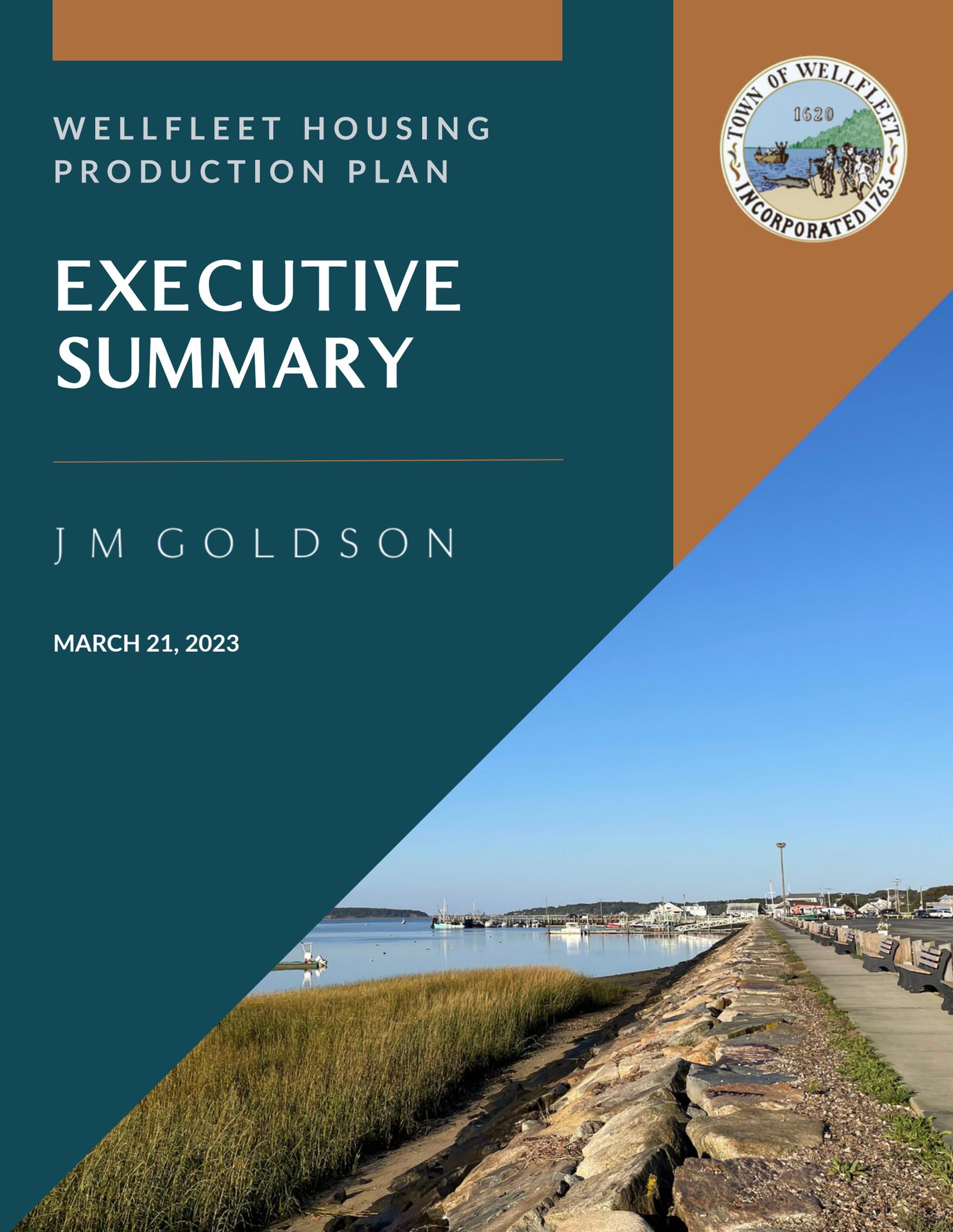


WELLFLEET HOUSING  
PRODUCTION PLAN

# EXECUTIVE SUMMARY

J M G O L D S O N

MARCH 21, 2023



# WELLFLEET HOUSING PRODUCTION PLAN

## INTRODUCTION

A Housing Production Plan (HPP) establishes a strategic five-year plan for the production of affordable and mixed-income housing that is based upon a comprehensive housing needs assessment and an analysis of development constraints. The Town's priority, through this plan's implementation, is to address its local housing needs in a way that best supports the Wellfleet community, including providing year-round housing that is affordable to its residents. This encompasses families with children, young adults, and older adults, as well as housing for the year-round and seasonal workforce, upon which the local and regional economy relies.

