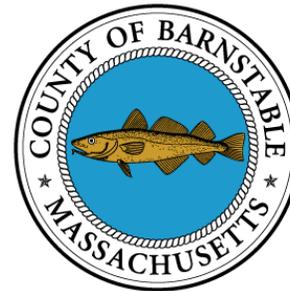


# Barnstable County HOME Consortium Program Year 2021 Annual Action Plan



***DRAFT***

April 12, 2021

## AP-05 Executive Summary

### 1. INTRODUCTION

The Barnstable County HOME Consortium (BCHC) includes each of the fifteen communities 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 Program. 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 initially designated the Cape Cod Commission, the regional planning agency, to act as BCHC's lead agent responsible for reporting all administrative functions related to the operation of BCHC to HUD. In 2015, Barnstable County designated the Human Services Department to act as the program's lead agent. The Department of Human Services also administers the regional Continuum of Care (CoC) program under the McKinney-Vento Homeless Assistance Act. The consolidation of responsibility for these programs and services 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 (2020-2024) 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,
- 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, and
- Ensure that Barnstable County residents with long-term support needs have accessible, safe, affordable housing options in the community.

### 2. SUMMARIZE THE OBJECTIVES AND OUTCOMES IDENTIFIED IN THE PLAN

*This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis, and/or the strategic plan.*

The BCHC's primary objectives are providing affordable 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 job opportunities and employment training to support the local economy. The outcomes being sought are affordability, availability /accessibility, and sustainability. Specific, yet common, indicators will subsequently be used to measure progress toward outcome achievement. Based on the above, 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”):** 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 by funding a CHDO.
- **Fund a Short-term Tenant Based Rental Assistance Program:** Pursuant to HUD’s notice of “Suspensions and Waivers to Facilitate Use of HOME-Assisted Tenant-Based Rental Assistance (TBRA) for Emergency and Short-term Assistance in Response to COVID-19 Pandemic,” dated April 10, 2020, and as Revised and Extended pursuant to HUD notice dated December 4, 2021, continue to provide TBRA funding as needed to maintain availability and sustainability of existing rental housing following HUD’s continued guidance.

### 3. EVALUATION OF PAST PERFORMANCE

*This is an evaluation of past performance that helped lead the BCHC to choose its goals or projects.*

**Rental Housing Development July 1, 2019 through present:** 3 projects completed and leased, 2 projects under-construction, and 1 project pending for a total of 59 HOME units and 188 total units:

- High Meadow Townhomes, Bourne – eleven HOME Units, forty-four total units – completed and leased
- Cape Cod Village, Orleans – four HOME Units, four total units – completed and partially leased
- Little Pond Place, Falmouth – eleven HOME Units, forty total units – completed and partially leased
- Terrapin Ridge, Sandwich – eleven HOME Units, thirty total units – under construction
- Yarmouth Gardens, Yarmouth – eleven HOME Units, forty total units – under construction
- Brewster Woods, Brewster – eleven HOME Units, thirty total units – pending closing

The Barnstable County HOME Program has been actively participating in the development of multi-family affordable rental housing with many projects being completed, in the process of being completed, or beginning construction in the last couple of years. Additionally, there are several other affordable rental housing developments in the pipeline. This activity has proven to be an effective use of Barnstable County's limited HOME funds.

**CHDO Housing Goal:** Currently, there are no certified CHDOs in Barnstable County. The BCHC continues to seek a local organization that is willing and has the resources to qualify as a CHDO under the HOME regulations. Opportunities for CHDO rental development in the region have proven to be extremely limited. The last CHDO development for Barnstable County was initiated in 2013 and completed in March 2016.

**Downpayment/Closing Cost Program Goal:** The recent increase in housing prices has proven it difficult to assist homeowners seeking first-time homes under the DPCC program. The 95 percent moderate home price under the program – \$352,000 after rehabilitation – coupled with finding a qualifying household making 80 percent of the AMI has been extremely challenging especially in the Lower and Outer Cape regions. An analysis of recent DPCC activity shows that most qualifying homes are located in specific, small areas of Barnstable County. Consequently, the DPCC Program has proven to be ineffective for the majority of Cape Cod. The BCHC may reassess in the future.

**Tenant Based Rental Assistance (TBRA):** Pursuant to HUD’s notice of “Suspensions and Waivers to Facilitate Use of HOME-Assisted Tenant-Based Rental Assistance (TBRA) for Emergency and Short-term Assistance in Response to COVID-19 Pandemic,” as revised and extended, BCHC committed \$100,000 of HOME funds to the short-term TBRA program in October of 2020. The program is administered by a subrecipient. To date, eleven households have been assisted. Approximately \$46,000 remains in this program and it will continue until its scheduled termination date, per HUD, on September 30, 2021. The BCHC will reassess if there is a continued need that may warrant additionally funding in the future. Any funds remaining in this program activity at its termination date will be re-allocated to the Rental Housing Development program activity.

#### **4. SUMMARY OF CITIZEN PARTICIPATION PROCESS AND CONSULTATION PROCESS**

In accordance with the Citizen Participation Plan of the Consolidated Plan and Annual Action Plan, as amended (attached hereto) the following actions were taken to solicit and respond to comments on the 2021 Annual Action Plan:

*The following is a proposed timeline which will be updated to reflect actual timeline prior to submission to HUD.*

- **March 11, 2021:** BCHC Advisory Council virtual\* meeting held, meeting agenda posted and public welcomed, to discuss HUD 2021 allocation and proposed program activity funding.
- **April 8, 2021:** BCHC Advisory Council virtual\* meeting held, meeting agenda posted and public welcomed, draft Annual Action Plan provided and discussed.
- **April 9, 2021:** Notice of public hearing, document availability and comment period emailed to regional town clerks for posting in their respective towns; notice sent in English, Spanish and Portuguese.
- **April 9, 2021:** The notice of public hearing, document availability and comment period is published in the Cape Cod Times.
- **April 12, 2021:** The notice of public hearing, document availability and comment period and a link to the draft Annual Action Plan is published on the Barnstable County Department of Human Services website and emailed to: the HOME Advisory Council, the Assembly

of Delegates, the Cape & Islands Legislative Delegation, County Commissioners, HOME housing partners (advocates, various affordable housing developers, etc.), the Regional Network (human services networking group email), the Health and Human Services Advisory Council (HHSAC), town housing authorities including the Mashpee Wampanoag Tribe Housing Division, town managers/administrators, and town planners.; notices are published and emailed in English, Spanish and Portuguese.

- **April 13, 2021:** The notice of public hearing, document availability and comment period along with a link to the draft Annual Action Plan is published in the Barnstable County Human Services E-Newsletter which has a subscriber list of over 2,800 individuals, generally in the human services fields across Cape Cod and the Islands, including minority organizations and organizations working with low-income residents; notice is published in English, Spanish and Portuguese.
- **April 13, 2021:** Comment period begins.
- **April 22, 2021:** The notice of public hearing, document availability and comment period is re-published in the E-Newsletter along with a link to the draft Annual Action Plan
- **April 22, 2021:** The virtual\* public hearing is held.
- **May 13, 2021:** The 30-day public comment period is closed.
- **May 14, 2021:** The Consolidated Plan and Annual Action Plan are submitted to HUD.

\* *Virtual meetings were held through remote participation pursuant to Massachusetts Governor Charles D. Baker's Order Suspending Certain Provisions of the Open Meeting Law on March 12, 2020.*

## 5. SUMMARY OF PUBLIC COMMENTS

*This section to be updated as public comments are received.*

Additionally, the following public articles regarding affordable housing issues on the Cape were published and considered:

Cape Cod Times: February 22, 2021 (excerpts below, see Attachment 1 for complete article)

“Between when the state eviction moratorium ended in October (2020) and January (2021) more than 150 evictions-mainly for nonpayment of rent- have started working their way through local courtrooms. But landlords raising the rent or deciding not to renew leases is another form of eviction happening across the region. The effects of COVID-19 are expected to continue to shake the Cape’s housing landscape well after those evictions are processed, causing the current housing shortage and affordability gap to get worse, according to housing advocates.”

“The available housing stock, including those for sale, is being depleted rapidly as people realize they can get out of cities and work remotely from Cape Cod, said Alisa Magnotta, the CEO of the Housing Assistance Corporation. This is evidenced by the number of homes priced

under \$500,000 on the market. These are the type of homes working people can afford or would likely rent, she said. Around this time last year, there were about 400 homes for sale in that range. Now there's less than 50. 'People are being priced out,' she said. 'We're just moving the affordability gap even wider.' ”

“The median home sale price for Barnstable County jumped to \$479,000 for 2020 — nearly 17% higher than 2019. According to data collected by the Cape Cod & Islands Association of Realtors, the median sales price has been creeping up for years. In 2016, the median sales price was \$362,500 and rose between 2% to 5% every year until 2020, when it jumped to a 16.8% increase.”

