e/o	3	0	0	3	0	0	0	0	3	0	0	3
	American Indian, Alaska Native, or Indigenous	0	0	1	1	4	0	0	4	4	0	1	5
	Native Hawaiian or Pacific Islander & Hispanic/Latina/e/o	0	0	0	0	1	0	0	1	1	0	0	1
	White & Hispanic/Latina/e/o	2	0	0	2	1	0	0	1	3	0	0	3
	Multi-Racial (not Hispanic/Latina/e/o)	0	0	0	0	4	0	0	0	4	0	0	4
	Missing / Non-HUD	10	0	0	10	0	0	0	0	10	0	0	10
Chronically Homeless	Total number of households	7	0	0	7	-	-	-	-	7	0	0	7
	Total number of persons	16	0	0	16	75	0	36	52	91	0	36	127

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 sub-populations, 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 HSD serves as Collaborative Applicant for the Continuum of Care grant program. In this capacity, HSD 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.

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 a total of 663 units expiring from the SHI by 2033. 4,941 units on the current SHI will remain there in perpetuity.

**HOMELESS NEEDS ASSESSMENT****Figure 14 – 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	% Returned in 6 Months	ES-SH-TH-PH 1st Time Homeless	Successful Exists from Street Outreach, PH, ED, SH, and TH
Persons in Households with Adults & Children	119							
Persons in Households with Only Children	0							
Persons in Households with Only Adults	246							
Chronically Homeless	27							
Veterans	21							
Unaccompanied Children	3							
Persons with HIV	3							
Total	419					7%	544	165

Data Source: 2025 PIT Count and 2023 HMIS System Performance Measures Data

*If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth).*

## CATEGORIES OF HOMELESSNESS

### *Chronically Homeless*

According to the Cape Cod and Islands Homeless Management Information System (HMIS), during the Federal Fiscal Year 2024 through 2025, a total of 816 people were served and 692 households. There were 235 unduplicated chronically homeless individuals and 226 unduplicated chronically homeless households accessing CoC services. Accessed homeless services included housing (Permanent Supportive Housing (PSH), Transitional Housing, Emergency Shelter, Rapid Re-housing), medical respite for those requiring health-related shelter, homelessness services, rapid re-housing, street outreach, and Coordinated Entry for access to housing resources. The CoC grant program prioritizes chronically homeless individuals and families for referrals to grant-funded PSH beds throughout the region via the Coordinated Entry System (CES).

### *Severely Mentally Ill<sup>59</sup>*

There are about 20 Department of Mental Health (DMH) group residential programs, with over 100 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 about 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

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<sup>59</sup> Kathryn A., Vinfen, correspondence with Laurel Mire, Barrett Planning Group, March 18, 2025.

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. On the night of the 2025 PIT Count, 94 individuals reported having substance use disorder. According to the Massachusetts Bureau of Substance Addiction Services, Barnstable County's rate of substance-related deaths (74.9 per 100,000 residents) was higher than the state average (58.2 per 100,000 residents). The 170 total substance-related deaths included 72 opioid-related overdoses and 97 alcohol-related deaths. There were also 4,130 substance-related ER visits in the County from June 2023 to July 2024, also higher than the state rate.<sup>60</sup> Data from the 2019 Federal Fiscal Year in the Cape Cod and Islands HMIS indicated 320 program participants, a rate of 40 percent of the total persons served, suffer from substance abuse disorder. The most prevalent was both alcohol and drug use disorders. The MA Bureau of Substance Addiction Services has 78 providers in Barnstable County offering community-based treatment services, and Homeless Not Hopeless provides 45 Transitional Housing beds for homeless individuals in recovery, while Champ Homes offers 32 PSH beds for homeless or formerly homeless individuals who have maintained a minimum of 6 months of continuous sobriety in Hyannis.

### **Veterans**

The Cape and Islands Veterans Outreach Center (CIVOC) is the primary service provider for Barnstable County's veterans, providing housing, a food pantry, and a transportation program, and supportive services. CIVOC manages 5 units in Dennis and 8 units in Hyannis of transitional housing for veterans. The organization works with about 100 veterans. As of FY2019, seventeen veterans had been housed through their 2-year transitional housing and fifteen transitioned into permanent housing. CIVOC also runs a robust food pantry program across the Cape and Islands, serving 240 veteran families each week and offering home delivery for home-bound veterans. CIVOC also provides transportation for medical appointments to veterans when needed. The lack of permanent housing on the Cape limits CIVOC's mission to provide transitional housing for veterans and support securement of permanent housing.<sup>61</sup> There are 41 permanent supportive housing beds for veterans within

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<sup>60</sup> Massachusetts Department of Public Health, Bureau of Substance Addiction Services Dashboard, Barnstable County Community Profile, accessed March 13, 2025, [https://datavisualization.dph.mass.gov/views/BSAS\\_Dashboard\\_Phase\\_3\\_Community\\_Profile/CP\\_Overview?%3Aembed=y&%3Alinktarget= self](https://datavisualization.dph.mass.gov/views/BSAS_Dashboard_Phase_3_Community_Profile/CP_Overview?%3Aembed=y&%3Alinktarget= self).

<sup>61</sup> Jim S., Executive Director of the Cape and Islands Veterans Outreach Center, interview with Laurel Mire, Barrett Planning Group, on February 3, 2025.

the CoC and 13 transitional beds.<sup>62</sup> In FY 2017, the Barnstable Housing Authority has received a total of 15 HUD-VASH Vouchers.<sup>63</sup>

The Cape Cod and Islands CoC recently conducted an analysis of regional veteran homeless data from the HMIS, the CES, and the 2023 PIT Count for FY23 to better understand the rate and characteristics of veterans accessing homeless services in the Cape and Islands region. The following “notable observations” from the CoC’s website indicate the widespread need for homeless services for veterans as well as the relative success of homeless services in the region.<sup>64</sup>

- The “greying” of the population of veterans accessing homeless services—75% of veterans were aged 55 or older, 44% were aged 65 or older, and 9% were aged 75 or older
- The prevalence of mental health and substance use issues—48% of veterans reported suffering with mental health problems, while 27% reported substance use disorder
- The rate of unsheltered homelessness—13% of project enrollments were in Street outreach, which by definition provides services to unsheltered homeless persons
- The high rate of residence in Permanent Supportive Housing—32% of all project enrollments were in PSH, the optimal homeless service goal
- The high rate of positive outcomes—66% of veterans who completed HMIS projects exited to positive living situations

### **Persons with HIV/AIDs**

On Cape Cod, there is one housing program 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>65</sup> In addition, HAC’s Housing First Program offers housing and support services to eight homeless men and

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<sup>62</sup> HUD 2024 Continuum of Care Homeless Assistance Programs Housing Inventory County Report, [CoC HIC State MA 2024.pdf](#).

<sup>63</sup> U.S. Department of Housing and Urban Development, HUD-Veterans Affairs Supportive Housing 2008-2023, <https://www.hud.gov/sites/dfiles/PIH/documents/HUD%20VASH%20Awards%202008-2023.pdf>.

<sup>64</sup> Barnstable County Department of Health and Human Services, “Homeless Management Information System,” Spotlight: Analysis of Veteran Homeless Data Indicates Rate and Characteristics of Veterans Accessing Homeless Services in the Cape and Islands Region, accessed March 10, 2025, <https://www.capecod.gov/departments/human-services/initiatives/housing-homelessness/homeless-management-information-systems-hmis/>.

<sup>65</sup> Provincetown Housing Authority, “Foley House,” accessed March 13, 2025, <https://www.provincetownhousingauthority.com/foley-house/>.

women with HIV/AIDS or Hepatitis C.<sup>66</sup> 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. Since the last Consolidated Plan, several vouchers that were specific to people living with HIV/AIDS have been transitioned to Section 8 vouchers, no longer set aside for this population.<sup>67</sup> During the 2025 PIT Count, three individuals reported having HIV/AIDS.

### *Victims of Domestic Violence*

There were 27 homeless victims of domestic violence reported during the 2025 PIT Count, nineteen of whom were unsheltered, fifteen were in emergency shelter, and four 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 52 beds and is managed and serviced by the Community Action Committee of Cape Cod. 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 year-round. Each facility offers social services and specialized programming such as counseling and childcare. They also administer a CoC-funded transitional housing and rapid rehousing program with a combined capacity of eight beds. 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.

### *Unaccompanied Youth*

The 2025 PIT Count did not identify any unaccompanied youth under the age of 18. The PIT Count did identify 62 homeless children under the age of 18 and 3 between the ages of 18 and 24 accompanied by at least one adult. However, this one-night snapshot likely does not capture the actual number of Homeless Youth and Young Adults (YYA) due to the prevalence of "couch surfing," or the trend of staying at a family or friend's home. The 2022 Massachusetts Youth Count conducted by the MA Commission on Unaccompanied

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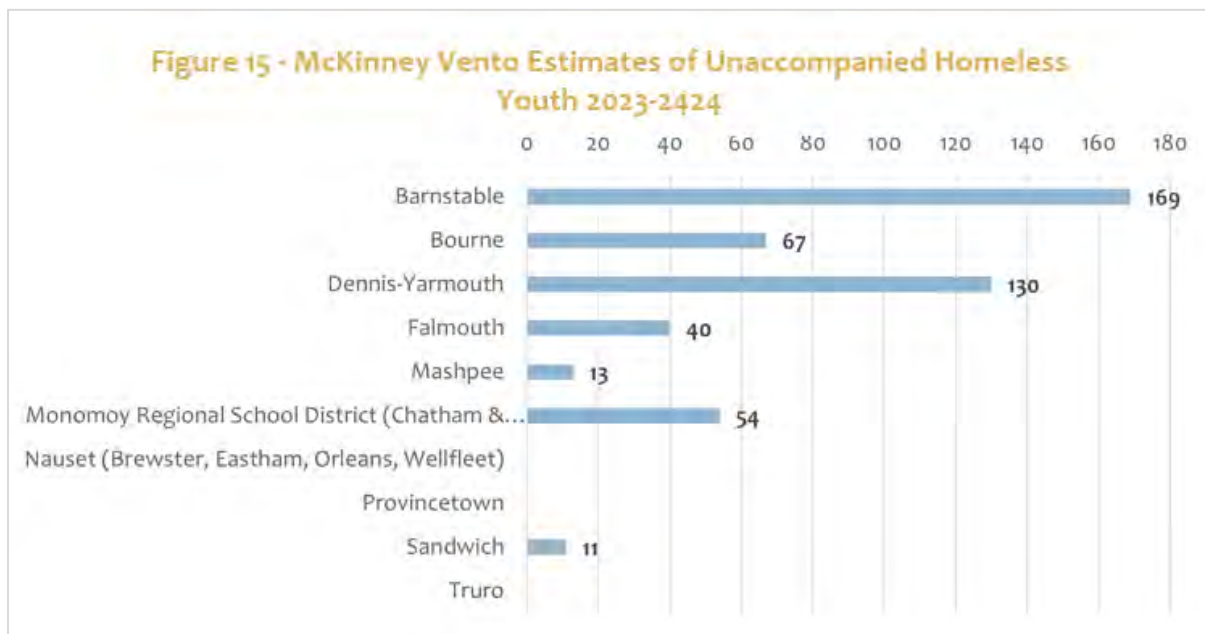
<sup>66</sup> Cassi D., Housing Assistance Corporation, correspondence with Laurel Mire, Barrett Planning Group, on March 19, 2025.

<sup>67</sup> Jill B., AIDS Support Group of Cape Cod, correspondence with Laurel Mire, Barrett Planning Group, on March 25, 2025.

Homeless Youth found that 34 percent of surveyed youth who are unstably housed or experiencing homelessness were doubled up or couch surfing.<sup>68</sup> The report found that the demand for shelter, transitional housing, and long-term housing for YYA in MA outpaces the supply. Moreover:

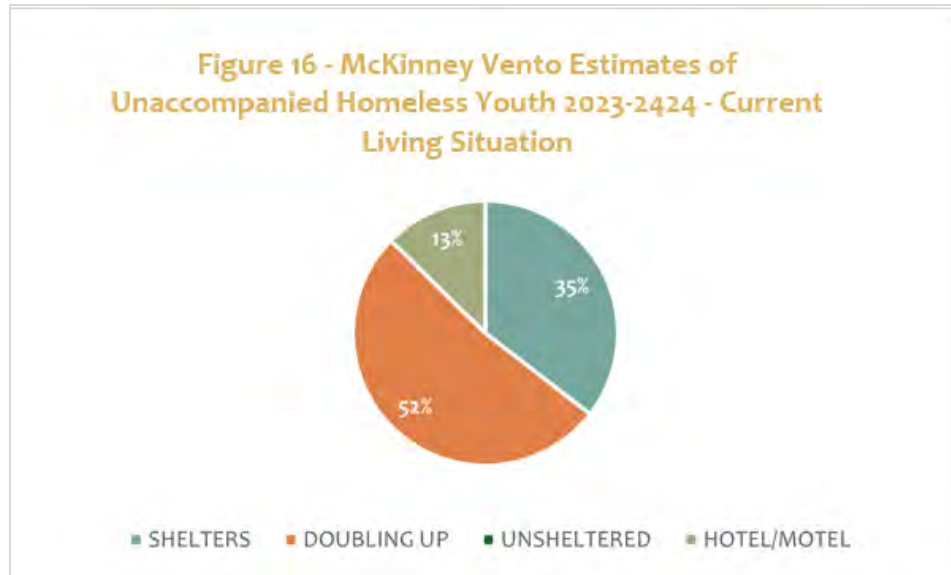
- 58.5 percent of respondents met the Commission’s definition of homeless unaccompanied youth;
- 33.7 percent of respondents who met the Commission’s definition left home permanently before age 18;
- Fifty percent of respondents experiencing homelessness were working a full- or part-time job and yet could not access safe and stable housing.

McKinney-Vento Data for 2023-2024 identified a high estimate of 511 unaccompanied homeless youth in Barnstable County and a low estimate of 484. This number includes youth in shelters, unsheltered, living in hotels and motels, and those doubling up. From 2020 to 2024, the total number of unaccompanied homeless youth has increased. 2024 brought significant increases in Barnstable, Bourne, and Yarmouth.

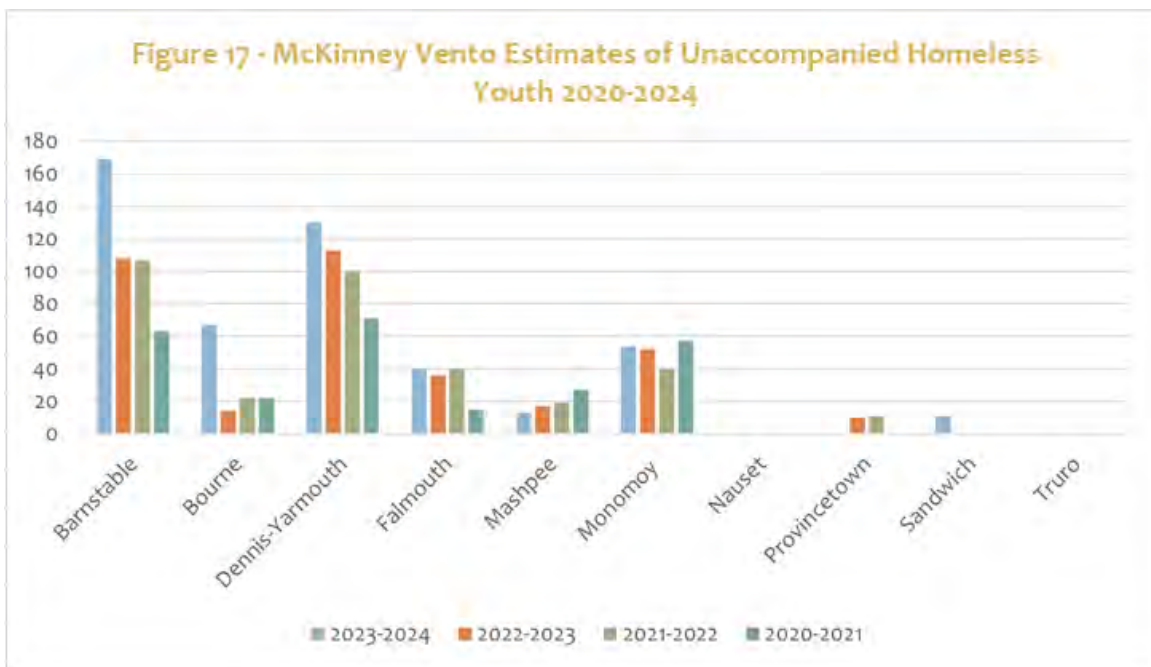


Data Source: 2023-2024 McKinney Vento Data

<sup>68</sup> Laurie Ross, PhD, Massachusetts Commission on Unaccompanied Homeless Youth, *Massachusetts Youth Count 2022*, <https://www.mass.gov/doc/2022-youth-count-report/download>.



\*No unaccompanied homeless were found to be unsheltered.  
Data Source: 2023-2024 McKinney Vento Data



\*Monomoy includes Chatham and Harwich. Nauset includes Brewster, Eastham, Orleans, and Wellfleet.  
Data Source: 2020-2024 McKinney Vento Data

The Barnstable County Health Services Department (HSD) is the lead agency for the Massachusetts Executive Office of Health and Human Services (EOHHS) Unaccompanied Homeless Youth and Young Adult grant. The five sub-grantees - Champ Homes, Homeless Prevention Council, Martha's Vineyard Community Services, Our House Nantucket, and HAC

– provide services and resources for those between the ages of 16 and 24 who are unstably housed. For those under the age of 18, Homeless Prevention Council (HPC) coordinate case management services with a parent/guardian or will refer youth to an appropriate support service for minors. HPC also offers a Resident Services program to ensure residents maintain their housing by helping them understand leases, securing resources to pay rent, and meeting other basic needs. Youth Homelessness Demonstration Program (YHDP) funding has been directed to a Mobile Outreach and Resource Navigation program that employs YYA with lived experience of homelessness. This new project expands the outreach capacity targeting YYA and utilizes Problem Solving and other diversion techniques. The Host Homes project provides transitional housing opportunities for YYA who are unstably housed utilizing unused bedrooms or other appropriate space. This project has been developed through identification of resources in the region given the severe lack of affordable housing units. As part of YHDP funding, the Cape and Islands Youth Action Board has developed a Coordinated Community Plan (CCP) to address and end YYA homelessness: *Hopeful Homes: Sea Change for the Cape and Islands Youth and Young Adult*. The Barnstable County Health Services Department partners with the Sandwich Housing Authority and the Dept. of Children and Families to provide HUD-funded Fostering Youth to Independence (FYI) vouchers for YYA exiting the DCF and Foster Care systems.

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

The 2025 PIT Count identified 41 households with children experiencing homelessness, with 39 households (a total of 144 individuals) in emergency shelters, 1 household with two people in transitional shelters, and 1 household with three people being unsheltered. 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.

A variety of programs and partnerships among local, regional, state, and federal agencies assist homeless people in transitioning to independent living and in preventing reoccurrences of homelessness in the region. HAC administers one EA family shelter.

Referrals are made by EOHLC. HomeBASE, an EOHLC-funded program, provides both Rapid Rehousing and Front Door Diversion supports to homeless individuals and families.

### *People with Disabilities*

The Cape Cod Disabilities Network (CCDN) serves approximately 1,400 people with intellectual/developmental disabilities and autism in all fifteen Cape Cod communities. A network of 4 organizations, including Cape Abilities, the Latham Centers, LIFE, Inc., and Community Connections, CCDN provides a range of residential, educational, vocational, therapeutic, medical, day habilitation, employment, social support, and transportation services for people from age 6 to 86. CCDN noted the housing challenges experienced by their care providers which makes hiring and retaining staff to provide the above services for people with disabilities difficult and has resulted in CCDN declining services for people who need them.<sup>69</sup>

As one of ten Centers for Independent Living (CIL) serving Massachusetts, the Cape Organization for the Rights of the Disabled (CORD) provides independent living services on the Cape and Islands to individuals with disabilities of all ages and all incomes free of charge. CORD's goal is to ensure that individuals with disabilities can live independently in the community of their choice with services and supports tailored to each individual, including: information & referral, advocacy, peer support, skills training, and transition services (both from a nursing home/facility to the community and from special education services to adult life). CORD's Options Counseling Program offers short-term decision support on long-term care options, and their community services include systems advocacy, community education, outreach, collaboration & networking, and technical assistance on disability laws, issues, and topics. They also offer programs tailored to disabled youth, as described above. In FFY 2024, CORD served about 1000 people as open consumers, information & referral calls, and through their Options Counseling program. CORD also offers two programs for youth with disabilities. The Transition to Adulthood Program (TAP) gets students with disabilities ready for life after high school, such as improving communication skills, learning to be independent, planning for housing, obtaining benefits, getting ready for college, driving, or adult services. CORD's Work Readiness and Preparation (WRAP) program focuses on pre-employment soft skills training.<sup>70</sup>

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<sup>69</sup> Carol K., Cape Cod Disabilities Network, correspondence with Laurel Mire, Barrett Planning Group, on March 10, 2025.

<sup>70</sup> Jessica S. and Cathy T., CORD, correspondence with Laurel Mire, Barrett Planning Group, on March 7, 2025.

Organizations working with CORD include Elder Services and the State Department of Developmental Services (DDS). CORD 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. The Falmouth Housing Authority also administers eighty Disabled Individual Adult Living (DIAL) vouchers in a regional partnership with Barnstable, Bourne, and Falmouth Housing Authorities.<sup>71</sup>

FORWARD (Friends or Relatives With Autism & Related Disabilities) is a housing developer that develops extremely affordable, supportive, and accessible housing for adults on Cape Cod with developmental disabilities. FORWARD builds and owns this housing, and residents are selected by the state Department of Developmental Services. FORWARD's housing is available to any Cape Code resident in need, regardless of their town and ability to pay and has received funding from the state, the county, and nine local Community Preservation Committees with six more pending approval.<sup>72</sup>

Public 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 institutions and are paired with community-based services to increase the likelihood of a successful housing placement and housing stability. Falmouth and Sandwich Housing Authorities currently participate in this program. Households are referred by service providers, and households must be voucher-eligible.

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

The 2024 Housing Inventory Count (HIC) Report for the Cape Cod and Islands Continuum of Care (CoC) reports 211 permanent supporting housing (PSH) beds. This is a decrease from the 275 beds reported in 2020.<sup>73</sup> The 2024 HIC indicated a total of 982 beds devoted to homeless and formerly homeless individuals and families on Cape Cod as shown in Figure 18. The beds are divided by type:

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<sup>71</sup> Falmouth Housing Authority, "Housing Choice Voucher Programs," accessed March 12, 2025, <https://www.falmouthhousing.org/hcvpbv>.

<sup>72</sup> David K., FORWARD, correspondence with Laurel Mire, Barrett Planning Group, on March 7, 2025.

<sup>73</sup> U.S. Department of Housing and Urban Development, HUD Exchange, *HUD 2024 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report*, <https://www.hudexchange.info/programs/coc/coc-housing-inventory-count-reports/>.

- Permanent Supportive Housing – 211 beds
- Rapid Rehousing – 29 beds
- Transitional Housing – 116 beds
- Emergency Shelter (including seasonal, year-round, overflow/voucher) – 615 beds
- Other Permanent Housing – 11 beds

Nonprofit organizations have been successful in providing transitional and permanent supportive housing 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 five PSH units (14 beds) for households with children and 7 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 through several grantee organizations.

**Figure 18 – Available Housing for Homeless Persons within the Cape Cod and Islands Continuum of Care**

<b><u>CoC Number: MA-503</u></b>								<b><u>Subset of Total Bed Inventory</u></b>		
<b><u>CoC Name: Cape Cod Islands CoC</u></b>								<b><u>Chronic Beds<sup>2</sup></u></b>	<b><u>Veteran Beds<sup>3</sup></u></b>	<b><u>Youth Beds<sup>3</sup></u></b>
	<b>Family Units<sup>1</sup></b>	<b>Family Beds<sup>1</sup></b>	<b>Adult-Only Beds</b>	<b>Child-Only Beds</b>	<b>Total Yr-Round Beds</b>	<b>Seasonal</b>	<b>Overflow / Voucher</b>			
<b>Emergency, Safe Haven and Transitional Housing</b>	<b>82</b>	<b>199</b>	<b>161</b>	<b>0</b>	<b>360</b>	<b>258</b>	<b>113</b>	<b>n/a</b>	<b>13</b>	<b>0</b>
Emergency Shelter	80	194	50	0	244	258	113	n/a	0	0
Transitional Housing	2	5	111	0	116	n/a	n/a	n/a	13	0
<b>Permanent Housing</b>	<b>23</b>	<b>44</b>	<b>207</b>	<b>0</b>	<b>251</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>51</b>	<b>8</b>
Permanent Supportive Housing*	5	14	197	0	211	n/a	n/a	93	41	8
Rapid Re-Housing	7	19	10	0	29	n/a	n/a	n/a	10	0
Other Permanent Housing**	11	11	0	0	11	n/a	n/a	n/a	0	0
<b>Grand Total</b>	<b>105</b>	<b>243</b>	<b>368</b>	<b>0</b>	<b>611</b>	<b>258</b>	<b>113</b>	<b>93</b>	<b>64</b>	<b>8</b>

## 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 19, 20, and 21. Some 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:

- The Cape & Islands Regional Network on Homelessness organizes an ad hoc Emergency Response Committee comprised of numerous local agencies. The Committee works to address the need for alternative emergency shelter options for the unsheltered homeless during extreme weather events when beds at emergency shelter are filled/occupied. Resources have been developed for those with physical or mental health conditions that prevent them from utilizing the congregate shelter, such as the Duffy Health Center Medical Respite program, and for unaccompanied homeless youth and young adults (YYA). Strategies include leveraging local resources for the short term (i.e., one-night motel vouchers, designated regional shelters, housing provider vacancies) so that service providers can engage homeless individuals in accessing resources for stable housing. The Committee works to build the capacity of existing systems to provide shelter for all homeless persons during weather-related events and other emergent situations.
- St. Joseph's Homeless Shelter continues to operate the only individual adult Day Shelter in the region, providing 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. HAC operates one family shelter with entry through EOHLC. They also provide homelessness prevention assistance, including foreclosure prevention, counseling services, and a full-service nonprofit real estate office. HAC receives Rental Assistance for Families in Transition (RAFT) and HomeBASE grants from EOHLC. The organization hosts a private homeless prevention financial assistance program partially funded by Cape and Islands United Way.
- The Community Action Committee of the Cape and Islands (CACCI) runs the region's other family shelter located in Hyannis, with 52 beds for victims of domestic violence.

- Independence House, the largest Victim Service Provider in the CoC region, offers emergency shelter and wraparound services for individuals and families fleeing domestic violence. The Independence House DV shelter has a capacity of 13 and operates year-round.
- Homeless Not Hopeless operates four transitional housing projects in Hyannis (two men's houses and two women's houses, for a total of 45 beds)
- Catholic Charities of Fall River operates St. Clare's House in Hyannis, a transitional housing project which provides five beds for formerly incarcerated women
- Cape and Islands Veteran's Outreach Center operates a five-bed house for veterans in Dennis and an eight-bed house in Hyannis
- Champ Homes operates O'Neil House, a 32-bed facility in Hyannis.
- 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.

<b>Figure 19 - Nature and Extent of Homelessness (Race/Ethnicity)</b>			
<b>Race/Ethnicity</b>	<b>Sheltered</b>	<b>Unsheltered</b>	<b>Total</b>
White	154	46	200
Asian or Asian American	1	0	1
Black, African American, or African	96	11	107
American Indian, Alaska Native, or Indigenous	4	1	5
Hispanic/Latina/e/o	23	2	25
Black, African American, or African & Hispanic/Latina/e/o	3	0	3
Native Hawaiian or Pacific Islander & Hispanic/Latina/e/o	1	0	1
White & Hispanic/Latina/e/o	3	0	3
Asian or Asian American & Hispanic/Latina/e/o	1	0	1
Multi-Racial (not Hispanic/Latina/e/o)	4	0	4

Data Source: 2025 PIT Count

<b>Figure 20 – Natural and Extent of Homelessness (Gender)</b>				
<b>Gender</b>	<b>Emergency Shelter</b>	<b>Transitional Housing</b>	<b>Unsheltered</b>	<b>Total</b>
Female	105	20	23	148
Male	152	23	37	212

\*Only includes persons who reported being male or female.

Data Source: 2025 PIT Count

Figure 21 – Natural and Extent of Homelessness (Household Type)				
Household Type	Emergency Shelter	Transitional Housing	Unsheltered	Total
Total Households without Children	145	43	50	238
Number of Persons (18-24)	6	0	2	8
Number of Persons (over 24)	143	43	55	241
Number of Children (Under 18)	111	2	3	116

Data Source: 2025 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 365 homeless people were counted in the 2025 PIT Count for Cape Cod and the Islands CoC. There were 40 homeless households with children in shelter, and there was one unsheltered family with at least one child present. There was a total of 119 homeless persons in households with at least one adult and one child: 62 (52 percent) were under the age 18, 3 (2.5 percent) were between the ages of 18 and 24, and 54 (45 percent) were over the age of 24. No veteran households with children were present during the 2025 PIT Count. However, 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. 2023-2024 McKinney Vento data estimated 225 youth were doubling up and 55 were living in hotels or motels.<sup>74</sup> The Cape and Islands Veterans Outreach Center (CIVOC) provides transitional housing for veterans, thirteen total units in Dennis and Hyannis, in addition to case management and supportive services. CIVOC's robust food pantry program for veterans and veteran families, serving 240 families weekly with the ultimate goal of assisting veterans in maintaining their current housing and avoiding homelessness.<sup>75</sup>

<sup>74</sup> 2023-2024 McKinney Vento Data, Cape and Islands Continuum of Care.

<sup>75</sup> Jim S., Executive Director of the Cape and Islands Veterans Outreach Center, interview with Laurel Mire, Barrett Planning Group, on February 3, 2025.

***Describe the Nature and Extent of Homelessness by Racial and Ethnic Group***

White populations continue to experience the highest volume of homelessness (57 percent of the total 2025 PIT Count) due to the demographic make-up of Barnstable County. However, 31 percent of homeless persons were African American in 2025, 7 percent stated they are Hispanic/Latino only, and 1 percent were American Indian/Alaskan Natives/Indigenous. Those of multi-racial background represented 1 percent. There was one person of Asian heritage identified and one person who identified as both Hispanic/Latino and Asian/Asian American, one person who identified as both Hispanic and Native Hawaiian or Pacific Islander, 3 people each who identified themselves as Black, African American, or African and Hispanic/Latino, and 3 people who identified themselves as White and Hispanic/Latino. White persons also experienced the highest rate of unsheltered homelessness at 77 percent. Eleven African American individuals, 2 Hispanic/Latino only people, 1 American Indian, and 1 Alaska Native, or Indigenous person, were unsheltered at the time of the 2025 PIT count.

According to data from the 2025 HMIS, 68 percent of people accessing services were White, 18 percent were Black, 4 percent were Hispanic/Latino, 2 percent were American Indian or Alaskan Native, and 1 percent were multi-racial. Seven percent of people chose not to report their race.

***Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.***

Eighty-four percent of homeless people were in shelters during the 2025 PIT count (305 out of 365). Thirty-eight percent of those people (116 people) were from households with at least one adult and one child. Thirty-four percent (125 people) of those in shelters were female. Eighty-five percent of sheltered homeless were in emergency shelters, and fifteen percent (45 persons) were in transitional housing during the count. Two children were unsheltered in one unsheltered household.

There were 46 unsheltered White individuals, 11 Black, African American, or African unsheltered individuals, 5 Hispanic/Latino only unsheltered individuals, and 1 Asian/Asian American and Hispanic/Latino unsheltered individual. White individuals made up 77 percent of the unsheltered homeless population but 57 percent of homeless individuals overall. Overall, about sixteen percent of homeless individuals were not sheltered, with the majority of unsheltered homeless being males without children present. This information can also be found in Figures 13 and 19.

Men made up the highest volume of individuals experiencing homelessness during the 2025 PIT Count. Seventy-two percent of men were in emergency shelter, 11 percent in transitional

housing, and 17 percent were unsheltered. For women, seventy-one percent were in emergency shelters, fourteen percent were in transitional housing, and sixteen percent were unsheltered. Thus, gender did not seem to influence whether an individual was in an ES, TH, or were unsheltered. However, women made up 33 percent of the population experiencing homelessness without children but females made up fifty-eight percent of the population of households with children and adults experiencing homelessness during the 2025 PIT Count. 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, as sixty percent of people experiencing homelessness were members of those subpopulations. Since the 2019 PIT Count, the overall number of homeless people has decreased by 1.6 percent, but the number of unsheltered individuals has increased significantly from 38 to 60. This finding underscores the difficulty in meeting the temporary housing needs of homeless individuals.

## 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 2025 PIT count shows that 127 homeless people were considered chronically homeless, making up thirty-five percent of all individuals experiencing homelessness on the night of the 2025 PIT Count. 36 chronically homeless individuals were unsheltered (29 percent). There were no unsheltered chronically homeless families with children documented; however, seven chronically homeless households were in emergency shelters.

Of the 303 homeless individuals aged 18 and older reported during the 2025 PIT, 40 percent were severely mentally ill (122 people), 31 percent (94 people) suffered from chronic

substance abuse, 9 percent (27 people) reported being victims of domestic violence, and one percent (3 people) were living with HIV/AIDS. 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>76</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 substance abuse disorder, victims of domestic violence and those with HIV/AIDS. The largest special needs population on Cape Cod is the elderly, which make up approximately 32 percent of the total population in the County.<sup>77</sup> Roughly half (45 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 22,024 elderly households that are LMI, with 6,646 (14 percent of all elderly households) making 30 percent or less of the area median. There are 15,565 elderly households that are cost burdened by at least 30 percent in the region, representing 32 percent of all elderly households.<sup>78</sup> Additionally, 26 percent of those over the age of 65 have a disability. The most prevalent disabilities in the elderly population are hearing difficulties (14 percent) and ambulatory difficulties (also 14 percent). Four percent suffer from a vision difficulty, five percent suffer from a cognitive difficulty, five percent have a self-care limitation, and eight percent have an independent living difficulty.<sup>79</sup>

Fourteen percent of the County's total noninstitutionalized population have a disability. Five percent suffer from a hearing difficulty (12,226 people), 2 percent have a vision difficulty (4,109 people), five percent suffer from a cognitive difficulty (10,923 people), 6.6 percent have an ambulatory disability (14,449 people), 2.5 percent have a self-care difficulty (5,441 people), and 5.2 percent have an independent living difficulty (10,185 people).

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 FY2024, of which 24,630 were adults. There were 6,436 who received case management services in the same year.<sup>80</sup> As of 2020, there were 143 severely mentally ill people in Barnstable County being serviced by the DMH in a group home, with 20 Department of Mental Health (DMH) group residential programs with 98 beds managed by Vinfen Corporation and 45 beds managed by DMH. PHAs work with the state Department of Mental Health and local service providers, namely Vinfen, to provide housing for mentally ill Barnstable County residents. Barnstable Housing Authority manages

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<sup>76</sup> 91.405, 91.205 (b,d)

<sup>77</sup> ACS Five-Year Estimates, 2019-2023, Table DP05.

<sup>78</sup> Consolidated Planning/CHAS Data, 2017-2021, Table 7.

<sup>79</sup> ACS Five-Year Estimates, 2019-2023, Table S1810.

<sup>80</sup> Massachusetts Department of Mental Health, Fiscal Year 2024 – Highlights, accessed March 19, 2025, <https://www.mass.gov/doc/dmh-fy24-dmh-highlights/download>.

three DMH facilities and has 52 units of state-aided Special Needs housing. The Chatham Housing Authority has three DMH-based group homes, and the Dennis Housing Authority leases an 8-bedroom home to Vinfen in coordination with the DMH. The Orleans Housing Authority leases one special needs house to Vinfen and manages one substance abuse recovery six-bedroom house through DMH. The Sandwich Housing Authority has 8 DMH one-bedroom units. The Mashpee Housing Authority has two units set aside for the DMH for residents over fifty-five.

