



In View: Bringing Truro's Housing Strategies into Focus

Tuesday September 30, 2025, 1PM
Town of Truro, Counsel on Aging

Presented by:
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Town of Truro Housing Coordinator



Housing Conditions



67% Seasonal housing units.
(3,325 total housing units in
Truro, estimated 1,053 are
occupied year-round.)



70.7% Single Family Homes



\$830,000 Median Home Sales
Price (2023)



A household needs to earn
\$241,000 annually to affordably
purchase a median priced
single-family home in Truro



The median annual household
income in Truro is \$95,000



22% of owner households are
cost burdened-housing is not
affordable

Housing Conditions



\$45,000 RENTER MEDIAN
HOUSEHOLD INCOME
(2025)



30% AFFORDABILITY =
>\$1,125.00



26% OF TRURO RENTERS
ARE HOUSING COST
BURDENED



\$2000.00/MONTH FOR A 1
BEDROOM



\$2,500.00/MONTH FOR A
1 BEDROOM



\$3,000.00 AND UP, FOR
3+ BEDROOMS

Housing Challenges

Aging homes 58% were built prior to 1980

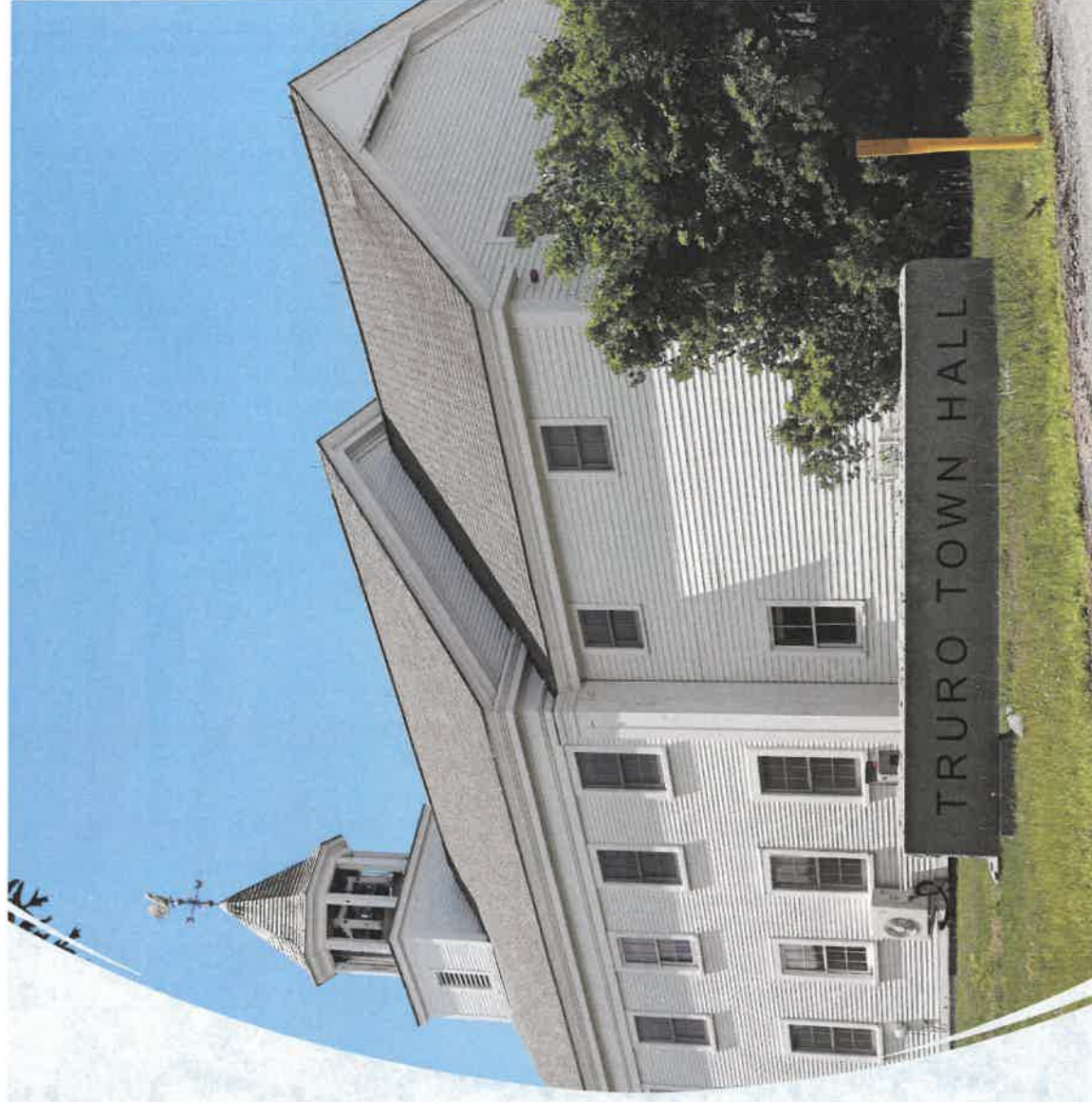
Water/Wastewater infrastructure

Not a lot of developable land (68% conservation)

