

# TOWN OF BARNSTABLE

## COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM DRAFT FIVE YEAR CONSOLIDATED PLAN AND ONE YEAR ACTION PLAN

Prepared by the  
Town of Barnstable  
Growth Management Department  
367 Main Street, 3<sup>rd</sup> Floor  
Hyannis, MA 02601

**Chief Elected Officer/Town Manager: John C. Klimm**  
**Growth Management Director: Jo Anne Miller Buntich**  
**Community & Economic Development Coordinator: Kathleen M. Girouard**

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**Town of Barnstable  
Five Year Consolidated Plan 2010 - 2014**

**Executive Summary:**

The Town of Barnstable’s Five Year Consolidated Plan covers the time period from July 1, 2010 through June 30, 2015. The Five Year Consolidated Plan is mandated by the U.S. Department of Housing and Urban Development (HUD) to determine how the Town will use Community Development Block Grant (CDBG) funds for the next five (5) years. The Consolidated Plan addresses housing, community development and community revitalization needs in the Town of Barnstable (Town). It also develops the goals and objectives that the Town will fund and/or support in relationship to low to moderate-income persons and areas.

Development of the Consolidated Plan is collaboration between Barnstable residents, service providers, neighboring towns, county, state, federal and local agencies to establish a unified vision to address the housing and community development needs in the community. It provides the opportunity for the Town of Barnstable to shape the housing and community development efforts over the next five years into an effective, coordinated strategy. This strategy must meet the program goals of providing decent housing, a suitable living environment, and expanding economic opportunities principally for low-moderate income persons.

**Draft 2010 – 2014 Budget**

Source of Funding/ Type of Expenditure	PY 2010	PY 2011	PY 2012	PY 2013	PY 2014	Total Units 2010 - 2014
Estimated Program Year Grant	\$ 381,584	\$ 381,584	\$ 381,584	\$ 381,584	\$ 381,584	
Carry over from Prior Years	\$ 33,721					
Program Income	\$ 3,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	
<b>Total Available</b>	<b>\$ 418,305</b>	<b>\$ 386,584</b>	<b>\$ 386,584</b>	<b>\$ 386,584</b>	<b>\$ 386,584</b>	
20% Admin	\$ 76,316.80	\$ 76,316.80	\$ 76,316.80	\$ 76,316.80	\$ 76,316.80	
Public Service (subject to 15% cap)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	
Available for Programming	\$ 316,988.20	\$ 285,267.20	\$ 285,267.20	\$ 285,267.20	\$ 285,267.20	
Affordable Housing	\$ 180,267.00	\$ 205,000.00	\$ 205,000.00	\$ 205,000.00	\$ 205,000.00	
Expected Number of Units:	18	18	23	23	23	105
Economic Opportunities/Micro-Enterprise Loan Program	\$ 75,000.00	\$ 55,000.00	\$ 55,000.00	\$ 55,000.00	\$ 55,000.00	
Expected Number of Units:	3	2	2	2	2	11
Public Facilities/Infrastructure Improvements	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	
Expected Number of Units:	1	1	1	1	1	5
<b>Totals:</b>	<b>\$ 381,584</b>	<b>\$ 386,317</b>	<b>\$ 386,317</b>	<b>\$ 386,317</b>	<b>\$ 386,317</b>	<b>121</b>

The goals of this plan shall be consistent with the Local Comprehensive Plan, Housing Production Plan, and the Regional Policy Plan and are derived from the comments received at public meetings, in writing, or by phone; responses from the two (2) surveys conducted; consultations with service providers and agencies serving our low and moderate income persons; and focus groups. The primary objectives can be summarized as:

**CDBG Five Year Consolidated Plan Goals**

**Affordable Housing (DH-2)**

- Increase the number of fair, decent, and safe affordable housing units, for rent or home ownership, which meets the present and future needs of the low-to-moderate income residents, incomes 80% or less of the area median income for the Town, in all seven of the Town's villages.
- The Town's goal is to have at least 10% of the year-round housing stock as permanently affordable housing units with an effort to achieve this goal by the year 2015.
- Assist eligible households with energy efficient improvements
- Enabling low income persons to remain in their homes by improving housing stock emphasizing green technology
- Increase affordable, safe, decent housing units through 40B comprehensive permit process

**Economic Opportunities (EO-1)**

- Assisting income eligible micro-enterprise business owners to retain or improve their small business
- Increase job opportunities with sustainable wages for our income eligible population
- Revitalize downtown Hyannis to create a downtown where people can live, work, and shop. Establish the Downtown Hyannis Neighborhood Revitalization Strategy Area (NRSA)
- To prevent and or eliminate slums and blight in downtown Hyannis through façade and code improvements downtown Hyannis.

**Public Facility/Infrastructure Improvements (includes ADA/Handicap Access) (SL-1)**

- Increase ability to conduct daily living activities for persons with disabilities and sustain independent living for persons with disabilities or seniors.
- Reduction and removal of architectural barriers to public facilities and eligible residences
- Assist income eligible households with costs associated with sewer connection
- Encourage energy conservation and improved energy efficiency
- Park improvements in the Downtown Hyannis Neighborhood Revitalization Strategy Area NRSA (pending approval)

**Public Services (most competitive funding area – capped at 15% of entitlement) (EO-1 or 3)**

- Job training for homeless individuals
- Increase job opportunities for mentally disabled
- Increase job training opportunities for income eligible families with at risk youth

**Performance Measurements:**

In response to HUD's Notice CPD-03-09, the performance measurement system described below shall be employed to measure the success of programming that utilizes CDBG funding. Measurements are provided for programs identified in the 2010 – 2014 Consolidated Plan.

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### Under the New Outcome Performance Measurement System the three (3) Objectives are:

- 1 **Suitable Living Environment (SL)** – relates to activities that are designed to benefit communities, families, or individuals by addressing issues in their living environment.
- 2 **Decent Housing (DH)** – for activities that focus on housing programs where the purpose of the program is to meet individual family or community needs and not programs where housing is an element of a larger effort, since such programs would be more appropriately reported under Suitable Living Environment.
- 3 **Creating Economic Opportunities (EO)** – applies to activities related to economic development, commercial revitalization, or job creation.

*Once an Objective is determined for an activity, the outcome category that best reflects the activity is chosen.*

### The three (3) Outcome Categories are:

- 1 **Availability/Accessibility:** applies to activities that make services, infrastructure, public services, public facilities, housing, or shelter available or accessible to low- and moderate income people, including those with disabilities. In this category, accessibility does not refer only to physical barriers, but also to making the affordable basics of daily living available and accessibility to low and moderate income people where they live.
- 2 **Affordability:** applies to activities that provide affordability in a variety of ways in the lives of low- and moderate income people. Can include the creation or maintenance of affordable housing, basic infrastructure hook-ups, or services such as transportation or day care.
- 3 **Sustainability:** Promoting Livable or Viable Communities: Applies to projects where the activity or activities are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to persons of low- and moderate-income or by removing or eliminating slums or blighted areas, through multiple activities or services that sustain communities or neighborhoods.

### There are nine (9) Outcome/Objective Statements that document the results of activities and/or projects. The nine (9) statements are:

- 1 Accessibility for the purpose of creating suitable living environments
- 2 Accessibility for the purpose of providing decent affordable housing
- 3 Accessibility for the purpose of creating economic development opportunities
- 4 Affordability for the purpose of creating suitable living environments
- 5 Affordability for the purpose of providing decent affordable housing
- 6 Affordability for the purpose of creating economic development opportunities
- 7 Sustainability for the purpose of creating suitable living environments
- 8 Sustainability for the purpose of providing decent affordable housing
- 9 Sustainability for the purpose of creating economic development opportunities

### Specific Outcome Indicators will be determined based on the Objective and Outcome Categories. The Standards for Outcome Indicators are:

- 1) **Public facility or infrastructure activities**
  - a) Number of persons assisted
    - with new access to a facility or infrastructure benefit
    - with improved access to a facility or infrastructure benefit
    - where activity was used to meet a quality standard or measurably improved quality, report the number that no longer only have access to a substandard facility or infrastructure

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## Specific Outcome Indicators (Con't)

### 2) Public service activities

#### a) Number of persons assisted:

- with new access to a service
- with improved access to a service
- where activity was used to meet a quality standard or measurably improved quality, report the number that no longer only have access to substandard service

### 3) Activities are part of a geographically targeted revitalization effort (Y/N)?

If Yes (check one)

- a) Comprehensive
- b) Commercial
- c) Housing
- d) Other

**Choose all the indicators that apply, or at least 3 indicators if the effort is (a) Comprehensive.**

- Number of new businesses assisted
- Number of businesses retained
- Number of jobs created or retained in target area
- Amount of money leveraged (from other public or private sources)
- Number of low- or moderate-income (LMI) persons served
- Slum/blight demolition
- Number of LMI households assisted
- Number of acres of remediated brownfields
- Number of households with new or improved access to public facilities/services
- Number of commercial façade treatment/business building rehab
- Optional indicators a grantee may elect to use include crime rates, property value change, housing code violations, business occupancy rates, employment rates, homeownership rates (optional)

### 4) Number of commercial façade treatment/business building rehab (site, not target area based)

### 5) Number of acres of brownfields remediated (site, not target area based)

### 6) New rental units constructed per project or activity

#### a) Total number of units:

Of the total:

- Number affordable
- Number section 504 accessible
- Number qualified as Energy Star

Of the affordable units:

- Number occupied by elderly
- Number subsidized with project-based rental assistance (federal, state, or local program)
- Number of years of affordability
- Number of housing units designated for persons with HIV/AIDS, including those units receiving assistance for operations
- Of those, number of units for the chronically homeless
- Number of units of permanent housing designated for homeless persons and families, including those units receiving assistance for operations
- Of those, number of units for the chronically homeless

### 7) Rental units rehabilitated

#### a) Total number of units:

Of total:

- Number affordable
- Number section 504 accessible

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- Number of units created through conversion of nonresidential buildings to residential buildings
- Number brought from substandard to standard condition (HQS or local code)
- Number qualified as Energy Star
- Number brought into compliance with lead safe housing rule (24 CFR part 35)

Of those affordable:

- Number occupied by elderly
- Number subsidized with project-based rental assistance (federal, state or local program)
- Number of years of affordability
- Number of housing units designated for persons with HIV/AIDS, including those units receiving assistance for operations

Of those, the number of units for the chronically homeless

- Number of units of permanent housing for homeless persons and families, including those units receiving assistance for operations

Of those, number of units for the chronically homeless

### 8) **Homeownership Units Constructed, Acquired, and/or Acquired with Rehabilitation (per project or activity)**

#### a) Total number of units

Of those:

- Number of affordable units
- Number of years of affordability
- Number qualified as Energy Star
- Number section 504 accessible
- Number of households previously living in subsidized housing

Of those affordable:

- Number occupied by elderly
- Number specifically designated for persons with HIV/AIDS
- Of those, the number specifically for chronically homeless
- Number specifically designated for homeless
- Of those, number specifically for chronically homeless

### 9) **Owner occupied units rehabilitated or improved**

#### a) Total number of units:

- Number occupied by elderly
- Number of units brought from substandard to standard condition (HQS or local code)
- Number qualified as Energy Star
- Number of units brought into compliance with lead safe housing rule (24 CFR part 35)
- Number of units made accessible for persons with disabilities

### 10) **Direct Financial Assistance to homebuyers**

- Number of first-time homebuyers
- Of those, number receiving housing counseling
- Number receiving down-payment assistance/closing costs

### 11) **Tenant-Based Rental Assistance**

#### a) Total Number of Households

Of those:

- Number with short-term rental assistance (less than 12 months)
- Number of homeless households
- Of those, number of chronically homeless households

### 12) **Number of homeless persons given overnight shelter**

### 13) **Number of beds created in overnight shelter or other emergency housing**

### 14) **Homelessness Prevention**



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- Number of households that received emergency financial assistance to prevent homelessness
  - Number of households that received emergency legal assistance to prevent homelessness
- 15) Jobs created**
- Total number of jobs
  - Employer-sponsored health care (Y/N)
  - Type of jobs created (use existing Economic Development Administration (EDA) classification)
  - Employment status before taking job created:
  - Number of unemployed \_\_\_\_\_
- 16) Jobs retained**
- Total number of jobs
  - Employer-sponsored health care benefits
- 17) Businesses assisted**
- Total businesses assisted
  - New businesses assisted
  - Existing businesses assisted
  - Of those:
    - Business expansions
    - Business relocations
    - DUNS number(s) of businesses assisted
- (HUD will use the DUNS numbers to track number of new businesses that remain operational for 3 years after assistance)
- 18) Does assisted business provide a good or service to meet needs of service area/neighborhood/community (to be determined by community)?**

### Consultation Process (91.100)

**Lead Agency:** The Town of Barnstable's Growth Management Department (GMD) under the direction of the Town Manager is the lead agency responsible for developing the Five Year Consolidated Plan, One Year Action Plans, Consolidated Annual Performance Evaluation Reports, Citizen Participation Plan, and administering all projects and activities under the CDBG program.

The goal of the consultation process in the preparation of the Consolidated Plan was to strengthen the partnerships and linkages among all levels of government, the private sector, and other concerned stakeholders. To achieve these goals the Town of Barnstable implemented the following strategies/activities.

The Town of Barnstable consulted with several nonprofit and private organizations, public agencies and departments at different levels of government to identify housing and community development needs and strategies, and programs to address those priorities. The town consulted with: adjacent communities; the Barnstable County Home Consortium, Cape Cod & The Islands Regional Network to End Homelessness, public housing authorities, other public and private agencies and departments that provide assisted housing; health and social services to the homeless, special needs populations including persons with disabilities, seniors, youth services, and those aiding clients with AIDS/HIV; local/regional business organizations; and State and local health and child-welfare agencies. This consultation provided an understanding of the housing and community development needs of Barnstable, especially the needs of its low income citizens.

#### Focus Groups:

Affordable Housing Focus group was hosted by the Town of Barnstable, the Barnstable County Home Consortium, and the Town of Yarmouth on January 26, 2010 in the

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Barnstable Town Hall Selectman's Conference Room. The goal was to provide a forum for participation in the consolidated planning process with key community leaders, service providers and stakeholders in the community as well as the region. The three entities worked together in a comprehensive approach to identify the housing needs in the region and for the two neighboring entitlement communities. Each of the three entities sent invitations directly to a variety of special interest groups including community leaders, service providers and past grant applicants from all the towns in the county and neighboring counties (Nantucket). There were approximately thirty attendees representing the following agencies:

Barnstable County HOME Consortium	Barnstable, MA
Barnstable Housing Authority	Hyannis, MA
Barnstable Human Rights Commission	Barnstable, MA
Cape & Islands Regional Network to End Homelessness	Mashpee, MA
Cape Abilities, Inc.	Hyannis, MA
Cape Head Injured Person's Housing and Education Group, Inc.	Centerville, MA
Cape Organization for the Rights of the Disabled (CORD)	Hyannis, MA
Community Action Committee	Hyannis, MA
Community Development Partnership	Eastham, MA
Highland Affordable Housing	Truro, MA
Housing Assistance Corporation	Hyannis, MA
MB Management	Brewster, MA
Nantucket Planning Office	Nantucket, MA
South Coastal Counties Legal Services, Inc.	Hyannis, MA
The Heahy Group	West Yarmouth, MA
Town of Barnstable	Hyannis, MA
Town of Yarmouth	Yarmouth, MA
Yarmouth Community Housing	West Yarmouth, MA
Yarmouth Housing Authority	Yarmouth, MA

The group included housing specialists; those servicing persons with disabilities; advocates for the homeless; legal services; human rights commission; and those from neighboring communities participated in the discussion to identify housing and community needs and priorities. Attached sign in sheets from the meeting.

### **Summary of the Focus Group Discussion:**

The topics for discussion and a list of questions were forwarded in advance with the invitations to help streamline the discussion. They were informed the discussion would be used in the preparation of the Five Year Consolidated Plans for the Barnstable County HOME Consortium, the Town of Barnstable and Town of Yarmouth Community Development Block Grant (CDBG) Programs for Years 2010 – 2014. The group was asked to discuss the Regional Affordable Housing Needs for Cape Cod and the Housing Needs specific to the Towns of Barnstable and Yarmouth.