Substance abuse is often linked to mental health and has been a growing issue on Cape Cod over the past decade. There were 1,599 individuals admitted to the Bureau of Substance Addiction Services in Barnstable County between July 2023 and June 2024. This is a higher rate than the state average. Substance-related ER visits in the county trended upwards from 2023-2024. There were 170 substance-related deaths in the County in 2023.<sup>81</sup> Thirty-one percent of homeless adults counted in the Cape and Islands CoC's 2025 PIT Count reported having substance abuse disorder. According to the most recent (2021) HIV/AIDS Epidemiologic Profile for Barnstable County, there are 1,014 people living with HIV on Cape Cod today.<sup>82</sup> One sheltered and two unsheltered adults experiencing homelessness counted during the 2025 Cape and Islands CoC's PIT Count reported having HIV/AIDS. HIV/AIDS services, including housing, are in short supply within the region.

During the Consultation process, the need for more supportive services for homeless and non-homeless populations was shared across groups, including public housing authorities, non-profits, municipal staff, and housing developers. These services help keep people in stable housing. The price of housing impacts residents' ability to pay for other needs, namely healthcare services.

***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 32 percent in that age bracket. For comparison, the state percentage is 18 and the country percentage is 17, according to the American Community Survey.<sup>83</sup> Approximately 22,024 elderly households have an income of less than 80 percent of the median family

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<sup>81</sup> Massachusetts Bureau of Substance Abuse Services, Community Profile Dashboard, Barnstable County, accessed March 19, 2025, [https://datavisualization.dph.mass.gov/views/BSAS\\_Dashboard\\_Phase\\_3\\_Community\\_Profile/CP\\_Overview?%3Ambed=y&%3Alinktarget=\\_self](https://datavisualization.dph.mass.gov/views/BSAS_Dashboard_Phase_3_Community_Profile/CP_Overview?%3Ambed=y&%3Alinktarget=_self).

<sup>82</sup> Massachusetts Department of Public Health, *HIV/AIDS Epidemiologic Profiles, Regional Report – Data as of 1/1/2023*, accessed March 19, 2025.

<sup>83</sup> ACS Five-Year Estimates, 2019-2023, Table DP05.

income in the County. Thirty percent of this figure are extremely low-income.<sup>84</sup> American Community Survey 2023 five-year estimates show that 14 percent of those over the age of 65 in Barnstable County suffer from an ambulatory difficulty (9,968 people). Estimates also confirm that 5 percent suffer from a self-care limitation (3,251 people), and 8 percent suffer from an independent living difficulty (5,636 people). A total of 60 percent of the County's disabled population are elderly.<sup>85</sup> Those who are elderly, disabled, and/or frail will have an extremely difficult time securing and maintaining affordable housing to fit their needs.

Nine percent of the County's non-elderly population are suffering from a disability, or 13,247 individuals. There are approximately 4,481 non-elderly people identified as having an ambulatory limitation, 2,190 non-elderly people with a self-care difficulty, and 4,549 non-elderly people with an independent living difficulty.<sup>86</sup> Forty-two percent of the County's total households, (41,530) 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, 54 percent are LMI and 20 percent (8,190) are extremely low-income.<sup>87</sup> According to the Department of Public Health (DPH)'s Bureau of Substance Addiction Services, there were 1,599 individuals admitted to their services between July 2023 and June 2024, and 31 percent of homeless adults counted in the Cape and Islands CoC's 2025 PIT Count reported having substance abuse disorder.

### *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 6,646 extremely low-income elderly households and a total of 19,240 people over 65 who are disabled. Elder Services of Cape Cod and the Islands estimates that they provide assistance to about 17,000 people a year.<sup>88</sup> 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

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<sup>84</sup> Consolidated Planning/CHAS Data, 2017-2021, Table 7.

<sup>85</sup> ACS Five-Year Estimates, 2019-2023, Table S1810.

<sup>86</sup> ACS Five-Year Estimates, 2019-2023, Table S1810.

<sup>87</sup> Consolidated Planning/CHAS Data, 2017-2021, Table 6.

<sup>88</sup> Laura R., Elder Services of Cape Cod and the Islands, correspondence with Laurel Mire, Barrett Planning Group, on March 25, 2025.

requirements. There is also a copayment system in place for elderly individuals through Elder Services, including those who are LMI.

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. PHAs also noted that an important need of public housing residents is mental health services.

There are approximately 1,104 individuals living with HIV/AIDS on Cape Cod and the Islands, but only one housing facility and one voucher program available in Barnstable County with a total of 18 units set aside for individuals living with HIV/AIDS—8 Housing First vouchers administered by HAC and 10 single rooms in Foley House managed by the Provincetown Housing Authority. The Aids Support Group of Cape Cod (ASGCC) is the primary service provider for those suffering from HIV/AIDS, providing programs such as comprehensive medical case management, transportation assistance, housing assistance, access to food and nutrition services, and peer support. Many of the ASGCC's clients are homeless at the time of service enrollment.

There is a definitive need for sober housing and supportive services for those suffering from substance abuse. The MA Bureau of Substance Addiction Services has 78 providers in Barnstable County offering community-based treatment services, and Homeless Not Hopeless provides 45 Transitional Housing beds for homeless individuals in recovery, while Champ Homes offers 32 PSH beds for homeless or formerly homeless individuals who have maintained a minimum of 6 months of continuous sobriety in Hyannis. Comparing the number of people seeking BSAS services with sober housing options, the need vastly outweighs the supply. 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.*

As of 2021, there were 1,014 individuals with HIV/AIDS living in the Cape and Islands according to the most recent regional HIV Epidemiologic Profile from the Massachusetts

Department of Public Health. 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.<sup>89</sup> Available housing services for those with HIV/AIDS offer limited family services in Barnstable County. The AIDS Support Group of Cape Cod operates a 10-unit congregate housing facility in Provincetown for some of their clients experiencing housing disparities. They also offer housing assistance to their clients.<sup>90</sup> 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. BCHC is located within this EMSA but does not seek funding on behalf of an Eligible Metropolitan Statistical Area.

*If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii)).*

N/A

## 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>89</sup> Massachusetts Department of Public Health, Bureau of Infectious Diseases, 2022 HIV Dashboard – Massachusetts City & Town Data, accessed March 19, 2025, <https://www.mass.gov/info-details/hiv-data-dashboard>.

<sup>90</sup> AIDS Support Group of Cape Cod, “HIV Services,” accessed March 19, 2025, <https://www.asgcc.org/services/hiv-services>.

**NA-50 NON-HOUSING COMMUNITY DEVELOPMENT NEEDS<sup>91</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>92</sup> There are two Entitlement Communities in Barnstable County: Barnstable and Yarmouth.

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

The public facilities needed in the region are affordable housing for all types of households, ages, and income levels. There are also identified needs for shelters and associated health/social facilities for homeless, housing and supportive facilities for non-homeless special needs populations, and housing and supportive facilities for the large elderly population.

Capital facilities and infrastructure improvement was a designated goal under the Cape Cod Commission's most recent Regional Policy Plan. 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>93</sup> The Cape Cod Commission's 2024 CEDS also recognizes the great need for additional housing for the year-round community and those with special needs.

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 facility improvements that prioritize safety and health are also

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<sup>91</sup> 91.415, 91.215 (f)

<sup>92</sup> HUD Exchange, "CDBG Entitlement Program Eligibility Requirements," accessed March 21, 2025, <https://www.hudexchange.info/programs/cdbg-entitlement/cdbg-entitlement-program-eligibility-requirements/>.

<sup>93</sup> Cape Cod Commission, *Cape Cod Regional Policy Plan*, 2018, [https://www.capecodcommission.org/resource-library/file/?url=/dept/commission/team/Website\\_Resources/RPP/2018\\_Cape\\_Cod\\_Regional\\_Policy\\_Plan\\_for\\_web.pdf](https://www.capecodcommission.org/resource-library/file/?url=/dept/commission/team/Website_Resources/RPP/2018_Cape_Cod_Regional_Policy_Plan_for_web.pdf).

regional needs, as well as preservation of archeological, historic, and traditional agricultural and maritime resources.

### **Entitlement Community: Barnstable**

Barnstable's CDBG program Consolidated Plan describes a need for housing and services for homeless persons, safe, supportive housing for elderly and frail elderly, victims of domestic violence, veterans, and persons with mental illness, and accessibility improvements in existing public facilities for those with mobility issues.

### **Entitlement Community: Yarmouth**

Yarmouth's 2020-2024 Consolidated Plan described a public desire to improve facilities for seniors, upkeep beach and boating facilities, historic sites, and most Town-owned buildings. In some cases, complete replacement of Town-owned buildings may be necessary to continue delivering public services, such as the replacement of their DPW building in 2020. The Community Needs Survey found that residents saw the Senior Center as a priority, followed by the youth center, a childcare center, and a homeless facility.

### **Non-entitlement Communities:**

Non-Entitlement Communities share the same overarching needs and goals as Entitlement Communities and the region overall as described above in terms of Public Services.

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

Community discussion groups, meetings with the BCHC Advisory council, a community survey, public meetings, regional planning documents, and CDBG entitlement community consolidated plans were used to determine the needs outlined above.

### ***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.

The Cape Cod Economic Development Strategy for 2025-2029 describes a regional need for infrastructure investment to provide safe access to, from, and within Barnstable County. Moreover, improvements to public water, sewer, and wastewater infrastructure, including expansion of these services, are highly desired and important for growth and wellbeing in the region. Broadband infrastructure also needs improvement. Roads are also a major need in the region, with 80 percent of Cape Cod's road infrastructure being smaller, local roads. Specifically, the two canal bridges which connect Cape Cod to the rest of Massachusetts are in dire need of replacement. The CEDS advocates for their replacement to protect the region's "lifeline."

### Entitlement Community: Barnstable

Public improvements included for Barnstable's CDBG program include street and utility improvements like streets, water and sewer lines, sidewalks, curbs and gutters, parks, playgrounds, flood and drainage improvements, and parking lots. Sidewalk widening and accessibility improvements were also desired by residents.

### Entitlement Community: Yarmouth

Yarmouth's 2020-2024 Consolidated Plan prioritizes designing and installing high-speed internet and wastewater infrastructure, focusing on the Route 28 economic corridor. The needs assessment survey found residents prioritized installation of water and sewer infrastructure, sidewalk improvements, and town-wide accessibility improvements.

### Non-entitlement Communities:

Non-Entitlement Communities share the same overarching needs and goals as Entitlement Communities and the region overall as described above in terms of Public Improvements.

### *How were these needs determined?*

Community discussion groups, meetings with the BCHC Advisory council, a community survey, public meetings, regional planning documents, and CDBG entitlement community consolidated plans were used to determine the needs outlined above.

### *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. To support a sustainable, year-round economy, the Cape Cod Commission's CEDS prioritizes workforce education and training, especially for youth, and opportunities for organizations and entrepreneurs to pilot business ideas.

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 noted in regional plans and by service providers and the public during the consultation process. 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 meetings and will gain more traction as the already large percentage of the elderly population ages.

### Entitlement Community: Barnstable

Barnstable's CDBG program identifies public services for the homeless as a priority. Other high priorities include job training, supportive employment, life skills coaching for people in recovery, transportation for low income and special needs persons to access jobs, and housing assistance. Barnstable reported that their consultation processes often request public services as the most-desired CDBG program, but this activity type is capped at 15 percent, leaving a continued need for more public services even with CDBG funding.

### Entitlement Community: Yarmouth

Yarmouth's 2020-2024 Consolidated Plan describes a need for public services tailored to the elderly and youth populations. Other priorities included mental health services, homeless services, and services for victims of domestic violence. Yarmouth's CDBG program has historically funded food programs, septic pumping, and childcare assistance.

### Non-entitlement Communities:

Non-Entitlement Communities share the same overarching needs and goals as Entitlement Communities and the region overall as described above in terms of Public Services.

*How were these needs determined?*

Community discussion groups, meetings with the BCHC Advisory council, a community survey, public meetings, regional planning documents, and CDBG entitlement community consolidated plans were used to determine the needs outlined above.

## 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 the seasonal economy 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 continue to have issues attracting and retaining talent due to high housing cost and limited housing options, 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.

Overall, average wages in the county's largest industries, like construction, healthcare and social assistance, retail trade, accommodation and food services, and educational services, all fall well below what is needed to affordably purchase a home and the median household income for the region overall.<sup>94</sup> Both renters and homeowners are feeling the impacts of high housing costs. Since 2010, home values have increased by 56 percent and contract rents have increased by 45 percent, according to the ACS. The Cape Cod Commission found that sales prices have increased at a rate that far exceeds income. From 2019 to 2022, median single-family home sale prices increased by 60 percent while the median household income only increased 7.5 percent.

Barnstable County's housing prices are very high due to a number of intertwining reasons. Zoning, the high cost of land and construction, lack of infrastructure, 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

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<sup>94</sup> Cape Cod Commission, *Housing Cape Cod: The Regional Strategy*, 2024, [https://www.capecodcommission.org/resource-library/file/?url=/dept/commission/team/Website\\_Resources/housing/Cape%20Cod%20Regional%20Housing%20Strategy.pdf](https://www.capecodcommission.org/resource-library/file/?url=/dept/commission/team/Website_Resources/housing/Cape%20Cod%20Regional%20Housing%20Strategy.pdf).

property. This is detracting from the already limited rental supply, causing rents to rise across the region as a whole.

About thirteen percent (10,485) of homeowners and thirty percent (5,690) of renters have at least one of four severe housing conditions (“problems”), lacking kitchen or plumbing facilities, more than 1 person per room, or cost burden over 50 percent.<sup>95</sup> As seen throughout the data analysis process, the most commonly experienced housing problem in the region is cost burden, which affects 32 percent of the region’s households. There are 14,681 households (15 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.

The majority of Barnstable County’s housing stock was built before 1979, which can result in emerging housing problems. Roughly half of ownership (40 percent) and rental (52 percent) units were built between 1940 and 1979. Twenty-eight percent of owner-occupied households and fifty percent of renter-occupied households have at least one substandard condition. Thirty-five percent of that older housing stock (constructed before 1980) is occupied by households making less than half of the AMI. Fifteen percent (11,614) of owner-occupied households are living in an older unit and are cost burdened by at least 30 percent. Thirty-two percent (5,953) of renter-occupied households are also living in an older unit and are cost burdened in some capacity.<sup>96</sup> Older homes require more maintenance and upkeep, resulting in people 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, and rental units are often priced high despite poor conditions due to the lack of stock overall.

Housing issues are felt across Barnstable County, but variation exists within the Cape. Chatham, Truro, and Provincetown have the highest median home sales values, while Barnstable, Mashpee, and Harwich have the highest median rents. This is unfortunately where most rental activity exists. Brewster (10.8%), Orleans (10.8%), and Provincetown (11.9%) have the highest percentage of people with incomes below the poverty level in Barnstable County.<sup>97</sup> Barnstable, Dennis, and Falmouth have the highest total number of vacant units, with most being used for seasonal, recreational, or occasional use. However, Towns with the highest percentage of their total housing stock in seasonal vacancies are

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<sup>95</sup> Consolidated Planning/CHAS Data, 2017-2021, Table 2.

<sup>96</sup> Consolidated Planning/CHAS Data, 2017-2021, Table 12.

<sup>97</sup> ACS Five-Year Estimates, 2019-2023, Table S1701.

Truro (67%), Wellfleet (56%), and Chatham (55%).<sup>98</sup> Eastham (\$72,683) and Yarmouth (\$81,985) have the lowest household incomes in the County.<sup>99</sup> Moreover, the Lower and Outer Cape regions are under severe housing stress, as they are spatially constrained, more isolated, and strongly affected by the seasonal market. Severe housing cost burden is most prevalent in Provincetown and Yarmouth, as shown in Map 3 Census Tracts with High Housing Cost Burden (Over 50% of Income Spent on Housing) in Appendix IV.

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<sup>98</sup> ACS Five-Year Estimates, 2019-2023, Tables B25001 & B25004.

<sup>99</sup> ACS Five-Year Estimates, 2019-2023, Table B19013.

**MA-10 HOUSING MARKET ANALYSIS: NUMBER OF HOUSING UNITS<sup>100</sup>****INTRODUCTION**

There are 166,909 total housing units on Cape Cod. About 80 percent of the housing stock is single family homes. According to the 2022 updated assessment of Cape Cod's regional housing market, 36.3 percent of Cape Cod's housing stock is used seasonally, a number that continues to increase in the region and is over 30 percentage points higher than the state and national average. 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. The majority of housing units have 2 or 3 bedrooms, about 68 percent. 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>101</sup>

The Subsidized Housing Inventory (SHI) for the County also does not adequately meet the affordable housing need for the region. There are 663 units due to expire in 2033 according to the SHI. 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. However, many new developments do target families. Moreover, Cape Cod Village, as shown in Figure 1, has units for autistic adults.

Enhancing partnerships with local housing organizations such as HAC and Community Development Partnership (CDP) (servicing the Lower/Outer Cape region) and 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. Currently, there are no certified CHDOs in Barnstable County and it is highly unlikely that a CHDO could be certified in Barnstable County that meets the CHDO regulations. Due to the extremely high cost of construction necessitating ten to fifteen subsidizing funders and complex management of the property, all non-profit affordable housing projects on the

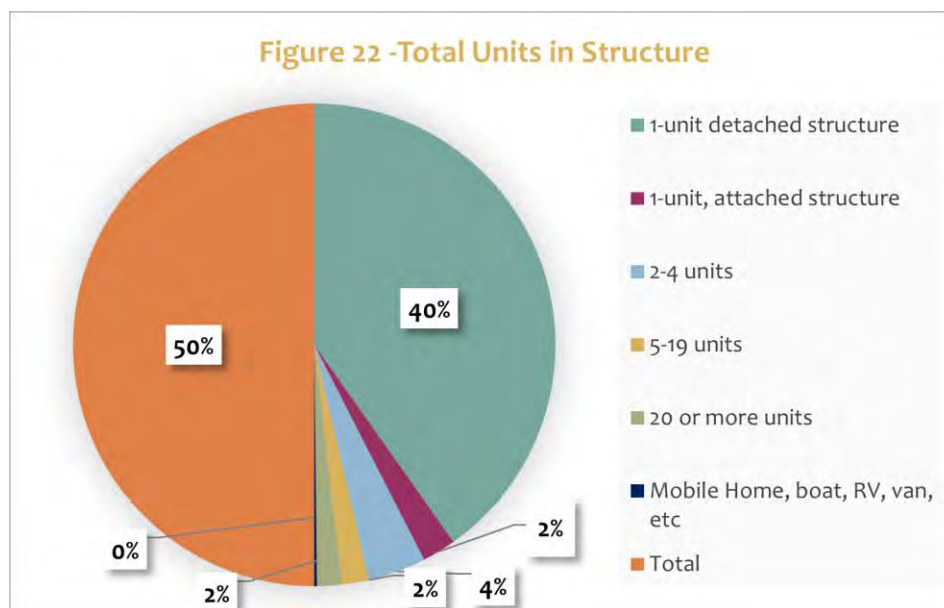
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<sup>100</sup> 91.410, 91.210(a)&(b)(2)

<sup>101</sup> ACS Five-Year Estimates, 2019-2023, Tables B25001, B25004, B25005, & B25041.

Cape are developed by a collaboration of two non-profit entities: one to develop and one to manage. This in itself disqualifies the non-profits as CHDOs. BCHC will continue to use restricted CHDO funds to fund affordable rental development according to HUD guidelines, and BCHC continues to actively seek a local organization that is willing and has the resources to qualify as a CHDO under the HOME regulations.

The 2025-2029 Consolidated Plan's goal includes developing 33 HOME units (120 total units) over three to four projects. After the two-year waiting period, reallocated CHDO funds will assist in creating an additional 4 affordable rental HOME units. HAC has built 656 affordable homes and apartments across Cape Cod.<sup>102</sup> CDP also manages affordable rental homes in the region. These organizations, along with other off-Cape non-profit developers such as the Preservation of Affordable Housing (POAH) and The Community Builders (TCB) greatly assist the Consortium in meeting its goal of developing and maintaining affordable rental units in the interim.



Data Source: 2019-2023 ACS Table DP04

### **All Residential Properties by Number of Units**

Property Type	Number	%
1-unit detached structure	134,205	80.4%
1-unit, attached structure	7,567	4.5%
2-4 units	13,037	7.8%
5-19 units	5,956	3.6%
20 or more units	5,537	3.3%

<sup>102</sup> Cassi D., Housing Assistance Corporation, correspondence with Laurel Mire, Barrett Planning Group, on March 19, 2025.

Property Type	Number	%
Mobile Home, boat, RV, van, etc	607	0.4%
<b>Total</b>	<b>166,909</b>	<b>100%</b>

**Table 31A – Residential Properties by Unit Number**

Data Source: 2019-2023 ACS Table DP04

**Unit Size by Tenure**

	Owners		Renters	
	Number	%	Number	%
No bedroom	86	0.1%	1,329	5.6%
1 bedroom	2,212	2.6%	6,739	28.6%
2 or 3 bedrooms	60,664	70.6%	14,314	60.8%
4 or more bedrooms	22,960	26.7%	1,171	5.0%
<b>Total</b>	<b>85,922</b>	<b>100%</b>	<b>23,553</b>	<b>100%</b>

**Table 32A – Unit Size by Tenure**

Data Source: 2019-2023 ACS Table S2504

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

There are 7,108 SHI units assisted with federal, state, and local programs. This number includes public housing units administered by PHAs. 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. Map 4 Subsidized Housing Inventory in Appendix IV illustrates the number of SHI units in each town in Barnstable County.

**Figure 23 – Subsidized Housing Inventory**

Town	2020 Census Year-Round Housing Units	SHI Units		% (2025 SHI Units as % of 2020 Housing Units)
		2023	2025	
Barnstable	21,915	1,485	1,566	7.15%
Bourne	8,930	589	588	6.58%
Brewster	5,170	327	374	7.23%
Chatham	3,698	178	175	4.73%
Dennis	8,043	438	476	5.92%
Eastham	3,156	116	116	3.68%
Falmouth	15,903	1,177	1,584	9.96%
Harwich	6,581	328	328	4.98%
Mashpee	7,342	342	342	4.66%
Orleans	3,389	310	314	9.27%
Provincetown	2,502	201	201	8.03%
Sandwich	8,296	353	364	4.39%
Truro	1,333	25	25	1.88%
Wellfleet	1,969	40	44	2.23%
Yarmouth	12,391	615	611	4.93%

Data Source: Executive Office of Housing and Livable Communities, Chapter 40B Subsidized Housing Inventory as of June 29, 2023; SHI as of January 2025.

***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 663 units with a year-end between now and 2033. 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 38,787 households in Barnstable County that have incomes below 80 percent of the area median, or 38 percent of all households. There are 11,815 households making between 30 and 50 percent of the median income, and 11,169 making less than 30 percent of the median. Given these statistics, the 7,801 units in the SHI do not meet the need for affordable housing in the region.

***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, the disabled, and those with mobility issues like the elderly. Figure 24 shows the number of ownership and rental housing units that are occupied by 1-person and 2-people households. The Cape Cod Regional Housing Needs Assessment conducted an affordability gap analysis for owners and renters in Barnstable County. They estimate that in 2020, the affordability gap for those earning up to 100% of AMI was 26,800 housing units. They estimate that this gap is expected to worsen by 2030. The Regional Housing Needs Assessment also found that renters are particularly challenged by the affordability of their housing, and that eight out of ten renters previously had to move out of a home that was no longer available to them.<sup>103</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. There are 5,636 elderly individuals with an independent living difficulty and 3,251 with a self-care difficulty. Twenty-six percent of the total elderly population suffer from a disability.<sup>104</sup> There are between 700 and 800 elderly-only and elderly/disabled housing units 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 31 percent of all households in the County and 83 percent of nonfamily households, according to the ACS. Of those living alone, 61 percent are 65 and older, an increase from the last Consolidated Plan.<sup>105</sup> There is a large number of single-person households that are renting (9,481, 47 percent of all renters), but the median income for renters (\$47,355) is half of the total median income for the area (\$94,452).<sup>106</sup> Ten percent of total renter-occupied households are between the ages of 15 and 34, and 25 percent are 65 and older. More affordable options for renters (particularly single renters) will serve 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.

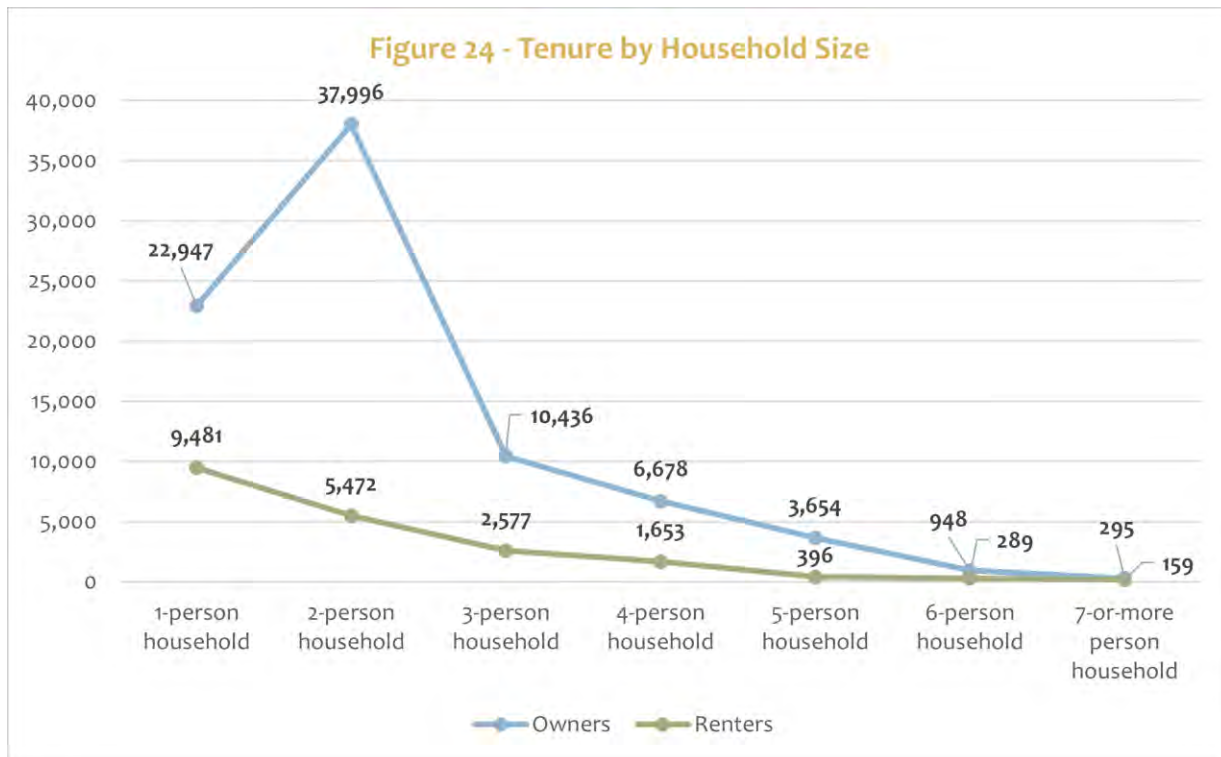
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<sup>103</sup> Cape Cod Commission, "Regional Housing Needs Assessment," 2022.

<sup>104</sup> ACS Five-Year Estimates, 2019-2023, Table S1810.

<sup>105</sup> ACS Five-Year Estimates, 2019-2023, Table S2501.

<sup>106</sup> ACS Five-Year Estimates, 2019-2023, Table S2503.



Data Source: ACS 2019-2023 Table B25009

## 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 20 percent of households in the entire County.<sup>107</sup> A diversified housing stock will make housing more affordable for 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, and that the SHI offers both ownership and rental options.

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 about 20 percent of the total number of units compared to the Upper and Mid Cape with nearly 80 percent. During the consultation process, municipal planners, housing authorities, and housing developers shared the difficulties in constructing housing across the Cape but particularly noted the infrastructure limits in the Outer Cape and the increased cost of

<sup>107</sup> ACS Five-Year Estimates, 2019-2023, Table S2501.

materials and labor for construction. However, they also noted the dire need for affordable housing for Outer and Lower Cape residents. Respondents to the Housing Needs Survey shared that the areas with the highest priority needs in Barnstable County include Hyannis in the Town of Barnstable and the Outer Cape. Several respondents stated that need is felt greatly across the entire region.

**MA-15 HOUSING MARKET ANALYSIS: COST OF HOUSING<sup>108</sup>****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.

The Cape Cod Commission’s 2024 publication *Housing Cape Cod: The Regional Strategy* finds that low wages, high costs, a lack of choice and mobility within the market, limited supply of both year-round rental units and homeownership units, and increasing demand for seasonal and retiree housing have led to a housing crisis that severely Cape Cod’s ability to create and maintain thriving year-round communities.<sup>109</sup> These findings were echoed by the experiences shared by service providers, housing advocates, municipal staff, and housing developers during the Consultation process.

Thirty-two percent of households in Barnstable County are housing cost-burdened, spending more than 30 percent of their income on housing. 17,113 households spend between 30 and 50 percent of their income on housing, and 14,681 households spend over half of their income on housing, according to the most current CHAS data. Such extensive cost burden not only leads to housing instability and possible homelessness but also limits the amount of money households have for any other need, such as transportation, food, and healthcare. 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 the 2019-2023 ACS.

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. Seventy-seven percent of Barnstable County residents making less than 30 percent AMI are cost burdened, 67 percent making 30-50% AMI, 48 percent making 50-80% AMI, 39 percent making 80-100% AMI, and 7 percent making over 100% of the area median income. The data also shows that renters suffer greater financial burdens compared to homeowners due to their tendency to have lower incomes; Approximately half (49 percent) of all renters are

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<sup>108</sup> 91.410, 91.210(a)

<sup>109</sup> Cape Cod Commission, *Housing Cape Cod: The Regional Strategy*, 2024.

cost burdened while 28 percent of owners are cost burdened.<sup>110</sup> Meanwhile median rents continue to steadily grow.

<b>Figure 25 – Housing Costs as a Percentage of Household Income</b>						
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	4,134	5,289	5,934	11,678	55,369	82,404
Households Paying 30+%	4,023	3,953	3,272	5,527	6,945	23,720
Percent Paying 30+%	97%	75%	55%	47%	13%	29%
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	3,432	2,952	2,486	2,619	6,393	17,882
Households Paying 30+%	2,962	2,591	2,173	1,647	1,163	10,536
Percent Paying 30+%	86%	88%	87%	63%	18%	59%

\*Excludes zero or negative income households and rentals with no cash rent.

Data Source: 2019-2023 ACS Table B25106

### COST OF HOUSING

	Base Year: 2010	Most Recent Year: 2023	% Change
Median Home Value	\$369,900	\$575,900	+56%
Median Contract Rent	\$1,104	\$1,596	+45%

**Table 33A – Cost of Housing**

Data Source: 2010 Census (Base Year), 2019-2023 ACS (Most Recent Year) Table CP04

### RENT PAID

Rent Paid	Number	%
Less than \$500	3,367	16.3%
\$500-999	3,338	16.2%
\$1,000-1,499	4,737	22.9%
\$1,500-1,999	4,719	22.8%
\$2,000 or more	4,510	21.8%
<b>Total</b>	<b>20,671</b>	<b>100%</b>

**Table 34A - Rent Paid**

Data Source: 2019-2023 ACS

<sup>110</sup> Consolidated Planning/CHAS Data, 2017-2021, Table 7.

**HOUSING AFFORDABILITY**

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	3,885	No Data
50% HAMFI	3,040	2,732
80% HAMFI	8,909	8,694
100% HAMFI	No Data	14,374
<b>Total</b>	<b>15,834</b>	<b>25,800</b>

**Table 35A – Housing Affordability**

Data Source: 2017-2021 CHAS Tables 14A, 14B, 15A, 15B, 15C

**MONTHLY RENT**

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,401	1,553	2,044	2,501	2,781
High HOME Rent	979	1,108	1,331	1,529	1,686
Low HOME Rent	801	858	1,030	1,190	1,327
2023 Median Gross Rent	1,217	1,044	1,711	2,052	2,248
2025 Fair Market Rent	1,739	1,788	2,346	2,879	3,308

**Table 36A – Monthly Rent**

Data Source: HUD FMR and HOME Rents, ACS Table B25031

**CONTRACT RENT LEVELS**

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
\$1,119	\$700	\$420	\$2,044	\$1,331	\$1,030

Data Source: 2019-2023 ACS (Most Recent Year) Table CP04

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

There is not sufficient housing for households at all income levels based on 2017-2021 CHAS data, which indicates that 17,113 households are cost-burdened and 14,681 are severely cost-burdened (total cost burdened households: 31,794). There is a wide gap between these figures and the number of SHI units (Figure 23). 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 housing demand in Barnstable County will outpace supply by 11,000 to nearly 22,000 housing units by 2035. 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. It takes just 2 months for an average short-term rental income to exceed the average year-round rental income.<sup>111</sup> 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 and home values are increasing drastically in Barnstable County. Since 2010, home values have increased by 56 percent and contract rents have increased by 45 percent, according to the ACS. The Cape Cod Commission found that sales prices have increased at a rate that far exceeds income. From 2019 to 2022, median single-family home sale prices increased by 60 percent while the median household income only increased 7.5 percent. Cape Cod is a desirable area with limited developable land and significant infrastructure limitations, such as sewer and water. This affects development costs and therefore raises housing prices. Housing affordability is likely to remain a challenge as the housing market remains “hot.”

The only other option available to cost-burdened Cape residents besides paying more for housing is moving off-Cape to a more affordable area. This was noted by several groups during the Consultation process, and affects the local economy, regional housing market, and overall quality of life as community members leave. The rental unit supply will also be at risk of losing even more units as people leave the region.

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

Table 36A compares Fair Market Rents, HOME Rents, and median gross rents for Barnstable County by bedroom size. HUD establishes Fair Market Rents and HOME rents based on ACS data from previous years. Median gross rent is the contracted rent plus the estimated monthly cost of utilities and fuels. Comparing updated FY 2025 Fair Market Rents to the most recent ACS data for median gross rents, median gross rents for the County are

<sup>111</sup> Cape Cod Commission, *Housing Cape Cod: The Regional Strategy*, 2024.

generally lower than the FMRs. Of note, the median gross rent for a studio is higher than for a one-bedroom. HOME rents are lower than FMR and median gross rents. Comparing FY 2023 FMRs to FY 2025, fair market rents are risen substantially in a two-year time period, illustrating the rise of housing cost in the region. For example, fair market rent for an efficiency unit increased by 24 percent from 2023 to 2025.

Ideally, subsidized tenants should be able to afford any available unit in the region with a voucher, whether market-rate or otherwise. Although a percentage of most rental developments have affordable units, waiting lists are too long for many to access a unit in newer developments. During the Consultation process, housing authorities noted the huge numbers of qualified applicants they receive for lotteries, numbers far outweighing the number of units available. The Barnstable Housing Authority has a waitlist for about 2,500 people, Chatham reported hundreds of people, and Dennis reported their family units had over 8,000 applicants and elderly/handicap-accessible units had 4,779 applicants. Moreover, the Brewster Housing Authority reported 9,924 family applicants and 4,245 elderly/handicapped applicants while Mashpee reported 8,430 family applicants and 5,014 elderly/handicapped applicants in March 2024.<sup>112</sup>

## 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. BCHC will not fund homebuyer, homeowner rehabilitation, or tenant-based rental activities due to soaring home values in the County and the overall need for more housing stock, specifically rental, in general. Such programs had difficulty finding income-eligible households as well as homes that have purchase prices within the allowable limit. BCHC's goals as outlined in the 2025 Annual Action Plan (AAP) are to develop and maintain adequate supply of housing, preserve and maintain existing affordable housing, and reduce individual and family homelessness through the construction of affordable rental units.

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<sup>112</sup> Lorri F., Barnstable Housing Authority, Kimberly C., Brewster and Mashpee Housing Authorities, Nancy F., Dennis Housing Authority, and Tracy C., Chatham and Harwich Housing Authorities, correspondence with Laurel Mire, Barrett Planning Group, in March 2025.

