

### Truro Planning Board Agenda Remote Public Meeting – Work Session

Wednesday, January 13, 2021 – 2:30 pm www.truro-ma.gov

### **Open Meeting**

This will be a remote meeting. Citizens can view the meeting on Channel 18 in Truro and on the web on the "Truro TV Channel 18" button under "Helpful Links" on the homepage of the Town of Truro website (www.truro-ma.gov). Click on the green "Watch" button in the upper right corner of the page. Please note that there may be a slight delay (approx. 15-30 seconds) between the meeting and the television broadcast/live stream.

Citizens can join the meeting to listen and provide public comment via the link below, which can also be found on the calendar of the Board's webpage along with the meeting Agenda and Packet, or by calling in toll free at 1-877-568-4106 and entering the following access code when prompted: 171-577-045. Citizens will be muted upon entering the meeting until the public comment portion of the hearing. If you are joining the meeting while watching the television broadcast/live stream, please mute the volume on your computer or television during public comment so that you may be heard clearly. Citizens may also provide written comment via postal mail or by emailing the Town Planner at planner1@truro-ma.gov.

Meeting link: <a href="https://global.gotomeeting.com/join/171577045">https://global.gotomeeting.com/join/171577045</a>

#### **Public Comment Period**

The Commonwealth's Open Meeting Law limits any discussion by members of the Board of an issue raised to whether that issue should be placed on a future agenda. Speakers are limited to no more than 5 minutes.

#### Work Session

- Discussion with Habitat for Humanity Beth Wade and Wendy Cullinan
  - o General discussion of how Habitat operates including but not limited to types of projects and how sites are selected (PowerPoint .pdf attached)
- Potential Warrant Articles for ATM 2021 [Warrant closes 2/26/2021]
  - Zoning Bylaw 40.6 Growth Management: current Bylaw expires 12/31/2021 (attached)
  - Update on review of the effect of Section 50.2 of the Zoning Bylaw (Building Gross Floor Area for the Residential District) upon the Town of Truro for report to the 2021 Truro Annual Town Meeting
- Housing Initiative
  - o Housing Data Packet (attached)
  - o Other





# Habitat for Humanity of Cape Cod

Town of Truro
Planning Board
January 2021



# Habitat for Humanity of Cape Cod Mission Statement

Habitat for Humanity of Cape Cod partners with families in need of an affordable home to build one of their own; fostering stability, self-reliance and a strong sense of community.



# **History**

- Habitat for Humanity International 1976
- Habitat for Humanity of Cape Cod 1988
- Christian Housing Ministry
- 50 States
- 70 Countries



### **Our Growth**

- 153 homes on Cape Cod
- 1-2 homes until 2012 now 10-12 homes
- USDA
- Habitat ReStores







# **Who Qualifies?**

- 65% median income
- Need
- Reliable income
- 250 hours "sweat equity"
- Lottery



# 65% of Area Median Income by Household size Adjusted annually by HUD/FHLBB

### Family size

- 1 \$43,997
- 2 \$50,253
- 3 \$56,550
- 4 \$62,806
- 5 \$67,844
- 6 \$72,881
- 7 \$77,919













Healthcare workers, Postal Clerks, Restaurant Servers, Sous Chefs, Town Offices, Hair Salons, Grocery Stores, Retail Stores, Carpenters, Landscapers, Painters, Teaching Assistants















Who
Are
Our
Donors





The Ride for Homes September 2021

Ride for Habitat Cape Cod 10 miles or 40 miles













### HABITAT FOR HUMANITY of CAPE COD

**Land Acquisition and Permitting Process** 

### Land Acquisition & Permitting - Outline for discussion

- Background
- Identifying parcels for development
- Feasibility studies
- Permitting/DHCD/SHI
- Unintended obstacles





Habitat - Land Acquisition

### How does Habitat identify parcels for possible projects?

- Market: MLS, For Sale by Owner, Realtor® partners
- Donated: Parcel Owner/Friend of Habitat



Town Partners: Planners, Community Development, Housing Trust, Housing Authority, Affordable Housing Committee



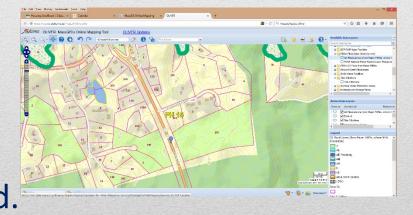
Habitat - Land Acquisition

# How does Habitat determine feasibility of a build site? **Phase 1 (early feasibility)**:

Review maps, deeds, GIS. Converse with Planner and

other town partners.

