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**From:** Mark E. Ahern <meahern@usa.net>  
**Sent:** Friday, January 12, 2024 3:15 PM  
**To:** Housing  
**Subject:** draft housing strategy

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The draft housing strategy was very well done.

A few thoughts to highlight:

- Consideration should be given to the size of additional units to ensure that expanded supply does not bring more people with school-aged children or the Cape will find a solution to one issue creates another problem. The idea should be to help house current population levels not creating an expansion to the population. The challenges with housing is a natural brake to population growth.
- There is much to learn by looking backwards to how the Cape addressed housing in the past. Boarding houses, multi-generational living, accessory apartments, duplexes, etc. are all approaches the Cape has experienced in years past. Worth a look to see how these models might continue to have relevance today.
- Tax revenues undoubtedly have a role to play in this process but increasing taxes will likely result in less tourism as we are already at a very high level.
- Finally, we should not build seasonal worker housing to a high standard as the cost makes this problematic and is not necessary. The concept of 'pod hotels' or tiny house living could be very appropriate in some situations.

Thanks...mea

**Mark E. Ahern**

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Andrew Gottlieb  
Executive Director

January 19, 2023

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Kristy Senatori, Executive Director  
Cape Cod Commission  
3225 Main Street  
Barnstable, MA 02630

**RE: Regional Housing Strategy**

Dear Ms. Senatori:

The Association to Preserve Cape Cod (APCC) offers the following comments on the draft Housing Cape Cod: The Regional Strategy report.

APCC recommends the following be considered in the final report:

In the introduction paragraph on page 5 that says, "The region's rural and suburban development patterns have resulted in little housing diversity, limited infrastructure, and a car-dependent society that has created and exacerbated Cape Cod's most critical challenges. The current abundance of single-family homes and the policies in place that encourage them do not meet the region's needs," APCC recommends including additional language that describes the critical challenges our region is facing, including workforce shortages, underutilized seasonal homes, traffic, poor water quality and increasingly fragmented habitat areas across the landscape.

APCC strongly agrees with the following statement on page 6: "The region cannot build its way out of this problem and cannot solve this problem by replicating or expanding sprawling development patterns of the past." This approach must be the overarching philosophy behind any regional housing plan.

On page 6, APCC recommends including after the sentence, "With 86% of the region's land area already developed or protected, Cape Cod must be innovative and opportunistic" additional language about the need to carefully manage how the remaining 14% is used, especially since approximately 80% of that 14% is within critically important habitat or within areas that support important and sensitive

natural resources. This point should be included to help support the basis of promoting redevelopment to increase housing.

On page 6, APCC recommends adding “habitat protection” to amend the following sentence: “The Cape Cod community must address regional challenges related to **habitat protection**, climate change, the economy, wastewater and other infrastructure needs and investments to successfully support a vibrant year-round community.”

The summary on page 7 is too heavy on production and needs to introduce the idea of purchasing affordability restrictions on existing dwellings as a leading strategy up front in the discussion. It is likely that many readers of the Regional Strategy will not read past the summary. Not giving buy down strategies equal, if not greater, emphasis to building new units means it will get lost in the narrative.

APCC is cautious about the following statement on page 7: “It is critical that the region facilitate development of one or more entities that can more flexibly acquire, hold and develop or redevelop parcels for the purposes of housing.” APCC wonders what these entities may be and what will govern their priorities and actions. What will be their specific mission? Will they pursue the acquisition of green space and compete with natural resource conservation interests over the same parcels of land? Will they develop market rate housing with the idea of increasing housing stock, rather than providing needed affordable housing? APCC recommends that the role of such entities be carefully and narrowly defined.

APCC recommends that the Guiding Principles on page 9 place greater emphasis on the importance of appropriate locations for housing. The wording here should be stronger in that regard.

In the Key Findings on page 10, does the regional housing demand projected to outpace supply by 11,000 to 22,000 units mean affordable units, or any type of housing? This could be read to mean that the Cape Cod Commission is calling for the construction of 22,000 additional units without mentioning the impact of such development on the environment or whether this number of units is even sustainable with regard to the region’s environment. If this is referring to future affordable housing needs for current residents, it should be framed as needing to be met through a combination of restrictions on existing units, redevelopment projects, and construction within activity centers to meet the remaining gap.

On page 17, the Cape Cod Commission’s analysis “includes a Cape-wide review of parcels to identify specific sites that may be better suited for housing development or



redevelopment, and considers sensitive natural resources, infrastructure availability, and proximity of amenities.” APCC is curious how this analysis would compare to APCC's determination of important natural resource areas that should be protected rather than developed, according to our “Hanging in the Balance” report and the APCC-HAC GrowSmart Cape Cod mapping project. APCC recommends that the Commission’s analysis incorporate the findings of APCC’s previous analysis, which strives to identify and ensure protection of the Cape’s sensitive and critically important natural resource areas.

On page 18, the report states, “Ultimately, the analysis will identify parcels that may make sense for near-term development or redevelopment, to aid in prioritization for housing initiatives and potential zoning changes. However, the analysis does not negate the possibility of other opportune parcels arising, nor should it necessarily limit all housing development and redevelopment to those areas identified.” APCC is concerned that this broad statement suggests to the reader that the housing analysis offers no strong directive or guidance about where on the Cape housing should and should not go.

APCC believes the discussion on page 22 under “Protective of Cape Cod’s Natural Resources” should be an overarching principle of the housing strategy. Appropriate and inappropriate areas for the location of housing should be better defined in the housing strategy.

In the same vein, the concept surrounding “Prioritize Redevelopment and Reuse” on page 23 should be clearly defined in the housing strategy in order to guide housing to the correct areas and away from sensitive natural resource areas.

On page 27 in the sentence, “Single-family home development is what the region’s land use regulations promulgate, with housing developments with more than two units allowed to be built by-right in only 2% of the region,” should the correct wording be “promote” instead of “promulgate?”

The word “opportunistic” in the heading “Cape Cod must be innovative and opportunistic” on page 34 is troubling. In the context of land on Cape Cod, “opportunistic” is often defined as taking advantage of any and all opportunities that come along to purchase available properties. Following an “opportunistic” approach to land acquisitions is one of the practices that has generated and exacerbated conflict between the housing and conservation communities on the Cape. A better term would be “strategic.”

On page 41 under “Policy and Permitting,” APCC recommends adding “in targeted areas” to “Strategies for zoning and permitting to encourage housing development or redevelopment **in targeted areas.**” Under “Land Acquisition and Development,” this language implies buying raw



land. It should emphasize developed and underdeveloped land first, with raw land as a last resort, and then only land that adheres to the APCC-HAC GrowSmart Cape Cod principles. “In appropriate targeted areas” should be added to the end of this statement as well.

On the recommendations that begin on page 45, APCC strongly recommends that the discussion of recommendations lead with redevelopment and buy down of existing units. The order of the recommendations matters. Having “change zoning” as the first recommendation implies that building our way out of the region’s housing needs is the preferred solution.

On pages 42, 44, and 49, discussion about the establishment of a Community Land Trust and Regional Housing Land Bank could likely be very controversial to the conservation land trust community, depending on the specific mission of these proposed entities. The role of a housing land trust and the kind of the properties a housing land bank acquires could be perceived as a threat to the ongoing environmental protection efforts of conservation land trusts and could create unnecessary animosity and conflict between the housing community and the land conservation community. The roles of these proposed entities must be clearly defined and they must not compete with conservation land trusts over land with local or regional natural resource value.

In the discussion on page 45, form-based zoning should be strongly encouraged for activity centers and downtown villages.

The discussion for the “Streamline Permitting” recommendation on page 47 implies that building new housing is the priority, not retaining existing development or utilizing redevelopment first. APCC recommends that the discussion clearly emphasize that streamlined permitting should be considered only in targeted areas that are appropriate for housing and supported by existing municipal wastewater infrastructure and that, ideally, has redevelopment potential.

For the “Develop a Regional Redevelopment Authority” recommendation on page 51, APCC believes the emphasis of the authority’s mission, and the limit in its scope, should be on the ability to purchase already disturbed land, not green space. This entity should also be charged with buy down authority and provided with funding specifically for that purpose.

The “Provide Financial Incentives to Convert and Preserve Year-round Housing” recommendation on page 53 should be listed first in the section on recommendations.

On page 59, “infrastructure” in the recommendation to “Dedicate Municipal Tax Receipts Towards Housing and Infrastructure” should be more explicitly limited to wastewater infrastructure. Otherwise, funds could go to other less impactful municipal infrastructure.



The discussion for the recommendation to “Explore Housing Potential on Joint Base Cape Cod” on page 68 should include more emphasis on the role and importance of MassDevelopment in this concept.

On page 70 for “Cape communities must change zoning to allow for more diverse housing options in appropriate locations,” the discussion should explicitly emphasize the APCC-HAC GrowSmart concept of directing zoning changes to areas where housing is most appropriate due to wastewater infrastructure, redevelopment potential, etc. and not in areas where increased housing production is not appropriate due to the presence of critical habitats and other sensitive natural resources.

APCC thanks the Cape Cod Commission for the opportunity to provide comments. We would be pleased to discuss our comments further if the Commission has any questions.

Sincerely,



Andrew Gottlieb  
Executive Director

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**From:** jeanine bandiero <jeaninebandiero@gmail.com>  
**Sent:** Wednesday, January 24, 2024 2:05 PM  
**To:** Housing  
**Subject:** Draft+Regional+Housing+Strategy

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Cape Cod's open natural spaces are precious and must be preserved. Please come up with a plan that utilizes land already degraded to fulfill housing needs, even though developers won't make as much money. You owe this to posterity and it is within your power. Money isn't everything.

Thank you.

Jeanine Bandiero

## Draft Regional Housing Strategy

Janet Milkman <janet@blt.org>

Thu 2/15/2024 7:19 PM

To:Housing <housing@capecodcommission.org>

 1 attachments (236 KB)

Regional Housing Strategy\_APCC Comments\_1-19-2023.pdf;

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To Whom It May Concern,

On behalf of the Barnstable Land Trust, I am writing to share our Input on the draft Regional Housing Strategy prepared for the Cape Cod Commission. We support the comments submitted by the Association to Preserve Cape Cod, attached here.

Thank you for your work on this important issue.

Janet Milkman



**Janet Milkman**

Executive Director

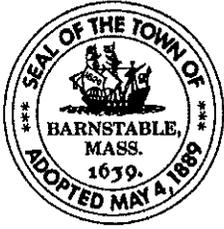
Barnstable Land Trust

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# Town of Barnstable Town Council

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Precinct 12

Kristy Senatori, Executive Director

Cape Cod Commission  
3225 Main Street  
Barnstable, MA 02630

Via Email

Dear Director Senatori,

The Barnstable Town Council is committed to proactively addressing housing issues within our community and has taken great interest in the Cape Cod Commission's draft report: Housing Cape Cod: The Regional Strategy. We thank you for the extended opportunity to review and comment on this important document. After discussion at our February 15, 2024 meeting, I offer the following comments on the Commission's draft report on behalf of the Barnstable Town Council.

Our primary concern is with the draft report's emphasis on regionalization of land use decisions and the suggested strategies that remove land use decision-making from local communities. The authority over land use regulation in Massachusetts has been firmly established, and rightly so, within the affected municipalities. This structure allows for land use decisions to be made with input from residents and taxpayers, taking into account the history, context, and collective goals and objectives for the future of the municipality. In Barnstable, land use decisions on a local level are reviewed for consistency with our adopted plans and policies which reflect the views of our residents. This is a process that, when exercised efficiently, builds trust in local government and its elected officials, and produces outcomes that protect, preserve, and enhance the quality of life for our residents.

The Commission's proposal for the creation of a regional redevelopment authority deviates from this well-accepted framework. The loss of local control over the siting and development of housing in our local communities raises concerns about effectively protecting natural resources, providing adequate public infrastructure, and consistently administering the plans and policies that reflect our citizens' views. The fact that this strategy would require special legislation to deviate from state practice demonstrates the overreach of this proposal.

The Council further recognizes that local zoning is an important strategy to address local housing needs; we similarly seek to emphasize the primary role of municipalities in establishing land use policies within our own boundaries. Elected and appointed officials at the local government level are best suited to listen to and understand the needs and desires of the communities they represent and serve. These positions, and the plans and policies that reflect them, should continue to control; regional designations or land use policies may inform local decision making, but should not drive it or supersede it.

We look forward to continuing to be actively involved with creating housing solutions in our community in the future and continuing dialogue with the Commission on effectuating appropriate solutions.

Sincerely,

Felicia R. Penn, President  
Barnstable Town Council

Administrator:  
Cynthia A. Lovell  
[Cynthia.Lovell@town.barnstable.ma.us](mailto:Cynthia.Lovell@town.barnstable.ma.us)

**From:** [Barnstable Watch](#)  
**To:** [Housing](#)  
**Subject:** Comments on CCC Housing Strategy  
**Date:** Thursday, January 18, 2024 7:48:45 AM  
**Attachments:** [BarnstableWatch CCC Housing Strategyf Jan 2024.pdf](#)

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Please find attached comments on the Cape Cod Commission's Draft Housing Strategy.  
Could you please acknowledge receipt?  
Thank you.

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**Barnstable Watch**  
<https://barnstablewatch.com>

Spokesperson,  
Heather Hunt  
Resident, Barnstable

**To:** Cape Cod Commission  
**From:** BarnstableWatch (Spokesperson: Heather Hunt, Resident, Barnstable)  
**Date:** January 15, 2024  
**RE:** Comment on the Draft Regional Housing Strategy

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BarnstableWatch is an all-volunteer group of citizens from across Barnstable concerned about the proliferation of real estate investors operating commercial Airbnbs in residential neighborhoods, adversely affecting housing availability, affordability, and residential life.

BarnstableWatch formed in 2019 when traditional institutions that exist to protect the unique values and quality of life on Cape Cod, such as the Cape Cod Commission (CCC), and housing, such as the Housing Assistance Corporation, stood down on Airbnb matters, and effectively with commercial interests that advocated for all homes to be able to be Airbnb'd 365 days a year by non-resident owners. In nearly all other areas of the country, organizations concerned about housing have worked successfully to protect locals and existing housing stock from the Airbnb Effect, but not here. In Barnstable, town housing staff said it best about short-term rental policy: "We have a large housing stock. It's just not being used to house our residents."<sup>1</sup> BarnstableWatch followers have since asked it to help them stay informed about other land use issues.

BarnstableWatch is pleased to offer comments on the CCC's Draft Regional Housing Strategy (Draft Strategy). BarnstableWatch appreciates the CCC work on suggesting potential means to alleviate the housing challenges here on Cape Cod that mirror those challenges nationally.

### Summary

As a threshold matter, BarnstableWatch requests information in a revised Draft Strategy or an addendum on whether the recommendations reflect CCC interaction with and responsiveness to the public (i.e., residents and taxpayers). BarnstableWatch asks the CCC to make visible the level of resident and taxpayer input as the CCC developed its recommendations in two areas:

1. The CCC's advocacy for dense development by changing single-family and other local zoning laws to:<sup>2</sup>
  - Allow multi-family housing "by-right"
  - Allow Accessory Dwelling Units (with no owner occupancy requirement)

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<sup>1</sup> May 21, 2019 Housing Committee meeting.

<sup>2</sup> See pages 71-72 of the [Draft Strategy](#).

- Allow conversion of single-family homes to “multiple dwellings”
  - Utilize “cottage court” zoning
  - Allow dormitory housing
  - Reduce minimum lot size requirements for multiple units
  - Reduce parking requirements
2. The CCC’s call to shift a suite of housing functions, including taxpayer-funded financial support and eminent domain, away from local governments that are answerable to the public to more distant regional entities that are not, specifically, by advocating to:<sup>3</sup>
- Develop a Community Land Trust & *Regional* Housing Land Bank
  - Develop a *Regional* Redevelopment Authority
  - Develop a *Regional* Local Government Investment Pool
  - Establish a Permanent *Regional* Housing Services Office
  - Develop a *Regional* Homesharing Program
  - Develop a *Regional* Capital Plan

BarnstableWatch seeks that information to enable residents and taxpayers, in providing public comment, to understand whether and to what extent the Draft Strategy reflects public sentiment or, whether the CCC seeks to drive zoning changes and regionalization despite public sentiment.

For example, Barnstable citizens said in a recent Town-administered survey that the number one kind of housing they want more of is single-family homes. Yet, the Draft Strategy leads with a suite of recommendations to change single-family zoning. Further, in Barnstable, there has not been Town Council deliberations (or associated public discussion) of the CCC’s proposals to drive density.<sup>4</sup>

That the Draft Strategy concludes with a call for “targeted campaigns,” “continuous advocacy” and to “mobilize support” suggests policy making by ignoring or changing public sentiment. It is inevitable that when public policies do not squarely account for public will up front, it invites contention and delay later in the process, which would not serve locals’ housing needs.

BarnstableWatch also offers comments on the Draft Strategy’s Short-term Rental Recommendations and on its Model Accessory Dwelling Unit Bylaw.

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<sup>3</sup> See CCC Recommendations at page 44 of the [Draft Strategy](#).

<sup>4</sup> The only exception to that is the now controversial “form-based zoning” in the Village of Hyannis, adopted after a similar 1% participation survey. There are now calls to revisit that zoning, as well as the reduced parking requirements that assume families don’t need their cars to satisfy life needs on the Cape. Incidentally, all new housing made possible by this zoning approach can be used by non-residents exclusively as Airbnbs: there is work to do on prioritizing locals in housing decisions.

**I. DOES THE DRAFT STRATEGY REFLECT PUBLIC SENTIMENT OR DOES IT SEEK TO ADVANCE POLICIES DESPITE IT?**

**A. Please Bring Public Visibility to The Level of Resident and Taxpayer Participation on the Draft Strategy, Its Committees and Working Groups**

The CCC Draft Strategy outlines an input process through Committees and Working Groups.<sup>5</sup> Please identify the number of residents and taxpayers who participated that were not paid by or affiliated with a municipality or invited organization for time allocated to such participation.

Understanding the level of actual public engagement is also relevant to the Draft Strategy's call for coordinated advocacy. If the CCC Draft Strategy broadly reflects the will of the people following a public engagement process, why the call for taxpayer-funded advocacy?

**B. Please Provide the Source and Nature of Prior Municipal Input on the CCC Zoning Change Preferences for Our Towns**

The Draft Strategy states that CCC staff reviewed each town's zoning rules. It undertook such a review before opining about the local zoning code changes CCC staff would like towns to adopt. The Draft Strategy states that CCC staff met with representatives from each town to review the CCC recommendations. The Draft Strategy states that CCC staff refined the zoning change recommendations based on feedback from representative of each town.

For transparency into the nature of the municipal feedback that the CCC says influenced its recommendations, please provide a summary of the zoning discussion with each town, including: 1) whom in each town spoke for the town and 2) the zoning-related feedback each town provided to the CCC. The Draft Strategy does not make that feedback apparent, and there is no basis to maintain it as internal confidential.

In Barnstable, for example, during the time when the CCC worked on the Draft Strategy, there was no publicly noticed discussion by the Town Council about residential zoning broadly, about the CCC declaration that "zoning is broken", about the CCC call to invite dense development and increased building height in village centers, or about CCC specific zoning recommendations. Accordingly, any feedback from Barnstable to the CCC staff does not reflect the Town Council's deliberations or views.<sup>6</sup>

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<sup>5</sup> <https://capecodcommission.org/our-work/regional-housing-strategy-stakeholder-engagement>

<sup>6</sup> A survey BarnstableWatch issued to Town Council candidates before the 2024 election is further illuminating.

Further, when residents have inquired about prior CCC zoning change preferences, such as the CCC's desire for increasing building density and height in the CCC's computers' so-called "Community Activity Centers" (in Barnstable, Barnstable Village, Hyannis, Osterville), the Barnstable Town Manager has responded publicly that "[T]here are no plans to modify land use or zoning in the villages ...".<sup>7</sup> The Town Manager has also referred to citizens' concerns about any town plan to act in furtherance of the CCC's call for density in so-called "Community Activity Centers" as misinformation. Accordingly, Barnstable taxpayers have reason to be confident that the Town Manager would not have directed or provided supportive comments about CCC density zoning change recommendations.

As noted, in a recent town-administered survey that asked residents what type of housing they would like to see more of, Barnstable residents first choice was more single-family residential homes.<sup>8</sup> The feedback from Barnstable to the CCC staff should have captured Barnstable residents' primary preference.

Please make the source and nature of municipal feedback visible so that the public can assess and comment on it vis a vis established public policies, deliberations in publicly notices meetings, and public sentiment.

### **C. Please Provide Details About the Survey the CCC Says Expresses Citizens' Views of Dense Building Development**

The Draft Strategy explains that the CCC worked with consultants to execute a survey of the public to assess their housing preferences.

Approximately one (1) percent of the population of Barnstable County participated.

From its small survey, the CCC drew core conclusions about public sentiment of building density and development:

- 1) Design and aesthetics of housing are more important than size and density of development
- 2) ADUs are appropriate in nearly all areas with residential development (irrespective of lot size)
- 3) Smaller scale multi-family is preferable
- 4) Larger multi-family development was "acceptable" in existing downtowns, village centers, or other areas with existing mixed-use development

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<sup>7</sup> Town Manager Report October 5, 2023.

<sup>8</sup><https://itlaserfiche.town.barnstable.ma.us/WebLink/DocView.aspx?id=920267&dbid=0&repo=TownOfBarnstable> Local Comprehensive Plan survey at page 5.

Please provide details and context about the survey approach so that readers can understand the tool and comment on the CCC's conclusions about the public's view of zoning changes and dense development.

Subject to correction of its volunteers' tracking, BarnstableWatch believes the same consultant conducted a public opinion survey in Barnstable ahead of the now controversial "form-based zoning" changes. Citizen engagement was similarly minimal: one (1) percent of Hyannis residents, and .003% of Barnstable residents, responded.

That survey asked about "visual preferences," and not zoning. For example, the survey instrument showed images of lovely, warmly lit multi-families with porches and sidewalks, and an image of an old, stark, grey single-family home with the blinds drawn. It then asked residents which home they found more visually appealing?<sup>9</sup> Barnstable town staff reported it would "take those preferences, turn them into zoning that we would assume would be acceptable to the community."<sup>10</sup>

It is important not to confuse asking people their impressions of house pictures (by a firm that expressly promotes density development) with a broad-based, impartial, valid, and reliable survey of residents' views on eliminating single-family zoning, increasing density, or building height.

The public is capable of understanding questions about zoning and giving answers in that context. Should the CCC wish to draw conclusions about public sentiment on zoning based on a survey, it should: 1) be straightforward in asking citizens about their zoning preferences, 2) be identified as being about zoning preferences, and 3) have a meaningful level of public response.

#### **D. Recommendations to Move Programs, Policies, and Investment Decisions to Regional Bodies That Are Not Answerable to The People**

A centerpiece of the Draft Strategy is a series of recommendations to create and/or move programs and policies away from local governments that are answerable to the people to unelected entities that are distant and unaccountable to the people.

As noted above, the regionalization list, which includes the power of eminent domain, is as follows:

- Develop a Community Land Trust & *Regional* Housing Land Bank
- Develop a *Regional* Redevelopment Authority
- Develop a *Regional* Local Government Investment Pool

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<sup>9</sup> At that time, Barnstable staff stated in a public Housing Committee (February 2019) meeting that they would take the visual preferences and turn them into zoning changes assumed to have public support.

<sup>10</sup> February 2019 Housing Committee.

- Establish a Permanent *Regional* Housing Services Office
- Develop a *Regional* Homesharing Program
- Develop a *Regional* Capital Plan

The CCC should detail all public comment (i.e., residents and taxpayers) it has received that urged the CCC to recommend moving policies, programs, and funding decisions away from responsive, local government that is accountable to the people.

The Draft Strategy skips straight to assumed public support for regionalization and transfer of duties and authorities to regional entities. Absent the CCC demonstrating a compelling level of public support for transferring local functions to unelected regional entities - and agreement to that in local forums with local government representatives - the CCC should not advance the regionalization recommendations. When such moves lack public support from the outset, they inevitably run into public discontent and opposition. That outcome would ultimately frustrate and delay progress on the important underlying housing objectives.