Discussions included the following:

- Priority Affordable Housing Needs?
- The needs for affordable homeownership and rental units?
- The needs for affordable housing units by size (larger/smaller units)
- Needs of housing for family types by income: Broken down by 30%, 50%, and 80% of the Area Median Income groups
  - Renters versus owners

- Single persons
- Large families/small families
- Persons with disabilities
- Victims of domestic violence
- Persons with HIV/AIDS
- Elders and seniors
- How significant are issues with respect to
  - Severe cost burden
  - Overcrowding
  - Substandard housing
- Priority Affordable Housing Strategies:
  - Redevelopment and new construction
  - Preserve existing and create new
  - Purchase assistance (low interest loans, down payment/closing cost assistance, counseling and education)
  - Rental vouchers
  - Homeownership rehab assistance
- What policy or programmatic changes should be made?
- Are there any racial/ethnic groups with disproportionately greater need?
- Current Housing Resources
  - The current services available to residents?
  - The current facilities serving residents?
  - The current plans to increase these services?

**Affordable Housing Focus Group Meeting Summary of Comments (See also minutes attached hereto)**

Affordable housing remains a priority need for Cape Cod and the Islands region as well as the Town of Barnstable.

**Populations in need:**

- Very low income. Many agreed that there is a substantial portion of the population on the Cape is very poor with income levels closer to 30% - 40% of the area median income rather than the 60% or 80% that is commonly used for affordable housing calculations.
- They are finding that most low income households don't make enough to support low income tax credit units and there is a growing need for Section 8 vouchers. The wait list for vouchers for the region was 3-10 years and according to Housing Assistance Corp the wait for Barnstable residents is closer to 10 years.

In addition to the wait, several agencies reported a problem that there is not enough funding for vouchers and they are forced to hold back vouchers because the need is greater than the resource. The Barnstable Housing Authority (BHA) added they have 273 vouchers but 30 short of releasing due to under funding. The figures were based on 2000 information and the costs have skyrocketed since then. Developers are finding it difficult to create housing without subsidies to fund the gap and are forced to pursue several resources each with it's own requirements. Many felt it would be more beneficial to have one funding source.

- Economically segregated households who earn between 80% and 100% of the areas median income. They can't afford to live here and don't qualify for most assistance creating a genuine housing need. While others commented that folks in the 80% - 100% income brackets don't want deed restrictions especially when prices have lowered on market rate units. They are less willing to receive assistance when they can pay about the same on a market rate without any strings attached.

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- Single mothers with children. Need larger multi-bedroom units but don't have the income to support them.
- Single persons including young adults and middle aged persons in the mid 40s to late 50s. Looking for single smaller sized units such as one bedrooms. Most of the public housing is for the elderly and/or disabled and these populations don't qualify.
- Disabled persons.
- People who are aging out of their homes that are not ready for public housing.
- Children that are aging out of foster/shelter care systems.
- Homeless.

### **Types of Housing Needed:**

*A Massachusetts Housing Market Study revealed that Barnstable County had 16,000 more home ownership units than needed and 14,000 fewer rental units than needed.*

- Rental – very high need.
- Multi-bedroom larger units for single moms and their children
- Multi-family/multi-unit rental housing to meet the needs of multiple income levels. Including affordable and market rate units.
- Small one bedroom units for the single populations in need.
- Accessible units for persons with disabilities.
- Personal care assisted living units.
- Financial Assistance for smaller projects such as the redevelopment of 5 units or less.
- Emergency housing for homeless although several added the need to move away from the shelter model and more towards permanent supportive housing.

### **Other Related Needs:**

- Financial assistance for accessibility items such as grab bars, ramps, widening doorways, and changing front entries to help people stay in their homes.
- Regional coordinator for housing and homeless issues to create one place where really low income people can go for help and to apply for affordable housing. Currently they need to apply to each of the program separately.
- A truly universal deed rider/restriction or other mechanism that is capable of ensuring ongoing affordability of funded units that is acceptable by the various funding sources and agencies. A task force with stakeholders was recommended as this issue is impacting many programs and agencies.
- Repair program to repair an aging housing stock. It was suggested that CDBG fund such a program.

### **Barriers to Affordable Housing:**

- Deed restrictions at this point in time when market rate unit prices are falling close to affordable rate units.
- The lack of cooperation between banks, funding sources, and Towns to agree on an eligible deed restriction.
- Documentation requirements for units assisted by multiple funding sources. Many require separate deed restrictions and mortgage liens making it difficult to explain to low income population and even more difficult when there is a resale.
- The lack of a central source of resources for the extremely low and very low income population

**Public Meetings:** Public Meetings with Commissions/Committees and residents were

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held as part of the consultation process. The following commissions/ committees were consulted with to gather their opinion on the housing, community, and economic development needs:

- Barnstable Disability Commission – January 20, 2010
  - Barnstable Economic Development Commission –
  - Barnstable Housing Committee – January 12, 2010
  - Barnstable Human Service Committee – March 1, 2010
- Attached are the sign in sheets from each meeting.*

### **Summary of Comments:**

#### **Barnstable Disability Commission:**

- Need for a program for small ADA improvements for homeowners – such as grab bars, ramps, etc. to help keep people with disabilities in their homes.
- Need for developers/contractors to use universal design.
- Suggested using alternative contractors like students or sheriffs department to save money. Reply was yes we have used Americorp and sheriffs dept.
- Asked for funds to administer a grant program.

#### **Barnstable Housing Committee: (see also draft minutes attached hereto, expected to be approved at next meeting April 20, 2010)**

- Affordable housing and economic opportunities are high needs
- Save existing units to reduce the carbon footprint – in favor of redevelopment
- Establish stable work force
- Need good jobs, job training and housing equally
- Elderly and young people struggling to find affordable housing
- Single persons in their mid 40s to late 50s by themselves are an underserved population
- Not a diversity of housing options – mostly single family detached housing.
- People want to walk to facilities
- Veterans with various issues needing housing – many of them are homeless. Issues include substance, mental, chemical, post traumatic, traumatic brain injuries, etc. single between 30s-50s, failed marriages need low priced housing and a subsidy.
- Male Custodial parents
- Veterans need job placement and training services
- Tax incentives
- Transportation needs

#### **Barnstable Human Service Committee – March 1, 2010**

- Case Management Model with temporary housing for most at risk.
- Increase in the population of single people in early to mid 40s with housing and substance abuse treatment needs.
- Equally important to increase affordable housing AND economic opportunities, specifically jobs with livable wages.
- Permanent supportive housing.
- Suggested the Consolidated Plan include the needs in the broadest sense to allow for flexibility.

#### **Other Meetings:**

**Lombard Trust Fund Committee - February 11, 2010.** Consultation meeting was held with the committee that provides the applicant intake, review, and recommends awards for the Lombard Trust Fund. The Lombard fund provides financial assistance to our extremely low income residents for basic necessities such as housing and utility costs. See 'Resources' section in this document for more details. Purpose of the meeting was to gather more input on the needs of our extremely low income

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population. Summary of discussion: The need for assistance this year greatly increased due to the change in the economy thereby depleting the funds earlier than usual. Saw a surge of people who had lost one or more of their jobs and couldn't make ends meet. The most critical needs for this group are affordable housing, year round jobs and financial counseling.

**Barnstable Housing Authority (BHA) Annual Meeting – February 25, 2010.** On February 25, 2010, representatives from the Town of Barnstable's Growth Management Department were invited to give a presentation on the Town's Housing goals and resources for Affordable Housing. CDBG goals and consolidated plan process was discussed and attendees were invited to participate in the Affordable Housing Focus Group and the Consolidated Planning process.

**Direct contact.** Individual meetings or discussions were held with local professionals who either provide community services, housing or information on other related issues such as lead paint hazards or special needs groups. Specifically contact was made in person, by phone, or by email with: Sandee Perry, Executive Director Barnstable Housing Authority (BHA); Lorri Finton, Assistant Executive Director, BHA; Nancy Davison, Director of Consumer Education for Housing Assistance Corporation (HAC); Gael Kelliher, Director of Real Estate HAC; and Gisele Gauthier, Director of Housing Development, HAC; Lee Hamilton, PhD., Research Consultant for the Cape and Islands Regional Network to End Homelessness; Estella Fritzing, Director Community Action Committee of Cape Cod and the Islands (CACCI); Missy Carney-Getzie, Program Director Client Self-Sufficiency Services, CACCI; Caronanne Procaccini, Program Director CUE, CACCI; Beth Albert, Director Barnstable County Health and Human Services; Elizabeth Wurfbain, Interim Executive Director, Hyannis Main Street Business Improvement District (BID); Amanda Converse, Development Director (BID); Mary Waygan, Planning and Community Development for the Town of Yarmouth; Paul Rushinkas, Affordable Housing Specialist Cape Cod HOME Consortium.

**Surveys:** Service providers and interested agencies serving Barnstable residents were asked to participate in a survey to help the Town prioritize housing, community and economic development needs. The responses from these surveys were used to develop an effective strategy that provides Barnstable residents with decent housing, maintenance of a suitable living environment, and an expansion of economic opportunities, especially for low-income residents. The Growth Management office identified service providers through past grant applications, awards, contact through the provision of state and local services at the suggestion of the providers that were a part of this process.

Below is a list of organizations that identified themselves as completing the survey:

- Barnstable Disability Commission (BDC)
- Barnstable Economic Development Commission (BEDC)
- Barnstable Housing Authority (BHA)
- Barnstable Housing Committee (BHC)
- Cape Abilities, Inc.
- Cape Cod Child Development Program
- CCCDP Preschool/Head Start
- Chip's House
- Community Action Committee of Cape Cod & Islands, Inc. (CACCI)
- Crystal Garden Children's Center, Inc.
- Department of Housing and Community Development (DHCD)
- Department of Transitional Assistance
- Duffy Health Center

Housing Assistance Corporation (HAC)  
Salvation Army  
The Family Pantry  
Veterans; Outreach Center

**Thank You!** To all the organizations and service providers that participated in the Consolidated Planning process for the Town's CDBG program. Your input has helped identify needs and priorities that the Town will consider for the next five years.

**Citizen Participation (91.105, and 91.200)**

The Town is an entitlement recipient of Community Development Block Grant funds (CDBG) under Title 1 of the Housing and Community Development Act of 1974 (as amended). The Town of Barnstable's Citizen Participation Plan (CPP) was prepared in accordance with section 104(a)3 of the Housing and Community Development Act of 1974 and has been amended as required for the Consolidated Plan in accordance with CFR Part 91, Section 105. The purpose of the CPP is to outline the procedures for citizen's participation in the development and implementation of the Town of Barnstable's Five-Year Consolidated Plans, Annual Plans, Consolidated Annual Performance Reports (CAPER), and substantial amendments to five-year or annual plans.

A key element of the Consolidated Planning process is citizen participation. The CPP is designed to encourage the participation of low- and moderate-income households, particularly those living in slum and/or blighted areas and in areas where CDBG funds are proposed to be used. The CPP encourages the participation of all citizens, including minorities and non-English speaking persons, as well as persons with mobility, visual and/or hearing impediments, persons with HIV/AIDS and their families, and homeless persons/agencies. The CPP also encourages the participation of public and assisted housing residents in the development and implementation of the Consolidated Plan. The Growth Management Department (GMD) works closely with the Barnstable Housing Authority (BHA), Housing Assistance Corporation (HAC), and the Barnstable Home Consortium year round to address various housing initiatives for low-moderate income persons and public and assisted housing needs and provides information to the agencies regarding all Consolidated Plan activities. The housing agencies are given advance notice of the process, asked for input and invited to the public hearings.

The community involvement process has three main objectives:

1. To help determine the housing, community, and economic development needs of our community.
2. To help determine priorities and
3. To assess how well the Town is meeting these needs.

A full copy of the Citizen Participation Plan is attached hereto and on file with the Growth Management Department (GMD), 367 Main Street, 3rd Floor, Hyannis, MA 02601, which is handicapped accessible, and is available for viewing Monday through Friday 8:30am to 4:30pm. For a list of participating agencies, boards and commissions that participated in the development of the plans please refer to the Consultation Process section of this document and Attachment 1 - Citizen Participation.

To summarize the process of engaging residents, service agencies and other interested parties in the Consolidated Plan process this program year the Town participated in

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seven (7) public meetings; conducted two (2) surveys – one of residents and one of service agencies; and had direct contact with agencies servicing the Town's low and moderate income population.

Public Meeting was held on March 3, 2010 at 4pm in the Selectman's Conference Room.

### **Summary of comments received at the March 3, 2010 public meeting:**

- More Economic Development Programs – specifically those creating jobs
- Job Training and preparing low income persons for jobs
- Case management
- Self sufficiency assistance
- Need coordination of all resources to better support the very low and low income population
- Affordable rentals
- Language Barrier and Literacy – persons in need of affordable housing and jobs struggle to complete applications.
- Food - for pantries and help with food stamps. Many are forced to choose to pay rent or utilities over food. Food pantry is reporting 300% percent increase in the number of clients this year.
- Affordable housing

### **Comments from the other public meetings are included in Consultation Process section of this document. Sign in sheets and detailed comments are included in Attachment 1 – Citizen Participation.**

The Town conducted two (2) surveys in preparation of the Consolidated Plan one of Town residents and a separate survey of service providers. To inform residents about the survey public service announcements were sent to all the local newspapers, radio stations and local cable channels. Several newspapers published the announcements including the Barnstable Patriot, the Barnstable Register, and The Enterprise. The papers ran the notice multiple times until the deadline. Radio announcements were also made on WQRC a local radio station multiple times at different times of the day. The Town website posted the public announcement and contained a direct link to the survey on the home webpage. The Town Newsletter that is distributed to approximately 4,000 residents directly by either email or postal service invited residents to take the survey. Local cable channel 18 posted a slide inviting residents to take the survey. Announcements were also posted in the Town Hall information center with hard copies of the survey, the Hyannis Library, the Barnstable Senior Center, and the Barnstable Housing Authority. Several service agencies included notification of the survey in their e-newsletters and blast email lists including the Barnstable County Health and Human Services Department; the Hyannis Area Business Improvement District; and Community Action Committee. Residents were encouraged to take the survey online but hard copies were available at the Growth Management Department, Town Hall information center, the Senior Center, and Hyannis Library.

Service providers were contacted directly, invitations were sent by direct email with a link to the survey. A list of service providers invited is located in the consultation section of this document.

### **Summary of Survey Responses:**

Survey responders were asked a number of questions about housing and community needs for the Town and Fair Housing questions. Both residents and service providers were asked to rank the housing and community development needs for Barnstable and although there are slight differences in the responses both clearly ranked Affordable Housing and Economic Opportunities as the highest priorities for the Town.