 Site Visit with Director of Construction, Land Strategy Group member(s), Realtor® friend & others as determined.



- Confer with Permitting & Conveyance attorneys
- Early phase summary report to Land Strategy Group & Executive Committee.



## **Habitat – Land Acquisition**

### How does Habitat determine feasibility of a build site?

### **Phase 2 (continue feasibility)**:

- More in-depth feasibility studies with engineering, land title, Title V evaluation, preliminary concept plan(s).
- Appraisal if determined to be necessary.
- Continue discussion with Permitting & Conveyance attorneys, and Town partners.
- Final acquisition report to Land Strategy Group & Executive Committee.



## **Habitat – Land Acquisition**

### How does Habitat gain site control?

### Phase 3 (Offer or RFP, response):

- Offer only with Ex. Com. approval.
- Likewise, RFP response only with Ex. Com. approval.
- Contingencies typically included for funding and permitting, others as determined.
- On acceptance (offer) or award (RFP), continue to Purchase & Sale agreement (P & S) or Land Disposition Agreement (LDA)



**Habitat – Land Acquisition** 

How does Habitat move a project through permitting/approval?

Municipality – DHCD – Habitat partnership.

Habitat is driven by its mission.

- 100% of our home ownership units are eligible for SHI.
- Local Initiative Project (LIP) for 40 B permitting.
- Local Action Unit (LAU) for Special Permit or By Right.





### DHCD - Local Initiative Program

"The Local Initiative Program (LIP) is a state housing initiative administered by the Department of Housing and Community Development (DHCD) to encourage communities to produce affordable housing for low- and moderate-income households.

The program provides <u>technical and other non-financial assistance</u> to cities or towns seeking to increase the supply of housing for households at or below 80% of the area median income.

LIP-approved units are entered into the subsidized housing inventory (SHI) pursuant to Chapter 40B.

Local Action Units (LAUs) are created through local municipal action other than comprehensive permits; for example, through special permits, inclusionary zoning, conveyance of public land, utilization of Community Preservation Act (CPA) funds, etc."

from DHCD publication



# **Habitat – Permitting**

Local Action Unit (LAU) for Special Permit or By Right.

Town signed application is submitted to DHCD. DHCD approves application and Regulatory Agreement.



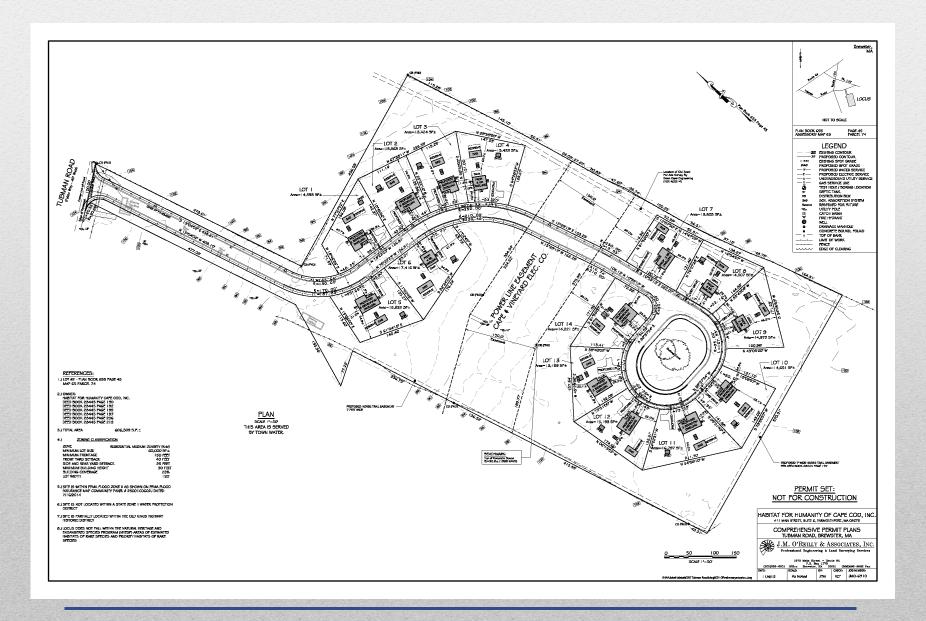
### Local Initiative Project Process to 40B

