



Truro Board of Selectmen Meeting Agenda
Tuesday, February 16, 2016
Regular Board of Selectmen Meeting - 5:00pm
Selectmen's Chambers Town Hall 24 Town Hall Road, Truro

1. PUBLIC COMMENT

- A. Open the Regular Meeting
- B. 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*

2. PUBLIC HEARINGS NONE

3. BOARD/COMMITTEE/COMMISSION APPOINTMENTS

- A. Review, Approve and Interview Susan Todd for the Housing Authority vacancy that will be on the ballot for the 2016 Annual Town Election
- B. Review, Approve and Interview Richard Wood for an unexpired term on the Pamet Harbor Commission

4. TABLED ITEMS NONE

5. BOARD OF SELECTMEN ACTION

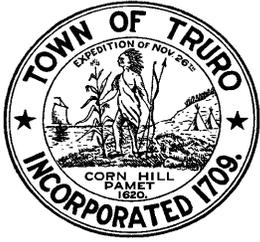
- A. Review and Approve Housing Production Plan and Needs Assessment
Presenter: Carl Brotman, Chair of the Truro Housing Authority

6. CONSENT AGENDA

- A. Review/Approve and Authorize the Chair to sign:
 - 1. Town Water Service Hook-up Application-East Harbour Condominiums 618 Shore Rd – Addition of 3rd Meter for cottages
 - 2. Review and Approve Special One Day Alcohol Application and License and One Day Entertainment Application and License for Saturday, March 12, 2016 at the Truro Community Center, 7 Standish Way
- B. Review and Approve Common Victualer Seasonal Licenses (Top Mast Café-209 Shore Rd and Whitman House Restaurant-7 Great Hollow Rd)
- C. Review and Approve Declaration of Surplus Property (Truro Public Library) - 1 computer from 1980, 1 desk, 1 filing cabinet.
- D. Review and Approve Meeting Minutes: Budget Task Force January 11, 2016 and January 25, 2016, January 26, 2016 (Regular)

7. SELECTMEN AND LIAISON AND TOWN ADMINISTRATOR REPORTS

8. NEXT MEETING AGENDA: TUESDAY, February 23, 2016 (Work session)



TOWN OF TRURO

Board of Selectmen Agenda Item

BOARD/COMMITTEE/COMMISSION: Truro Housing Authority

REQUESTOR: Nicole Tudor, Executive Assistant on behalf of the Truro Housing Authority

REQUESTED MEETING DATE: February 16, 2016

ITEM: Approval of Susan Todd's application to serve as a member on the Housing Authority for a term expiring at Annual Town Election (5/10/2016)

EXPLANATION: Susan Todd submitted an application to serve on the Housing Authority. The Selectmen's office received the application on January 26, 2016. There is a vacancy due to the recent resignation of Jeannette de Beauvoir. This term is ending Annual Town Election 2016.

FINANCIAL SOURCE (IF APPLICABLE): N/A

IMPACT IF NOT APPROVED: If the appointment is not approved Susan Todd will not be able to serve on Truro's Housing Authority and the vacancy will remain open.

SUGGESTED ACTION: *MOTION TO appoint Susan Todd to the Truro Housing Authority for a term ending Annual Town Election 2016.*

ATTACHMENTS:

1. Application to Serve – Susan Todd
2. Comment from Chair, Carl Brotman



TOWN OF TRURO

P.O. Box 2030, Truro MA 02666

Tel: (508) 349-7004 Fax: (508) 349-5505

APPLICATION TO SERVE ON AN APPOINTED MULTI-MEMBER BODY

NAME: Susan Todd HOME TELEPHONE: [REDACTED]

ADDRESS: 18 Castle Road, Truro WORK PHONE: [REDACTED]

MAILING ADDRESS: PO Box 625 E-MAIL: [REDACTED]

FAX: [REDACTED] MULTI-MEMBER BODY ON WHICH I WISH TO SERVE: _____

Truro Housing Authority

SPECIAL QUALIFICATIONS OR INTEREST: I love Truro and want to see it thrive. I

was impressed + inspired by the John Ryan report for the need for more affordable housing
to make this a vibrant community. I definitely wanted to be more involved. I

started attending meetings + learning about the issues. When a position on the
THA came open I immediately applied. I worked for many

COMMENTS: years as a clinical psychologist and bring to my participation
the ability to listen and good communication skills. I have also had
some experience in community organizing to start an alternative
public school in Cambridge which still exists.

SIGNATURE: Susan H. Todd DATE: 1.26.16

COMMENT/RECOMENDATION OF CHAIRPERSON OF MULTI-MEMBER BODY (OPTIONAL) _____

SIGNATURE: _____ DATE: _____

INTERVIEW DATE: _____ APPOINTMENT DATE (IF
APPLICABLE): _____

Nicole Tudor

From: Carl Brotman <[REDACTED]>
Sent: Tuesday, January 26, 2016 4:36 PM
To: Nicole Tudor
Subject: Susan Todd nominee THA

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Red Category

To The Board of Selectmen

Susan Todd has expressed an interest in getting more involved in the Town's efforts to create Affordable Housing. She has met with me, attended our Housing Authority meetings and has joined the Board of Highland Affordable Housing.

She is an excellent candidate to replace Jeannette de Beauvoir. In April she is planning to run for the four years that remain from Jeannette's term.

The Housing Authority has unanimously and enthusiastically voted to support her nomination to join THA as soon as possible.

Sincerely

Carl Brotman, Chair

THA

Sent from my iPad



TOWN OF TRURO

Board of Selectmen Agenda Item

BOARD/COMMITTEE/COMMISSION: Pamet Harbor Commission

REQUESTOR: Nicole Tudor, Executive Assistant on behalf of the Pamet Harbor Commission

REQUESTED MEETING DATE: February 16, 2016

ITEM: Approval of Richard Wood's application to serve as a Full Member on the Pamet Harbor Commission for an unexpired term.

EXPLANATION: Richard Wood submitted an application to serve on the Pamet Harbor Commission. The Selectmen's office received the application on February 3, 2016. The only vacancy is for a full member unexpired term (ending 6/30/2016).

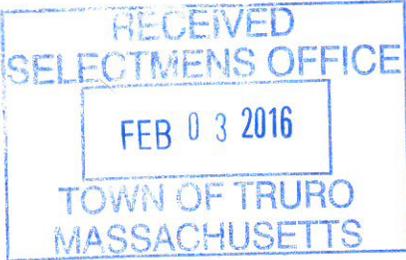
FINANCIAL SOURCE (IF APPLICABLE): N/A

IMPACT IF NOT APPROVED: If the appointment is not approved Richard Wood will not be able to serve on the Pamet Harbor Commission and the vacancy will remain open.

SUGGESTED ACTION: *MOTION TO appoint Richard Wood to the Pamet Harbor Commission for an unexpired full member term ending June 30, 2016.*

ATTACHMENTS:

1. Application to Serve – Richard Wood



TOWN OF TRURO

P.O. Box 2030, Truro MA 02666

Tel: (508) 349-7004 Fax: (508) 349-5505

APPLICATION TO SERVE ON AN APPOINTED MULTI-MEMBER BODY

NAME: Richard Wood HOME TELEPHONE: [REDACTED]

ADDRESS: 19 Andrew Way WORK PHONE: [REDACTED]

MAILING ADDRESS: PO Box 1175 Truro MA E-MAIL: [REDACTED]

FAX: - MULTI-MEMBER BODY ON WHICH I WISH TO SERVE: _____

Panet Harbor Commission

SPECIAL QUALIFICATIONS OR INTEREST: Two yrs experience with Provincetown Public Pier Corporation, knowledge of town government workings (Masters in Public Administration, 1979, UMass), and interest in preserving the Harbor while ensuring both residents + non-residents have access to the harbor.

COMMENTS: Demonstrated civil mindedness, currently serving on Truro's Financial Comm. & Human Resources Committee.

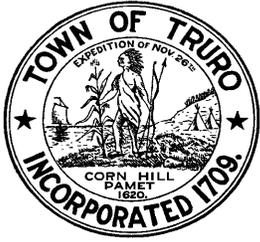
SIGNATURE: [Signature] DATE: 2/3/16

COMMENT/RECOMENDATION OF CHAIRPERSON OF MULTI-MEMBER BODY (OPTIONAL) _____

Good person. Responsible. Known for 10 yrs.
Anyone dealing with P-john Pier Corp could handle Panet Harbor

SIGNATURE: [Signature] DATE: 2/4/16

INTERVIEW DATE: _____ APPOINTMENT DATE (IF APPLICABLE): _____



TOWN OF TRURO

Board of Selectmen Agenda Item

BOARD/COMMITTEE/COMMISSION: Truro Housing Authority

REQUESTOR: Truro Housing Authority, Chair, Carl Brotman

REQUESTED MEETING DATE: February 16, 2016

ITEM: Review and Approve Housing Production Plan and Needs Assessment

EXPLANATION: The Housing Report is a compilation of three (3) reports. 1) John Lipman's 2012 report was reviewed in 2013 and previously accepted by the Board of Selectmen. 2) John Ryan's Housing Needs Assessment is new and has not been approved yet. 3) The Housing Production Plan is also newly updated from 2013.

Both of these reports were requested as revisions and additions to the Lipman Report by the Department of Housing and Community Development (DHCD).

Since the Consultant's report was done a few years apart, the statistics reflect changes in our housing needs and production. For example, Truro has moved from 0.9% Affordable homes to 2.48% during the past 4 years.

FINANCIAL SOURCE (IF APPLICABLE): N/A

IMPACT IF NOT APPROVED: The requirement of the Department of Housing and Community Development of the approval and submission of the Housing Production Plan and the Needs Assessment will not be met.

SUGGESTED ACTION: *MOTION TO approve the updated Housing Production Plan and the Housing Needs Assessment as required by the State (Department of Housing and Community Development).*

ATTACHMENTS:

1. Truro Housing Plan-2015 (Section 2 and 5)

TABLE OF CONTENTS

EXECUTIVE SUMMARY

1. INTRODUCTION

A. Definition of Affordable Housing

B. Description of Use Restrictions

C. The Planning Process

2. SUMMARY OF HOUSING NEEDS ASSESSMENT

A. Demographic Data

B. Housing

C. Cost Analysis of Existing Market Conditions

D. Subsidized Housing Inventory

E. Gaps between Existing Housing Needs and Current Supply

F. Truro, Massachusetts Community Housing Needs Assessment

G. Local and Regional Organizations

3. AFFORDABLE HOUSING CHALLENGES

A. Limitations on Existing Zoning

B. Infrastructure

C. School Enrollment

D. Public Transportation

E. Environmental Concerns

4. PROPERTY INVENTORY FOR POTENTIAL AFFORDABLE HOUSING

5. AFFORDABLE HOUSING PLANNED PRODUCTION GOALS

6. HOUSING ACTION PLAN

EXECUTIVE SUMMARY

In 2007, the Town of Truro adopted its Affordable Housing Plan. The Plan was a complete compendium of affordable housing issues, concerns and strategies. The document included:

- **Housing Needs Assessment** – The assessment explored many of the statistical factors that were prevalent, including changing market conditions and gaps between affordable housing needs and supply.
- **Obstacles to Development** – A description was provided detailing the existing challenges to affordable housing, including infrastructure and zoning limitations, school enrollment, environmental concerns, subsidies, and community attitudes.
- **Affordable Housing Planned Production Goals** – This section was intended to outline a strategy to help the Town of Truro develop affordable housing actions in the coming decade.
- **Housing Action Plan** – This section described a host of specific actions to create affordable housing consistent with the overall strategy.

As with any plan, much has been learned since strategy implementation began. While a small number of affordable housing units were created, they were very minimal in number; since the creation of the plan, only ten units of affordable housing are currently available. Because of inadequate restrictions agreed to in the past, several units will have their restrictions expire, allowing the units to be sold or transferred at a market rate. In short, the town has not come close to achieving its goals, and currently has the lowest percentage of affordable housing of any town on the Cape.

The purpose of this plan is to revise and update many of the statistical data that were used in the 2007 version, as many factors have changed such as price, income, and residency characteristics. In addition, this revision provides an opportunity to focus on those aspects of housing that are most troublesome for the town, and to suggest strategies that work most effectively in today's economic and regulatory environment. As such, this update has been pared down significantly to the most relevant issues. This makes the text much more readable for the average citizen, who will be responsible for helping to implement the Plan. For reference, the full text of the previous plan is available as an appendix.

This Affordable Housing Plan update is structured as follows:

Introduction – This includes basic statistics about Truro, summarizing the key affordable housing challenges facing the town and providing comparative information for other towns on the Cape and for the Commonwealth of Massachusetts.

Summary of Housing Needs Assessment – This section provides key demographic and housing data, updated for 2012. What is striking is how much the data have changed in the past ten years. Truro is a much more expensive town than in the past, and income levels have changed in response. This section also examines the continuing gap between existing housing needs and

current supply. Part of this section includes a description of the governmental agencies and private organizations dedicated to providing affordable housing or financial assistance to individuals seeking housing. An updated Housing Needs Assessment for 2015 by John Ryan is included as part of the full Housing Needs Assessment section.

Affordable Housing Challenges – This section provides an analysis of local zoning efforts oriented toward providing affordable housing, with some discussion about where programs conceived in the past decade may not be working. This section also provides some insight into environmental challenges, transportation limitations, and changes in school enrollment that may be limiting the provision of affordable housing.

In particular, this section discusses the limitations of “suburban” zoning density, which allows only medium-sized lots with septic systems for wastewater disposal, thereby consuming relatively scarce land at a high price. The absence of wastewater treatment infrastructure further limits affordable housing because of the potential for excess nutrient loads to area watersheds. It will be important for any new affordable housing development to address these infrastructure constraints, water and septic issues in particular, and ensure that there are sufficient subsidies incorporated into the project to adequately service new residents and protect the environment.

Property Inventory for Potential Affordable Housing – This section provides a brief assessment of properties that are or may be suitable for new affordable housing, as well as an inventory of existing projects.

Affordable Housing Planned Production Goals – This section briefly highlights potential affordable housing production goals in the coming decade.

Housing Action Plan – This section highlights a strategy the Town can undertake to provide affordable housing in the coming years. Each recommendation contains a description of the problem and possible next steps. Actions are categorized as Two-Year Actions, Five-Year Actions, or Longer Term Actions, so that the Town can focus on meaningful, achievable steps in an appropriate sequence.

1. INTRODUCTION

Truro is primarily a rural, residential community on lower Cape Cod, approximately 40 miles north of Hyannis and 100 miles from both Boston and Providence. Approximately 70% of its 26-square-mile land area lies within the Cape Cod National Seashore, which represents the Town's greatest physical asset. Twenty miles of coast, a rich history, and quaint New England seaside charm continue to attract substantial numbers of seasonal visitors, second homeowners and retirees. However, significant increases in seasonal population, , while stimulating the local economy, have also presented the Town with a host of challenges. A compelling question is whether Truro will be able to sustain the diversity of ages, occupations, and incomes that residents so treasure in light of escalating land and home values. The Housing Needs Assessment (summarized in Section 2) examines the issue of housing in Truro, particularly housing affordability, to present a documented snapshot of current conditions and trends. It also looks at the gaps between what housing there is to serve local residents and what is required to meet local needs including a survey of local, regional and state resources.

The 2010 population level of Truro was 2,003, a 4% decline from the moderately higher number of 2,087 in 2000, based on the 2010 Federal Census. A marked demographic trend has been the aging population; there are now more people age 80-84 living in Truro (61 people) than there are age five and under (59 people). The 2011 Town census indicates a total of 2,093 people.

Current housing growth rates are moderate; since 2000, according to the Massachusetts Department of Housing and Community Development (DHCD), year-round dwelling units increased by 91, from 999 to 1,090. (Note: The U.S. Census shows that 2010 year-round dwellings are 984 because it only reflects year-round residents, not unoccupied houses that may be for sale). Based on the DHCD's most recent data on Truro's supply of affordable housing included in the state's Subsidized Housing Inventory, Truro has 1,090 year-round housing units, of which ten can be counted as affordable, representing 0.92% of the year-round housing stock. To meet the 10% standard, at least 109 of the existing units would have to be "affordable" based on the state's definition. This means that right now Truro is short of the 10% standard by 99 housing units. Assuming future housing growth, this 10% figure is a moving target as the required minimum number of year-round units will increase over time. Affordable housing in Truro is woefully unavailable, and represents the lowest percentage of any town on Cape Cod (see "C: The Planning Process," below).

Most of the housing growth has been attributable to seasonal residents, the second home market or non-resident retirement households. This seasonal or non-resident housing stock increased from 1,552 units in 2000 to 2,093 units in 2010, a 35% increase. Total housing stock during that period went from 2,556 units in 2000 to 3,077 units in 2010, a 20.4% increase during this time period, meaning that vacation and seasonal units are increasing faster than the total. In sum, seasonal and non-resident homes represent 68% of the total housing stock. In addition, as cottage colonies and motel rooms are converted to residential units, they will be counted in the housing totals. Except for those units that might be marketed as affordable (which would require year-round occupancy, not currently allowed in Truro zoning for condominiums), this will only add to the total number of units and will put the Town further behind on meeting its 10% affordable housing goal.

The seasonal and second-home market has placed enormous pressures on Truro, causing dramatic increases in housing prices and taxing local infrastructure and services, particularly in the summer months when estimates indicate that there are up to 25,000 visitors. Despite the substantial demands of seasonal residents, 70% of the Town of Truro's operating budget is derived from nonresident taxpayers, and the nonresident population has been sizable enough to have their own association, the Truro Nonresident Taxpayers Association (TNRTA).

Spiraling housing prices, driven primarily by nonresidents, have depleted the affordable housing stock with the exception of very few tiny condominium units. As of April 30, 2012, there were only four very small 2+ bedroom single-family houses listed for less than \$400,000. Consequently those with average incomes and without substantial financial assets are virtually shut out of the private housing market based on conventional lending requirements. The median single-family house price in 2011 was \$570,000, affordable to households earning at least \$171,000, more than double the Barnstable County four-person median family income of \$80,000 in 2012.

Affordable housing demand is clearly a subregional issue, not simply a local one. Recently, Provincetown made available 90 units of affordable housing and received 370 applications from people who live throughout the outer Cape. Importantly, affordable housing demand is not attracting residents from outside of the area, indicating its vital need among area residents.

The Housing Needs Assessment, conducted in 2006, was the first step in the creation of an Affordable Housing Plan and the associated choices that must be considered in order to bring Truro closer to the state's 10% affordable housing goal. Due to the rising costs of homeownership in Truro, including escalating costs associated with taxes, insurance and utilities, some residents are finding it increasingly difficult to afford to remain. Children who grew up in the town are now facing the possibility that they may not be able to return to raise their own families locally. Long-term residents, especially the elderly, are finding themselves less able to maintain their homes and keep up with increased real estate taxes and energy costs but unable to find alternative housing that better meets their current life styles. Families are finding it more difficult to "buy up," purchasing larger homes as their families grow.

Town employees and employees of local businesses are also increasingly hard pressed to find housing that is affordable in Truro. In fact, it is becoming increasingly difficult to attract and retain teachers. Candidates for teaching positions are usually already living somewhere else on the Cape or have second homes in town and are looking to "finish" their careers in Truro. This results in applicants demanding very high salaries. Another trend is for residents to rent out their homes in the summer months and camp or move in with relatives during this period in order to maintain an income sufficient to cover housing costs. More housing options will be required to meet local and regional needs.

A. Definition of Affordable Housing

There are a number of definitions of affordable housing as federal and state programs offer various criteria. For example, HUD generally identifies units as affordable if gross rent (including costs of utilities borne by the tenant) is no more than 30% of a household's net

adjusted income (with a small deduction for each dependent, for child care, for extraordinary medical expenses, etc.) or if the carrying costs of purchasing a home (mortgage, homeowners association fees, property taxes and insurance) is not more than typically 30% of net adjusted income. If households are paying more than these amounts, they are described as experiencing housing affordability problems; and if they are paying 50% or more for housing, they have severe housing affordability problems and heavy cost burdens.

Affordable housing can also be defined according to percentages of median income for the area. Housing subsidy programs can be targeted to particular income ranges depending upon funding requirements. Extremely low-income housing is directed to households with incomes at or below 30% of area median income as defined by the U.S. Department of Housing and Urban Development (\$25,850 for a family of four for the Barnstable area) and very low-income is defined as households with incomes less than 50% of area median income (\$43,083 for a family of four). Low- and moderate-income generally refers to the range between 51% and 80% of area median income (\$68,933 for a family of four at the 80% level). These income levels are summarized in Table 1 below.

**TABLE 1
2012 TARGETED INCOME LEVELS FOR
AFFORDABLE HOUSING IN THE BARNSTABLE AREA**

# Persons in Household	30% Median Income	50% Median Income (Very Low Inc.)	60% Median Income	80% Median Income (Low Income)
1	\$18,100	\$30,200	\$36,240	\$45,500
2	20,700	34,500	41,400	52,000
3	23,300	38,800	46,560	58,500
4	25,850	43,100	51,720	65,000
5	27,950	46,550	55,860	70,200
6	30,000	50,000	60,000	75,400
7	32,100	53,450	64,140	80,600
8+	34,150	56,900	68,280	85,800

2012 Median Household Income (between 3 and 4 persons in household) for the Barnstable Metropolitan Statistical Area (MSA) = \$80,000

State legislation (Massachusetts Comprehensive Permit Law¹) allows developers to override local zoning if the project meets certain requirements and the municipality has less than 10% of its year-round housing stock defined as affordable under 40B. In calculating a community's progress toward the 10% Chapter 40B goal, the state counts a housing unit as affordable if it is created by state or federal programs that support low- and moderate-income households earning at or below 80% of area median income or under. In addition, Chapter 40B now allows a town to meet the protections of its 10% goal by producing affordable housing at an annual rate of .5% per year (or 1% in two years) until the 10% goal is met. For Truro, that would mean the creation of 5 affordable units per year.

¹ MGL, Chapter 40B

Additionally, most state-supported housing assistance programs are targeted to households earning at this same level, at or below 80% of area median income. Other programs, particularly rental programs, are directed to those earning at lower income thresholds. For example, the Low Income Housing Tax Credit Program that subsidizes rental units is targeted to households earning within 60% of median income: \$51,720 for a family of four in Truro. First-time homebuyer programs typically apply income limits of up to 80% of area median income. The Community Preservation Act allows resources to be directed to those within a somewhat higher income range – 100% of area median income – however, units occupied by those above 80% of area median income cannot be counted as part of the Chapter 40B Subsidized Housing Inventory.

B. Description of Use Restrictions

The Town of Truro is committed to maintaining its Subsidized Housing Inventory for as long a period as possible. Affordable units must serve households with incomes no greater than 80% of the area median income for Barnstable County. Units must be subject to use restrictions or resale controls to preserve their affordability as follows:

- For minimum of thirty years or longer from the date of subsidy approval or construction for new construction.
- For a minimum of fifteen years or longer from the date of subsidy approval or completion for rehabilitation.
- Alternatively, a term of perpetuity is encouraged for both new construction and completion of rehabilitation.

Units are or will be subject to an executed Regulatory Agreement between the developer and the subsidizing agency unless the subsidy program does not require such an agreement. The units have been, or will be marketed in a fair and open process consistent with state and federal fair housing laws. The resale prices included in homeownership projects should be indexed to HUD's area median income or other reasonable index as opposed to market value to better assure this affordability over the long-term. The state now has a model deed rider for participants in its Local Initiative Program (LIP) that can be adapted to other programs as well.

The annual recertification in the case of rental agreements should be the responsibility of the project sponsor who must report annually to a housing entity approved by the subsidizing agency, perhaps a regional non-profit organization. All LIP developments, rental or ownership, are now monitored by DHCD. The responsibility for monitoring re-sales of affordable homeownership units could be assumed by Citizens Housing and Planning Association (CHAPA), which is performing this function for affordable developments throughout the state if the project is not processed through LIP.

C. The Planning Process

This planning process builds on the work that was conducted in 2005-06 toward the completion of a Local Comprehensive Plan under the purview of the Local Comprehensive Planning Committee. The Truro Housing Authority was designated to refine the housing component of the Local Comprehensive Plan, update it, and undertake a more comprehensive analysis of housing needs and strategies to direct Truro’s housing agenda.

This document updates key affordable housing statistical information. A summary of the 2006 housing needs assessment is presented here, with updated information where possible. The full Housing Needs Assessment conducted in 2006 is presented in Appendix A.

Existing zoning and other affordable housing challenges are briefly summarized. The Plan then discusses the property inventory for potential affordable housing, followed by the affordable housing planned production goals. Finally, a “Housing Action Plan” is suggested, with specific short, medium, and long-term actions that can be considered for Town approval in order to create more affordable housing in Truro and in neighboring towns as a means of more effective regional coordination.

A central piece of the development of this plan is the public participation component. During this update, the Town convened a forum on affordable housing that included Town elected officials, administrative staff, the Truro Housing Authority, the Cape Cod Commission, Highland Affordable Housing, Inc., and many local citizens. This forum was important to refining the plan, stimulating discussion about other possible affordable housing options, and generating greater participation in and ownership of the Affordable Housing Plan.

Table 2 below provides a recent summary of the affordable housing units by town on Cape Cod. As can be seen, Truro lags well behind virtually every other town in Barnstable County.

**TABLE 2
AFFORDABLE HOUSING IN BARNSTABLE COUNTY (BY TOWN)**

Community	Year Round Units-2000	Affordable Units- 2001	% Affordable- 10/1/2001	Year Round Units-2010	Affordable Units- 2011	% Affordable- 6/30/2011
Barnstable	20,266	953	4.7%	20,550	1,357	6.6%
Bourne	7,787	375	4.8%	8,584	568	6.6%
Brewster	4,379	200	4.6%	4,803	252	5.2%
Chatham	3,596	121	3.4%	3,460	174	5.0%
Dennis	8,079	272	3.4%	7,653	337	4.4%
Eastham	2,642	38	1.4%	2,632	49	1.9%

Falmouth	14,440	527	3.6%	14,870	962	6.5%
Harwich	5,862	214	3.7%	6,121	327	5.3%
Mashpee	5,578	183	3.3%	6,473	224	3.5%
Orleans	3,317	256	7.7%	3,290	294	8.9%
Provincetown	2,062	135	6.5%	2,122	127	6.0%
Sandwich	7,574	141	1.9%	8,183	309	3.8%
Truro	999	6	0.6%	1,090	10	0.9%
Wellfleet	1,430	40	2.8%	1,550	37	2.4%
Yarmouth	12,056	287	2.4%	12,037	407	3.4%
TOTAL	100,067	3,748	3.7%	103,418	5,434	5.4%

2. SUMMARY OF HOUSING NEEDS ASSESSMENT

Below is a summary of the Housing Needs Assessment from 2006, with updates to address some of the current conditions. The Housing Needs Assessment presented an overview of the housing situation in the Town of Truro in 2006, providing the context within which a responsive set of strategies were developed to address housing needs and meet production goals. One thing to note is the drastic change in the economy that has occurred since 2008. In some towns in Barnstable County, there have been dramatic changes in the “affordability gap” – the difference between the price of the median priced home and what a median income household can afford. Although it has virtually disappeared in four towns as of 2011, it is still significant in Truro, where vacation homes are preminent.

A. Demographic Data

Population, Race and Household Type

Truro has seen no significant change in year-round population growth since the beginning of the first decade. The 2000 census data indicated that the Town of Truro had a total population of 2,084; it now has a population of 2,003, a decline of 3.9% in the past decade. This is a notable reversal from the 1990s, where the population grew from 1,573 to 2,084, or 31%.

More than 95% of householders identified themselves as white. Approximately 50 individuals identified themselves as Black or African American, 41 as Hispanic, 10 as Asian, and 4 as Native American.

Smaller, nontraditional² family households were becoming a more significant part of Truro, growing as a percentage of all households from about 32% in 1980 to 43% in 2000 to 47.1% in 2010. Correspondingly, the average household size decreased from 2.49 persons in 1980 to 2.18 persons in 2000, and 2.03 persons in 2010, reflective of the fact that nontraditional family households are smaller in size as there are fewer children, thereby increasing the number of households regionally. It is probable the Town's school-age population will decline further, though middle-school school population has increased in the last several years, possibly as the result of Provincetown students – who no longer have a middle school – attending school in Truro.

Demographic trends also suggest that those entering the labor market and forming new families are dwindling in numbers in Truro, reducing the pool of entry-level workers and service employees. For example, those between the ages of 20 and 34 decreased from 339 in 1980 to 249 in 2000 to 196 in 2010, a 42% decline. This is well below the state average, likely reflecting the high costs of living and the relative difficulty in finding adequately paid jobs.

While there was a substantial population increase of those between the ages of 45 and 54 between 1980 and 2000, there was a slight decline from 2000 to 2010. Between 1980 and 2000, those between 45 and 54 increased from 113 residents or 7.6% of the population to 427 residents or 20% of the population, a percentage change of 278%. But between 2000 and 2010, the number of residents between 45 and 54 declined to 381, or -11%. Once again, this represents a divergence from the statewide level of those in this age group and even Barnstable County, with levels significantly lower in Truro. This likely demonstrates that more residents must wait to enter their higher wage-earning years in order to purchase a home in Truro given current market conditions.

The population of older residents appears to be growing. The median age in Truro in 2000 was 45.7 years, above the median age for Barnstable County (44.6 years). In 2010, the median age for Truro had jumped to 53.7 years while the median age for Barnstable County had increased to 49.9 years. This also increased the median age difference between Truro and Barnstable County from 1.1 years to 3.8 years. This correlates with higher than average levels of seniors as well as those in the prime of their earning potential who are attracted to the town as a place to retire and can afford the high costs of living. As stated earlier, there are now more people age 80-84 living in Truro (61 people) than there are people age five and under (59 people).

Income

Median incomes for Truro residents now exceed other communities on the Cape and the state as a whole. The median income for Truro in 2010 was \$80,425, while it was \$60,317 for Barnstable County and \$64,509 for the Commonwealth of Massachusetts. There are still substantial numbers of households with incomes below \$25,000, although it has shrunk since 2000, from almost 30% down to just over 20% of all households. Those earning more than \$100,000 grew from 8% in 1999 to 18% in 2010. These numbers are based on ACS 5-Year Estimates; 2012 data

² Referred to as non-family households in census data.

now lists median family income for Barnstable County at \$80,000, a number roughly equivalent to Truro's median income.

It is likely that many of the households in the lower income ranges may in fact be long-term residents who own their homes, which are now worth considerably more than when purchased. As such they are cash poor but equity rich. Nevertheless, continued increases in taxes, insurance and energy bills as well as health-related issues, may drive these households out of the community given the lack of affordable and/or service supported housing alternatives in Truro.

Employment

Truro is located on the outer reaches of the Cape and a fair distance from major population and job centers. The 2010 census indicated that most of Truro's workers were employed in jobs that supported the local economy, particularly service provision, including construction (16.3%), retail trade (10.7%), finance and real estate (7.2%), education and health services (12.7%), arts, entertainment, recreation, accommodation and food services (18.9%), other services (5.7%) and public administration (6.6%). The most significant changes were in education and health services, which dropped by roughly 1/3rd from 2000, and arts, entertainment, recreation, accommodation and food services, which increased by 1/3rd from 2000.

Poverty

The 2010 census indicates that the percentage of those with incomes below the poverty level had increased. 16.9% of children under the age of 18 were at or below the poverty level, up from 8.2% in 2004. This, however, may not reflect an actual increase in numbers. The numbers of people over 65 at or below the poverty level had fallen significantly, from 11% to 4.4%, possibly reflecting the increase in the number of wealthy retirees. Regardless, there are still a substantial number of people in poverty who may need housing, and many more who are well above the poverty level who still cannot afford a home.

Residency in 2010

The 2010 population level of Truro was 2,003, a *decline* from the moderately higher number of 2,087 in 2000. Since 2000, according to DHCD, year-round dwellings increased by 91, from 999 to 1,090. According to the U.S. Census, however, 2010 year-round dwellings decreased slightly to 984 (generally, the DHCD number is more frequently used). In either case, this reflects only year-round residents. Seasonal and non-resident homes still represent 68% of the total housing stock.

