



WELCOME TO BARNSTABLE'S **COMMUNITY FORUM** FOR HOUSING PLANNING

Thank you for attending! The program will begin in a few minutes.

When you think about housing issues in Barnstable, what is at the heart of the matter for you?

Share your thoughts in the Chat!

PRESENTED BY

JM GOLDSON & TOWN OF BARNSTABLE

SEPTEMBER 21, 2022

JM GOLDSON





MEET THE PROJECT TEAM

- Paula Breagy — Housing Committee
- Hilda Haye — Housing Committee
- Donald Lynde — Housing Committee
- Meaghan Mort — Housing Committee

Supported by:

- Ryan Bennett — Housing Coordinator
- Elizabeth Jenkins, AICP — Director, Planning & Development
- Kate Maldonado — Assistant Director, Planning & Development

Consultant team:

- Jenn Goldson, AICP — Founder and Director at JM Goldson
- Laura Smead, AICP — Senior Community Planner at JM Goldson
- Elana Zabar — Community Planner I and Engagement Specialist

HOW CAN YOU PARTICIPATE TODAY?



Polling & Open-Ended Questions



Open Q & A (if you have a question that you want answered)



Open comment periods



Zoom Chat (to share your thoughts to the panelists at any time)

WHAT IS A HOUSING PRODUCTION PLAN?

- Strategy for meeting existing and projected housing needs and demands and to respond to MGL Chapter 40B development
- Short-term housing plan (5 years)
- A policy document for communities aiming reach or maintain 10% affordable housing threshold of Chapter 40B
- Adopting a Housing Production Plan can provide communities that have not yet met this threshold one- or two-year exemptions from state appeals

What is Chapter 40B?

- State Statute
- Allows Zoning Boards to approve affordable housing developments under flexible rules if at least 20-25% of the units have long-term affordability restrictions
- Under MGL Ch 40B, developers can appeal local rejection at the state level in communities that have not yet met the 10% threshold

WHAT WILL THE HOUSING PLAN INCLUDE?

Analysis

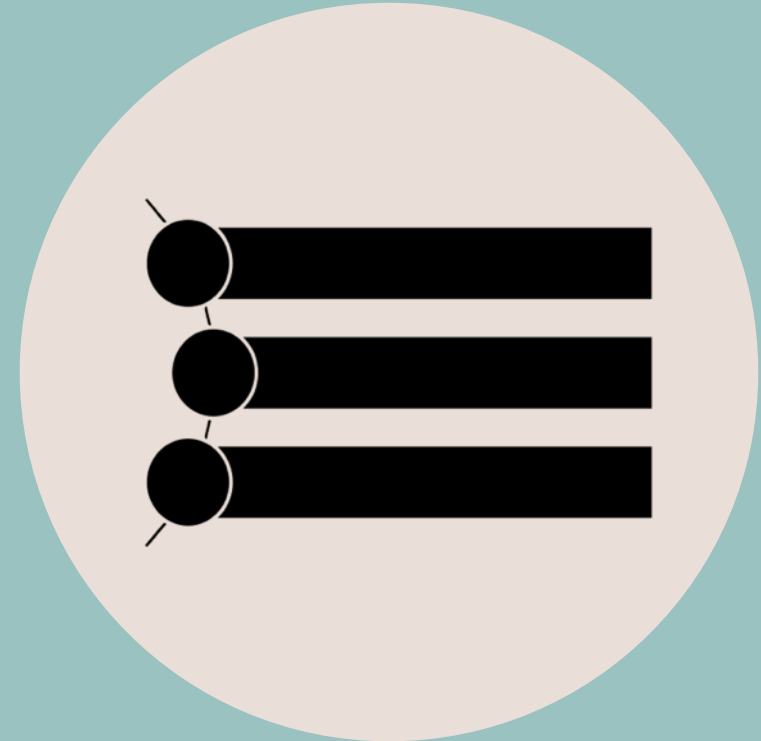
- Comprehensive housing needs assessment
- Development constraints analysis
- Implementation capacity summary

Vision, Goals, and Strategies

- Barnstable community priorities

Putting the Plan Together

- Five-Year Strategies
- Action Plan



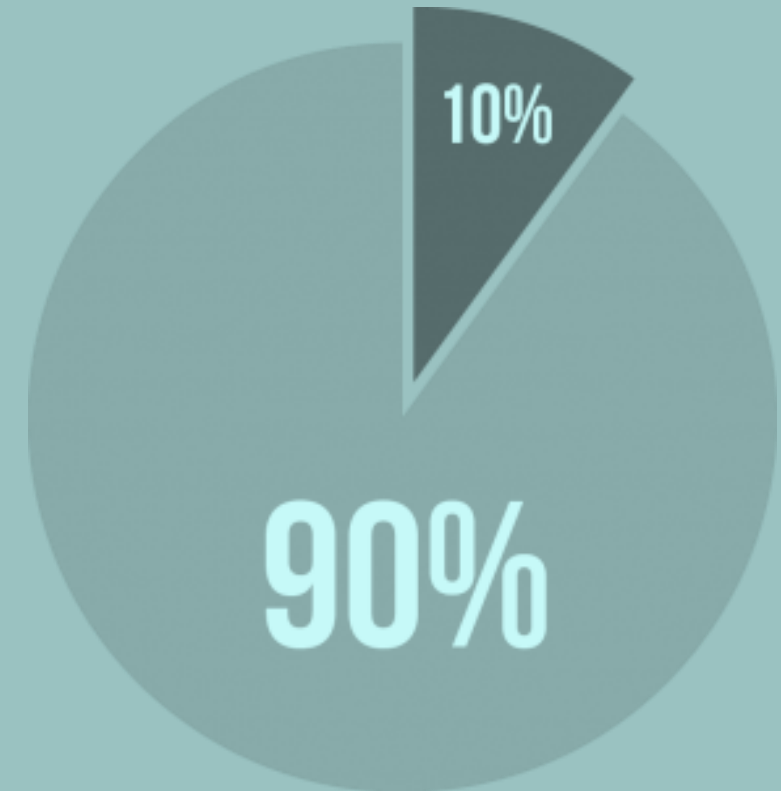
JARGON ALERT: WHAT IS THE SUBSIDIZED HOUSING INVENTORY?

A list of all the “Affordable” housing units that the state counts towards its 10 % goal set C.40B

- Barnstable is currently at 7.23%

Benefits of being over 10%

- More local control to shape development that community wants



C.40B BASICS

C.40B, §§ 20-23 The Comprehensive Permit Law

Enables local Zoning Board of Appeals (ZBA) to approve developments under flexible rules if at least 20-25% of units are Affordable

Denials/imposition of certain conditions are often overturned by the Housing Appeals Committee



What do we mean by incremental progress?

Certification of the HPP – a.k.a. “safe harbor”



A certified community can deny comprehensive permits

The ZBA's decision will be upheld by the Housing Appeals Committee

1. Planning Board, Town Council, and the state
“approve” your Plan

2. Town meets production goals of 0.5 if
below 10% - or approximately 102 SHI homes
in a calendar year (2010 YR Housing Units)

3. Town earns state “certification” and enters
safe harbor for 1 year

WHAT DO WE MEAN BY AFFORDABLE HOUSING?

To count toward the 40B goals, a unit must be eligible for the state's Subsidized Housing Inventory (SHI)

Four requirements:

1. Restriction
2. Market Approach
3. Approval/Funding Mechanism
4. Price/Income

SHI

INCOME LIMITS TO QUALIFY FOR AFFORDABLE HOUSING



\$60,900



\$69,600



\$78,300



\$86,950

80% Area Median Income Limits (FY22)

Note: Income limits vary by household size.
(Source: HUD User, FY22 income limits)



\$38,050



\$43,500



\$48,950



\$54,350

50% Area Median Income Limits (FY22)

Note: Income limits vary by household size.
(Source: HUD User, FY22 income limits)

Area Median Household Income (100% AMI), family of 4: \$108,700

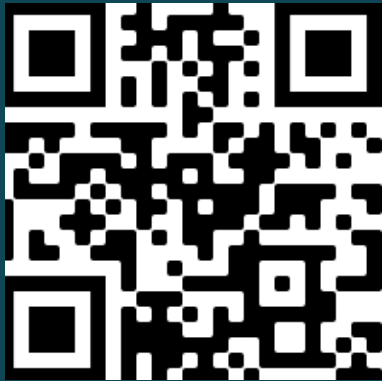


WHAT HAS BEEN ACCOMPLISHED SINCE 2015?

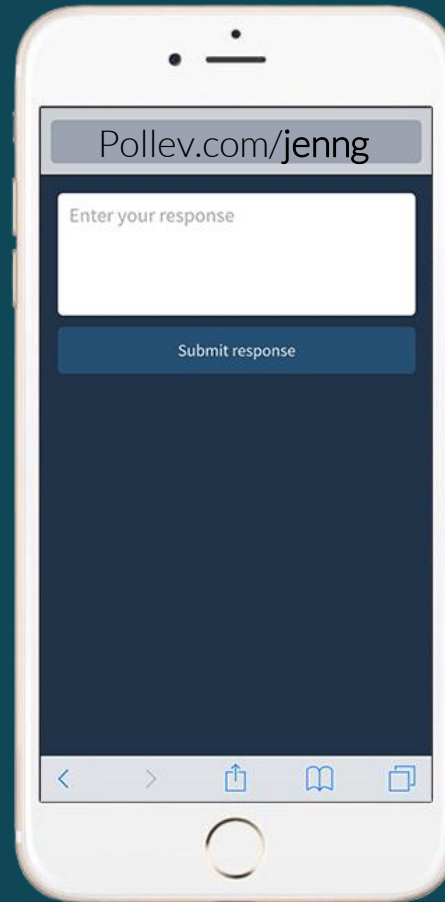
Form-based Code for Hyannis Main Street Area (drafted, not yet adopted)	✓
Restructured CDBG Program Process	✓
Accessory Dwelling Units as a right	✓
Considering tax abatement for existing affordable accessory apartments	✓
Discussion on reutilization of municipal properties for affordable housing	✓

READY TO PARTICIPATE?

Go to:
[Pollev.com/
jenng](https://Pollev.com/jenng)

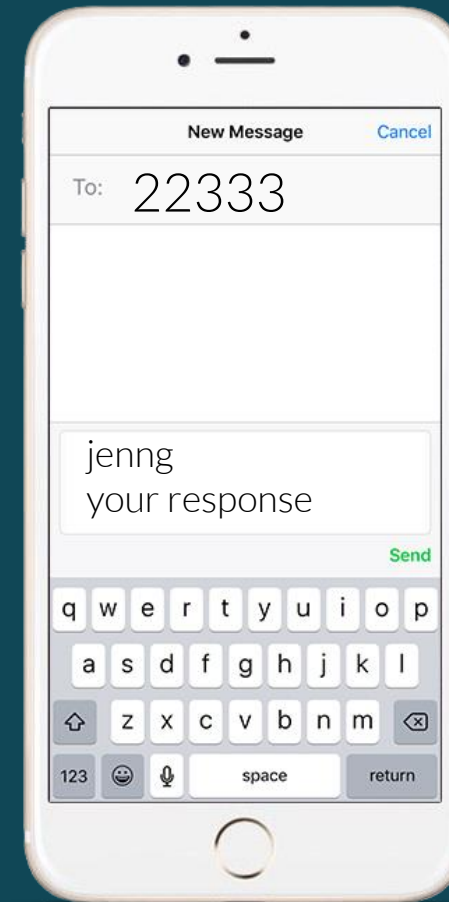


QR Code



Web voting

OR



Text voting

What is your affiliation to Barnstable?

Full Time Resident

Seasonal/Part-Time Resident

Landlord/Represent Property
Management Company

Employed in Barnstable

Represent a local/regional
organization or service provider

Serve as a town official

Other

What is your age?

17 years old or younger

18-24

25-34

35-44

45-54

55-64

65-74

75-84

84+

If you are a Barnstable resident, do you currently:

Own your home

Rent your home

Live with friends or family

Experiencing housing
instability or homelessness

Other

Do not currently live in
Barnstable

SPEAKING OF YOUR COMMENTS

What did you say?

When you think about housing issues in Barnstable, what is at the heart of the matter for you?