- Town signed application is submitted to DHCD.
- 30 Day letter is sent to the Town by DHCD.
- DHCD makes site visit to determine site eligibility.
- On site approval DHCD issues project eligibility letter (PEL).
- Application for 40 B Comp permit is submitted to ZBA.

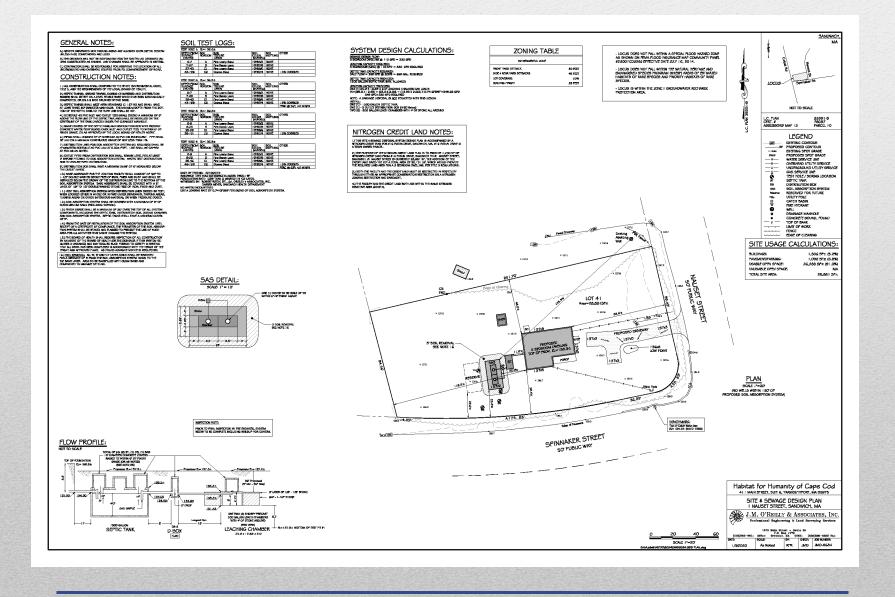




### Paul Hush Way – Brewster, 2 phase LIP/40B Comp permit – 2018 & 2020



### Sandwich – LIP, heading to ZBA in February 2020



## Local Initiative Project Process 40B through ZBA

- Hearings
- Decision
- Appeal period expiration
- Record Comp. permit
- **Record Subdivision plan**
- Close on land
- DHCD regulatory agreement
- **Building Permit**
- Request for New Unit Form





Report - Permitting

Durkee/Wellfleet—LAU, 2020



# Unintended Obstacles to Affordable Housing

- Lack of municipal education.
- Unnecessary conditions.



#### \*\*\*\*

 A dilemma – we may be able to fix. Ask for-profit developers to contact us before they get into the 40B process.



**Habitat – Permitting** 

### End of the permitting process & build

- Home Ownership opportunities at affordable prices.
- 2020 pricing based on HUD AMI: \$150,250 (2 BR)
   or \$168,250 (3 BR) and with affordable Mortgages.
- Affordable in perpetuity protected with a DHCD deed rider; first offering, affordable to households earning at/below 65% of AMI (subsequent sales at 80% or below AMI).









The Whole is Greater than the Sum of its Parts



**M** Habitat for Humanity



Wendy Cullinan, Executive Director wendy@habitatcapecod.org or 508-362-3559 x 11

Beth Hardy Wade, Director of Land Acquisition & Project Development <a href="mailto:land@habitatcapecod.org">land@habitatcapecod.org</a>
or 508-362-3559 x 24

Thank you!