B. Housing

Housing in Truro involves two distinct markets, the year-round housing stock and the seasonal or second home market now comprising more than 68% of the total housing stock. This seasonal usage, the burgeoning interest in second homes by affluent baby boomers, and the attractiveness

of the Cape for retirement, in addition to regional market pressures, have resulted in soaring housing prices that are no longer affordable to most year-round residents.

The median number of rooms per housing unit was 5.4, indicating that the average home was relatively small with three bedrooms at most. The number of rooms per dwelling ranged from three rooms or less in 440 units (17.2%) to nine rooms or more in 95 dwellings (3.7%), representing a relatively small number of very large residential units, although this data is based on 2000 information and it is likely that given the economics of new development, new home construction since then has been focused on the larger, luxury home market, particularly for second homes and summer residences. It should also be noted that there were 127 units involving single rooms, most likely condominiums converted from motels and other small seasonal rental units.

The building permit data in Table 3 below indicates a high of 30 permits issued in 2005 and a low of 10 in 2008. The number of building permits issued has increased slightly in the past few years. The table below presents the number of building permits issued each year since 2005. Note that it is not clear how many of the building permits were for tear-down/rebuilds.

**TABLE 3
SINGLE-FAMILY RESIDENTIAL BUILDING PERMITS FOR TRURO: 2005-2011**

YEAR	NUMBER OF BUILDING PERMITS
2005	30
2006	26
2007	24
2008	10*
2009	11*
2010	16
2011	14

* - *Includes one 2-family dwelling*

Ownership

Census data also provides information on housing values for homeownership and rental. Capewide, home prices skyrocketed after 2000, then fell significantly after 2005 (see Table 4 below). In many places on the Cape, this virtually wiped out the affordability gap. In 2005, the median house value in Barnstable County was \$379,900; by 2009, it had fallen to \$315,000 and has stayed in that range ever since.

TABLE 4
CAPE MEDIAN RESIDENTIAL SINGLE FAMILY HOME SALES PRICES

Year	Median Price	% Change
1997	\$125,000	
1998	\$135,000	8.0%
1999	\$147,900	9.6%
2000	\$176,000	19.0%
2001	\$219,850	24.9%
2002	\$265,950	21.0%
2003	\$310,000	16.6%
2004	\$353,225	13.9%
2005	\$379,900	7.6%
2006	\$369,000	-2.9%
2007	\$346,900	-6.0%
2008	\$333,850	-3.8%
2009	\$315,000	-5.6%
2010	\$325,000	3.2%
2011	\$315,000	-3.1%

Source: Banker and Tradesman (transfers of more than \$1,000; excluding foreclosure deeds)

This was not the case, however, in Truro. As seen in Table 5 below, median single-family home prices peaked in 2004 at \$725,000. Although prices fell significantly after that, they are still very high. In 2011, the median single-family home price was \$570,000 (compared with \$315,000 for Barnstable County – see Table 3), and the median condominium was \$309,950, far above the county average. A family purchasing a single-family home would have to earn at least \$171,000, more than double the Barnstable County median family income of \$80,000 in 2012.

**TABLE 5
TRURO MEDIAN SALES PRICE:
SINGLE FAMILY HOMES AND CONDOMINIUMS**



Truro, MA - Median Sales Price - Calendar Year

Year	Period	1-Fam	Condo	All
2012	Jan - Mar	\$595,000	\$163,102	\$505,000
2011	Jan - Dec	\$570,000	\$309,950	\$350,000
2010	Jan - Dec	\$571,250	\$294,500	\$435,000
2009	Jan - Dec	\$517,750	\$266,500	\$402,000
2008	Jan - Dec	\$650,000	\$240,000	\$477,500
2007	Jan - Dec	\$585,000	\$239,000	\$499,000
2006	Jan - Dec	\$717,000	\$239,000	\$360,000
2005	Jan - Dec	\$638,000	\$205,000	\$500,000
2004	Jan - Dec	\$725,000	\$236,350	\$489,000
2003	Jan - Dec	\$550,000	\$168,000	\$375,000
2002	Jan - Dec	\$477,750	\$180,000	\$350,000
2001	Jan - Dec	\$478,500	\$104,000	\$265,000
2000	Jan - Dec	\$347,500	\$89,500	\$279,000
1999	Jan - Dec	\$292,500	\$60,000	\$200,000
1998	Jan - Dec	\$230,000	\$67,000	\$150,000
1997	Jan - Dec	\$227,250	\$55,000	\$133,500
1996	Jan - Dec	\$181,500	\$115,000	\$154,950
1995	Jan - Dec	\$196,000	\$35,000	\$143,000
1994	Jan - Dec	\$186,000	\$89,900	\$162,000
1993	Jan - Dec	\$128,000	\$58,000	\$105,000
1992	Jan - Dec	\$150,000	\$44,000	\$115,000
1991	Jan - Dec	\$119,901	\$64,500	\$107,750
1990	Jan - Dec	\$98,700	\$112,500	\$90,000
1989	Jan - Dec	\$125,000	\$82,500	\$110,000
1988	Jan - Dec	\$127,500	\$45,000	\$129,000
1987	Jan - Dec	\$143,500	\$38,500	\$110,000

Copyright 2012 The Warren Group

Rentals

There has been some development of rental units over the past couple of decades, increasing by 22 units from 1980 to 1990, 30 more units from 1990 to 2000, and an additional 90 units from 2000 to 2010. The 2010 census indicated that there were 290 occupied rental units in Truro and

that the median gross rental was \$598, up 9% from the 1990 median rent of \$548, but down more than 8% from the 2000 level of \$652. Some of these units may be provided illegally.

Like housing values for homeownership units, rental values tend to be underestimated in the census data. There are also small rental units located in existing single-family homes, such as accessory or in-law apartments. Many of these lack the required permits, are occupied by family, or are advertised by word of mouth, and are therefore difficult to track. In addition, families that have lived in Truro for many years sometimes own more than one property, and decide to rent to children who otherwise could not afford to live there.

Conversions to Multi-Family

The Zoning Bylaw currently prohibits the occupancy of units within multi-family developments (former cottage colonies or motel/hotels) on a year-round basis, a sometimes controversial requirement. Currently, such uses are limited to a part-year residency – March 1 through November 30. This presents a significant constraint to building affordable ownership housing beyond single-family homes. The Town may consider an inclusionary zoning bylaw that would extend the occupancy of these developments to year-round use so long as the unit is maintained as affordable (see Section 6).

C. Cost Analysis of Existing Market Conditions

As housing prices have risen at a greater rate than the household income of year-round residents, the affordability gap in Truro has widened significantly, although it has fallen back from its historic high in 2006. The affordability gap is defined as the gap between the cost of housing and the proportion of income that is reasonable to pay for housing, typically defined as 30% of gross income. To afford the median sales price of the median valued home in Truro of \$570,000 (based on The Warren Group information for 2011), a household would have to earn approximately \$122,500, more than 1.5 times the 2012 median Barnstable County income of approximately \$80,000. It is interesting to note that the 2012 HUD low- and moderate-income level for the Barnstable area, based on 80% of median income, is \$55,200 for a household of two persons (the average size household in Truro in 2010 is 2.03 persons), which is lower than Truro's median income level of \$80,425 in 2010. Although this is a positive reversal from 2000 (when Truro's median income was lower than the 80% median for the County), a household earning this amount could afford a home priced at little more than \$374,244 based on conventional lending requirements, presuming a 5% down-payment with Premium Mortgage Insurance (PMI) at current (very low) interest rates.

*Applying the 2012 Barnstable County median income estimate of \$80,000 would result in an affordability gap of \$42,500, the difference between the \$372,266 mortgage that the median income household could afford (based on an \$80,000 income) and the income needed to afford the median priced house at \$570,000 (\$122,500). Based on 2010 income data per the census, roughly 49% of Truro's households would not be able to afford the **lowest** priced single-family home on the market now listed at \$349,000 (requiring an income of \$75,000 at current interest rates with 5% down and PMI).*

D. Subsidized Housing Inventory

Based on the Massachusetts Department of Housing and Community Development's most recent data on the Chapter 40B Subsidized Housing Inventory (SHI), Truro had 1,090 year-round housing units, of which 10 are counted in the state's Subsidized Housing Inventory, representing slightly less than 0.92% of the year-round housing stock. As mentioned earlier, to meet the 10% standard at least 109 of the existing units would have to be "affordable" based on the state's definition requiring at least another 99 housing units to be converted to affordable units in Truro to meet just the 10% standard for today's housing numbers, a daunting challenge. (As of 2016, Truro has 27 affordable housing units on its inventory. Currently 2.48% of the year-round housing stock is "Affordable".)

This does not include the additional affordable units that will be required to keep pace with housing growth. Build-out projections estimated by the state's Executive Office of Environmental Affairs in 2000, indicated that Truro could support 1,128 additional units of housing based on current zoning, which would require that at least 113 additional units be affordable at buildout to comply with the state's 10% Chapter 40B goal. This is over and above the 99 additional affordable units that are needed based on the existing housing stock, meaning that 212 affordable units would be required at build-out – a daunting task for a small rural community where approximately 70% of the Town is enveloped in the National Seashore and virtually unbuildable.

E. Gaps between Existing Housing Needs and Current Supply

Countywide, what is referred to as the "affordability gap" – the difference between the price of the median-priced home and what a median income household can afford – has all but disappeared in a few areas. This is due to the fact that as housing prices have fallen substantially since the recession starting in 2008, interest rates have fallen to historic lows. As a result, in many areas of Barnstable County, there is no gap between what an individual or family can afford at the mean salary and what the monthly cost is of home ownership or rental cost. There is, however, a very significant difference in housing prices in Truro as compared to the rest of the County. As mentioned above, the median single-family home price in Truro was \$570,000 (compared with \$315,000 for Barnstable County), and the median condominium was \$309,950, far above the county average. With a Median Family Income (MFI) of \$80,000, the affordability gap in Truro is \$42,500, meaning that 49% of Truro's households would not be able to afford the lowest priced single-family home currently on the market for \$349,000.

F. Housing Needs Assessment 2015

TRURO Massachusetts



Community Housing Needs Assessment

**Prepared for the
TRURO HOUSING AUTHORITY
Truro, MA**

**Prepared by
John Ryan
DEVELOPMENT CYCLES
East Montpelier, VT 05602**

September 2015

TABLE OF CONTENTS

EXECUTIVE SUMMARY	20
I. INTRODUCTION	26
II. KEY HOUSING CHARACTERISTICS	29
III. KEY TRENDS	33
IV. WORKFORCE HOUSING NEEDS	37
V. SENIOR HOUSING NEEDS	40
APPENDICES	
Appendix A. DEMOGRAPHIC TABLES	43
Appendix B. HOUSING NEEDS TABLES	58
Appendix C. TRURO CONDOMINIUMS	61

EXECUTIVE SUMMARY

The Truro Housing Authority engaged John Ryan, Principal of Development Cycles of East Montpelier, VT to assess community-housing needs for Truro, MA. The following summarizes key findings and recommendations from that assessment.

I. Key Housing Characteristics

Most of the characteristics that set Truro apart will be familiar to residents. Still, they are important to point out, in part because they define the challenges and constraints to addressing Truro's community housing needs, and in part because they may also represent key community values and interests that residents wish to preserve. They include:

- 1. Truro is a Small, Rural Community.** It is the consultant's view that the real risk to Truro's retaining its small town identity is a slow decline of the year-round population below the level that can sustain critical services such as municipal services, skilled trades, and health and home care workers.
- 2. The Local Economy is Seasonal with Relatively Few Year-round Jobs.** A comprehensive plan to balance Truro's year-round and seasonal population or balance its work-age and retired population must address job development as well as year-round housing availability. The challenge comes as Truro will increasingly need year round services for elders and others, but will struggle to retain its work-age population on the modest incomes those services provide due in large part to the high cost of housing
- 3. Truro's Residents are not as Wealthy as their Housing Costs Suggest.** The town's distribution of very-low, low, and moderate-income residents differs little from that of the Barnstable County or Massachusetts generally. Largely, that can be explained by an average wage paid for jobs locally, which is just 61% of the statewide average as well as to fixed income seniors who become "house poor."
- 4. High-Cost Seasonal Ownership Dominates the Housing Stock.** By 2030, 75% of Truro's housing stock will be owned by non-residents if current trends continue. The reason for this is simple: its appeal as a vacation destination derives in large part from its being less than a half-day's drive from a half-million high net worth households who seek second home ownership or investment opportunity with high rental value potential and can afford to outbid the locals for housing at any price when it becomes available on the open market.
- 5. There is Virtually No Multi-family Rental Housing.** Only 21 of Truro's 203 renting households lived in buildings with as many as three attached units. The absence of infrastructure and zoning to allow for more multi-family developments, in addition to the relatively high cost of single family housing impacts Truro's capacity to house its lower and even middle-income residents.

6. **The Town's Population is Getting Older—Fast!** Based on population projections done by the State Data Center, by 2030 65% of all year-round households in Truro will be headed by someone 65 and over. And half of those senior households will be 75 and over! This raises significant questions of where Truro residents will go when their housing is no longer accessible to their physical needs. Perhaps as significantly, it raises the issue of where the workers who will be needed to provide services to this aging cohort will live.
7. **The Housing Challenges for Renters are High.** While the problem of rent burden is endemic to Barnstable County, Truro's level of Extreme Rent Burden with 90 of 200 renters paying at least 50% of their income for rent, is extremely uncommon.

II. Key Trends

When we look at the demographic trends (see Appendix A), it grows clear that Truro is changing in ways that go to the very heart of the community. The consultant's experience over many years is that often the hardest reality for residents, especially in resort communities, to acknowledge is this: *that the qualities that make it so desirable to live here can be the very conditions that cause it to change most.* Key trends include the following:

1. **The Resident Population Will Decline.** Between 2010 and 2035, the State Data Center projects Truro's population will fall from 2,003 to 1,337 residents, a 33% decline. As current residents "age out" of their homes, the new buyers will increasingly be for seasonal or retirement use. Played out over the next 25 years, that formula results in steady declines in year-round residents and steeper declines in the working residents needed to support the local economy.
2. **Senior Households Will Soon Outnumber Working Age Households.** In 2000, 26% of Truro's householders were at least 65 years old. Sometime in 2019, half of all Truro householders will be seniors. According to the State Data Center projections, by 2030 65% of all year-round households in Truro will be headed by someone 65 and over. And as things stand, in just 15 years 35% of all year-round households in town will be headed by someone 75 and over. With few nearby communities able to house the workforce needed to support such an aging population, it is easy to see something of a crisis of basic services happening before systems can be put into place to address those needs.
3. **There Will be Far Fewer Children and Young Adults.** Already down 35% from 2000 totals, the number of children (0-19 years) will continue to decline faster than the population as a whole through 2035. In raw numbers, that means a drop from 398 in 2000 to just 144 twenty years from now. Even more striking is the projected loss of young adults. By 2035, the State Data Center projects that there will be only 35 young adults among Truro's 1,337 total residents. It seems inconceivable that this could come to pass, but it is the trend line the town is on. And with limited prospects for well-paying work at this time, few affordable rental units, and few entry-level homes, it is not hard to see the reasons behind such a stark projection.

4. Seasonal Ownership Will Continue to Increase. Between 2000-2010, Truro saw an increase of 526 dwelling units, of which only 7% went into year-round use. Year-round housing in Truro has declined from 39% to 30% of the total housing stock since 2000 and even as new housing is being added, will likely fall to just 25% by 2030.

5. The Gap Between the Local Workforce and Employment Needs will Grow. Truro is in the midst of transitioning from a seasonal vacation economy to a combination of vacation and retirement economy. The job classifications associated with this changing economy come overwhelmingly from the lower-paid service sector: unless we do something to change this trend, less than one-quarter of the growth will come in job classifications that average more than the state average wage and more than three-quarters will fall in the bottom quartile of the average wage statewide.

III. Addressing Workforce Housing Needs

Ideally, Truro needs to find a way to create at least 30 units of workforce housing to meet current needs, as well as create 4-6 units of new affordable workforce housing/ year over the next 15 years if it is to sustain local services and keep pace with the demands of its aging population. The consultant considers the need for rental housing to be the #1 priority for the community, representing 70-75% the projected need for workforce housing in the next 15 years. Surrounding towns of the Outer Cape have similar workforce housing needs and cannot be relied upon to provide housing for Truro’s critical services.

Workforce Housing Need by Area Median Income (AMI) (\$52,650 for family of 2) and Type, Truro, 2015-2030

	Units Needed Now	Addition al Units Needed by 2030	<50% of AMI	50%-79% of AMI	80%-99% of AMI	100% or More
WORKFORCE HOUSING						
Year-Round Affordable Rental Housing for Existing Workforce ¹	30	0	67%	33%	0%	0%
Year-Round Rental Housing to Support Service Workers for Seniors ²	0	40-60	30%	30%	20%	20%
Affordable Homeownership Opportunity ³	6	24	0%	17%	33%	50%
TOTAL	36	64-84	32-38	28-33	18-22	23-28

SOURCE: Development Cycles 8/2015

Affordable Rental housing is the most pressing need now. It will be increasingly important for senior-support services as the population continues to age

The following represent a menu of options to address the identified workforce housing need drawn from the consultant’s 30 years of experience working in the affordable housing arena.

- Over the next 15 years, commit to building two to four Sally’s Way-sized (16 unit) rental-housing developments.
- Develop a smaller-scale (10+/- unit) cottage and duplex development reserved as rental housing for critical service workers.
- Expand zoning opportunities for small-scale, private multi-family and residential-above-commercial development along the Route 6 corridor for affordable and entry level housing.
- Create an accessory dwelling initiative through appropriate zoning with a revolving loan fund, training and outreach to stimulate year-round rental housing aimed at home care and “companion” workers.
- Continue to work with the local chapter of Habitat for Humanity to develop very affordable homeownership opportunities.
- Continue to look at ways of repurposing some of the town’s existing seasonal condominiums as year-round affordable housing in ways that the community can support.

IV. Addressing Senior Housing Needs

In a place like Truro with no age restricted condominium ownership, no independent elderly rental developments, and no assisted living facilities, leaving one’s home if it becomes unmanageable or non-accessible means leaving town. Today, senior housing need is about providing age-appropriate alternatives to their single-family home. As the cohort of long-term middle-age renters ages in place, there will be a new need for subsidized rental housing to provide them with housing appropriate to their physical needs, lack of home equity, and limited ability to pay, as summarized here:

AGE APPROPRIATE HOUSING FOR SENIORS

	Units Needed Now	Additional Units Needed by 2030	<50 % of AMI	50%-79% of AMI	80%-99% of AMI	100% of AMI or More
Independent Homeownership ¹	8	12	0%	25%	25%	50%
Independent Rental ¹	8	12	50%	25%	15%	10%
Assisted Living ²	10	8	40%	20%	20%	20%
TOTAL	26	32	18	12	12	16

Given a target of providing eight age-appropriate homeownership options as soon as possible with another 12 to follow and a comparable number of independent senior rental units, the following provides options to consider to make that happen.

- Create zoning to provide incentives for small-scale, year-round, age-appropriate, multi-family senior homeownership (including senior co-housing).
- Utilize Community Preservation Act (CPA) and other local funds to purchase some of the units in the small-scale ownership developments. These units would be set aside as rental housing for seniors earning less than 80% of AMI.
- Alternatively, develop one 10 to 18-unit senior rental development. This size project would typically be too small for tax-credit financing unless it was built as part of a larger mix-aged rental development. Alternative financing options similar to those used to develop Sally's Way should also be considered, especially if it could be paired with town-owned land.

BLANK PAGE SEPARATING EXECUTIVE SUMMARY AND REPORT

I. INTRODUCTION

1. Overall Understanding

The Truro Housing Authority engaged John Ryan, Principal of Development Cycles of East Montpelier, VT to assess community-housing needs for Truro, MA. The purpose of this work is to provide to information and options to support efforts by the community to express its commitment to housing its own workforce and seniors.

The assessment begins by acknowledging that Truro contains unique characteristics that shape the nature, scale and capacity of the community to address its housing needs. It follows by looking at key demographic, economic and market trends and how those trends may impact the nature of the community over the next two decades. In the final sections, the consultant looks at options to address the nature and scale of the community housing need as it affects workforce housing (those rental and ownership options for employees needed to sustain the community's critical services and age-appropriate housing for its growing senior population.

2. Methodology

The consultant utilized a number of sources to conduct this analysis. Chief among them include detailed demographic data from the US Census and American Community Survey; population projections from the State Data Center at the UMass Donahue Institute; labor and employment information from the Massachusetts Executive Office of Labor & Workforce Development; in-and-out migration flows, CHAS housing need data, and commuting to work patterns from the Cape Cod Commission; real estate market information from the Warren Group, MLS and Zillow; condominium data from the Truro Assessors Office; and interviews with school, municipal and housing professionals in the Outer Cape.

3. Limitations

The study has a number of key limitations to consider when reviewing the findings and recommendations provided:

- The study assumes that relatively stable conditions will persist over the period under consideration. Specifically, it assumes that neither Massachusetts nor the United States will suffer a major decline or depression.
- The information, estimates, and opinions contained in this report were derived from sources considered reliable. The consultant assumes the possibility of inaccuracy of individual items and for that reason relied upon no single piece of information to the exclusion of other data, and analyzed all information within a framework of common knowledge and experienced judgment.

- One of the limitations particular to small communities like Truro is that the sample size used for the annual American Community Survey results in relatively large margins of error. The data is provided here because it is the best and often only source for detailed information on the nature of housing and economic characteristics. It too needs to be understood and analyzed by the reader within the framework of common knowledge and experienced judgment.
- An Important Note about the State Data Center's projections and the consultant's use of them: This study uses population projection data prepared by the UMass Donahue Institute (MDI), something they do at five-year intervals for each county and municipality in the Commonwealth, providing breakdowns by age and sex. MDI uses a component-of-change method based on trends observed in town-level fertility and mortality from 2000 through 2010, and regional, gross migration-by-age trends observed in data from the 2005-2012 American Community Survey. Because they control town-level age/sex cohorts to the larger regional age/sex populations generated by their model, the age/sex distribution in small towns may look particularly irregular. The MDI specifically warns against placing too much validity on the small-scale data in their projections. Given that the data for Truro indeed shows dramatic shifts in particular age categories, especially in children (0-19), young adults (20-35) and seniors (65 and over), it is important to balance those projections against the current reality as well as the conditions that may promote or discourage those trends from continuing. It is the consultant's assessment that present conditions will indeed generate irregular results such as those indicated by the Center's projection data. That, however, is based on experienced judgment, not objective fact, and should be understood as such. It is the consultant's view that the outcomes highlighted in this report will follow from a continuation of the trends in place. Alternative outcomes are certainly possible.

4. Statement of Qualifications

DEVELOPMENT CYCLES is a research and consulting firm specializing in housing, economic and community development. Since 1985, Development Cycles has engaged in over 250 projects throughout New England. Clients have included private developers, lenders, state agencies, local municipalities, and community-based non-profit organizations. We provide quality information, analysis and professional advice on market feasibility, marketing, financing and permitting for real estate, agricultural and economic development projects. Our public clients have included the MA Division of Housing and Community Development, the MA Department of Food & Agriculture, the Massachusetts Housing Partnership, the Cape Cod Commission, the Martha's Vineyard Commission, and the USDA Rural Development Agency.

As the Principal of Development Cycles since 1985, John Ryan has managed projects involving both large scale and small scale residential, commercial, and community revitalization efforts. Ryan has performed dozens of housing needs assessments throughout the Northeast, with a particular focus on resort communities including Nantucket, Martha's Vineyard, Falmouth, Provincetown, and Wellfleet, MA; Stowe and Stratton, VT; Mount Desert Island, ME; and Lake Placid, NY. Ryan has assessed the need for over 150 residential and assisted-living projects throughout New England. He has also facilitated resident-based, neighborhood revitalization and affordable housing planning

efforts in numerous communities in Massachusetts. His community revitalization work has included some of the most challenging neighborhoods in Pittsfield, Springfield, Holyoke, Chicopee, and Fitchburg. Ryan has helped Westford, Nantucket, Provincetown, Brattleboro, VT and the six communities of Martha's Vineyard create affordable housing action plans. Experienced in hands-on development, Ryan has managed the creation of three co-housing communities in Amherst and Northampton, MA.

II. KEY HOUSING CHARACTERISTICS

What makes Truro's Housing Needs different from most other communities in the commonwealth?

There is no such thing as an objective determination of "Community Housing Need" at any but the personal level. If the need is yours it can be quite objective, but if you already have safe, secure and affordable housing, as most residents of any community do, need represents at best an expression of what kind of community you hope to live in.

It should also be self-evident that Housing Need can only be understood in the context of the community itself. No two communities are identical, and in the case of Truro, that truth is especially clear. Truro certainly shares characteristics with its neighboring communities on the Outer Cape as well as similarities with the Commonwealth's other high cost resort communities. However, in terms of the conditions that define its housing needs, it is truly like no other. So too, it follows that the solutions needed to address unmet needs will also require unique answers tailored to the community's values, capacity and will.

Most of the characteristics that set Truro apart will be familiar to residents. Still, they are important to point out, in part because they define the challenges and constraints to addressing Truro's community housing needs, and in part because they may also represent key community values and interests that residents wish to preserve.

1. Truro is a Small, Rural Community

With a current year-round population of less than 2,000, Truro is the smallest community in Barnstable County and smaller than 85 percent of all communities in Massachusetts. It is geographically remote from both population and employment centers. It lacks public drinking water and wastewater infrastructure, and has a limited land base, being hemmed-in by the Cape Cod National Seashore and by the sea itself. Despite its appeal as a summer destination, Truro has much in common with New England's less well-known rural communities. It has a small, predominantly low-wage local employment base and significant issues of poverty and near-poverty that resembles its rural counterparts off-cape. Small size, geographic isolation, limited land, infrastructure, and job opportunities affect both the scale and nature of the housing need, as well as the capacity of the community to address those needs. Solutions designed for larger cities and towns in the Commonwealth are a relatively poor fit for Truro. That said, it is the consultant's view that the real risk to Truro's retaining its small town identity is a slow decline of the year-round population below the level that can sustain critical services such as municipal services, skilled trades, and health and home care workers. Housing that is affordable to the year-round work force should be seen as a means to retain Truro's rural character not, as it is so often portrayed elsewhere, a threat to that character.

2. The Local Economy is Seasonal with Relatively Few Year-round Jobs

On a peak summer weekend night, upwards to 15,000 people may put their heads down on a pillow in Truro. In mid-winter, that number might drop by a factor of ten. As is

the case in most resort communities, jobs follow visitors, and in February, Truro's local job base drops to only about 374 jobs, or half the number employed in July. In no other part of the Commonwealth does seasonal unemployment have so great an impact as in Truro and its neighbor, Provincetown. Each February since 2008, more than 20% of Truro's resident labor force found itself unemployed. A comprehensive plan to balance Truro's year-round and seasonal population or balance its work-age and retired population must address job development as well as year-round housing availability. The challenge comes as Truro will increasingly need year round services for elders and others, but will struggle to retain its work-age population on the modest incomes those services provide due in large part to the high cost of housing

3. Truro's Residents are not as Wealthy as their Housing Costs Suggest

While its housing costs (\$630,000 in 2014) are twice the statewide median (\$332,535). Truro's median household income (\$69,800) has averaged 6% higher than the statewide median (\$65,700) over the past five years. Only its 65 and over population has consistently had a higher median income than their statewide counterparts over that period. In the past two surveys, Truro's 25-44 year old population earned \$32,702 or less than half that of the age cohort statewide (\$71,306)¹.

¹This may reflect nothing more than the limits of the survey size. In two of the three earlier surveys, the median income of that age cohort was actually higher than the statewide median.

Masked from the view of visitors and seasonal residents, Truro has its share of low-income residents. Indeed, the overall poverty rate (\$20,100 for a three-person household in 2015) in Truro is comparable to the state as a whole, and the percentage of children in poverty (20%) is actually significantly higher in Truro than in the county or state (15%)². The town's distribution of very-low, low, and moderate-income residents differs little from that of the Barnstable County or Massachusetts generally. Largely, that can be explained by an average wage paid for jobs locally (\$754/ week), which is just 61% of the statewide average (\$1,234/ week).

²The dramatic increase in the % of children in poverty looks to be an anomaly based on the small sample size, though it is important to note that the numbers are rising fast in both the county and state. Clearly, this requires confirmation from local sources.

4. High-Cost Seasonal Ownership Dominates the Housing Stock

Truro offers a rare combination of beauty, beaches and small town charm with a long tradition of welcoming seasonal visitors. Slowly and steadily, those visitors have come to own more and more of the town's real estate. In 2010, two-thirds of the town's housing units were used for seasonal or vacation use, ranking it behind only Wellfleet, Aquinnah and Chilmark statewide in that category. The consultant projects that by 2030, vacation owners' share of Truro's housing stock will increase to 75%. The reason for this is simple: its appeal as a vacation destination derives in large part from its being less than a half-day's drive from major metropolitan areas, and, it's beauty and amenities have been attractive to second home owners from all around the country.

As such, Truro's homes cost a great deal of money and offer few options affordable to even the middle-income buyer. In 2014, the median sales price for a home in Truro that could be lived in year-round* was \$630,000, with only six homes (12%) selling for less than \$300,000. It is easy to see cost as the defining characteristic of Truro's housing challenge, but cost alone is not the only factor. There are a dozen or so communities in the Greater Boston area with home prices comparable to Truro's. But those communities give buyers access to high wage jobs within an easy commuting distance. They are also located nearby other less costly communities that serve to provide more affordable housing options for their lower-wage workforce. That is not Truro's reality. Rather Truro's combination of high costs, low wages, and few commuting options really tells the story. Truro's draws its homebuyers from a much wider geographic area, and commuting distance to work is rarely a high priority. Local residents don't so much compete with each other for housing, as is the case in most areas, they are competing in a much broader market with buyers who bring considerable resources with them.

** Truro has roughly 500 converted cottages, motel units, and condominium conversions that are restricted to seasonal use from March through November only. As they cannot serve year-round residents, sales of these homes are not part of the year-round total referred to here.*

5. There is Virtually No Multi-family Rental Housing

In 2010, 203 (22%) of Truro 907 households rented the home they occupied. That percentage is typical of rural communities in New England and identical to Barnstable County as a whole. But only 21 of Truro's 203 renting households lived in buildings with as many as three attached units. The absence of infrastructure (municipal sewer and water) and zoning to allow for more multi-family developments, impacts Truro's capacity to house its lower and even middle-income residents.

6. The Town's Population is Getting Older—Fast!

For nearly a half century, Cape Cod has been a popular destination for retirees, and Truro has aged along with its neighbors in the process. Just as Barnstable County has aged faster than the rest of the Commonwealth, Truro looks to be aging faster than Barnstable County. Based on population projections done by the State Data Center, by 2030 65% of all year-round households in Truro will be headed by someone 65 and over. And half of those senior households will be 75 and over! This raises significant questions of where Truro residents will go when their housing is no long accessible to their physical needs. Perhaps as significantly, it raises the issue of where the workers who will be needed to provide services to this aging cohort will live. Combined with a declining population, it also means that there will be far, far fewer children and young adults in town, and a hollowing out of the working age population generally. At some point, those diverging trends cannot be sustained and seniors will find it increasingly difficult to age in place.

7. The Housing Challenges for Renters are High

The single most important factor used generally to assess rental-housing need is to look at how much of their income renters are paying for their housing. From 2000 to 2013, the number of Truro renters paying more than 30% of their gross income for rent more than doubled from 30% to 62% of all renters. And, according to 2007-2011 CHAS data provided by the Cape Cod Commission, 90 of Truro's roughly 200 renter households pay 50% or more of the income for rent. While the problem of rent burden is endemic to Barnstable County, this level of Extreme Rent Burden is extremely uncommon.

