

TOWN OF TRURO

# HOUSING NEEDS ASSESSMENT AND PRODUCTION PLAN

FY2023-2027

PREPARED FOR:

Truro Housing Authority  
24 Town Hall Road  
Truro, MA 02666

PREPARED BY:

JM Goldson LLC

\*FOR PLANNING BOARD & SELECT BOARD APPROVAL ONLY\*

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## DATA SOURCES

This plan utilizes data from a variety of local sources from Truro and the Cape, including Cape Cod Commission data, Housing Assistance Corporation (HAC) On Cape Cod, and data from local realtors. The process was also supported by qualitative findings from engaging with the local Truro community. The project team conducted five focus groups and five interviews, where residents, employees, and parties with an interest in housing were able to share their perspectives on housing challenges, issues, strengths, and opportunities in Truro. The plan will also be informed by a community survey that the Town facilitated prior to beginning work in the Housing Production Plan. The project team also completed a community tour, where they got to learn firsthand about past, current, and future housing developments in Truro.

In addition to local data, this plan uses data from the U.S. Census, American Community Survey Five-Year Estimates (ACS), Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS), MassGIS, and The Warren Group (TWG), as well as projections from the University of Massachusetts at Amherst Donahue Institute (UMDI) and Metropolitan Area Planning Council (MAPC).

The U.S. Census counts every resident in the United States by asking ten questions, whereas the ACS provides estimates based on a sample of the population for more detailed information. It is important to be aware that there are margins of error (MOE) attached to the ACS estimates, because the estimates are based on samples and not on complete counts. Because of Truro's small size, some ACS data is particularly subject to inaccuracy due to large MOE, as discussed throughout the plan.

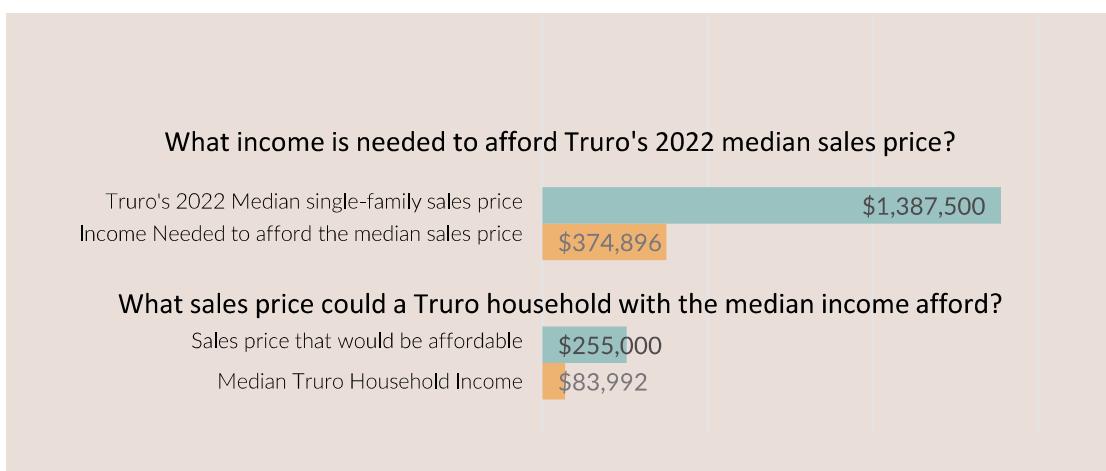
# CHAPTER 1: INTRODUCTION

## TRURO'S HOUSING STORY

Truro is in the midst of a housing crisis. There is a rapidly growing lack of year-round housing that is accessible and affordable for those at low to middle and even upper-middle income levels. This includes an extreme poverty of rental housing as well as homes for purchase.

Fifteen percent of Truro's housing stock are rental units. This puts the Town in the category of a "rental desert" according to a study by the Joint Center for Housing Studies at Harvard University. Truro's largest affordable housing development – Sally's Way – offers 16 units of rental housing. Sally's Way is fully occupied and more strikingly has a waiting list of more than 200 families.

For those wanting to purchase a home, the situation has grown increasingly untenable. When homes do become available the prices are very often too high to afford. There is a growing and insurmountable gap between income and sales price. The median sale price of a single-family home in 2022 is nearly \$1.4 million. To afford to buy a home at that price an individual or family would need to earn almost \$375,000 annually, however the median household income in Truro in 2022 was \$83,992. Individuals and families hoping to purchase a home would need to earn more than three times as much as they earn currently. This gap is truly impossible to bridge.



What is affordable and available for purchase in Truro? A household with median income level could afford a home priced at \$255,000. When this report was written there were no homes available for sale at or below that price.

### HOUSING NEED SUMMARY

The critical housing needs of the year-round Truro community have been well-documented over time. Truro has about 1,333 full-time occupied units, only slightly less than half of the total housing stock. The remainder are second homes or vacation/short-term rentals. This has significant implications for the supply and price of housing for year-round residents.

Housing costs have skyrocketed across the Cape since the COVID-19 pandemic, with the median price for a single-family home increasing from \$716,000 to \$897,000 between 2020 and 2021. With these prices, the average Truro household would need more than twice their income to be able to afford the average house in the Town. About 27 percent of households (179 households) in the Town are paying more than 30 percent of their income on housing

costs, and most of these are also earning less than 80 percent of the area median income. Although accurate rent data is difficult to obtain, the best information available suggests that the average rents in the town are out of reach for these lower- and moderate-income residents. Only about 1.88 percent of Truro's year-round units are subsidized affordable units, significantly less than the statewide goal of 10 percent.

The fact is Truro has a great need for more year-round housing and there are several significant development constraints that are getting in the way. These include environmental constraints, restrictions on development in the National Sea Shore, and the lack of sewer infrastructure in the Town.

Other challenges to development have to do with competing priorities. Most people in Truro agree that there is a housing crisis and that more year-round housing is needed, but there are differing opinions in how to address the problem. However, the HPP engagement process revealed that many are willing to meet in the middle on these opinions.



*Habitat for Humanity Development*

For example, a recent survey conducted with a focus on the Walsh property reveals some of the differing opinions. Many respondents want to see the property used for housing. Housing was ranked the highest among survey respondents when they were asked about their opinions of what the property could be used for. However, many respondents also shared that they are worried about overdevelopment, high density development, and housing that doesn't fit the character of Truro.

### Priority Uses for the Walsh Property

#### Truro Community Survey 2022

N= 661

	1 (HIGHEST PRIORITY)	2 (2ND HIGHEST PRIORITY)	3 (3RD HIGHEST PRIORITY)	4 (4TH HIGHEST PRIORITY)	5 (5TH HIGHEST PRIORITY OR NOT APPLICABLE)	TOTAL	WEIGHTED AVERAGE
Housing	48.60% 243	14.20% 71	15.60% 78	14.80% 74	6.80% 34	500	2.17
Municipal uses (School, DPW, Offices)	5.34% 26	17.45% 85	26.28% 128	33.06% 161	17.86% 87	487	3.41
Open space	40.55% 223	24.91% 137	16.36% 90	10.36% 57	7.82% 43	550	2.20
Recreation	15.67% 84	36.38% 195	27.05% 145	14.55% 78	6.34% 34	536	2.60

The survey also revealed that the other competing priorities in the Town are open space, natural resources, and climate change mitigation before housing affordability and availability.

## PURPOSE OF THIS PLAN

A Housing Production Plan can help communities shape the location and type of future housing development and address housing needs. This plan emphasizes the need to increase Truro's year-round community housing options to meet local and regional needs. The HPP's goals and strategies are intended to provide guidance for local housing policies and initiatives but do not bind future actions or decisions of local officials or Town Meeting.

This plan is intended to serve as the Town of Truro's Housing Production Plan (HPP), a state-recognized planning tool that, under certain circumstances, permits municipalities to influence the location, type, and pace of affordable housing development. This plan has been prepared in accordance with the Massachusetts Department of Housing and Community Development (DHCD) requirements for an HPP and describes how the Town of Truro plans to create and preserve affordable and mixed-income housing as well as stabilize housing for existing residents and create more housing options in the community.

## A SUMMARY OF COMMUNITY ENGAGEMENT FOR THIS PLAN

### FOCUS GROUPS

The project team held five focus groups, each with a different target group of participants. Groups consisted of business owners, older adults, young adults, young families, and Town officials. The groups were each made of four to five people, with one JM Goldson team member facilitating the conversation. For a full summary of all focus groups, please see the appendix. Some of the key themes that emerged from the focus group conversations were as follows:

**Workforce Housing.** This is seen as a major need in Truro across the board. The lack of housing stock, whether affordable or market rate, prevents people from coming to Truro for work. This affects all industries, from restaurants and the hospitality industry to Town employees, police officers, and firefighters, to teachers and childcare workers, to health care workers. Businesses are operating with reduced staff and at reduced hours, even in peak seasons, because they cannot find employees that can secure housing in Truro. Participants noted that this is not just a problem of affordability, though that is an issue, but of housing availability even at market rates.

**Short-Term Rental and Seasonal Properties.** Another related issue that was brought up in each of the focus groups was that of short-term rentals and seasonal properties. About 80 percent of the housing stock in Truro is seasonal, and short-term rental properties are becoming more popular in Truro as well. When homes are purchased as second homes or for use as short-term rentals, the housing stock is taken away for full time residents and the workforce. This issue is a major contributor to the housing shortage and workforce housing issue. There is a need to increase the housing stock in Truro for those that will live in the homes full time.

**Zoning and Processes.** Another challenge noted by focus group participants was the confusing nature of the zoning bylaws and the processes surrounding housing in Town. It was noted that it has been difficult to work with the Town on matters like building an ADU. It was also noted that the process for new development is often slowed down due to legal challenges that some in Town bring forward.

**Education.** Finally, focus group participants across the groups noted that there is an opportunity for education moving forward. Participants noted that they feel some groups that oppose housing don't know what dense, affordable housing can look like. Participants noted that there is a fear that any new development will be a large apartment building, when it could be

something that fits with the local character, like Sally's Way. Participants also noted that there is an opportunity to provide some education around the zoning bylaws in layman's terms to help people understand what they are allowed to do on their property to help the housing situation and how they can do that.

## INTERVIEWS

The project team also conducted five interviews. Three of the interviews were held in person, and two were held via zoom. A complete summary of the interviews can be found in the appendix. Some of the key themes that emerged in the interviews are as follows:

One of the most critical needs addressed in all interviews were housing for the workforce. All conversations touched on this issue, with interviewees mentioning the lack of restaurant workers, health care workers, police officers, fire fighters, teachers, and more. Other concerns that interviewees agreed upon were transitional housing for those who need to work while looking for permanent housing, market rate housing, and the lack of housing stock in general.

Some of the other concerns voiced in the interviews were the amount of seasonal and second homes that are in Truro. There is also concern throughout the Town that if affordable housing is built, it will be awarded to people that are not from Truro or the Cape at all.

There are tensions between boards and committees, between part-time and full-time residents, and between older and younger Truro residents. In each interview, the need for a realistic and civil conversation between all was addressed. All interviewees expressed a desire for civil conversation, and to meet in the middle on the issues.

## COMMUNITY FORUM 1

On June 21, 2022, the project team hosted an interactive virtual community forum. The forum consisted of a presentation of the Housing Needs Assessment's key findings from the planning consultants. Interactive polling questions were asked throughout the forum and there were chat and Q&A functions available within zoom allowing participants to ask questions to the presenters and panelists. A full summary of the forum can be found in the Appendix.

Overall, forum participants were not surprised by the data and findings that were presented and did not suspect that anything presented was incorrect. Many participants noted that the findings presented confirmed what they thought - that the Town is in a housing crisis and that town employees and other full-time residents cannot afford housing. Participants expressed that the Town needs more housing as well as creative solutions to solve the housing crisis.

## COMMUNITY FORUM 2

On September 19, 2022, JM Goldson and the Town of Truro hosted the second Community Forum for the Truro Housing Production planning process. The forum was hosted in an online Zoom webinar format and was comprised of a presentation by Jenn Goldson interspersed with several polling and comment activities for participants.

Throughout the forum, participants expressed interest in innovative housing solutions tailored to the unique nature of Truro's housing market, such as room rentals, rent-to-own and tiny homes, or Accessory Dwelling Units. Participants also wanted an articulated need for affordable units, workforce housing units, and other metrics to ensure impact and effective implementation. Participants were also interested in learning from and partnering with other towns on the Outer Cape to address housing crisis as a region. Overall, participants felt positively about the proposed vision, goals, and strategies. The draft plan framework felt

comprehensive and attentive to the community's housing needs related to workforce housing, housing for families and aging households, and seasonal and year-round residents.

## COMMUNITY SURVEY

The Town of Truro conducted a community survey centered around the Walsh property. The survey posed questions about the desired uses for the property, including housing. Although this survey was not created for the Housing Production Plan, some of the results can be used alongside the other engagement designed and facilitated for this process. In general, the survey revealed that housing is one of the top priorities in Truro, but most feel that open space, natural resources, and climate change mitigation are more important. However, when asked specifically about the Walsh property, housing was ranked highest for the preferred use of the property. The responses on the survey indicate that most people are not completely against housing, but do not want to see large, dense, housing developments in Truro.

When asked about Truro's most critical housing needs, respondents indicated that, in order of priority, affordable housing, homeownership opportunities for young families, moderate income housing, senior housing, and rental housing were the most important. Survey respondents stated that the most critical housing needs ten years in the future are senior housing and single-family housing.

# CHAPTER 2: HOUSING VISION, GOALS, AND STRATEGIES

A Housing Production Plan can help communities shape the location and type of future housing development and address housing needs. This plan emphasizes the need to increase Truro's community housing options to meet local and regional needs. The HPP's vision, goals, and strategies are intended to provide guidance for local housing policies and initiatives but do not bind future actions or decisions of local officials or Town Meeting.

## HOUSING VISION

*Truro will have a balanced and diverse mix of housing types to support and strengthen the community economically, socially, and demographically. Affordable and community housing will support a vibrant workforce along with individuals and families at all stages of life. Housing solutions will strive to maintain the small-town character and coastal beauty of Truro. Truro will have more than ten percent of its housing stock listed on the Subsidized Housing Inventory as we know more than this target is needed to fully address the need and guarantee a thriving future for Truro.*

To actively address its housing needs, Truro will foster connections and collaborations between the Housing Authority and various boards and committees to align the Town's housing vision and goals. For instance, one of the Select Board's goals for FY2023 is to "create more affordable year-round places for people to live and work," which is a goal that is supported by the vision and goals of this HPP.

## HOUSING GOALS

### QUANTITATIVE GOALS

The below goals have been established for Truro based upon the data presented in this plan, including the Community outreach, forums, and focus groups that were part of the 2022 housing study process, the March 2018 Department of Housing and Community Development (DHCD) approved Town of Truro Housing Production Plan, and the September 2015 Community Housing Needs Assessment prepared by John Ryan of Development Cycles.

Of note, the DHCD 10% goal is a minimum goal. Truro's Housing Goals by-pass this minimum, as the community's goal is not just meet a minimum, but to create a variety of housing opportunities that will foster Truro's vibrancy, preserve the fabric of our community, and maintain Truro's unique character.

## Community Housing Need by AMI and Type

### Truro, 2023 – 2028 (5 Year Goal)

	Units Needed by 2028	Less than 50% AMI	50% to 80% AMI	Over 80%, up to 120% AMI
Rental	74 units	21 units	36 units	17 units
Homeownership	36 units	0 units	23 units	13 units
Total:	110 new units	2022 50% AMI is up to \$43,500 for a 2- person household	2022 80% AMI is up to \$69,600 for a 2- person household	2022 120% AMI is up to \$110,976 for a 2- person household

Based on the data, we have projected out Truro's Housing Need through 2036 as shown in the table below. These numbers reflect a 12 year span and calculate to a minimum of 22 units per year (260/12)

### Truro, 2023 – 2036

	Units Needed by 2036	Less than 50% AMI	50% to 80% AMI	Over 80%, up to 120% AMI
Rental	175 units	50 units	85 units	40 units
Homeownership	85 units	0 units	55 units	30 units
Total:	260 new units	2022 50% AMI is up to \$43,500 for a 2- person household	2022 80% AMI is up to \$69,600 for a 2- person household	2022 120% AMI is up to \$110,976 for a 2- person household

*Calculations completed by Housing Authority consultant Leedara Zola (2022).*

## Community Housing Need by Number of Bedrooms

### Truro, 2023-2028 (5 Year Goal)

	Units Needed by 2028	Studio and 1 Bedroom	2 Bedroom	3+ Bedroom
Rental	74 units	30%	50%	20%
Homeownership	36 units	<5%	60%	35-40%
Total:	110 new units			

## Additional Quantitative Goals

Truro, 2023 – 2036

Units Needed by 2036		Studio and 1 Bedroom	2 Bedroom	3+ Bedroom
Conversion of Existing Buildings	To Be Determined*	30%	50%	20%
Seasonal Workforce Housing Options	To Be Determined*	60%	35%	5%
Range of Affordable Housing Options	260	30%	50%	20%
Total:	260 new units			

\*At this time we are unable to estimate a specific number of existing buildings that could be converted to Affordable Housing.

\*While seasonal employers and others have identified a need for seasonal housing, we do not have a projected number for how many units would be needed at this time.

## QUALITATIVE GOALS

1. Assure that all housing developed includes a diversity of housing types and sizes to respond to the full spectrum of need facing Truro.
2. Create more affordable year-round housing for: families with children, senior housing options, and individuals with special needs, including accessible and supportive housing to respond to the diversity of need across population type.
3. Increase Truro's public and private capacity to implement local and regional housing initiatives to assure attainment of Truro's housing vision.
4. Promote greater public awareness and understanding of Truro's housing crisis including encouraging enhanced housing advocacy by a broad cross section of the community to solidify and build community support for all future housing development efforts.

The goals of this plan are consistent with the Comprehensive Permit Regulations (760 CMR 56) as required by DHCD for Housing Production Plans:

- a mix of types of housing, consistent with local and regional needs and feasible within the housing market in which they will be situated, including rental, homeownership, and other occupancy arrangements, if any, for families, individuals, persons with special needs, and the elderly.
- a numerical goal for annual housing production, pursuant to which there is an increase in the municipality's number of SHI Eligible Housing units by at least 0.50 percent annually of its total units (as determined in accordance with 760 CMR 56.03(3)(a)) during every calendar

year included in the HPP, until the overall percentage exceeds the Statutory Minimum set forth in 760 CMR 56.03(3)(a).

## STRATEGIES

Achieving the community's five-year goals will require a variety of regulatory, programmatic, and policy strategies. This section includes descriptions of local regulatory strategies, local initiatives, and strategies that deal with implementation capacity, education, and outreach. The intent of these strategies is not to suggest that the Town will implement all these strategies over five years, but to offer multiple ways that the community can work to achieve its goals.

Many of these strategies are contingent on factors beyond the municipalities control, including market opportunities and funding availability. All strategies will require local approvals in accordance with all applicable laws and regulations. Additionally, construction of additional housing stock at various densities will require development of a wastewater planning process that will include using clustered septic systems and possibly a wastewater collection and treatment system that is designed to protect our groundwater resources.

This plan's strategies comply with the requirements of the Comprehensive Permit Regulations (760 CMR 56), which are summarized as follows:

*The HPP shall address the matters set out in the Department's guidelines, including an explanation of the specific strategies by which the municipality will achieve its housing production goal, and a schedule for implementation of the goals and strategies for production of units, including all the following strategies, to the extent applicable:*

- a) the identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating SHI Eligible Housing developments to meet its housing production goal.
- b) the identification of specific sites for which the municipality will encourage the filing of Comprehensive Permit applications.
- c) characteristics of proposed residential or mixed-use developments that would be preferred by the municipality (examples might include cluster developments, adaptive re-use, transit-oriented housing, mixed-use development, inclusionary housing, etc.).
- d) municipally owned parcels for which the municipality commits to issue requests for proposals to develop SHI Eligible Housing; and/or
- e) participation in regional collaborations addressing housing development.

The strategies are organized in four categories and are in no particular order:

- A. The Walsh Property
- B. Planning, Policies, and Zoning Strategies
- C. Local Initiatives and Programmatic Strategies
- D. Capacity, Education, and Coordination



## A. THE WALSH PROPERTY

### Strategy 1

Consider regulatory mechanisms to support the vision of the pending master plan for the Walsh property to create clustered mixed-income affordable year-round housing and mixed uses.

The Walsh property is currently zoned as Residential (R), which allows only single-family residential, municipal, non-commercial recreation, and accessory uses. The property is also within the Water Resource Protection District, which prohibits converting a single-family dwelling into an apartment. Therefore, pending the Walsh Property Master Plan, consider regulatory options to allow development of a mixture of affordable family units (2-3-4 bedroom), smaller studio and 1-bedroom units, and accessible and service-enriched housing – to support spectrum of life stages for intergenerational housing. These regulatory options to consider could include adopting an overlay district, other zoning amendments, or a Smart Growth Zoning District under MGL c.40R, or through a comprehensive permit under MGL c.40B.<sup>1</sup>

### Strategy 2

Secure funding to help support wastewater treatment, drinking water, and other utility needs to realize the community's vision for the Walsh property per the pending master plan.

Significant infrastructure improvements will be needed to support any significant development at the Walsh Property. According to the Town's Environmental and Permitting Evaluation memo by Tighe & Bond (1/7/2022):

- Existing municipal water and sewer are not currently available for property. The existing cottages on the Walsh property have existing cesspools.<sup>2</sup>
- The property has no existing identified easements or rights-of-ways. The existing Walsh Way is a narrow approximately 12-foot single-lane, one-way road with no sidewalks.
- The property is not serviced by natural gas, and the existing Cottages are serviced by above-ground propane tanks.
- Electrical service for the area is provided by NSTAR Electric d/b/a Eversource Energy. Overhead electrical wires adjacent to the Project Site along Route 6 transition to underground wires on Walsh Way and service the existing Cottages.
- Comcast provides cable and internet service to the Project Site.

The Town should consider supporting the implementation of the pending Master Plan by securing funding for the required infrastructure, such as wastewater treatment, drinking water, and other utility needs. Community Preservation Act funding can support infrastructure that is directly serving housing units with long-term affordability restrictions for households up to 100 percent AMI. Other state funding resources could also be sought to support infrastructure needs per the state's Community One Stop for Growth application, which is a single-application portal for state grants to support activities and initial steps by community-based actors to attract and guide private investment to a community.

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<sup>1</sup> Note: Chapter 40R is state enabling legislation that allows municipalities to create a Smart Growth Zoning District for the production of compact housing including at least 20 percent of affordable housing units with at least 8 units/acre for single-family housing, 12 units/acre for 2-3 family housing, and 20 units/acre for multi-family. The state's 40R program provides up to \$600,000 plus a one-time density bonus payment of \$3,000 for each net new unit (contingent on funding availability). The Walsh site could be eligible as a "highly suitable location" per 40R requirements.

<sup>2</sup> Note: On 1/4/2021, the Town of Truro enacted a ban on all existing cesspools by December 21, 2023 requiring them to be replaced with approved Title 5 systems.

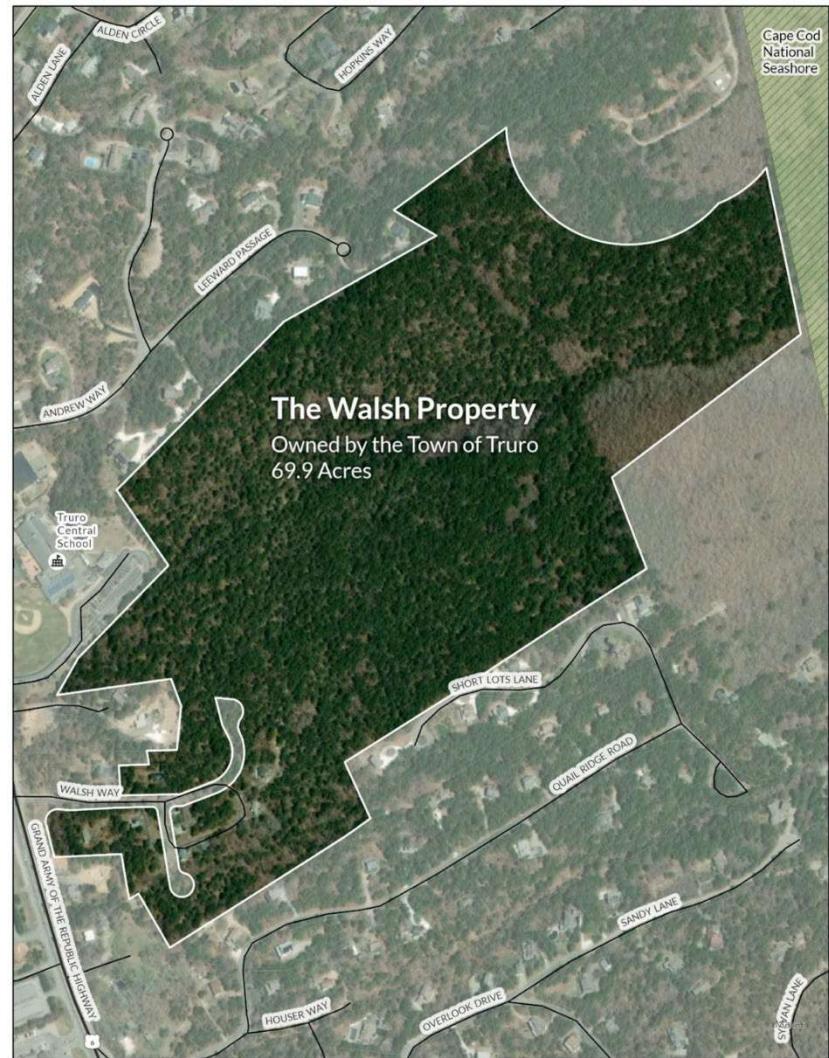
### Strategy 3

Based on the Walsh property master plan, issue RFP to select a developer to create a new mixed-income year-round housing and mixed-use community.

Offering low/no cost land for development to developers with a track record of context-sensitive affordable housing developments can provide a significant subsidy to help make an affordable housing development feasible. Based on the outcomes of the pending master plan, consider offering a portion or portions of the Walsh property for development of affordable and mixed-income homes.

To implement this strategy, the town would issue a Request for Proposals (RFP) for the disposition of a portion or portions of the Walsh property (per MGL c.30B municipal property disposition requirements) that describes the town's preferred development based on the outcome of the master plan. The town may sell the property outright or retain ownership and lease it to a developer through a long-term ground lease. With a ground lease arrangement, the developer builds, owns, and manages the building but the town can establish certain criteria for the project that become restrictions and provisions in the ground lease. This ownership structure allows the town to create housing without having to administer the construction or management of the housing itself and provides strong assurances for long-term affordability of the units.

Note that, as described in the Tighe and Bond 1/7/2022 memo, the Walsh property is located entirely within the Natural Areas Placetype. As a Development of Regional Impacts (DRI) in the Natural Areas Placetype, a developer would be required to provide high quality open space onsite, or in a Natural Area offsite, at a ratio of 3:1 Protected Open Space to Area of Development Impact.<sup>3</sup>



<sup>3</sup> Note: Under the Cape Cod Commission Enabling Regulations, the Development of Regional Impact (DRI) Enabling Regulations requires DRI review of "Any development that proposes to divide land into 30 or more residential lots."

## B. PLANNING, POLICIES, AND ZONING

The Town's authority to update zoning regulations can have powerful effects to encourage private responses to address local housing needs with minimal local expenditure. The following strategies incorporate recommendations for both local planning initiatives and zoning amendments.

### Strategy 4

Implement the real estate transfer tax that Town Meeting adopted, if enabled through state legislation. Allocate revenue to the Truro Affordable Housing Trust to support local affordable housing initiatives.

Several Cape Cod towns, including Truro, Provincetown, and Chatham, have filed home-rule petitions to establish a real estate transfer tax to support local affordable housing initiatives. In 2019, Representative Sarah Peake and Senator Julian Cyr, filed Bill H.4208 to impose a real estate transfer fee equal to 0.5 percent of the purchase price upon the transfer of any real property interest in any real property situated in the town of Truro. The legislation is pending state approval.

### Strategy 5

Consider adopting special legislation to allow property tax abatement to incentivize property owners to offer units that meet nitrogen loading criteria as year-round rentals for low/moderate income households.

Since 2003, the Town of Provincetown has offered a property tax exemption called the Affordable Housing Property Tax Exemption for Owners of Affordable Year-round Rental Housing. Provincetown voters accepted this Special Legislation to provide this property tax exemption for that portion of properties that are rented year-round to an income eligible tenant at an affordable price. No deed restrictions are needed. The exemption is granted by the Board of Assessors on a year-to-year basis.

Truro should consider petitioning for and adopting such special legislation to encourage private owners to rent year-round to low/moderate income households. This type of program could benefit the future tenant by providing affordable, year-round housing; the owner by providing tax relief; and the town by encouraging the reuse of existing units for affordable, year-round rental housing.

### Strategy 6

Consider adopting best practices in coordinating and streamlining permitting processes to incentivize creation of year-round and affordable year-round housing for increased efficiency, providing nitrogen loading limits can be met.

The development process is complex, and the Town oversees the process through a variety of permitting processes. Delays in the process can cause extra costs for developers. Consider a plan to better coordinate these processes to simplify the development pipeline and ease barriers to efficient development without reducing municipal oversight. Tactics to consider include joint meetings of the Planning Board, Conservation Commission, Board of Health, Housing Authority, or other boards as relevant and a joint land use and permitting staff review session early in the application process. As of 2022, the Truro Town Planner has already begun working to remove some submission requirements to help streamline the process. The Massachusetts Association of Regional Planning Agencies: *A Best Practices Model for Streamlined Local Permitting* is a useful resource for other ideas and best practices: <https://www.mass.gov/doc/permittingbestpracticesguidepdf/download>

### **Strategy 7**

Study potential benefits to allow affordable single or duplex housing units on undersized lots with approved septic capacity approval.

In 2022, Wellfleet Town Meeting approved an article to amend the zoning bylaw to reduce minimum size of building lots for affordable houses. The bylaw change applies to buildable lots outside the National Seashore with no existing buildings and creates two buildable-lot categories: "Affordable Lot" and "Affordable Undersized Lot." An Affordable Lot allows a single-family home to be built by-right on lots with at least 10,000 square feet of upland. An Affordable Undersized Lot allows a single-family home to be built on a lot smaller than 10,000 square feet with a special permit from the Wellfleet Zoning Board of Appeals. Both categories would include affordability restrictions for year-round housing that is affordable to households earning 80 percent or less of the area median income. Enhanced septic systems would be required for these properties.

Consider adopting a similar bylaw and the merits of allowing both affordable single-family and duplex housing on undersized lots.

### **Strategy 8**

Investigate and clarify policies that would allow for increased septic capacity for individual properties to make the construction of more ADUs feasible while protecting groundwater.

Truro has interpreted the ADU state law to require a separate septic for the ADU which adds to the cost. Wellfleet has also interpreted it the same way, but the other Cape towns allow an ADU to share a septic system with the main dwelling if the system is designed to handle the number of bedrooms in the house and the ADU. Clarify the regulations so that Truro can allow the ADU to share a septic system with the main house if it designed to handle the number of bedrooms in the ADU and main dwelling.

### **Strategy 9**

Amend Section 40.1 of Zoning bylaw to allow by-right duplex and conversion of single-family dwellings to add one apartment for year-round units and reduce requirement for one acre lots meeting septic requirements.

Truro's zoning provisions already allow conversion of single-family houses in all districts except the Seashore and Water Resource Protection Overlay district and the Planning Board is actively working on a revised Duplex Bylaw. Consider zoning amendments to allow these uses by-right and reduce the lot size minimums with a requirement for provision of year-round units.