Respectfully, in local meetings about planning and zoning in 2023, and the CCC's computers' designating certain locations as "Community Activity Centers" and thus ripe for increased building height, density and reduced parking, community reaction about the CCC was consistent, pointed, and strong.<sup>11</sup>

For example, in reacting to prior CCC recommendations, citizens asked how its members are appointed, to whom it is answerable, what locals get in exchange for conformance to its recommendations and its actual value to taxpayers, and whether the CCC reflects residents' and taxpayers' sentiments. If such local community meetings are at all representative of public sentiment, the Draft Strategy push for regionalization and less connection to locally elected officials answerable to the people seems contrary to public sentiment.

A run at regionalization without public support at the outset carries a high risk of later public opposition and consequent delay in progress on important housing matters.

## **II. THE CCC SHORT-TERM RENTAL RECOMMENDATIONS IGNORE MAINSTREAM REGULATION AND PRIORITIZATION OF LOCALS HOUSING NEEDS AND INSTEAD ASK TAXPAYERS TO PAY OUR WAY AROUND PERMISSIVE POLICIES**

The Draft Strategy's approach to short-term rentals is stunning what it omits: recommendations to prioritize locals in decisions about the use of housing existing stock. It is also wildly out of sync with the mainstream means used by municipalities across the country, including in tourist-dependent communities, to prevent non-resident investors

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<sup>11</sup> One such meeting is at this link: <https://www.youtube.com/watch?v=LQGOIMLN54M>

from commoditizing homes as Airbnbs.<sup>12</sup> The CCC's omissions on short-term rental discussion, and disregard for the *existing* housing stock, casts a shadow over the entire Report.

The CCC Draft Housing correctly observes the economic power of short-term rentals: it takes just two months Airbnb'ing a residential property to earn more than one can earn offering the same property as year-round housing. This dynamic is referred to as the "Airbnb Effect." The effect is well-studied and documented by independent entities, from the Harvard Business Review (*When Airbnb Listings Increase, So Do Housing Prices*), Forbes (*Airbnb as a Gentrification Tool*), McGill University (*The Airbnb Effect on Housing and Rent*), and the George Washington Law Review (*Airbnb and the Rent Gap*).

The CCC Draft Strategy then entirely omits any discussion of how municipalities nationally, and all over the world, have responded to protect local housing stock and to prioritize locals. There are many means to prioritize locals. They range from restricting short-term rental rights to local residents, limiting the number of days or times per year one can short-term to eliminate the Airbnb Effect, limiting the overall number of homes that can be short-term rented in a community, and many, many more. The CCC Draft Strategy ignores such mainstream sensible regulation used from Tahoe, to Denver, to Santa Monica, to the Hamptons, to Newport to Hilton Head, and in Massachusetts from Boston to Lenox.

The CCC recommends ignoring mainstream regulatory means to sensibly protect the use of homes as homes for locals and getting out taxpayer wallets to pay our way around permissive Airbnb policies.

Instead, it offers two solutions, both of which start by accepting the limitless Airbnb approach and then proposing to pay property owners with taxpayer funds not to take advantage it. The CCC does not, of course, offer funds. The CCC suggests ignoring mainstream regulatory means to sensibly protect the use of homes as homes for locals and getting out taxpayer wallets to pay our way around permissive policies.

Finally, the Draft Strategy recommends that towns like Barnstable dedicate short-term rental taxes to housing initiatives, and not to expenses like wastewater funds. BarnstableWatch urges the CCC to recommend that *if* the objective in imposing a tax on short-term rentals was for tourists to fund certain expenses, such as housing or wastewater, the straightforward way to put such costs on tourists would be the use of tolls, similar to those in place across all of New England.

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<sup>12</sup> There is a material difference between Cape rental traditions, where local residents short-term rent their homes from time to time, which BarnstableWatch supports, and the non-resident investor model. The CCC Draft Strategy should acknowledge and deal with the [issues](#) the latter model causes for existing housing stock.

Instead, the short-term rental tax, which various commercial interests have taken credit for devising, has created a tourist-based revenue stream with an inherent and perverse incentive for local governments to maximize short-term rental tax dollars at the expense of housing for use by locals. For commercial interests with an exclusive focus on maximizing the number of visitors to Cape Cod, it was masterful. From a housing policy point of view, it was and is irrational and contrary to locals' housing needs.

### **III. ACCESSORY DWELLING UNIT MODEL BYLAW**

The CCC's Model Accessory Dwelling Unit (ADU) Bylaw departs in a critical way from the vast majority of ADU Bylaws adopted by elected representatives or via town meetings across the Cape: it does not require owner occupancy of either of the units. The CCC approach moves away from the purpose of ADUs, which is to enable a smaller, more affordable unit attached to one's home.

In that respect, the CCC's Model ADU Bylaw largely mirrored an ADU Bylaw proposed in Barnstable by a group of primarily commercial interests. The Barnstable Town Council considered and rejected it.

Notably, during a Barnstable Housing Committee discussion, a developer asked about the status of multi-family by right zoning changes. The Housing Committee staff replied by asking if the then pending ADU proposal – effectively the CCC Model Bylaw - that does not require any owner occupancy gets developers “close enough” to multi-family by-right? Respectfully, if governments seek to change single-family zoning where the vast majority of residents chose to invest in homes, it should do so following a community conversation that sets the questions out for the public in a straightforward way.

In another public meeting conversation about duplexes-by-right, a developer was, to his credit, forthright in observing that without an ADU owner occupancy requirement, there will be a “huge push” from investors looking to buy up (already) scarce housing. This would of course drive prices of homes and rents up as investors increase bids based on the expectation of multiple revenue streams from each single-family home.

The CCC Model ADU Bylaw should be revised to reflect what the people and their elected representatives have done in the ADU context in nearly all Cape towns: to maintain the purpose of ADUs, to prioritize locals, and to prevent non-resident investors from outbidding local families for homes in anticipation of multiple revenue streams from single-family homes.

The CCC notes its concern that enforcing owner occupancy is challenging. Towns around the Cape require an annual affidavit attesting to owner residency (this can be structured to accommodate second homeowners). Some ask for an annual rental certificate.

#### **IV. CONCLUSION**

BarnstableWatch appreciates the CCC work to advance housing solutions. It urges a focus on preserving current housing stock for locals, and other solutions that have public support and thus, a high likelihood of successful implementation to meet local residents' needs in the nearest term.

We look forward to the CCC's responses to the questions above, whether in the form of a revised Draft Strategy or an addendum, which we will be pleased to share with our service list.

---

**From:** Connie Bechard <connie@capebvi.com>  
**Sent:** Monday, January 29, 2024 4:13 PM  
**To:** Housing  
**Cc:** Connie Bechard  
**Subject:** Comments on the draft Cape Cod Commission Housing Strategy Proposal

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Greetings,

With rather short notice, my comments are abbreviated since the lengthy proposal would require a great deal more study than the one week notice I received allow.

### **Comments on the Town of Dennis in the Cape Cod Commission Housing Strategy Proposal**

The current numbers and data overlook the historic character and economy of the Town of Dennis.

I was elected to the Dennis Planning Board in 1973 at which time parts of the town were UNZONED. The economy of the town was predominantly summer tourism. The ownership patterns of the town consisted of a percentage of year-round housing, a percentage of owner owned second home housing, and a large portion of the town and the economy relied on "Cottage Colonies". These were primarily located in the Dennisport and West Dennis regions and were very small, basic, unheated structures with septic capabilities that were inadequate for anything longer than the 10 week season. Other seasonal housing was scattered either individually or in groups in other parts of the town.

So historically a large percentage of the ECONOMY of the town was either short term rental or second home ownership.

The presentation of data, by ignoring the base character of the economy, skews the data. It is concerning to me that the economic driver of the town is (still) tourism and retirement, taking advantage of the less frenzied environs. High density development will change the allure for the summer and retirement part of the economy. This will affect the number of tourist and retirement related jobs available, and the result will be a workforce living in newly created housing with a diminishing job sector.

Secondly, the environment of the Cape is fragile, being surrounded by coastal waters and infused with a lot of freshwater ponds, indicating the water table. Coastal data shows rising sea water. Increasing the population will put more people at risk for coastal intrusion and coastal storms.

The source of potable water to support the projected population increase is in question. Dennis shares its water resource with Brewster, Harwich, and Chatham in a single source aquifer. It is necessary to study and assess adequate build out water supply on a regional basis, and to manage that each town allocates enough water and reserve water with respect to the neighboring towns. The additional population that would housed would be relying on the same proportional additional water supply. BEFORE enabling your recommended additional housing units in the region, your report should **require** water feasibility studies in advance of promoting such growth.

Third, With respect to the planet and special places, the demands of the enormous influx of vacationers, second homeowners, and retirees on our region is an indicator of how special our peninsula is. Its charm is in its villages and historic character. Cape Cod Commission and APCC, jointly

designated Dennis Village as a **Growth Center**. The concept of infill and dense development will forever change a village, and in particular Dennis Village.

A more appropriate action would have been to **declare Dennis Village a Model Village**. It has almost every aspect a village needs in terms of small businesses, no chains, community assets, restaurants, galleries, art shops, small affordable apartments on the second story of historic structures, an arts complex and museum. CCC should reverse this designation and undertake to get grant money to improve traffic situations, place utilities underground, and be a collaborator in **protecting** Dennis Village as in an example of how housing and small business **can coexist** in keeping with the character of the area

There is a need for housing, but it should be guided into repurposing existing structures, utilizing the opportunities that arise, tax incentives, out of the box solutions like low interest gap loans for local first time buyers with a 10%+ payback to a housing fund upon a sale rather than big box 40B housing. The overly ambitious incompatible housing fights have wasted precious time and not impacted the housing need but have promulgated ungainly structures with high selling prices or rents out of the reach of the type of people they are that they are purportedly serving.

I wish I was # 749 that participated in the survey.

I would have if I had known about it.

Thank you for this opportunity

Sincerely,

**Connie Bechard**

**Dennis**

Cell 508-360-4635

---

**From:** Paul Benson <paulmbenson@gmail.com>  
**Sent:** Friday, February 16, 2024 2:51 PM  
**To:** Housing  
**Subject:** Public Comment on Draft Regional Housing Strategy

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hello, this is Paul Benson, a year-round resident and voter in Provincetown.

The Strategy Fact Sheets are not online yet, so I cannot assess or comment on them.

However, I hope the Commission is planning on looking at other jurisdictions, including Portland ME, Palm Springs CA, and Placer County CA, and publishing some short-term rental model bylaws that Cape Cod communities can use as references.

Barnstable, Provincetown, and Nantucket have already had conversations about short-term rental regulations that have been difficult at times, and that have resulted in the adoption of regulations in Provincetown.

Placer County, CA requires 50% of all new market-rate housing developments to be deed-restricted to year-round-occupancy-only, which is one part of their broader strategy to balance the growth of short-term rentals, vacation homes, and year-round-occupancy homes.

Innovative policies have been enacted in many jurisdictions. The Cape Cod Commission is in a position to provide model bylaws to Cape Cod communities that could help them balance the growth of short-term rentals, vacation homes, and year-round-occupancy homes, and I would request that it embrace, not avoid, this opportunity to serve.

Thank you for all your work for the community!

Paul Benson  
832-452-5177

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**From:** Betsy <mzgdabout@gmail.com>  
**Sent:** Saturday, February 17, 2024 11:14 AM  
**To:** Housing  
**Subject:** Removing control

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Please do not remove control from Barnstable residents.  
That's like my taking your child away and leaving the parents without rights.

Sent from my iPad

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**From:** Bob Boushell <boushellbob14@gmail.com>  
**Sent:** Thursday, February 15, 2024 11:30 AM  
**To:** Housing  
**Cc:** Bob & Shirley Boushell  
**Subject:** Draft Regional Housing Strategy

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

First off, one day to read, digest and then submit input on a nearly 100 page proposal reveals a lot about the intentions here. One day is shameful behavior and tells me and others that input is not really desired at all. Be careful here of unintended consequences of this process as not allowing time for input before, pretty much insures spirited criticism after.

Most Cape Cod communities have been built on the backs of the part time resident. We are the majority of the tax payers and we do not use the school services - the largest tax expense. That is and always has been a sweet deal for year round residents and Cape Cod affordability relies on our tax contribution and not our tax service usage. If you severely disinsent our part time home ownership and instead desire a substantial shift over to full time residents, be ready for dealing with telling all you new year round residents that taxes need to double to cover all the new schools and other need based expenses an increased year round resident count brings.

While I fully support appropriate short term rental taxation - as many are completely avoiding it now with private internet rental and advertising, I do not support any zoning or other restrictions on cottage owners/users that would substantially diminish our property value. This sounds like part of the strategy. (after skimming 100 pages on less than one day) and would sink the towns in massive class action lawsuits.

Find more places for multi-unit housing. Install sewage treatment of high capacity septic near them. Put decent codes in place to ensure attractiveness. Consider grants/discounts of land. These are one time, long-term fixes with fixed values that voters can understand.

Please avoid low/no ADU loans etc as this just subsidizes real estate investment and profit for the very few.

Please avoid subsidies as this just penalizes most of your residents and tax payers for the benefit of the very few.

Best I can do without one day to digest all this stuff.

Yours truly  
60 yr part time resident of Dennis

---

**From:** Christine Brantley <cbrantley125@gmail.com>  
**Sent:** Friday, February 16, 2024 2:19 PM  
**To:** Housing  
**Subject:** Draft Regional Housing Strategy Feedback

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

To Whom it May Concern:

My comments relative to feedback on the Draft Regional Housing Strategy stand strongly in support of protecting the unique values, charm, seasonality and quality of life on Cape Cod. From my review of the Draft Strategy, the strategy advocates for allowing multi-family housing "by-right", allowing Accessory Dwelling Units (with no owner occupancy requirement), allowing conversion of single-family homes to "multiple dwellings", utilizing "cottage court" zoning, allowing dormitory housing, reducing minimum lot size requirements for multiple units and reducing parking requirements. This is simply over-building in an area that is environmentally sensitive, with septic/wastewater issues, traffic problems, bridge problems, etc.

It additionally moves to shift housing functions, including taxpayer-funded financial support and eminent domain, away from local governments that are supposed to work for the residents to more distant regional entities that do not. I do not support this strategy and I feel that the more people learn about how they potentially may be impacted from state level (DEP) decisions around new septic system regulations to foreign corporations running roughshod over local town council to force the ruination of the precious beaches that define Cape Cod life with power cables and wind turbines.

I also understand that Barnstable citizens said in a recent town-administered survey that the number one kind of housing they want more of is single-family homes. Yet, the Draft Strategy leads with a suite of recommendations to change single-family zoning. I have personally participated in housing surveys and groups to advocate against monstrous multi-family housing, overcrowding, lack of infrastructure and detrimental effects on our natural resources. I have watched hearings for the ADU proposal in the Town of Yarmouth with multiple residents expressing their concerns of overcrowding, traffic, parking, strangers, trash, parties, loud music, stress to resources, schools, increased taxes, etc but the town ignores their concerns and pushes their agenda for their affordable housing quota.

Finally, the Draft Strategy omits any recommendations to prioritize locals in decisions about the use of housing existing stock and ignores means used by municipalities across the country, including in tourist-dependent communities, to prevent non-resident investors from monetizing homes as Airbnbs. It supports limitless Airbnb approach and then proposes to pay property owners with taxpayer funds not to take advantage of it. What a waste of taxpayer money and common sense to say the least!

I appreciate the effort to address the housing issue but I think that at some point people need to accept the fact that this is an island made up of a huge amount of wetlands, buffer zones, conservation areas, wildlife habitat, cranberry bogs and marshes and they need to be protected at all costs for our future generations. It is just simply impractical to house people on top of each other jeopardizing our water aquifer, beaches and ponds without a clear plan for sewerage all of the towns first at a minimum. An overpopulated, overpolluted, congested Cape Cod with all resources maxed out and unable to provide quality education, healthcare, police and rescue services with an increase in taxes is not a place that is the quality of life any of us would be happy with.

Thank you,  
Alice Christine Brantley  
West Yarmouth



**TO:** Cape Cod Commission

**FROM:** Ryan Castle, CEO, Cape Cod & Islands Association of REALTORS (CCIAOR)

**DATE:** February 15, 2024

**SUBJECT:** Comments on the Draft Regional Housing Strategy Report

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I am writing to provide comments on the Cape Cod Commission's (Commission) Regional Housing Strategy Report, "Housing Cape Cod - the Regional Strategy." First and foremost, on behalf of the more than 2,300 CCIAOR members who help residential, commercial, and land buyers and sellers across Cape Cod, I would like to thank Kristy Senatori, Executive Director of the Commission and all the staff who worked on this report. This document is an impressive account detailing one of the most pressing and vitally important issues facing our region. I am thankful you are taking up this vital issue and was impressed with the scope and depth of community engagement and information.

Similar to the goal of the report, CCIAOR believes in the critical need to provide attainable housing for all income levels to sustain desirable and viable communities to live and do business on Cape Cod. Many of the recommendations for zoning, funding, and advocacy will provide a solid roadmap for housing development and redevelopment that nonprofits, municipalities, developers, and various stakeholders can utilize for the foreseeable future. It is important to remember the Commission's previous housing report that showed the pent-up demand for housing and how housing development at any income level creates housing across all income levels.

There are a few specific areas I would like to provide comments on and make a few recommendations. The report's call for new funding and financing programs to support building Accessory Dwelling Units (ADUS) as well as using zoning to facilitate the development of ADUs to expand local housing is an expedient way to get results.

CCIAOR is supportive of the financial incentives for year-round deed restrictions outlined in the report. We encourage the expansion of this effort on a carrot-only approach where towns may offer regulatory relief in addition to financial incentives, through density bonuses and other land use waivers in exchange for voluntarily deed restricting the property year-round.

Similarly, we are opposed to blanketly setting a policy recommending towns adopt mandatory inclusionary zoning. Mandatory inclusionary zoning is one of the leading drivers of the missing middle-income housing. It serves to drive up market rate housing - and in fact, encourages housing developers to build more expensive housing units out of reach to year-round Cape Codders to offset the financial burden of the deed-restricted units. Quite simply, this continues the failed regional housing strategy of the last twenty years by creating zoning bylaws



that promote and incentivize building luxury housing. To get the private market to build the missing middle that we so desperately need, we need to abandon mandatory inclusionary zoning and instead, pursue a voluntary inclusionary strategy that provides bonus densities, regulatory relief, and easy approval process to encourage the housing we are missing.

For the redevelopment authority proposal, we caution the use of eminent domain for acquiring land for housing that is used for private development. This on the surface reminds us of *Kelo vs. New London, CT*, which was an egregious overstep of the government's use of eminent domain and question whether it is a legitimate public purpose. We would not want the rights of homeowners violated through the taking of their property to create a larger development project if there is not an objective determination of blight or neglect.

Thank you for the opportunity to provide comments.



January 19, 2024

Kristy Senatori, Executive Director  
Cape Cod Commission  
3225 Main Street  
Barnstable, MA 02630

**RE: Regional Housing Strategy**

Dear Ms. Senatori:

The Cape Cod Chamber of Commerce commends the Cape Cod Commission for its thorough work in updating the Cape Cod Regional Housing Strategy. The comprehensive data, zoning recommendations, and policy opportunities identified in the Strategy will undoubtedly serve as an important resource for municipal and regional leaders working to address housing needs on Cape Cod. As the Commission finalizes the Draft Housing Strategy, we would like to submit the following comments for your consideration:

On page 6, the Commission states: “The region cannot build its way out of this problem and cannot solve this problem by replicating or expanding sprawling development patterns of the past.” We agree wholeheartedly with this statement and consider it to be integral to any recommendations presented in the Regional Housing Strategy.

The Chamber strongly agrees with the following statement on page 7: “It is critical that the region facilitate development of one or more entities that can more flexibly acquire, hold, and develop or redevelop parcels for the purposes of housing.” The current town-by-town approach to housing acquisition and development does not allow for the degree of responsiveness or the scale of funding resources required to make significant progress toward regional housing goals.

The Chamber is pleased to see the Commission’s efforts to update the Regional Housing Needs Assessment and housing affordability gap analysis, as described on page 17. This data is vital for communicating housing needs, given the limitations of traditional indicators like area median income for seasonal communities.

The Chamber echoes the emphasis of stakeholders on supporting year-round renters and homeowners (page 23). The high cost and low availability of year-round housing serves as a barrier for attracting and retaining a quality workforce, impacting our region’s future economic viability and hindering opportunities for those looking to start or grow a business.

Finally, the Zoning Analysis (pages 31 through 33), strategy recommendations (pages 43 through 68), and zoning recommendations by town (pages 70 through 88) provide a set of clear and actionable tasks for town leaders and housing advocates to improve access and affordability of housing for residents at all income levels. Among these strategies, streamlining permitting, creating a regional redevelopment authority, and financing housing affordable to 80-120% AMI hold promise for improving housing options for residents, while also facilitating business and development opportunities.

Thank you for the opportunity to review and provide feedback on the Draft Housing Strategy. We look forward to working with you to implement the critical tools and recommendations outlined in this document.

Sincerely,

A handwritten signature in black ink, appearing to read "P. Niedzwiecki". The signature is fluid and cursive, with a large initial "P" and "N".

Paul Niedzwiecki, CEO  
Cape Cod Chamber of Commerce

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**From:** David Cochrane <dhcochrane@aol.com>  
**Sent:** Wednesday, January 24, 2024 5:05 PM  
**To:** Housing  
**Subject:** Draft Regional Housing Strategy

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

I wanted to express my support for the comments and recommended changes that were submitted to the Commission by the APCC in regard to your draft regional housing strategy.

Thank you!

David Cochrane  
Sandwich, MA

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**From:** Cynthia Cole <cbc33@comcast.net>  
**Sent:** Sunday, February 11, 2024 6:03 PM  
**To:** Housing  
**Cc:** Gordon Starr; Avery Revere  
**Subject:** Draft Regional Housing Strategy

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

To Whom It May Concern:

I am writing in regards to the proposed Regional Housing Strategy. I have two questions.

- 1) How would you ensure that the community in which a multi-unit housing development is proposed would be able to participate in a full and transparent process?
- 2) Will there be meetings open to the general public to comment on this plan? It appears from the draft plan that the “public meetings” were held with invited stakeholders and not the community at large.

I look forward to your response. Thank you for your time.

Cynthia Cole  
Barnstable



## community development partnership

*Creating opportunities for people to live, work, and thrive on the Lower Cape*

### MEMO

TO: Erin Perry, Deputy Director, Cape Cod Commission  
FROM: Jay Coburn, CEO, Community Development Partnership  
Andrea Aldana, Chief Program Officer, Community Development Partnership  
RE: Comments of Draft Cape Cod Commission Regional Housing Strategy  
DATE: February 23, 2024

Congratulations to the Commission Staff and Consultants for producing such a comprehensive plan to address such a complicated challenge to the region. Below are our comments as we read through the draft document. Please feel free to connect with us with any questions or to flesh out our comments.

Attainable Housing – well written. In discussing the term “workforce housing” this block is missing an acknowledgement that many residents of Affordable Housing work for a living. They happen to be in low wage jobs so their housing must be subsidized.

Page 27 – Section describing short term rental income being more profitable. It might be useful to share the results from Provincetown’s STR study which finds that a vast majority of second homeowners also utilize their properties in the summer and/or off season. They would not be inclined to rent year-round at the STR income rate because it would preclude them from using their property.

Page 35 – The Regional Policy Plan – 3<sup>rd</sup> Paragraph – This sentence – “The vision for these areas is to accommodate mixed-use and multi-family residential development in a walkable, vibrant area, preserve historic buildings, and provide diverse services, shopping, recreation, civic spaces, housing, and job opportunities **at a scale of growth and development desired by the community** with adequate infrastructure and pedestrian amenities to support development. – The caveat that the scale of growth and development must be “desired” by the community concerns me. Who defines who is the community? What if the scale of growth that is required to meet needs is not “desired” – particularly my a vocal minority that has the luxury to be engaged based on their status and privilege?

Page 42 – Policy & Permitting – Couldn’t Short-Term Rental Regulations be implemented by site/neighborhood? Same for Tax Abatement, Credits & Exemptions – you might want to target in activity centers.