#### §40.6 Growth Management

A. Purpose. The purpose of § 40.6 of the bylaw is to provide adequate time for the Town to plan and prepare for the effects of future residential growth, and ensure that the pace of growth does not diminish the Town's rural character, impair natural resources or overwhelm town services or infrastructure. The gradual pace of development afforded by the bylaw will provide opportunities for the Town to: 1) purchase and protect open spaces, thereby reducing the Town's ultimate density and preserving, as much as possible, the Town's rural character; 2) undertake comprehensive planning to identify a community land use vision to guide the regulation of land use and development; 3) assess the impacts of anticipated growth on town infrastructure, roads, drinking water supply and fresh and marine wetlands and water bodies, and plan appropriate measures to protect the integrity of those resources; and 4) develop a financially sustainable plan for the provision of town services and infrastructure necessary to support the community's land use vision. This section, 40.6, shall expire on December 31, 2021. (4/16)

## HOUSING INITIATIVE BASIC DATA December 28, 2020

There are 3 sets of data included in this packet. This is data helping us look at the question of what the current housing stock in Truro is.

- The first set of data is simply how many units of the different types of housing we have single family, condo, multi-family etc.
- The next 2 sets of data look at specific types of housing
  - Set 2 uses the Housing Production Plan projections passed in 2017 to look at the current number of Affordable Housing units in Truro. Thanks to Kevin Grunwald, Chair of the Truro Housing Authority for reviewing & commenting on the updated numbers.
  - Set 3 looks at the year-round condo numbers

Each set of data generates follow-up questions, reactions & comments. The Planning Board needs to here from Truro residents to help us as we move forward in this process. Please share your thoughts either with brief comments during the public comment period at a Planning Board meeting or via email to the Board Chair Anne Greenbaum agreenbaum@truro-ma.gov

- 1. Existing Housing Stock in Truro according to Truro Assessors Data
- 2. Current data on Truro Housing Production Plan (HPP) projections from July 2017. The HPP only looks at Affordable housing/
  - HPP only looks at units counting toward Subsidized Housing Inventory (SHI) which is
    used to measure a community's stock of deed-restricted Affordable Housing, for the
    purposes of M.G.L. Chapter 40B, the Comprehensive Permit Law. While housing
    developed under Chapter 40B is eligible for inclusion on the inventory, many other
    types of housing also qualify to count toward a community's affordable housing stock.
  - HPP does not include unsubsidized housing that is currently inexpensive or private market housing rented to low- and moderate-income households through housing vouchers. (MAPC – Metropolitan Area Planning Council) <a href="https://www.mapc.org/resource-library/whatishpp/">https://www.mapc.org/resource-library/whatishpp/</a>)
  - Definitions of SHI & Affordable Housing on next page
- 3. Condominium Associations approved for Year-Round use does NOT indicate number of units actually approved for year-round use

#### **DEFINITIONS**

Subsidized Housing Inventory (SHI)

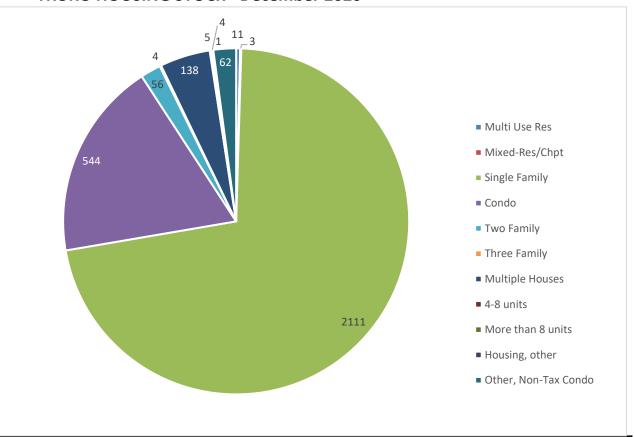
- used to measure each community's stock of deed-restricted Affordable Housing for the purposes of M.G.L. Chapter 40B. The SHI is maintained by the Department of Housing and Community Development. Importantly, the SHI
- does not include unsubsidized housing that is currently inexpensive or private market housing rented to low- and moderate-income households through housing vouchers.
   (MAPC – Metropolitan Area Planning Council) <a href="https://www.mapc.org/resource-library/whatishpp/">https://www.mapc.org/resource-library/whatishpp/</a>)
- The SHI for each community is compared to the total housing stock (as counted in the latest US Census) to determine if the community is eligible for "Safe Harbor"
- Safe Harbor Under Chapter 40B, a community can enforce their zoning and deny a developer a Comprehensive Permit by claiming "Safe Harbor." Communities have three mechanisms for asserting Safe Harbor.
  - 10% on the Subsidized Housing Inventory (SHI). If more than 10% of a community's total housing stock is deed-restricted Affordable Housing.
  - HPP Certification. If a municipality has a locally adopted and state approved HPP and is making measurable progress toward reaching the state goal of 10% Affordable Housing by producing Affordable Housing units at an annual rate of 0.5% or 1% of its year-round housing units (Safe Harbor is for a 1-year or 2-year period, respectively).
  - 5% General Land Area Minimum (GLAM). If 1.5% of the municipality's total area zoned for residential, commercial, or industrial use is dedicated to deedrestricted Affordable Housing.