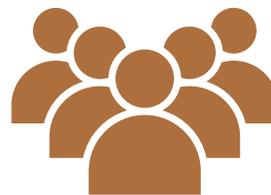
## PROJECT TIMELINE

- September 28, 2022**  
Meeting #1 – Project Kick Off
- October 27, 2022**  
Community Tour and Focus Groups
- November 14, 2022**  
Meeting #2 – Review Draft Chapters & Forum Prep
- November 23, 2022**  
Close community survey
- December 8, 2022**  
Community Forum
- January 3, 2023**  
Meeting #3 – Review forum results and outline goals and strategies
- February 21, 2023**  
Meeting #4 – Review draft HPP
- March 21, 2023**  
Present HPP to Planning Board and Select Board; vote for approval
- April 2023**  
Submit to DHCD

## WHAT DO WELLFLEET COMMUNITY MEMBERS SAY ABOUT HOUSING NEEDS?

Throughout this process, the project team provided different opportunities for the Wellfleet community to share their ideas and feedback including focus groups, interviews, a community forum, and a community survey. Here's what we learned from participants:

- There is a need for more affordable housing and year-round housing in Town, including year-round rental opportunities.
- Septic and public water are development constraints at the forefront of everyone's minds.
- The Town's seasonality poses as both a strength and threat to the Wellfleet economy.
- Community members are feeling the impacts of short-term rentals and seasonal/second homes.
- Wellfleet community members are interested in diversifying the housing stock through tiny homes, year-round cottage colonies, mobile homes, and mixed-use housing.
- Wellfleet's current housing market is not conducive for workers or young families, which is drastically changing the population.



**720**  
PARTICIPATION POINTS

## PROJECT TEAM

This Plan was the culmination of ideas between Wellfleet's three housing bodies: the Affordable Housing Trust, Housing Authority, and Local Housing Partnership. Each group was represented in a project working group that also included the Assistant Town Administrator and the Director of Community Services. Working group members included:

- Elaine McIlroy, Housing Authority
- Harry Terkanian, Affordable Housing Trust
- Rebecca Roughly, Assistant Town Administrator
- Sharon Rule-Agger, Local Housing Partnership
- Suzanne Grout Thomas, Director of Community Services

# WELLFLEET HOUSING PRODUCTION PLAN



## FIVE YEAR GOALS

The housing goals and strategies detailed in this report are based on the demographic and housing analysis findings incorporated herein, as well as observations and preferences of community participants gathered through various engagement methods. The housing goals and strategies are intended to provide guidance for local housing policies and initiatives but do not bind future actions or decisions of local officials or Town Meeting.

Goals are an important part of this plan because they describe conditions to aim for that support achievement of the housing vision.

### GOAL 1:

Encourage the preservation and creation of a diverse housing stock that offers housing choices, especially:

- Conversion of existing homes and cottages to year-round homes
- Year-round market-rate rental homes, including Accessory Dwelling Units
- Affordable year-round rental and ownership homes
- Accessible, service-enriched, and intergenerational housing
- Multi-family homes, particularly with smaller studio and one-bedroom units
- Housing options for Wellfleet's year-round workforce, including the shellfishing community and employees of local businesses and the Town

### GOAL 2:

Support production of 59 SHI-eligible units that are planned, permitted, or otherwise pending at the time of this writing, including Paine Hollow, Old Kings Highway, Lawrence Road, Freeman Ave.

### GOAL 3:

Actively plan and prepare for future housing production at other appropriate sites, especially the Town-owned Maurice's Campground site.

### GOAL 4:

Strive to increase the percentage of homes included on the state's Subsidized Housing Inventory by at least 16 units on average per year to incrementally work towards achieving the state's goal under chapter 40B that 10 percent of Wellfleet's year-round housing units are included on its subsidized housing inventory.

### GOAL 5:

Allocate local resources and utilize regulatory tools to create and preserve affordable year-round housing options for households with incomes ranging from at or below 30 percent AMI to 200 percent AMI, with the greatest priority for the lowest-income households.