### **Strategy 10**

Work with the Board of Health to investigate enhanced alternative and innovative individual or shared wastewater treatment systems to foster creation of housing in appropriate locations.

To meet Truro's nitrogen load requirements, four bedrooms would require almost 1 acre. With high land costs and little available developable land, this requirement is a development impediment. Work with Board of Health to consider wastewater solutions such as enhanced innovative and alternative (EIA) systems.

## C. LOCAL INITIATIVES AND PROGRAMS

Local initiative strategies refer to recommendations that the Town can undertake to foster the creation of more housing options, especially affordable housing. These initiatives are not regulatory in nature - they deal with allocation of Town resources including staff time, funding, and property.

### Strategy 11

Ensure successful development for the approved 40B comprehensive permit development of 39 mixed-income housing units at the Cloverleaf property.

In 2021, Truro issued a comprehensive permit to Community Housing Resource, Inc. to develop 39 units. This is known as "Cloverleaf." Following several challenges and a lawsuit, the project is moving forward and will provide a variety of affordable units. At the time of this writing, the developer is seeking state and/or federal funding to support the approved 40B comprehensive permit. The Truro Housing Trust recently approved \$800,000 for this project.

### Strategy 12

Support the ongoing initiative to create affordable housing at the 181 Route 6 property.

Habitat for Humanity has been working on creating three units of affordable ownership housing at this site. Submission of their application under the state's Local Initiative Program is pending. The Town should support this ongoing initiative and consider further support with potential local funding if needed for project feasibility. Truro should consider exploring the possibility of a Land Swap for other Town owned land that has fewer development constraints.

### Strategy 13

Create a grant program that supports rehabilitation needs to improve and legalize existing accessory apartment units for property owners who agree to rent year-round at affordable rent level to low/moderate income households for specific minimum term.

With adequate affordability restrictions and affirmative fair marketing procedures, this type of program could be funded with Community Preservation Act (CPA) funds. While CPA cannot fund rehabilitation programs, it can fund programs that create affordable housing. Short of this however, other funding sources would be required. Barnstable offers a similar program using CPA funds – the Community Preservation Act Accessory Affordable Apartment Loan Program: [https://www.town.barnstable.ma.us/BoardsCommittees/AccessoryApartment/Program\\_Resources/AAAP-CPC-Loan-Program.pdf?tm=10/12/2022%205:53:04%20PM](https://www.town.barnstable.ma.us/BoardsCommittees/AccessoryApartment/Program_Resources/AAAP-CPC-Loan-Program.pdf?tm=10/12/2022%205:53:04%20PM). However, it is important to note that each unit requires a Comprehensive Permit per MGL c.40B and the administrative and monitoring considerations, which are significant, may present a barrier to effective implementation of such a program.

### Strategy 14

Work with the US National Park Service/Cape Cod National Seashore to consider property transfer of individual vacant homes to the Truro Housing Trust to convert to affordable housing units or seasonal housing for Town employees and to consider transfer of the North Truro Air Station for mixed-income affordable year-round housing including employee and seasonal workforce housing options.

The Cape Cod National Seashore (CCNS), which encompasses about 43,000 acres, was created in 1961 to preserve the natural and historic values of a portion of Cape Cod. The CCNS is federal property under the National Park Service and spans six Cape Cod towns: Chatham, Eastham, Orleans, Wellfleet, Truro, and Provincetown. According to town officials, the NPS owns several properties within the CCNS that have vacant single-family houses. The first part of this strategy involves continuing to work with federal officials at the NPS to consider

transferring such properties to the Truro Affordable Housing Trust to convert these to year-round affordable housing or employee and seasonal workforce housing. This type of initiative will likely include rehabilitation or other improvements, such as upgraded wastewater systems, which could be eligible for CPA funds to further the creation of affordable units.

The second part of this strategy focuses on the North Truro Air Station property, which is a 110-acre site owned by the National Park Service (NPS) and is within the CCNS. Most of the site was inactivated by 1994 and turned over to the NPS. The former North Truro AFS is the site several abandoned buildings. The site is also the location of the Highlands Center and the Payomet Performing Art Center. Continue to work with federal officials at the NPS to negotiate remediation and transfer of the property, or a portion of the property to facilitate the creation of year-round affordable and/or mixed-income housing or employee and seasonal workforce housing. Work with NPS and state legislators to create a reasonable regulatory mechanism to allow such development, while ensuring appropriate protection of natural and historic resources.

#### **Strategy 15**

**Acquire vacant and/or underutilized properties, cottage communities, and condominiums to create affordable year-round housing such as the condemned Truro Motor Inn and others private properties.**

Dependent on adequate funding resources, the Truro Affordable Housing Trust should consider opportunities to acquire property with existing buildings that could be repurposed to create affordable year-round housing. Such a local initiative would enable the Trust to offer property at low or no cost for rehabilitation and reuse or redevelopment to mission-driven private or non-profit developers. This can provide a significant subsidy to help make an affordable housing development feasible. As part of this strategy, the Town should maintain an up-to-date list of such vacant and/or underutilized properties with potential to acquisition.

To implement this strategy, the Trust would issue a Request for Proposals (RFP) for the disposition the property(ies) that describes the preferred reuse or redevelopment plan. The Trust may sell the property outright or retain ownership and lease it to a developer through a long-term ground lease. The property could be redeveloped as a Local Initiative Program comprehensive permit per MGL 40B.

#### **Strategy 16**

**Seek locations for co-living housing for the Town's seasonal employees or transitional housing for Town employees to live in while searching for a permanent home in Truro.**

The Town struggles to recruit and retain town employees, both seasonal and full-time/year-round employees. According to Town officials, this issue has affected the Town's operational capacity and has magnified as housing costs increase and year-round and affordable seasonal options become less available. The Town, through reuse or redevelopment of town-owned property or through property acquisition, could consider creating housing for Town seasonal employees and transitional housing.

One solution that the Town has considered recently is to move cottages from the Walsh Property to other town-owned property for this purpose. The Select Board voted to move one of the Walsh Cottages to 25 S. Highland Road to be renovated for Seasonal Town Employee Housing. They also voted to allow the Town to do a feasibility study of the nine acres the Town owns at 0 Quail Rd to determine if another cottage could be moved to that site for town employee housing and other possible uses of the land.

As part of this strategy, the Town should maintain an up-to-date list of potential vacant and/or underutilized properties with potential for co-living housing for seasonal Town employees or transitional housing while Town employees search for a permanent home.

#### **Strategy 17**

**Assess the feasibility of town-owned properties, such as the land between Sally's Way and the Library, and find the highest and best use, including affordable housing.**

Consider potential redevelopment in this area for year-round affordable housing and/or Town seasonal employee or transitional housing for new year-round town employees. Depending on the use, the property could be redeveloped as a Local Initiative Program comprehensive permit per MGL 40B. As part of this strategy, the Town should maintain an up-to-date list of town-owned properties with potential for to create affordable housing.

#### **Strategy 18**

**Work to fund the extension of Provincetown's sewer infrastructure to serve Truro and promote new year-round and affordable housing development in a variety of housing types.**

Wastewater in Truro is handled by on-site septic systems, as there is no public sewer system in the Town. There have not been significant issues with contamination from septic systems though requirements for separation between wells and septic systems and lot sizes present significant constraints to housing development.

A sewer line was extended towards Truro from Provincetown which has the potential to be further extended for use by the commercial zone along Beach Point. Further work is necessary to evaluate the possible impacts of this project, which will be undertaken during Phase II of the Integrated Water Resources Management Plan. Note that grants are currently available from the federal Bipartisan Infrastructure Act that could help cover the costs of such an infrastructure project.

#### **Strategy 19**

**Encourage Universal Design for affordable housing and mixed-income housing developments on town-owned property or supported with town funds.**

Universal design integrated into new or renovated housing would make it easier for older adults, individuals with disabilities, and others to live in and visit housing units.<sup>4</sup> Universal Design is a way municipalities and developers can increase accessible housing and encourages design of products and environments to be usable by all people to the greatest extent possible without need for adaption.

#### **Strategy 20**

**Work regionally to explore innovative housing strategies and programs and consider implementing pilot programs or initiatives.**

Various places are testing innovative housing models, including Boston's Housing Innovation Lab, which is working to increase housing affordability by testing innovative housing models.

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<sup>4</sup> Visibility and Universal Design Standards would go above and beyond the minimum accessibility requirements of the Massachusetts Architectural Accessibility regulation (CMR 521), Fair Housing Act, Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act, and the Architectural Barriers Act of 1968. Note, these requirements are complex, however for some basic examples per 521 CMR, townhouses and single-family houses are exempt from accessibility requirements and only 5% of units must be accessible in multifamily buildings with over 20 rental units. Visibility standards can be applied in addition to these minimum requirements (including for townhouses and single-family houses) by requiring three characteristics: 1) a zero-step entrance; 2) wider interior doors, and 3) a half-bathroom on the ground floor. (Source: Metropolitan Area Planning Council, <http://www.mapc.org/VisibilityHousingToolkit>, accessed 5/15/17.)

These models include intergenerational homeshare, building housing on top of libraries, smaller living options such as tiny homes, rent-to-own programs, and the like.

## D. CAPACITY, EDUCATION, AND COORDINATION

The following strategies are recommendations for expanding the Town's capacity to implement housing initiatives, promote education, and to coordinate housing initiatives with other local or regional entities.

### *Capacity*

#### **Strategy 21**

**Work with the CPC to promote a CPA target allocation policy to allocate 60 percent of CPA funds to the housing trust to support local initiatives to create year-round affordable housing.**

By statute, the Town must spend or set aside for later spending at least 10 percent of CPA funds for community housing purposes.<sup>5</sup> Many CPA community, however, have established local policies to provide a minimum percent of CPA funds that is greater than the statutory minimum. For example, the Eastham Community Preservation Committee established target allocation policies to guide its recommendations of CPA funds that set a target allocation for community housing projects to at least 40 percent of undesignated funds (in addition to the 10 percent statutory reserve). At one point Provincetown had a policy to designate at least 80 percent for affordable housing, thought that has been reduced to 60 percent given other municipal needs.<sup>6</sup> Work collaboratively with the CPC to consider a local policy to allocate at least 60 percent of Truro's CPA funds annually to community housing initiatives including to support a regular funding source for the Truro Affordable Housing Trust.

#### **Strategy 22**

**Consider issuing municipal bonds and/or bonding CPA funds to provide additional funding to the Truro Affordable Housing Trust to fund local affordable housing initiatives that create year-round affordable housing.**

Many municipalities across the state have issued bonds against future CPA revenue to fund a variety of projects, which is authorized by Section 11 of the CPA. A two-thirds majority of the legislative body is required to approve a bonded project, rather than the usual majority vote for most CPA projects. Bonding CPA funds could add a steady revenue stream to the city's affordable housing production funding. The Community Preservation Coalition's *Bonding Community Preservation Act Funds* is a helpful resource for communities that are considering bonding CPA funds: <https://www.communitypreservation.org/bonding>.

Municipal bonds may also be considered. Either bonding source can provide additional funding for the Truro Affordable Housing Trust to provide the financial resources needed to undertake local housing initiatives including those mentioned in this plan.

#### **Strategy 23**

**Work with the Truro Conservation Commission to convert or create homes on conservation areas to create permanent year-round and/or affordable housing options.**

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<sup>5</sup> Note: the CPA statute uses the term "Community Housing" rather than "Affordable Housing." Community housing includes housing for households up to 100 percent of the Area Median Income. Whereas "Affordable Housing" per MGL c.40B is defined as low/moderate income housing that is affordable to households at or below 80 percent of the Area Median Income.

<sup>6</sup> Note: Provincetown adopted a local bylaw in 2004 designating 80 percent of CPA funds for community housing. In 2008, the town revised the bylaw to the minimum 10 percent statutory requirements. Then in 2014, the Town revised the bylaw again to create the current 60 percent minimum for community housing. <https://www.provincetown-ma.gov/127/Community-Preservation-Committee>

A collaborative joint planning effort by the Conservation Committee, Housing Authority, and Housing Trust can identify and prioritize opportunities to preserve critical habitat and water resource protection areas that can also accommodate context-sensitive housing development with a smaller footprint or create affordable and/or year-round housing through reuse of existing homes on these properties. Consider ownership options, possibly in partnership with a local or regional nonprofit, to ensure long-term stewardship and management of such property.

## ***Education***

### **Strategy 24**

Continue to collaborate with local housing agencies such as CDP, Habitat for Humanity, and Highland Affordable Housing in addition to exploring additional partnerships.

The Town and region have several local housing agencies, both public and non-profit including the Community Development Partnership, Habitat for Humanity, and Highland Affordable Housing. Continue to support collaboration and seek support to enhance the Town's capacity to undertake local initiatives in partnership with these local and regional agencies.

### **Strategy 25**

Enhance collaboration with other Town boards to broaden opportunities for allowing affordable housing conduct a bi-annual housing roundtable with all key local and regional entities supporting housing policy and initiatives in Truro.

Formalized regular communication between local boards and committees can promote greater coordination of policies and approaches to affordable housing opportunities and development. This effort can be modelled after housing roundtables in other municipalities (such as Concord, Ma), and can include speakers to provide training on state and federal regulations, including fair housing laws, as well as sources of funding for affordable housing production. The roundtable meetings provide an opportunity to discuss and update participants on any relevant local or regional housing initiatives and development proposals.

### **Strategy 26**

Increase outreach to potentially eligible Truro residents and those with a connection to Truro to apply for affordable housing including at Cloverleaf and future housing opportunities.

The Town's new position of Marketing and Communications Coordinator can assist with increased outreach both locally and regionally regarding housing opportunities, especially as Cloverleaf comes online and other future developments, such as at the Walsh property. Outreach should be early and targeted to help inform eligible residents of upcoming housing opportunities, and provide technical assistance for documentation gathering and the application process.

# ACTION PLAN

The matrix below provides specific assignment of the responsible entity, supporting entity, and timeframe to implement each housing strategies.

#	Housing Strategies	FY2023	FY2024	FY2025	FY2026	FY2027	Responsible Entity	Supporting Entities
1	Consider regulatory mechanisms to support the vision of the pending master plan for the Walsh property to create clustered mixed-income affordable year-round housing and mixed uses.	X	X	X	X	X	Planning Board/ Zoning Board of Appeals	Select Board Housing Authority
2	Secure funding to help support wastewater treatment, drinking water, and other utility needs to realize the community's vision for the Walsh property per the pending master plan.		X	X	X	X	Select Board	Town Manger
3	Based on the Walsh property master plan, issue RFP to select a developer to create a new mixed-income year-round housing and mixed-use community.		X				Select Board	Housing Authority Housing Coordinator
4	Implement the real estate transfer tax that Town Meeting adopted, if enabled through state legislation. Allocate revenue to the Truro Affordable Housing Trust to support local affordable housing initiatives.		X	X	X	X	Select Board	Principal Assessor
5	Consider adopting special legislation to allow property tax abatement to incentivize property owners to offer units as year-round rentals for low/moderate income households that meet nitrogen loading criteria.		X	X			Select Board/ Town Meeting	Housing Authority
6	Consider adopting best practices in coordinating and streamlining permitting processes to incentivize creation of year-round and affordable year-round housing for increased efficiency, providing nitrogen loading limits can be met.			X	X		Planning Board/ Building Department	Town Planner and Land Use Counsel
7	Study potential benefits to allow affordable single or duplex housing units on undersized lots with approved septic capacity approval.	X	X				Planning Board	Director of Planning and Land Use Counsel Housing Authority

8	Investigate and clarify policies that would allow for increased septic capacity for individual properties to make the construction of more ADUs feasible while protecting groundwater.	X	X			Board of Health Health Department Director	Housing Authority
#	<b>Housing Strategies</b>	FY2023	FY2024	FY2025	FY2026	FY2027	<b>Responsible Entity</b>
9	Amend Section 40.1 of Zoning bylaw to allow by-right duplex and conversion of single-family dwellings to add one apartment for year-round units and reduce requirement for one acre lots meeting septic requirements.	X	X			Planning Board	Town Planner and Land Use Counsel Housing Authority
10	Work with the Board of Health to investigate enhanced alternative and innovative individual or shared wastewater treatment systems to foster creation of housing in appropriate locations.	X	X			Board of Health Health Department Director	Housing Authority
11	Ensure successful development for the approved 40B comprehensive permit development of 39 mixed-income housing units at the Cloverleaf property.	X	X	X		Select Board	Housing Board Cloverleaf Oversight Working Group
12	Support the ongoing initiative to create affordable housing at the 181 Route 6 property.	X	X	X		Housing Authority Select Board	Community Preservation Committee Affordable Housing Trust
13	Create a grant program that supports rehabilitation needs to improve and legalize existing accessory apartment units for property owners who agree to rent year-round at affordable rent level to low/moderate income households for specific minimum term.			X	X	Housing Authority	Select Board
14	Work with the US National Park Service/Cape Cod National Seashore to consider property transfer of individual vacant homes to the Truro Housing Trust to convert to affordable housing units or seasonal housing for Town employees and to consider transfer of the North Truro Air Station for mixed-income affordable year-round housing including employee and seasonal workforce housing options.			X	X	X	Town Manager Select Board
							Housing Authority Affordable Housing Trust

15	Acquire vacant and/or underutilized properties, cottage communities, and condominiums to create affordable year-round housing such as the condemned Truro Motor Inn and others private properties.	X	X	X	X	X	Affordable Housing Trust	Town Manager Housing Authority	
16	Seek locations for co-living housing for the Town's seasonal employees or transitional housing for Town employees to live in while searching for a permanent home in Truro.	X	X				Select Board Town Manager	Housing Authority	
17	Assess the feasibility of town-owned properties, such as the land between Sally's Way and the Library, and find the highest and best use, including affordable housing.	X	X				Housing Authority	Housing Coordinator	
#	<b>Housing Strategies</b>		<b>FY2023</b>	<b>FY2024</b>	<b>FY2025</b>	<b>FY2026</b>	<b>FY2027</b>	<b>Responsible Entity</b>	<b>Supporting Entities</b>
18	Explore feasibility for an extension of Provincetown's sewer infrastructure to serve areas or specific sites in Truro and promote new year-round and affordable housing development in a variety of housing types.	X	X	X			Town Manager Select Board	Provincetown Water & Sewer Board (*Note 3 Truro representatives)	
19	Encourage Universal Design for affordable housing and mixed-income housing developments on town-owned property or supported with town funds.	X	X	X	X	X	Housing Trust	Community Preservation Committee Commission on Disabilities	
20	Work regionally to explore innovative housing strategies and programs and consider implementing pilot programs or initiatives.	X	X	X	X	X	Housing Authority	Housing Coordinator	
21	Work with the CPC to promote a CPA target allocation policy to allocate 60 percent of CPA funds to the Housing Trust to support local initiatives to create year-round affordable housing.		X				Community Preservation Committee	Housing Board Affordable Housing Trust	
22	Consider issuing municipal bonds and/or bonding CPA funds to provide additional funding to the Truro Affordable Housing Trust to fund local affordable housing initiatives that create year-round affordable housing.		X	X	X	X	Town Meeting	Town Manager Select Board Community Preservation Committee Affordable Housing Trust	
23	Work with the Truro Conservation Commission to convert or create homes on conservation areas to create permanent year-round and/or affordable housing options.	X	X	X	X	X	Conservation Commission	Housing Board Affordable Housing Trust	

24	Continue to collaborate with local housing agencies such as CDP, Habitat for Humanity, and Highland Affordable Housing in addition to exploring additional partnerships.	X	X	X	X	X	Housing Authority	Housing Coordinator
25	To enhance collaboration with other Town boards and CDP to broaden opportunities for allowing affordable housing conduct a bi-annual housing roundtable with all key local and regional entities supporting housing policy and initiatives in Truro.	X	X	X	X	X	Housing Authority	Housing Coordinator
26	Increase outreach to potentially eligible Truro residents and those with a connection to Truro to apply for affordable housing including at Cloverleaf and future housing opportunities.	X	X	X	X	X	Housing Coordinator, THA	Housing Authority Marketing and Communications Coordinator
27	Assess year-round and seasonal workforce housing needs.		X	X	X	X	Housing Coordinator	EDC, Chamber of Commerce

# CHAPTER 3: DEMOGRAPHIC PROFILE

This Housing Production Plan is grounded in a thorough examination of Truro's demographic makeup. An analysis of the current population, race and ethnicity, household composition, educational attainment, and household income provides insight into the existing housing needs and demand. Projections of Truro's future residential composition help inform housing planning efforts.

Truro's population was 2,454 in 2020, a significant increase from the 2010 population of 2,003. The COVID-19 pandemic has impacted the population of the community, with more second-home owners residing in Truro full-time or spending more time out of the year in Truro, and a steep increase in housing costs. Therefore, previous predictions of declining population are now less than certain, and the Cape Cod Commission suggests that the region may instead see increasing year-round population in coming years.

Truro's population is notably different from regional and statewide averages. A third of residents are over 65, most residents are white, most couples in the town do not have children, and three-quarters of the town's households are made up of one or two people. These characteristics have significant implications for the type, size, and price of housing that residents can afford and suggest a need for flexible, accessible, smaller units, including rental units.

The Cape Cod economy is highly tourism-based, and Truro is no exception. Over 15,000 people may inhabit the town on peak summer weekends, though by February, 20 percent of the town's labor force is typically unemployed. There is a significant lack of middle-income households in the town, with a disproportionate share of lower-income and higher-income earners, and the median household income of \$83,992 is about \$20,000 less than the greater Barnstable area median income.

## POPULATION

Truro, Wellfleet, Eastham, Orleans, and Brewster all had populations under or near 1,000 residents in 1930, but their population trends since then have been significantly different. Truro's trajectory is more like that of Wellfleet, with gradual and consistent growth. Orleans, Eastham, and particularly Brewster experienced much more rapid growth in the 1970s-1990s. On the other hand, Provincetown was by far the most populous town in the area in 1930 but its population has been relatively consistent since then. Overall, Truro has remained the least populous town on the Cape throughout the past 100 years.

Truro's year-round population in 2020 was 2,454, according to recently released Census data.<sup>7</sup> Because nearly 70 percent of Truro's land is protected open space in the National Seashore, the population density of the remaining 30 percent is about 348 people per square mile. This represents a 23 percent increase from the 2010 population of 2,003, a much faster growth rate than the six percent in Barnstable County and the seven percent statewide. This growth rate is consistent with other outer cape towns, as the growth rate in towns further inland, like Orleans and Brewster, experienced growth rates consistent with the county and state.

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<sup>7</sup> The 2020 Census Residence Criteria indicates that people were counted at their usual residence, which is the place where they live and sleep most of the time. People who live or stay at two or more residences, such as people who travel seasonally between residences, were counted at the residence where they live and sleep most of the time. Truro's 2020 population according to the Census accounts for all full-time residents and any part time residents that live in Truro for most of the year.

*Although Truro has the smallest year-round population on the Cape, it and the rest of the outer Cape are growing faster than the rest of Barnstable County. This is likely partially due to former part-time residents choosing to become full-time residents in Truro.*

The UMass Donahue Institute forecast a year-round population of under 2,000 for 2020 and a subsequent decline to 1,269 by 2040, as shown below, in keeping with their overall expectation for decreasing populations on Cape Cod in their last forecast cycle. The 2020 Census figures demonstrate that those forecast trends may be less certain considering the COVID-19 pandemic, when many people either bought homes on the Cape or spent more time in their second homes in the area.

A recent survey completed by the Truro Part-Time Resident Taxpayers Association<sup>8</sup> indicates that about 45 percent of their membership has increased their time in Truro because of the pandemic. The survey results also report that nearly 67 percent of their membership expects little or no drop in the amount of time that they spend in Truro, even as the pandemic abates.<sup>9</sup> The survey was administered to members of the TPRTA and captured the perspectives of 513 households.

*The Cape Cod Commission and UMass Donahue Institute's recent survey of homeowners on the Cape corroborates these trends of increased population and remote workers, and future population trends in the area remain uncertain though overall growth on the Cape in coming years seems more likely than the previously forecast decline.<sup>10</sup>*

The 2017 projections by the Cape Cod Commission are also shown above which forecast moderate growth and/or steady population throughout the Cape, but again were produced pre-pandemic when the situation was significantly different.

## DISTRIBUTION OF POPULATION BY AGE

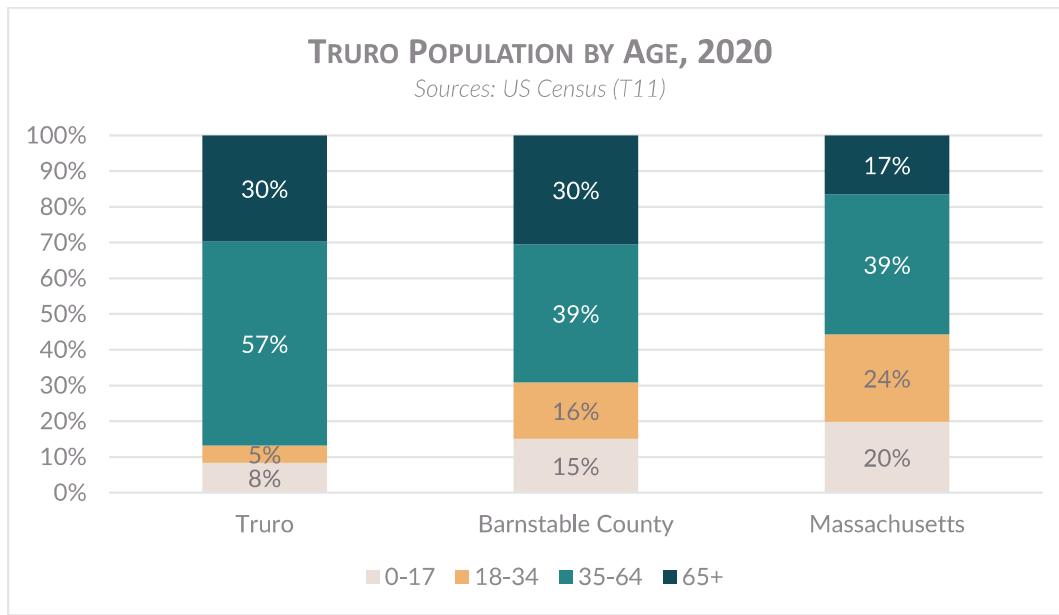
*Like Barnstable County overall, Truro has a significant share of older residents – 30 percent are over the age of 65, double the statewide average, according to the 2020 Census.*

Additionally, another 57 percent of Truro residents are between 35 and 64, with only 13 percent between 18 and 34. The town's population has aged noticeably since the 2010 Census, with the share of residents under 34 falling from 24 to 13 percent in the past decade.

<sup>8</sup> The TPRTA received survey responses from 513 households, representing more than 1,500 part-time residents.

<sup>9</sup> Truro Part Time Resident Taxpayers Association. "TPRTA Survey of Truro Part-Time Resident Taxpayers", September 2021

<sup>10</sup> Cape Cod Commission. "Covid-19 and a Changing Cape Cod." <https://capecodcommission.org/about-us/newsroom/covid-19-and-a-changing-cape-cod/> "Detailing data on Cape Cod's new homeowners." <https://capecodcommission.org/about-us/newsroom/detailing-data-on-cape-cods-new-homeowners/>



*This is a dramatically older population than the county and the state and is forecast to increase, with the Donahue Institute predicting 64 percent of residents over the age of 65 by 2040.*

As discussed above, these predictions do not consider recent COVID-19 related trends, though a recent survey indicates that 70 percent of new homeowners across the Cape since the onset of the pandemic are over 55 years old, suggesting the overall forecast for increasing age in the population may be generally accurate.<sup>11</sup>

## RACE & ETHNICITY

Like many Cape Cod communities, Truro is racially and ethnically homogenous, with White residents making up almost 90 percent of the population. This is higher than Barnstable County (85 percent) and significantly higher than the state as a whole (68 percent). The share of BIPOC (Black, Indigenous, and People of Color) populations in Truro has risen slightly since 2010 from 6 to 10 percent, mostly due to small increases in the Black / African American population and in the share of mixed-race residents. This follows recent statewide and national trends of increased mixed-race populations on the Census.

<sup>11</sup> Cape Cod Commission. "Detailing data on Cape Cod's new homeowners." <https://capecodcommission.org/about-us/newsroom/detailing-data-on-cape-cods-new-homeowners/>

## DISABILITY

The U.S. Census Bureau defines a disability as a long-lasting physical, mental, or emotional condition, broken down into the six types detailed in the box to the right. Residents with one or more disabilities can face housing challenges if there is a shortage of housing in a community that is affordable, physically accessible, and/or provides the supportive services that people with disabilities may need.

According to the 2020 ACS, eight percent of Truro's civilian, non-institutionalized population report having one or more disabilities.<sup>12</sup> This includes three percent of residents aged 18-64 years<sup>13</sup> and 21 percent of adults 65 years and older,<sup>14</sup> somewhat less than county and statewide averages. Given the small sample size for the 2020 ACS, these percentages have high margins of error. Nevertheless, these estimates highlight the diverse range of housing needs in Truro.

**Hearing difficulty:** deaf or having serious difficulty hearing.

**Vision difficulty:** blind or having serious difficulty seeing, even when wearing glasses.

**Cognitive difficulty:** Because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions.

**Ambulatory difficulty:** Having serious difficulty walking or climbing stairs.

**Self-care difficulty:** Having difficulty bathing or dressing.

**Independent living difficulty:** Because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping.

Source:

<https://www.census.gov/topics/health/disability/guidance/ada-collection-acrs.html>

## HOUSEHOLDS

### HOUSEHOLD COMPOSITION

The number and type of households within a community, along with household spending power, correlate to housing unit demand. Each household resides in one dwelling unit, regardless of the number of household members. The US Census defines a family as "a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together." The term "non-family households" includes individuals living alone and those living with roommates who are not related by birth, marriage, or adoption.<sup>15</sup>

The 2019 and 2020 ACS data show considerable variations in estimating Truro's household composition. Significant inaccuracies with the 2020 Census suggest that the 2019 data may be somewhat more accurate, and the 2019 data skews closer to county and statewide averages as well as to the 2010 Census data.

The 2019 ACS estimates that about two-thirds of Truro's households are family households,<sup>16</sup> of which about three-quarters are married couples without children.<sup>17</sup> This is a significantly higher share of couples without children than the statewide average of 43 percent,<sup>18</sup> but

<sup>12</sup> ACS Margin of Error: ±6.4%

<sup>13</sup> ACS Margin of Error: ±4.4%

<sup>14</sup> ACS Margin of Error: ±14.3%

<sup>15</sup> US Census Bureau, Subject Definitions

<sup>16</sup> ACS Margin of Error: ±120 households

<sup>17</sup> ACS Margin of Error: ±104 families

<sup>18</sup> ACS Margin of Error: ±4,810 families

matches trends in Barnstable County as a whole, where 59 percent of family households are couples without children,<sup>19</sup> up from 54 percent in 2010.<sup>20</sup>

*From 2010 to 2019, the percentage of households consisting of married couples with children decreased by about 10 percent and the percentage of households consisting of single parents with children decreased by about five percent while the percentage of households consisting of married couples without children increased by about 14 percent. This indicates a decline in the number of households of families with children, which was confirmed in the focus group engagement as well.*

It is important to note that the decrease in the number of households with children is not reflected in the school enrollment data, which is detailed later in this chapter. This may be due to the rise in older adults increasing Truro's population and therefore decreasing the percentage of households with children.

