

Meeting summary

Truro Housing Community Workshop

A presentation on Truro's housing challenges by Katie Halvorsen, Town of Truro's Housing Coordinator, introduced the first of a series of workshops aimed at community engagement on housing issues, with support from the Truro Housing Authority. She emphasized her passion for housing and mentioned her previous experience in the field. The workshop series is in line with the Select Boards FY2026 Goals and Objectives. The presentation highlighted the Town's housing situation, including median home prices, income requirements, and the gap between housing costs and local incomes, while discussing various initiatives and strategies to address these challenges. The conversation ended with discussions on specific affordable housing projects, development timelines, and available housing assistance resources, emphasizing the Town's efforts to balance economic growth with preserving its small-town character.

Affordable Housing Crisis in Truro

The speaker discussed the housing crisis in Truro, highlighting the town's seasonal nature and limited housing options, with a focus on single-family homes. They explained that the median home price is \$830,000, requiring an annual income of \$241,000 to afford, which is significantly higher than the median household income of \$95,000. The presentation emphasized the gap between income and housing affordability, noting that 22% of homeowners are paying more than 30% of their income on housing. The speaker also touched on the challenges faced by renters. With an annual average income of \$45,000.00, an affordable rent would be approximately \$1,125/month. However, the average monthly cost of a one-bedroom unit is about \$2000.00.

Truro's Housing Challenges and Solutions

The meeting focused on Truro's housing challenges, including rising rental prices and a significant number of residents being cost-burdened. The Town's limited, developable land, aging housing stock, and infrastructure constraints were highlighted, along with the importance of maintaining the Town's character while addressing housing needs. Three key documents were discussed: the Housing Production Plan, the Local Comprehensive Plan, and the Economic Development and Vision Strategy, all of which guide Truro's approach to housing and development. The Town aims to balance economic growth with preserving its small-town character. It was noted that there is a shift of moving away from the term "workforce housing" and instead using "attainable housing" for households with higher incomes. Often referred to as the 'Missing Middle', these households earn too much to qualify for housing assistance, yet not enough to afford to live here.

Truro's Affordable Housing Progress

The meeting focused on Truro's affordable housing situation and efforts to address it. The town has achieved a 5.25% affordable housing rate, which is progress toward the state's 10% goal, though the need is greater. Various initiatives were discussed, including rental assistance programs, home repair grants. The town has **70** ~~72~~ affordable units, with more developments in the pipeline. The Housing Production Plan outlines strategies to increase affordable housing and reaching 10% of the housing stock would give the town more control over future developments.

Affordable Housing Strategies and Initiatives

The meeting focused on affordable housing strategies and processes in the Town. Participants discussed how affordable housing units are determined and certified, including the requirement of deed restrictions and a marketing process for private ownership. They reviewed existing affordable housing initiatives, such as those by Habitat for Humanity and noted that most recent affordable housing was established in the early 2000s. The discussion emphasized the collaborative effort among various entities and community members to address housing needs, highlighting the importance of regional collaborations and ongoing strategies outlined in the Housing Production Plan.

Affordable Housing Project Timeline Update

The meeting discussed the development timeline for Cloverleaf, projected to be completed in winter 2026, with a lottery process for tenant selection potentially starting in the late spring/summer. Katie explained the two-step lottery application process and emphasized that inquiries should be directed to The Community Builders via email. The group also discussed ADU (Accessory Dwelling Unit) development processes and the Cape Cod Commission's initiative to provide pre-approved building plans for affordable homes.

Local Housing Assistance Resources Overview

The meeting discussed housing assistance options and application processes in the local area. Resources available through Community Development Partnership and Homeless Prevention Council, including outreach services and application support, were shared. Eligibility criteria for housing lotteries, such as local preferences and household definitions, were also discussed.