

Brewster Housing 101: Information Session

BOOKS & BIG IDEAS: HOUSING

Thursday April 11, 2024, 6PM Brewster Ladies Library

Donna Kalinick, Assistant Town Manager

Jill Scalise, Housing Coordinator

Marissa Consolantis, Housing Program Assistant

Sponsored by the Housing Partnership & Housing Trust

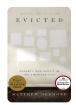


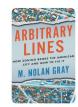
Books & Big Ideas

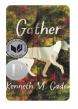
2 0 2 4 : H O U S I N G

The Town of Brewster has created an all-ages community read program entitled "Books & Big Ideas," which aims to use books to encourage discussion about topics affecting our community. Starting in April, community members are encouraged to read titles from a curated selection of books about housing. These stories intend to provide different perspectives on housing, including the importance of "home", housing insecurity, seasonal housing, affordable housing, and more. Books & Big Ideas will include events from April to June to facilitate the sharing of ideas.















Books & Big Ideas Programs for 2024 Include:

- Brewster Housing 101: An Information Session
- Community Tiny Art Display: "What is Home?"
- Author Discussion on Arbitrary
 Lines with M. Nolan Gray
- Evicted Discussion Group
- Reception & Discussion with George Howe Colt, Author of *The Big House*

Register for Upcoming Events at www. brewsterladieslibrary.org.



Books & Big Ideas

To kick-off the Town's new Books & Big Ideas initiative, the Brewster Housing Office will hold a one-hour Housing Information session. All are welcome to attend and learn more about Community Housing, the Brewster Housing Program, current strategies to address Brewster's Housing needs, local affordable housing options, and available assistance programs. Members of the Housing Office, the Brewster Housing Partnership and Affordable Housing Trust will be available to answer questions.

> Thursday, April 11, 6PM **Brewster Ladies' Library**

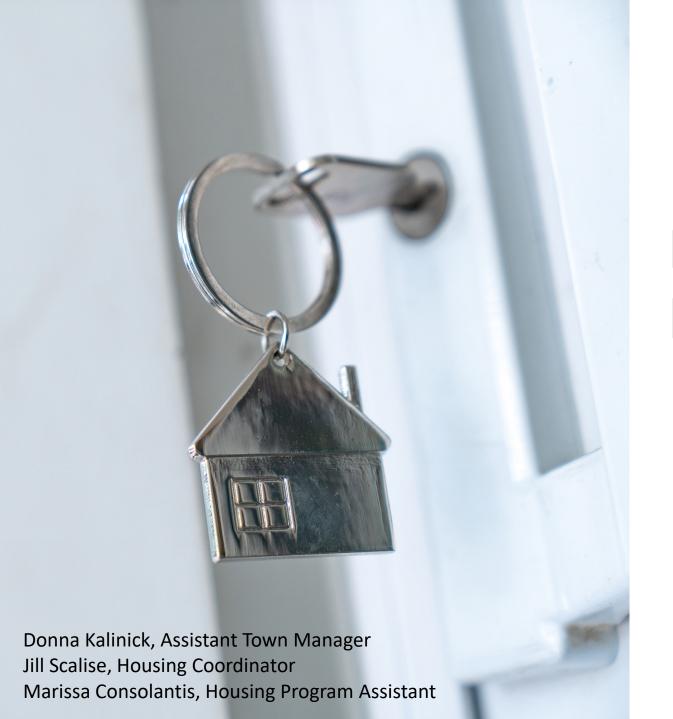
BREWSTER HOUSING 101: INFORMATION **SESSION**

Questions? Email housingoffice@brewster-ma.gov

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Brewster Housing 101: Information Session

Agenda

What is Home?
Brewster's Housing Context
Planning and Strategies
Housing Initiatives
Housing Support Services
Questions

Sponsored by the Housing Partnership & Housing Trust

What is home?

Brewster

Cape Cod



Cape Cod Unique Housing Context:







Massachusetts:

Cape Cod:

Brewster:

4% Seasonal Housing
34% Year-round Rental Housing

37% Seasonal Housing11% Year-round Rental Housing

42% Seasonal Housing
9% Year-round Rental Housing

Brewster's Housing Context



75% of residential properties are detached single family homes.

From 2019-2022 across Cape Cod, home sales prices increased at a rate that far exceeded income.



In Brewster, 2023 median home sales price = \$699,000. This is a 68% increase from the 2019 median home sales price of \$415,000.



A household needs to earn \$215,000 annually to affordably purchase a median priced single-family home in Brewster.