Provincetown Independent: January 27, 2021 (excerpts below, see Attachment 1 for complete article)

“A 2018 study, conducted by the Public Policy Center at UMass Dartmouth for the town of Provincetown, documented how workers cannot compete with visitors who are willing and able to pay premium prices for short-term rentals. The simple truth is that property owners stand to earn significantly more through short-term rentals than year-round market-rate rentals.”

“The study found that renting a unit on Airbnb every night from May through September could potentially net more than \$34,000 annually. Renting that same unit year-round to a local worker for \$1,300 per month generates only \$15,600 in a year — a difference of \$18,400. Even if the property owner rented that unit for only half of the summer season, it would still produce slightly more income than it would if the unit were rented year-round.”

*OP-ED by Jay Coburn, CEO of the Community Development Partnership and Hadley Luddy, CEO of the Homeless Prevention Council*

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

*This section to be updated.*

## **7. SUMMARY**

The BCHC prioritizes citizen participation, taking steps to ensure each town and its service agencies can participate in the Annual Action Plan process. The most significant aspect of the Barnstable County HOME Program is the establishment of the Advisory Council via an ordinance of the County Legislature in 1992. The Council consists of representatives from each community and two at-large members and the Cape Cod Commission's Affordable Housing Specialist, serving as an ex officio member. Council membership is open to individuals representing public and private institutions, and any organizations with an interest in affordable housing. It plays an advisory role in the development of BCHC programs, plans and policies, and acts as the deciding body for funding awards. The Advisory Council has become an essential regional forum

for discussing and acting on housing and community matters where all members share their ideas, successes, and obstacles. Meetings are open to the public.

Additionally, Barnstable County staff from the Human Services Department and the Cape Cod Commission regularly engage with regional housing advocates and local legislative bodies on various housing issues.

## PR-05 Lead & Responsible Agencies

### 1. AGENCY/ENTITY RESPONSIBLE FOR PREPARING/ADMINISTERING THE CONSOLIDATED PLAN/ANNUAL ACTION PLAN

The following are the agencies/entities responsible for preparing the 2021 Annual Action 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 (PR-05) – RESPONSIBLE AGENCIES

### NARRATIVE

The HUD allocation for Program Year (PY) 2021 Annual Action Plan HOME funds is \$429,869.

### CONSOLIDATED PLAN/ANNUAL ACTION PLAN PUBLIC CONTACT INFORMATION

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

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

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

Phone: 508-375-6622

## AP-10 Consultation

### 1. INTRODUCTION

BCHC followed the public outreach procedures included in their Citizen Participation Plan (see attachment 2).

The Annual Action Plan process included consultation with agencies concerned with affordable housing and homelessness and gleaning information provided by housing advocate E-Newsletters and local media articles. Special focus was given to the impact on affordable and sustainable housing by the COVID-19 Pandemic.

A virtual Advisory Council meeting open to the public was held on March 11, 2021 to discuss the PY 2021 HOME allocation and proposed use of those funds and a virtual Advisory Council meeting open to the public was held on April 8, 2021 to discuss and approve the draft Annual Action Plan. A public meeting was held on April 22, 2021 and the public comment period was from April 13, 2021 thru May 13, 2021.

Section PR-10 of the 2020-2024 Consolidated Plan outlines information gleaned through the consultation process during the development of the of the Five-Year (2020-2024) Consolidated Plan and this 2021 Annual Action Plan confirms the goals and priorities as stated in that Plan.

***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.***

The HOME Program is administered by the Barnstable County Human Services Department, assisting with coordination efforts between the HOME Program, the Continuum of Care (CoC), and other vital housing, social service, and health agencies. The Barnstable County Health & Human Services Advisory Council (BCHHSAC) operates in conjunction with the Department of Human Services. 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.

The Human Services Department creates and distributes a bi-monthly newsletter that includes various human service topics and information about affordable housing, health clinics, upcoming workshops, and numerous local services for residents of Cape Cod including providing COVID-19 information relating to health services and housing assistance. The Department also makes data and recent publications available for each of its initiatives and maintains a calendar of events.

The HOME Advisory Council has an assorted membership base of individuals from Consortium communities representing public and private institutions, and of organizations with interests in regional affordable housing needs. The Advisory Council meetings provide a platform to enhance coordination between public and private housing providers.

***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 Human Services Department, allowing the programs to coordinate action and implement resources to address the needs of the at-risk homeless.

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

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

The HOME Program does not work with the CoC to determine the allocation of ESG funds, nor does it evaluate outcomes of ESG-funded or HMIS programs. The CoC and ESG programs work closely together to refer eligible clients for services; they do this via the Coordinated Entry System (CES) for ESG-eligible households. The administering agency for ESG grants is the Housing Assistance Corporation (HAC). As part of the contractual arrangement with the Massachusetts Department of Housing and Community Development (DHCD), HAC submits an annual report tracking utilization and outcomes of the ESG programs it administers.

The Barnstable County Department of Human Services maintains the Homeless Management Information System (HMIS), implementing the Coordinated Entry System (CES), and managing the annual Point in Time (PIT) Count for the CoC. Participation in the Cape and Islands Regional Network on Homelessness/CoC is how the BCHC determines priorities when addressing homelessness prevention and transitioning out of homelessness, including the types of housing and project location.

***Agencies, Groups, Organizations and Others Who Participated in the Process and Consultations.***

1.	<b>Agency/Group/Organization</b>	<b>Housing Assistance Corporation (HAC)</b>
	<b>Agency/Group/Organization Type</b>	Non-profit
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-Based Paint Strategy Market Analysis Tenant-Based Rental Assistance Program

		COVID-19 impact and strategies
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	HAC was consulted in relationship to establishing a short-term TBRA program to be funded by the Barnstable County HOME Program and administered by HAC and the adverse effect of the COVID-19 Pandemic on the fragile rental housing on the Cape.
2.	<b>Agency/Group/Organization</b>	<b>The Community Development Partnership (CDP)</b>
	<b>Agency/Group/Organization Type</b>	Non-Profit
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis COVID-19 Impact and Strategies
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	CDP was consulted in regard to the COVID-19 Pandemic’s impact on housing in the outer/lower Cape.
3.	<b>Agency/Group/Organization</b>	<b>Cape Cod Commission (CCC)</b>
	<b>Agency/Group/Organization Type</b>	Regional Planning Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Tenant-Based Rental Assistance Program COVID-19 Impact and Strategies
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	CCC collaborated on establishing a short-term TBRA. CCC was also consulted and shared information on the continuing impact of the COVID-19 Pandemic, the impact of the short-term rental market on the Cape, and the high development cost and the financing of multi-family affordable rental housing construction.
4.	<b>Agency/Group/Organization</b>	<b>Barnstable County Department of Human Services</b>
	<b>Agency/Group/Organization Type</b>	Other government – County
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs Homelessness Strategy Housing Need Assessment Tenant-Based Rental Assistance Program COVID-19 Impact and Strategies
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Human Services, who administers the Continuum of Care (CoC) grant for the region, was consulted in development and implementation on this AAA.
5.	<b>Agency/Group/Organization</b>	<b>Public Housing Authorities and Mashpee Wampanoag Tribe Housing Division</b>

	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public and Assisted Housing (PHA) Public Housing Accessibility and Involvement Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The BCHC sent a survey to all PHA's in the region asking two questions: (1) What actions, if any, is your PHA planning during the next year to address the needs to public housing and (2) What actions, if any, is your PHA doing to encourage public housing residents to become more involved in management and participate in homeownership. Responses are included in Section AP-05 (5.) "Public Comments".
<b>6.</b>	<b>Agency/Group/Organization</b>	<b>BCHC Municipalities</b>
	<b>Agency/Group/Organization Type</b>	Other government – Town
	<b>What section of the Plan was addressed by Consultation?</b>	All sections of the Annual Action Plan
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The draft Annual Action Plan was sent via email group to all town managers/administrators and town planners for comment. Any comments received are stated in Section AP-05 (5.) "Public Comments" and have been incorporated herein.