Page 42 – Program Revenue Sources – Please use “Real Estate Transfer **Fee**” rather than tax

Page 43 – Bold Action – I would start the list of player who need to act with Local Elected Officials, town staff...

Page 44 – Recommendations – “Finance Housing Affordable to 80% to 120%+ AMI” I think the + sign is lost

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capecdp.org

Page 46 – Changing Zoning-Responsible Actors – edit last sentence – “The broader community and developers should also be engaged in creating the proposed zoning changes to ensure the updated zoning reflects the community’s vision **and will fulfill the community’s needs** while also proving viable for developers.

Page 49 - Community Land Trust and Regional Housing Land Bank – I am not convinced that a County-wide Community Land Trust will be effective and would suggest looking at sub-regional entities. Will the current political environment support approval by Cape voters.

Page 53 – Financial Incentives to Convert and Preserve Year-round Housing – I think it will be good to site the study underway by the Town of Provincetown that finds that most second home owners engaged in short-term rentals are not willing to rent their homes year-round and lose the ability to use their homes.

Page 55-56 – Finance Housing Affordable to 80% to 120% - I am at a loss to understand why the local option on the short-term rental tax is not listed here. These funds can and should be used for housing above 80% of AMI. I see that you do discuss this on page 59, but I would discuss it here as well.

Page 57 – The CDP is no long providing forgivable loans for ADS. We continue to provide support to homeowners to build them and advocate with town to remove barriers to constructing them. ADU must be restricted to use by full time residents. The Commission should not shy away from stating this. Several local banks already have ADU mortgage products.

Page 59 - Dedicate Municipal Tax Receipts ... - I would downplay the Community Impact Fee. What is the basis for stating that revenue from the fee may increase over time? Particularly as Town prohibit corporate ownership and ownership of multiple STR units.

- Local Examples – Provincetown dedicates a significant portion of its STR tax to housing and infrastructure. This is a much more compelling example.

Page 71 – Zoning for Housing Best Practices

ADU – “Towns should consider allowing ADU’s by right” – You should be much stronger and just state that if Town’s want to adopt best practices, ADU’s by right is a best practice – period. And you should also state clearly that they should be restricted to year-round use.

Inclusionary Zoning by right – one of the bonuses of inclusionary zoning it that is creates affordable home ownership units in a part of the state that is not eligible for subsidy – Hyannis is the only place that qualifies for subsidy.

Reduce Parking Requirement – glad to see this. We should not be sacrificing housing for convenient parking.

### **Local Zoning**

Page 86 – Truro – why not add inclusionary zoning?

Page 96 – Investigate and structure a year-round occupancy deed-restriction program – we would like to collaborate with you on this. CDP has hired Barret Planning to evaluate the Vail model on the Lower Cape.

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[capecdp.org](http://capecdp.org)

**Cape Cod Regional Housing Entity Research -**

Page 29 – Advocacy 8. Facilitate cross-silo political advocacy that activate support for affordable housing – The description of CDP’s Lower Cape Community Housing Partnership does not begin to capture the breadth of our program. Since 2017 we have run an annual Housing Institute, convened quarterly peer group meetings of Lower & Outer Cape housing officials, organized citizens to support housing funding initiatives and zoning changes and we have educated the public about the need for affordable housing. The CDP’s Housing Institute was initially implemented in collaboration with HAC who ran a Housing Institute on the mid and upper Cape. We ended that collaboration when it became clear that we had a different vision for the Institute and were investing significantly more resources to produce a high quality Institute.

Page 30 – Housing to Protect Cape Cod has excluded other Housing Agencies (CDP, HPC, Habitat, Falmouth Housing) from decision making and strategy. HPCC is not a coalition.

**Cape Cod Housing Finance Research**

**Recommendations –**

1E Should be 1A – Short Term Rental Taxes should be used for housing and infrastructure – not to keep property taxes low. I like the language in 3B but this point should be repeated here.

2A – Cross community CPA and AHT funding – I don’t see the benefit of this. It’s not like towns have excess funding to share with other communities. Or that some towns have solved their affordable housing needs and have run out of projects to fund.

Cape Cod Climate Action Plan – call for passive house standard in new construction

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capecdp.org

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**From:** Erin Perry  
**Sent:** Tuesday, January 9, 2024 6:40 PM  
**To:** Housing  
**Subject:** FW: Draft Cape Cod Regional Housing Strategy

**Erin Perry**  
Deputy Director  
Cape Cod Commission

---

**From:** Amanda Converse <amanda@lovelivelocal.com>  
**Sent:** Monday, January 8, 2024 11:19 AM  
**To:** Erin Perry <eperry@capecodcommission.org>  
**Cc:** Kristy Senatori <ksenatori@capecodcommission.org>  
**Subject:** Re: Draft Cape Cod Regional Housing Strategy

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hi Erin and Kristy,

Thank you for sharing this data and research. It is very well written and presented, and will no doubt be a great tool for municipal staff and leaders as well as community organizations focused on the housing crisis on the Cape.

Only edit I noticed was on the graph reflecting employment by month on Page 15, I believe the yellow line is meant to reflect numbers from 2020 and not 2021.

Thanks again!  
Amanda

Amanda Converse  
co-founder + Executive Director  
Love Live Local  
[lovelivelocal.com](http://lovelivelocal.com)  
@lovelivelocal

*Love Live Local is dedicated to strengthening Cape Cod's local economy by promoting the importance of supporting small businesses and fostering a thriving community.*

On Sat, Dec 30, 2023 at 2:57 PM Erin Perry <[eperry@capecodcommission.org](mailto:eperry@capecodcommission.org)> wrote:

Good afternoon,

We are pleased to share the [Draft Regional Housing Strategy](#). The Strategy was developed over the last several months, is grounded in data and research, and benefited from input provided by stakeholders across the region. Commission staff appreciate the time and commitment demonstrated by all those that have shared their perspective throughout the planning process. We would appreciate you taking some time to review the draft Strategy. Please feel free to share any feedback you may have by Friday, January 19th. If you have questions or would like to discuss, please do not hesitate to reach out.

Sincerely,

Erin Perry



CAPE COD  
COMMISSION

**Erin Perry**

Deputy Director

Cape Cod Commission

508-744-1236

[eperry@capecodcommission.org](mailto:eperry@capecodcommission.org)

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**From:** Erin Perry  
**Sent:** Tuesday, January 9, 2024 7:23 PM  
**To:** Housing  
**Subject:** FW: Draft Cape Cod Regional Housing Strategy

**Erin Perry**  
Deputy Director  
Cape Cod Commission

---

**From:** Ryan Curley <ryan.d.curley@gmail.com>  
**Sent:** Wednesday, January 3, 2024 9:39 AM  
**To:** Erin Perry <eperry@capecodcommission.org>  
**Subject:** Re: Draft Cape Cod Regional Housing Strategy

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Pg 4. Introduction second paragraph. Starts with "Lower Wages" etc, it needs a comp. So something like "Lower Wage and higher costs than the state (mean or median)

Pg. 10 Key findings, these figures are more extreme in some towns. The prices have continued to escalate in the year to date, even with the higher interest rates. Wellfleet is up by another 17% compared to the year prior and with that, we have now seen an almost 100% increase in median sale price in Wellfleet since 2019

Pg. 11 Wages, Employment, and Housing Affordability

In terms of rents. There are a couple of complicating features. Of the total units, 11% are rented. With 5.9% of total units on the SHI list, that means that the SHI units account for over 50% of the total number of rental units, so the median rents are a poor indication as they will be below the thresholds set by the affordability requirements of those units. Of those units that are rented without an affordability requirement, many are rented to friends and family, so those prices are depressed. There really is no functioning rental market for year-round units on the Cape. Also, are the "winter" rentals that many locals rely upon handled? These units might be occupied by a local for 8-9 months of the year by a year-round resident until the unit is rented on a short-term basis again. The concern there is if it's using ACS from that perspective, any unit that is continuously occupied by a household for over 6 months in a year could be considered the household's primary residence, and the rent for winter rentals is very low. I know there are limitations in the data sets available and utilized.

Pg 17

HOUSING SUITABILITY ANALYSIS

I have commented on this in the past. I would encourage a different term because people will use it to argue the inverse, that parcels that are not identified are not suitable. I know it says:

However, the analysis does not negate the possibility of other opportune parcels arising, nor should it necessarily limit all housing development and redevelopment to those areas identified. (pg18)

I think calling it something like "Immediate Housing Opportunity Analysis" would be preferable.

On the zoning maps, it would be helpful to show where multi-family is allowed by special permits, even though I recognize that special permits make it harder, are arbitrary, and introduce uncertainties that deter developers. For instance, many of Provincetown's permits are for multifamily, even though they require a special permit, part of the reason is driven by the payment in lieu of that is laid out in their inclusionary zoning bylaw. If an inclusionary zoning bylaw has a payment in lieu of, it requires a special permit under Chapter 40A, Section 9. It would be great if that chapter & section could be modified to allow for a payment in lieu of without requiring a special permit. I think Provincetown is the most successful town on the Cape, employing inclusionary zoning.

Last is the model bylaws are not as easy to find as they could be. I recommend adding them as an appendix or reworking the landing page that the link goes to and making the link to them more prominent. Click-through rates are typically pretty low.

On Sat, Dec 30, 2023 at 2:57 PM Erin Perry <[eperry@capecodcommission.org](mailto:eperry@capecodcommission.org)> wrote:

Good afternoon,

We are pleased to share the [Draft Regional Housing Strategy](#). The Strategy was developed over the last several months, is grounded in data and research, and benefited from input provided by stakeholders across the region. Commission staff appreciate the time and commitment demonstrated by all those that have shared their perspective throughout the planning process. We would appreciate you taking some time to review the draft Strategy. Please feel free to share any feedback you may have by Friday, January 19th. If you have questions or would like to discuss, please do not hesitate to reach out.

Sincerely,

Erin Perry



**Erin Perry**

Deputy Director

CAPE COD  
COMMISSION

Cape Cod Commission

508-744-1236

[eperry@capecodcommission.org](mailto:eperry@capecodcommission.org)

--

Sincerely,  
Ryan Curley  
(508)-246-4718  
[Ryan.D.Curley@gmail.com](mailto:Ryan.D.Curley@gmail.com)

---

**From:** Mark Curley <markcurley886@gmail.com>  
**Sent:** Tuesday, February 13, 2024 10:19 AM  
**To:** Housing  
**Subject:** comments

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Good Morning CCC Staff,

I have a few comments that I feel are most important in the CCC goals to provide attainable housing on Cape Cod.

- 1. Deed Restrictions-** Restrictions must be put in place well before any properties are developed or redeveloped as part of the attainable housing pool of properties. These properties must be maintained as affordable in perpetuity or else they will simply fall back into the general housing pool and we will be right back where we started. The restrictions must be well managed and effectuated with every single family and multi-family attainable housing stock unit that is added to the pool, no matter where it is. Town, county, and state resources must be put toward the purchase and development of these deed restricted properties. It will not happen if we rely on private developers to make it happen.
- 2. Wastewater concerns** and the health of our Cape Cod environment must be #1 on the list when it comes to identifying how many housing units, and therefore residents, Cape Cod and its ecosystems can actually handle long term. The overall degradation of the waters all over Cape Cod has been determined to be caused mainly by human waste/nitrogen and phosphorus leaching into the bays, rivers, stream, ponds and lakes causing the overall water quality to degrade to a point now where human recreation, shellfishing and other water based activities are being severely restricted or simply not available due to deadly forms on cyanobacteria and other algae blooms, etc.
- 3. Character-** We must maintain the character and quaintness of Cape Cod. If we let go of the overall character of Cape Cod (Read: "Sand dunes and salty air") we lose the reason to be here. Once the reason to be here is gone, it is never coming back. If we lose the reason to be here, we won't need the additional housing stock we are working to stain at this point. All of the seasonal visitors, tourists and summer homeowners will evaporate if all we have are "muddied" waters we cannot use for recreation and other activities.  
We must not build huge housing complexes befitting an urban based situation where all the infrastructure is in place already and "character" is defined much differently.  
We must be extremely careful to balance the need for additional housing with the Cape Cod experience.
- 4. Towns** must be allowed to individually manage the attainable housing goals based on what their local infrastructures can support and based on what each town's constituents feel is appropriate within their town's borders. A "One size fits all" approach from the CCC should not be the end all driver of the attainable housing efforts.

Thank you for taking my comments into consideration as you move the draft report to its final version.

--

Mark Curley  
Barnstable  
508-364-1250

Jillian Douglass  
53 Pebble Path  
Brewster, MA 02631

RECEIVED

FEB 20 2024

CAPE COD COMMISSION

Cape Cod Commission  
P.O. Box 226  
3225 Main Street  
Barnstable, MA 02630

February 16, 2024

RE: Public Comment – Draft - Housing Cape Cod: The Regional Strategy

Dear Ladies & Gentlemen;

Please accept the following comments on the Cape Cod Commission’s draft “Housing Cape Cod: Regional Strategy”.

Overall, I find this document to be a valuable and insightful resource for the Cape. I feel the Commission Team has done a fabulous job of compiling and summarizing strategies that will help solve the Cape’s on-going housing crisis.

Through this document, the Team has conveyed much of what I heard expressed during the stakeholder outreach meetings, and incorporated those concerns into targeted strategies. There is **one exception**. Pages 51- 52 describe a Regional Redevelopment Authority. While I agree that State and Federal authorities should have some ability to force the siting of desperately needed emergency facilities, such as shelters and nursing or treatment facilities, **jurisdiction for most forms of housing development approval should remain with local municipalities**. Regional entities should maintain a problem-solving, conflict-resolving roll, and be responsible for overseeing the coordinated planning and siting processes for public housing development, and for ensuring that at least mixed-income housing becomes a shared priority for ALL municipalities within the region. I anticipate that discussions related to any authoritative concept will sow seeds of division and destroy much of the exceptional work that the Cape Community has accomplished by stressing the importance of local control and uniquely-tailored solutions that reflect the individual character of each our Cape Towns.

While incentives to encourage private sector investment in “Attainable Housing” (pages 55-56) will be a helpful strategy, the gap between local incomes for essential workers and real estate values can no longer be bridged by private sector developers without mixing income affordabilities. If the Cape wishes to

retain a viable economy, significantly greater public and non-profit investment will be required to subsidize, not only the development and construction of housing for lower-income households, but also to reduce the monthly household costs of essential worker households with excessive cost burdens.

Public sector investment and incentives are most successful when they leverage private sector development of units that the private sector would not normally build. If we are to incentivize construction of units affordable to 80% to 120% AMI, we should also be requiring the inclusion of units that are Affordable to lower incomes. In a “scorching hot” real estate housing market, it makes less sense to direct scarce public funds towards the development of new units intended to be affordable to buyers earning more than 100% AMI, because typically it is assumed that newly-constructed market rate units that are vacant could accept lower rents and house middle-income households, if they choose to. Likewise, programs to incentivize rehabilitation, conversion and in-fill development should continue to be directed towards lower income property owners or blighted properties.

Personally, I feel the time has come for all levels of government in our region to embrace the concept of subsidized and public housing for “Essential Workers”. The recognition by Governor Baker’s March 2020 Pandemic Declaration that certain employees, within both the public and private sector, are Essential Workers was a 1<sup>st</sup> step towards identifying which positions and workers are necessary to keep our communities and economies functioning. (This is the same reason that people with certain skills and knowledge are typically selected to create a colony or staff a team.) Without a sufficient working population of people ready, willing and able to fulfil these essential rolls, the whole community will suffer.

If we wish to attract and retain workers with specific skills and knowledge for specific essential jobs, we could allocate public land and subsidies targeted to incentivize private sector businesses and developers capable of producing housing which is tailored to the needs and desires of the specific working populations that we seek to retain or attract. It is important to remember, however, that because the current scarcity of Affordable housing is a problem the market will not correct, we will need to continue to utilize public funds and policy incentives to produce more of the units that no for-profit entity will produce. When private investors are not willing to wait for financial returns to exceed production costs, they will not invest. Municipalities could bond together (not as an authority, but more as a consortium) to invest in public housing that is sited, developed, and reserved specifically for the

Jillian Douglass  
53 Pebble Path  
Brewster, MA 02631

workers needed to fulfil the vital essential positions. This housing could be very basic, such as dormitory style SROs, intended for entry-level and trainee positions, including seasonal or limited-term contract labor, as long as it is managed and maintained. In addition, employers are often positioned to be able to subsidize other household costs (transportation, utilities, internet, phone service, medical services, child care, communal food resources, etc.) for those households whose incomes cannot quite stretch to cover these repetitive cost burdens.

Shelter, treatment and transitional housing requires significantly more management and maintenance than workforce housing and it should be recognized as a different product, requiring much deeper subsidies. These are often temporary and transitional housing with support services for counseling, training and placement of displaced families and individuals. These types of housing are most always owned, built, managed, and maintained by government or non-profits entities or partnerships. Further, these types of housing confront much more opposition from adjacent property owners and residents, and the occupants often require more structured support from coordinated service providers. These types of public housing are successful only through constant collaboration and cooperation. Advocacy, coordination and support is a far more appropriate role for regional government intervention, to work with multiple municipal jurisdictions and entities. Regional support for public housing ventures could take the form of assisting to provide specific and/or common shared services that could reduce costs and administrative burdens.

Thank you very much for your consideration and for all the great work that the County and the Commission staff do! We are indeed blessed to live in a place where government is still effective in solving problems.

Sincerely,



Jillian Douglass



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**From:** Marje Hecht <marjehecht@gmail.com>  
**Sent:** Sunday, January 28, 2024 10:35 PM  
**To:** Housing  
**Subject:** Comments of Envision Mashpee re Regional Housing Strategy  
**Attachments:** Envision Mashpee Comments on regional housing strategy.docx

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## Envision Mashpee

January 28, 2024

**Cape Cod Commission**  
**3225 Main Street**  
**Barnstable, MA**  
Via email: [housing@capecodcommission.org](mailto:housing@capecodcommission.org)

### Regarding: Comments on the Regional Housing Strategy (RHS)

Thank you for the opportunity to provide public comment regarding the Cape Cod Commission Regional Housing Strategy (RHS). It has been widely reported that the Cape, as well as the Commonwealth, lacks the housing resources necessary to ensure balanced intergenerational, diverse communities with mixed-income and little or no housing cost burdens or problems. It has been well established that the benefits of affordable (now sometimes referred to as “attainable”), safe and decent housing are numerous, including a high standard of living, a stable workforce, increased educational benefits, and improved public health.

Envision Mashpee is a grassroots group of residents whose mission is to preserve the unique nature and culture of our town, and to advocate for a future Mashpee adapted to the special challenges and opportunities of Cape Cod in the 21st century. In keeping with our mission, we offer the following comments regarding the RHS.

Residential development has taken a toll on the region’s water quality. In the spirit of regional and local comprehensive planning, the RHS should be carefully reviewed for consistency with regional and local plans and regulations. These include but are not limited to:

- Cape Cod Commission Section 208 Area Wide Water Quality Management Plan
- Cape Cod Commission Act
- Town of Mashpee Local Comprehensive Plan (LCP)
- Town of Mashpee Housing Production Plan (HPP)
- Town of Mashpee Comprehensive Wastewater Management Plan
- Town of Mashpee Flow Neutral Bylaw.

Consider these examples:

**11,000 – 22,000 New Units Are Not Feasible:**

The sheer number of additional housing units called for by the RHS is unrealistic and would damage the Cape's water quality even further. The Mashpee Local Comprehensive Plan set a population target of 15,000 year-round residents. Per the 2020 US Census, Mashpee's population is now 15,006. Due to this growth, Mashpee's embayments, Waquoit Bay and Popponesset Bay, have degraded to an unacceptable water quality. The RHS notes (pages 10 and 27) that 11,000 to 22,000 additional housing units are needed by the year 2035, but fails to prescribe mechanisms which will prevent this 7-11% increase in housing stock from further polluting our waters.

**Remediation of Polluted Waters and Flow Neutral Are the Priority:**

Several statements/strategies in the RHS call for increasing and incentivizing more housing development. This directly contradicts the State's Department of Environmental Protection (DEP) required flow neutrality provisions (found in the Mashpee Flow Neutral Bylaw and Comprehensive Wastewater Management Plan), and puts in jeopardy Mashpee's access to State 0% interest financing and loan forgiveness for sewerage. The State does not offer sewer subsidies to be used to create even more nitrogen flow than the sewers are designed to eliminate. Mashpee residents have consistently approved funding to address the water pollution we experience. The RHS must contextualize housing development within the existing water pollution crisis, or it will result in unintended consequences. The RHS should focus on housing that will not worsen our water pollution.

**Key Challenge is Water Quality:**

Per Mashpee's recent LCP Community Opinion Survey (2023), water quality is the number one concern for residents, followed by, in order: traffic, cost of living, loss of open space, climate change, solid waste management and housing. We know that the Cape's waters have been significantly degraded due to development. The RHS, however, glosses over this major barrier to housing production, rebranding the current water pollution crisis on the Cape as a "lack of infrastructure." The RHS should list polluted waters as a key challenge to housing production.

**More Affordable/Workforce Housing or Just More Housing?**

Only 14% of land on the Cape is available for development or set aside for open space, and there are limited redevelopment opportunities. The RHS must, therefore, prioritize Affordable and Workforce Housing production in order to meet housing needs. The RHS should introduce priority strategies that will produce permanent year-round housing, addressing local housing needs.

Local demographic and housing market studies contained in Mashpee's Housing Production Plan (HPP) can be used to identify the populations most in need of housing and guide how to meet these needs. It is important to create housing which addresses the current needs of our residents, prevents gentrification of our indigenous neighbors, and is used year-round.

Redevelopment and year-round affordable and workforce housing should drive the RHS. The RHS should prioritize affordable and workforce housing in areas that have adequate wastewater infrastructure. Acquisition of undeveloped land should be the **last** resort within the RHS. Lastly, Mashpee does not need more vacation homes; already almost 30% of our housing stock is used only seasonably.

## **Remediate Polluted Water and Preserve Our Community:**

The RHS should also be consistent with efforts to remediate Mashpee's polluted waters and preserve the community. It was the Cape Cod Commission's predecessor, CCPEDC, that pushed Cape towns to use local zoning to increase minimum single family lot size to one acre to protect drinking water. Mashpee did so on February 11, 1985. Mashpee also joined the federal and state governments and bought thousands of acres of conservation land to help mitigate some (but not enough) of the damage done by development. Now Mashpee residents are spending millions of dollars on sewerage to implement our Watershed Nitrogen Management Plan. The goal is to fully remediate our open waters and to preserve our community, NOT to create flow capacity for unbridled residential development. The RHS should acknowledge the limited capacity of the region for development.

The RHS should avoid scapegoating zoning as the dominant challenge to a livable community. Zoning benefits communities by protecting public health and the environment. As stated above, protective zoning was used regionally in the 1980s to protect the Cape. By-right zoning may be appropriate for smaller developments; however, special permits are a better fit for larger more complex development as they allow for the ability to guide design, appearance, stormwater, and other conditions on approval. Special permits also allow for public input which, more often than not, result in a better end-product. The RHS should begin with strategies towns can put into place BEFORE they consider zoning changes. These might include providing incentives to maintain year-round housing, low interest loans, redevelopment, and housing on Joint Base Cape Cod (JBCC).

Lastly, the RHS should include Local Initiative Program (LIP) Friendly Chapter 40B Comprehensive Permits as an important tool for housing production. The vast majority of affordable, government-sponsored housing has come online due to MGL Ch 40B, and when developed under LIP with local standards, these neighborhoods can meet local needs effectively while fitting into local character.

It is clear that we need more affordable and workforce housing on Cape Cod. Envision Mashpee is dedicated to find housing solutions for our town that do not worsen the water pollution that we have inherited from the development of the last few decades. As good friends to the Mashpee Wampanoag Tribe, we are very aware of past failures in regard to development and the despoiling of natural resources.