HOUSING COSTS DON'T MATCH INCOME LEVELS

Estimated annual income needed to buy a median priced home in Brewster

\$699,000

Brewster median sale price for a single family home or condo in 2023

Additionally, with increasing home values and sales prices...

Numerous residents have lost their year-round rentals as owners have sold their properties.



\$41,940

Renter
Median Household
income (2022)



\$95,845

Overall
Brewster Median
Annual Household
Income (2022)

\$215,000



Required

Income: median home purchase

Renting / Buying Power of the Workforce



\$105,000 120% AMI (2 person HH)



\$75,000100% AMI



TEACHER \$60,000 79% AMI



ASST. BRANCH MGR. \$50,000

66% AMI

I can afford to

RENT: \$2,600

BUY: \$420K

I can afford to

RENT: \$1,875

BUY: \$285K

I can afford to

RENT: \$1,500

BUY: \$200K

I can afford to

RENT: \$1,250

BUY: \$140K

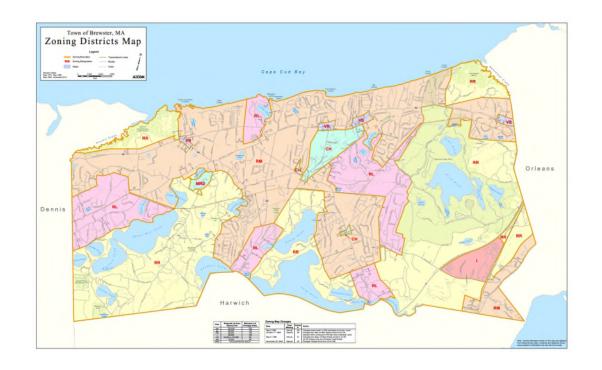
2024 Barnstable County Fair Market Rent: Studio \$1,486, 1-bed \$1,585, 2-bed \$2,082, 3-bed \$2,541

* 2022 income data. Slide thanks to Kim Fish, Falmouth Housing Coordinator.

Brewster Regulations

To protect public health, safety and the general welfare:

- Zoning regulates how land can be used, and where specific activities and uses (like housing) can be located.
- The Building Code regulates the construction and occupancy of buildings and structures.
- Health codes regulate housing habitability, drinking water quality and septic and wastewater systems.



Brewster Housing Challenges: Year—round Availability & Affordability

Housing stock: 5,170 year-round housing units. Few available.

Challenges to create housing: Zoning, cost & environmental concerns.

High Cost: 31% of homeowners paying more than 30% of their income on housing costs

High Cost: 64% of renters are paying more than 30% of their income on housing costs