TABLE 2 (AP-10) – AGENCIES, GROUPS, ORGANIZATIONS WHO PARTICIPATED

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

N/A

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Barnstable County Human Services	Homeless Needs

TABLE 3 (AP-10) – OTHER LOCAL / REGIONAL / FEDERAL PLANNING EFFORTS

**NARRATIVE**

BCHC coordinates efforts and compliance for individual programs, funding sources, regulations, and laws/ordinances when projects are funded through multiple sources (e.g., Neighborhood Stabilization Program, Department of Housing and Community Development (DHCD), MassHousing, MassHousing Partnership, and MassWorks). The BCHC shares responsibilities in areas such as environmental review, monitoring issues, and continued financial stability. Additionally, in the past program year, the BCHC has joined the Mass Docs loan documents and engages with DHCD and other funders in the preparation of loan documents for rental development projects.

## AP-12 Participation

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

See section AP-05 (4), “Summary of Citizen Participation Process and Consultation Process” for actions taken to broaden Citizen Participation.

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

*This section to be updated as public comments are received.*

On March 22, 2021, the Barnstable County HOME Program received information from HAC informing the BCHC that DHCD had activated a new Emergency Rental Assistance Program using federal funds received from the section COVID relief bill and HAC received a budget of just over \$4 million from this new program and that this new program would take priority and HAC would be pausing the use of the allocated HOME funds for the time being. Therefore, the BCHC would be pausing any additional funding to the emergency short-term TBRA program activity. Any funds remaining in the TBRA program activity at its termination date will be re-allocated to the Rental Housing Development program activity.

### 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.	BCHC Advisory Council Virtual Meeting of March 11, 2021 to discuss resources, funding allocation, and annual objective and goals.	Non-Targeted/Broad Community  BCHC Advisory Council representing the fifteen communities of the region	Twelve members of the Advisory Council attended and two members of the public attended	General consensus to use available Entitlement Funds for the development of affordable rental units	None	
2.	BCHC Advisory Council Virtual Meeting of April 8,	Non-Targeted/Broad Community	<i>To be updated</i>	<i>To be updated</i>	<i>To be updated</i>	

	2021 to discuss the overall draft Annual Action Plan	BCHC Advisory Council representing the fifteen communities of the region			
3.	Publication of Notice of Public Meeting, Document Availability and Comment Period (April 8 through April 12, 2021)	<p>Non-targeted broad community</p> <p>Minorities / Non-English Speaking: Spanish and Portuguese</p> <p>Persons with disabilities</p>	<p>Notice of Public Meeting, Document Availability and Comment Period was published in the Cape Cod Times; sent to all fifteen Town Clerks to be published in their respective towns and posted on the Barnstable County websites including the Cape Cod Commission website. Notice published in English, Spanish and Portuguese</p>	<i>To be updated</i>	<i>To be updated</i>
4.	Internet Outreach: Emails, Barnstable County Human Services Department E-Newsletter, and Human Services Department websites April 12, 2021	<p>Non-targeted broad community</p> <p>Minorities Non-English Speaking: Spanish and Portuguese</p> <p>Persons with disabilities</p> <p>Native American: Wampanoag Tribe</p> <p>Housing and Community Development Organizations/Agencies</p> <p>Housing and Social Service Providers</p>	<p>Notice of Public Meeting, Document Availability and Comment Period along with a link to the Draft PY2021 Annual Action Plan was (a) emailed to the Assembly of Delegates, the Cape &amp; Islands legislative delegation, County Commissioners, HOME Housing Partners – (advocates, various affordable housing developers, etc.), the Regional Network (human services networking group email), the Health and Human Services Advisory Council (HHSAC), town housing authorities including the Mashpee Wampanoag Tribe Housing Division, town managers/administrators, and</p>	<i>To be updated</i>	<i>To be updated</i>

		<p>Housing and Social Services Advisory Councils</p> <p>Local Officials – State, County and Town Government</p> <p>Private Housing Developers</p> <p>Public Housing Authorities</p> <p>Regional Planning Agency</p>	<p>town planners; (b) published in the Human Services E-Newsletter which has a subscriber list of over 2,800 people generally in the human services fields, including minority organizations and those working with low-income residents, and (c) posted on the Barnstable County Human Services Department website and the Cape Cod Commission website. Notice published in English, Spanish and Portuguese</p>			
5.	Public Meeting on Draft PY 2021 Annual Action Plan held on April 22, 2021	Non-Targeted/Broad Community	<i>To be updated</i>	<i>To be updated</i>	<i>To be updated</i>	

TABLE 4 (AP-12) – CITIZEN PARTICIPATION OUTREACH

# Expected Resources

## AP-15 Expected Resources

### INTRODUCTION

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

### EXPECTED RESOURCES

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of Con Plan \$	Narrative Description	
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$			Total: \$
HOME	Public - Federal	Acquisition Homebuyer assistance Multifamily rental new construction New construction for ownership	\$429,869.00	\$25,782.00	472,038.20	\$927,689.20	\$1,500,000	Funds expected to be used for: Rental Housing Production (\$761,045.15); CHDO (\$123,657.15); and Administration (\$42,986.90)

TABLE 1 (AP-15) – 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.***

There are several major programs where leveraged funds play a significant role in program objectives:

***LIHTC or Historic Tax Credits:*** Investments in the Low-income Housing Tax Credit (LIHTC) or Historic Tax Credit projects with private funding and/bond financing can assist in the creation of new affordable housing units. The LIHTC applies to the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households.

***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:

***Private Lending Institutions:*** Private lending institutions leverage mortgage funding to assist low-income families with the purchase of their first home, especially in conjunction with Housing Choice Vouchers (HCV). The use of HCVs for homeownership is not a practice used in the County but is in many other communities in the country, including ones with high housing costs. Permanent mortgage financing is provided for affordable rental housing developments.

***HOME Match requirements are satisfied as follows:***

DHCD has made MRVPs available as project-based vouchers targeted to homeless individuals and families under the Massachusetts Rental Voucher Program (MRVP). The state also provides MRVP vouchers for project-based and tenant-based opportunities throughout BCHC by working with local PHAs. PHAs and the state can provide up to 20 percent of their Housing Choice Vouchers for specific projects. To satisfy HOME Match requirements, BCHC utilizes any allowable source but relies mostly on the MVRP match.

***Community Preservation Act (CPA):*** Each of the fifteen Consortium communities has established a Community Preservation Fund to preserve open space and historic sites, create affordable housing, and develop outdoor recreational facilities. Imposing a surcharge of up to 3 percent on local property taxes creates this fund. There has been a recent increase in community collaboration for funding affordable housing across the region. Several projects are the result of this collaboration between towns.

***Inclusionary Zoning and Linkage Fees:*** The Cape Cod Commission, under its current Regional Policy Plan states that developments proposing ten (10) or more new residential lots and/or units must provide on-site 10 percent of the project's lots and/or units for year-round housing use

as Affordable Housing and/or Workforce Housing. The Commission may, in its discretion, allow an applicant to provide the required units or lots off-site, or make a monetary contribution equal to or greater in value than the on-site mitigation otherwise required.

### Other Resources

- Local funds from BCHC towns provide other resources for the creation and preservation of affordable housing. Barnstable and Yarmouth are recipients of CDBG funds for this purpose.
- There are also Affordable Housing Trust funds established in 14 Consortium communities and all towns continue to donate land to affordable housing development through the RFP process.
- The BCHC provides grants to low-income owners to install energy efficient lighting and appliances, and also provides subsidies to developers of newly constructed housing that meets Energy Star standards under the Cape Light Compact.
- BCHC continues to request and encourage the investment in on-or offsite improvements from developers when constructing new HOME projects.

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

Almost all towns on the Cape have been actively seeking public land to be used for affordable housing and are planning to continue to do so. Some examples of recent activity include but is not limited to: In Brewster, the pending Brewster Woods project is to be constructed on 5.8 acres of town-owned land and another 16+ acre parcel has been designated for community housing. Orleans is currently preparing an RFP for housing to be developed on a 1.25 acres site. Harwich recently transferred a number of town-owned parcels to its affordable housing trust with one 1.11 acre parcel currently being developed. In Falmouth, Little Pond Place has just finished construction on a town-owned site. Yarmouth is currently considering the use and reuse of some town-owned parcels including an 18-acre parcel owned by the housing authority. Provincetown has two town-owned parcels being considered for possible housing use. And the proposed Cloverleaf project in Truro is located on town-owned property.

### DISCUSSION

The BCHC actively seeks opportunities to match federal HOME funds with local and state funding opportunities to create and preserve affordable housing across the jurisdiction.