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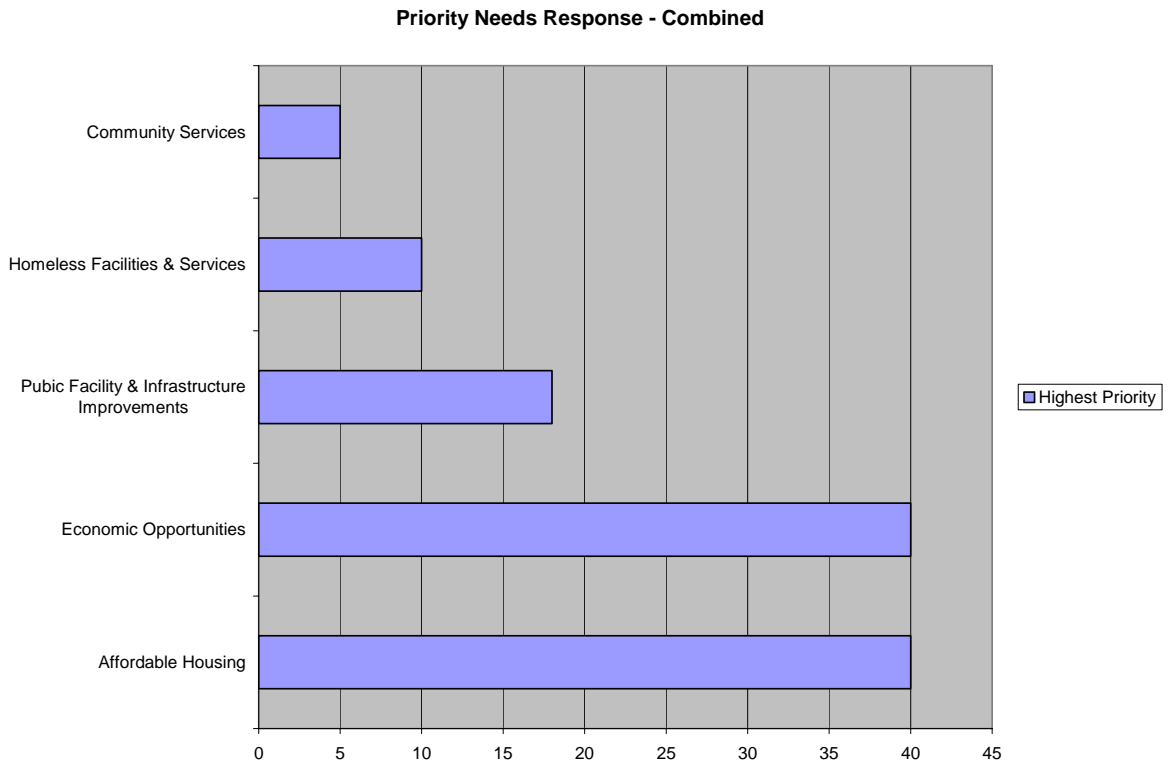
Table CP-1 – Resident Responses to Ranking of Priorities

<b>Ranking of Priorities - Resident Response</b>	<b>Highest Priority</b>
Affordable Housing	41.8%
Economic Opportunities	34.5%
Pubic Facility & Infrastructure Improvements	18.5%
Homeless Facilities & Services	11.0%
Community Services	5.1%

Table CP-2 – Service Provider Responses to Ranking of Priorities

<b>Ranking of Service Provider Response</b>	<b>Highest Priority</b>
Affordable Housing	46.7%
Economic Opportunities	58.8%
Pubic Facility & Infrastructure Improvements	5.6%
Homeless Facilities & Services	7.1%
Community Services	7.7%

Chart CP-1 – Priority Needs Response - Combined



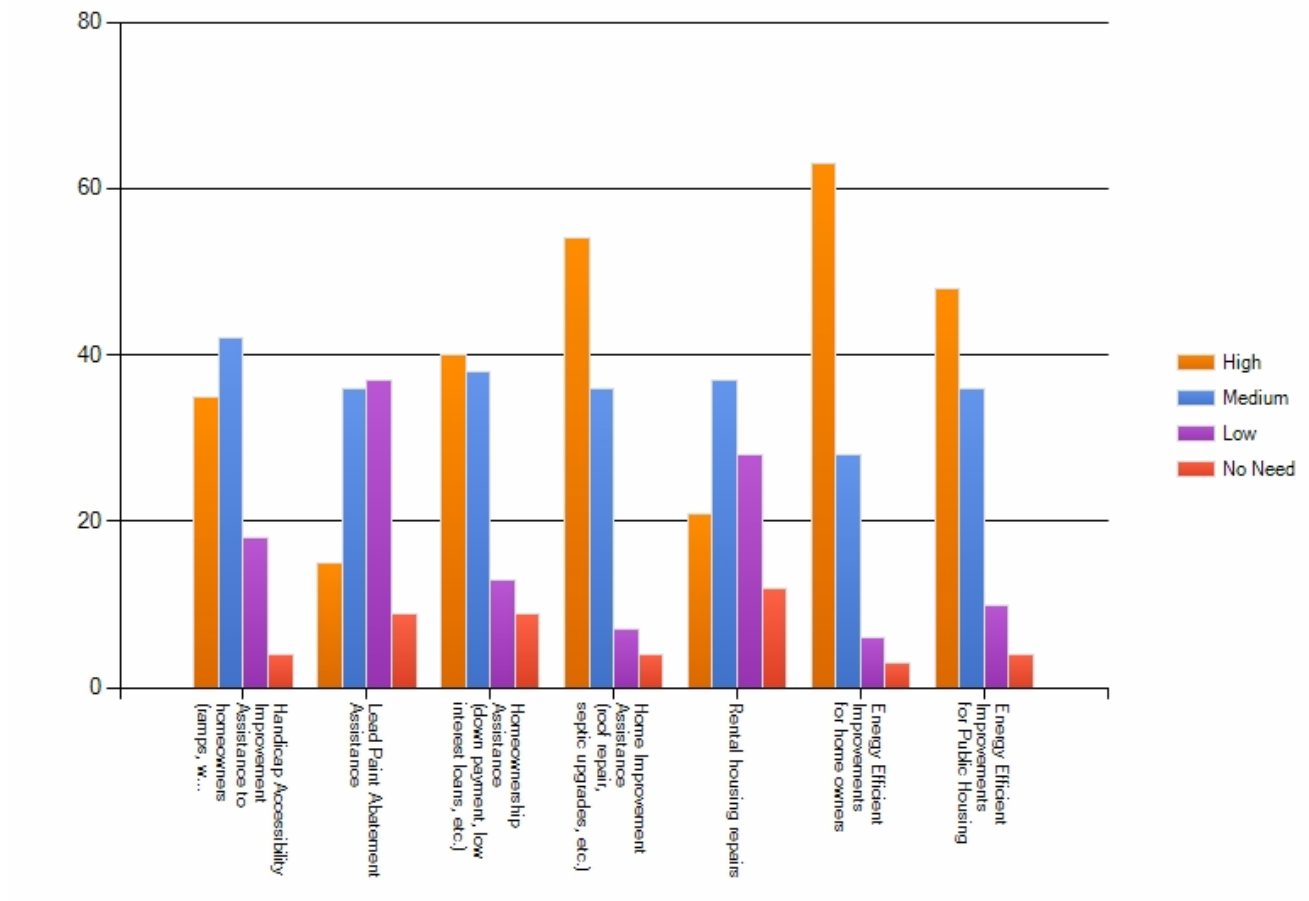
Participants agreed there is a parallel need for affordable housing units and jobs that provide a livable income. The combined response from the resident and service provider surveys equally rated the need for affordable housing and economic opportunities/jobs as the number 1 need in the community. These responses are consistent with the comments received at the public meetings and during the consultation process and therefore are the priorities set forth for the CDBG program for

the next five years.

Residents ranked Energy Efficiency Improvements for home owners, Home Owner Improvement Assistance (roof repair, septic upgrades, etc.), and Energy Efficiency Improvements for Public Housing as the top three housing program needs. Service providers responded that Homeownership Assistance in form of down payment assistance and low interest loans was the number one (1) need, Energy Efficiency Improvements for Public Housing second, and Energy Efficient Improvements for Home Owners third. The Chart below shows the actual responses from Barnstable Residents:

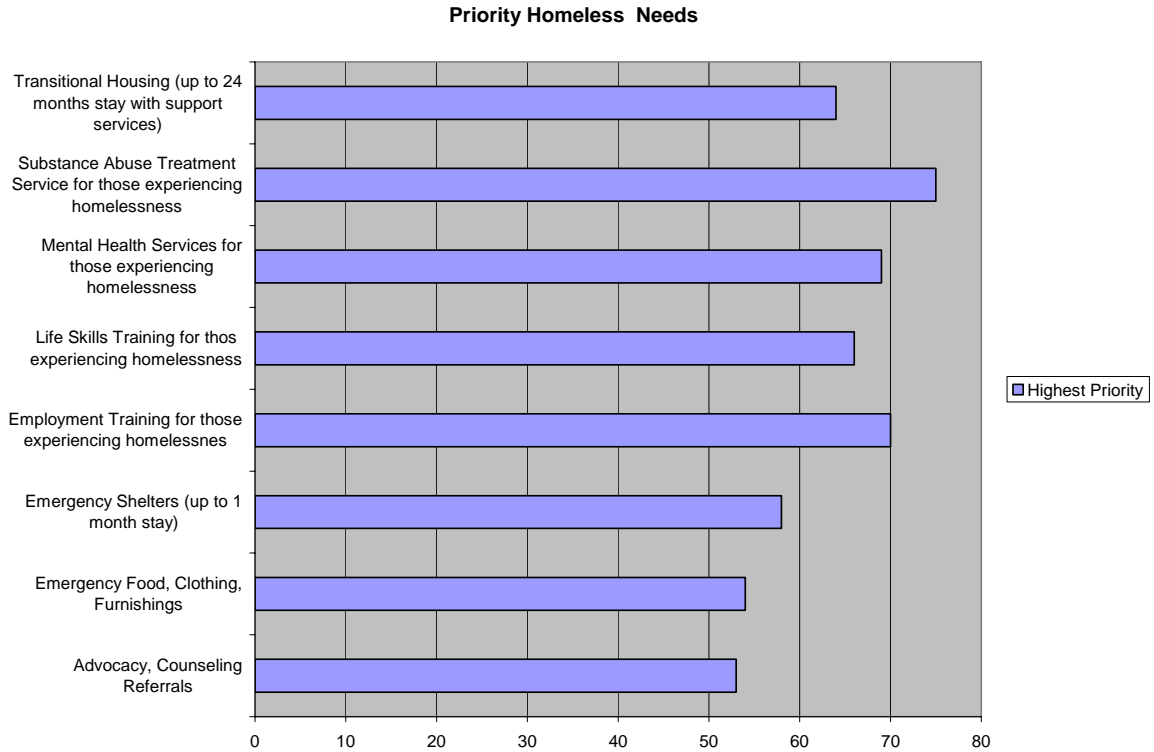
Chart CP-2 Resident Response to Housing Program Needs

Please rank the following needs for housing programs:



Homeless Needs responses differed between residents and the service providers but overall the top needs as shown in the combined chart below show that Substance Abuse Treatment, Employment Training, and Mental Health Services ranked as the top three (3).

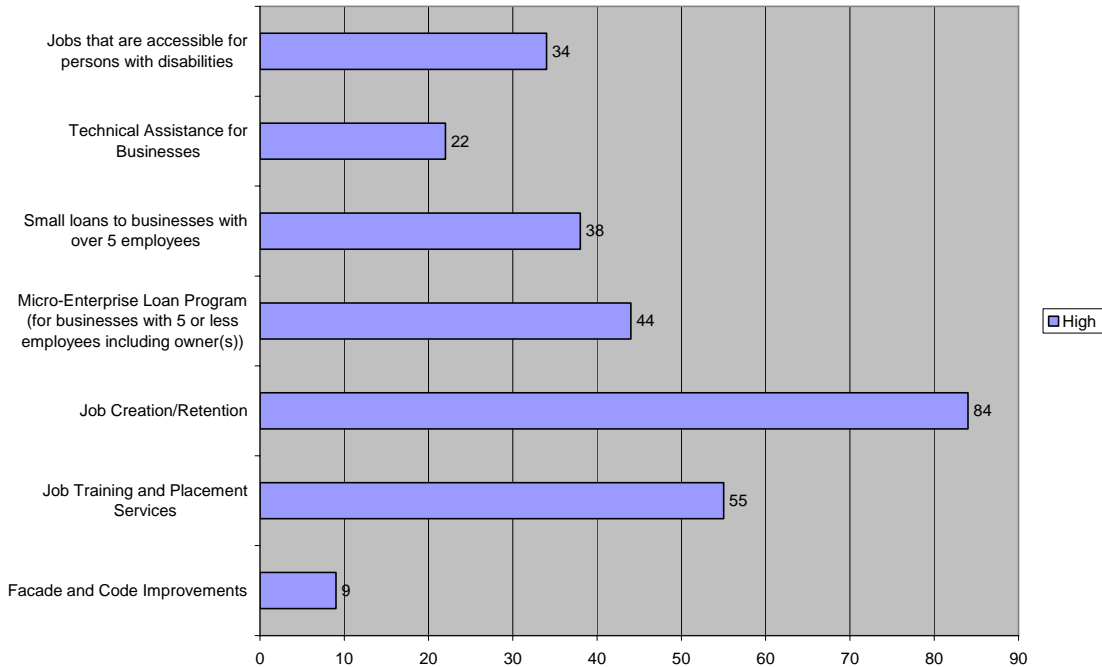
Chart CP-3 – Priority Homeless Needs – Combined Response



Economic Opportunities were ranked as follows:

Chart CP-4 – Priority Economic Needs – Combined Survey Responses

High Priority Economic Needs - Combined Survey Responses



Overall the responses this year were quite different from the survey done 5 years ago. The downturn in the economy has left the Cape with higher unemployment rates than the state of Massachusetts. As of December 2009 Barnstable County unemployment rate was 10.7% and the state was 9.1%. (*Cape & Islands Workforce Investment Board*).

In 2005, the need for economic development and job creation was rated fourth after affordable housing, community services, and homeless facilities and services. This year it was tied as the number one need along with affordable housing in response to the economic recession.

Although residents and service agencies had different opinions on the remaining priorities the combined response was that Public facilities and infrastructure improvements rated as the next highest priority, followed by community services and homeless facilities and services.

The Town of Barnstable, through its Growth Management Department, encourages public participation at all levels of the Consolidated Planning process including and not limited to, the development of the Consolidated Plan, the Action Plan, the Consolidated Annual Performance Review (CAPER), the Citizen Participation Plan, any Substantial Amendments to the plans, and in determining and prioritizing the housing, community, and economic development needs for our community. The Town of Barnstable will make reasonable efforts to encourage all citizens, including low and moderate income persons, persons living in slum and blighted areas, minorities, non-English speaking persons, persons with disabilities, persons with HIV/AIDS and their families, homeless persons/agencies and residents of public and assisted housing developments; to participate during the community development process and throughout the planning, implementation and assessment of all CDBG program(s) undertaken by the Town of Barnstable. Encouragement is in the form of legal advertisements in one or more of the local newspapers, advertising on the town website, cable channel 18, and in other municipal buildings and/or libraries as deemed appropriate.

**Thank You!** To our Residents who participated in the Consolidated Planning process. Your input help to identify the housing and community development needs for the next five years for the Community Development Block Grant program.

## **Housing and Homeless Needs Assessment (91.205)**

### **Housing Needs:**

*Please refer to CHAS Table and Table 2A located in attachment 2*

The Town of Barnstable determined the needs set forth in this consolidated plan by evaluating the comments received from public meetings; citizen participation; consultations; surveys; the Town's Housing Production Plan (HPP); and available census data. Please refer to the Consultation and Citizen Participation sections in this document and Attachment 1 for detailed responses.

The Town hired a consultant to update the Town's Housing Production Plan (HPP) which was drafted in August of 2009. The plan includes a housing needs assessment, challenges to producing affordable housing, a property inventory, housing production goals and strategies. The plan will be submitted to the Department of Housing and Community Development (DHCD) for approval and certification. The HPP is designed to be consistent with the goals and strategies of the Town's Comprehensive Plan and the Barnstable County Regional Policy Plan. The Consolidated Plan and Annual Action Plans for the CDBG program shall be consistent with the goals and strategies within the plan as appropriate. The completed plan can be found on the Town's website:

<http://www.town.barnstable.ma.us/GrowthManagement/CommunityDevelopment/AffordableHousing/Housing%20Production%20Plan1%2011%2010.pdf> and is hereby attached hereto by reference.

### **Summary of Housing Needs:**

Affordable housing continues to be a high priority need for the Town for the next five years. Rental housing has been identified as a top need but there is an understanding and priority to maintain an appropriate balance of rental and home ownership opportunities at all income levels to ensure a sustainable community.

**Rental housing** was identified in the HPP and during the consulting process as the highest need. The resident surveys identified the need for smaller housing units

1,991 households earning less than 30% of the area median income classified by HUD as extremely low income households and of these 1,147 were renters. Of these renter households, almost 60% were spending more than 65% of their income on housing-related expenses.