The Cape Cod Commission was founded to help preserve the natural beauty and unique natural resources of Cape Cod. Per the Cape Cod Commission Act (1990 as amended):

*The purpose of the Cape Cod commission shall be to further: **the conservation and preservation of natural undeveloped areas, wildlife, flora and habitats for endangered species**; the preservation of coastal resources including aquaculture; **the protection of groundwater, surface water and ocean water quality**, as well as the other natural resources of Cape Cod; balanced economic growth; the provision of adequate capital facilities, including transportation, water supply, and solid, sanitary and hazardous waste disposal facilities; the coordination of the provision of adequate capital facilities with the achievement of other goals; the development of an adequate supply of **fair affordable housing**; and the preservation of historical, cultural, archaeological (**emphasis added**).*

The proposed Regional Housing Strategy does not seem to comply with the Cape Cod Commission Act as it does not help, but in fact would worsen both the character and natural resources of the Cape, does

not address fair housing, and does not prioritize affordable housing. To keep Cape Cod livable, the Commission should work with towns and residents to find housing solutions that do not degrade the natural environment that makes Cape Cod unique.

Signed,

Envision Mashpee (partial list)

Lynne Barbee

Judith Conway

Yvonne Courtney

Karen Faulkner

Marjorie Hecht

Kathryn Jacobsen

Richard Klein

Glenn McCarthy

Anne Malone

Mary Waygan

# Envision Mashpee

January 28, 2024

Cape Cod Commission  
3225 Main Street  
Barnstable, MA  
Via email: [housing@capecodcommission.org](mailto:housing@capecodcommission.org)

## Regarding: Comments on the Regional Housing Strategy (RHS)

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Consider these examples:

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the year 2035, but fails to prescribe mechanisms which will prevent this 7-11% increase in housing stock from further polluting our waters.

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**More Affordable/Workforce Housing or Just More Housing?**

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**Remediate Polluted Water and Preserve Our Community:** The RHS should also be consistent with efforts to remediate Mashpee's polluted waters and preserve the community. It was the Cape Cod Commission's predecessor, CCPEDC, that pushed Cape towns to use local zoning to increase minimum single family lot size to one acre to protect drinking water. Mashpee did so on February 11, 1985. Mashpee also joined the federal and state governments and bought thousands of acres of conservation land to help mitigate some (but not enough) of the damage done by development. Now Mashpee residents are spending millions of dollars on sewerage to implement our Watershed Nitrogen Management Plan. The goal is to fully remediate our open waters and to preserve our community, NOT to create flow capacity for unbridled residential development. The RHS should acknowledge the limited capacity of the region for development.

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Lastly, the RHS should include Local Initiative Program (LIP) Friendly Chapter 40B Comprehensive Permits as an important tool for housing production. The vast majority of affordable, government-sponsored housing has come online due to MGL Ch 40B, and when developed under LIP with local standards, these neighborhoods can meet local needs effectively while fitting into local character.

It is clear that we need more affordable and workforce housing on Cape Cod. Envision Mashpee is dedicated to find housing solutions for our town that do not worsen the water pollution that we have inherited from the development of the last few decades. As good friends to the Mashpee Wampanoag Tribe, we are very aware of past failures in regard to development and the despoiling of natural resources.

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Signed,

Envision Mashpee (partial list)

Lynne Barbee

Judith Conway

Yvonne Courtney

Karen Faulkner

Marjorie Hecht

Kathryn Jacobsen

Richard Klein

Glenn McCarthy

Anne Malone

Mary Waygan

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**From:** ralph ferrigno <rrf.ferrigno@gmail.com>  
**Sent:** Friday, February 16, 2024 12:41 PM  
**To:** Housing  
**Subject:** Regionalization efforts

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

While regionalization makes sense in many instances, final decision-making should remain with local, elected officials, who will then be required to answer to the public.

Sincerely,  
Ralph Ferrigno  
85 John Nelson Way  
Harwich, MA 02645.      rrf.ferrigno@gmail.com.      774-222-0882  
Sent from my iPad



## Town of Dennis

685 Route 134, South Dennis, MA 02660 / Telephone: 508-760-6122 Fax: 508-394-8309

---

**TO:** Erin Perry, Deputy Director, Cape Cod Commission  
**FROM:** Paul H. Foley, Dennis Town Planner  
**DATE:** January 29, 2024  
**RE:** Housing Cape Cod Regional Housing Strategy – Dennis Planning Department Comments

Thank you for this opportunity to comment on the Cape Cod Commission's Housing Cape Cod. I apologize I have not had the time to go through it more thoroughly but I wanted to share a few thoughts.

1. Move to the very top of your priority list the creation of Regional Housing Services Office. It's buried at the back of this document after all the big ideas. In my opinion, the document has too many big bold controversial concepts when this one service could do so much for so many. The County and/or State should coordinate and pay for the housing lottery and ready renter list for landlords and do the match-making.
  - a. We have a landlord with an affordable apartment who lost their tenant. Now they have to pay \$8,000 - \$10,000 for a lottery to get a new tenant. This can take a lot of time.
  - b. Not only does the small landlord have to pay a lot of money and then wait many months to get a tenant, incidents like this make other landlords, with potential "Affordable" units, not want to go through the official process because it is costly, time-consuming, frustrating and not even all that affordable.
  - c. If the Cape Cod Commission and State want to do one thing to get people in apartments, it would be to coordinate this process as a public service to those in need of affordable apartments and the landlords willing to have one.
2. The County and/or State should make the process for getting on the SHI list easier.
  - a. We have several landlords with dozens of new apartments coming onto the SHI List. If we did not have a Housing Coordinator, I have no idea how these people would possibly be able to get through the State confirmation process alone. Even with the Coordinator the State makes it fairly difficult.
3. The State should count properties that are actually affordable, even if not restricted forever, and not just those that are deed-restricted for 30 years or in perpetuity.
  - a. Do we want provide affordable units or do we want institutionalized poverty?
  - b. We have many, many apartments in town that are much more affordable (literally half the cost) than what is required through the official affordability guidelines. These are provided by people who don't want the expense, effort, difficulty and be deed-restricted forever that is required for getting on the SHI list.
  - c. We need seasonal as well as year-round workforce housing. We have a motel that has been revitalized as workforce housing for Pelham House with 28 two-person units. This workforce housing does not count toward the SHI list.



## Town of Dennis

685 Route 134, South Dennis, MA 02660 / Telephone: 508-760-6122 Fax: 508-394-8309

- d. Dennis allows for “Security” apartments in 11 different districts. They meet a need, but again, do not count toward the SHI.
  - e. We have several hundred owner-occupied apartments that are Assessed at a value that is affordable. Not one of them counts on the SHI list as they are not deed-restricted.
4. We need to look at the newer barriers to long-term rentals and affordability in general:
- a. As noted in your strategy, Short-Term Rentals make landlords a lot more money than long-term rentals. While seasonal rentals have always been a thing on the Cape, the Short-Term Rentals phenomenon has exacerbated this issue and made it even more difficult to find a long-term rental; We have about 3,000 seasonal rentals of which about half are now Short-Term Rentals.
  - b. Long Term Rentals are not desired by many landlords because of the perception, real or imagined, that a bad tenant is impossible to evict. Between the perception that bad tenants will be impossible to get rid of and the STR, the long-term rental is going to be a hard sell. Add to that the difficulty of the SHI process and it will be even harder to get long-term rentals.
  - c. The biggest issue, of course, is the unmitigated rise in the value of the housing market. But this is happening everywhere.
5. Real Data. We need real data. I am reviewing our approved Housing Production Plan from 2021. It used 2018 data and older projections that were, in several instances, plain wrong.
6. The Draft Housing Cape Cod plan has some big revolutionary ideas: A Regional Redevelopment Authority; a Regional Housing Bank; Investment Strategies; making virtually all development by right; etc. If you really want to make an immediate impact, put the creation of a Regional Housing Services Office first and foremost in your document and on your list of things to do. With all the money in the Governor’s Bond Bill and other money being steered toward housing, this is something that should be financed permanently now.

Thanks

## CCC Proposed Zoning Recommendations for Mashpee

### ***Comments by F Thomas Fudala, AICP, Mashpee Town Planner 1984-2018***

#### **Report Recommendation #1 for Mashpee:**

##### **Adopt a town-wide inclusionary zoning bylaw**

Mashpee does not have a mandatory inclusionary zoning provision. The town should adopt a mandatory zoning bylaw to promote the creation of affordable housing units

**The Commission should have actually read the Mashpee Zoning Bylaw before making this incorrect statement. All forms of residential development in Mashpee are required to provide a minimum of 10% permanently deed-restricted affordable housing meeting the low-income affordability requirements of MGL C. 40B! For multi-family and mixed-use development said requirement is contained in Section 174-46D.7) of the bylaw. For residential subdivisions, said requirement is contained in Section 174-47B.10).**

#### **Report Recommendation #2 for Mashpee:**

##### **Allow mixed-use by-right in commercial districts**

Allowing small-scale mixed-use by-right would help provide both housing opportunities and economic development that maintains the neighborhood character and the viability of small-scale commercial nodes.

**Allowing mixed-use by-right “in commercial districts” applies to all commercial districts, primarily the large commercial area owned by Mashpee Commons. Referencing “small-scale” mixed-use by right and talking about “small-scale commercial nodes” is totally disingenuous. The only other commercial areas in Mashpee are small “strip” commercial areas along major roads which have no “neighborhood character” to “maintain”. Mixed use development should NOT be allowed by right but should continue to be allowed by Special Permit under the current provisions of Mashpee’s zoning bylaw Sections 174-45.1 and 174-46H.**

#### **Report Recommendation #3 for Mashpee:**

**Allow multi-family by-right with design guidelines along main transportation corridors with planned sewer, as long as the “flow” resulting from the additional housing would not be in excess of the flow allowed by existing zoning and special permits, which served as the basis of design for the Town’s DEP-approved wastewater plan and to which the Town is required to adhere under DEP/SRF net neutral flow requirements.**

There is currently no definition of, nor reference to, multi-family dwellings in the zoning bylaw. Townhouses and apartments are allowed by special permit. Allowing small-scale multi-family dwellings by-right with design guidelines would make it easier to build them and gain additional housing units in locations served by sewer and transit.

**Again, the Commission should have actually read the Mashpee zoning bylaw before making patently false statements about multi-family dwellings. The terms “Apartment”, “Apartment Building”, “Garden Apartment”, “Townhouse Apartment” and “Accessory Apartment”, “Attached Dwelling”, “Two-family Dwelling”, all of which are multi-family dwellings, vs. the vague term “multi-family dwellings”, are all**

specifically defined in Section 174-3 of the zoning bylaw and are all referenced and allowed by Section 174-46B.2. of the bylaw.

**Report Recommendation #4 for Mashpee:**

**Allow duplexes and triplexes by-right in residential districts, as long as they are not in environmentally sensitive and already challenged areas, and the wastewater infrastructure can accommodate the additional units.**

**As noted previously, potentially doubling and tripling housing units will exceed the flow allowed by existing zoning and special permits, which served as the basis of design for the Town's DEP-approved wastewater plan and to which the Town is required to adhere under DEP/SRF net neutral flow requirements.**

Two-family dwellings and townhouses are allowed only by special permit.

Allowing them by-right can make it easier to provide additional housing units at a neighborhood scale

**Allowing 2 and 3 family buildings by right in existing single-family residential neighborhoods eliminates any notice or opportunity to comment at a public hearing by abutters and other neighborhood residents, who are those who should be able to define the vague term "neighborhood scale" for their own neighborhoods.**

**I would also note that the Commission's conflation of "housing" with "affordable housing" only serves to promote the increase of the high-priced overdevelopment that has led to Mashpee's and the Cape's water quality disaster, traffic flows beyond our roads' capacity and degradation of our environment and quality of life. The Commission should limit its focus and suggestions to the provision of permanently deed-restricted "affordable housing" (including the broader issue of year-round working class housing).**

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**From:** sylvia goodale <sylviagoodale@gmail.com>  
**Sent:** Friday, February 9, 2024 8:55 AM  
**To:** Housing  
**Subject:** Subsidized housing for seniors

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

I have read with great interest the proposed Regional Housing Strategy for Cape Cod. I am 77 years old, recently residing at Pine Oaks Village III in Harwich, a HUD subsidized senior location.

I had been on many wait lists on the Cape for several years before I was offered an apartment at Pine Oaks last September. I was very relieved to find affordable housing near my family, after having had to sell my home and move away due to lack of anything available at the time.

About a month after I moved in, all the residents received a notice from the management company that HUD eligibility financial requirements had changed, because of a law enacted by the previous administration in 2016. HR 3700, the Housing Opportunity through Modernization Act changed eligibility rules; however, the law has only been recently implemented, over 8 years later. I was not informed about this law when I applied and was accepted according to qualifications used at the time.

Several fellow residents at this one location will be affected. Multiplied by the number of other locations on the Cape, in the state of MA, and across the country, the potential effect could be disastrous. We must either comply or be subject to eviction. There will still be few places available to us to go, and even fewer that we can afford.

This one issue could place any housing plans for this area into chaos. I urge the members of this Commission to inform themselves about this law and consider the implications for the strategy in our area.

Thank you for your consideration. You are welcome to contact me.

Sincerely, Sylvia Goodale

To: Cape Cod Commission  
From: Cate Gulliver, Barnstable Resident  
Date: February 16, 2024  
Re: Comment on the Draft Regional Housing Strategy

I strongly disapprove of your Draft Regional Housing Strategy and believe that your proposals are antithetical to the original mission of the Cape Cod Commission and to the stated preferences of the citizens of Cape Cod.

I strongly disagree with the Commission's proposal to change town zoning law to enable dense development.

I vote NO to multi-family housing "by right."

I vote NO to allowing ADUs with no owner occupancy requirement.

I vote NO to allowing conversion of single family homes to "multiple dwellings".

I vote NO to utilizing "cottage court" zoning.

I vote NO to reducing minimum lot sizes.

I vote NO to reducing parking requirements.

I vote NO to lax regulation of short term rentals

The Commission proposals listed above promise chaos and misery for the residents of Cape Cod.

Regarding the proposals to move decision-making from elected town governments that are responsive to the citizens to a regional entity of unelected and frankly unresponsive appointees is totally unacceptable.

NO to the Cape Cod Commission's proposals for: a Regional Housing Land Bank; a Regional Local Government Investment Pool; a Regional Housing Sources Office; a Regional Homesharing Program; a Regional Capital Plan; and most particularly a Regional Redevelopment Authority. All unnecessary. The Cape does not need or want this "Regional" taking of authority. The Towns are fully equipped to deal with these issues without the interference of remote CCC bureaucrats.

According to a recent Town administered survey in Barnstable, the public wants **more single family housing** – not the density-driven proposals to change or eliminate single family housing that the CCC Housing Draft advocates. Why is the CCC Draft advancing policies that are anathema to the public?

Please state clearly and transparently how the public input you supposedly relied upon was obtained, and how many citizens participated. How can the CCC claim public input when less than 1% of the County population responded to your survey?

Please state clearly and transparently which 'town representatives' were solicited for opinions on zoning. Did the CCC solicit input from current elected officials, or from paid staff who advocate for zoning changes? It makes a difference. The public wants to know.

As a citizen, I am adamantly opposed to the CCC's proposed changes in zoning. I am against dense zoning development, against increased building height in village centers, against form-based zoning, against multi-family housing "by right", and especially I am against your desire to do away with single family zoning. I am FOR preserving the culture and character of Cape Cod, and that means maintaining single family zoning across the Cape.

Cape Cod cannot accommodate the utterly unrealistic increases in housing that the CCC proposes. Several months ago I heard the Director of the CCC give a talk to a college alumni association. In her presentation she stated that Cape Cod would need 30,000 new housing units in the next 20 years. This is a truly appalling statement. Cape Cod does not have the carrying capacity to absorb that many more people, that much more infrastructure, or that much additional loss of habitat. The Commission's strong advocacy for aggressively increased housing goes against your stated mission to protect Cape Cod.

In summary, absolute NO to moving Programs, Policies, and Investment Decisions to Regional Bodies that are not Answerable to the People. We no longer respect the CCC as a responsible Regional authority.

Sad to say, we have lost faith in the Cape Cod Commission. You do not speak for us. We DO NOT want the Cape Cod Commission to make decisions for us. You do not represent the best interests of the people or the environment of Cape Cod.



January 29, 2024

Kristy Senatori, Executive Director  
Cape Cod Commission  
3225 Main Street  
Barnstable, MA 02630

Dear Director Senatori:

I am writing to express our organization's support for the Commission's Regional Housing Strategy work to address the unprecedented and unremitting housing crisis that has gripped Cape Cod. We face several hurdles in addressing this crisis including outdated zoning, regulations, protracted permit review timelines, increased building costs, and NIMBY opposition.

We applaud your efforts to provide a variety of recommendations in your Regional Housing Strategy that can be used by individual towns to help with their specific housing needs and overcome these hurdles. Among the recommendations that we find intriguing are:

- **Zoning & Permitting Changes** -having appropriate locations zoned for multi-family and other housing types, such as Accessory Dwelling Units (ADU) by-right is a critical piece to ensuring we have the needed housing for our workforce and can sustain our economy. In addition, introducing best practices for streamlined permitting and timetables for review will provide predictability and encourage needed investment from developers.
- **Year-Round Housing Incentives & Deed Restrictions**- Preserving our current year-round housing stock and converting short term rentals to more year-round housing will help our families stay on Cape Cod. The income generated from a short-term rental versus a year-round lease has created a tremendous financial motivation for owners to lease short term. Policies need to be enacted to close this gap and incentivize these owners to provide year-round leases.
- **Financing for ADUs**-the cost of construction has skyrocketed in the past few years which make it very difficult for any development to pencil out regardless of the size of the property. This is true for homeowners wishing to add an ADU on their property. Having grants, deferred payment options, and low-cost loans are needed to boost this type of housing stock and give homeowners a viable option to house family or increase their income to allow them to stay and work on Cape Cod.

We also encourage you to continue to work with the state to secure a Seasonal Community Designation for Cape Cod in the Affordable Homes Act that is currently being debated. This has the potential to help our region model successful programs like the Community Scale Housing Initiative and Commonwealth Builders programs to help alleviate the high cost of construction and attaining land to bring projects online sooner. We have studied other seasonal communities in the country and know that the tools outlined in the pending state legislation and your regional Housing Strategy would jumpstart year-round rental and home ownership development.

Thank you for your continued leadership in proposing innovative solutions to alleviate the housing crisis and help our families, our businesses, and our local economies across the Cape to thrive. As always, Housing Assistance remains committed as a regional partner to help drive these critical strategies forward in our communities.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Alisa Magnotta', with a long horizontal line extending to the right.

Alisa Magnotta  
Chief Executive Officer

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**From:** Dan Hamilton <danhamil@gmail.com>  
**Sent:** Thursday, January 25, 2024 2:07 PM  
**To:** Housing  
**Subject:** Affordable housing strategy comments

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Thank you for the opportunity to comment on this important issue.

I would like to echo and incorporate the comments submitted by APCC and expand a little on them.

Where APCC correctly warns that we cannot build our way out of the affordable housing problem, they employ some general descriptions of where it would or would not be appropriate to build (or convert) more housing. They use terms such as wastewater infrastructure to designate areas suitable for development, and terms such as natural resources and critical habitat to describe places where housing should not be built.

I agree with those broad terms, but would add that part of the Commission's plan could include specifics and guidelines to help differentiate suitable from unsuitable locations. Simple zoning changes are not up to the task. For example, mere existence of wastewater infrastructure does not automatically make an area suitable. On the other hand, proximity to some natural resources and open space could actually be a plus for affordable housing, making it a more attractive place to live despite its likely higher density. But placing it on land that already hosts passive recreation, walking trails and habitat, would clearly be a big step backwards. In other words, broad categories are fine to start the discussion, but a lot more specificity is needed.

Thanks,

-Dan Hamilton  
Harwich  
508-246-8135

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**From:** Kevin Hefferan <kevinphefferan@gmail.com>  
**Sent:** Thursday, January 18, 2024 3:58 PM  
**To:** Housing  
**Subject:** 2024 Cape Cod Commission Regional Housing Strategy Draft

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hello Cape Cod Commission Members,

Thank you for inviting comment on your 98 page Regional Housing Strategy Draft as this addresses very important concerns. Page by page specific notes are listed below with a more important general comment following.

Page 9. Guiding Principles are sorely lacking with respect to preserving natural open space and protecting the invaluable recharge areas of the Cape Cod Sole Source Aquifer. This is a major step back from the 2019 Cape Cod Commission Housing Technical Bulletin as described later in this email.

Page 12. No environmental considerations noted here which is a major omission.

Page 22. Housing development must not occur at the expense of the region's natural resources. This must be greatly expanded. Our sole source aquifer recharge area encompasses all the natural open space on Cape Cod. Forests are essential for carbon capture and wildlife. People visit and live on Cape Cod because of its natural beauty and open space. Don't convert Cape Cod to Coney Island which already exists and has its own unique character.

Page 23. Redevelopment of existing land is key. Every Cape Cod town has its share of derelict, poorly maintained, impervious surface area that would be well served by creative residential land development with access to effective public transportation.

Page 29. typographical error in 3rd paragraph "teh" for "the"

Page 30. 40B proposals must abide by MEPA law and are not exempt. It is the responsibility of Cape Cod Commission to require MEPA and to make strong recommendations to preserve open natural space on Cape Cod. This is the legal requirement of the Cape Cod Commission and the reason for its existence.

Page 38. The Regional Transportation Plan is lacking and this document does little to nothing to change that. Cape Cod does not have effective public transportation. A light rail and bike system should extend the entire East-West length of Cape Cod with North-South connections. Trolley systems 100 years ago were far superior to our current public transportation network that is totally inadequate.

Page 47. 40B should be located close to town centers on already developed land parcels that have at least some public transportation. 40B should not occur on open natural land that is not already served by sewers or public transit.

Page 50. The Land Bank Trust should be fund 2 aspects: 1) preserves open natural space as had been done in the 1990s with success and 2) provide money to redevelop existing impervious land areas for residential use.

Page 51. A Regional Redevelopment Authority is probably not a good idea; best at the local level.

Page 57. Low to no cost loans are a good idea to first time, full year, small home ownership with stipulations that these can't be converted to rentals or sold for profit.

Page 59. Increase taxes on short term rentals and seasonal home owners. As everyone knows, we don't have a shortage of homes, but shortage of occupied dwellings.

Page 68. Close the military component of Joint Base and redevelop Contonment area for residential housing if the land and groundwater are not contaminated; that is a big "if" given activities at the base from the 1930s-1980s. Preserve the Joint Base open space as that land area is a significant recharge area for our sole source cape cod aquifer upon which every resident of Cape Cod relies.

Page 72. Do not reduce parking requirement unless you develop an effective light rail line that does not exist sadly.

Sadly, the 2024 draft falls short of the 2019 Cape Cod Commission Housing Technical Bulletin. The 2019 Cape Cod Commission Housing Technical Bulletin promotes an adequate supply of ownership and rental housing that is safe, healthy, and attainable for people with different income levels and diverse needs; but the 2019 also emphasizes protection of natural areas and the Cape Cod Sole Source Aquifer Recharge Areas. The 2019 Cape Cod Commission Housing Technical Bulletin clearly states that in Natural Areas, if housing is proposed only very low density small lot cluster or open space development should be considered. The 2019 Cape Cod Commission Housing Technical Bulletin (CCHTC) states that new development is discouraged in Natural Areas and that affordable housing mitigation for development should be located or directed outside of Natural Areas. These are clearly stated as primary objectives:

OBJECTIVE HOU1 – Promote an increase in housing diversity and choice

Create small-scale housing units.

Create small lot residential development.

Redevelop existing buildings for mixed use residential and/or residential

OBJECTIVE HOU2 – Promote an increase in year-round housing supply

Create year-round rental and ownership housing units.

OBJECTIVE HOU 1 and 2 Should preserve Natural Areas

New development is discouraged in Natural Areas. If housing is proposed only very low density small lot cluster or open space development should be considered.

Affordable housing mitigation for development in Natural Areas provided under HOU4 should be located or directed outside of Natural Areas.

This 2024 Draft does not significantly address the increased housing impact on nitrogen levels, the lack of infrastructure such as sewers and effective public transportation such as connecting bike trails that could be used for real transportation in addition to recreation as well as light rail.

I suggest significant revisions are necessary so that this document does not serve to further propel profit driven developers such as Saxon Partners and many others to look upon Cape Cod as easy pickings for massive developments at the expense of Cape Cod's heritage. The need for affordable housing is real but this document appears to have been written by a developer who wants to streamline massive construction projects ASAP and thereafter sell the development to Wall Street investors. Meanwhile, Cape Cod residents have to please the MA DEP in reducing nitrate releases to our waterways while Cape Cod Commission and other groups continue to increase nitrates through tacit approval of vast projects under the guise of affordable housing.