Other unique characteristics of the renter population that impact housing need include the following:

- More than half of Truro's renters live alone
- Three quarters of renter householders are middle-aged (35-59 years old)
- Half of all renters live in a single family home
- 70% have lived in town for between one and ten years

III. KEY TRENDS

And what they say about housing needs going forward

When we look at the demographic trends (see Appendix A), it grows clear that Truro is changing in ways that go to the very heart of the community. The consultant's experience over many years is that often the hardest reality for residents, especially in resort communities, to acknowledge is this: *that the qualities that make it so desirable to live here can be the very conditions that cause it to change most.*

Commonly, communities come to address housing needs as they recognize that such changes are occurring around them. Fewer young adults can return to start families; school enrollments decline; frail seniors leave in search of housing with services; it gets harder to recruit workers for critical service jobs. These are typical bell weather signs that changes are afoot and that they have the cost and availability of housing as their cause. Concerned residents often express the desire to return things to some baseline in the past when these issues were not so pressing.

What follows may be sobering for those who want to see housing conditions return to a time when Truro could support a larger range of residents of different ages, incomes and household types, or who might wish for a place where one could hope to live the full span of their life moving within town to housing appropriate to their changing conditions. The trends are sobering because those that exacerbate all of the aforementioned bell weather signs appear to be accelerating. Going back to housing conditions present even as recently as 2000 is likely beyond the reach of the community in the years and decades ahead. The real question is what commitment does the Town have to bend the curve of those changes in ways that support its essential community values.

Here are some of the critical factors that will affect housing need over the next 15 or so years.

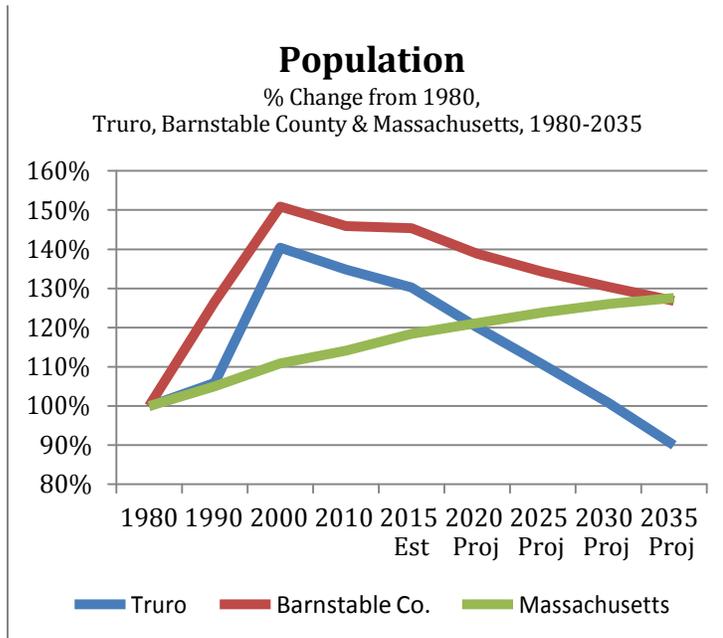
1. The Resident Population Will Decline

Between 2010 and 2035, the State Data Center projects Truro's population will fall from 2,003 to 1,337 residents, a 33% decline. Over the same period, Barnstable County projects a 13% drop, while the Commonwealth of Massachusetts actually will grow by 12%. While this degree of population loss is steeper than recent years would indicate, Truro has experienced declines at this scale before. In 1850, it had 2,157 residents, or roughly the same population it had during its current peak in 2003. Eighty years later, Truro's population had dropped to just 513 residents, a 76% decline. Geographic isolation along with urbanization and economic and technological changes combined to drive Truro's first population collapse. This time around, it looks like the nature of local jobs will once again play a central role, but demographic shifts and housing costs are the new drivers.

The simple formula for the current decline looks like this: as current residents "age out" of their homes, the new buyers will increasingly be people looking for seasonal or part

time retirement second homes. Played out over the next 25 years, that formula results in steady declines in year-round residents and steeper declines in the working residents needed to support the local economy. If, as a result, the availability of goods and services decline sufficiently, the downward population spiral will accelerate.

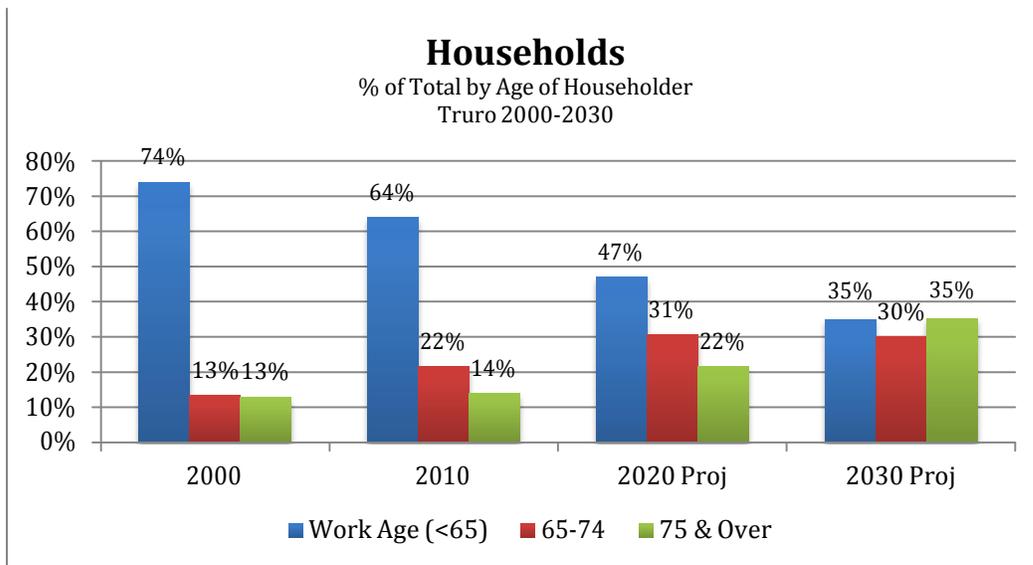
At the core, the issue is the gap between what local jobs can support for housing and what value that housing has to those who earn or earned their money elsewhere.



SOURCE: MA State Data Center, UMass Donahue Institute

2. Senior Households Will Soon Outnumber Working Age Households

In 2000, 26% of Truro’s householders were at least 65 years old. In 2010, seniors represented 36% of all households. Sometime in 2019, half of all Truro householders will be seniors. According to the State Data Center projections, by 2030 65% of all year-round households in Truro will be headed by someone 65 and over. And as things stand, in just 15 years 35% of all year-round households in town will be headed by someone 75 and over. With few nearby communities able to house the workforce needed to support such an aging population, it is easy to see something of a crisis of basic services happening before systems can be put into place to address those needs. The harsh winter of 2014-15 highlighted some of the needs and challenges for the senior population.



SOURCE: US Census for 2000,2010; Development Cycles based on UMass Donahue Institute population data using current average household size for residents 65-75 and 75 & over.

3. There Will be Far Fewer Children and Young Adults

If Trends # 1 and #2 play out as projected, then it follows simply that Truro will soon have far fewer children and young adults than in living memory. Already down 35% from 2000 totals, the number of children (0-19 years) will continue to decline faster than the population as a whole through 2035. While children represented 19% of the town's population in 2000 and 13% today, it projects to drop to just 11% of Truro's smaller population by 2035. In raw numbers, that means a drop from 398 in 2000 to just 144 twenty years from now.

Even more striking is the projected loss of young adults. Residents 20-34 years old constituted 12% of the population in 2000. That cohort is down to just 7% of the population today. This compares to a current estimate showing that young adults in this age range represent 21% of the population statewide. By 2035, the State Data Center projects that there will be only 35 young adults among Truro's 1,337 total residents. It seems inconceivable that this could come to pass, but it is the trend line the town is on. And with limited prospects for well-paying work, few affordable rental units, and limited chance for homeownership, it is not hard to see the reasons behind such a stark projection.

4. Seasonal Ownership Will Continue to Increase

For the consultant, there is a special irony in the fact that the Commonwealth communities with some of the greatest challenges in providing affordable community housing are those with more actual homes than people. Truro, with 1.6 housing units per resident, is squarely in that camp. Between 2000-2010, Truro saw an increase of 526 dwelling units, of which only 7% went into year-round use. Even if new construction slows

to less than a third of that rate over the next 20 years, the decline in year-round households is projected to push seasonal ownership upward, in large part because seasonal buyers can afford the high cost of land and second home investment. Year-round housing in Truro has declined from 39% to 30% of the total housing stock since 2000 and will likely fall to just 25% by 2030.

5. The Gap Between the Local Workforce and Employment Needs will Grow

Truro is in the midst of transitioning from a seasonal vacation economy to a combination of vacation and retirement economy. An aging population drives a certain type of economy in the same way that vacationers drive a certain type of economy. The needs of a growing older community generate demand for health and personal care, financial service, and home maintenance workers. And indeed, these are among the jobs the state's Executive Office of Labor & Workforce Development (EOLWD) expects to grow most rapidly for the Cape & Islands region generally. The challenge is that the job classifications with the biggest projected increases come overwhelmingly from the lower-paid service sector: less than one-quarter of the growth comes in job classifications that average more than the state average wage and more than three-quarters fall in the bottom quartile of the average wage statewide. For both Truro and the larger region covered by EOLWD's projection, the need for truly affordable rental housing is going to continue to increase over the decade ahead in order for these jobs to get filled.

IV. MEETING WORKFORCE HOUSING NEEDS

What can be done to maintain a viable work-age population over the next 15 years?

1. Scale of the Workforce Housing Need

Over the next 15 years, Massachusetts Donahue Institute (MDI) projects that Truro residents 75 years & older will grow, largely through aging in place, from 140 to 296 households. On average, these oldest households generate between 0.6-1.0 jobs per household to support their age-specific needs. An increase of 156 75 years & over households translates into demand for roughly 100-150 new jobs over the next 15 years for this purpose alone to support health, home-care and personal services. Clearly, some of these jobs will be performed by workers commuting from other towns, but the nature of the needs require that many of these workers be nearer at hand to support activities of daily life.

At the same time, the trends suggest that Truro could see an unprecedented loss of work-age households over the next 20 years. In 2000, 74% of householders were under age 65; by 2030 the trends suggest that only 35% will be younger than 65 years old. If that comes to pass, the number of work age residents would fall from 669 to just 377. Even with a much greater reliance on workers commuting from out of town, these percentages seem insufficient to provide the services necessary to sustain the community in terms of municipal services, skilled trades, health and emergency services.

Sometime in 2019 Truro will pass a threshold where there are as many senior households as non-senior. To maintain even that balance between work age and seniors, Truro would need to offset the projected growth in senior households with housing affordable to roughly 136 work-age households over the next twenty years.

In the consultant's view, Truro needs to find a way to preserve or create at least 30 units of workforce housing immediately, and average 4-6 units of new affordable workforce housing/ year over the next 15 years if it is to sustain local services and keep pace with the demands of its aging population.

2. Nature of that Need

As the community transitions from a seasonal economy to a combined seasonal and retirement-services economy, one thing will not change: more jobs may be year-round in nature, but most will be relatively low-wage. As such, the housing needed to respond to workforce demands, will largely serve a population earning less than 80% of Area Median Income (\$59,250 for a household of three in 2015). With homeownership in Truro virtually unobtainable for residents with incomes below 120% of AMI (\$94,600 for a household of three in 2015), the consultant considers the need for rental housing to be the #1 priority for the community, representing 70-75% the projected need for workforce housing in the next 15 years. The reason for this is largely financial: given the capacity of the local renting workforce to afford even moderately priced housing, combined with the wages available

for the projected new jobs, the challenge of creating homeownership opportunity in Truro will carry unsustainably high per unit subsidies.

Workforce Housing Need by AMI and Type

Truro, 2015-2030

	Units Needed Now	Additional Units Needed by 2030	<50% of AMI	50%-79% of AMI	80%-99% of AMI	100% of AMI or More
--	------------------	---------------------------------	-------------	----------------	----------------	---------------------

WORKFORCE HOUSING

Year-Round Affordable Rental Housing for Existing Workforce ¹	30	0	67%	33%	0%	0%
Year-Round Rental Housing to Support Service Workers for Seniors ²	0	40-60	30%	30%	20%	20%
Affordable Homeownership Opportunity ³	6	24	0%	17%	33%	50%
TOTAL	36	64-84	32-38	28-33	18-22	23-28

SOURCE: Development Cycles 8/2015

NOTES:

¹ Based on distribution of income for renters paying >50% of income for rent

² AMI Distribution based on distribution of average wages for health care and personal care workers.

³ AMI Distribution based on distribution of income for current homeowner households.

3. Options to Address Workforce Housing Need

If the target is to somehow preserve or create 36 units of housing to address the immediate workforce housing need and another 64-84 units by 2030, what options might make that possible? The following represent a menu of options to address the identified workforce housing need drawn from the consultant’s 30 years of experience working in the affordable housing arena.

- Over the next 15 years, commit to building two to four Sally’s Way sized (16 unit) rental-housing developments.
- Develop a smaller-scale (10+/- unit) cottage and duplex development reserved as rental housing for critical service workers.
- Expand zoning opportunities for small-scale, private multi-family and residential-above-commercial development along the Route 6 corridor for affordable and entry level housing.
- Create an accessory dwelling initiative through appropriate zoning with a revolving loan fund, training and outreach to stimulate year-round rental housing aimed at home care and “companion” workers.
- Continue to work with the local chapter of Habitat for Humanity to develop very affordable homeownership opportunities.

- Continue to look at ways of repurposing some of the town's existing seasonal condominiums as year-round affordable housing in ways that the community can support.

4. Challenges

There are three major challenges to successfully meeting the housing need identified here: appropriate land, money, and community will. The following represent the consultant's comments on each of these challenge areas:

- Appropriate Land: To create 30 new rental housing opportunities immediately and another 40-60 such opportunities over the next fifteen years, the Town will need to identify at least two parcels of land large enough to support 24-30 (or four to support 12-15) units of multi-family housing with both drinking water and wastewater capacity. In the consultant's view, there will be no way to meet the Town's need for affordable housing over the next 15 years without at least two to four developments of this scale. In addition, it will be necessary to rely upon smaller town-owned parcels to reduce the costs sufficiently to fund projects that allow for maximum local control over the selection process.
- Money: The total cost of developing or preserving 90-120 units of workforce housing over the next 15 years is daunting. The consultant estimates the total development cost to acquire or produce that many units in Truro at between \$40-\$50 million over 15 years, of which the community's public investment would represent somewhere between 15-25% depending on the options pursued. That converts into a local public investment of somewhere between \$400,000 and \$1 million/ year over that period. CPA funds will not cover that kind of commitment. While zoning and tax incentives, even private fundraising, can certainly add to the funds available to address workforce housing needs, in the end, some additional source of revenue will likely be needed to reach such a target.
- Community Will: Ultimately, this is the key determinant. What is often hardest to bring into a community conversation is the cost of doing little or nothing. What impact would a "do nothing" approach have on those who already own their own home? What would it mean for the quality of living in that home in the future in terms of accessibility to services, driving times, emergency needs, etc.? In the consultant's view leadership is perhaps the most essential ingredient to building community will. And the elements of leadership most needed are trustworthiness, persistence, flexibility, and the capacity to listen and problem solve with others.

V. SENIOR HOUSING NEED

What would it take to allow seniors to age in place?

In addition to the community housing needs of working residents, a growing senior population also have increasing needs for housing appropriate to their physical, and to some extent, financial capacities, as they age. In a place like Truro with no age appropriate condominium ownership, no independent elderly rental developments, and no assisted living facilities, leaving one's home if it becomes unmanageable or non-accessible means leaving town. Today, seniors need age-appropriate alternatives to their single-family home. As the cohort of long-term middle-age renters ages in place, there will be a new need for subsidized rental housing to provide them with housing appropriate to their physical needs, lack of home equity, and limited ability to pay.

1. Scale of Need

Starting at age 65, homeownership peaks and begins to decline, slowly at first (1% per year until age 75), then picking up speed as the end of life approaches. Currently, that rate of home turnover among Truro's seniors is roughly 10-12 households per year who leave the community once their owned-home is no longer physically manageable. By 2030, senior turnover to alternative housing types will be double its current rate. Some of these elderly residents will need housing with services in assisted living or nursing homes. Others will move to be nearer to children or essential services. Some share of the roughly 250 elderly households facing this choice over the next 15 years would prefer to remain in Truro if the option existed. Having evaluated the market demand for scores of independent elderly and assisted living facilities in New England, the consultant estimates that only about half of these households facing later in life transitions would choose to remain in the community even if options to do so existed. The others will choose to be closer to their adult children or to more extensive health and other services.

2. Nature of Need

Of those who would choose to remain, again half would be looking to move into other more age-appropriate independent housing, half would require some higher level of service component. Thus, in any given year, no more than four to six elderly households would need to move to independent housing and another four to six will opt for assisted living care. It is likely that there may be a considerable "backlog" of need for at least the availability of more age-appropriate independent living as no such option exists. For those needing assisted living care, the immediacy of that needs precludes much of a backlog.

Among the independent living options, it is also the consultant's view that preference will split between housing that can be owned and that which is rented. Traditionally, that choice is made along income lines, with wealthier seniors opting to downsize to owned condominiums and lower income seniors preferring to live in subsidized elderly rental developments. This further subdivides the senior housing need except in the rare instance where the age-appropriate housing offers opportunities for both types of tenure.

The following summarizes this parsing of the senior housing need:

AGE APPROPRIATE HOUSING SENIORS

	Units Needed Now	Additional Units Needed by 2030	<50% of AMI	50%-79% of AMI	80%-99% of AMI	100% of AMI or More
Independent Homeownership ¹	8	12	0%	25%	25%	50%
Independent Rental ¹	8	12	50%	25%	15%	10%
Assisted Living ²	10	8	40%	20%	20%	20%
TOTAL	26	32	18	12	12	16

SOURCE: Development Cycles 8/2015

NOTES:

¹ Independent ownership and rental assumes one full turnover of units needed during the 15-year period.

² Based on 15% of 85 and over households/ year with an average tenure of one year.

3. Options to Consider

Given a target of providing eight age-appropriate homeownership options as soon as possible with another 12 to follow and a comparable number of independent senior rental units, the following provides options to consider to make that happen.

- a) Create zoning to provide incentives for small-scale, year-round multi-family condominium, senior homeownership.
- b) Utilize Community Preservation Act (CPA) and other local funds to purchase units in the small-scale ownership developments created to use as rental housing for seniors earning less than 80% of AMI.
- c) Alternatively, develop one 10 to 18-unit senior rental development. This size project would typically be too small for tax-credit financing unless it was built as part of a larger mix-aged rental development. Alternative financing options similar to those used to develop Sally’s Way should also be considered, especially if it could be paired with town-owned land.

Even though there is a projected need for 10 assisted living units immediately and the equivalent of an additional eight units over the next fifteen years, those numbers are far too low to support an Assisted Living Facility (ALF) locally unless it is part of a larger facility serving the needs of the Outer Cape. Having helped site ALFs, the consultant does not see Truro as having the characteristics needed to win out in any decision to create a new facility between Orleans and Provincetown. As such, the consultant recommends that any effort directed toward senior housing with services promote a regional ALF that is capable of serving at least some residents earning below 80% of AMI anywhere on the Outer Cape.

4. Challenges

The challenges to creating senior housing includes to a lesser degree the requirements outlined for Workforce Housing. The land requirements needed to create 40 units of senior housing over 15 years should be manageable even in Truro if an appropriate zoning option is in place. The level of equity most of these seniors will have built up in their current homes steeply reduces the need for public subsidy to provide this housing. The consultant estimates that the total local public investment needed to develop 40 age appropriate senior housing opportunities would be no larger than \$1-\$1.5 million over the 15-year period depending on the development option(s) chosen. Traditionally, community-will to serve older residents has always proven easier to build than the will to create opportunities for workforce housing. Given the growing population of seniors and near seniors in Truro, the consultant would not expect community-will to be an issue with regard to reaching the community housing need targets.

Appendix A.

DEMOGRAPHIC TABLES

Fig. A.1

POPULATION, 1980---2035

Truro, Barnstable County & MA

	Truro		Barnstable County	MA
	Number	% Change	% Change	% Change
1980	1486			
1990	1573	5.9%	26.1%	5.0%
2000	2087	32.7%	19.1%	5.6%
2010	2003	---4.0%	---2.9%	2.9%
2015 Estimate	1936	---3.3%	---0.4%	3.7%
2020 Projected	1785	---7.8%	---4.5%	2.3%
2025 Projected	1644	---7.9%	---3.3%	2.2%
2030 Projected	1499	---8.8%	---2.8%	1.8%
2035 Projected	1337	---10.8%	---2.7%	1.2%

SOURCE: US Census 1980---2010, MISER 2015---35

Fig.A.2

HOUSEHOLDS, 2000---2030

Truro, Barnstable County & Massachusetts

	Truro		Barnstable County	MA
	Number	% Change	% Change	% Change
2000	907			
2010	984	8.5%	1.0%	4.2%
2015 Estimate	951	---3.3%	2.1%	---0.7%
2020 Projected	923	---3.0%	---3.8%	4.0%
2030 Projected	840	---9.0%	---2.3%	5.7%

SOURCE: US Census 1980---2010, Development Cycles from 2013 American Community Survey data

Fig. A.3

POPULATION, BY AGE, 2000---2020

Truro, Barnstable County & MA

		Truro		County	MA	Truro		County	MA
		#	% Change	% Change	% Change	#	% Change	% Change	% Change
0---19 Years					55---64 Years				
2000	398				290				
2010	294	---26%	---15%	---3%	462	59%	40%	47%	
2015	258	---12%	---4%	---3%	418	---10%	1%	14%	
2020	242	---6%	---7%	---1%	368	---12%	---3%	8%	
2025	205	---15%	---4%	0%	299	---19%	---11%	---3%	
2030	177	---14%	---3%	0%	196	---34%	---15%	---7%	
2035	144	---19%	---2%	0%	179	---9%	---11%	---3%	
20---34 Years					65---74 Years				
2000	249				190				
2010	128	---49%	---7%	---1%	306	61%	2%	7%	
2015	133	4%	7%	2%	433	42%	19%	31%	
2020	70	---47%	---8%	---3%	447	3%	7%	20%	
2025	93	33%	---6%	---1%	409	---9%	1%	12%	
2030	54	---42%	---5%	---2%	401	---2%	---1%	7%	
2035	35	---35%	---4%	0%	344	---14%	---9%	---3%	
35---44 Years					75 Years & Over				
2000	369				164				
2010	185	---50%	---33%	---17%	179	9%	9%	2%	
2015	126	---32%	---13%	---1%	202	13%	1%	8%	
2020	106	---16%	---7%	4%	287	42%	1%	5%	
2025	97	---8%	---1%	5%	394	37%	18%	26%	
2030	115	19%	0%	3%	455	15%	7%	18%	
2035	89	---23%	---3%	---1%	467	3%	6%	14%	
45---54 Years									
2000	427								
2010	381	---11%	5%	16%					
2015	301	---21%	---12%	---1%					
2020	206	---32%	---18%	---8%					
2025	147	---29%	---14%	---3%					
2030	101	---31%	---4%	4%					
2035	79	---22%	3%	5%					

SOURCE: US Census 190---2010, Donahue Institute, 2015---2035

Fig. A.4

ELDERLY HOUSEHOLDS, 2000-2030

Truro, Barnstable County & Massachusetts

	Truro Number	Truro % Change	Barnstable Co. % Change	MA % Change
65 to 74 Years Old				
2000	121			
2010	194	60.3%	1.8%	4.8%
2015 Estimate	272	40.2%	18.7%	30.3%
2020 Projected	283	4.0%	6.8%	19.7%
2030 Projected	252	---11.0%	0.0%	19.0%
75 Years & Older				
2000	117			
2010	124	6.0%	13.2%	3.5%
2015 Estimate	140	12.9%	8.1%	8.0%
2020 Projected	199	42.1%	5.0%	5.1%
2030 Projected	296	48.7%	42.0%	39.5%

SOURCE: US Census 1980---2010,2015---2020 Development Cycles from 2013 American Community Survey & Donahue Institute data

Fig.A.5

IN- & OUT-MIGRATION FLOWS, 2000---2011

Barnstable County

Year	Migration In	Migration Out	Net
	<i>Households Filing Tax Returns</i>		
1999---2000	6,354	4,552	1,802
2000---2001	6,034	4,927	1,107
2001---2002	6,235	4,960	1,275
2002---2003	5,956	4,873	1,083
2003---2004	5,396	5,342	54
2004---2005	4,961	5,676	---715
2005---2006	4,946	5,594	---648
2006---2007	4,496	5,090	---594
2007---2008	4,589	5,100	---511
2008---2009	4,380	4,506	---126
2009---2010	4,551	4,114	437
2010---2011	4,484	4,405	79

SOURCE: Internal Revenue Service, Statistics of Income

Fig. A.6

RESIDENT EMPLOYMENT, 2000---2014

Truro, July February & Annual Average

	July		February		Annual Average	
	#	% Change	#	% Change	#	% Change
Labor Force						
2000	1200		1135		1132	
2010	1286	7.2%	1249	10.0%	1237	9.3%
2014	1360	5.8%	1284	2.8%	1283	3.7%
Employed						
2000	1178		959		1047	
2010	1186	0.7%	961	0.2%	1056	0.9%
2014	1240	4.6%	1003	4.4%	1108	4.9%
Unemployment Rate						
2000	1.8%		15.5%		7.5%	
2010	7.8%	333.3%	23.1%	49.0%	14.6%	94.7%
2014	8.8%	12.8%	21.9%	---5.2%	13.6%	---6.8%

SOURCE: MA Labor Market Information

Fig. A.7

LOCAL JOBS & WAGES, 2000---2014

Truro--- July, February & Annual Average

	July		February		Annual Average	
	Number	% Change	Number	% Change	Number	% Change
Total Jobs						
2001	741		346		505	
2010	756	2.0%	339	---2.0%	505	0.0%
2014	790	4.5%	374	10.3%	560	10.9%
Average Weekly Wage						
2001	\$484		\$521		\$504	
2010	\$730	50.8%	\$717	37.6%	\$698	38.5%
2014	\$732	0.3%	\$847	18.1%	\$754	8.0%

SOURCE: MA Labor Market Information

Fig.A.8

COMMUTING TO WORK

Truro Residents and Truro Workers, 2006---2010

Truro Working Residents	922	
Work at Home	185	20.1%
Truro, Not at Home	210	22.8%
Provincetown	295	32.0%
Rest of Cape	170	18.4%
Off Cape	62	6.7%

Workers in Truro	845	
Truro	395	46.7%
Provincetown	75	8.9%
Wellfleet	175	20.7%
Orleans	40	4.7%
Rest of Cape	150	17.8%
Off Cape	10	1.2%

SOURCE: American Community Survey 2006---2010.
Special Tabulation: Census Transportation Planning

Fig. A.9

POVERTY RATE, 2000---2013

Truro, Barnstable County & Massachusetts

	Truro		Barnstable County	MA
	Number	% of Pop	% of Pop	% of Pop
Persons in Poverty				
2000	234	11.2%	6.9%	9.3%
2013	189	10.9%	9.3%	11.4%
% Change	---19.2%	---2.5%	34.8%	22.6%
Children in Poverty				
2000	30	8.5%	8.6%	11.6%
2013	37	20.2%	14.5%	14.9%
% Change	23.3%	137.9%	68.6%	28.4%

SOURCE: 2000 US Census, American Community Survey, 2009-2013

NOTE: The dramatic increase in the % of children in poverty looks to be an anomaly based on the small sample size, though it is important to note that the numbers are rising fast in both the county and state. Clearly, this requires confirmation from local sources.

Fig. A.10
HOUSEHOLD INCOME LIMITS, 2015
 Barnstable County

Area Median Income	Persons in Household			
	One	Two	Three	Four
30%	\$18,400	\$21,000	\$23,650	\$26,250
50%	\$28,800	\$32,900	\$37,000	\$41,100
60%	\$36,800	\$42,000	\$47,300	\$52,500
80%	\$46,100	\$52,650	\$59,250	\$65,800
100%	\$57,600	\$65,800	\$74,000	\$82,200
120%	\$73,600	\$84,000	\$94,600	\$105,000

SOURCE: HudUser.org

Fig. A.11
HOUSEHOLD INCOME By AMI & Householder Age, 2015
 Estimate
 Truro

AMI	Total	<30%	30%-49%	50%-79%	80%-99%	100%-119%	120%+
Non---Elderly Households							
2000	669	98	100	104	146	99	122
2015	539	79	83	73	112	90	102
Change	---19%	---19%	---17%	---30%	---23%	---9%	---16%
Elderly Households							
2000	238	34	42	47	46	27	42
2015	412	54	63	88	76	59	72
Change	73%	59%	50%	87%	65%	119%	71%
All Households							
2000	907	132	142	151	151	126	164
2015	951	133	146	161	188	149	174
Change	5%	1%	3%	7%	25%	18%	6%

SOURCE: Development Cycles from SOCDs for 2000, 2013 ACS for 2013

Fig. A.12
RENTER HOUSEHOLD INCOME BY AMI, 2000---2013
 Truro, Barnstable County & Massachusetts

Renter Households	Truro Households	Truro % of All Renter Households	Barnstable County	MA
Less than 30% of AMI				
2000	42	21%	29%	27%
2013	55	27%	31%	30%
Change		31%	7%	11%
30% to 49% of AMI				
2000	47	24%	20%	17%
2013	42	21%	17%	15%
Change		---11%	---15%	---12%
50% to 79% of AMI				
2000	30	15%	12%	12%
2013	33	16%	13%	13%
Change		10%	8%	8%
80% to 99% of AMI				
2000	22	11%	11%	9%
2013	18	9%	10%	8%
Change		---18%	---9%	---11%
100% to 119% of AMI				
2000	32	16%	14%	18%
2013	30	15%	16%	17%
Change		---6%	13%	---6%
120% of AMI and Over				
2000	24	12%	14%	17%
2013	25	12%	13%	17%
Change		4%	---6%	0%

SOURCE: Development Cycles from SOCDs for 2000, 2013 ACS for 2013

Fig. A.13
HOUSING UNITS BY TYPE, 2000---2030
 Truro

	Truro					% Change 2000--- 2030	% of All Units (2010)
	2000	2010	2020	2030			
Total Housing Units	2551	3077	3198	3387	32.8%		
Year-Round Housing Units	999	1035	958	843	---15.6%	33.6%	
Single Family Homes							
Owner Occupied	685	730	793	666	---2.8%	23.7%	
Renter Occupied	131	121	107	84	---35.9%	3.9%	
For Seasonal or Vacation Use	1516	1964	2150	2488	64.1%	63.8%	
Multiple Units in Building							
Owner Occupied	21	32	28	56	166.7%	1.0%	
Renter Occupied	71	101	75	88	23.9%	3.3%	
For Seasonal or Vacation Use	36	73	30	56	55.6%	2.4%	
Vacant Units							
Vacant for Sale	6	27	38	35	483.3%	0.9%	
Vacant for Rent	35	24	20	18	---48.6%	0.8%	
Vacant for Seasonal, Vacation Use or Other	1552	2037	2240	2544	63.9%	66.2%	

SOURCE: US Census 2000---2010; Development Cycles from American Community Survey & Donahue Institute Population Projections

Fig. A.14

RENTER CHARACTERISTICS, 2013

Truro, Barnstable County & Massachusetts

	Truro Number		County % of Renter Households	MA
Persons in Household				
One	109	53.7%	45.7%	41.1%
Two	73	36.1%	26.3%	28.1%
Three or More	21	10.2%	28.1%	30.8%
By Age of Householder				
Under 35	26	12.9%	24.2%	33.4%
35-59	156	76.8%	46.4%	43.3%
60 and Over	21	10.3%	29.4%	23.3%
Bedroom Size				
None	58	28.6%	6.3%	5.3%
One	26	12.9%	25.2%	31.0%
Two	88	43.5%	35.3%	38.0%
Three of More	30	15.0%	33.2%	25.8%
Units in Building				
One	98	48.3%	51.0%	15.1%
Two	58	28.6%	11.0%	16.7%
Three or More	47	23.1%	38.0%	68.1%
Length of Tenure				
Less than One Year	51	25.2%	28.0%	31.2%
One to Nine Years	142	70.1%	58.6%	54.2%
Ten or More Years	10	4.8%	13.4%	14.6%

