

FORWARD

Friends Or Relatives With Autism & Related Disabilities

Opening Hearts ♥ Building Homes



FORWARD at the Rock PHASE II

Project Application

Truro Community Preservation Committee

November 1, 2024



PO Box 1174, South Dennis, MA 02660

www.go-forward.org

508-385-4663

TRURO PROJECT APPLICATION FORM

Applicant: FORWARD (Friends Or Relatives With Autism & Related Disabilities)

Date: November 1, 2024

Address: PO Box 1174, S. Dennis, MA 02660

Purpose:

☒ Community Housing

Telephone: 508-397-6924

E-mail: dkaplan@go-forward.org

Town Committee (if applicable): N/A

Project Name: **FORWARD at the Rock Phase II**, Regional Housing for Cape Codders with Disabilities

Project Location/Address: 131 Hokum Rock Road, Dennis, MA

Amount Requested: \$ 20,000

Project Summary: In the space below, provide a brief summary of the project.

FORWARD at the Rock PHASE II is new construction of eight (8) affordable and supportive one-bedroom apartments for Cape Codders with autism and related disabilities who can live more independently and do not require a congregate setting with around-the-clock staffing, but do still need supportive services, health and safety supervision and access to 24-hour emergency response and caregiver support. Located in Dennis, the project is regional housing and already has the support of 8 town Community Preservation Committees.

The project will add eight units to the Cape's inventory of desperately needed extremely low-income affordable housing and because residents are selected by the Cape and Islands Area Office of the Department of Developmental Services based on diagnostic and housing needs, no town has local preference for residence. Although the project will be built in Dennis, Dennis residents do not have priority.

Estimated Date for Commencement of Project: December 2024

Estimated Date for Completion of Project: December 2025

FORWARD at the Rock PHASE II -- Regional Housing for Cape Codders with Disabilities

- **Narrative:** A complete and detailed description of the project and, when applicable of the property involved and its proposed use. Describe how the project will benefit the Town and the citizens of Truro and how the project is consistent with the Community Preservation Plan's "guidelines for submission" and "Review and Recommendation Criteria": Include a work plan showing the anticipated steps or phases for completion of the project and the timing and estimated cost of each phase.

FORWARD at the Rock PHASE II is new construction of eight (8) affordable and supportive one-bedroom apartments for Cape Codders with autism and related disabilities who can live more independently and do not require a congregate setting with around-the-clock staffing, but do still need supportive services, health and safety supervision and access to 24-hour emergency response and caregiver support.

PHASE II is a Cape-wide multi-town regional housing project providing affordable forever homes for some of our most vulnerable and housing-insecure citizens. Supportive services for all residents will be provided by the Massachusetts Department of Developmental Disabilities (DDS) in coordination with nonprofit disability service providers such as Cape Abilities. Affordability for all eight units is restricted to incomes at or less than 30% of Area Median Income (AMI), and all rents will be subsidized through state project-based rental vouchers. These benefits will be open to all qualifying Cape Codders regardless of which town they currently reside in and irrespective of their ability to pay. The project will add eight units to the Cape's inventory of desperately needed extremely low-income affordable housing and because residents are selected by the Cape and Islands Area Office of the Department of Developmental Services based on diagnostic and housing needs, no town has local preference for residence, including the Town of Dennis where the project is located. Referred to as a Closed Referral Process, this means that no town has priority, and there are no waiting lists.

All apartments will be built at ground level and will be barrier-free, fully accessible, and designed to accommodate the sensory needs of residents with developmental disabilities. The building will include a common area, and the grounds will include amenities for outdoor recreation and relaxation. (Please see the attached Building Plans). Each apartment will have a direct front entry from the sidewalk, a fire suppression system with strobe, audible alarm, and connection to the fire department, a wheelchair-accessible shower and sink, compact clothes washer/dryer, and a small but complete kitchen with full-sized appliances and roll-under sink and stove. Units will also have individual climate control, on-demand hot water, and automated fresh air intake and purification. The building's common area will be for socializing, getting together with friends and family, skill training, shared meals, recreation, games, workouts, and more. The space will include a television viewing area for sports and movie nights, a kitchenette for life skills training and entertaining, exercise equipment, and a game and ping-pong table. This space is particularly important for these residents in order to foster shared experiences and avoid the risk of social isolation.