# Annual Goals and Objectives

## AP-20 Annual Goals and Objectives

### GOALS SUMMARY INFORMATION

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1.	Rental Housing Production	2021	2022	Affordable Housing	Barnstable County	<p>Develop and Maintain Adequate Supply of Housing;</p> <p>Preserve and Maintain Existing Affordable Housing</p> <p>Provide Access to Affordable Housing for Those with Long-Term Support Needs</p>	<p>HOME: \$761,045.15</p> <p><i>Any funds remaining in the TBRA program after its scheduled termination on September 30, 2021, or as date extended by HUD, will be added to Rental Housing Production</i></p>	Development of 33 affordable rental HOME units
2.	CHDO Rental Production	2021	2022	<p>Affordable Housing</p> <p>Homelessness</p>	Barnstable County	<p>Develop and Maintain Adequate Supply of Housing</p> <p>Reduce Individual and Family Homelessness</p> <p>Provide Access to Affordable Housing for Those with Long-Term Support Needs</p>	HOME: \$123,657.15	Development of 5 affordable rental HOME units or other purposes as allowed by HUD (ex. April 2020 waiver and suspension of the CHDO set-aside)

3.	Homebuyer Assistance (DPCC)	2021	2022	Affordable Housing	Barnstable County	Develop and Maintain Adequate Supply of Housing	This activity is currently suspended	\$0
4.	Tenant Based Rental Assistance (TBRA)	2021	2021 Sept. 30	Affordable Housing Homelessness Other – Short-Term Covid-19 related	Barnstable County	Reduce Individual and Family Homelessness	This program was funded in PY2020. It is anticipated that no additional funding will be needed.  Any funds remaining in the TBRA program after its termination on September 30, 2021, or as date as extended by HUD, will be added to Rental Housing Production	\$0

TABLE 2 (AP-20) – GOALS SUMMARY

## GOAL DESCRIPTIONS

1.	<b>Goal Name</b>	<b>Rental Housing Production</b>
	Goal Description	To create affordable rental housing units.
2.	<b>Goal Name</b>	<b>CHDO Rental Production</b>
	Goal Description	To create affordable rental housing units.
3.	<b>Goal Name</b>	<b>Homebuyer Assistance (DPCC)</b>
	Goal Description	First-time Homebuyer Program. This program activity is currently paused; may be re-evaluated in the future
4.	<b>Goal Name</b>	<b>Tenant Based Rental Assistance (TBRA) – short-term</b>
	Goal Description	To provide rental assistance to households impacted by COVID-19 based on continuing need

## AP-35 Projects

### INTRODUCTION

The Barnstable County HOME Program will be dedicating its 2021 project funding allocation to rental housing development. BCHC will continue to seek out opportunities for CHDO development where possible, although that has been proven extremely difficult in the past. Ten (10%) percent of funds will be used for Administration of the HOME Program. Although it appears that no additional funding will be needed for the short-term TBRA program, BCHC will reevaluate additional funding based on determination of need and/or further HUD waivers, suspensions and/or guidance during PY 2021. Any funds remaining in the TBRA program activity at its termination date will be re-allocated to the Rental Housing Development program activity.

Ranking	Project Name
1.	Rental Housing Development
2.	CHDO Rental Housing Development
3.	Down Payment and Closing Cost Assistance
4.	Administration
5.	Tenant Based Rental Assistance

TABLE 3 (AP-35) – PROJECT INFORMATION

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

The allocation priorities are based on information gathered from information provided by affordable housing partners, public input efforts, and public media data. Rental housing was identified as a priority due to the limited availability of rental housing on Cape Cod which is now exacerbated by the COVID-19 Pandemic. The COVID-19 Pandemic has created a perfect storm. As telecommuting became more prevalent, many people vacated the bigger cities and surrounded areas and relocated to the Cape. This phenomenon caused housing prices to skyrocket. The median home sale price for Barnstable County jumped to \$479,000 for 2020; nearly 17% higher than 2019. According to data collected by the Cape Cod & Islands Association of Realtors, the median sales price has been creeping up for years. In 2016, the median sales price was \$362,500 and rose between 2% to 5% every year until 2020, when it jumped to a 16.8% increase. With an extremely high sales market, many homeowners who were leasing property year-round decided to cash-in and sell leaving an ever-widening gap in rental units. Homeowners that did not opt to sell, chose to raise rents as supply dwindled and demand rose.

The obstacles to the development of more affordable rental housing are reduced funding for the HOME program, limited alternative funding sources, skyrocketing construction and development costs, regulatory constraints, and the continued increase in the cost of land and property on Cape Cod. The continued increase in the sale price of homes on Cape Cod due to a large secondary homebuyer market and the financial attractiveness of the short-term rentals (i.e. Air B&B, VRBO,) is another obstacle to address the need for assistance to year-round residents. A 2018 study, conducted by the Public Policy Center at UMass Dartmouth for the town of Provincetown, documented how workers cannot compete with visitors who are willing and able to pay premium prices for short-term rentals. The simple truth is that property owners stand to earn significantly more through short-term rentals than year-round market-rate rentals. The study found that renting a unit on Airbnb every night from May through September could potentially net more than \$34,000 annually. Renting that same unit year-round to a local worker for \$1,300 per month generates only \$15,600 in a year. Even if the property owner rented that unit for only half of the summer season, it would still produce slightly more income than it would if the unit were rented year-round. For these reasons, the development and sustainability of affordable rental units is a priority for the HOME Program.

\*See Attachment 1 for complete articles relating to the information provided.

Currently, there are no certified CHDOs in Barnstable County. BCHC continues to seek a local non-profit affordable housing development organization that is willing and has the resources to qualify as a CHDO under the HOME regulations and use the CHDO set-aside funds for an approvable project. Opportunities for CHDO rental development in the region have proven to be extremely limited. The last CHDO development for Barnstable County was initiated in 2013 and completed in March 2016.

The recent substantial increase in housing prices, which has been exacerbated by the COVID-19 Pandemic as explained above, has made it extremely difficult to assist first-time homebuyers under the DPCC program. The 95 percent moderate home price under the program – \$352,000 after rehabilitation – coupled with finding a qualifying household making 80 percent of the AMI has been extremely challenging, especially in the Lower and Outer Cape regions. An analysis of recent DPCC activity shows that most qualifying homes are located in specific, small areas of Barnstable County. Consequently, the DPCC Program has proven to be ineffective for the majority of Cape Cod and for those reasons, the DPCC program activity has been suspended. The BCHC may reassess this program in the future depending on any revisions to the regulations and/or based on the real estate market.

BCHC committed \$100,000 of HOME funds to the short-term emergency TBRA program in October of 2020. To date, eleven households have been assisted. Approximately \$46,000 remains in this program and it is continuing, scheduled to terminate per HUD on September 30, 2021. Although unlikely as other funding sources are currently being used for several short-term emergency rental assistance on the Cape, the BCHC will reassess after July 1, 2021, to determine if there is a continued need that may warrant additionally funding in the first quarter of PY2021. Any funds remaining in the TBRA program activity after its scheduled termination day of September 30, 2021 (or as of date so extended by HUD) will be re-allocated to the Rental Housing Production program activity.

# AP-38 Project Summary

## PROJECT SUMMARY INFORMATION

1.	<b>Project Name</b>	<b>Rental Housing Development</b>
	<b>Target Area</b>	Region
	<b>Goals Supported</b>	Rental Housing Production
	<b>Needs Addressed</b>	1. Develop and Maintain Adequate Supply of Rental Housing 2. Provide Access to Affordable Housing for those with Long-Term Support Needs 3. Reduce Individual and Family Homelessness
	<b>Funding</b>	\$761,045.15
	<b>Description</b>	This funding will be dedicated to new construction of affordable rental housing. This amount is what is available based on prior year resources and PY2021 grant funding. <i>Any remaining funds from the TBRA program activity at its termination will be re-allocated to Rental Housing Development.</i>
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The goal is to create a total of 33 HOME units within PY2021. 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>	<b>CHDO Rental Housing Development</b>
	<b>Target Area</b>	Region
	<b>Goals Supported</b>	CHDO Rental Production
	<b>Needs Addressed</b>	1. Develop and Maintain Adequate Supply of Housing 2. Reduce Individual and Family Homelessness 3. Provide Access to Affordable Housing for those with Long-Term Support Needs
	<b>Funding</b>	\$123,657.15
	<b>Description</b>	This funding will be used to develop affordable rental housing in conjunction with a non-profit CHDO. This amount is what is available based on prior year resources and PY2021 grant funding.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The goal is to create one CHDO rental project of 5 HOME units and 5 total units. 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. BCHC hopes to certify a viable, sustainable CHDO project and will continue to seek a local organization who is willing and who has the resources to qualify as a certified CHDO to receive HOME Program funds.