**When you think about housing issues in Barnstable, what is
at the heart of the matter for you?**

COMPREHENSIVE HOUSING NEEDS ASSESSMENT

- Understanding demographic, economic and housing trends
- Identifying housing needs

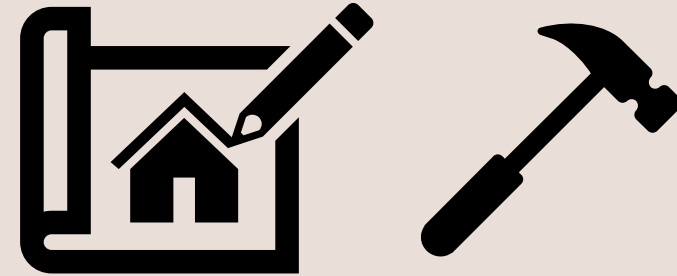


SUBSIDIZED HOUSING INVENTORY (SHI)



7.2%
2010

7.7%
2020



+ 421
2022-2027

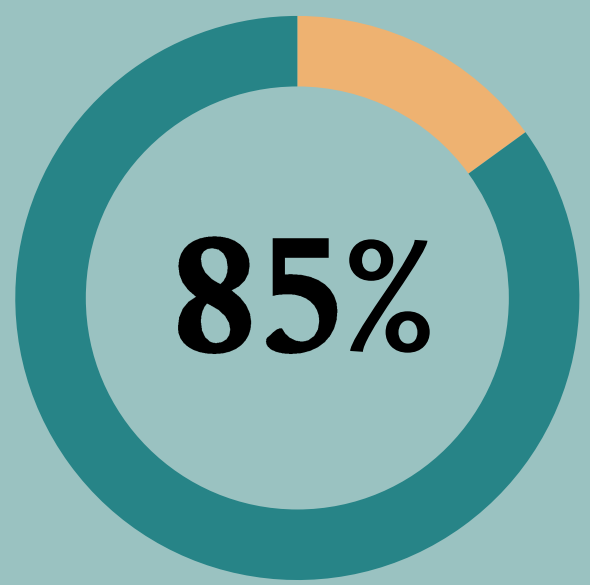
PRELIMINARY FINDINGS (HOUSING NEEDS)

1. Smaller units
2. Year-round rental/ Seasonal workforce
3. Extremely and Very Low Income Affordable

1. THE NEED FOR SMALLER UNITS

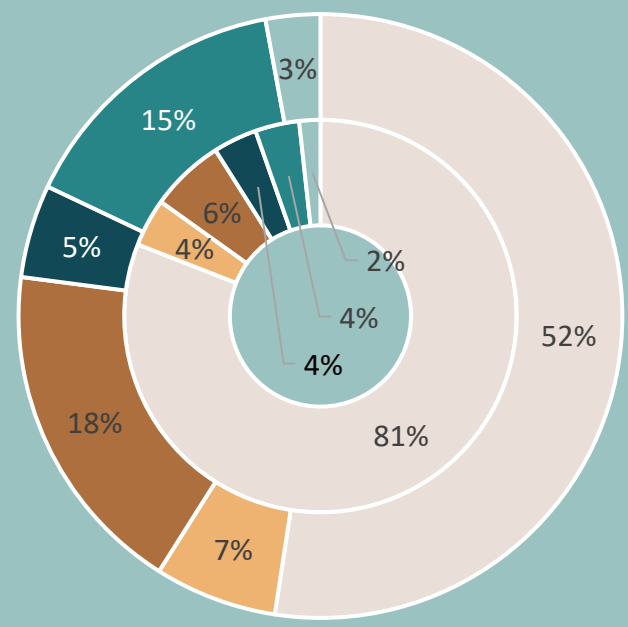
85 PERCENT OF HOUSING STOCK IS SINGLE FAMILY

**MOST OF BARNSTABLE'S
HOUSING STOCK IS SINGLE-
FAMILY**



Multi-Family Housing Single-Family Housing

**MULTI-UNIT HOUSING OPTIONS ARE
CONCENTRATED IN HYANNIS (OUTER RING)**



1 Unit Detached 1 Unit Attached 2-4 Units 5-9 Units 10-49 Units 50+ Units

MOST RESIDENTS LIVE ALONE OR WITH 1 OTHER PERSON

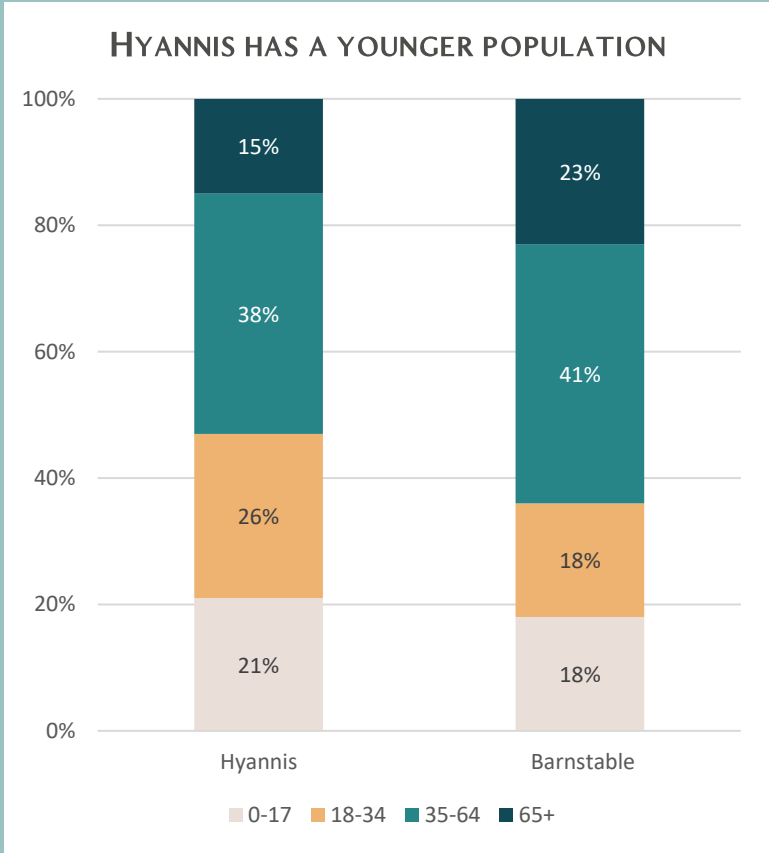
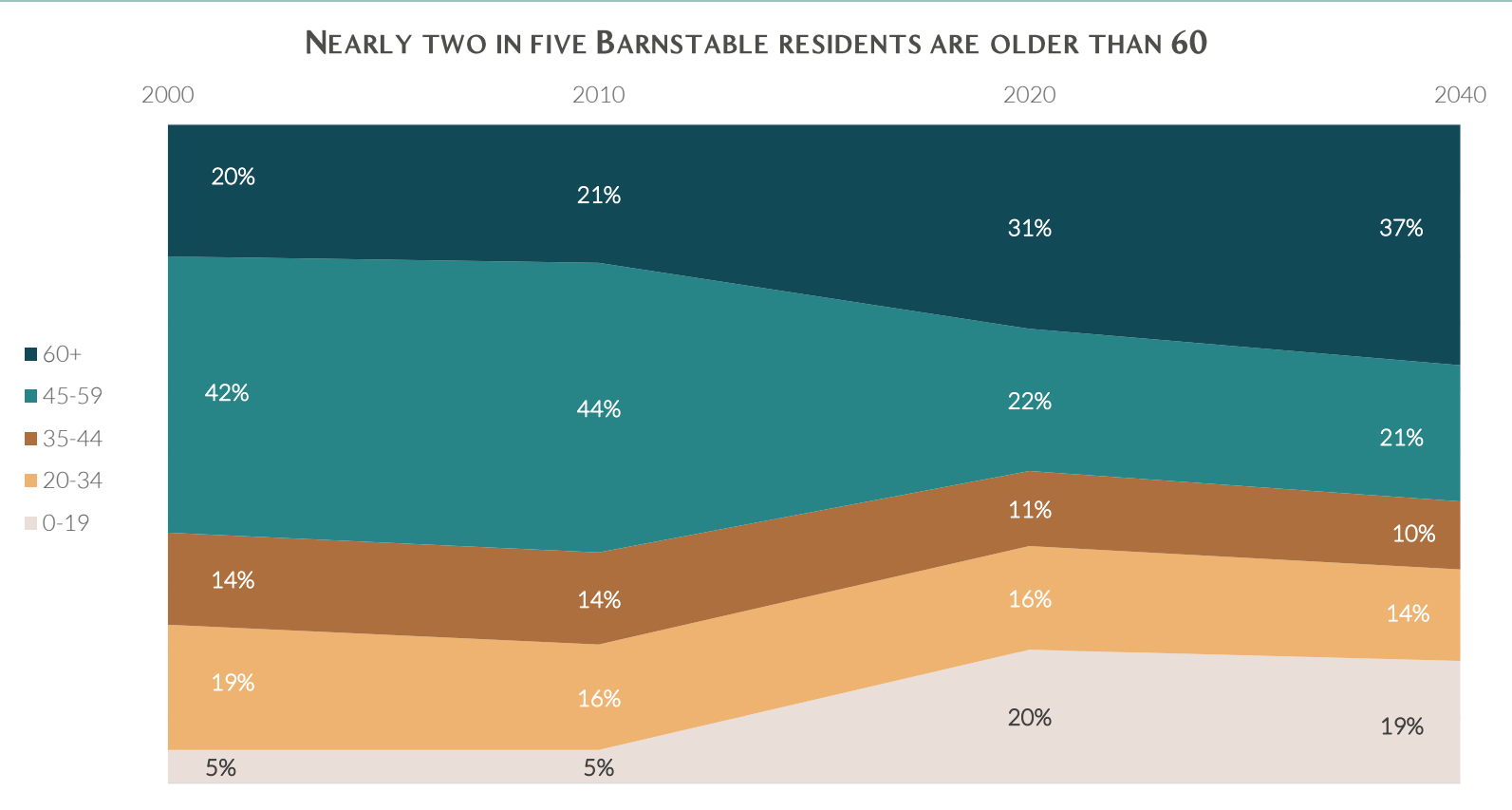
Seven out of ten Barnstable households are one or two-person



Source: 2020 US Census (H13) and 2020 ACS (A10024)

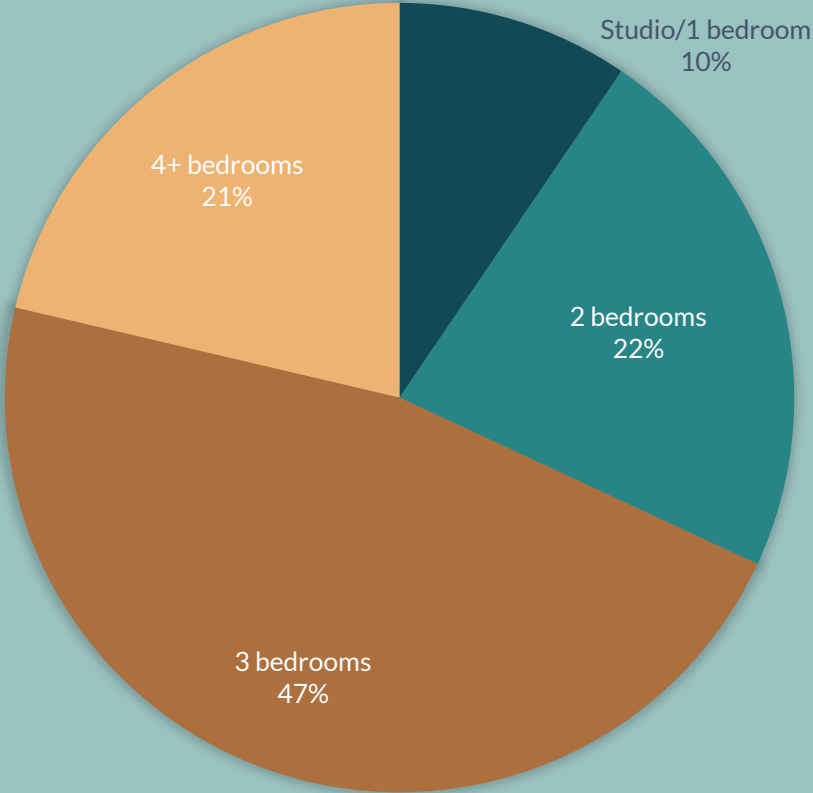
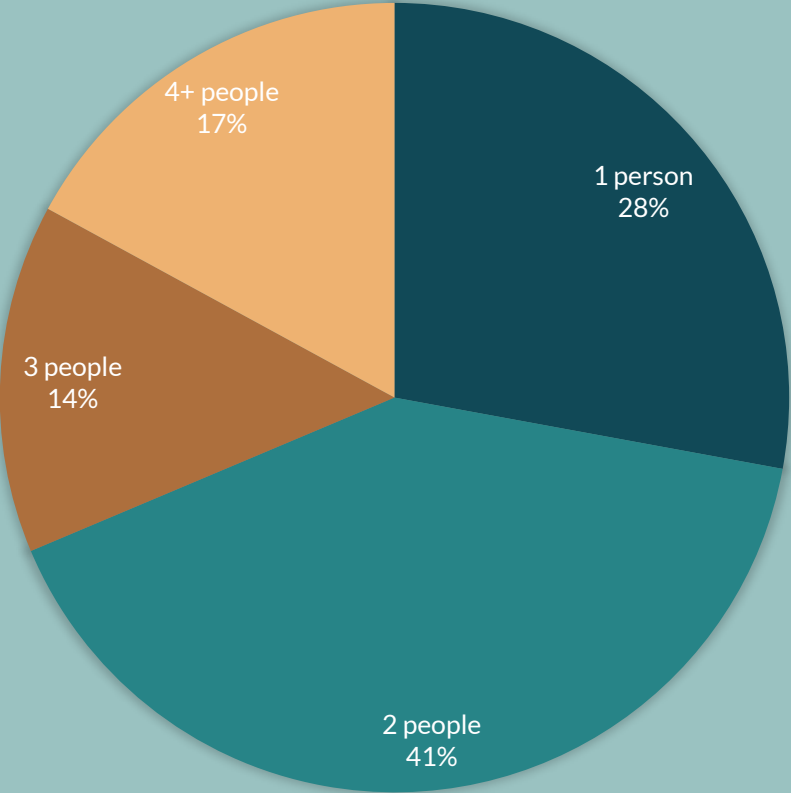
THE SHARE OF OLDER ADULTS IS GROWING, BUT HYANNIS HAS A YOUNGER POPULATION