Large minimum lot sizes to accommodate Title 5 requirements



Guiding Truro's Future



Truro Housing Needs Assessment and Production Plan (HPP)

HOUSING ROADMAP



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. (2023-2027 Truro HPP)

THE HPP IS A HOUSING PLANNING TOOL!

- Analyzes housing needs
- Sets goals for building housing that matches local need
- Identifies where housing would be suitable without changing the character of the Town
- Outlines strategies the Town can use to create more housing (26 in total)



Truro Local Comprehensive Plan (LCP)



Truro's vision is to be an innovative, sustainable rural community with a socio-economically and culturally diverse population of all ages. To achieve community sustainability, the vision for this LCP is to support the needs of year-round and part-time residents, tourists, and seasonal employees for housing, economic opportunity, and public services while continuing to provide stewardship of Truro's land and natural resources upon which our community depends for its livelihood and way of life.

—Town of Truro LCP 2023

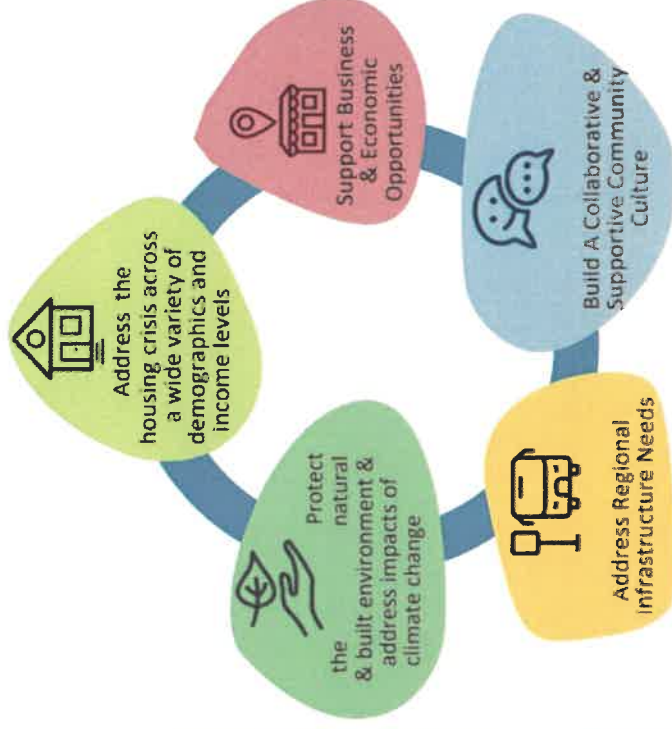
A PLANNING TOOL FOR GROWTH AND DEVELOPEMENT

A guide for decisions and polices over the next 5-10 years



Truro will take action to address the housing crisis across a wide variety of demographics and income levels by:

- Encouraging community housing development at multiple sites throughout town
- Ensuring potential environmental impacts are adequately addressed in all new housing development, including high-quality wastewater treatment
- Encouraging creative approaches, including regulatory reform, to support housing development



PRIORITY 1
HOUSING

Economic Development Vision & Strategy

Town of Truro

Economic Development Vision & Strategy



Prepared by

Truro Economic Development Committee



Vision Statement

The Town of Truro is seeking to foster economic activity that will:

- Advance the quality of life for Truro residents, workforce, and visitors;
- Leverage Truro's unique natural beauty, vibrant arts offerings, and rich local history;
- Sustain Truro's small-town character;
- Promote environmental quality and resilience; and
- Meet community needs for services and goods.