WORD CLOUD

BARRIERS TO AFFORDABLE HOUSING IN BREWSTER

RESIDENT COMMENTS FROM A SURVEY FOR THE 2022 HOUSING PRODUCTION PLAN



BREWSTER: NEEDS ASSESSMENT HIGHLIGHTS

BREWSTER HOUSING PRODUCTION PLAN 2022 UPDATE

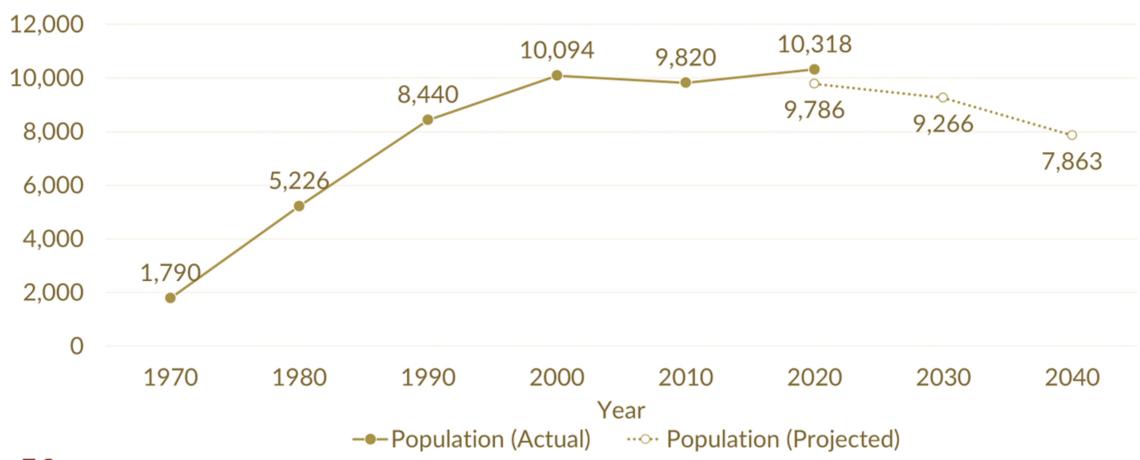






Brewster Total Population: Past Trends and Future Projections

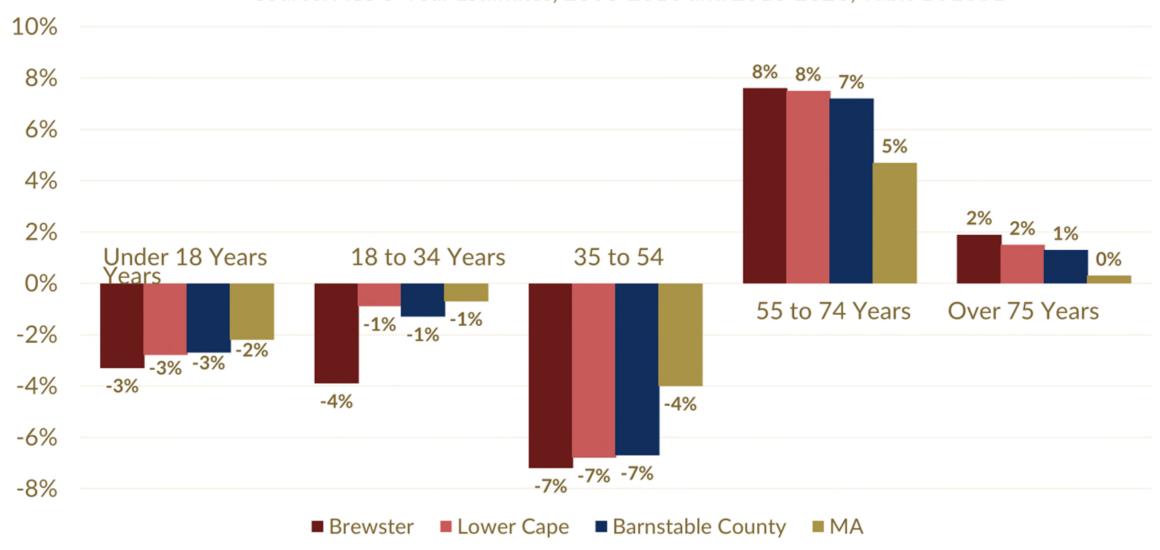
Sources: US Decennial Census, 1970-2020, MassDOT Population Projections, 2018





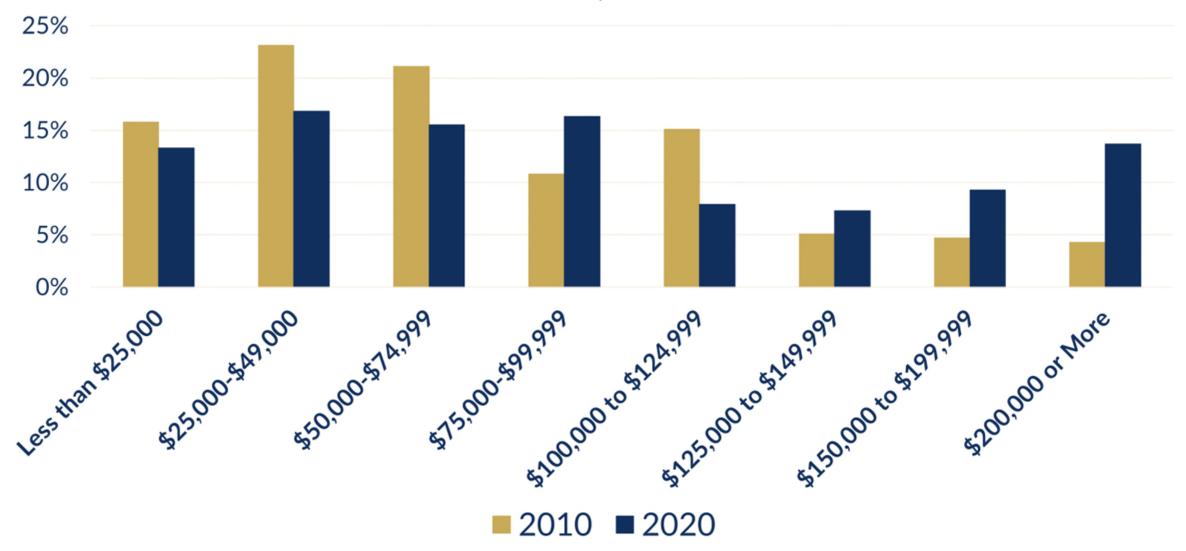
Percent Change in Population by Age, 2010-2020