SOURCE: 2010 US Census, American Community Survey, 2009---2013

Fig.A.15

RENTAL COST & RENT BURDEN, 2000---2013

Truro, Barnstable County & Massachusetts

	Truro		Barnstable County	MA
	Number	%	%	%
Occupied Renter Units				
2000	200	22.1%	20.7%	38.5%
2010	222	22.6%	20.8%	37.7%
2013	203	20.4%	21.0%	37.4%
% Change from 2000	1.5%	---7.4%	1.1%	---3.0%
Median Gross Rent				
2000	\$653		\$723	\$684
2010	\$893		\$1,075	\$1,006
2013	\$979		\$1,114	\$1,069
% Change from 2000	49.9%		54.1%	56.3%
Median Rent as % of Household Income				
2000		24.6%	27.7%	25.5%
2010		50.0%	33.3%	30.3%
2013		42.5%	44.4%	38.5%
% Change from 2000		72.8%	60.2%	51.0%
Paying More than 30% of Household income for Rent				
2000	52	29.5%	46.4%	38.5%
2010	128	57.7%	58.5%	50.6%
2013	126	62.1%	61.0%	49.2%
% Change from 2000	142.6%	110.3%	31.4%	27.7%

SOURCE: 2000-2010 US Census; American Community Survey, 2009---2013

Fig. A.16

BARNSTABLE COUNTY AFFORDABLE UNITS

State DHCD Subsidized Housing Inventory, Dec 2014

	2010 Census Year Round Housing Units	Total Development Units	Total Rental SHI Units*	Total Ownership SHI Units	Total Mixed Rental & Ownership SHI Units	Total SHI Units	%
Barnstable	20,550	1,822	1,177	175	21	1,373	6.6%
Bourne	8,584	1,183	506	40	50	596	6.6%
Brewster	4,803	298	203	43	0	246	5.2%
Chatham	3,460	168	92	28	50	170	4.9%
Dennis	7,653	346	282	53	0	335	4.3%
Eastham	2,632	57	24	26	0	50	1.8%
Falmouth	14,870	1,226	857	96	10	963	5.3%
Harwich	6,121	326	269	64	0	333	5.3%
Mashpee	6,473	295	262	36	0	298	4.3%
Orleans	3,290	327	261	46	0	307	9.0%
Provincetown	2,122	230	129	24	16	169	8.9%
Sandwich	8,183	555	224	63	0	287	3.8%
Truro	1,090	10	20	7	0	27	2.5%
Wellfleet	1,550	34	13	21	0	34	2.2%
Yarmouth	12,037	601	379	139	0	518	4.1%
Total	103,418	7,478	4,698	861	147	5,706	5.5%

SOURCE: DHCD Subsidized Housing Inventory (SHI), Dec---2014

Fig. II.17

OWNER CHARACTERISTICS, 2013

Truro, Barnstable County & Massachusetts

	Truro Number	% of Owner Households		MA
		Truro	County	
Persons in Household				
One	196	28.7%	28.6%	21.8%
Two	365	53.5%	43.5%	34.9%
Three or More	121	17.7%	27.9%	43.3%
By Age of Householder				
Under 35	0	0.0%	4.9%	8.1%
35-59	273	40.0%	42.1%	54.9%
60 and Over	409	60.0%	53.0%	37.0%
Bedroom Size				
One	19	2.8%	2.4%	4.0%
Two	127	18.6%	23.3%	21.5%
Three or More	536	78.6%	74.3%	74.5%
Units in Building				
One	667	97.8%	94.4%	83.2%
Two	15	2.2%	1.0%	6.3%
Three or More	0	0.0%	4.6%	10.5%
Length of Tenure				
Less than One Year	17	2.5%	5.5%	5.8%
One to Nine Years	216	31.6%	38.1%	38.0%
Ten or More Years	449	65.9%	56.4%	56.2%

SOURCE: American Community Survey, 2009---2013

Fig. A.18

OWNERSHIP HOUSING COSTS, 2000---2013

Truro, Barnstable County & Massachusetts

	Truro		Barnstable County	MA
	Number	%	%	%
Occupied Owner Units				
2000	706	77.8%	79.3%	61.5%
2010	762	77.4%	79.2%	62.3%
2013	790	77.5%	79.0%	62.6%
% Change from 2000	11.9%			
Median Specified Owner Costs with a Mortgage				
2000	\$1,154		\$1,135	\$1,353
2010	\$1,894		\$1,905	\$2,100
2013	\$1,849		\$1,891	\$2,116
% Change from 2000	60.2%		66.6%	56.4%
Median Owner Cost as % of Household Income				
2000		20.2%	19.2%	19.5%
2010		19.1%	25.4%	24.1%
2013		22.2%	24.6%	23.0%
% Change from 2000		9.9%	28.1%	17.9%
Paying 30% or More of Household income for Housing				
2000	185	28.8%	21.4%	23.1%
2010	276	36.3%	39.7%	35.8%
2013	342	43.3%	39.7%	33.1%
% Change from 2000	84.7%	50.1%	85.6%	43.3%

SOURCE: US Census, 2000-2010; American Community Survey, 2009---2013

Fig. II.19

SALES ACTIVITY, 2012---2014

Truro

	2012		2013		2014	
	Sales	% of Sales	Sales	% of Sales	Sales	% of Sales
Single Family Homes						
Under \$300,000	9	15.3%	9	17.6%	6	11.8%
\$300,000- \$499,999	16	27.1%	15	29.4%	14	27.5%
\$500,000- \$999,999	28	47.5%	24	47.1%	24	47.1%
\$1 million & Over	6	10.2%	3	5.9%	7	13.7%
Median Sales Price					\$630,000	
Condominiums						
Under \$300,000	20	80.0%	10	66.7%	14	63.6%
\$300,000- \$499,999	4	16.0%	4	26.7%	6	27.3%
\$500,000- \$999,999	1	4.0%	1	6.7%	2	9.1%
\$1 million & Over	0	0.0%	0	0.0%	0	0.0%
Median Sales Price					\$265,000	

SOURCE: Warren Group

Fig. A.20

HOMES ON MARKET

Truro, MA, May 2015

	Truro #	Price Range \$000s	Truro Median Asking Price \$000s	County
Single Family Homes				
Two Bedroom	5	\$699-\$3,100*	\$875	\$396
Three Bedroom	38	\$335-\$3,999	\$675	\$575
Four or More Bedrooms	30	\$438-\$3,950	\$849	\$700
Condominiums				
One Bedroom	24	\$111-389	\$229	\$193
Two Bedroom	31	\$145-\$529	\$399	\$299
Three Bedroom	4	\$385-\$749	\$577	\$400
Four or More Bedrooms	4	\$459-\$475	\$460	\$475

NOTE: All but three of the listed Truro condominiums are seasonal.

SOURCE: MLS & Zillow Listings, May 16, 2015

Fig. A.21
SCHOOL AGE POPULATION
 5---18 years, 2000---2030
 Truro, Barnstable County & Massachusetts

	Truro		Barnstable County	MA
	School Age Population	% Change	% Change	% Change
2000	308			
2010	223	---27.6%	---15.4%	---3.2%
2015	194	---13.2%	---4.0%	---2.8%
2020	182	---6.2%	---6.6%	---0.5%
2030	133	---26.7%	---6.9%	---0.3%

SOURCE: US Census 2000---2010, Donahue Institute, 2015--- 2030

Appendix B.

HOUSING NEEDS TABLES

Fig. B.1

WORKFORCE HOUSING NEED BY AREA MEDIAN INCOME (AMI) AND TYPE

Truro, 2015---2030

WORKFORCE HOUSING	Units Needed Now	Additional Units Needed by 2030	<50% of AMI	50%---79% of AMI	80%---99% of AMI	100% of AMI or More
Year-Round Affordable Rental Housing for Existing Workforce ¹	30	0	67%	33%	0%	0%
Year-Round Rental Housing to Support Service Workers for Seniors ²	0	40---60	30%	30%	20%	20%
Affordable Homeownership Opportunity ³	6	24	0%	17%	33%	50%
TOTAL	36	64---84	32---38	28---33	18---22	23---28

SOURCE: Development Cycles 8/2015

NOTES:

¹ Based on distribution of income for renters paying >50% of income for rent

² AMI Distribution based on distribution of average wages for health care and personal care workers.

³ AMI Distribution based on distribution of income for current homeowner households.

Fig B.2

AGE APPROPRIATE HOUSING NEED FOR SENIORS

Truro, 2015---2030

	Units Needed Now	Additional Units Needed by 2030	<50% of AMI	50%--- 79% of AMI	80%--- 99% of AMI	100% of AMI or More
Independent Homeownership ¹	8	12	0%	25%	25%	50%
Independent Rental ¹	8	12	50%	25%	15%	10%
Assisted Living ²	10	8	40%	20%	20%	20%
TOTAL	26	32	18	12	12	16

SOURCE: Development Cycles 8/2015

NOTES:

¹ Independent ownership and rental assumes one full turnover of units needed during the 15-year period.

² Based on 15% of 85 and over households/ year with an average tenure of one year.

Fig B.3
HOUSING NEED By Bedroom Size
 Truro, 2015---2030

	Current Units Needed 2015	Additional Need by 2030	1 Bdrm	2 Bdrm	3 Bdrm
--	------------------------------------	-------------------------------	--------	--------	--------

WORKFORCE HOUSING

Year-Round Affordable Rental Housing for Existing Workforce ¹	30	0	50%	40%	10%
Year-Round Rental Housing to Support Service Workers for Seniors ¹	0	40---60	50%	40%	10%
Affordable Homeownership Opportunity ²	6	24	0%	50%	50%
TOTAL	36	64---84	35---45	43---50	22---25

AGE APPROPRIATE HOUSING FOR SENIORS

Independent Homeownership ³	8	12	20%	80%	0%
Independent Rental ³	8	12	60%	40%	0%
TOTAL	16	24	16	24	0

SOURCE: Development Cycles, Aug---2015

NOTE:

¹ Based on distribution of renters by household size

² Based on distribution of owners by household size

³ Based on distribution of 75 years & over population by household size

Appendix C.

TRURO CONDOMINIUMS

Fiscal Year 2015

Name	Address	# Units	Median Assessed Value in \$1000s Estimate	Median Sq. Ft. Estimate	# 1 BRs	# 2 BRs	# 3+ BRs
------	---------	---------	---	-------------------------	---------	---------	----------

I. NORTH TRURO, TRURO *(South of Beach Point)*

Stone's Throw	6 Shore Rd	28	\$220	500	24	4	
Shore Road	17 Shore Rd	10	105	215	9		1
Salt Air	82 Shore Rd	12	130	250	8	3	1
The Bayberry	103 Shore Rd	2		1,455		1	1
Skyline	122 Shore Rd	11	250	400	8	2	1
Highland Acres	125 Shore Rd	15	130	315	13	1	1
Braemar	132 Shore Rd	41	100	380	40	1	
Big Fisherman	148 Shore Rd	5	190	580	2	3	
Harbor View Village	168 Shore Rd	13	170	380	8	5	
Sunset Bluff	1 Knowles Hght Rd	6	310	768		5	1
Whitman House	7 Great Hollow Rd	18	240	725		8	10
Roseville	39 Corn Hill Rd	12	350	750		2	10
Little Pamet	226 Rt 6	11	100	300	7	3	1
Locust Grove	178 Rt 6	2	175	480			
Sladeville	2 Meeting Hs Rd	9	475	1,040	1	1	7
Pond Road	4 Pond Rd	3					
Bay Village	2 Bay Village Rd	2	450			2	
One Highland Rd	1 Highland Rd	4					
8 Highland Rd	8 Highland Rd	5					

SUB-TOTAL (42%) 209**II. NORTH TRURO** (Beach Point)

Pilgrim Beach	174 Shore Rd	18	200	500	5	13	
Horizon Beach (1)	178 Shore Rd	4	210	560	4		
Horizon Beach (2)	188 Shore Rd	2	262	713	2		
263 Shore Rd	263 Shore Rd	3	270	600	2		1
Days' Cottages	277 Shore Rd	22	400	420		22	
Cape Breeze (1)	307 Shore Rd	7	163	395	6		1
Cape Breeze (2)	314 Shore Rd	5	275	456	5		
White Village (1)	321 Shore Rd	3	300	600	1	2	
White Village (2)	334 Shore Rd	13	310	315	13		
Sunset Village	372 Shore Rd	4	320	768	3	1	
Wind & Wave	432 Shore Rd	8	180	500		8	
Seaside Inn (1)	471 Shore Rd	3	313	864	1	1	1

Seaside Inn (2)	482 Shore Rd	23	270	605	21	2	
Crow's Nest	496 Shore Rd	21	300	400	12	7	2
Sunrise Cottages	497 Shore Rd	7	243	826	7		
Sutton Place (1)	503 Shore Rd	10	180	265	9		1
Sutton Place (2)	522 Shore Rd	18	280	350	10	3	5
Seahaven	510 Shore Rd	3	640	1,550		3	
Seasons	525 Shore Rd	7	175	480	3	3	1
Ebb Tide	538 Shore Rd	6	275	550	2	3	1
Bay Beach	544 Shore Rd	10	500	1,250	2	8	
Shoreline Beach	556 Shore Rd	13	425	840	3	10	
Ocean Breeze	566 Shore Rd	10	250	400	3	7	
Anchorage on Bay	596 Shore Rd	14	350	575	3	10	1
Colonial Village	630 Shore Rd	10	450	880		10	
Little Skipper	642 Shore Rd	12	200	320	6	5	1
Dunes Colony	648 Shore Rd	9	275	424	3	5	1
655/657 Shore Rd	655/657 Shore Rd	2	465			1	1
Bay View Village	658 Shore Rd	10	225	445		10	
Bay Point	660 Shore Rd	5	550	1,332		5	
Pilgrim Colony	670 Shore Rd	9	440	700		8	1

SUB-TOTAL (58%) 291

GRAND TOTAL 500 246 188 52

SOURCE: Truro, MA Assessors Office: FY 2015 data Draft: revised 3/19/15; Property Record Cards. Estimates of AV and Square Footage by GP. **Note:** 1 BRs include one-room units; some BR data missing; # of units year---round (management/grandfathered) is unclear (rough est: 50). Contact: Glenn Pasanen: gpasanen@comcast.net.

G. Local and Regional Organizations

The town of Truro has a number of local and regional agencies and organizations available to help support the production of affordable housing or provide housing-related services:

Truro Housing Authority

The Truro Housing Authority was established as the primary municipal agency to promote affordable housing in Truro. In addition to overseeing the Affordable Housing Plan, the Housing Authority is undertaking several affordable housing development projects.

Truro Community Preservation Committee

In September of 2000, the Community Preservation Act (CPA) was enacted to provide Massachusetts cities and towns with another tool to conserve open space, preserve historic properties and provide affordable housing. This enabling statute established the authority for municipalities in the Commonwealth to create a Community Preservation Fund derived from a surcharge of up to 3% of the property tax with a corresponding state match of up to 100% funded through new fees at the Registry of Deeds and Land Court.

In May 2005, Town Meeting approved the CPA, applying a 3% surcharge on most property taxes paid by residents without any of the available exemptions. Like the other communities on Cape Cod, Truro voted to convert the 3% property tax surcharge that had been committed to the Land Bank for the purchase and conservation of open space into funding to support the Community Preservation Fund. As a result, the Town was able to continue to receive state matching funds without raising additional taxes, as state support for the Land Bank had run out.

Truro Affordable Housing Trust Fund

The Truro Affordable Housing Trust Fund was established by Annual Town Meeting in 2001 to raise and appropriate money for affordable housing. Subject to Town Meeting approval, the funds can be used for capital purchases of land or buildings, and acquisition or disposition of real property. Other expenditures from the Trust Fund can be authorized by a majority vote of the Board of Selectmen.

Highland Affordable Housing, Inc.

This private non-profit entity was established in 1995 to promote affordable housing in Truro. Since 2008, Highland Affordable Housing, Inc. (HAH) has added four new rental units to Truro's affordable housing stock; one is for a senior and is handicapped accessible. In the past year, HAH has renovated and marketed an affordable three-bedroom home. A joint project with Habitat for Humanity of Cape Cod is underway. Two of HAH projects involved HOME funds provided through Barnstable County.

Truro Council on Aging

The Truro Council on Aging is a Town department that supports the quality of life of Truro's elders through a wide variety of services. The Council does not typically receive substantial numbers of inquiries regarding housing, although outreach does assist with housing options such as assisted living or a skilled nursing facility (available in other towns on the Cape). The Council on Aging also works with the Town on a program that abates taxes for qualifying seniors in exchange for services to the Town. The Town currently allows a maximum of \$1,000 to be worked off in 125 hours, and there are twelve of these positions available.

Other Truro Programs

In addition to the above work program, 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. Eligible incomes are \$45,000 for married couples and \$35,000 for singles. The amount of assistance varies depending on the amount in the fund and the number of applicants.

Cape Cod Commission

The Cape Cod Commission was created as the regional planning and regulatory agency for the Cape. In addition to coordinating a wide range of planning and policy activities, the Commission administers the Technical Assistance Program (TAP) that provides funds for consultants to assist communities in identifying housing assistance resources and supports the preparation of Affordable Housing Plans (note that TAP money is *not* being used for this plan). The Commission also manages the allocation of some housing subsidy funds that can be made available to communities to support affordable housing efforts including the oversight of HOME Program funds on behalf of the Barnstable County Consortium, and the DRI Fund Management

Barnstable County HOME Consortium

This Consortium includes all municipalities in Barnstable County and provides federal HOME Program funding to support the financing of a wide variety of housing activities. These funds are available to all towns participating in the Consortium, including Truro, and are administered by the Cape Cod Commission.

Housing Assistance Corporation (HAC)

The Housing Assistance Corporation (HAC) is a nonprofit organization is working throughout the Cape as a sponsor of affordable housing developments and has a wide range of financial and educational resources available for renters, existing homeowners and first-time homebuyers including HOME Program funding and rental subsidies. HAC also administers the Soft Second Loan Program to subsidize mortgages for first-time homebuyers,

Lower Cape Community Development Partnership

The Lower Cape Cod Community Development Corporation (CDP) was established in 1992 to promote affordable housing and economic development in the eight towns of the Lower Cape. In regard to affordable housing, the organization recognized that the dwindling supply of affordable housing was becoming a critical problem and has been focused on two important strategies. Through its Housing Development Program it is creating new, year-round, affordable housing units by purchase existing units or building new units. The organization also used to manage the Housing Rehabilitation Program that was supported through Community

Development Block Grant (CDBG) funds provided by the state but was recently suspended given funding constraints.³

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 new homes for first-time homebuyers through donated land, materials, labor and funding as well as other special financing strategies. Truro will have its first affordable house through this organization in the coming year.

3. AFFORDABLE HOUSING CHALLENGES

A. Limitations of Existing Zoning

Truro, like parts of other towns on Cape Cod, has a “suburban” zoning density of at least 33,750 square feet, except in the Seashore district where it is three acres. This is due in large part to the reliance on septic systems. Because there is no centralized or neighborhood sewer systems in Truro, housing must be limited to medium densities to accommodate septic systems. This results in suburban-lot development, which consumes the relatively scarce land remaining in town. This kind of medium-density housing development severely constrains the construction of affordable housing. Minimum lot frontages of 150 feet, 25-foot side, rear and backyard setbacks, and two-story height limits also seriously constrain affordable housing development.

In addition, zoning in Truro currently prohibits the occupancy of structures created through a condominium financial instrument on a year-round basis, a controversial requirement. Currently, condominium use is limited to a part-year residency – March 1 through November 30. This presents a significant constraint to building affordable ownership housing beyond single-family homes. The Town should consider an inclusionary zoning bylaw that would extend condominium use to year-round so long as the unit is maintained as affordable.

There are, however, several zoning provisions included in the existing Zoning Bylaw that have the potential to create more affordable units:

Affordable Housing Overlay District

The Zoning Bylaw includes an Affordable Housing Overlay District “to allow for the development of clustered affordable rental housing units. The district will make it possible for families with low and moderate income to reside in Truro, encourage the protection of open space on large tracts of land, and preserve the wooded areas within the developed parcel”.⁴

³ The Housing Rehabilitation Program provided loans to private property owners who committed to keeping their property affordable as year-round units. The terms of the loan were determined by the needs and budget of the qualifying applicants. Since 1994 the Program improved 140 units of affordable year-round rental or homeownership units on the Outer Cape, eight of these in Truro.

⁴ Town of Truro, Zoning Bylaw, Section 30.6.

Additionally, it requires that all units be affordable for year-round residency. One such district has been established thus far to enable the Sally's Way project to go forward. Given the high price of land, it is unlikely that affordable housing could be built within these parameters without donated land and substantial subsidies.

Duplex Houses and Apartments

The Zoning Bylaw also allows duplex houses and apartments stating that, “for the purpose of promoting the more efficient use of land, in keeping with the protection of the quality of life and ecology, and at the same time giving relief to those with problems of obtaining adequate housing, the Board of Appeals may approve a special permit authorizing the new construction of duplex houses or the conversion of single-family dwellings to apartments”.⁵ For new construction, at least one acre of land is required and the building cannot exceed 3,000 square feet. For conversions of single-family dwellings, lots need to meet minimum area requirements, no more than one apartment may be created, the new unit must not exceed 50% of that of the primary dwelling unit or 600 square feet, and one of the units must be owner-occupied. The Bylaw also requires that “the applicant shall demonstrate that the new construction or conversion is essential to provide needed housing”.⁶ While this regulation is a step in the right direction as it makes smaller, accessory apartments possible to promote some diversity in the housing stock, it is unclear what is required to demonstrate the essential nature of the new unit and how this fits in with the Affordable Housing Apartment bylaw described below.

Affordable Accessory Dwelling Units

Truro's Zoning Bylaw also allows for Affordable Accessory Dwelling Units (AADU) “for the purpose of promoting the development of affordable rental housing in Truro for year-round residents.” One affordable accessory dwelling unit may be created through a Special Permit process from the Planning Board. The unit must be occupied exclusively by income-eligible households. There are a number of criteria that must be met, including that the unit may be established within or attached to a principal dwelling, principal structure, or a garage or constructed as a detached unit, which must be located on the same lot as the other structure(s). It shall not contain more than 1,400 square feet nor less than 400 square feet of Gross Floor Area and either the principal or the Affordable Accessory Dwelling Unit shall be owner-occupied. In addition, as part of this, the Town authorized Special Legislation to allow for a real estate tax exemption for the affordable unit. The Special Legislation is pending and, unfortunately, no units have been created under this bylaw.

B. Infrastructure

A major constraint and cost factor for new development relates to infrastructure, particularly the lack of sewer and water services that raise concerns among residents about the impacts of any new development on the environment, the water supply and quality in particular.

⁵ Town of Truro, Zoning Bylaw, Section 40.1.

⁶ Town of Truro, Zoning Bylaw, Section 40.1.D.

Residents must rely solely on onsite septic systems unless special treatment facilities are integrated into the new development, a costly measure that requires a fairly large project to render it feasible. Septic systems require relatively low-density development that limits the efficiency of land for housing, specifically limiting development in most cases to one bedroom per 10,000 square feet of upland.

It will be important for any new affordable housing development to address these infrastructure constraints, water and septic issues in particular, and ensure that there are sufficient amounts of subsidies incorporated into the project to adequately service new residents and protect the environment. Also, comprehensive permit projects would enable developers to override the more stringent local Board of Health requirements, utilizing state Title 5 requirements when flexibility is critical to project feasibility and can be granted without jeopardizing sensitive environmental areas.

C. School Enrollment

Truro currently has one school, the Truro Central School (kindergarten through sixth grade). Over the past five years, school enrollment has increased by 20%. The 2011-12 school year opened with a 6.5% increase in enrollment over the previous year (an increase from 146 to 156 students). How much of this may be due to the influx of students from other towns is uncertain. After sixth grade, Truro students have the choice of attending either the Provincetown Middle School or at the Nauset Middle School. Once the students reach high school, they have the option of attending Nauset Regional High School, Cape Cod Technical School, or the Cape Light Charter School.

The Affordable Housing Plan must address the mix of housing types and unit sizes to accommodate not only families with children but also seniors, empty nesters, single individuals, special needs populations, and others who require small units and are less likely to have children.

D. Public Transportation

While most of Truro's roadways function well, the Town has limited access to public transportation. Starting in June 2006, a new transportation system was introduced, called Flex-Route, which provided bus service throughout the Outer Cape. Those living within a half-mile of the route can call the service to arrange pick-up. It should also be noted that Truro's Council on Aging offers free transportation to area seniors, thus promoting independent living on the part of this population. Nevertheless, public transit remains limited and largely requires residents to have access to automobiles, further increasing the cost of living in Truro and presenting a barrier to those low- and moderate-income residents who are more likely to feel the financial strains of owning and maintaining a car. Part of the affordable housing strategy is to explore affordable housing development in those areas most likely to be served by public transit.

E. Environmental Concerns

Truro's 20 miles of coastline include very sensitive environments such as the Cape Cod National Seashore and Pamet Harbor. These areas attract thousands of visitors annually and provide highly valued opportunities for a wide range of recreational activities. The drainage area of the Pamet River, from the dunes along the ocean to Cape Cod Bay, is the ecological heart of Truro, where most of the wetlands and biological diversity exists. In fact, the state's Division of Fisheries and Wildlife has identified most of the Town of Truro as a Priority Habitat and Estimated Habitat for rare species, both plants and animals, codified under the Massachusetts Endangered Species Act (MESA). Consequently, proposed development projects must be reviewed by the National Heritage and Endangered Species Program (NHESP) for MESA compliance. Environmental rules are essential, but can also increase the time and cost involved in affordable housing projects.

Fundamental to this Affordable Housing Plan are the housing goals that provide a framework for producing affordable housing in Truro. One of these goals involves making zoning and regulatory reforms that will promote smart growth, taking into consideration the need to avoid sprawl and preserve open space. As such, housing strategies are largely oriented to actions that will promote smart growth that concentrates development in appropriate areas or existing structures such as adaptive reuse, affordable accessory apartments, conversion of existing housing, and possibly mixed-use development. Moreover, proposed Housing Guidelines will include criteria for reducing negative impacts on the environment and for promoting cluster housing, where feasible, to preserve open space and sensitive environmental features.

4. PROPERTY INVENTORY FOR POTENTIAL AFFORDABLE HOUSING

Currently, the only property for which affordable housing is being developed by the Town is on Sally's Way. The project will create 16 housing units, all of them affordable. Other projects that were pending during the 2006 version of this report have been completed, and one Habitat for Humanity home is pending and will be built this year. The development of an affordable duplex at the location of the former North Truro Fire Station and two homes on Snow Road (one rehabilitated unit and one new duplex) have been completed (see Table 6 below).

**TABLE 6
DHCD SUBSIDIZED HOUSING INVENTORY**

DHCD SUBSIDIZED HOUSING INVENTORY (SHI) as of 5-10-12							
*This data is derived from Information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to change as new information is obtained and use restrictions expire.							
Note: Projects appear more than once if more than one subsidy (see project ID#)							
Town	Project Name	Address	SHI Units	comp permit?	Yr End	own or rent?	Funding Agency
Truro	Old Firehouse Road	Old Firehouse Rd	1	NO	Perp	Ownership	DHCD
Truro	DDS Group Homes	Confidential	0	NO	N/A		DDS
Truro	LCCCDC HOR Program FY 00	Shore Road	1	NO	10/04/16	Ownership	DHCD
Truro	LCCCDC HOR Program FY 00	Shore Road	1	NO	7/09/16	Ownership	DHCD
Truro	LCCCDC HOR Program FY 02	S. Highland Rd	1	NO	12/23/17	Ownership	DHCD
Truro	LCCCDC HOR Program FY 03	Friendship Way	1	NO	11/06/19	Ownership	DHCD
Truro	LCCCDC HOR Program FY 03	Truro Center Rd	1	NO	6/30/19	Ownership	DHCD
Truro	Shore Road Duplex	Shore Road	2	YES	Perp	Rental	DHCD
Truro	First Discovery Duplex	Helen's Way	2	YES	Perp	Rental	DHCD

Another location that is currently Town-owned is next door to the Public Safety Facility. This location could accommodate up to eleven bedrooms, which could provide for anywhere from four affordable units (three 3-bedroom units and one 2-bedroom unit) to eleven 1-bedroom units or a combination thereof. The total number of bedrooms (eleven) current Title 5 requirements. The use of an innovative/alternative Title 5 unit could result in the creation of additional bedrooms and units.

In addition to these Town-owned parcels, the Town of Truro may decide to acquire privately owned sites over the next decade for the purposes of protecting open space and developing some amount of housing, including affordable housing, through cluster development on a portion of the sites. Some limited opportunities may also be available through the taking of tax-foreclosed properties for affordable housing.

It is also likely that at least some point in the future developers may pursue comprehensive permit applications or the standard regulatory process for affordable housing development, and it will be incumbent on the Town to determine the best approach for negotiating with these developers so that such development satisfies local needs and requirements. One of the strategies recommended in this Affordable Housing Plan is to prepare housing guidelines that establish acceptable local criteria for new housing development.

Additionally, the Town should become alert to opportunities for acquiring property that would be suitable for affordable housing. Ideally such properties would meet a number of smart growth principles such as:

- the redevelopment of existing structures;
- size large enough to accommodate clustered housing;

- good carrying capacity for water, septic systems or advanced treatment facilities;
- a buffer to adjacent properties, and
- locations along a major road and public transit route.

The Town might also work with other entities to pursue mixed uses whereby affordable housing would complement and support targeted commercial uses.

5. AFFORDABLE HOUSING PLANNED PRODUCTION GOALS

A Housing Production Plan (HPP) is a community's proactive strategy for planning and developing affordable housing by: creating a strategy to enable it to meet its affordable housing needs in a manner consistent with the Chapter 40B statute and regulations; and producing housing units in accordance with the HPP.

The HPP regulation became effective on February 22, 2008 when the DHCD promulgated 760 CMR 56.00, Comprehensive Permit; Low or Moderate Income Housing. The HPP regulation is contained in 760 CMR 56.03(4). HPPs replace Planned Production under 760 CMR 31.07(1)(i).

If Truro has a DHCD approved HPP and is granted certification of compliance with the plan by DHCD, a decision by the Zoning Board of Appeals (ZBA) relative to a comprehensive permit application will be deemed "consistent with local needs" under MGL Chapter 40B. "Consistent with local needs" means the ZBA's decision will be upheld by the Housing Appeals Committee.

If Truro has achieved certification within 15 days of the opening of the local hearing for the Comprehensive Permit, the ZBA shall provide written notice to the Applicant, with a copy to DHCD, 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 has been met, and the factual basis for that position, including any necessary supportive documentation.

If the Applicant wishes to challenge the ZBA'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 ZBA's notice, including any documentation to support its position. DHCD shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA 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 DHCD 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.

The Massachusetts Department of Housing and Community Development (DHCD) is administering the Planned Production Program in accordance with regulations that enable cities and towns to prepare and adopt an affordable housing plan that demonstrates production of an increase of .5% over one year or 1.0% over two years of its year-round housing stock eligible for inclusion in the Subsidized Housing Inventory.⁷ Truro will have to produce approximately nine

⁷ Massachusetts General Law Chapter 40B, 760 CMR 31.07 (1)(i).

affordable units annually to meet these goals through 2020. If DHCD certifies that the locality has complied with its annual goals, the Town may, through its Zoning Board of Appeals, deny comprehensive permit applications without opportunity for appeal by developers.

Using the strategies summarized under the Housing Action Plan, the Town of Truro has developed a Planned Production Program to chart affordable housing activity over the next decade (see Table 7 below). The projected goals are best guesses at this time, and there is likely to be a great deal of fluidity in these estimates from year to year. The goals are based largely on the following criteria:

- To the greatest extent possible, at least fifty percent (50%) of the units that are developed on Town-owned parcels should be affordable to households earning at or below 80% of area median income and at least another 10% affordable to those earning up to 150% of area median income, depending on project feasibility. The rental projects will also target some households earning at or below 60% of area median income and lower depending upon subsidy program requirements.
- Projections are based on no fewer than four (4) units per acre. However, given specific site conditions and financial feasibility it may be appropriate to decrease or increase density as long as projects are in compliance with state Title 5 and wetlands regulations.
- Because housing strategies include some development on privately owned parcels, production will involve projects sponsored by private developers through the standard regulatory process or possibly the “friendly” comprehensive permit process. The Town will continue to work with these private developers to fine-tune proposals to maximize their responsiveness to community interests and to increase affordability to 30% of total project units to the greatest extent feasible.
- The projections involve a mix of rental and ownership opportunities. The Town will work with private developers to promote a diversity of housing types directed to different populations with housing needs including families, seniors and other individuals with special needs to offer a wider range of housing options for residents.