**MA-20 HOUSING MARKET ANALYSIS: CONDITION OF HOUSING<sup>113</sup>****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. There are 32,828 households with a housing problem in the region, about seventy percent being ownership units.<sup>114</sup> Cost burden is largely impacted by maintenance and repair costs for older units. Map 5 Age of Housing Stock in Appendix IV shows that most of the housing in Barnstable County was built in the modern era between 1941 and 1975. Figure 28 illustrates that most of the housing stock in Barnstable County is at least thirty years old. Seventy-two percent of ownership and forty-seven percent of rental housing do not have any of the four conditions, or “problems.” CHAS data also supports the prevalence of housing problems in Barnstable County, with about thirteen percent (10,485) of homeowners and thirty percent (5,690) of renters having at least one of four severe housing conditions (“problems”), lacking kitchen or plumbing facilities, more than 1 person per room, or cost burden over 50 percent.<sup>115</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 62,680 vacant units across the County.<sup>116</sup> Vacant units are thirty-eight percent of the region’s total housing units (165,661 housing units total estimated for Barnstable County by the 2019-2023 ACS 5-Year Estimate).<sup>117</sup> 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.

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<sup>113</sup> 91.410, 91.210(a)

<sup>114</sup> ACS Five-Year Estimates, 2019-2023, Table B25123.

<sup>115</sup> Consolidated Planning/CHAS Data, 2017-2021, Table 2.

<sup>116</sup> ACS Five-Year Estimates, 2019-2023, Table B25004.

<sup>117</sup> ACS Five-Year Estimates, 2019-2023, Table DP05.

**Figure 27 – Vacancy Status**

Geography	Total	For Rent	Rented, not occupied	For sale only	Sold, not occupied	For seasonal, recreational, occasional use	For migrant workers	Other vacant
Barnstable County	62,680	1,192	203	990	707	56,683	32	2,873
Barnstable	6,874	367	0	107	70	5,840	0	490
Bourne	2,660	133	0	110	72	1,954	0	391
Brewster	3,535	15	0	0	68	3,401	0	51
Chatham	4,159	11	0	0	0	4,087	0	61
Dennis	8,360	161	0	93	0	7,997	0	109
Eastham	3,489	0	0	14	0	3,445	0	30
Falmouth	7,560	127	33	200	25	6,387	0	788
Harwich	4,367	49	18	21	134	3,970	0	175
Mashpee	3,669	34	32	109	145	3,151	32	166
Orleans	2,747	23	0	0	29	2,631	0	64
Provincetown	2,744	37	83	81	0	2,482	0	61
Sandwich	1,720	25	0	119	116	1,259	0	201
Truro	2,272	0	0	0	7	2,232	0	33
Wellfleet	2,673	8	0	0	0	2,591	0	74
Yarmouth	5,851	202	37	136	41	5,256	0	179

Data Source: ACS 2019-2023 Table B25004

**Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":**

“Substandard conditions” include the following:

1. a lack of complete plumbing facilities,
2. a lack of complete kitchen facilities,
3. having more than one occupant per room,
4. and/or paying over 30% 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

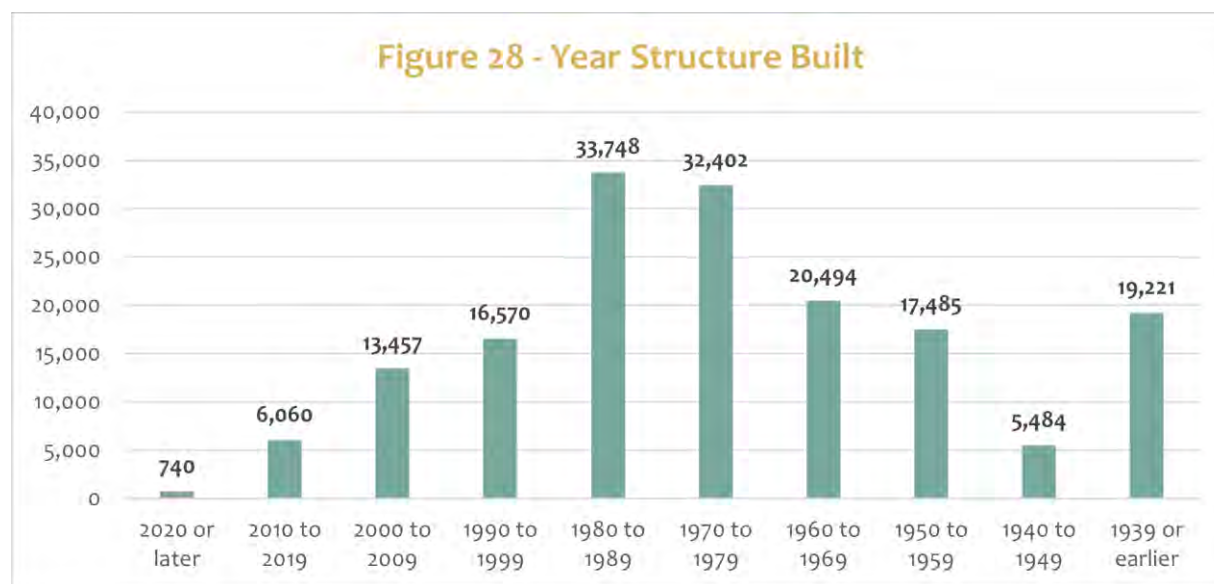
Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	22,567	28%	9,291	50%
With two selected Conditions	298	0%	520	3%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With three selected Conditions	23	0%	129	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	58,446	72%	8,695	47%
<b>Total</b>	<b>81,334</b>	<b>100%</b>	<b>18,635</b>	<b>100%</b>

Table 37A - Condition of Units

Data Source: 2017-2021 ACS B25123

## Year Unit Built



Data Source: 2019-2023 ACS Table B25034

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	9,635	12%	2,083	11%
1980-1999	29,805	38%	4,730	25%
1960-1979	24,825	31%	7,105	38%
1940-1959	7,545	9%	2,654	14%
Before 1939	7,545	10%	2,297	12%
<b>Total</b>	<b>79,339</b>	<b>100%</b>	<b>18,869</b>	<b>100%</b>

Table 38A – Year Unit Built

Data Source: 2017-2021 CHAS

**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	32,395	100%	12,056	100%
Housing units built before 1980 with children present	2,814	9%	1,724	14%

**Table 39A – Risk of Lead-Based Paint**

Data Source: 2017-2021 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 2023. No towns on Cape Cod were High Risk Communities for childhood lead poisoning from 2002 to 2023. The only community with an incidence of elevated blood lead levels in 2023 is Barnstable County.<sup>118</sup> This is an improvement from the 2020-2024 Consolidated Plan, which reported more prevalence across the area in 2018.

**Figure 29 – Child Blood Levels**

Town	Pop. 9-47 Mths	Total Scre- ened	% Scre- ene d	Blood Lead Levels (ug/dL)													
				5 - <10		10 - <15		15 - <20		20 - <25		25 - < 45		45 - < 70		>70	
				N	%	N	%	N	%	N	%	N	%	N	%	N	%
Barnstable	1494	970	64.9	18	18.6	NS	NS	0	0	NS	NS	0	0	0	0	0	0
Bourne	468	384	82.1	NS	NS	0	0	0	0	0	0	0	0	0	0	0	0
Brewster	199	144	72.4	NS	NS	0	0	0	0	0	0	0	0	0	0	0	0
Chatham	91	37	40.7	0	0	0	0	0	0	0	0	NS	NS	0	0	0	0
Dennis	277	211	76.2	NS	NS	0	0	0	0	0	0	0	0	0	0	0	0
Eastham	91	50	54.9	NS	NS	0	0	0	0	0	0	0	0	0	0	0	0
Falmouth	710	479	67.5	NS	NS	0	0	NS	NS	0	0	0	0	0	0	0	0
Harwich	273	161	59	NS	NS	0	0	0	0	0	0	0	0	0	0	0	0
Mashpee	360	280	77.8	NS	NS	0	0	0	0	0	0	NS	NS	0	0	0	0
Orleans	100	42	42	0	0	0	0	0	0	NS	NS	0	0	0	0	0	0
Province-town	31	13	41.9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sandwich	498	416	83.5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Truro	33	15	45.5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wellfleet	58	21	36.2	NS	NS	0	0	0	0	0	0	0	0	0	0	0	0
Yarmouth	644	427	66.3	NS	NS	0	0	0	0	0	0	0	0	0	0	0	0

\*NS indicates number or prevalence is not shown when the number of children screened or case count is between 1-5 and population or total screened is less than 1200. These small numbers are suppressed to protect privacy.

Data Source: 2023 Department of Public Health

<sup>118</sup> Massachusetts Department of Public Health, Bureau of Climate and Environmental Health, Massachusetts Environmental Public Health Tracking, accessed March 10, 2025.

### 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 was built before 1979, which can result in emerging housing problems. Roughly half of ownership (40 percent) and rental (52 percent) units were built between 1940 and 1979. Twenty-eight percent of owner-occupied households and fifty percent of renter-occupied households have at least one substandard 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.

In 2021, Community Development Partnership (CPD), a Lower/Outer Cape community organization, won a grant for 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>119</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>120</sup> Through HUD's Community Development Block Grant Program, homeowners in Brewster, Wellfleet, and

<sup>119</sup> Community Development Partnership, "Community Development Partnership Awarded Housing Rehab Grant," May 5, 2021, <https://capecdp.org/uploaded/uploads/Housing-Rehab.pdf>.

<sup>120</sup> Housing Assistance Corporation, "Energy Efficiency," accessed March 7, 2025, <https://haconcapecod.org/program-services/energy-efficiency/weatherization-and-energy-assessments/>.

Dennis who earn 80 percent AMI or less can receive up to \$50,000 for repair and rehabilitation.<sup>121</sup>

***Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405***

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 14,960 LMI households live in units built before 1980, of which 8,061 are rented. About thirty-seven percent of owner-occupied units built before 1980 are occupied by LMI households, and about sixty-seven percent of renter-occupied units built before 1980 are occupied by LMI households.<sup>122</sup>

## **DISCUSSION**

Rehabilitation and preservation have been programs supported with HOME funding in the past (up until 2010) but are not 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>121</sup> The Resource Inc., "Brewster Regional Housing Rehabilitation Grant," accessed March 7, 2025, <https://www.theresource.org/dennis>.

<sup>122</sup> Consolidated Planning/CHAS Data, 2017-2021, Table 13.

**MA-25 PUBLIC AND ASSISTED HOUSING<sup>123</sup>****INTRODUCTION**

Public and assisted housing is available in limited supply in Barnstable County. The current inventory of PHA units is not enough to meet the demand for housing that is affordable to extremely low, very low, and low-income households (38,787 total households).<sup>124</sup> 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.

**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

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

<sup>124</sup> See NA-10 Figure 2: LMI Households in Barnstable County

on HUD's Public Housing Assessment System (PHAS). Housing units that are scored below 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 from fair to good. There were no PHAs 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. Specifically, the Chatham Housing Authority described that their units for the elderly are old and falling apart and their newer family units are cheaply made. PHA units have reported have the following issues or requested the following in their capital plans:

- Kitchen repairs/renovations;
- Bathroom repairs/renovations;
- Utility repairs;
- 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	PHAS Score (Average Inspection Score)
Barnstable HA	96 <sup>125</sup>
Falmouth HA	79
Bourne HA	94

**Table 42A – Public Housing Condition**

\*This list is not inclusive of all PHAs in Barnstable County, only those for which a PHAS score was available through HUD or correspondence with the housing authority.

Data Source: HUD PHAS Scores 2024

### Multifamily Physical Inspection Scores<sup>126</sup>

Figure 30 – Multifamily Housing Physical Inspection Scores	
Property Name	Average Inspection Score
BOURNE OAKS	92
CAPE COD APARTMENTS	88
GOSNOLD GROVE	90
KINGS LANDING	83
PINE OAKS VILLAGE - Phase I	94
RESIDENTIAL REHAB CENTERS, INC.	75
ROCK HARBOR	92
SHAWME HEIGHTS APTS.	81
SWAN POND VILLAGE	87
PINE OAKS VILLAGE III	92
EAGLE POINT	84
SHAWME HEIGHTS II	97
WELLS COURT	91
WEIR LANDING	88
BRUSH HILL	83
MASHPEE VILLAGE	76
CEDAR MEADOWS	79
CENTERPOINTE APARTMENTS	89

Data Source: HUD Real Estate Assessment Center Physical Inspections Scores 2025

### 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 repairs/renovations;

<sup>125</sup> Lorri F., Barnstable Housing Authority, correspondence with Laurel Mire Barrett Planning Group LLC on March 13, 2025.

<sup>126</sup> U.S. Department of Housing and Urban Development, "Multifamily Housing - Physical Inspection Scores By State," February 10, 2025, [https://www.hud.gov/program\\_offices/housing/mfh/remms/remmsinspecscores/remmsphysinspscores](https://www.hud.gov/program_offices/housing/mfh/remms/remmsinspecscores/remmsphysinspscores).

- Bathroom repairs/renovations;
- Utility repairs;
- 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.
- 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.***

HAs 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.

**MA-30 HOMELESS FACILITIES AND SERVICES<sup>127</sup>****INTRODUCTION**

This section focuses on the facilities and services which serve the homeless in Barnstable County, 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	244	113	129	403	
Households with Adult(s) and Child(ren)	194		5	44	
Households with Only Adults	50		111	207	
Chronically Homeless Households	N/A	N/A	N/A	93	N/A
Veterans	0	0	13	51	
Unaccompanied Youth	0		0	8	

**Table 43A - Facilities Targeted to Homeless Persons**

Data Source: [HUD 2024 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report](#)

**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. HAC is consolidating their

<sup>127</sup> 91.410, 91.210(c)

shelter services to one new family shelter in Dennis with an ability to serve 79 households.<sup>128</sup> Additionally, HAC offers private homeless prevention, financial assistance, training for municipal officials, and housing stabilization counseling/education.<sup>129</sup> Their private homeless-prevention financial assistance program to help people stay housed and avoid entering emergency shelter. Individuals or families can apply for financial resources that can be paid directly to their landlords or other vendors to stay housed.

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 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
- Belonging to Each Other
- Cape and Islands Veterans Outreach Center
- Cape Cod Center for Women
- Catholic Social Services
- Champ Homes, Inc.
- Chatham Ecumenical Council for Homeless
- Community Development Partnership
- 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
- St. Joseph 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.*

<sup>128</sup> Cassi D., Housing Assistance Corporation, correspondence with Laurel Mire, Barrett Planning Group, on March 19, 2025.

<sup>129</sup> Housing Assistance Corporation, “Mission & Impact, accessed March 10, 2025, <https://haconcapecod.org/about/mission-impact/>.

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 emergency housing, transitional housing for structured temporary stays, permanent supportive housing for individuals with disabilities, rapid re-housing, street outreach, medical respite for those requiring health-related shelter, and Coordinated Entry for access to housing resources, according to data from HMIS.<sup>130</sup>

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 within the Cape and Islands CoC. HAC and the Community Action Committee of Cape Cod are the service providers for two family shelters. St. Joseph's House, operated by Catholic Charities, operates the only individual shelter in the region. Independence Home offers emergency shelter and wraparound services for individuals and families fleeing domestic violence. According to the HUD 2024 CoC Housing Inventory Count Report, there are 244 year-round emergency shelter beds in the County, 194 family beds, and 50 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. 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.

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<sup>130</sup> Charise M., HMIS Program Manager, Barnstable County Human Services, correspondence with Laurel Mire, Barrett Planning Group, on March 14, 2025.

The Veterans Outreach Center of the Cape and the Islands offers veteran-specific services, with counseling and case management provision. According to the CoC HMIS, there are 116 year-round Transitional Housing beds on Cape Cod, all of which are for adult individuals, with 5 family beds and 111 adult-only beds.

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 251 year-round PSH beds in Barnstable County — 211 permanent supporting housing beds, 29 rapid rehousing beds, and 11 "other" permanent housing beds.

CoC administers a Coordinated Entry System (CES) to link vulnerable households with available CoC-funded PSH. The CES has fourteen "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 other programs that provide assistance to veterans and their families, such as the VA Supportive Housing and Treatment (VASH) program. The Veterans Northeast Outreach Center also provides Supportive Services for Veteran Families (SSVF) Rapid Rehousing vouchers to Cape Cod veterans. The Barnstable Housing Authority partners with The Cape and Islands Veterans Outreach Center for two veteran residences with project-based vouchers offers two ten PSH beds to Cape Cod veterans.

Homeless families with minors may access services through EOHLC'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 entry through EOHLC. The Barnstable County Health Services Department is the lead agency for the Massachusetts Executive Office of Health and Human Services (EOHHS) Unaccompanied Homeless Youth and Young Adult grant. The five sub-grantees - Champ Homes, Homeless Prevention Council, Martha's Vineyard Community Services, Our

House Nantucket, and HAC – provide services and resources for those between the ages of 16 and 24 who are unstably housed. For those under the age of 18, Homeless Prevention Council (HPC) will coordinate case management services with a parent/guardian or will refer youth to an appropriate support service for minors. HPC also offers a Resident Services program to ensure residents maintain their housing by helping them understand leases, securing resources to pay rent, and meeting other basic needs. Youth Homelessness Demonstration Program (YHDP) funding has been directed to a Mobile Outreach and Resource Navigation program that employs YYA with lived experience of homelessness. This new project expands the outreach capacity targeting YYA and utilizes Problem Solving and other diversion techniques.

**MA-35 SPECIAL NEEDS FACILITIES AND SERVICES<sup>131</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 EOHLIC. 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.<sup>132</sup>

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-

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<sup>131</sup> 91.410, 91.210(d)

<sup>132</sup> Laura R., Elder Services of Cape Cod and the Islands, correspondence with Laurel Mire, Barrett Planning Group, on March 25, 2025.

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 2020.

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. Two percent of the County's total population is institutionalized, or living in group quarters, according to the 2020 Decennial Census; this percentage includes those in specialized mental-health facilities.

Figure 31 - HOME Program Rental Projects 2020 Through 2024				
HOME Units	Total Units	Rental Project	Town	Amount
4	4	Cape Cod Village	Orleans	\$250,000
11	40	Little Pond Place	Falmouth	\$140,000
11	30	Terrapin Ridge	Sandwich	\$250,000
11	40	Yarmouth Gardens	Yarmouth	\$350,000
11	30	Brewster Woods	Brewster	\$250,000
11	39	LeClair Village	Mashpee	\$300,000
11	48	Scranton Main	Falmouth	\$300,000
11	42	Cape View Way	Bourne	\$300,000
11	38	Wing School (Phase I)	Sandwich	\$300,000
11	65	Province Post	Provincetown	\$300,000
11	46	Lawrence Hill	Wellfleet	\$300,000
11	43	Cloverleaf	Truro	\$300,000

Data Source: Barnstable County HOME Consortium Program Manager

*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.

Two percent of the County's population is in group quarters, or 4,423 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 non-institutional. 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.

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 and ground floor units, transportation, mental health/counseling services for all ages, and financial assistance beyond subsidies. 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.

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.

Figure 32 – Group Quarters by Type

Town	Group Quarters Population 2020	Institutionalized Population	Correctional Facilities	Juvenile Facilities	Nursing Facilities/Skilled-Nursing Facilities	Other Institutional Facilities	Non-Institutionalized Population	College/University Student Housing	Military Quarters	Other Noninstitutionalized Facilities
Barnstable County	4,423	2,186	213	37	1,875	61	2,237	1,360	39	838
Barnstable	651	273	0	0	273	0	378	0	0	378
Bourne	1,799	395	213	0	182	0	1,404	1,328	39	37
Brewster	206	160	0	26	102	32	46	0	0	46
Chatham	149	149	0	0	149	0	0	0	0	0
Dennis	105	93	0	0	93	0	12	0	0	12
Eastham	11	0	0	0	0	0	11	0	0	11
Falmouth	356	249	0	0	249	0	107	32	0	75
Harwich	167	128	0	0	128	0	39	0	0	39
Mashpee	154	70	0	0	70	0	84	0	0	84
Orleans	69	35	0	0	35	0	34	0	0	34
Provincetown	44	35	0	0	35	0	9	0	0	9
Sandwich	192	158	0	0	129	29	34	0	0	34
Truro	7	0	0	0	0	0	7	0	0	7
Wellfleet	0	0	0	0	0	0	0	0	0	0
Yarmouth	513	441	0	11	430	0	72	0	0	72

Data Source: 2020 Census, Table P5

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

Town	Total Population 2023 (Non- institutionalized)	Total Population with a Disability	Disabled Population under 18	Disabled Population 18-64	Disabled Population 65+
Barnstable County	227,536	32,487	1,987	11,260	19,240
Barnstable	49,036	6,012	541	1,975	3,496
Bourne	19,594	2,707	88	924	1,695
Brewster	10,172	1,639	119	503	1,017
Chatham	6,494	1,051	36	233	782
Dennis	14,722	2,663	50	899	1,714
Eastham	5,772	726	9	190	527
Falmouth	32,291	5,315	302	2,040	2,973
Harwich	13,348	1,683	63	456	1,164
Mashpee	15,062	1,954	70	864	1,020
Orleans	6,309	969	43	293	633
Provincetown	3,665	629	53	182	394
Sandwich	20,224	2,274	160	1,092	1,022
Truro	1,675	245	0	49	196
Wellfleet	4,371	405	21	146	238
Yarmouth	24,801	4,215	432	1,414	2,369

Data Source: ACS 2019-2023 Table B18101

Figure 34 - Disability Characteristics

Age	Total		Under 18		18-64		65+	
Total Population	227,536		33,131		121,550		72,855	
Disability Type	Total with Disability	% with Disability	With Disability	% with Disability	With Disability	% with Disability	With Disability	% with Disability
Hearing Difficulty	12,226	5%	182	1%	2,105	2%	9,939	14%
Vision Difficulty	4,109	2%	244	1%	1,265	1%	2,600	4%
Cognitive Difficulty	10,923	5%	1,768	5%	5,610	5%	3,545	5%
Ambulatory Difficulty	14,449	6%	269	1%	4,212	3%	9,968	14%
Self-Care Difficulty	5,441	2%	456	1%	1,734	1%	3,251	4%
Independent Living Difficulty	10,185	4%	-	-	4,549	4%	5,636	8%

Data Source: ACS 2019-2023 Table S1810

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

Town	Total Population	Under 0.5		0.5-0.99		1.0-1.49		1.5-1.99		>2.0	
		With Disability	No Disability	With Disability	No Disability	With Disability	No Disability	With Disability	No disability	With disability	No Disability
Barnstable County	226,754	1,679	5,833	2,714	6,683	2,606	7,378	2,670	9,564	22,783	164,844
Barnstable	48,945	284	1,455	368	1,347	613	2,367	661	2,488	4,086	35,276
Bourne	19,423	153	493	186	305	389	695	164	833	1,801	14,404
Brewster	10,172	90	179	305	521	39	161	186	222	1,019	7,450
Chatham	6,466	91	150	83	264	97	263	36	379	744	4,359
Dennis	14,722	126	436	335	250	126	288	267	584	1,809	10,501
Eastham	5,772	11	81	42	394	8	287	111	310	554	3,974
Falmouth	32,231	378	1,054	600	884	504	795	392	1,095	3,420	23,109
Harwich	13,264	60	125	97	313	119	313	81	487	1,326	10,343
Mashpee	15,006	64	474	90	129	271	509	174	789	1,355	11,151
Orleans	6,309	42	230	25	382	50	58	43	309	809	4,361
Provincetown	3,638	27	135	131	141	106	188	44	159	321	2,386
Sandwich	20,136	164	426	64	643	52	531	168	372	1,826	15,890
Truro	1,675	0	3	96	0	26	54	0	307	123	1,066
Wellfleet	4,340	30	111	9	128	60	202	32	233	274	3,261
Yarmouth	24,655	159	481	283	982	146	667	311	997	3,316	17,313

Data Source: ACS 2019-2023, Table C18131

***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 non-institutional 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. Link to one-year goals. 91.315(e)***

Through the goals of rental housing production and CHDO rental housing production, with funds reallocated to rental housing production after the two-year set aside, and administrative capacity, BCHC has the following strategies to address the housing and supportive service needs of persons who are not homeless but have other special needs:

- 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
- 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
- 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

***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. Link to one-year goals. (91.220(2))***

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 this population. The CoC, along with partnering government and non-profit agencies, are responsible for services for non-homeless special-needs populations. Through the goal of rental housing production, 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 2021 BCHC awarded \$250,000 to Brewster Woods which included three Section 811 supportive housing units for low-income people with disabilities.<sup>133</sup>

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<sup>133</sup> Preservation of Affordable Housing, “Brewster Woods,”  
<https://www.poah.org/property/massachusetts/brewster-woods>.

**MA-40 BARRIERS TO AFFORDABLE HOUSING<sup>134</sup>**

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

**FEDERAL GOVERNMENT POLICIES**

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 (see Map 6 Environmental Hazards in Appendix IV). Costs are likely to increase due to the impacts of climate change and sea level rise on the area.

**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.

***Massachusetts Affordable Homes Act***

In 2024, the Governor of Massachusetts signed the Affordable Homes Act (AHA), authorizing over \$5 billion in a bond bill for housing in the Commonwealth over the next five years, to address the enormous demand and limited supply of housing across the state. The AHA contains nearly 50 housing policy initiatives to increase the state's housing stock, focusing on modernizing the public housing system, helping first-time homebuyer and homeownership programs, and building more housing for LMI residents.

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

In addition, several policies address barriers to housing production by allowing accessory dwelling units (discussed more below) by right, supporting the conversion of vacant commercial space to housing, and supporting sustainable/green housing initiatives.<sup>135</sup> The implementation of the AHA, guided by the Executive Office of Housing and Livable Communities, is ongoing, and Massachusetts towns, including the fifteen Cape communities, will continue to seek guidance on utilizing the funds and policies to address local housing issues.

### ***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 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 percent 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. In addition to the AHA granting ADUs by right across the Commonwealth, the Cape Cod Commission drafted a model by-right ADU bylaw. Several communities in the County have begun implementing ADUs into their zoning bylaws or began addressing implementation at public meetings.

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<sup>135</sup> Massachusetts Executive Office of Housing and Livable Communities, “The Affordable Homes Act: Smart housing, livable communities,” accessed March 17, 2025, <https://www.mass.gov/info-details/the-affordable-homes-act-smart-housing-livable-communities>.

Despite this progress, many communities have placed lengthy permitting requirements or deed restrictions on these units.<sup>136</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 protecting historic properties or environmental areas. Common uses of zoning overlay districts to further affordable housing is 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>137</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 EOHLC 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>138</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 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.

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<sup>136</sup> Cape Cod Commission, “Accessory Dwelling Units,” accessed March 17, 2025, <https://www.capecodcommission.org/our-work/adu/>.

<sup>137</sup> Massachusetts Executive Office of Housing and Livable Communities, “Chapter 40R,” accessed March 17, 2025, <https://www.mass.gov/info-details/chapter-40r>.

<sup>138</sup> Massachusetts Executive Office of Housing and Livable Communities, “Chapter 40B Planning and Information,” accessed March 17, 2025, <https://www.mass.gov/chapter-40b-planning-and-information>.

### **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. 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**

During the consultation process the overwhelming barriers to affordable housing was a lack of supply, the affordability gap between income and housing price, and the cost of housing construction. 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. Map 7 Zoning Districts in Appendix IV shows that the majority of Barnstable County is low density

residential. Business and industrial districts are concentrated to the Upper Cape and along Routes 6 and 28. Moreover, eighty percent of respondents to the Housing Needs Survey indicated that they live in a single-family detached home, reflecting the prominence of this housing type in the region.

**MA-45 NON-HOUSING COMMUNITY DEVELOPMENT ASSETS<sup>139</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 newest 2024 Cape Cod Comprehensive Economic Development Strategy, targeted strategic planning has been created for the region's economic development. The 2024 strategy, which sets goals for the next five years, describes safe and attainable housing as a key element of a loveable and thriving community and names housing as a main challenge for employee retention in all industries in the region.<sup>140</sup> 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 the mainland accessed only by one of the two aging bridges (Sagamore and Bourne), provides challenges for 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

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<sup>139</sup> 91.410, 91.210(f)

<sup>140</sup> Cape Cod Commission, 2024 Cape Cod Comprehensive Economic Development Strategy Draft, June 2024.

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 to educate and provide workforce development and training programs for those of various ages, abilities, and stages in their professional careers.

## 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, forestry, Fishing, and Hunting	710	296	0.6%	0.3%	-0.3%
Mining, Quarrying, and Oil and Gas Extraction	135	66	0.1%	0.1%	0
Utilities	1,016	337	0.9%	0.4%	-0.5%
Arts, Entertainment, and Recreation	3,535	3,053	3.1%	3.5%	.4%
Construction	10,948	7,701	9.7%	8.9%	-0.8%
Educational Services	9,423	6,889	8.3%	8.0%	-0.3%
Health Care and Social Assistance	18,165	15,325	16.0%	17.8%	1.8%
Finance and Insurance	4,487	2,067	4.0%	2.4%	-1.6%
Real Estate and Rental and Leasing	2,677	1,264	2.4%	1.5%	-0.9%
Information	1,900	1,268	1.7%	1.5%	-0.2%
Manufacturing	5,882	2,402	5.2%	2.8%	-2.4%
Other Services	5,363	3,367	4.7%	3.9%	-0.8%
Professional, Scientific, and Technical Services	10,538	5,178	9.3%	6.0%	-3.3%
Management of Companies and Enterprises	0	513	0%	0.6%	0.6%
Administration & Support, Waste Management, and Remediation	5,591	3,873	4.9%	4.5%	-0.4%
Accommodation and Food Services	8,223	11,717	7.3%	13.6%	6.3%
Public Administration	5,697	4,865	5.0%	5.6%	0.6%
Retail Trade	13,272	12,475	11.7%	14.5%	2.8%
Transportation & Warehousing	3,317	1,781	2.9%	2.1%	0.8%
Wholesale Trade	2,382	1,806	2.1%	2.1%	0
Grand Total	113,261	86,243			

**Table 45A - Business Activity**

**Labor Force**

Total Population in the Civilian Labor Force	119,533
Civilian Employed Population 16 years and over	114,034
Unemployment Rate	4,60%
Unemployment Rate for Ages 16-24	10%
Unemployment Rate for Ages 25-65	5%

**Table 46A - Labor Force**

Data Source: 2019-2023 ACS Table S2301

**Occupations by Sector**

Occupations by Sector	Number of People
Management, business, and science, and arts	50,298
Service	20,633
Sales and office	21,734
Natural resources, construction, and maintenance	11,705
Production, transportation, and material moving	8,891

**Table 47 – Occupations by Sector**

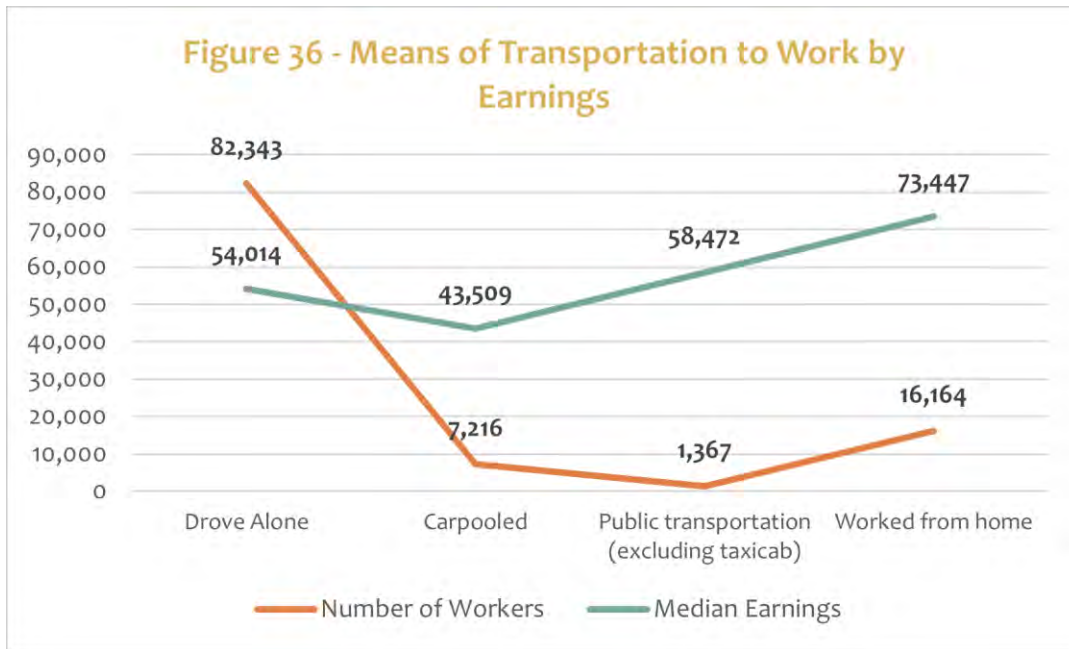
Data Source: 2019-2023 ACS Table C24050

**Travel Time**

Travel Time	Number	Percentage
< 30 Minutes	67,276	71%
30-59 Minutes	18,918	20%
60 or More Minutes	8,681	9%
Total	94,875	100%

**Table 48 - Travel Time**

Data Source: 2019-2023 ACS



Data Source: 2019-2023 ACS Table S0802

## EDUCATION

### *Educational Attainment by Employment Status (Population 25 to 64 Years)*

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,933	72	1,486
High school graduate (includes equivalency)	18,409	1,048	5,383
Some college or Associate's degree	22,884	1,208	5,941
Bachelor's degree or higher	39,341	1,391	7,035

**Table 49A - Educational Attainment by Employment Status**

Data Source: 2019-2023 ACS Table B23006

**Educational Attainment by Age**

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	323	564	614	789	841
9th to 12th grade, no diploma	1,505	620	762	1,133	1,252
High school graduate, GED, or alternative	5,722	5,246	4,662	14,996	14,105
Some college, no degree	4,033	3,725	4,450	12,122	12,889
Associate's degree	852	1,783	1,942	6,243	6,981
Bachelor's degree	2,311	6,438	5,236	17,188	18,091
Graduate or professional degree	140	2,506	3,568	13,182	20,075

**Table 50A - Educational Attainment by Age**

Data Source: 2019-2023 ACS Table B15001

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

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$36,204
High school graduate (includes equivalency)	\$45,113
Some college or Associate's degree	\$49,124
Bachelor's degree	\$63,559
Graduate or professional degree	\$82,593

**Table 51A – Median Earnings in the Past 12 Months**

Data Source: 2019-2023 ACS Table S1501

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

Table 45A indicates that health care and social assistance and construction have the largest share of workers in the Consortium communities, with retail trade having the third largest. The largest share of jobs is in health care and social assistance and retail trade, with accommodation/food service following closely. There are significantly more jobs in accommodation/food service than the number of workers, indicating the prominence of seasonal tourism and the seasonal economy.<sup>141</sup>

The 2024 Draft Cape Cod Economic Development Strategy found that the single largest contributing industry to the region's GDP is real estate and leasing, which accounts for more than one-fourth of GDP but only about two percent of employment. The report also found that the construction industry has seen the largest amount of growth between 2017 to 2022.

<sup>141</sup> ACS Five-Year Estimates, 2019-2023 (Workers); U.S. Census Bureau On the Map (Jobs)

The arts and culture sector is a critical component of the region's identity and economy, making up a significant portion of employment, especially in more seasonal towns.<sup>142</sup>

***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 economically and professionally 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. In the past, median earnings in the region were lower for workers walking or using public transportation to get to work. This trend does not seem to have continued in recent years as shown in Figure 36, especially with the rise of remote work in the region. As many towns on Cape Cod do not have full municipal sewer and water infrastructure, businesses are deterred from coming to Cape Cod if commercial locations are not serviced by public utilities, ultimately losing those potential jobs for residents.

Two of the 2024 Comprehensive Economic Development Strategy's goals for the region are to "invest in infrastructure that provides safe access to, from, and within the region, ensures effective telecommunications, and facilitates compact development patterns protective of natural resources and sensitive to climate considerations" and "provide an adequate supply of ownership and rental housing that is attainable for a range of incomes and meets the needs of year-round residents and employees" by increasing diversity in housing options and increasing wages while lowering housing costs to make housing more affordable and attainable.