Remember that paradise can indeed be destroyed through unwise overdevelopment. The moneyed tourists will thereafter find another resort to visit and we will be left with cleaning up after the party and reminiscing about old Cape Cod.

Thank you

Kevin Hefferan

127 Meredith Drive East Falmouth MA 02536

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**From:** MAUREEN HUGHES <mmh114@aol.com>  
**Sent:** Friday, February 16, 2024 7:24 PM  
**To:** Housing  
**Subject:** Proposed regionalization of housing plan

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

To Members of Cape Cod Commission,

I am a resident and tax-payer from Hyannis Port, MA. And I write to strongly oppose the idea of creating a regionalization of housing strategies for Cape COD.

Housing and its related zoning issues, etc. need to be determined by local town governments and by our **ELECTED LOCAL TOWN** representatives.

I heartily disagree with the proposed regional housing plans.

Maureen Hughes  
55 Wachusett Avenue  
Hyannis Port, MA. 02647

Priscilla A. Jones  
240 Church Street  
West Barnstable, MA 02668  
(508) 360-5821

## **Response to Cape Cod Commission's Draft Regional Housing Strategy**

I only had time to skim through sections of the 97-page housing strategy, and I am impressed with the thoroughness of the report and the clear description of the Multi-family Design Guidelines, and actual photos of different types of villages and neighborhoods, their commercial strips or and business centers, large and small. Displaying photos of village centers in Barnstable, Chatham, Brewster, etc. and of low-mid- and high density structures that exist, or could be built, will be extremely helpful as various towns and villages discuss the precise zoning changes the Commission might recommend in the future.

You have done an outstanding job of laying out a framework for change, and now it is up to individual towns and villages to arrange through their civic associations for full discussion, in many informal meetings, of what is being proposed street by street, with photos and drawings. Residents who live on these streets should present their reactions and their own ideas about how to increase housing without diminishing the wonderful local character of their villages and the beauty of Cape Cod.

My response to the Commission's strategy is rather off the top of my head, but I read the *Cape Cod Times* daily and have keenly followed development plans over the last 20 years. I also follow housing news across the country, reported in the *New York Times*, especially in tourist areas like our own. My comments may sometimes be a bit strong and critical but hopefully will stir more thinking about the best housing solutions.

While the Regional Housing Strategy document may be filed with data on every village and town, statistics that will be useful in developing future housing, I am reacting to what I see on the ground – especially in Hyannis – that is not pleasing to the eye and to retail that does not appeal to many Cape Codders, let alone tourists. Many businesses have already been allowed due to poor planning by the town and its Planning Board and also, I assume, by the Cape Cod Commission's unwillingness to say "No, this is not how Rt. 132 and the Rotary area should look!"

There are now used car lots on every corner, numerous liquor stores, drugstores all over the rotary, a new boring Bank of America on a key spot on the approach to Hyannis and automobile dealerships everywhere that should have been confined to Willow Street or other secondary roads. We allow these dealerships and liquor store owners, etc. to hog so much space because their owners are often part of the top 1% in this country and can provide needed tax revenue to Hyannis. According to a 12/11/23 article by Daniel de Vise of *USA Today*, "many 1%ers are low profile multi-millionaires, quietly living among us." He quotes Owen Zidan, a Princeton University economist, who says "As you go up the wealth distribution, it's more private business owners. And a lot of them are boring businesses. Autodealers. Beverage Distributors. People who own seven Jiffy Lubes."

The pandemic exacerbated poor planning with the town seizing on whatever company it could find that would add taxes to the town coffers – never mind if it had any real attraction to residents or tourists.

Then came the invasion of the remote workers who grabbed up all the housing and who now need hundreds of builders to renovate what they have bought, gardeners, electricians, plumbers, sprinkler system installers. These workers are a pouring over the bridge, and the Governor, the Town Council, the Housing Assistance Corporation, the Chamber of Commerce, and the realtors are saying we must build, build, build quickly.

So the Commission green lights the massive 13-building Twin Brooks complex, with its boring architecture, on the last remaining Hyannis open space on the golf course, to be built by a development company from Texas that would provide few if any jobs to local residents. Twin Brooks, as everyone knows, is now being fought in court. This complex will have rents too high for the workers and a limited number of affordable units. The Commission rejected a much better plan from the Barnstable Land Trust that connected medium-density housing to open space, community gardens, walking trails and play areas.

The next housing news was that the Cape Cod Hospital reneged on its promise to provide more outpatient units on its Wilkins property and proceeded to sell it to a developer who constructed a massive apartment complex of 370 units – again with no architectural quality and pretty high rents. It's totally inappropriate for Cape Cod and brings to mind signs in Braintree, MA that say “No More Monster Apartments” which sadly we could now use on Cape Cod.

Something is not right here, as the catch-as-catch can planning in Hyannis demonstrates. Main Street has not recuperated from years ago the building of the Mall and recently from the pandemic and all the buying on line. But interesting shops could come back if planners aggressively sought them out, shops like Gotland Horse that sells wonderful Scandinavian jewelry and woven goods in Orleans, good bread stores like the one in Falmouth, shops with interesting lamps and shades, or cookware and tablecloths, and a really good fabric store if one exists. Main Street, given some time, can revive, but we shouldn't be asked to throw up buildings to provide instant customers and a majority of apartments with market-rate rents too high for workers. Who will move into these apartments – probably not firemen or policemen who have children and need more bedrooms. Likely renters are snowbirds who are giving over their primary residence to children, municipal workers with pretty good salaries, and professionals who work on Nantucket and need a place on the mainland. The Commission should plan a survey to find out who has moved into new developments.

So here are some of my recommendations:

-----Do not allow approval of the latest wrong idea to build Harbor Vue, a 120-unit apartment on the corner of Main Street and Old Colony Road. It's an overpowering building that will ruin the east end of town and add “O” to the architecture on Main Street. It will kill any creative plan to open up that corner by angling it as an attractive entryway to the harbor area—possibly a terraced area with benches and outdoor tables and seating connected to a row of eateries where tourists and residents could pick up great baked goods or sandwiches to take with them as they walk to the harbor. Other shops could be connected with overhead apartments on the second or third floors. This corner could be a real asset, especially when Main Street becomes two ways.

As one letter writer William Hedley Smith who opposes Harbor Vue, wrote on 12/10/2 to the *Cape Cod Times*: “Who in the heck is going to come to Main Street Hyannis, to see where people sleep?” He also said, “Our Town Council and planning boards have radically changed the zoning and building codes. These code changes have allowed every carpet-bagger-investor group to race to our beloved village.”

Mr. Smith further bemoans the fact that “there are no professional engineers, architectural designers or planners to explain with words and visual examples the end results of Main Street after these ridiculous zoning experiments.”

ICON, the architecture firm for Harbor View designed the Barnstable High School, a serviceable and commodious building but not likely to have ever received an architectural award. One of the firms’ key attorneys is Rob Brennan, former president of Cape Built, which built Sea Captains’ Row, cute but rather stiff-looking town houses on Pleasant Street with little green space around them. Shouldn’t the town seek out of diversity of builders, developers, financiers and not rely on the same ones?

The Cape Cod Commission needs to set some new goals and:

- Ban investor-owned short-term rentals which are all over the Cape and also to regulate short-term rentals by average homeowners to require them to live on their properties for a certain number of months every year. The town has been reluctant to attempt to curb STR’s, which have greatly reduced winter rentals, because the town wants money from the 5.7% State occupancy tax on STR’s which it, unfortunately, puts into its general revenue funds.

- Allow only a limited number of Accessory Dwelling Units (ADU’s), with the permission of each town or village which will decide on a cap, and require that ADU’s remain long-term rentals, preferably with lower than market rates. The ADU rules the Commission strategy paper cites are pretty generous, claiming porches and garages shouldn’t be counted in the total house size of the ADU allowed (maximum of 1,000 feet).

- Create a new light rail system to bring workers over the bridge and Cape residents to Boston for jobs in order to diminish traffic and air pollution.

- Stop trying to change single-family zoning without true voter approval through a ballot question.

- Preserve all of the remaining undeveloped space on Cape Cod to enable water preservationists to bring the quality of the water in our bays and ponds back to acceptable levels. The Cape’s most recent water report, just issued by the Association to Preserve Cape Cod, gave poor grades to many lakes, bays and ponds. According to the *Cape Cod Times*, beds of native eel grass are dead or dying, once abundant bay scallops are gone, oxygen-sucking seaweeds are replacing native species, bay bottoms are carpeted by foul-smelling black sludge, and mats of toxic algae consistently blanket many fresh water ponds, making them health hazards for people, pets and wildlife.”

Association Director and water preservation expert Andrew Gottlieb said, “It will be important to protect what’s left of the Cape’s undeveloped land to keep from exacerbating things going forward... Only 14% is undeveloped and unprotected. It’s about 60,000 acres and about 40,000 that is critical habitat area,” he said. “The call,” he stressed is “to be aggressive about protecting as much of that critical habitat that’s in the 14% as possible over the next several years... We’re not anti-housing but housing in undeveloped green spaces is the wrong place to put density.” The report, he said “really highlights the need to focus on protecting the landscape while focusing affordable housing on redevelopment and refilling in already disturbed areas.”

- The Town needs to use Community Preservation funds and other money to create a housing trust fund to finance below-market rate housing directly. Research and read about the Housing Opportunity Commission (HOC) in Bethesda, MD, which over the last 40 years has created 20,000 units of housing, apartment units and townhouses, using money from a special fund, and enabling the County to keep rents

at below market rate. The Town of Barnstable could follow this example and should put money from the state tax on STR's into a housing trust fund.

So, can many of us totally trust the Commission's housing strategy? Probably not if it's a roadmap for breaking zoning, failure to ban investor-owned airbnbs or to regulate airbnbs operated by homeowners, failure to insist on planning for a train system to bring workers here by rail and young people to jobs in Boston, nearly nonexistent emphasis on renovation of existing houses and vacant office buildings, and no push back on a very questionable decision to drill in conservation areas like Bridge Creek to bring water to Hyannis for more massive buildings to fuel the housing industry. It is the biggest economic engine on the Cape but one that needs to power down to make room for a blue economy, organic farming, windfarm related jobs, heating and cooling companies to reduce CO-2 emissions, installation of electric battery stations,etc.

As for greater improvement of the housing strategy, there's a need to invite professors and students from architecture and community planning departments of colleges and universities in the Boston and Providence areas to sit down and sketch what they might see as a new plan for Hyannis, drawing on successes in resort areas across the country. Planners who insist on viewing the Cape as a year-round suburb of Boston need to step back and remind themselves that the Cape is a very unique and beautiful place that requires different thinking and to remember that is our duty to preserve its beauty for future generations.

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**From:** Chris <chriskuhn1@yahoo.com>  
**Sent:** Sunday, January 14, 2024 12:57 PM  
**To:** Housing  
**Subject:** Thoughts and Comments

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

I spent many hours attending meetings back in the late 1980's, which were organized and put on by all of the proponents of the Cape Cod Commission. At every single meeting the attendees were told over and over again that we needed to adopt the Cape Cod Commission, because it was the only way unchecked growth could ever be controlled and managed. We were told the Commission was the only way that the so called "Big Box" stores like Walmart, Home Depot, BJ's and Costco could be prevented from coming here and ultimately end up putting all of the small locally owned stores out of business. We were told time and again that the Cape Cod Commission was going to bring jobs and various businesses and industry to Barnstable County, so that we would not continue being completely dependent upon a seasonal tourist economy, and The Commission would bring good paying, dependable, year round jobs to Cape Cod, which would give all of the young people the ability to work, live and raise a family here, while being productive and invested members of their communities. As of 2024, not one business, company, or industry has come to Cape Cod and that's in large part due to the fact that the Cape Cod Commission does not and has not done anything that would in any way attract, or invite businesses to locate here. The fact is that the Cape Cod Commission made false promises to the residents of Barnstable County, just to get themselves elected and insure their own jobs, because those are the only jobs the Commission has brought to Barnstable County. They have not brought one job here and had they done what they had promised they would do, we might have young people living here who are happily employed, married with families, living in their own homes raising their families and not having to be subsidized, or labeled, by being forced to live in some multi story apartment building, because they can't afford anything else and that's all that's available for them. Making people live in places they don't like, or are forced to live is not at all healthy for our society as a whole and certainly not healthy for the people who live there. Why is it that the Commission has not been able to do what they told us they were going to do? Why are we still completely dependent upon a seasonal tourist economy? Why is it we continue paying millions of dollars per year to keep the Commission in place to do nothing but gather information, which they are good at, but which hasn't brought one decent employer here.

Now we are up against the massive and growing problem of housing and the "Cape Cod Commission" along with every "Planning and Development Department" are telling us that the only solution is to build more housing and that we can "build our way out of this problem". Other than the creation of Independence Park in Hyannis, I have not seen any effort being made to bring legitimate, dependable year round jobs to this region and in fact the Cape Cod Commission has intentionally stopped business development in Independence Park and deliberately encouraged residential development of huge apartment complexes rather than jobs. They have not and they continue to not attract employers to locate on Cape Cod. Other than our Tourism economy, our next biggest economy is the construction industry and that is completely dependent upon our willingness to continue to destroy our communities and will ultimately construct itself out of existence.

Continued expansion of the housing industry is suicide for the quality of the lifestyle we have worked so hard to create, preserve and protect. Yes, it's a "Catch 22" dilemma, with no good remedy, other than a bad one. The best possible solution and remedy is the one that causes the least amount of harm, it's just, which is the lesser of all evils, because the only true cure is for people to locate and relocate somewhere else, as bad, or harsh as that may seem.

“If you build it, they will come” and therein lies the problem. There is no good answer.

---

**From:** Chris <chriskuhn1@yahoo.com>  
**Sent:** Friday, February 16, 2024 11:36 PM  
**To:** Housing  
**Subject:** Misguided & Arrogant

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

From its very inception The Cape Cod Commission has claimed one of its main priorities would be to provide good year round dependable jobs and change Barnstable County's underlying economy from seasonal tourism to good dependable year round employment. That was a main reason for why we needed to adopt and support The Cape Cod Commission. It was a complete lie, because after over thirty years it has not happened and that's because it can't, it was and is an impossible claim.

Bring Cape Cod the jobs you promised!

Good year round affordable housing is a necessity, but without good year round dependable jobs, they are move more than empty housing.

The solution for a public department, division, agency, or government entity, which has not done what it was created, designed and or intended to do, is to reduce its overburdening and redistribute and minimize its responsibilities to a level it can manage, maintain and succeed at. Making a public department, division, agency, or government entity, which isn't functioning, bigger, is not anything more than throwing good money after bad and in no way a good solution.

Bigger is not better!

Do your job! We were told you would bring us a new year round economy, with good jobs, so do your job!

---

**From:** blamviola@verizon.net  
**Sent:** Wednesday, January 24, 2024 8:20 AM  
**To:** Housing  
**Subject:** Draft Regional Housing Strategy

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hello-

I'm so thankful for the regional approach to housing, development, and conservation of natural resources and undeveloped land.

What jumps out to me as a real possibility is using currently vacant properties for housing.

Many spaces that housed a school (Wixon Middle school Dennis) or a now gone company (Christmas Tree Shops), or derelict buildings on already disturbed land could be an opportunity to create housing without destroying the natural beauty.

Much of that would require working with landlords and owners which presents a challenge, but well worth the effort in my opinion.

Please do explore this idea and- Keep the Cape BEAUTIFUL.

Barb Lambdin resident of Dennis

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**From:** Susan Larrabee <suelarrabee2000@yahoo.com>  
**Sent:** Friday, February 16, 2024 3:05 PM  
**To:** Housing  
**Subject:** Draft Regional Housing

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

This is a very short and direct email. The answer to your thought of taking away our authority to do what is best for our residents is out of the question.

Sincerely,  
Susan Larrabee  
Suelarrabee2000@yahoo.com

[Sent from Yahoo Mail for iPhone](#)

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**From:** Rick & Ella Leavitt <rickella@comcast.net>  
**Sent:** Saturday, January 13, 2024 5:26 PM  
**To:** Housing  
**Cc:** Mike Schell; gmcpherson@chatham-ma.gov  
**Subject:** Draft Regional Housing Strategy

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

I have carefully reviewed the Commission's draft Regional Housing Strategy and want to comment before the comment period ends January 19. I compliment you on your excellent work. I am especially pleased with your placing emphasis on both affordable and attainable housing for working households earning below and above AMI. With the average home in Chatham assessed above \$1 million today, even two earner households earning \$150,000 to \$200,000 are priced out of the market. We need to find ways to restore Chatham's authentic community of working families and individuals at all income levels.

I am also pleased with the Commission's strong emphasis on small scale apartment buildings and cottage courts that maintain the built form of neighborhood centers, calibrated to the scale and style of the surrounding built environment that will strengthen the character of neighborhoods, not detract from it.

Rick Leavitt, Trustee  
Chatham Affordable Housing Trust

Evan Lehrer  
Community Development Director  
(508) 539-1414  
elehrer@mashpeema.gov



Planning Department  
Mashpee Town Hall  
16 Great Neck Road North  
Mashpee, MA 02649

To: Erin Perry, Deputy Director, Cape Cod Commission  
From: Evan Lehrer, Community Development Director  
Date: January 19, 2024  
Re: Regional Housing Strategy Comment

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On page 82 of the Draft Regional Housing Strategy there are a series of zoning strategies contemplated that are specific to the Town of Mashpee. As you know, Mashpee is nearing the completion of its updated Housing Production Plan (HPP) where zoning strategies have been contemplated and refined among the Affordable Housing Committee, Planning Board and Select Board. Subsequent to two joint meetings with the Planning Board and Select Boards the zoning strategies contemplated in the draft HPP provided to the Commission for compliance with the terms and conditions of our District Local Technical Assistance (DLTA) grant funding have been further modified and, in some cases, are now in conflict with the strategies contemplated on page 82.

As such, I am providing as public comment a summary of the strategies that have been voted on by the Planning Board and Select Board for inclusion in the draft HPP. Specifically each Board expressed concerns over the allowance of duplexes/triplexes throughout the Town by-right and, further, the Boards maintain concern with a by-right permitting process for multifamily projects and mixed-use projects. Of primary concern to Planning Board and Select Boards is the lack of existing wastewater infrastructure and the severely polluted waters within Town limits. The modifications to the strategies I'm outlining below leave the door open for future consideration of these strategies but whilst the water quality remains so poor, neither entity felt it advantageous to consider strategies that would impact the municipal sewer systems' capacity to arrest and eventually reverse the degradation. The zoning strategies contemplated in the HPP update are as follows:

- Establishing conventional zoning overlay districts or form based code overlay districts if desired in developed areas with suitable infrastructure, particularly for wastewater collection and treatment, which would allow townhouses and/or multifamily buildings commonly identified as building types in the "missing middle."
- Allowing conversion of existing single-family homes to small multifamily homes by special permit so long as parking maximums are imposed.
- Amending the Town's Cluster Development Bylaw to allow additional residential uses beyond what is allowed in the underlying zoning.
- Replace the OSID Bylaw with a new transfer of development rights bylaw that provides for protection of open space.

While we recognize that the strategies contemplated in the Draft Regional Housing Strategy are recommendations for each municipality, the severity of the pollution here in Mashpee leaves decision makers weary of prioritizing zoning strategies that may have a negative impact on the investments currently being made to address that problem. In fact, at its meeting of January 17, 2024 the Planning Board voted to specifically request that the Regional Housing Strategy update its recommendations to be consistent with the strategies contemplated by Mashpee's Housing Production Plan and delete those in conflict.

Evan Lehrer  
*Community Development Director*  
(508) 539-1414  
elehrer@mashpeema.gov



Planning Department  
Mashpee Town Hall  
16 Great Neck Road North  
Mashpee, MA 02649

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**From:** linda lewison <lindalewison79@comcast.net>  
**Sent:** Friday, January 26, 2024 5:56 PM  
**To:** Housing  
**Subject:** public comment

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

We can all agree that affordable housing for workers on the Cape is needed to keep workers here and young families.

However towns can't adjust their zoning of lot sizes and allow more density by 40B without first addressing many needed infrastructure issues. Towns need to have sewage which is finally being address after CLF started to sue. Towns need to be able to offer clean and safe drinking water and protect the sole source aquifer which is how we get our water.

We must look at the people that purchase houses and rent them out as AIR B AND B leaving them empty half of the year and renting during the summer. Not only does this take houses out of the market it also adds to the waste water treatment problem as most of these houses are rented with a higher occupancy then they were built for. And lastly we need to place the density in areas that already have sewage also have public transpertation helping to eliminate the number of cars in the summer when route 28 is bumper to bumper from Hyannis to Falmouth.

Sincerely,  
Linda Lewison  
79 boardley rd  
Sandwich,ma  
a resident for over 50 years

---

**From:** Caroleen Mackin <caroleenmackin@aol.com>  
**Sent:** Friday, February 16, 2024 10:06 PM  
**To:** Housing  
**Cc:** CAROLEEN MACKIN  
**Subject:** Proposed Regionalization of Housing Plan

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Dear Members of the Cape Cod Commission:

I am a tax-payer in Hyannis Port, MA. I write to strongly oppose the idea of creating regionalization of housing strategies for Cape Cod.

Housing and its related zoning issues need to be determined by **ELECTED** local town governments and by our **ELECTED LOCAL TOWN** representatives.

I completely disagree with the proposed regional housing plans.

Thank you.

Caroleen Mackin  
18 Longwood Avenue  
Hyannis Port, MA. 02647



January 18, 2024

Sent via email to: [housing@capecodcommission.org](mailto:housing@capecodcommission.org)

Dear Cape Cod Commission:

I am sending this letter to you on behalf of the Board of Directors of the Mashpee Environmental Coalition. It is our understanding that public comments are being accepted on the draft report, "Housing Cape Cod – The Regional Strategy," until January 19, 2024.

Given the size and scope of this report, it is disappointing that the public comment period is so short. That said, below please find our comments and concerns regarding this report.

#### Environment and Natural Resources

We were glad to read that one of the guiding principles of this report (page 9) is, "**Ensure strategies and actions for housing protect natural and cultural resources.**" And while it was good to know that "environmental organizations" participated in the drafting of this report, we are concerned that our own organization was not one of them; nor is there a list anywhere in the report of which organizations were involved.

For your information, the Mashpee Environmental Coalition is a nonprofit organization that has been actively involved in the Town of Mashpee for the last 25 years in support of our natural resources; and there are many other like-minded organizations such as Mashpee Clean Waters, Citizens for the Protection of Waquoit Bay, Save Popponesset Bay, and Save Mashpee-Wakeby Pond Alliance. It would be ideal if all key environmental organizations in Mashpee could be involved in this draft process before final zoning recommendations for our town are issued.

#### Wastewater and Sewering

It also appears that local Sewer Commissions were not directly consulted for this report – which is of concern since Mashpee's wastewater plan was specifically designed with current zoning regulations in mind, and our SRF-funded sewers are subject to DEP's "flow neutral" requirements. Although it is good to see that "wastewater" and "sewer infrastructure" are both referenced throughout the report, there does not seem to be an acknowledgement that denser housing (e.g. automatically allowing "by-right" duplexes and triplexes where only single-family homes were planned) could result in an overload to the wastewater infrastructure beyond its planned capacity.

#### Town of Mashpee

Mashpee's ponds, rivers, estuaries, and bays are all severely compromised due to decades of overdevelopment. In reading the draft report, we were heartened by the "Defining Success" section on page 22, which reads:

**"Protective of Cape Cod's Natural Resources – Housing Development must not occur at the expense of the region's natural resources. Identifying appropriate areas with supporting infrastructure, and guiding housing development away from sensitive areas is critical. Strategies should support regional initiatives for environmental protection and should not exacerbate the degradation of natural habitats and water quality."**

However, this priority – to protect our fragile environment – is totally lacking in your proposed zoning recommendations for Mashpee. For example, many of Mashpee's "residential districts" are in environmentally sensitive sections of Mashpee where our waterways are already over-stressed, including but not limited to

neighborhoods surrounding a) Ashumet, Johns, Mashpee-Wakeby and Santuit Ponds; b) Mashpee, Quashnet, and Santuit Rivers; and c) Popponesset and Waquoit Bay Watersheds. Yet, the wording of the “residential district” zoning recommendation fails to acknowledge this.