The Town of Barnstable was listed as the 12<sup>th</sup> highest with the Most Expensive Fair Market Rents for 2009 out of 210 metropolitan areas according to the Center for Housing Policy.

Of the 823 renter households earning between 30% and 50% of area median income, referred to as very low-income households, about 36% were spending more than 50% of their income on housing.

The input gathered during the consultation process revealed that rental units are needed for all levels of income and for all sized units.

- Smaller affordable units are needed for a growing population of single people in there mid 40s to late 50s as well as for young adults wishing to remain in the community.
- Larger affordable units with multiple bedrooms are needed for increasing population of single mothers with children and not enough income to support the larger units.

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- There is also a need for rental units for the population with incomes between 80% and 120% of the area median income for the area since they can't afford the rents and don't qualify for any assistance.

*See the consultation section and attachment 1 for detailed comments received.*

An analysis of the rental needs of different types of households is included in Table H-1. This table indicates that in 2000 there were 2,051 renter households with housing problems, either overcrowding or spending too much of their income on their existing housing, of which 1,861 had incomes at or below 80% of area median income. Just looking at the proportionate need of seniors, small families (two to four family members) and large families (five or more members), without consideration of the "all other renters" category, suggests that seniors comprise about 36% of those with housing-related problems, small families (two to four family members) make-up about 50%, and large families about 14%.

**Table H-1**  
***Level of Housing Problems by Type of Renter Household***

<b><i>Household by Type and Income</i></b>	<b>Elderly</b>	<b>Small Families</b>	<b>Large Families</b>	<b>All Other Renters</b>	<b>Total</b>
<i>&lt; 30% AMI</i>	351/211	359/254	88/78	349/245	1,147/788
<i>30-50% AMI</i>	336/178	285/205	18/18	184/165	823/566
<i>50-80% AMI</i>	167/103	405/210	60/45	329/149	961/507
<i>&gt; 80% AMI</i>	240/20	640/50	125/55	710/65	1,715/190
<b><i>Total</i></b>	<b>1,094/512</b>	<b>1,689/719</b>	<b>291/196</b>	<b>1,572/624</b>	<b>4,646/2,051</b>

*Source: 2000 HUD SOCDs CHAS Data - Housing Problems Output for All Households*  
*\* Problems due to overcrowding or paying too much for housing*

The HPP suggests level of need included in Table H-2, focusing on those who are overcrowded or paying too much, creates an approximate need for at least 2,000 affordable rental units in Barnstable over the long-term. The HPP recommends that these rental units be distributed as follows largely based on the distribution suggested in Table H-2:

**Table H-2**

**Projected Distribution of Rental Units**

<b>Target Renter Households</b>	<b>Target Unit Size</b>	<b>Proportion of Need</b>	<b># Units Long-term/Short-term (5 years)</b>
<i>Seniors/Individuals</i>	One bedroom	36%	720/144
<i>Small Families</i>	Two bedrooms	50%	1,000/200
<i>Large Families</i>	Three + bedrooms	14%	280/56
<b>Total</b>		<b>100%</b>	<b>2,000/400*</b>

*Source: Source: 2000 HUD SOCDs CHAS Data - Housing Problems Output for All Households*

*\* 75% of an average of 106 units/year in total production goals or 80 units/year*

This amount of rental housing will unlikely accommodate all of the pent-up regional demand, but represents a reasonable local goal that will ultimately bolster Barnstable's rental housing stock beyond 25% of the total number of housing units in the community. There should also be some focus on the housing needs of seasonal workers.

The rental gap analysis done from 2000 – 2009 found a shortage of at least 897 rental units for low- and moderate-income renters. Particularly in the context of a housing market that has seen extraordinary price increases since 2000, despite a fall-off in ownership units more recently. For rental units alone, the 2000 median rental of \$742 has climbed closer to \$1,100 based on current real estate listings, an almost 50% increase, without consideration of utility costs. If Barnstable wants to attract more young adults and service employees, it will have to make sure that it provides additional affordable rental opportunities to enable them to live in town as the current subsidized rental stock is inadequate to meet these needs.

The Town of Barnstable was actually ranked third as the most diverse community on Cape Cod given the proportion of minority residents. Additionally, there was substantial growth in non-family households (87% increase). This is reflective of regional and national trends towards smaller, more nontraditional households.

There was a large segment of the population that reported having at least one disability in 2000. The breakdown of disabled residents by age and status is provided in Table 2-9 below. This data indicates that as of 2000 there were almost 9,000 who claimed a disability or more than 18% of the population.

Table 2-9

**Disability Status of the Civilian Noninstitutionalized Population**

<b>Population 5 to 20 years</b>	<b>9,213</b>	<b>100%</b>
<i>With a disability</i>	1,058	11.5%
<b>Population 21 to 64 years</b>	<b>26,063</b>	<b>100%</b>
<i>With a disability</i>	4,630	17.8%
<i>Percent employed</i>		56.4%

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<i>No Disability</i>	21,433	82.2%
<i>Percent employed</i>		80.9%
<i>Population 65 years &amp; over</i>	9,517	100%
<i>With a disability</i>	3,133	32.9%

Source: US Census, 2000

### **First-time Homeownership Opportunities Second Need**

While Barnstable has a relatively large population of renters, it also has a great need to accommodate the housing needs of a more permanent workforce. The composition of this sector is largely professional and managerial workers, such as teachers, medical technicians, public safety personnel, administrators, managers, etc. The secondary ranking for retention of these types of workers after service sector workers is due only to the numbers of each. However, professional and managerial workers tend to have greater job stability and greater earning power, both important conditions for viable homeownership. This more settled population is also likely to have growing families in need of homes with three or more bedrooms. As households move from rental units to homeownership, they offer some new availability in the rental stock as well.

### **People with Disabilities and Special Needs**

For Barnstable and the County as a whole in 2000, disabled people were about 18% of the noninstitutionalized population over age 5. There were no unusual concentrations of this population among the villages, but the largest concentration of noninstitutionalized disabled residents (34% or 2,435) was in Hyannis. Some 3,000 residents (6% of the Town's total 2000 population based on a sample) reported they had an employment disability. However, it is not known how well-housed any of these residents were in 2000 or what their household incomes were.

The affordability gap is likely the widest for the disabled, those on public assistance, the elderly, minorities and the unemployed. It can be estimated that the disabled population that could not work was probably challenged to keep or find housing. While Social Security and/or Supplemental Security Income would be the likely type of income in most of these households, together with other potential sources, there would be implicit limitations in competing in the housing marketplace not just due to prevailing high rental prices but also to the scarcity of affordable, barrier-free units.

Barnstable continues to house a substantial number of individuals with various special needs, including people with AIDS, mental retardation, and mental illness. These housing needs are typically met in group homes or congregate settings.<sup>1</sup> Programs to develop and operate such housing should be encouraged to continue, as the need for them will grow with the general population. The Town of Barnstable is fortunate to have a number of highly proficient special needs providers who have sponsored residential housing development and supportive service programs.

**Extremely low income persons:** The percent of extremely low-income persons living under the federal poverty level in Barnstable is 8.84% compared to 6.9% in Barnstable County and 9.3% for the State of Massachusetts according to census data. More alarming for the Town of Barnstable, two of the 11 census tracts of Barnstable have the percent of persons living below poverty level nearing 30%. Census tract 123 has 29% of the population living below federal poverty level and tract 124 has 26% living below

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<sup>1</sup> It should be noted that group homes are required by State law to be treated under zoning as single-family uses.



poverty level, both of these tracts are included in the proposed Downtown Hyannis NRSA. The Town of Barnstable will continue to work the Barnstable Housing Authority and the Barnstable County Home Consortium to address the needs of the extremely low and low income persons.

**Low and Moderate income persons:** The priority for affordable housing at all income levels is high for the Town of Barnstable. The town continues to prioritize low and moderate income persons needs for safe, decent affordable housing units for rent and ownership. Since funding is limited, the Town of Barnstable has historically used CDBG funds for housing to benefit low and moderate income persons and as described in this plan, will still remain a focus over the next five years.

**Persons with HIV/AIDS:** The Town of Barnstable Cape Ministry Program has 9 units for families with AIDS. Per the Department of Public Health, as of January 2005, there are 543 individuals with HIV/AIDS on the Cape. Unfortunately, as the town does not have the financial resources to meet all the needs of the population. The town does consult with the local organizations serving this population in determining all the needs which is revisited every year during the annual action planning process as well as the five-year consolidated planning process.

## **Homeless Needs**

*Please refer to Table 1A and the Cape & Islands Regional Network to End Homelessness ICHH Workplan for May 2009 – October 2010.*

The Cape and the Islands Regional Network to End Homelessness (RNEH) is the new name for the Continuum of Care previously known as the Leadership to End Homelessness on Cape Cod and the Islands that developed the 10 Year Plan to End Homelessness on Cape Cod in program year 2005. The consortium has over 35 groups actively involved and represents a network of homeless services providers, non-profit agencies, private businesses, the banking community, housing developers, public housing authorities, representatives from local, county, and state government, members from the faith-based community, and formerly homeless individuals. RNEH is responsible for providing the breakdown of homeless needs, housing gap analysis and the continuum of care providers and populations served and has completed the Continuum of Care Housing Activity Chart attached hereto. See Attachment 3. As per HUD regulations, RNEH does not count those doubling up, a factor that was probably prevalent during the first few months of the year due to extreme weather conditions. These counts are done on a particular point in time which has limitations as it is a snapshot at that point only.

It is important to note that although the numbers are from a reliable source, it is somewhat artificial to count numbers only for Barnstable since this is a transient population which goes back and forth for services, including shelter. Some residents of the motel population go in and out of shelter, the street and motels. Additionally important is that homeless people come from other areas of the Cape to Hyannis for shelter and services. This is due to the larger availability of shelter and supportive services to individuals compared to other areas of the Cape. RNEH does not capture racial and ethnic data on the homeless and has not identified any one group more in need.

The Cape & Islands Regional Network to End Homelessness (RNEH) is responsible for the Point in Time count of homeless individuals and families for the Cape and Islands. The count took place January 2010 and the Town is waiting for the report from RNEH. The count will be added as an attachment when received. Traditionally a substantial

portion of the homeless population is located in Hyannis where services for the homeless have been concentrated.

**Strategies for Addressing Homelessness:** As part of the continuum, the Town of Barnstable is participating in the system that includes homelessness prevention, homelessness beds/unit, emergency shelters, transitional housing, permanent supportive housing, outreach to the homeless, support services, and discharge planning. The Town’s Human Services Committee coordinates with RNEH and works to address homeless needs.

Financial constraints often hinder the ability to provide sufficient services in relation to the needs. Much of the funding for these services is in the partnership of the Barnstable County Home Consortium and RNEH. CDBG funds may be used to assist activities that support housing, provide services or economic opportunities for the homeless or at risk of becoming homeless. The priorities for the consortium can be found in the attachment 3 -*Cape & Islands Regional Network to End Homelessness ICHH Workplan for May 2009 – October 2010.*

**Special Needs - not homeless**

As mentioned in the housing needs section more than 18% of the population in Barnstable has a disability. There were no unusual concentrations of this population among the villages, but the largest concentration of noninstitutionalized disabled residents (34% or 2,435) was in Hyannis. Some 3,000 residents (6% of the Town’s total 2000 population based on a sample) reported they had an employment disability. However, it is not known how well-housed any of these residents were in 2000 or what their household incomes were.

More than 20% of the population was 65 years of age or older in 2009 as opposed to 13.5% for the state as a whole, reflective of the Cape as a major retirement destination. The need for services for those with substance abuse issues ranked high in the resident and non-profit agency survey responses – see citizen participation section above and attachment 1.

The affordability gap is likely the widest for the disabled, those on public assistance, the elderly, minorities and the unemployed. It can be estimated that the disabled population that could not work was probably challenged to keep or find housing. While Social Security and/or Supplemental Security Income would be the likely type of income in most of these households, together with other potential sources, there would be implicit limitations in competing in the housing marketplace.

*See also Public and Assisted Housing Section in this document.*

**Lead-based Paint Hazards**

Barnstable Housing Stock by Age and Tenancy					
Year Built	Owner	Percentage	Renter	Percentage	Total
Built 1980 & up	6,609	44.2%	1,235	26.4%	7,844
Built 1970 - 1979	3,528	23.6%	1,243	26.5%	4,771
Built 1960-1969	1,817	12.2%	788	16.8%	2,605

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Built 1950 - 1959	964	6.5%	433	9.2%	1,397
Built 1940 - 1949	579	3.9%	331	7.1%	910
Build 1939 or earlier	1,446	9.7%	653	13.9%	2,099
<b>Total:</b>	<b>14,943</b>	<b>76.1%</b>	<b>4,683</b>	<b>23.9%</b>	<b>19,626</b>
<i>Median date built</i>	<i>1978</i>		<i>1971</i>		

Source: US Census 2000

The chart above taken from the US Census 2000 reveals the number of units with potential lead paint hazards. In previous years the Town recognized a number of units entering the Accessory Affordable Apartment (AAAP) program subject to lead paint requirements. The costs of bringing these units up to code greatly increased and in some cases the financial burden to the property owner was too great for them to continue in the program and potential affordable units were lost. To help minimize the impact to both property owners and the affordable housing stock, the Town decided to amend the Accessory Affordable Apartment program to allow a larger reimbursement amount to property owners in the program for lead paint compliance if a need is demonstrated.

The Town has sought professional services relating to the detection of lead paint in residential housing with an X-ray Fluorescence Instrument (XRF) to assist the Town in determining the presence of lead paint and the abatement of said lead paint in compliance with relevant Massachusetts state and/or federal regulations. Adhering to the Town's procurement standards, the Town has contracted with a certified lead paint inspector.

The three triggers to Lead Paint inspections are as follows: 1) any unit predating 1978, 2) that incurred disturbed paint surfaces, and 3) have or plan to receive CDBG funding. All projects seeking CDBG reimbursement that trigger compliance are inspected for lead paint and must comply with all state and federal requirements for lead safety.

## Housing and Market Analysis (91.210)

### General Characteristics

As mentioned above in the housing needs section the Town's Housing Production Plan (HPP) was developed to assess the needs and housing market. The completed plan can be found on the Town's website:

<http://www.town.barnstable.ma.us/GrowthManagement/CommunityDevelopment/AffordableHousing/Housing%20Production%20Plan1%2011%2010.pdf>.

### Summary of Characteristics of Housing in Barnstable:

The Town of Barnstable's population grew by 16.8% (6,872) to a total of 47,821 between 1990 & 2000 while the supply of housing did not keep up with the demand. The supply of housing is limited by available land; particularly as environmental concerns have increased land preserved for conservation and created stricter policies, including large acre-size zoning. Much of the housing stock built was single-family detached dwellings which are most likely to be owner-occupied due to the relatively small percentage of rental units. The cost of homeownership has risen astronomically during the past few years and has far exceeded the affordability of most of our residents at more levels of income. Even with the recent downturn in the economy and

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reduction in housing prices there is still a homeownership affordability gap of \$20,000. The difference between what a median income household could afford (290,000) and the median priced house costs (\$310,000). There were only 2% of housing units assessed at less than \$220,000 (2009).

Rental units only make up 21.6% of the inventory and the average market rent for a 2 bedroom unit is \$1,200; which requires an hourly wage of \$23. The average wage for the County is \$11.50 which means the average earner would have to work 79 hours per week to afford a market rate 2 bedroom apartments. The current waiting list for rental vouchers is 1,449 in the Town of Barnstable and \$4,161 for the region (Cape Cod and the Islands). One-third of households reported spending more than 35% of income on housing (based on 2000 Census data). The Town as ranked as the 12<sup>th</sup> most expensive rents out of 250 metropolitan areas by the Center for Housing Policy for 2009.

See the CHAS table in attachment 1 which indicates most households experiencing financial burdens far beyond the desired 30% range for all populations.