There is a lack of workforce housing for workers in the seasonal and year-round economies. 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. Construction costs are also high on Cape Cod and increasingly so on the Outer and Lower Cape. The cost of bringing labor and materials for housing or business development to more isolated areas,

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<sup>142</sup> Cape Cod Commission, *2024 Cape Cod Comprehensive Economic Development Strategy*, June 2024.

usually also those areas without water, sewer, and wastewater infrastructure, hinders growth.

Improvements to transit are also critical to attracting and maintaining a strong workforce and keeping the present workforce healthy. Providing more alternatives for those without a car can 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;
- Increased and Diversified 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 have wastewater plans and have begun to work collaboratively on solutions. However, lack of water and sewer infrastructure was still a major topic that rose to the top of barriers to affordable housing development during the Consultation process. With greater wastewater capacity, the area should see an increase in economic growth and allow for denser housing developments. Moreover, municipalities across Cape Cod continue to utilize public-private partnerships (PPPs) to forward economic development initiatives like expanding broadband internet and improving public transportation. PPPs are an effective funding mechanism to use when local, state, and federal funding may be restricted.

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

Forty-seven percent of Barnstable County's population over the age of 25 has a bachelor's degree or higher (86,284 people), which is equivalent to the state percentage. Rates of bachelor's degrees or a graduate/professional degree are similar across age groups 25 years and older.<sup>143</sup> Ninety-six percent of the year-round population 25 years and older have graduated from high school or an equivalency program.<sup>144</sup> Barnstable County is an educated population, but the seasonal economy does not provide high-paying jobs that require advanced degrees.

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: business and financial operations, management, and transportation and material moving.<sup>145</sup> As described during the consultation process, the demand for healthcare professionals and home health aides continues to rise as the population ages.

The Cape Cod CEDS also identified Cape Cod, with its extensive coastline, as a prime location for the blue economy and climate tech-related industries. 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.

***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

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<sup>143</sup> ACS Five-Year Estimates, 2019-2023, Table B15001.

<sup>144</sup> Cape Cod Commission, *2024 Cape Cod Comprehensive Economic Development Strategy*, June 2024.

<sup>145</sup> Cape and Islands Workforce Board, *Cape & Islands Regional Blueprint*, February 2025.

can attract new employers to the area, raise wages, and provide more employment opportunities for LMI populations. The Cape and Islands Workforce Board Cape & Islands Regional Blueprint states that the region has limited educational and training resources. However, Cape Cod Community College, Upper Cape Cod Regional Technical School, and the Cape Cod Regional Technical High School offer degree and certification programs and report that their more popular programs are those for health sciences, Hands-On STEM career programs, transfer pathway/career programs (general studies, business, criminal justice, and communication), and unique destination programs (aviation maintenance technology, funeral service, marine technology, and the blue economy). The Adult Education Center on Cape Cod also offers free educational courses and services, and Cape Cod Regional Technical High School offers construction, health & human services, STEAM, and transportation academies. The Cape and Islands Workforce Board also supports an employment program, YouthWorks, offering high school students with exposure to career pathway education, career exploration, and mentorship.<sup>146</sup>

***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 adopted in June of 2024 and is cited throughout MA-45.

***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, as described in their 2024 CEDS, is undertaking the following economic development initiatives coordinated with the Consolidated Plan. These initiatives will provide for more housing and diversified housing stock more attainable to LMI populations, support the economy and workers, and promote infrastructure improvements and expansion necessary for growth.

**Incentivize Year-Round Housing** by conducting a comprehensive analysis of short-term rentals on Cape Cod to understand the existing landscape of short-term rentals in each town, impacts on town budgets and revenues, impacts of the year-round housing market,

<sup>146</sup> Cape and Islands Workforce Board, Cape & Islands Regional Blueprint, February 2025, <https://masshire-capeandislandswb.com/wp-content/uploads/2025/02/2025-CIWB-Regional-Blueprint-1.pdf>.

and the efficacy and cost-effectiveness of programs relative to developing or redeveloping housing.

**Simplify Appropriate Housing Development** by identifying and drafting zoning changes with towns and community input, conducting outreach and community education around zoning changes proposed, exploring the creation of pre-approved or pre-permitted plans, developing plans that may be used as pre-reviewed or pre-approved plans, and identifying other opportunities for streamlining review processes for housing development and redevelopment in appropriate locations

**Identify and Support Growing Industries** in the region by analyzing which industries in the region have been growing and which assets and opportunities on Cape Cod exist for new industries

**Invest in Water Quality and Wastewater Infrastructure** to support housing and other development in more compact, walkable, active areas by identifying discretionary funding that may be dedicated to such improvements

**Invest in Broadband Infrastructure** by securing available state and federal funds to extend and modernize the existing network, address gaps in service, and encourage competition in 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. Overall, average wages in the county's largest industries, like construction, healthcare and social assistance, retail trade, accommodation and food services, and educational services, all fall well below what is needed to affordably purchase a home and the median household income for the region overall.<sup>147</sup> 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 to 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

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<sup>147</sup> Cape Cod Commission, *Housing Cape Cod: The Regional Strategy*, 2024.

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.

The Housing Needs Survey found that Hyannis, In the Town of Barnstable, and the Outer Cape are seen as the highest-priority need areas in Barnstable County. Many respondents also stated that need is high across the entire Cape. Moreover, populations with the greatest unmet needs were chosen to be workers, families with children, households at risk of homelessness, younger single-adult households, and older adults living alone.

### *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 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.

### *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. Yarmouth, Bourne, and Dennis have the lowest median sales value. Yarmouth, Mashpee, and Bourne have the lowest housing values. Harwich, Mashpee, and Barnstable have the highest median gross rents, likely due to increased demand. Sandwich, Barnstable, and Chatham have the highest median monthly housing costs. 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.

***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.

Figure 37 - Housing Comparisons within Barnstable County					
Geography	Median Sales Value	Median Housing Value	Those with a Mortgage	Median Gross Rent	Median Monthly Housing Cost
Barnstable County	\$712,723	\$575,900	49,649	\$1,596	\$1,685
Barnstable	\$877,500	\$559,200	10,017	\$1,751	\$1,885
Bourne	\$637,500	\$543,100	4,051	\$1,409	\$1,673
Brewster	\$780,000	\$621,300	2,200	\$1,386	\$1,644
Chatham	\$1,195,000	\$857,900	1,442	\$1,180	\$1,686
Dennis	\$675,000	\$564,500	3,153	\$1,499	\$1,388
Eastham	\$788,000	\$668,400	1,247	\$1,692	\$1,289
Falmouth	\$740,500	\$580,000	6,981	\$1,406	\$1,563
Harwich	\$800,000	\$588,100	3,170	\$1,830	\$1,658
Mashpee	\$735,000	\$515,800	3,123	\$1,808	\$1,668
Orleans	\$1,049,000	\$816,700	1,282	\$1,181	\$1,586
Provincetown	\$2,000,000	\$769,500	1,013	\$1,306	\$1,680
Sandwich	\$702,500	\$545,000	5,174	\$1,725	\$2,129
Truro	\$1,300,000	\$771,000	339	\$1,200	\$897
Wellfleet	\$887,000	\$751,000	787	\$1,200	\$1,345
Yarmouth	\$599,950	\$480,500	5,670	\$1,642	\$1,581

Data Sources: Banker and Tradesman 2024 Median Sale Price; ACS 2019-2023 Tables B25077, B25081, B25064, B25105

**MA-60 BROADBAND NEEDS OF HOUSING OCCUPIED BY LOW- AND MODERATE-INCOME HOUSEHOLDS<sup>148</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. The Cape Cod Commission's Regional Broadband Needs Assessment published in August of 2024 shares that 99.57 percent of addresses in Barnstable County have access to broadband services at speeds above 100/20 Mbps. However, their study showed that actual speeds can vary widely, especially during the summer when demand swells. Moreover, the lack of competition, with 99.6 percent of residential and business addresses being served by Comcast, leads to the highest internet prices in the Commonwealth and significant affordability issues. Moreover, less than 2 percent of Cape Cod has access to fiber internet service, which is considered the internet infrastructure of the future, compared to 46 percent of people statewide.<sup>149</sup>

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 also works with towns and other entities to connect municipalities, businesses, and residential buildings with fiber services, deploying pilot programs in Buzzards Bay, Falmouth, and Hyannis.<sup>150</sup>

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 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 households would not be able to afford this added cost even if they were 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 serve the jurisdiction.*

Virtually every residence and business on Cape Cod is served by Comcast, resulting in the highest internet prices in the Commonwealth in Barnstable County. This leads to accessibility

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<sup>148</sup> 91.210(a)(4), 91.310(a)(2)

<sup>149</sup> Cape Cod Commission, *Regional Broadband Needs Assessment*, August 2024.

<sup>150</sup> OpenCape, "Municipality," accessed March 21, 2025, <https://www.opencape.org/municipality>.

issues and high customer dissatisfaction, with Barnstable County residents reporting slowdowns or drops at least once a week and services that were too expensive. The Cape Cod Commission's recommendations in their Regional Broadband Network Needs Assessment include encouraging increased internet service provider options.

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.

## MA-65 HAZARD MITIGATION<sup>151</sup>

### *Describe the jurisdiction's increased natural hazard risks associated with climate change.*

Cape Cod is extremely vulnerable to the impacts of climate change and its associated hazards, specifically rising seas and changes to the coastline. These hazards are driven by increasingly intense coastal storms, extreme precipitation and associated flooding, and flooding and erosion exacerbated by rising sea levels. 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 Cape located in floodplains. This is particularly true for the Outer Cape, which is comprised of Eastham, Wellfleet, Truro, and Provincetown. By the end of the century, it is estimated that damages to Cape Cod's buildings and land lost to inundation could along total over \$30 billion. Natural hazards associated with climate change result in damage to the built and natural environment. Map 6 Environmental Hazards in Appendix IV shows the projected sea level rise for Barnstable County, the current FEMA Flood Hazard layer, and hazardous material sites. AUL and Chapter 21E sites are areas contaminated with oil and/or hazardous materials which must be cleaned up according to Massachusetts state regulations. Such sites are located throughout Barnstable County, notably most being along the coast which will experience extreme sea level rise and flood risk.

### *Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.*

Cape Cod's vulnerable coastal zone is home to billions of dollars of residential real estate and economic assets. Over 15,000 residential properties lie within the floodplain in Cape Cod. On Cape Cod, low- and moderate-income households are often mixed in and around wealthy, seasonal communities. However, vulnerable populations are often disproportionately impacted by the effects of climate change and have less access to resources to prepare for and recover from natural hazard events. 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>152</sup>

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<sup>151</sup> 91.210(a)(5), 91.310(a)(3)

<sup>152</sup> Massachusetts Executive Office of Energy and Environmental Affairs, Massachusetts Climate Change Adaptation Report, September 2011, <https://www.mass.gov/doc/2011-massachusetts-climate-change-adaptation-report-full-report/download>.

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 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 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>153</sup>

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<sup>153</sup> Cape Cod Commission, “Multi-Hazard Mitigation Planning,” accessed March 21, 2025, <https://www.capecodcommission.org/our-work/multi-hazard-mitigation-planning/>.

## SP-05 OVERVIEW

### STRATEGIC PLAN OVERVIEW

The Barnstable County HOME Consortium’s strategic plan will focus on the development and growth of housing-related, eligible activities from 2025-2029. 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.

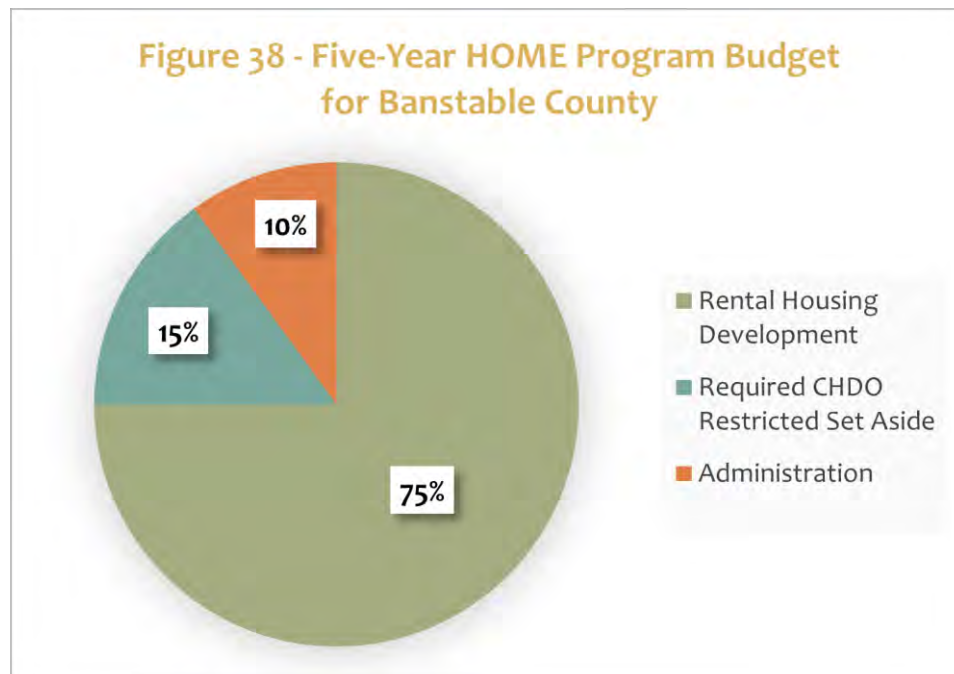
The BCHC wishes to avoid the displacement of long-term renters while simultaneously welcoming new rental opportunities across Barnstable County. The volume of second homeowners/seasonal homes and short-term rentals has taken available properties off the market, limiting the housing supply, increasing 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 2025-2029 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 Five-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 seasonal homeownership and the robust impact they have on the housing market across Barnstable County, particularly when displacing renters, limiting the already limited rental housing stock, and raising prices. Low and moderate-income individuals are more likely to rent in LMI communities, and they are disproportionately affected by these actions.

2. 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, those considered extremely low-income, and the large elderly population in Barnstable County.
3. 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.
  - Community Development Housing Organization (CHDO) funds will be reallocated to Rental Housing Development on a two-year cycle as approved by HUD and will assist in creating additional affordable rental HOME units. 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.
  - The Consortium will not allocate funds for the homebuyer, homeowner rehabilitation, or tenant-based rental activities at this time.



Data Source: Barnstable County HOME Consortium Program Manager

**SP-10 GEOGRAPHIC PRIORITIES<sup>154</sup>****GEOGRAPHIC AREA**

<b>Area Name:</b>	<b>Barnstable County</b>
<b>Area Type:</b>	<b>Region</b>
<b>Other Target Area Description</b>	<b>Barnstable County</b>
<b>HUD Approval Date:</b>	<b>N/A</b>
<b>Percent of Low/Moderate Income:</b>	<b>N/A</b>
<b>Revitalization Type:</b>	<b>N/A</b>
<b>Other Revitalization Description:</b>	<b>N/A</b>
<b>Identify the neighborhood boundaries for this target area:</b>	<b>N/A</b>
<b>Include specific housing and commercial characteristics if this target area:</b>	<b>N/A</b>
<b>How did you consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	<b>N/A</b>
<b>Identify the needs in this target area:</b>	<b>N/A</b>
<b>What are the opportunities for improvement in this target area?</b>	<b>N/A</b>
<b>Are there barriers to improvement in this target area?</b>	<b>N/A</b>

**Table 52 - Geographic Priority Areas****GENERAL ALLOCATION PRIORITIES*****Describe the basis for allocating investments geographically within the state.***

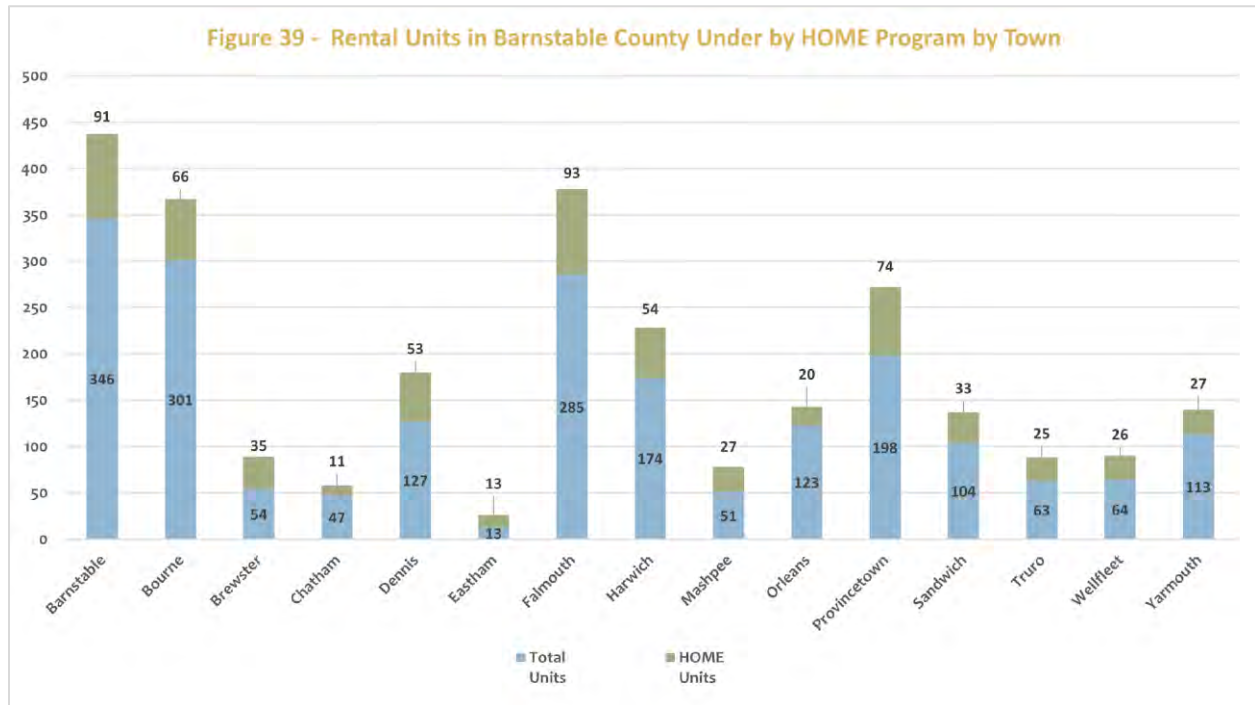
There are no designated target areas for allocating investments within the Consortium. Funds are distributed on a first-come-first-serve basis to income-eligible beneficiaries. This method ensures that funds are expended in a timely, fair manner. Affordable housing is an all-encompassing, widespread need across the entire region, as there is limited land or property available on Cape Cod and high cost of development. Therefore, BCHC prioritizes funding distribution within/across all neighborhoods of Barnstable County.

Over the course of the HOME program's existence, each of the fifteen Consortium communities was assisted with HOME funding. There have been 2,063 rental units created since 1994, 648 being HOME rental units. The combined sum for these units equals \$10,874,057. Figure 39 shows the distribution of rental units by municipality. Map 8 HOME

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<sup>154</sup> 91.415, 91.215(a)(1)

Units by Town in Appendix IV shows the distribution of HOME rental units by municipality.



Data Source: Barnstable County HOME Consortium Program Manager

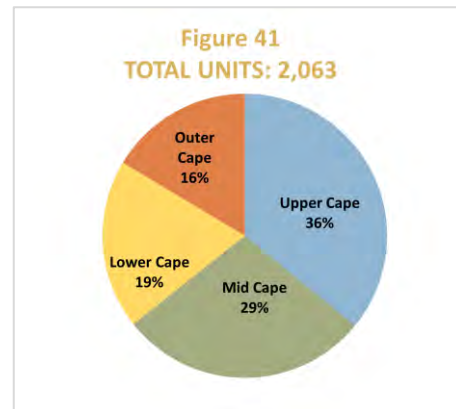
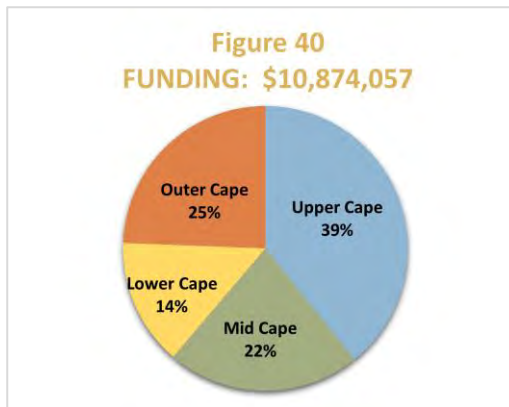
## DISCUSSION

An analysis of the program activities shows that there has been an equitable distribution of HOME funds and HOME rental development sub-regionally. Barnstable County consists of fifteen individual municipalities in the following sub-regional categories:

- Upper Cape: Bourne, Falmouth, Sandwich, and Mashpee
- Mid-Cape: Barnstable, Yarmouth, & Dennis
- Lower Cape: Brewster, Harwich, Chatham, and Orleans
- Outer Cape: Eastham, Wellfleet, Truro, and Provincetown

Units were almost equally spread out across the three regional areas of the upper Cape, the

mid-Cape, and the lower/outer Cape.



**SP-25 PRIORITY NEEDS<sup>155</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 Very Low Income Low-income Moderate Income Families with Children Large Families 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>	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. Strategies: 1.To grow the supply of rental housing across a range of incomes by allocating the largest share of HOME resources to this objective. 2.To prioritize newly constructed or the redevelopment of existing properties into rental units across the Region. 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. 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.
	<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 affordable rental housing units are continuing to grow, thus development of more rental units is needed to increase the supply.

<sup>155</sup> 91.415, 91.215(a)(2)

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 Very Low-Income Low-Income Families with Children Large Families 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 2029. 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</li> </ol>

		preserve the existing housing stock.
	<b>Basis for Relative Priority</b>	There are 663 units due to expire in Barnstable County by 2033. There are also currently nearly 39,000 LMI households in the County. 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.
3.	<b>Priority Need Name</b>	Reduce Individual and Family Homelessness
	<b>Priority Level</b>	High
	<b>Population</b>	Chronically Homeless Individuals Elderly Elderly Frail Elderly Persons with Mental Disabilities Extremely Low-Income Very Low-Income Low-Income Families with Children Large Families 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
	<b>Description</b>	Priority: 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. Strategies: 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. 2.To continue to provide permanent supportive housing

		to chronically homeless people as quickly as possible through the Housing First program 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.

**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>156</sup>****INFLUENCE OF MARKET CONDITIONS**

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
New Unit Production	The “Hot” housing market of Barnstable County will influence the use of available funds.
Rehabilitation	Each of the fifteen BCHC communities has rehabilitation programs through their PHA that are used for these efforts. Rehabilitations of the County’s older housing stock is expensive and under HOME regulations, the unit must be brought completely up to code.
Acquisition, including preservation	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**

The demand for seasonal and second homeownership on Cape Cod continues to influence the housing market, inflating housing prices and converting formerly primary homes to seasonal use. This impacts both price and supply of available housing.

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<sup>156</sup> 91.415, 91.215(b)

## **SP-35 ANTICIPATED RESOURCES<sup>157</sup>**

### **INTRODUCTION**

The Consortium anticipates receiving approximately \$400,000 in annual allocation plus program income funds between 2025 and 2029. This funding of roughly \$2 million over the next five years will support subsidized rental development of affordable housing. The Consortium will not allocate funds for the homebuyer, homeowner rehabilitation, or tenant-based activities at this time. 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. Several agencies and organizations included in the consultation process underscored the usefulness of HOME funds to leverage other funding sources. Other grants secured in Consortium communities are used to forward affordable housing goals aligned in this Strategic Plan.

The BCHC expects the following resources to be available for project activity.

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<sup>157</sup> 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

## Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	Federal	Acquisition  Multifamily rental new construction	\$400,000.00	\$39,665.60	\$439,078.31	\$878,743.91	\$1,600,000.00	<p>Funds for affordable rental developments at \$600,000 per development (11 HOME units). CHDO set-aside for future rental development is \$120,673.44. Administration is \$40,000.00.</p> <p>Estimate \$2,000,000 for the total Con Plan; 75% towards rental development (EN), 15% for required CHDO-restricted set aside with a 2-year delay, and 10% allowed set aside for administration.</p>

Table 55 - Anticipated Resources

*Explain how federal funds will leverage those additional resources (private, state, and local funds), including a description of how matching requirements will be satisfied.*

The region continues to experience a substantial increase in the cost of construction. Over the past several projects, the total development cost per unit is in excess of \$650,000 per unit, recently exceeding over \$750,000 per unit. Over a 2-and-a-half-year period, construction cost on the Cape increased almost eighty percent. This substantial increase in the cost of construction has resulted in a need to leverage additional funding sources. Financial feasibility to develop affordable rental projects now require at least ten to fifteen federal, state, and local subsidized funding sources. Some of these state and local sources include the following:

- **State LIHTC or Historic Tax Credits** – Investments in Low-Income Housing Tax Credit (LIHTC) or Historic Tax Credit projects with private funding and /or bond financing can assist in the creation of new affordable housing units. The state LIHTC applies to the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households (under 60% AMI). The vast majority of BCHC affordable rental developments are LIHTC-sponsored projects.
- **Other state programs** -- All development projects in the region are funded by the Executive Office of Housing and Livable Communities (EOHLC) via a funding round which consists not only of LIHTC but also of state HOME, Affordable Housing Trust Fund (AHTF), Housing Stabilization Funds (HSF), etc. Additional funding sources are Massachusetts Housing Partnership (MHP) and Community Economic Development Assistance Corporation (CEDAC).
- **MassWorks Infrastructure Grants** – 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. This state grant is a welcome source of funding for affordable rental development on the Cape and was noted during the consultation process as a key financing support for increased or new wastewater capacity which often adds considerable expense to projects due to the lack of such infrastructure in the region.
- **Local Funding Sources** – Development projects leverage subsidized funding through local Community Preservation Act (CPA) funds and Affordable Housing Trust (AHT) funds. All communities in the Consortium have established a Community Preservation Fund by placing a surcharge on local property taxes which can be used to preserve

open space and historic sites, create affordable housing, and develop outdoor recreational facilities.<sup>158</sup> In some instances, several towns provide CPA funds to an affordable rental development in a nearby town, thus leveraging additional local sources.

- **Other Funding Sources** – Recently, development projects have been awarded funding through the Passive House Incentives Program, Light Compact Program, the Rural Small Town Infrastructure Programs, MassSaves, and Solar Credits Equities. The County also designated funding through county ARPA funds for high readiness affordable housing projects to fill remaining gap funding.

### HOME Match Requirements

The BCHC primarily relies on the Massachusetts Rental Voucher Program (MVRP) to satisfy the HOME Match requirements. EOHLC has made MRVPs available as project-based vouchers targeted to homeless individuals and families under the MVRP. The state also provides MRVP vouchers for project-based and tenant-based opportunities throughout the Consortium by working with local public housing authorities (PHAs). PHAs and the state can provide up to 20 percent of their Housing Choice Vouchers for specific projects. In the future, BCHC may utilize local CPA and AHT funds, as described above, along with local land donations. Most BCHC projects are located on town-owned land whose appraised value far exceeds the acquisition costs.

*If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.*

The use of publicly owned land for affordable rental housing development is a major activity in the region. Almost all towns on the Cape have been actively seeking public land to be used for affordable housing and plan to continue doing so. In 2024, all five HOME projects were located on town-owned land.

### DISCUSSION

The BCHC actively seeks opportunities to match federal HOME funds with an array of local and state funding opportunities to create and preserve affordable housing across the region. HUD's annual allocation of HOME funds is insufficient in providing funding for all the current and anticipated projects in Barnstable County, so the BCHC will continue to seek out other local and funding sources to fill that gap. Such matches are necessary to obtain

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<sup>158</sup> Massachusetts Division of Local Services, "Community Preservation Act," Commonwealth of Massachusetts, 2020.

enough sources of funds to bring these important projects to fruition in such an expensive housing and construction environment.

**SP-40 INSTITUTIONAL DELIVERY STRUCTURE<sup>159</sup>**

*Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.*

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<sup>159</sup> 91.415, 91.215(k)

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
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
Homeless Prevention Council	Non-Profit Organization	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 Corporation	Non-Profit Organization	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**

### ***Assess of 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 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. 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 six areas that it believes require ongoing attention and action. Briefly stated, these are: the relationship between affordable housing and the area's economy, the relationship between housing and needed wastewater infrastructure, 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		

Street Outreach Services			
Law Enforcement	X		
Mobile Clinics		X	
Other Street Outreach Services	X		
Supportive Services			
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
Other			
Other	N/A	N/A	N/A

**Table 57 - Homeless Prevention Services Summary**

*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 a dynamic yet targeted service to homeless people. 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.

In 2024, the Barnstable County department of Human Services identified strengths, challenges, and gaps within the current Coordinated Entry (CE) system on connecting youth and young adults (YYA) experiencing homelessness to housing and services.<sup>160</sup> Key findings include:

1. Community partners are frustrated that CE is not meaningfully connecting young people to resources, and yet they have a strong desire to learn and participate
2. Community partners do not have a complete understanding of what CE is and are not fully participating
3. The Regional Network on Homelessness needs to further standardize the CE process while addressing logistical barriers to access
4. Community partners are concerned that the CE assessment tool is not appropriate for collecting relevant information, scoring participants, building trusting relationships, or preventing harm.
5. There are underutilized community support hubs in Barnstable County

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<sup>160</sup> Marina Tonial and Matthew Aronson Consulting, Barnstable County Department of Human Services, *Cape and Islands Coordinated Entry System Needs Assessment*, January 2024, <https://www.capecod.gov/wp-content/uploads/2022/03/Executive-Summary-Cape-and-Islands-Coordinated-Entry-Needs-Assessment.pdf>.

***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 the federal HOME funds for its fifteen member communities since the adoption of the program in 1992. Member communities choose a representative to serve on the BCHC Advisory Council to speak for their interests. The responsibilities of the Advisory Council include establishing housing policies; approving all actions; determining the allocation of funds; remaining current on local, state, regional, and federal housing policies and issues; and advocating for policies that will promote the creation and preservation of affordable year-round housing. The Advisory Council members also act as a liaison with their respective towns and local housing partnerships/ committees and report back to them on relevant housing policies. This ensures there is a comprehensive regional approach in place for identifying priorities and delivering services. This regional approach will be enhanced by the implementation of the Shared Regional Housing Services (SRHS) program which is designed to regionalize some housing services and to act as a liaison to the fifteen communities on affordable housing matters. The two-year pilot program will end on June 30, 2025. Based on the program's success and level of interest from many communities, HSD continues to engage with towns to plan for the future of the SRHS program beyond the two-year pilot via an intermunicipal agreement. Discussions on establishing and managing a permanent program to continue providing essential housing services to municipal communities are underway.

The institutional structure of the delivery system to develop and manage BCHC's HOME funds is broadly-based and integrates key organizations. Funded recipients utilize services and resources from government agencies, private lenders, non-profits, and for-profit organizations to meet goals. Federal, state, and local government agencies provide a major portion of subsidized funding and support for affordable housing and community development activities across the region. They guide these activities through their policies, program guidelines, and through the direct provision of housing units, rental vouchers, and services (in the case of the local housing authorities).

State and federal LIHTCs play a role in funding development projects. Due to increasing high construction costs and the limited income derived from such projects, funding from numerous sources (ten to fifteen) is now needed to move forward. The nonprofit and for-profit developers and service providers, in turn, develop affordable housing projects, offer supportive services, and influence the type of affordable housing projects built and the services offered. Private lenders also play an essential institutional role by providing financing and acting as a conduit for the delivery of mortgage services to investors. The

relationship among these stakeholders forms the basis of the housing/community development delivery system and impacts the efforts of the BCHC. Major coordination is carried out by the organizations receiving funds through BCHC, and BCHC provides coordination and support of these efforts to leverage and manage resources.

The HOME and HOME-ARP Programs along with the CoC program are under the authority of the HSD; the CoC includes each of BCHC communities as well as Nantucket and Martha's Vineyard. The HSD is responsible for administering the Homeless Management Information System (HMIS) within the CoC. The Cape Cod Commission's Affordable Housing Specialist participates in Advisory Council and monthly staff meetings. Consortium communities contact the HOME Program Manager and/or the Cape Cod Commission to seek guidance and assistance with any affordable housing issues or questions.

**SP-45 GOALS<sup>161</sup>****GOAL SUMMARY INFORMATION**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rental Housing Production	2025	2029	Affordable Housing	Barnstable County	Develop and Maintain Adequate Supply of Housing Preserve and Maintain Existing Affordable Housing Reduce Individual and Family Homelessness	HOME: \$1,500,000 (plus \$200,000 for administration of the HOME program)	Rental units constructed: 33 HOME units, 120 total units over three to four projects
2	CHDO Rental Production	2025	2029	Affordable Housing Homelessness	Barnstable County	Develop and Maintain Adequate Supply of Housing Preserve and Maintain Existing Affordable Housing Reduce Individual and Family	HOME: \$300,000	CHDO funds will be reallocated to Entitlement (project) funds after two year waiting period to assist in creating an additional 4 HOME units.

**Table 58 – Goals Summary**<sup>161</sup> 91.415, 91.215(a)(4)

**GOAL DESCRIPTIONS**

<b>1</b>	<b>Goal Name</b>	Rental Housing Production
	<b>Goal Description</b>	Development of 33 affordable rental HOME units located within three to four projects.
<b>2</b>	<b>Goal Name</b>	CHDO Rental Production
	<b>Goal Description</b>	CHDO funds will be reallocated to Rental Housing Production on a 2-year cycle as approved by HUD and will assist in creating an additional 4 affordable rental HOME units.

*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 91.315(b)(2).*

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 33 HOME units (120 total units) located in three to four affordable rental development projects over this Strategic Plan's five years to assist low to moderate-income households in Barnstable County.

HOME Units: 9 at 50% or under AMI; 24 at 60% or under AMI for a total of 33 total HOME units

2. **CHDO Housing Production:** The goal is for CHDO funds to be reallocated to Rental Housing Production on a 2-year cycle as approved by HUD and will assist in an additional 4 affordable rental HOME units.

## SP-50 PUBLIC HOUSING ACCESSIBILITY AND INVOLVEMENT<sup>162</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 Involvements**

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).

The BCHC affirmatively furthers fair housing in accordance with the Fair Housing Act.

### ***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>162</sup> 91.415, 91.215(c)

**SP-55 STRATEGIC PLAN BARRIERS TO AFFORDABLE HOUSING<sup>163</sup>****BARRIERS TO AFFORDABLE HOUSING**

In 2024, the Cape Cod Commission released an in-depth study on regional housing issues--Housing Cape Cod: The Regional Strategy, described in more detail below which highlights the challenges to the unprecedented housing crisis on Cape Cod. Those challenges included:

- local zoning barriers,
- the extremely high cost of building, securing, and maintaining housing, and
- the dearth of year-round housing on the Cape.

Cape Cod experiences a unique range of challenges due to its geographical island setting, well-known tourist destination that attracts short-term rental ownership, and attractiveness as a seasonal second-home owner market. All of these unique challenges severely pressure the availability and affordability of year-round housing in the region. According to the Regional Strategy, more than 33 percent of all homes on Cape Cod are seasonal compared to roughly 4 percent throughout Massachusetts, and the median single-family home price is now approximately \$680,000 compared with \$433,000 in 2019. In today's market, a household would need to earn \$210,000 annually to afford to purchase a median-priced single-family home, far exceeding the estimated median income of \$91,400. The Regional Strategy's findings are supported by the more recent data presented in the Needs Assessment—34 percent of housing stock seasonal and a median income of \$94,452 which is far below what is required to purchase the median-priced single-family home at \$659,500.

The main barriers to the affordable rental housing market are skyrocketing construction costs and the need for more subsidized funding. Data analysis provided by Barnstable County HOME staff shows an increase in total development cost of almost 80 percent during a 2½ year period from May 2021 through November 2023 and a more than 70 percent increase in total development cost per unit which rose to \$607,715 per unit during this time period. This rapid rise in construction costs can be partly attributed to the COVID pandemic aftermath, but it is also attributed to rising inflation, intermittent supply issues, increased labor costs, and an increase in environmental and other regulations. Furthermore, development costs have continued to climb with recent projects coming in at over \$650,000 per unit and the most recent application for funding coming in at \$755,842 per unit. Due to the recent dramatic rise in construction costs, available subsidized funding for affordable housing rental development is quickly being exhausted and more funding sources are

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<sup>163</sup> 91.415, 91.215(h)

needed. BCHC's annual allocation of approximately \$400,000 is insufficient to assist in funding the amount of affordable rental development needed to help fill the expansive gap in available rental housing on the Cape.