	<b>Location Description</b>	Barnstable County
	<b>Planned Activities</b>	The BCHC will continue to foster relationships with regional non-profit affordable housing development organizations to locate a viable CHDO development.
<b>3.</b>	<b>Project Name</b>	<b>Down Payment and Closing Cost Assistance</b>
	<b>Target Area</b>	Region
	<b>Goals Supported</b>	Homebuyer Assistance (DPCC)
	<b>Needs Addressed</b>	1. Develop and Maintain Adequate Supply of Housing 2. Preserve and Maintain Existing Affordable Housing 3. Reduce Individual and Family Homelessness
	<b>Funding</b>	Temporarily Suspended
	<b>Description</b>	This funding will potentially be used to assist first-time homebuyers with down payment and closing costs at such time that pursuant to HUD requirements and real estate market on the Cape, the program activity becomes viable, efficient, and equitable region-wide.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The BCHC Advisory Council is actively evaluating the future implementation of the DPCC program and has put funding on hold.
	<b>Location Description</b>	Barnstable County
	<b>Planned Activities</b>	The BCHC Advisory Council is actively evaluating the future implementation of the DPCC program and has put funding on hold.
<b>4.</b>	<b>Project Name</b>	<b>Administration</b>
	<b>Target Area</b>	Region
	<b>Goals Supported</b>	Rental Housing Production CHDO Rental Production Homebuyer Assistance (DPCC) Tenant-Based Rental Assistance (TBRA) Program
	<b>Needs Addressed</b>	1. Develop and Maintain Adequate Supply of Housing 2. Preserve and Maintain Existing Affordable Housing 3. Reduce Individual and Family Homelessness 4. Provide Access to Affordable Housing for those with Long-Term Support Needs
	<b>Funding</b>	\$42,986.90
	<b>Description</b>	This funding will be used for administration of the Barnstable County HOME program.
	<b>Target Date</b>	6/31/2022

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The funds are to be used for the Administration of HOME program activities, particularly rental development and CHDO rental housing development.
	<b>Location Description</b>	Barnstable County
	<b>Planned Activities</b>	Administration of the Barnstable County HOME program.
5.	<b>Project Name</b>	<b>Tenant Based Rental Assistance (TBRA)</b>
	<b>Target Area</b>	Region
	<b>Goals Supported</b>	Tenant Based Rental Assistance (TBRA)
	<b>Needs Addressed</b>	1. Reduce Individual and Family Homelessness
	<b>Funding</b>	This program is currently funded with PY20 funds. <i>Any funds remaining in this program activity at its date of termination will be re-allocated to Rental Housing Production.</i>
	<b>Description</b>	There does not appear to be a need for additional funding, however the BCHC will continue to monitor this short-term TBRA program and will consider additional funding in the future if the need arises. The funding is being used to assist renters in need of assistance due to the COVID-19 pandemic.
	<b>Target Date</b>	09/30/21 or later as extended by HUD
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This program activity as currently funded from PY2020 resources is to assist 20 rental households. This will be amended if additional PY2021 funding is provided.
	<b>Location Description</b>	Barnstable County
	<b>Planned Activities</b>	Short-term rental assistance program to assist renters who have been impacted by COVID-19.

## AP-50 Geographic Distribution

*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 5 (AP-50) – 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 the region.

### DISCUSSION

BCHC is led by the County government that represents each of the fifteen individual towns/members: Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, and Yarmouth. In addition to being in the BCHC, Barnstable and Yarmouth are also Community Development Block Grant (CDBG) Entitlement Communities and grantees. Several other towns actively seek CDBG funding from the state CDBG program for housing purposes.

## AP-55 Affordable Housing

### INTRODUCTION

The BCHC’s goal for PY2021 is to conditionally commit funding for three affordable rental housing projects consisting of a total of 33 HOME units; one CHDO rental housing project consisting of 5 HOME units, and to complete the emergency short-term TBRA program which set a goal to assist twenty households during the applicability period of October 2020 through September 30, 2021.

Note: Due to the ongoing COVID-19 Pandemic and possible additional waivers, extensions of existing waivers, and/or additional guidance from HUD, adjustments to funding resources and goals may be warranted.

One-Year Goals for the Number of Households to be Supported	
Homeless	
Non-Homeless	47
Special-Needs	
<b>Total</b>	<b>47</b>

TABLE 5 (AP-55) – ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT REQUIREMENT

One Year Goals for the Number of Households Supported Through	
Rental Assistance	9*
The Production of New Units	38
Rehab of Existing Units	0
Acquisition of Existing Units	0
<b>Total</b>	<b>47</b>

TABLE 7 (AP-55) – ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT TYPE

\* Currently the TBRA program is funding with PY20 resources and is estimated to assist 20 rental households. To date the TBRA has assisted eleven rental housing and the remaining goal for PY21 is to assist an additional nine rental households by September 30, 2021 which is the current date of termination of the program by HUD

### Discussion

As detailed in Section AP-05(3.) “Evaluation of Past Performance”, since July 1, 2019 through present for affordable rental project activity there were 3 projects completed and leased, 2 projects under-construction, and 1 pending project representing the development of 59 HOME units and 188 total units. As explained in Section AP-35 “Projects”, Barnstable County remains unable to secure a certified CHDO project; the DPCC program activity has been suspended; and the emergency short-term TBRA program activity will be monitored for continuing need. Barnstable County HOME Program staff will continue to work with the CoC in seeking out opportunities in rental developments to secure safe and affordable housing for the homeless and special needs populations.

## AP-60 Public Housing

### INTRODUCTION

Most housing authorities in Barnstable County do not have federally-funded housing. PHA units on Cape Cod are mainly state-funded and/or receiving subsidies through state programs. PHA units utilize various types of federal housing vouchers including Mobility Vouchers, Single Room Occupancy (SRO), Section 8 Mod Rehab Vouchers, Mainstream voucher program, and vouchers under the Fair Share Program. A survey seeking information on the following two questions were sent to all PHA on the Cape.

#### ***1. What Actions, if any, is Planned During the Next Year to Address the Needs to Public Housing.***

Three responses were received; in summary: (1) PHA has been applying for and receiving additional rental vouchers to assist families in paying their rent; (2) PHA is doing due diligence on several housing-authority owned properties in hopes of moving towards development in the next year, have applied and received more VASH vouchers, and have issued and re-issued vouchers as quickly as possible extending search deadlines; and (3) PHA intends to expand its offering of information to residents regarding job training and retention services.

#### ***2. What Actions, if any, is Planned to Encourage Public Housing Residents to Become More Involved in Management and Participate in Homeownership.***

Three responses were received, in summary: (1) PHA refers tenants to take First Time Homeownership classes and if any affordable home ownership opportunities arise, PHA passes the information along to tenants; (2) PHA encourages First Time Home Buyer's classes and refers tenants to town home buyer program; and (3) PHA plans to increase communication with prospective landlords about program participations and housing quality standards and will work with housing search agencies to reduce barriers to securing permanent housing in diverse neighborhoods.

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

There are no troubled PHAs in Barnstable County.

### 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

### INTRODUCTION

Note: Due to the continued COVID-19 Pandemic, emergency short-term actions may be taken.

The Barnstable County Human Services Department 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, the Cape and Islands Regional Network on Homelessness/CoC, Healthy Aging Cape Cod, the Regional Substance Use Council, and SHINE (Serving the Health Insurance Needs of Everyone). Consolidation of responsibility under the Human Services Department for all programs and service-management related to affordable housing and human services has advanced homeless 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 providing a viable CoC that implements a Housing First strategy for permanent supportive housing across the region. There is an increasing need for partnership between shelters, services, and health care providers to address chronic homelessness, which is often the result of other factors contributing to a person(s) inability to stay housed. The most recent PIT Counts published by HUD confirm that 24 percent of chronically homeless people are diagnosed with a mental health condition, and 29 percent are suffering from chronic substance abuse in the region's CoC. There is an understanding among professional service providers in BCHC that on-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, including Vinfen, Duffy Health Center, HAC, and the Homeless Prevention Council. Outreach staff interact with unsheltered populations and assess them for services utilizing the Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT), for which they have specialized training. VI-SPDAT is a survey administered both to individuals and families to determine risk and prioritization of need. Street outreach providers engage those that have been resistant to accepting an offer of housing or services and follow a low-barrier engagement approach to connect those experiencing homelessness to resources when they are ready for change.