**TABLE 7
TRURO PLANNED PRODUCTION PROGRAM***

Strategies by Year	Units < 80% AMI	Units 80%-150% AMI	Total # units
Year 1 – 2013			(complete)
Sally’s Way (rental)	16		
Habitat for Humanity	1		1
Year 2 – 2014			
Year 3 - 2015			
Habitat for Humanity	3		3 (permitted)
Year 4 - 2016			
Habitat for Humanity	3		3(permitted)

AADU	1		1
Year 5 - 2017			
DOT transfer land from State (rental)	12	2	14
Revised Condo Bylaw	2	2	4
Year 6 – 2018			
Revised Condo Bylaw	2	2	4
Year 7 – 2019			
Town Hall Hill (rental)	10	4	14
Year 8 – 2020			
AADU Revised Bylaw	3		3
Year 9 – 2021			
Habitat for Humanity	3		3
9 Year Total	56	10	66

** Final determination of the use of existing Town-owned parcels for new affordable housing is subject to a more thorough feasibility analysis of site conditions and Town Meeting approval. If any of the preliminarily identified existing Town-owned properties are finally determined infeasible or do not obtain approval from Town Meeting, it is anticipated that the projected numbers of affordable units would be met through the acquisition of privately owned properties or private development.*

It is difficult to project which specific projects will involve ownership vs. rental for all units beyond Year 3, and these projections are therefore conservative with totals assuming homeownership projects with at least 30% of the units affordable although a mix of rental and ownership is planned to meet local needs. The numbers would be higher in the case of rental projects with all units counting as part of the Subsidized Housing Inventory. Additionally, these estimates do not earmark particular projects as being directed to seniors, families, individuals or special needs populations. However, this Plan projects that all of these needs will be addressed through local development efforts during the next five years.

The Town currently has two sites permitted through a 40b process. 181 Route Six is waiting for a judge's ruling following a lawsuit by an abutter after it was permitted by the ZBA for three homes. 143 Route Six, another three home habitat project, was permitted by ZBA and has not been contested. The sixteen unit Sally's Way rental homes were created via an affordable housing overlay district.

6. HOUSING ACTION PLAN

The strategies outlined below are based on previous plans, reports, studies, the Housing Needs Assessment, and the experience of other comparable localities in the area and throughout the Commonwealth. They are categorized into Two-Year Actions, Five-Year Actions, and Longer Term Actions for future consideration. Two-Year Actions are those that must begin immediately in order to be implemented within the next two years. Five-Year Actions will work toward initial implementation after Year Two and full implementation before Year Five. Longer Term Actions

are not priorities at this time, but may be of considerable importance in the future, or may move up to a shorter time frame as conditions change.

1. Adopt an Inclusionary Zoning Bylaw

Current Status: Inclusionary zoning, not currently included in Truro’s Zoning Bylaw, is a zoning provision that requires a developer to include affordable housing as part of a development or contribute to a fund for such housing. Most such bylaws include mandated percentages of units that must be affordable, typically 10% to 15%, and include density bonuses⁸. Some also allow development of affordable units off-site and/or cash in lieu of actual units.

Next Steps: The Truro Planning Board should explore models in other Massachusetts towns and prepare a zoning amendment that is best suited to support affordable housing in Truro. This amendment should be presented by the Planning Board to Town Meeting for adoption.

Timeframe: Two-Year Plan

Resources Required:

- Zoning consultant
- Possible funding from:
- CPA funds
- Cape Cod Commission Technical Assistance Program (TAP)
- DHCD Priority Development Fund
- EOEEA Smart Growth TA Program.

2. Create “Amnesty” Program for Accessory Apartments

The current Zoning Bylaw allows accessory apartments through a special permit, however, only a few units have been permitted to date, none of them affordable. It is generally recognized that there may be a substantial number of accessory apartments scattered through town. It is conceivable that these illegal apartments could be made legal as affordable-only units through compliance with a checklist of minimum safety and health standards. The Town might consider opportunities for insuring that current illegal units are converted to legal use. For example, the Towns of Wellfleet, Watertown and Lexington established amnesty programs allowing a period of time for an owner of a nonconforming second dwelling unit to obtain a certificate of occupancy.

Accessory units are helpful in meeting a number of public policy objectives. They enable homeowners who may have financial pressures to capture additional income, without which their own homeownership would be jeopardized. They also provide appropriately sized units for growing numbers of smaller households, and are inexpensive ways of increasing the rental housing stock at lower cost than new construction and without loss of open space, significant

⁸ Density bonuses allow increased densities beyond what is allowed under the Zoning Bylaw.

impact on the surrounding neighborhood, and additional Town services. Finally, these units, often referred to as “in-law” apartments, have offered good opportunities for keeping extended families in closer contact. The state now allows accessory apartments to be counted toward a community’s 10% goal including accessory apartments constructed on or after July 1, 2002, pursuant to a local ordinance or bylaw, and “that is affordable to the occupant.”

Next Steps: In order to better promote new accessory units the Town should consider how it might improve its existing Zoning Bylaw. It will also be important to consult with DHCD on this program, as DHCD has been reviewing policies related to the fair marketing of affordable accessory apartments and may require that all tenants be selected from a list compiled through a lottery of applicants. In addition to reviewing existing language, changes might include:

- Allow accessory units as-of-right (not requiring any special regulatory approval) based on a codified list of minimum health and safety requirements specified in the bylaw;
- Extend use to detached structures or separate additions; and
- Extend availability to investor-owned properties.

Timeframe: Two-Year Plan

Resources Required: Time of the Planning Board to prepare the zoning amendment, possibly for Fall Town Meeting 2012, potentially with the support of a consultant. Additional time may be needed from the Assistant Town Administrator to prepare an implementation plan to insure the long-term affordability of new accessory apartments.

3. Amend Bylaw Regarding Conversion of Cottage or Cabin Colony, Motor Court, Motel or Hotel

Current Status: Truro’s Zoning Bylaw does not currently allow the year-round occupancy of converted cottage, cabin or hotel/motel units. This has largely been a result of community concerns about the appropriateness of these units for year-round use as they have typically involved the conversion of small resort cottages or motel rooms, which are poorly insulated and not generally energy efficient. Concerns have also been raised about the market reaction to allowing year-round use that might spur steep price increases on existing units. Nevertheless, the converted units can provide an important affordable alternative to single-family homes, especially for changing lifestyles as a result of age and for changing demographics.

Next Steps: A separate forum should be convened to discuss how additional affordable housing could be created from the conversion of other non-residential structures without undue consequences. Even if the unit is deed restricted as affordable, any amendment to the current Zoning Bylaw to allow year-round occupancy must take into account appropriateness of location, appropriateness of use, livable space, energy concerns, environmental impacts, and other issues. For example, the Bylaw was originally conceived as such to avoid the possibility of too many school children. It is possible to tie a change in this bylaw to an annual growth rate restriction in order to properly manage the number of school children to stay within existing school capacity. Further exploration of all public concerns must be discussed before any concrete zoning changes are proposed to the Planning Board.

Timetable: Five-Year Plan

Resources Required: Town Planner should work with the Affordable Housing Authority to plan a forum or discussion on these issues.

4. Encourage Cluster Zoning

Current Status: Truro's Protective Bylaw currently does not include any provisions encouraging cluster development or the protection of open space that would promote more compact development patterns in line with smart growth principals. Additionally, unlike other communities, the Bylaw does not incorporate density bonuses as incentives for producing affordable units in new developments.

Next Steps: The Truro Housing Authority should explore what other communities are doing with respect to these more flexible zoning provisions and work with the Planning Board to prepare a zoning amendment to promote cluster development and open space protection with density bonuses for the inclusion of affordable units. For example, a model bylaw has been produced by the Metropolitan Area Planning Council, Massachusetts Audubon, and others in the Green Neighborhood Alliance, adopted by a number of Massachusetts's communities.

Timetable: Five-Year Plan

Resources Required: The Housing Authority should coordinate this effort with the Planning Board and other appropriate local officials in determining the feasibility of implementing this strategy in Truro, drafting the zoning amendment and coordinating the necessary approvals towards implementation. This strategy is also likely to require some technical support from a housing professional to provide information on what other communities have implemented in this regard and to help shape a strategy for Truro.

5. Allow Affordable Development on Nonconforming Lots

Current Status: There are parcels of vacant land that at this time cannot be developed because they do not meet the dimensional requirements of the Zoning Bylaw such as minimum lot size as well as front, rear and side yard requirements. Many of these parcels could be suitably developed as housing without violating the intended protections of the Bylaw, perhaps with variations on dimension and specialized wastewater systems. Smaller lots will also encourage the construction of smaller homes under appropriate guidelines to provide some housing options that are not currently being created by the private market.

Next Steps: The Truro Housing Authority might explore what other communities are doing with respect to these undersized lots and work with the Planning Board to prepare a zoning amendment to enable these lots to be developed based on specific criteria. One potential model is to adapt a bylaw that has been approved in Dennis to allow "affordable lots" that enables nonconforming lots to be built on by special permit if they meet the following conditions:

- Contains at least 10,000 square feet and satisfies other Board of Health requirements.
- Has safe and adequate access to a public or private way.
- Is similar in size and shape to surrounding lots.
- The dwelling cannot have more than three bedrooms with a minimum of 5,000 square feet of land needed per bedroom.
- The applicable front, rear and side yard requirements are determined by establishing an average setback based on the homes adjacent to and across the street from the lot in question.
- Where two lots are in common ownership, one of the two lots must be deed restricted to insure permanent affordability and where more than two lots are held in common ownership, the second, third and fifty percent of the remaining lots to be built upon shall be deed restricted as permanently affordable (the fourth lot may be market rate, fifth affordable, sixth market rate, etc.).

Timetable: Five-Year Plan

Resources Required: The Housing Authority should coordinate this effort with the Planning Board and other appropriate local officials in determining the feasibility of implementing this strategy in Truro, drafting the zoning amendment and coordinating the necessary approvals towards implementation. This strategy is also likely to require some professional support, possibly from the Assistant Town Administrator or a consultant.

6. Encourage Mixed-Use Development

Current Status: Truro's Zoning Bylaw allows two-family dwellings and accessory apartments but does not have provisions for mixed-use development. There are bylaws that have been adopted in many other communities on how to integrate housing, including affordable housing, in town Centers and other commercial areas. It may also be useful to consider a bylaw that was adopted in Dennis to establish greater flexibility on the part of the Town to approve affordable housing projects.

Next Steps: The Truro Housing Authority might explore adapting bylaws for promoting mixed-use development to Truro and work with the Assistant Town Administrator and Planning Board to propose a zoning amendment for Town Meeting approval.

Timetable: Five-Year Plan

Resources Required: The Housing Authority should coordinate this effort with the Planning Board and other appropriate local officials in determining the feasibility of implementing this strategy in Truro, drafting the zoning amendment(s) and coordinating the necessary approvals towards implementation. This strategy will require staff time from the Assistant Town Administrator.

7. Adopt Affordable Housing Guidelines

Current Status: “Affordable Housing Guidelines” should be considered by the Town of Truro as a helpful tool for promoting greater cooperation with private for profit and non-profit developers on affordable housing production. The Planning Board and Housing Authority should develop Affordable Housing Guidelines to provide direction to private developers and citizens regarding what will be acceptable to the Town. This will increase the predictability in what the Town is willing to approve, and may increase the number of “friendly” Chapter 40Bs.

A sample of Affordable Housing Guidelines that include possible factors for consideration and adaptation in Truro is included as Appendix 2. Also, other towns have established guidelines including the Town of Grafton.

Next Steps: The Truro Housing Authority, working in coordination with the Planning Board, should revise the sample Affordable Housing Guidelines as needed and share them with the Board of Selectmen, Conservation Commission, Board of Health, Zoning Board of Appeals and other interested boards and committees for their review and comment. The Guidelines can then be finalized and made public.

Timeframe: Five-Year Plan

Resources Required: The donated time of local officials and various town boards and committees and potentially the services of a consultant, funded through available state technical assistance funds, CPA or the Cape Cod’s Commission’s Technical Assistance Program (TAP).

8. Explore Possible Tax Policy Changes to Promote Affordable Housing

Current Status: In order to remain in their homes, lower income households may be willing to consider restricting the resale price of their homes through a deed rider for a period of time in exchange for an exemption from property taxes during that timeframe. This could include offering existing lower income homeowners grant funds through the CPA in exchange for insuring the long-term affordability of their homes. These units could then be counted as part of the Town’s Subsidized Housing Inventory through the state’s Local Initiative Program (LIP), and existing owners would have greater financial means to remain in their homes. The Town would have to request state legislative approval to change its current tax policies that is likely to take considerable time to process.

Next Steps: There are two warrant articles that were approved at 2012 Annual Town Meeting to allow tax exemption for affordable rental units. Truro may also want to consider a strategy such as the one approved by Provincetown and Wellfleet, to offer a property tax exemption for affordable year-round housing units. An alternative strategy for future consideration would be to adopt a fee on the property transfer tax on buyers purchasing luxury homes over a certain purchase price to support affordable housing. This measure would also require state approval of a home rule petition.

Timeframe: Longer Term Action

Resources Required: Being developed.

9. Build Local Capacity through Continued Educational Campaign

Current Status: The Affordable Housing Plan is being revised. A forum will be held in order to evaluate the status and progress of the Plan and its implementation. This would be a good opportunity to establish an ongoing housing forum on an annual basis to monitor progress and pursue additional actions. These can include:

- Forums/meetings of the Truro Housing Authority
- Annual Housing Summits
- Newsletter/flyer distributed on an annual basis
- Section of Town website devoted to affordable housing, with easy input/comment from web visitors

In addition, the Town can do the following:

Promote Affordable Housing Organizations – Truro should consider the establishment of a Municipal Affordable Housing Trust Fund, a dedicated housing fund that offers communities greater ability to support the development of affordable housing. The Municipal Affordable Housing Trust Fund Act allows communities to collect funds for housing, segregate them out of the general budget into an affordable housing trust fund, and use these funds without going back to Town Meeting for approval. It also enables trusts to own and manage real estate, not just receive and disburse funds.

Next Steps: Outreach can continue to be directed to local officials and committees and then followed by more formal public efforts directed to the entire community through the local press, media and events. Additional community outreach to various local groups (e.g., churches, PTA's, women's clubs, fraternal organizations, realtors, hospitality organizations, Council on Aging, etc.) can occur through speakers or information meetings, and a newsletter or some progress report can be prepared for general distribution. This work can be aided by the Highland Affordable Housing Committee.

Timetable: Two-Year Plan

Resources Required: The donated time of the Truro Housing Authority.

10. Continue to Make Suitable Public Land Available for Affordable Housing

Current Status: The Truro Housing Authority is in the process of developing an affordable housing development in tandem with private developers on the Town-owned Sally's Way parcel. The Town of Truro may decide that it will acquire privately owned sites over the next decade for the purposes of protecting open space and developing some amount of housing, including affordable housing, through cluster development on a portion of the sites – the so-called

“affordable housing-land trust” model, which marries compact affordable housing with open space protection and land and environmental stewardship. There is, however, very little land available in Town.

Next Steps: The Housing Authority should conduct a preliminary feasibility analysis of existing Town-owned parcels, or on sites identified at a later time that might potentially include some amount of affordable housing. Highland Affordable Housing, Inc. could work cooperatively with the Truro Conservation Commission and local land trusts to establish potential sites for joint conservation and affordable housing.

In addition to existing Town-owned parcels, the Town might consider acquiring other privately owned properties over the next decade through a debt exclusion of Town tax revenues or by leveraging other financial resources.

Timetable: Ongoing

Resources Required: A professional expert should be hired to coordinate this effort, working with the Town’s Chief Procurement Officer to prepare a Request for Proposals, coordinate the developer selection process and oversee development and construction, marketing and tenant/owner selection and occupancy. In addition to costs of coordinating development, resources will be required to help subsidize the development.

It is likely that a number of financial and technical resources will be required to produce affordable units in Truro.

11. Build Regional Cooperation/Organization

Current Status: It is likely that regional cooperation with the surrounding towns of Wellfleet and Provincetown will be a very important component to providing affordable housing in the outer Cape region. While finances and regulation inevitably require a local focus, the reality is that the towns of the outer Cape are a more appropriate economic focus in a highly mobile, 21st century world. Each of the three outer Cape towns is constrained by a different combination of issues, such as water supply, wastewater disposal, land availability and economic demand. In addition, people tend to travel for work; the actual location of affordable housing, and how it is provided, is a sub-regional issue demanding a comprehensive response from all three towns. Finally, the capacity for providing housing, given all of the constraints, is greatly enhanced through sub-regional cooperation.

Next Steps: Re-establish the Outer Cape Affordable Housing Roundtable. This would continue very important work that was put on hold when the Roundtable stopped meeting. The Roundtable could address issues such as:

- Sub-regional cooperation/sharing of affordable housing production, each contributing to the Towns’ affordable housing numbers
- Sharing of costs
- Establishment of a regional funding pool

- Determination of additional support actions needed at the state level to account for regional cooperation

Timetable: Two-Year Plan

Resources Required: Work of Town planners and administrators to pull together first meeting and re-establish the Roundtable.

12. Continue to Convert Existing Housing Units to Affordability

Current Status: Because Truro has a limited supply of affordable housing that is eligible for inclusion in the state-defined Subsidized Housing Inventory, currently ten units, the Town should continue to explore a range of options for creating new affordable units and should not overlook the potential of working with for profit, non-profit and local residents on strategies to not only preserve the affordability of the existing housing stock but to, when possible, convert existing market units to state-defined “affordable” ones.

This strategy, however, is particularly challenging in Truro because of the very limited supply of multi-family rental properties and no year-round condominiums that are typically the most feasible targets for “buy-down” initiatives aimed at purchasing, improving, subsidizing and reselling or leasing units in accordance with Chapter 40B requirements (see Housing Action #3).

Next Steps: The Housing Authority should look for additional opportunities to acquire property or work with other sponsors to convert existing unsubsidized units into new affordable housing. Using Community Preservation Funds, Affordable Housing Trust Funds, or funding from other resources, such as the state or Cape Cod Commission, a project sponsor could purchase units on the market, make the necessary repairs, and create either ownership or rental units. This should also include the adaptive reuse of underutilized, nonresidential properties that might be purchased, rehabilitated and converted to residential use and some level of housing affordability and then attract interested for profit or non-profit developers to undertake development.

Timeframe: Five-Year Plan

Resources Required: Some professional staff time, most likely from the Assistant Town Administrator or a consultant, to work with the Housing Authority to develop projects including support for securing subsidy funds.

13. Preserve all affordable housing that has been or will be created

Current Status: Affordable housing production is critical, but the Town also needs to be concerned that it does not lose current as well as future units counted as part of its Subsidized Housing Inventory and provides resources to support the deferred home maintenance needs of seniors. Truro’s existing Subsidized Housing Inventory includes a Habitat for Humanity house that has a deed restriction that protects the affordability of the home in perpetuity. Unfortunately, several homes that had time-limited deed restrictions that expired have reverted to market units

and have been sold. Expiration dates for the remaining homes range from present to November 2019. Two deed restrictions will expire in 2016, one in 2017, two in 2019. It is essential that action be taken to extend these restrictions.

Next Steps: The Housing Authority should closely monitor developments with affordable units, and the Town should intervene if necessary and feasible to maintain the units as affordable through the courts or through purchase and refinancing if necessary.

Timeframe: Two-Year Plan and ongoing.

Resources Required: Donated time of members of the Housing Authority.

14. Establish an Affordable Housing Buy-Down Program

Current Status: There is no buy-down program in Truro, although the idea is innovative and potentially cost effective. This program would provide grants to people who become qualified as buyers. The buyers must take a homebuyer's certification course. They are then given \$125,000 from Community Preservation Act funds to buy a house on the open market. The bank then finances the rest as a mortgage to the buyers, and the home becomes permanently deed-restricted. Both Wellfleet and Harwich have this program.

Next Steps: The Town should explore how to structure this program for Truro based on expected housing costs over the next several years and the expected success of the program.

Timeframe: Five-Year Plan

Resources Required: Research into program design and success in other communities.

15. Change the current Affordable Housing Trust to one that is more consistent with current Massachusetts law.

Current Status: The Massachusetts Affordable Housing Trust Fund Act of 2005 (MGL 44, Sect. 55C) would allow greater flexibility and faster response in acting on affordable housing opportunities. Truro's existing Affordable Housing Trust allows the Selectmen (who are the trustees) to acquire property; however, any property acquisition requires Town meeting approval. Under 55C, the Trustees would have the ability to acquire property without Town Meeting approval, which means that the Trust could respond to market opportunities without having to worry about the timing and other constraints of Town Meeting.

Next Steps: Review options and draft an amendment to the Affordable Housing Trust enabling legislation.

Timeframe: Five-Year Plan

Resources Required: Research and revised language drafted by Assistant Town Administrator; review by the Board of Selectmen.

16. Help Qualifying Homeowners Access Housing Assistance

Current Status: Some Town residents, including seniors living on fixed incomes, are finding it increasingly difficult to afford the costs associated with rising taxes, energy costs, insurance and home improvements. Additionally, some seniors and those with special needs require handicapped adaptations and repairs to help them remain in their homes. Truro residents might also benefit from technical and financial support in the case of septic failures and Title 5 compliance issues.

There are a number of programs available for home repair, upgrading and de-leading. For example, the Housing Assistance Corporation administers several programs including:

- *Home Modification Loan Program* – Offers financial assistance to persons seeking to make modifications to their home to improve accessibility for the physically disabled.
- *Weatherization* – A federally-funded program to help qualifying property owners make energy-efficient home improvements. Most households that receive fuel assistance also qualify for this program.
- *Heartwrap* – An emergency repair program for households receiving fuel assistance that require the repair or replacement of their heating system.
- *Cape Light Compact Efficiency Program* – Offers energy-saving devices (i.e., light bulbs, water conservation and other devices) and technical assistance to qualifying tenants and homeowners on how to save on their electrical bills. Some participants can also qualify for a free refrigerator, freezer.

Next Steps: Through a community educational campaign, important information on housing improvement resources could be disseminated to real estate professionals, local organizations and community residents. The Town, through its Council on Aging and Housing Authority should provide the necessary education and referrals to programs sponsored by the Housing Assistance Corporation and MassHousing for example, which provide low-cost financing for repair needs including de-leading, septic systems, weatherization and other home improvements.

Timeframe: Two-Year Plan

Resources Required: Donated time of volunteers or some limited staff time from appropriate Town employees.

APPENDIX 1 SUMMARY OF PAST PUBLIC FORUMS

The Affordable Housing Plan was finalized in February 2007 and approved by the state in April 2007. The Housing Authority held its first public forum on July 17, 2006, to explain the purpose of the planning effort, to present the results of its draft Housing Needs Assessment, and to obtain input from local residents on their housing concerns, obstacles to the development of workforce housing, and actions that the Town should consider to promote affordable housing. Approximately 40 residents attended the forum.

As part of the update of this Plan, a second public forum will be held in the fall of 2015. The results of the forum will be included in this document. It is anticipated that in 2016, the Plan will be presented to the Planning Board and the Board of Selectmen for their review. These results will also be included in the final plan.

APPENDIX 2: SAMPLE AFFORDABLE HOUSING DEVELOPMENT GUIDELINES

For Consideration and Possible Adaptation to Truro

These Affordable Housing Guidelines include a number of factors that might be considered and possibly adapted to Truro in an effort to articulate project characteristics that are likely to be welcomed by the Town for further discussion and negotiation on affordable housing developments.

Affordability

The Housing Needs Assessment that is part of this Affordable Housing Plan indicates housing needs across the full range of incomes including families, seniors and others with special needs. Even households earning at the median income level are priced out of Truro's private housing market. While the actions in the Housing Plan focus housing production on households with incomes at or below 80% of area median income, the Plan also takes into consideration mixed-income developments for a number of reasons. First they minimize the stigma that can be identified with a housing development that is exclusively limited to low- and moderate-income units. Second, they allow for the creation of internal subsidies⁹ that cover at least some of the costs associated with producing the affordable units such that the market units cross subsidize the affordable ones. Third, they promote the creation of units that are targeted to those households earning above 80% of area median income but within the state's definition of middle-income, up to 150% of area median income, many of whom are also priced out of Truro's housing market. Consequently, Housing Guidelines incorporate different income tiers to better serve the diverse needs of the community.

Town-Owned Property

Homeownership Developments

At least 50% of the units should be affordable to those earning at or below 80% of area median income with sales prices calculated for those earning no more than 70% of median to offer a sufficient "marketing window" for first-time homebuyers. At least 10% of the units should be directed towards households earning between 80% and 150% of median income to cover the needs of moderate- and middle-income households who are priced out of the current housing market.

Rental Developments

At least 50% of the units should be affordable to those earning at or below 80% of area median income with many of these units targeted to those earning less than 60% of median income, with even affordability reaching down to those with incomes of 50% or 30% of the area median to reach very low-income households when feasible. Another 10% of the units should be directed

⁹ Internal subsidies are possible when the prices of the market units are sufficient to cover the costs associated with constructing the affordable units where purchase prices are lower than unit costs.

to those earning between 80% and 150% of area median income to address housing needs of those moderate- and middle-income households who are priced out of the current housing market.

Privately Owned Property

Homeownership Developments

Promote the inclusion of at least 30% of the units reserved for those earning at or below 80% of area median income and at least another 10% to those earning above 80% of median income but at or below 150% of area median income to address a range of housing needs.

Rental Developments

Promote mixed-income communities for rental projects and whenever feasible, with the inclusion of subsidy funds, increase the level of affordable rental units to at least 30% of total housing units targeted to those earning at or below 80% of area median income. Projects that set-aside units for low-income households earning less than 60% of area median income or more moderate- and middle-income households earning up to 150% of area median income will receive priority consideration.

Unit Mix

Based on a distribution of needs by seniors, starter households, families, and special needs populations, developments shall strive for an overall equal distribution of one, two and three bedroom units with the inclusion of some four-bedroom units in family developments. Truro needs both new affordable homeownership and rental opportunities for its seniors and families.

Elderly Housing: Mix of one and two-bedroom units, of which 10% shall be barrier free and accessible for the wheelchair bound.

Family Housing: Mix of two and three-bedroom units with at least 5% of units including 4-bedroom apartments.

Special Needs Housing: Mix of efficiencies and one-bedroom units with allowance of shared living facilities such as congregate units and group homes.

Design Criteria

Affordable units should be designed to be harmonious in appearance, construction, and quality of materials with the other units in the development and with the surrounding area. It is important that new development contribute to the historic, small town character of Truro. Affordable units should be integrated and dispersed throughout the development and subsidized and market rate units should not be distinguishable from the exterior. Appropriate recreational facilities should

be provided, pedestrian access and bike path required, and vegetation buffers required for projects of more than 30 units.

Location

The Housing Plan emphasizes the distribution of affordable housing throughout the town of Truro in an attempt to avoid unnecessarily high impacts from new development in any one area. Another objective is to look for affordable housing opportunities that will minimize impacts on the built or natural environment such as the refinancing and redevelopment of existing housing, the creation of accessory apartments, or the redevelopment of those areas of town most accessible to transportation, goods and services such as the Town Center and other commercial areas.

Size and Density

The density of a particular development should relate to its location in the community whether it is in a residential zoning district, a business district or in an area that is relatively removed from an existing neighborhood. In all residential areas the total number of proposed dwelling units within the development should not exceed four units per acre to comply with these guidelines and in all other districts the number of proposed dwelling units within the development should not exceed eight units per acre unless there are compelling reasons to increase densities for project feasibility. Additionally, structures may be built up to three stories in all zoning districts. These guidelines encourage the use of triplexes and quadruplexes and discourage structures with more than six units per building.

Open Space and Landscaping

The project should incorporate open space of at least 25% of the parcel, and to the greatest extent possible based on the size of the parcel, this open space should be set aside as common land and maintained by a homeowners association or the owner of the property. All projects must also include proper landscaping such as grass, trees and shrubs, insuring the same number and quality of items for all units in the development, including the affordable units. Cluster development is encouraged for larger projects of more than five units.

Parking

Each dwelling unit in a development targeted to seniors must include one parking space and in developments targeted to families, two parking spaces must be provided.

Environmental Concerns

Avoid targeting development projects to areas that are ecologically sensitive and will degrade nearby conservation land. Developers should also be prepared to support plans for addressing water and septic services and address the impact of the traffic created by the development.

Marketing

The Housing Authority or regional non-profit organization could assume the responsibility of marketing affordable units in any proposed development including managing the lotteries.

Affordability Restrictions

Deed riders or affordable rental restrictions should assure continued affordability in perpetuity to the greatest extent possible. The resale prices included in homeownership projects should be indexed to HUD's area median income or other reasonable index as opposed to market value to better assure this affordability over the long-term. In regard to monitoring and enforcing the affordability restrictions on homeownership projects, DHCD is now serving as monitoring agent on all Local Initiative Program project and Citizens Housing and Planning Association (CHAPA) could assume responsibility for all other. The regional non-profit organization or another entity would be identified as monitoring agent for rental developments.

Management

The professional management of new rental housing is critical to the future viability of the development, and the management entity must have a proven track record and be approved by the Town of Truro through its Housing Authority.

**APPENDIX 3:
List of Affordable Housing Resources**

Below is a list of affordable housing regulations and resources that can be used to assist towns in the development of affordable housing. They are:

I. SUMMARY OF HOUSING REGULATIONS

- A. Chapter 40B Comprehensive Permit Regulations
- B. Planned Production Regulations
- C. Commonwealth Capital
- D. Local Initiative Program (LIP) Guidelines

II. SUMMARY OF HOUSING RESOURCES

- A. Technical Assistance
 - ⤴ Peer to Peer Technical Assistance
 - ⤴ MHP Chapter 40B Technical Assistance Program
 - ⤴ Smart Growth Technical Assistance Grants
 - ⤴ Cape Cod Commission's Technical Assistance Program (TAP)

B. Housing Development

HOME Program
Community Development Block Grant Program (CDBG)
Housing Stabilization Fund (HSF)
Low Income Housing Tax Credit Program
Affordable Housing Trust Fund
Housing Innovations Fund (HIF) Massachusetts
Housing Investment Corporation The
Life Initiative
Federal Home Loan Bank Board's Affordable Housing Program (AHP)
MHP Permanent Rental Financing Program
Section 8 Rental Assistance
Massachusetts Preservation Projects Fund
District Improvement Financing Program (DIF)
Private Tax Credit Investors

C. Homebuyer Financing and Counseling

- ⤴ Soft Second Loan Program
- ⤴ American Dream Downpayment Assistance Program
- ⤴ First Time Homebuyer Program through Housing Assistance Corporation or the Cape CDP.

D. Home Improvement Financing

- CDBG Housing Rehab Program
- HAC Weatherization Program (see below)
- MassHousing Home Improvement Loan Program (HLP)
- Get the Lead Out Program
- Barnstable County Septic Repair Program
- USDA rural development program (see below)
- SMOC (see below)

SMOC: The South Middlesex Opportunity Council provides repairs and home modifications for residents with disabilities. SMOC can install a handicap ramp, modify bathrooms, adapt existing space or add a bedroom onto the first floor of your home. The SMOC program is a loan that is paid back upon sale of the house with very lenient income guidelines. For more details contact Mary Ann Walsh at 508-202-5919.

USDA: The USDA Rural Development Office in West Wareham has loan funds for home repairs. The 504 Direct Loan Funds have a 1% interest rate and can be paid back over 20 years. Senior Citizens are also eligible for grants. Contact Ticia Weare at 508-295-5151 ext 138 for additional information.

HAC: Housing Assistance Corporation in Hyannis has federal funds for weatherization. Residents who are eligible for fuel assistance are eligible for their program. The weatherization program will make significant repairs to your home including insulation, new furnaces, windows, etc. Contact Ruth Bechtold at 508-790-7106 ext. 2

In addition, in June 2012 Truro received a CDBG Grant for FY 2012 for Housing Rehabilitation and Child Care Subsidies. This will provide rehabilitation for 25 homes in the three-town region.