1



Source: 2020 US Census (T11), 2020 ACS (B01001), UMass Donahue Institute.

THERE IS A BEDROOM AND PEOPLE MISMATCH



Source: 2020 ACS (B25041)

MORE EVENLY DISTRIBUTED IN HYANNIS

HYANNIS HOMES ARE MORE EVENLY BALANCED BETWEEN NUMBER OF BEDROOMS AND PEOPLE PER HOUSEHOLD

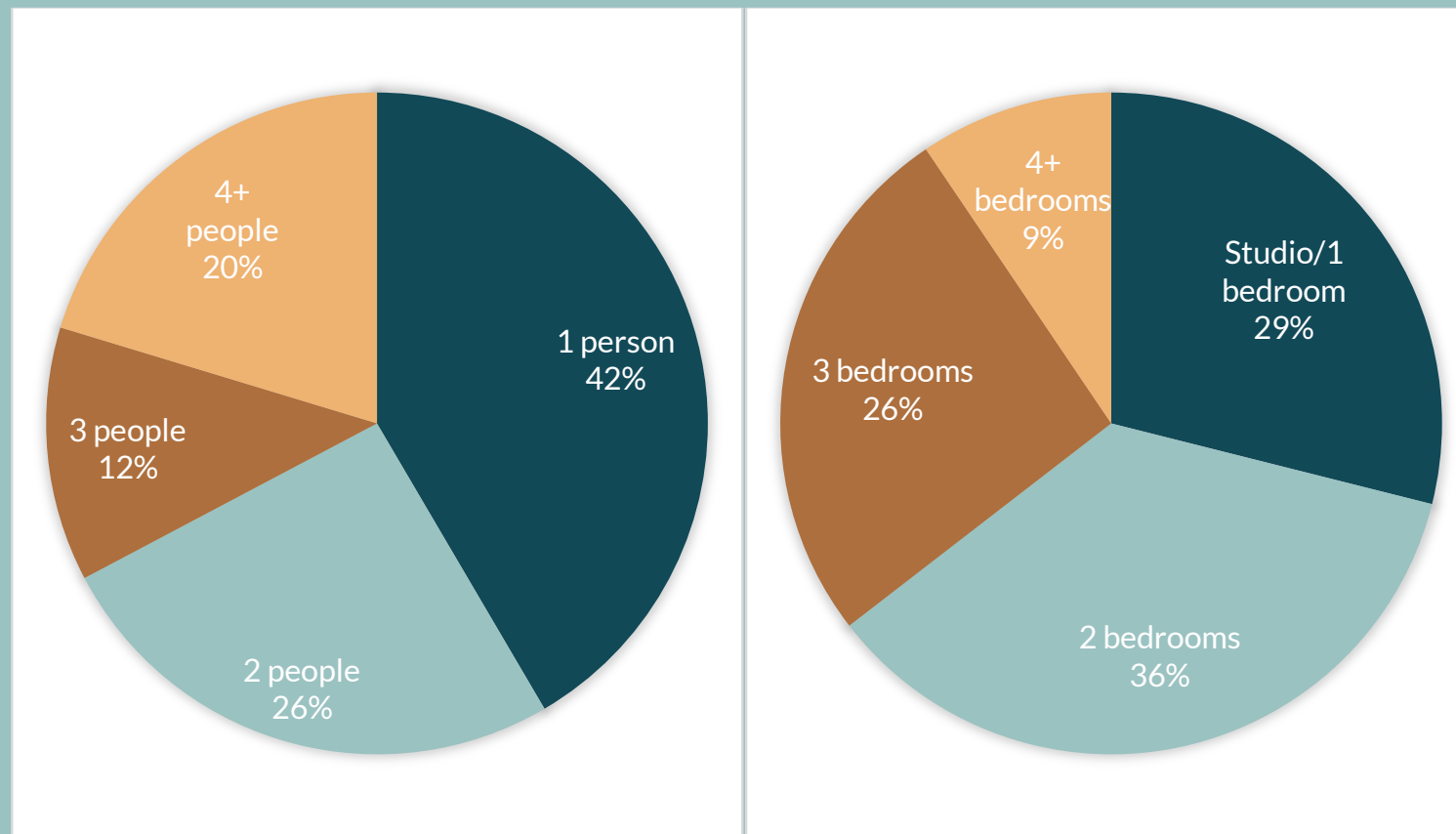
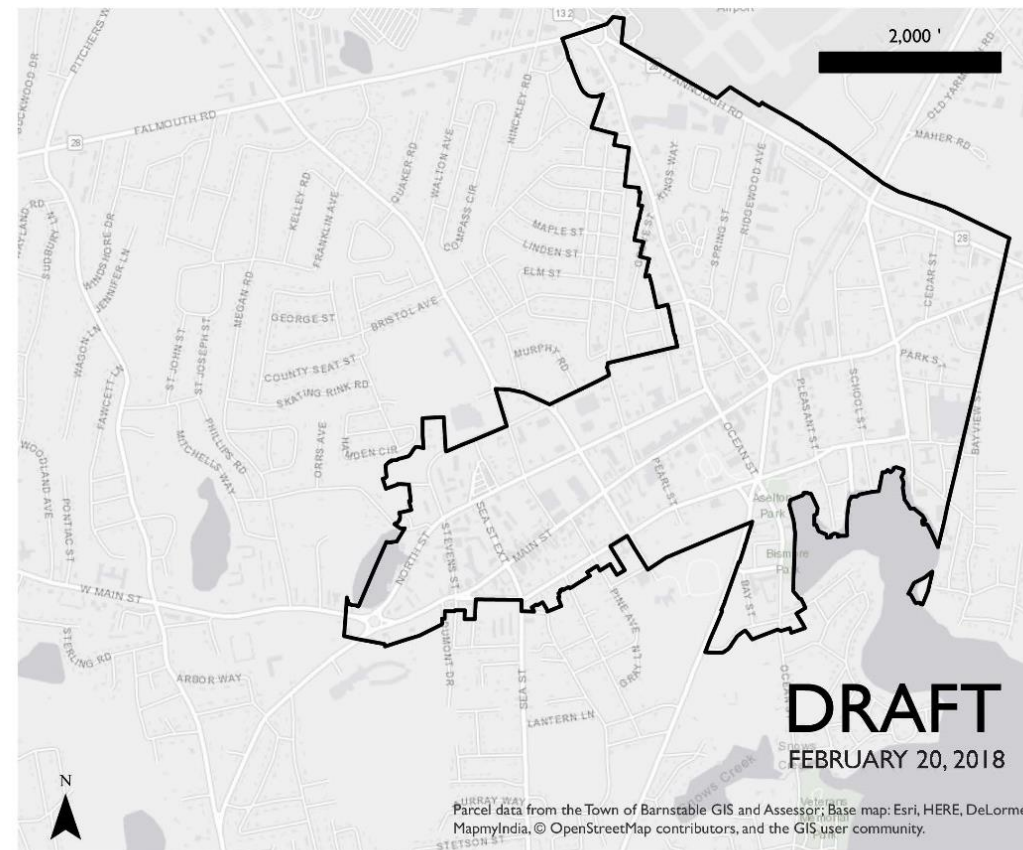


Figure 1: People per Household in Hyannis (left) and Bedrooms per Household in Hyannis (right), 2020. Source: ACS (B25041).

MULTI-FAMILY ZONING IS LIMITED, MAINLY IN HYANNIS

DOWNTOWN HYANNIS GROWTH INCENTIVE ZONE DRAFT BOUNDARY

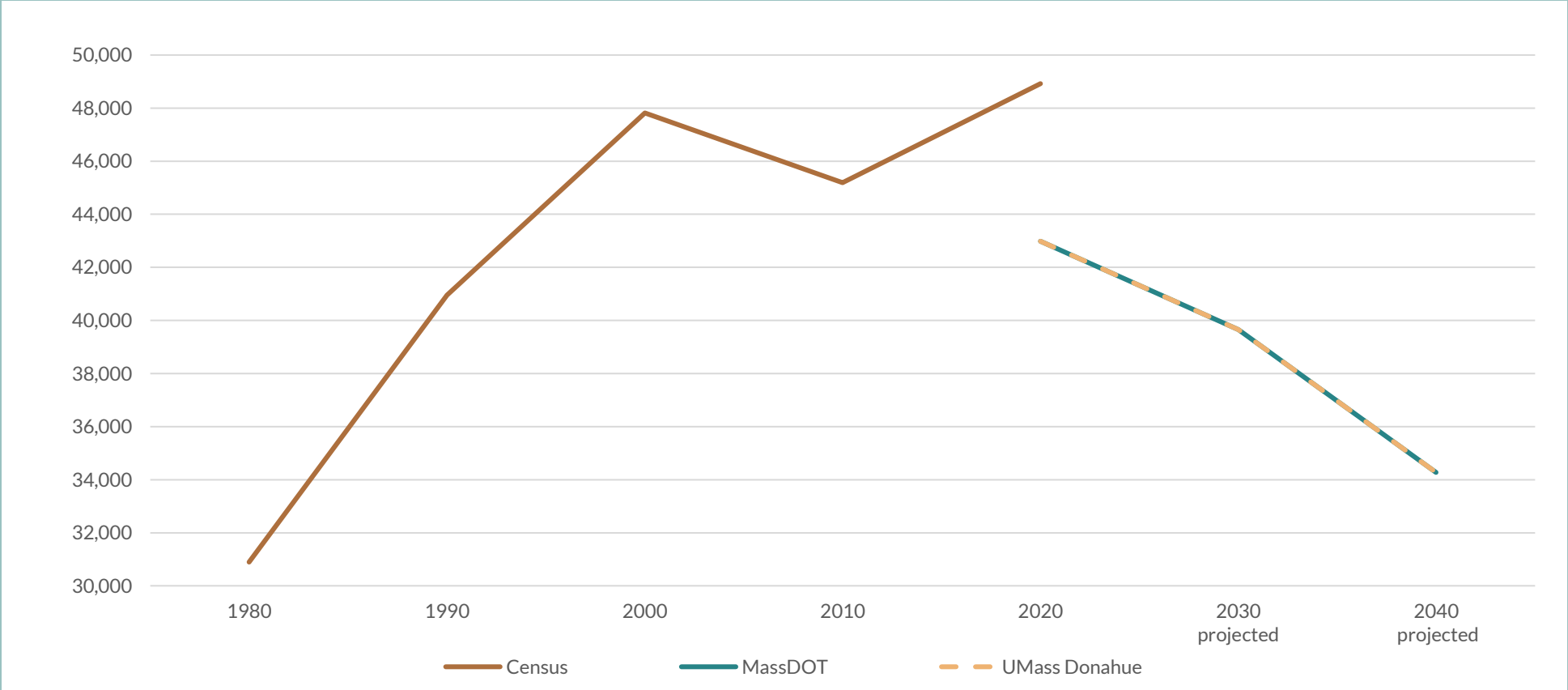


The information depicted on this map is for planning purposes only. It should not substitute for actual on-site survey, or supersede deed research.