The Cape and 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 working together to

prevent and end homelessness and other key stakeholders. Through its broad-based public-private partnership, the Regional Network identifies and implements creative solutions to preventing and ending homelessness on Cape Cod, Martha's Vineyard, and Nantucket. The Regional Network Policy Board meets quarterly and is comprised of representatives from Duffy Health Center (the federal Healthcare for the Homeless provider), local and state governments, mental health and substance abuse agencies, homeless providers, the Council of Churches, veterans' services providers, the house of corrections reintegration team, and homeless or formerly homeless individuals. This Consortium 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 on Homelessness/CoC organizes an ad hoc Emergency Services Committee comprised of numerous local agencies. The Committee works to address the need for emergency shelter options for the unsheltered homeless during extreme weather events when overflow beds at emergency shelter are filled/occupied. Additionally, resources have been developed for those with physical or mental health conditions that prevent them from utilizing the congregate shelter and for unaccompanied homeless youth and young adults (YYA) under age 21. Strategies include leveraging local resources for the short term (i.e., one-night motel vouchers, designated regional shelters, housing provider vacancies) so service providers can engage homeless individuals in accessing resources for stable housing. The Committee continues to plan for sustainable solutions to build the capacity of existing systems to address the need to shelter all of the homeless during weather-related events and other emergent situations such as the COVID-19 pandemic.

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

The emergency shelter and transitional housing programs of the Cape and Islands CoC participate in the Homeless Management Information System (HMIS). HMIS tracks demographic data, client assessments, numbers and configurations of beds, client utilization, 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 three family shelters with entry through the DHCD, and the fourth shelter with coordinated entry through the Institute of Health and Recovery. Each shelter provides services to assist clients in becoming self-sufficient and securing permanent housing. HAC also receives Emergency Solutions Grant (ESG) funding from HUD to operate a four-bed rapid re-housing facility for adult individuals. The Community Action Committee operates a family shelter that has 51 total beds in the village of Hyannis. 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), and Catholic Social Services operates St. Clare's House in Hyannis, a transitional housing project which provides five beds for formerly incarcerated women.

The focus of the CoC continues to be the provision of permanent supportive housing, especially for the chronically homeless. While not expanding the capacity of current shelters, there is an ongoing effort to continue to provide emergency shelters and transitional housing for the homeless and continue to support the efforts of providers within the CoC.

***3. Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.***

As indicated above, a variety of programs and partnerships among local, regional, state, and federal agencies have facilitated the work of providers in the BCHC communities by assisting homeless people and families in transitioning to independent living and in preventing reoccurrences of homelessness. ESG funds, RAFT, and Homebase funding, among other resources have helped in this effort. The Cape and Islands Veterans Outreach Center (CIVOC) has received rapid re-housing funds along with funding for transitional housing and permanent supportive housing to address the needs of homeless/at-risk veterans and their families. CIVOC has also recently opened a 5-bed program for homeless Veterans utilizing subsidies from the Barnstable Housing Authority. Rental subsidies, including Mainstream 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 13 identified “access points,” or service organizations with staff trained to conduct assessments and referrals to available housing and services. While certain access points specialize in particular populations/groups (e.g., individuals without children, unaccompanied youth, families with children, households fleeing domestic violence, people at-risk of homelessness), the CES follows the principle of No Wrong Door. No Wrong Door states that households arriving at any access point, regardless of whether it is an access point dedicated to the population to which the household belongs, can access an appropriate assessment process that provides the CoC with enough information to make prioritization decisions about that household. Several access point agencies offer outreach services to unsheltered individuals and are specially trained to access and enroll these populations into CES. The Cape and Islands CoC has established the following priority populations for permanent supportive housing for individuals and families:

- Chronically homeless individuals and families with the most severe service needs;
- Chronically homeless individuals and families with the longest history of homelessness;
- All other chronically homeless individuals and families;
- Homeless individuals and families with a disability with the most severe service needs;
- Homeless individuals and families with a long period of continuous or episodic homelessness; and

- Homeless individuals and families coming from places not meant for human habitation (such as emergency shelters, streets, Safe Havens, etc.).

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 up to \$500 in payments to their landlords or other vendors to stay housed. The 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, Fairwinds Nantucket Counseling, HAC, Homeless Prevention Council and Martha's Vineyard Community Services – provide services and resources for those between the ages of 16 and 24 who are unstably housed. Through community outreach, case managers coordinate support with youth groups, associations, schools, and other organizations to identify YYA in need of assistance and engage them to explore long-term housing solutions. For those under the age of 18, HPC will coordinate case management services in collaboration with a parent/guardian or will refer youth to an appropriate support service for minors. The Council 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.

***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 Human Services Department, 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 housing grant DedicatedPLUS 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 them housing and

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

The Department is partnering with the Falmouth 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 the stabilization supports provided by HAC are critical to sustain housing and prevent homelessness

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 currently offer the program. Households are referred by service providers, who then provide assistance; referrals must be otherwise HCVP 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 Human Services Department 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

### INTRODUCTION

Barriers to the development of more affordable housing on Cape Cod are reduced funding for the HOME program, limited alternative funding sources, skyrocketing construction and development costs, regulatory constraints, and the continued increase in the cost of land and property on Cape Cod. The continued increase in the sale price of homes on Cape Cod due to a large secondary homebuyer market and the financial attractiveness of the short-term rentals (i.e. Air B&B, VRBO,), which has only been exacerbated by the COVID-19 Pandemic (as detailed in AP-05(5.) and AP-35), is another obstacle to addressing the need for assistance to year-round residents. Additionally, current zoning policies are also largely responsible. Zoning in most towns in the County favors large minimum lot sizes and yard setbacks, as well as single-family development. There is also a strict separation of uses in many Cape town zoning bylaws, limiting the possibilities for more compact development styles, including mixed-use and multifamily development.

*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.*

Many Consortium member towns have several initiatives in place to encourage affordable housing development (ex. purchasing available properties for housing purposes, examining tax policies, enacting zoning amendments to allow for multi-family development and/or accessory dwelling units, etc.), while others are working to change policies within their communities to be more conducive to development opportunities. The BCHC Advisory Council and other Consortium members will continue to work to address affordable housing development issues across the County. Mostly all of the fifteen Towns on Cape Cod either already have or are planning on hiring a Housing Coordinator. These Coordinators will assist town staff in removing barriers around affordable housing, including land-use policies, neighborhood and community resistance to development, funding resources, etc.

The Cape Cod Commission is actively working with communities to change their zoning to stimulate housing supply, promote housing diversity, and to increase stock to meet year-round needs and affordability. Many towns have adopted or are examining zoning amendments to allow for the growth of a diverse housing supply. Most communities have been successful in adopting ADU bylaws. The Cape Cod Commission is also working with communities to increase housing affordability in the region overall. This includes enforcing a percentage threshold for affordable/workforce housing units in certain developments subject to regional review. The Commission is also working to support towns as they identify town-owned land and other opportunities for housing production.

The BCHC has initiated round table discussions at its HOME Advisory Council meetings wherein each member provides an overview of his/her town's issues, successes, and failures regarding the development of affordable housing. These discussions enable the Advisory Council (in conjunction with the Cape Cod Commission) to determine regional solutions to known barriers. BCHC will also remain engaged in local, state, regional, and federal policies and issues that affect year-round affordable housing such as residential tax exemptions, rooms tax, or real estate transfer tax, and short-term rental policies

## **DISCUSSION**

Zoning, building/code, and financial issues are often addressed when communities work with developers on a project in their town. Issues can include incentives and fees associated with construction (building permits, sewer hookups, etc.). As examples, local communities have contributed local funding (such as CPA funding or donation of town-owned land) to assist with overall project costs, waive fees, and even issue municipal bonds to fund infrastructure upgrades. The BCHC and Consortium members work closely with developers and other state and federal funders to encourage and support affordable housing initiatives in an effort to facilitate the process as much as possible.

## AP-85 Other Actions

### 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 also attempt to streamline and reduce costs of development by participating in the MassDocs program and by collaborating with DHCD on required environmental reviews. In addition, the BCHC will continue to support member communities in creating, funding, and operating Affordable Housing Trusts and in grant application for other state and federal funding.

##### **Housing Policy**

BCHC will have programmatic requirements to the greatest extent possible that are consistent with those of other public funders, especially DHCD. For ongoing monitoring of rental projects, BCHC will use reports from other public funders to the greatest extent possible for its required compliance reviews.

##### **Land Use Policies**

BCHC will advocate that towns adopt local affordable housing bylaws, including ADU creation, create multi-family zoning districts, and create a Chapter 40R district and/or adopt inclusionary zoning.

##### **Limited Wastewater Infrastructure**

BCHC will encourage and support wastewater planning and implementation efforts in local communities. BCHC 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**

BCHC will continue to advocate that towns look to local resources, particularly Community Preservation Act (CPA) funds, to provide staff capacity to carry out the activities in the housing plans.

## Neighborhood and Community Resistance

BCHC will continue to educate the public through publications, workshops, and its website of the need of affordable housing in the region.

### *Actions Planned to Foster and Maintain Affordable Housing.*

The HOME program will continue to prioritize and fund affordable rental development properties where possible throughout the region, as well as to continue to seek out a regional non-profit CHDO to certify a viable CHDO project in the future.