Source: ACS 5-Year Estimates, 2006-2010 and 2016-2020, Table B01001

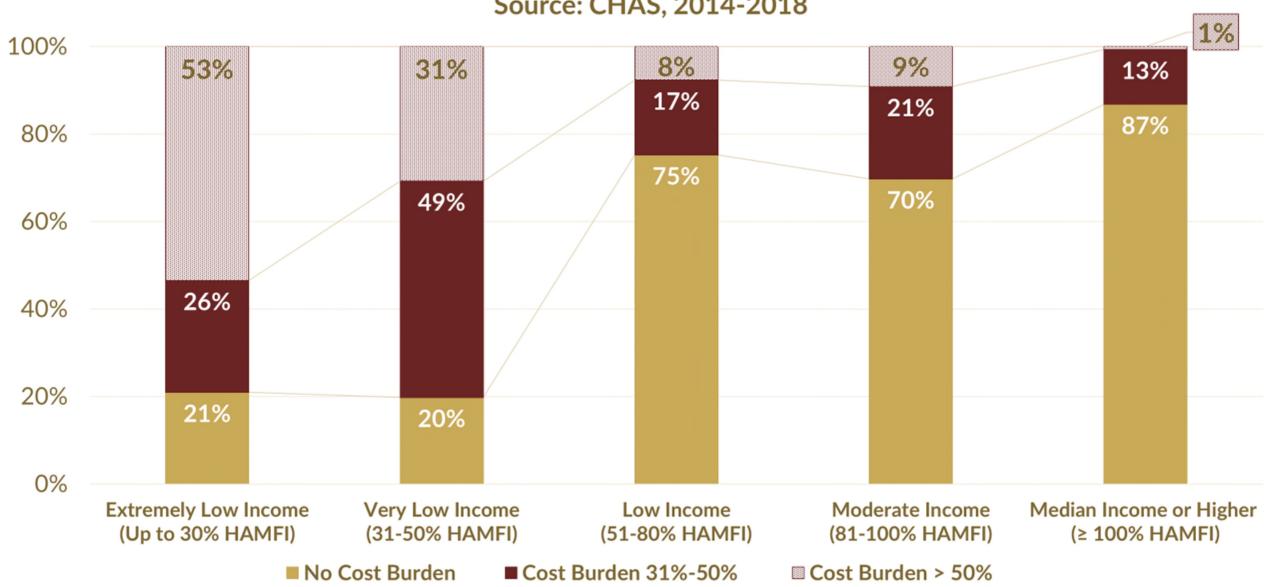


Household Income for Brewster Households, 2010-2020

Source: ACS 5-Year Estimates, 2006-2010 and 2016-2020







BREWSTER HOUSING PLAN QUALITATIVE GOALS



GOAL 1. Increase and diversify year-round housing options in Brewster for a range of income levels and household types.



GOAL 2. Prevent displacement of current residents and facilitate housing mobility for households looking to move within or into Brewster.



GOAL 3. Align development with the principles of the Town's Local Comprehensive Plan/Vision Plan.



GOAL 4. Continue to build capacity to produce housing through staffing, funding, regional partnerships, advocacy and education, and relationships with nonprofit and for-profit developers.



Table 24. Implementation Table

Implementation Strategies .		<u>POTENTIAL</u> Responsible Entities		POTENTIAL Time Frame	Follow-up to 2017 HPP	Meets DHCD Guidelines for
			Support	TBD	Strategy #	HPP Strategies
Regu	llatory Reform					
#1	Reevaluate the existing ADU and ACDU bylaws and other references to accessory apartments; explore amendments to streamline these provisions and improve their efficacy.	Planning Building	BHP HC SB	Early (discussed)	#1	✓
#2	Amend zoning to clearly allow mixed uses that include housing in business-zoned areas.	Planning	BHP, SB HC, TA	TBD	#2	✓
#3	Reevaluate the existing multifamily dwelling bylaw (Section 179-34) and consider changes and other regulatory measures to facilitate multi-unit residential development.	Planning	HC, TA SB	TBD	#5	✓
#4	Explore measures to require or encourage the inclusion of affordable units in residential development over a certain number of units.	Planning	HC, TA SB	TBD	#4	✓
#5	Allow and incentivize the adaptive reuse of existing buildings for the creation of affordable and mixed income housing.	Planning Building TA, SB	HC ZBA	TBD	#6	√
#6	Utilizing the findings of the ongoing Integrated Water Resource Management Plan, continue to identify appropriate wastewater treatment systems to enable the creation of denser housing development that can support the inclusion of affordable units.	Interdepartmental: Health TA, SB, Planning Natural Resources	НС	TBD		