FORWARD at the Rock PHASE II -- Regional Housing for Cape Codders with Disabilities

The project is located on a 4.6 parcel of land owned by the Town of Dennis and leased to FORWARD for 99 years at a rent of \$1.00 per year. The location is a pleasant, peaceful, wooded residential neighborhood, and our neighbors have been welcoming and supportive.

The decision to build apartments for supported independent living was based on an assessment of the housing needs of the Cape's developmentally disabled population (see the attached Housing Needs Study). Although all forms of housing are needed for these vulnerable and housing-insecure members of our community, it was determined that these apartments presented the most immediate need and had the highest likelihood of getting built on a timely basis.

All eight units will be *Extremely Affordable** to help address the acute shortage of appropriate and fully accessible housing for Cape Cod adults with developmental disabilities. Residents will be selected from across the Cape based on their immediate housing vulnerability and ongoing need for supportive services. This construction will expand the housing inventory at our building site at 131 Hokum Rock Road in Dennis, where in 2020, we opened FORWARD at the Rock Phase I, two side-by-side group homes with around-the-clock staffing accommodating eight residents with profound disabilities.

*Incomes of 30% or less of the Area Median Income, with no resident paying more than 30% of their total income. See attached Phase I multi-town MassDocs Affordable Housing Restriction

Upon opening, those specially designed homes were immediately fully occupied and have now been operating as intended for almost four years. The project was opened on time and on budget and now serves as a compelling example of a very successful municipal/state/nonprofit multi-town partnership. As with PHASE II, residents of those homes were selected, placed and are served by the state's Department of Developmental Services (DDS), and 24/7 staffing and supports are provided by Cape Abilities. Of the eight residents, one each comes from Orleans, Sandwich, Yarmouth, Wellfleet, and Dennis, and three from Barnstable. Further, over \$1,000,000 in funding for those homes came from Community Preservation Committees in Barnstable, Yarmouth, Brewster, Dennis, Mashpee, and Chatham.

No single Cape Cod town or region has the resources to undertake this type of project. The need for affordable and supportive disability housing is clear and well-documented, but building affordable housing for this special population is expensive and complicated. To succeed, FORWARD needs support from the whole Cape community, including individual towns like Truro. To date, the towns of Dennis, Barnstable, Yarmouth, Bourne, Sandwich, Brewster, Chatham, and Orleans have already stepped up with \$1,678,500 in funding for PHASE II, and Barnstable County is currently evaluating \$326,500 in funding. Other sources include FORWARD's owner equity, energy efficiency rebates, individual, business, and foundation support, expected funding from additional CPCs, \$2.0+ million in state funding from EOHL/CEDAC (see attached Letter of Support), and an estimated \$750,000± commercial mortgage. We also have CPC applications currently pending in Wellfleet, Eastham, Harwich, and Falmouth.

FORWARD at the Rock PHASE II -- Regional Housing for Cape Codders with Disabilities

We believe our goals are consistent with your goal of creating affordable Community Housing, and although this project will not be located in Truro, it will be open to Truro residents in need. Note that all eight PHASE II units are restricted to 30% of area income or less, and we anticipate that most, probably all, residents will be receiving supplemental social security.

The vast majority of adults with autism are cared for by their parents, but as noted in town plans and reports, Truro's population is aging, and as the population ages many of those parents will no longer be able to care for their adult children. The parents may pass on or need nursing home care, leaving their adult children vulnerable and at risk for homelessness.

At the same time, the situation will continue to worsen as the number of children being diagnosed with intellectual and developmental disabilities is growing. The Covid outbreak and the general labor and housing shortages on Cape Cod have disproportionately impacted the population we serve and made their housing needs even more immediate.