Based on the Massachusetts Department of Housing and Community Development's most recent data on Barnstable's supply of affordable housing included in the state's Subsidized Housing Inventory, the Town had 20,266 year-round housing units, of which 1,362 are currently counted by the state as affordable, representing 6.87% of the year-round housing stock. Recent development and pipeline projects should push Barnstable beyond the 7% threshold, but the town will still have a significant challenge to meet the 10% affordability standard.

**Housing stock available for persons with disabilities:** Cape Abilities, Inc. located in Hyannis, MA provides a wide range of services for persons with disabilities including Homes for Head Injured Persons, Community Homes, Shared Living Homes, Independent Living Support and Adult Foster Care. CDBG funds have been used in prior years to help make units handicap accessible. Cape Head Injured Persons Housing and Education Group (CHIP House I & II) provides housing for persons with severe head injuries that currently houses 20 people. CDBG funds have been used to make public facility improvements to CHIPs in prior years. *See also Public and Assisted Housing section of this document for a list of units available.*

Barnstable, like the Cape as a whole, has a large aging population. More than 20% of the population was 65 years of age or older as opposed to 13.5% for the state as a whole, reflective of the Cape as a major retirement destination. Moreover, the Cape, including Barnstable, has a significantly lower population of those young adults who are forming their own households and entering the labor market, 14.2% and 13.2% for Barnstable and the County, respectively, as opposed to 20.1% for the state in 2000. This trend highlights a local concern about job opportunities in the Cape as well as high housing prices that compel younger households to go elsewhere in search of better jobs and more affordable living conditions. The 2009 estimates, however, suggest that this population has increased since 2000, which is surprising and somewhat questionable. The 2000 median income for the entire Town of Barnstable was slightly higher than that for the County, \$46,811 versus \$45,933, respectively, however lower than the state at \$50,500.

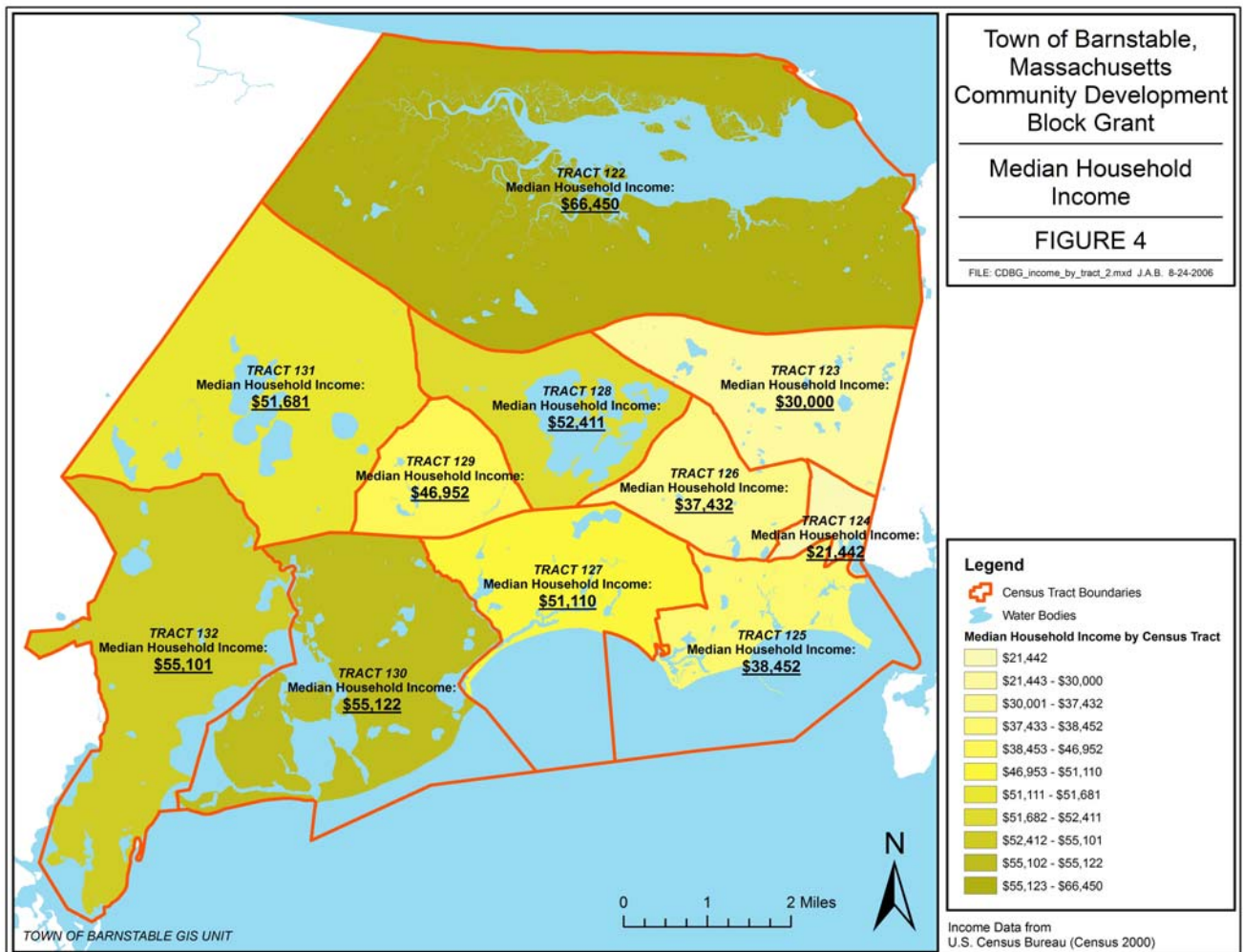
**Vacant/ Abandoned Buildings:** A consultant was hired to evaluate town owned properties to determine the suitability for housing development. Two (2) properties were developed that produced twenty-eight affordable family units and twelve affordable senior units. Both properties selected tenants in 2009 and are fully occupied. Neighborhood Stabilization Program (NSP) funds in the amount of \$400,000 were granted to the Town and its partners to purchase foreclosed upon homes to convert to affordable housing. Working with the Barnstable Housing Authority, one unit was acquired in February 2010 that benefited

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a very low income household (50% of the AMI). Goal is to acquire two (2) more units one for rent and one for an income eligible home buyer.

As of October 14, 2009, the building inspector reported seven (7) abandoned residential properties, six (6) of which are scattered in Hyannis and not concentrated in any one neighborhood. The Hyannis Area Business Improvement District reported about a 10% vacancy rate downtown Hyannis with expectations for this number to go down as we approach the summer season. The Town will continue to assess opportunities for affordable housing development.

**Geographical Area** (including areas of low income families and/or racial/minority concentrations) in which assistance will be directed:



The Town of Barnstable is located at the bicep of Cape Cod (mid-Cape) and spans about 40 miles across. The Town is made up of seven villages; Barnstable, Centerville, Cotuit, Hyannis, Marstons Mills, Osterville, and West Barnstable. The central location of Barnstable has lended itself to becoming the Hub of Cape Cod. Housing the County seats, the hospital, airport, ferry services to the Islands, and the only mall on the Cape, the Town's population has grown to 47,821 (2000 census) residents year round and increases during the summer months to approximately 125,000 due to its seasonal attractions.

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Income levels in the Town of Barnstable vary with its diverse population of year-round, seasonal and second home owner residents. Due to its desired location for vacations and for seniors retiring, most of the industry here is designated services and retail operations which typically yield lower income levels. The Town of Barnstable has a below poverty level of 8.84% compared to 6.9% in Barnstable County and 9.3% in the State of Massachusetts. Median income levels are reflected in the map above by census tract.

### Low income Concentrations:

There are several census block groups in Hyannis that have been identified as a target area for revitalization efforts and the Town intends to apply to HUD to designate as a Neighborhood Revitalization Strategy Area (NRSA). Census block groups 126-4, 126-5, 126-6, 124-1, 124-2, 125-2 and 125-3. Downtown Hyannis Neighborhood Revitalization Strategy Area (DH-NRSA) – see map below in NRSA section.

Of great concern are the census block groups that earn far less than that of the county and state. The village of Hyannis contains the lowest income levels some with median incomes less than half of the median income for the Town (table H-1). Eighty-five percent of the population that resides in the Downtown Hyannis census tract 124 makes less than \$50,000 and 55% make less than \$25,000 per year according to the 2000 census data (table H-2). The three census block groups located in tract 126 that have been targeted as a neighborhood revitalization strategy area have 58% of the population with an income less than \$50,000 and 36% below \$25,000. This is more than double and triple the 25% of the entire Town that makes less than \$25,000.

As Hyannis is the major employment and service center, it tends to be a desired setting for housing people with limited means and efficiency connecting these residents with jobs and services. Another reason is that the existing land use patterns and public facilities, including wastewater treatment services, are better suited to higher densities typical of affordable housing.

**Table H-2 Income Levels in the Downtown Hyannis NRSA**

	Census Block Group 124-1	Census Block Group 124-2	Totals for Census Tract 124	%	%	Census Block Group 126-4	Census Block Group 126-5	Census Block Group 126-6	Totals for Census Tract 126	%	%
Total:	601	646	1,247			486	360	201	1,047		
Less than \$10,000	110	129	239	19%		56	62	30	148	14%	
\$10,000 to \$14,999	103	103	206	17%		35	23	12	70	7%	
\$15,000 to \$19,999	37	104	141	11%		50	30	14	94	9%	
\$20,000 to \$24,999	51	51	102	8%	55%	41	16	12	69	7%	36%
\$25,000 to \$29,999	85	18	103	8%		32	41	15	88	8%	
\$30,000 to \$34,999	37	59	96	8%		18	6	23	47	4%	
\$35,000 to \$39,999	8	38	46	4%		25	17	16	58	6%	
\$40,000 to \$44,999	56	32	88	7%		6	30	0	36	3%	
\$45,000 to \$49,999	33	4	37	3%	85%	23	16	22	61	6%	58%
\$50,000 to \$59,999	12	24	36	3%		44	73	10	127	12%	
\$60,000 to \$74,999	22	30	52	4%		69	29	6	104	10%	
\$75,000 to \$99,999	30	26	56	4%		72	17	8	97	9%	
\$100,000 to \$124,999	0	16	16	1%		0	0	19	19	2%	
\$125,000 to \$149,999	0	0	0	0%		0	0	8	8	1%	

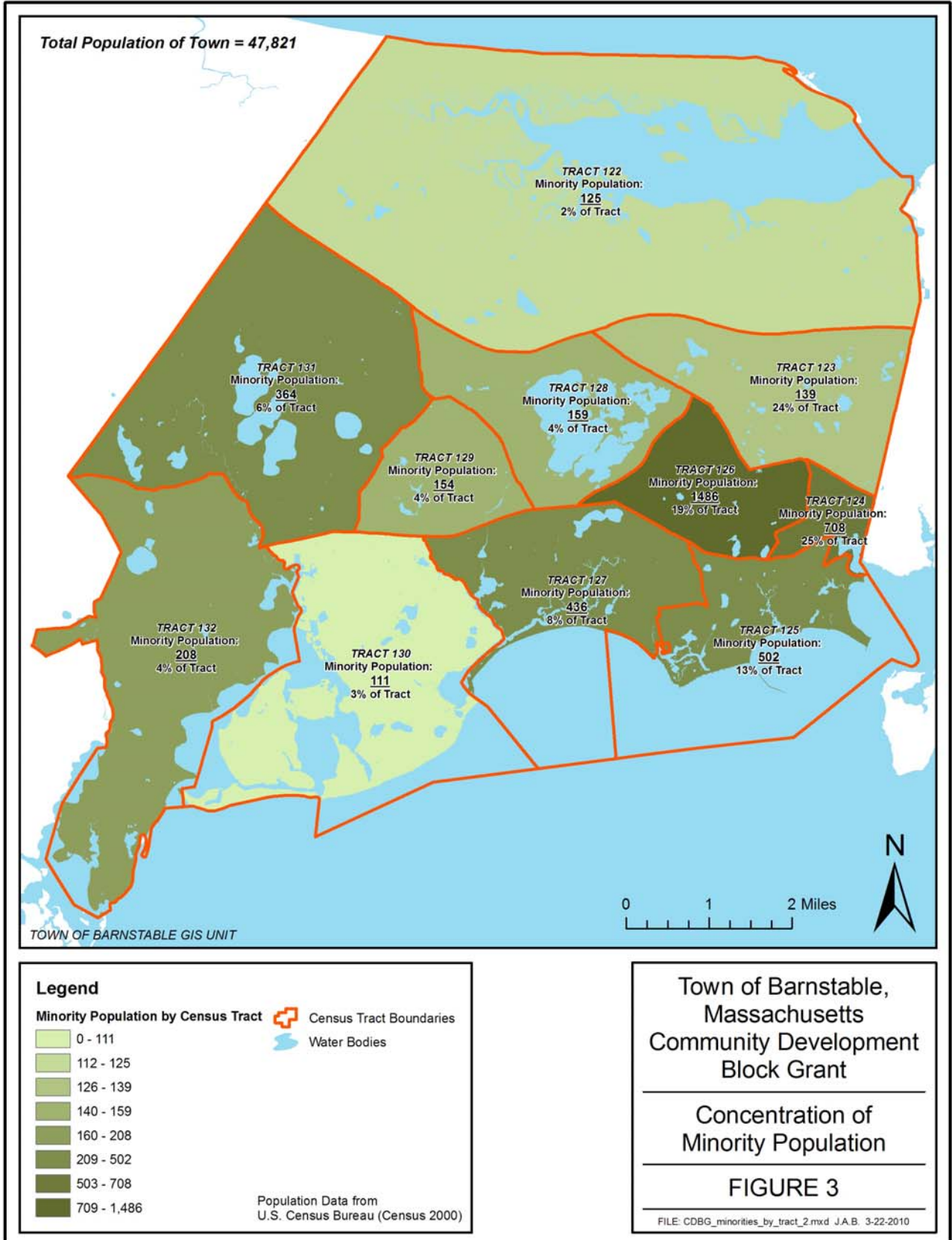
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\$150,000 to \$199,999	10	0	10	1%		15	0	6	21	2%	
\$200,000 or more	7	12	19	2%		0	0	0	0	0%	

U.S. Census Bureau, Census 2000

**Compare to Town Totals:** 4,835 households or 25% of all households make less than \$25,000.  
7,506 households (40%) had incomes less than 80% of the area median in 2000.

Minority Concentrations:





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Although the town has a relatively small minority population it is ranked third as the most diverse community on Cape Cod given its proportion of minority residents. The minority rate is 9.15% which is broken down as follows and indicated in map above:

### Population by Race & Ethnicity

Population	2000	Percentage
<b>Total Population</b>	<b>47,821</b>	<b>100%</b>
White alone	43,955	92%
Black or African American alone	1,058	2.2%
American Indian or Alaskan Native alone	297	.6%
Asian alone	376	.8%
Some other race alone	849	1.8%
Two or more races	1286	2.7%
<i>*per 2000 census data</i>		

The primary national objective of Consolidated Plan programs is to benefit low and moderate income residents and the Town certifies that at least 70% of the funds expended each year will. Although projects benefiting income eligible households in all seven of Barnstable's villages may be assisted, the Town may prioritize activities that address the neighborhoods with the largest concentrations of low and moderate income persons such as the areas identified above as the NRSA.

The minority population on the Cape as a whole is small but increasing and the Town of The town will continue efforts to better involve minority populations in the Consolidated Planning process.