In general, the percentage of households (family and non-family) without children and householders under the age of 65 decreased by about five percent from 2010 to 2019. Of non-family households, the margins of error in ACS data for Truro make it difficult to estimate the number of householders over 65 living alone. In 2010, about 201 householders under 65 were living alone in the Town,<sup>21</sup> compared to 127 over 65.<sup>22</sup> The 2020 estimates suggest a similar breakdown, though 2019 estimates suggest a higher share of residents over 65 living alone. Across Barnstable County, there has been a slight increase in the share of residents over 65 living alone, from 41<sup>23</sup> to 47<sup>24</sup> percent of non-family households. Given the increasing age of Truro's population, it is reasonable to assume at least a small increase in households comprised of older residents living alone.

## HOUSEHOLD SIZE

Truro's household size was estimated at 1.86 people<sup>25</sup> in the 2019 ACS and at 1.55 people in the 2020 ACS.<sup>26</sup> Both are subject to significant margins of error but represent decreases from the 2010 Census which reported 2.03 people per household.

*Despite the uncertainty, Truro's household size is significantly smaller than that of the County and the state overall.*

Barnstable County had a household size of 2.21 in 2010 ( $\pm 0.02$ ) and 2.2 in 2020 ( $\pm 0.03$ ), and Massachusetts had 2.48 people per household in 2010 ( $\pm 0.01$ ) and 2.5 in 2020 ( $\pm 0.01$ ). Notably, these household size estimates have small margins of error.

*The average household size is decreasing. The 2010 Census reported that 78 percent of Truro households (770 households) were comprised of one or two people, and the 2019 and 2020 ACS estimates indicate that 91 to 94 percent of households (654) are currently made*

<sup>19</sup> ACS Margin of Error:  $\pm 1,039$  families

<sup>20</sup> ACS Margin of Error:  $\pm 682$  families

<sup>21</sup> ACS Margin of Error:  $\pm 96$  individuals

<sup>22</sup> ACS Margin of Error:  $\pm 52$  individuals

<sup>23</sup> ACS Margin of Error:  $\pm 416$  individuals

<sup>24</sup> ACS Margin of Error:  $\pm 565$  individuals

<sup>25</sup> ACS Margin of Error:  $\pm 0.21$

<sup>26</sup> ACS Margin of Error:  $\pm 0.30$

*up of one or two residents.<sup>27</sup> This represents a 16 percent increase in the number of small households in Truro within ten years.*

Since the overall number of households has also decreased during this time, this trend indicates that larger households are moving away from Truro, and the homes have been purchased by households that do not live in Truro full time.<sup>28</sup> This is significantly higher than the 73 percent of Barnstable County households<sup>29</sup> and 62 percent of Massachusetts households made up of one or two people.<sup>30</sup>

## HOUSEHOLD INCOME

*Truro's estimated median household income per the 2020 ACS was \$68,914.<sup>31</sup> This is almost \$30,000 less than the 2020 HUD Area Median Income for the greater Barnstable area of \$96,600. Notably, the Truro Median Household Income has declined 28 percent since 2010 and is now at a similar level as it was in 2000 (adjusted for inflation), when it exceeded the greater Barnstable area median income.*

Nearby communities have similar income levels to Truro, between \$60,000 and \$85,000 overall with Provincetown having the lowest median household income on the Cape. All the Cape communities have incomes which are similarly below the regional average.

When compared with the County and the state, Truro's income distribution skews slightly lower, with 55 percent of households earning less than \$75,000 compared to 49 percent in Barnstable County and 45 percent statewide. However, there are nearly as many high-income earners making \$150,000 or more than the statewide average.

*Overall, there is a large disparity in Truro's incomes with a small number of middle and upper-middle income earners compared to larger shares of low and high-income earners.*

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<sup>27</sup> ACS Margin of Error: ±308 individuals

<sup>28</sup> It is important to note that the 2020 household size estimates came from the ACS data, while the 2010 household size data came from the Census, which is more accurate. The 2020 Census data about household size has not been released as of June 2022.

<sup>29</sup> ACS Margin of Error: ±2.1%

<sup>30</sup> ACS Margin of Error: ±0.4%

<sup>31</sup> Margin of Error: ±\$31,118

# CHAPTER 4: HOUSING CONDITIONS

The following section examines Truro's current housing supply and how it has changed over time. Understanding housing type, age, tenure, vacancy, and recent development will contribute to an understanding of current needs and demand in Truro and thereby help inform future housing production planning.

Truro has about 1,250 full-time occupied units, only slightly less than half of the total housing stock. The remainder are second homes or vacation/short-term rentals. This has significant implications for the supply and price of housing for year-round residents. Of the full-time occupied units, most are single-family homes, and most were built between 1960 and 1999. The majority are owner-occupied and, following the unusually small household sizes in the Town discussed in Chapter 3, most housing units have more bedrooms than required for people in the household, implying the need for smaller units to help improve affordability.

Housing costs have skyrocketed across the Cape since the COVID-19 pandemic, with the median price for a single-family home increasing from \$716,000 to \$897,000 between 2020 and 2021. With these prices, the average Truro household would need more than twice their income to be able to afford the average house in the Town. About 27 percent of households (179 households) in the Town are paying more than 30 percent of their income on housing costs, and most of these are also earning less than 80 percent of the area median income. Although accurate rent data is difficult to obtain, the best information available suggests that the average rents in the town are out of reach for these lower- and moderate-income residents. Only about 2.9 percent of Truro's year-round units are subsidized affordable units, significantly less than the statewide goal of 10 percent.

## HOUSING SUPPLY AND TRENDS

The 2020 Census shows a total of 3,001 housing units in Truro, an increase of 55 percent since 1990. The increase in housing units was keeping pace with population growth in recent decades, though it has slowed down in the past decade. It should be noted that there are some questions regarding the validity of the census data, as many seasonal homeowners had moved here during the pandemic and may have returned to their primary residences.

*Additionally, many housing units in Truro are vacation rentals or second homes. The 2020 ACS estimates show that 78.2 percent of the total units in Truro are vacant for seasonal or recreational use, with implications for housing availability and affordability for full-time residents.<sup>32</sup>*

Anecdotally, there are several illegal housing units in Truro, which are important to consider as part of the housing stock. However, the Town has not been able to officially count the units, so the true number of illegal units is unknown as of July 2022. It must be assumed that the number of rental units in this report is an underestimate of the true number considering illegal units.

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<sup>32</sup> Margin of Error: ±165 housing units

## TYPE & AGE

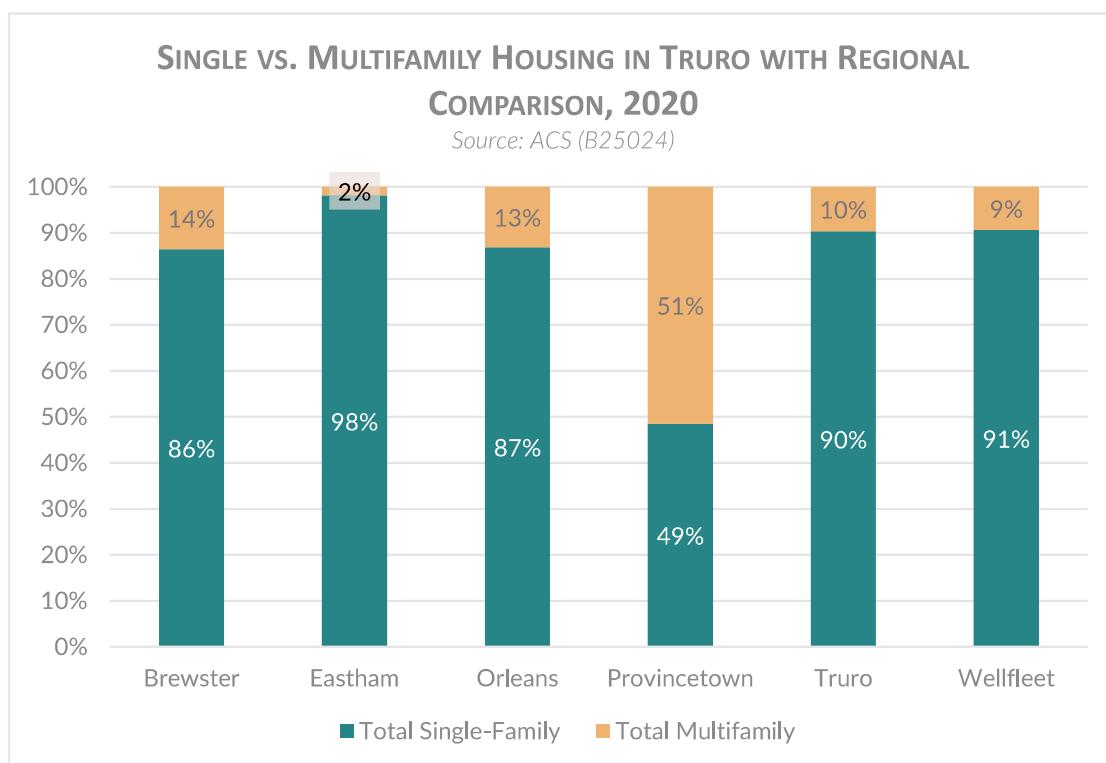
**Most homes in Truro are single-family units, around 90 percent.**

Five percent are in structures of 2-5 units, with a very small share in larger structures of 10 or more units, as shown below. The forthcoming "Cloverleaf" 40B development will contain a 15-unit building with affordable units as well as a variety of duplexes, increasing the share of multifamily housing in the town.<sup>33</sup>

In Truro, there are 120 condos that are occupied year-round, though it is not possible to determine whether they are rented year-round, owner-occupied, or rented year-round through a short-term rental platform. Twenty-five people who own condos in Truro receive a residential tax exemption. There are 431 other condos in Town that are not currently year-round.

The focus group and interview engagement process revealed that many in Truro are interested in increasing the housing stock in ways other than single family homes. Participants in the engagement process seemed to think that the Town was open to more creative ideas for housing, like Accessory Dwelling Units (ADUs), tiny homes, or cluster developments.

*Truro's share of single-family units is like the share across the Cape, with the notable exception of Provincetown which has significantly more multi-unit housing at 51 percent, more representative of the average share of multifamily housing across the Commonwealth (49 percent).*



About 58 percent of Truro's housing units were built prior to 1980. Older structures may lack heating and energy efficiencies and may not be code compliant, which adds to the monthly utility and maintenance costs. Older units built before 1978 may also have lead paint, which is

<sup>33</sup> Town of Truro. "Cloverleaf 40B Application." <https://www.truro-ma.gov/zoning-board-of-appeals/pages/cloverleaf-40b-application>

not safe for children, but can be costly to mediate. These additional costs have an impact on the affordability of older units for both owners and renters.

*The period between 1960 and 1999 saw the largest amount of housing units built in Truro, with slightly more than half the Town's housing constructed during those years. Only about 16 percent of units were constructed since 2000.*

Overall, this housing mix is like Barnstable County, but significantly newer than the housing across the Commonwealth, which has significantly more historic housing than the Cape overall.

## VACANCY

A low vacancy rate often indicates that demand exceeds current supply, placing pressure on housing prices. According to the 2021 *Greater Boston Housing Report Card*, a 2 percent vacancy rate for ownership and 6 percent vacancy rate for rental units are considered natural vacancy rates in a healthy market. Vacancy rates can be inaccurate in small communities such as Truro due to large margins of error. Vacancy rates in Barnstable County are around 7 percent for rental units and 1.7 percent for ownership units.

*When looking at characteristics of vacant units in Truro, 98 percent of vacant units are reported as being used for seasonal or recreational use, like the 90 percent of seasonal and recreational vacant units in the County as a whole. This is not surprising given the tourist economy and prevalence of second homes on the Cape, but it does potentially increase housing pressures for year-round residents.*

## TENURE

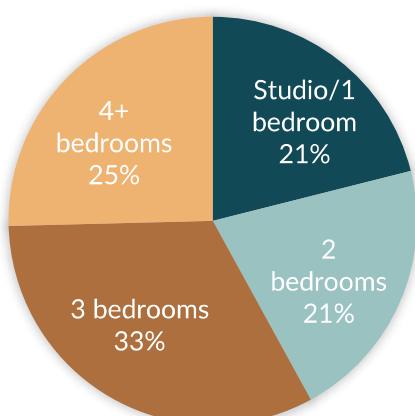
*About 85 percent of housing units in Truro are owner-occupied and 15 are renter occupied.*

This is like Barnstable County and neighboring Cape communities but a much higher share of owner-occupied units than in Massachusetts as a whole. A lack of rental units can represent an impediment to flexible housing options and reduce options for those who cannot afford to purchase a house.

## HOUSING STOCK BY BEDROOMS

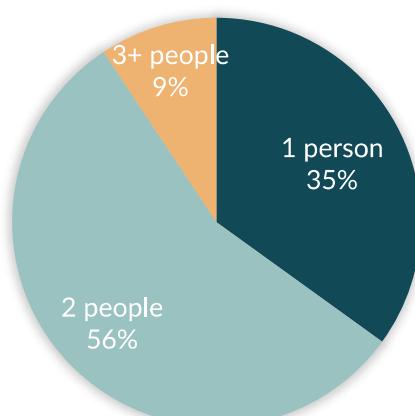
### BEDROOMS PER HOUSEHOLD IN TRURO, 2019

Source: ACS (B25041)



### PEOPLE PER HOUSEHOLD IN TRURO, 2019

Sources: ACS (B25041)



About 24 percent of housing units in Truro are built as studio or one-bedroom units. About 19 percent of the stock is made up of two-bedroom units, and 34 percent of the housing stock is made up of three-bedroom units, with the remaining 23 percent four or more bedrooms. As discussed in Chapter 3, upwards of 90 percent of Truro households seem to be one or two-person households.

*Therefore, there is a significant mismatch between smaller household sizes and smaller housing units.*

Although smaller households can live in units with more bedrooms, this mismatch exhibits a need for more smaller housing options for residents who may not be able to afford extra bedrooms or prefer smaller units. Smaller households also generally incur less energy and maintenance costs than larger households.

## HOUSING MARKET

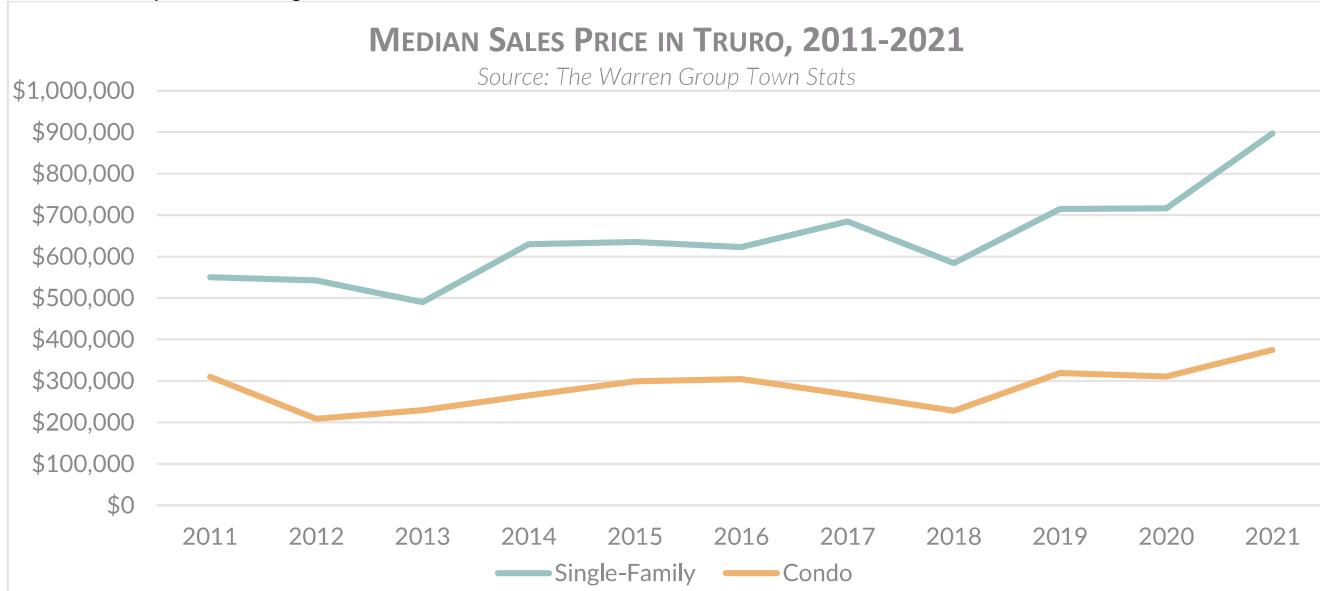
Housing costs within a community reflect numerous factors, including demand and supply. If the former exceeds the latter, then prices and rents tend to rise. Depending on the income levels of the population, these factors can significantly reduce affordability for both existing residents and those seeking to move in.

*In Truro and across the Cape, housing costs have skyrocketed since the onset of the COVID-19 pandemic, with new residents arriving with the potential for remote work, and many second homeowners using those homes full-time.<sup>34</sup>*

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<sup>34</sup> Cape Cod Commission. "Covid-19 and a Changing Cape Cod." <https://capecodcommission.org/about-us/newsroom/covid-19-and-a-changing-cape-cod/>

## Ownership Housing Costs



The cost of purchasing a home in Truro was relatively steady throughout the 2010s within the \$550,000 to \$700,000 range for single-family homes and \$200,000 to \$300,000 range for condos.

*Between 2020 and 2021, the median sales price for a single-family home rose from \$716,000 to \$897,000, according to Warren Group data.*

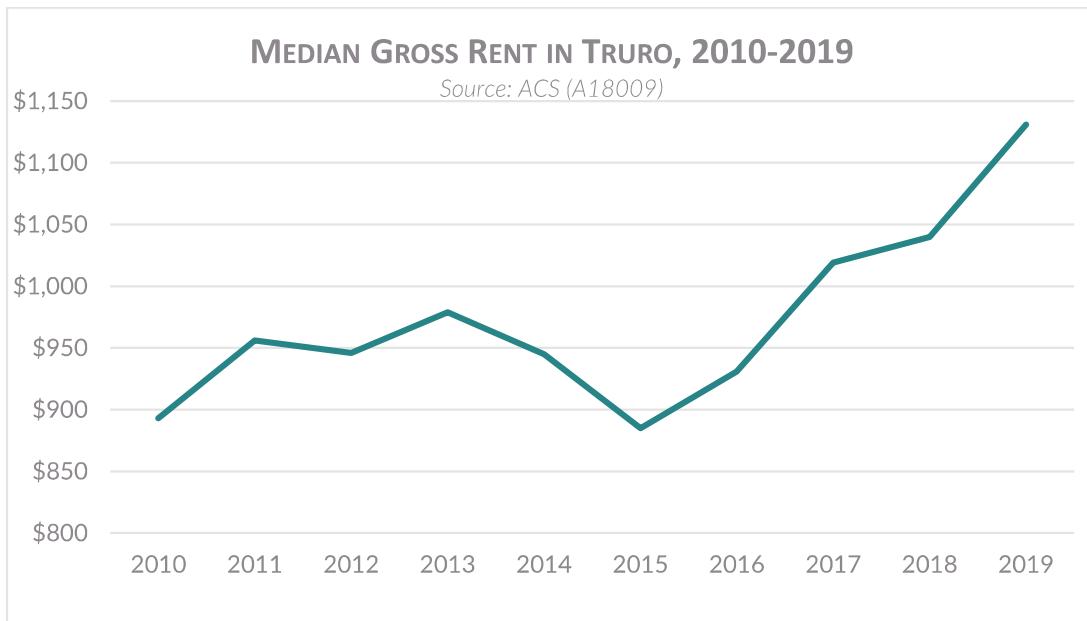
More recently, the Cape Cod & Islands Association of Realtors estimates a shocking 95 percent increase from 2021 to 2022 thus far, with a single-family home averaging \$1.7 million in the first quarter of 2022.<sup>35</sup> This has serious implications for housing affordability for all but the highest income-earners in Truro.

## Rental Housing Costs

Rents are notoriously difficult to track using Census data, since rent is self-reported and often lags actual rents as a result. However, other data sources for small communities are also problematic, and Census data can provide an overall picture. In Truro's case, rent trends are like those observed above for ownership housing – relative stability and even a dip for several years around 2015, followed by rapid increases of 15-25 percent a year in recent years, as shown below.<sup>36</sup>

<sup>35</sup> Cape Cod & Islands Association of Realtors. "Local Market Update April 2022" <http://capecod.stats.10kresearch.com/docs/lmu/x/Truro?src=map>

<sup>36</sup> Note: The 2020 ACS did not provide a rental estimate for Truro.



## RECENT & FUTURE DEVELOPMENT

### PIPELINE

In 2021, Truro issued a comprehensive permit to Community Housing Resource, Inc. to develop 39 units across several structures including an 11-unit building and several duplex townhomes on a four-acre town owned parcel. This is known as "Cloverleaf." Following an appeal and legal process, the project is moving forward and will provide a variety of affordable units including 20 units at 80 percent AMI, eight units between 80 and 120 percent AMI, six market-rate units, and five flexible units.<sup>37</sup>

In April of 2019, Town Meeting voted to authorize the Truro Select Board to acquire the 69.9-acre Walsh property. Decisions about how the property will be used have not been finalized, though there is potential for the property to be used for housing as well as open space, recreation, and more. The Town has hired master planners to aid in the planning and development of this property. The property could be a site that the Town would encourage the use of a comprehensive permit or a rezoning initiative.



Cloverleaf Project Site

<sup>37</sup> Bragg, Mary Ann. "Breakthrough in court case could put 39-unit Cloverleaf project in Truro back on track." Wicked Local/Provincetown Banner. Feb. 22, 2022. <https://www.wickedlocal.com/story/provincetown-banner/2022/02/22/truro-cloverleaf-housing-project/6801397001/>

# HOUSING AFFORDABILITY

## HOUSEHOLDS ELIGIBLE FOR HOUSING ASSISTANCE

One measure of affordable housing needs is the number of households that may be eligible for housing assistance based on estimated household income. Federal and state programs use Area Median Income (AMI), along with household size to identify these households. The table below shows U.S. Department of Housing and Urban Development (HUD) income limits for extremely low (below 30 percent of AMI), very low (30-50 percent of AMI), and low-income (50-80 percent of AMI) households by household size for the Barnstable Town Metropolitan Statistical Area (MSA), which includes Truro and all of Cape Cod. Typically, households at 80 percent of AMI and below may qualify for housing assistance, though there are some exceptions based on household size and assets.

Current Affordable Housing Income Limits			
Barnstable Town, MA MSA			
Household Size	Extremely Low Income (30% AMI)	Very Low Income (50% AMI)	Low Income (80% AMI)
1 Person	\$22,850	\$38,050	\$60,900
2 People	\$26,100	\$43,500	\$69,600
3 People	\$29,350	\$48,950	\$78,300
4 People	\$32,600	\$54,350	\$86,950
5 People	\$35,250	\$58,700	\$93,950
6 People	\$37,850	\$63,050	\$100,900
7 People	\$41,910	\$67,400	\$107,850
8 People	\$46,630	\$71,750	\$114,800

Source: HUD

In Truro, more than half of year-round residents earn more than 80 percent AMI. About 19 percent of households earn between 50 and 80 percent AMI, 12 percent earn between 30 and 50 percent AMI, and 11 percent, or 70 households, earn less than 30 percent of the AMI.

## CURRENT M.G.L. CHAPTER 40B SUBSIDIZED HOUSING INVENTORY

Under M.G.L. Chapter 40B, affordable housing units are defined as housing that is developed or operated by a public or private entity and reserved by deed restriction for income-eligible households earning at or below 80 percent of the AMI. In addition, all marketing and placement efforts follow Affirmative Fair Housing marketing guidelines per the Massachusetts Department of Housing and Community Development (DHCD). These units are also deed restricted units.

Housing that meets these requirements, if approved by DHCD, is added to the subsidized housing inventory (SHI). Chapter 40B allows developers of low/moderate-income housing to obtain a comprehensive permit from the Truro Zoning Board of Appeals to override local zoning and other restrictions. A municipality's SHI fluctuates with new development of both affordable and market-rate housing. The percentage is determined by dividing the number of affordable units by the total number of year-round housing units according to the most recent decennial

Census. As the denominator increases, or if affordable units are lost, more affordable units must be produced to reach, maintain, or exceed the 10 percent threshold.

*The SHI shows that Truro had 25 subsidized units as of the completion of the 2020 census, making up 1.88 percent of its total housing stock.*

The total number of units in Truro, which is used as the denominator when calculating Truro SHI percentage, has changed following the full release of 2020 census data. When the denominator changes, the percentage of housing units on the SHI dropped. Additionally, the Cloverleaf units were initially added to the SHI after the comprehensive permit was issued but were removed when building permits were not issued within a year. These units will return to the SHI once constructed.

It is important to note that due to state eligibility policies under M.G.L. 40B, the actual number of affordable units in any community may be lower than the inventory indicates since all units in rental developments which contain a certain percentage of affordable units are counted on the SHI.

It is also important to note that even though Truro is below the ten percent minimum under Chapter 40B, due to the Cape Cod Commission Act, the Cape Cod Commission is authorized to review and regulate developments of regional impact. This includes those that would normally only be subject to a single Comprehensive Permit from the ZBA under Chapter 40B.

## HOUSING COST BURDEN

One method to determine whether housing is affordable to a community's population is to evaluate households' ability to pay their housing costs based on their reported gross household income. HUD considers households who spend more than 30 percent of their gross income on housing to be "housing cost burdened" and those that spend more than 50 percent to be "severely housing cost burdened." Landlords and banks enforce these standards and will generally not sign a lease or qualify someone for a mortgage if they will be paying more than 30 percent of gross income towards housing costs.

*In Truro, about 27 percent of households are cost-burdened, about 179 households in total. Most of these, 63 percent, 109 households, are also low- or moderate-income households, earning less than 80 percent of the AMI. About seven percent of Truro households, or 44 households, are severely cost-burdened, paying more than half their income in rent or housing costs.*

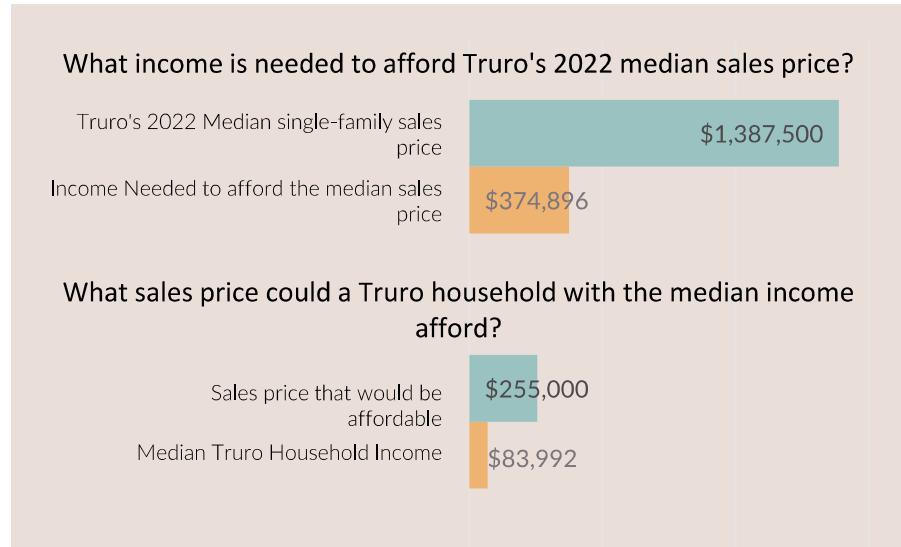
HUD data indicates that about three-quarters of Truro's cost-burdened households are homeowners rather than renters. This may relate to the significant costs of purchasing housing in the Town, or to older residents who have lived in their homes for many years and are on fixed incomes. This finding is also influenced by the fact that only 15 percent of units are renter-occupied, while 85 percent are owner-occupied.

## AFFORDABILITY GAP

An affordability gap refers to the difference between what households can pay for housing and the actual costs of renting or purchasing a home. Given the extreme rise in housing costs in Truro in the past two years, there is a significant affordability gap for purchasing housing in the Town, and renters may also struggle to afford average rents based on the median income of renter households.

### Ownership

The average household that lives in Truro year-round earned \$83,992 in 2020. Based on the local tax rate and DHCD's price calculator, that household could afford to spend \$255,000 on a home. However, the median sales price for a single-family home in 2022 was \$1,387,500, therefore the median Truro household has a gap of \$1,232,500 between what they could afford and the median single-family home price.



*Or, to put it another way, to afford the median home price, a household would need to make \$374,896, which is \$290,904 more than the median income in the Town.*

During the focus group and interview process, participants expressed this challenge, that friends and family members earning more than the average income still cannot find housing due to the cost. This affects everyone, in all lines of work, including town employees, healthcare workers, police officers, and firefighters.

### Rental

As discussed previously, it is difficult to gain a clear picture of rental prices in Truro. However, based on 2020 ACS estimates, the average household in Truro would be able to afford about \$1,723 in rent without becoming cost burdened.<sup>38</sup> However, rental households generally make less than the average income, and based on reported income of renters, the average rental household in the town could only afford a rent of around \$1,031 without paying more than 30 percent of their income in rent. The average census reported rent in 2019 was \$1,131 – slightly more than the average rental household could afford.

*Considering the rapidly increasing costs of housing in the Town and across the Cape in general, it is reasonable to assume that rental households would struggle to afford their housing costs in Truro without becoming cost burdened.*

<sup>38</sup> Calculations for affordable monthly rent are based on 2020 ACS median household income data, which as a margin of error of ±\$31,118. Accordingly, the affordable monthly rent for the average Truro household has a margin of error of \$778.

# CHAPTER 5: DEVELOPMENT CONSTRAINTS

There are many factors that influence the feasibility of housing production, from physical limitations to regulations that shape development and land use. This chapter reviews environmental constraints, infrastructure constraints, and regulatory barriers. Note that this analysis relied heavily on the Town of Truro 2015 Open Space and Recreation Plan (OSRP) and the 2005 Truro Local Comprehensive Plan, two plans that are currently in the process of being updated. The description of development constraints to follow include direct excerpts from the OSRP and Comprehensive Plan. Citations are included for other sources.

Three-quarters of Truro's land area is protected open space and conservation land within the federally managed Cape Cod National Seashore. This designation as well as the coastal location of the town pose significant constraints to development, with concerns over flooding, sea level rise, and shifting shorelines. Climate change brings the risk of more intense storms, sea level rise, and groundwater intrusions by salt water. These are significant threats to much of Cape Cod and have important implications for development locations in Truro, particularly the more developed coastal area near Beach Point.

Cape Cod's groundwater is derived from freshwater lenses which float on heavier salt water and provide the sole source of water for the region. The Pamet lens is shared by Truro and Provincetown and due to the highly permeable soils and recharges itself very efficiently. The water supply is projected to be sufficient for projected future development. The Town lacks sewer capacity, relying on individual septic systems, and there have been relatively few incidents of contamination. The capacity to connect to Provincetown's sewer with added infrastructure exists if desired in the future.

Overall, Truro's zoning allows low-density zoning except in a few small areas. Single-family houses are allowed in most areas, and duplexes and Accessory Dwelling Units are also permitted. The Seashore district, which comprises the areas of the town within the CCNS, has more restrictive regulations.

There are several overlay zoning districts to protect water resources and prevent flood damage, as well as an affordable housing rental overlay district tailored to the Sally's Way project which requires affordable apartments for year-round Truro residents.

## ENVIRONMENTAL CONSTRAINTS

Truro is a small beach community in the outer portion of Cape Cod. The Outer Cape also comprises Provincetown, Wellfleet, and Eastham.

*The Cape Cod National Seashore (CCNS), administered by the National Park Service contains more than 27,000 acres in the Outer Cape and limits development within its borders. Fully 78 percent of Truro's Town Area is protected open space.<sup>39</sup>*

This environmental and regulatory landscape, along with groundwater and sewage considerations, provide significant constraints to development in the Town.