Economic Development Vision & Strategy (2023)

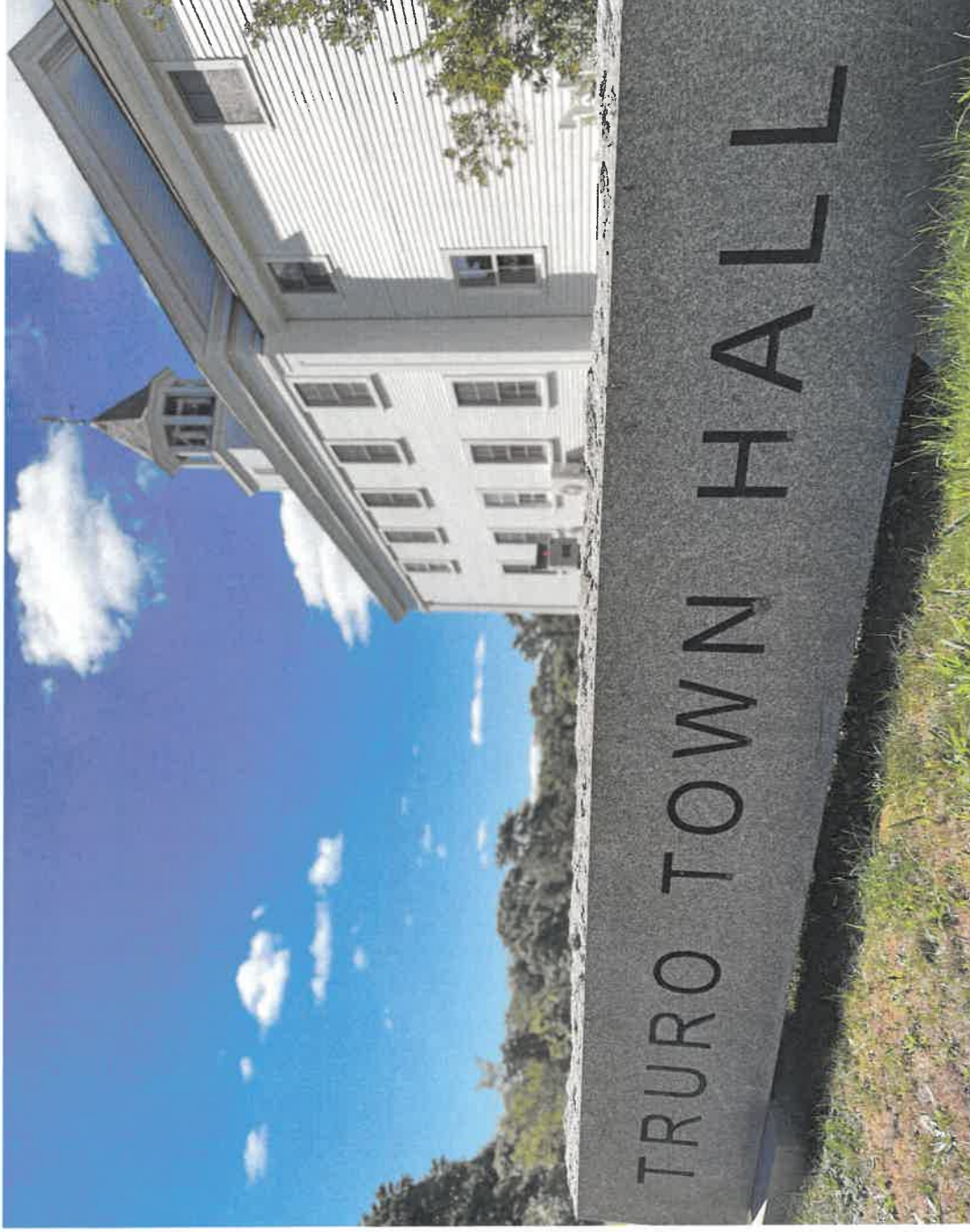
A thriving economy builds a thriving community

Strong Economy	Poor Economy
Plenty of Jobs	Fewer Jobs
Thriving Businesses	Businesses struggle or close
More Tax Revenue	Less tax revenue-harder to maintain public services
Financial Stability-income to afford housing, young people and families stay building community	Financial strain and population declines as people leave for opportunities
Town can plan for the future and invest in growth	Town may struggle to attract investment

Housing Choice Designation

- ✓ **1.5% increase in new affordable housing units over the past 5 years- Cloverleaf and 2 additional homeownership (strategy #11)**
- ✓ ***Multi-Family Zoning – Walsh Overlay District (strategy #1)**
- ✓ ***Property tax exemption (strategy #5)**
- ✓ **2022 Annual Town Meeting Municipal Affordable Housing Trust**
- ✓ **25% of all CPA funds spent on housing in the last 5 years**
- ✓ **ADU's by-right, with reduced parking requirements/reduced dimensional standards**
- ✓ **Climate Resiliency Planning (currently being drafted)**
- ✓ **Certified EOHLC Housing Production Plan**