### STRATEGY TO REMOVE OR AMELIORATE THE BARRIERS TO AFFORDABLE HOUSING

The Cape Cod Commission's 2024 Regional Strategy presents challenges, strategies, recommendations, and indicators for measuring progress, and includes Housing Profiles for Barnstable County and for each of the fifteen communities. Recommendations to address the housing crisis include:

- Change Zoning
- Streamline Permitting
- Develop a Community Land Trust and Regional Housing Bank
- Develop a Regional Redevelopment Authority
- Provide Financial Incentives to Covert and Preserve Year-round Housing
- Finance Housing Affordable to 80%-120% AMI
- Provide Low-or No-cost Loans for Accessory Dwelling Units
- Dedicate Municipal Tax Receipts Towards Housing and Infrastructure
- Develop a Regional Local Government Investment Pool
- *Establish a Permanent Regional Housing Services Office*
- Develop a Regional Home-sharing Program
- Develop a Regional Capital Plan
- Explore Housing Potential on Joint Base Cape Cod
- Develop a Regional Capital Plan

The Regional Housing Strategy will be the guiding plan for Barnstable County to address the housing crisis. As recommended by the Strategy, in 2024 the Barnstable County HSD implemented a Barnstable County Shared Regional Housing Services pilot program. The two-year pilot program (July 1, 2023 – June 30, 2025) was funded with an appropriation from Barnstable County of federal American Rescue Plan Act (ARPA) funds. During the two-year pilot program, HSD has engaged with the fifteen communities on the Cape to continue the Shared Regional Housing Services program beyond its two-year pilot implementation via an intermunicipal agreement to continue providing essential housing services to the municipal communities.

Many Consortium member towns already have several initiatives in place to proactively address housing policies including: enacting zoning amendments to allow for a diversity of

housing types including multi-family development and accessory dwelling units (ADUs); enacting or increasing tax levies including transfer tax fees on high-end real estate for affordable housing; implementing rental fees and taxes on short-term rentals; proactively exploring purchasing year-round deed restrictions; and supporting state housing bills.

BCHC and its Advisory Council will collaborate with Barnstable County government and the Cape Cod Commission to carry out the Regional Housing Strategy and engage the fifteen communities of Barnstable County in implementing the recommendations. BCHC will also continue to work closely with the CoC, housing providers, stakeholders and other state and federal entities to work to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing and to support affordable housing initiatives and provide necessary funding. HSD will continue its work on the Shared Regional Housing Services program and engage with communities to develop a long-term intermunicipal agreement that will fund the program into the future.

**SP-6o HOMELESSNESS STRATEGY<sup>164</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.***

BCHC has an overarching goal of implementing 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 factors contributing to housing instability. Preliminary analysis of the Cape and Islands 2025 Point in Time Count indicate that among persons identified as chronically homeless, 41 percent suffer from chronic substance abuse, 65 percent suffer from mental illness, and 27 percent suffer from co-occurring mental illness and substance abuse. There is an understanding among professional service providers in BCHC that street outreach connects unsheltered and chronically homeless individuals with emergency shelter, physical and mental health services, and case management for benefits enrollment, housing placement, and other services targeted to individual needs.

Several participating CoC agencies incorporate street outreach programs that operate in all areas of Barnstable County: Mid-Cape (Vinfen, Duffy Health Center, HAC), Upper Cape (HAC), and Lower and Outer Cape (Homeless Prevention Council). Outreach staff interact with unsheltered populations and assess them for services utilizing the MA-503 Vulnerability Assessment Tool, for which they have specialized training. The MA-503 Assessment Tool is a survey administered both to individuals and families to determine risk and prioritization of need. Street outreach providers engage those with the most severe service needs and follow a low-barrier engagement approach to connect those experiencing homelessness to resources based on their preferences.

The Cape & Islands Regional Network on Homelessness is a collaborative effort of state, county, and local government, social service providers, health care agencies, housing agencies, faith-based organizations, the business community, individuals with lived experience, and other key stakeholders. The Regional Network identifies and implements creative solutions to prevent and end homelessness on Cape Cod, Martha's Vineyard, and Nantucket. The Regional Network Policy Board meets quarterly and is comprised of representatives from the Cape and Islands Youth Action Board, Duffy Health Center (the federal Healthcare for the Homeless provider), local and state governments, mental health and substance abuse agencies, homeless providers, public housing authorities, the Council

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<sup>164</sup> 91.415, 91.215(d)

of Churches, veterans' services providers, probation officers, and homeless or formerly homeless individuals. The Policy Board develops strategies to increase access to permanent housing for chronically homeless individuals. It evaluates and recommends changes to discharge policies for individuals exiting behavioral health, criminal justice, and health care systems, ensuring collaboration between agencies assisting those who are leaving these systems.

The Regional Network organizes an ad hoc Emergency Response Committee comprised of numerous local agencies. The Committee works to address the need for alternative emergency shelter options for the unsheltered homeless during extreme weather events when beds at emergency shelter are filled/occupied. Resources have been developed for those with physical or mental health conditions that prevent them from utilizing the congregate shelter, such as the Duffy Health Center Medical Respite program, and for unaccompanied homeless youth and young adults (YYA). Strategies include leveraging local resources for the short term (i.e., one-night motel vouchers, designated regional shelters, housing provider vacancies) so that service providers can engage homeless individuals in accessing resources for stable housing. The Committee works to build the capacity of existing systems to provide shelter for all homeless persons during weather-related events and other emergent situations.

## ***2. Addressing the emergency and transitional housing needs of homeless persons.***

The emergency shelter and transitional housing programs of the Cape Cod and Islands CoC participate in the Homeless Management Information System (HMIS). HMIS tracks demographic data, client assessments, numbers and configurations of beds, client utilization, services provided, length of time homeless, and current openings/availability. St. Joseph's House, the only individual shelter in the region, operates with a low-barrier threshold and coordinates services to assist adult shelter guests transitioning into housing. HAC operates one family shelter with entry through EOHLC. A second family shelter is administered by Community Action Committee of the Cape and Islands (CACCI) in Hyannis. With a target population of domestic violence victims, this 52-bed shelter accepts referrals through the Department of Transitional Assistance (DTA). Independence House, the largest Victim Service Provider in the CoC region, offers emergency shelter and wraparound services for individuals and families fleeing domestic violence. The Independence House DV shelter has a capacity of 13 and operates year-round.

Each shelter provides services to assist clients in becoming self-sufficient and securing permanent housing. Homeless Not Hopeless operates four transitional housing projects in

Hyannis (two men's houses and two women's houses, for a total of 45 beds), Catholic Charities of Fall River operates St. Clare's House in Hyannis, a transitional housing project which provides five beds for formerly incarcerated women, the Cape and Islands Veteran's Outreach Center operates a five-bed house for veterans in Dennis and an eight-bed house in Hyannis, and Champ Homes operates O'Neil House, a 32-bed facility in Hyannis. Independence House, the region's only Domestic Violence Service provider, administers a CoC-funded transitional housing and rapid rehousing project with a combined capacity of eight beds. The focus of traditional CoC funding continues to be the provision of permanent supportive housing, especially for those experiencing chronic homelessness. 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 Continuum of Care was selected in Round 6 of HUD's Youth Homelessness Demonstration Program and awarded \$1.357M. Funds awarded through YHDP support four projects prioritized by YYA with lived experience of housing instability- Homeless Prevention Council's Mobile Support and Resource Navigation and Host Homes programs and the Barnstable County Department of Human Services YYA Coordinated Entry and Planning programs. The Host Homes project provides transitional housing opportunities for YYA who are unstably housed utilizing unused bedrooms or other appropriate space. This project has been developed through identification of resources in the region given the severe lack of affordable housing units.

- 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 assist homeless people in transitioning to independent living and in preventing recurrences of homelessness. HomeBASE, an EOHLIC-funded program, provides both Rapid Rehousing and Front Door Diversion supports to homeless individuals and families. Belonging to Each Other (BTEO) provides seasonal shelter beds for 12 men and 12 women on the Upper Cape and works with participants to locate permanent housing solutions at the end of the season. The Cape and Islands Veterans Outreach Center (CIVOC)

operates a 5-bed Transitional Housing program in Dennis and an 8-bed Transitional Housing program in Hyannis for homeless Veterans, utilizing subsidies from the Barnstable Housing Authority and funding from private philanthropic organizations.<sup>165</sup> CIVOC will also provide Rapid Rehousing vouchers and homelessness prevention services to veterans through the Supportive Services for Veteran Families (SSVF) program. Rental subsidies, including Mainstream (Housing Choice) vouchers, 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 covers the entire geographical area through 14 identified “access points,” or service organizations, with staff trained to conduct vulnerability assessments. Based on level of vulnerability, households are prioritized for referral through CES to housing and services. The CoC’s CES follows No Wrong Door approach, which states that households arriving at any access point 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 CoC also leads three monthly Case Conferencing meetings for Veterans, Youth and Young Adults and all other populations. Priority populations for referrals to permanent supportive housing may be found in the CoC’s [CES Policies and Procedures](#).

HAC operates a private homeless-prevention financial assistance program to help people stay housed and avoid entering emergency shelter. Individuals or families can apply for financial resources that can be paid directly to their landlords or other vendors to stay housed.

HSD is the lead agency for the Massachusetts Executive Office of Health and Human Services (EOHHS) Unaccompanied Homeless Youth and Young Adult grant. The five sub-grantees - Champ Homes, Homeless Prevention Council, Martha’s Vineyard Community Services, Our House Nantucket, and HAC – provide services and resources for those between the ages of 16 and 24 who are unstably housed. For those under the age of 18, Homeless Prevention Council (HPC) will coordinate case management services with a parent/guardian or will refer youth to an appropriate support service for minors. HPC also offers a Resident Services program to ensure residents maintain their housing by helping

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<sup>165</sup> Jim S., Executive Director of the Cape and Islands Veterans Outreach Center, interview with Laurel Mire, Barrett Planning Group, on February 3, 2025.

them understand leases, securing resources to pay rent, and meeting other basic needs. Youth Homelessness Demonstration Program (YHDP) funding has been directed to a Mobile Outreach and Resource Navigation program that employs YYA with lived experience of homelessness. This new project expands the outreach capacity targeting YYA and utilizes Problem Solving and other diversion techniques.

As part of YHDP funding, the Cape and Islands Youth Action Board has developed a Coordinated Community Plan (CCP) to address and end YYA homelessness: *Hopeful Homes: Sea Change for the Cape and Islands Youth and Young Adult*. The CCP serves as our community's blueprint for preventing and ending youth homelessness. The CoC partners with the McKinney-Vento School Liaisons in every school district on the Cape and Islands and with the Cape Cod Community College in order to identify unaccompanied homeless youth and to offer them housing and stabilization services. Provider organizations in the CoC (e.g., Duffy Health Center, a health care for the homeless agency) also work closely with the House of Corrections on a re-entry task force to assist those leaving the House of Correction find housing and community-based supports. McKinney-Vento Data for 2023-2024 identified a high estimate of 511 unaccompanied homeless youth in Barnstable County and a low estimate of 484. This number includes youth in shelters, unsheltered, living in hotels and motels, and those doubling up. From 2020 to 2024, the total number of unaccompanied homeless youth has increased. 2024 brought significant increases in Barnstable, Bourne, and Yarmouth.

**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 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 HSD, there is coordination 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 DedicatedPLUS Permanent Supportive Housing designation to provide CoC's with flexibility to serve vulnerable populations and to more effectively and immediately address the needs of people experiencing chronic homelessness, those at-risk of experiencing chronic homelessness, or those 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 and Unaccompanied Homeless YYA sub-grantees partner 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 housing and stabilization services.

The Department is partnering with the Sandwich Housing Authority and the Dept. of Children and Families to provide HUD funded Fostering Youth to Independence (FYI) vouchers for YYA exiting the DCF and Foster Care systems. YYA receiving vouchers who remain on the Cape receive housing stabilization support through HAC as part of the Unaccompanied Homeless YYA grant. YYA leaving children's services often lack independent living skills and stabilization supports provided by HAC are critical to sustain housing and prevent returns to homelessness. Additionally, the state-funded YYA homeless program has received funding to support a 1.0 FTE DCF Liaison position which works exclusively with YYA aging out of children's protective services.

Provider organizations in the CoC, such as the Duffy Health Center and Champ Homes, work closely with the House of Corrections Reintegration Team to assist those leaving incarceration with finding housing and community-based supports.

Public 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 institutions and are paired with community-based services to increase the likelihood of a successful housing placement and housing stability. Falmouth and Sandwich Housing Authorities currently participate in this program. Households are referred by service providers, and households must be voucher-eligible.

The Regional Network on Homelessness created the *Cape and Islands Regional Plan to Address Homelessness*, which identifies the action areas of education, advocacy, and facilitation to increase access to safe, accessible, affordable housing, improve the health and stability of target populations, and support economic security. The vision of the Regional Network is that all individuals and families on Cape Cod and the Islands will have safe, affordable housing with the support needed to maintain that housing.

**SP-65 LEAD-BASED PAINT HAZARDS<sup>166</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 its program activities and will continue to support efforts 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-one percent of Barnstable County's ownership stock and 64 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, 3.5 percent of ownership units, and 9 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 30 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>166</sup> 91.415, 91.215(i)

**SP-70 ANTI-POVERTY STRATEGY<sup>167</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.<sup>168</sup> 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. HOME program staff encourage setting aside housing vouchers for the homeless/at risk and dedicating HOME Program funds to rental housing for LMI households. BCHC supports the creation of affordable rental housing for those making below 60 percent of the AMI to lessen cost burden and enable these households to have the resources to meet other pressing needs. BCHC would support the transitioning of HOME-ARP Program funds into the more-efficient HOME Program to be used for the development of very-low income (below 30 percent AMI) affordable rental units which would specifically target the qualifying population of homeless, at-risk of homelessness and other vulnerable populations. This would allow for an expedited distribution of these funds to those most in need while maintaining the intent of the HOME-ARP Program. Barnstable County HSD administers the Cape & Islands CoC who serve the populations listed in the McKinney Vento Act. Additionally, Barnstable County issued an RFP for a Barnstable County ARPA grant of up to \$3M to appropriate towards an investment in homeless shelter(s) and respite services.

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 an EOHLC 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,

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<sup>167</sup> 91.415, 91.215(j)

<sup>168</sup> ACS Five-Year Estimates, 2019-2023, Table S1701.

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<sup>169</sup>

***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 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

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<sup>169</sup> Community Action Committee of Cape Cod and Islands, "About Us," accessed March 15, 2025, <https://www.cacci.cc/>.

- 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 EOHLC. For ongoing monitoring of rental projects, the Consortium will continue to contract with FinePoint Associates (EOHLC's monitoring agent) to provide professional monitoring services for all BCHC's rental developments. Finally, the Consortium will engage EOHLC 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, utilize the state's Affordable Homes Act, 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-8o MONITORING<sup>170</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.*

BCHC utilizes a Rental Housing Development Monitoring Policy and retains the services of, and works closely with, FinePoint Associates in rental housing monitoring. The HOME Program also requires as a condition of funding that the developer submits an approved Affirmative Fair Housing Marketing Plan and Tenant Section Plan. BCHC, through its monitoring agent FinePoint Associates, provides free virtual training seminars for all of its program managers so they can stay current on all regulations and requirements and as a refresher course for monitoring procedures.

The Consortium's Advisory Council adopted the following updated policies and guidelines that became effective January 18, 2024 for Rental Development, Project Underwriting, Subsidy Layering, and Risk Analysis Policies and Guidelines:<sup>171</sup>

- Concurrent with the release of funding from the Massachusetts Executive Office of Housing and Livable Communities (EOHLC) (formerly, the Department of Housing and Community Development), Barnstable County HOME Consortium (the Consortium) will accept applications for the HOME Programs rental development projects.
- Priority for review and funding: Due to the limited allocation and staff resources of the HOME Programs, a priority for review and funding will be based on the following criteria:
  - Projects will be evaluated for priority based on their readiness to proceed. Applicants should submit documentation on their readiness to proceed including evidence of comprehensive permit or zoning approval, evidence of site control, commitment or other documentation of other funding sources, and evidence of the ability to financially close on the project within 6 months of award;
  - For projects seeking EOHLC funding as well as Barnstable County HOME Programs funding, projects in their second round of the EOHLC funding

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<sup>170</sup> 91.230

<sup>171</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, August 12, 2021.

process will be given priority for review and funding. Notwithstanding the above, depending upon availability of funds, number of applications, and potential special circumstances, first-round EOHLC applicants may be accepted by the Consortium.

- For projects not seeking EOHLC funding in conjunction with an application for Barnstable County HOME Programs funding, contact the Barnstable County HOME Program Manager regarding the availability of funding and the application process at [homeprogram@capecod.gov](mailto:homeprogram@capecod.gov).
- Upon receipt of an application for funding, HOME Programs staff will inform the applicant of available funding and priority for review. If it is determined that the application will be formally reviewed, HOME Programs staff will review the application for completeness 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 five 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 full 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.
- In the event EOHLC has not issued a Notice of Funding Availability "NOFA" for funds and Barnstable County has available funds, Barnstable County may issue a NOFA 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 Programs funds necessary for project feasibility;
  - Documented market needs for the project and a satisfactory marketing plan;
  - Readiness to proceed documentation;

- The applicant and members of the development team are in Good Standing with respect to prior HOME Programs funding awards, including but not limited to having no unresolved findings or corrective actions from annual project monitoring reviews; and
- Project Score.

## EXPECTED RESOURCES

### AP-15 EXPECTED RESOURCES<sup>172</sup>

#### INTRODUCTION

The Consortium anticipates receiving approximately \$400,000 in annual allocation plus program income funds between 2025 and 2029. This funding of roughly \$2 million plus program income over the next five years will support subsidized rental development of affordable housing projects across Barnstable County. BCHC 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. Several agencies and organizations included in the consultation process underscored the usefulness of HOME funds to leverage other funding sources. Other grants secured in Consortium communities are used to forward affordable housing goals aligned in this Strategic Plan.

The BCHC expects the following resources to be available for project activity.

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<sup>172</sup> 91.420(b), 91.220(c)(1,2)

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
<b>HOME</b>	<b>Federal</b>	Acquisition  Multifamily rental new construction	\$400,000.00	\$39,665.60	\$439,078.31	\$878,743.91	\$1,600,000.00	Funds expected to be used for rental housing production: \$718,070.47 (11 HOME units per development). CHDO restricted set aside with two-year delay: \$120,673.44. Administration: \$40,000.00.

**Table 59 - Expected Resources – Priority Table**

*Explain how federal funds will leverage those additional resources (private, state, and local funds), including a description of how matching requirements will be satisfied.*

Also refer to SP-35 Anticipated Resources. Out of the \$878,743.91 in total expected funds; \$724,040.66 are attached to BABA and \$154,703.25 are not attached to BABA. The region continues to experience a substantial increase in the cost of construction. Over the past several projects, the total development cost per unit is in excess of \$650,000 per unit, recently exceeding over \$750,000 per unit. Over a 2-and-a-half-year period, construction cost on the Cape increased almost eighty percent. This substantial increase in the cost of construction has resulted in a need to leverage additional funding sources. Financial feasibility to develop affordable rental projects now require at least ten to fifteen federal, state, and local subsidized funding sources. Some of these state and local sources include the following:

- **State LIHTC or Historic Tax Credits** – Investments in Low-Income Housing Tax Credit (LIHTC) or Historic Tax Credit projects with private funding and /or bond financing can assist in the creation of new affordable housing units. The state LIHTC applies to the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households (under 60% AMI). The vast majority of BCHA affordable rental developments are LIHTC-sponsored projects.
- **Other state programs** -- All development projects in the region are funded by the Executive Office of Housing and Livable Communities (EOHLC) via a funding round which consists not only of LIHTC but also of state HOME, Affordable Housing Trust Fund (AHTF), Housing Stabilization Funds (HSF), etc. Additional funding sources are Massachusetts Housing Partnership (MHP) and Community Economic Development Assistance Corporation (CEDAC).
- **MassWorks Infrastructure Grants** – 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. This state grant is a welcome source of funding for affordable rental development on the Cape and was noted during the consultation process as a key financing support for increased or new wastewater capacity which often adds considerable expense to projects due to the lack of such infrastructure in the region.

- **Local Funding Sources** – Development projects leverage subsidized funding through local Community Preservation Act (CPA) funds and Affordable Housing Trust (AHT) funds. All communities in the Consortium have established a Community Preservation Fund by placing a surcharge on local property taxes which can be used to preserve open space and historic sites, create affordable housing, and develop outdoor recreational facilities.<sup>173</sup> In some instances, several towns provide CPA funds to an affordable rental development in a nearby town, thus leveraging additional local sources.
- **Other Funding Sources** – Recently, development projects have been awarded funding through the Passive House Incentives Program, Light Compact Program, the Rural Small Town Infrastructure Programs, MassSaves, and Solar Credits Equities.

### HOME Match Requirements

BCHC primarily relies on the Massachusetts Rental Voucher Program (MVRP) to satisfy the HOME Match requirements. EOHLC has made MRVPs available as project-based vouchers targeted to homeless individuals and families under the MVRP. The state also provides MRVP vouchers for project-based and tenant-based opportunities throughout the Consortium by working with local public housing authorities (PHAs). PHAs and the state can provide up to 20 percent of their Housing Choice Vouchers for specific projects. In the future, BCHC may utilize local CPA and AHT funds, as described above, along with local land donations. Most BCHC projects are located on town-owned land whose appraised value far exceeds the acquisition costs.

*If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.*

The use of publicly owned land for affordable rental housing development is a major activity in the region. Almost all towns on the Cape have been actively seeking public land to be used for affordable housing and plan to continue doing so. In 2024, all five HOME projects were located on town-owned land.

### DISCUSSION

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<sup>173</sup> Massachusetts Division of Local Services, “Community Preservation Act,” Commonwealth of Massachusetts, 2020.

The BCHC actively seeks opportunities to match federal HOME funds with an array of local and state funding opportunities to create and preserve affordable housing across the region. HUD’s annual allocation of HOME funds is insufficient in providing funding for all the current and anticipated projects in Barnstable County, so the BCHC will continue to seek out other local and funding sources to fill that gap. Such matches are necessary to obtain enough sources of funds to bring these important projects to fruition in such an expensive housing and construction environment.

## ANNUAL GOALS AND OBJECTIVES

### AP-20 ANNUAL GOALS AND OBJECTIVES<sup>174</sup>

#### GOAL SUMMARY INFORMATION

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rental Housing Production	2025	2026	Affordable Housing	Barnstable County	Develop and Maintain Adequate Supply of Housing Preserve and Maintain Existing Affordable Housing Reduce Individual and Family Homelessness	HOME: \$718,070.47 (plus \$40,000 for administration of the HOME program)	Rental units constructed: 11 HOME units, 40 total units in one project
2	CHDO Rental Production	2025	2026	Affordable Housing Homelessness	Barnstable County	Develop and Maintain Adequate Supply of Housing Preserve and Maintain Existing Affordable Housing Reduce Individual and Family Homelessness	HOME: \$120,673.44	Goal is for CHDO funds to be reallocated to Entitlement (project) funds after the required two-year waiting period to assist in the rental units constructed under Rental Housing Production.

Table 58 – Goals Summary

<sup>174</sup> 91.420, 91.220(c)(3)&(e)

## GOAL DESCRIPTIONS

1	Goal Name	Rental Housing Production
	Goal Description	Development of 11 affordable rental HOME units in one project.
2	Goal Name	CHDO Rental Production
	Goal Description	If no CHDO exists, funds will be reallocated to Rental Housing Production on a 2-year cycle as approved by HUD to assist the development of affordable rental units under the Rental Housing Production activity.

## AP-35 PROJECTS<sup>175</sup>

### INTRODUCTION

#	Project Name
1	Rental Housing Development
2	CHDO Rental Housing Development
3	Administration

**Table 61 – Project Information**

*Describe the reasons for allocation priorities and any obstacles to addressing underserved needs.*

The allocation priorities are based on information provided by affordable housing partners, public input efforts, public media data, the Regional Housing Strategy, the Shared Regional Housing Services pilot program listening sessions, the public meeting, and community survey. Overall, rental housing was identified as a highest priority due to the limited availability of rental housing on the Cape. Additionally, during the HOME-ARP outreach process, the creation of affordable rental housing was overwhelmingly stated as the most urgent need.

Currently, there are no certified CHDOs in Barnstable County and it is highly unlikely that a CHDO could be certified in Barnstable County that meets the CHDO regulations. Due to the extremely high cost of construction necessitating ten to fifteen subsidizing funders and complex management of the property, all non-profit affordable housing projects on the Cape are developed by a collaboration of two non-profit entities: one to develop and one to manage. This disqualifies the non-profits as CHDOs. BCHC will continue to use restricted CHDO funds to fund affordable rental development according to HUD guidelines.

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<sup>175</sup> 91.420, 91.220(d)

## AP-38 PROJECT SUMMARY

### PROJECT SUMMARY INFORMATION

1	<b>Project Name</b>	Rental Housing Development
	<b>Target Area</b>	Barnstable County
	<b>Goals Supported</b>	Rental Housing Production
	<b>Needs Addressed</b>	Develop and Maintain Adequate Supply of Housing Preserve and Maintain Existing Affordable Housing Reduce Individual and Family Homelessness
	<b>Funding</b>	HOME: \$718,070.47
	<b>Description</b>	This funding will be dedicated to new construction of affordable rental housing.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The goal is to create one rental project for a total of 11 HOME units (approximately 40 total units). These units will be a variety of bedroom sizes including 1, 2 and 3 bedrooms to assist LMI families making 60 percent AMI or less. These units will also be for elderly and disabled populations.
	<b>Location Description</b>	Barnstable County
	<b>Planned Activities</b>	The Barnstable County HOME program will continue to review and approve applications for rental development project funding by non-profit and for-profit affordable housing developers.
2	<b>Project Name</b>	CHDO Rental Housing Development
	<b>Target Area</b>	Barnstable County
	<b>Goals Supported</b>	CHDO Rental Production
	<b>Needs Addressed</b>	Develop and Maintain Adequate Supply of Housing Preserve and Maintain Existing Affordable Housing
	<b>Funding</b>	HOME: \$120,673.44
	<b>Description</b>	If no CHDO is certified, this funding will be reallocated to the Rental Housing Development activity after the required two-year waiting period to assist construction of rental units under that activity.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	If a CHDO is not certified, these restricted funds will be reallocated to Rental Housing Production after the 2-year restricted period. In either case, these units will be a variety of bedroom sizes, including 1, 2, and 3 bedrooms to assist LMI families making 60 percent or less than the AMI. These units will also be for elderly and disabled populations.
	<b>Location Description</b>	Barnstable County
	<b>Planned Activities</b>	The BCHC will continue to provide these funds for affordable rental housing development.
3	<b>Project Name</b>	Administration
	<b>Target Area</b>	Barnstable County

<b>Goals Supported</b>	Rental Housing Production CHDO Rental Production
<b>Needs Addressed</b>	Develop and Maintain Adequate Supply of Housing Preserve and Maintain Existing Affordable Housing Reduce Individual and Family Homelessness
<b>Funding</b>	HOME: \$40,000
<b>Description</b>	This funding will be used for the administration of the Barnstable County HOME program.
<b>Target Date</b>	6/30/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	These funds are to be used for the Administration of the Barnstable County HOME Program's rental housing development activities.
<b>Location Description</b>	Barnstable County
<b>Planned Activities</b>	Administration of the Barnstable County HOME Program

## AP-50 GEOGRAPHIC DISTRIBUTION<sup>176</sup>

*Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed.*

HOME funds are invested equally throughout Barnstable County

### GEOGRAPHIC DISTRIBUTION

Target Area	Percentage of Funds
Barnstable County	100

**Table 62 - Geographic Distribution**

*Rationale for the priorities for allocating investments geographically.*

Due to the all-encompassing need for more affordable rental housing, the limited availability of land/property, and the high cost of development, BCHC prioritizes funding distribution within/across all neighborhoods of Barnstable County.

### DISCUSSION

Affordable rental housing development projects are spread across the region. Barnstable County consists of fifteen individual municipalities in the following sub-regional categories:

- Upper Cape: Bourne, Falmouth, Sandwich, and Mashpee
- Mid-Cape: Barnstable, Yarmouth & Dennis
- Lower Cape: Brewster, Harwich, Chatham, and Orleans
- Outer Cape: Eastham, Wellfleet, Truro, and Provincetown

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<sup>176</sup> 91.420, 91.220(f)

## AP-55 AFFORDABLE HOUSING<sup>177</sup>

### INTRODUCTION

BCHC's goal for PY2025 is to conditionally commit funding for one affordable rental housing project consisting of a total of 11 HOME units and retain CHDO funds for a rental housing project if a CHDO becomes available to be certified.

One Year Goals for the Number of Households to be Supported	
Homeless	
Non-Homeless	11
Special-Needs	
Total	11

**Table 64 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	
The Production of New Units	11
Rehab of Existing Units	
Acquisition of Existing Units	
Total	11

**Table 65 - One Year Goals for Affordable Housing by Support Type**

### DISCUSSION

Based on public input, prior years' experience, and data, BCHC will continue to utilize its funds to construct new affordable rental housing to increase the stock of this much-needed housing type across the County. Through one project each year, the Consortium aims to construct 11 HOME units, supporting 11 non-homeless households.

<sup>177</sup> 91.420, 91.220(g)

## AP-6o PUBLIC HOUSING<sup>178</sup>

### INTRODUCTION

BCHC sent a survey to all PHAs soliciting answers to the following questions. Five out of the fifteen housing authorities responded.

#### *Actions planned during the next year to address the needs of public housing.*

- Yarmouth Housing Authority (YHA): YHA is in process of putting out an RFP to lease land the HA owns to a developer to build and manage affordable rental units. YHA will continue to apply for any additional rental vouchers the state or federal government make available.
- Barnstable Housing Authority (BHA): BHA plans to release an amended RFP to develop a small-scale project in the next year. BHA is looking to potentially add units on to larger parcels already in their portfolio.
- Orleans Housing Authority (OHA): OHA will continue to address their waitlist of over 14,000 applicants.
- Sandwich Housing Authority (SHA): SHA will continue to reinvest in their public housing assets. In 2025, SHA will be replacing 30-year roofs on two buildings serving the elderly and disabled community.
- Brewster Housing Authority (BrHA): BrHA will convert unit(s) to ADA compliant.

#### *Actions to encourage public housing residents to become more involved in management and participate in homeownership.*

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. In addition to the specific answers obtained through the PHA survey included below 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).

- YHA: YHA encourages their tenants to participate in the First Time Home Buyers Program offered in the area and to apply for lotteries for affordable homes that come up for sale and for newly constructed Habitat for Humanity Homes.
- BHA: BHA promotes all home ownership lotteries known to them. BHA also suggests

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<sup>178</sup> 91.420, 91.220(h)

homeownership counseling and reimburses participants for the cost of a first-time homebuyer's course.

- OHA: OHA has one resident who serves on their Board of Commissioners.
- SHA: SHA's public housing residents reside in state-financed units, not federally-financed units. As such, the opportunities available to residents for home ownership depend on state initiatives which are currently limited. All SHA residents are able to provide feedback on the management of the housing authority through several public processes conducted each year, namely the capital planning and annual plan processes.
- BrHA: BrHA holds monthly meetings with residents to review policies and procedures and is advertising for a tenant board member.

*If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance.*

N/A

## **DISCUSSION**

Barnstable County continues to work with PHAs in the region to further affordable housing goals and to service those most in need of housing and specialized housing services including LMI populations, the homeless, those at risk of homelessness, and non-homeless special-need populations.

## AP-65 HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES<sup>179</sup>

### INTRODUCTION

The Barnstable County HSD is the HOME program's lead reporting agent to HUD for all administrative functions related to the operation of the BCHC. The Department administers important programs and services for the residents of Cape Cod. These programs are the HOME Investment Partnership Program (HOME and HOME-ARP), the Cape & Islands Regional Network on Homelessness, the governance body of the CoC, Healthy Aging Cape Cod, the Regional Substance Use Council, and SHINE (Serving the Health Insurance Needs of Everyone). Consolidation of responsibility under the HSD for all programs and service-management related to affordable housing and human services has advanced housing stability and special needs activities in the region.

*Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:*

#### *1. Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.*

BCHC has an overarching goal of implementing 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 factors contributing to housing instability. Preliminary analysis of the Cape and Islands 2025 Point in Time Count indicate that among persons identified as chronically homeless, 41 percent suffer from chronic substance abuse, 65 percent suffer from mental illness, and 27 percent suffer from co-occurring mental illness and substance abuse. There is an understanding among professional service providers in BCHC that street outreach connects unsheltered and chronically homeless individuals with emergency shelter, physical and mental health services, and case management for benefits enrollment, housing placement, and other services targeted to individual needs.

Several participating CoC agencies incorporate street outreach programs that operate in all areas of Barnstable County: Mid-Cape (Vinfen, Duffy Health Center, HAC), Upper Cape (HAC), and Lower and Outer Cape (Homeless Prevention Council). Outreach staff interact with unsheltered populations and assess them for services utilizing the MA-503 Vulnerability Assessment Tool, for which they have specialized training. The MA-503 Assessment Tool is a survey administered both to individuals and families to determine risk and prioritization of need. Street outreach providers engage those with the most severe service needs and

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<sup>179</sup> 91.420, 91.220(I)

follow a low-barrier engagement approach to connect those experiencing homelessness to resources based on their preferences.

The Cape & Islands Regional Network on Homelessness is a collaborative effort of state, county, and local government, social service providers, health care agencies, housing agencies, faith-based organizations, the business community, individuals with lived experience, and other key stakeholders. The Regional Network identifies and implements creative solutions to prevent and end homelessness on Cape Cod, Martha's Vineyard, and Nantucket. The Regional Network Policy Board meets quarterly and is comprised of representatives from the Cape and Islands Youth Action Board, Duffy Health Center (the federal Healthcare for the Homeless provider), local and state governments, mental health and substance abuse agencies, homeless providers, public housing authorities, the Council of Churches, veterans' services providers, probation officers, and homeless or formerly homeless individuals. The Policy Board develops strategies to increase access to permanent housing for chronically homeless individuals. It evaluates and recommends changes to discharge policies for individuals exiting behavioral health, criminal justice, and health care systems, ensuring collaboration between agencies assisting those who are leaving these systems.

The Regional Network organizes an ad hoc Emergency Response Committee comprised of numerous local agencies. The Committee works to address the need for alternative emergency shelter options for the unsheltered homeless during extreme weather events when beds at emergency shelter are filled/occupied. Resources have been developed for those with physical or mental health conditions that prevent them from utilizing the congregate shelter, such as the Duffy Health Center Medical Respite program, and for unaccompanied homeless youth and young adults (YYA). Strategies include leveraging local resources for the short term (i.e., one-night motel vouchers, designated regional shelters, housing provider vacancies) so that service providers can engage homeless individuals in accessing resources for stable housing. The Committee works to build the capacity of existing systems to provide shelter for all homeless persons during weather-related events and other emergent situations.

## ***2. Addressing the emergency shelter and transitional housing needs of homeless persons.***

The emergency shelter and transitional housing programs of the Cape Cod and Islands CoC participate in the Homeless Management Information System (HMIS). HMIS tracks demographic data, client assessments, numbers and configurations of beds, client utilization, services provided, length of time homeless, and current openings/availability. St. Joseph's House, the only individual shelter in the region, operates with a low-barrier

threshold and coordinates services to assist adult shelter guests transitioning into housing. HAC operates one family shelter with entry through EOHLC. A second family shelter is administered by Community Action Committee of the Cape and Islands (CACCI) in Hyannis. With a target population of domestic violence victims, this 52-bed shelter accepts referrals through the Department of Transitional Assistance (DTA). Independence House, the largest Victim Service Provider in the CoC region, offers emergency shelter and wraparound services for individuals and families fleeing domestic violence. The Independence House DV shelter has a capacity of 13 and operates year-round.