### LANDSCAPE CHARACTER

Truro's landscape is dominated by the seashore and natural areas. The inland areas near Route 6 have areas of pine and oak growth in the south and more rolling terrain without vegetation in the north. Cape Cod Bay and High Head are visible from Route 6 in the north of the town, and

<sup>39</sup> 2018 Cape Cod Regional Policy Plan

the Pamet River flows from east to west through the town mid-way between Wellfleet and Provincetown. This river is the “ecological heart” of Truro and was the center of Native American activities in the area.

On the bayside of the town, there are several beaches and a variety of older homes. Pamet Harbor is a picturesque area but has been affected by silting over the years, with frequent dredging required. On the Atlantic side of the town, there are numerous beaches and vistas, as well as the prominent Highland Light house and Highland Links golf course. There are numerous official and unofficial walking trails throughout the CCNS which provide views of the harbor, ocean, dunes, and marsh and wetlands areas in the Town.

Truro has long been known for its peaceful and secluded nature, in contrast with the more bustling Provincetown arts community. There is no distinct center of the town, and residents and visitors forgo easy shopping and access to a central commercial area for the unique beauty and physical characteristics of the Town.

### GEOLOGY, SOILS, AND TOPOGRAPHY

Truro's geology and soils are glacial deposits that have been shaped by erosion and accretion. The northern extent of the Outer Cape, which includes all of Truro, originated as a glacial moraine contributed by the South Channel Lobe, one of the three major drift deposits formed during the glacial retreat beginning about 12,000 years ago.

The soils in Truro are divided into three major and two minor categories. The Wellfleet Deposits in the south are mostly sand, but also localized beds of clay, silt, gravel, till, and boulders. The Truro Plain Deposits in the north are also primarily sand, but also contain clay, silt, and gravel. The northernmost part of the town is comprised of beach and dune deposits of sand and gravel. The smaller Highland Plain Deposit is on the northeast coast and is mostly sand and clay, and the Marsh Deposits are found along the Pamet River corridor and consists of partly decayed salt marsh vegetation mixed with marine sand, clay, and silt.

There are topographic and age differences moving south to north. The older Wellfleet Deposits are approximately 150 feet above sea level, whereas the Truro Plain Deposits are about 80 feet above sea level, and the dune deposits are as low as 10 feet above sea level. There are also differences from east to west. The ocean side is primarily high bluff topography whereas the bay side is marked by irregular kettle-hole topography.

*These shorelines change rapidly because of coastal processes. Understanding shoreline development and coastal erosion processes, with the potential for sea level rise, is critical for the long-term health of beaches and coastal resources and to Town planning.*

### WATERSHED

Truro is in the Cape Cod Bay Watershed, with almost all surface water flowing to the west into Cape Cod Bay and some discharging to the Atlantic. The Cape's 101 watersheds are very important to the drinking water aquifers (discussed below) as well as being susceptible to excess nitrogen pollution through development, which can have adverse effects on coastal habitats and create excess algae and degradation of water quality.<sup>40</sup> Additionally, the Pamet River watershed covers a quarter of Truro and contains a significant concentration of biological diversity.

### SURFACE WATER BODIES

The Pamet River System is the largest wetland ecosystem in Truro. The Pamet River flows east to west from its headwaters immediately behind the ocean dunes at Ballston Beach to Cape Cod Bay, about 3 miles away. Starting as a freshwater stream, it meanders 1.6 miles through a

<sup>40</sup> 2018 Cape Cod Regional Policy Plan

bottomland meadow and then passes through a tide gate, or clapper valve, located under Town Center Road, to become a saltwater estuary. The river has undergone restorative dredging and maintenance since being filled with silt following the installation of a lighthouse in 1849. The river level and flow depend almost entirely on groundwater or aquifer seepage and on direct precipitation. Today the Pamet headwaters is a freshwater marsh, which is being encroached upon as the dune behind Ballston Beach slowly but steadily migrates westward with the eroding shoreline. The river was tidal until the installation of the clapper valve, and recently the Cape Cod Commission has been investigating removing the valve to restore salt marsh habitat and improve water quality.

Truro has eleven ponds, seven freshwater kettle ponds and four coastal ponds. The kettle ponds, formed by depressions in the till when glacial ice melted, are within the CCNS near Wellfleet. They are Ryder Pond, Round West Pond, Round East Pond, Great Pond, Snow Pond, Horseleech Pond, and Slough Pond. Some of the ponds have been degraded by heavy recreational use. The coastal ponds are in north Truro and comprise Pilgrim (Village) Pond, Great Swamp Pond, both of which are freshwater and glacial in origin, and East Harbor Pond, and Moon Pond, both of which are saltwater and were caused by the water control device installed in the harbor inlet in 1958. Several of these ponds are degraded by road run-off and lack of flushing, though recently the National Park Service has been opening the culvert to encourage tidal flushing and improve water quality.

## WETLANDS AND VERNAL POOLS

Wetlands and floodplains are unique natural resources, providing flood storage and helping to filter pollution before it reaches underground water supplies. Wetlands also recharge ground water, which preserves present and potential water supplies, serve as plant and wildlife habitat, and produce nutrients for aquatic life. In Massachusetts, primary authority for implementation of wetland laws is given by the legislature to local municipalities through their Conservation Commissions.

The Pamet River System is the largest wetland ecosystem in Truro. Starting as a freshwater stream, it meanders through a vegetated bottomland, then passing through the clapper valve located under Route 6A, the river becomes a saltwater estuary. Joined by the outflow of several smaller streams, the estuarine area is bordered by extensive salt marsh and some brackish-water marsh. Near its artificially realigned mouth, the Pamet is joined by the Little Pamet River, Mill Creek and Eagle Creek, which flow into Pamet Harbor. Other wetlands in Truro include the Salt Meadow adjoining East Harbor, Bound Brook north of Wellfleet's Herring River and part of the Wellfleet state-designated Area of Critical Environmental Concern (ACEC), and several small wetlands in need of restoration to prevent further degradation, including wetlands north of Pilgrim Heights, near Pond Village, and near Great Swamp.

There are 13 certified vernal pools in Truro, of which nine are within the CCNS boundary. Additionally, there are 31 potential vernal pools, 22 of which are within the CCNS. Beginning in 1987, vernal pools were given some protection under the State's Wetlands Protection Act (WPA).

## FLOODING AND CLIMATE CHANGE

*Flooding is a significant hazard in Truro due to its coastal location and the result of storms, heavy rains, and hurricanes. The 2017 Truro Hazard Mitigation Plan determined that it is "highly likely" that flooding will impact the area, defined as a "near 100% probability in the next year," due to the history of hurricanes, tropical storms, and nor'easters in Truro.*

FEMAs “A” flood zones include the Pamet River Valley, the area around Mill Pond Road, Rte. 6 from East Harbor to Provincetown, and both sides of Rte. 6 to the west side of the barrier beaches of High Head. The “V” flood zones include the entire tidal coastline of Cape Cod Bay.

*The Beach Point area is an especially vulnerable area given the high density of motels, cottage colonies and private homes close to the beach, which can be subject to great changes due to coastal storms.*

In addition, global climate change presents an acute challenge to coastal communities. The Cape Cod Commission’s 2018 Regional Policy Plan describes specific climate change impacts on the Cape:

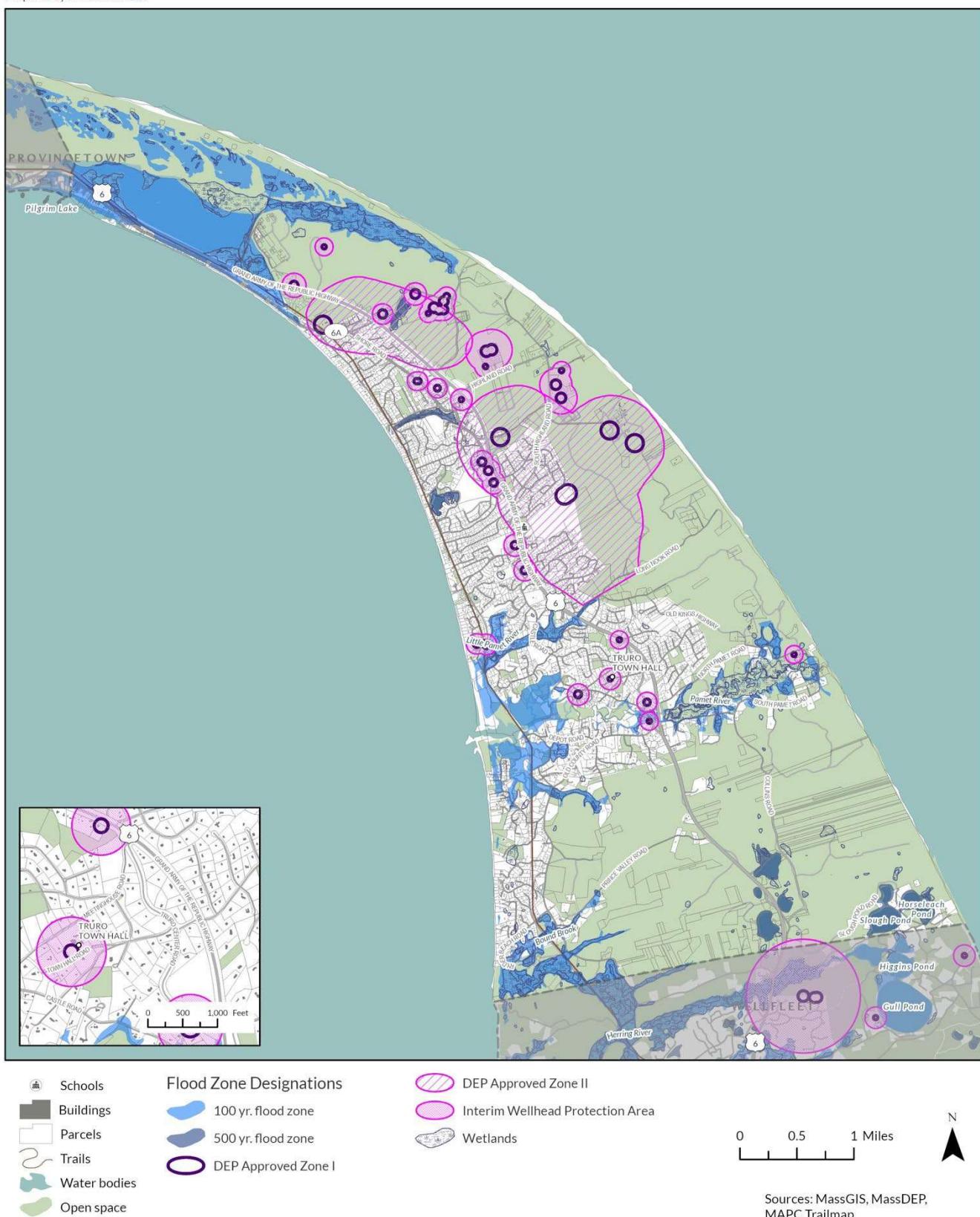
“Scientists anticipate that climate change will bring stronger storms with more precipitation and the threat of more frequent and extensive flooding to the region. Sea level rise poses a major threat to Cape Cod, which has 586 miles of vulnerable, tidal shoreline. Projected sea level rise will increase flooding, both elevating the height of storm and non-storm surges and flood levels and exacerbating inundation and storm surge by sending floodwaters further inland, resulting in potential inoperable first response facilities, and substantial loss to property, economic prosperity, and habitat. In addition to structural and economic losses, sea level rise also threatens Cape Cod’s groundwater with potential higher groundwater levels and, to a lesser effect, saltwater intrusion.”

Coastal Resource Goal 2 of Truro’s 2005 Local Comprehensive Plan states that Truro will “limit development in coastal and other high-hazard areas in order to protect health, minimize loss of life and of structures, and prevent environmental damage resulting from storms, natural disasters, and sea level rise in so far as possible.” This is a particularly important consideration when planning for housing development in the Town.

## TOWN OF TRURO - WATER RESOURCES

Prepared by JM Goldson LLC

J M G O L D S O N



## VEGETATION

Truro has a wide variety of environments and vegetation. The upland cover is pitch pine and black oak woodland, transitioning to heathland moor from south to north. Marshes have diverse wetland shrubs, and strand vegetation is dominated by American beach grass, thickets of shrub or bear oak, and beach plum. The forested uplands are managed by the National Park Service within the CCNS. Forestation is expected to increase on former farmland and meadows. Common shade trees in Truro include Norway Maple and Red Maple. Truro's public parks and cemeteries are not formally landscaped.

## RARE AND ENDANGERED SPECIES

The Massachusetts Division of Fisheries and Wildlife's Natural Heritage and Endangered Species Program (NHESP) list species by Town under the Endangered Species Act (MESA). Rare Species are hard to find and since methodical species surveys are not regularly performed, old observation dates do not mean that a species is no longer found in Truro. There are 8 vascular plants listed for Truro with 2 that are Endangered, 3 that are Threatened and 3 are of Special Concern.

Excellent opportunities exist for recreational fishing and hunting as established by State Regulations. Shell fishing is permitted in designated locations as established by Town regulations. Truro's upland woods, hollows, heathlands, ponds, marshes, dunes, and beaches provide habitat for diverse and abundant populations of wildlife, including, game birds, birds of prey, songbirds and waterfowl, as well as deer, small game, amphibians, reptiles, fish and shellfish.

The Massachusetts Natural Heritage and Endangered Species Program, within the Department of Fisheries, Wildlife and Environmental Law Enforcement, compiles information on Rare, Threatened and Endangered plant and animal species on a continuing basis, and monitors ecosystems and major landscape features in the State. A Rare Species is one considered to be declining within the state, restricted to a very limited geographical area, or is widespread but infrequent, but neither threatened nor endangered over its entire range. A Threatened Species is one that is declining over all or most of its range and likely to become endangered in the foreseeable future. An Endangered Species is one whose existence over its entire range is in doubt and, without intervention, is likely to become extinct. A Special Concern Species is one having suffered a decline that could threaten the species if allowed to continue unchecked.

*Almost all of Truro is covered by Estimated Habitat of Rare Wildlife and Priority Habitat of Rare Species. This emphasizes the importance of preserving natural areas in Truro.*

## TOWN OF TRURO - HISTORIC RESOURCES

Prepared by JM Goldson LLC

J M G O L D S O N



- █ Schools
- █ Buildings
- █ Parcels
- █ Trails
- █ Water bodies
- █ Open space

- National Register Sites
- Historic Sites Truro
- █ National Register District
- █ Historic Area

0 0.5 1 Miles

N

Sources: MassGIS, MassDEP,  
MAPC Trailmap

## SCENIC AND HISTORIC RESOURCES

Truro has a variety of scenic resources due to its coastal location and shoreline. It also has several National and State Register historic properties as well as local historic landmarks and areas.

### Scenic Landscapes and Roads

Truro's 26 miles of tidal shoreline are a major attraction for residents and visitors, particularly during the summer months. Key features of the coastal landscape include the ocean cliffs, High Head, Beach Point, and the bay side estuaries of the Pamet River and Bound Brook.

### Historic Resources

Truro has several historic sites and buildings, including several National Register districts and individual properties. In addition, Truro has several pre-1800 houses listed on the State Register of Historic Places and more than 200 pre-1870 houses, many clustered on the old roads and hollows.

#### Historic Resources Listed on the National Register of Historic Places

The National Register of Historic Places is the United States federal government's list of significant historic places deemed worthy of preservation. Massachusetts has over 4,200 listings on the National Register, making up about five percent of all listings nationwide.

*National Register listed properties can present opportunities for restoration and reuse not found in other buildings, and their listed status can provide additional opportunities for grant and project funding for future projects.*

National Register sites in Truro include:

- **Town (Union) Hall** – Built in 1848 as a hat factory and later used for town offices and recreational events; fitted with clock steeple; subsequently extensively altered for expanded governmental functions.
- **The Cobb Memorial Archive Library** – Currently being used by the Truro Historical Society to house a collection of archives. The collection includes rare maps, including hand-drawn topographic maps of Truro and an antique globe that charts the course of the infamous Captain Cook.
- **Historical Museum** – Formerly a hotel and now part of the Highland Light complex, the museum, known to many as Highland House Museum, holds a collection of everyday items dating back to the Pilgrim era.
- **Highland Light** – Also known as Cape Cod Light, and dating from 1797, this was the first lighthouse built on the Cape. Originally the light source was a cluster of 24 whale-oil lamps; today the electronically controlled 620,000-candlepower beacon is the most powerful on the New England coast. In 1996-1997, the structure was relocated approximately 500 feet to the west, away from the eroding sand cliff above the beach.
- **The Dune Shacks of the Peaked Hills Bars Historic District** – Owned by CCNS, these rustic beach cabins are used primarily as artist retreats.
- **The Truro Highlands Historic District** – About 85 acres within the CCNS including early tourist accommodations, the Highland Golf Links, and the lighthouse described above.
- Several cemeteries including the **Old North Cemetery** and **Pine Grove Cemetery**.

## HAZARDOUS WASTE SITES

As of May 2022, Truro has 33 confirmed hazardous waste sites registered with the Massachusetts Department of Environmental Protection (DEP), all but one of which are closed.

The currently listed site is the former South Highland Road Landfill, which was operated as an open burning dump between 1940 and 1964. Though it was not a Superfund site, the Superfund Program prepared a report finding Polycyclic Aromatic Hydrocarbons in the soils at the site. It was capped in December 1999.

The Former Wats Property in North Truro was a gasoline filling station that suffered a leak in 1977. This was cleaned up over an 18-year period and has been acquired by the town through a Massachusetts Executive Office of Economic Affairs Brownfield grant for conservation purposes. In 2001 a gas leak was discovered at the former "Jack's Gas" on Route 6. Remediation was completed and monitoring is ongoing, with no contaminated wells discovered to date.

## INFRASTRUCTURE CAPACITY

### WATER AND SEWER

#### Water Supply

Cape Cod's groundwater is derived from precipitation and stored in its aquifer in a series of freshwater "lenses" which float on heavier saltwater beneath. The aquifer is bound by the water table, by a transition zone between fresh and salt water, and by bedrock and fluctuates due to seasonal loss and recharge. About 10 percent of the aquifer is pumped for water supply.<sup>41</sup> The aquifer is very permeable which yields high quantities of water but is also vulnerable to contamination. The Pamet freshwater lens provides all the drinking water supplies for Truro and Provincetown, including municipal, public, and private wells.

*In Truro, private wells dispersed across the Pamet lens are the primary water sources for residential systems in the town.*

Several small municipal wells serve hotels and public buildings in Truro. Larger wells in the Pamet lens serve the municipal water system in Provincetown and a small portion of northeast Truro.

Overall, the town of Truro returns a significant quantity of its water, between 60 and 85 percent, to the aquifer over time. This recharge rate combined with precipitation and the general lack of density have resulted in a relative hydrologic balance in the town. The aquifer as well as lakes, ponds, and rivers do not exhibit signs of stress due to groundwater use.<sup>42</sup>

*A 2014 study found that with proper system maintenance and conservation, total demand from the Provincetown and Truro municipal wells should not appreciably increase.<sup>43</sup>*

Water quality on the outer Cape is generally good, but the aquifers are susceptible to contamination. There are many sources of potential pollution including septic systems, cesspools, landfills, highway de-icing salts, salt-water intrusions, fertilizer, chemical spills, and petroleum residue runoff from roads and highways. There are natural pollution sources coming from wildlife droppings. Water quality has also deteriorated in certain locations as the result of numerous salt-water intrusions and instances of nitrate contamination, both of which may be expected to increase with development unless preventive or corrective measures are taken.

#### Stormwater

Stormwater runoff can have adverse effects on water quality, particularly in areas with heavy use of nitrogen fertilizers or road salts. A 2014 study found issues with stormwater runoff from

<sup>41</sup> 2018 Cape Cod Regional Policy Plan

<sup>42</sup> Town of Truro Integrated Water Resources Management Plan, Phase 1. October 2014.

<sup>43</sup> Town of Truro Integrated Water Resources Management Plan, Phase 1. October 2014.

Route 6 decreasing water quality in Pilgrim Lake and from storm salts decreasing the quality of water in the South Hollow Wellfield.<sup>44</sup>

There is no integrated or centralized underground storm water collection system. The existing systems are above-ground swales, detention basins, and retention basins constructed along roadways and within subdivisions.

## Wastewater

*Wastewater in Truro is handled by on-site septic systems, as there is no public sewer system in the Town. There have not been significant issues with contamination from septic systems though requirements for separation between wells and septic systems and lot sizes can present constraints to housing development.*

In 2007, the Water Resources Oversight Committee (WROC) designed and launched a voluntary, town- wide ground water sampling program. The initial focus of the program was on nitrates, with the hope that they may expand the scope to include other contaminants and indicators. Sample bottles were sent out to approximately one-third of Truro homeowners. More than half returned their samples. The results were promising, showing overall nitrogen levels were safe. The Town has approved Phase II of the Integrated Water Resources Management Plan, which will develop longer-term strategies to ensure ongoing safe drinking water for the Town.<sup>45</sup>

As of June 2021, there were approximately 180 properties in Truro served by cesspools rather than septic tanks. On May 18th, 2021, the Truro Board of Health adopted changes to their regulations pertaining to private wells and cesspools. There are now water testing and septic inspection requirements in place for building or construction permits. Ultimately, all cesspools in Truro must be replaced by December 31, 2023.

*A sewer line was extended towards Truro from Provincetown which has the potential to be further extended for use by the commercial zone along Beach Point. Further work is necessary to evaluate the possible impacts of this project, which will be undertaken during Phase II of the Integrated Water Resources Management Plan.<sup>46</sup>*

In a project completed by the Association to Preserve Cape Cod, and the Housing Assistance Corporation, priority areas for housing were identified considering current conditions as well as the potential development of a municipal sewer system.

## SCHOOLS

Truro students are served by Truro Central School for grades Pre-Kindergarten through 6, and by Nauset Regional Middle School and High School, which also serve students from Brewster, Orleans, Eastham, Wellfleet, and Provincetown.

Truro Central School (Pre-Kindergarten – 6<sup>th</sup> Grade) had an enrollment of 111 students in the 2021-2022 school year. Enrollment has been generally consistent in recent years. Nauset Regional School District, comprising Nauset Middle School and Nauset High School, has an enrollment of 1,366 students in the 2021-22 school year. Enrollment has declined slightly in the current school year but is overall stable.

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<sup>44</sup> Town of Truro Integrated Water Resources Management Plan, Phase 1. October 2014.

<sup>45</sup> Truro's Integrated Water Resources Management Plan Newsletter, Issue #3, April 2015.

<sup>46</sup> Town of Truro Integrated Water Resources Management Plan, Phase 1. October 2014.

## TRANSPORTATION

Truro is served by Route 6, which is the only highway on the Cape north of Orleans. It is a two-lane road for most of its length and is the main highway into and out of Truro. In 2020, a Cape Cod Congestion Management Plan was adopted to improve safety, increase multi-modal accommodations, and reduce congestion along Route 6.

Interregional bus service runs between Hyannis and Provincetown with stops in Truro and connections in Hyannis to Boston, New York and elsewhere. The Cape Cod Regional Transit Authority runs the "Flex" line from Harwich to Provincetown which goes through Truro. It runs every two hours from Monday through Saturday, 5:00 a.m. to 7:45 p.m., and passengers can flag the bus or request stops at any location along the route.<sup>47</sup> The Truro Council on Aging also provides a van service for seniors, primarily geared towards medical appointments, with two days' notice required for booking.<sup>48</sup>

There is no rail service to Truro, though historically the rail line extended all the way to Provincetown. There is a small airport in Provincetown with service to Boston, New York, and elsewhere. There is also a ferry from Provincetown to Boston in the summer.<sup>49</sup>

Bicycle and pedestrian infrastructure are limited in Truro. The Cape Cod Rail Trail currently extends to Wellfleet, with an eventual planned extension through Truro to Provincetown. There is a short paved multi-use path in the north part of Truro, the Head of the Meadow Trail. Almost no roads in Truro have sidewalks.<sup>50</sup>

## REGULATORY BARRIERS AND CONSIDERATIONS

In addition to environmental and infrastructure factors that affect development, local policies and regulations directly impact the location and physical attributes of development opportunities. Local zoning and permitting processes are the two primary regulatory tools that can affect housing production.

### ZONING REGULATIONS

Zoning is the regulatory side of land use planning. The Truro Zoning Bylaw describes the regulations that are applied to parcels of land and directs property owners on what can and cannot be done with their land. Zoning regulates which uses are permitted on the parcel, where a structure can be placed on a parcel, how tall a structure can be, how much parking is required, how much open space or must be provided, and signage. These regulations shape the built environment and the mixture of uses across the community.

The Town of Truro adopted the most recent changes to its Zoning Bylaw in 2021. The Zoning By-law includes seven base zoning districts and four overlay districts. The following provides a description of each zoning district and discusses their general purpose and allowable uses. Some uses in Truro require special permit by approval of the Zoning Board of Appeals (ZBA) or the Planning Board (PB).

Throughout the focus group and interview engagement process, participants noted that the Zoning Bylaw can be confusing, and that the process for developing more housing can be difficult. There is a perception, as heard through the engagement process, that development is generally slow in Truro for a variety of reasons, including people that oppose housing taking

<sup>47</sup> Cape Cod Regional Transit Authority, "The Flex" <https://capecodrta.org/flex-route.html>

<sup>48</sup> Town of Truro. "How Do I Arrange for Van Service?" <https://www.truro-ma.gov/council-on-aging/faq/how-do-i-arrange-for-van-service>

<sup>49</sup> Cape Cod 2020 Regional Transportation Plan

<sup>50</sup> Cape Cod 2020 Regional Transportation Plan

legal action against development. However, it should be noted that ADUs are allowed by right per amendments approved at Town Meeting in 2021.

## Residential District

*Truro contains one Residential (R) district which comprises most of the space outside of the CCNS area. In the R district, single-family dwellings are allowed by right. Conversions of single-family units to apartments are allowed by special permit (PB) as detailed below under "Special Regulations."*

Cottage/cabin colonies or motor courts, hotels, and motels are not allowed (except where lawfully preexisting).

Non-residential uses allowed by right in the R district include agricultural uses, fishing, educational, religious, or municipal uses, and parks. Non-residential uses allowed by special permit in the R district include food trucks, marine or research installations, private clubs, solar arrays, and children's camps.

In the Residential district, new construction or redevelopment is limited to buildings which do not exceed a total of 3,600 square feet per 33,750 square foot lot, plus 300 square feet per additional contiguous acre. If the lot is less than one acre, this amount is reduced by 150 square feet per half acre. The Zoning Board of Appeals can approve an additional 1,000 square feet.

## Business Districts

Truro contains five business districts as follows, with descriptions from the Zoning Bylaw:

- **Beach Point Limited Business (BP)** – intended to “enable, define, and control the traditional vacation cottages and other activities in this area.”
- **Route 6A, North Truro, Limited Business (NT6A)** – intended to “provide space for professional offices in an otherwise residential district.”
- **Truro Center Limited Business (TC)** – intended to “enable and foster the mix of retail businesses and restaurants together with single family homes historically characteristic of this village.”
- **North Truro Center General Business (NTC)** – intended to “foster larger businesses as well as hotels and restaurants together with residences, while protecting the small-town flavor of this historic center”
- **Route 6 General Business (Rt6)** – intended to “enable, define, and control the establishment of larger businesses as well as residential housing, in this high-visibility part of Truro.”

*Single-family residential uses and ADUs are allowed in all Business districts by right.*

*Cottage or cabin colonies are allowed by right in the BP, NTC, and Rt6 districts.*

*Conversions of single-family units to apartments are allowed in Business districts by special permit (PB) as detailed below under "Special Regulations."*

Agricultural and commercial fishing uses are allowed by right in all Business districts, as well as most commercial uses, though food trucks require a special permit and restaurants are not allowed in BP or NT6A. Offices, retail, and trade uses are allowed in these districts by right (except restaurants and retail are not allowed in BP and NT6A). Institutional, religious, or municipal uses are allowed by right in Business districts.

Industrial or manufacturing is only allowed by special permit (BA) in NTC and Rt6. Marine installations, research labs, and small engine repair uses are allowed by special permit (BA) in all Business districts except TC.

### Seashore District

The **Seashore District (SD)** is “intended to further preservation and development of the Cape Cod National Seashore; to prohibit commercial and industrial uses therein; to preserve and increase the amenities of the Town; and to conserve natural conditions, wildlife, and open spaces for the education, recreation and general welfare of the public.”

*In the Seashore district, detached single-family dwellings and accessory structures are allowed by right on lots of 3 acres or more and with a frontage of 150 feet, 50-foot setback from any street, and 25-foot setback from abutting property lines. Alterations to existing one-family residential structures and the construction of accessory structures to existing dwellings are allowed by right if lot and structures are conforming (lot area, frontage, setbacks).*

Other uses allowed by right include facilities for the maintenance of the CCNS, recreational and agricultural uses, fishing, bed and breakfasts, public, religious, and educational uses. Variances in the Seashore district are subject to oversight by the Secretary of the Interior.

In the Seashore district, new construction is limited to buildings which do not exceed a total of 3,600 square feet for three acres, plus 200 additional square feet per contiguous acre (or minus 200 additional square feet for each contiguous acre less than three acres). The floor area limit may be exceeded by special permit, but only up to 1,000 square feet for three acres (plus or minus 200 square feet as above).

### Overlay Districts

Truro has four overlay districts:

- The **Water Resource Protection District** protects public health by preventing the degradation of ground water supply. Junkyards, solid waste disposal, certain public sewage treatment facilities, car washes, commercial laundries, trucking or bus terminals, airports, and subsurface hazardous gasoline and oil storage are prohibited. The Board of Appeals can grant exceptions which must also be approved by the Conservation Commission, Planning Board, and Board of Health.
- The **Flood Plain District** is designed to reduce danger and damage from flooding. Depending on the FEMA flood district, requirements in this district require adequate drainage, selective location of utilities, and other mitigation measures, including no new construction allowed below the mean high tide line in coastal high hazard areas (Zone VE).
- The **Affordable Housing Rental Overlay District** is intended to provide for clustered development of housing for low- and moderate-income families and was established to enable the Sally's Way project to go forward.<sup>51</sup> Within this district, maximum lot coverage is 25 percent and developments may have up to 12 units by right, or 16 by special permit. No single-unit dwellings are allowed. The minimum lease duration is one year, and units must be made available for year-round occupancy. Seventy percent of units must be made available to Truro residents, and the landlord must report rent, income, and maintenance costs to the Housing Authority each year.

<sup>51</sup> 2012 Truro Draft Affordable Housing Plan

- The **Solar Farm Overlay District** is designed to encourage the installation of large ground-mounted solar electricity arrays. A solar farm requires a minimum lot size of two acres and has a variety of permitting and operations requirements.

## Dimensional Requirements

The following dimensional requirements apply to all zones in Truro, except for Open Space Developments as detailed below under "Special Regulations":

Truro Dimensional Requirements (Source: Truro Zoning Bylaw §50.1)	
Minimum Lot Size	33,750 square feet (3 acres in Seashore)
Minimum Lot Frontage	150 feet
Minimum Front Yard Setback	25 feet (50 in Seashore)
Minimum Side Yard Setback	25 feet
Minimum Rear Yard Setback	25 feet
Maximum Building Height	2 stories / 30 feet

In areas of the Beach Point Limited Business District served by the Provincetown Water System, different minimum separations apply, ranging from 10 feet between one-story buildings to 20 feet for two-story buildings.

## Special Regulations

All new residential developments in Truro require two off-street **Parking** spaces per unit. Existing units are exempt from parking requirements but trigger parking requirements if enlarged. The Planning Board can waive parking requirements as part of site plan review.