#### **Definitions**

• A home is considered affordable when it costs 30% or less of a household's income and is deed-restricted to income-eligible low- or moderate-income residents. Affordable Housing has restrictions to preserve affordability for decades or in perpetuity, ensuring that income-eligible households can stay in their communities without having to make difficult financial decisions, such as skipping meals or doctor's appointments to have enough money to pay for their homes. Without deed restrictions, housing costs can go up as markets rise, making homes that were once inexpensive now costly. Deed-restricted Affordable Housing protects communities from skyrocketing costs and related displacement.

#### **TRURO HOUSING STOCK - December 2020**

StateClassDesc	Totals
Multi Use Res	11
Mixed-Res/Chpt	3
Single Family	2111
Condo	544
Two Family	56
Three Family	4
Multiple Houses	138
4-8 units	5
More than 8 units	4
Housing, other	1
Other, Non-Tax Condo	62





	From HPP Year				Current Status - Dec 2020 Year 3?							
	1	2	3	4	5	TOTALS	Built	Building	In Permitting	Delayed	No Action	TOTALS HAPPENING
Development of housing on town owned land – Cloverleaf Property				12		12			39			39
Development of housing on town owned land – Town Hall Hill					8	8	0	0	0		8	0
Small Scattered Site – non profits such as Highland Affordable Housing, Habitat for Humanity, as well as private developers												0
Habitat For Humanity of Cape Cod – 143 Rt 6 and 181 Rt 6	3		3			6	3			3		3
Highland Affordable Housing	2					2	2					2
Preserve existing affordability – monitor resales to ensure affordability remains/continue with CDBG rehabilitation programs												0
Units created through affordable zoning provisions and local incentives		5	3			8						?
TOTAL						36						44
Production – Units Not Elig	gible fo	or Subsi	dized H	ousing	Invent	tory		Cı	urrent Status	- Dec 2020 Y	ear 3?	
AADUs and ADUs	3	2	2	2	2	11	8					8

QUESTIONS/REACTIONS/CONCERNS

YEAR ROUND CONDO DATA										
	_	AL IN IATION	ACTUAL UNITS APPROVED FOR YEAR ROUND							
APPROVAL DATE	CONDO ASSOC NAME	ADDRESS	NEIGHBORHOOD	UNITS	BDRMS	UNITS	BDRMS			
1/22 & 11/19/2019	Stones Throw	6 Shore Rd	N. Truro	29	35	27	33			
4/23/19	Crow's Nest	496 Shore Rd	Beach Point	22	42	21	31			
7/23/19	Colonial Village	630 Shore Rd.	Beach Point	10	21	2	4			
11/19/19	Sunrise Cottages	497 Shore Rd.	Beach Point	7	14	7	14			
7/28/20	Sea Haven	510 Shore Rd	Beach Point	4	8	3	6			
11/10/20	Sutton Place	503 & 522 Shore Rd	Beach Point	29	47	4	10			
				101	167	64	98			

QUESTIONS/REACTIONS/CONCERNS