Each shelter provides services to assist clients in becoming self-sufficient and securing permanent housing. Homeless Not Hopeless operates four transitional housing projects in Hyannis (two men's houses and two women's houses, for a total of 45 beds), Catholic Charities of Fall River operates St. Clare's House in Hyannis, a transitional housing project which provides five beds for formerly incarcerated women, the Cape and Islands Veteran's Outreach Center operates a five-bed house for veterans in Dennis and an eight-bed house in Hyannis, and Champ Homes operates O'Neil House, a 32-bed facility in Hyannis. Independence House, the region's only Domestic Violence Service provider, administers a CoC-funded transitional housing and rapid rehousing project with a combined capacity of eight beds. The focus of traditional CoC funding continues to be the provision of permanent supportive housing, especially for those experiencing chronic homelessness. 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 Continuum of Care was selected in Round 6 of HUD's Youth Homelessness Demonstration Program and awarded \$1.357M. Funds awarded through YHDP support four projects prioritized by YYA with lived experience of housing instability- Homeless Prevention Council's Mobile Support and Resource Navigation and Host Homes programs and the Barnstable County Department of Human Services YYA Coordinated Entry and Planning programs. The Host Homes project provides transitional housing opportunities for YYA who are unstably housed utilizing unused bedrooms or other appropriate space. This project has been developed through identification of resources in the region given the severe lack of affordable housing units.

*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 assist homeless people in transitioning to independent living and in preventing recurrences of homelessness. HomeBASE, an EOHLC-funded program, provides both Rapid Rehousing and Front Door Diversion supports to homeless individuals and families. Belonging to Each Other (BTEO) provides seasonal shelter beds for 12 men and 12 women on the Upper Cape and works with participants to locate permanent housing solutions at the end of the season. The Cape and Islands Veterans Outreach Center (CIVOC) operates a 5-bed Transitional Housing program in Dennis and an 8-bed Transitional Housing program in Hyannis for homeless Veterans, utilizing subsidies from the Barnstable Housing Authority and funding from private philanthropic organizations. CIVOC will also be providing Rapid Rehousing vouchers and homelessness prevention services to veterans through the Supportive Services for Veteran Families (SSVF) program. Rental subsidies, including Mainstream (Housing Choice) vouchers, 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 covers the entire geographical area through 14 identified “access points,” or service organizations, with staff trained to conduct vulnerability assessments. Based on level of vulnerability, households are prioritized for referral through CES to housing and services. The CoC’s CES follows No Wrong Door approach, which states that households arriving at any access point 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 CoC also leads three monthly Case Conferencing meetings for Veterans, Youth and Young Adults and all other populations. Priority populations for referrals to permanent supportive housing may be found in the CoC’s [CES Policies and Procedures](#).

HAC operates a private homeless-prevention financial assistance program to help people stay housed and avoid entering emergency shelter. Individuals or families can apply for financial resources that can be paid directly to their landlords or other vendors to stay housed.

HSD is the lead agency for the Massachusetts Executive Office of Health and Human Services (EOHHS) Unaccompanied Homeless Youth and Young Adult grant. The five sub-

grantees - Champ Homes, Homeless Prevention Council, Martha's Vineyard Community Services, Our House Nantucket, and HAC – provide services and resources for those between the ages of 16 and 24 who are unstably housed. For those under the age of 18, Homeless Prevention Council (HPC) will coordinate case management services with a parent/guardian or will refer youth to an appropriate support service for minors. HPC also offers a Resident Services program to ensure residents maintain their housing by helping them understand leases, securing resources to pay rent, and meeting other basic needs. Youth Homelessness Demonstration Program (YHDP) funding has been directed to a Mobile Outreach and Resource Navigation program that employs YYA with lived experience of homelessness. This new project expands the outreach capacity targeting YYA and utilizes Problem Solving and other diversion techniques.

As part of YHDP funding, the Cape and Islands Youth Action Board has developed a Coordinated Community Plan (CCP) to address and end YYA homelessness: *Hopeful Homes: Sea Change for the Cape and Islands Youth and Young Adult*. The CCP serves as our community's blueprint for preventing and ending youth homelessness.

**4. Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

With the exception of 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 HSD, there is coordination 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 DedicatedPLUS Permanent Supportive Housing designation to provide CoC's with flexibility to serve vulnerable populations and to more effectively and immediately address the needs of people experiencing chronic homelessness, those at-risk of experiencing chronic homelessness, or those 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 and Unaccompanied Homeless YYA sub-grantees partner 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 housing and stabilization services.

The Department is partnering with the Sandwich Housing Authority and the Dept. of Children and Families to provide HUD funded Fostering Youth to Independence (FYI) vouchers for YYA exiting the DCF and Foster Care systems. YYA receiving vouchers who remain on the Cape receive housing stabilization support through HAC as part of the Unaccompanied Homeless YYA grant. YYA leaving children's services often lack independent living skills and stabilization supports provided by HAC are critical to sustain housing and prevent returns to homelessness. Additionally, the state-funded YYA homeless program has received funding to support a 1.0 FTE DCF Liaison position which works exclusively with YYA aging out of children's protective services.

Provider organizations in the CoC, such as the Duffy Health Center and Champ Homes, work closely with the House of Corrections Reintegration Team to assist those leaving incarceration with finding housing and community-based supports.

Public 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 institutions and are paired with community-based services to increase the likelihood of a successful housing placement and housing stability. Falmouth and Sandwich Housing Authorities currently participate in this program. Households are referred by service providers, and households must be voucher-eligible.

The Regional Network on Homelessness created the *Cape and Islands Regional Plan to Address Homelessness*, which identifies the action areas of education, advocacy, and facilitation to increase access to safe, accessible, affordable housing, improve the health and stability of target populations, and support economic security. The vision of the Regional Network is that all individuals and families on Cape Cod and the Islands will have safe, affordable housing with the support needed to maintain that housing.

## DISCUSSION

The Regional Network on Homelessness is a collaborative effort of government, social service providers, housing agencies, faith-based organizations, the business community, and homeless and formerly homeless individuals. BCHC consulted with CoC staff, members, and

partners when preparing sections of the Consolidated Plan and the Annual Action Plan that describe the region’s homeless strategy and resources available to address homeless needs (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth). The coordination of programs under the HSD provides a detailed overview of housing need in the region. Housing needs and issues are addressed as they are identified, and solutions are discussed during monthly staff meetings.

## AP-75 BARRIERS TO AFFORDABLE HOUSING<sup>180</sup>

### INTRODUCTION

In 2024, the Cape Cod Commission released an in-depth study on regional housing issues--Housing Cape Cod: The Regional Strategy, described in more detail below which highlights the challenges to the unprecedented housing crisis on Cape Cod. Those challenges included local zoning barriers, the extremely high cost of building, securing, and maintaining housing, and the dearth of year-round housing on the Cape. Cape Cod experiences a unique range of challenges due to its geographical island setting, well-known tourist destination that attracts short-term rental ownership, and attractiveness as a seasonal second-home owner market. All of these unique challenges severely pressure the availability and affordability of year-round housing in the region. According to the Regional Strategy, more than 33 percent of all homes on Cape Cod are seasonal compared to roughly 4 percent throughout Massachusetts, and the median single-family home price is now approximately \$680,000 compared with \$433,000 in 2019. In today's market, a household would need to earn \$210,000 annually to afford to purchase a median-priced single-family home, far exceeding the estimated median income of \$91,400. The Regional Strategy's findings are supported by the more recent data presented in the Needs Assessment—34 percent of housing stock seasonal and a median income of \$94,452 which is far below what is required to purchase the median-priced single-family home at \$659,500.

The main barriers to the affordable rental housing market are skyrocketing construction costs and the need for more subsidized funding. Data analysis provided by Barnstable County HOME staff shows an increase in total development cost of almost 80 percent during a 2½ year period from May 2021 through November 2023 and a more than 70 percent increase in total development cost per unit which rose to \$607,715 per unit during this time period. This rapid rise in construction costs can be partly attributed to the COVID pandemic aftermath, but it is also attributed to rising inflation, intermittent supply issues, increased labor costs, and an increase in environmental and other regulations. Furthermore, development costs have continued to climb with recent projects coming in at over \$650,000 per unit and the most recent application for funding coming in at \$755,842 per unit. Due to the recent dramatic rise in construction costs, available subsidized funding for affordable housing rental development is quickly being exhausted and more funding sources are needed. BCHC's annual allocation of approximately \$400,000 is insufficient to assist in funding the amount of affordable rental development needed to help fill the expansive gap

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<sup>180</sup> 91.420, 91.220(j)

in available rental housing on the Cape.

*Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment.*

The Cape Cod Commission's 2024 Regional Strategy presents challenges, strategies, recommendations, and indicators for measuring progress, and includes Housing Profiles for Barnstable County and for each of the fifteen communities. Recommendations to address the housing crisis include:

- Change Zoning
- Streamline Permitting
- Develop a Community Land Trust and Regional Housing Bank
- Develop a Regional Redevelopment Authority
- Provide Financial Incentives to Covert and Preserve Year-round Housing
- Finance Housing Affordable to 80%-120% AMI
- Provide Low-or No-cost Loans for Accessory Dwelling Units
- Dedicate Municipal Tax Receipts Towards Housing and Infrastructure
- Develop a Regional Local Government Investment Pool
- **Establish a Permanent Regional Housing Services Office**
- Develop a Regional Home-sharing Program
- Develop a Regional Capital Plan
- Explore Housing Potential on Joint Base Cape Cod

The Regional Housing Strategy will be the guiding plan for Barnstable County to address the housing crisis.

As recommended by the Regional Housing Strategy, in 2024 the Barnstable County HSD implemented a Barnstable County Shared Regional Housing Services pilot program. The two-year pilot program (July 1, 2023 – June 30, 2025) was funded with an appropriation from Barnstable County of federal American Rescue Plan Act (ARPA) funds. During the two-year pilot program, HSD has engaged with the fifteen communities on the Cape to continue the Shared Regional Housing Services program beyond its two-year pilot implementation via an intermunicipal agreement to continue providing essential housing services to the municipal

communities.

Many Consortium member towns already have several initiatives in place to proactively address housing policies including: enacting zoning amendments to allow for a diversity of housing types including multi-family development and accessory dwelling units (ADUs); enacting or increasing tax levies including transfer tax fees on high-end real estate for affordable housing; implementing rental fees and taxes on short-term rentals; proactively exploring purchasing year-round deed restrictions; and supporting state housing bills.

## DISCUSSION

BCHC and its Advisory Council will collaborate with Barnstable County government and the Cape Cod Commission to carry out the Regional Housing Strategy and engage the fifteen communities of Barnstable County in implementing the recommendations. BCHC will also continue to work closely with the CoC, housing providers, stakeholders and other state and federal entities to work to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing and to support affordable housing initiatives and provide necessary funding. HSD will continue its work on the Shared Regional Housing Services program and engage with communities to develop a long-term intermunicipal agreement that will fund the program into the future.

## AP-85 OTHER ACTIONS<sup>181</sup>

### INTRODUCTION

BCHC will incorporate the following strategies to address the obstacles to affordable housing in the region.

*Actions planned to address obstacles to meeting underserved needs.*

### Resource Allocation

With respect to public subsidies, BCHC will continue to advocate for a larger share of budgetary resources to be devoted to housing production, housing voucher programs, and rental assistance programs at the local, state, and federal level. BCHC will advocate for other sources of funding such as transfer fees on high-end real estate sales and to dedicate municipal tax receipts towards housing and infrastructure as recommended by the Regional Housing Strategy. Barnstable County will also, through its new Shared Regional Housing Service program, continue collaborate with towns on sub-regional grant applications and funding sources for regional housing included CDBG grants and other competitive grants. Additionally, BCHC will assist the CCC and other municipalities and agencies in securing funding available through the Massachusetts Affordable Homes Act (AHA) bond bill.

### Housing Policy

Barnstable County is increasing its resources and engagement in addressing housing policy in the region through its Regional Housing Strategy and will provide guidance to other stakeholders and housing providers on this housing strategy. HSD will engage with other service providers and housing organizations in researching other policy avenues to address the unique housing crisis experienced on Cape Cod. Additionally, BCHC will assist towns in achieving the Seasonal Communities designations under the Affordable Homes Act. This designation provides municipalities with opportunities to address housing issues specifically related to the unique challenges felt in tourist areas like Cape Cod.

### Land Use Policies

Barnstable County and BCHC will advocate for the land use policies recommended in the Regional Housing Strategy including amending local zoning to adopt by-right accessory dwelling unit bylaws, allow for multi-family housing and more diverse housing types, and

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<sup>181</sup> 91.420, 91.220(k)

streamlined permitting. BCHC will also assist in locating appropriate properties to be developed or redeveloped for affordable housing in collaboration with the towns and other non-profit or governmental entities.

### **Climate Initiatives and Housing**

Climate change is a key challenge facing Cape Cod. Cape Cod is vulnerable to climate-related hazards, such as sea level rise, storm surge and flooding, erosion, and damaging winds. The Regional Housing Study includes an effort to coordinate housing initiatives with efforts to mitigate or adapt to climate change, and planning for housing in areas with existing or planned infrastructure that can support new housing to ensure a balanced approach.

#### ***Actions planned to foster and maintain affordable housing.***

Barnstable County and BCHC will advocate for the implementation of all the recommendations in the Regional Housing Strategy as listed above to help foster and maintain affordable housing in the region. Specifically, the development of the Shared Regional Housing Services program is a top priority for the BCHC. This program is designed to provide support to the local communities for affordable housing creation, monitoring, and retaining deed restricted units. BCHC Staff will continue to prioritize and fund affordable rental development properties where possible throughout the region. As BCHC has dwindling, limited HUD HOME funds, BCHC Staff will seek out additional local funding sources. Additionally, BCHC will assist towns in achieving the Seasonal Communities designations under the Affordable Homes Act. This designation provides municipalities with opportunities to address housing issues specifically related to the unique challenges felt in tourist areas like Cape Cod.

#### ***Actions planned to reduce lead-based paint hazards.***

While the cost of lead paint removal can potentially be prohibitively expensive, BCHC will vigorously enforce the revised 2002 lead-based paint regulations for all its program activities and will continue to support efforts to attract lead paint removal resources to the region.

#### ***Actions planned to reduce the number of poverty-level families.***

HOME program staff encourage setting aside housing vouchers for the homeless/at risk and dedicating HOME Program funds to rental housing for LMI households. BCHC supports the creation of affordable rental housing for those making below 60 percent of the AMI to lessen cost burden and enable these households to have the resources to meet other

pressing needs. Now that HUD has initiated a new HOME-ARP Program specifically for the qualifying population of homeless, at-risk of homelessness and other vulnerable populations, BCHC will use those funds for the development of affordable rental units directly to assist poverty-level families. Barnstable County HSD administers the Cape & Islands CoC who serve the populations listed in the McKinney Vento Act. Additionally, Barnstable County issued an RFP for a Barnstable County ARPA grant of up to \$3M to appropriate towards an investment in homeless shelter(s) and respite services.

### *Actions planned to develop institutional structure.*

The institutional structure of the delivery system to develop and manage BCHC's HOME funds is broadly-based and integrates key organizations. Funded recipients utilize services and resources from government agencies, private lenders, non-profits, and for-profit organizations to meet goals. Federal, state, and local government agencies provide a major portion of subsidized funding and support for affordable housing and community development activities across the region. They guide these activities through their policies, program guidelines, and through the direct provision of housing units, rental vouchers, and services (in the case of the local housing authorities).

State and federal LIHTCs play a role in funding development projects. Due to increasing high construction costs and the limited income derived from such projects, funding from numerous sources (ten to fifteen) is now needed to move forward. The nonprofit and for-profit developers and service providers, in turn, develop affordable housing projects, offer supportive services, and influence the type of affordable housing projects built and the services offered. Private lenders also play an essential institutional role by providing financing and acting as a conduit for the delivery of mortgage services to investors. The relationship among these stakeholders forms the basis of the housing/community development delivery system and impacts the efforts of the BCHC. Major coordination is carried out by the organizations receiving funds through BCHC, and BCHC provides coordination and support of these efforts to leverage and manage resources.

The HOME and HOME-ARP Programs and the CoC program are under the authority of the HSD; the CoC includes each of BCHC communities as well as Nantucket and Martha's Vineyard. HSD is also the agency responsible for administering the Homeless Management Information System (HMIS) within the CoC. The Cape Cod Commission's Affordable Housing Specialist participates in Advisory Council and monthly staff meetings. Consortium communities contact the HOME Program Manager and/or the Cape Cod Commission to seek guidance and assistance with any affordable housing issues or questions. The Cape Cod

Commission, as the Cape's regional planning agency, is a member of the recently established Seasonal Communities Advisory Council under the AHA.

The BCHC has administered the federal HOME funds for its fifteen member communities since the adoption of the program in 1992. Member communities choose a representative to serve on the BCHC Advisory Council to speak for their interests. The responsibilities of the Advisory Council include establishing housing policies; approving all actions; determining the allocation of funds; remaining current on local, state, regional, and federal housing policies and issues; and advocating for policies that will promote the creation and preservation of affordable year-round housing. The Advisory Council members also act as a liaison with their respective towns and local housing partnerships/ committees and report back to them on relevant housing policies. This ensures there is a comprehensive regional approach in place for identifying priorities and delivering services. This regional approach will be enhanced by the implementation of the Shared Regional Housing Services pilot program which is designed to regionalize some housing services and to act as a liaison to the fifteen communities on affordable housing matters.

### *Actions planned to enhance coordination between public and private housing and social service agencies.*

Actions planned to enhance coordination between public and private housing and social service agencies that supplement those activities:

- Utilizing the HOME Advisory Council as a vehicle for the following purposes: securing federal, state, and other funds; maintaining communication between the towns; and serving as an information resource center for the Cape
- Engaging with HPCC to foster relationships with public and private housing and social service agencies
- Advocating for and working with EOHLC and HUD to resolve inconsistencies in programmatic requirements, funding programs, and within agency policies
- Remaining engaged with private housing and social service agencies by attending agency meetings and conferences and coordinating related housing issues.

## **DISCUSSION**

BCHC and Barnstable County are fully engaged in addressing the unique housing crisis on Cape Cod. Within the county structure, the county administers the HOME and HOME-ARP Program, the Cape and Islands CoC, retains an affordable housing specialist under the Cape Cod Commission, provided up to \$1M of ARPA funds for the development of the Regional

Housing Strategy, provided up to \$11.4M of ARPA funds for housing proposals, and provided ARPA funds for the development of a Shared Regional Housing Services pilot program.

## PROGRAM SPECIFIC REQUIREMENTS

### AP-90 PROGRAM SPECIFIC REQUIREMENTS<sup>182</sup>

#### INTRODUCTION

Below is a description of how BCHC is meeting HUD's Requirements for the Program.

#### HOME Investment Partnership Program (HOME)<sup>183</sup>

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

There are no other forms of investment.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

BCHC does not administer any homebuyer activities

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

N/A

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

HOME rehabilitation or debt financing assistance are not currently included in program activities.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

BCHC does not administer a TBRA program.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii)

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<sup>182</sup> 91.420, 91.220(l)(1,2,4)

<sup>183</sup> Reference 24 CFR 91.220(l)(2)

and 91.220(l)(2)(vii)).

BCHC does not administer a TBRA program.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

BCHC does not currently provide for any specific preference or limitation for rental housing projects under the HOME program.

BCHC reserves the right to fund rental projects that may limit beneficiaries or set preferences for low-income populations based on certain criteria, such as people with mental and/or physical disabilities, homeless or at-risk of homelessness, or the elderly population in accordance with the Fair Housing Laws.

## APPENDIX I PRE-POPULATED HUD 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: 2020	% Change
Population	214,775	213,515	-1%
Households	94,435	95,830	1%
Median Income	\$0.00	\$0.00	
2000 Census (Base Year), 2016-2020 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	11,625	13,023	17,315	10,935	42,990
Small Family Households	2,105	3,004	4,483	3,208	17,180
Large Family Households	202	455	541	624	2,702
Household contains at least one person 62-74 years of age	3,578	3,377	5,899	4,149	15,642
Household contains at least one person age 75 or older	3,208	3,993	4,321	2,076	6,035
Households with one or more children 6 years old or younger	971	1,397	1,505	896	2,492
2016-2020 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	195	65	165	19	444	15	10	43	35	103
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	10	25	145	4	184	0	0	44	65	109
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	110	14	149	0	273	0	80	64	90	234
Housing cost burden greater than 50% of income (and none of the above problems)	2,745	1,708	148	0	4,601	4,034	2,957	1,582	338	8,911
Housing cost burden greater than 30% of income (and none of the above problems)	789	1,505	1,778	283	4,355	1,268	2,279	4,349	2,307	10,203
Zero/negative Income (and none of the above problems)	300	0	0	0	300	413	0	0	0	413
2016-2020 CHAS										

4. Table 8 – Housing Problems 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										
Having 1 or more of four housing problems	3,055	1,813	607	23	5,498	4,049	3,052	1,737	528	9,366
Having none of four housing problems	2,259	2,435	3,549	1,823	10,066	2,237	5,730	11,405	8,560	27,932
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0
2016-2020 CHAS										

5. Table 9 - Cost Burden > 30%

	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	1,174	1,248	857	3,279	672	1,196	1,725	3,593
Large Related	70	164	14	248	89	225	189	503
Elderly	1,415	835	549	2,799	3,703	3,032	3,032	9,767
Other	1,120	1,085	588	2,793	856	868	1,051	2,775
Total need by income	3,779	3,332	2,008	9,119	5,320	5,321	5,997	16,638
2016-2020 CHAS								

6. Table 10 - Cost Burden > 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	0	0	710	710	578	753	0	1,331
Large Related	0	0	120	120	54	120	70	244
Elderly	1,038	321	124	1,483	2,697	1,520	881	5,098
Other	0	845	575	1,420	713	0	0	713
Total need by income	1,038	1,166	1,529	3,733	4,042	2,393	951	7,386

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
2016-2020 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	120	24	259	4	407	0	90	93	10	193
Multiple, unrelated family households	0	0	20	0	20	0	0	4	145	149
Other, non-family households	0	15	15	0	30	0	0	10	0	10
Total need by income	120	39	294	4	457	0	90	107	155	352
2016-2020 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								

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	9,159	2,440	0
White	8,114	2,160	0
Black / African American	314	110	0

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
Asian	80	0	0
American Indian, Alaska Native	100	0	0
Pacific Islander	0	0	0
Hispanic	239	114	0
2016-2020 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	8,587	4,398	0
White	7,447	4,193	0
Black / African American	515	60	0
Asian	54	35	0
American Indian, Alaska Native	190	25	0
Pacific Islander	0	0	0
Hispanic	178	48	0
2016-2020 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	8,472	8,828	0
White	7,471	8,483	0
Black / African American	274	135	0
Asian	54	10	0

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
American Indian, Alaska Native	20	0	0
Pacific Islander	0	25	0
Hispanic	257	47	0
2016-2020 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	3,136	7,784	0
White	2,906	7,184	0
Black / African American	19	274	0
Asian	45	88	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	115	140	0
2016-2020 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	7,104	4,496	0
White	6,354	3,916	0
Black / African American	264	160	0
Asian	54	25	0

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
American Indian, Alaska Native	50	50	0
Pacific Islander	0	0	0
Hispanic	208	139	0
2016-2020 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	4,865	8,165	0
White	4,040	7,640	0
Black / African American	370	200	0
Asian	54	35	0
American Indian, Alaska Native	120	95	0
Pacific Islander	0	0	0
Hispanic	138	88	0
2016-2020 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	2,344	14,954	0
White	2,010	13,944	0
Black / African American	90	319	0
Asian	4	60	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	25	0

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
Hispanic	144	156	0
2016-2020 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	551	10,383	0
White	496	9,608	0
Black / African American	0	293	0
Asian	0	133	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	50	205	0
2016-2020 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	63,611	17,375	14,153	728
White	59,370	15,754	12,394	642
Black / African American	894	403	724	45
Asian	599	165	115	0
American Indian, Alaska Native	150	140	170	0
Pacific Islander	35	0	0	0
Hispanic	1,169	278	371	35
2016-2020 CHAS				

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
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18. Table 22 - Public Housing by Program Type

	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
PIC (PIH Information Center)									

19. Table 23 – Characteristics of Public Housing Residents by Program Type

	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
PIC (PIH Information Center)									

20. Table 25 – Race of Public Housing Residents by Program Type

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

PIC (PIH Information Center)

21. Table 26 – Ethnicity of Public Housing Residents by Program Type

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	0	0	2	44	0	44	0	0	0
Not Hispanic	1	21	307	1,210	58	1,152	0	0	0

PIC (PIH Information Center)

22. Table 31 – Residential Properties by Unit Number

Property Type	Number	%
1-unit detached structure	133,930	82%
1-unit, attached structure	8,400	5%
2-4 units	9,682	6%
5-19 units	6,730	4%
20 or more units	4,454	3%
Mobile Home, boat, RV, van, etc	860	1%
<i>Total</i>	<i>164,056</i>	<i>100%</i>
2016-2020 ACS		

23. Table 32 – Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	169	0%	915	5%
1 bedroom	1,629	2%	5,145	26%
2 bedrooms	16,600	22%	7,115	36%
3 or more bedrooms	57,894	76%	6,332	32%
<i>Total</i>	<i>76,292</i>	<i>100%</i>	<i>19,507</i>	<i>99%</i>
2016-2020 ACS				

24. Table 33 – Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%
2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)			

25. Table 34 - Rent Paid

Rent Paid	Number	%
Less than \$500	3,597	18.4%
\$500-999	3,606	18.5%
\$1,000-1,499	7,433	38.1%
\$1,500-1,999	3,755	19.2%

Rent Paid	Number	%
\$2,000 or more	1,072	5.5%
Total	19,463	99.7%
2016-2020 ACS		

26. Table 35 – Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	2,324	No Data
50% HAMFI	5,068	1,160
80% HAMFI	12,961	7,706
100% HAMFI	No Data	19,111
Total	20,353	27,977
2016-2020 CHAS		

27. Table 36 – Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,401	1,553	2,044	2,501	2,781
High HOME Rent	979	1,108	1,331	1,529	1,686
Low HOME Rent	801	858	1,030	1,190	1,327
HUD FMR and HOME Rents					

28. Table 37 - Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	22,355	29%	9,710	50%
With two selected Conditions	174	0%	430	2%
With three selected Conditions	15	0%	10	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	53,745	70%	9,390	48%
Total	76,289	99%	19,540	100%
2016-2020 ACS				

29. Table 38 – Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	8,847	12%	2,102	11%
1980-1999	28,585	37%	5,323	27%
1950-1979	29,708	39%	8,928	46%
Before 1950	9,155	12%	3,196	16%
<i>Total</i>	<i>76,295</i>	<i>100%</i>	<i>19,549</i>	<i>100%</i>
2016-2020 CHAS				

30. 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.				
Housing units built before 1980 with children present				
2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)				

31. Table 40 - Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

32. Table 41 – Total Number of Units by Program Type

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									

PIC (PIH Information Center)
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33. Table 42 - Public Housing Condition

Public Housing Development	Average Inspection Score

34. 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					

35. 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					
2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)					

36. 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
2016-2020 ACS

37. 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	
2016-2020 ACS	

38. Table 48 - Travel Time

Travel Time	Number	Percentage
< 30 Minutes		
30-59 Minutes		
60 or More Minutes		
Total		
2016-2020 ACS		

39. 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's degree			
Bachelor's degree or higher			
2016-2020 ACS			

40. 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					
9th to 12th grade, no diploma					
High school graduate, GED, or alternative					
Some college, no degree					
Associate’s degree					
Bachelor’s degree					
Graduate or professional degree					
2016-2020 ACS					

41. 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’s degree	
Bachelor’s degree	
Graduate or professional degree	
2016-2020 ACS	

## APPENDIX II ALTERNATE/LOCAL DATA SOURCES

1	<b>Data Source Name</b> Housing Needs Survey
	<b>List the name of the organization or individual who originated the data set.</b> BCHC
	<b>Provide a brief summary of the data set.</b> Survey of the 15 communities in the Consortium
	<b>What was the purpose for developing this data set?</b> Additional Information
	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> February and March 2025
	<b>Briefly describe the methodology for the data collection.</b> Emailed survey and phone calls
	<b>Describe the total population from which the sample was taken.</b> All BCHC contacts
	<b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b> 480 survey respondents
2	<b>Data Source Name</b> Subsidized Housing Inventory for Barnstable County
	<b>List the name of the organization or individual who originated the data set.</b> Barrett Planning Group, LLC
	<b>Provide a brief summary of the data set.</b> This compiles data from HUD, EOHLC, and other sources which reflects all Federal and State public housing and vouchers used in the County
	<b>What was the purpose for developing this data set?</b> Updated the County's SHI through the present

	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>For all communities in the Consortium</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>Start of SHI to present</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
4	<p><b>Data Source Name</b></p> <p>CoC PIT</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>CoC</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>PIT Count</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>Required by HUD</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>January 2025</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>PIT rules</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>Barnstable County</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>Homeless and sheltered</p>
5	<p><b>Data Source Name</b></p> <p>Survey of Public Housing Authorities</p>

	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>The BCHC prepared and distributed one survey for AP-60 to which five housing authorities responded.</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>Provide data on public housing resident and applicant needs and condition and number of units within the region.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>To complete section AP-60</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>February and March 2025</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>The survey was an excel spreadsheet e-mailed to the PHAs.</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>The fifteen Public Housing Authorities on Cape Cod</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>Four PHAs responded to the survey.</p>
6	<p><b>Data Source Name</b></p> <p>CHAS 2017-2021</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Barrett Planning Group, LLC.</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>The data is a compiled workbook of CHAS 2017-2021 data downloaded from HUD Exchange.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>Developing the 2025-2029 Consolidated Plan</p>

	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>Comprehensive CHAS data for Barnstable County, Massachusetts covering multiple populations, ages, and races.</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2017-2021</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
7	<p><b>Data Source Name</b></p> <p>2019-2023 ACS</p> <p><b>List the name of the organization or individual who originated the data set.</b></p> <p>The American Community Survey</p> <p><b>Provide a brief summary of the data set.</b></p> <p>The American Community Survey (ACS) is an ongoing survey that provides vital information on a yearly basis about the United States and its people. The ACS provides information about jobs and occupations, educational attainment, veterans, whether people own or rent their homes, and more. The ACS is widely used to assess the past and plan the future.</p> <p><b>What was the purpose for developing this data set?</b></p> <p>Information from the ACS generates data that helps determine how more federal and state funds are distributed each year.</p> <p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>The ACS records data from the national scale, down to the census block group level. This includes state, county, and census-tract information on important CDBG topics such as housing, economic development, and population demographics. Data is not concentrated on one specific area or among a certain population, as it covers the entire population and area of the United States.</p>

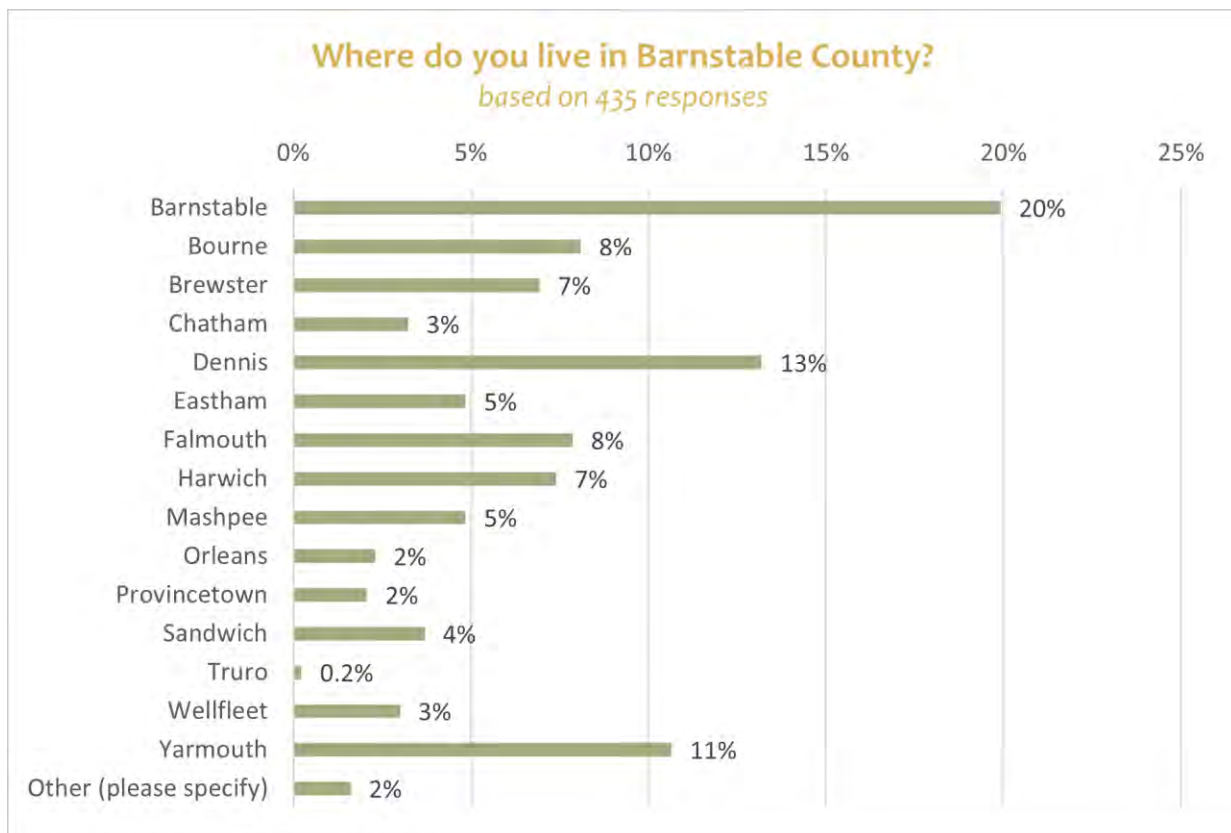
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>The ACS data used are five-year estimates from the year 2012 to the year 2017. The information is updated yearly. The information in this plan was the most current at the time of drafting.</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>The ACS data used was complete at the time the plan was drafted. ACS information is updated yearly.</p>
8	<p><b>Data Source Name</b></p> <p>Homelessness Management Information System</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Cape and Islands Continuum of Care (CoC) and HUD</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>HMIS is a local information technology system used to collect client-level data and data on the provision of housing and services to individuals and families at risk of and experiencing homelessness. CoC's are responsible for selecting an HMIS software solution that complies with HUD's data collection, management, and reporting standards.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>Client-level homelessness data for Barnstable County</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>CoC's are responsible for selecting an HMIS software solution that complies with HUD's data collection, management, and reporting standards. HMIS covers the entirety of a CoC's jurisdiction, in this case all of Barnstable County and the Islands.</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2006-2024</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>

9	<b>Data Source Name</b>
	Continuum of Care (CoC) Homeless Assistance Programs Housing Inventory Count (HIC) Report
	<b>List the name of the organization or individual who originated the data set.</b>
	Cape and Islands Continuum of Care (CoC) as required by HUD
	<b>Provide a brief summary of the data set.</b>
	Continuum of Care (CoC) Homeless Assistance Programs Housing Inventory Count Reports provide a snapshot of a CoC's HIC, an inventory of housing conducted annually during the last ten days in January, and are available at the national and state level, as well as for each CoC. The reports tally the number of beds and units available on the night designated for the count by program type, and include beds dedicated to serve persons who are homeless as well as persons in Permanent Supportive Housing.
	<b>What was the purpose for developing this data set?</b>
Count of the available beds by program type	
<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b>	
The report is based on information provided to HUD by Continuums of Care in the 2024 Continuum of Care application and has not been independently verified by HUD. CoCs were instructed to collect data for a point-in-time during the last week of January 2024. The data presented in this report are limited to beds available for occupancy on the night of the count (beds under development are excluded).	
<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b>	
Last week of January 2024	
<b>What is the status of the data set (complete, in progress, or planned)?</b>	
Complete	

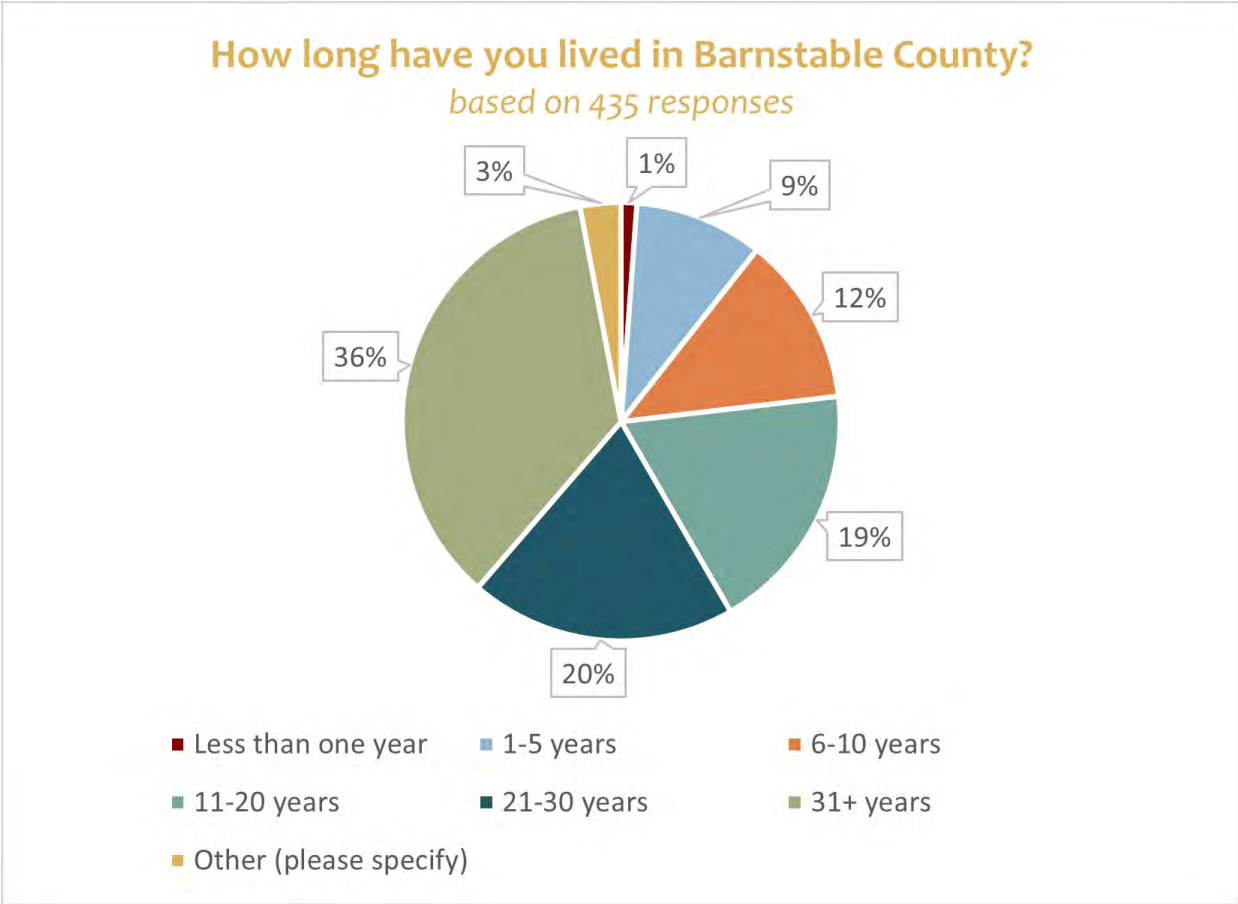
## APPENDIX III HOUSING NEEDS SURVEY SUMMARY

The Housing Needs Survey was available in English, Portuguese, and Spanish through the online survey platform Survey Monkey. A total of 480 people responded. The information and figures below summarize key responses collected from community members.