*Conversions of existing single-family houses to apartments are allowed in all districts except the Seashore and the Water Resource Protection Overlay district.*

No more than one additional apartment may be created, and the secondary unit must not exceed 50 percent of the floor area of the primary unit and must not exceed 600 square feet. New duplex construction and apartment conversion must follow all other existing code regulations, one of the units must be owner-occupied, and the applicant must demonstrate that the additional units are essential to provide "needed housing." No criteria are given for how to demonstrate the essential nature of the unit, an ambiguity which was also noted in the Town's 2012 Draft Affordable Housing Plan.

*Accessory Dwelling Units (ADUs) are allowed by right In any zoning district by obtaining an ADU Building Permit.*

ADUs can be attached, detached, new construction, or in existing buildings. ADUs must be between 400 and 900 square feet and require two parking spaces. For properties with an ADU, either the ADU or the principal dwelling must have at minimum, a year-long lease. Per Truro General Bylaws Chapter 1, Section 11, if ADU rents are restricted to between 80 and 150 percent of Barnstable County Median Household Income as defined by HUD, property owners can receive a tax abatement based on the square footage of the ADU, not to exceed 50 percent of their total tax liability. Yearly reports of tenant income are required in this case.

**Cottage or Cabin Colonies, Motels and Hotels** may be converted into single or multi-family use or ownership. Older units may be nonconforming, and the units must have been operated as a cottage or cabin colony, motel, or hotel for at least three consecutive years.

The total number of yearly building permits was restricted to 40 under the **Growth Management** section of Truro's bylaw. This section expired December 31, 2021.

**Site Plan Review** is required for commercial construction or redevelopment. Public hearing and review by the Planning Board are required. One and two-family residential units are exempt in all districts except in the Seashore District where new single-family and two-family dwellings and redevelopment projects adding more than 1,000 gross square feet or a second story are subject to Site Plan Review.

**Open Space Developments** allow more flexible siting of homes in a subdivision while preserving open space. No more units are allowed than would otherwise be allowed, but the buildings may be clustered with reduced lot sizes or in groups. Open Space Developments require a special permit (PB) and site plan review. Open space must be permanently protected, and up to 50 percent of open space set aside as common land may be located on a different parcel by determination of the Planning Board and Conservation Commission. Dimensional requirements for Open Space Developments are as follows:

Truro Open Space Dimensional Requirements (Source: Truro Zoning Bylaw §80.1)	
Average Minimum Lot Area	17,050 square feet
Minimum Lot Area	14,000 square feet
Average Lot Frontage	80 feet
Minimum Lot Frontage	60 feet
Minimum Front, Side, and Rear Setbacks	60 feet

# CHAPTER 6: IMPLEMENTATION CAPACITY AND RESOURCES

This chapter describes local and regional capacity and resources for the implementation of affordable housing initiatives, including local and regional housing organizations and funds. The Town of Truro has several organizations with a focus on supporting community housing, including local government entities and non-profit organizations, as well as regional agencies that facilitate housing initiatives.

## LOCAL CAPACITY AND RESOURCES

### TRURO HOUSING AUTHORITY

The Truro Housing Authority (THA) was established in 1992 to promote “decent, safe, affordable housing for rental or purchase to meet the needs of present and future Truro residents.” The THA board is comprised of five members. Four are elected and one is appointed by the Governor.

*The THA oversees the Town’s Affordable Housing Plan, last updated in 2012, works with state and regional agencies to support affordable housing, and proposes zoning and regulatory changes to promote affordable housing in the Town.*

The THA’s funding sources include CPA, Town Meeting appropriations, HOME Consortium Grants, and the Truro Affordable Housing Trust Fund.<sup>52</sup>

### TRURO AFFORDABLE HOUSING TRUST FUND

The Truro Affordable Housing Trust Fund was established by Town Meeting in 2001 to raise and appropriate money for affordable housing. Currently the Trust Fund is overseen by the Select Board, which acts as the Board of Trustees, and is subject to Town Meeting approval. These funds can be used for capital purchases of land or buildings and acquisition or disposition of real property.

An article was passed at the 2022 Town Meeting to establish a Municipal Trust to replace the current Trust. The article stated that a Municipal Trust would be established in accordance with the State Municipal Trust law. There were articles passed at the last Town Meeting to set up an Affordable Housing Stabilization Fund which will receive 33 percent of the Local Room Occupancy Tax.

### HIGHLAND AFFORDABLE HOUSING

Highland Affordable Housing, Inc. is a nonprofit established in 1995 to promote affordable housing in Truro. The mission is to “Help Truro remain a vibrant community where young families, working people and seniors can also afford to live through: raising awareness, influencing civic and governmental initiatives and developing affordable housing opportunities.”<sup>53</sup>

*Since 2008, Highland has added four new rental units to the SHI, including one senior unit and one accessible unit, as well as renovating an affordable three-bedroom home and*

<sup>52</sup> Town of Truro, Massachusetts. “Housing Authority.” <https://www.truro-ma.gov/housing-authority>

<sup>53</sup> “Highland Affordable Housing.” <http://highlandaffordablehousing.org/>

**working with Habitat for Humanity of Cape Cod on the Yellow Brick Road project, which is now an affordable home.**

Since it is a nonprofit, Highland has the potential to embark on initiatives with greater flexibility than the Town and access different sources of funding.<sup>54</sup>

### **COMMUNITY HOUSING RESOURCE, INC.**

Community Housing Resource, Inc was formed in 1996 as a private company whose mission is to provide affordable housing opportunities for year-round residents of Cape Cod, developing and managing rental and ownership housing in Provincetown, Wellfleet, and Truro. Community Housing Resource, Inc. developed Sally's Way in Truro, and is in the process of developing Cloverleaf. Upon completion of Cloverleaf and another affordable housing project in Wellfleet, Community Housing Resource, Inc. will have created over two hundred homes, of which more than 75 percent are affordable.<sup>55</sup>

### **HOMELESS PREVENTION COUNCIL**

The Homeless Prevention Council supports residents of the Lower and Outer Cape to help them attain financial independence and preserve their housing. HPC is based in Orleans but serves residents of the Outer Cape, including Truro. Some of the Truro initiatives that the HPC have been involved in include finding housing for those living in the condemned Truro Motor Inn and organizing the lottery for the Habitat for Humanity houses on Route Six. HPC also administers the Housing Authority's rental assistance program.

### **COMMUNITY PRESERVATION ACT**

Truro adopted the Community Preservation Act in 2005 at a surcharge of 3 percent. This tax revenue was redirected from the existing Cape Cod Land Bank 3 percent tax, resulting in no net tax increase. This strategy was also adopted by the other Cape Cod communities. The Community Preservation Committee, made up of nine members, oversees the distribution of the funds. Two seats on the Committee are currently vacant.

**Total CPA revenue from the town to date is \$6.3 million, and total CPA revenue to date with the state match added is \$9.8 million.**

CPA funds have been used for a variety of affordable housing administrative expenses, primarily operating expenses for the Truro Housing Authority, consultants, and contributions to the Trust Fund. Affordable housing projects funded by CPA include the Cloverleaf Property, three Habitat Homes at 143 Rt. 6, contributions to the Cape Cod Village for autistic adults in Orleans, funding for the Sally's Way development, construction of duplex units at First Discovery Road, and redevelopment of several donated houses into affordable housing.<sup>56</sup>

Truro council on aging

The Truro Council on Aging supports Truro's older residents with a wide variety of services, including providing outreach for housing and assisted living options. The Council on Aging administers a Town program that abates taxes up to \$1,000 for qualifying residents 60 years and older who own and occupy a property in Truro in exchange for municipal service.<sup>57</sup>

<sup>54</sup> 2018 Truro Housing Production Plan

<sup>55</sup> Community Housing Resource Inc. <https://chrgroup.net/#>

<sup>56</sup> Community Preservation Coalition Databank. <https://www.communitypreservation.org/>

<sup>57</sup> Town of Truro, Massachusetts. "Senior Municipal Service Program." <https://www.truro-ma.gov/council-on-aging/pages/senior-municipal-service-program>

## OTHER TRURO PROGRAMS

The Town participates in the Deferred Tax Program or “Property Tax Deferral, MGL c.59, §5, clause 41A.” Interest on deferred local property for seniors accrues at 4%, provided incomes (gross receipts) do not exceed \$40,000. In addition, the Town sponsors an Elderly and Disabled Fund. This fund was established to provide taxation assistance for elderly and disabled residents of Truro from volunteer contributions of its citizens.<sup>58</sup> Eligible incomes are under \$50,000 for married couples and \$40,000 for single residents. The amount of assistance varies depending on the amount in the fund and the number of applicants.<sup>59</sup>

## REGIONAL CAPACITY AND RESOURCES

### CAPE COD COMMISSION

The Cape Cod Commission supports the 15 towns of Barnstable County, regional and sub-regional housing agencies, and other partners seeking to improve the availability and diversity of housing affordable in the community. This role includes the development of information to support local decision making, including presentations; coordination with state and other regional agencies; meeting facilitation; zoning analysis and support; and specific project development upon request of the community. The Commission also supports the advancement of regional efforts to create affordable housing and support housing where appropriate by drafting model zoning and drafting a framework for Form-Based Code. Previously, Commission staff maintained the HOME Consortium, a block grant program designed to create affordable housing for low-income households. This program is now managed by Barnstable County.<sup>60</sup>

### COMMUNITY DEVELOPMENT PARTNERSHIP

The Community Development Partnership builds a diverse year-round community of people who can afford to live, work, and thrive on Cape Cod. The Community Development Partnership promotes, develops, and manages affordable housing, nurtures the launch and growth of small businesses, and facilitates collaboration with business, non-profit, and government partners. While the Community Development Partnership focuses its efforts in the Lower Cape, they provide opportunities across Cape Cod. In Truro specifically, the Community Development Partnership manages affordable rental duplexes on Helen's Way and Shore Road, and a single-family house on Old Firehouse Road.

### BARNSTABLE COUNTY HOME CONSORTIUM

The Barnstable County HOME Consortium is comprised of the 15 communities on Cape Cod and was formed to be a Participating Jurisdiction to receive and disburse federal HOME funds, which are federal formula grant funds provided to state and local governments exclusively for the creation and preservation of affordable housing for low-income households. The Program Year 2022 allocation from HUD is \$450,000 plus \$170,000 in repurposed program income.<sup>61</sup>

### HOUSING ASSISTANCE CORPORATION

Housing Assistance Corporation (HAC) was founded in 1974 to provide rental vouchers to year-round workers on Cape Cod and has since expanded to assist more than 175,000 low- and middle-income households on the Cape, Nantucket, and Martha's Vineyard. HAC operates four shelters that serve over 375 people, provide housing vouchers and multi-year mentoring

<sup>58</sup> 2012 Draft Affordable Housing Plan

<sup>59</sup> Truro Taxation Aid Committee Elderly and Disabled Fund Fiscal Year 22 Guidelines and Application. [https://www.truro-ma.gov/sites/g/files/vyhlif3936/f/uploads/fy2022\\_ead\\_fund\\_application\\_for\\_taxation\\_aid\\_committee.pdf](https://www.truro-ma.gov/sites/g/files/vyhlif3936/f/uploads/fy2022_ead_fund_application_for_taxation_aid_committee.pdf)

<sup>60</sup> Cape Cod Commission. “Housing.” <https://capecodcommission.org/our-work/topic/housing/>

<sup>61</sup> Barnstable County Department of Human Services. “HOME Investment Partnership Program.” <https://www.bchumanservices.net/initiatives/home-program/>

programs, energy audits and have developed over 550 affordable units. HAC also provides counseling, education, and resources to individuals, advocates, and municipal officials.<sup>62</sup>

## **HABITAT FOR HUMANITY OF CAPE COD**

Habitat for Humanity is an ecumenical, non-profit Christian ministry dedicated to building simple, decent homes in partnership with families in need. The organization has grown over the past two decades into one of the largest private homebuilders in the world. The organization has a Cape affiliate that has been able to build over 150 new homes for first-time homebuyers through donated land, materials, labor, and funding as well as other special financing strategies, including one home in Truro.<sup>63</sup>

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<sup>62</sup> Housing Assistance Corporation. "About Housing Assistance." <https://haconcapecod.org/about/>

<sup>63</sup> Habitat for Humanity of Cape Cod. "About." <https://habitatcapecod.org/about/>

# APPENDICES

## ACRONYMS

ACS	US Census Bureau's American Community Survey, Five-Year Estimates
ADA	Americans with Disabilities Act
AMI/AMFI	Areawide Median Family Income set by HUD (household of four)
AUL	Activity and Use Limitation designation, monitored by the DEP
ARPA	American Rescue Plan Act
CCNS	Cape Cod National Seashore
CHAS	Comprehensive Housing Affordability Strategy
CPA	State of Massachusetts Community Preservation Act (MGL Chapter 44B)
CPC	Community Preservation Committee
CPI-U	U.S. Census Bureau's Consumer Price Index
CRA	U.S. Federal Community Reinvestment Act
DEP	Massachusetts Department of Environmental Protection
DHCD	Massachusetts Department of Housing and Community Development
EPA	U.S. Environmental Protection Agency
FEMA	Federal Emergency Management Agency
FY	Fiscal Year(s) (July 1-June 30)
HPP	Housing Production Plan
HUD	United States Department of Housing and Urban Development
LMI	Low/Moderate- Income (at or below 80 percent AMI)
MACRIS	Massachusetts Cultural Resources Information System
MAPC	Metropolitan Area Planning Council
MassDOT	Massachusetts Department of Transportation
MassGIS	Massachusetts Bureau of Geographic Information
MBTA	Massachusetts Bay Transportation Authority
MGL	Massachusetts General Laws
MLS	Multiple Listings Service (central real estate database)
MOE	Margin of Error
MRPC	Montachusett Regional Planning Commission
MSA	Metropolitan Statistical Area
MWRA	Massachusetts Water Resources Authority
NHESP	Massachusetts Natural Heritage and Endangered Species Program
SHI	Massachusetts Subsidized Housing Inventory
YTD	Year to Date
40B	Comprehensive Permit, per MGL Chapter 40B, §20-23

# KEY DEFINITIONS

This list of key definitions is intended to assist the reader and is not intended to replace applicable legal definitions of these terms. The following definitions are for key terms used throughout the document, many of which are based on definitions in statutes and regulations.

**Areawide Median Income (AMI)** – the median gross income for a person or family as calculated by the United States Department of Housing and Urban Development, based on the median income for the Metropolitan Statistical Area. For FY2022, the HUD area median family income (AMFI) for the Barnstable Town MSA was \$115,600.<sup>64</sup> AMI is also referred to in the document as median family income (AMFI).

**Cost-Burdened Household** – a household that spends 30 percent or more of their income on housing-related costs (such as rent or mortgage payments). Severely cost-burdened households spend 50 percent or more of their income on housing-related costs.

**Household** – all the people, related or unrelated, who occupy a housing unit. It can also include a person living alone in a housing unit or a group of unrelated people sharing a housing unit as partners or roommates. Family households consist of two or more individuals who are related by birth, marriage, or adoption, although they also may include other unrelated people. Nonfamily households consist of people who live alone or who share their residence with unrelated individuals.

**Family Household** – Family households consist of two or more individuals who are related by birth, marriage, or adoption, although they also may include other unrelated people.

**Non-Family Households** – Non-family households consist of individuals living alone and individuals living with roommates who are not related by birth, marriage, or adoption.

**Income Thresholds** – the U.S. Department of Housing and Urban Development (HUD) establishes income thresholds that apply to various housing assistance programs. These thresholds are updated annually and are categorized by household size. Truro is part of the Barnstable Town HUD MSA.

**Extremely Low-Income (ELI)** – the FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to an individual or family whose annual gross income is the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline. The FY2022 ELI income limits for a household of one is \$22,850 and for a household of four is \$32,600.

**Very Low-Income (VLI)** – an individual or family whose annual gross income is at or below 50 percent AMI. The FY2022 VLI income limits for a household of one is \$38,050 and for a household of four is \$54,350.

**Low/Moderate income (LMI)** – an individual or family whose annual gross income at or below 80 percent of the area median income (AMI).<sup>65</sup> The FY2022 LMI income limits for a household of one is \$60,900 and for a household of four is \$86,950.

**Labor Force** – all residents within a community over the age of 16 who are currently employed or *actively* seeking employment. It does not include students, retirees, discouraged workers (residents who are not actively seeking a job) or those who cannot work due to a disability.

<sup>64</sup> U.S. Department of Housing and Urban Development. FY 2022 Income Limits Summary. <https://www.huduser.gov/portal/datasets/il/il2022/2022summary.odn> (accessed April 2022).

<sup>65</sup> For purposes of MGL c.40B, moderate income is defined as up to 80 percent AMI.

**Non-Family Households** – Non-family households consist of individuals living alone and individuals living with roommates who are not related by birth, marriage, or adoption.

**Open Space** – land to protect existing and future well fields, aquifers and recharge areas, watershed land, agricultural land, grasslands, fields, forest land, fresh and saltwater marshes and other wetlands, oceans, rivers, streams, lake and pond frontage, beaches, dunes and other coastal lands, lands to protect scenic vistas, land for wildlife or nature preserve, and/or land for recreational use.

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# DHCD AFFIRMATIVE FAIR HOUSING GUIDELINES

The Commonwealth of Massachusetts has a compelling interest in creating fair and open access to affordable housing and promoting compliance with state and federal civil rights obligations. Therefore, all housing with state subsidy or housing for inclusion on the SHI shall have an Affirmative Fair Housing Marketing Plan. To that end, DHCD has prepared and published comprehensive guidelines that all agencies follow in resident selection for affordable housing units.

In particular, the local preference allowable categories are specified:

- **Current Residents.** A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing, or voter registration listing.
- **Municipal Employees.** Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
- **Employees of Local Businesses.** Employees of businesses located in the municipality.
- **Households with Children.** Households with children attending the locality's schools.

The latest revisions to the guidelines were in May 2013. The full guidelines can be found here: <https://www.mass.gov/doc/ma-fair-housing-marketing-and-resident-selection-plan-guidelines-1/download>

# INTERAGENCY BEDROOM MIX POLICY

## INTERAGENCY AGREEMENT

### Regarding Housing Opportunities for Families with Children

This Interagency Agreement (this "Agreement") is entered into as of the 17th day of January, 2014 by and between the Commonwealth of Massachusetts, acting by and through its Department of Housing and Community Development ("DHCD"), the Massachusetts Housing Partnership Fund Board ("MHP"), the Massachusetts Housing Finance Agency (in its own right and in its capacity as Project Administrator designated by DHCD under the Guidelines for Housing Programs in Which Funding is Provided By Other Than a State Agency, "MassHousing"), the Massachusetts Development Finance Agency ("MassDevelopment") and the Community Economic Development Assistance Corporation ("CEDAC"). DHCD, MHP, MassHousing, MassDevelopment and CEDAC are each referred to herein as a "State Housing Agency" and collectively as the "State Housing Agencies".

### Background

A. DHCD's 2013 Analysis of Impediments to Fair Housing Choice ("AI") includes action steps to improve housing opportunities for families, including families with children, the latter being a protected class pursuant to fair housing laws, including the federal Fair Housing Act, as amended (42 U.S.C. §§ 3601 *et seq.*) and Massachusetts General Laws Chapter 151B. In order to respond to development patterns in the Commonwealth that disproportionately impact and limit housing options for families with children, such steps include requiring a diversity of bedroom sizes in Affordable Production Developments that are not age-restricted and that are funded, assisted or approved by the State Housing Agencies to ensure that families with children are adequately served.

B. The State Housing Agencies have agreed to conduct their activities in accordance with the action steps set forth in the AI.

C. This Agreement sets forth certain agreements and commitments among the State Housing Agencies with respect to this effort.

### Definitions

1) "Affordable" - For the purposes of this Agreement, the term "Affordable" shall mean that the development will have units that meet the eligibility requirements for inclusion on the Subsidized Housing Inventory ("SHI").

2) "Production Development" - For purposes of this Agreement "Production Development" is defined as new construction or adaptive reuse of a non-residential building and shall include rehabilitation projects if the property has been vacant for two (2) or more years or if the property has been condemned or made uninhabitable by fire or other casualty.



## Agreements

NOW, THEREFORE, DHCD, MHP, MassHousing, MassDevelopment and CEDAC agree as follows:

### Bedroom Mix Policy

1) Consistent with the AI, it is the intention of the State Housing Agencies that at least ten percent (10%) of the units in Affordable Production Developments funded, assisted or approved by a State Housing Agency shall have three (3) or more bedrooms except as provided herein. To the extent practicable, the three bedroom or larger units shall be distributed proportionately among affordable and market rate units.

2) The Bedroom Mix Policy shall be applied by the State Housing Agency that imposes the affordability restriction that complies with the requirements of the SHI.

3) The Bedroom Mix Policy shall not apply to Affordable Production Developments for age-restricted housing, assisted living, supportive housing for individuals, single room occupancy or other developments in which the policy is not appropriate for the intended residents. In addition, the Bedroom Mix Policy shall not apply to a Production Development where such units:

- (i) are in a location where there is insufficient market demand for such units , as determined in the reasonable discretion of the applicable State Housing Agency; or
- (ii) will render a development infeasible, as determined in the reasonable discretion of the applicable State Housing Agency.

4) Additionally, a State Housing Agency shall have the discretion to waive this policy (a) for small projects that have less than ten (10) units and (b) in limited instances when, in the applicable State Housing Agency's judgment, specific factors applicable to a project and considered in view of the regional need for family housing, make a waiver reasonable.

5) The Bedroom Mix Policy shall be applicable to all Production Developments provided a Subsidy as defined under 760 CMR 56.02 or otherwise subsidized, financed and/or overseen by a State Housing Agency under the M.G.L. Chapter 40B comprehensive permit rules for which a Chapter 40B Project Eligibility letter is issued on or after March 1, 2014. The policy shall be applicable to all other Affordable Production Developments funded, assisted, or approved by a State Housing Agency on or after May 1, 2014.



# COMPREHENSIVE PERMIT DENIAL AND APPEAL PROCEDURES

(a) If a Board considers that, in connection with an Application, a denial of the permit or the imposition of conditions or requirements would be consistent with local needs on the grounds that the Statutory Minima defined at 760 CMR 56.03(3)(b or c) have been satisfied or that one or more of the grounds set forth in 760 CMR 56.03(1) have been met, it must do so according to the following procedures. Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Board shall provide written notice to the Applicant, with a copy to the Department, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. If the Applicant wishes to challenge the Board's assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the Board's notice, including any documentation to support its position. The Department shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The Board shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the Department to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

(b) For purposes of this subsection 760 CMR 56.03(8), the total number of SHI Eligible Housing units in a municipality as of the date of a Project's application shall be deemed to include those in any prior Project for which a Comprehensive Permit had been issued by the Board or by the Committee, and which was at the time of the application for the second Project subject to legal appeal by a party other than the Board, subject however to the time limit for counting such units set forth at 760 CMR 56.03(2)(c).

(c) If either the Board or the Applicant wishes to appeal a decision issued by the Department pursuant to 760 CMR 56.03(8)(a), including one resulting from failure of the Department to issue a timely decision, that party shall file an interlocutory appeal with the Committee on an expedited basis, pursuant to 760 CMR 56.05(9)(c) and 56.06(7)(e)(11), within 20 days of its receipt of the decision, with a copy to the other party and to the Department. The Board's hearing of the Project shall thereupon be stayed until the conclusion of the appeal, at which time the Board's hearing shall proceed in accordance with 760 CMR 56.05. Any appeal to the courts of the Committee's ruling shall not be taken until after the Board has completed its hearing and the Committee has rendered a decision on any subsequent appeal.

Source: DHCD Comprehensive Permit Regulations, 760 CMR 56.03(8)

# FOCUS GROUP AND INTERVIEW SUMMARIES

Between May 16th and 20th, 2022, JM Goldson conducted five focus groups and five interviews with Truro residents, employees, and other parties with an interest in housing in the Town, engaging with a total of 28 people. The focus groups were organized by interested party, targeting a different group each time. The groups were as follows, in no particular order:

1. Business Owners
2. Town Officials
3. Young Adults
4. Young Families
5. Older Adults

Seven participants were invited to each focus group, and each group had between four and five participants. One member of the consultant team facilitated each meeting, while adding notes to a board viewable by all participants. Each focus group had a map and several statistics about housing in Truro to reference as well. Each of the focus groups were held in person either at Truro Town Hall or the Truro Public Library.

Prior to the focus groups, which took place in person, each participant was given a worksheet. They were asked to identify strengths and opportunities to leverage as well as challenges or issues to recognize/overcome regarding housing. Participants began the discussions by going over some of their ideas in response to these questions. The notes from each focus group are displayed in the subsequent pages with a transcription of each “sticky note” as well. The focus group summaries are not labeled and are in no particular order, so as to anonymize the results and participants involved.

## KEY THEMES

Several key themes emerged in each of the five focus groups, and they are as follows:

**Workforce Housing.** This is seen as a major need in Truro across the board. The lack of housing stock, whether affordable or market rate, prevents people from coming to Truro for work. This affects all industries, from restaurants and the hospitality industry to Town employees, police officers, and firefighters, to teachers and childcare workers, to health care workers. Businesses are operating with reduced staff and at reduced hours, even in peak seasons, because they cannot find employees that can secure housing in Truro. Participants noted that this is not just a problem of affordability, though that is an issue, but of housing availability even at market rates.

**Short Term Rentals and Seasonal Properties.** Another related issue that was brought up in each of the focus groups was that of short term rentals and seasonal properties. About 80 percent of the housing stock in Truro is seasonal, and short-term rental properties are becoming more popular in Truro as well. When homes are purchased for seasonal use, they are not available for year-round occupancy, which is perceived by many as a major contributor to the housing shortage and workforce housing issue. There is a need to increase the housing stock in Truro for those that will live in the homes full time.

**Zoning and Processes.** Another challenge noted by focus group participants was the confusing nature of the zoning bylaws and the processes surrounding housing in Town. It was noted that it has been difficult to work with the Town on matters like building an ADU. It was also noted that the process for new development is often slowed down due to legal matters that some in Town bring forward.

**Education.** Finally, focus group participants across the groups noted that there is an opportunity for education moving forward. Participants noted that they feel some groups that oppose housing don't know what dense, affordable housing can look like. Participants noted that there is a fear that any new development will be a large apartment building, when it could be something that fits with the local character, like Sally's Way. Participants also noted that there is an opportunity to provide some education around the zoning bylaws in layman's terms to help people understand what they are allowed to do on their property to help the housing situation and how they can do that.

## FOCUS GROUP 1

The first focus group began with participants introducing themselves, describing their relationship or interest with housing in Truro, and saying one word or phrase that describes the current housing situation in Truro. These descriptions included words like non-existent, inadequate, obstruction, opposition, and desperate. The group then went into a discussion of the issues and opportunities surrounding housing in Truro. This group was optimistic and discussed more opportunities and strengths than issues and challenges.

Some of the main opportunities discussed in this group included things like the Walsh property, the possibility of Accessory Dwelling Units, and the opportunity to work with Habitat for Humanity. Other opportunities discussed were the possibility of inclusionary zoning in town.

Several topics posed both opportunities and challenges. For example, the National Sea Shore makes up about 70 percent of the land in Truro, which makes it difficult because all other uses need to fit in the remaining 30 percent of Town. However, if the federal government were to allow development on part of the land, it could be a great opportunity for affordable housing. Another challenge and opportunity is that people are starting to get involved and becoming vocal about housing needs. However, this is mainly because the Town is at a crisis point.

Some of the biggest challenges identified in this focus group were workforce housing and the lack of middle-income housing, and the lack of housing stock in general. These problems cause businesses to operate at reduced hours makes it harder to find health care close to home. Another major challenge is that there is a perception that it is difficult to get anything done concerning housing. Participants noted that when building a single-family home, the process is easy and developers can get away with everything, but that building an apartment building is out of the question due to regulations and an elaborate process.

## JENN'S FOCUS GROUP DISCUSSION WORKSHEET

"There is no power for change greater than a community discovering what it cares about."  
- Margaret J. Wheatley, American Writer

- Margaret J. Wheatley, American Writer

J M  
GOLDSON

EMPOWERING PEOPLE.  
CREATING COMMUNITY.

What is the topic area of the focus group you are attending?

## Housing

Thank you for accepting our invitation to participate in a focus group with the JM Goldson Team! You should expect the focus group to be a small group of seven or fewer people who have a special knowledge or perspective on this topic area. By speaking with the project team, you, as a community stakeholder or municipal official, will help our team understand the issues and opportunities in your community better. If you find it helpful, please use this questionnaire to help you gather your thoughts before we speak.

We look forward to speaking with you soon! - Jeff & the SMColdiron Team

**What are the greatest opportunities and challenges related to this topic area in your community?**



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www.jmgoldson.com | Boston, MA | (617) 221-4003 | jennifer@jmgoldson.com

The following table is a transcription of the feedback recorded on the board above during the focus group.