Turning Plans into Action



Truro Rental Assistance Program *Helping Residents Stay Housed*

Homeless Prevention Council

508.255.9661

help@hpccpaecod.org



Est. 2021



Households earning up to 100% AMI



Up to \$600 per month rental assistance for up to 3 years



1st/Last months rent, rental arrears



Supportive Case Management Services

Making Home Repairs Easier

TRI-The Resource Inc. 508.694.6521



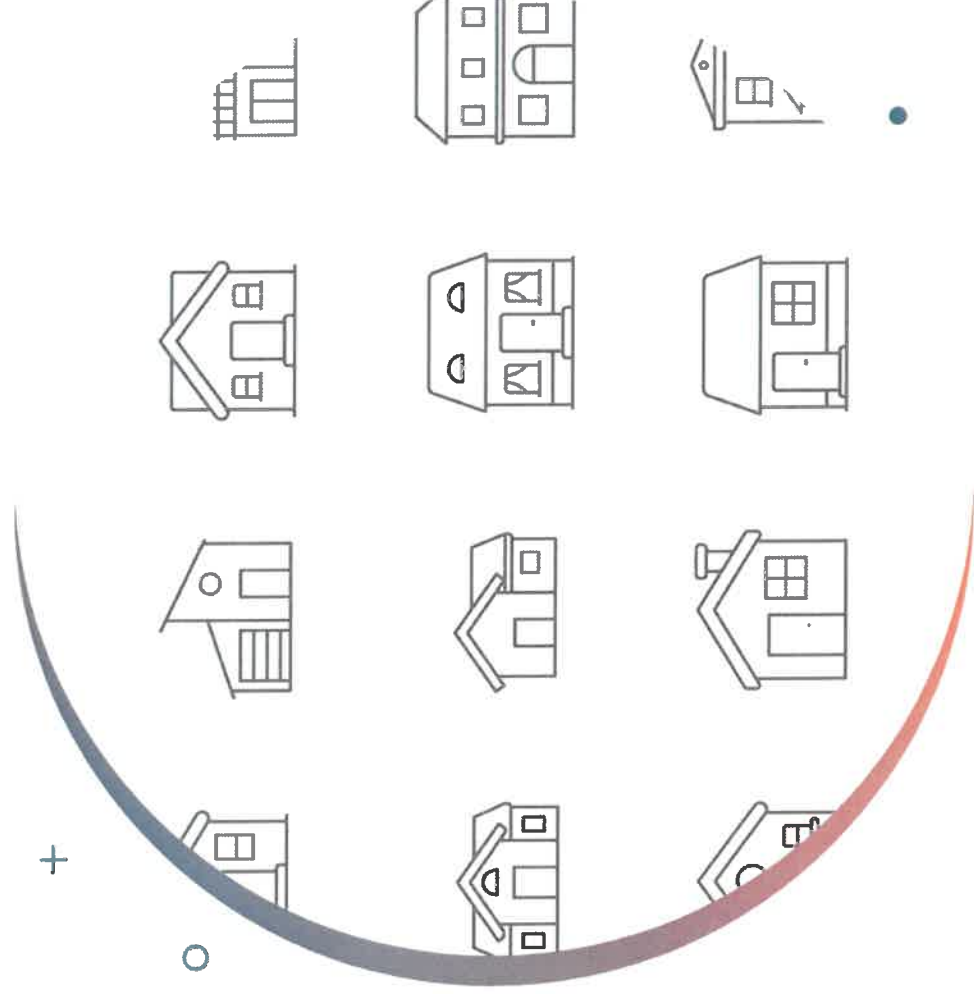
- Housing Rehabilitation-Community Development Block Grant (CDBG)
- Critical repairs: roofing, siding, windows/doors, new heating & septic systems, handicapped accessibility
- Year-round homeowners
- Up to \$60,000 forgivable loan available
- Household earning up to 80% AMI.

There's more...