2. THE NEED FOR YEAR-ROUND HOUSING

BARNSTABLE'S POPULATION GROWTH IS UNCERTAIN

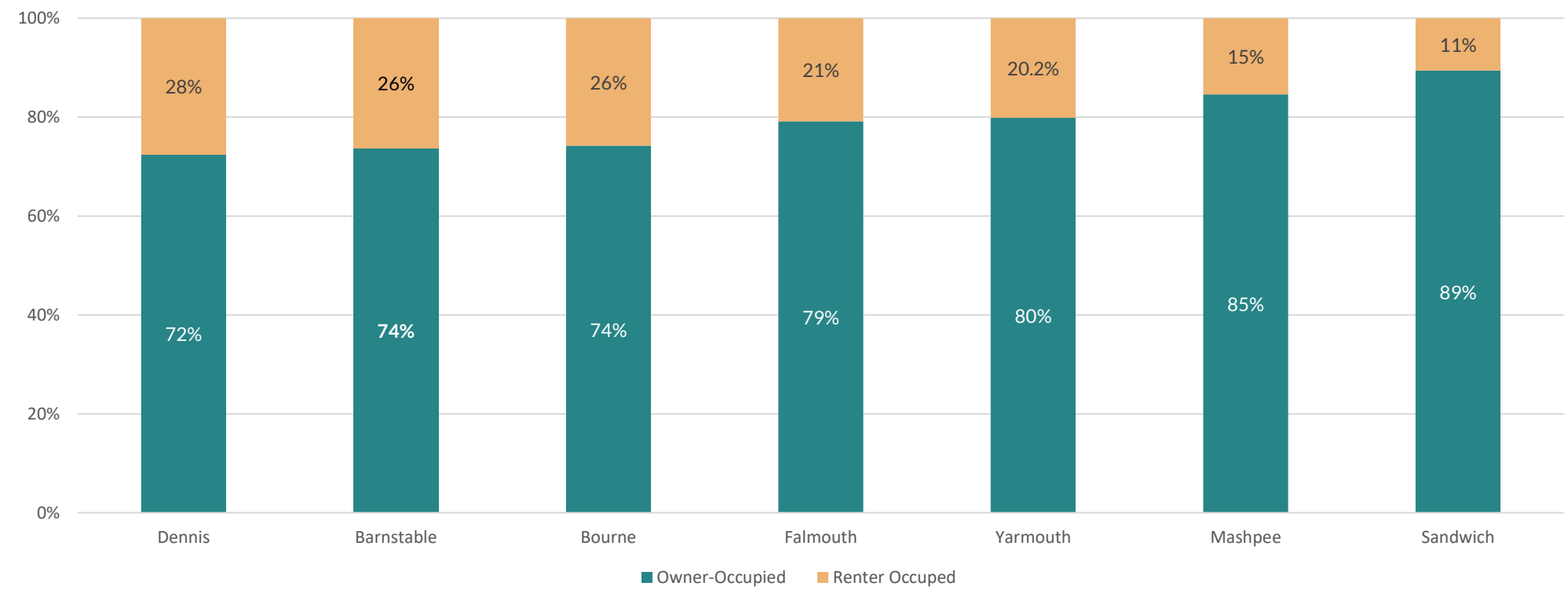
2



Source: 2020 US Census (T1), 2020 ACS (A00001), MassDOT, and the UMass Donahue Institute

HIGHER THAN AVERAGE RENTAL, BUT ENOUGH?

NEARLY 75 PERCENT OF BARNSTABLE'S HOUSING IS OWNER-OCCUPIED



Source: 2020 ACS (A10060).



SEASONAL HOUSING IS A MAJOR FACTOR



5%

Overall housing stock are active short-term rentals



96%

Short-term rentals rent out the entire home



30%

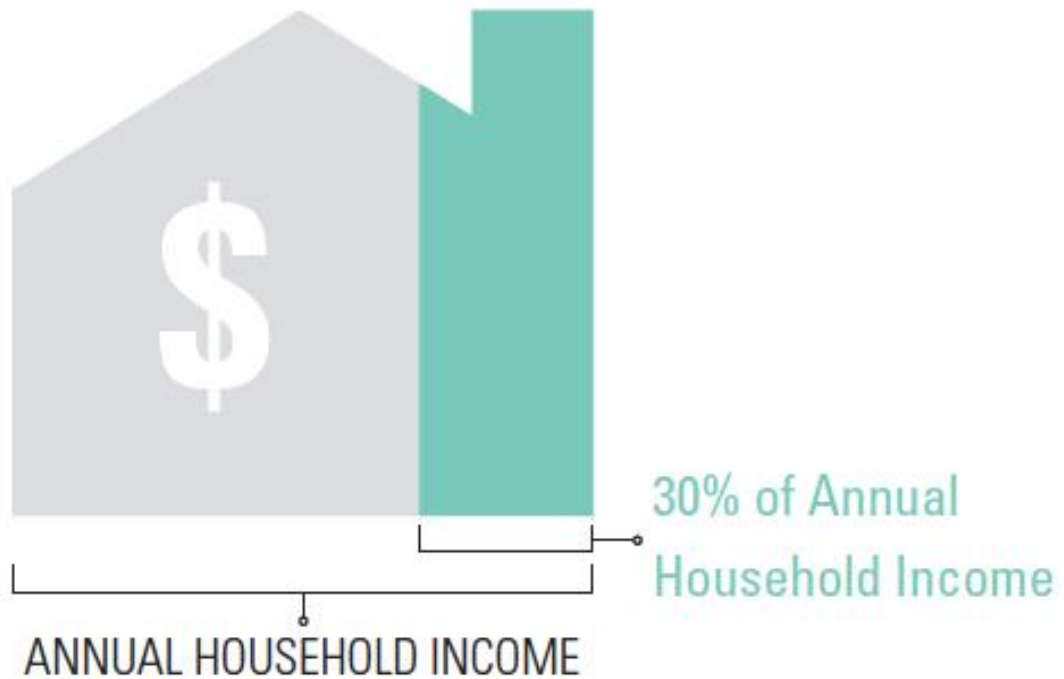
Overall housing stock are second homes

Source: Town of Barnstable local proprietary data (2022)

3. THE NEED FOR AFFORDABILITY (ESPECIALLY VERY LOW INCOME)

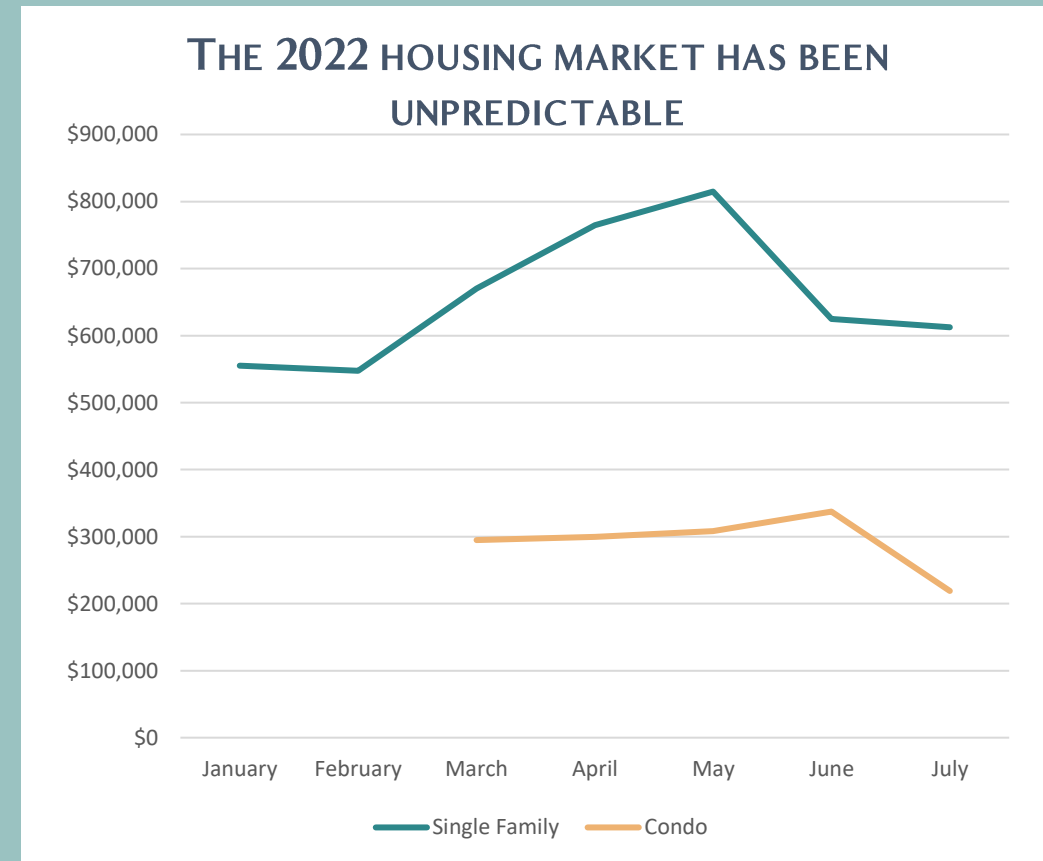
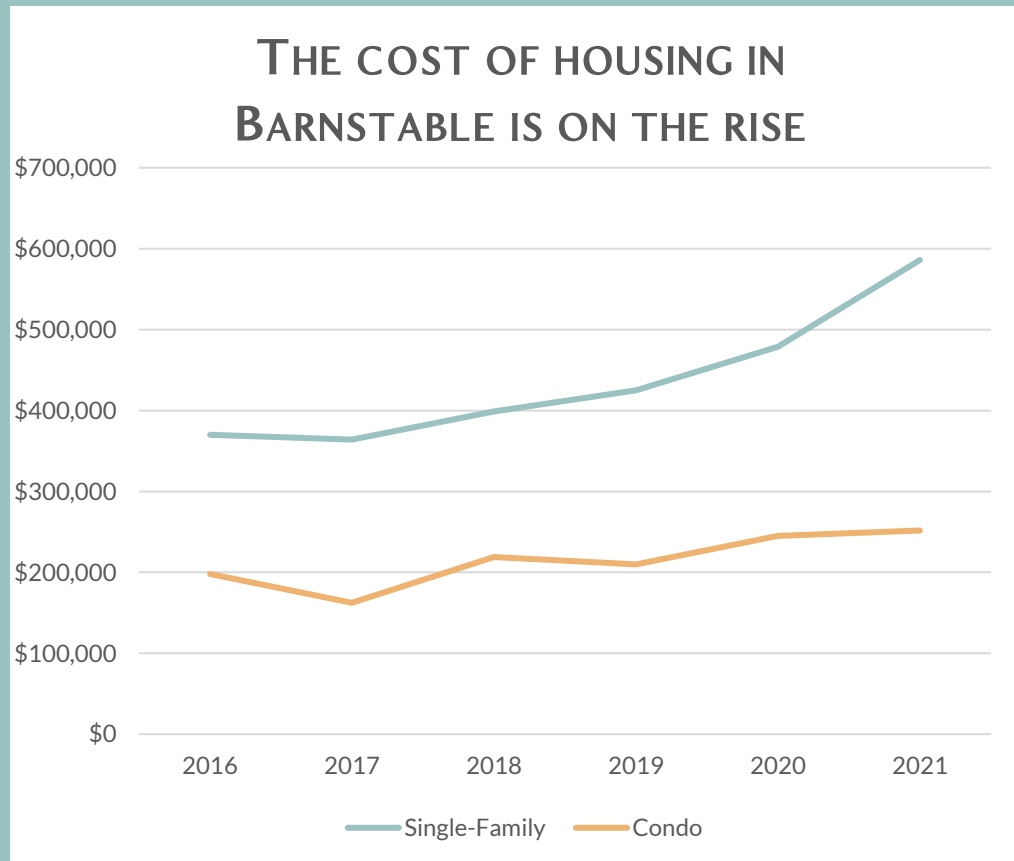
WHAT IS CONSIDERED AFFORDABLE?