Opportunities or Strengths to Leverage	Challenges or Issues to Recognize/Overcome
The National Sea shore should give us a little to help with housing needs	70% of our land is National Sea Shore and can't be used for anything
Can address and clean up social issues if we had apartments here	our seasons got longer
housing has a lot of attention because coming to crisis point	this place is already like the Hamptons - they just use their house and are not part of the town
Payomet airforce base - back when it was open there were probably 11 restaurants, hotels, and 6 gas stations - was vibrant - more vibrant - there were young families; if we had more affordable housing, we'd be more vibrant.	people can't buy homes and large population can't find year-round rentals
national sea shore should let the town develop housing there - but probably brownfields; feds should clean it up so it can be developed	Employees living in Orleans and Yarmouth; hard to get people that want to work that far
old mobile station on route 6 - near shady rest - that's dirty but if cleaned up could be an opportunity	businesses have to limit their hours in the high season when they need to make their money b/c employees can't find housing - trickle-down effect is so significant

Habitat homes - lucky if you can get one but these are great opportunities	Foreign workers started coming about 35 years ago - harder to get them (even prior to covid) - and you don't know what you're getting
Some employers have employee housing	housing inventory - no housing stock - not even a matter not enough money to pay
if we had housing and affordability - maybe some people would consider moving here to Start their life rather than to end their life - how do you come here 26 years old? You can't	Need people who want to work here and are invested in the community
Seeing need and demand for workspace - these voices want to be heard - they need housing to be able to stay here and work and run their businesses	There is no seashore housing in Truro but Eastham and Wellfleet do have housing there
people who are young need a chance to live here	many people have to live on the campgrounds when kicked out of winter rental - getting harder and harder to rehouse people
There are some young people here but there won't be more unless we can provide housing	Diversity of the lifestyles that are here - large pop of retirees who may be complacent with situation as it; then folks that are working and hope to retire but still need to work here and live here and look down the road as to how to stay here
Could have built apartments over the library if we had thought about it	lack of a future - grown kids have no opportunity to stay here; cannot buy a home and do the type of career that they want; if we keep closing our businesses (all but one gas station is closed) - if you don't have people to work then you don't have a future; people are buying businesses and turning them into their homes
people are very involved in the community and generally want to help and make a difference	the way the town gov't is structured and amount of red tape to get anything down - in addition to Cape Cod Commission - which is most difficult process
what you prequalify for you would never find	Expense of housing; wages on cape don't generally match the cost of living here
housing choice legislation is an opportunity; minimizes ability to appeal housing decisions	Only 1% Truro is commercially zoned; 29% residentially zoned; 70% National Sea Shore
planning board member who just won has a progressive platform - wants to see ADU's legalized for example	Single-families are king here but for anyone to build an apartment building is out of the question; town lets single-family developers get away with everything and not follow the rules but double standard for apartments
Need alternatives to single family - never going to fulfill our housing need with single-family - need apartments	\$3,200 a month rental on 6A - no year-round rentals in Truro; price outrageous; need to pay \$40 per hour to afford this
Need Inclusionary Housing - there is not requirement here	people don't have enough money to even go through the elaborate process - planning board was so obstructive and difficult to work with
Walsh could also include mixed use - businesses, apartment units, restaurants - value adding commercial	the answer here is first no; if you want a different answer it would take many tens of thousands of dollars
If Cloverleaf gets built we go from 3% to 5% SHI	Walsh property probably won't ever come to anything b/c no-one will do anything in this

	town; everyone is going to fight over what it will look like - believe it when you see it
Need ADUs to be allowed.	there are also illegal units so don't want to take town money if the units they are renting isn't legal
Walsh - want to see affordable housing with 1, 2, & 3 bedrooms	demand on outer cape health - we need doctors and PA's - don't have enough and booking a year out for new patients
Prince of Whales - will use for their own housing of employees	we can't even hire doctors to move down here and other health care practitioners - it's the doctors, PAs - not just lower paid staff
Elected or appointed positions - because we are at a tipping point people are engaging more and running for office - pretty big turn out for planning board (700 voters - 33% turnout for planning board commission) - maybe sea change happening	Meetings around Walsh are very contentious; go to town meeting is you want to know about the town; people have there house and they don't care about others in the future; this is not sustainable; we can change without ruining the town
When cloverleaf is finally built - this will be opportunity	housing authority established a covid relief rental program but nobody accessed that money - they restructured some things - zoning has a lot to do with it - landlords won't fill out W9- they are not reporting the money; rental money is just sitting there
homes in the national seashore - if the town bought property and gave 2-3 apartments to the rangers	Housing issues - what's impact on mental health and substance abuse - housing is tip of iceberg - housing security is base of ability to have a healthy and productive life - so tangible and obtainable
Motor Inn getting shut down and need to find housing for these people and their is nothing; where will they go - supposed to rehouse them within 30 miles; town never held that property owner accountable and they should have	shortage of home health aid staff - someone isn't going to drive from Hyannis to give someone a shower
People need to know about the rental assistance money that is available; put out on social media	This idea that housing will bring in the vagrants is disgusting - if the element means they are not financially sound, they are already here, heroin addict, they are already here, different races, they are already here
Need to address middle-income housing needs too not just low income	
Need more advocates - people to go with folks to find housing - more than a broker - speak to the landlord (maybe English is not your first language); apartment with application and lottery; they don't have money for gas, don't have childcare;	
Sally's Way has a humongous waiting list - it is full of families with young children - work for town and local businesses	
Need to balance out the fact that 70% of our town is the National Seashore moving in the right direction	
also need mortgage assistance for existing homeowner who are struggling to make their mortgage payment	

Over 100 meals go out every week for  
Truro residents – Can put our survey in the  
meal bag

## FOCUS GROUP 2

The second focus group began with participants introducing themselves, describing their relationship or interest with housing in Truro, and saying one word or phrase that describes the current housing situation in Truro. These descriptions included words like NIMBYism, resistance, and sentiments about the challenges that their friends and family members have with finding housing in Truro. The group then went into a discussion of the issues and opportunities surrounding housing in Truro. This group came up with more challenges and issues than opportunities and strengths.

Some of the opportunities discussed in this group were that with affordable housing, there is more opportunity for younger people with families to move to Truro, and that there are opportunities to have a lot of diversity in Town, with people of all ages living close to each other in community. It was noted that Truro used to have more of a sense of community in this way with families with children and working people, but that it is a challenge that this aspect of Truro is not found at present.

It was also noted that changes in zoning could provide opportunities for more housing, like cluster zoning. This group also mentioned the Walsh property as an opportunity for housing for low- and middle-income households.

One of the major challenges discussed in this group was general affordability. It was noted that there are many people earning good wages that can't find or afford a home in Truro. The town has a sense of being very exclusive, and a place where people come to vacation but are careless about it as a Town. Some are even actively resistant to affordable housing. Participants mentioned that racism and classism are major factors in the NIMBY attitude of many that live in Truro.

It was also noted that it is very hard to find employees, which is one of the biggest issues in the Town currently and is directly related to housing. There are many short-term rentals in Town, which contributes to the lack of workforce housing.

Finally, another challenge noted in this group is that there is tension between many of the groups in Truro, like the Planning Board and Select Board, which makes it hard for decisions or compromises to be reached.

# JENN'S FOCUS GROUP DISCUSSION WORKSHEET

"There is no power for change greater than a community discovering what it cares about."  
- Margaret J. Wheatley, American Writer

What is the topic area of the focus group you are attending? Housing

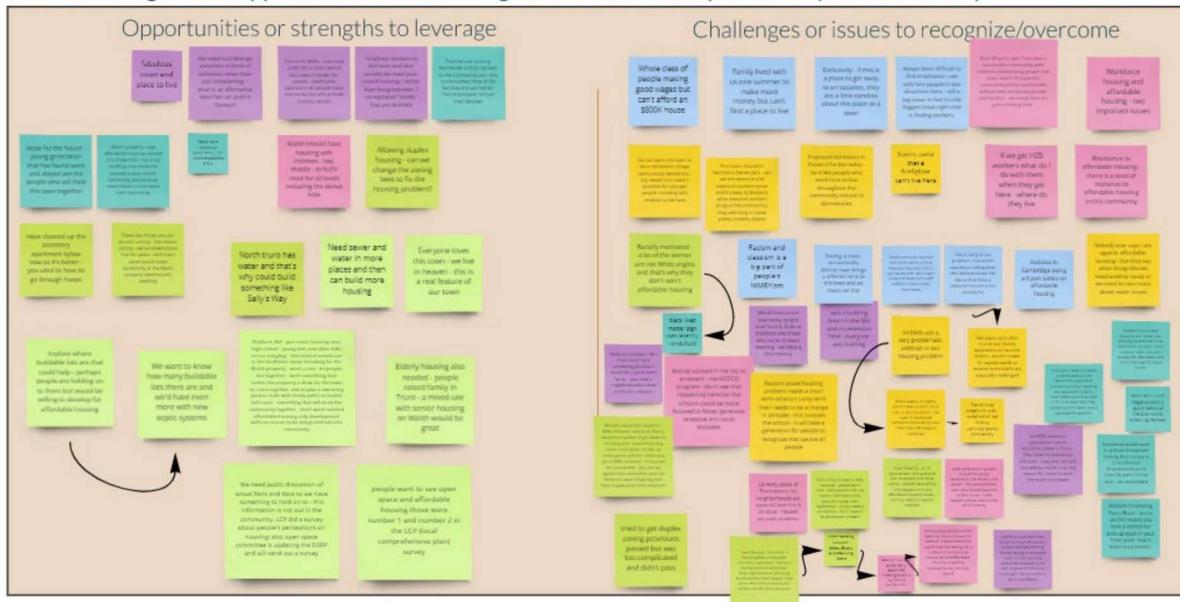
Thank you for accepting our invitation to participate in a focus group with the JM Goldson Team! You should expect the focus group to be a small group of seven or fewer people who have a special knowledge or perspective on this topic area. By speaking with the project team, you, as a community stakeholder or municipal official, will help our team understand the issues and opportunities in your community better. If you find it helpful, please use this questionnaire to help you gather your thoughts before we speak. We look forward to speaking with you soon! - Jenn & the JM Goldson Team

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What is the topic area of the focus group you are attending? Housing

### **What are the greatest opportunities and challenges related to this topic area in your community?**



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The following table is a transcription of the feedback recorded on the board above during the focus group.

Opportunities or Strengths to Leverage	Challenges or Issues to Recognize/Overcome
We need to challenge ourselves to think of solutions rather than just complaining - what is an affirmative idea that can push it forward	Back 40 years ago Truro was a sustainable community with children and working people and now I don't see how this community will be sustainable without kids and young people and families - we need them it's part of being alive.
Control AirBNBs - maximize profits for a short period but make it harder for people - need some balance to let people make the money but also provide monthly rentals	Whole class of people making good wages but can't afford an \$800K house
To attract workers to live here and also socially we need year-round housing - rather than living between 2 unregulated "hotels" that are AirBNBs	Family lived with us one summer to make more money but can't find a place to live
Families are running businesses and giving back to the community too - this is the hardest time of life but they are worried for their employees not just their families	Exclusivity - if this is a place to get away to on vacation, they are a little careless about this place as a town
fabulous town and place to live	Always been difficult to find employees - can only hire people in two directions here - still a big issue. In fact it's the biggest issue right now is finding workers.

Hope for the future - young generation that has found work and stayed are the people who will hold this town together	Workforce housing and affordable housing - two important issues
Walsh property - see affordable housing nestled into those hills - not a big building; but someone wanted a year-round swimming pool and we need places to live more than swimming	Seems awful that a firefighter can't live here
Walsh should have housing with incomes - low, middle - to fulfill need for all levels including the donut hole	Do not want this town to be a retirement village; want young people too - big needs is to make it possible for younger people including with children to be here
Allowing duplex housing - can we change the zoning laws to fix the housing problem?	Proposed dormitory in Ptown (The Barracks) - he'd like people who work here to live throughout the community not put in dormatories
Need more accessory apartments - can house employees there	If we get H2B workers what do I do with them when they get here - where do they live
Have cleaned up the accessory apartment bylaw now so it's better - you used to have to go through hoops	Resistance to affordable housing - there is a level of resistance to affordable housing in this community
There are things you can do with zoning - like cluster zoning - we've talked about that for years - and that's what would make something at the Walsh property aesthetically pleasing	This town shouldn't become a theme park - yes we are seasonal and seasonal workers come and it's easy to discount what seasonal workers bring to the community; they are living in some pretty crummy places
Everyone loves this town - we live in heaven - this is a real feature of our town	Racially motivated - a lot of the workers are not White anglos and that's why they don't want affordable housing
Need sewer and water in more places and then can build more housing	Nobody ever says I am against affordable housing - but they say other things like we need another study or we need to care more about water issues
North Truro has water and that's why could build something like Sally's Way	Racism and classism is a big part of people's NIMBYism
Dedham, MA - put senior housing near high school - young kids and older folks are comingling - that kind of mixed use is the healthiest vision including for the Walsh property - want a mix - let people live together - want something that makes the property a draw for the town to come together and maybe a swimming pool or trails with lovely paths or basketball court - something that will draw the community together - don't want isolated affordable housing only development with no reason to be integrated into the community	Having a socio-economically diverse town brings a different tone to this town and we could use that
Explore where buildable lots are that could help - perhaps people are holding on to them but would be willing to develop for affordable housing	People who own here but are casual about coming here say they paid \$1M to our house and I don't want to be bothered with stuff and don't want to pay more taxes
We want to know how many buildable lots there are and we'd have even more with new septic systems	This is not just our problem - the whole country is reeling from this and particular the places that have a seasonal economy are actively hit

Elderly housing also needed - people raised family in Truro - a mixed-use with senior housing on Walsh would be great	Activists in Cambridge doing a 6 part series on affordable housing
We need public discussion of actual facts and data so we have something to hold on to - this information is not out in the community. LCP did a survey about people's perceptions on housing; also open space committee is updating the OSRP and will send out a survey	was a building boom in the 80s and no recession here - everyone was building
people want to see open space and affordable housing those were number 1 and number 2 in the LCP (local comprehensive plan) survey	Would love to see how many people vote here in federal elections and those who come to town meeting - we have a discrepancy
	black lives matter sign was recently vandalized
	AirBNBs are a very problematic addition to our housing problem
	Middle income need housing too - when two working parents can't live here that's not right - stuck in donut hole - not poor enough for affordable and not rich enough to buy a home
	Like aspen and other economies heavily dependent on tourism dollars - need to make 12 months worth of income in 5 months are especially challenged
	Radburn (Fairlawn, NJ) - if we could have something like that it would be a great boon for us - you need a neighborhood to draw and build cohesion
	Busing worked in the city to an extent - the METCO program - don't see that happening here but the schools could be more focused to foster generous receptive anti-racist attitudes
	Truro gov't does not seem to be functional; the democratic legislative process is in town meeting but people don't go to town meeting or they load it for one issue then they leave and don't even care if you lose the quorum.
	Racism: acute housing problem needs a short term solution; Long term their needs to be a change in attitude - this involves the school - it will take a generation for people to recognize that we are all people
	there are a lot of illegal accessory apartment and the town is not enforcing the laws
	If rent weekly or nightly you'll make so much more than a monthly rental - the math is hard to tell someone not to do this but there must be a way to challenge
	Can destroy neighborhoods - social toll of not feeling commitment to community
	Wonder about the numbers - 80% of homes seasonal. Worry about the number if get down to so many year-round they may never come back. It's like an endangered species - when you get to 80% seasonal - it may not be sustainable -

	you are up against that and unless you can think of a way of fighting that then maybe won't find solutions
	the 80% seasonal population has no economic stake in Truro - they have no care about the town - they are not cold hearted but there is no real reason for them to want the town to succeed
	Economist would come in and see that people making their money in 2 months and businesses have to close for parts of that time - not sustainable
	Town Meeting - lot of divisiveness - the tone and lack of respect and name calling - people were yelling - this happens with any affordable housing issues - turning neighbor against neighbor
	older generation not able to give the young generation the respect and power - the young are the ones who should have the loudest voice - older people need to have a little bit of humility
	Part of the problem is 80% seasonal - people don't care - many seem to still be voters - just have to say want to change voter registration - all you need is an address - don't have to be permanent resident
	So many areas of Truro where the neighborhoods are seasonal and this is an issue - houses are dark all winter
	Stickers of keeping Truro Rural - but to us this means you have a rusted our pick-up truck in your front yard - that's what rural means.
	tried to get duplex zoning provisions passed but was too complicated and didn't pass
	Antihousing people like the idea that planning board is elected - if appointed then would lose that ability; SB is in favor of and putting muscle behind affordable housing; all getting bolloxed up by planning board
	Felicitous argument that would be more democratic to have elected planning board; having a contested ballot on the planning board was unusual in the past so gave anti-housing contingent more control to get in candidates
	bitter hostility between Select Board and Planning Board
	Town Meeting - Article 50 - if Planning Board should be elected or appointed - that was the big bone of contention. Major fight between planning board and the select board; Tone of the SB is determined by the head of the SB. He is abrasive.
	After did not pass to change to appointed planning board



## FOCUS GROUP 3

The third focus group began with participants introducing themselves, describing their relationship or interest with housing in Truro, and saying one word or phrase that describes the current housing situation in Truro. These descriptions included words like challenged, inadequate, non-existent, and crisis. The group then went into a discussion of the issues and opportunities surrounding housing in Truro. This group came up with more challenges and issues than opportunities and strengths.

Some of the biggest challenges discussed in this group were that people can't afford to live in Truro, even with good jobs, and that many of their friends and family members have lost housing due to various circumstances. Participants also mentioned NIMBYism as a major challenge, and that many people that are against affordable housing have progressive views, but that when projects get too close to home, they oppose them. Other challenges include workforce housing and the fact that it is hard to find services due to a lack of employees, and that this impacts everything from restaurants to healthcare.

Participants noted that there is an opportunity for education around housing in Truro, that many people oppose affordable housing because of their ideas of what it means. It was also noted that the zoning bylaws can be confusing, and that education around them in layman's terms can help people understand what they can do on their property to help provide more housing.

Other opportunities discussed by the group include ways to restrict short-term rental properties or prevent people from building overlarge homes. Another opportunity mentioned was that many people in Town do care and want affordable housing. Participants noted that people are willing to get creative about ways to provide more housing, and that some are in support of multifamily and mixed use housing.

# JENN'S FOCUS GROUP DISCUSSION WORKSHEET

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We look forward to speaking with you soon! - Jenn & the JM Goldson Team

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What are the greatest opportunities and challenges related to this topic area in your community?

Opportunities or strengths to leverage				Challenges or issues to recognize/overcome			
wonderful housing - dormitories seem as positive as they can get a room, seasonal, not same for year round	sense of community, feels like home, but there are issues	arbrib - opportunity to give tax breaks or heavily tax incentive to stop	town could give incentive to not kick people out/sell	people make good money but can't afford to live	friends/family losing housing	understanding of the issues - people think they get it but they don't	workforce housing
can we cap micromansion? dev	living wage housing opportunity	can we find away to find housing for businesses in town? could instance community own problems worse	people are willing to get creative if it's more fluid - who they can rent to, not based on income (ADU)	people live in storage units, poor conditions	misinformation/false news about housing - "skyscrapers" at cloverleaf	NIMBYism - keep truro rural + classism/racism	NIMBYs are not anti-green/progressive but not living their own - right opinions but when it happens close to home not ok
community is small enough that the right support doesn't take that much effort	welsh - should be used for AH - big enough for rec/OS and AH, businesses	local use housing department/permits in bottom, housing on top, meet multiple needs	incentives for people to build ADUs / other solutions	town employees can't afford to live here	turnover at healthcare - people can't do it long term with commutes etc	can't find PCP/dentist	then they complain about lack of services/staffing
lots of non-residential - small office spaces, pub, restaurants, etc. day care, other things that create revenue for project	turn housing into a business - it needs to make money - mixed uses	housing in town supports the rest of the cape, not just truro, need more support	DPW property by town hall?	no one uses the ADUs, seasonal workers, diversity, transient pop, east european (ADU)	people make too much money for AH, but people get turned away in the off caps rather than someone in poor conditions in town	getting the town involved with rentals - so strict to rent a room - people finding income	missing middle housing
need better rules - no multifamily housing - a ton of huge houses with opportunity to make it multiple units	incentive to rent home year round to prevent air/bnb /exploitation	want people from all walks of life - you have to be supportive to make it friendly - work hard, play hard	people want to support the local economy/spend their money here	people don't want diversity in their own neighborhoods	don't segregate affordable housing - doesn't have to stand out	people don't know what AH can actually look like	unique to have people that live in your neighborhood full time
people might stop coming and then housing will be available?	locals understand and accept because it's worth it to live here - take ownership of problems	helping one family has ripple effects in the community	MF housing - resource sharing	people want to raise their kids here, but kids don't have diversity or other kids walking distance	people losing their stable housing - houses they rent get sold/increased rent	people make too much for affordable housing	wealth gap - housing gap
truro is special - opportunity for nature, beautiful, accepting diversity, growing up with diversity, unique community here	some smart/invested people still here	younger community getting involved, getting their voice heard, finding a seat at the table	people slowly becoming more aware of issues	ADU regulations too strict	welch - fear people that don't want AH will be louder	need rebrand of "affordable housing" - people get scared, stigma	truro listed as most expensive per sq. ft. in the country
small but progressive - down usually go together	lots of conventional non-residential - used to not be a choice but now part time and full time	Being involved in the community is a priority - you have to protect what you have built	people are aware it is special - exhausting to protect	housing costs rob truro of community/it families	business owner/other services scrambling to find employees	town should be more creative - town should buy homes instead of letting people buy for 2nd home	people working 40 hrs per week can't afford to live
bus line - lets use it to help with other things	get creative - what are other communities doing?	people care and have accommodated	low and support, and community more important than some other issues	problems across the country magnified here	all problems come back to housing	death spiral - getting worse	can't find childcare/employees, everything related to housing
				no one is available to volunteer/get involved because people are working so much to afford housing	limited rec - no coaches/co counselors	retirees have money and time and they are loud	other people are louder - people who care are busy
				zoning regs - people need to be held accountable	need better child & elder care	no people filling positions in health care - aging population will have no resources/help	no one available for essential services - home health care
						people should have to support community by local event/other reg that \$ goes back into town	

The following table is a transcription of the feedback recorded on the board above during the focus group.

Opportunities or Strengths to Leverage	Challenges or Issues to Recognize/Overcome
workforce housing - dormitories seen as positive so they can get a room - seasonal, not same for year round	people make good money but can't afford to live
sense of community, feels like home, but there are issues	friends/family losing housing
airbnb - opportunity to give tax breaks or heavily tax incentivize to stop	understanding of the issues - people think they get it but they don't
town could give incentive to not kick people out/sell	workforce housing
can we cap mcmansion? dev	people live in storage units, poor conditions
living wage housing opportunity	misinformation/fake news about housing - "skyscrapers" at cloverleaf
can we find a way to find housing for businesses in ptown? could enhance community - their problems worse	NIMBYism - keep truro rural = classism/racism
people are willing to get creative if it was more fluid - who they can rent to, not based on income (ADU)	NIMBYs are not self aware - progressive but not living their views - right opinions but when it happens close to home not ok
community is small enough that the right support doesn't take that much effort	town employees can't afford to live here
walsh - should be used for AH - big enough for rec/OS and AH, businesses	turnover at healthcare - people can't do it long term with commutes etc
mixed use housing - departments/permits in bottom, housing on top, meet multiple needs	can't find PCP/dentist
incentives for people to build ADUs / other solutions	then they complain about lack of services/staffing
lots of entrepreneurs - small office spaces, get creative (office space, day cares, other things that create income for people)	no one size fits all - families, seasonal workers, diversity, jamaican pop, east european pop, J1
turn housing into a business - it needs to make money - mixed uses	people make too much money for AH, but people get brought in from off cape rather than someone in poor conditions in truro
housing in truro supports the rest of the cape, not just truro, need more support	getting the town involved with rentals - so strict to rent a room - people hiding income
DPW property by town hall?	missing middle housing
need better rules - no multifamily housing but a ton of huge houses with opportunity to make it multiple units	people don't want diversity in their own neighborhoods
incentive to rent home year round to prevent airbnb /exploitation	don't segregate affordable housing - doesn't have to stand out
want people from all walks of life - you have to be scrappy to make it here - hustle - work hard play hard	people don't know what AH can actually look like
people want to support the local economy/spend their money here	unique to have people that live in your neighborhood full time
people might stop coming and then housing will be available?	people want to raise their kids here, but kids don't have diversity or other kids walking distance
locals understand and accept because its worth it to live here - take ownership of problems	people losing their stable housing - houses they rent get sold/increased rent
helping one family has ripple effects in the community	people make too much for affordable housing

MF housing = resource sharing	wealth gap - housing gap
truro is special - opportunity for nature, beautiful, accepting, children grow up with diversity, unique community here	ADU regulations too strict
some smart/invested people still here	walsh - fear people that don't want AH will be louder
younger community getting involved, getting their voice heard, finding a seat at the table	need rebrand of "affordable housing" people get scared, stigma
people slowly becoming more aware of issues	ptown listed as most expensive per s.f. in the country
small but progressive - doesn't usually go together	housing costs rob truro of community/families
lots of connections - non judgemental - used to not be a divide between part timers and full timers	business owners/other services scrambling to find employees
being involved in the community is a priority - you have to protect what you have built	town should be more creative - town should buy homes instead of letting people buy for 2nd home
people are aware it is special - exhausting to protect	people working 40 hrs per week can't afford to live
bus line - lets use it to help with other things	problems across the country magnified here
get creative - what are other communities doing?	all problems come back to housing
people care and have accommodated	death spiral - getting worse
love and support and community more important than some other issues	can't find childcare/employees, everything related to housing
	no one is available to volunteer/get involved because people are working so much to afford housing
	limited rec - no coaches/counselors
	retirees have money and time and they are loud
	other people are louder - people who care are busy
	zoning regs - people need to be held accountable
	need better child & elder care
	no people filling positions in health care - aging population will have no resources/help
	no one available for essential services - home health care
	people should have to support community (use local talent) stricter regs that \$ goes back into town

## FOCUS GROUP 4

The fourth focus group began with participants introducing themselves, describing their relationship or interest with housing in Truro, and saying one word or phrase that describes the current housing situation in Truro. These descriptions included words like challenging, heartbreaking, near-impossible, desperate, and dire. The group then went into a discussion of the issues and opportunities surrounding housing in Truro. This group came up with more challenges and issues than opportunities and strengths.

Some of the opportunities discussed in this group were that the public attitude has become more supportive of housing over time, and that there are many talented and capable people living in Truro that can contribute to solutions. Some of the changes in recent years include the change from two thirds to simple majority at Town Meeting to make zoning changes. The group

also mentioned that while there is a perception that some groups in Town are against affordable housing, that perceptions even among these groups are changing in a positive way.

One of the biggest challenges mentioned by this group was the wealth gap in town. Participants noted that people will buy expensive homes just to tear them down for a better view or to build an amenity. This, combined with increasing short term rentals, contributes to a lack of housing for residents and the workforce.

Participants in this group mentioned the need to meet in the middle with the opposition. Some in Truro are so focused on the environment and rural character of the Town that they won't entertain the idea of housing, but participants said that there must be a way to meet in the middle.

Finally, this group mentioned that the Housing Authority could be more aggressive, particularly when an opportunity comes up that could go toward conservation or housing.

## JENN'S FOCUS GROUP DISCUSSION WORKSHEET

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- Margaret J. Wheatley, American Writer

What is the topic area of the focus group you are attending? Housing

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What are the greatest opportunities and challenges related to this topic area in your community?



The following table is a transcription of the feedback recorded on the board above during the focus group.

Opportunities or Strengths to Leverage	Challenges or Issues to Recognize/Overcome
public attitude has gotten more supportive of housing over time - public sentiment & support behind housing better than 10-15 yrs ago	diverse population, for everyone to understand how lack of housing impacts their quality of life (senior/low income, family, working, retired) impacts quality of life, no service people, fire and police can't hire enough, impacts security & other services people don't think about
20 yrs ago there wasn't an awareness/discussion about housing affordability - there were forums, but	wealth gap

public didn't know about them - awareness & support has grown	
walsh property	people buy \$\$\$ homes to tear them down for a better view/bball court, etc
to change zoning used to require 2/3 majority @ town meeting, for zoning changes housing production now requirement is simple maj, things that used to be unachievable are now ach	business can't stay open, can't find housing for their employees
talented, capable, professional people that live here, can contribute to solutions	fed base will not give Truro their land, won't even talk about it, homes have asbestos, would need to build new
models of other towns (eastham, ptown) we don't have to come up with all ideas	sea shore - 67% of town, can't build housing there
change of mindset about regionalization about AH - not all towns can accommodate needs, commuters, people that live in other towns	can't think of truro as an entity that exists unto itself - most people don't need to work where they live
funded AH in orleans	seasonal residents have no interest in town unless it happens in their backyard
elderly residents can't maintain homes anymore - should be able to move into a community that is diverse with young families - cluster housing	need to convince seasonal residents that they need housing so that they can have services - increase awareness
part time-residents association/individuals do care/do a lot	people leave truro because they don't have options for upkeep, aging in place, downsizing
opportunity for better communication/mindsets, bring in prof to do attractive cluster development	when housing becomes available, people buy for seasonal/short term rentals
conservation vs housing? conservation will pull out if it means housing won't get, but they need to commit	short term rentals causing less year round rental availability
financing is the key to moving forward with housing	inhibitor - state laws/programs prohibit regionalization -
young people organized for planning board vote - they can organize & participate	part-time residents/population more focused on the env. & rural character - that is why they came - need to match goals/meet in the middle
some PT residents realizing need	conservation money can be raised, not the same for housing - same people with \$ don't think about or care about housing/how it impacts them
demographic is changing in part time residents - haters are always the most vocal - positive change is coming	worries about water, density, due to poor execution/communication to the public (cloverleaf)
is people can see where money goes, they might be more trusting/positive	biggest need = \$ financing - cost to allocate 1/3 walsh property to housing - who puts money up?
different experiences with part time residents - some pos some negative	walsh limiting factor = wastewater treatment
	availability of land - sea shore, even walsh, can't dev the whole thing, where does the next property come from?
	open space vs housing, trust/town isn't as aggressive

	challenges to cluster housing - water treatment, attractive (not look like projects, but like sally's way)
	board of health = zoning (wastewater treatment)
	perception - cluster housing/AH
	where is local gov at? will they buy properties? a lot of talk, lost opportunity @ twinewood
	opposing views went from resident vs part time, to young vs older, young people want to raise taxes, older can't afford
	town meeting - people will always complain about taxes & increases
	hard to get people to come to town meeting - hard to keep quorum - town meeting difficult form of gov
	young people are voting at town meeting - but only for issues they care about / not staying around
	part time residents do charitable giving in boston because they don't live in truro
	the way we do business is a constraint
	hard to find a group where people aren't complaining about something
	people don't know what the housing authority does - where does the \$ go?
	general feeling of mistrust with housing authority and where money has gone
	need to convince people it is an advantage to them to have housing - need a compelling story
	need a more aggressive Housing Authority - seek donations?

## FOCUS GROUP 5

The fifth focus group began with participants introducing themselves, describing their relationship or interest with housing in Truro, and saying one word or phrase that describes the current housing situation in Truro. These descriptions included words like tough, crisis, and scarce. The group then went into a discussion of the issues and opportunities surrounding housing in Truro. This group came up with more challenges and issues than opportunities and strengths.

One of the topics most discussed in this group was the seasonal housing. Eighty percent of the housing stock in Truro is seasonal, which is a challenge because many homes are vacant for most of the year and there is not enough housing available for the workforce. Participants noted that it can be hard for people to find employment in Town, because oftentimes employers will ask if the applicant has housing secured as a prerequisite. The lack of housing is causing issues across industries, including restaurants, health care, and even summer recreation programs sponsored by Truro. The group also acknowledged that the local economy depends on the seasonal residents, but that there has to be a way to find balance so that there is enough housing.

Another challenge mentioned by the group was the zoning and regulations around housing in Truro. Participants noted that some people with large properties would build additional units on

their property but can't because it is too complicated to go through the process. Another issue mentioned is that it can be difficult to make sustainable choices that would work well with smaller or affordable housing. For example, participants commented that composting toilets could help make units livable, and circumvent the issue of water and wastewater capacity in Town, yet composting toilets are not allowed without septic.

Another challenge mentioned by the group is that there is potential that some people opposing affordable housing don't know what that really means. Participants noted that there is an opportunity to educate people about housing options, like Sally's Way, that are affordable but still fit the character of Truro.

## JENN'S FOCUS GROUP DISCUSSION WORKSHEET

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- Margaret J. Wheatley, American Writer

What is the topic area of the focus group you are attending?

Thank you for accepting our invitation to participate in a focus group with the JM Gokson Team! You should expect the focus group to be a small group of seven or fewer people who have a special knowledge or perspective on this topic area. By speaking with the project team, you, as a community stakeholder or municipal official, will help our team understand the issues and opportunities in your community better. If you find it helpful, please use this questionnaire to help you gather your thoughts before we speak.

We look forward to speaking with you soon! - Jenn & the JM Gokson Team

J M  
G O L D S O N

EMPOWERING PEOPLE  
CREATING COMMUNITY

What are the greatest opportunities and challenges related to this topic area in your community?