FORWARD will be responsible for all maintenance and capital repairs, and expenses will be funded by cash flow from rents. FORWARD will also maintain a Capital Reserve Fund to cover any unanticipated capital expenses. To minimize ongoing utility costs, the apartments will be high-performance all-electric homes, with heat pump heating, cooling, and hot water and a continuous super-insulated building envelope.

The project has already been awarded Project-Based Vouchers, which subsidize all apartments at 100% of Area Market Rent as determined by HUD. Based on the 2024 Market Rent, that will generate \$171,648 in annual operating income for the project.

We anticipate that site work will begin in late November of this year. We project that sufficient funding goals will be reached this fall, and all project tasks will be completed by December 31, 2025. Our development team is in place and includes:

- Union Studio (Architect)
- Horsley Witten Group (Civil Engineer)
- Cape Associates (General Contractor)
- CLEAResult (Building Performance Consultant/HERS Rater)
- Gary Barber (Clerk-of-the-Works)
- Housing Assistance Corporation (Development Advisor)
- Rothschild & Associates (Development Consultant)
- FORWARD Building Committee (Board and Outside Members)
- As well as a permitting attorney, closing attorney, accountant, CPA

Site control is secured. The project has received zoning approval from the Dennis Planning Board under the Town's Affordable Housing By-Law and has been approved by the Old King's Highway Historic Committee and Mass Historical Commission. The site is 4.6 acres of town-owned land leased to FORWARD for 99 years under the terms of a Ground Lease (attached). We expect to break ground late this year and complete the project in late 2025.

FORWARD at the Rock PHASE II -- Regional Housing for Cape Codders with Disabilities

This housing is desperately needed to provide appropriate and safe homes for some of the most vulnerable members of our community, but developing this type of housing is also a challenging process. It's detailed, complicated, and expensive, thus making it virtually impossible for any single Cape Town or even region to go it alone. Our project has already overcome multiple barriers to success and is shovel-ready once funding is complete.



Rendering of FORWARD at the Rock PHASE II

FORWARD's mission is to build affordable supportive housing which enables adults with autism and related developmental disabilities to thrive in an appropriate, safe, healthy, caring, and stable environment while aging in place in their own lifelong homes.

Founded in 2014 by concerned friends and relatives to address the ongoing residential needs of people on the Autism Spectrum and to tackle the dire shortage of affordable housing on Cape Cod. As the only Cape nonprofit focused exclusively on building new regional affordable housing for this special needs population, **FORWARD** remains dedicated to that task.

FORWARD PHASE II Project Goals and Objectives:

1. Build 8 one-bedroom apartments providing safe and supportive homes for Cape Codders with Autism and other Developmental Disabilities who need extremely affordable specialized housing. All eight units are restricted to residents with 30% or less Area Median Income.
2. Efficiently bring the project to full occupancy as designed, and on-time and on-budget.
3. Ensure the facility operates as planned for the benefit of the residents, providing appropriate, affordable, and supported forever homes for Cape Codders with Developmental Disabilities.
4. Ensure long-term sustainability by funding capital and operating reserve funds and operating the facility with positive cash flow, enabling payment of the mortgage and high-quality maintenance of the property.
5. Build with optimum safety and minimal impact on the neighborhood.
6. Build an efficient all-electric sustainable home.
7. Demonstrate that Public/Nonprofit partnerships can work effectively to create new regional affordable housing.
8. Advance FORWARD's capacity to build additional specialized affordable housing on Cape Cod.

The most important goal and measure of accomplishment is the creation of 8 new extremely affordable housing units successfully operating and occupied by Cape Codders with developmental disabilities who otherwise might be homeless, at risk of homelessness, or living in inappropriate, substandard, unsafe, or non-supportive housing.

For FORWARD, success will also be measured by how effectively we achieve all eight goals articulated above.