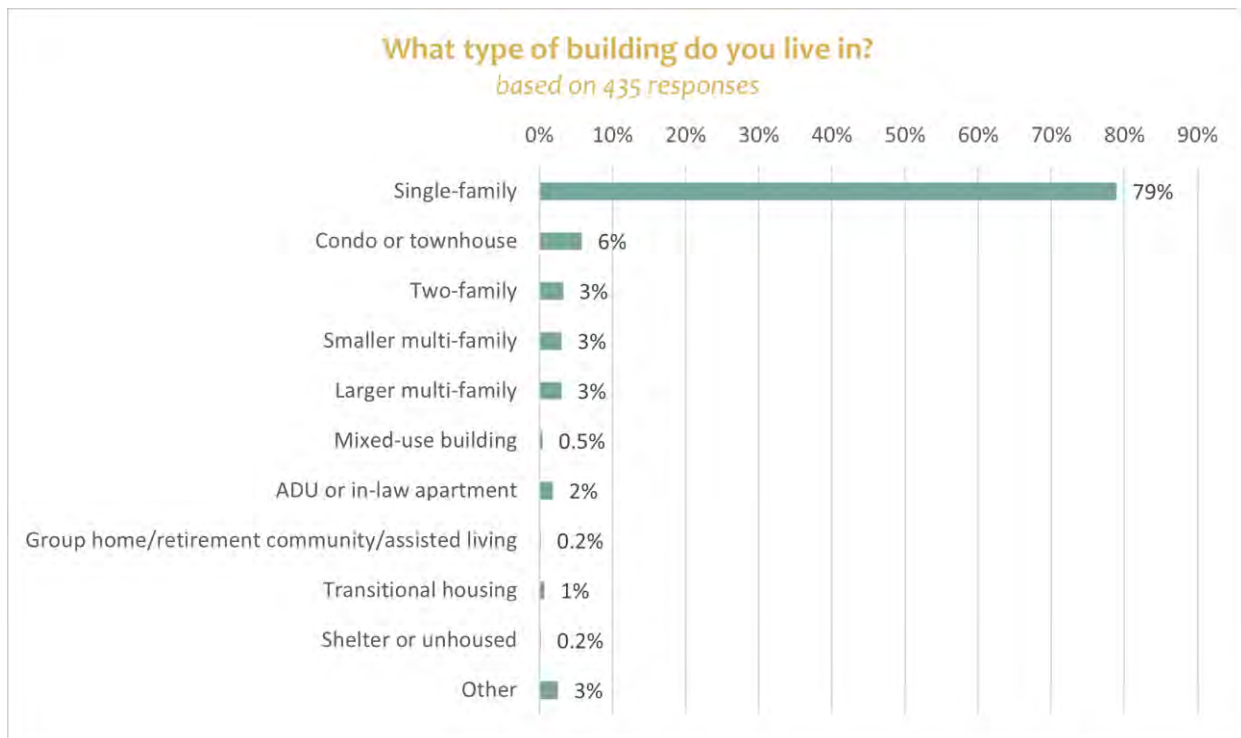
1. 99% of respondents opted to take the survey in English (477), 3 community members responded in Portuguese, and zero in Spanish.
2. 90% of respondents live in Barnstable County year-round (416). 5% live in Barnstable County for part of the year, 3% previously resided in Barnstable County but have moved elsewhere, and 2% have never lived in Barnstable County.
3. About 20% of respondents live in Barnstable, followed by 13% in Dennis, and 11% in Yarmouth. At least one member from each Town in Barnstable County responded to the survey.



4. 36% of respondents who live in Barnstable County have lived there for over 31 years.



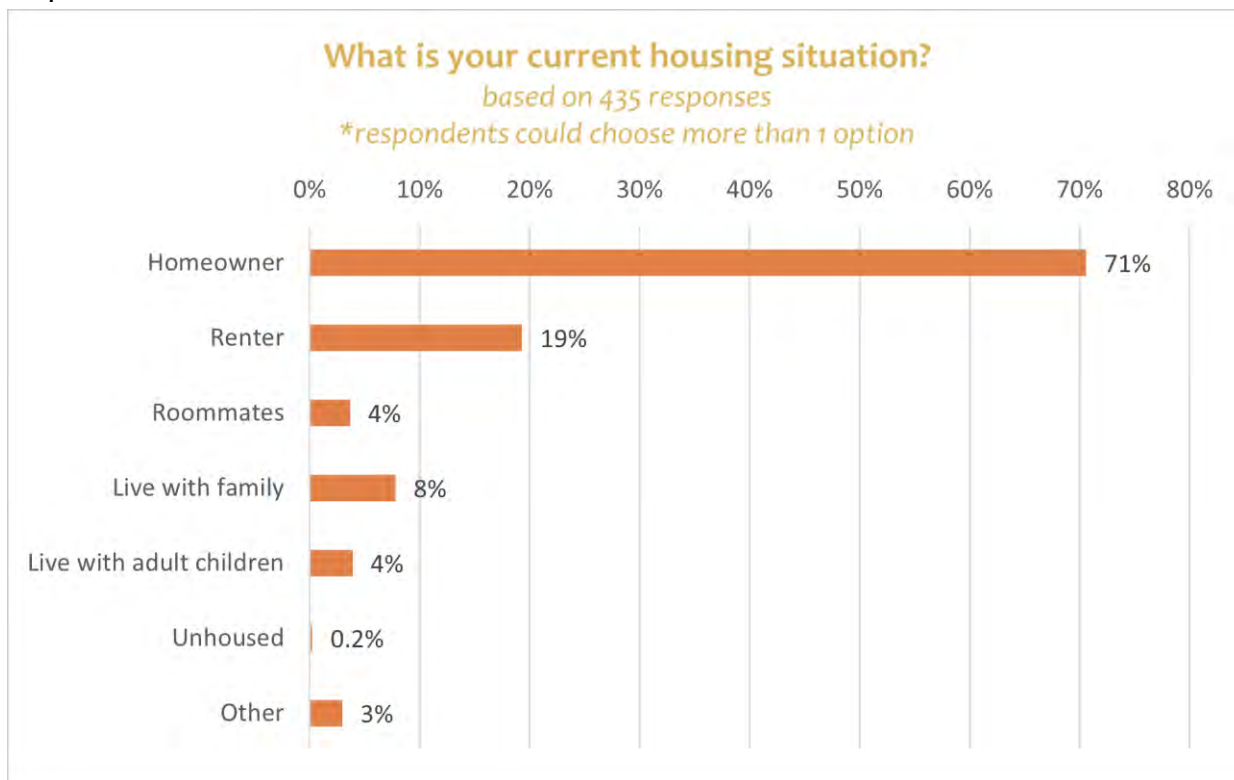
5. Almost 80% of respondents said they live in a single-family detached home. About 6% live in a condo or townhouse, about 3% in two-family homes, and about 6% in multi-family homes (3-8 units and 9+ units). Three respondents said they live in transitional housing and 1 reported living in a shelter experiencing homelessness.



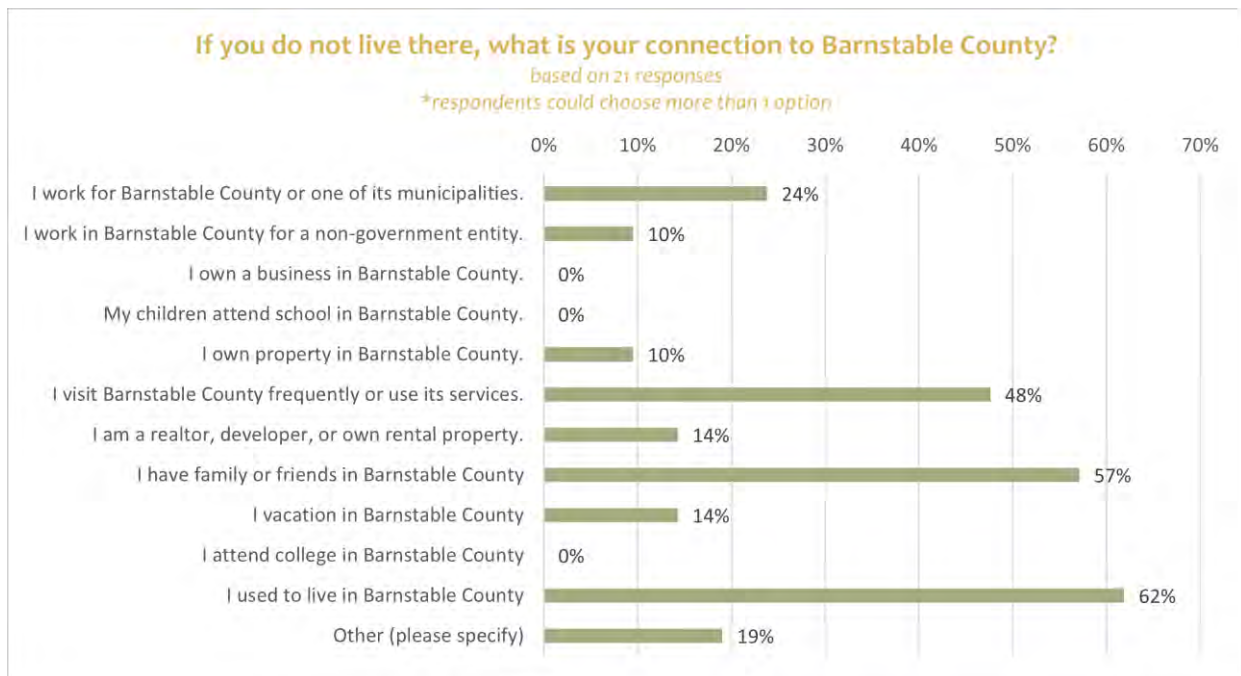
6.

71% of respondents are homeowners and 19% are renters. About 8% reported living with their parents or other relatives. About 4% reported that their adult children live with them and 1

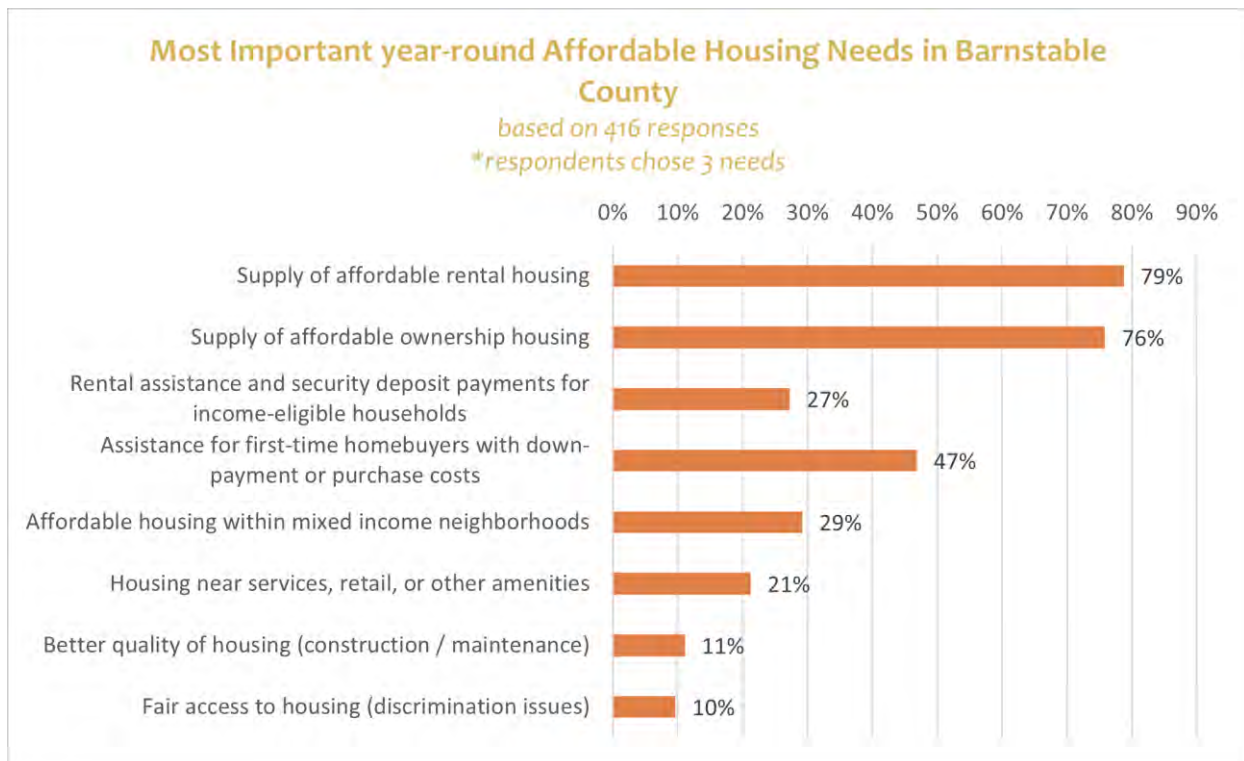
respondent is unhoused.



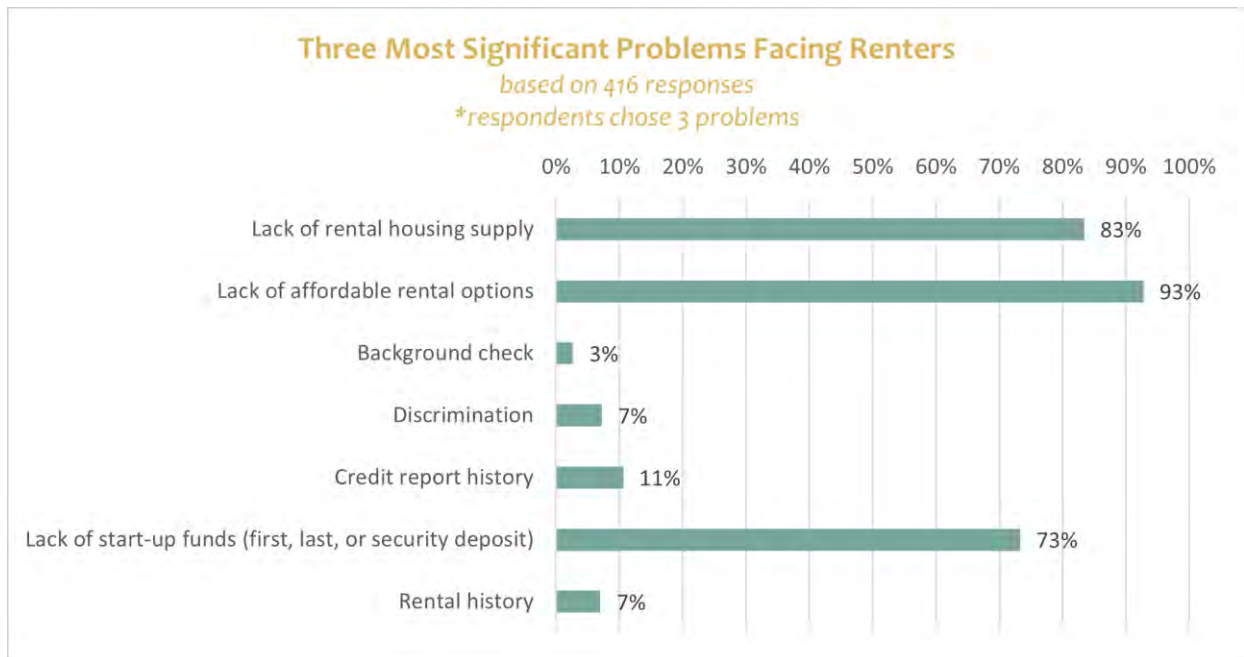
7. Respondents who do not live in Barnstable County could choose many options to convey their connection to Barnstable County. Many used to live there (62%), have family or friends there (57%), and/or visit frequently and use services located therein (48%). People who chose the “other” response either recently moved away or are trying to move to Barnstable County but cannot afford to.



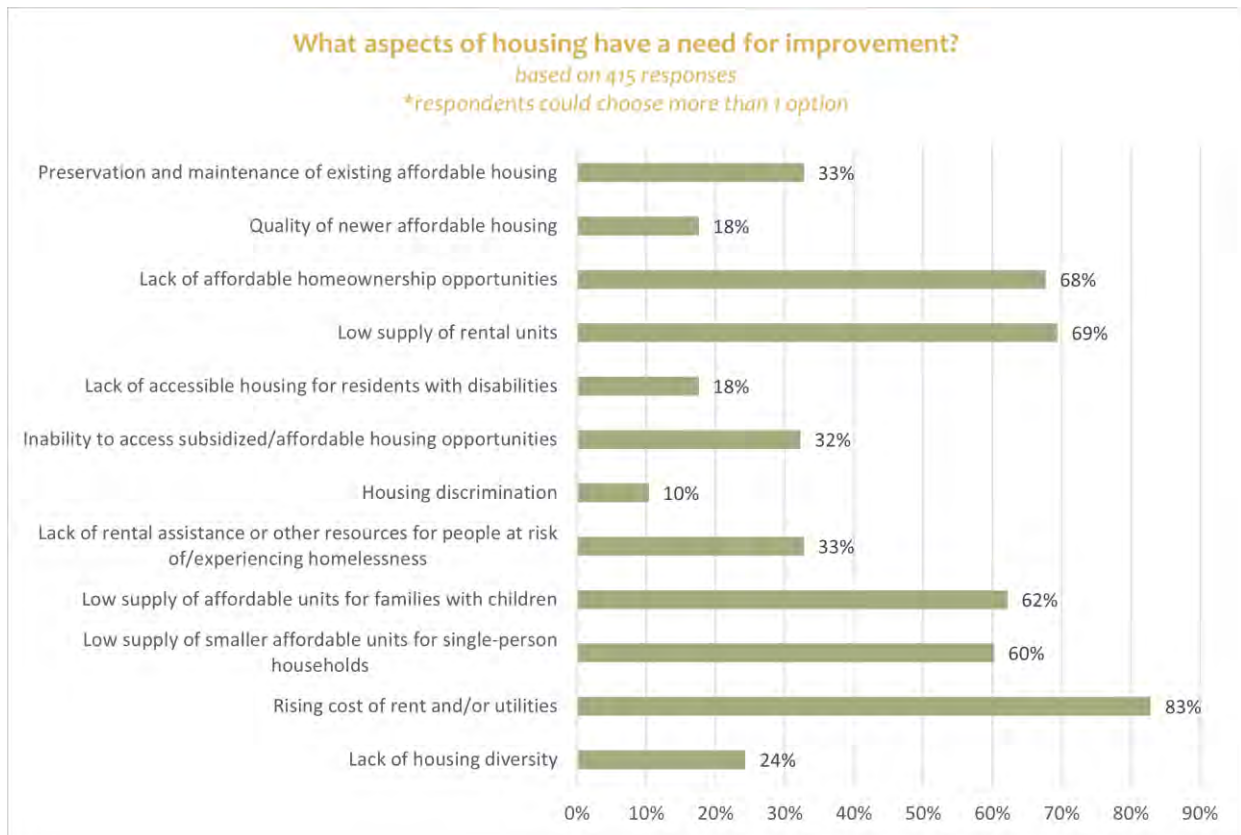
8. The community survey asked respondents to identify the three most important year-round affordable housing needs in Barnstable County. The three needs chosen by most people include: supply of affordable rental housing (chosen by 79% of respondents), supply of affordable ownership housing (chosen by 76% of respondents), and assistance for first-time homebuyers with down-payment or purchase costs (chosen by 47% of respondents).



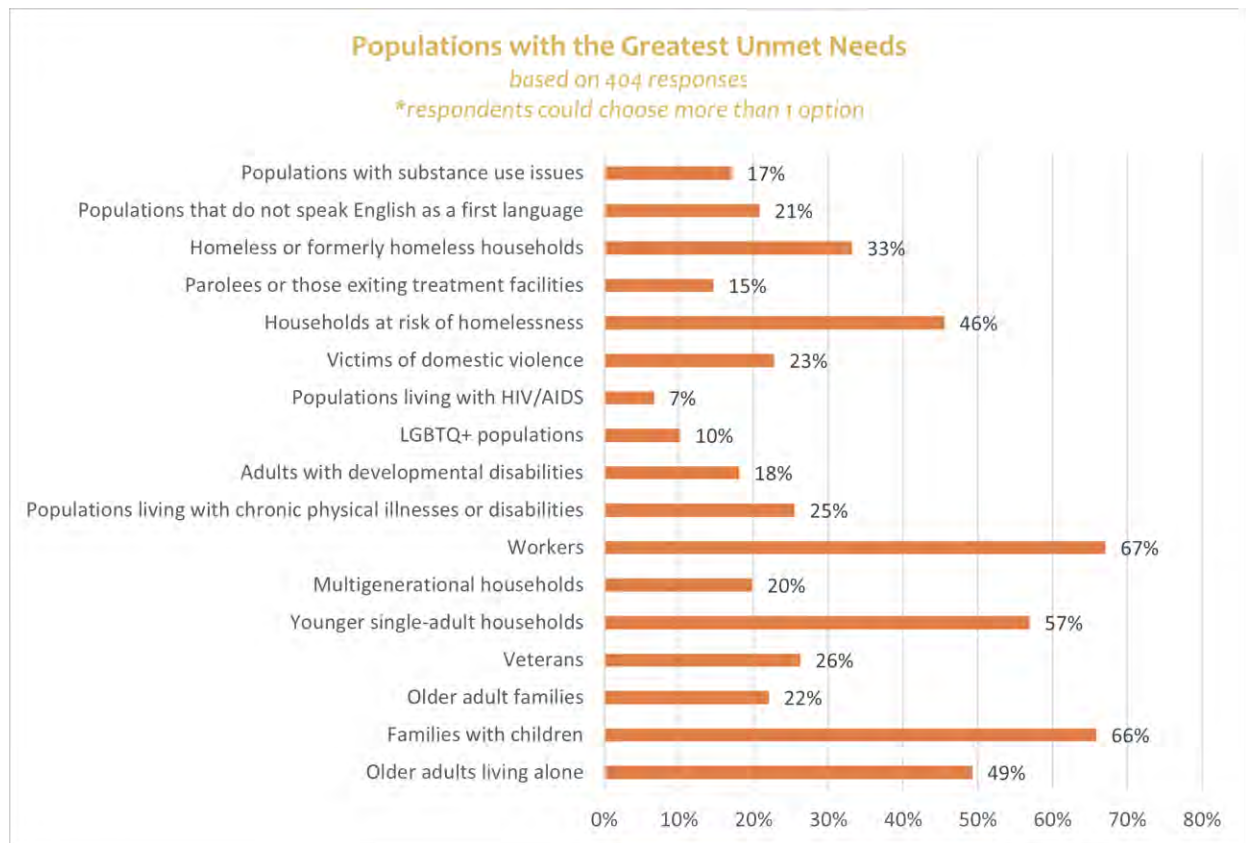
9. The community survey also asked respondents to choose three problems they consider the most significant issues facing renters. Nearly all respondents (93%) said a lack of affordable rental options. 83% said a lack of rental housing supply and 73% said a lack of start-up funds.



10. According to the community survey, the aspects of housing most in need of improvement in Barnstable County include rising cost of rent and/or utilities (chosen by 83% of respondents), low supply of rental units (chosen by 69% of respondents), lack of affordable homeownership opportunities (chosen by 68% of respondents), and low supply of affordable units for families with children and for single-person households (chosen by 62% and 60% of respondents, respectively).



11. High-priority need areas: Hyannis, all across the Cape, Outer Cape
12. Based on the community survey, populations with the greatest unmet needs in Barnstable County include workers, families with children, households at risk of homelessness, younger single-adult households, and older adults living alone.