TOWN OF TRURO

P.O. Box 2030, Truro, MA 02666

Tel: 508-349-7004 , Extension: 10 or 24 Fax: 508-349-5505

6. CONSENT AGENDA

- A. Review/Approve and Authorize the Chair to sign:
 - 1. Town Water Service Hook-up Application-East Harbour Condominiums 618 Shore Rd –Addition of 3rd Meter for cottages
 - 2. Review and Approve Special One Day Alcohol Application and License and One Day Entertainment Application and License for Saturday, March 12, 2016 at the Truro Community Center, 7 Standish Way
- B. Review and Approve Common Victualer Seasonal Licenses (Top Mast Café-209 Shore Rd and Whitman House Restaurant-7 Great Hollow Rd)
- C. Review and Approve Declaration of Surplus Property (Truro Public Library) - 1 computer from 1980, 1 desk, 1 filing cabinet.
- D. Review and Approve Meeting Minutes: Budget Task Force January 11, 2016, January 26, 2016



TOWN OF TRURO

Board of Selectmen Agenda Item

DEPARTMENT: Administration

REQUESTOR: East Harbour Condominiums –Mariellen Serena

REQUESTED MEETING DATE: February 16, 2016

ITEM: Truro Water Service Application for additional meter to be installed at East Harbour Condominiums-618 Shore Rd.

EXPLANATION: Currently there is Town Water at East Harbour Condominiums. The Association would like to add an additional or separate water meter (3rd) as indicated on the site plan to service the cottages. Per Pat Pajaron, the Health Agent to the Board of Health on February 2, 2016: “This property was approved for condominium conversion by The Board on March 3, 2015 and is currently served by town water. The plan submitted with the application shows the water line from Shore Road and splits into the motel building and the manager’s unit/office. Two existing water meters serve the property. A proposed third water meter will serve the six cottages. Per the Provincetown Water Department, conversion to condominium form of ownership requires upgrades to the water pipes, with separate water meters, a meter pit and tap.

The Board should be aware that the installation of the third meter is temporary. Plans for redevelopment of this property have been submitted to the Conservation Commission review since the property is located on a barrier beach. The Board will have the opportunity to review the proposed redevelopment of this property when the application is scheduled before you at a meeting.”

The application is before the Board of Selectmen per the *Board of Selectmen Policy #24- Provincetown Water Line Application Process*. The Board of Health reviewed and approved this application at their meeting held on February 2, 2016.

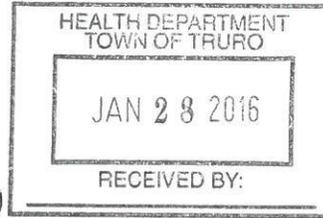
FINANCIAL SOURCE (IF APPLICABLE): N/A

IMPACT IF NOT APPROVED: If not approved, an alternative would have to be sought through other options.

SUGGESTED ACTION: *MOTION TO approve & authorize the Chair to sign the new water service application for 618 Shore R., Truro MA.*

ATTACHMENTS:

1. Town of Provincetown - Water Department - Truro Water Service Application for New or Expansion of Existing Water Service
2. Site Plan for 618 Shore Rd
3. Pat Pajaron Health Agent’s memo regarding the Board of Health Approval on February 2nd



TOWN OF TRURO BOARD OF HEALTH

P.O. Box 2030, Truro MA 02666
Tel: 508-349-7004 Fax: 508-349-5508

TRURO WATER SERVICE APPLICATION FOR NEW OR EXPANSION OF EXISTING WATER SERVICE

APPLICANT INFORMATION

Date: January 12, 2016 Name: East Harbour
Water Service Address: 618 Shore Road Map/Parcel/Lot _____
Mailing Address: 2 Shaker Rd - B218 City/State/Zipcode Shirley, MA 01464
Phone Number: [REDACTED] Email Address: [REDACTED]

EMERGENCY TELEPHONE NUMBERS

Plumber Name: RKM Property Management Phone Number: 508 487-1621
Property Manager: Scott Powell Phone Number: [REDACTED]
Other Name & Phone Number: Eric Shapiro - [REDACTED]

TYPE OF SERVICE REQUESTED:

- New Water Service: Proposed Title 5 Design Flow: _____
- Expansion of Water Service:
Existing Title 5 Design Flow: _____ Proposed Title 5 Design Flow: _____
- Water Service for Condominium Conversion (separate meters, tap etc.)

Type of Facility:

- | | | |
|--|---|---|
| <input type="checkbox"/> Single Family | <input checked="" type="checkbox"/> Condo | <input type="checkbox"/> Multifamily Dwelling |
| <input type="checkbox"/> Restaurant | <input type="checkbox"/> Motel | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> Retail | <input type="checkbox"/> Office Building | <input type="checkbox"/> Industrial: _____ |

Meter installations fifty (50) feet or greater from the curb stop must be in a meter pit adjacent to the curb top. Concrete meter pits are required in roads or driveways.

I hereby agree to abide by all the rules and regulations of the Provincetown Water Department now in force or to be established by the Water and Sewer Board and declare that there is no other means of supplying potable water on-site (e.g. private well).

Applicant Signature: 

ONCE TRURO & PROVINCETOWN OFFICIALS HAVE APPROVED THE APPLICATION, PLEASE SUBMIT A COPY TO THE TRURO HEALTH DEPARTMENT

SIGNATURES OF APPROVAL *** OFFICIAL USE ONLY *******

Tramplon

TRURO BOARD OF HEALTH

02-02-14

DATE OF APPROVAL

TRURO BOARD OF SELECTMEN

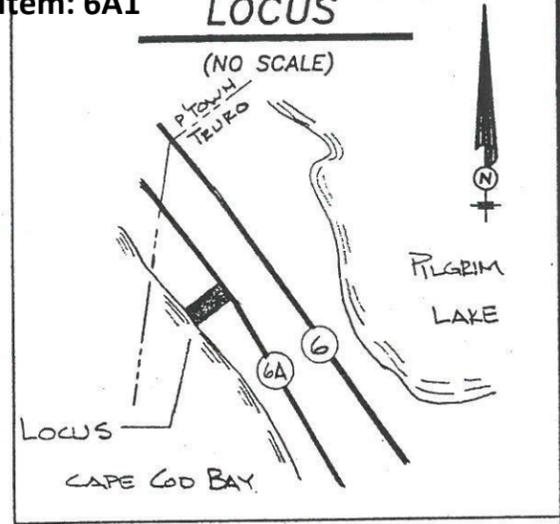
DATE OF APPROVAL

PROVINCETOWN WATER &
SEWER BOARD

DATE OF APPROVAL

NOTES:

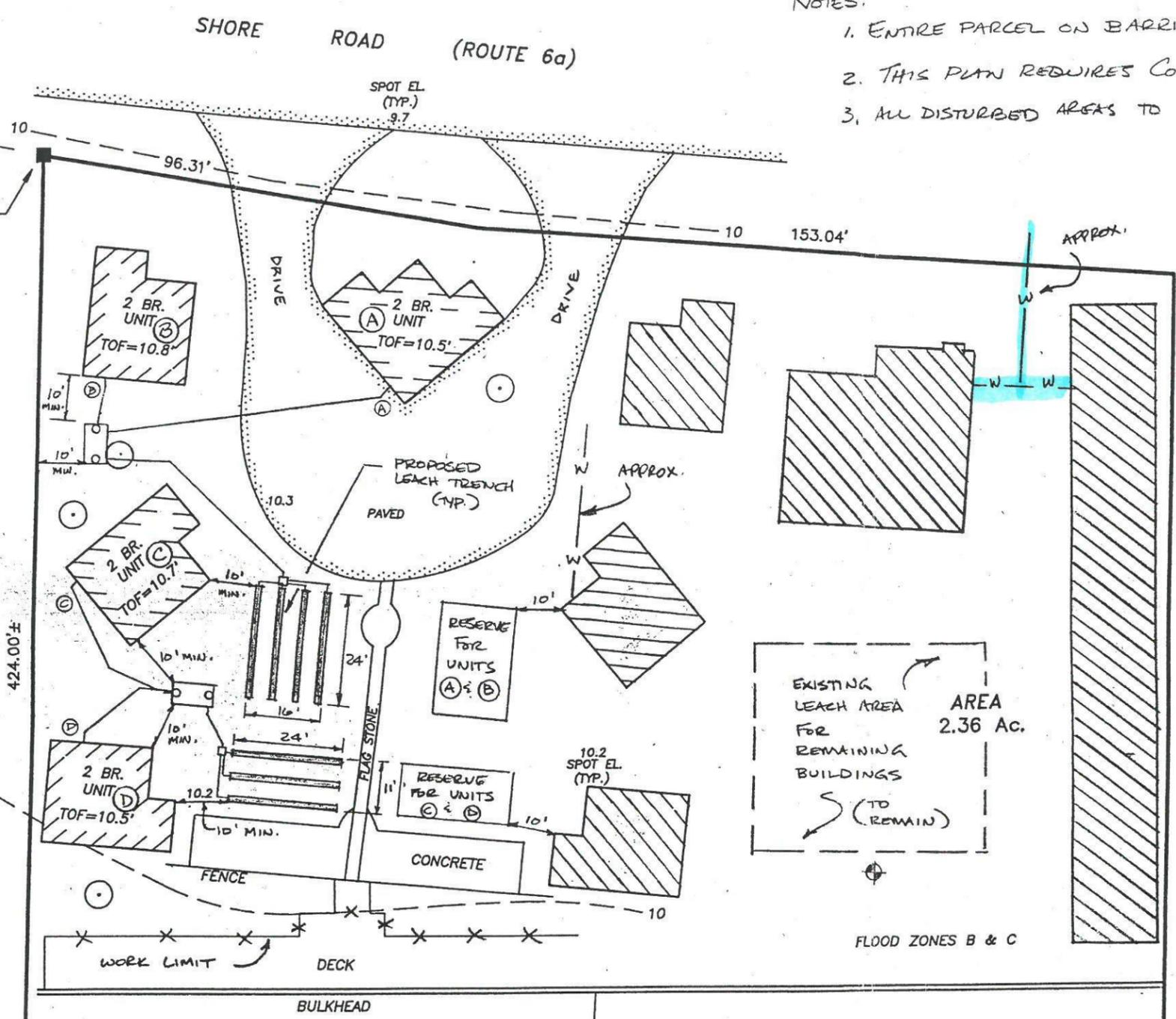
1. ENTIRE PARCEL ON BARRIER BEACH
2. THIS PLAN REQUIRES CONSERVATION COMMISSION APPROVAL
3. ALL DISTURBED AREAS TO BE REPLANTED W/ GRASS



LEGEND

- ⊙ EXISTING SEPTIC
- ⊕ EXISTING WELL
- ⊕ PROPOSED WELL
- - - EXISTING CONTOUR
- · - · - PROPOSED CONTOUR
- W - WATER LINE
- ⊙ TEST HOLE
- ⊕ SEPTIC TANK
- ⊕ "D" BOX

BENCHMARK
TOP OF CONCRETE BOUND
ELEVATION = 10.1' N.G.V.D.



EXISTING LEACH AREA FOR REMAINING BUILDINGS (TO REMAIN)
AREA 2.36 AC.

SITE & SEWAGE PLAN

LOCUS: 618 SHORE ROAD (RTE 6A)
TRURO, MASS.
REF: ASSR'S SH. #5 RECEL #13
PLAN PREPARED FOR:
EAST HARBOUR MOTEL
P.O. Box 183
N. TRURO, MASS. 02652
SCALE: 1" = 30' DATE: 1/17/94
SHEET No. 1 OF 3 JOB No. 93329

11/2/94 As Built
REVISIONS

FELCO, INC.
ENGINEERING • LAND SURVEYING
P.O. BOX 1366 ORLEANS, MA 02653
(508) 255-8141



ALL WELLS NOT SHOWN EXCEED 200' FROM LOCUS SEWAGE.
VERIFY ZONING AND UTILITY SETBACK DIMENSIONS PRIOR TO CONSTRUCTION.
THIS PLAN IS FOR SEWAGE DESIGN ONLY AND IS NOT INTENDED TO BE A SURVEY PLOT PLAN.



TOWN OF TRURO

HEALTH DEPARTMENT

P.O. Box 2030, Truro MA 02666

Tel: 508-349-7004 Fax: 508-349-5508

February 3, 2016

Mariellen Serena
838 Commercial Street
Provincetown - MA 02657
and
Email

RE: Approval of Water Service for Condominium Conversion, 618 Shore Road

Dear Ms. Serena:

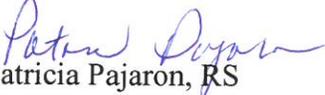
Please be advised that the Truro Board of Health (Board) at their regularly scheduled meeting on February 2, 2016 made a motion regarding the above-referenced approval.

FOR YOUR INFORMATION THE MOTION STATED:

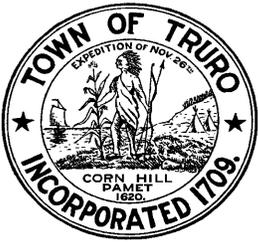
Mark Peters made a motion to approve the water service (separate meter) for East Harbour Condominiums, 618 Shore Road. Tim Rose seconded. Vote 5-0-0, motion carries.

Please feel free to contact me at 508-349-7004 x 32 if you have any questions.

Sincerely,


Patricia Pajaron, RS
Health Agent

cc: Board of Health
E. Shapiro, Lexvest East Harbour LLC



TOWN OF TRURO

Board of Selectmen Agenda Item

DEPARTMENT: Licensing Department

REQUESTOR: Nicole Tudor, Executive Assistant

REQUESTED MEETING DATE: February 16, 2016

ITEM: Application for-One Day Alcohol License (Beer and Wine) and One Day Entertainment March 12th from 6-10pm (4 hours) at the Truro Community Center, located at 7 Standish Way.

EXPLANATION: Truro Resident, David Dewitt, is requesting a One Day Alcohol License and One Day Entertainment License for a private party at the Truro Community Center (7 Standish Way) on Saturday, March 12, 2016 from 6-10pm. The request requires approval from the Local Licensing Authority per MGL Ch. 138 §14 for the One Day Alcohol license and per MGL Ch. 140 §181 & 183A amended for the One Day Entertainment License. Local Licensing Authorities may issue special licenses for sale of wines and/or malt beverages to a responsible manager. The applicant named on the One Day shall, at all times during which alcoholic beverages are being sold shall be available to the licensing authorities during all such times, and shall be qualified, authorized and satisfactory to the licensing authorities. The Licensee will be responsible for ensuring that minors are not served alcoholic beverages and are not drinking alcoholic beverages on the licensed premises. David Dewitt is TIPS certified and proof of Liquor Liability insurance is forthcoming. The Alcohol License will not be released until the liquor liability form is received. The Entertainment will be a Disc jockey with amplified recorded music. The Applications have been reviewed and approved by the Chief of Police. The Community Center has been reserved with the Recreation Department and approved by the Town Administrator.

FINANCIAL SOURCE (IF APPLICABLE): N/A

IMPACT IF NOT APPROVED: David Dewitt will not be allowed to serve alcohol (wine and beer) or have entertainment at their event on March 12, 2016 from 6:00pm-10:00pm at the Truro Community Center.

SUGGESTED ACTION: *MOTION TO approve a one day alcohol license for wine and beer only and a one day entertainment license to David Dewitt for Saturday, March 12th from 6pm-10pm at the Truro Community Center, 7 Standish Way, and authorize the Chair to sign the applications.*

ATTACHMENTS:

1. One Day Alcohol License Application for 3/12/2016 signed by Chief of Police
2. Server Training Certificate
3. One Day Entertainment Application for 3/12/2016 signed by Chief of Police

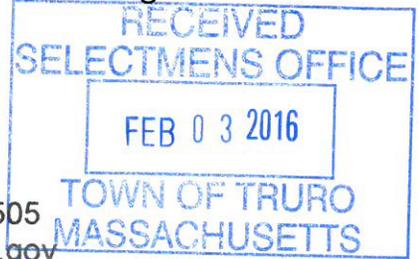


TOWN OF TRURO

P.O. Box 2030, Truro, MA 02666

Licensing Department

PH: 508-349-7004, Ext. 10 or 24 Fax: 508-349-5505
 Email: ntudor@truro-ma.gov or nscoullar@truro-ma.gov



Application for a One Day Pouring License

MGL Chapter 138, Section 14 Special Licenses

The Local Licensing Authorities of TRURO pursuant to the provisions of Chapter 138 § 14 issuance of a **special one-day pouring license** as described herein.

BUSINESS/ORGANIZATION INFORMATION

David Krieger-Delwitt
 Name of Applicant Business/Organization Name

Po Box 613 Truro MA 02666
 Mailing Address of Business/Organization

Non-profit or For-profit Entity Yes No
 If yes, proof of Non-Profit Status **must** accompany this application

Contact Person	Phone Number	Email
----------------	--------------	-------

INDIVIDUAL APPLICANT INFORMATION

David Krieger-Delwitt
 Individual's Name Mailing Address

[REDACTED]
 Phone Number Email Address

EVENT INFORMATION

3-12-16
 Date of Event for License to be issued Purpose of Event (example: fundraiser, etc.)

Hours of Alcoholic Beverages sales, service and/or Consumption (from - to) 6pm - 10pm

Truro Community Center 7 Standish Way Truro
 Event Location (Must provide facility name, if any, street number and name)

Town of Truro
 Property Owner Name and Address Phone number

[REDACTED]
 Name of Caterer (if applicable) Approximate number of people attending

Is the event open to the general public Yes No

Will there be Entertainment Yes No If Yes, Type of Entertainment DJ/music

Will there be Police Detail Yes No

Purchase & Service

License is for the Sale of:

All Alcohol Beverages (\$50.00)

Wines & Malt beverages Only (\$25.00)

Wines Only (\$25.00)

Malt Beverages Only (\$25.00)

What is the source of the alcohol for the event (where is it being purchased?) Approved wholesale distributor

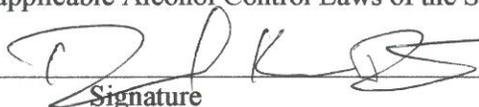
Who will be serving the Alcohol? David Krieger-DeWitt / Host

TIPS CERTIFIED REQUIRED-SUBMIT COPY OF CERTIFICATION WITH APPLICATION

Massachusetts Alcohol Beverage Control Commission (ABCC) has a 3-page list of "authorized sources" for the purchase of Alcohol used in conjunction with a temporary pouring license. The list includes alcohol wholesalers, farm brewers, manufacturers and direct shippers only. At this time, package stores and liquor stores are not considered "authorized sources" for use with a temporary pouring license.

Applicant's Signature

I certify under the pains and penalties of perjury that the above information is true and that I will comply with all applicable Alcohol Control Laws of the State of Massachusetts and policies and regulations of the Town of Truro.


Signature

2/2/16

Date

- Licenses are issued to persons who are at least 21 years of age.
- All Massachusetts Municipalities are required to send copies of temporary pouring licenses issued by the town to the ABCC in Boston.
- Liquor Liability Insurance Certificate may be required and must list the Town of Truro as the "certificate holder" in the lower left corner of the certificate form.
- A copy of the required Fire Safety Inspection Certificate of the facility must be provided, if applicable.
- The Local Licensing Authority may impose restrictions and/or conditions.

Office Use Only

APPROVAL

Board of Selectmen _____ Meeting Date _____

Police Department Kyle Takadjian Date 2/9/16

Restrictions/Conditions attached to the license by the Board of Selectmen or its Delegate: _____

Print

Main Menu

Do not click Back-Space to leave this window

Certificate of Completion

This Certificate of Completion of
eTIPS On Premise 2.0
For coursework completed on February 3, 2016
provided by Health Communications, Inc.
is hereby granted to:

David Krieger-Dewitt

Certification to be sent to:

Po Box 613

Truro MA, 02666-0613 USA



This document is not proof of TIPS certification. It signifies only that you have completed the course. Valid certification documents will be forwarded to you.



RECEIVED
SELECTMENS OFFICE
FEB 03 2016
TOWN OF TRURO
MASSACHUSETTS



TOWN OF TRURO

Licensing Department

PO Box 2030, Truro, MA 02666

PH: 508-349-7004, Ext. 10 or 24 Fax: 508-349-5505

Email: ntudor@truro-ma.gov or nscoullar@truro-ma.gov

Application for an Entertainment License

Weekday Saturday Sunday

The undersigned hereby applies for a license in accordance with the provisions of Mass. General Laws, c.140 §181

BUSINESS/ORGANIZATION INFORMATION

Name of Applicant _____ Business/Organization Name _____

Mailing Address of Business/Organization _____

Is this a Non-profit or For-profit Entity (Check the appropriate box) Yes No
If yes, proof of 501c3 **must** accompany this application

Contact Person _____ Phone Number _____ Email _____

INDIVIDUAL APPLICANT INFORMATION

David Krieger-DeWitt _____ PO Box 613 Truro MA 02666 _____
Individual's Name _____ Mailing Address _____

[REDACTED] _____ TruroAffairs@gmail.com _____
Phone Number _____ Email Address _____

EVENT INFORMATION

3/12/16 _____ Party _____
Day (s)/Date (s) of Event for License to be issued _____ Purpose of Event (example: fundraiser) _____

Hours of Event (from - to) 6pm - 10pm _____

Truro Community Center 7 Standish way. _____ Event is: Indoor Outdoor Event
Location (Must provide facility name, if any, street number and name) _____ (Please check applicable box)

Town of Truro _____
Property Owner Name and Address _____ Phone number _____

Seating Capacity: _____ Occupancy Number: _____

_____ Approximate number of people attending 150
Name of Caterer (if applicable) _____

If the event is catered please return Caterer Food Service Form to Health Agent at Fax # 508.349.5508

Will an admission fee be collected? Yes No

Will there be a One Day Alcohol License Yes No **If yes; you must also apply for a One Day Alcohol License**

Will there be Police Traffic Control? Yes No

ENTERTAINMENT INFORMATION

Type of Entertainment: Please check the appropriate boxes.

Dancing: By Patron By Entertainers No Dancing

Music: Recorded Juke Box Live No Music

Number of Musicians & Instruments (Type) DD

Amplified System: Yes No

Shows: Theater Movies Floor Show Light Show

No Show

Other: Video Games Pool/Billiard Tables (Please indicate quantity) _____

Applicant's Signature

I certify under the pains and penalties of perjury that the above information is true and that I will comply with all applicable regulations of the Town of Truro.

 Signature 2-3-16 Date

- A valid entertainment license must be on the premises before the entertainment is commenced.
- No entertainment shall be offered, conducted, or otherwise provided by any establishment licensed under MGL Chapter 140 without first obtaining an entertainment license from the Board of Selectmen.
- Sunday entertainment must be specifically requested and addressed in the permitting process.
- These regulations are intended to allow the Board of Selectmen to determine the appropriate parameters to limit impacts to the neighbors of the establishment and to the community by the establishment and the entertainment provided therein.
- A copy of the required Fire Safety Inspection Certificate of the facility must be provided, if applicable.
- The Local Licensing Authority may impose restrictions and/or conditions.

Office Use Only

APPROVAL

License No _____

Board of Selectmen _____ Meeting Date _____

Police Department Kyle Takajian Date 2/9/16

Restrictions/Conditions attached to the license by the Board of Selectmen or its Delegate: _____



TOWN OF TRURO

Board of Selectmen Agenda Item

DEPARTMENT: Licensing Department

REQUESTOR: Nicole Tudor, Executive Assistant

REQUESTED MEETING DATE: February 16, 2016

ITEM: Approval of 2016 Seasonal Common Victualer Licenses-Top Mast Café and Whitman House Restaurant

EXPLANATION: The approval of Top Mast Café and Whitman House Restaurant, Seasonal Common Victualer licenses are under the authority of the Board of Selectmen as Local Licensing Authorities. When these licenses are approved for renewal, the license will be issued only upon compliance with all regulations and receipt of the necessary fees. The Health Department Food Service licenses will be approved once the Common Victualer Licenses are approved.

1. *There were no reported issues with Top Mast Café in 2015.*
2. For Whitman House, the Truro Health Agent first became aware of a reported issue at Whitman House Restaurant back in December 2015 when a reporter from the Cape Cod Times questioned whether the department was aware that the state had investigated the restaurant for allegedly selling striped bass before the season and labeling it as Pollock and selling oysters that came from a harvester in Wellfleet that did not have a wholesale dealer license.
The incident was investigated in June of 2015 by the State.

The Truro Health Department was never contacted by the MDPH Food Protection Program regarding an inspection conducted at the Whitman House Restaurant. Subsequent to receiving the call from the CC Times the Health Agent called MDPH Food Protection Program and requested a copy of their report.

The report states that the oysters were surrendered and samples of the striped bass were taken and the Mass Vibrio Plan was reviewed with the owner as well as the mislabeling of the striped bass as Pollock. The incident was reported to the BOH at their December 16th meeting. No action was taken by the Board.

The individuals who were selling the oysters were due back in court on Dec. 29th. This is the most current information we have on this matter.

Mass General Law	Licenses & Permits Issued by Board of Selectmen	Names of Businesses
Chapter 140 § 2	Common Victualer (Cooking, Preparing and Serving food)	Top Mast Café Whitman House Restaurant

FINANCIAL SOURCE (IF APPLICABLE): N/A

IMPACT IF NOT APPROVED: The applicants will not be issued their 2016 Common Victualer Seasonal License to operate at Top Mast Café and Whitman House Restaurant in the Town of Truro.

SUGGESTED ACTION: *MOTION TO approve the 2016 Common Victualer Licenses for Top Mast Café and Whitman House Restaurant upon compliance with all regulations and receipt of the necessary fees.*

ATTACHMENTS:

1. Renewal Application for 2016: Top Mast Café
2. Renewal Application for 2016: Whitman House Restaurant
3. Department of Public Health – Report on Whitman House Restaurant



TOWN OF TRURO

BUSINESS LICENSE APPLICATION ADMINISTRATION OFFICE

Main Floor Town Hall • P.O. Box 2030
24 Town Hall Rd • Truro, MA 02666

Tel: 508-349-7004 Extensions: 10 or 24 Fax: 508-349-5505



NO BUSINESS MAY OPERATE WITHOUT A VALID LICENSE ON THE PREMISES

The undersigned hereby applies for a License to conduct business in the Town of Truro in accordance with the Statutes of the Commonwealth of Massachusetts and subject to the Rules and Regulations of the Licensing Authorities.

Please check the appropriate box that best describes the license type (s) being applied for:

Business Request	License Type	Hours of Operation
<input type="checkbox"/> New Application	<input checked="" type="checkbox"/> Common Victualer (Food)* <i>See Health Department</i>	<input type="checkbox"/> Annual License
<input checked="" type="checkbox"/> Renewal – No Changes	<input type="checkbox"/> Transient Vendor (Retail)	Number of Days Open:
<input type="checkbox"/> Renewal – Change (s)	<input type="checkbox"/> Peddler/Mobil Lunch Cart* <i>See Health Department</i>	Hours AM PM
<input type="checkbox"/> Transfer of License	<input type="checkbox"/> Entertainment License <i>Complete Entertainment Application</i>	<input checked="" type="checkbox"/> Seasonal License
<input type="checkbox"/> Name Change	<input type="checkbox"/> Lodging House	Number of Days Open:
<input type="checkbox"/> Manager Change	<input type="checkbox"/> Alcohol License <i>Complete ABCC Application</i>	Opening Date: 5/1/16
<input type="checkbox"/> Location Change	<input type="checkbox"/> Innholder	Closing Date: 10/30/16
<input type="checkbox"/> Seasonal to Annual	<input type="checkbox"/> Taxicabs	Hours 7 AM 10 PM
<input type="checkbox"/> Annual to Seasonal	<input type="checkbox"/> Other	<input type="checkbox"/> Change of Hours
<input type="checkbox"/> Extension of Premises		<input type="checkbox"/> Other

Other information please describe _____

APPLICANT INFORMATION

Name of Applicant TOP MAST RESORT, INC

Name of Business/Corporation/Partnership TOP MAST CAFÉ

Business Location 209 SHORE RD. IV. TRURO
Truro Street Address

Mailing Address of Business P.O. B 44 IV. TRURO, MA. 02652
Please use preferred mailing address for any Town Correspondence

Business Contact Information [REDACTED] VACATION@TOPMASTRESORT.COM
Business Number/Cell Number/Email Address

Name of Manager JASON SILVA [REDACTED]
Please Print

Manager Contact Information [REDACTED]
 Manager's Mailing Address P.O.B. 44 N. TRURO MA 02652 Cell Number/Email Address _____
 FEIN Business Number [REDACTED]
 Food Vendor Drivers' License # _____ Vehicle Registration # _____

CHECKLIST-Please provide the following items if not provided to the Health Department.

- RESTAURANTS- See Health Department Application
- FIRE PROTECTION SYSTEMS ANNUAL TEST REPORT
- IF YOU HAVE EMPLOYEES- Provide Workers Compensation Affidavit **AND** Certificate of Insurance
- IF YOU DO NOT HAVE EMPLOYEES- Provide Workers Compensation Affidavit **ONLY**
- IF SELLING ALCOHOL FOR CONSUMPTION ON PREMISE
 - Provide Liquor Liability Insurance
 - Provide Current Building and Fire Certificate of Inspection
 - TIPS Server Training Certificates for Servers
- Mobil Food Unit-Attach State Hawker Peddler License
- Ice Cream Truck-Complete CORI Form and Permit to Engage in Ice Cream Vending (MGL 270 §25)
- Business Certificate with the Clerk's Office-*A Business Certificate is commonly referred to as a d/b/a or "Doing Business As" form. Its purpose is primarily for consumer protection and is considered a public record. Pursuant to M.G.L. Chapter 110, section 5, a person must file a business certificate when conducting business in Truro under any title (business name) other than the real name of the individual, partnership, or corporation. (Note: Certain exemptions to filing are allowed under section 6: a corporation doing business as its true name; a legal partnership is doing business under any title which includes the true surname of any partner; certain other exemptions exist for trusts and limited partnerships.)*

ATTESTATION

Pursuant to M.G. L. Ch. 62C, sec. 49A, I certify under the penalties of perjury that I, to my best knowledge and belief, have filed all state tax returns and paid all local state taxes required under law and the information I have provided is true and accurate. Any misstatement in this application, or violation of state or applicable town bylaws or regulations, shall be considered sufficient cause for refusal, suspension or revocation of the license.

JASON SILVA
 Print Name

Jason Silva
 Signature of Applicant

Complete the application and supporting documents and mail or bring them with the appropriate fees to:

TOWN OF TRURO
 Administration Office ♦ Main Floor Town Hall
 24 Town Hall Rd ♦ PO Box 2030
 Truro, MA 02666

-----Office Use Only-----

- Payment Received
- Health Agent or Board of Health Approval Board of Selectmen Meeting Date for Approval _____

RALPH J. PERRY, INC.

DEC 28 2015

36343

96 Falmouth Rd. (Route 28) • Hyannis, MA 02601 Phone: (508) 775-FIRE • Ma. Lic. #017 D.O.T. # A-850

SYSTEM INSPECTION REPORT

Name TOP MAST MOTEL / CAFE
 Address 209 Stone Road
N. Truro MA 02657
 Bill To P.O. Box 74
 Contact AL Phone XXXXXXXXXX

Date 11-19-15 Next Insp. Due April 2016
 Model # 66 Mfg. AG
 # of Tanks 1 Wet Dry
 Annual Semi Recharge New
 Fusible Links: 360 4 450 Other Seals
 Fuel Shut Off: Gas Electric Caps
 Anslul Cart: Single Double N2 CO2
 RG/PC Cart: 16gm CO2 12gm CO2

Hood needs to be cleaned 04 Refuses Inspection
 Grease accumulation: Excessive Heavy Moderate
 Filters need to be cleaned: ok Type Roller

Cooking appliance location: Left to right:
Gaill Gaill Dry Fry Gaill Stove

Ralph J. Perry, Inc. must be notified if there is any change/movement in cooking equipment.