As the only Cape organization exclusively dedicated to building regional housing for those in our community with developmental disabilities, we will also measure success by our ability to complete this project and rapidly move on to building more needed housing for this vulnerable population. The need is urgent and growing, and we are dedicated to addressing that need.

FORWARD at the Rock PHASE II -- Regional Housing for Cape Codders with Disabilities

- To further address the question of need, a few statistics are illuminating:
- 1 in 36 children today are being identified with autism spectrum disorder (ASD) according to estimates from CDC's Autism and Developmental Disabilities Monitoring (ADDM) Network
 - Autism prevalence in adults is estimated at about 1 in every 45 persons
 - The unemployment rate for persons with autism is estimated to be about 85% (and ironically, the more educated the person is, the less likely they will be gainfully employed)
 - Over two-thirds of all adults with autism live with their parents or other caregivers who are often themselves aging and infirm. Adults with Autism face an uncertain future as their caretakers become disabled or pass away. This is particularly acute on the Cape because our household size is smaller and our population is significantly older than the state and U.S. averages.

Across the Cape, parents are filled with anxiety wondering where their adult children with disabilities will live once they are no longer able to care for them. The current supply of available affordable supportive housing is woefully inadequate. **FORWARD at the Rock PHASE II** will help address that need. (See the attached Letters of Support and Needs Study)

PHASE II will be open to all Cape Codders based on their need as determined by the Massachusetts Department of Developmental Services (DDS). The Hyannis Area Office, working with an individual's supportive services provider, such as Cape Abilities and Community Connections, will select and place all residents. FORWARD is not a party to this decision-making process.

Your CPC funding also helps us raise additional funding. It is important to our state funders to see maximum local support for the project, and they look for substantial matching investments from Cape sources. Further, strong CPC participation sends a message to all funders, including other town CPCs, that this regional project is being embraced across the Cape.

FORWARD at the Rock PHASE II -- Regional Housing for Cape Codders with Disabilities

- **Site Control:** A copy of the deed, purchase and sale agreement, option agreement, or other document to prove that the applicant has site control; or the property owner(s) written consent to the application and to the proposed project. If site control is not established, please explain in detail.

FORWARD has site control under the terms of a 99-year Ground Lease with the Town of Dennis.

See attached Exhibit 9: Permitting & Site Control

1. Special Permit
2. Ground Lease
3. Site Information
 - a. Photos of Site
 - b. Aerial Views of Site
 - c. Original Deed
 - d. Recorded Plan Book and Page Lot Lines
 - e. Town Tax Card
 - f. Extract of October 28, 2014 Special Town Meeting Article 3
 - g. Lease Exhibit Survey
 - h. ALTA Stamped Survey

- **Project Scope:** An itemized project scope, with details describing each item and its estimated cost.

See Exhibit 3: Design Plans, and Exhibit 2: Budgets.

- **Cost Estimate:** Applications must include detailed cost estimate with full explanation by line item and back-up material.

See Exhibit 2: Budgets. See Sources and Uses Budget, which contains detailed line item costs.

FORWARD at the Rock PHASE II -- Regional Housing for Cape Codders with Disabilities

- Feasibility: List and explain all further actions or steps that will be required for completion of the project, such as environmental assessments, zoning or other permits and approvals, agreement on terms of any required conservation, affordability, or historic preservation restrictions, subordination agreements, and any known or potential barriers or impediments to project implementation.

Site control is secured, and the project is well-advanced. It has received zoning approval from the Dennis Planning Board under the Town's Affordable Housing By-Law and has been approved by the Old King's Highway Historic Committee and Mass Historical Commission. The site is 4.6 acres of town-owned land leased to FORWARD for 99 years under the terms of a Ground Lease (attached). We expect to break ground late this year and complete the project in late 2025.

