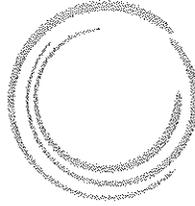


HHS 3-5-14
3:15 pm



CAPE COD COMMISSION

TO: ~~Health & Human Services Committee~~
FROM: Paul Ruchinkas, Affordable Housing Specialist
DATE: March 5, 2014
RE: Cape Cod Commission affordable housing roles

BACKGROUND: REGIONAL AFFORDABLE HOUSING CONTEXT

- Although progress has been made from 2000-2013 with addition of 1,700+ affordable units (current total of 5,460 officially designated affordable units) and increase in region's affordability % from 3.75% to 5.3%, region is still about 4,900 units short of state's 10% affordability goal
- Region's single family houses prices from 2003-2013 averaged 10% higher and 2000-2012 average wages were 30% lower than state averages
- 2013 housing wage was \$24.37/hour
- 2010-2014 Consolidated Plan reported over 4,000 households on the federal Section 8 housing voucher waiting list
- 2006-2010 Census data showed over 9,000 low income renter households with housing cost burden (pay more than 30% of their income on housing) and that 4,200 of those renter households pay more than 50% of their income on housing

CCC AFFORDABLE HOUSING ROLES

I. REGIONAL RESOURCES AND PROGRAMS

1) Barnstable County HOME Consortium- 1994-

- Cooperation agreement- County and 15 towns- with County, through CCC, as program administrator
- \$13.6 million in HOME funds- significant reduction in 2012-2013 and continued lower funding levels expected for near term (see Attachment A)
- 71 housing development projects completed- 1,230 affordable units (22.5% of region's total), 1,104 rental and 126 ownership (\$8 million committed)
- 615 first time homebuyers received down payment/closing cost assistance (\$3.4 million total)
- 201 homeowners received rehab program assistance (\$1.4 million total)

2) Soft Second Loan Program- 1993- 2008

- 617 households assisted in purchase of first home
- \$2.6 million in subsidy funds secured directly from DHCD from 1993-2005

3) Regional Ready Renters Program- 2011-

- MOA's between CCC as program administrator and participating towns (5 in 2011, 4 in 2012, and 3 in 2013-2014)
- Program enables small scale rental projects created under local affordable housing bylaws to qualify toward the 10% goal
- 12 vacancies filled
- After piloting program, CCC seeking another entity to continue administration

II. TECHNICAL ASSISTANCE/INFORMATION SHARING

1) Studies/Reports/Data-

- Affordable Housing Strategies- Regional Best Practices Toolkit (2008)
- Costs of Homelessness (2009)
- Fair Housing Plan (2010)
- Barnstable County Nexus Study (2005)
- Annual Chapter 40B Report (2012)

2) Workshops-

- Cottage Housing (2013)
- LEED and Affordable Housing (2010)
- Municipal Affordable Housing Trusts (2009)
- Subsidized Housing Inventory (2009)
- Fair Housing (2008)

3) Town Technical Assistance- development project feasibility analysis, zoning bylaws, housing plans, etc.

III. REGULATORY- REGIONAL POLICY PLAN (RPP)

- Residential developments- at least 10% affordable units
- Commercial developments (new as of 2009 RPP)- affordable housing cash mitigation required depending upon size and type of project

ATTACHMENT A

BARNSTABLE COUNTY HOME CONSORTIUM PROGRAM

ANNUAL ALLOCATIONS

YEAR	HOME ALLOCATION
1994	\$619,000
1995	\$671,000
1996	\$635,000
1997	\$619,000
1998	\$658,000
1999	\$706,000
2000	\$707,000
2001	\$784,000
2002	\$783,000
2003	\$772,797
2004	\$861,338
2005	\$773,880
2006	\$717,618
2007	\$713,764
2008	\$681,075
2009	\$753,465
2010	\$749,819
2011	\$664,528
2012	\$379,285
2013	\$389,398
TOTAL	\$13,638,267
AVERAGE ANNUAL ALLOCATION	\$681,913

Afford Housing: HHS 3-5-14

HOME COMMITMENTS AND EXPENDITURES BY COMMUNITY- 12/31/13

3:15PM

1) DEVELOPMENT PROJECT FUNDING (7/1/94- 12/31/13)