### GOAL 6:

As a secondary priority, support local and regional efforts to provide housing solutions for seasonal town employees and local businesses, such as dormitory style, single-room occupancy, or congregate housing.

### GOAL 7:

Continue reinforcing and leveraging Wellfleet's local capacity to implement housing initiatives through increased dedicated housing funds and regional collaboration.

# WELLFLEET HOUSING PRODUCTION PLAN



Site of future Lawrence Road Development

## SUMMARY OF STRATEGIES

Achieving the community's five-year goals will require various regulatory, programmatic, and policy strategies. This section includes descriptions of local regulatory strategies, local initiatives, and strategies that deal with implementation capacity, education, and outreach. The intent of these strategies is not to suggest that the Town will implement them over five years but to offer multiple ways that the community can work to achieve its goals.

Many of these strategies are contingent on factors beyond the municipalities control, including market opportunities, infrastructure systems capacity, and funding availability. All strategies will require local approvals in accordance with all applicable laws and regulations.

## STRATEGIES ARE GROUPED INTO THREE CATEGORIES:

### PLANNING, POLICIES, AND ZONING STRATEGIES

The Town's authority to update zoning regulations can have powerful effects to encourage private responses to address local housing needs with minimal local expenditure. Strategies in this category incorporate recommendations for both local planning initiatives and zoning amendments.

### LOCAL INITIATIVES AND PROGRAMMATIC STRATEGIES

Local initiative strategies refer to recommendations that the Town can undertake to foster the creation of more housing options, especially affordable housing. Strategies in this category are not regulatory in nature - they deal with allocation of Town resources including staff time, funding, and property.

### CAPACITY, EDUCATION, AND COORDINATION

Strategies in this category are recommendations for expanding the Town's capacity to implement housing initiatives, promote education, and to coordinate housing initiatives with other local or regional entities.



Renderings of the future Juniper Hill townhouses and apartments, Source: Wellfleet Housing



# WELLFLEET HOUSING PRODUCTION PLAN

## PLANNING, POLICIES, AND ZONING STRATEGIES

1. Adopt Inclusionary Zoning provisions to encourage affordable housing units in market-rate developments through incentives.
2. Consider zoning amendments that provide more flexibility to key dimensional limitations, such as frontage requirements and height maximums, to encourage the creation of housing options, including year-round homes, multi-family housing, duplexes, and ADUs.
3. Consider zoning amendments to allow the construction of new year-round duplexes by right in certain areas or districts.
4. Amend zoning to allow for dormitory or employee housing to provide the ability to create housing for seasonal workers.
5. Consider allowing manufactured homes (i.e., trailer homes/mobile homes) as a permitted use.
6. Explore regulations for short-term rental standards and limitations and encourage compliance with the required short-term rental registration.
7. Consider zoning amendments to allow tiny home villages and/or tiny homes as stand-alone primary structures in addition to accessory dwelling units.
8. Amend zoning to allow congregate housing and other shared living environments explicitly.
9. Encourage conversion of existing cottage communities to year-round housing by reducing the minimum size requirements.

## LOCAL INITIATIVES AND PROGRAMS

10. Create a property master plan for the Maurice's Campground property, consider regulatory mechanisms and infrastructure investments to support the master plan, and issue an RFP to select a developer to implement the master plan.
11. Work to fund public sewer infrastructure for the Central District to support the production of more diverse housing options, including affordable and mixed-used housing options.
12. Work to fund and assist property owners outside the Central District to upgrade to enhanced alternative and innovative septic systems.
13. Continue to fund and implement the Wellfleet Housing Buy Down Program to create affordable homeownership units by subsidizing existing market-rate homes.
14. Consider establishing a new local program to acquire deed restrictions to convert existing market-rate homes to affordable homes based on the Vail InDEED model.
15. Acquire vacant and/or underutilized properties, cottage communities, and condominiums to create affordable year-round housing and convert existing developed properties to affordable, mixed-income, and/or Town employee housing, including tax-foreclosed properties or other Town-owned properties.
16. Consider acquiring manufactured housing (a.k.a. mobile homes) to create emergency housing opportunities for low- or moderate-income households.
17. Actively work with condo and cottage colony associations to amend deed restrictions restricting seasonal units.