Detailed Timeline

- Completed: Pre-Development Design and Engineering
- Completed: Dennis Select Board Approval
- Completed: Dennis Zoning Approval – Special Permit
- Completed: Old Kings Highway Historic & MA Historic Approval
- Completed: Environmental Site Assessment Conducted, No Issues
- Completed: Department of Developmental Services Certification
- Completed: Awarded Project-Based Rental Vouchers for All Units
- Completed: Contractor Selected (Cape Associates)
- November 30, 2024: Building Permit Application Filed
- November 30, 2024: Closing on Financing Commences
- December 30, 2024: Building Permit Granted
- December 30, 2024: Site Work Commences
- January 30, 2025: Financing Closed
- March 15, 2025: Foundations Complete
- April 15, 2025: Exterior Framing & Sheathing Complete
- April 30, 2025: Roofing & Exterior Windows & Doors Complete
- May 30, 2025: Rough HVAC, Plumbing, Electric Complete
- June 15, 2025: Exterior Trim & Siding Complete

FORWARD at the Rock PHASE II -- Regional Housing for Cape Codders with Disabilities

- July 30, 2025: Interior Framing Complete
- August 15, 2025: Insulation, Drywall Complete
- August 30, 2025: Interior Trim Complete
- September 30, 2025: Flooring and Cabinetry Complete
- October 15, 2025: Finished Painting, HVAC, Plumbing & Electrical Complete
- November 15, 2025: Occupancy Permit Issued
- December 15, 2025: OPEN FOR RESIDENTS

- Maps: Assessor's map showing location of the project and site plan, with detail if applicable.

See Exhibit 9 attached.

- Photographs of the site, building, structure or other subject for which the application is made.

See Exhibit 9 attached.

List of Attached Supporting Materials and Exhibits

COVER LETTER

APPLICATION

EXHIBITS

1. Truro Documents and Data
 - a. Consistency with Truro Town Plans and Community Preservation Act
 - b. Related Town Data
 - i. Truro Housing Profile
 - ii. Truro/Nauset School & District Profiles
 - iii. Truro Basic Housing Needs Assessment
2. Project Budgets
 - a. Sources & Uses Budget
 - b. Contractor Quote
 - c. Pro Forma Projected Operating Budget
3. Design Details
 - a. Rendering
 - b. Apartment Floor Plan
 - c. Landscape Plan
 - d. Complete Plans
4. Housing Needs Study
5. Letters of Support
6. Organization Overview
7. Financial
 - a. Phase I Affordable Housing Restriction
 - b. FY2024 Financials, June 30, 2024
 - c. FY 2023 Audit
 - d. 2023 IRS Form 990
8. Funding Agreements
9. Permitting & Site Control
 - a. Special Permit
 - b. Ground Lease
 - c. Site Information
 - i. Photos of Site
 - ii. Aerial Views of the Site
 - iii. Original Deed
 - iv. Recorded Plan Book and Page Lot Lines
 - v. Town Tax Card
 - vi. Extract of October 28, 2014 Special Town Meeting Article 3
 - vii. Lease Exhibit Survey
 - viii. ALTA Stamped Survey

TRURO HOUSING PROFILE

Source:
Cape Cod Commmission Housing Profiles



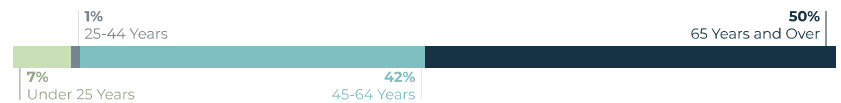
Housing Profile: Truro

Key Demographic and Economic Information

POPULATION	HOUSEHOLDS	HOUSEHOLD SIZE	HOUSING UNITS	MEDIAN HOME SALES PRICE (2022)	MEDIAN HOUSEHOLD INCOME (2022)	RESIDENTIAL PROPERTY TAX RATE
1,627	1,031	1.57	3,449	\$945,000	\$89,243	\$5.99 (FY24)

The Town of Truro has an estimated year-round population of just over 1,600 residents. This is a significant increase from the previous Decennial Census though it is the smallest town in the region in terms of year-round population. It is the most seasonal community with about 69% of homes in the town used seasonally, which is significantly higher than the region as a whole (36%). It is bordered by the Atlantic Ocean on the north and east, Wellfleet on the south, and Provincetown and Cape Cod Bay on the west. A large portion of land in the town is within Cape Cod National Seashore.