The Cape Cod Commission, under its current Regional Policy Plan states that developments proposing ten (10) or more new residential lots and/or units must provide on-site 10 percent of the project's lots and/or units for year-round housing use as Affordable Housing and/or Workforce Housing. The Commission may, in its discretion, allow an applicant to provide the required units or lots off-site, or make a monetary contribution equal to or greater in value than the on-site mitigation otherwise required.

All fifteen Towns on Cape Cod either have, or are hiring, a Housing Coordinator. Coordinators assist staff in removing barriers such as land-use policies, neighborhood and community resistance to development, and funding resources as well as engage the general public in housing questions.

The Cape Cod Commission's Affordable Housing Specialist participates in the HOME Advisory Council meetings and monthly staff meetings to discuss local/regional affordable housing issues. Furthermore, the BCHC hosts discussions at Advisory Council meetings to discuss barriers in the hope that the Advisory Council, in conjunction with the Cape Cod Commission, can provide regional solutions.

### *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.

While BCHC's programs and resources have some impact on moving households out of poverty, there are other agencies in BCHC that work with the Human Services Department and who specialize in this issue. PHAs in the County must adhere to legislation outlined in Chapter 235

of the Acts of 2014, An Act Relative to Housing Authorities, which includes Local Housing Authority Mandatory Board Member Training, Performance Management Review (PMR), and participation in the Regional Capital Assistance Team (RCAT) Program. Monitorization such as this will help PHAs improve programming to assist more families in moving out of poverty.

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; and
- Educational support services for seniors and their caregivers.

#### ***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 gap 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). Government agencies typically act as "investors" in housing and community development services provided by nonprofit and for-profit organizations.

State and federal LIHTCs play a role in funding development projects. Due to high construction costs and the limited income derived from such projects, co-funding from several sources is necessary 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 Program and the CoC program are both under the authority of the Department of Human Services; the CoC includes each of BCHC communities as well as Nantucket and Martha's Vineyard. The Housing Assistance Corporation (HAC) is the agency responsible for

administering the Homeless Management Information System (HMIS) within the CoC. The Cape Cod Commission's Affordable Housing Specialist and 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 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; and to remain current on local, state, regional, and federal policies and issues and advocate 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 reports back to them on relevant housing policies. This ensures there is a comprehensive approach in place for identifying priorities and delivering services.

### ***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;
- Encouraging and supporting the activities of regional housing programs;
- Educating the public about what affordable housing is and why it is needed;
- Advocating for and working with DHCD and HUD to resolve inconsistencies in programmatic requirements, funding programs, and within agency policies;
- Remaining engaged in with private housing and social service agencies by attending agency meetings and conferences and coordinating on related housing issues; and
- Encouraging the use of local labor for HOME-assisted projects.

### **DISCUSSION**

BCHC undertakes activities in coordination with other municipal policies, programs, and expenditures, especially with the CDBG program through the towns of Yarmouth and Barnstable. BCHC staff work in tandem with citizens, municipal departments, and the public and private sectors to reduce poverty, eliminate barriers to affordable housing, address obstacles to meet the underserved need, enhance coordination, and develop the institutional structure. BCHC coordinates federal and state funds for LMI families/individuals and forwards efforts to reduce people in poverty by improving their overall quality of life through affordable housing provision.

# Program Specific Requirements

## AP-90 Program Specific Requirements

### INTRODUCTION

Below is a description of how BCHC is meeting HUD's Requirements for the Program.

### HOME Investment Partnership Program (HOME)

**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:**

The BCHC has suspended the DPCC homebuyer program activity. If a future DPCC program is reintroduced, the BCHC will address the recapture of HOME funds at that time.

**3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds is 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 refinancing assistance are not currently included in program activities.

### Homeownership Limits

The Barnstable County HOME Program doesn't currently include any homeownership programs. If a homeownership program is reintroduced, HOME funds for homebuyer assistance or rehabilitation of owner-occupied single-family housing will use the HOME affordable homeownership limits provided by HUD.

### **Possible Beneficiary Limits or Preferences**

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 in accordance with the Fair Housing Laws.

## NEWS

# Renters struggle to keep housing in Cape Cod's hot real estate market

**Ethan Genter** Cape Cod Times

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FALMOUTH — Debby Wells moved to Cape Cod in 2013 and in the years since she's learned firsthand that being a renter on the Cape can be difficult.

She's had three rentals sold from underneath her, but struck housing gold when she was able to secure a three-year lease for a condo in Falmouth.

That goldmine may be running dry now as the Cape's pre-existing housing crisis has been exacerbated by COVID-19.

Wells' landlord didn't offer a new lease for the fourth year and she recently learned that he wants to sell the property in the hot real estate market that's been spurred on by the pandemic.

"With housing prices as good as they are right now, he called me (last week) and said 'I'm going to sell the condos,'" Wells said last week.

Between when the state eviction moratorium ended in October and January more than 150 evictions — mainly for nonpayment of rent — have started working their way through local courtrooms. But landlords raising the rent or deciding not to renew leases is another form of eviction happening across the region.

The effects of COVID-19 are expected to continue to shake the Cape's housing landscape well after those evictions are processed, causing the current housing shortage and affordability gap to get worse, according to housing advocates.

Wells, an empty nester in her late 50s who moved to the Cape from San Diego, understands her landlord's motivation and hopes that, if he does find a buyer, they will retain her condo as a rental and keep her on as a tenant. But there's no guarantee that will happen.

She doesn't think she'll have to leave anytime soon but is already making contingency plans, including possibly moving back to her home state of Maryland. Wells just wishes she didn't have to make a possibly life-altering decision in the middle of a pandemic.

Wells is not alone. Renters across the Cape are facing similar housing insecurity issues.

**Assistance:** How to get help if you are behind on your rent, mortgage

Matilda Delano knows the struggle to find — and keep — housing on Cape Cod.

She moved into her current rental in Brewster in 2019, where she lives with her husband Jedediah and three children. This summer, the lease expired and the owners decided not to renew it so they could use the house for their own family.

The Delanos say they've tried to find a new place to live in the area through Craigslist and Zillow, but have been unable to find anything. They've stayed in the home after the lease ended and continue to pay rent, but are now navigating the court system as the landlord tries to take back possession of the home

“I never actually thought this would happen to us, but here we are,” Delano said.

## **Cape real estate prices jump 16.8%**

The available housing stock, including those for sale, is being depleted rapidly as people realize they can get out of cities and work remotely from Cape Cod, said Alisa Magnotta, the CEO of the Housing Assistance Corporation.

This is evidenced by the number of homes priced under \$500,000 on the market. These are the type of homes working people can afford or would likely rent, she said. Around this time last year, there were about 400 homes for sale in that range. Now there's less than 50.

“People are being priced out,” she said. “We're just moving the affordability gap even wider.”

The median home sale price for Barnstable County jumped to \$479,000 for 2020 — nearly 17% higher than 2019. According to data collected by the Cape Cod & Islands Association of Realtors, the median sales price has been creeping up for years. In 2016, the median sales price was \$362,500 and rose between 2% to 5% every year until 2020, when it jumped to a 16.8% increase.

Adversely, the number of days that properties are on the market has been decreasing — from 127 days in 2016 to 82 in 2020 — and the inventory of homes for sale at the end of the year took a huge dip, from 2,480 in 2016 to 760 in 2020.

If the trend continues, Magnotta fears that the affordability gap for the rest of the Cape could widen to the levels seen in Provincetown, where a recent study found that to afford a median-priced house, a buyer would need an annual income of \$120,040 — nearly \$78,000 more than the town's median income.

## **Behind on the rent**

Housing needs caused by the pandemic are already some of the highest ever seen by local housing organizations.

The Homeless Prevention Council, a nonprofit based in Orleans, ran its first three-quarter statistics for 2019 versus 2020 and saw a 35 to 40% increase in requests for services last year. Several towns have created emergency relief funds to try and alleviate the pressure and HAC has given out more than \$1 million in rental assistance to 365 households since the start of the pandemic.

Despite the high levels of aid, both HAC and the council worry that more people aren't reaching out and the agencies' staff are encouraging them to do so before it's too late, even if they are unsure if they qualify for aid.

Some tenants who were affected by the pandemic and helped by HAC have owed payments of several thousand dollars, bumping up against regulations that limit relief money to no more than \$10,000 in arrears. The council has seen a persistent need related to families and caregivers who are dealing with the stress of juggling work, school and child care, and hoped to extend their reach to the most isolated members of the community.

"There are resources available," said Hadley Luddy, the CEO of the Homeless Prevention Council. "We really want people to reach out."