#### Proposed Zoning Recommendations for Mashpee

In light of our concerns expressed above regarding both our natural resources and our wastewater infrastructure, below (in red) are some recommended modifications to your proposed bylaws that would be more compatible with environmental concerns expressed in other sections of this report:

#### **Zoning Recommendation #2 for Mashpee:**

**Allow mixed-use by-right in commercial districts, as long as the “flow” resulting from the additional housing units would not be in excess of the flow allowed by existing zoning and special permits, which served as the basis of design for the Town’s DEP-approved wastewater plan and to which the Town is required to adhere under DEP/SRF net neutral flow requirements.**

#### **Zoning Recommendation #3 for Mashpee:**

**Allow multi-family by-right with design guidelines along main transportation corridors with planned sewer, as long as the “flow” resulting from the additional housing units would not be in excess of the flow allowed by existing zoning and special permits, which served as the basis of design for the Town’s DEP-approved wastewater plan and to which the Town is required to adhere under DEP/SRF net neutral flow requirements.**

#### **Zoning Recommendation #4 for Mashpee:**

**Allow duplexes and triplexes by-right in residential districts, as long as they are not in environmentally sensitive and already challenged areas; and the “flow” resulting from the additional housing units would not be in excess of the flow allowed by existing zoning and special permits, which served as the basis of design for the Town’s DEP-approved wastewater plan and to which the Town is required to adhere under DEP/SRF net neutral flow requirements.**

While we, as an organization, acknowledge that “affordable” (including working-class) housing in Mashpee and across Cape Cod is a problem, we are extremely concerned that any/all additional development “does no harm” to our already over-extended environment.

Thank you for your consideration of our comments. And we respectfully request that you consider extending the comment period so that a broader range of stakeholders across Cape Cod can provide you with feedback before this report is finalized.

Sincerely,



Irene Checkovich, President  
Mashpee Environmental Coalition, PO Box 274, Mashpee, MA 02649  
[www.mashpeemec.us](http://www.mashpeemec.us)  
[info@mashpeemec.us](mailto:info@mashpeemec.us)

**The Mashpee Environmental Coalition is a nonprofit 501(c)(3) organization – dedicated to educating and advocating on behalf of Mashpee’s natural resources for over 25 years.**

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**From:** emcilroy@comcast.net  
**Sent:** Wednesday, January 17, 2024 12:37 PM  
**To:** Housing  
**Subject:** Re: Draft Cape Cod Regional Housing Strategy

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Thank you for the opportunity to comment. I was able to attend the three Lower/Outer Cape strategy sessions.

The draft is impressive. The charts and graphics are great and it allows people who might not want to read everything to get a real sense of the situation and issues and the efforts to address them.

Reading it on the computer, it is hard to read the text in color boxes, but I wear bifocals so may not be the best judge!

In the Zoning analysis charts p. 33 I wonder if there could be a footnote about the amount of land in the National Seashore in Wellfleet, Truro and Provincetown that shows the percentage of land used for single family homes as much smaller than all the other Towns. Most people probably understand this, but it might not be evident to all.

The Zoning analysis charts really tell the tale, along with the Change Zoning strategy. However I think the players responsible for zoning could be more clearly named, such as Planning Boards, rather than just municipal entities.

I only caught one typo on p.29: teh instead of the

Thank you,

Elaine Mcilroy  
Wellfleet

On 12/30/2023 1:57 PM CST Erin Perry <eperry@capecodcommission.org> wrote:

Good afternoon,

We are pleased to share the [Draft Regional Housing Strategy](#). The Strategy was developed over the last several months, is grounded in data and research, and benefited from input provided by stakeholders across the region. Commission staff appreciate the time and commitment demonstrated by all those that have shared their perspective throughout the planning process. We would appreciate you taking some time to review the draft Strategy. Please feel free to share any feedback you may have by Friday, January 19th. If you have questions or would like to discuss, please do not hesitate to reach out.

Sincerely,

Erin Perry



CAPE COD  
COMMISSION

**Erin Perry**

Deputy Director

Cape Cod Commission

508-744-1236

[eperry@capecodcommission.org](mailto:eperry@capecodcommission.org)

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**From:** gmpl <gmpl444@gmail.com>  
**Sent:** Monday, February 5, 2024 8:42 PM  
**To:** Housing  
**Subject:** House strategy

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Good day to you. I am Mashpee resident, and I strongly believe we need expanded housing in Mashpee. It should be housing that fits all segments of our society. Workforce housing, affordable housing and senior housing are all important to develop in our town. They should work within existing infrastructures and if need be expand those infrastructures to develop new opportunities in our community. Reasonable development and growth should continue in Mashpee as long as there are environmental checks and balances to do so. I also think towns should come up with there own strategies and initiate zoning changes where needed.

You should be looking also to redevelop areas that can be redeveloped, change zones if it needs to be changed or whatever it takes to make housing a priority in our community. If we want people to work on the cape they need a place to live on the cape that is affordable and if we want people to continue to come to Cape Cod we need infrastructure to help support that including building new bridges.

Thank you for allowing me to comment.

Greg McKelvey  
508-221-1339

---

**From:** Erin Perry  
**Sent:** Thursday, January 18, 2024 9:36 AM  
**To:** Housing  
**Subject:** FW: Draft Cape Cod Regional Housing Strategy comments

**Erin Perry**  
Deputy Director  
Cape Cod Commission

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**From:** Gloria McPherson <gmcpherson@chatham-ma.gov>  
**Sent:** Thursday, January 18, 2024 9:35 AM  
**To:** Erin Perry <eperry@capecodcommission.org>  
**Cc:** Kristy Senatori <ksenatori@capecodcommission.org>; Jill Goldsmith <jgoldsmith@chatham-ma.gov>; Kathleen Donovan <kdonovan@chatham-ma.gov>  
**Subject:** RE: Draft Cape Cod Regional Housing Strategy comments

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Good morning Erin,

I'd like to submit the following comments on the Regional Housing Strategy. It is really excellent work and will be very valuable to our Cape communities! Thank you!

P 6 definition of "Attainable Housing" – I think the document should say that attainable housing, in the Cape Cod housing market, will have to be deed restricted in some way so as not to become seasonal homes for slightly less wealthy second homeowners. Make a clear distinction that it is for above 80% AMI.

P 27 – 2% of region allows multifamily by right and 79% of the region allows single-family homes by right – just wondering how that is calculated – assuming it's land area, but did you take out the National Seashore and other undevelopable land? However it was calculated, please describe in the report text.

P 28 – top line third column – the is spelled "teh"

P 30 footnote 2 – it's not just Harbor Hill, but Provincetown created the Year Round Rental Housing Trust through Special Legislation to create and preserve year round rentals up to 200% AMI; Chatham has Special Legislation pending to allow the AHT to go up to 200% AMI, as well. And in the paragraph with footnote 2, I would say that there is tremendous need cape wide for housing up to 200% AMI (not just 8–120% as written), based on the previous data about median incomes and median home prices.

P 33 – the Outer Cape town percentages are skewed because of undevelopable Nat'l Seashore land, and Provincetown does allow 2 family and 3 family by right in Res2 and Res3/ResB, as well as TCC and GC zoning districts

P40 – LOVE the concept of the strategy fact sheets. Can't wait until more are developed and available.

P 41 – is there a way to sort the strategy fact sheets based on the “types of strategies” delineated on this page? Maybe there are links to the strategies from this page, under each type

P 44 – link to each section so you don’t have to scroll through everything

P 50 – I think it would be helpful to provide links to a few successful CLTs in MA, such as Amherst Community Land Trust, Housing Nantucket, Island Housing Trust. Maybe even other NE states.

P 51 – I like the idea of a Redevelopment Authority in theory, as a way to get things done efficiently, but I’m not sure how a regional Redevelopment Authority would work for the Cape – The purpose of redevelopment authorities, acting as urban renewal agencies, is to eliminate and redevelop substandard, decadent or blighted open areas. We don’t have a lot of “blighted” areas on the Cape, and I can’t imagine that there is any Cape town that would be interested in designating an area blighted.

P 55 – MassHousing’s Workforce Housing Fund provides funding up to 120% AMI – I think an important part of our strategy should be to lobby for additional funds to capitalize that existing program and maybe expand it up to 150% AMI; maybe also lobby for HDIP to be expanded beyond Gateway Cities for HD tax credits on market rate units

P 59 – I appreciate the acknowledgment that STR funds are not being applied at a high enough percentage toward housing. The ability to tax STRs came out of years of home rule petitions that explicitly tied STRs to the housing crisis and the hollowing out of our year-round communities.

P 63 – Regional Housing Services Office - When the RFP for regional housing services pilot program was issued, we only received one proposal. I think it’s an excellent idea to make this a permanent program, but we’d have to really look at how it is structured so that it is attractive to more consultants, and having reviewed Barrett Planning’s work so far, the biggest issue is how to fairly/equitably fund housing services for each town (and it probably isn’t by population, as originally proposed).

P 65 – Homesharing - the ability to evict unsuitable tenants who would potentially be living with the elderly is a big issue. Maybe the arrangement is set up as a “fee for service” as opposed to a lease.

P 70 – I agree with all of your zoning recommendations in general, as well as the ones mentioned specifically for Chatham (p 77). I would also want to do zoning to encourage year round rentals and start to address seasonal workforce housing. As many model bylaws as you can provide for all your recommended zoning changes the better, I think, to make it easier for towns to pick and choose what might work best for them.

P 90 – Yes to coordinated legislative advocacy! Maybe this can be a part of what a permanent Regional Housing Office does. I think that we should also look at forming a partnership with Berkshire County – the bookends of the state and where all our rural resort communities are located. They share some of the same housing pressures that we do (although they definitely have more land).

Again, I think the Regional Housing Strategy is excellent work and will be very valuable to our Cape communities! Thank you for undertaking this huge effort!

Best regards,

Gloria McPherson

Director of Housing & Sustainability  
Town of Chatham  
508.945.5168

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**From:** Erin Perry <[eperry@capecodcommission.org](mailto:eperry@capecodcommission.org)>  
**Sent:** Saturday, December 30, 2023 2:58 PM  
**To:** Erin Perry <[eperry@capecodcommission.org](mailto:eperry@capecodcommission.org)>  
**Cc:** Kristy Senatori <[ksenatori@capecodcommission.org](mailto:ksenatori@capecodcommission.org)>  
**Subject:** Draft Cape Cod Regional Housing Strategy

**EXTERNAL EMAIL**

Good afternoon,

We are pleased to share the [Draft Regional Housing Strategy](#). The Strategy was developed over the last several months, is grounded in data and research, and benefited from input provided by stakeholders across the region. Commission staff appreciate the time and commitment demonstrated by all those that have shared their perspective throughout the planning process. We would appreciate you taking some time to review the draft Strategy. Please feel free to share any feedback you may have by Friday, January 19th. If you have questions or would like to discuss, please do not hesitate to reach out.

Sincerely,  
Erin Perry



CAPE COD  
COMMISSION

**Erin Perry**  
Deputy Director  
Cape Cod Commission  
508-744-1236  
[eperry@capecodcommission.org](mailto:eperry@capecodcommission.org)

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**From:** adammirick@gmail.com  
**Sent:** Monday, February 12, 2024 10:25 PM  
**To:** Housing  
**Subject:** Cape Cod Commission's Draft Regional Housing Strategy

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Dear Cape Cod Commission,

I am a taxpayer and year round resident of the village of Osterville in Barnstable.

I am writing because I do not think the CCC recommendations should supersede our local zoning and rulemaking. Housing availability and affordability are important issues, but I think the local communities are better qualified and able to deal with this issue. They know the local issues. Most importantly, they reflect the will of the local voters. Your organization does not.

The vast majority of residential residents and taxpayers are unaware of your efforts. At the very least significantly more outreach and education must be done to then solicit informed opinions before a report- draft or final – ought to be issued.

Please do continue to offer technical assistance and advice to communities that want it.

Adam Mirick  
Resident and taxpayer, Osterville village, Barnstable

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**From:** Tim Mullen <tmullen52@yahoo.com>  
**Sent:** Friday, February 16, 2024 9:51 AM  
**To:** Housing  
**Subject:** I am against the recommendations of the CCC's Draft Report - Housing Cape Cod: The Regional Strategy

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Dear Cape Cod Commission,

Please be advised I fully support the below statement of Felicia Penn, President of the Barnstable Town Council:

"Our primary concern is with the draft report's emphasis on regionalization of land use decisions and the suggested strategies that remove land use decision-making from local communities. The authority over land use regulation in Massachusetts has been firmly established, and rightly so, within the affected municipalities. This structure allows for land use decisions to be made with input from residents and taxpayers, taking into account the history, context, and collective goals and objectives for the future of the municipality. In Barnstable, land use decisions on a local level are reviewed for consistency with our adopted plans and policies which reflect the views of our residents. This is a process that, when exercised efficiently, builds trust in local government and its elected officials, and produces outcomes that protect, preserve, and enhance the quality of life for our residents.

The Commission's proposal for the creation of a regional redevelopment authority deviates from this well accepted framework. The loss of local control over the siting and development of housing in our local communities raises concerns about effectively protecting natural resources, providing adequate public infrastructure, and consistently administering the plans and policies that reflect our citizens' views."

Sincerely,  
Tim Mullen  
41 Barnicle Drive  
Marstons Mills MA 02648

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**From:** Ellen Nosal <enosal@sbcglobal.net>  
**Sent:** Saturday, January 27, 2024 2:42 PM  
**To:** Housing  
**Subject:** Regional Housing Strategy

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Dear Cape Cod Commission,

Kristy Sentori, Executive Director of the Cape Cod Commission has been quoted saying that single family residential zoning is a “burden” to Cape Cod. Other statements have described “sprawling lots.” As the owner of a single-family home, I do not appreciate being classified as a burden to anyone or anything. I encourage the collectors of “data” to actually drive around the mid-Cape area and see the small, oddly-shaped lots that are jig-sawed together and divided by stockade fences. Large lots, with over-sized homes are the rare exception, especially in the town of Barnstable.

“Change Zoning” is the first recommendation in the Commission’s Draft of the Regional Housing Strategy. “Streamlining permitting” is the second one. Permitting processes are in place to prevent spot zoning. When you add in the language regarding “By right,” it all adds up to the death nell for neighborhoods. Instead of being pro-housing, the recommendations are very anti-neighborhood. Anything goes, anywhere, a.k.a Form-based housing.

There are ways or increasing available housing without lighting a match to zoning laws. On your drive through the mid-Cape, take a ride down Route 28 in Hyannis and see the unused and underused properties that sit on a bus line, near services. Then look at the apartments that were built above the businesses at the Belltower Mall in Centerville. One does not need to look to tiny neighborhoods on tiny cul de sacs to reap the best benefit of housing initiatives. But a one-size-fits-all approach to the County’s zoning viewpoint will make the out-of-state investors lick their chops if they can convert single-family homes to multi-family homes with the snap of their fingers.

I take comfort in reading where the draft says, “Zoning changes are adopted at the municipal level.” Barnstable’s Town Council that will look very critically at proposed changes by this commission and any other group. They will take the “model bylaws” under consideration, and listen to their citizens. That is how our local government works – what is best for Barnstable, according to Barnstable.

Respectfully,

Ellen Nosal  
Centerville

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**From:** Ken N <knosal@hotmail.com>  
**Sent:** Friday, February 16, 2024 4:14 PM  
**To:** Housing  
**Subject:** Input on Regional Housing Strategy

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

To members of Cape Cod Commission on Housing,

I would like to give input on the published draft for regional housing strategy.

First off, in looking for input from the community, I believe postal mailings are the best way to solicit input. I think you would get much more than the 1% response listed.

I know there is a serious lack of affordable housing on the Cape, and it has to be addressed. I believe a shotgun approach to make changes every which way, is not the best approach. First, we should be looking at using abandoned vacant business properties, and town properties to develop housing for residents. We all drive through town and see many of these. Second, we should put legislated sensible limits on Airbnb use, to encourage long term rentals, and limit outside LLC companies from gobbling up the housing stock. Lastly, we have zoning laws for a reason! Let us not destroy residential single family home neighborhoods by changing zoning laws to commercialize them. I do not live on a "sprawling lot".

I appreciate your time to read my thoughts.

Thank You,  
Kenneth Nosal  
73 White Oak Trail  
Centerville, MA

---

**From:** Jeff Ohare <sapphireblue415@icloud.com>  
**Sent:** Friday, February 16, 2024 1:07 PM  
**To:** Housing  
**Subject:** Regional housing strategy

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hi, I am writing in response after reading the regional housing strategy. While it does address different methods of promoting funds, zoning amendments etc, I did not see much language regarding conservation of existing open space areas. Over development has been a major issue in the mid cape area, whether this growth is organic or the result of federal program mandates is speculative, but I need to stress the importance of maintaining open space areas and not sacrificing said areas for ongoing never ending housing needs. There are multiple existing areas currently vacant, or blighted which could absorb these proposed projects and plans.

In addition I would urge the town to not place any new "housing developments", adjacent to, or bordering conservation areas as these fragile eco systems need to remain preserved for generations to come and just feel this needs to be addressed.

Hopefully natural land conservation is also a part of the regional housing strategy.

Thank you,

Jeff A. O'Hare  
West Yarmouth

Sent from my iPhone

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**From:** Jeff Ohare <sapphireblue415@icloud.com>  
**Sent:** Friday, February 16, 2024 1:22 PM  
**To:** Housing  
**Subject:** Regional housing strategy

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hello,

I had wrote a letter previously regarding the regional housing strategy but forgot to mention one point. With all of this ongoing talk of sewerage the cape, there has been no mention of how over development will further exacerbate this problem. If the town governments were serious about helping this issue there would be a moratorium on building until a suitable plan that is well thought out out, not rushed, and is practical could be implemented. Please let's solve one problem before we add to the existing ones.

Thanks

Jeff A. OHare  
Sent from my iPhone

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**From:** patrick otton <p\_otton@yahoo.com>  
**Sent:** Friday, January 26, 2024 1:14 PM  
**To:** Housing  
**Subject:** Housing thoughts

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

The Harwich Housing Committee was 'upset' that they need to do a Traffic Study, required by the Commission, before sending out a RFP on one of their projects. A Traffic Study to assess the impact of development on humans and our driving habits. We all live on Cape Cod.... traffic is a pain. Why doesn't the Commission require an Ecological-Environmental study for all development projects? A 100% thorough documentation of all plants, all flora, all animal life, all fauna, all soil life, bacteria, rhizomes, crickets, insects, etc, etc. etc...? Why is the human impact on humans driving cars worrisome but no care as to the loss of environment?

Eldridge Cleaver 'soul on Ice'

"you can either be part of the solution Or you are going to be part of the problem"

"when man destroys something manmade it is called 'Vandalism'

But when man destroys something of Nature it is call 'Progress'"

Patrick Otton

617-244-2761

p\_otton@yahoo.com

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**From:** patrick otton <p\_otton@yahoo.com>  
**Sent:** Friday, January 26, 2024 1:12 PM  
**To:** Housing  
**Subject:** Housing development...

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Every town on the Cape is in high fast gear to solve the worldwide housing shortage crisis. OK, Good. Answer: build, build and build. But question: What is every town on the Cape, the world, going to do when they finally realize there is a "Nature" shortage??? Back up 400 years? Tear down the bridges? Designate the Cape as a Eco-preserve? What is the Cape Cod Commission doing to preserve the little remaining pieces of the Cape?

Eldridge Cleaver 'soul on Ice'

"you can either be part of the solution Or you are going to be part of the problem"

"when man destroys something manmade it is called 'Vandalism'

But when man destroys something of Nature it is call 'Progress'"

Patrick Otton

617-244-2761

p\_otton@yahoo.com

---

**From:** patrick otton <p\_otton@yahoo.com>  
**Sent:** Friday, January 26, 2024 1:17 PM  
**To:** Housing  
**Subject:** Housing & development

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Cape Cod: Tourist Destination District – REALLY? aka: development/housing

A “Tourist Destination District” designation for Cape Cod of \$3M will be distributed as 60% for sales, marketing & destination development, 25% for workforce & business development and 15% for admin costs. And NOT \$\$ 1 cent for the preservation of the ecology of Cape Cod - the single reason tourists come to the Cape.

OK. Answer these questions: Why do tourists come to Cape Cod?

Shopping & restaurants?

Unswimable cyanobacteria ponds?

Contaminated shellfish?

Polluted seashores where 80% of all embayments are in decline?

NO: Tourist come to Cape Cod, in fact all residents are here, for the seashore, ponds, & woodlands.

What are the priorities? Are the towns of Cape Cod going to contract with Disney & Coney Island to sell tickets? Is this just another way to exploit the Cape and not preserve Cape Cod? Who does a Tourist Destination District benefit? Business? Residents? Nature? Do 2000K residents need to lose what is precious to accommodate more tourists? What percentage of residents want more tourists? When will there be respect and representation of the residents and Nature of Cape Cod instead of business? When Nature is gone, what are you going to do? Sing with Joni, “you don’t know what you’ve got till it’s gone.”

Eldridge Cleaver ‘soul on Ice’

“you can either be part of the solution Or you are going to be part of the problem”

"when man destroys something manmade it is called 'Vandalism'

But when man destroys something of Nature it is call 'Progress'"

**Patrick Otton**

**617-244-2761**

**p\_otton@yahoo.com**

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**From:** fsp67@comcast.net  
**Sent:** Friday, February 16, 2024 9:45 AM  
**To:** Housing  
**Subject:** my comment

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

I will make this short and sweet. It is not now, has never been the portfolio of the Cape Cod Commission to do anything but advise Cape Cod towns on various topics. Your basic job is to protect Cape Cod not decide how our town lands should be used.

Frances S. Parks  
67 Eaglestone Way  
Cotuit, MA 02635

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**From:** Kristy Senatori  
**Sent:** Wednesday, February 14, 2024 4:43 PM  
**To:** Housing  
**Subject:** FW: Housing draft

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**From:** Paul Phalan <phalanpaul@gmail.com>  
**Sent:** Wednesday, February 14, 2024 4:22 PM  
**To:** Kristy Senatori <ksenatori@capecodcommission.org>  
**Subject:** Housing draft

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Dear Ms Senatori,

I write to object to the CCC draft on housing Cape Cod.

I believe true and tested zoning is unfairly under misguided attack by your organization.

You are attempting to overstep your authority by leaps and bounds.

Housing is certainly a national problem for the last 50 yrs. It is also a problem in Canada and they have thousands of acres at their disposal?

Regards,

Paul Phalan

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**From:** Richard Pierce <redtail.pierce@gmail.com>  
**Sent:** Friday, February 16, 2024 4:02 PM  
**To:** Housing  
**Subject:** Stop this Plan

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

To Whom It May Concern,

After careful review of your plan my honest feeling is you are out to ruin this very fragile peninsula and moving blindly for more housing than we can ever possibly handle.

Our aquifer as well as roads cannot sustain the building your proposals put forth. It is very important to understand that Cape Cod is a resort not a suburb of Boston that you want to turn it into to!

Stop this madness and start listening to the citizens who live hear!

Thank you,  
R. Pierce  
Sent from my iPhone

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**From:** Carol Powell <powellcj508@gmail.com>  
**Sent:** Friday, February 16, 2024 4:09 PM  
**To:** Housing  
**Subject:** Regionalizing housing decisions

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

To whom it may concern,

I believe that the housing decisions should stay within the local communities and towns who know their areas better than a regional authority. Land use decisions should be made with input from residents and taxpayers, not some state regional redevelopment authority. Local communities deserve to have a say in development in their town as it has been in the past. There is no need to change the process.

Thank you,  
Carol Powell  
South Yarmouth

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**From:** Rick presbrey <rick.presbrey@comcast.net>  
**Sent:** Friday, February 16, 2024 10:08 AM  
**To:** Housing  
**Subject:** Regionalization of housing decisions

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

The cape is not a single entity. Areas of the Cape are very different than one another. To lump it all onto one decision making authority is not the solution to resolving the Cape's housing, environment and water supply problems. There certainly is a role for the Commission in gathering information and developing recommendations for each section of the Cape and for each town. Local views are important as are the regional information, analysis and conclusions of the Commission.