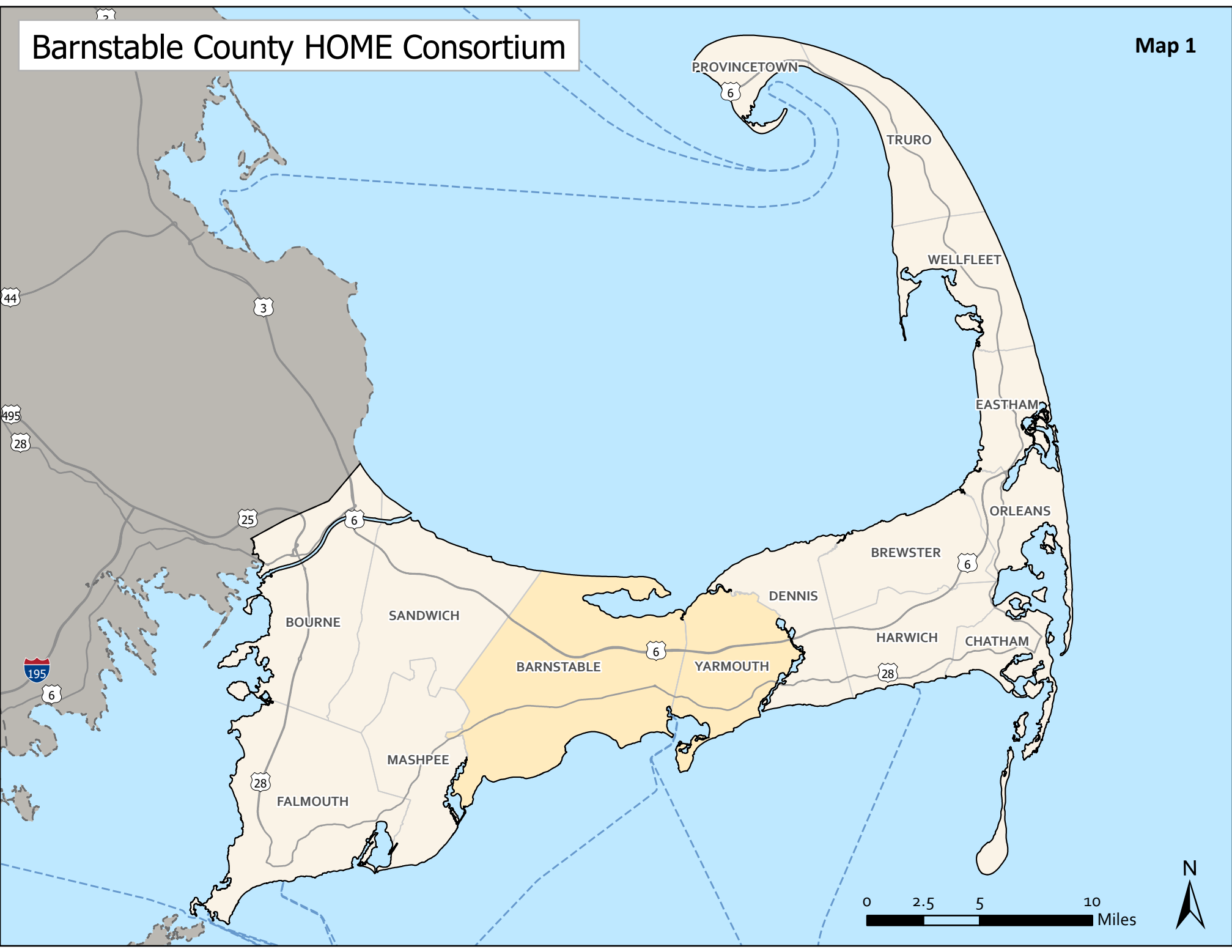


**\*This survey summary excludes demographic data collected at the end of the survey.**

## APPENDIX IV MAPS

# Barnstable County HOME Consortium

Map 1

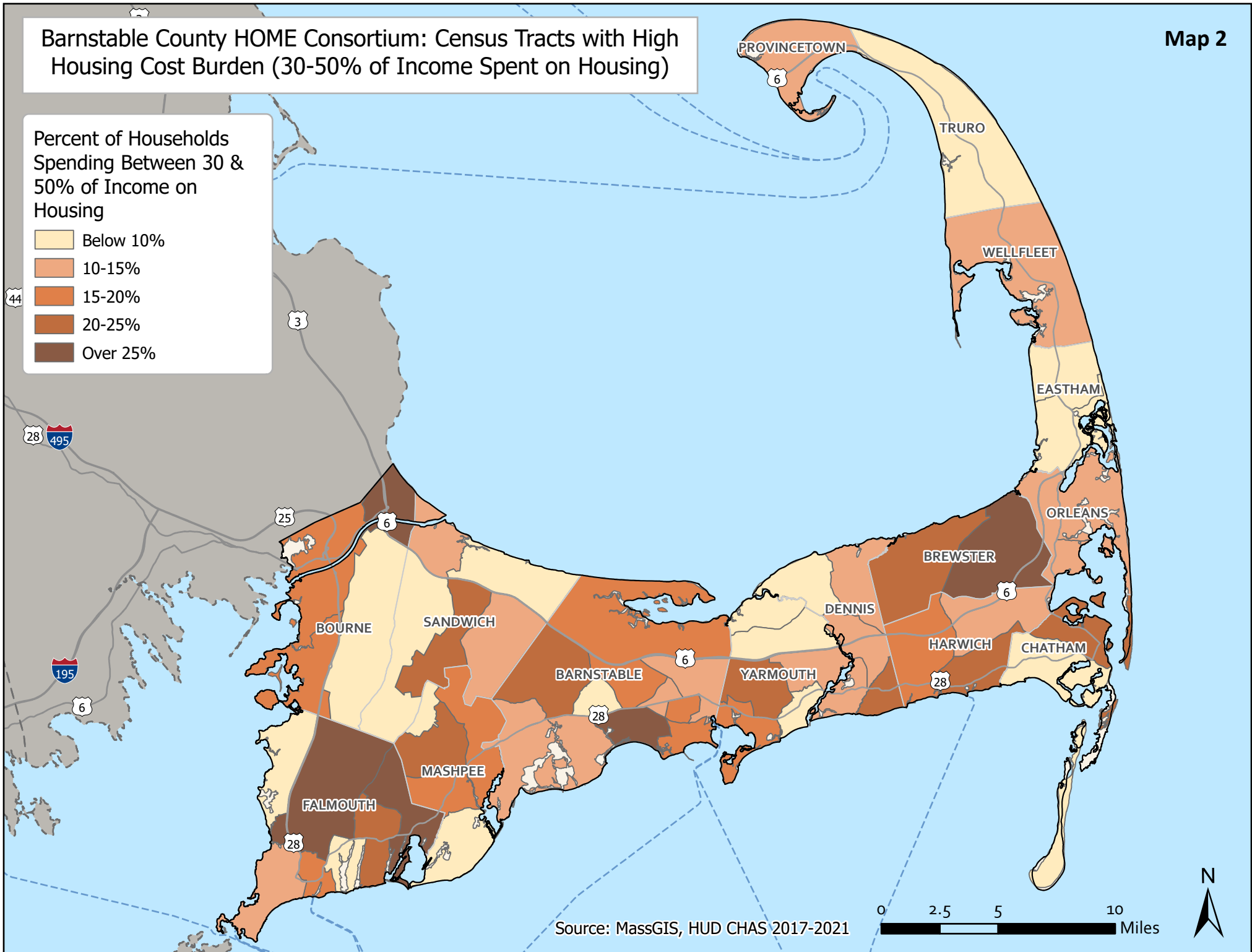


# Barnstable County HOME Consortium: Census Tracts with High Housing Cost Burden (30-50% of Income Spent on Housing)

Map 2

Percent of Households Spending Between 30 & 50% of Income on Housing

- Below 10%
- 10-15%
- 15-20%
- 20-25%
- Over 25%



Source: MassGIS, HUD CHAS 2017-2021

0 2.5 5 10 Miles

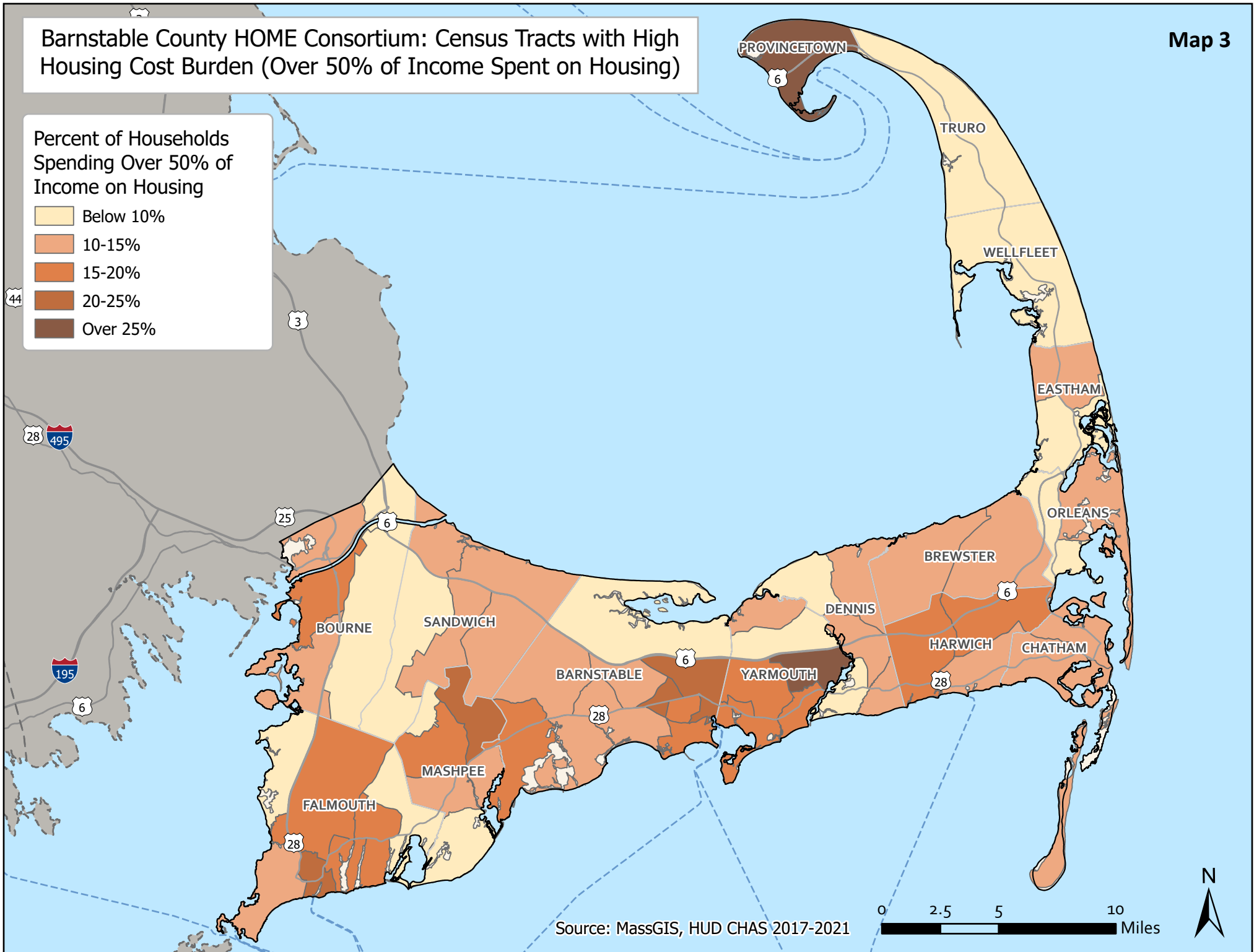


# Barnstable County HOME Consortium: Census Tracts with High Housing Cost Burden (Over 50% of Income Spent on Housing)

Map 3

Percent of Households Spending Over 50% of Income on Housing

- Below 10%
- 10-15%
- 15-20%
- 20-25%
- Over 25%



Source: MassGIS, HUD CHAS 2017-2021

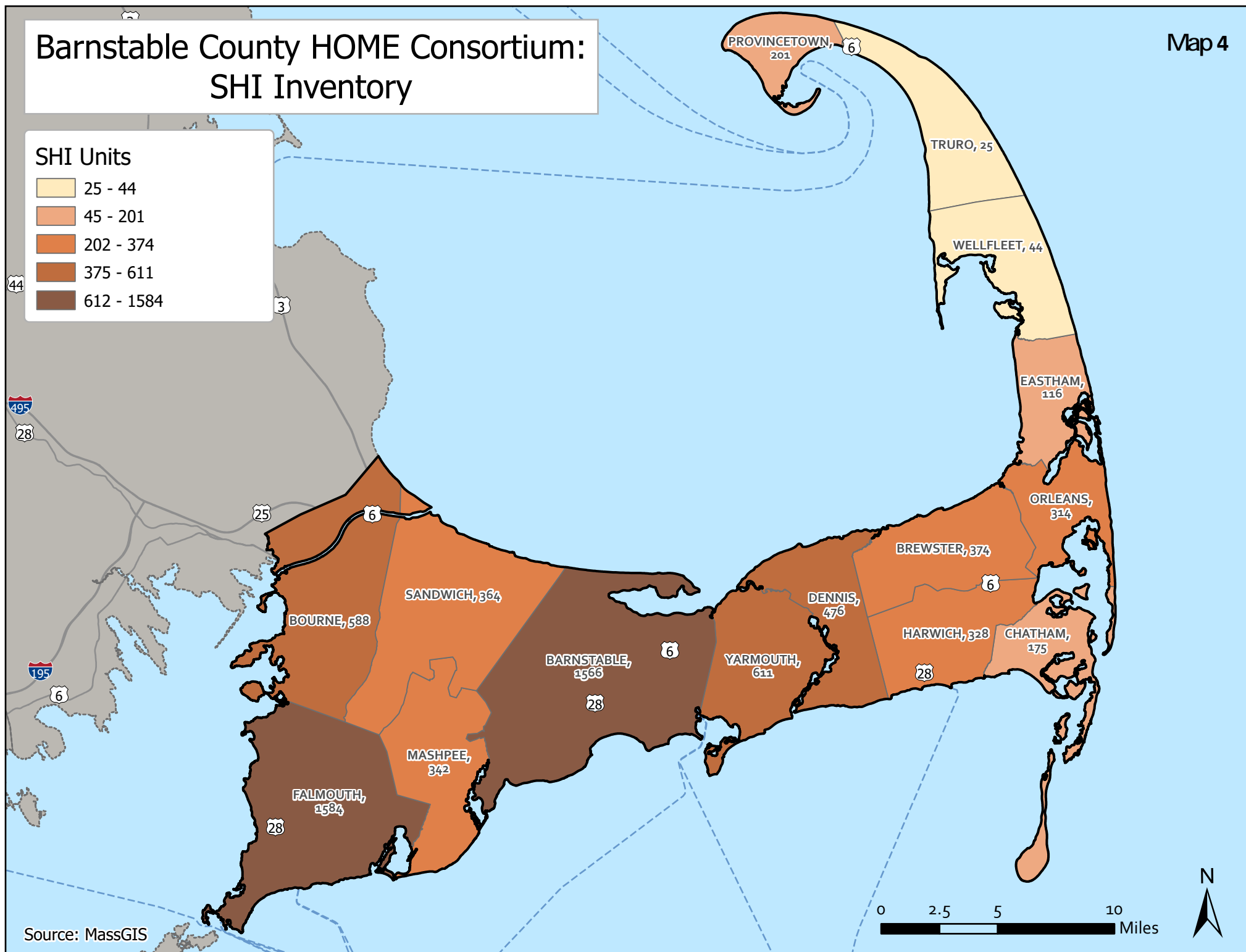
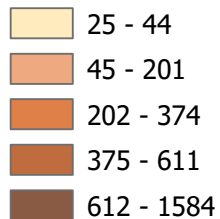
0 2.5 5 10 Miles



# Barnstable County HOME Consortium: SHI Inventory

Map 4

## SHI Units



Source: MassGIS

0 2.5 5 10 Miles



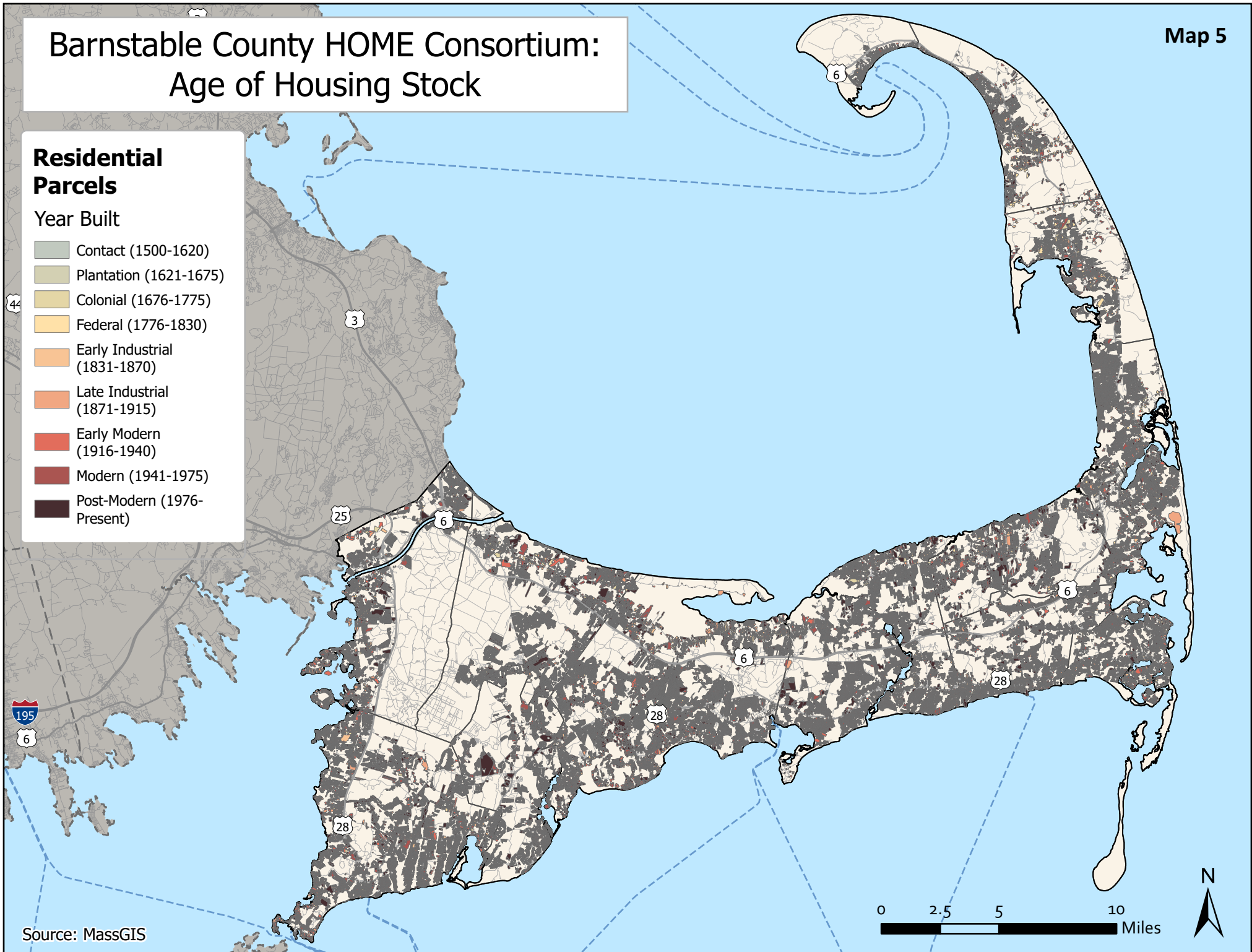
# Barnstable County HOME Consortium: Age of Housing Stock

Map 5

## Residential Parcels

### Year Built

- Contact (1500-1620)
- Plantation (1621-1675)
- Colonial (1676-1775)
- Federal (1776-1830)
- Early Industrial (1831-1870)
- Late Industrial (1871-1915)
- Early Modern (1916-1940)
- Modern (1941-1975)
- Post-Modern (1976-Present)

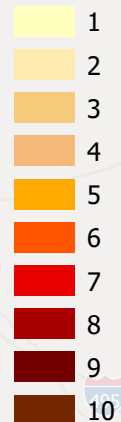


Source: MassGIS

# Barnstable County HOME Consortium: Environmental Hazards

Map 6

## Projected Sea Level Rise Above Current Mean Higher High Water

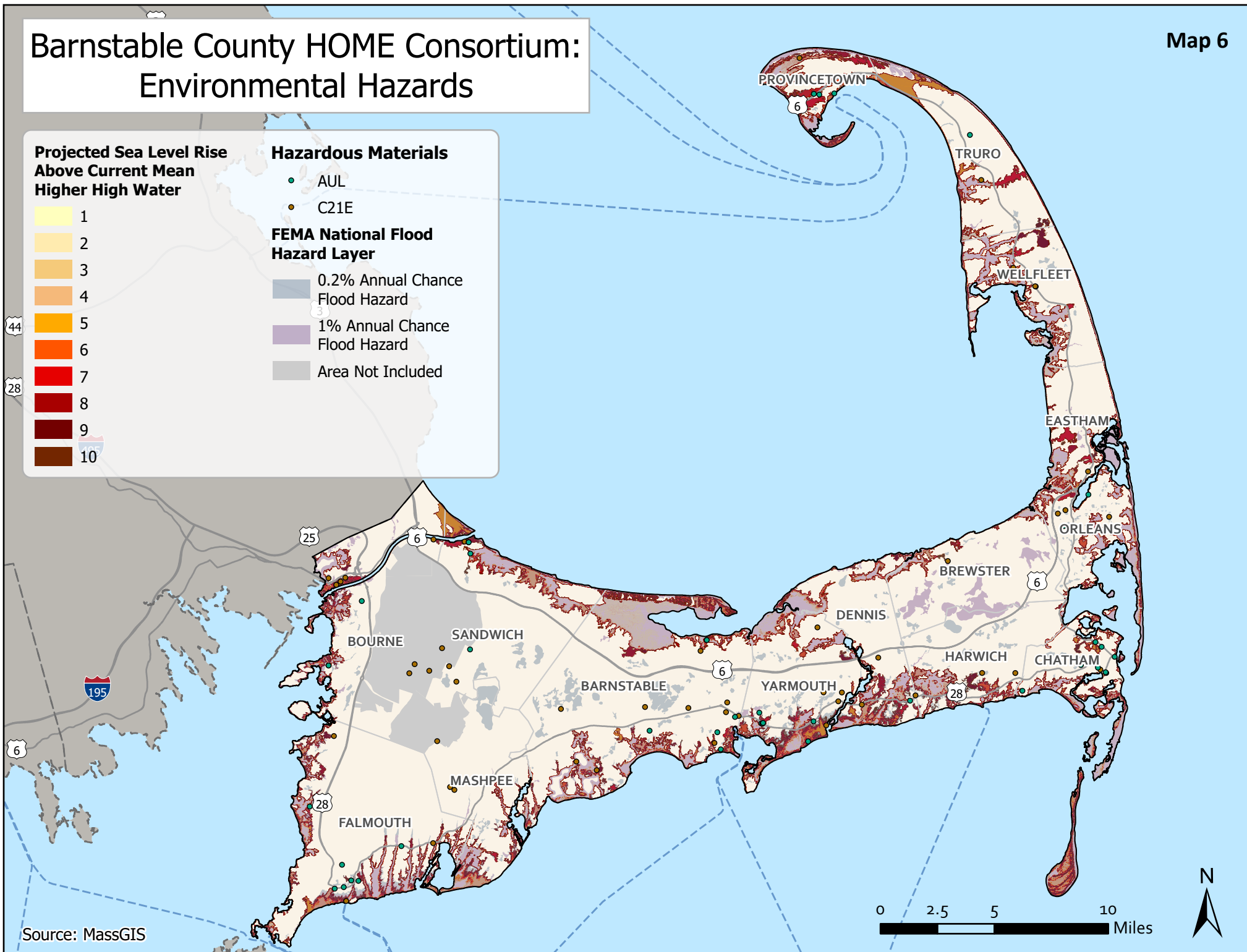


## Hazardous Materials

- AUL
- C21E

## FEMA National Flood Hazard Layer

- 0.2% Annual Chance  
Flood Hazard
- 1% Annual Chance  
Flood Hazard
- Area Not Included

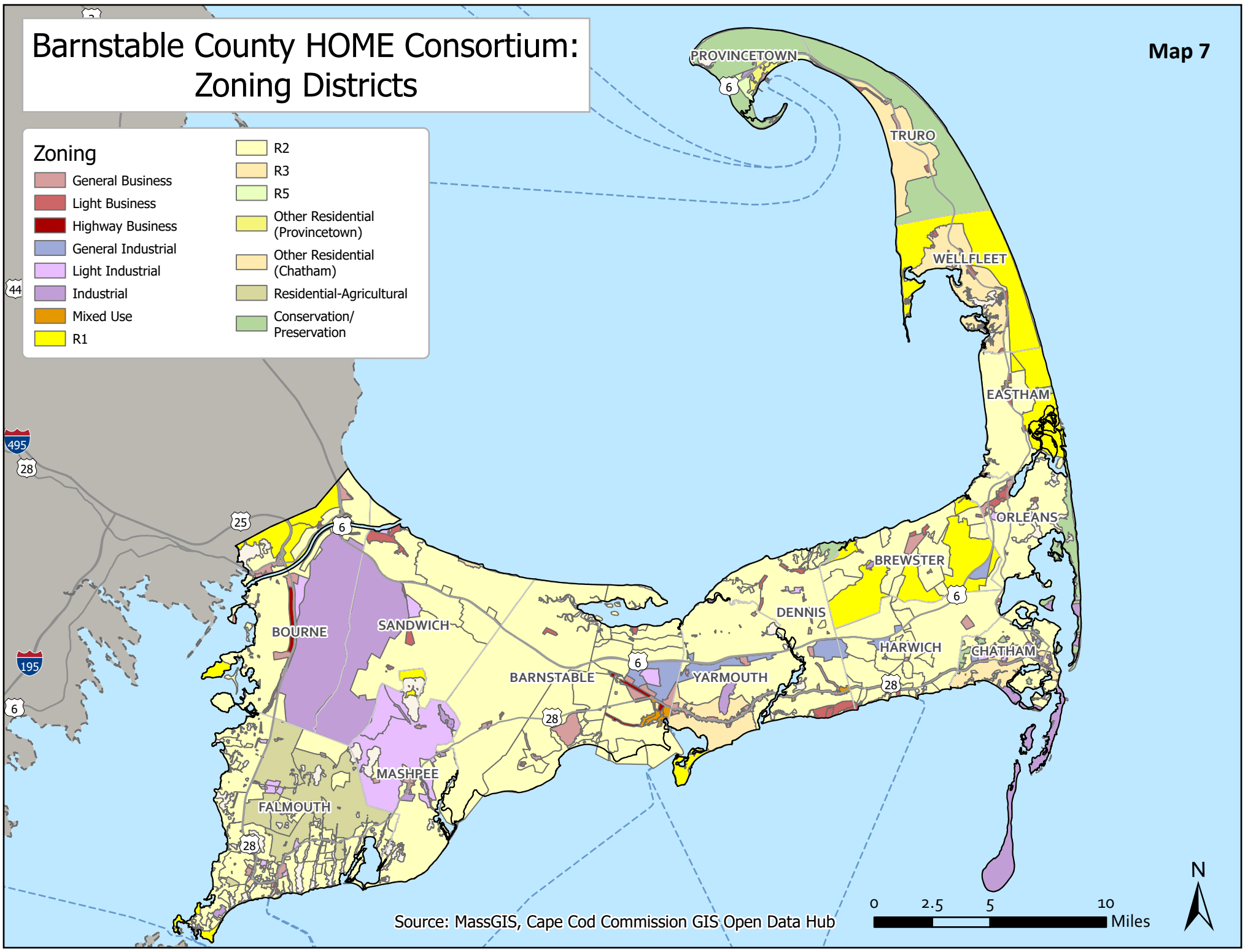


Source: MassGIS

# Barnstable County HOME Consortium: Zoning Districts

- Zoning**

  - General Business
  - Light Business
  - Highway Business
  - General Industrial
  - Light Industrial
  - Industrial
  - Mixed Use
  - R1
- R2
  - R3
  - R5
  - Other Residential (Provincetown)
  - Other Residential (Chatham)
  - Residential-Agricultural
  - Conservation/ Preservation



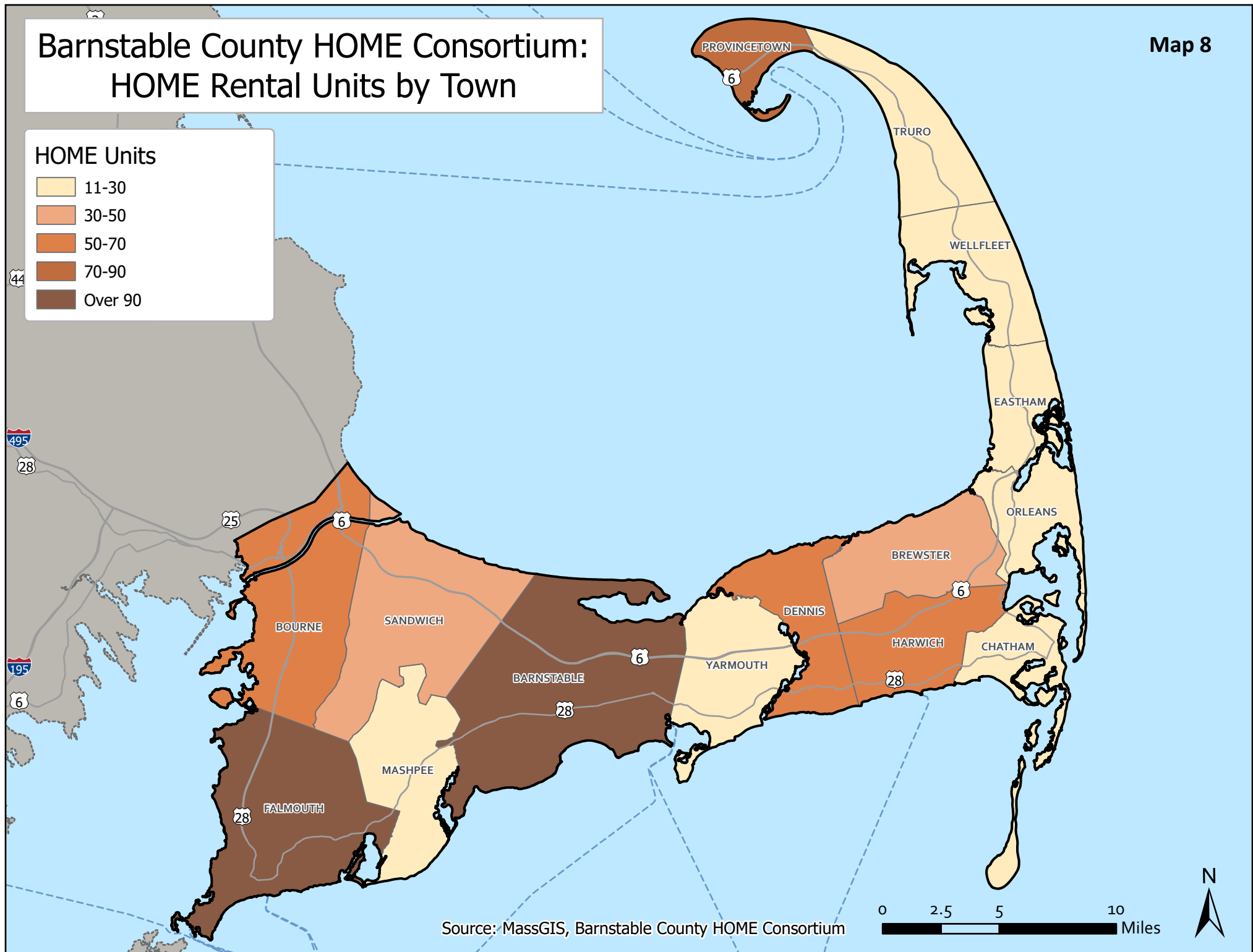
Source: MassGIS, Cape Cod Commission GIS Open Data Hub

# Barnstable County HOME Consortium: HOME Rental Units by Town

Map 8

## HOME Units

- 11-30
- 30-50
- 50-70
- 70-90
- Over 90



Source: MassGIS, Barnstable County HOME Consortium

0 2.5 5 10 Miles



## APPENDIX V CITIZEN PARTICIPATION PLAN



## Barnstable County

Regional Government of Cape Cod  
3195 Main Street | Barnstable, Massachusetts 02630

Joseph R. Pacheco  
Director

Mandi Speakman  
Deputy Director

### Department of Human Services

## **BARNSTABLE COUNTY HOME CONSORTIUM CITIZEN PARTICIPATION PLAN**

*Adopted as part of the Barnstable County HOME Consortium's 2025-2029 Consolidated Plan*

The Barnstable County HOME Consortium's Citizen Participation Plan was prepared for the 2025-2029 Consolidated Plan in accordance with 24 CFR 91.105. The purpose of the Citizen Participation Plan is to outline the Barnstable County HOME Consortium's policies and procedures to encourage citizen participation in the development and implementation of the Consortium's Five-Year Consolidated Plans, Annual Action Plans, any Substantial Amendments to the Consolidated Plan or Annual Action Plan, and the Consolidated Annual Performance Reports (CAPER). The Barnstable County HOME Consortium will follow the Citizen Participation Plan outlined in this document.

Information on the Barnstable County HOME Consortium can be found at the Barnstable County HOME Investments Partnership Program website: <https://www.capecod.gov/departments/human-services/initiatives/housing-homelessness/home-program/>

### **Introduction:**

The Barnstable County HOME Consortium (the Consortium) includes all fifteen communities on Cape Cod: Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, and Yarmouth. The Consortium was created for the purpose of qualifying to receive and expend federal funds for the region under the HOME Investment Partnerships Program (HOME Program). Barnstable County, as the lead entity for the Consortium, has designated the Barnstable County Department of Human Services to be responsible for the overall administrative of the HOME Program and for reporting to the U.S. Department of Housing and Urban Development (HUD).

In 1992, Barnstable County established the Barnstable County HOME Consortium Advisory Council (the Advisory Council) to advise and make recommendations regarding administration and funding of HOME Program activities to be undertaken by the Consortium. The Advisory Council is comprised of a community representative from each of the fifteen towns, two at-large members, and the Cape Cod Commission's Affordable Housing Specialist as an ex-officio member. The Advisory Council has had representation from a broad range of housing and community interests, including town housing coordinators, local housing authorities, non-profit housing agencies, local housing advocates, town government representatives, the religious sector, human services sector, and private citizens.

The Advisory Council is consulted on a regular basis and plays an integral role in the development of the Consortium's Consolidate Plans and Annual Action Plans. The broad range of housing/community interests and experience of the Advisory Council helps to ensure that the Consolidated Plans and the Annual Action Plans reflect Barnstable County's housing needs and priorities.

The Citizen Participation Plan is designed to encourage public participation of low-income households, particularly those living in blighted areas and in areas where HOME funds are proposed to be used. The Citizen Participation Plan encourages the participation of all citizens, including minorities and non-English speaking persons, as well as persons with mobility, visual and/or hearing impediments. The Citizen Participation Plan also encourages the participation of the general public and assisted housing residents in the development and implementation of the Consolidated Plan and Annual Action Plan.

The objectives of the public participation process are:

- To assist in determining the housing needs of Barnstable County;
- To assess how well Barnstable County is meeting these needs; and
- To assist in determining priorities.

### **Plans and Reports:**

As a recipient of HUD HOME Program allocation funds, the HOME Consortium is required to produce the following documents:

Five-Year Consolidated Plan: A Five-Year Consolidated Plan identifies priority housing needs within Barnstable County. It also identifies the funding (public and private) and the activities required to address priority needs over a five-year period.

Annual Action Plan: An Annual Action Plan identifies the housing and community development funding and activities that the Consortium anticipates being available during each of the program years covered by the Five-Year Consolidated Plan. The Annual Plan also serves as the application for HOME program funds allocated by formula to the Consortium.

Consolidated Annual Performance Review (CAPER): The CAPER is an annual report that provides the public with an evaluation of the progress of each activity listed in an Annual Action Plan. This document is prepared at the end of each program year covered by a Five-Year Consolidated Plan.

### **Development of the Consolidated Plan and Annual Action Plans**

During the development of the Five-Year Consolidated Plan, HOME Program staff will consult with local service providers (public and private) to obtain their opinion on the housing and needs of households in the County. The consultations may include scheduled meetings, focus groups, phone/e-mail interviews, invitations to public meetings, and surveys as deemed appropriate. Additionally, when preparing the portions of the Consolidated Plan describing Barnstable County's homeless strategy and the resources available to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and

their families, and unaccompanied youth), the Consortium will consult with the Barnstable County Continuum of Care Program administered by the Barnstable County's Department of Human Services.

As part of the development of the Consolidated Plan and Annual Action Plans, Barnstable County will make available to citizens, public agencies, and other interested parties, the amount of assistance the Consortium expects to receive from HUD allocations and the range of activities that may be undertaken, including the amount that will benefit low-income persons. . Barnstable County includes the anticipated grant fund amount, anticipated program income, and the amount of prior resources in the Annual Action Plans for that HOME program year. The anticipated HUD allocation for that program year will be included in any advertisement announcing the availability and final comment period of the draft Annual Action Plans.

### **Public Hearings/Meetings:**

The Consortium will schedule at least two public hearings per year to obtain citizens' views on housing needs, the development of proposed activities, and to review the program performance at different stages of the program year. The Consortium will provide timely notification of these meetings and public hearings of not less than one week. Barnstable County may notify the general public of the time and date of all public hearings by placing a legal advertisement in the Cape Cod Times or in other local newspapers of general circulation; and/or by posting notices on the Barnstable County Human Services or HOME Investment Partnership Program website or other Barnstable County websites. Additional notices may be posted with other local government offices, town halls, libraries, and senior centers, as deemed appropriate. Additionally, public hearing notices may be posted on Barnstable County social media sites, included in Barnstable County ENewsletters, and sent via email to specific group listservs. All public hearings will be held in handicap accessible locations and/or via virtual or hybrid remote hearings as allowed by state and federal law. The County will make every effort to provide translation services upon request. All public hearing and public meeting notices will contain information on how to request reasonable accommodations for people with disabilities.

### **Encouragement of Citizen Participation:**

Citizens are encouraged to submit their views and proposals on all aspects of the Consolidated Plans and Annual Action Plans at the public hearings. However, to ensure that citizens are given the opportunity to assess and comment on all aspects of the HOME Program on a continuous basis, citizens may, at any time, submit written comments or complaints to the HOME Program Manager, Barnstable County Department of Human Services, P.O Box 427, 3195 Main Street, Barnstable, MA 02630 or via email to: [homeprogram@capecod.gov](mailto:homeprogram@capecod.gov)

### **Citizen Comment on the Consolidated Plan and Annual Action Plans:**

According to 24 CFR 91.105, all citizens, public agencies, and other interested parties have at least thirty (30) days to submit comments on the Consolidated Plan and Annual Action Plans, (*unless said 30-day requirement is reduced for emergency temporary reasons by HUD*). Barnstable County

will notify the general public announcing the availability to examine the Consolidated Plan and the Annual Action Plans and all related documents. Said notices may be noticed by placing a legal advertisement in the Cape Cod Times or in other local newspapers of general circulation; and/or by posting said notices on the Barnstable County HOME Investment Partnership Program website or other Barnstable County websites. Additional notices may be posted on Barnstable County social media sites; included in Barnstable County ENewsletters; and sent via email to specific group listserv; and may be posted with other local government offices, town halls, libraries, and senior centers, as deemed appropriate.

The Consolidated Plan and the Annual Action Plan and all related documents will be made available to the general public at the Barnstable County Department of Human Services, 3195 Main Street, Barnstable, MA 02630 and/or via online at the Barnstable County HOME Investment Partnership Program website. The official thirty-day (*or lesser as approved by HUD*) comment period will begin when officially posted, but comments are encouraged at all public hearings and meetings and participants may contact the HOME Program office during regular office hours Monday through Friday 8:30am to 4:00pm or via email at: [homeprogram@capecod.gov](mailto:homeprogram@capecod.gov). All comments will be considered and a summary will be made part of the submission of the Consolidated Plan and/or Annual Action Plan to HUD.

### **Plan to Minimize Displacement**

It is rare for the Consortium to undertake projects that include displacement or relocation of residents. HOME Program staff works closely with applicants in an effort to minimize permanent residential displacement. It would be a general practice not to approve any proposed HOME activities involving relocation of tenants, businesses, or owners unless circumstances warrant it. If a project is approved that results in displacement, the HOME Program staff, in compliance with Uniform Relocation Act under the Federal Regulations, will work with a qualified relocation advisory agency to give relocation assistance to the occupants to be replaced.

### **Amendments to the Consolidated Plan and/or Annual Action Plan:**

Due to changes in regional needs during the HOME program years, amendments and/or revisions to the Consolidated Plan and/or Annual Action Plan may be necessary. Some changes may be substantial enough that they significantly alter the priorities of the Annual Action Plan and ultimately the Five-Year Consolidated Plan.

### **Substantial Amendments:**

Amendments and/or revisions that are considered Substantial Amendments will include:

- Funding a new eligible HOME program activity from the prior year's Annual Action Plan with an allocation of over \$75,000;
- Deletion of funding of an eligible HOME program activity from the prior year's Annual Action Plan that had an allocation of over \$75,000; and
- Redefinition of the number and type of HOME program beneficiaries.

***Minor budgetary revisions to the Consolidated Plan and/or Annual Action Plan, or the re-allocation of the programs funds as allowed by HUD into already established eligible activities will not constitute a Substantial Amendment and may be made without a public hearing or notification.***

For any revisions to the Consolidated Plan and/or Annual Action Plan that are deemed to be Substantial Amendments, the Consortium shall officially announce the Substantial Amendment(s) and notify the general public of its availability to examine the Substantial Amendment(s) and all related documents. Said notices and comment periods shall be made according to the notice and comment period guidance for the Consolidate Plan and Annual Action Plan as stated above. .

### **Performance Reports:**

HOME Program staff will notice the availability of the Consolidated Annual Performance Evaluation Report (CAPER) by placing a legal advertisement in the Cape Cod Times or in other local newspapers of general circulation; and/or by posting a notice on the Barnstable County HOME Investment Partnership Program website or other Barnstable County websites. Additional notices may be posted on Barnstable County social media sites; included in Barnstable County ENewsletters; and sent via email to specific group listserv; and may be posted with other local government offices, town halls, libraries, and senior centers, as deemed appropriate.

The public will have not less than fifteen (15) days (*unless the said 15-day requirement is reduced for emergency temporary reasons by HUD*) to submit written and/or oral comments on the CAPER.

### **Availability to the Public and Access to Records:**

To facilitate citizen access to HOME program information, the HOME Program under the direction of the Barnstable County Department of Human Services, will keep all documents related to the HOME Program on file at 3195 Main Street, Barnstable, MA 02630, which can be accessed upon request by email to: [homeprogram@capecod.gov](mailto:homeprogram@capecod.gov). Information from the project files shall be made available for examination and duplication, on request. HOME Program staff will make every reasonable effort to assure that HOME Program information is available to all citizens, especially those of low income and those residing in blighted neighborhoods and/or HOME project areas. Barnstable County will make every effort to provide translation services for those needing it upon request.

In no case shall Barnstable County disclose any information concerning the financial status of any program participant(s) that may be required to document program eligibility or benefit. Furthermore, Barnstable County shall not disclose any information which may, in the opinion of legal counsel, be deemed of a confidential nature.

### **Technical Assistance:**

The Consortium's HOME Program staff offers technical assistance, upon request, to all low, very low and poverty income individuals and/or organizations serving low-income neighborhoods or

persons. The assistance is for the purpose of developing proposals to request funding under its HOME program and activities. Consortium staff will also provide technical assistance to grant recipients to ensure compliance with federal rules and regulations.

### **Complaints:**

The scheduled public hearings as described herein are designed to facilitate public participation in all phases of the HOME program planning process. Citizens are encouraged to submit their views and proposals on all aspects of the regional HOME housing plan at the public hearings. However, to ensure that citizens are given the opportunity to assess and comment on all aspects of the HOME program on a continuous basis, citizens may at any time submit written comments or complaints to:

Barnstable County HOME Program  
Department of Human Services  
P.O. Box 427  
3195 Main Street  
Barnstable, MA 02630  
[homeprogram@capecod.gov](mailto:homeprogram@capecod.gov)

Information about the Barnstable County HOME Program and staff contact information can be found online at: <https://www.capecod.gov/departments/human-services/initiatives/housing-homelessness/home-program/>

HOME Program staff will respond to all comments and complaints regarding any phase of the Consolidated Plan, or any activities implemented under the plan, in writing within fifteen (15) working days of receipt of them, where feasible. Responses will be substantive, where appropriate. When complaints remain unsatisfied, HOME Program staff will bring the complaint to the Consortium Advisory Council for review and resolution.

### **Adoption of the Citizen Participation Plan:**

The Citizen Participation Plan will be adopted as a section of the Consolidated Plan, thereby going through the same process of local review and public comment, ending with a thirty (30) day public comment period. Amendments and changes to the Citizen Participation Plan will be addressed in the annual update of the Consolidated Plan.