# WELLFLEET HOUSING PRODUCTION PLAN

## CAPACITY, EDUCATION, AND COORDINATION

18. Hire a town planner and housing coordinator to staff the Planning Board and work to support the adoption of zoning amendments to support the creation and preservation of affordable, mixed-income, and other housing options that address Wellfleet's housing needs and align with this HPP.
19. Actively work to provide additional funding to the Wellfleet Affordable Housing Trust to fund local affordable housing initiatives that create year-round affordable housing.
20. Continue and expand community outreach efforts to provide information about local and regional affordable housing needs and resources to assist with housing needs.

We can't afford to lose the people who can't afford to live here.



Rashida B.  
Adventure Decor  
- Orleans

**Use your voice and your vote to influence town housing policies.**

As a single mom, Rashida struggled to find affordable housing for herself and her children, close to the small business she was starting. The Community Development Partnership stepped in to help her obtain stable housing and give her the tools and support she needed to establish, and grow, her successful business. Now Rashida is giving back to the community.

At the Community Development Partnership, we are advocating for more affordable housing options on the Outer and Lower Cape, because our communities are better and stronger with people like Rashida.



community development partnership  
www.capecdp.org

We can't afford to lose the people who can't afford to live here.



Matt and Marin R.  
- Eastham

Matt and Marin are raising their family in Eastham. Matt is a hardworking lobsterman who earns just enough to disqualify them for most housing assistance programs, but not nearly enough to afford a home where they live, work and contribute to their community.

At the Community Development Partnership, we are advocating for more affordable housing options on the Outer Cape. When you can, we need you to use your voice and your vote to influence town housing policies, because our communities are better and stronger with people like Matt and Marin.



community development partnership  
www.capecdp.org

Campaign sponsored by  
The Cooperative Bank  
of Cape Cod

We can't afford to lose the people who can't afford to live here.



Donna and John K.  
- Orleans

For over 50 years, Donna and John were active members of their beloved Eastham community. John was a selectman, Donna an art teacher. While raising their daughter, they operated a stained-glass business. But when it was time to retire and downsize, they quickly learned that they wouldn't be able to find the affordable housing option they had hoped for. They had no option but to leave Eastham.

At the Community Development Partnership, we are advocating for more affordable housing options on the Outer Cape. When you can, we need you to use your voice and your vote to influence town housing policies, because our communities are better and stronger with people like John and Donna.



community development partnership  
www.capecdp.org

Campaign sponsored by  
The Cooperative Bank  
of Cape Cod

Images from CDP's 2021 Media Campaign, "We Can't Afford to Lose the People Who Can't Afford to Live Here," Source: Community Development Partnership

# WELLFLEET HOUSING PRODUCTION PLAN

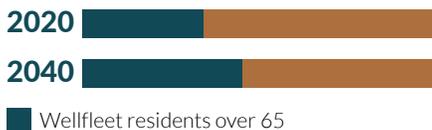
## DEMOGRAPHIC PROFILE

### POPULATION GROWTH:



Between 2010 and 2020, Wellfleet's year-round population increased **30 percent** and the number of year-round households increased **12 percent**.

**AGING:** Wellfleet's median age is 57 years old. The proportion of older adults is continuing to grow, with older adults making up 34 percent of the population and. More than **two out of five** (45 percent) Wellfleet residents are expected to be 65 or older by 2040.



**DIVERSITY:** Wellfleet saw significant growth in people who identify as Black, Indigenous, and People of Color (BIPOC), increasing **189 percent** between 2010 and 2020. However, the Town remains **91 percent white**.



**NATIONAL ORIGIN AND LANGUAGE:** An estimated **six percent** of Wellfleet's residents were born outside the United States. **one in eight** (13 percent) speak a language other than English in their homes, nine percent of which speak Indo-European languages.



**DISABILITY STATUS:** **One in eleven** (nine percent) Barnstable residents have some form of disability. This increases to **one in six**, for older adults.

**HOUSEHOLD SIZE:** Most Wellfleet residents live in one- or two- person households (**73 percent**). The proportion of households with children decreased **31 percent** between **2010** and 2020.

**SCHOOL ENROLLMENT:** School enrollment has steadily declined since the mid-90s. Public school enrollment was **285 students** in 2020.