Opportunities or strengths to leverage					Challenges or issues to recognize/overcome				
rental and homeownership both important	year round housing most important - backbone	making illegal apartments legal	large homes need a lot of land - they could put rental unit on property?	tiny houses/composting toilet is self sufficient	can't survive without seasonal - need to address this too	80% of houses vacant/seasonal	restrictions/zoning laws (can't have composting toilet without septic)	big properties - people could/want to build units but can't bc of zoning laws/regs	
picture something like sally's way - town houses, town center developments above rental or something	town buy in for walsh	horton property - opportunity	fed sea shore land - have someone remove asbestos	amount of year round careers in truro available, just no housing available	70% can't be developed - what to do with what we can dev?	people buy land to make bigger homes	Feds won't give up air force base/sea shore	asbestos houses can't be good for population/environment	
worker housing - would want a room and shared common spaces for cheaper than a townhouse etc	more year round housing = more businesses	housing should go to residents first	loud minority, but a majority are in support	knowing what housing would look like could reduce fear	planning board - difficult to have ADUs, hard for people to navigate	people don't know what housing would look like - people concerned about who would live there (racism, classism)	people against housing aren't from here originally	newer residents recently becoming more vocal - worried about taxes, even though they are low	
way to incentivize builders to renovate?	people living in this housing will provide essential services	young people care about the town and are getting more involved - sitting on boards	sally's way great example - community feel	look to colorado/other communities as an example	rare for families to grow up around other year round residents	polarization between part time/seasonal/full time residents	housing provided by employer - still paying rent, poor conditions, packed bedrooms	feels boring, no places for people to hang out, wine bar not for people coming from the beach	
dog park with trails could get people to come (corn hill current dog park area)	shore road - town should buy properties	pressure from other towns (arrears in town, basement housing, eqq shame from being left behind could motivate)	water - housing, community spaces, town center developments, multi-generations, peer round tables, no rentals, no rentals, no rentals, no rentals	need for a better town center	rental properties not maintained (mazes way)	little connection with people who oppose housing - might have a better conversation if they know each other	long time part time residents complain about new housing/oppose	what do they envision? what are they afraid of?	
opportunity to disincentivize seasonal housing?	3 month min for Airbnb! people need to be able to live here to work for the summer	more younger people getting involved, inspiration from others, ripple effect	there is a way to do things in env sound way with the right tech	update wastewater to accommodate multiple towns	working with national sea shore - hard to allow abutting properties to do what they can with their property	hard to make garage apartments - neighbors will oppose/light you	70% of truro will never change - it comes down to \$ and taxes	housing prices - seems like seasonal percentage will only increase	
	positive feeling about town manager - wants to reset but he's up against a lot	need a bylaw overhaul - modernize (year round trailers)	truro provides water for ptown	start with greywater	pandemic has highlighted problem - ceo of a lot of companies have homes here	how to get people to offer rooms to rent in their seasonal homes?	so many people looking for housing online - all done by word of mouth	people moved here during pandemic then moved back because they couldn't find housing	
				assistance to help people apply for permits/understand bylaws	inconsistent planners in town - new planner and town manager - turnover in past	planning board essential for the future - currently post board not planning for future	sometimes people have to sue the town/legal fees to build on their own property	bylaws/processes need to be changed - nothing gets done, so much talk without action	
					everyone claims there are water issues	people are afraid to read into bylaws - helpful to sum up laymans terms	master plan process - lots of talking about it - surveys	shore road - no year round housing	
					can't find a doctor, no one working in health care, bad times for ambulance rides	rest q in interviews - do you have housing? people commuting/freight over the bridge	used to have a thriving summer rec program, now no one to work	no summer rec this year - crucial to childhood - no employees	

The following table is a transcription of the feedback recorded on the board above during the focus group.

Opportunities or Strengths to Leverage	Challenges or Issues to Recognize/Overcome
rental and homeownership both important	can't survive without seasonal - need to address this too
year round housing most important - backbone	80% of houses vacant/seasonal
making illegal apartments legal	restrictions/zoning laws (can't have composting toilet without septic)
large homes need a lot of land - they could put rental unit on property?	big properties - people could/want to build units but can't bc of zoning laws/reg
tiny houses/composting toilet is self sufficient	70% can't be developed - what to do with what we can dev?
picture something like sally's way - town houses, town center, apartments above retail or something	people buy land to make bigger homes
town buy in for walsh	feds won't give up air force base/sea shore
horton property - opportunity	asbestos houses can't be good for population/environment
fed sea shore land - have someone remove asbestos	people don't know what housing would look like - people concerned about who would live there (racism classism)
amount of year round careers in truro available, just no housing available	people against housing aren't from here originally
worker housing would want a room and shared common spaces for cheaper than a townhouse etc	newer residents recently becoming more vocal - worried about taxes, even though they are low
more year round housing = more businesses	planning board - difficult to have ADUs, hard for people to navigate
housing should go to residents first	rare for families to grow up around other year round residents
loud minority, but a majority are in support	polarization between part time /seasonal/full time residents
knowing what housing would look like could reduce fear	housing provided by employer - still paying rent, poor conditions, packed bedrooms
people living in this housing will provide essential services	feels boring, no places for people to hang out, wine bar not for people coming from the beach
young people care about the town and are getting more involved - sitting on boards	rental properties not maintained (moses way)
sally's way great example - community feel	little connection with people who oppose housing - might have a better conversation if they knew each other
look to colorado/other communities as an example	long time part time residents complain about new housing/oppose
way to incentivize builders to renovate?	what do they envision? what are they afraid of?
shore road - town should buy properties	working with national sea shore hard to allow abutting properties to do what they can with their property
pressure from other towns (barracks in ptown, basement housing, etc) shame from being left behind could motivate	hard to make garage apartments - neighbors will oppose/fight you
walsh - housing, community space, town center, social center, multi generational,	70% of truro will never change - it comes down to \$ and taxes

year round opportunities, teen center, social club, hiking trails	
need for a better town center	housing prices - seems like seasonal percentage will only increase
dog park with trails could get people to come (corn hill current dog park area)	so many people looking for housing online - all done by word of mouth
opportunity to disincentivize seasonal housing?	people moved here during pandemic then moved back because they couldn't find housing
3 month min for airbnb? people need to be able to live here to work for the summer	pandemic has highlighted problem - ceo of a lot of companies have homes here
more younger people getting involved - inspiration from others, ripple effect	how to get people to offer rooms to rent in their seasonal homes?
there is a way to do things in env sound way with the right tech	inconsistent planners in town - new planner and town manager - turnover in past
update wastewater to accommodate multiple towns	planning board essential for the future - currently/past had board not planning for future
truro provides water for ptown	sometimes people have to sue the town/legal fees to build on their own property
positive feeling about town manager - wants to reset but he's up against a lot	bylaws/processes need to be changed - nothing gets done, so much talk without action
need a bylaw overhaul - modernize (year round trailers)	everyone claims there are water issues
start with greywater	people are afraid to read into bylaws - helpful to turn to layman's terms
assistance to help people apply for permits/understand bylaws	master plan process - lots of talking about it - surveys
	shore road - no year round housing
	can't find a doctor, no one working in health care, bad times for ambulance rides
	first q in interviews - do you have housing? people commuting from over the bridge
	used to have a thriving summer rec program, now no one to work
	no summer rec this year - crucial to childhood - no employees

## SUMMARY OF INTERVIEWS

Jenn Goldson and Delaney Almond conducted five interviews in May and June of 2022, including town officials, a Planning Board member, Select Board member, and representatives from the Truro Part Time Resident Taxpayer's Association.

Across all of the interviews, there were several themes that emerged. One of the most critical needs addressed in all interviews were housing for the workforce. All conversations touched on this issue, with interviewees mentioning the lack of restaurant workers, health care workers, police officers, fire fighters, teachers, and more. This is a need that everyone in Truro can agree upon. Other concerns that interviewees agreed upon were transitional housing for those who need to work while looking for permanent housing, market rate housing, and the lack of housing stock in general. The disagreements come during the discussions of how to approach the housing issues in Town.

Some of the other concerns voiced in the interviews were the amount of seasonal and second homes that are in Truro, and that there is a perception that people that own seasonal or second homes are more concerned about their investment than the community where they purchased

their home. On the other hand, some interviewees noted that part time residents usually have larger households and therefore represent more people, and that they provide a boom to the local economy during the tourism season.

There is also concern throughout the Town that if affordable housing is built, it will be awarded to people that are not from Truro or the Cape at all. Interviewees emphasized that they would like for affordable housing in Truro to be awarded to people with a relationship with or interest in the community.

Interviewees also noted that in general, development in Truro is slow, due to tensions in Town and people taking legal action to slow down the development process. Another example of the slow pace of development is exhibited at the Walsh property. Interviewees noted that there is a very large committee overseeing the Walsh property, and that it is too large for anyone to come to a consensus. Interviewees stated that the Walsh property is a great opportunity that could solve some housing issues for Truro but noted that it needs to be planned carefully to be efficient.

Across the interviews, several tensions in Town were discussed. There are tensions between boards and committees, between part-time and full-time residents, and between older and younger Truro residents. In each interview, the need for a realistic and civil conversation between all was addressed. One of the major points of contention in Town, according to the interviews, is the idea of preserving the environment and rural character of Truro competing with the idea of development and more housing. All interviewees expressed a desire for civil conversation, and to meet in the middle on some of these issues.

Some of the ways to meet in the middle that were discussed were to provide more education about affordable housing and what it can look like. There is a perception that those opposing housing have a specific view of what dense housing will look like. However, all interviewees agreed that developments like Sally's Way and the Habitat for Humanity homes are a good example of what affordable housing can look like in Truro. Some recommendations from interviewees included restrictions for how housing can look in Truro, including height requirements to maintain the small-town feel.

Another suggestion was to have a discussion about what is appealing to everyone. For example, there is a perception that some groups only want single family homes on individual lots, and that other groups want large apartment buildings. Interviewees agreed that a discussion is warranted about what is desirable from all perspectives so that the community can come to an agreement for how to move forward. Some examples of ways to attractively increase density that were mentioned in the interviews were ADUs, tiny homes, and cluster developments.

Finally, some interviewees expressed that it would be good for the Town to report on the measures that have been taken so far, like allowing ADUs. Some helpful data might include the percentage of ADUs that are rented year-round and who the ADU is rented to (family/friends, or more available to others). Education around ADUs might also be effective. According to interviewees, some part-time residents may be open to putting an ADU on their property, and there is a hope that a "ripple effect" may occur where more and more part-time residents have ADUs.

Ultimately, the interviews showed that one of the biggest problems with moving forward is that different groups in Town cannot agree on the best course of action for addressing the housing crisis in Truro. Some want to develop single family homes at a slow rate while others want to see faster and denser development. All interviewees want to do something but disagree on how and what to do.

# COMMUNITY FORUM #1 SUMMARY

Prepared by JM Goldson LLC 6/29/2022

## OVERVIEW

On June 21, 2022, JM Goldson and the Town of Truro hosted the first Community Forum for the Truro Housing Plan planning process. The forum was hosted in an online Zoom webinar format and was comprised of a presentation by Jenn Goldson and Delaney Almond interspersed with several polling and comment activities for participants.

## KEY FINDINGS

- Most participants identified as full-time Truro residents.
- Important issues identified by participants around housing in Truro were affordability, income disparities between full- and part-time residents, and the impact of seasonal-dominant housing on the local economy.
- Many participants were surprised by how Truro compared to Wellfleet and Barnstable regarding median income and Subsidized Housing Inventory.
- Participants largely noted that the presentation confirmed what they already knew and/or suspected about their housing crisis.
- Participants were curious about how more reliable data may skew findings and proposed solutions.
- Other issues that participants hope the project team will consider include more emphasis on engaging the Jamaican population and the impact of houses being purchased by non-residents and turned into short-term rentals.

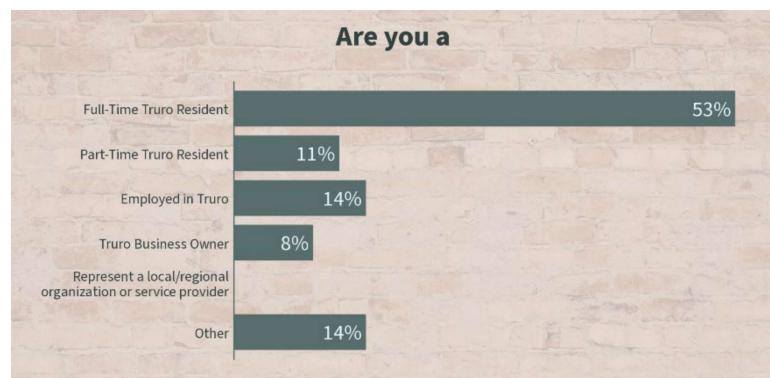
## MEETING FORMAT

The project Steering Committee was present and introduced themselves to participants, and Trust chair Kevin Grunwald also spoke to open the forum. The presentation began with an overview of the planning process and the Subsidized Housing Inventory, followed by a note about the reliability of census data for small communities. Jenn then took time to provide definitions of key affordable housing metrics and share this data for Truro. Next, eight key findings about demographics and housing challenges in Truro were presented. Participants then shared their reactions to the findings and suggestions for the planning team to consider. Finally, there was an open Q&A.

## PARTICIPANTS

Sixty participants were present for the webinar in addition to the ten facilitators and panelists. Participants were asked to identify their connection to Truro in a poll (see right) where participants were encouraged to select all that apply. The following percentages are based on 36 total responses.

More than half of participants identified as Truro residents, with 53 percent being full-time residents and 11 percent identifying as part-time residents. This distinction is important in a community like Truro where a significant portion of housing is seasonal.



Beyond residency, 14 percent identified as "employed in Truro," 8 percent as Truro business owners, and 14 percent as "other." Participants clarified "other" as *full-time artist, retired and working as consultant, maintain other residence and work remotely in Truro, and purchased property, not yet a full time resident* through the Zoom chat. No representatives of local/regional organizations or service providers identified themselves at this forum.

## HOUSING ISSUES

Before the forum began, participants were asked to share their answers to the question "**When you think about housing issues in Truro, what is at the heart of the matter for you?**" Responses included:

- Sad to lose housing and residents
- Availability and affordability of housing/all sectors
- Ability to have civil, productive dialogue; to come together to create Truro-based customized solutions to the housing crisis
- Lack of housing, especially for children and families
- Housing as a pathway to equity
- Need for safe, stable housing to raise a family

## PRELIMINARY FINDINGS AND RESPONSES

The first section of the presentation covered the Subsidized Housing Inventory, a community comparison to other Barnstable County towns, as well as an explanation of Massachusetts C.40B. Participants were asked about their familiarity with C.40B, of the 17 participants that replied in chat, 11 stated they were familiar or very familiar with 40B.

Next, the presentation covered the eight key preliminary findings connected to housing in Truro. These findings included information on Truro's population trends, age demographics, housing cost, seasonal vs. full-time tenure, land developability, and new development potential.

After this section of the presentation, participants were asked about their reactions to these findings. In response to the question "**What aspects of the findings confirm what you already knew/suspected?**", most participants indicated that the presentation confirmed their knowledge and/or suspicions about the housing crisis regarding the lack of affordable housing. They described high housing prices, how seasonal housing impacts the local economy, aging population/lack of young people, and income disparities. Several participants focused on the term 'crisis' in their replies. Some responses included:

- "Not a single town employee can afford a median home in Truro"
- "Year-round residents can't afford to live here... only part-time residents from off cape can afford to buy here"
- "We are in crisis"

Next, participants were asked "**What aspects of the findings surprised you or do you question?**" Many participants indicated that they were not surprised by much of the information presented and used this question to submit questions and/or ask for clarification. Common topics that did surprise participants were the disproportionate rates of population growth and housing stock, inconsistent/lack of available data, how Truro compares to Barnstable and Wellfleet, and the inflation of housing costs.

Finally, participants were asked "**What other information would you like to see the project team consider?**" The main questions and themes brought up by participants are summarized below:

- How are other towns with similar demographics and issues to Truro managing their housing crisis?
- What percentage of homes are purchased with the intention of becoming short-term rentals/seasonal housing? What options are available to restrict new short-term rentals?
- Where are there opportunities for the town to secure housing and/or create seasonal workforce housing?
- What proportion of Truro businesses have had to limit their hours due to housing shortages?
- How are members of the Jamaican community being engaged in this project?

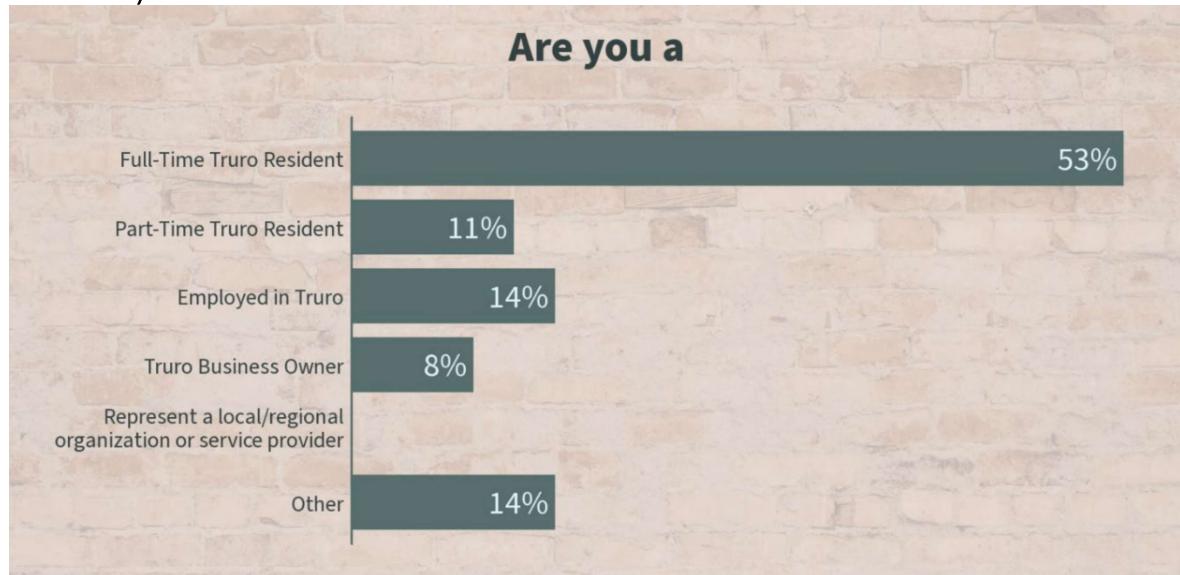
## Q&A

Prior to the official Q&A section, several questions were asked through the live polling activities. One of which, regarding the revival of Cloverleaf was answered by Housing Trust Chair Kevin Grunwald. Following the live polls, Jenn opened a period for Q&A from participants. One participant offered their interpretation of how the population had grown significantly without an increase in housing stock as a response to a question asked during the polling activity, specifically noting that former part-time residents moved to Truro full-time during the COVID-19 Pandemic. Another participant commented on their concern regarding the lack of community participation from Truro residents. Another participant discussed the cost of alleviating the housing crisis and that the town should consider public-private partnerships rather than raise taxes.

## ALL COMMENTS, ZOOM Q&A AND CHAT

Below are the full screen shots or transcriptions of responses to all polling questions as well as a transcript of the Zoom Q&A feature and Chat.

### PollEverywhere Activities



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

- The negative feedback of the situation - fewer, younger local people to work during summer crunch, linked to lack of seasonal housing, low % or "residence" let alone those who don't really live here are vested in Truro's future.
- Is this so unusual for a Vacation Destination...
- Part-Time residents have clearly exacerbated our housing crisis
- We need solutions.
- I am also surprised that 80% of housing stock is seasonal which is unfortunate
- Cost of housing is out of control
- Higher percentage of people over 65
- I am surprised that the resident count is so high since it definitely doesn't feel like that in February! I think many claim residency but are not here for more than 6 months a year
- Nothing surprising. Frustrating situation.
- Need to be VERY creative to solve this crisis
- that there is a very limited chance of a realistic solution
- Not a single town employee can afford a median home in Truro
- We need solutions.
- Confirm aging demographics, income and housing prices, lack of developable land
- That the year round residents can't afford to live here and that only part-time residents from off cape can afford to buy here.
- Such a disparity between income
- Almost everything
- Crisis - absolutely. Nimby - yes for too many. nothing surprising.
- Basically all of them but increased the emphasis on some aspects such as the income disparity for affordability
- The crisis
- Lack of affordable housing

- Housing is not affordable
- economic component of the "crisis"
- % of houses that are seasonal
- Significant challenge ahead of us
- I would say all aspects of your presentation resonate with my knowledge of the situation
- Lack of affordable housing
- Not enough housing stock
- That we are in crisis.
- That housing is expensive and very limited in Truro. It all confirmed what I thought
- Confirmed
- Crisis

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

- Have you spoken with any members of the Jamaican community?
- Is 40b a real concern for Truro?
- Population growth doesn't match housing growth because more people are identifying as year round in order to vote
- Nothing really surprised us. How could anyone who was born and raised to live here have a high enough income to actually live here? Is there any combination of actions available to Truro that could yield some form of a solution? Some proposals are not realistic, but what are some of the combinations of factors that include housing that might be viable ways forward?
- How have you accounted for all of the illegal housing units?
- Curious about income of longtime year round residents, many who may well be living on fixed income, coping with increasing taxes - modest homes suddenly become million dollar real estate.
- Surprised at the fact that housing growth is so far off from population growth.
- Income vs Assets .. in a retirement community have to be looked. AMI is low because of high number of retirees. Note household size
- How do you reconcile using census data when Truro had such a low response rate?
- Surprised at how much blame is being tossed around. Perhaps we can focus on solutions instead.
- Is new sewer infrastructure a feasible solution for Truro?
- None of it the data is consistent across all surveys
- I have been working on these issues for years and didn't find anything you presented to be surprising, but I agree with the statement just made that the numbers downplay just how bad the problem is
- The true year round population numbers are much lower than 2400
- Confused by increased population and building not keeping up. How are people moving here without housing to move into?
- What is restricting construction of potable water and sanitary sewer treatment?
- None of it,
- Surprised how much higher the median income of Barnstable is than Truro
- Truro is better off with our Housing initiatives than Wellfleet
- If anything, the numbers re: need are higher.
- The low median year round income

**What other information would you like to see the project team consider?**

- How many children do we have in Truro? Regional school should be looked at. Why can't the school be turned into seasonal housing?
- When a house sells, what use does it become post sale? Airbnb/short term rental? Year round resident? Second homeowner? This info would be very helpful
- 40B isn't a sufficient solution for supportive housing for Town employees. Separate Town owned properties need to be part of the solution
- Are there non-occupant owners who own more than one houses for strictly income purposes?
- My variability comment is directed at the lack of uncertainty in any of your time-varying data slides.
- I am curious how short term rentals break down: daily, weekends, weeklong, monthly etc. Is there a way to limit the shortest term rentals or ways to incentivize monthly or seasonal rentals?
- long term affordable housing planning locations should consider sea level rise
- How does the study take into consideration that Truro is not necessarily like other communities? How would Truro survive economically and fiscally without part time residents and vacationers paying taxes, etc
- How to identify current residents who could qualify for the cloverleaf & other affordable options
- I am certain that there are people in the socio-anthro-quantitative community that model (using data) potential "solutions."
- What proportion of Truro businesses have had to limit their hours due to housing shortages?
- Creating seasonal workforce housing (dormitories) to relieve the strain from this need on overall housing issues
- How many homes are never occupied by the owner, used only to generate (a lot) of income
- Can the Cloverleaf project be revived by the town or a different developer? Lot of important study done water and waste issues.
- What is the % of home ownership for Truro residents?
- We need to understand how the Town can secure housing specifically for Town employees since we can't compel private owners to convey or rent housing to o
- Data around household size--which may be helpful for home sharing initiatives?
- Would appreciate the uncertainties around the critical time-varying factors.
- How does Truro's SHI, with or without the Cloverleaf, compare with other MA towns of similar size?
- Number of unfilled town positions that may be related to the lack of affordable housing
- What specifically are other towns doing. We can't be the only location experiencing this phenomenon
- Input from members of the Jamaican community

## Zoom Chat

00:31:32 Nora Markey: Do not know

00:31:33 Jane Lea: Yes

00:31:34 Michelle Jarusiewicz: Very familiar with 40B

00:31:38 Kelly Clark: yes

00:31:38 Anne Greenbaum: understand 40B

00:31:40 barbara Carboni: yes

00:31:43 Donna Delohery: new concept

00:31:43 Raphael Richter: Yes

00:31:46 Christopher Bellonci: know somewhat

00:31:47 Amy Wolff: Yes

00:31:48 Robert Panessiti: Very familiary

00:31:52 Kevin Becica: no

00:31:53 Jim Summers: Understand

00:31:55 Christopher Clark: I am familiar with 40B.

00:31:55 diane messinger: no

00:32:00 Fran Adams: knew and forgot!

00:32:15 Drew Leff: I'm very familiar with 40B

00:37:24 Christopher Clark: 5.7% of what?

00:37:53 Delaney Almond, JM Goldson: 5.7% of the housing stock listed as Affordable on the SHI

00:39:43 Christopher Clark: What defines "housing stock?"

00:40:48 Michelle Jarusiewicz: also check Homeless Prevention Council - more local than HAC

00:41:19 Delaney Almond, JM Goldson: Thank you, we will look into that!

00:42:02 Michelle Jarusiewicz: 2022 HUD AMI for Barnstable County jumped significantly to \$115, 600

00:42:30 Christopher Clark: You should define what "median" is and why it is used in this housing issue discussion.

00:43:46 Delaney Almond, JM Goldson: The Department of Housing and Urban Development (HUD) calculates AMI (Area Median Income) by looking at all families who live in an area, ordering them up by income, and then reporting the income of the family in the middle.

00:44:43 Michael forgione: Very surprised..... 9% 3+

00:45:08 Michelle Jarusiewicz: but the HUD number is the base for just about everything "affordable" I know you cannot do all the numbers.... :)

00:48:20 Jean Krulic: know what 40B rules are

00:48:30 Christopher Clark: You're losing us! Too many terms and too many percentages of something that floats away under the next sentence. So what does it mean that 63% of something is below ... etc. etc. etc.

00:49:01 Christopher Clark: Too fast and the slides are just repeats.

00:49:35 Christopher Clark: "Turo" !!!

00:50:40 Michael forgione: if 9% is 3+ household, where are the students coming from?

00:51:11 Christopher Bellonci: Can Truro limit housing it develops via 40B to Truro residents only?

00:54:46 Christopher Bellonci: Is there any indication the pandemic increased the rate of folks calling Truro their year round home or has the growth been steady over the last decade?

00:55:42 Michael forgione: How was housing growth measured?

01:01:47 Michael forgione: What is the Gap? the buyers are there..... house inventory is very small. Seasonal owners are workers. They become retirees in time. I was one of those people. That is what a retiring community looks like.

01:04:39 Drew Leff: Slide that showed median income for year round as \$93,000 (2012-16) doesn't take into account that many of year round residents are retired and may have earned much more when they were employed. How are you accounting for that?

01:06:43 Delaney Almond, JM Goldson: [pollev.com/jennG](http://pollev.com/jennG)

01:07:41 Delaney Almond, JM Goldson: Delaney@jmgoldson.com

01:08:27 Christine Markowski: Full time Truro Resident

01:08:34 Christopher Bellonci: Able to work remotely from Truro

01:08:50 diane messinger: full time resident, Other full time artist

01:09:03 STEVEN STAHL: Is the poll onymous?

01:09:03 Christopher Clark: retired and working as consultant

01:09:14 STEVEN STAHL: anonymous

01:09:24 Robert Panessiti: Other-maintain other residence and work remote in truro

01:09:46 Kevin Becica: purchased property, not yet a full time resident

01:10:00 Christine Markowski: Confirmed

01:10:06 diane messinger: there is a serious need.

01:10:20 Christine Markowski: Projection of youth leaving

01:11:05 Anne Greenbaum: Great basic info to give everyone to be able to have a good conversation

01:13:22 diane messinger: we need to solve this by creating outside the box. Like all millioners should help provide affordable housing.

01:13:57 Fran Adams: can we move on??

01:16:05 Susan Howe: Does the low median income reflect unemployment benefits that so many people use?

01:16:29 Nancy Medoff: can you throw that QR code up again?

01:23:42 diane messinger: The environment. We need hosing but too much can impact the environment. We need to protect this beautiful town. People need to be encouraged to leave their homes for those who need it.

01:30:12 Christine Markowski: Thank you. This was actually inspiring,

01:32:40 Christopher Bellonci: But wouldn't the % of PT residents have gone down?

01:32:55 Christopher Clark: Many of those now "full-time" residence do not live here full time.

01:33:07 Christopher Bellonci: Has it decreased from the 80% you reported?

01:35:54 Amy Wolff: Agreed. We need more user friendly, inviting, INclusive, and frankly, open hearted offerings to bring people together to collaborate.

01:42:44 Kait Blehm: Thank you so much to the Housing Authority and Jenn and Delaney. This was so informative and we are so appreciative of all the time and effort you have put into solving this crisis.

01:43:18 Christopher Bellonci: There two residents accessing my line so the number of participants is probably higher than the number Zoom showed

# COMMUNITY FORUM #2 SUMMARY

Prepared by JM Goldson LLC 9/22/2022

## OVERVIEW

On September 19, 2022, JM Goldson and the Town of Truro hosted the second Community Forum for the Truro Housing Production planning process. The forum was hosted in an online Zoom webinar format and was comprised of a presentation by Jenn Goldson interspersed with several polling and comment activities for participants.

## KEY FINDINGS

- Nearly all the participants were full-time Truro residents, and most participants were property owners.
- Throughout the forum, participants expressed interest in innovative housing solutions tailored to the unique nature of Truro's housing market, such as room rentals, rent-to-own and tiny homes, or Accessory Dwelling Units.
- Participants also wanted an articulated need for affordable units, workforce housing units, and other metrics to ensure impact and effective implementation.
- Participants were also interested in learning from and partnering with other towns on the Outer Cape to address housing crisis as a region.
- Overall, participants felt positively about the proposed vision, goals, and strategies. The draft plan framework felt comprehensive and attentive to the community's housing needs related to workforce housing, housing for families and aging households, and seasonal and year-round residents.

## MEETING FORMAT

Members of the Truro Housing Authority were present and introduced themselves to participants, and Housing Authority chair Kevin Grunwald also spoke to open the forum. The presentation began with a review of the planning process to date, followed by polling about the participants' affiliation with the Truro community. Next, Jenn presented a draft framework for the five-year plan, including a vision, six goals, and seven strategies for housing production in Truro. Participants then shared their reactions to each piece of the framework, and provided feedback on the vision, goals, and strategies for the planning team to consider. Participants provided additional commentary throughout the forum, and at the end, the planning team opened the discussion for live participant Q&A.

## PARTICIPANTS

About 27 participants were present for the webinar. Participants were asked to select their affiliation with the Truro community. 12 out of 27 participants responded through the poll, all of whom were full-time residents. An additional 11 participants shared their affiliation in the chat. Nine of those eleven respondents were full-time Truro residents. Eight of those eleven respondents were property owners. One participant is a part-time resident, and one participant is employed in Truro.

## HOUSING ISSUES

Before the forum began, participants were asked to share their answers to the question **“What housing programs or initiatives do you hope maybe considered in this plan?”** Responses included:

- Innovative pilot programs targeting specific groups or types of housing
- Affordable rentals and ownership programs for all sectors of the community

- Building support community-wide
- I think the Walsh Property should be used to create a community of tiny homes, and/or that it would be beneficial to consider a series of tasteful smaller apartment buildings like near the library. We need housing not only for seasonal workers, but also for the people being priced out of the community they grew up in. I have grown up on the Cape and can no longer afford a house here and rent just went up several hundred dollars for the next cycle.
- Clear analysis of the acute housing crisis in Truro
- A plan for construction and preservation of 250-300 units of attainable housing to support year-round community
- A roadmap including plan for revenue stream to finance production/preservation of 250-300 units.
- Considerations of how to change our statistic of 87% of houses being empty for over 6 months per year.
- Notions that include the creative use of open space including community gardens and increased information on respecting the limitations of land/water use when planning better housing options.

## PRELIMINARY STRATEGIC FRAMEWORK AND RESPONSES

The presentation had three parts in which the planning team shared a set of preliminary ideas for the Housing Production Plan's vision, goals, and strategies. Following the presentation of each section of the plan, forum participants were asked how they felt about the proposed ideas, what they liked, and what they would change. In response to the draft vision, 33% of participants felt very positive about the vision, while 60% felt somewhat positive about the vision. Of the total 15 respondents, only 1 participant did not feel positive about the vision. Participants liked that the vision emphasized maintaining Truro's small-town feel and scenic coastal beauty, and explicitly tied Truro's housing goals to economic development. However, participants also felt that the vision could express a greater sense of urgency and speak more to the balance of natural lands conservation and increased access to housing and water infrastructure.