Intelligent and well thought out conclusions need to be thoroughly disseminated to the public so that people are as well informed as possible. Clear and convincing information to the public is critical and needs to be distributed by the Commission itself. The Commission needs to be the primary and most dependable information source in order to help each town move forward in appropriate ways to deal effectively with critical problems.

Rick Presbrey

Sent from my iPhone

**From:** [Avery Revere](#)  
**To:** [Housing](#)  
**Cc:** [Gordon Starr](#)  
**Subject:** Draft Regional Housing Strategy  
**Date:** Wednesday, January 24, 2024 2:29:44 PM

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**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Dear CCC,

I can't say that I read every word of this 98 page document, but I did scan all the pages.

In terms of new builds, there were many references to duplex and smaller housing developments (Missing Middle Housing). One of the advantages that I see of this smaller scale of development (as opposed to Hanover or Hyannis, Twin Brooks, etc.) is that they are build-able by local builders. I believe that incentivizing local developers/builders keeps resources on the Cape including: jobs, rentals/sales income, associated contractors (cpa's, attorneys, etc.).

I would love to see this plan more specifically articulate and emphasize ways to encourage participation by towns, financial institutions, and more toward this end.

I would also like to see more emphasis on "deed restricted year round housing".

Finally, as a resident of Precinct 1, the area that has seen the highest number of Final Construction & Under Construction (560 of 799 as per T of B Housing Values Chart) housing (developments) in the past 10 years, I know that there is tremendous impact on our water resources and on our fire department. No doubt, Precinct 1 tax payers will be bearing the burden of the need to increase the size of both of these departments. Are there ideas for sharing the burden of these increased costs across the town/county? After all, this housing (and the Urgent Care facility) is serving the town at large.

Thanks for your consideration.

Avery Revere  
508-362-5482  
averyrevere@gmail.com

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**From:** marie\_rizzo@comcast.net  
**Sent:** Wednesday, January 24, 2024 11:05 AM  
**To:** Housing  
**Subject:** regional housing strategy

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

After reviewing the regional housing strategy and also APCC's recommendations, I want to express my support for the recommendations made by APCC. It is crucial that we preserve all land that has not yet been built on. The effect on climate, water quality, quality of life, wildlife habitat and the type of community that is Cape Cod is undeniable. In the mid-Cape area I see more single family homes being built, most at the higher price range and larger square footage than the average person can afford. The build our way out of the housing problem is clearly a poor strategy. There are those who will claim that some of us are "Not in my Backyard" proponents. I suggest that we are instead "Save my Backyard" advocates. Please consider carefully the impact of the housing strategy.

Respectfully,

Marie Rizzo  
205 Oakmont Road  
Barnstable, MA

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**From:** annesalas@comcast.net  
**Sent:** Friday, February 16, 2024 8:08 AM  
**To:** Housing  
**Subject:** Attention: Kristy Senatori

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Dear Ms. Senatori,

Our elected Town Councilor, Felicia Penn, President of the Town Council, represents the viewpoint of the majority of the taxpayers of the Town of Barnstable in her statement below perfectly:

"Our primary concern is with the draft report's emphasis on regionalization of land use decisions and the suggested strategies that remove land use decision-making from local communities. The authority over land use regulation in Massachusetts has been firmly established, and rightly so, within the affected municipalities. This structure allows for land use decisions to be made with input from residents and taxpayers, taking into account the history, context, and collective goals and objectives for the future of the municipality. In Barnstable, land use decisions on a local level are reviewed for consistency with our adopted plans and policies which reflect the views of our residents. This is a process that, when exercised efficiently, builds trust in local government and its elected officials, and produces outcomes that protect, preserve, and enhance the quality of life for our residents. The Commission's proposal for the creation of a regional redevelopment authority deviates from this well accepted framework. The loss of local control over the siting and development of housing in our local communities raises concerns about effectively protecting natural resources, providing adequate public infrastructure, and consistently administering the plans and policies that reflect our citizens' views."

Sincerely,  
Anne Salas  
Marstons Mills  
Town of Barnstable

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**From:** Erin Perry  
**Sent:** Tuesday, January 9, 2024 6:42 PM  
**To:** Housing  
**Subject:** FW: Dennis Housing Recommendations

**Erin Perry**  
Deputy Director  
Cape Cod Commission

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**From:** Bob Samoluk <bobsam266@gmail.com>  
**Sent:** Tuesday, January 9, 2024 9:57 AM  
**To:** Erin Perry <eperry@capecodcommission.org>  
**Subject:** Dennis Housing Recommendations

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Erin, HAppy New Year,  
My name is Bob Samoluk and I am the co-chair of the Dennis Affordable Housing Trust. I have reviewed your very comprehensive housing strategy. I found it very well done.  
Regarding the Dennis recommendations, I think you are missing two important recommendations:

1. One of the recommendations from the HPCC toolkit is that towns "Set up housing trusts with a predictable annual funding stream from CPA and other local resources." Dennis has not done this, as pretty much every other town across the Cape has done. Predictable funding would help the Trust and the town plan and be more proactive in developing affordable, attainable housing.
2. The planning board has proposed a multi housing overlay district for the area around Patriot Square and the town transfer station. This area is near services and transportation. It has no residential abutters. It would allow 3 story units and up to 20 units an acre (this remains in flux as the bylaw is reviewed by the Zoning Bylaw Study Committee). It would require that 25% of the units be deeded affordable. This is a unique opportunity to impact not only Dennis, but the region as well.

I believe these recommendations will have more immediate impact than some of your other recommendations. I hope you will take them under consideration.

Thank you

--  
Bob Samoluk  
[bobsam266@gmail.com](mailto:bobsam266@gmail.com)  
617-510-5599

---

**From:** Bob Samoluk <bobsam266@gmail.com>  
**Sent:** Sunday, January 21, 2024 12:43 PM  
**To:** Housing  
**Subject:** Feedback on Regional Strategy

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hello, I sent this to Erin a few weeks ago. I just wanted to make sure I got it to the right place. Thank you.

*My name is Bob Samoluk and I am the co-chair of the Dennis Affordable Housing Trust. I have reviewed your very comprehensive housing strategy. I found it very well done.*

*Regarding the Dennis recommendations, I think you are missing two important recommendations:*

- 1. One of the recommendations from the HPCC toolkit is that towns "Set up housing trusts with a predictable annual funding stream from CPA and other local resources." Dennis has not done this, as pretty much every other town across the Cape has done. Predictable funding would help the Trust and the town plan and be more proactive in developing affordable, attainable housing.*
- 2. The planning board has proposed a multi housing overlay district for the area around Patriot Square and the town transfer station. This area is near services and transportation. It has no residential abutters. It would allow 3 story units and up to 20 units an acre (this remains in flux as the bylaw is reviewed by the Zoning Bylaw Study Committee). It would require that 25% of the units be deeded affordable. This is a unique opportunity to impact not only Dennis, but the region as well.*

*I believe these recommendations will have more immediate impact than some of your other recommendations. I hope you will take them under consideration.*

*Thank you*

--

Bob Samoluk  
[bobsam266@gmail.com](mailto:bobsam266@gmail.com)  
617-510-5599

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**From:** Erin Perry  
**Sent:** Friday, January 26, 2024 8:38 AM  
**To:** Housing  
**Subject:** Fwd: Dennis Housing Recommendations

Erin

Begin forwarded message:

**From:** Bob Samoluk <bobsam266@gmail.com>  
**Date:** January 26, 2024 at 8:07:44 AM EST  
**To:** Erin Perry <eperry@capecodcommission.org>  
**Subject: Re: Dennis Housing Recommendations**

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Erin, just to reinforce my recommendation regarding funding, this is from the Dennis Housing Production Plan, approved by the Select Board in 2021.  
Thank you

Funding

Every strategy and recommendation in this HPP requires funding. The core challenge of developing affordable housing is that by definition it will produce less revenue than what the market would otherwise dictate. In the absence of special cost-mitigating accommodations (such as increased density or expedited permitting) the Town must provide financial incentives in order to allow for feasible affordable housing development, either through direct funding or the seeking of third-party funding sources. In the past, Dennis has successfully made use of a variety of funding sources: Community Development Block Grants (CDBG) and HOME funding from HUD, Community Preservation Act funding, and partnerships with nonprofits such as Habitat for Humanity and the local Housing Assistance Corporation. The town should continue to maximize the use of existing funding sources while exploring all potential avenues for new funding, as well as exploring new strategies to use municipal financial resources to encourage affordable housing development.

On Wed, Jan 24, 2024 at 8:26 AM Erin Perry <[eperry@capecodcommission.org](mailto:eperry@capecodcommission.org)> wrote:

Hi Bob,

Apologies for not responding to this sooner, but I wanted to confirm receipt of these comments. Thank you for taking the time to review the strategy and for your participation along the way.

Sincerely,

**Erin Perry**

Deputy Director

Cape Cod Commission

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**From:** Bob Samoluk <[bobsam266@gmail.com](mailto:bobsam266@gmail.com)>  
**Sent:** Tuesday, January 9, 2024 9:57 AM  
**To:** Erin Perry <[eperry@capecodcommission.org](mailto:eperry@capecodcommission.org)>  
**Subject:** Dennis Housing Recommendations

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Erin, HAppy New Year,

My name is Bob Samoluk and I am the co-chair of the Dennis Affordable Housing Trust. I have reviewed your very comprehensive housing strategy. I found it very well done.

Regarding the Dennis recommendations, I think you are missing two important recommendations:

1. One of the recommendations from the HPCC toolkit is that towns "Set up housing trusts with a predictable annual funding stream from CPA and other local resources." Dennis has not done this, as pretty much every other town across the Cape has done. Predictable funding would help the Trust and the town plan and be more proactive in developing affordable, attainable housing.
2. The planning board has proposed a multi housing overlay district for the area around Patriot Square and the town transfer station. This area is near services and transportation. It has no residential abutters. It would allow 3 story units and up to 20 units an acre (this remains in flux as the bylaw is reviewed by the Zoning Bylaw

Study Committee). It would require that 25% of the units be deemed affordable.  
This is a unique opportunity to impact not only Dennis, but the region as well.

I believe these recommendations will have more immediate impact than some of your other recommendations. I hope you will take them under consideration.

Thank you

--

Bob Samoluk

[bobsam266@gmail.com](mailto:bobsam266@gmail.com)

617-510-5599

--

Bob Samoluk

[bobsam266@gmail.com](mailto:bobsam266@gmail.com)

617-510-5599

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**From:** Anne <anne.o.schulte@gmail.com>  
**Sent:** Wednesday, February 14, 2024 4:53 PM  
**To:** Housing  
**Cc:** Bob Schulte; Elizabeth Jenkins; Felicia Penn; centervillepct4@gmail.com; mark.ells@town.barnstable.ma.us  
**Subject:** Comment on the Draft Regional Housing Strategy

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Good day,

We have taken the time to read the Cape Cod Commission's DRAFT Regional Housing Strategy and we would like to submit a few comments.

The mission of the Cape Cod Commission (an unelected body of officials), is "to protect the unique values and quality of life on Cape Cod by coordinating a BALANCED relationship between environmental protection and economic progress." In other words, you are charged with helping to keep a special place special. We wholeheartedly agree that this is a special place and want to keep it special.

We also agree that there is a housing issue shortage on Cape Cod. Those of us lucky enough to live here recognize how fortunate we are.

We don't, however, believe your commission represents our town. Each Cape Town is unique and has its own strengths and weaknesses. One appointed representative from each Town hardly can speak for the residents of each Town. Recently, a housing survey done by the Barnstable Planning Department found that residents overwhelmingly favored and wanted more single family zoning - not less. Density everywhere (and by right) is not why most of us chose to live here. Barnstable has passed a relatively strong ADU ordinance already. It provides for either the main dwelling or the ADU to be owner occupied. This makes sense to us and surprises us that the Commission's suggested ADU rule does NOT specify either unit being owner occupied. To us, that seems to lend itself far too easily to businesses buying up these lots with two units and turning them both into short term rentals....not as year round rentals as we so desperately need. Your report does not address the AirBnB factor, either. We suggest consideration of limiting these businesses and prioritizing local housing. This should not be done by paying property owners with taxpayer funds to not take advantage of STRing their home but by putting limits in place now! There are so many seasonal communities - from western ski areas and other beach communities to popular tourist destinations in between - that utilize common sense regulations such as restricting the number of days a unit can be rented or limiting the number of homes that can be used as short term rentals.

Your draft strategy seems to suggest that you want to proceed full steam ahead by ignoring public sentiment. We are not aware of any outreach you have done to the general public in the Town of Barnstable. We attend or watch Town Council meetings regularly. We do not recall ever seeing any publicly noticed upcoming discussion of residential zoning - although we did read and were aware of your comments re "zoning is broken." We remind you that the purpose of zoning is to protect the value and enjoyment of what we have by minimizing potentially negative impacts.

We are of the belief that many, many of us who reside here YEAR ROUND moved here because of the balance of nature and community. We wish to live in neighborhoods where we know our neighbors and we don't want high density areas in single family home areas! By high density we mean increased building height with reduced parking. Please take the

time to listen to the people who live here. Housing shortages are regional in scope but local in feel. For example, just because something might work in Hyannis doesn't necessarily mean it will work in Barnstable village. Please DON'T try to move policies and plans out of LOCAL agencies to REGIONAL. It seems that by trying to move things away from local government - where many officials are elected and answerable to their constituents - to a regional template where the powers that be are more distant and unaccountable - is not wise.

Thank you for your efforts on the housing matter.

Regards,  
Anne & Bob Schulte  
Centerville, MA

Sent from my iPad

---

**From:** Jeff at WeNeedaVacation.com <jeff@weneedavacation.com>  
**Sent:** Thursday, January 25, 2024 3:18 PM  
**To:** Housing  
**Cc:** Joan at WeNeedaVacation.com; Jim Reese; Carrie at WeNeedaVacation.com; Jennie at WeNeedaVacation.com  
**Subject:** Support for but concerns about the Housing Cape Cod: The Regional Strategy report

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hi,

Thank you, thank you, thank you for bringing this issue further into the light. It's the #1 issue that must be addressed to assure the Cape's long-term viability as a tourist destination and acceptable place to live and enjoy needed societal services. Clearly, our perspective on housing must broaden from a single-family with land perspective to one more attuned to the fiscal realities of our population. Prices are simply too high for the "missing middle" to afford the good old ½ acre single family home.

Zoning must be the key. And development of new multi-family, denser housing solutions a must.

But, we must agree with APCC's concerns that the environment is equally critical to our long-term viability. It is the single aspect of the Cape that makes it so very special. Thus housing must take into account the environmental impact. I was particularly impressed with the terrific GrowSmart study that APCC and HAC did recently to bring into the light the most optimal locales for denser housing. I would urge the Commission to increase the environmental concerns in your final report. In fact, Andrew Gottlieb's January 19 letter to Ms. Senatori has many excellent recommendations that I agree with.

Again, many thanks for tackling this critical issue. Let's build a Cape that is overwhelming in its respect for our workforce and our environment!

Regards,  
Jeff

Jeff Talmadge | CEO/Co-Founder | 774-323-3911 | [www.weneedavacation.com](http://www.weneedavacation.com)



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**From:** Claudia Twombly <claudiaryantwombly@gmail.com>  
**Sent:** Friday, January 5, 2024 10:32 AM  
**To:** Housing  
**Subject:** Very Low income Senior

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

I just wanted express the need for very low income Senior housing. I have lived on Cape Cod since 1969. Worked here during my working years. Due to unfortunate circumstances over the years, Housing will be a necessity in the near future. I am 63 years old, with health conditions that keep me from working and Social Security is our only income.

Thank you for your time,

Claudia Twombly

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**From:** Erin Perry  
**Sent:** Tuesday, January 16, 2024 9:11 AM  
**To:** Housing  
**Subject:** FW: Regional Housing Strategy

Erin Perry  
Deputy Director  
Cape Cod Commission

-----Original Message-----

From: Michael Westgate <vickgate@aol.com>  
Sent: Sunday, January 14, 2024 12:13 PM  
To: Erin Perry <eperry@capecodcommission.org>  
Cc: Chloe Schaefer <chloe.schaefer@capecodcommission.org>  
Subject: Regional Housing Strategy

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

One of the biggest problems on Cape Cod is demolition of existing housing. In Chatham, for example, about 30 demo permits a year are taking relatively affordable housing units off the market. No matter how many new units we build, we are losing ground! It is NET increase in housing that needs to be the target in each Town and county-wide.

One step to be taken, at the local level, is for staff to report monthly to the Select Board the houses, with photos, for which demo permits are being requested. We have 18-month demo delays for historic buildings. An adaption of that bylaw needs to be expanded to include affordable units.

Regarding accessory dwelling units, we also need to be aware of unintended consequences. Individual homeowners are ill-equipped to screen potential tenants, deal with non-payment of rent, eviction, etc. There need to be training programs, run perhaps by HAC and/or CDP, for homeowners building ADUs. I ran such a program successfully in Chelsea.

Regarding zoning changes, 2/3 is too high a bar for Town Meeting changes, but 50% may be too low. My recommendation is 60%. Is that possible under state law?

Regarding beneficial ownership of homes, that needs to be transparent. What's the need for secrecy? In some part of the country it is corporations that are buying up real estate with no expectation of year-round homeowners living there. Require that true ownership be shown on deeds and town records.

I hope you will include these comments, and any responses to them, in your Plan. Thank you.

Sincerely,

Michael Westgate  
Chatham



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**From:** Thomas Woodring <tfwoodring@icloud.com>  
**Sent:** Friday, January 26, 2024 7:42 AM  
**To:** Housing  
**Subject:** I think the housing situation can be fixed what we need to do is give people tax breaks for opening up their homes. Give them low interest loans and support to put Inlaw apartments. Finished basements. That's the only way it's gonna work.

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Sent from my iPad

January 13, 2024

RE: Draft Housing Cape Cod: A Regional Strategy – Comments

Dear Erin,

Thank you for the opportunity to comment on Housing Cape Cod: A Regional Strategy. I serve as a Town of Mashpee Select Board member and an Assembly Delegate. I provide comments as an individual. I appreciate the extensive amount of effort that went into Housing Cape Cod. I fully understand that we have a housing crisis that we need to solve within the environmental context of Cape Cod.

I received the draft on the afternoon of Saturday, December 30, 2023 with an email stating that feedback could be provided until January 19, 2024. This timeframe allows interested town officials and boards only 14 working days to digest the content, schedule open meetings for the purpose of discussion, engage in thoughtful discourse, and compile and submit feedback that would be most meaningful to their towns. This is insufficient. As town taxpayers struggle with the cost burdens of wastewater infrastructure to address water pollution and meet TMDLs, town boards should have an opportunity to provide meaningful comments about a draft that has clear implications for the environment. I respectfully request the Commission extend the date for comments so Cape Cod town boards can meaningfully contribute to the draft.

My overarching concern with the draft is that it privileges development that is not limited to affordable and workforce housing and promotes changes in zoning and streamlining permits over all other strategies. This approach contradicts the Grow Smart plan (2022) put forth by HAC and APCC. Grow Smart addresses Cape Cod's interrelated crises of housing and the protection of natural resources in an integrated manner. Grow Smart conceptualizes solutions and strategies within the context of Cape Cod. Without such contextualization, unintended consequences seem likely.

Specific comments on the draft:

1. Augmenting existing housing stock with different housing choices is not an emergency. Our emergency is affordable and workforce housing. Let's prioritize affordable and workforce housing within areas that are being redeveloped and have adequate wastewater infrastructure.
2. The draft focuses heavily on development rather than redevelopment and deed restrictions that would ensure housing remains attainable and supports year-round residents. If we do not adhere to these two tenets, we will have more disturbance of environmentally valuable land, more housing, more pollution, and still not have attainable housing for year-round residents and workforce.
3. Regarding Key Findings (p. 10), context matters. The plan must acknowledge that we may not be able to build this much housing in sensitive environmental areas without irreparable damage. Cape Cod has limited capacity for development. Is the proposed

housing all affordable/attainable? If not, it will exacerbate environmental problems without addressing the housing crisis. This section needs clarification.

4. The Housing Suitability analysis on p. 17 seems to lose focus on the importance of redevelopment and attainable housing. In fact, throughout the draft, priority is given to development of a variety of housing types rather than redevelopment for attainable housing.
5. While p. 23 stresses redevelopment and year-round affordable housing, it is found in the middle of the draft—rather than driving the plan. Thus, it may be missed.
6. On p. 24, challenges should be contextualized. Please see Grow Smart (2022) for contextualization.
7. The discussion of land acquisition on p. 41 implies the acquisition of undeveloped land. This section should clearly specify that undeveloped land acquisition is the very last resort and should adhere to Grow Smart principles and standards.
8. P. 42 is confusing.
9. On p. 43 under the title, *Bold Action is Required to Address the Housing Crisis*, it would be beneficial to contextualize this action within the environmental sensitivity of Cape Cod to avoid unintended consequences.
10. On pp. 44 and 45 the first strategy is to change zoning. Leading with zoning changes may result in housing that is unaffordable in areas that are environmentally sensitive, thereby exacerbating both housing and environmental issues. I recommend first introducing strategies that towns can put into place BEFORE they consider zoning changes. These might include providing incentives to maintain year-round housing, low interest loans, redevelopment, and JBCC.
11. The comment above also applies to streamlining permitting—let’s begin by taking advantage of what can be easily implemented without unintended consequences: REDEVELOP, INCENTIVIZE
12. P. 51 states, “regional redevelopment authority can acquire land for affordable and attainable housing development, and unlike the other entities, it can do so through eminent domain.” This should explicitly prioritize developed land and underdeveloped land. Acquiring environmentally sensitive land will likely cause further harm to the environment and thus further jeopardize meeting the need for affordable.

Thank you again for allowing public comment on this draft. I hope my comments are useful and that the comment period will be extended to allow for comments from towns throughout the region.

Sincerely,

Michaela Wyman-Colombo  
35 Meadowbrook Road  
Mashpee, MA 02649  
978.337.6810



# TOWN OF YARMOUTH

1146 ROUTE 28, SOUTH YARMOUTH, MASSACHUSETTS 02664-4451  
Telephone (508) 398-2231 Ext. 1275, Fax (508) 398-2365

DEPARTMENT  
OF  
COMMUNITY  
DEVELOPMENT

February 16, 2024

Erin Perry, Deputy Director  
Cape Cod Commission  
3225 Main Street  
Barnstable, MA 02630  
Via email: [housing@capecodcommission.org](mailto:housing@capecodcommission.org)

RE: Comments on the draft Housing Cape Cod: The Regional Strategy

Dear Ms. Perry:

Thank you for your presentation of the draft of Regional Housing Strategy to the Community Housing Committee on February 12, 2024. The Strategy obviously represents a great deal of work by the Commission, and we hope our comments presented here will help fine-tune the document. Yarmouth has a robust and active Affordable Housing Program with a Community Housing Committee, a Community Preservation Committee, an Affordable Housing Trust, and a full-time professional staff person. The Town has dedicated the majority of its local Community Preservation Funds and its annual entitlement from the US HUD Community Development Block Grant (CDBG) to housing. Additionally, the Town has a strong history of using town-owned land for affordable housing and adopting housing-friendly zoning. Our comprehensive planning efforts have recently focused on updating our Housing Production Plan (HPP), which can be accessed at: (<https://www.yarmouth.ma.us/DocumentCenter/View/18268/Yarmouth-Housing-Production-Plan-2023-11-30-2023?bidId=> )

The Town has spent a considerable amount of time reviewing the draft of the Housing Cape Cod: The Regional Strategy as brought forth by the Commission, and staff submitted comments on January 19, 2024 (the first publicly set deadline for comments). We would like to add to these staff comments with the following:

**Challenges (page 24):** While updating Yarmouth's Housing Production Plan (HPP), we reconfirmed that Environmental Conditions are a major challenge to produce housing. This should be clearly noted in the Regional Housing Strategy as well. To quote the Yarmouth HPP, "While regulations to protect the environment (e.g., wetlands, aquifers, septic systems) are important and essential, they nevertheless present challenges to development by reducing the amount of buildable land and increasing the time and costs of developing new housing."