Truro by Age



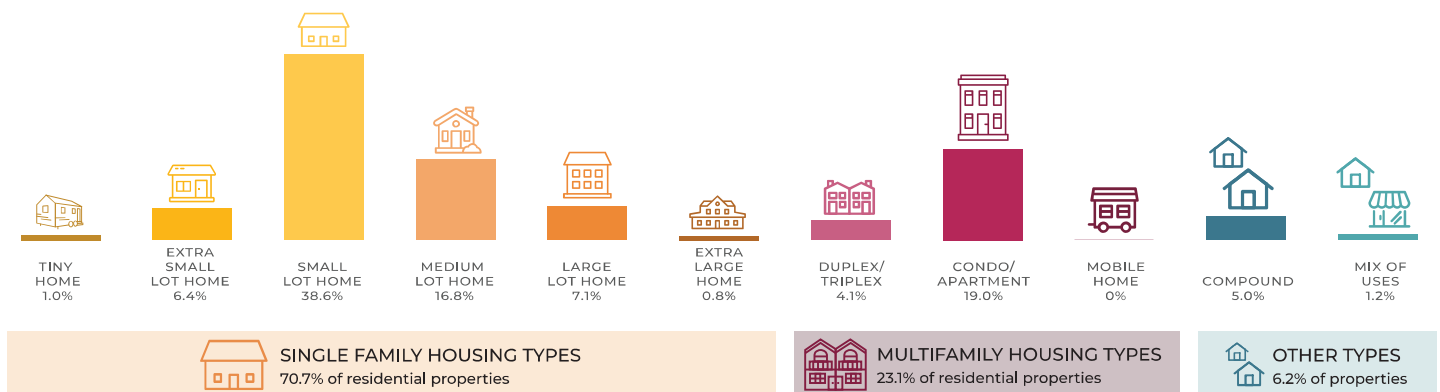
Truro by Race



(2020 Decennial Census (for Race); American Community Survey (ACS) 2022 5-year Estimates; Cape Cod and Islands Association of Realtors; Massachusetts Department of Revenue)

Current Housing Stock

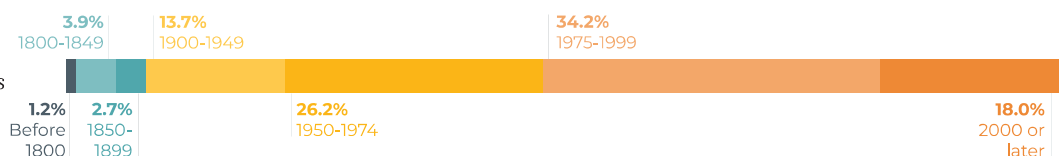
The Cape Cod Commission conducted a housing typology study using local assessors' data and state class property codes. The graph below shows the distribution of various types of residences using this data, which differs slightly from American Community Survey counts. In Truro, almost 71% of residential properties are single-family homes; 23% are multifamily properties. Just over 6% are other types of properties. Other properties may be a single home or may be multifamily homes such as compounds, which may include multiple houses on one parcel occupied by different households or a single family home with a guest house. Mix of uses are properties that have at least one residence on them but also have some sort of other use such as agricultural or commercial. For more information on the housing typology and categories visit: cccom.link/ht



Housing Stock by Year Built

Consistent with regional development patterns, the majority of housing units in the town were built between 1950 and 1999. About 18% of the housing stock has been built since 2000.

(Assessors' data and CCC housing typology analysis)



Owners and Renters

There are an estimated 1,031 year-round occupied housing units in Truro; of these, 84% are owner-occupied and 16% are renter-occupied.