The 30 Percent Rule for Housing Affordability



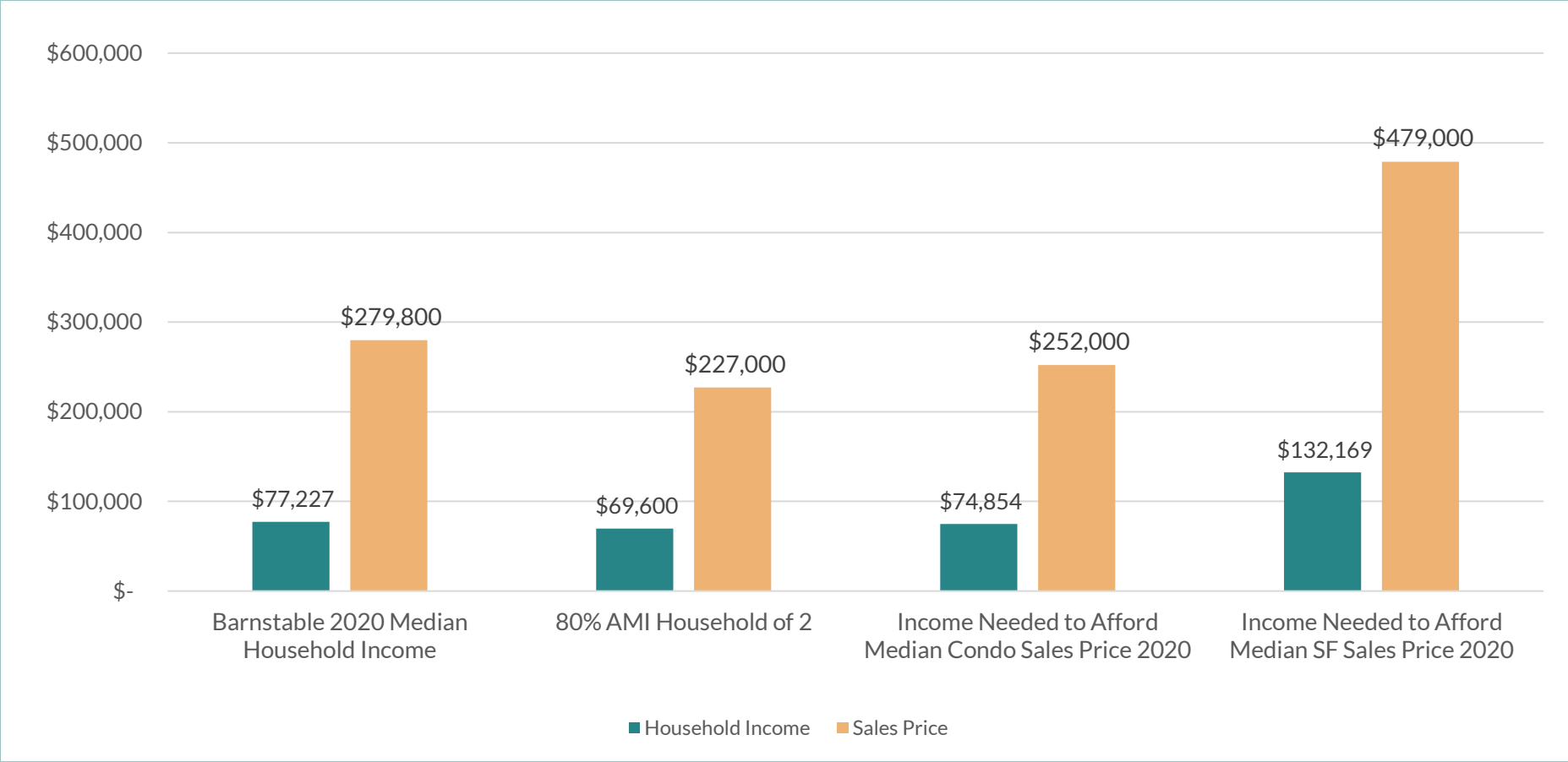
- Cost Burdened - Spending over 30% of Annual Income on Housing Costs
- Severely Cost Burdened – 50% of Annual Income on Housing Costs

THE COST OF OWNERSHIP IS UP, BUT 2022 UNPREDICTABLE



Source: Massachusetts Association of Realtors Town Data, Condo Median Sales Prices intentionally begin in March as no condo sales occurred in January or February

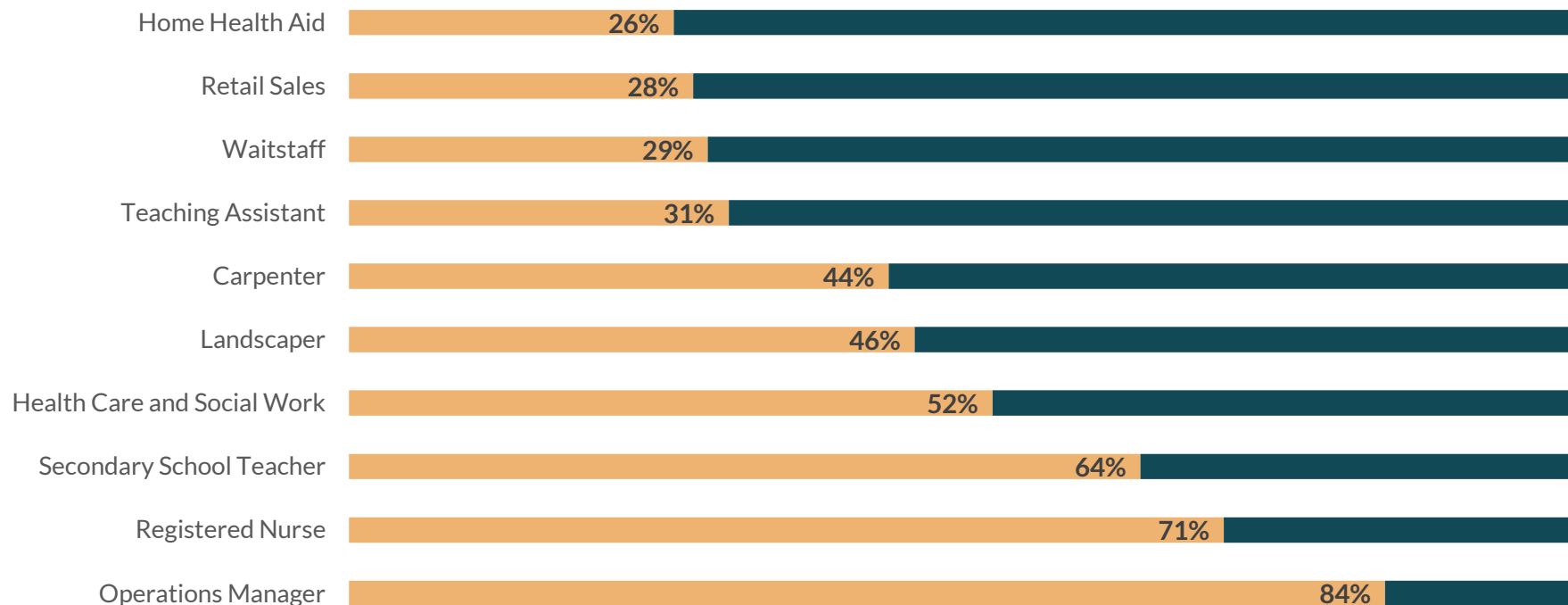
RESIDENTS NEED \$55K MORE A YEAR TO AFFORD A SINGLE-FAMILY HOME IN BARNSTABLE



Source: DHCD Sales Price Calculator, JM Goldson calculations using FY22 Barnstable tax rate, assumes 30-year fixed mortgage, 10% down payment, 5.22% interest rate, condo fees of \$175/month