2022 HOUSING PLAN IMPLEMENTATION STRATEGIES

- These 22 Strategies guide Brewster's Housing Program & connect with Local Comprehensive Plan.
- Select Board Strategic Plan Housing Goal
 #2: Continue implementing Housing
 Production Plan
- Five Areas: Regulatory Reform, Funding & Assets, Education & Advocacy, Local Policy & Planning Strategies, Community resources & Local Support.

2023 BREWSTER LOCAL COMPREHENSIVE **PLAN**

HOUSING

Building Block Goal Purposes and **Action Plan**



Provide more affordable, attainable, accessible, safe, and fair housing, and support residents to maintain and preserve their current housing in order to remain in the community

PURPOSE 1: Achieve the Commonwealth's goal of 10% affordable housing by 2029

Actions:

HO1. Implement the 2022 Housing Production Plan (HPP) Update.

HO2. Collaborate with existing local and regional groups to conduct public forums educating the general public on what affordable housing is and why it is important in Brewster,

HO3, Work collaboratively with other towns to increase opportunities for affordable housing.

PURPOSE 2: Establish attainable housing by promoting housing choices to allow families, single individuals, older adults, and seasonal and year-round workers to live, work, and prosper in the community

Actions:

HO4, Continue to evaluate the Accessory Dwelling Unit (ADU) bylaw provisions to improve efficacy, explore incentives for a greater number of ADUs, and connect owners to community resources to provide support and assistance in developing ADUs.

HO5. Support creative funding and collaborative partnerships (public/private) in the development of community housing, including incentives for year-round rentals.

BREWSTER LOCAL COMPREHENSIVE PLAN

HOUSING

Building Block

Purposes and

Action Plan

HO6, Work collaboratively with other towns to increase opportunities for attainable housing.

HO7. Review, evaluate and consider revising the zoning bylaw with the aim of promoting more opportunities as appropriate for various types and forms of housing, including two-family residential/duplex; multi-unit/multi-family residential; and mixeduse residential development.

HO8. Prioritize and incentivize the adaptive reuse of existing buildings for housing.

HO9. Evaluate the use of Town-owned properties for creative housing solutions, including reuse of Townowned buildings for housing.

HO10. Evaluate the acquisition of land by the Town for housing, including for joint purposes such as open space uses.

HO11. Encourage housing in areas near transportation, public services, and economic activities.

HO12. Explore potential housing programs, opportunities, and funding for those earning 80% to 120% of Area Median Income (AMI).

HO13. Consider programs and regulatory amendments to allow for and support seasonal workforce housing.

PURPOSE 3: Preserve existing year-round housing

Actions:

HO14. Promote ability for residents to transition to different forms of housing and remain in Brewster over a lifetime by providing a wide range of housing choices.

HO15. Explore solutions to allow residents to age in place, including

funding or subsidizing building adaptations, support programs, cohousing, and co-pairing situations.

HO16. Continue to evaluate the ADU bylaw provisions to improve efficacy, explore incentives for a greater number of ADUs, and connect owners to community resources to provide support and assistance in developing ADUs.

HO17. Support creative funding and collaborative partnerships (public/private) in the preservation of community housing, including incentives for year-round rentals.

HO18. Analyze the impacts of short-term rental operations in town and consider adopting policies, regulations, or programs to govern or document short-term rental operations.

Affordable & Attainable Housing

Affordable Housing

- Housing that does not require low-to-moderate income households to spend more than 30% of their monthly gross income on housing costs.
- Low-to-moderate income is a household earning, at most, 80% of the Area Median Income (AMI).

Attainable Housing

- Housing that does not require households making 80% - 120% AMI to spend more than 30% of their monthly gross income on housing costs.
- The income range is variable and may, in some locations, increase to 200% AMI.

What income qualifies for affordable housing?

2024 Housing and Urban Development (HUD) Barnstable County Median Family Income is \$122,700.

Low-to-moderate income housing on the Subsidized Housing Inventory (SHI) is capped at 80% of the Area Median Income (AMI).

These income levels are computed for Barnstable County every year by HUD.