- | | | | |
|--|-------------------------------------|---|-------------------------------------|
| 1. Are all appliances covered by nozzles | <input checked="" type="checkbox"/> | 17. Clean nozzles no. of <u>2</u> duct <u>2</u> plenum <u>7</u> appliance | <input checked="" type="checkbox"/> |
| 2. Are hood and duct covered by nozzles | <input checked="" type="checkbox"/> | 18. Replace fusible links / Mfg. date | <u>2016</u> |
| 3. Check positioning of nozzles | <input checked="" type="checkbox"/> | 19. Check cable, nut, and S-hook movement | <input checked="" type="checkbox"/> |
| 4. Hood and duct penetration sealed | <input checked="" type="checkbox"/> | 20. All piping secured | <input checked="" type="checkbox"/> |
| 5. Is system U.L. 300 | <input checked="" type="checkbox"/> | 21. All filters in place | <input checked="" type="checkbox"/> |
| 6. Proper clearance flame to filters | <input checked="" type="checkbox"/> | 22. Cartridge/N2 reinstalled/Safety pin removed | <input checked="" type="checkbox"/> |
| 7. Nozzle seals in place | <input checked="" type="checkbox"/> | 23. System reset and operational | <input checked="" type="checkbox"/> |
| 8. Are there seal tites in place | <input checked="" type="checkbox"/> | 24. All yellow seals in place | <input checked="" type="checkbox"/> |
| 9. Pressure gauges in proper range | <input checked="" type="checkbox"/> | 25. Service and certification tag on system | <input checked="" type="checkbox"/> |
| 10. Check cartridge weight | <input checked="" type="checkbox"/> | 26. Portable extinguishers up to code | <input checked="" type="checkbox"/> |
| 11. Hydrotest due | <u>2024</u> | 27. Class K extinguisher and placard installed | <input checked="" type="checkbox"/> |
| 12. Inspect cylinder liquid and mount | <input checked="" type="checkbox"/> | 28. Reviewed automatic & manual operation of system w/customer | <input checked="" type="checkbox"/> |
| 13. Test for proper operation from terminal link | <input checked="" type="checkbox"/> | 29. Exhaust fan working | <input checked="" type="checkbox"/> |
| 14. Test remote manual operation | <input checked="" type="checkbox"/> | 30. Customer instructed on required monthly inspection of system | <input checked="" type="checkbox"/> |
| 15. Micro switch in place | <input checked="" type="checkbox"/> | 31. Customer performing monthly inspection | <input checked="" type="checkbox"/> |
| 16. Gas valve in place and working | <input checked="" type="checkbox"/> | | |

Recommendation: _____
 Non-compliance issued: Yes / No Reason _____

*Non-Compliance systems/or systems with discrepancies may fail to extinguish/suppress a fire.

Discrepancies or deficiencies _____
 Ralph J. Perry, Inc. is not a hood/duct service company. Any discrepancies should be addressed by a qualified hood/duct company.

Extinguisher Inspections: 1-K 2-ABC Light Inspections: _____ Total # of Ext: 3 Ext. due service: _____ Service Chg: _____ Cond. Test: _____

RECHARGES / SERVICE

NEW EXTINGUISHERS

Drychem 2.5lb ___ 5lb ___ 10lb ___ 20lb ___ 6 year ___ Hydro ___
 PW ___ K Class ___ 6L ___ 2.5G ___ Hydro ___
 Halotron 2.5lb ___ 5lb ___ 11lb ___ 15.5lb ___ 6 year ___ Hydro ___
 CO2 5lb ___ 10lb ___ 15lb ___ 20lb ___ Hydro ___
 Parts: Service Collar ___ Oring ___ Pull Pin ___

Drychem 2.5lb ___ 5lb ___ 10lb ___ 20lb ___
 PW ___ K Class ___ 6L ___ 2.5G ___
 Halotron 2.5lb ___ 5lb ___ 11lb ___ 15.5lb ___
 CO2 5lb ___ 10lb ___ 15lb ___ 20lb ___
 Batteries: ___ Bulbs ___ Misc. ___

FIRE EXTINGUISHERS ARE IN COMPLIANCE WITH NFPA 10 CODE YES NO

Comments: _____

Service Technician [Signature] Lic. # 91

Customer's Authorized Representative [Signature]
 Please read the Customer Acknowledgment on reverse side before signing.

On this date, the above system was tested and inspected in accordance with procedures of the current NFPA 17A AND 96 edition and the manufacturers manual at time of installation and was operating according to these procedures with the results indicated above.
 On this date, the above fire extinguishers and fire equipment were inspected or serviced in accordance with procedures of the NFPA 10 and the manufacturers manual, with the results indicated above.
 The above service technician certifies that the system/extinguishers were personally inspected and found conditions to be as indicated above.
 A copy of this report will be forwarded to the local fire department.

Workmans Comp.

WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE POLICY
INFORMATION PAGE

Associated Employers Insurance Company
54 Third Avenue, Burlington, Massachusetts 01803-0970
(800) 876-2765

NCCI NO 40959

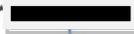
POLICY NO.
PRIOR NO.



ITEM

1. The Insured: Topmast Resort Inc As Per Schedule
DBA:
Mailing address: 217 Shore Road Rte 6a
P O Box 44
North Truro, MA 02652

FEIN: **-*



Legal Entity Type: Corporation

Other workplaces not shown above: See Location

2. The policy period is from 09/30/2015 to 09/30/2016 12:01 a.m. standard time at the insured's mailing address.
3. A. Workers Compensation Insurance: Part One of the policy applies to the Workers Compensation Law of the states listed here: MA
B. Employers' Liability Insurance: Part Two of the policy applies to work in each state listed in item 3.A.

The limits of liability under Part Two are:

Bodily Injury by Accident	\$	500,000	each accident
Bodily Injury by Disease	\$	500,000	policy limit
Bodily Injury by Disease	\$	500,000	each employee

- C. Other States Insurance: Coverage Replaced by Endorsement WC 20 03 06 B
D. This Policy includes these Endorsements and Schedules: SEE SCHEDULE

4. The premium for this policy will be determined by our Manuals of Rules, Classifications, Rates and Rating Plans. All information required below is subject to verification and change by audit.

Classifications	Premium Basis		Rates	
	Code No.	Estimated Total Annual Remuneration	Per \$100 Of Remuneration	Estimated Annual Premium
INTRA 32012				
INTER	SEE CLASS CODE SCHEDULE			

Minimum Premium \$284

GOV STATE	GOV CLASS
MA	9052

Total Estimated Annual Premium \$4,658
Deposit Premium \$1,225

State Assessments/Surcharges \$4,162.00 x 5.7500% \$239

This policy, including all endorsements, is hereby countersigned by

[Signature]
Authorized Signature

07/30/2015
Date

Service Office:
54 Third Avenue
Burlington MA 01803

Boston Insurance Brokerage Inc
24 Federal Street, 4th Floor
Boston, MA 02110

WC 00 00 01 A (7-11)



Liquor Liability Insurance

95A Turnpike Road, 1st Floor - Westborough, MA 01581
 Toll Free (877) 366-1140 - FAX: (508) 836-4940

LIQUOR LIABILITY DECLARATIONS

TYPE: Occurrence

Policy Number: 10015202LL

THIS DECLARATIONS PAGE AND ENDORSEMENTS, IF ANY, ARE PART OF YOUR POLICY.

PRODUCER:
 Kaplansky Insurance
 154 Shore Road
 P.O. Box 267
 North Truro, MA 02650

NAME OF INSURED (mailing address):
 Top Mast Resort Inc.
 D/B/A Top Mast Cafe
 P.O. Box 44
 North Truro, MA 02652



Producer's Code No.: 102

POLICY PERIOD: From: 05/26/2015 To: 05/26/2016

Time: 12:00 AM

Standard Time at the address of the Insured Premises as stated herein.

LOC NO. INSURED PREMISES
 001 209 Shore Road, North Truro, Barnstable County MA, 02652

LIMITS OF INSURANCE		
Limit:	\$500,000	Per Person
Limit:	\$1,000,000	Per Occurrence
Limit:	\$1,000,000	Aggregate
Liquor Sales:	\$13,000	

DESCRIPTION OF BUSINESS
 FORM OF BUSINESS: Corporation
 BUSINESS DESCRIPTION: Restaurant

Policy Number:		CLASSIFICATION AND PREMIUM		
LOC NO.	COVERAGE	CODE NO.	LIMIT OF LIABILITY	PREMIUM
001	Property Damage Endorsement			\$50
001	Pref - Restaurants - liquor sales less than 40% of total sales	34		\$500
			Total Premium:	\$550

Certificate of Liability Insurance

COMMON POLICY DECLARATIONS

This Declaration Page is attached to and forms part of the certificate provisions.

Previous No. [REDACTED]

Authority Ref No.

Certificate No. [REDACTED]

SEE CONTRACT PARTICIPATION ATTACHED TO THIS CERTIFICATE

1 Name and address of the Assured

Topmast Motel Topmast Resort Inc
&/Or Albert Silva and Nancy Silva dba
PO BOX 44

NORTH TRURO, MA 02652



Business Description: MOTEL WITH POOL & BEACH

2 Effective from 08/01/2015 to 08/01/2016
both days at 12:01a.m. standard time

3 Insurance is effective with certain

UNDERWRITERS AT LLOYD'S, LONDON.

4 This Certificate consists of the following Coverage Parts for which a Premium is indicated. This Premium may be subject to adjustment

Table with 2 columns: Coverage Part and Premium. Rows include Commercial Property Coverage Part (\$23,072.00), Commercial Inland Marine Coverage Part (Not Covered), Commercial General Liability Coverage Part (\$18,245.00), Commercial Crime Coverage Part (Not Covered), Commercial Auto Coverage Part (Not Covered), Terrorism Act-Optional Coverage (Not Covered), Professional Liability Coverage Part (Not Covered), Surplus Lines Tax (\$1,652.68), Inspection Fee, Broker Fee, Filing Fee, and a TOTAL of \$42,969.68.

5 Forms Applicable to all Coverage Parts: See Attached Schedule of Forms and Endorsements

Minimum Earned Premium: 25 %

6 Service of Suit may be made upon: See Form LMA 5020

In return for the Payment of the premium, and subject to all terms of this Certificate, we agree to provide the insurance as stated in this certificate.

7 In the event of a claim, please notify the following:

XS Brokers Insurance Agency, Inc.
13-17 Temple Street
Quincy, MA 02169-5014
FAX: 617.471.7180
EMAIL: claims@xsbrokers.com

Dated 08/06/2015

Handwritten signature of Authorized Representative

Authorized Representative



TRURO FIRE RESCUE
Truro Public Safety Facility
344 Route 6 Truro, MA 02666



FIRE PROTECTION SYSTEMS
ANNUAL TEST REPORT

BUSINESS NAME: TOP MAST CAFÉ

OWNER/MANAGER: ALBERT SILVA / JASON SILVA

ADDRESS: 209 SHORE RD. N. TRURO

PHONE #: [REDACTED] NUMBER OF UNITS: _____

CONTACT PERSON: JASON SILVA

ADDRESS: 209 SHORE RD. N. TRURO

TESTING COMPANY: JAMIE WHITE MASTER ELECTRICIAN

TESTING ELECTRICIAN/TECHNICIAN: ESLIM WHITE

COMPANY PHONE #: SOME HOME PHONE #: [REDACTED]

LICENSE #: [REDACTED]

The fire protection system (s) including, but not limited to, (Sprinkler Systems) (Range Hood Systems) (Fire Extinguishers) (Type I II III Fire Alarm Systems) (C.O. Detectors) at the above mentioned business address, were tested, (CERTIFIED) the add parts of the systems, were found to be, or corrected to be, fully operational.

COMMENTS: _____

DATE OF CERTIFICATION: 4/20/15 BY: ESLIM WHITE
Signature of Licensed Electrician

THIS REPORT MUST BE FILLED OUT AND SUBMITTED, PRIOR TO THE ISSUANCE OF,
OR RENEWAL OF A LICENSE TO OPERATE WITHIN THE TOWN OF TRURO.



The Commonwealth of Massachusetts
 Department of Industrial Accidents
 1 Congress Street, Suite 100
 Boston, MA 02114-2017
 www.mass.gov/dia



Workers' Compensation Insurance Affidavit: General Businesses.
 TO BE FILED WITH THE PERMITTING AUTHORITY.

Applicant Information

Please Print Legibly

Business/Organization Name: TOP MAST RESORT, INC.

Address: 209 SHORE RD.

City/State/Zip: N. TRURO, MA 02652 Phone #: [REDACTED]

Are you an employer? Check the appropriate box:

1. I am a employer with 16 employees (full and/ or part-time).*
2. I am a sole proprietor or partnership and have no employees working for me in any capacity. [No workers' comp. insurance required]
3. We are a corporation and its officers have exercised their right of exemption per c. 152, §1(4), and we have no employees. [No workers' comp. insurance required]**
4. We are a non-profit organization, staffed by volunteers, with no employees. [No workers' comp. insurance req.]

Business Type (required):

5. Retail
6. Restaurant/Bar/Eating Establishment
7. Office and/or Sales (incl. real estate, auto, etc.)
8. Non-profit
9. Entertainment
10. Manufacturing
11. Health Care
12. Other MOTEL

*Any applicant that checks box #1 must also fill out the section below showing their workers' compensation policy information.

**If the corporate officers have exempted themselves, but the corporation has other employees, a workers' compensation policy is required and such an organization should check box #1.

I am an employer that is providing workers' compensation insurance for my employees. Below is the policy information.

Insurance Company Name: ASSOCIATED EMPLOYERS INSURANCE COMPANY

Insurer's Address: P.O. B. 4070

City/State/Zip: BURLINGTON, MA. 01803

Policy # or Self-ins. Lic. # [REDACTED] Expiration Date: 9/30/16

Attach a copy of the workers' compensation policy declaration page (showing the policy number and expiration date).

Failure to secure coverage as required under Section 25A of MGL c. 152 can lead to the imposition of criminal penalties of a fine up to \$1,500.00 and/or one-year imprisonment, as well as civil penalties in the form of a STOP WORK ORDER and a fine of up to \$250.00 a day against the violator. Be advised that a copy of this statement may be forwarded to the Office of Investigations of the DIA for insurance coverage verification.

I do hereby certify, under the pains and penalties of perjury that the information provided above is true and correct.

Signature: Albert Silva Date: 1/25/16

Phone #: [REDACTED]

Official use only. Do not write in this area, to be completed by city or town official.

City or Town: _____ Permit/License # _____

Issuing Authority (circle one):

1. Board of Health 2. Building Department 3. City/Town Clerk 4. Licensing Board 5. Selectmen's Office
 6. Other _____

Contact Person: _____ Phone #: _____



The Commonwealth of Massachusetts

Town of Truro



New and Renewal Certificate of Inspection

In accordance with 780 CMR, Chapter 1 (*The Eighth Edition of the Massachusetts State Building Code*) and Chapter 304 of the Acts of 2004 (*an Act to further enhance fire and life safety*), this certificate of inspection is issued to the premise or structure or part thereof as herein identified.

Issued to	Identify Name of Establishment					Certificate No.
	Top Mast Cafe					15-009a
Located at	Identify property address including street number, name, city or town and county					Certificate Expiration
	209 Shore Rd Map 17 Parcel 7					4/27/2016
Use Group Classification	Basement	First Floor	Second Floor	Third Floor	Fourth Floor	Other
		A-2r				
Allowable Occupant Load		72				

This *certificate of inspection* is hereby issued by the undersigned to certify that the premise, structure or portion thereof as herein specified has been inspected for general fire and life safety features. This certificate shall be framed behind clear glass and/or laminated and posted in a conspicuous place within the space as directed by the undersigned. *Failure to post or tampering with the contents of the certificate is strictly prohibited.*

Name of Municipal Fire Chief	BRIAN DAVIS	Name of Municipal Building Commissioner	RUSSELL BRAUN	Date of Inspection	4/27/2015
Signature of Municipal Fire Chief		Signature of Municipal Building Commissioner		Date of Issuance	4/27/2015

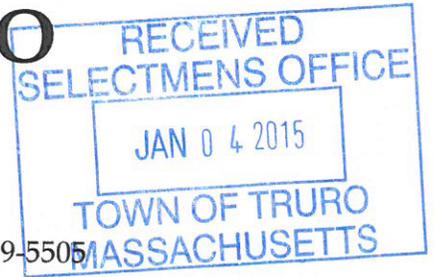


TOWN OF TRURO

**BUSINESS LICENSE APPLICATION
ADMINISTRATION OFFICE**

Main Floor Town Hall • P.O. Box 2030
24 Town Hall Rd • Truro, MA 02666

Tel: 508-349-7004 Extensions: 10 or 24 Fax: 508-349-5505



NO BUSINESS MAY OPERATE WITHOUT A VALID LICENSE ON THE PREMISES

The undersigned hereby applies for a License to conduct business in the Town of Truro in accordance with the Statutes of the Commonwealth of Massachusetts and subject to the Rules and Regulations of the Licensing Authorities.

Please check the appropriate box that best describes the license type (s) being applied for:

Business Request	License Type	Hours of Operation
<input type="checkbox"/> New Application	<input checked="" type="checkbox"/> Common Victualer (Food)* <i>See Health Department</i>	<input type="checkbox"/> Annual License
<input checked="" type="checkbox"/> Renewal – No Changes	<input type="checkbox"/> Transient Vendor (Retail)	Number of Days Open:
<input type="checkbox"/> Renewal – Change (s)	<input type="checkbox"/> Peddler/Mobil Lunch Cart* <i>See Health Department</i>	Hours AM PM
<input type="checkbox"/> Transfer of License	<input type="checkbox"/> Entertainment License <i>Complete Entertainment Application</i>	<input checked="" type="checkbox"/> Seasonal License
<input type="checkbox"/> Name Change	<input type="checkbox"/> Lodging House	Number of Days Open:
<input type="checkbox"/> Manager Change	<input checked="" type="checkbox"/> Alcohol License <i>Complete ABCC Application</i>	Opening Date: <i>April 2016</i>
<input type="checkbox"/> Location Change	<input type="checkbox"/> Innholder	Closing Date: <i>Dec 2016</i>
<input type="checkbox"/> Seasonal to Annual	<input type="checkbox"/> Taxicabs	Hours AM <i>(5-10PM)</i>
<input type="checkbox"/> Annual to Seasonal	<input type="checkbox"/> Other	<input type="checkbox"/> Change of Hours
<input type="checkbox"/> Extension of Premises		<input type="checkbox"/> Other

Other information please describe _____

APPLICANT INFORMATION

Name of Applicant Robert L. Rice

Name of Business/Corporation/Partnership Whitman House

Business Location 7 Great Hollow Road, Truro

Mailing Address of Business P.O. Box 1088 Truro
Truro Street Address

Business Contact Information 508 487 1740
Please use preferred mailing address for any Town Correspondence

Name of Manager Robert Rice
Business Number/Cell Number/Email Address

Please Print

Manager Contact Information Robert Rice Cell Number/Email Address
 Manager's Mailing Address Same
 FEIN Business Number [REDACTED]
 Food Vendor Drivers' License # _____ Vehicle Registration # _____

CHECKLIST-Please provide the following items if not provided to the Health Department.

- RESTAURANTS- See Health Department Application
- FIRE PROTECTION SYSTEMS ANNUAL TEST REPORT
- IF YOU HAVE EMPLOYEES- Provide Workers Compensation Affidavit **AND** Certificate of Insurance
- IF YOU DO NOT HAVE EMPLOYEES- Provide Workers Compensation Affidavit **ONLY**
- IF SELLING ALCOHOL FOR CONSUMPTION ON PREMISE
 - Provide Liquor Liability Insurance
 - Provide Current Building and Fire Certificate of Inspection
 - TIPS Server Training Certificates for Servers
- Mobil Food Unit-Attach State Hawker Peddler License
- Ice Cream Truck-Complete CORI Form and Permit to Engage in Ice Cream Vending (MGL 270 §25)
- Business Certificate with the Clerk's Office-*A Business Certificate is commonly referred to as a d/b/a or "Doing Business As" form. Its purpose is primarily for consumer protection and is considered a public record. Pursuant to M.G.L. Chapter 110, section 5, a person must file a business certificate when conducting business in Truro under any title (business name) other than the real name of the individual, partnership, or corporation. (Note: Certain exemptions to filing are allowed under section 6: a corporation doing business as its true name; a legal partnership is doing business under any title which includes the true surname of any partner; certain other exemptions exist for trusts and limited partnerships.)*

ATTESTATION

Pursuant to M.G. L. Ch. 62C, sec. 49A, I certify under the penalties of perjury that I, to my best knowledge and belief, have filed all state tax returns and paid all local state taxes required under law and the information I have provided is true and accurate. Any misstatement in this application, or violation of state or applicable town bylaws or regulations, shall be considered sufficient cause for refusal, suspension or revocation of the license.

Robert Rice
 Print Name

Robert L Rice
 Signature of Applicant

Complete the application and supporting documents and mail or bring them with the appropriate fees to:

TOWN OF TRURO
 Administration Office • Main Floor Town Hall
 24 Town Hall Rd • PO Box 2030
 Truro, MA 02666

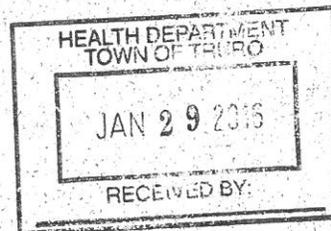
-----**Office Use Only**-----

Payment Received

Health Agent or Board of Health Approval Board of Selectmen Meeting Date for Approval 2/16/2016



TRURO FIRE RESCUE
Truro Public Safety Facility
344 Route 6 Truro, MA 02666



FIRE PROTECTION SYSTEMS
ANNUAL TEST REPORT

BUSINESS NAME: Whitman House / Business Cardos

OWNER/MANAGER: Robert Rice

ADDRESS: 7 Great Hollow Rd

PHONE #: 508 480 1740 NUMBER OF UNITS: 4

CONTACT PERSON: Robert Rice

ADDRESS: SAME

TESTING COMPANY: QUANOG Electric Co.

TESTING ELECTRICIAN/TECHNICIAN: Arthur D. Madson

COMPANY PHONE #: 508-4874222 HOME PHONE #: _____

LICENSE #: A 10653

The fire protection system (s) including, but not limited to, (Sprinkler Systems) (Range Hood Systems) (Fire Extinguishers) (Type I II III Fire Alarm Systems) (C.O. Detectors) at the above mentioned business address, were tested, (CERTIFIED) the add parts of the systems, were found to be, or corrected to be, fully operational.

COMMENTS: Alarm tested OK

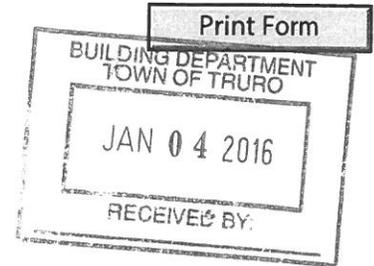
DATE OF CERTIFICATION: 1/6/16 BY: Arthur D. Madson

Signature of Licensed Electrician

THIS REPORT MUST BE FILLED OUT AND SUBMITTED, PRIOR TO THE ISSUANCE OF,
OR RENEWAL OF A LICENSE TO OPERATE WITHIN THE TOWN OF TRURO.



The Commonwealth of Massachusetts
 Department of Industrial Accidents
 Office of Investigations
 1 Congress Street, Suite 100
 Boston, MA 02114-2017
 www.mass.gov/dia



Workers' Compensation Insurance Affidavit: General Businesses

Applicant Information

Please Print Legibly

Business/Organization Name: Whitman House Restaurant
 Address: 7 Great Hollow Rd.
 City/State/Zip: Truro, 02666 Phone #: 508 487 1740

Are you an employer? Check the appropriate box:

- 1. I am an employer with 25 employees (full and/or part-time).*
- 2. I am a sole proprietor or partnership and have no employees working for me in any capacity. [No workers' comp. insurance required]
- 3. We are a corporation and its officers have exercised their right of exemption per c. 152, §1(4), and we have no employees. [No workers' comp. insurance required]**
- 4. We are a non-profit organization, staffed by volunteers, with no employees. [No workers' comp. insurance req.]

Business Type (required):

- 5. Retail
- 6. Restaurant/Bar/Eating Establishment
- 7. Office and/or Sales (incl. real estate, auto, etc.)
- 8. Non-profit
- 9. Entertainment
- 10. Manufacturing
- 11. Health Care
- 12. Other _____

*Any applicant that checks box #1 must also fill out the section below showing their workers' compensation policy information.

**If the corporate officers have exempted themselves, but the corporation has other employees, a workers' compensation policy is required and such an organization should check box #1.

I am an employer that is providing workers' compensation insurance for my employees. Below is the policy information.

Insurance Company Name: _____
 Insurer's Address: _____
 City/State/Zip: _____

Policy # or Self-ins. Lic. # _____ Expiration Date: _____

Attach a copy of the workers' compensation policy declaration page (showing the policy number and expiration date).

Failure to secure coverage as required under Section 25A of MGL c. 152 can lead to the imposition of criminal penalties of a fine up to \$1,500.00 and/or one-year imprisonment, as well as civil penalties in the form of a STOP WORK ORDER and a fine of up to \$250.00 a day against the violator. Be advised that a copy of this statement may be forwarded to the Office of Investigations of the DIA for insurance coverage verification.

I do hereby certify, under the pains and penalties of perjury that the information provided above is true and correct.

Signature: Robert Knud Date: 1/4/16
 Phone #: 508 487 1740

Official use only. Do not write in this area, to be completed by city or town official.

City or Town: _____ Permit/License # _____

Issuing Authority (circle one):

- 1. Board of Health
- 2. Building Department
- 3. City/Town Clerk
- 4. Licensing Board
- 5. Selectmen's Office
- 6. Other _____

Contact Person: _____ Phone #: _____



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
01/04/2016

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER FIRESIDE INSURANCE AGENCY, INC. 10 Shank Painter Common P.O. Box 760 Provincetown, MA 02657	CONTACT NAME: _____	
	PHONE (A/C, No, Ext): _____	FAX (A/C, No): _____
E-MAIL ADDRESS: _____		
INSURER(S) AFFORDING COVERAGE		NAIC #
INSURED Robert L Rice Inc Whitman House PO Box 1086 Truro, MA 02666	INSURER A : _____	
	INSURER B : NorGUARD Insurance Company	
	INSURER C : _____	
	INSURER D : _____	
	INSURER E : _____	
	INSURER F : _____	

COVERAGES **CERTIFICATE NUMBER:** _____ **REVISION NUMBER:** _____

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATION MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER: _____						EACH OCCURRENCE \$ 0 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 0 MED EXP (Any one person) \$ 0 PERSONAL & ADV INJURY \$ 0 GENERAL AGGREGATE \$ 0 PRODUCTS - COM/OP AGG \$ 0
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED _____ RETENTION \$ _____						EACH OCCURRENCE \$ AGGREGATE \$
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N N	N/A		08/01/2015	08/01/2016	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L EACH ACCIDENT \$ 100,000 E.L DISEASE - EA EMPLOYEE \$ 100,000 E.L DISEASE - POLICY LIMIT \$ 500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER

TOWN OF TRURO
TOWN HALL
BLD. DEPT
TRURO, MA 02666

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Kerry L. Adams



The Commonwealth of Massachusetts

Town of Truro



New and Renewal Certificate of Inspection

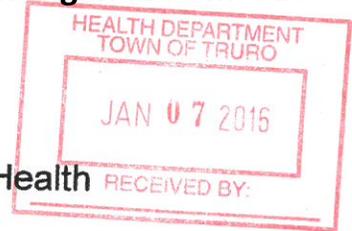
In accordance with 780 CMR, Chapter 1 (*The Eighth Edition of the Massachusetts State Building Code*) and Chapter 304 of the Acts of 2004 (*an Act to further enhance fire and life safety*), this certificate of inspection is issued to the premise or structure or part thereof as herein identified.

Issued to	<i>Identify Name of Establishment</i>					<i>Certificate No.</i>
	Whitman House Restaurant					15-001
Located at	<i>Identify property address including street number, name, city or town and county</i>					<i>Certificate Expiration</i>
	5 Great Hollow Rd Map 42 Parcel 237					3/17/2016
Use Group Classification	<i>Basement</i>	<i>First Floor</i>	<i>Second Floor</i>	<i>Third Floor</i>	<i>Fourth Floor</i>	<i>Other</i>
		A-3	R-4			
Allowable Occupant Load		180				

This *certificate of inspection* is hereby issued by the undersigned to certify that the premise, structure or portion thereof as herein specified has been inspected for general fire and life safety features. This certificate shall be framed behind clear glass and/or laminated and posted in a conspicuous place within the space as directed by the undersigned. *Failure to post or tampering with the contents of the certificate is strictly prohibited.*

Name of Municipal Fire Chief	BRIAN DAVIS	Name of Municipal Building Inspector	RUSSELL BRAUN	Date of Inspection	3/17/2015
Signature of Municipal Fire Chief		Signature of Municipal Building Inspector		Date of Issuance	3/17/2015

100-MC The Whitman House Insp ID: MC000165 Inspector: 6 Correia Insp Date: 6/22/2015



Commonwealth of Massachusetts
Department of Public Health Bureau of Environmental Health
Food Protection Program

305 South Street
Jamaica Plain, MA 02130
Telephone: (617) 983-6712 Fax: (617) 983-6770
<http://www.mass.gov/dph/fpp>

Narrative

Insp Date: 6/22/2015 **Business ID:** 100-MC
Business: The Whitman House
5 Great Hollow Road

N. Truro, MA 02652

Inspection: MC000165
FDA Fiscal Year:
Phone:
Inspector: 6 Marc Correia
Reason: FBI / Complaint
Results: Closure / Suspension

Reference:

(*) **Remarks**

I (Marc Correia) arrived at the above referenced address and identified myself to Mr. Robert Rice Sr. (owner/of the Whitman House) who accompanied me during this visit. Sgt. Kevin Clayton and Officer Danny McGonagle (Environmental Police) were on-site during this visit. The purpose of this visit was to conduct a follow-up visit regarding Striped Bass sold at the restaurant for general public consumption. Commercial harvest of Striped Bass does not officially open until Thursday June 25th 2015.

During this visit The 2015 Massachusetts Vp plan was reviewed and issued to him.
NOTE: the following observations were made during this visit.

1- Observed approx. 12 oysters were tagged and identified as being harvested by Paine Harvester Permit # 162579, Harvest Date: 6-13-15, Harvest Area: CCB 14. Tag did not comply with The Massachusetts 2015 Vp plan, specifically, does not identify time of icing, or time of harvest. Firm owner voluntarily disposed of product in trash receptacle on-site. See Voluntary Disposal Order.

2- Observed Striped Bass filet stored in walk-in cooler on commercial premises. (approx 21.4 oz)
Three samples were voluntarily surrendered. Samples were placed into plastic sample collection vials on ice.

This report and its contents were reviewed with Mr. Robert Rice.

Samples collected:

15-MC-100

15-MC-101

15-MC-102

Narrative

(*) Remarks

Signatures Required? Yes No

Signatures

Sign Digitally Sign After Printed

Signature of Plant Official: X Robert S Ruo
Who Received

Date Signed: Today 6-22-15

Signature of Inspector: [Signature]
Mark Garcia

Narrative

Fail Notes Summary

No fail notes were selected on this questionnaire.

100-MC The Whitman House Insp ID: MC000165 Inspector: 6 Correia Insp Date: 6/22/2015

Disposal Order

Insp Date: 6/22/2015 **Business ID:** 100-MC
Business: The Whitman House
5 Great Hollow Road
N. Truro, MA 02652

Inspection: MC000165
FDA Fiscal Year:
Phone:
Inspector: 6 Marc Correia
Reason: FBI / Complaint

DATE: ~~Today~~ 6-22-15

TO The Whitman House
5 Great Hollow Road
N. Truro MA 02652

Hereby Voluntarily surrenders for disposition the following adulterated foods and/or drugs:
Approx. 12 oysters See attached narrative for detailed information.

To be disposed of under the supervision of an agent of the Commissioner of Public Health.