Participants were then presented with six draft housing goals. More than 80% of participants felt somewhat positively about the goals. Two of the thirteen respondents felt very positive about the goals. Participants liked that the goals identified workforce housing and diverse housing types as priorities, and that the goals addressed year-round and seasonal housing needs. According to participants, the goals could also target short-term rentals and seasonal homes, which currently distort Truro's housing market, but could be part of a greater bundle of solutions. Participants also expressed interest in learning more about rent-to-own programs. There was some debate amongst participants about the role of the town in building more housing, but ultimately, most agreed there was space for the town to take a more significant leadership role in promoting housing production. Finally, some participants hoped that the goals would be more precise with clear timelines.

In the third and final section of the presentation, participants reacted to seven strategy ideas for how to implement the draft housing goals. Approximately 40% of participants felt very positive about the strategies, while 60% felt somewhat positively about them. Overall, participants liked that the strategies were both comprehensive and realistic. Participants appreciated that the goals considered funding, zoning, and administrative capacity, especially the proposal for a housing coordinator. When asked what they would change about the strategies, one recurring response was the need to rebuild trust in local government, and between community members.

Finally, participants were asked “**What other strategies or ideas do you hope this Housing Plan will consider?**” The main questions and themes brought up by participants are summarized below:

- The housing crisis on the Cape is a regional issue. It would be great to share ideas and resources between towns on the Cape to spark innovative ideas about how Truro can approach housing production, and to see if the Cape can tackle housing issues regionally.
- How can we maximize the resources and the tools, e.g. publicly-owned land, bond authority, etc. of the public sector to increase housing production?
- Can Truro partner with Provincetown through coordination of the towns’ sewer systems or through other resource sharing initiatives to address housing production?
- Truro has a significant seasonal population. How can we communicate our housing goals and needs to our seasonal population, and innovatively address how the seasonal populations affect Truro’s housing market?

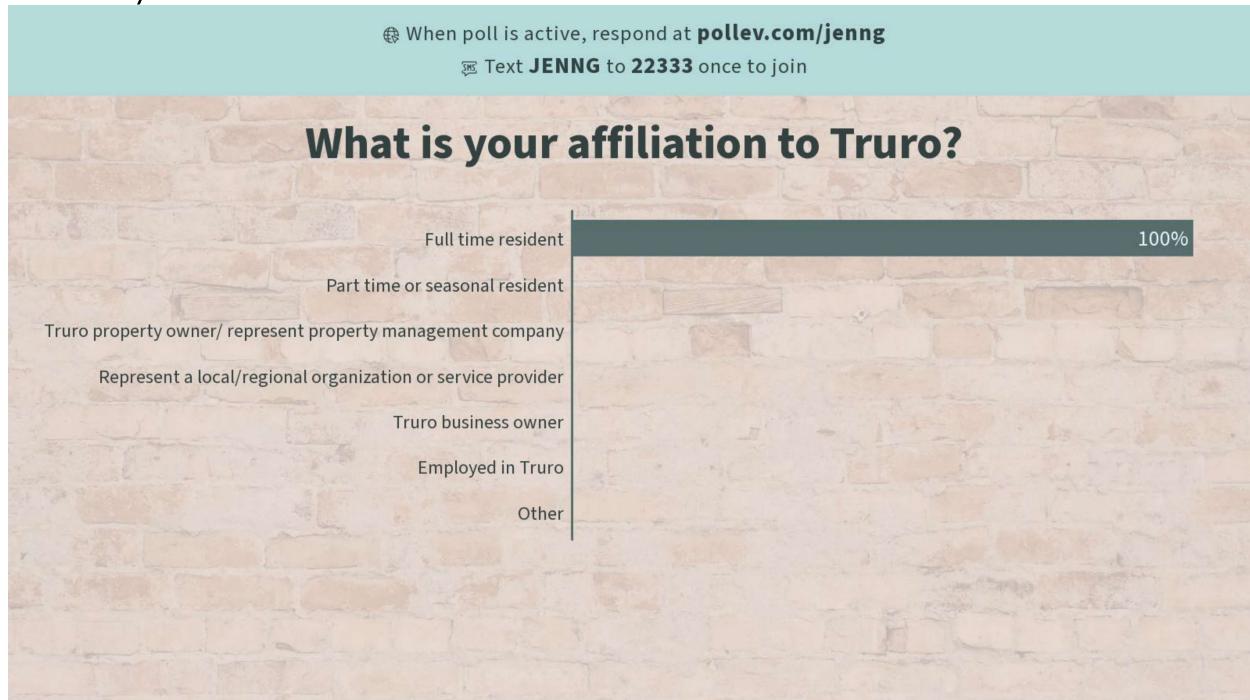
## Q&A

After the presentation, there was a period for open Q&A from participants. One participant asked about whether the Town had reached out to the National Seashore as a partner in this planning process. The National Seashore has existing homes and presents an opportunity for new construction. Members of the Housing Authority explained that they had been in contact with the National Seashore, and that conversations between the Town and Seashore were ongoing. However, it is difficult to move quickly on ideas or partnerships as the National Seashore is a federal entity. Another participant asked about how to create win-win policy scenarios for homeowners with burdensome mortgages, and households looking for housing, or short-term rentals.

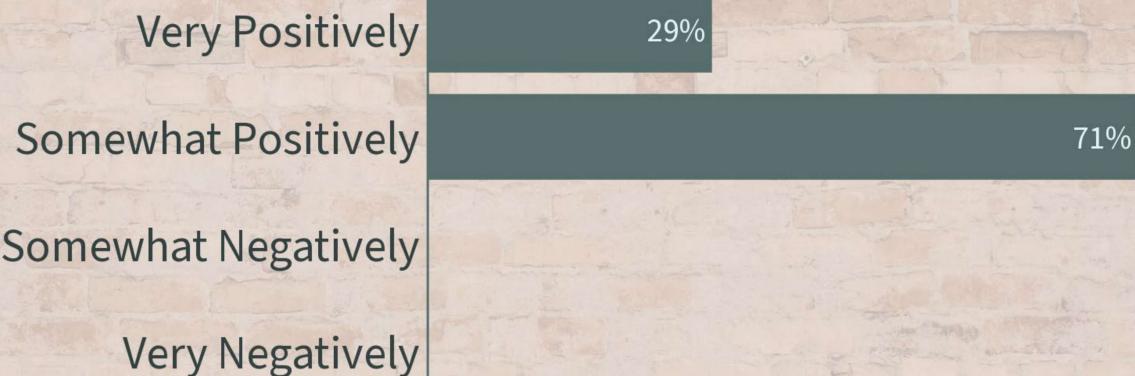
## APPENDIX – FULL COMMENTS, ZOOM Q&A AND CHAT

Below are the full screen shots or transcriptions of responses to all polling questions as well as a transcript of the Zoom Q&A feature and Chat.

### PollEverywhere Activities



## How do you feel about the draft vision?



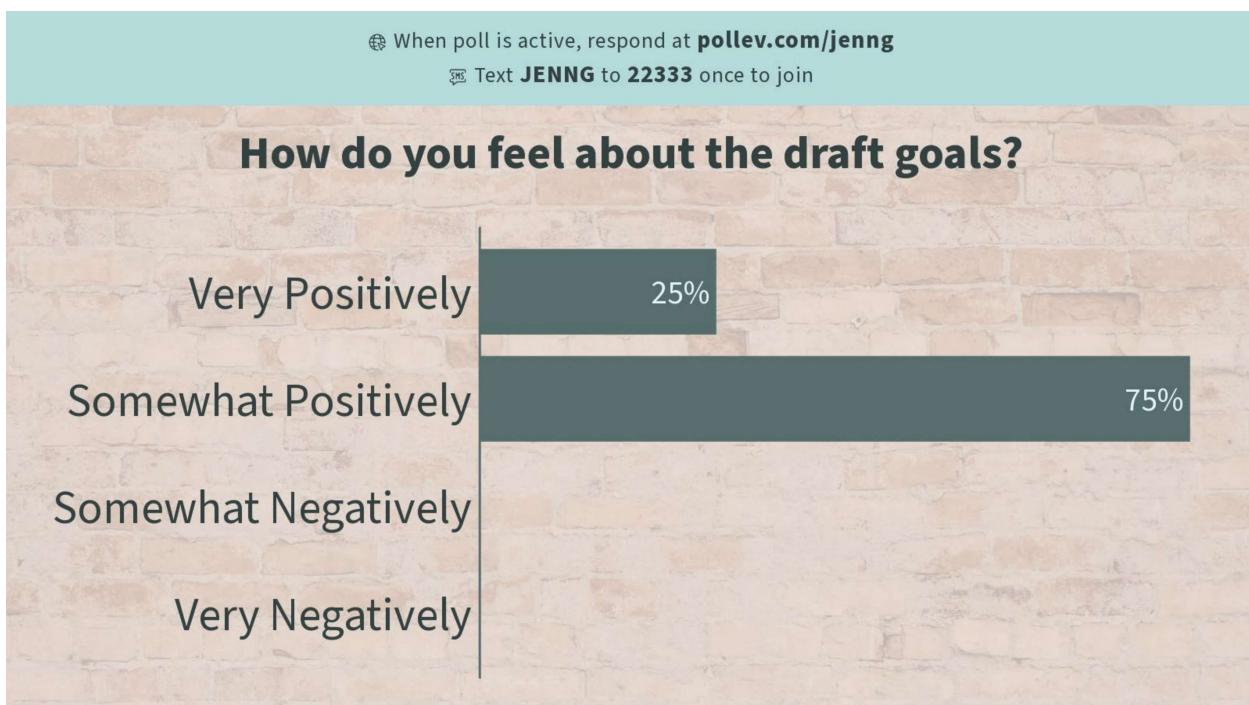
Please provide feedback on what you like about the vision.

- Mix of housing types. Maintain small-town feel.
- Focus on exceeding 10% SHI.
- Maintaining small town, focus on workforce and elderly housing.
- Identifying workforce & families & aging
- I don't see the sense of crisis and urgency in the vision
- I like the inclusion of our aging population in the presentation, and the small-town feel. I am slightly concerned that the existing subsidized housing is quite poor (by and large) and certainly does not meet any reasonable standards for the residence or the people who own homes or live nearby.
- Tying housing to workforce needs
- First item too vague; like small-town feel and mix of types
- Want to make sure that our plan actually meets the needs of Truro businesses, especially seasonal workers
- Exceeding 10%. Ten percent is the floor not the ceiling
- liked 1) small town feel and scenic coastal beauty
- Small Town Feel and Scenic Coastal Beauty
- I don't see the sense of a crisis and the need for an urgent response in the vision
- Housing affordable for families and aging population
- Maintaining scenic and small-town feel
- I like that you are including possibilities for our aging community.
- Mix of housing and supporting a vibrant community. Like the inclusion of families.
- Affordable housing and housing that is affordable are two different things. (+1)

Please provide feedback on what you think should be changed about the vision.

- Urgency!!!!
- How Town Owned land will provide housing options

- Absolutely urgency. Would love more thoughts on multi-home locations.
- Small town feel is vague/unclear – majority of town is in Nat'l Park so how is that at risk from more housing for working people?
- "Healthy". What does that mean? Needs to be more specific.
- Importance of protecting our water. More housing & protecting our water can both be done. It's not either/or but And!
- Partnership between town and those who want to build ... help in streamlining the process.
- Need for sewer/wastewater infrastructure
- Vision must be cost-effective to implement
- Don't see any thoughts of thinking outside the box, using what we have, not disturbing unspoiled land. Why do need to do 10%?
- I support Diane's point of not disturbing unspoiled land. Our natural resources are already in crises and can only support so many people
- Urgency!!!
- I think urgency sums it up!
- Stem the attrition from the elementary school; no one should live in a motel; trailers are not safe year-round.
- What is considered affordable for rental rates for example
- Explore extra space in residents homes especially for older people so can stay in their homes
- I also support using town owned land in creative ways.



Please provide feedback on what you like about the draft goals.

- The town (government) needs to be in the forefront in creating new workforce housing
- Looking at both rental & ownership. Let's get creative about creating ownership opportunities

- Let's not forget year-round ppl who are getting priced out of our community even though they grew up here. Not all have children.
- Workforce housing, both seasonal & year round
- Focus on seasonal & year-round workforce housing
- I like the support of workers. I like "diverse housing" as well.
- Comprehensive scope of housing problem
- Diverse housing
- Families, physically challenged, elderly emphasis
- Seasonal and year-round
- Workforce housing is critical: both year-round and seasonal.
- Is "workforce" measurable?
- Focus on workforce housing and housing to meet needs of elderly, physically challenged and families
- Diverse housing - different solutions for different situations. Also, smaller housing options since large numbers of single households.

**Please provide feedback on what you think should be changed about the draft goals.**

- Condo conversions to year-round IS allowed but it's a highly regulated, difficult process
- We should consider a higher tax on Airbnb and other short-term rentals to discourage and use those funds to help fund housing projects.
- Clarification: Town should provide incentives to second homeowners to provide seasonal or year-round rentals.
- Cannot solve crisis without town getting into the business of housing — we have no other choice!
- Include goal to sewer Truro from TCS/Walsh to Shore Road
- We need a timeline. We need to understand the cost locally vs. what the state government is contributing given the 40B "goal" referenced that we are working toward. We should absolutely provide incentives to ownership. Stop limiting condos to 3 seasons. Owners are challenged to expend a lot to make rentals available and affordable. They too should be incentivized.
- Town should be in the real estate business; incentives are not effective enough to combat this crisis
- Goals are solid; need for swift action
- Exceeding 10% SHI is a goal for when we achieve it. We should focus on goals that we can achieve in 5 years.
- Seasonal or year-round rentals
- Protecting environment & water while creating housing. This should part of how we do this
- Without measurable outcomes, I.e., I fear we will still be talking about this in 10 years! Where is the sense of urgency in these goals? We need to challenge ourselves
- There is too much in each one. Break them apart. This will make them clearer and easier to measure progress or no progress more specifically.
- Town should not be in real estate business other than to help permit and facilitate. Town should provide incentives to second homeowners to provide seas
- Maybe people who own their own home and have no children to leave it to t would donate to affordable housing.
- Rent to own. (+1-rent to own would be lovely)

- Language of goals is clunky and a bit confusing
- Investigate how rent to own works in other communities.
- Integrating improving our use and protection of natural resources as we plan with great thoughtfulness.
- There are options other than Town Sewer being reviewed by BoH including small neighborhood wastewater plants. Think of what just happened in P-town.
- As long as individuals with one rental who live here, are not penalized as the Air BNB comment stated. It's very expensive for an owner to rent.
- How can town make it easier for homeowners to rent space?
- Walsh Property is 70 acres. Surely, housing could be done in a manner to address the needs on that much land, without making it look like a city etc.

✉ When poll is active, respond at [pollev.com/jenng](https://pollev.com/jenng)

SMS Text **JENNG** to **22333** once to join

## How do you generally feel about these strategy ideas?



Please provide feedback on what you like about these strategy ideas.

- Comprehensive
- Proven strategies that work in other Cape towns
- Increasing CPC funds, housing coordinator, zoning bylaw change suggestions
- Walsh is the town's highest hope for creating a diverse stock of housing while preserving open space.
- Housing Coordinator!
- Multi-pronged approach. Need to do ALL of them.
- Appreciate focus on revenue source to fund housing production
- LOVE zoning proposals – bring to next town meeting!
- All good goals
- These ideas are realistic, thoughtful, and actionable. Key word here is realistic. Thank you for all that you are doing
- Hope we can get grant funding for coordinator
- Comprehensive approach. Not depending on unrealistic "Magic bullet"
- Honestly, I'm impressed

- I like that there are multiple solutions to the problem.
- I liked the idea of converting existing structures to meet other needs.
- I like the idea of housing coordinator!
- I am not sure about the housing coordinator. Do we need yet another Town administrator position?
- Wider scope of creative potential yet means to ends and realistic correlation with our actual needs, needs more transparency
- Housing coordinator shared by other Outer Cape Towns. (Shared housing coordinator is a great idea! + 1)
- Zoning proposals need to be addressed with environmental concerns in mind. Density affects all in a neighborhood on many levels. Plan carefully.
- I like some of the approaches Wellfleet recently passed and I believe Truro should look at replicating

**Please provide feedback on what you think should be changed about these strategy ideas.**

- Not sure where this goes but, there is issue of lack of trust in town government so may need to address how town can regain trust
- If you are going to tackle the issue of trust in town government - perhaps the "them versus us" regarding second homeowners or "those rich people" can also be addressed. It's not helpful and creates animosity when many people are trying to come together.
- Encourage preservation of existing year-round rentals – can we use tax credits?
- I'm also not a fan of sewer, but we need to look at where in town is current need & where we can protect using IA technology. Again, not either/or
- Definitely look at sewer, provides more options for density
- Sewer should be explored – Truro is a member of Cape & Islands Water Protection Fund – millions are available for wastewater projects and sewerage
- Some of these are very doable and some are moon shot ideas. We need both but maybe group them in order of priority and some also need to come before others. Map it out more.
- More specificity on wastewater solutions – can't have denser housing without sewer/wastewater
- Mixed income housing - I might have missed this. Adorable+Work Force + Market
- I'm not a fan of sewer but we shouldn't remove it as an option until we know the range of options and what the state may require us to do
- According to recent discussions by BoH I/A can be implemented with more alacrity than sewer. Again, neighborhood wastewater treatment systems have been mentioned by the BoH.
- I agree with the lack of trust. It is serious problem here.
- Agree. How to regain trust?
- Hopefully processes like this done transparently is a step in the direction of regaining trust?
- How can the town assist/encourage/support homeowners who want to rent. ADU by right in many cape towns, now all of Maine. California communities have pre-approved ADU plans. Make it easy.
- Need a mediator. Listening is a start.
- Hmm....how dense do we want to be? When does density diminish small coastal town beauty? New housing should be equitably distributed throughout town.

- While a 5-year plan needed, a 25-50 year plan also clarify what in biggest picture we aim for in short run, and how to get there "now." Notably with climate change and diminishing fiscal support and greater tourism.

### What other strategies or ideas do you hope this Housing Plan will consider?

- Houses in the National Seashore.
- Consider using public assets (available land) to create associated housing - (police/fire, school, community center, library, town hall, etc.....
- financial incentives for aging individuals who may eventually offer their homes to AH trust when no heirs apparent.
- Is the town working with Community development partnership or housing assistance corp?
- You have done a great job covering a lot of ground. Thanks!
- Ptown can't handle their own P(ee)
- Tie into Ptown sewer
- Is there opportunity for more regional solutions? (Outer cape as a whole)
- Partner with Provincetown to fund more workforce housing in Truro
- Short term rental cap pinpointing specific neighborhoods were year-round rentals/home ownership could be encouraged instead
- Would love a list from other towns of creative, innovative approaches, no matter how wild! Would spark thoughts
- The housing crisis is a regional issue. Develop a strategy (or two) to increase a regional response and coordination.
- Dedicate all room occupancy dollars to housing
- Communication plan to educate the greater community or those who don't live here full time.
- Use towns bonding authority to fund housing construction

### Zoom Chat

00:15:29     Jenn Goldson, JM Goldson:   Thank you for joining!

00:15:47     Anne Greenbaum:    Innovative pilot programs targeting specific groups or types of housing.

00:16:22     Jenn Goldson, JM Goldson:   Please let us know what you think "What housing programs or initiatives do you hope maybe considered in this plan? Share your thoughts here in the chat! You can choose to share with just panelists or with everyone

00:16:31     janelea:       Affordable rentals and ownership programs for all sectors of the community.

00:16:43     Kevin Grunwald:   Building support community wide.

00:17:39     Jessica Winston:    I think the Walsh Property should be used to create a community of tiny homes, and/or that it would be beneficial to consider a series of tasteful smaller apartment buildings like near the library. We need housing not only for seasonal workers, but also for the people being priced out of the community they grew up in. I have grown up on the cape and can no longer afford a house here and rent just went up several hundred dollars for the next cycle.

00:18:21     Senator Julian Cyr:   Clear analysis of the acute housing crisis in Truro; a plan for construction and preservation of 250-300 units of attainable housing to support year-round community; a roadmap including plan for revenue stream to finance production/preservation of 250-300 units.

00:21:04 Karen Ruymann: 1) Considerations of how to change our statistic of 87%percent of houses being empty for over 6 months per year. 2) Notions that include the creative use of open space including community gardens and increased information on respecting the limitations of land/water use when planning better housing options.

00:22:15 Jessica Winston: I agree with Karen.

00:22:56 Livesey Pack | JM Goldson: Hi everyone, please feel free to message me on Zoom or send me an email at [livesey@jmgoldson.com](mailto:livesey@jmgoldson.com) if you have any issues with tech this evening.

00:25:31 Livesey Pack | JM Goldson: Polling Link: [PolIEV.com/jennG](https://PolIEV.com/jennG)

00:28:25 Karen Ruymann: Full time resident

00:28:32 diane messinger: Doesn't work.

00:28:33 Susan Girard-Irwin: you can only answer one for affiliations

00:28:34 brenda connors: A & C

00:28:37 Christine Markowski: Full Time Resident Property Owner

00:28:50 Karen Ruymann: The poll does not work for us either.

00:28:52 Susan Girard-Irwin: full time resident

00:29:07 Paul Wisotzky: I'm only able to choose one response.

00:29:11 Leah Camhi: Property Owner - part-time resident

00:29:14 Susan Girard-Irwin: full time resident and property owner

00:29:15 diane messinger: Full time resident, property owner.

00:29:19 Jody Melander: full time/ property owner

00:29:33 Jessica Winston: Full time resident

00:30:03 Mary Rose: FT resident, property owner, employed in truro

00:32:07 janelea: Full time, property owner

00:38:52 Livesey Pack | JM Goldson: Poll Link: [PolIEV.com/jennG](https://PolIEV.com/jennG)

00:39:12 Susan Girard-Irwin: B

00:39:30 Christine Markowski: Somewhat Positively

00:39:31 Karen Ruymann: Somewhat positively

00:39:33 diane messinger: unsure of the plan sofar. Not feeling positive.

00:39:34 Jody Melander: very positively

00:39:36 Mary Rose: A-

00:39:42 Senator Julian Cyr: FYI the communities in the region who are at/near 10% affordable (Nantucket, Provincetown) still very much have a housing crisis

00:39:47 Ellery Althaus: Very positive

00:40:08 Brian Boyle: can you put up the vision again?

00:40:10 brenda connors: would like more info before polling

00:40:22 Nancy Medoff: can you put the vision on the screen again please?

00:41:37 Jessica: Part time resident, property owner.

00:41:48 Jessica: Somewhat positive

00:41:51 Christine Markowski: Small Town Feel and Scenic Coastal Beauty

00:41:59 Karen Ruymann: I liked 1) small town feel and scenic coastal beauty

00:42:02 Christopher Bellonci: I don't see the sense of a crisis and the need for an urgent response in the vision

00:42:11 Christine Markowski: Housing affordable for families and aging population

00:42:13 diane messinger: Maintaining scenic and small town feel.

00:42:15 Karen Ruymann: 2) I like that you are including possibilities for our aging community

00:43:00 janelea: Mix of housing and supporting a vibrant communities. Like the inclusion of families.

00:43:22 Christine Markowski: Affordable housing and housing that is affordable are two different things

00:43:42 Jessica Winston: Agreed Christine

00:44:14 diane messinger: Don't see any thoughts of thinking outside the box, using what we have, not disturbing unspoiled land. Why do we need to do 10% land

00:45:01 janelea: I think urgency sums it up!

00:45:33 Karen Ruymann: I support Diane's point of not disturbing unspoiled land. Our natural resources are already in crises and can only support so many people

00:45:33 Christine Markowski: Stem the attrition from the elementary school; no one should live in a motel; trailers are not safe year-round.

00:45:56 Roy Barnhart: wha5 is considered affordable for rental rates for example

00:46:10 diane messinger: Explore extra space in residents' homes especially for older people so can stay in their homes

00:46:20 Karen Ruymann: I also support using town owned land in creative ways.

00:46:23 Jessica Winston: Good question r/oy

00:46:35 Christine Markowski: What is the actual workforce numbers in this small community?

00:47:11 Jody Melander: Streamlining is important. Support for ADUs

00:49:24 Jessica Winston: Someone should provide their definition of "affordable" especially in this economy.

00:49:44 brenda connors: The crisis is very serious yet "urgent" decision making is often without clarified intention, anticipation and overall effectiveness and sustainability affordability.

00:50:25 diane messinger: Implore residents who have extra space to rent out to summer workers.

00:50:30 Jessica Winston: Yes, tiny homes.

00:51:04 diane messinger: Seniors can rent out rooms in their own homes.

00:51:24 Christopher Bellonci: I am a fan of SMART Goals:

00:52:37 Christopher Bellonci: Specific; Measurable; Achievable; Relevant and Time Bound. How will we know if we were successful and in what time frame? Again, I am not seeing the sense of urgency we need

00:52:55 Karen Ruymann: Workforce housing is critical: both year-round and seasonal.

00:53:32 Karen Ruymann: Somewhat positively

00:53:42 Livesey Pack | JM Goldson: Goals:

1. Rental ownership, year-round housing.

2. Employee housing

3. Meet and exceed state's 40B goals

4. Diverse housing types

5. Families, seniors & individuals with special needs.

6. Implementation capacity

00:53:48 Christine Markowski: Somewhat Positively

00:53:59 Jody Melander: somewhat positive

00:54:18 diane messinger: Is there a number for people who need housing.

00:54:42 brenda connors: more accurate recent demographics needed and real discussion about - - to better understand need for seasonal and year-round--measurable needed

00:55:47 Christine Markowski: Families, physically challenged, elderly emphasis

00:55:54 janelea: Seasonal and yearround.

00:56:17 Christine Markowski: Is "workforce" measurable?

00:56:28 Karen Ruymann: Focus on workforce housing and housing to meet needs of elderly, physically challenged and families

00:57:02 Jody Melander: diverse housing - different solutions for different situations. Also, smaller housing options since large numbers of single households.

00:57:47 diane messinger: Maybe people who own their own home and have no children to leave it to would donate to affordable housing.

00:57:51 Christine Markowski: Rent to own

00:58:35 Jody Melander: Language of goals is clunky and a bit confusing.

00:58:49 Karen Ruymann: Investigate how rent to own works in other communities.

00:58:54 diane messinger: Again what is the number of people who need housing.?

01:00:14 Karen Ruymann: Integrating improving our use and protection of natural resources as we plan with great thoughtfulness.

01:00:21 Jessica Winston: How many workers are impacted?

01:02:18 Karen Ruymann: There are options other than Town Sewer being reviewed by BoH including small neighborhood wastewater plants. Think of what just happened in P-town.

01:02:22 Jessica Winston: Rent to own would be lovely.

01:03:06 Jessica Winston: As long as individuals with one rental who live here, are not penalized as the Air BNB comment stated. It's very expensive for an owner to rent.

01:03:23 Jody Melander: How can town make it easier for homeowners to rent space?

01:06:40 Jessica Winston: It's 70 acres. Surely, housing could be done in a manner to address the needs on that much land, without making it look like a city etc.

01:07:57 Jessica F: Are we talking about just land outside the National Seashore or has the town been talking to the National Seashore

01:08:58 Jessica Winston: I think the Seashore should be contributing.

01:10:11 diane messinger: There are amazing houses in the seashore that are empty. Why can't the Seashore help out and use them?

01:10:27 Jessica Winston: Agreed Diane

01:13:47 Jessica Winston: This is off point, but as we have been talking about sewer and water, do we know how 'safe' our electrical/power grid is with added residents?

01:13:53 Jody Melander: Property tax exemption - no deed restriction- good idea.

01:14:23 diane messinger: Require these very rich home owners to use a portion of their huge houses for summer workers.

01:14:41 Jessica Winston: Why should a RE transfer tax be appropriate to this or any plan, if it's between a family?

01:16:15 diane messinger: No, CPC is not for affordable housing but gives a large amount every year for housing. CPC is for many other different causes.

01:19:14 Livesey Pack | JM Goldson: Poll Link: [Poliev.com/jennG](http://Poliev.com/jennG)

01:19:47 Livesey Pack | JM Goldson: Strategy Ideas:

1. Walsh Property
2. Zoning Ideas for Year-Round Units
3. Septic/Wastewater
4. Property Tax Incentives
5. More funds for the Housing Trust
6. Hire a local housing coordinator
7. Acquire vacant or underutilized properties for redevelopment or reuse.

01:19:52 Jody Melander: somewhat positively

01:20:00 Christine Markowski: Positively

01:20:23 Karen Ruymann: somewhat positively

01:20:35 brenda connors: somewhat positively

01:20:45 Jessica Winston: I don't see anything from Lindsey

01:21:15 Jody Melander: I like that there are multiple solutions to the problem

01:21:34 Karen Ruymann: I liked the idea of converting existing structures to meet other needs.

01:22:01 Christine Markowski: Multiple solutions. Where would a housing coordinator live?

01:22:02 janelea: I like the idea of housing coordinator!

01:22:19 Karen Ruymann: I am not sure about the housing coordinator. Do we need yet another Town administrator position?

01:22:20 brenda connors: wider scope of creative potential yet means to ends and realistic correlation with our actual needs needs more transparency

01:22:48 Gary Koutnik: Housing coordinator shared by other Outer Cape towns?

01:23:06 Christine Markowski: Shared Housing coordinator great idea!

01:23:34 Karen Ruymann: Zoning proposals need to be addressed with environmental concerns in mind. Density affects all in a neighborhood on many levels. Plan carefully.

01:23:49 diane messinger: Again how many people in need are we talking about so we know how much we need.

01:24:43 Christopher Bellonci: I like some of the approaches Wellfleet recently passed and I believe Truro should look at replicating

01:27:33 Karen Ruymann: According to recent discussions by BoH I/A can be implemented with more alacrity than sewer. Again, neighborhood wastewater treatment systems have been mentioned by the BoH.

01:27:45 diane messinger: I agree with the lack of trust. It is serious problem here.

01:28:04 Christine Markowski: Agreed. How to regain trust?

01:28:55 Christopher Bellonci: Hopefully processes like this done transparently is a step in the direction of regaining trust?

01:29:33 Jody Melander: How can the town assist/encourage/support homeowners who want to rent. ADU by right in many cape towns, now all of Maine. California communities have preapproved ADU plans. Make it easy.

01:29:34 diane messinger: Need a mediator Listening is a start.

01:29:57 Karen Ruymann: Hmm..... How dense to we want to be? When does density diminish small coastal town beauty. New housing should be equitably distributed throughout town.

01:30:34 brenda connors: While a 5-year plan needed, a 25 - 50-year plan can also clarify what in biggest picture we aim for in short run and how to get there "now". Notably with climate change and diminishing fiscal support and greater tourism.

01:32:37 diane messinger: Houses in the National Seashore.

01:33:29 Leah Camhi: Consider using public assets to create associated housing - (police/fire, school, community center, library, town hall, etc.....

01:33:45 brenda connors: financial incentives for aging individuals who may eventually offer their homes to AH trust when no heirs apparent.

01:34:38 Leah Camhi: yes, free land!

01:35:34 Jody Melander: Is the town working with Community development partnership or housing assistance corp?

01:37:43 Anne Greenbaum: This was great!

01:38:16 Christine Markowski: Thank you this was wonderful!

01:38:24 Christopher Bellonci: Nice work, thank you to the committee for your time and talent

01:38:42 janelea: Thank you.

01:40:15      Jessica F:      no

01:42:17      Jody Melander:      Thanks much. Great meeting

01:44:12      Karen Ruymann:      Thank you for opportunity to learn, listen and contribute.