2024	Household	1	2	3	4	5	6
HUD	Size	Person	Persons	Persons	Persons	Persons	Persons
Income							
Limits							
80%		\$68,500	\$78,250	\$ 88,050	\$97,800	\$105,650	\$113,450
AMI							

Who is working on housing in Brewster?

Housing Office

Affordable Housing Trust Housing Partnership

Community
Preservation
Committee

Council on Aging

Housing Authority

But wait, there's more...

Select Board

Planning Board

Zoning Board of Appeals

Finance Team & Finance Committee

Town
Administration &
Town Departments

Town Meeting

Non-profit partners & regional collaborations

Good News... Brewster's Housing Plan is certified!

In 2017, Brewster's Subsidized Housing Inventory (SHI) had 250 units, 5.2% of 4,803 year-round housing units.

Today, Brewster's SHI has 372 affordable housing units. 145 more units are needed to reach the 10% state requirement.

Brewster's SHI has increased to 7.2% of 5,170 year-round housing units.

The state certified the Housing Production Plan three times in five years! For certification, Brewster needs to add 24 SHI units in one year.

Brewster Affordable Housing: Subsidized Housing Inventory (SHI)

Fairly Marketed
Deed Restricted

Housing Authority

56 apartments, state subsidized housing, up to 80% AMI, 10+ year wait list.

Wells Court

24 apartments, senior housing, up to 50% AMI, multi-year wait list.

King's Landing

108 apartments, up to 80% AMI, 5+ year wait list.

Serenity Apartments

132 age 55+ apartments, 27 affordable at 80% AMI, multi-year wait list.

Brewster Woods

30 apartments, up to 60% AMI, multi-year wait list.

Home Ownership

67 homes in Brewster, built over last 30+ years, includes Habitat.

Fair Housing: Fair Housing Act passed April 11, 1968

Protected Classes

Federal Fair Housing Act

Race

Color

National Origin

Religion

Sex

Disability/Handicap

Familial Status; Children

Protected Classes

M.G.L. 151B

Marital Status

Age

Sexual Orientation

Gender Identity

Military Status

Public Assistance/ Housing Subsidy/Source of Income

Genetic Information

Ancestry



BREWSTER RECENT & CURRENT INITIATIVES

Create – new building & reuse
Preserve
Support
(Housing Plan Strategies)

Creation of Rental Housing: Brewster Woods

- 30 affordable (60% AMI) apartments: 1, 2 & 3 bedrooms
- Housing Authority property, RFP & lease
- Opened in January 2023, current waitlist
- 240+ applicants for original lottery, 70% local preference
- Preservation of Affordable Housing (POAH) & Housing Assistance Corporation (HAC)
- Funding:
 - \$550,000 in Brewster CPA funding, \$250,000 Barnstable County HOME funds
- MassWorks Grant, 1.68 million
- Low Income Housing Tax Credits





Redevelopment of a vacant building:
Serenity Apartments at Brewster

- Age 55+ rental housing, 132 apartments.
- Assisted living & nursing home closed in 2019. Purchased by Elevation Financial Group, LLC
- Phase 1: First 41 studio apartments opened in July 2021, all leased by September 1.
- Phase 2: 91 apartments, a mix of studio & 1-bedroom units, opened in August 2022.
- 27 affordable (80% AMI) apartments in Phase 2. 20% of all units. 50% local preference for initial lottery & leasing in 2022. Wait list available.
- Affordable units are included on Brewster's SHI.

Habitat for Humanity: 2 homes on Phoebe Way

- Land donated by Brewster resident
- 2 homes are currently being built, one at 60% AMI & one at 80% AMI.
- One veteran preference home.
- Local Initiative Program (LIP) with a Comprehensive Permit
- CPA funding of \$100,000
- Coordinated with Town Water
- Also, 14 Habitat homes on Paul Hush Way