- ATM 2018 Limiting the size of Single-Family Homes
- ATM 2019 Expanded Property Tax Exemption
- ATM 2021 Established Affordable Housing Stabilization Fund
- ATM 2022 Municipal Affordable Housing Trust
- ATM 2023 Duplexes by right-construction or conversion
- STM 2023 60% CPA fund to Community Housing
- STM 2023 Adoption of Walsh Committee Recommendations
- ATM 2024 Acquisition of the Truro Motor Inn
- ATM 2024 Attainable Housing on Undersized Lots
- ATM 2025 Seasonal Communities Designation*

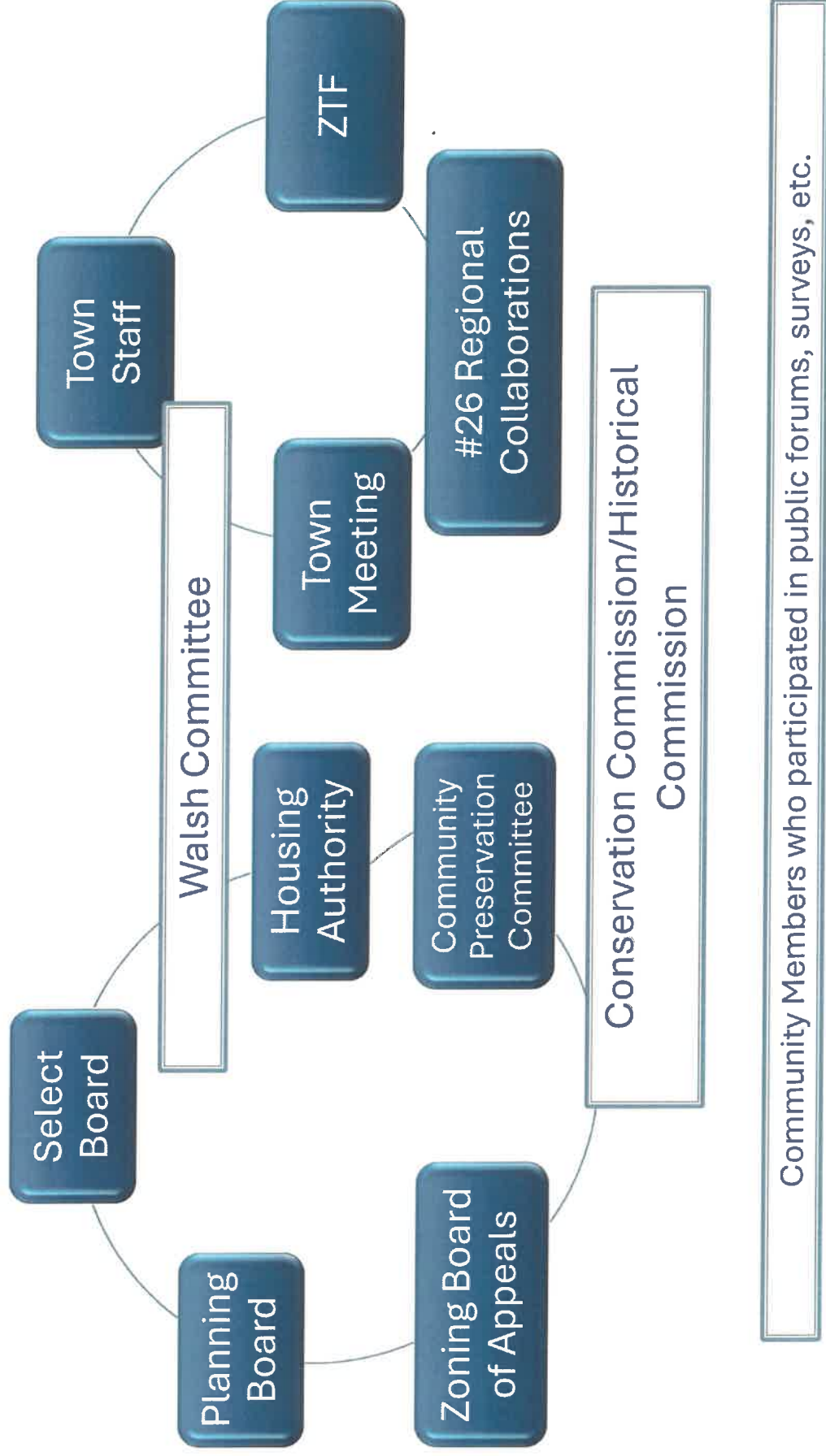
Truro Affordable Housing

- Sallys Way: 16 units. 4 PBV. Targets 30-60% AMI
- Cloverleaf: 43 units. 30%-60%-100% AMI and 4 market rate #11
- 70 total units on the SHI - (7 are affordable home ownership)
- *Truro Motor Inn*: 36-bedroom capacity SB Goal& Objective FY26 #15
- *Walsh Property*: up to 160 units. Development to be done in phases, with Phase 1 b/w 50-80 units.



Who is working
on housing?





Community Members who participated in public forums, surveys, etc.

Thank you!

~Katie Halvorsen, Town of Truro Housing Coordinator

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Visit the Town's website for additional housing resources on the [NEW](#) Housing page!