Town	Project Name	Own/Rent	# Units	# Affordable Units	# HOME Units	HOME \$ Committed
Barnstable	Foundations Project	Rent	12	12	6	\$130,000
	Pine Street Residence	Rent	4	4	4	\$30,000
	Winter St/Cape AIDS	Rent	9	9	9	\$61,500
	Aunt Sarah's	Rent	10	10	10	\$70,000
	CHIP's House Two	Rent	10	10	4	\$50,000
	Ashley Drive	Rent	1	1	1	\$15,000
	Danvers Way	Own	16	16	10	\$50,000
	Southside Village	Rent	14	14	5	\$100,000
	Village at Marstons Mills	Own	30	18	11	\$150,000
	Gallagher Lane	Own	7	4	4	\$100,000
	Lombard Farm	Rent	12	12	8	\$150,000
	Route 132/YMCA	Rent	28	28	11	\$250,000
	Barnstable HOP- HAC	Own	2	2	2	\$60,000
	Cromwell Court	Rent	124	124	11	\$150,000
	Stage Coach Road	Rent	12	12	6	\$200,000
	* Village Green- Phase 1	Rent	60	60	11	\$125,000
	* Village Green- Phase 2	Rent	60	60	11	\$125,000
	TOTALS	17	411	396	124	\$1,816,500
Bourne	Pocasset Assisted Living	Rent	84	84	11	\$250,000
	Canal Bluffs I	Rent	28	28	11	\$150,000
	Clay Pond Cove	Rent	45	45	11	\$150,000
	* Coady School Residences	Rent	58	58	11	\$175,000
	TOTALS	4	215	215	44	\$725,000
Brewster	Brewster Homeownership	Own	2	2	2	\$5,400
	Wells Court	Rent	24	24	24	\$50,000
	Slough Road	Own	4	4	4	\$80,000
	TOTALS	3	30	30	30	\$135,400
Chatham	Lake Street	Rent	47	47	11	\$100,000
	TOTALS	1	47	47	11	\$100,000

HOME COMMITMENTS AND EXPENDITURES BY COMMUNITY- 12/31/13

Town	Project Name	Own/Rent	# Units	# Affordable Units	# HOME Units	HOME \$ Committed
Dennis	HECH Duplexes	Rent	8	8	8	\$106,200
	Dennis Commons	Rent	32	32	11	\$60,000
	Northside Village	Rent	46	46	11	\$70,000
	Telegraph Road	Rent	7	7	5	\$100,000
	Dennis HOP- HAC	Own	2	2	2	\$60,000
	* Rte 134 Community Hsing	Rent	27	27	11	\$175,000
	TOTALS		6	122	48	\$571,200
Eastham	Eastham Duplexes	Rent	8	8	8	\$112,000
	Gull Cottages	Rent	5	5	5	\$115,000
	TOTALS		2	13	13	\$227,000
Falmouth	Flynn House	Rent	7	7	7	\$25,000
	Fairwinds	Rent	20	20	10	\$70,000
	HECH/Jeffrey Lane	Rent	1	1	1	\$15,000
	704 Main Street	Rent	58	44	11	\$100,000
	Bridgeport	Rent	8	8	5	\$100,000
	Edgerton Drive	Rent	24	16	6	\$150,000
	East Ridge Road	Own	6	6	6	\$100,000
	Sam Turner Road	Own	4	4	4	\$100,000
	Veterans' Park	Rent	39	39	11	\$150,000
	* 20 Shore Street	Rent	3	3	3	\$105,000
	* Notantico Woods	Rent	11	11	11	\$275,000
	TOTALS		11	181	75	\$1,190,000
Harwich	HECH Duplexes	Rent	2	2	2	\$11,800
	Pine Oaks III	Rent	65	65	13	\$80,000
	HECH- Sisson Road	Rent	13	10	4	\$100,000
	836 Route 28	Rent	8	8	8	\$117,286
	Gomes Way	Own	13	13	5	\$125,000
	HECH- Main Street	Rent	10	9	4	\$120,000
	Thankful Chases Pathway	Rent	12	12	11	\$150,000
	TOTALS		7	123	119	\$704,086
Mashpee	Habitat- Mashpee	Own	3	3	3	\$75,000
	Great Cove Community	Rent	10	10	10	\$225,000
	TOTALS		2	13	13	\$300,000