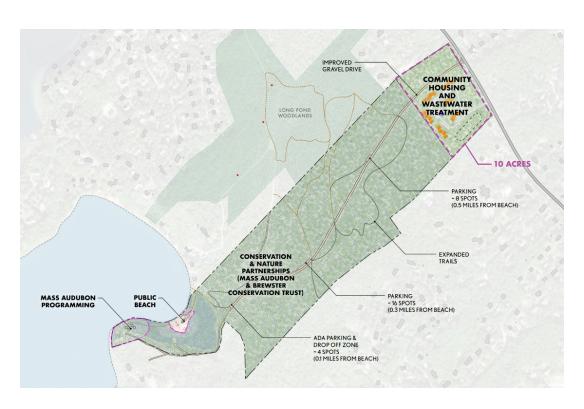


Spring Rock Village: 45 Affordable Rentals off Millstone Road

- 16+ acres of Town owned land designated for community housing. CPA funds used to purchase access parcel in 2018.
- Housing Trust oversight. Feasibility study, community outreach prior to a Town initiated Request for Proposals (RFP) in 2021.
- In 2022, proposal accepted to build a compact, energy efficient neighborhood of 45 affordable (up to 80% AMI) rental homes on land leased by the Town.
- 70% of property remains open space.
- Comprehensive Permit approved June 2023.
- 55% local preference and 15% regional preference granted.
- \$500,000 Brewster CPA funds approved Nov 2023.
- Application submitted to MA 2024 Winter Funding Round. (Low Income Housing Tax Credits LIHTC)
- Select Board Strategic Plan Housing Goal #3- Support Millstone Community Housing initiative
- Potential opening timeline is uncertain.



Pond Parcel: Housing and Conservation Partnership on Town owned land



- Resident supported Town purchase of the former Cape Cod Sea Camps 66-Acre Pond Property located off Route 137 in 2021
- Town meeting vote included "Appropriately scaled community housing near Route 137"
- 14+ month Community Planning Process
- Proposed Comprehensive Plan includes a 10-acre set aside for new affordable housing and wastewater treatment
- Remainder of the property (56 acres) would be conserved in partnership with Mass Audubon and Brewster Conservation Trust
- Town meeting vote on comprehensive plans on May 11, 2024
- In line with 2022 Housing Production Plan strategies #5, 6, 12, and 16
- Bay Property Proposed Comprehensive Plan includes the reuse of 7 buildings for seasonal and year-round attainable housing



Zoning: Addressing Town Housing though zoning

Accessory Dwelling Units (Housing Plan Strategy #1)

Fall 2018 ADU bylaw amended at Fall 2023 Town Meeting

Examining Brewster's multi-family and mixed-use zoning (Housing Plan Strategies # 2 & 3)

Received grant from state. Contract executed last month.
 This will be explored in the 2024.

Creation of Rental Housing: Accessory Dwelling Unit (ADU) Bylaw

ADU Information

- 2023 bylaw changes streamlined the ADU process and requirements.
- ADUs allowed by right or by special permit in certain instances (i.e. non-resident homeowners).
- Up to 1,000 square feet. May be internal, attached or detached.
- Required to be rented or occupied on a year-round rental basis.
- NO Short-Term Rental use is permitted on a lot containing an ADU.
- All state & local laws & regulations apply.
- ADU registration process.
- Commercial Accessory Apartments are allowed by special permit.

Resources

- Lower Cape Housing & ADU Resource Center
 - Community Development Partnership & Homeless Prevention Council
 - www.lowercapehousing.org
 - ▶ Email or call: <u>Talitha@capecdp.org</u> or <u>referralshppccapecod.org</u> or 508-255-9667, ext. 110
- My Home Plus One ADU
 - Housing Assistance Corporation
 - My Home Plus One ADU Program Housing Assistance Corporation Cape Cod (haconcapecod.org)

Short Term Rentals

Town plans to evaluate and consider policies in FY25

Select Board Community Character Goal #4: Evaluate impacts of short-term rentals on the community and consider potential policy solutions. (For FY 25)

Housing Plan Strategy #18:

Continue to monitor the impacts of short- term rentals on the availability of year-round rental units; review and consider changes to local policies accordingly.

Local Comprehensive Plan Housing Action #18: Analyze the impacts of short-term rental operations in town and consider adopting policies, regulations, or programs to govern or document short-term rental operations.

Preservation of Affordable SHI Housing (Subsidized Housing Inventory)



212 Yankee Drive

Town obtained possession of vacant affordable property.



Prior to Oversight

Affordable home that was vacant for over 5 years and had significant water damage.



Remediation

Housing Trust worked to preserve home. Brewster CPA funds and other Trust funds.

212 Yankee Drive Preserved for Use







28 eligible households completed applications for the affordable lottery.

Thank you to the DPW, Water, Building, Health, Finance, Assessor, Maintenance, Administration, non-profit partners, and construction team for helping with this transformation!

Affordable Home Resales

Housing Assistance Corporation

Cape Cod Community Real Estate

508-771-5400, ext. 284

Cape Community Real Estate -Housing Assistance Corporation Cape Cod (haconcapecod.org)

Cape Community Real Estate (CCRE)

CCRE, a division of Housing Assistance, is a full-service, nonprofit real estate company.