(ACS 2022 5-year Estimates)



Seasonality

Almost 70% of the housing units in Truro are used for seasonal, recreational, or occasional use. (ACS 2022 5-year Estimates)

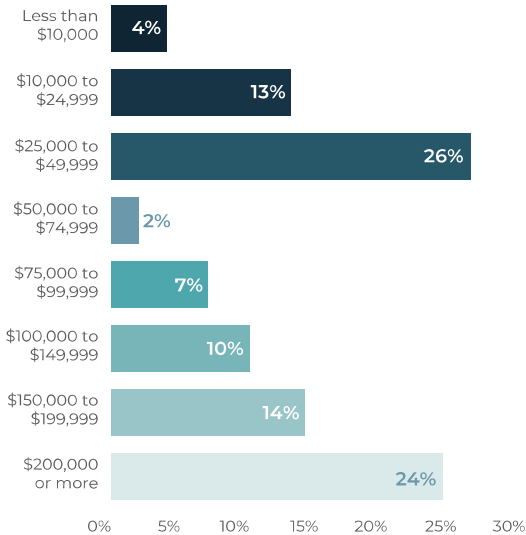




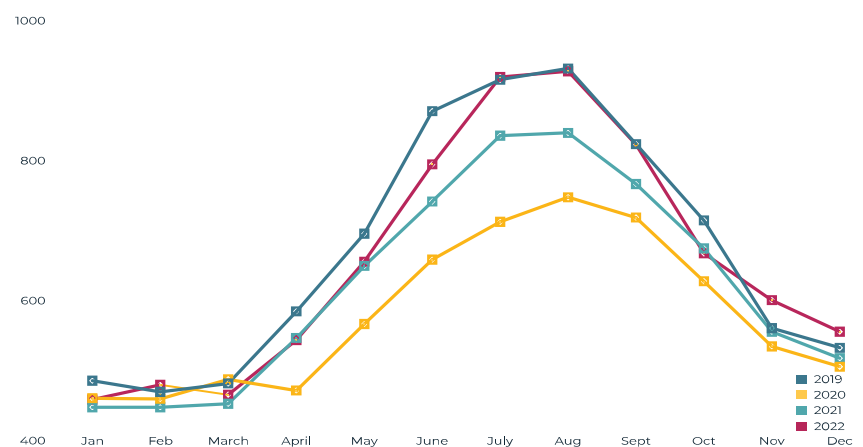
Wages, Employment, and Housing Affordability

Households per Income Bracket

(ACS 2022 5-year Estimates)