## **Frequent rent increases**

One of those people who is reaching out is 67-year-old Lynne Pandiani Norton. She has lived with her fiancé in a townhouse in Mashpee since 2014. In January, the rent was raised \$100, pushing her to the brink of what she could afford.

Last week, her landlord notified her that the rent will be going up another \$100 starting in April.

"We can't swing it," she said of the soon-to-be \$1,900 monthly rent.

She fears this may work as a de facto eviction. Like several other renters who were interviewed for this story, Norton said she's looked, but can't find another rental to flee to.

"I've called every real estate broker on Cape Cod," she said. "There's no place to go."

She hopes to see a moratorium on rental increases and was scared that the pandemic would do lasting damage to businesses by pushing their employees off-Cape.

Another group that is trying to make it easier for people to live on the Cape is the Upper Cape Women's Coalition. The organization plans to submit a petition article to Falmouth Town Meeting to start a task force for sustainable living for workforce families, said member Sandy Faiman-Silva.

"Younger workers are finding it extremely more difficult to live, not only in Falmouth but throughout the Cape and Islands," she said.

The article also would create a child care voucher program, which could help free up more money in household budgets for housing and other essentials.

This could be even more helpful as people's homes have become classrooms for children during remote schooling, workplaces for parents working from home and essential to maintaining good health.

As a mother of three sons, Faiman-Silva has seen the exodus of young people on the Cape and worried that the peninsula could see more young people pushed out.

"I'm pretty concerned about what's happening demographically," she said.

## **A better environment for Cape renters**

Last spring, housing advocates hoped that this past summer would be better for renters. Maybe the pandemic would scare people off from coming to the Cape and short-term rental property owners would switch over to more year-round leases.

"That's not what happened at all," Jay Coburn, the CEO of the Community Development Partnership in Eastman, said. Instead, short-term rental properties had a banner year and the real estate market skyrocketed.

Now those same housing advocates are trying to avoid an even further shrinkage of the Cape's housing stock.

"The economics of what property owners can make on short-term rentals, there's no reason most owners of inventory on the Outer Cape or Lower Cape would rent those out (year-round) as opposed to vacation rentals," Coburn said.

There aren't many vacancies left among the year-round rentals that do still exist. Many affordable units that come online have dozens of applications lined up for them and many housing complexes have waiting lists that are years-long.

According to a recent Cape Cod Commission housing study, there are around 60,000 seasonal rentals and, according to U.S. Census data, about 19,300 year-round rentals. One of the larger landlords on Cape Cod is Bass River Properties, which owns 195 apartments and manages more than 100 additional properties.

"The demand is still through the roof," said founder Ronald Bourgeois. "Nothing sits."

Most of his tenants are able to pay the rent, though Bourgeois has a handful who are getting help from programs through HAC. One renter got help for about seven or eight months of back rent.

There are tenants, he said, who aren't paying at all and he thinks some are taking advantage of the current federal moratorium on evictions for people who were affected by the pandemic.

Michael Pierce, an attorney who handles landlord-tenant disputes, says his caseload is larger than ever.

"It's sad to see because you want to keep the rental market strong, but a lot of private landlords are tapping out," he said.

For Wells, Delano and Norton, who are current on their rent but caught up in market forces caused by the pandemic, there is little they can do to keep their housing.

“I don’t have any hands on the wheel at all,” Wells said.

OP-ED

*Use Rooms Tax Dollars for Housing: Local governments must intervene to solve year-round rental crisis*

**By Jay Coburn and Hadley Luddy**

Over the past two decades, year-round rental apartments have all but vanished on the Outer Cape as their owners have discovered how much more lucrative it is to rent their homes and condos to visitors to our beautiful region in the summer and shoulder seasons. The advent of online rental platforms such as Airbnb and HomeAway (now VRBO) accelerated the loss of rental housing for people who live and work in our communities year-round.

A 2018 study, conducted by the Public Policy Center at UMass Dartmouth for the town of Provincetown, documented how workers cannot compete with visitors who are willing and able to pay premium prices for short-term rentals. The simple truth is that property owners stand to earn significantly more through short-term rentals than year-round market-rate rentals.

The study found that renting a unit on Airbnb every night from May through September could potentially net more than \$34,000 annually. Renting that same unit year-round to a local worker for \$1,300 per month generates only \$15,600 in a year — a difference of \$18,400. Even if the property owner rented that unit for only half of the summer season, it would still produce slightly more income than it would if the unit were rented year-round.

The only way to solve the year-round rental housing shortage is for local governments to intervene and address these market forces. Fortunately, our Outer Cape communities now have an important tool to address this threat to the future of a viable year-round community.

The *Provincetown Independent* reported on Jan. 21 that the four Outer Cape towns collected over \$3.8 million in new revenue thanks to the expansion of the rooms occupancy tax to cover short-term rentals of 30 days or less. While it may be tempting for town leaders to use this new revenue to fund growing town budgets, we believe it is critical to dedicate these funds to the creation of year-round rental housing to mitigate the impact short-term vacation rentals have had on the year-round housing market.

Despite significant challenges in siting and financing new, affordable rental housing, all four Outer Cape towns are working hard to address the lack of year-round rental housing for working families. More resources are needed, however, particularly to meet the needs of our low- and very-low-income neighbors, as well as families that earn too much to qualify for traditional affordable housing but still can't afford housing prices that have been driven out of sight by the vacation rental market.

Time is running out for addressing our region's rental housing shortage — a shortage that threatens the success of local businesses and the health of our year-round communities. We call on municipal leaders to dedicate a minimum of 50 percent of this new revenue for housing initiatives. This new funding stream will allow our towns to partner with developers to address the broad range of housing needs on the Outer Cape and ensure that year-round, affordable housing is available for a diverse populace.

From the senior struggling to live on Social Security, to the young family with two incomes earning too much for traditional affordable housing, too many of our neighbors who have grown up here or whose families have lived here for generations are now being priced out of the Outer Cape and forced to leave. We have a rare opportunity to make significant investments in the future of our towns by using the rooms occupancy tax revenues to leverage additional state and federal funding, and to bring an end to the housing insecurity that threatens so many residents.

*Jay Coburn is CEO of the Community Development Partnership. Hadley Luddy is CEO of the Homeless Prevention Council.*



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Attachment 2  
CPP

## **BARNSTABLE COUNTY HOME CONSORTIUM**

### **CITIZEN PARTICIPATION PLAN**

*Adopted as part of the Barnstable County HOME Consortium's 2020-2024 Consolidated Plan*

The Barnstable County HOME Consortium's Citizen Participation Plan was prepared for the 2020-2024 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.

#### **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 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 slum and/or 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 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 "special needs" households in the County. These households include: 1) elderly/frail elderly; 2) persons with HIV/AIDS; 3) substance abusers; 4) persons with developmental disabilities; 5) persons with mental disabilities; 6) persons with physical disabilities; 7) the homeless; and 8) households with young children. 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 and anticipated program income in the draft Consolidated Plan. 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 citizen's 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, other Barnstable County websites, and at Barnstable County buildings. 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 remote hearings as allowed by state and federal law. The County will make every effort to provide translation services for those needing it 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@barnstablecounty.org](mailto:homeprogram@barnstablecounty.org)

### **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 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 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 Human Services or HOME Investment Partnership Program website, other Barnstable County websites, and at Barnstable County buildings. 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 Department of Human Services or 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@barnstablecounty.org](mailto:homeprogram@barnstablecounty.org). 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 \$150,000;
- Deletion of funding of an eligible HOME program activity from the prior year's Annual Action Plan that had an allocation of over \$150,000; 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 may be 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 Human Services or HOME Investment Partnership Program website, other Barnstable County websites, and at Barnstable County buildings. 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 thirty (30) days (*unless said 30-day requirement is reduced for emergency temporary reasons by HUD*) to submit written and/or oral comments on the Substantial Amendments from the date the notice of availability is officially posted. All comments will be considered and a summary will be and made part of the revised plan. A written submission to the Department of Housing and Urban Development (HUD) for approval will be required prior to the implementation of any Substantial Amendments.

### **Performance Reports:**

HOME Program staff will notice the availability of the Consolidated Annual Performance Evaluation Report (CAPER) be 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 Human Services or HOME Investment Partnership Program website, other Barnstable County websites, and at Barnstable County buildings. 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 thirty (15) days (*unless 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@barnstablecounty.org](mailto:homeprogram@barnstablecounty.org). 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@barnstablecounty.org](mailto:homeprogram@barnstablecounty.org)

Information about the Barnstable County HOME Program and staff contact information can be found online at: <https://www.bchumanservices.net/>

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.