### Public and Assisted Housing

**Table PH-1**

# Units	Type	Fund Source	Address(s)	Physical Condition	Restoration Needs
155	Elderly/ Disabled	State - Chapter 667 Program	200 Stevens St (64), 32/54/ Sea St Ext (71),	Fair	siding, railings, windows, driveway and walkway repair
18	Elderly/ Disabled	Congregate Housing	30 Pine Ave., Hyannis (20)	Fair to Good	Porch Repair, Exterior paint
52	Special Needs	State - Chapter 689 Program	Scattered Sites	Fair	Flooring, Kitchen and bathroom upgrade, roofing is 21+ years old.
52	Family	State - Chapter 705 Program	Scattered Sites	Fair	Roofing, siding, windows, heating systems, general upgrades.
9	Families with AIDS	Cape Ministry Program- Management Contract	153 Winter Street, Hyannis	Good	Siding

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5	Homeless	Pilot House Plus	120 Yarmouth Road, Hyannis	Good	Unknown-privately owned
38	Family/Individual	CDBG - Rental Acquisition Program(CDBG, CPA, Financing Local Banks)	Scattered Sites	Good	Basic Upgrades
54	Rental Subsidies	MA Rental Voucher Program (MRVP)	Scattered Sites	Scattered Site	Unknown
5	Disabled	Alternative Housing Voucher Program (AHVP)	Scattered Sites	Scattered Site	Unknown
68	Elderly/Disabled	Federally Assisted Housing (43-3)	500 Old Colony, Hyannis	Good	Exterior paint, Alarm Upgrade, Retaining Wall
192	Rental Assistance	HUD Section 8	Scattered Sites	Unknown	Unknown
26	Mobility Vouchers	HUD Section 8 Mobility Vouchers	Scattered Sites	Unknown	Unknown
200	Disabled	Disabled Independent Adult Living Program (DIAL)	Scattered Sites	Unknown	Unknown
81	Vouchers	Section 8 Vouchers - Fair Share Program	Scattered Sites	Unknown	Unknown
16	Homeless/Veterans	Single Room Occupancy (SRO) Section 8 Moderate Rehabilitation Housing for Homeless Veterans and Homeless Shelter Participants	379 South Street (10) (Veterans Homestead), & Winter Street (Chase House) (6)	Good	Basic Upgrades
35	Vouchers	Federally funded Shelter Plus Care Program for people with HIV/AIDS	Scattered Sites	Unknown	Unknown
1	Family/Individual	Neighborhood Stabilization Program (NSP)	14 Uncle Willies Way, Hyannis	Good	Repairs due to illegal apt. from prior owner
8	PBV	Shelter Plus Care Vouchrs	Spring Street, Hyannis	Good	Unknown-privately owned
2	Vouchers	DMH Supportive Housing	Scattered Sites	Unknown	Unknown
<b>1,017</b>	<b>Total</b>				

**Barnstable Housing Authority (BHA) Wait List Numbers:**

State	Elderly/Disabled	(667-1 & 667-2)	283
State	Congregate Elderly/Disabled	(667-3)	14
Federal	Elderly/Disabled	46-3	292
Federal	Eld/Dis. Wheelchair Modified	46-3	23
State	Family Conventional	705	301
Mass Rental Voucher Program (MRVP)			422
Alternative Housing Voucher Program (AHVP)			172
Aunt Sarah's Harbor View House			46
Rental Acquisition Program (RAP)			17
<b>TOTAL</b>			<b>1,570</b>

<b>Section 8 Waiting List in Barnstable</b>	
<b>Village</b>	<b># on Waitlist</b>
Hyannis	1,068
Barnstable	14
Centerville	158
Cotuit	42
Cummaquid	5
Hyannis Port	7
Marstons Mills	84
Osterville	32
West Hyannisport	14
West Barnstable	25
<b>Totals for Town of Barnstable</b>	<b>1,449</b>
<b>Total for Cape Cod &amp; Islands</b>	<b>4,161</b>

The results from the Section 504 Needs Assessment of public housing projects located within the Town of Barnstable the Barnstable Housing Authority has seven (7) wheelchair modified units. There are twenty-three (23) applicants on the wait list for these units and one tenant is on a transfer lists.

Strategies for improving operation and living conditions for public housing residents: BHA continues to set goals and strategies for securing funding to improve living conditions at our various developments and in our family units. Capital funding in particular has been scarce for upgrading of properties and programs. This places a significant burden on staff to seek alternative funding sources for the preservation of affordable housing units. For example, one affordable family rental unit located in an at-risk neighborhood has been vacant since December of 2006 due to lack of state funding for significant repairs needed for re-occupancy of a low income family. State and local funding was not available to the BHA for these capital improvements. Fortunately, the BHA has been able to partner with a non-profit organization willing to donate the labor with the BHA providing the materials to rehab this unit. BHA's goal is to re-occupy this three bedroom unit in the late spring of 2010. BHA estimates that no public housing units will be lost from the inventory.

The estimated number of units expected to be lost from the assisted housing inventory for any reason, i.e. expiration of Section 8 contracts:

- Six (6) MRVP vouchers due to attrition and lack of funding to re-issue
- Five (5) Section 8 vouchers due to high HAP costs and insufficient funding
- One (1) unit at Career House due to need for substantial rehabilitation of the building and the lack of funding.

### Homeless Facilities and Services

Please refer to Table 1A – Attachment 3 for the list of facilities, services, number of beds and individuals in the continuum of care.

The consortium has been renamed again and currently goes by the Cape & Islands Regional Network to End Homelessness (herein referred to as RNEH). Previous names include the Leadership Council to End Homelessness on Cape Cod & the Islands and the Cape Cod Coordinating Council for the Homeless. The concept remains the same with over 35 groups that are actively involved. RNEH represents a network of homeless services providers, non-profit agencies, private businesses, the banking community, housing developers, public housing authorities, representatives from local, county, and

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state government, members from the faith-based community, and formerly homeless individuals. As The Leadership Council to End Homelessness on Cape Cod and the Islands it released a 10 Year Plan to End Homelessness on Cape Cod and the Islands in 2005. As part of the continuum, the Town of Barnstable is participating in the system that includes homelessness prevention, homelessness beds/unit, emergency shelters, transitional housing, permanent supportive housing, outreach to the homeless, support services, and discharge planning. Financial constraints often hinder the ability to provide sufficient services in relation to the needs. Much of the funding for these services is in the partnership of the Barnstable County Home Consortium and RNEH. RNEH's main objectives are to convene public meetings, share information, create a regional strategy to end homelessness and coordinate the community's response to the McKinney-Vento SuperNOFA application, and conduct the annual Point in Time Count of homeless individuals and families.

On February 1, 2010 the Cape and Island Regional Network to End Homelessness launched its latest innovation to help prevent and end homelessness for families and individuals living on the Cape and Islands. The 24/7 Homelessness Crisis Hotline is one of the Network's ICHH funded interventions. The hotline is designed to take emergency calls from families, individuals, or others calling on their behalf, and provide those in need with emergency overnight housing. The hotline is operated by Community Action Committee of the Cape and Islands (CACCI) and is staffed by providers from CACCI and the Housing Assistance Corporation (HAC).

### PARTICIPATING AGENCIES

Community Action Committee of the Cape and Islands  
Housing Assistance Corporation  
Duffy Health Center  
Homeless Prevention Council  
Martha's Vineyard Island Counseling Center  
Nantucket Council for Human Services

The 24/7 homelessness crisis hotline is a regional innovation pilot project funded by a grant to CACCI by Barnstable County from the Massachusetts Interagency Council on Housing and Homelessness.

The Cape and Islands Regional Network to End Homelessness is a collaborative effort of state, county and local government, social service providers, housing agencies, faith based organizations, the business community and dedicated individuals working together to prevent homelessness.

The continuum of care strategy rests on two goals: creation of permanent housing for all homeless individuals and families and providing supportive services to maintain that housing. Several strategies have been identified by the Council to achieve these goals. Briefly stated, these involved increasing permanent affordable housing, taking action to prevent homelessness, coordinating community based housing and existing services, and improving discharge planning for people leaving other systems of care.

The Town of Barnstable prioritizes the Elimination of Homelessness on Cape Cod through its partnership with the Cape and Islands Regional Network to End Homelessness Continuum of Care consortium.

The Consortium certified that the programs included in this reporting period's SuperNOFA application were consistent with the goals and priorities of our Consolidated Plan. The Consortium intends to continue to lend its moral, technical and financial assistance to the Cape's Continuum of Care strategy.

Community Action Committee of Cape Cod and Islands [CACCI] is the convening agency for the RNEH, the Housing and Urban Development's [HUD] regional continuum of care network. CACCI provides a coordinator and administrative support to RNEH. CACCI facilitates the ongoing comprehensive, long term strategic planning striving to maintain an existing seamless continuum of shelter, housing, and supportive services. CACCI programs include the following: Employment and Training, Community Development, Child Care Resource and Referral, Childcare Voucher Management, Homelessness Prevention, Emergency Assistance, Benefits Intake, Referral and Advocacy, Transitional Housing, Advocacy, Asset Development, Financial Literacy, VITA (Volunteer Income Tax Assistance) Location, Abused Women and Children Shelter, Mental Health and Substance Abuse Counseling, Pilot House Shelter Program, Homeless Outreach Project, Cape United Elders, Nursing Home Advocacy, Leadership Council Facilitator, Continuum of Care, Un- and Underinsured Outreach, Project HOPE, and Immigrant Outreach.

**Special needs facilities and services**

See Table 1B Attachment 2 and Public and Assisted Housing section of this document for a list of facilities to assist non-homeless persons in need of supportive housing. As indicated in the housing needs section of this document the largest group of special needs populations in Barnstable contains elderly persons followed by those with disabilities. In addition to the public housing choices Barnstable is fortunate to have organizations such as Cape Abilities, Inc. that provides a variety of housing options, services and economic opportunities for the disabled; and Cape Organization for the Rights of the Disabled (CORD) for services and advocacy. As funding is limited the Town relies on the Barnstable County HOME Consortium to help address special needs populations including those with Severe Mental Illness, Developmentally Disabled, and Persons with HIV/AIDS.

**Obstacles to Meeting Unmet Needs:** The Town of Barnstable does not receive HOPWA funds and has a very limited allocation of CDBG funds. With a limited budget and other federal, state, and county funding sources to reach the non-homeless special needs objectives, the town may or may not have the financial resources available to further contribute in meeting these needs.

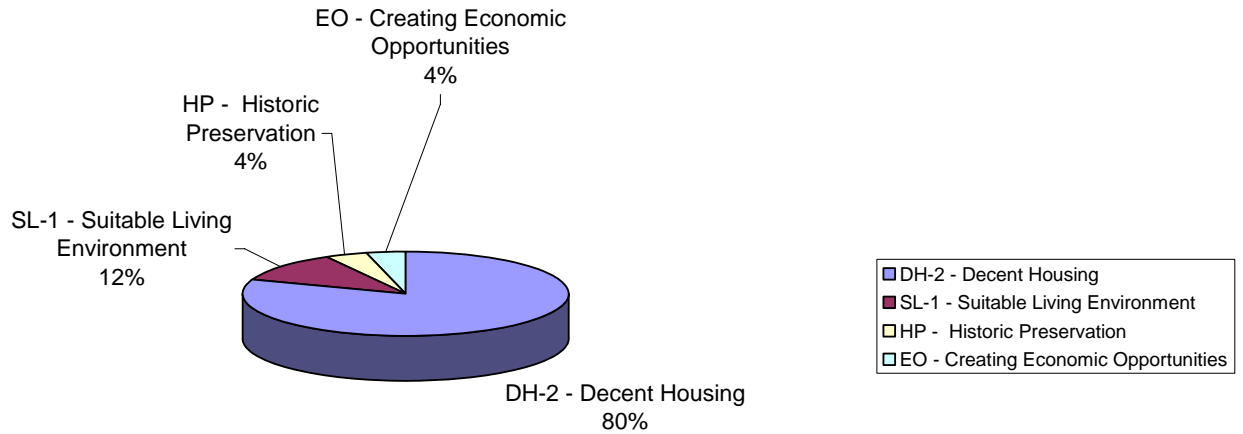
**Barriers to Affordable Housing:** Barnstable County hired a consultant to produce the Fair Housing Plan including the Analysis of Impediments for the Barnstable HOME Consortium that was updated in December 2009. The Town of Barnstable is part of the consortium and through its participation adopts the plan. A copy of the plan can be found on the County's website and in the Town's Growth Management Department.

The Town's Housing Production Plan (HPP) has also identified building and zoning codes; environmental concerns; fees and land costs; availability of funding; limited availability of property for development; and community perceptions as potential barriers to affordable housing.

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### PAST Performance – Prior Five Year Accomplishments

#### Five Year Accomplishments by Objectives



**Decent Affordable Housing was identified as the Number 1 Priority**

#### Specific Objectives & Outcomes by Project for Program Years 2005 -2010

Project	Specific Objective	Outcome Statement	Outcome Indicators		Unit Goals	Actual Units	Amount Funded	Actual Amount
<b>Increase the Number of Safe, Decent, Affordable Rental Units</b>					<b>184</b>	<b>148</b>	<b>\$1,375,499</b>	<b>\$1,017,224</b>
Accessory Affordable Apartment Program (AAAP)	DH-2	Affordability	Number of Affordable Rental Units Created	2005	30	38	\$148,686	\$150,913
				2006	45	34	\$155,000	\$118,737
				2007	30	23	\$150,000	\$125,260
				2008	20	19	\$149,932	\$75,314
				2009	20		\$121,881	
Rental Acquisition Program (RAP)	DH-2	Affordability	Number of Affordable Rental Units Created	2005	5	2	\$150,000	\$47,000
				2006	3	2	\$60,000	\$60,000
				2007	2	2		
				2008	2	2	\$30,000	\$30,000
				2009	2	2	\$50,000	\$50,000
Affordable Housing Program (AHP)	DH-2	Affordability	Number of Affordable Housing Units Created	2005	18	23	\$100,000	\$100,000
				2006	7	1	\$260,000	\$260,000
				2007				
				2008				
				2009				

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<b>Increase the Number of Safe, Decent, Affordable Homeownership Units</b>					<b>4</b>	<b>1</b>	<b>\$100,000</b>	<b>\$50,000</b>
705 Self Sufficiency Program	DH-2	Affordability	Number of Affordable Rental Units Created	2005				
				2006				
				2007	2	1	\$50,000	\$50,000
				2008				
				2009	2	0	\$50,000	\$0
<b>Increase the ability to conduct daily living activities for disabled persons and seniors. Removal of Architectural Barriers to public facilities and/or decent, affordable housing.</b>					<b>18</b>	<b>10</b>	<b>\$213,850</b>	<b>\$89,135</b>
ADA/Handicap Access Program	SL-1	Accessibility	Number of Public Facilities made Accessible to those with disabilities	2005	1	3	\$88,278	\$469
				2006	2	3	\$45,000	\$45,000
				2007	2	2	\$24,900	\$22,293
				2008	3	2	\$29,672	\$21,372
				2009	10		\$26,000	
<b>Increase services for at risk populations - not limited to homeless, at risk of becoming homeless, disabled, seniors. Public Service Activities subject to 15% cap.</b>					<b>30</b>	<b>35</b>	<b>\$105,000</b>	<b>\$53,768</b>
CHIPS House Activity Coordinator				2005	10	19	\$60,000	\$25,000
Cape Cod Council of Churches Street Outreach Coordinator	SL-1	Availability/Accessibility	Number of persons benefitting from new/improved services	2006			\$15,000	\$14,800
				2007				
				2008	10	16	\$15,000	\$13,968
Hyannis Main Street Clean Team				2009	10		\$15,000	
	<b>Specific Objective</b>	<b>Outcome Statement</b>	<b>Outcome Indicators</b>		<b>Unit Goals</b>	<b>Actual Units</b>	<b>Amount Funded</b>	<b>Actual Amount</b>
<b>Increase permanent supportive housing for at risk populations with a priority for those at risk for homelessness and with disabilities.</b>					<b>19</b>	<b>20</b>	<b>\$10,000</b>	<b>\$10,000</b>
Public Facility/Infrastructure Improvements	SL-1	Accessibility	Number of Public Facilities made Accessible to those with disabilities	2005				
				2006				
				2007				
				2008	19	20	\$10,000	\$10,000
				2009				
<b>Preserve the Historic Character of Buildings and Settings</b>					<b>2</b>	<b>2</b>	<b>\$55,070</b>	<b>\$55,070</b>
Historic Preservation 50 Pearl Street	HP		Number of buildings or settings preserved for historic character.	2005				
				2006	1	1	\$40,070	\$40,070
				2007				
				2008	1	1	\$15,000	\$15,000
				2009				
W. Barnstable Community Building								
<b>Increase Job Opportunities with sustainable wages for low and moderate income persons</b>					<b>12</b>	<b>10</b>	<b>\$100,000</b>	<b>\$50,000</b>
Cape Abilities Farm Micro-Enterprise Loan Program	EO-jobs	Availability/Accessibility	Number of jobs created or retained for low and moderate income persons	2005				
				2006				
				2007				
				2008	10	10	\$50,000	\$50,000
				2009	2		\$50,000	
<b>Totals:</b>					<b>269</b>	<b>226</b>	<b>\$1,959,419</b>	<b>\$1,325,197</b>