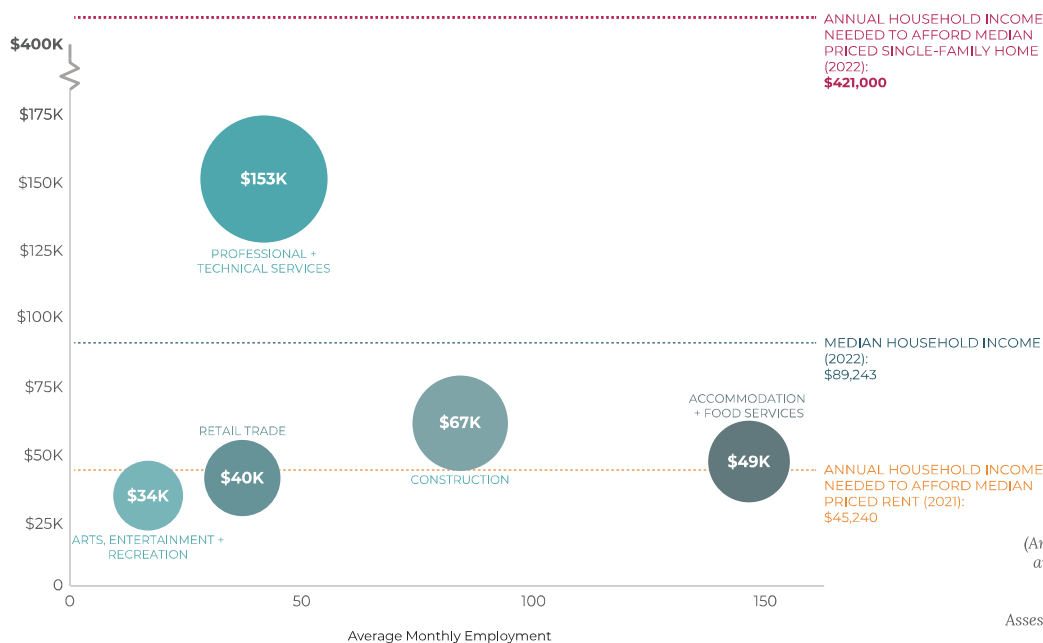
Employment by Month



Employment in Truro is highly seasonal, much more than the region as a whole. In 2019 employment doubled in August compared to the low in February. Due to the pandemic, 2020 patterns were slightly different and employment was lower, but in 2021 started to return to pre-pandemic levels and trends which continued into 2022.

(MA Labor Market Information, ES-202 data)

Housing Affordability



In 2021 the median price for a home for sale in Truro was \$711,250. In 2022, prices increased to a median home sales price of \$945,000, a 33% increase. Average wages in the town's largest industries by employment fall well below what is needed to affordably purchase a home at median sales prices (affordably purchase means a household spends 30% or less on housing costs). While the median gross rent, according to the American Community Survey, is more affordable, availability of year-round rental housing is very limited.

(Annual income refers to a household's earnings, while annual wage refers to an individual's earnings. Data: Cape Cod and Islands Association of Realtors; 2022 ACS 5-Yr Estimates; 2022 Cape Cod Housing Needs Assessment; MA Labor Market Information, ES-202 data)

Affordable Housing Units

The Massachusetts Subsidized Housing Inventory is used to measure a community's stock of low- or moderate-income housing for the purposes of M.G.L. Chapter 40B, the Comprehensive Permit Law, which encourages communities to have 10% of their housing stock be affordable for low- to moderate-income households. While housing developed under Chapter 40B is eligible for inclusion on the inventory, other types of housing also qualify to count toward a community's affordable housing stock.

SUBSIDIZED HOUSING INVENTORY UNITS

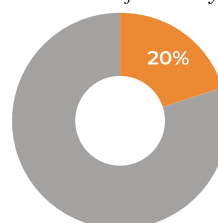


1.9% of housing units

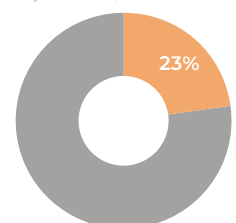
(Numbers are from EOHLIC as of June 29, 2023 and subject to change)

Housing Cost Burdened

A household is considered cost burdened when housing costs exceed more than 30% of monthly income. (ACS 2022 5-year Estimates)



... of owner households in Truro spend 30% or more of income on housing costs



... of renter households in Truro spend 30% or more of income on housing costs



Zoning



Accessory Dwelling Unit by Right

An accessory dwelling unit (ADU) is a secondary housing unit on a single-family residential lot. ADUs can include over-garage units, carriage houses, or in-house apartments, and may provide more affordable housing options.

✓ ALLOWED



Multifamily Housing by Right

Multifamily zoning by right makes the ability to develop multifamily units in certain districts of a town easier, supporting an expanded and diversified housing stock.

✗ NOT ALLOWED



Inclusionary Zoning Policy

Inclusionary zoning requires developers to designate a percentage of the units in certain projects as available to lower and moderate income households.

✗ NOT ADOPTED



Zoning Districts

Different from most Cape towns, the majority of the town is zoned for conservation uses, as can be seen in the map and the graph, due to the large amount of land in town within Cape Cod National Seashore. These zoning categories are broad and do not capture the many nuances of the specific zoning regulations for each district, nor do they include overlay districts, but help to provide a summary of the distribution of land available for certain types of uses throughout town.



CAPE COD
COMMISSION

The Town Housing Profiles have been created as a data resource by the Cape Cod Commission. Explore more data related to housing, demographics, and the economy at datacapecod.org.

CAPECODCOMMISSION.ORG • DATACAPECOD.ORG