Approximately 400 homes on Cape Cod are affordable and carry a resale restriction, ensuring continuing affordability. When one of these homes is placed on the real estate market as a "resale," Housing Assistance is responsible for finding eligible buyers.

An eligible buyer must be a first-time home buyer (exceptions apply), meet income and asset guidelines, and qualify for a mortgage.

11 Sean Circle, Brewster Affordable Home: Sale Pending

- Foreclosed affordable property
- Sale Price: \$240,100
- Affordable Deed Restriction
- Application was required for affordable lottery
- 20 eligible applications
- Affordable sale in process



Brewster Affordable Buy Down Program



Provides up to \$50,000 grant assistance to purchase an affordable home with a deed restriction



Eligible households must be first time homebuyers at or below 80% AMI



Funded by CPA funds



Promote & encourage support programs that help residents stay in their homes

- Select Board Strategic Plan Goal H-3
- Housing Plan Strategies # 20, #21 & #22

Helping Residents Maintain Housing

Community Development Block Grant (CDBG) for Housing Rehabilitation & Childcare

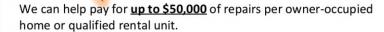
- Housing Rehabilitation
 - For critical home repairs
 - Up to \$50,000 forgivable loan available
 - 80% Area Median Income (AMI) for eligibility

Attention Property Owners in Brewster Dennis & Wellfleet!

Does your home need Critical Repairs?
The Housing Rehab Program may be able to help!

We have funds available to help qualified homeowners pay for repairs such as

- *New Roof
- New Siding
 *New Windows & Doors
- *New Heating System
 *New Septic System
- *Lead Paint Abatement
- *Handicapped Accessibility And More!



Who is eligible?

Year-Round Homeowners (or some landlords who rent to income-eligible, year-round tenants) who meet the following income guidelines (maximum total household gross income per year):

Household Size: 1 person: \$60,900

2 people: \$69,600 3 people: \$78,300 4 people: \$86,950 5 people: \$93,950

Need More Information?

Contact our Office! We will guide you through a quick pre-application to determine if you might be eligible and then can send you an application package.



TRI - The Resource Inc. 508-694-6521

23 Whites Path, Suite G2, S Yarmouth, MA 02664 Jean Stanley, Director of HR Programs: Jean@TheResource.org

CHILDCARE FUNDING ASSISTANCE FOR DENNIS, BREWSTER & WELLFLEET RESIDENTS



The Towns of Brewster, Dennis and Wellfleet, in conjunction with Bailey Boyd Associates, have secured grant funding for a childcare subsidy program serving eligible low-moderate income residents through a Community Development Block Grant. The program provides subsidies of up to \$7,000 per child paid directly to a childcare provider when enrolled in a licensed program, to assist families in seeking or maintaining employment. If you or someone you know could benefit from this program please complete this form and return it to the address below.

More information and a full application can also be downloaded at: www.baileyboyd.com/childcare-programs-1

Phone:							
Address:						_	
On the table below please - Circle the num - Circle your tot- indicated below	ber of per al househo				that is equa	l or less tha	n the amou
Household Size	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons	8 persons
Max. Annual Income	\$73,650	\$82,850	\$92,050	\$99,450	\$106,800	\$114,150	\$121,550
-Is a -How many -Would this program	of your ch		ld be eligib		program?_		

Please return to: Bailey Boyd Associates P.O. Box 1657, Provincetown, MA 02657 508-430-4499x5 cbergen@baileyboyd.com

Helping Residents Maintain Housing Community Development Block Grant (CDBG)

for Housing Rehabilitation & Childcare

- Childcare Vouchers
 - To assist families in seeking or maintaining employment
 - Up to \$7,000 per child
 - 80% AMI for eligibility

ALSO: May 11, 2024 Town meeting vote:

Preschool Family Support Pilot Program (Article 13)

- \$3,000 per family for eligible 3- and 4-year-olds
- No income eligibility required

Helping Residents Maintain Housing: Brewster Rental Assistance Program

Program managed by Housing Assistance Corporation (HAC)

Up to \$500 per month rental assistance

Household income below 80% AMI & paying more than 30% of income on housing.

Meets 'rent reasonableness' for Barnstable County

Lease payments made directly to landlord

Participants also receive case management

Housing Trust initiative financed with CPA funding

Brewster housing staff is available to







ANSWER HOUSING QUESTIONS



MEET INDIVIDUALLY



Questions?

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Donna Kalinick, Assistant Town Manager

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