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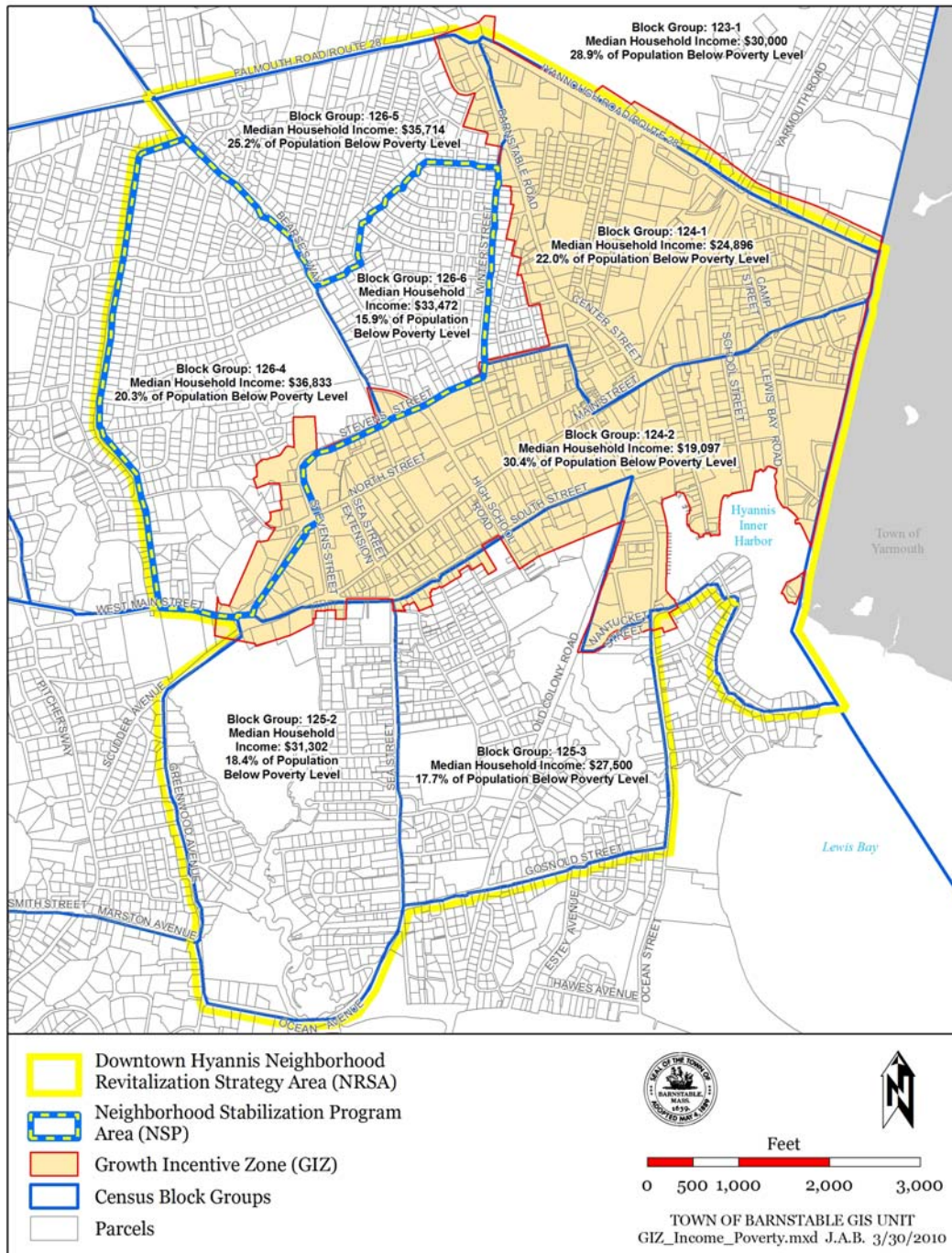
The chart and table above represent the five year goals and objectives met to date for the prior Five Year Consolidated Plan that covered the period June 1, 2005 – June 30, 2010. The 2009 projects are still underway and as of 3<sup>rd</sup> quarter monitoring reports, all expect to be completed by year end. All activities undertaken were consistent with the goals and objectives of the plan and eighty percent (80%) of the funds were used to fund the number one (1) priority to “Increase the number of Affordable Housing Opportunities in all seven (7) of Barnstable’s villages to ensure safe, decent, affordable housing for its residents including rental and homeownership opportunities.

### **Strategic Plan (91.215)**

**GENERAL:** This Consolidated Plan is developed as a collaborative process involving residents, public and private service providers, the special needs community, local professionals, State, County and neighboring Town officials and data collection to establish the needs and priorities for the Town’s CDBG funds. This collaborative effort is setting forth a strategic plan for the next 5 years to address the needs of the community with regards to housing and community development. Please see the sections of this document on Consultation and Citizen Participation Process to see how residents and local professionals can become involved. The priorities set forth in this document are based on the needs articulated in the survey responses, at meetings, consultations with local professionals, and data analysis.



**Neighborhood Revitalization Strategy Area:  
Downtown Hyannis Neighborhood Revitalization Strategy Area (DH-NRSA):**



**Boundaries of the Downtown Hyannis NRSA:**

The proposed Downtown Hyannis Neighborhood Revitalization Strategy Area (DH-NRSA) includes Census block groups 126-4, 126-5, 126-6, 124-1, 124-2, 125-2 and 125-3. The area comprises the residential neighborhoods that surround and include the downtown Hyannis commercial core. See map above.

**Downtown Hyannis NRSA Rationale:**

Census block groups 126 -4, 5, and 6 meet the appropriate percentage of low and moderate income residents between 51% and 70% with 54%, 63% and 61% respectively. The Town is interested in including the entire area as part of the NRSA and is in the process of identifying eligibility. Prior to submitting to HUD the Town will consult with a wide segment of the area's stakeholders.

The **Benefits of the Proposed the NRSA** will allow the Town to take advantage of the following incentives that were included in the CDBG regulations 24 CFR 570 which were published in the Federal Register on January 5, 1995 and updated in the final rule changes published November 9, 1995, Federal Register.

- **Job creation/retention as a low/moderate income area benefit:** Job creation/retention activities pursuant to the strategy may be qualified as meeting area benefit requirements, thus eliminating the need for a business to track the income of persons that take, or are considered for such jobs (24 CFR 570.208(a)(1)(vii) and (d)(5)(i));
- **Aggregation of housing units:** Housing units assisted pursuant to the strategy may be considered to be part of a single structure for purposes of applying the low/moderate income national objective criteria, thus providing greater flexibility to carry out housing programs that revitalize a neighborhood (24 CFR 570.208(a)(3) and (d)(5)(ii));
- **Aggregate Public Benefit Standard Exemption:** Economic Development activities carried out under the strategy may, at the grantee's option, be exempt from the aggregate public benefit standards, thus increasing the grantee's flexibility for program design as well as reducing its record-keeping requirements (24 CFR 570.209(b)(2)(v)(L) and (M)); and
- **Public Service Cap Exemption:** Public Services carried out pursuant to the strategy by a Community Based Development Organization (CBDO) may be exempt from the public service cap (24 CFR 570.204(b)(2)(ii)).

The goals of establishing the NRSA is to continue the ongoing revitalization efforts in Hyannis by increasing housing opportunities, including preserving the existing housing stock in the surrounding neighborhoods, and increasing economic opportunities for income eligible residents. The desired results are to create a suitable living environment with safe, decent housing choices and more job opportunities. Preference may be given to activities that benefit residents in the census block groups identified here as they have the highest concentrations of low and moderate income households.

**AFFORDABLE HOUSING:**

The Town will continue to prioritize Affordable Housing initiatives for the next five years. There has been a crisis of affordability in the housing sector in Barnstable with median house prices and rents exceeding the median income household's ability to pay by large and growing amounts. Although the Town has made great strides in increasing affordable housing units, approximately 6.8% of the housing stock is affordable, the town is still committed to reach its 10% goal.

The primary objectives are:

- Increase the number of fair, decent, and safe affordable housing units, for rent or home ownership, which meets the present and future needs of the low-to-moderate income residents, incomes 80% or less of the area median income for the Town, in all seven of the Town's villages.

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- The Town's goal is to have at least 10% of the year-round housing stock as permanently affordable housing units with an effort to achieve this goal by the year 2015.
- Assist low and moderate income households with energy efficient improvements
- Enabling low income persons to remain in their homes by improving housing stock emphasizing green technology
- Increase affordable, safe, decent housing units through 40B comprehensive permit process

Residents ranked Energy Efficiency Improvements for home owners, Home Owner Improvement Assistance (roof repair, septic upgrades, etc.), and Energy Efficiency Improvements for Public Housing as the top three housing program needs.

The Housing Production Plan (HPP) suggested the Town establish proportionate shares of housing needs in each village as follows:

- 75% rental (2 and 3 bedroom, primarily for the resident labor force) and some studios.
- 25% ownership with 20% for first-time homebuyers, including buy-downs of foreclosed properties, and 5% for seniors.
- Of all new units created, 10% should be barrier free and/or have supportive services, 20% in the case of housing for seniors.

Production goals over the next five (5) years include the creation of 523 affordable units and 4 workforce units<sup>2</sup>, and 798 market units with 1,325 total projected number of housing units created. CDBG funds may be used to assist affordable units. The CDBG Housing Goals for the next five (5) years are to create approximately 105 affordable housing units (see chart in executive summary). The goal of the housing plan is to distribute affordable housing throughout the seven villages of Barnstable but due to the relatively small amount of CDBG funds received each year, preference may be used to target areas with the highest concentrations of low and moderate income persons.

**HOMELESSNESS:** As mentioned above in the homeless needs the Cape and the Islands Regional Network to End Homelessness (RNEH) is the Continuum of Care that developed the 10 Year Plan to End Homelessness on Cape Cod in program year 2005. The consortium has over 35 groups actively involved and represents a network of homeless services providers, non-profit agencies, private businesses, the banking community, housing developers, public housing authorities, representatives from local, county, and state government, members from the faith-based community, and formerly homeless individuals. RNEH is responsible for providing the breakdown of homeless needs, housing gap analysis and the continuum of care providers and populations served and has completed the Continuum of Care Housing Activity Chart attached hereto.

As part of the continuum, the Town of Barnstable is participating in the system that includes homelessness prevention, homelessness beds/unit, emergency shelters, transitional housing, permanent supportive housing, and outreach to the homeless, support services, and discharge planning. The Town's Human Services Committee coordinates with RNEH and works to address homeless needs.

Financial constraints often hinder the ability to provide sufficient services in relation to

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<sup>2</sup> Workforce units are defined in this Plan as those earning between 80% and 120% of area median income who are still largely priced out of the existing housing market.

the needs. Much of the funding for these services is in the partnership of the Barnstable County Home Consortium and RNEH. CDBG funds may be used to assist activities that support housing, provide services or economic opportunities for the homeless or at risk of becoming homeless. The priorities for the consortium can be found in the 10 Year Plan to End Homelessness.

**NON-HOUSING COMMUNITY DEVELOPMENT PLAN:**

**ECONOMIC OPPORTUNITIES:** The downturn in the economy has left the Cape with higher unemployment rates than the state of Massachusetts. As of December 2009 Barnstable County unemployment rate was 10.7% and the state was 9.1%. (*Cape & Islands Workforce Investment Board*).

In 2005, the need for economic development and job creation was rated fourth after affordable housing, community services, and homeless facilities and services. This year it was tied as the number one need along with affordable housing in response to the economic recession. These responses are consistent with the comments received at the public meetings and during the consultation process and therefore are the priorities set forth for the CDBG program for the next five years. The Town's employment sector is primarily service sector jobs and very few opportunities for earning the median household income without multiple income sources. There are a substantial number of small businesses including micro-enterprise businesses especially in the downtown Hyannis area and in the proposed Downtown Hyannis NRSA. The survey responses rated job creation/retention, training and placement, and micro-enterprise loan program as the top three economic needs. The Town plans to continue working with Coastal Community Capital Group on the Micro-Enterprise Loan Program that was established in program year 2009. The program's success will be evaluated yearly and expects to create or retain a job for every \$35,000 loaned.

**Primary Goals:**

- Assisting income eligible micro-enterprise business owners to retain or improve their small business
- Increase job opportunities with sustainable wages for our income eligible population
- Revitalize downtown Hyannis to create a downtown where people can live, work, and shop. Establish the Downtown Hyannis Neighborhood Revitalization Strategy Area (NRSA)
- To prevent and or eliminate slums and blight in downtown Hyannis through façade and code improvements downtown Hyannis.

**PUBLIC FACILITIES/INFRASTRUCTURE IMPROVEMENTS:** The Town of Barnstable will also continue to prioritize public facility/infrastructure improvements including handicap access improvements. As indicated in the priority needs section of this document, there is a relatively large proportion of residents with disabilities located in the Town of Barnstable. The Town will continue to consult with the Barnstable Disability Commission (BDC) who have been instrumental in identifying public and private facilities open to the public that are not in compliance with the American Disabilities Act. The Town has used CDBG funds to address several of the facilities identified by the commission and will continue its efforts to increase the daily living activities and to sustain independent living for persons with disabilities and seniors. The commission suggested a program to provide assistance to homeowners for Access improvements such as grab bars and ramps etc. to help keep people in their homes. Currently the Town is allocating \$25,000 for public facility improvements including handicap access improvements for the 2010 program year.

**PUBLIC SERVICES:** The survey responses ranked public service activities fourth

## DRAFT FIVE YEAR CONPLAN

after affordable housing, economic opportunities, and public facilities/infrastructure improvements. At the same time service providers are reporting a larger number of requests for help from folks that were working but recently either loss one or more of their jobs and in jeopardy of losing their homes. Consultations with service providers revealed the highest needs to be affordable housing and job opportunities with sustainable incomes. Residents and non-profits alike agreed there was a high need services that help at risk persons find employment.

Public Service activities are subject to a 15% cap of the total allocated amount to the town and must meet the following criteria to be eligible: Must be a new service or; demonstrate a quantifiable increase in the level of a service over the past 12 months.

To address these needs with the limited amount of funds available the Town is allocating funds for public services that focus on the following goals:

- Job training for homeless individuals
- Increase job opportunities for mentally disabled
- Increase job training opportunities for income eligible families with at risk youths

Future funding of public service awards will be based on the priorities determined for each Annual Action Plan and level of funding available. Any awards will be in contractual form and the Period of the Contract will begin July 1 and end June 30 in conjunction with the Annual Action Plan for that year. According to HUD regulations, the funding to projects under this category will be limited to 15% of the total allocation to the town and depending on financial constraints may or may not be included in each of the five years.

**ANTI-POVERTY STRATEGY:** The Town of Barnstable through its partnerships with the Barnstable County Home Consortium, the Cape & Islands Regional Network to End Homelessness, and the implementation of the Consolidated Plan and Annual Action Plans, and strong relationships with the local housing authorities, have created an alliances to aid in the efforts to reduce persons in poverty and to make a significant impact on the reduction of the number of households with incomes at or below the area's poverty level. Although funding resources are limited to meet all the needs, as partners the town benefits from the Home Consortium's commitment to prioritize extremely low income households; the dedication of the housing authorities for public housing opportunities which allows the town to prioritize low and moderate income persons and thereby collectively contributing to reduce the number of poverty level families. The Town is in the process of trying to establish a Neighborhood Revitalization Strategy Area (NRSA) in an effort to provide concentrated assistance to the census block groups in Hyannis with the highest number of households with very low incomes.