**LABOR FORCE:** Wellfleet's labor force declined by **13 percent** between 2010 and 2020. An estimated eight percent of the population work in the shellfishing industry and have a Wellfleet-residency requirement.

## HOUSING PROFILE

**HOUSING STOCK:** Wellfleet has 4,264 total housing units per the 2020 decennial census, a **decrease** of 41 year-round units (**about one percent**) since the 2010 decennial census.

**HOUSING PRODUCTION:** Wellfleet permitted 225 total new units between 2010 and 2020, **94 percent** of which were single-family houses. Only 14 multi-family units were permitted in this time period.

**HOUSING TYPE & TENURE:** Most of Wellfleet's housing stock is single-family houses (**91 percent**). The Town has two mobile home communities, comprising of 4.5 percent of the Town's housing stock. On par with the County, **77 percent** of year-round rental units are owner-occupied.



**HOUSING SIZE MISMATCH:** **More than 70 percent** of household are one or two people; however, one- and two-bedroom units make up only **41 percent** of the overall housing stock. There is a mismatch between the number of people living in a housing unit and the number of bedrooms in the unit. This mismatch between household size and number of bedrooms suggests a need for smaller units, including studios and one-bedroom options in Wellfleet.



**SEASONAL HOUSING:** About **66 percent** of Wellfleet's total housing stock is estimated to be seasonal. There are **1,015 short-term rental units** in Wellfleet listed on the state registry of lodging operators.

# WELLFLEET HOUSING PRODUCTION PLAN

## HOUSING AFFORDABILITY

 **HOUSING COST:** Housing prices are on the rise. The median sales price for a single-family house in 2022 was \$940,000, with 70 percent of single-family houses selling for between \$600,000 and \$1,200,000. The median price for condominiums in 2022 was \$395,750. Because Wellfleet has very few year-round condominiums, these sales were likely for seasonal use. Rental costs have also increased, with the median gross rent in 2020 being **\$1,298**.

**HOUSING COST BURDEN:** A total of 495 households in Wellfleet (**31 percent**) are housing cost-burdened (spending more than 30 percent of monthly income on housing costs). This proportion **more than doubles (66 percent)** for low- and moderate-income (LMI) households.



 Cost-burdened households

## SUBSIDIZED HOUSING INVENTORY (SHI)

 **2.58 PERCENT**

Wellfleet currently has **40 units** listed on the SHI, accounting for 2.58 percent of their 2010 Census Year-Round Housing Units.

## IMPLEMENTATION CAPACITY AND RESOURCES

**WELLFLEET HOUSING:** Wellfleet housing is a collaboration between three local housing groups. The **Housing Authority** administers housing programs, the **Local Housing Partnership** handles education, outreach, and legislation, and the **Affordable Housing Trust** acts as the "housing bank" and property acquisition agency.



**HOUSING AUTHORITY**



**LOCAL HOUSING PARTNERSHIP**



**AFFORDABLE HOUSING TRUST**

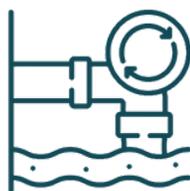
Wellfleet also has the **Community Preservation Fund** which has spent \$6.2 million on Community Housing and the **Senior Citizen Tax Work-Off Program** which offers tax relief to older adults (aged 60 or older) who volunteer for the Town.

**REGIONAL CAPACITY:** There are several other local and regional organizations that support affordable housing initiatives financially and through technical assistance and regulatory guidance, including: **Cape Cod Commission, Community Development Partnership, Barnstable County HOME Consortium, Housing Assistance Corporation, Habitat for Humanity of Cape Cod, and Barnstable County Human Services,**

## DEVELOPMENT CONSTRAINTS



**ENVIRONMENTAL CONSTRAINTS:** More than half of Wellfleet (**63 percent**) is protected open space. Other constraints include **soil and land characteristics, water resource considerations, and flood plains.**



**INFRASTRUCTURE CONSTRAINTS:** Considerations include **wastewater capacity, public water and wells, school capacity, and transportation access.**



**REGULATORY CONSTRAINTS:** Wellfleet's zoning has historically been a barrier to promoting housing production. Recently, the Town has adopted new regulations that support housing initiatives including by-right ADUs in five of six districts and year-round cottage colonies.