HOME COMMITMENTS AND EXPENDITURES BY COMMUNITY- 12/31/13

Town	Project Name	Own/Rent	# Units	# Affordable	# HOME	HOME \$ Committed
				Units	Units	
Orleans	Canal House	Rent	8	8	6	\$120,000
	Finlay Road	Own	3	3	3	\$45,000
	Rock Harbor Village	Rent	100	100	10	\$150,000
	TOTALS		3	111	111	19
Provincetown	Foley House	Rent	10	10	10	\$50,000
	27 Conwell Sreet	Rent	5	5	5	\$70,000
	27 Nelson Avenue	Rent	2	2	2	\$60,000
	32 Conwell Street	Rent	18	18	11	\$200,000
	58 Harry Kemp Way	Rent	4	4	4	\$120,000
	Meadow Road	Own	39	14	9	\$70,000
	Province Landing	Rent	50	50	11	\$125,000
	83 Shank Painter Road	Rent	15	15	5	\$100,000
	* Stable Path	Rent	23	18	11	\$150,000
	TOTALS		9	166	136	68
Sandwich	Osprey Lane	Rent	36	36	11	\$50,000
	Woodside Village	Own	32	12	4	\$60,000
	Homesteads	Own	16	11	11	\$120,000
	SHOP I & II	Own	4	4	4	\$73,500
	TOTALS		4	88	63	30
Truro	Shore Road	Rent	2	2	2	\$50,000
	First Discovery Road	Rent	2	2	1	\$25,000
	Sally's Way	Rent	16	16	11	\$125,000
	TOTALS		3	20	20	14
Wellfleet	Oyster Lane	Own	6	6	6	\$90,100
	Wellfleet Apartments	Rent	12	12	11	\$175,000
	TOTALS		2	18	18	17
Yarmouth	Camp Street	Rent	6	6	4	\$40,000
	Our First Home	Own	1	1	1	\$22,500
	Brush Hill Road	Own	4	4	4	\$60,000
	Brush Hill Residences	Rent	2	2	1	\$40,000
	YAHT Buydown	Own	2	2	2	\$25,000
	Simpkins School Residence	Rent	65	58	11	\$150,000
	TOTALS		6	80	73	23

HOME COMMITMENTS AND EXPENDITURES BY COMMUNITY- 12/31/13

COUNTY TOTALS	Own/Rent	# Units	# Affordable	# HOME	HOME \$
			Units	Units	Committed
Total- 80		1,638	1,535	576	\$8,135,286
Rent- 60		1,442	1,409	479	\$6,663,786
Own- 20		196	126	97	\$1,471,500

* Commitment of funds only as development has not started construction. Remainder of developments completed or under construction.

HOME COMMITMENTS AND EXPENDITURES BY COMMUNITY- 12/31/13

2) DOWN PAYMENT PROGRAM FUNDING (7/1/94-12/31/13)

Town	Total loan amount	# of loans
Barnstable	\$696,012	132
Bourne	\$193,398	30
Brewster	\$83,262	13
Chatham	\$17,611	3
Dennis	\$364,462	58
Eastham	\$102,050	17
Falmouth	\$374,784	61
Harwich	\$144,890	27
Mashpee	\$231,165	44
Orleans	\$56,918	9
Provincetown	\$39,890	9
Sandwich	\$279,747	49
Truro	\$0	0
Wellfleet	\$40,000	5
Yarmouth	\$601,931	106
COUNTY TOTALS	\$3,226,120	563

HOME COMMITMENTS AND EXPENDITURES BY COMMUNITY- 12/31/13

3) HOMEOWNER REHAB PROGRAM FUNDING (7/1/94-12/31/13)

Town	Total loan amount	# of loans
Barnstable	\$393,739	55
Bourne	\$99,290	8
Brewster	\$31,025	3
Chatham	\$22,637	3
Dennis	\$44,520	7
Eastham	\$20,742	4
Falmouth	\$171,887	22
Harwich	\$71,221	9
Mashpee	\$114,965	15
Orleans	\$8,000	1
Provincetown	\$0	0
Sandwich	\$49,241	8
Truro	\$6,820	1
Wellfleet	\$10,053	2
Yarmouth	\$245,891	29
COUNTY TOTALS	\$1,290,031	167