Sign Digitally Sign by Hand

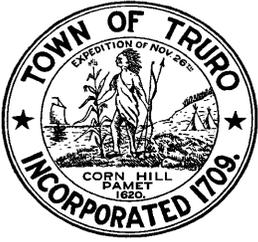
Claimant or Owner
Name: Robert L. Rice Signature: Robert L. Rice

Agent of the Commissioner
Name: Marc Correia Signature: [Signature]

Disposal Order

Fail Notes Summary

No fail notes were selected on this questionnaire.



TOWN OF TRURO

Board of Selectmen Agenda Item

DEPARTMENT: Truro Public Library

REQUESTOR: Library Director, Tricia Ford

REQUESTED MEETING DATE: February 16, 2016

ITEM: The Truro Public Library has three items to declare as surplus.

EXPLANATION: The Truro Public Library would like to have the following items declared as surplus: 1 computer from 1980; 1 desk; 1 filing cabinet.

Library call numbers have been generated on an ancient computer in a room designated for book processing and book repair. The computer was only used for label printing and has been replaced by a small label printer. Book processing and book repair are now done at the circulation desk. Clearing out the items would enable us to organize that room and use the space for precious storage.

FINANCIAL SOURCE (IF APPLICABLE): N/A

IMPACT IF NOT APPROVED: The processing room needs to be used for the storage of other items. Not approving these items as surplus will prohibit the Library from fully utilizing the room which these items are currently stored in.

SUGGESTED ACTION: *MOTION TO declare 1 computer (from 1980), 1 desk, and 1 filing cabinet as surplus.*

ATTACHMENTS: None

Budget Task Force
Selectmen Meeting Minutes
January 11, 2016 – 8:00am
Truro Town Hall

Selectmen Present: Chair- Paul Wisotzky, Clerk-Maureen Burgess, Robert Weinstein

Finance Committee Present: Richard Wood, Robert Panessiti

Staff/Others: Town Administrator-Rae Ann Palmer, Town Accountant-Trudi Brazil, Library Director-Tricia Ford, Library Trustees Chair-Barbara Wood, COA Director-Susan Travers, Recreation/Beach Director-Kelly Sullivan Clark, Recreation/Beach Assistant Director-Damion Clements

The meeting was called to order by Selectmen Chair Paul Wisotzky at 8:15am. He noted that there was a quorum for the Board of Selectmen but not for the Finance Committee.

Council on Aging Budget

COA Director Travers began by confirming for Town Administrator Palmer that the increases in (5100) salary were due to union increments and steps. The overtime budget was added to salaries and wages this year. Town Administrator Palmer added that the overtime added was not truly overtime. It was money budgeted to cover if a grant (for transportation) was not received.

COA Director Travers has added a \$1000.00 insurance deductible to cover accidents which may occur with the COA vehicle.

Town Administrator Palmer started a discussion about the possibility of stopping trips into Boston. Two accidents, which have occurred since she started working in Truro, have been relatively serious and have taken place on the way to, or back from, Boston. When looking at ridership, most trips to Boston are for one person. Right now there is no vehicle, so the trips to Boston are not happening; however it is something they need to consider. COA Director Travers stated that for approximately six to eight months, seniors were encouraged to schedule their appointments in Boston on one particular day, and then the trip to Boston would be for multiple people once a week. Chair Wisotzky asked if other towns provided car service to Boston. COA Director Travers told the group that Truro and Bourne are the only towns providing that service. Mr. Panessiti asked who determined what services were provided by the COA. COA Director Travers stated that it was she who made that determination, along with the Town Administrator. Mr. Panessiti suggested looking at services provided to see if they make sense financially.

There was then a discussion about the cost of fuel.

The turnbacks consisted of grant funds and also an employee retired. The money paid to the person who replaced the retired employee is less, hence a turnback.

Mr. Panessiti asked if there were any services which COA Director Travers thought might be needed down the road. COA Director Travers believes that services should remain constant for the next couple of years. She does see an increase in services as the population ages.

Library Budget

Library Director Ford started with the 5100 budget. There is an increase, which are purely steps, longevity and overtime for one day.

There are some increases in the 5200 budget. She has increased the electricity budget by \$3000.00 to catch up with the general increase in the cost over the past year. The next two items have been on the CIP and have been transferred into the 5200. She added \$6,000.00 to replace library shelving in the children's room. She also placed \$3000.00 into the budget for a highway sign. It may not cost that much, and the total may be split between the library and the community center. \$1500.00 was also

added into this account to pay for the mailing of the newsletter. It is not an additional expense. It's traditionally been in a central town fund. If she takes advantage of "every day direct mailing" which is a service offered at the post office, the price of mailing the newsletters goes down by approximately 50%. \$2000.00 in databases which has not been included in previous years, but she has expended money in them, has been added. She also added \$100.00 additional for pest control due to the squirrel issue the library had earlier this year. \$300.00 for snow removal was added to keep the controlling unit of the splits clear of snow.

The supplies budget (5400) has stayed the same. \$10,000 is for propane and \$4,000 is for all other miscellaneous supplies.

A general discussion continued regarding various items; circulation, activities, downloadable books, etc. Ms. Wood stated that the library just completed a survey which ran from the end of June through September which involved a lot of summer people and non-resident taxpayers. She said it's very interesting to see the people the library serves and the goodwill that comes to Truro because of it. Mr. Panessiti asked how much does the library rely on the Friends of the Library. Library Director Ford stated that they pay for 100% of performances held at the library. The Friends of the Library give them over \$10,000 every year.

The final item, which has gone down, is the CLAMS fee which is close to \$20,000.00. That pays for the servers and "back of the office" items which are done out of Hyannis. It also helps pay for the subscriptions to the State-wide databases. She placed \$2000.00 in the 5700 account for professional development, mileage and so-on.

Recreation/Beach Budget

Director Clark started with the Recreation budget. The most notable change is the request for an administrative staff position, which would be part time (not eligible for benefits). Year to year she has found that there is a lot of comp time earned by her, and overtime paid to Assistant Recreation Director Clements because there is not any extra support. Director Clark then went on to describe what that administrative staff's position would entail.

Mr. Panessiti asked if the Recreation Director was meeting costs based on what is charged to participants. Recreation Director Clark stated that she was not. Director Clark talked about a document she has prepared for the Recreation Commission, discussing increasing costs for the morning and afternoon programs at summer recreation, the pre and post season programs for summer recreation, the vacation week programs and youth sports. Increasing the fees still would not cover the costs, but would narrow the gap. The increase is modest (25% increase for summer activities and an approximate 50% increase for youth sports). The general cost comes out to about \$1.25 per hour to parents for services. Mr. Panessiti is concerned about parents who place their children in a program as a substitute for daycare. Recreation Director Clark confirmed that a lot of parents do use the program as daycare. Town Administrator stated that this has been a long-standing discussion among staff. Mr. Wood suggested that the Board of Selectmen, along with the Town Administrator, talk about the opportunity of going to a tiered system for "child care". Chair Wisotzky asked that if there were an administration person hired, could Recreation implement a different pricing structure. Recreation Director Clark thought there could be a potential. Town Administrator Palmer said that they would do some research. Discussion amongst the group continued regarding what is offered currently, and ways to increase costs. Services (5200) and Supplies (5400) stayed pretty identical to last year.

Capitol went up by \$1,000.00. The use of the Snow's field house at Snow's Field, for sports and they are looking to add some lockable shelving to store equipment used up there.

A conversation was then had about the stalled project which was proposed for Snow's Field.

Selectman Burgess announced at 9:32am that she needed to leave the meeting.

The Capitol budget also includes \$20,000.00 for Recreation software and \$10,000.00 for beach sticker software, which would be combined with the Transfer Station, and a new truck.

Director Clark proceeded to go over the Beach budget. There are no increases in salaries. She did increase overtime slightly (by \$300.00) because they have been paying overtime to lifeguards due to a shortage. Mr. Panessiti asked if Director Clark has considered advertising in the Truro Non Resident Taxpayers Association newsletter, to which she replied that she has, and does.

For Beach Services (5200), there is an increase in the amount budgeted for credit card transactions. A line item has been added for beach wheelchair inspections and repairs in the amount of \$800.00.

For Supplies (5400), she has added an amount for buckets and flags. There is an issue with beach fires being left smoldering and not cleaned up after. One of the solutions was to have golf flags placed where the fire is burning, and permits can be issued based on the flag so that whoever started the fire can be identified. The bucket will be used for water to extinguish the fire. She also increased the medical supply line item a bit, which will include supplies to treat marine life interactions. The startup bank was increased. Now that the pay beaches cost \$15.00, the beach personnel need fives to make change.

That money comes back in at the end of the year. The cost of signs went up a bit, but MassDOT has only been charging every other year for signs. She has also added the cost of two safes to have at the pay beaches for money drops, and money to repair a lifeguard chair.

A discussion was held regarding the possibility of charging a fee for beach fire permits.

As for Capitol, the two software programs were already discussed and the rough figures are in the budget. The truck is to replace the existing beach truck, which is rusted out and failing.

General Discussion

Chair Wisotzky mentioned that the CPC is considering coming before the Board of Selectmen to request to bond a project. The CPC has requested a meeting (through Town Administrator Palmer), with the Board of Selectmen and the Finance Committee. The CPC will be invited to a Budget Task Force meeting to have a conversation about bonding of CPC projects. Town Administrator Palmer has a concern about bonding CPC projects. There are a lot of items coming down the pike (in terms of the DPW Garage, Ballston Beach, Pamet Harbor) which the Town will probably have to bond for, and there is the need to protect the Town's debt capacity.

Chair Wisotzky adjourned the meeting at 10:04am.

Respectively submitted, Noelle Scoullar, Executive Assistant

Board of Selectmen

Paul Wisotzky – Chair

Maureen Burgess – Clerk

Robert Weinstein

Absent
Jan Worthington – Vice Chair

Absent
Jay Coburn

Budget Task Force
 Selectmen Meeting Minutes
 January 25, 2016 – 8:00am
 Truro Town Hall

Selectmen Present: Chair- Paul Wisotzky, Robert Weinstein, Clerk-Maureen Burgess

Finance Committee Present: Chair-Robert Panessiti, Richard Wood

Staff/Others: Town Administrator-Rae Ann Palmer, Town Accountant-Trudi Brazil, Deputy Assessor-Cathy Fryxell, Truro Central School Superintendent-Michael Gradone, Truro School Committee Chair-Theresa Humes, Town Clerk/Treasurer/Collector-Cynthia Slade, Chair of the Community Preservation Committee-Deborah McCutcheon, Member-At-Large for the Community Preservation Committee-Bonnie Sollog

The meeting was called to order by Selectmen Chair Paul Wisotzky at 8:15am.

Assessor Budget

Deputy Assessor Fryxell explained that the biggest difference in last year's appropriation vs the FY2017 request (5100- Salary budget) is in staffing. Town Administrator Palmer stated that the former Deputy Assessor was at a higher pay level due to the length of time employed with the Town; therefore Deputy Assessor Fryxell's salary is lower.

The Purchase of Services (5200) budget is essentially the same as last year. Outstanding invoices that the group sees are from the article which passed at Special Town Meeting for 2 previous years' maintenance contracts with Paul Kapinos and Associates for revaluation.

The budget for 5300 (revaluation expenses) does have a substantial increase of up to \$30,000. Every three years they have a more in-depth, tri-annual revaluation process with the Department of Revenue. Deputy Assessor Fryxell did point out that it appears the revaluation cycle will be changing from three years to five years, as long as it's passed by legislature. Chair Wisotzky asked how the revaluation takes place. Deputy Assessor Fryxell explained that the Department of Revenue will go through and check what is being recorded and analyzed. Each revaluation brings different focuses that the Department of Revenue will be looking for.

The Supply budget (5400) and Other (5700) are in line with last year, other than the reimbursement of a cell phone.

Town Administrator Palmer pointed out that one item not shown on this budget is Deputy Assessor Fryxell's request to increase her part time employee to full time. Deputy Assessor Fryxell qualified this request by stating she wants to provide the best customer service, in the most efficient manner. What she has found is that, through the years, data collection was outsourced to Paul Kapinos and Associates. In fiscal year 2011 or 2012, it was determined that data collection would be done in-house by the Assistant Deputy Clerk. When that happened, there was a large savings of the outsourcing dollars. The following year, for budgetary reasons, the full -time clerk's hours were reduced to part-time. The level of service has been impacted, and she feels that increasing the part time employee's hours to 35 hours per week will be a good move for the office. Mr. Wood wanted to know if the office was falling behind in tasks they were to perform, and, does the Town provide benefits to this part time employee currently. Town Accountant Brazil confirmed that the part time employee is eligible for benefits. Deputy Assessor Fryxell stated that the office had been at a disadvantage for at least the last year. The previous Deputy Assessor had been ill, and out of the office for a while, and when she left in December, Deputy Assessor Fryxell was not hired until the following July. Town Administrator Palmer also reminded the group that the Assistant Deputy Assessor had been injured on the job and was out of work for multiple months, and the office was essentially running with help from the part- time employee, tax

work-off people, and a person brought in from Paul Kapinos and Associates. Town Administrator Palmer supports the change of the position.

Truro Central School Budget

Ms. Humes began the discussion by saying that the overall budget has increased by two percent. That is due to the planned, contractual salary increases for the teaching staff, paraprofessionals, and the bus contract. Everything else is level-funded. Mr. Wood asked for a little more explanation on the dollar amounts for salaries, which Ms. Humes was able to go over sufficiently. Superintendent Gradone explained that they would see two years of increases as the school was at the bargaining table last year, so they budgeted salaries without any cost of living adjustments, and put sufficient money in the tuition account to cover that. They then made the transfer in this year's actual budget, therefore from FY16 to FY17 the numbers are a little higher. Selectman Burgess asked what the average tuition for a middle school/high school student was. Superintendent Gradone told her that the amount was just under \$17,000. Selectman Burgess then asked what the average tuition per pupil was for K through sixth grade. Superintendent Gradone explained that the State does the calculation and he has not attempted to replicate that formula, but that the cost does tend to be higher in the earlier grades.

Robert Panessiti asked how they did with their census last year. Ms. Humes said that it's basically even. Each year it goes up and down, but only by one or two students. Superintendent Gradone gave them a number of 99 students in the K through six grades, and 20 pre-school students. There are also 84 or 85 "tuitioned-out" children, and one child when to a charter school. Mr. Wood asked how many children come to Truro out of the 119 students, for school choice. Ms. Humes estimated between 15 and 16 students. Mr. Panessiti asked if the School Department or the School Committee had ever been able to refute or confirm the thought that if more affordable housing is created, more families will come to Truro, and then costs for the school will rise. Ms. Humes confirmed that they have certainly been asked that question, and the bottom line is that they will be paying a (first grade) teacher, whether they have eight children or eighteen children. They will still have a teacher, regardless of how many children attend. So far, they have not seen evidence that building affordable housing will drive up the cost of the school. Ms. Humes did say that she would get a net number of how many children come from Sally's Way. How many children were already living in Truro vs. how many are new will also be included. Town Accountant Brazil asked how many children in pre-K are local residents. Superintendent Gradone stated that 13 children are local residents and 7 are not.

Town Accountant Brazil brought up another subject regarding turn-backs. She explained that when looking at turn-backs for the end of the year, they need to remember that the School Committee is tasked with budgeting everything that they know they will have to expend. A lot of times there will be a significant turn-back amount because of school choice, census changes, or they have received information that a special needs child will be coming to the school and that does not materialize.

Selectman Burgess asked if they had seen the article in the Banner about Wellfleet's classification of special needs students taking a jump up to 19 percent. Superintendent Gradone said that Truro is at about 16 to 17 percent, which is the State average.

As for facility maintenance the boiler may need work. Ms. Humes said that they have been maintaining one side of the building per year. Superintendent Gradone stated that the playground will go out to bid in mid-February, to be worked on in the spring. The first time this went out for bid, they received zero bids. The second time, they received an emailed bid, which is not legal.

Town Administrator Palmer pointed out the FY17 requests of:

1. \$82,500 for Capital.
2. \$17,500 for Technology.
3. \$25,000 to paint the west side of the building.
4. \$40,000 to seal parking lots and the playground.

In closing, Mr. Panessiti asked that the school be on the lookout for requests for trends, as conversations regarding affordable housing, and its effect on the school, will become more substantive.

Town Clerk/Treasurer/Collector Budget

Town Administrator Palmer began the conversation by stating that the only item not shown on the budget is a second request for a reclassification of the second staff person in the office. In the union negotiation last year, the office assistant's job was reclassified and Clerk/Treasurer/Collector Slade is asking that the same be done for the second staff person.

Ms. Slade went over the county retirement budget. It has increased from last year, as more people are retired. Town Administrator Palmer explained that the figure is the Town's share of the pension plan, which includes expenses for employees (both current and retirees), as well as the actuarial costs and the administrative costs. Chair Wisotzky asked if any sort of forecasting is done to estimate who may be retiring. Town Administrator Palmer stated that they certainly know ahead of time who is retiring in the Police Department, and they have a good handle on employees in Town Hall. She added that they need to be cognizant of pay-outs for sick and vacation time.

Group health insurance was discussed next. Ms. Slade stated that this was another item which went up in cost. In early February, the Cape Cod Municipal Health Group will be holding a meeting at which time they will discuss the rate hikes for fiscal '17. She has included a ten percent increase as an estimate.

Town Administrator Palmer added that there is nothing included in this for firefighters.

Town Administrator Palmer mentioned that they've accounted for the borrowing to fix the landfill, because they cannot use a tax exempt instrument for that (because of the leasing to Sun Edison). Chair Wisotzky and Town Administrator Palmer are going to Boston on Thursday, January 28, 2016 to talk to the real estate branch of the State Department of Transportation about both the affordable housing piece of property, and a consideration that the State DOT turn their garage over to Truro to share. Town Administrator Palmer is still waiting for the Army Corps of Engineers to hand in their assessment of the Pamet River Project, so that she will know the cost of the study.

Community Preservation Committee

Ms. McCutcheon gave some background information. A couple of years ago, they had a discussion with the Housing Authority, which morphed into a discussion with Town Accountant Brazil. At one of CPC's recent meeting, they discussed how to get set up to do a bonding for a special CPC project. Town Accountant Brazil told them that they would have to go before the Board of Selectmen, Town Clerk Slade, and the Finance Committee. The CPC views this as the beginning of a conversation between the CPC, Board of Selectmen and Finance Committee to bring something to town meeting in possibly one or two years. What the CPC is interested in is an Affordable Housing Fund that the Town would bond for somewhere in the range of three to five million dollars. That would be paid off by future revenue from the CPC.

In terms of what CPC projects are doing around the State, there is a lot of thinking outside the box to deal with affordable housing issues, for example:

1. Keeping elderly people in their homes with assistance making bathrooms (and houses) handicap accessible.
2. Mortgage subsidy or rental subsidy program that they would operate on a short-term basis when a family has a crisis.
3. A subsidy which would encourage people to rent their accessory unit as affordable housing.

The CPC does not have lots of ideas for this, but they would like to get a discussion started so they can get support. If they do not do something which would have a bigger impact, they will never get ahead of the game, in terms of affordable housing. Chair Wisotzky wished to add to the conversation. When this first came up with the Housing Authority about a year ago, Chair Brotman was in favor of the idea,

but the concern was that the committee, as a voluntary committee, couldn't manage that kind of program. This year, there is a proposal going forward from the Housing Authority, through CPC, to fund a half-time position (Wellfleet is proposing the same thing). This would be a shared position between Wellfleet and Truro. Ms. McCutcheon stated that the proposal morphed along the way. Her understanding is that it is a consulting position. It is not intended to be a staff position. Town Accountant Brazil then explained how a bond works.

Chair Wisotzky thinks it's a great project however he's concerned with the Town's bond rating. Town Administrator Palmer explained that right now the Town is in a great situation where the Town has very little debt against capacity. That will change as they undertake some of the capital projects. It comes down to what the capacity is, and whether it would impact the bond rating, which would increase the cost of borrowing.

Mr. Wood asked if there were four categories with the CPC. Ms. McCutcheon stated that there were three, and then Recreation was considered the "step-child". He then asked if there was flexibility within the CPC to go back and forth between the four, or are we slated to those 3.5 things. Ms. McCutcheon said that the statute mandates that 10% of revenue goes to affordable housing, open space, and historic preservation. That 10% has to either be spent or reserved. After that 30% is done, the rest can be used for anything. Mr. Wood asked approximately how much (total dollar) was received last year. Ms. Brazil told the group that they project each year what the following tax will be. The projection for the year coming up is approximately \$530,000 FY17. The actual collections are not only what you bill out in that year, but prior collections which were not received.

Mr. Panessiti had a question for everyone at the table. Is there an alternative that could do this more efficiently, given constraints on funding? Ms. McCutcheon has been talking with their applicants, and the Housing Authority but nobody has stepped up and offered to put this together. Chair Wisotzky thinks one of the issues is (in the Housing Authority) land acquisition. Ms. McCutcheon mentioned that there is no organization around the Lower Cape that does this type of comprehensive program. Mr. Panessiti asked, if the Town is going to manage the program, why isn't there an organizational part within the Town who can implement and manage it. Ms. Brazil believes that in other communities the Housing Authority is an "Authority". They are businesses which have staff, expertise, budget, and payroll. Truro does not have that. We have a group of very involved elected officials who give up their time, and they do not have staff. Mr. Panessiti asked if an operational plan was discussed at the Housing Summit which was held a few months ago. Chair Wisotzky stated that it was not a planning summit, it was an outreach summit. Carl Brotman is working on a production plan and a needs assessment. In many communities that are not big enough to have a housing authority staff, they have banded together with other communities to have one authority and a couple of staff. That has not been done down here. Wellfleet and Truro could hire people to consult on housing projects. Chair Wisotzky thinks it's a good idea to list the big projects so that everyone is aware of what is coming down the pike. He does not believe that they will be able to do all the projects. Some, by their nature, will be on the top of the list. Town Administrator Palmer thinks it's two-fold. Number 1 is the town's debt capacity. Number 2 is what the priority is, in terms of the community. She continued by listing the projects:

- Restoring tidal flushing or flow to Pamet River
- Eagle Creek
- East Harbor
- Moving the DPW (The DPW came to Patricia Pajaron and Paul Morris about four or five years ago and stated that they are sitting on the well head and they need to be moved.)

Mr. Wood is looking at all of this as two discussions. One would be about the bonding, the other would be about converting what the town has to affordable housing. Selectman Weinstein brought up the planning and zoning issues in utilizing existing unrecognized accessible dwellings. Zoning by-laws would

need major re-working. Ms. McCutcheon mentioned that the Planning Board is currently working on that. Town Administrator Palmer stated that they are looking at accessory dwelling units. Her budget request will show funding for a review of by-laws. Mr. Panessiti believes, in his opinion that the Board of Selectmen needs to take a leadership role and coordinate the efforts of the CPC, Planning Board, Finance Committee, etc. Chair Wisotzky stated that the Board of Selectmen has no authority over the Planning Board, as they are an elected body. Mr. Panessiti suggested that they ask specifically what they need from them. Town Administrator Palmer added that the Planning Board went from 19 applications in front of them to 43 in this last year, and many of those were very complex. A lot of their work revolves around hearing these applications and making decisions. They were also at partial capacity, and missing a staff person.

The group briefly discussed offering a subsidy to people who offer up their accessory dwelling unit for affordable housing. Town Accountant Brazil brought up the original conversation with Ms. McCutcheon and the CPC, which was about an historic preservation project. Ms. McCutcheon stated that project has come off the table. Chair Wisotzky thought it may be useful to schedule the CPC before the Board of Selectmen in order for the whole Board to hear what has been discussed today. The same thing should be done before the Planning Board and Finance Committee so that everyone can come together and figure it out. Mr. Wood stated that in anticipation of a formal/informal group of CPC, Planning, etc...he would love to be the Finance Committee member. Chair Wisotzky added that the Housing Authority needs to be involved too.

General Discussion

No general discussion.

Selectman Burgess made a motion to adjourn at 10:08AM.

Selectman Weinstein seconded.

All participants voted in the affirmative.

Respectively submitted, Noelle Scoullar, Executive Assistant

Board of Selectmen

Paul Wisotzky – Chair

Maureen Burgess – Clerk

Robert Weinstein

Absent
Jan Worthington – Vice Chair

Absent
Jay Coburn

Noelle Scoullar

From: [REDACTED]
Sent: Thursday, February 04, 2016 8:00 AM
To: Noelle Scoullar
Subject: Re: Budget Task Force Minutes for January 25th

Wow, we were talkative that day! All fine by me.

Sent from my iPad

On Feb 3, 2016, at 4:19 PM, Noelle Scoullar <nscoullar@truro-ma.gov> wrote:

Hello Robert and Rich,

Attached please find the minutes from the Budget Task Force meeting held on January 25th, 2016. Please take a look and reply back to me with any corrections/omissions/approval.

Thank you!
Noelle

<Budget Task Force Minutes - 16-01-25.pdf>

**Truro Board of Selectmen
Meeting, January 26, 2016
Town Hall Meeting Room**

Members Present: Chair Paul Wisotzky; Maureen Burgess, Jay Coburn, Robert Weinstein, Janet Worthington

Present: Town Administrator Rae Ann Palmer

Chair Paul Wisotzky called the meeting to order at 5:00 p.m.

BOARD APPOINTMENT

The Board of Selectmen interviewed Marla Perkel for an appointment to the Truro Cultural Council. She explained her interest in serving on the Cultural Council.

Robert Weinstein moved to approve the appointment of Marla Perkel as a full member to the Truro Cultural Council for a term ending in 2019. Maureen Burgess seconded, and the motion carried 5-0.

BOARD OF SELECTMEN ACTION

Opening Warrant for Annual Town Meeting

Town Administrator Rae Ann Palmer reviewed the regulations for opening the Warrant for the 2016 Annual Town Meeting effective January 27, 2016.

Jay Coburn moved to open the Warrant for the 2016 Annual Town Meeting effective January 27, 2016 at 8 a.m. Robert Weinstein seconded, and the motion carried 5-0.

Recommendations for Licensing

Town Administrator Rae Ann Palmer explained why changes that allow the Town Administrator to sign certain license would be advantageous. Robert Weinstein made a correction to the document and had a suggestion for adding Worker's Compensation. Rae Ann Palmer said she would consult with the insurance company and Town Counsel about including Worker's Comp. Jay Coburn said he was concerned about not having a policy on bike and road race events. Setting such a policy will become an agenda item for a BOS work session.

Jay Coburn moved to authorize the Town Administrator sign licenses for use of Town property, bike & road races, filming agreements and the construction of staging for Town owned property and beaches; and to approve the corrections to Policy #48. Maureen Burgess seconded, and the motion carried 5-0.

Proposed Intermunicipal Agreement with Provincetown

Rae Ann Palmer reviewed features of the proposal for an intermunicipal agreement with Provincetown. She said it would offer sharing of equipment with insurance included. An agreement for a shared staff person would be a separate agreement, she said. Board

members asked her about sharing Fire and Police resources and liability for damage of equipment. Fire and Police already have a Mutual Aid agreement, Ms. Palmer said.

Cover Photo for 2015 Annual Town Report

Four possible photographs had been submitted as finalists for the Selectmen's consideration for the cover of the 2015 Annual Town Report. Rae Ann Palmer said a multiple photo design was possible.

Jay Coburn moved to give final approval for the boat photo for the front cover and a Corn Hill photo for the back cover of the 2015 Annual Town Report. Robert Weinstein seconded, and the motion carried 4-0-1.

Rae Ann Palmer revealed that the front cover photograph chosen by the Board of Selectmen was by Jan Worthington.

Request for Transfer of Funds

Carl Brotman, Chair of Housing Authority, explained the request for a transfer of funds from the Truro Affordable Housing Trust to the Truro Housing Authority. This is to cover the cost of an up-to-date deed restriction needed in the sale of an Affordable House that was created before the current regulations on deed restrictions. Rae Ann Palmer said that Town Counsel had considered this an appropriate use of the Housing Trust Fund.

Robert Weinstein moved to approve the transfer of \$22,125 from the Truro Affordable Housing Trust to the Truro Housing Authority. Maureen Burgess seconded, and the motion carried 5-0.

CONSENT AGENDA

The Consent Agenda contained the following items:

A. Review/Approve and Authorize the Chair to sign:

1. Project Completion Sign Off for Use of Town Owned Property/Beach Access (2 & 4 Heron Lane, 53 & 55 Fisherman's Road, 39 Bay View Road, 21, 32 & 33 Cooper Road)- Safe Harbor Environmental;

2. Project Completion Sign Off for Use of Town Owned Property/Beach Access (Corn Hill Beach)-Stephen DiGiovanni and GFM Enterprises;

B. Review and Approve Alcoholic Beverages Control Commission 2016 Seasonal Population Estimate;

C. Review and Approve the Reappointment of Carl Brotman as Truro's Representative to the Barnstable County Home Consortium;

D. Review and Approve Letter requesting Support of Senator Elizabeth Warren and Representative William Keating for Assistance to Firefighters grants; and

E. Review and Approve Minutes January 12, 2016 and December 21, 2015 (Budget Task Force).

Jay Coburn moved to approve the Consent Agenda with corrections to the minutes of January 21, 2016 and corrected letters as furnished to the Board. Robert Weinstein seconded, and the motion carried 5-0.

SELECTMEN AND LIAISON AND TOWN ADMINISTRATOR REPORTS

Chair Paul Wisotzky began the reports with the announcement of the passing of former Town Administrator Pam Nolan. He determined that the time for the joint meetings with Provincetown could not be altered. He said that the Affordable Housing Authority had held a productive meeting. He, Robert Weinstein and Maureen Burgess all reported favorably on the Budget Task Force meetings. Paul Wisotzky and Robert Weinstein were interested in pursuing a conversation begun with CPC representatives regarding bonding as a possible method for handling funding of future projects. Robert Weinstein had attended a meeting of the Board of Library Trustees, who discussed creating a Town calendar that provided an overview of events in order to avoid conflicts in scheduling. Janet Worthington said that the Harbor Management Committee is looking for another member. She considered getting Truro involved in Provincetown's First Night in some capacity. Both she and Jay Coburn expressed interest in inviting Gloucester's Chief of Police to make a presentation on the Lower Cape about his program for treating opiate addicts. Jan Worthington and Rae Ann Palmer had met with CCRTA about possibilities for shuttle bus and trolley options for town and beach routes. Jay Coburn reported on conversations with Planning Board Chair regarding revision of Affordable Accessory Dwelling Zoning Bylaw and Seashore District bylaws. There is not merit in rushing bylaws if they are not ready, he said. Robert Weinstein added that public hearings are needed for bylaw changes, and he suggested holding the hearings during the summer.

Town Administrator Rae Ann Palmer reported on Affordable Accessory Dwelling Units, making improvements to the Town website, her participation and Acting Assistant Town Administrator/Town Accountant Trudi Brazil's participation in workshops offered at the Mass Municipal Conference in Boston; and she gave an update on the recent overwash at Ballston Beach.

NEXT MEETING AGENDA

Town Administrator Rae Ann Palmer and the Board reviewed the agenda for Tuesday, February 9, 2016 meeting.

ADJOURNMENT

Jay Coburn moved to adjourn. Robert Weinstein seconded, and the motion carried 5-0. The meeting was adjourned at 5:57 p.m.

Respectfully submitted,

Mary Rogers
Recording Secretary

Paul Wisotzky, Chair

Maureen Burgess, Clerk

Jay Coburn

Janet Worthington, Vice-chair

Robert Weinstein

Public Records Material of January 26, 2016

- 1.) Application for appointment to Cultural Council by Marla Perkel
- 2.) Intermunicipal Agreement with Provincetown
- 3.) Project Completion Sign Off for Use of Town Owned Property/Beach Access (2 & 4 Heron Lane, 53 & 55 Fisherman's Road, 39 Bay View Road, 21, 32 & 33 Cooper Road)- Safe Harbor Environmental
- 4.) Project Completion Sign Off for Use of Town Owned Property/Beach Access (Corn Hill Beach)-Stephen DiGiovanni and GFM Enterprises
- 5.) Alcoholic Beverages Control Commission 2016 Seasonal Population Estimate;
- 6.) Reappointment of Carl Brotman as Truro's Representative to the Barnstable County Home Consortium
- 7.) Letter requesting Support of Senator Elizabeth Warren and Representative William Keating for Assistance to Firefighters grants