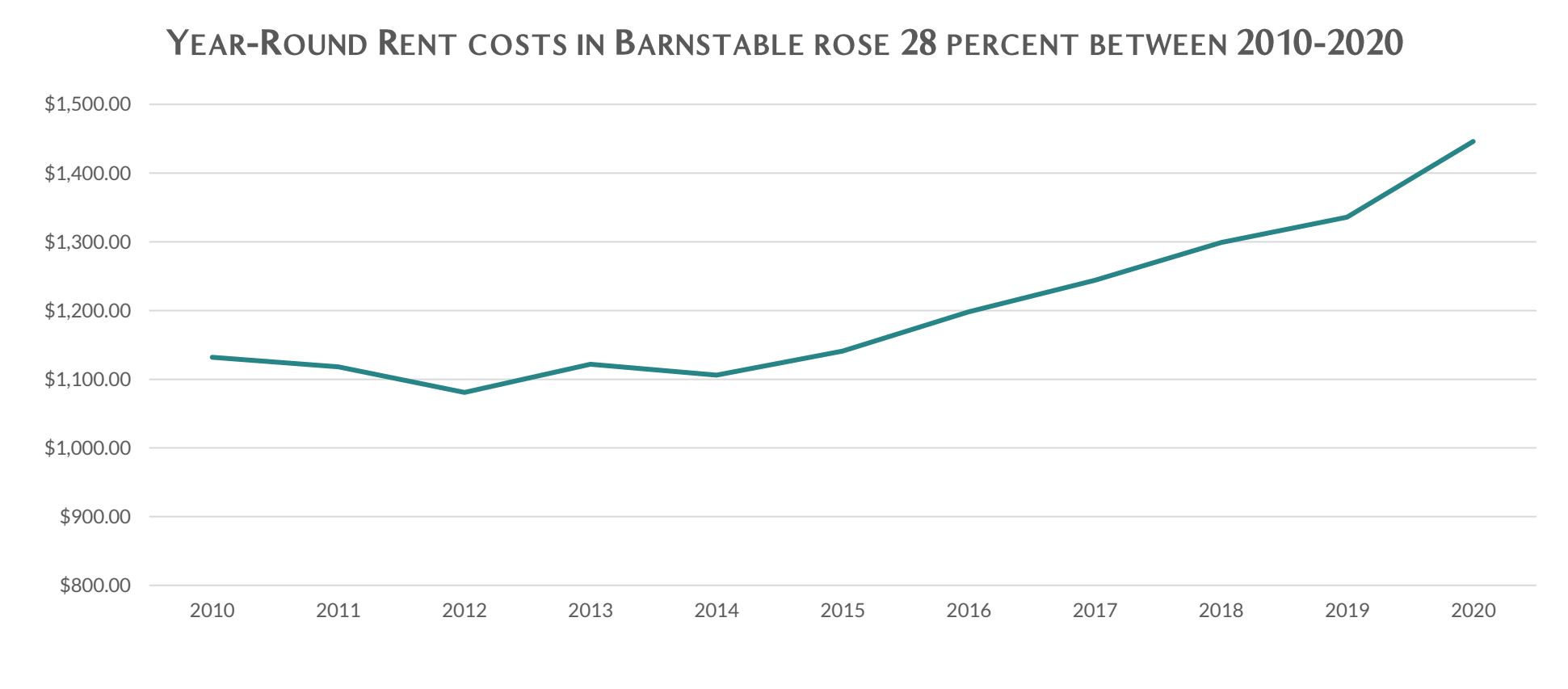
MANY SINGLE INCOME EARNERS CAN'T AFFORD A HOME

SINGLE EARNER HOUSEHOLDS WITH COMMON JOBS DO NOT PAY ENOUGH TO AFFORD THE 2021 MEDIAN SINGLE FAMILY HOME IN BARNSTABLE



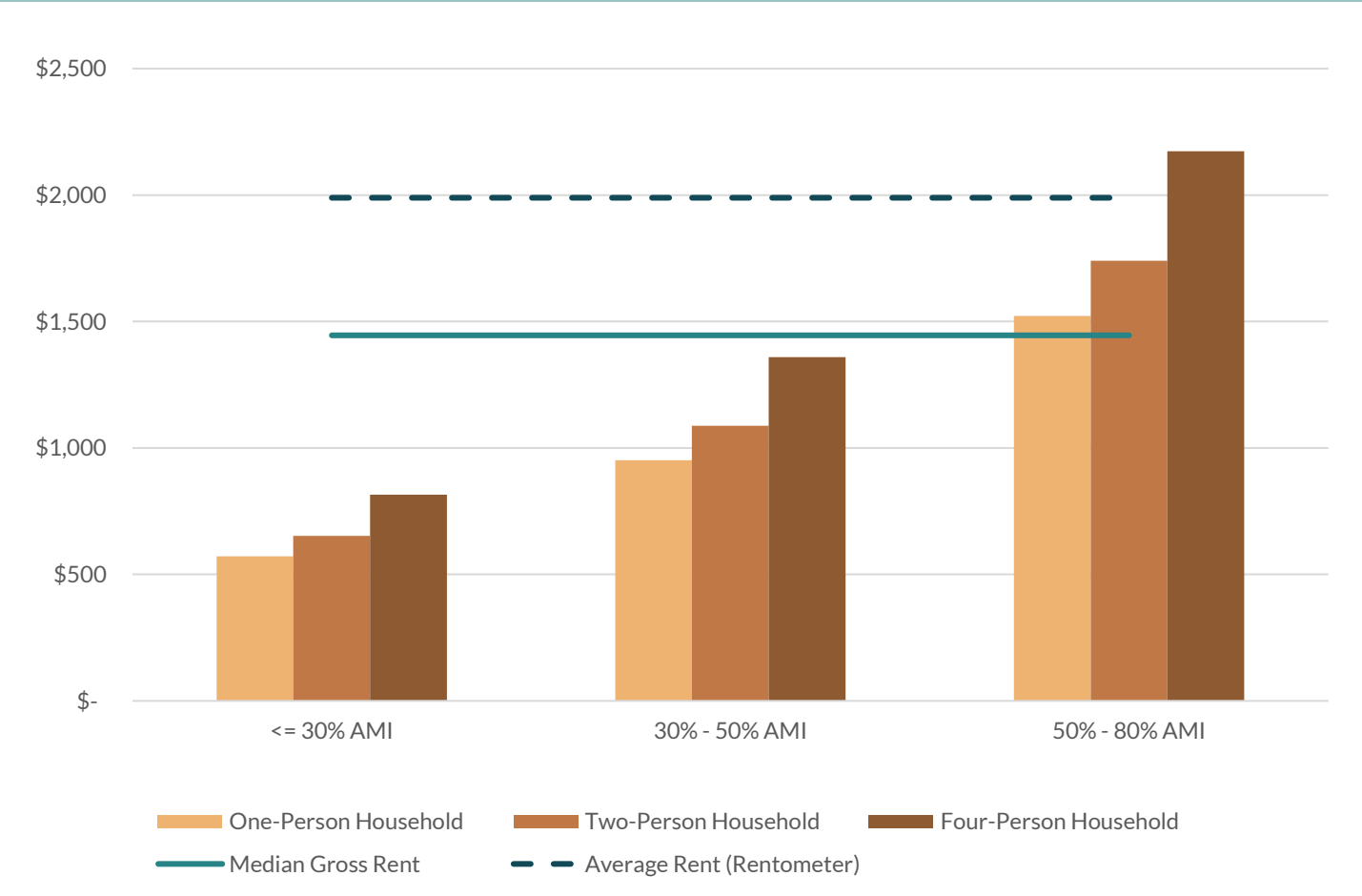
Source: Massachusetts Department of Economic Research, DHCD Sales Price Calculator, JM Goldson calculations using FY22 Barnstable tax rate, assumes 30-year fixed mortgage, 10% down payment, 5.22% interest rate, condo fees of \$175/month

RENTS ARE INCREASING TOO



Source: 2020 ACS (A18009)

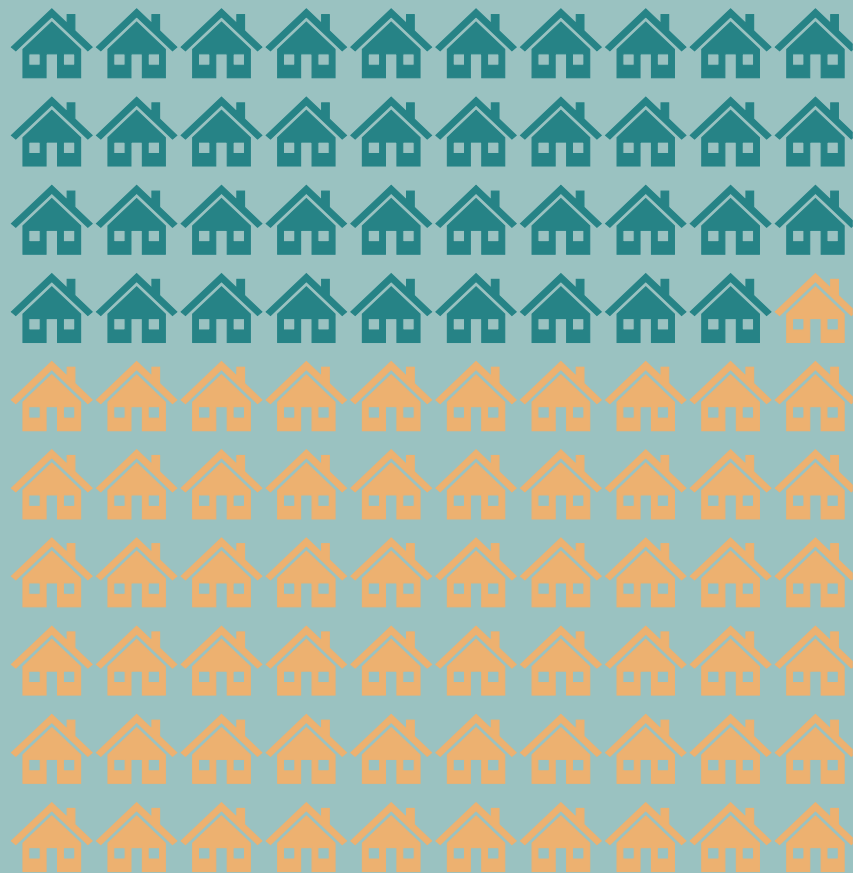
THE LOWEST INCOME EARNERS CAN'T AFFORD RENT



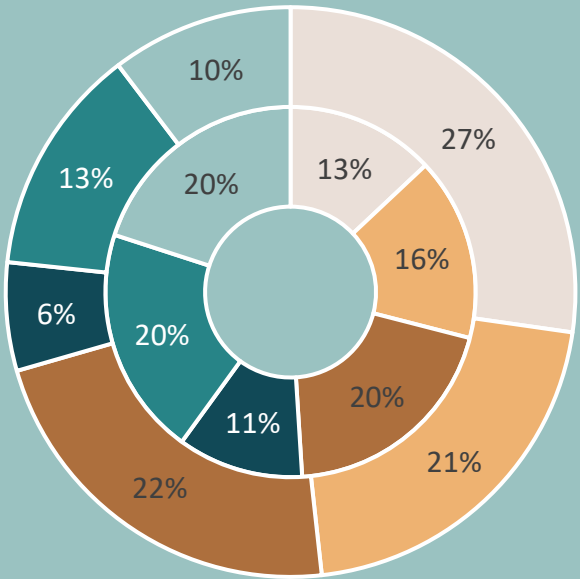
Source: 2020 ACS (A14015), HUD, and Rentometer