Although Yarmouth is moving ahead with ambitious wastewater infrastructure, we agree with Yarmouth staff that new infrastructure “is to remediate and improve water quality, not just maintain the status quo.” Our local and regional housing initiatives must do no harm and ease the environmental burden as much as possible.

To fully understand these constraints and to identify the best locations for housing, we agree with staff on the following statement “There is a significant need for a Regional Housing Strategy to evaluate and map out existing site constraints on development.” Perhaps the Grow Smart Cape Cod mapping project developed in 2022 is a good starting point for this work.

**Housing Strategy Matrix (page 42):**

We recommend the following two priority strategies are added to the Housing Strategy Matrix:

1. Establishment of Community Housing Development Organizations (CHDO) on Cape Cod. CHDOs are uniquely qualified to use funds from US HUD for the construction of affordable housing.
2. Provision of Housing Counselling Services to provide an easier pathway to homeownership, including but not limited to financial counseling and rent-to-own programs. Yarmouth’s HPP has identified the need for both affordable rental housing *and* starter homes.

**Recommendations (Page 44)**

In agreement with Yarmouth staff, the Housing Strategy should add two new regional efforts:

1. Regional efforts should also focus on the administration and expansion of the Cape Cod Regional Ready Renter Lottery and Wait List and the monitoring of affordable rental units created via town-sponsored programs such as inclusionary zoning.
2. Identify fiscal and regulatory mechanisms to facilitate mixed use development, with a priority for redevelopment of greyfields.

We are, however, concerned about the loss of local control with the implementation of regional housing banks and authorities. We would rather see our existing committee structures, such as our Affordable Housing Trusts, Housing Authorities, and Community Preservation Committees networked regionally to create regional programs and projects. This will ensure that our local vision and local comprehensive planning is employed.

**Joint Base Cape Cod (page 68):** We encourage efforts to study the feasibility of using surplus public properties for the development of affordable housing, such as on Joint Base Cape Cod (JBCC). Yarmouth has produced over 120 affordable units in this way. We do note that housing in Bourne may be too far away to have a direct impact in our region of the Cape, but we hope planning efforts regarding JBCC allow for regional input. While every opportunity for housing should be seriously considered, and obviously 600 acres on JBCC is a significant opportunity, there should be efforts to site housing evenly throughout the Cape.

PAGE 3

Housing Cape Cod: The Regional Strategy

February 16, 2024

**General Comments:** We concur with Yarmouth staff that the Regional Housing Strategy should include a discussion on Economic Development and how to bring livable wages to the Cape.

**State Advocacy:** We concur with staff that the designation of Seasonal Communities is vitally important to Yarmouth, again, to ensure that our local vision and local comprehensive planning is employed. We are also supportive of efforts to create and restrict housing for year-round use with deed riders or the like.

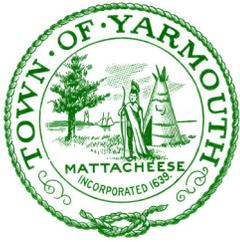
We hope these comments are accepted and included in the Strategy, and we look forward to working with the Commission to meet the Cape's housing needs.

Sincerely,

*Lorraine Doyle*

Lorraine Doyle, Chair  
Community Housing Committee

cc: Robert L. Whritenour, Jr., Town Administrator  
Karen Greene, Director of Community Development  
Kathy Williams, Town Planner



# TOWN OF YARMOUTH

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Planning  
Division

## MEMORANDUM

To: Cape Cod Commission (sent via email at [housing@capecodcommission.org](mailto:housing@capecodcommission.org))  
From: Yarmouth Planning Board  
Date: February 8, 2024  
Subject: Cape Cod Commission Draft Regional Housing Strategy

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The Yarmouth Planning Board reviewed the Cape Cod Commission's Draft Regional Housing Strategy at their February 7, 2024 meeting and would like to offer the following comments:

1. Water Quality, Housing and Economic Development: The Cape needs to focus on water quality issues and expand wastewater initiatives in conjunction with addressing the housing issue to avoid causing further environmental impacts. Yarmouth has significant water quality issues which we are working to address through the development of our wastewater program. However, it will be some time before sewerage reaches the residential neighborhoods and significantly improves local water quality.

Encouraging significant increases in our residential density without first expanding sewerage will have negative impacts on our water quality which could impact the reason people visit and live on the Cape. Residential housing should be focused in areas where there is sewerage or where there will be in the near future. In Yarmouth, Phase 1 of our wastewater program is along our main commercial corridor of Route 28. As Yarmouth wants to expand the commercial tax base to reduce the burden on residents, we are looking for ways to promote and incentivize mixed use options to retain our commercial corridor.

2. Local Zoning Strategies: The Draft Regional Housing Strategy plan offers three zoning strategies for the Town of Yarmouth to promote housing production. Although all zoning initiatives require a strong public engagement process, the Planning Board would offer the following comments on these strategies.
  - a. The Planning Board has no issue with the zoning strategy to "*Allow mixed-use by-right in business districts with near-term planned sewer connection.*" Yarmouth currently has this available in our optional Hotel/Motel and Village Centers Overlay Districts and our main B2 business district is part of the first phase of our sewerage program.
  - b. With the lack of sewerage coming to our residential neighborhoods any time soon and concerns expressed by residents during our recent Accessory Apartment bylaw amendments, we do not agree with the strategy to "*Allow by-right conversion of single-family dwellings to duplexes in residential districts.*"

We do, however, concur with Town Staff recommendations to replace this strategy with “*Establish a MGL Chapter 40R Smart Growth Zoning District in appropriate location(s)*”. This is more in line with our goal of promoting mixed-use opportunities.

- c. The third strategy to “*Allow duplexes by-right in residential districts on parcels that meet the current minimum residential lot size for single -family dwellings*” will not result in a significant number of housing units in Yarmouth as there are few properties that meet the current minimum lot size.

3. Advocating for State Action:

- a. State Revolving Fund and Sewer Allocations: Limited sewer allocations are available due to the Land Use Control Regulations that Towns are required to put in place to obtain 0% interest loans from the State Revolving Fund. These allocations need to be balanced between a variety of uses that include both housing and economic development. Expansion of allowed allocations specifically for housing should be considered.
- b. The Affordable Homes Act: Although The Affordable Homes Act has many positive components including financial incentives, an overall regional endorsement is not an accurate representation of all Cape communities. The Yarmouth Planning Board submitted the attached comments to our legislators specifically regarding concerns with the Accessory Dwelling Unit (ADU) changes proposed in The Affordable Homes Act.

## Williams, Kathleen

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**From:** Williams, Kathleen  
**Sent:** Thursday, January 18, 2024 1:28 PM  
**To:** luke.oroark@mahouse.gov; christianna.golden@masenate.gov;  
Christopher.Flanagan@mahouse.gov; Kip.Diggs@mahouse.gov; Julian Cyr  
(julian.cyr@masenate.gov)  
**Subject:** The Affordable Homes Act Public Hearing - Yarmouth Planning Board Comments

### The following comments are being submitted on behalf of the Yarmouth Planning Board:

The Yarmouth Planning Board would like to offer the following comments on The Affordable Homes Act, specifically related to concerns regarding Accessory Dwelling Units and Seasonal Communities designation.

1. As all of Cape Cod and the Islands are clearly Seasonal Communities, they should be designated as such now and a moratorium implemented on ADU zoning changes until the SCCC can develop policies, programs and regulatory recommendations that address our distinct needs and issues.
2. Local planning processes and decisions should remain on the local level and not be unilaterally overridden by the state government through the Housing Bond Bill. Yarmouth recently spent the past year working with our community to approve expanded opportunities for Accessory Dwelling Units (aka Accessory Apartments) while including reasonable and thoughtful provisions to protect the character of our residential neighborhoods.

The Planning Board held 27 public meetings, including 3 Listening Sessions to garner input, develop compromises and put together a comprehensive plan for ADUs which passed at the higher 2/3<sup>rd</sup> vote threshold. The consensus of our community was to retain our historic Special Permit requirement for Accessory Apartments which provides a clear avenue for permitting ADUs while allowing for a public process to safeguard our already dense residential neighborhoods.

3. Not allowing for an owner occupancy requirement could change the flavor of our neighborhoods forever by encouraging significant commercial investment in our residential neighborhoods. Off-cape or absentee landlords are not invested in our community or neighborhoods like an on-site homeowner would be.
4. With very limited public transportation available to Cape residential neighborhoods, and the potential for ADUs to include dual income households, two parking spaces should be allowed and not limited to 1 space for the ADU.
5. Yarmouth has significant water quality issues which we are trying to address through the initiation of a wastewater program. However, it will be some time before sewerage reaches the residential neighborhoods and significantly improves local water quality. Loosening the zoning regulations further to push for significant increases in our residential density will have negative impacts on our water quality, which could impact the reason people visit the Cape and the significant revenues generated for the state.
6. Implementation of any zoning changes for ADUs should include sufficient time for each community to develop the reasonable regulations allowed by the Housing Bond Bill, especially related to prohibition of short-term rentals (STR). Seasonal communities have significant STR pressures and ADUs should be restricted to address year-round and/or workforce housing needs.
7. Yarmouth's zoning bylaw, including a new easier-to-use accessory apartment bylaw, is in line with the Town's vision and our robust housing program. Guided by the state's call for housing, the Town has also:

- a. Adopted by-right multi-family housing.
- b. Dedicated the majority of its local Community Preservation Act funds and US HUD CDBG Entitlement on the creation and preservation of Affordable Housing.
- c. Created and capitalized an Affordable Housing Trust which has created over 200 new Affordable Housing units to date and is planning for 50 additional units.
- d. Created a pre-development fund to initiate redevelopment of underutilized and blighted sites for the creation of residential or mixed-use development.
- e. Updated our Housing Production Plan.
- f. Employed a full-time housing staff person.

The Town has achieved broad-base support for its housing programs through thoughtful and community-based planning. The Planning Board strongly believes that home-rule for our zoning bylaw, including all the provisions in our new accessory apartment bylaw, should be allowed to stand.

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**Kathy Williams, P.E.**

Yarmouth Town Planner

1146 Route 28

South Yarmouth, MA 02664-4492

(508) 398-2231 Ext 1276

[kwilliams@yarmouth.ma.us](mailto:kwilliams@yarmouth.ma.us)

Thank you for this second opportunity to provide comments on the Regional Housing Strategy (RHS). Please find here the comments from the Assistant Town Administrator's Office and the Department of Community Development. Also find below our previous comments which we feel are still relevant. We are available to review these comments with Commission staff in a continuing effort to meet the housing needs of our region.

**EXTENDED PUBLIC COMMENT PERIOD:** Our first comment is a request for an extended public comment period. This would allow for additional time to obtain more robust public comment. We would like to have the opportunity for relevant town boards and committees to provide comment on the RHS if they so desire. These town committees include the Select Board, the Planning Board, the Community Housing Committee, and the Affordable Housing Trust. The multiple layers of issues across our elected and volunteer officials are framed by each jurisdiction they serve. Issues such as housing, environmental protection, economic development, community services, education, amongst a myriad of other topics require a greater level of dissemination. The end of February is a timeframe which would be sufficient particularly given current meeting schedules and our current focus on the development of our spring Town Meeting Warrant. An extended public comment period would also provide staff time to further review the number of reports and studies referenced in the RHS.

**GENERAL COMMENTS:** These comments focus on Yarmouth's priority concerns which should be acknowledged and addressed in all comprehensive planning on Cape Cod, including the RHS.

- The Town has dedicated significant resources to improving our wastewater infrastructure, including over \$200 Million in local funding. The purpose of the wastewater infrastructure is to remediate and improve water quality, not just maintain the status quo. Provided there is increased flow capacity created by these efforts, housing development is just one application. It is vital that flow allocations stimulate economic development as well, and offer higher paying wages which will help workers secure housing.
- There is a significant need for a RHS strategy to evaluate and map out existing site constraints on development. For example, Yarmouth is taking a holistic approach to water quality focusing on PFAS in addition to Nitrogen management. Site constraint maps should be developed that identify degraded drinking water, nitrogen sensitive areas, as well as protected natural resources that are also essential to climate resiliency. This type of analysis will help to gauge how the housing supply gap of 11-22,000 housing units cited on page 27 of the RHS can be met.
- The RHS should include a discussion on Economic Development to address the prevalence of low-wage jobs and the need to attract and grow businesses that pay a living wage which would enable local households to secure housing.
- As the RHS guides the Cape to meet its housing needs, it is imperative that efforts be directed in an equitable manner across Cape Communities and that one town should not be impacted more than the rest.
- Yarmouth's updated its Housing Production Plans (HPP) (<https://www.yarmouth.ma.us/DocumentCenter/View/18268/Yarmouth-Housing-Production-Plan-2023-11-30-2023?bidId=> ) after extensive public input and comment. The RHS should be reviewed for consistency with individual HPPs produced by each town on the Cape.
- Referring back to Yarmouth's December 2023 comments, the Cape Cod Commission is regularly characterized as a barrier to development. A Strength Weakness Opportunity Threat (SWOT)

analysis of the Cape Cod Commission's regulatory role may assist in developing strategies to address this concern.

**RHS CHAPTER SPECIFIC COMMENTS: In addition, we offer these comments and recommendations organized by RHS chapter:**

**Housing Suitability Analysis (page 17):**

The currently identified Activity Centers for Yarmouth are not consistent with the Town's recently updated Vision. Bringing the Activity Centers in line with Yarmouth's comprehensive planning and visioning efforts will increase their usefulness with respect to Housing Suitability (p17). Related, we also recommend that the Regional Policy Plan (RPP) Cape Cod Placetypes are reevaluated as part of next RPP Update to the extent they will remain an effective planning/regulatory tool which are consistent with Yarmouth's Vision and Local Comprehensive Plan (LCP). Inherent in land use planning is the ability to propose and change a "placetype". Typecasting communities through "Placetypes" regulates that opportunity and expands the "Placetype" rather than providing opportunities for change. A Placetype is an inventory observation and should not be a means to limit innovation.

**Housing Strategy Matrix (page 42):**

Add and prioritize the establishment of Community Housing Development Organizations (CHDO) in the region (also see Housing Entity Research Report page 23) and note the need to balance growth of local capacity with the need to attract developers with established capacity to navigate fiscal and policy requirements of housing development. Outside developer expertise combined with local construction companies may prove effective.

**Recommendations (Page 44)**

Add two new regional efforts:

1. Regional efforts should also focus on the administration and expansion of the Cape Cod Regional Ready Renter Lottery and Wait List and the monitoring of affordable rental units created via town-sponsored programs including inclusionary zoning. Local zoning often produce smaller developments and require a higher level of technical assistance to establish and maintain compliance with the state's Affordable Housing regulations and programs (such as the Executive Office of Housing and Livable Communities Local Initiative Program (LIP) and Subsidized Housing Inventory (SHI)).
2. Identify fiscal and regulatory mechanisms to facilitate mixed use development, with a priority for redevelopment of greyfields.

**Develop a Regional Local Government Investment Pool (page 61):**

Use of Local Stabilization Reserve Funds to establish a Regional Local Government Investment Pool is highly unlikely given the extensive Capital and Wastewater Planning that has occurred and the planned use of these funds for the foreseeable future. These funds may be assumed to be available, however they are often encumbered by local capital improvement plans and are not available. Regional projects should be encouraged with project proponents working directly with local Community Preservation Committees and Affordable Housing Trusts, a structure which could be amplified as a regional fiscal

resource if effectively networked and coordinated. For example, the FORWARD development in Dennis applied for and received Community Preservation funds Cape-wide.

**Local Zoning Recommendations (Page 70- 88):**

- Dormitory Housing (page 72): Add the development of a model Dormitory Housing Zoning Bylaw.
- Zoning Recommendations for Yarmouth (page 88):
  - Replace the second item *“Allow conversion of single-family dwellings to duplexes by-right in residential districts”* with *“Establish a MGL Chapter 40R Smart Growth Zoning District in appropriate location(s)”*. Yarmouth secured a \$100,000 Housing Choice Grant from the state to identify incentives for mixed-use developments, including the possible establishment of a MGL Chapter 40R Smart Growth Zoning District. Considering the redevelopment potential of greyfields located in planned areas of sewerage, mixed-use zoning has far more potential to produce housing units than scattered-site by-right duplexes and is more in line with our recent visioning and local comprehensive planning efforts.
  - Third item should read *“Allow duplexes by-right on residential parcels that meet the current minimum residential lot size”*

**Advocate for State Action (page 90):**

**The Affordable Homes Act:** There is a need for regional advocacy for the Cape’s designation as Seasonal Communities, especially to support local efforts and vision regarding Accessory Apartments/ADUs. For example, Yarmouth recently spent the past year working with our community to approve expanded opportunities for Accessory Dwelling Units (aka Accessory Apartments) while including reasonable and thoughtful provisions to protect the character of our residential neighborhoods. Concerns remain regarding the by-right provisions for Accessory Apartments within the Affordable Homes Act which also eliminates the owner occupancy requirement and limits parking requirements. This provision needs extensive analysis before it could be supported considering the possible amplification of impacts due to the seasonal nature of the economy and the prevalence of short term rentals. Part of this discussion should include wastewater infrastructure. It will be some time before sewerage reaches the residential neighborhoods and significantly improves local water quality. Loosening the zoning regulations further to push for significant increases in our residential density will have negative impacts on our water quality, which could impact the reason people visit the Cape.

**Subsidized Housing Inventory Credit:** With the promotion of regional efforts, advocacy at the state level should be made such that credit for regional developments is spread over contributing towns’ Subsidized Housing Inventories.

**Establishment of Regional Entities:** State Action may also be needed for the creation of new regional entities, such as a development authority, provided there is local support of these entities. Many Development Authorities have powers of eminent domain. Care must be taken when proposing these entities, in combination with 40B. The usurping of local authority could become problematic.

**Environmental Mandate vs State Housing Mandate:** Primary to housing is the balance between the mandate by the Department of Environmental protection for watershed permits and the growth of housing desired by The Affordable Homes Act. If the RHS is a document for Cape Cod, this issue should be a primary focus. Under the DEP regulatory changes in every instance housing will require wastewater or adaptation to a more expensive nitrate system. A clear understanding of where wastewater exists, and where it is proposed, is paramount to understanding the potential growth and limitations of housing. An understanding of the fiscal impact of the DEP mandate can articulate the challenge of balancing environmental protection and housing.

The Affordable Homes Act should provide targeted funding for communities where housing development costs have increased by virtue of Commonwealth regulatory mandates. To align the concerns for the environment with housing there is a fiscal impact which also requires balance. As this is predominantly a Cape Cod issue there should be a request to the Commonwealth for Cape Cod targeted programs to financially augment wastewater projects on the Cape to facilitate housing. One cannot expect results from a Housing Act while restraining the development of housing through new regulations.

For your convenience, please find here the comments we submitted regarding the RHS in December 2023:

### **Key Challenges**

The Environmental Constraints associated with land development should be included as a Challenge. To some extent, this is tied to your noted constraints of not being allowed or being too expensive to build. These constraints can include the protected lands associated with Water Supplies as well as land within the Zone II that is subject to additional protections. The clear challenge is sustaining a clean water supply in light of nitrates and PFAS while finding property for affordable housing.

### **Policy & Permitting – Zoning/Model Bylaw Development**

During our November 8<sup>th</sup> meeting, we discussed the Possible Zoning Opportunities proposed for Yarmouth as part of the Regional Housing Strategy. Many of these ideas called for by-right increases in density to our residential districts, specifically the conversion of single-family dwellings to 2 & 3 family units and allowing multi-family in residential districts with planned sewer.

As you know, Yarmouth barely passed our recent Accessory Apartment amendments that require all Accessory Apartments to be permitted via Special Permit. During this year-long process, residents expressed concerns about increasing density within our already dense neighborhoods. Having zoning initiatives listed in a regional plan that call for multi-family by-right in our residential districts may be alarming to residents.

The following initiatives may be more agreeable:

- Allow mixed-use by-right in business districts with sewer
- Allow duplexes by-right on residential parcels that meet the current minimum residential lot size (currently requires lots to be 2 times the minimum lot size).
- Establish a MGL Ch 40R Smart Growth Zoning District in an appropriate location.

### **Policy and Permitting – Streamline Permitting**

The extent to which the Cape Cod Commission is regularly characterized as a barrier to development should be noted. While this barrier is somewhat tied to public perception, education/outreach to the development community provides a significant opportunity to address this perception. Outreach can also help Cape Communities to better understand how to incentivize the types of development sought. The key to housing success may include many of the issues outlined herein, however without private capital, success will be limited. Outreach could include a survey of key (off-Cape larger) development teams to determine why they are not on the Cape. This could be accomplished by using a third-party agent which could foster a more frank dialogue. The extent to which developers are concerned about the Cape's seasonal economy should be vetted to better understand the need for other economic development efforts that would generate year-round, high-wage employment.

#### **Policy and Permitting – Short Term Rentals**

Analysis/Report for each Cape Town on the relationship between Short Term Rentals and the impact on housing availability and housing price, taxation, licensing, and possible revenue streams. This report should also provide recommendations on successful strategies for mitigating the conversion of year-round housing stock to Short Term Rentals.

Further the analysis should determine the impacts on housing values by decreasing supply through the commercial enterprise of Short-Term Rentals. The loss of housing availability through Short-Term Rentals can equate to a decrease in supply against the increase in demand which inflates values. Beyond the issue of profit-making is the issue of second homes. Those owning second homes also tie up the availability of housing. Essentially these two issues generate a loss of housing availability for year-round residence thus creating a supply and demand problem, which in turn impacts value.

#### **Policy and Permitting – Identified Activity Centers**

Confirm the level to which communities are looking to establish housing in identified Activity Centers.

#### **Land Acquisition and Development – Senior Housing**

Housing affordability is a function of availability of housing types and values along a continuum. A stalling of upward mobility in the continuum ripples back to impact values in lower costs housing. The Commission should consider evaluating the relationship between elder housing and seniors remaining in single family homes. Are there enough options for seniors looking to downsize that would free up single family home inventory? In this area the analysis should look at housing needs on a continuum by age group. One age sector can impact another by consuming supply. The impact of seniors staying in their homes could mean that supply of housing is limited as families migrate up from starter homes through the inventory. If seniors were provided with appropriate housing how would that impact the upward mobility of families rippling back into entry level housing?

#### **Land Acquisition and Development – Housing Suitability Analysis**

Community Activity Centers were identified as part of the last Regional Policy Plan (RPP). The Commission should consider revisiting the criteria for designation as part of the next RPP and associated regulatory incentives for housing and mixed-use development. Yarmouth has secured a Community Planning Grant to identify strategies and incentives for mixed use housing along Route 28. Revised Commission review thresholds for this type of development would be an important incentive.

Technical assistance from the commission to complete a buildout analysis of identified sites including impacts to traffic, taxation, schools, stormwater, wastewater, may be helpful to communities looking to prioritize development efforts. This buildout could be compared against Subsidized Housing Inventory shortfalls and help to illustrate required densities.

### **Funding and Financing**

A review of funding options and an inventory of eligible programming (in particular, programs that will generate affordable housing eligible for the Subsidized Housing Inventory) would be helpful to all Cape Communities. These funding options might include (but not be limited to):

- 40R
- MassWorks
- CDBG (Federal and State)
- New State Funding Opportunities (that could result from the recent Bond Bill attached to the Affordable Homes Act)
- UCH-TIF which is an affordable housing tax Increment Financing Program
- CPA Funding

### **Employment and Income**

If housing is a function of income, and the predominant income is in the hospitality and tourism sector, housing affordability will always be a problem. Further, in a market facing competition from tourist rentals and retiring seniors the supply dwindles and values increase. There should be an effort to understand the living wage income/job side, or lack thereof. The study should determine how new and better employment can change the housing paradigm. Development groups will look for sustainable housing that is based on regions reliable income, even low income. As retail and other lower paying seasonal positions expand the number of people that cannot afford housing grows. A living wage employment equates to a more reliable housing and rental market, which in turn becomes a better housing investment for the development community. Residents with a living wage then generate the confidence for the housing development groups to generate supply, and while doing so possibly subsidize those without a living wage. How can incentives, and permit streamlining help create a stronger employment base to serve as a foundation for housing investment?