A SIGNIFICANT NUMBER HAVE MODERATE INCOME

ABOUT 39 PERCENT OF BARNSTABLE HOUSEHOLDS EARN WHAT IS CONSIDERED LOW- OR MODERATE-INCOME

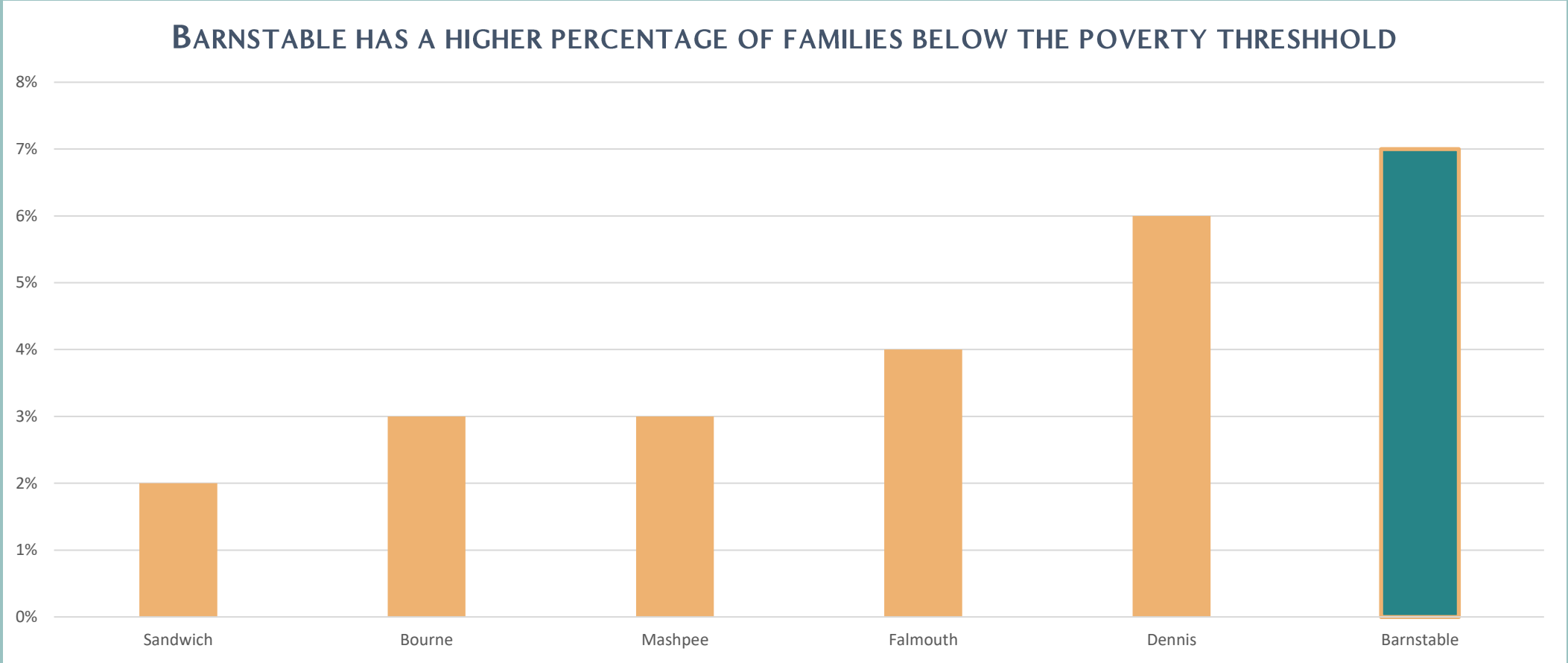


HYANNIS RESIDENTS (OUTER RINGS) ARE MORE LIKELY TO BE LOW- AND MIDDLE-INCOME EARNERS



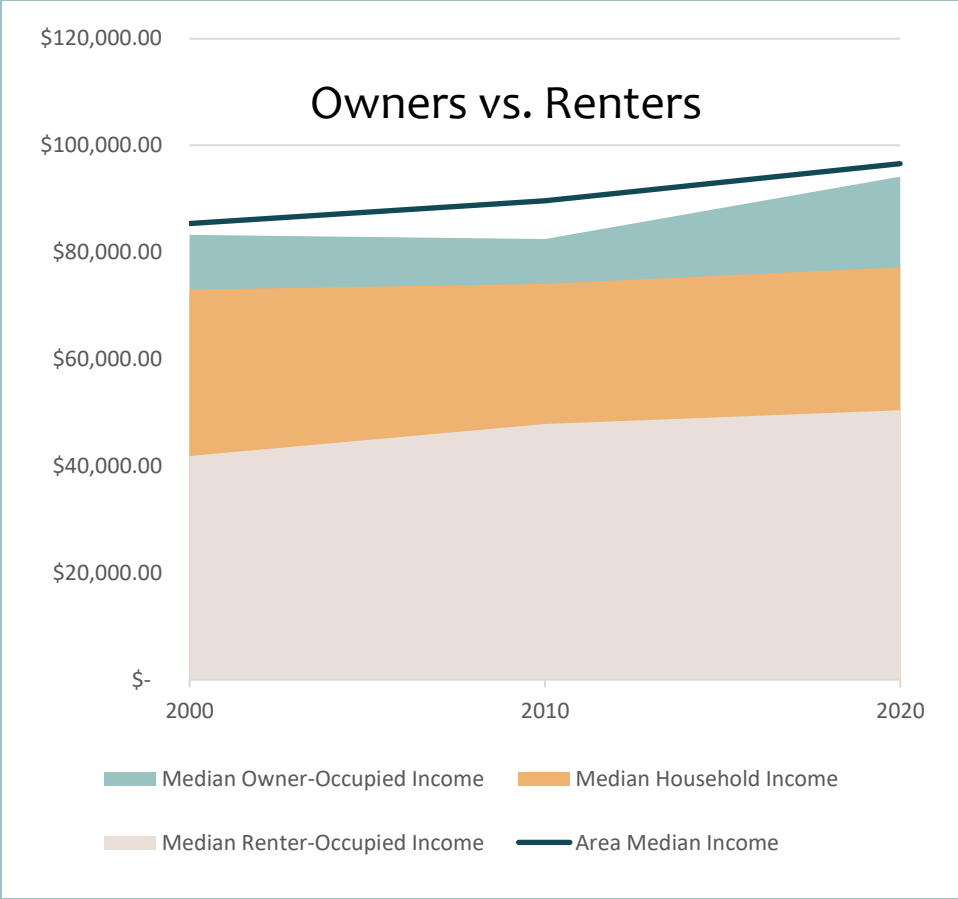
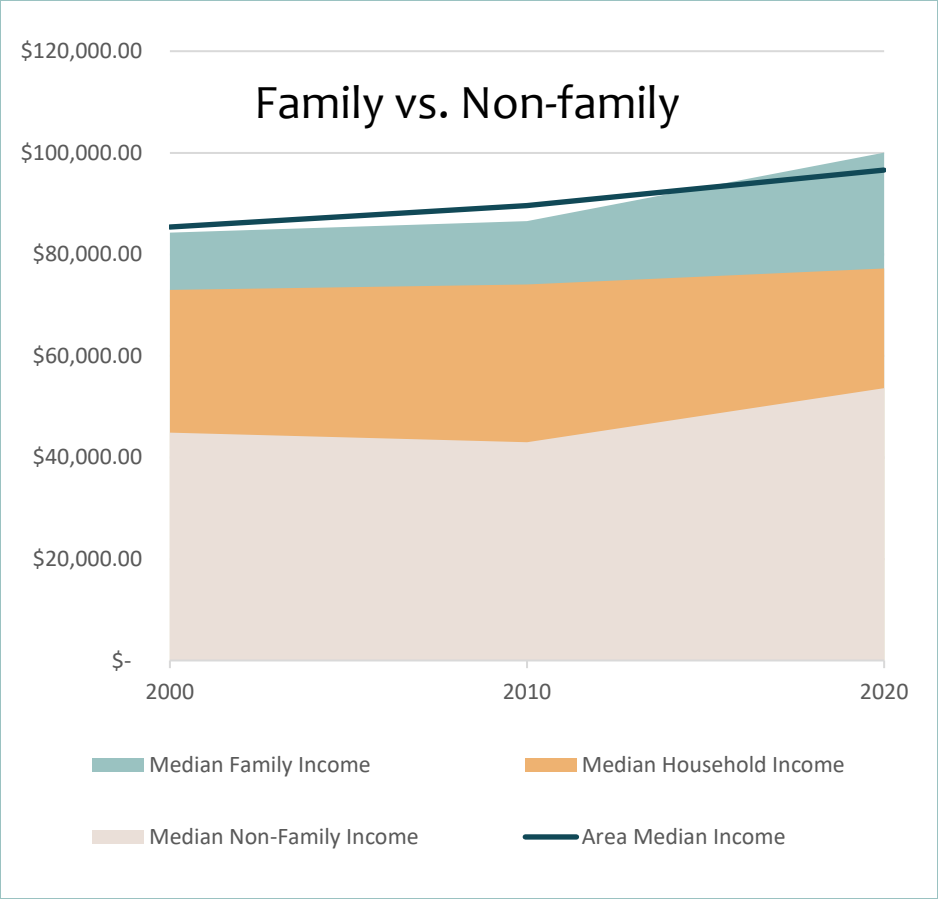
- Less than \$25,000
- \$25,000 - \$49,999
- \$50,000 - \$74,999
- \$75,000 - \$99,999
- \$100,000 - \$149,000
- \$150,000 or More

REGIONALLY HIGHER NUMBER IN POVERTY



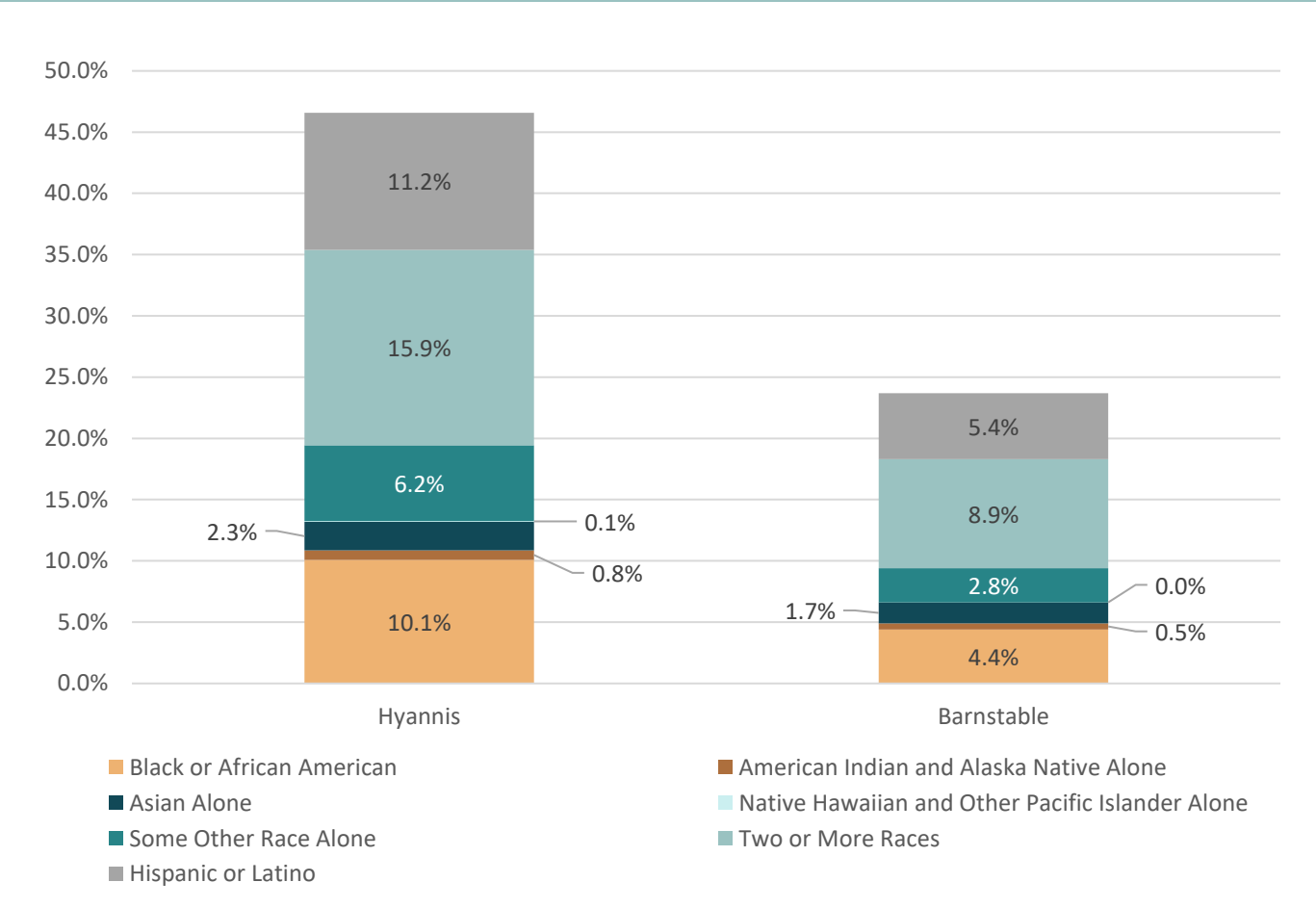
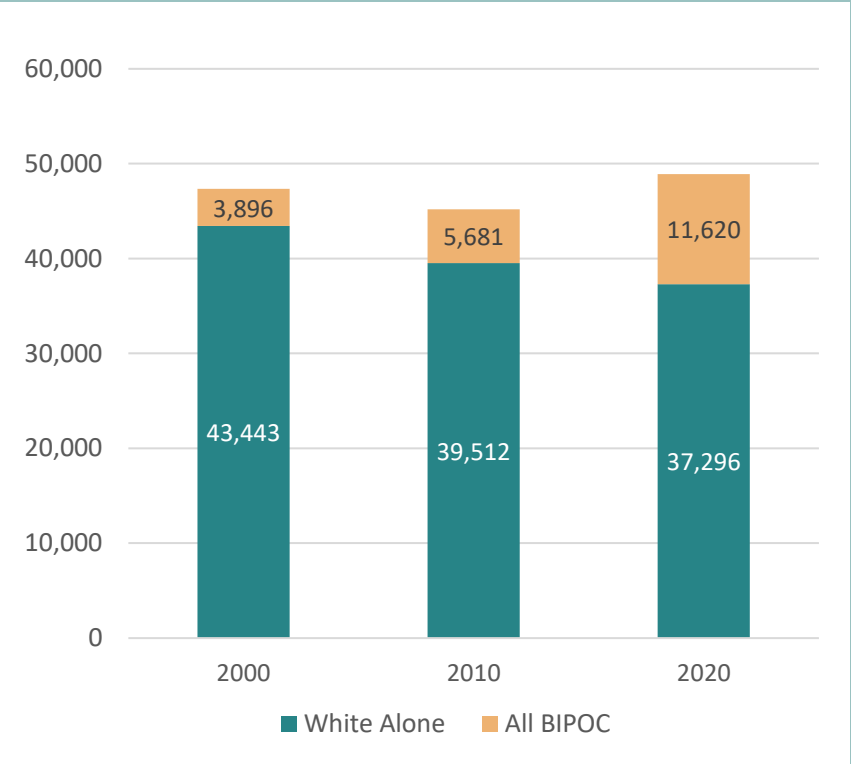
Source: 2020 ACS (A13002).

INCOME VARIES GREATLY BY HOUSEHOLD TYPE



Source: 2020 US Census (T93, T95, T100), 2020 ACS (A10410, A14012, A14015), and HUD.

BIPOC NOW ACCOUNT FOR NEARLY ONE-QUARTER OF THE ENTIRE POPULATION, ALMOST HALF IN HYANNIS.



Many Barnstable residents were born outside of the United States (14%) and for even more, English is not the primary language spoken at home (18%).

Source: US Census (T15, T55, T003)

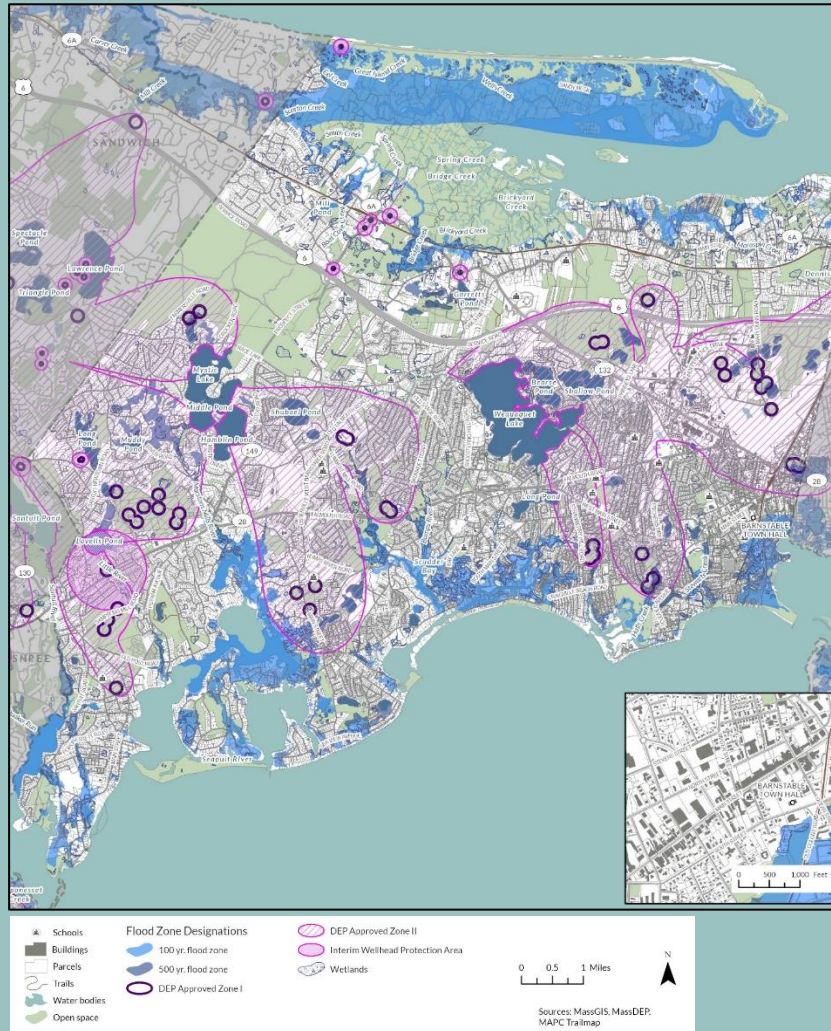


What aspects of the findings confirm what you already knew or suspected?

What aspects of the findings surprised you or do you question?

CONSTRAINTS AND CAPACITY

MANY ENVIRONMENTAL & HISTORIC SENSITIVE AREAS



MAKING PROGRESS ON WASTEWATER TREATMENT

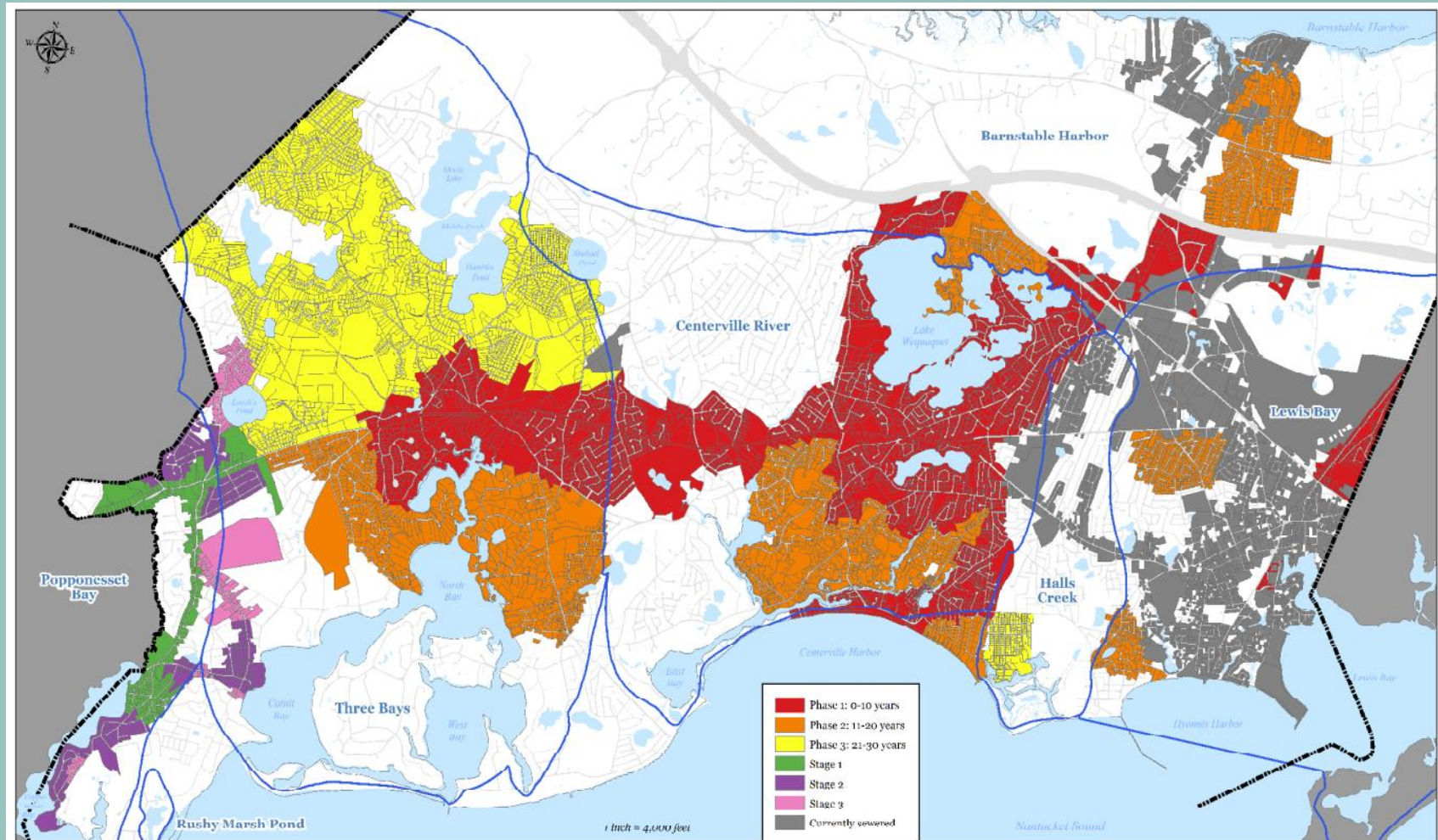


Figure 5-1: Sewer Expansion Phasing Plan

CAPACITY IS A STRENGTH



Interested in Developing Affordable Housing on Cape Cod?

\$2.65 Million+

in grant funding is available from the Barnstable Affordable Housing Growth and Development Trust (the "Trust") to assist in the pre-development and development of affordable housing.

The Town of Barnstable is located on iconic Cape Cod, Massachusetts, and is a vibrant and attractive community to live, work and play. A designated Gateway City under the MassDevelopment program, as well as a recognized Housing Choice community, means we have unique resources available to spur reinvestment opportunities.

Planning is underway to support as-of-right zoning to allow multi-family development supported by transit, as well as



Barnstable offers flexible financing and production assistance tools to help with affordable housing development.

REGIONAL CONTEXT

Population may not be shrinking

Younger than average, especially in Hyannis

More families

More diverse

More poverty, but similar income overall

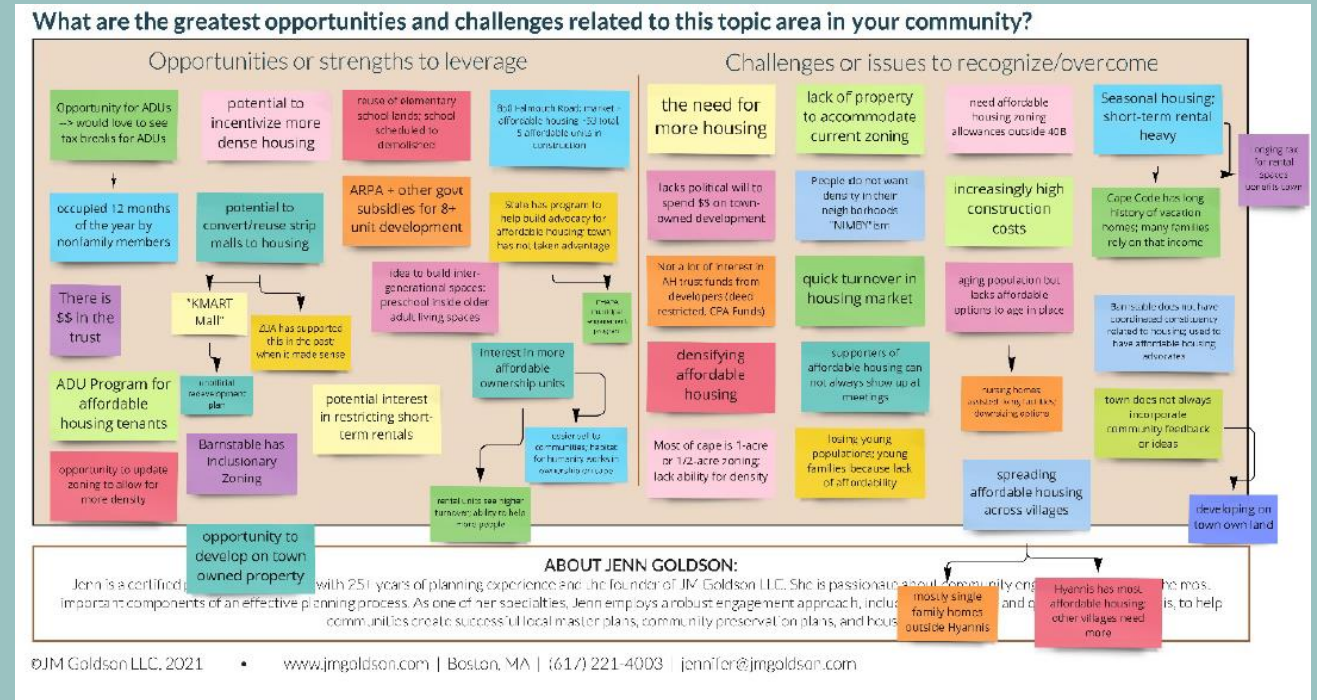
More rentals, but not that much more

What other information would you like to see the project

KEY INSIGHTS FROM FOCUS GROUPS

AUGUST– 9 groups, 51 people

- Housing costs are high
- Seasonal workers, young adults, and seniors most in need
- Wastewater and zoning constraints
- Public-private partnerships are an opportunity
- Streamline development process
- Underutilized properties
- Short-term rentals
- NIMBY-ism





STATUS OF ENGAGEMENT – SURVEY

Barnstable Housing Production Plan Survey

Welcome to the Town of Barnstable's Housing Survey

The Town needs your help to create a plan for housing solutions that contribute toward a healthy, equitable, and prosperous community.

When communities encourage homes of many shapes and sizes, it helps to give all kinds of people affordable options and keep prices from shooting out of reach.

This survey will walk you through a series of questions so we can understand your housing story and your perspective on the greatest needs in Barnstable.

Note: If you fill out all questions, the average time to complete the full survey is 15 minutes. You may come back to finish the survey after you've started if you use the same device (e.g., laptop, smart phone, tablet, etc.).

This survey is voluntary and all responses are anonymous.

The Barnstable Housing Production Plan Community Survey is Live!

The Town of Barnstable is creating a Housing Production Plan to help address housing needs in the town. We need your feedback!

www.surveymonkey.com/r/BarnstableHPP

NEXT STEPS IN THE PROCESS: NEEDS COMMUNITY CONSENSUS

Barnstable Housing Needs Assessment and Housing Production Plan Update Project Timeline

09/21/2022

J M
GOLDSON
—
EMPOWERING PEOPLE.
CREATING COMMUNITY.

July 18: Housing Committee (HC) Meeting #1 – project kickoff & review project launch clarifier

Late July-Mid Aug: Collect data & prepare housing needs assessment (HNA)

Meet with planning staff – review status of HPP 2016 implementation

Hold 10 interviews & 10 focus groups

Early Sept: – Submit draft HNA
Launch public survey

Sept 7: HC Meeting #2 – review draft assessment & hold workshop meeting.

Sept 21: Community Forum #1 – draft findings + visioning

Oct 12: HC Meeting #3 – review outline of draft updated goals and strategies

Nov 22: Community Forum #2 – goals and strategies

Dec 14: HC Meeting #4 – review Forum 2 results and discuss content for draft plan
Prepare draft HPP including vision, goals, and strategies

By 12/22: Submit first draft HPP for review

Jan 4: HC Meeting #5 – review draft plan and revise

Jan 18: Release draft plan for public comment

Feb 6: Present draft HPP to joint meeting of Planning Board (PB) & HC, PB vote to recommend the plan

Feb 17: Prepare revisions and submit revised HPP for local approval

March 9: Present plan to joint meeting of TC and PB

March 23: TC votes to approve the plan

March 31: Submit to DHCD for approval

JUL-AUG

AUG-NOV

DEC-JAN

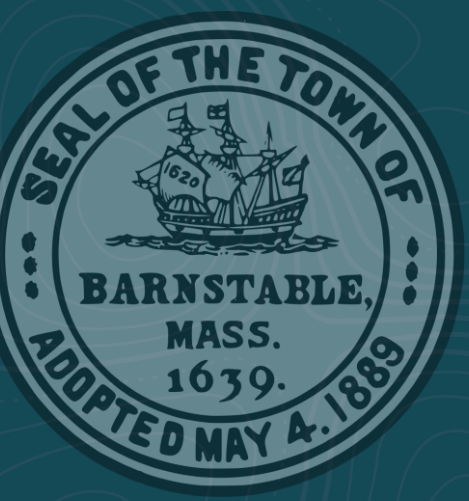
FEB-MAR

<http://www.jmgoldson.com>

Other opportunities to share your ideas:

- Community survey is live now
- November 22nd – 2nd Community Forum
- January 18th – Draft plan released for public comments





TIME FOR OPEN Q&A

WHAT QUESTIONS DO YOU HAVE FOR THE PROJECT TEAM, OR DO YOU HOPE WILL BE ANSWERED BY THIS HOUSING PRODUCTION PLAN?

THANK YOU FOR YOUR TIME AND ENERGY TONIGHT!

What other questions do you have for the project team or do you hope will be answered by the Housing Production Plan?