**INSTITUTIONAL STRUCTURE:** The Town of Barnstable's Growth Management Department (GMD) under the guidance of the Town Manager is charged with the responsibility of developing and carrying out the Consolidated Plan. The GMD provides administrative functions for the CDBG program and programmatic functions for the Accessory Affordable Apartment Program. The GMD coordinates the collaboration between other related town departments, the Barnstable County HOME Consortium, the Barnstable Housing Authority, Housing Assistance Corporation, the Cape & Islands Regional Network to End Homelessness, and all the various non-profit and service agencies identified in the Consultation process section of this document. GMD is also responsible for the Citizen Participation Plan. Other Town staff including the finance department, accounts payable, receivable, treasurer's office and the comptroller ensures a system of checks and balances for the financial oversight of the program.

**COORDINATION:** The Town initiates outreach to public and assisted housing providers, private and governmental health, mental health, and a large number of service providers during the consolidated planning process. This process includes consulting with state and local units of government that span across the County and Southeast Region. A list of entities contacted and comments received can be found in the consultation and citizen participation process sections of this document. Additionally, the Town works year round with the local housing authorities and providers and has representation on the Cape & Islands Regional Network to End Homelessness. The Town consults with the Hyannis Main Street Business Improvement District and Hyannis Area Chamber of Commerce to enhance coordination with the private industry, businesses, developers, and social service agencies.

**PUBLIC HOUSING:** The Town sends notices for posting to the Barnstable Housing Authority (BHA) and other housing agencies such as Housing Assistance Corporation (HAC) of all public meetings, hearings, funding availability, and public comment periods. The Town works closely with BHA and encourages public housing residents to become more involved in the process and participate in homeownership. CDBG funds have been used in the past couple of years to provide buy down assistance to high performing public housing residents to move into their own homes.

Pursuant to the requirements of sections 568 and 583 of the Quality Housing and Work Responsibility Act of 1998 (42 U.S.C. §12705) the requirement of the Consolidated Plan to describe the manner in which the jurisdiction will address the needs of public housing and or other assistance in which the jurisdiction will address the needs of PHA designated as "troubled" in order to remove such designation. The BHA is rated by both Public Housing Assessment System (PHAS) and the Section 8 Management Assessment Program (SEMAP). The BHA develops a Five-year (5) Plan and Annual Actions Plans that are submitted to HUD for approval. The BHA scores for these assessments have not been designated as 'troubled' and have received standard performer category under the rating system and HUD approved Five-year and Annual Action Plans. As the Town has been working successfully with the BHA for many years, if the rating at any time drops and a 'troubled' designation is received, the Town will commit to providing technical and/or financial assistance to bring the agency back to a non-'troubled' status.

### **Barriers to affordable housing**

#### **Analysis to Impediments of Fair Housing**

Barnstable County hired a consultant to produce the Fair Housing Plan including the Analysis of Impediments for the Barnstable HOME Consortium that was updated in December 2009. The Town of Barnstable is part of the consortium and through its participation adopts the plan. A copy of the plan can be found on the County's website and in the Town's Growth Management Department.

The Town's Housing Production Plan (HPP) has also identified building and zoning codes; environmental concerns; fees and land costs as potential barriers to affordable housing and has suggested the following action items:

- Review the Barnstable Zoning Ordinance and remove any impediments to the development of affordable housing. Such a review process will be overseen by the Growth Management Department, in coordination with the Planning Board and Housing Committee.
- Provide Zoning Incentives for Workforce Housing. The Town of Barnstable has incorporated requirements to create workforce housing through its rezoning of

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downtown Hyannis, in its Medical Services District specifically, but should explore extending such requirements to other areas at some point in the Provide Regulatory Incentives to Stimulate Affordable Housing.

- Consider a reduction in permitting fees to contribute to the financial feasibility of the conversion of existing housing to affordable rental units when the economy rebounds.
- Explore methods to allow inclusionary units to be placed offsite and/or payment in-lieu of units.
- Draft a local comprehensive permit policy that expedites the Chapter 40B process provided certain agreed upon criteria are met.
- To address the environmental fragility of Barnstable and Cape Cod in general, it is important that any affordable housing development comply with Title V. Considerations to allow increased density for affordable housing development in appropriate locations when it provides a substantial public benefit and consider changing the Accessory Apartment Ordinance to allow owners to reside in the accessory unit.
- Explore Feasibility of Adopting Parts of Dennis' Affordable Housing Bylaw that encourages the development of affordable housing by creating incentives.
- Continue to Pursue Partnerships to Produce and Preserve Affordable Housing. To accomplish the actions included in the HPP and meet production goals, it will be essential for the Town of Barnstable to continue to reach out to the development community and sources of public and private financing to secure the necessary technical and financial resources. While some of the units produced may rely on the participation of existing property owners, most of the production will continue to rely on joint ventures with developers – for profit and non-profit – to create affordable units, which the Town has been actively pursuing over the past few years.

**ACTION PLAN (91.220) – PROGRAM YEAR 2010**

**CDBG One Year Action Plan Goals for Program Year 2010**

**Affordable Housing,**

- Increase the number of affordable housing units for rent and home ownership in all seven of the Town's villages.
- Assist eligible households with energy efficient improvements
- Enabling low income persons to remain in their homes by improving housing stock emphasizing green technology
- Increase affordable, safe, decent housing units through 40B comprehensive permit process

**Economic Opportunities,**

- Assisting income eligible business owners to retain or improve their small business
- Increase job opportunities with sustainable wages for our income eligible population

**Public Facility/Infrastructure Improvements (includes ADA/Handicap Access),**

- Reduction and removal of architectural barriers to public facilities and eligible residences to increase the ability to conduct daily living activities for persons with disabilities and sustain independent living for persons with disabilities or seniors.
- Assist income eligible households with costs associated with sewer connection
- Park improvements in the NRSA

**Public Services (most competitive funding area – capped at 15% of entitlement)**

- Job training for homeless individuals
- Increase job opportunities for mentally disabled
- Increase job training opportunities for income eligible families with at risk youths



**ACTIVITIES 91.220 (D)**

**2010 Action Plan Proposed Budget and Outcome Measurements**

			2010 Allocation	\$381,584	
			Estimated Carryover	\$33,721	
			Budget	\$415,305	
2010 CDBG Projects	Objectives	Outcome/ Categories/ Statement	Outcome Indicators	Amount	Leveraged Funds
CDBG Program Administration	Successful administration, monitoring, and reporting	Successful completion of CDBG Programs & Activities	ConPlan, Action Plan, & CAPER, Environmental Reviews, Monitoring, etc.	\$76,317	\$150,000
Affordable Housing	DH-2, Decent Affordable Housing	Affordability - for the purpose of providing decent affordable housing	Number of Affordable Rental Units Goal: 15	\$105,267	\$100,000
Affordable Housing	DH-2, Decent Affordable Housing	Affordability - for the purpose of providing decent affordable housing	Number of Affordable Home Ownership Units Goal: 1	\$25,000	\$25,000
Affordable Housing	DH-2, Decent Affordable Housing	Affordability - for the purpose of providing decent affordable housing	Number of Income Eligible Homeowners assisted with repairs promoting green technologies	\$25,000	\$25,000
Public Facility/Infrastructure Improvements	SL-1, Suitable Living Environment	Availability/Accessibility for purpose of creating suitable living environments	Number of persons assisted with new access to facility, infrastructure or housing benefit. Goal: 1 Facility	\$25,000	\$25,000
Economic Opportunities	EO - Creating Economic Opportunities	Availability/Accessibility for purpose of creating/ retaining jobs	Number of Micro-Enterprises Assisted Goal: 2	\$75,000	\$50,000
Public Services	EO- Economic Opportunities	Availability/ Accessibility for purpose of creating suitable living environments; Job Creation for at risk populations	Number of low/mod persons with access to jobs with preference for at risk populations including mentally/physically disabled, homeless, or income eligible families with at risk youths; Number of homeless individuals receiving job training	\$25,000	\$10,000
			<b>Total:</b>	<b>\$356,584</b>	<b>\$335,000</b>
Economic Development Project - Funded with Prior Years Program Income					
Cape & Islands Community Development, Inc. DBA Coastal Capital Group Micro-Enterprise Loan Program	EO - Creating Economic Opportunities	Availability/Accessibility for purpose of creating/retaining jobs	Number of Micro-Enterprises Assisted Goal: 1	\$40,632	\$40,000
			<b>Total with Program Income:</b>	<b>\$397,216</b>	<b>\$375,000</b>

**Rationale for Assigning Priorities:**

**The proposed activities for program year 2010 are consistent with the goals and objectives set forth in the Town of Barnstable's 5 Year Consolidated Plan 2010 – 2014.** The goals of these categories were determined as part of the Consolidated Planning process, and in consideration of the Local Comprehensive Plan, Housing Production Plan, (full documents available upon request to the Growth Management Department or online at [www.town.barnstable.ma.us](http://www.town.barnstable.ma.us)).

**CONSOLIDATED PLAN LIST OF PROJECTS**

- 1. Planning and Administration (570.206) 21A – 10010 – Estimated \$76,317:**  
the Town anticipates using up to 20% of the allocated amount for administration of the Community Development Block Grant Program. The grant is administrated by the Town's Growth Management Department (GMD). The GMD provides support to the CDBG program and other community development and affordable housing activities. The GMD also works in cooperation with the Town's Finance Department and the Town Manager's Office to ensure that the CDBG program is meeting the goals of the Town, and is in compliance with all HUD, OMB and other required rules and regulations. Sub-recipients and organizations that receive CDBG funds for specific activities are monitored on a regular basis by GMD staff and are required to submit quarterly reports on their progress in meeting the national objectives of the program. The Town is also required to involve its citizens in the planning process for disbursing CDBG funding, and holds public forums to inform the public about the program. For the 2009 program year, 20% of the Town's CDBG allocation will cover necessary salaries, supplies, equipment, and other administrative costs to carry out the program.
- 2. Affordable Housing – 10020- – Estimated \$180,267:**
  - a. Accessory Affordable Housing Program - \$105,267**  
Rehabilitation assistance to create affordable rental apartments within eligible existing structures. All units will be deeded to remain affordable in perpetuity for those at or below 80% AMI for the Town of Barnstable. Reimbursements up to \$5,000 may be awarded for eligible code improvements. For property owners that are required to adhere to lead paint standards, septic upgrades, or other extensive code improvements may be eligible to apply for an amount not to exceed \$25,000. Reimbursements must be eligible under HUD regulations, code infractions must be itemized in both the building inspector report and the contract with the Town, and original receipts must be submitted. Affordable Housing Deed restriction will be placed on properties to remain affordable in perpetuity.
  - b. Projects that Increase Affordable Rental Units – Estimated \$25,000**
  - c. Project that Increase Affordable Homeownership Opportunities - \$25,000**
  - d. Assistance to eligible households for repairs promoting energy efficiency and emphasizing green technologies. – Estimated \$25,000**

Eligible activities include:

- Acquisition of existing properties for use as affordable housing units for rent that will be deeded to remain affordable to those at or below 80% of the Area Median

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Income (AMI) for the Town of Barnstable. Affordable Housing Deed restriction will be placed on properties to remain affordable in perpetuity.

- Buy down assistance for qualified homeownership units that will be deeded to remain affordable to those at or below 80% of the Area Median Income (AMI) for the Town of Barnstable. Affordable Housing Deed restriction will be placed on properties to remain affordable in perpetuity.
- Assistance to income eligible households (80% or below the AMI) for repairs that promote energy efficiency and green technologies to maintain safe, decent, affordable housing stock.
- Other eligible housing activities may be considered based on need and funds available if they produce or maintain safe, decent, affordable housing.

Property owners receiving CDBG funds to acquire or rehabilitate their property will be required to repay the Town of Barnstable's Community Development Block Grant (CDBG) program in full upon sale, refinance, loss of affordable housing restriction, or any other transfer of the property. Recapture language will be recorded against all properties receiving CDBG funding. Some programs may require monthly repayments of the loan.

### **3. Public Facility/Infrastructure Improvements –1003 – Estimated \$25,000**

Activities that improve or increase handicap accessibility to public facilities and places and/or affordable decent housing. Consideration will be given to activities identified by the Barnstable Disability Commission that meet program eligibility requirements.

### **4. Micro-Enterprise Loan Program – 1005 – Estimated \$75,000**

Projects must be consistent with the HUD guidelines and limited to the following:

- Business must have 5 or less employees including the Owner(s)
- Businesses must be located in the Town of Barnstable
- Business Owners must be income eligible (80% or below AMI)
- Providing credit, including, but not limited to, grants, loans, loan guarantees, and other forms of financial support, for the establishment, stabilization, and expansion of micro enterprises;
- Providing technical assistance, advice, and business support services to owners of micro enterprises and persons developing micro enterprises; and
- Providing general support, including, but not limited to, peer support programs, counseling, child care, transportation, and other similar services, to owners of micro enterprises and persons developing micro enterprises.
- Business owners must be income eligible.

### **5. Public Services – 1006 – Estimated \$25,000**

Public Service activities are subject to a 15% cap of the total allocated amount to the town and must meet the following criteria to be eligible: Must be a new service or; demonstrate a quantifiable increase in the level of a service over the past 12 months.

To address these needs with the limited amount of funds available the Town is allocating funds for public services that focus on the following goals:

- Job training for homeless individuals
- Increase job opportunities for mentally disabled
- Increase job training opportunities for income eligible families with at risk youths

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An RFP will be issued for the 2010 program year asking for proposals that will be evaluated based on the criteria above. Future funding of public service awards will be based on the priorities determined for each Annual Action Plan and level of funding available. Any awards will be in contractual form and the Period of the Contract will begin July 1 and end June 30 in conjunction with the Annual Action Plan for that year. According to HUD regulations, the funding to projects under this category will be limited to 15% of the total allocation to the town and depending on financial constraints may or may not be included in each of the five years.

### **Geographic Distribution 91.220(f)**

In general, CDBG funds will be used to benefit low and moderate income persons throughout the Town of Barnstable. The Town is in the process of establishing a Neighborhood Revitalization Strategy Area (NRSA) in Downtown Hyannis as mentioned in the Five Year Consolidated Plan section above. Activities benefiting the proposed NRSA area may be given priority for those areas contain the largest number of low and moderate income residents.

### **Affordable Housing 91.220 (g)**

#### **One Year Housing Goals:**

<b>Obj</b>	<b>Outcome</b>	<b>Amount</b>	<b>Units</b>
DH-2	Increase affordable safe, decent, rental housing units	\$105,267	16
DH-2	Increase number of affordable, safe, decent, home ownership units	\$25,000	1
DH-2	Rehab Assistance to housing units within existing dwellings that are owner occupied for affordable rental housing opportunities	\$25,000	15
DH-2	Assistance to income eligible homeowners for repairs promoting energy efficiency and emphasizing green technologies.	\$25,000	3
	<b>Totals:</b>	<b>\$180,267</b>	<b>35</b>

As indicated in the consultation and citizen participation, housing needs and market analysis sections above, affordable housing continues to be a high priority for the Town. Public outreach this year confirmed that affordable housing is still one of the highest priorities for the Town. Comments received revealed the need for affordable rental and homeownership units with the importance of balancing housing types and levels for sustainable neighborhoods. As mentioned above there is a need of housing opportunities for all income levels and CDBG funds focus on providing assistance to those 80% and below the area median income.

### **Homelessness**

As mentioned above in the homeless needs and five year strategic sections, The Cape and the Islands Regional Network to End Homelessness (RNEH) is the Continuum of

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Care that developed the 10 Year Plan to End Homelessness on Cape Cod in program year 2005. The consortium has over 35 groups actively involved and represents a network of homeless services providers, non-profit agencies, private businesses, the banking community, housing developers, public housing authorities, representatives from local, county, and state government, members from the faith-based community, and formerly homeless individuals. RNEH is responsible for providing the breakdown of homeless needs, housing gap analysis and the continuum of care providers and populations served and has completed the Continuum of Care Housing Activity Chart attached hereto.

As part of the continuum, the Town of Barnstable is participating in the system that includes homelessness prevention, homelessness beds/unit, emergency shelters, transitional housing, permanent supportive housing, and outreach to the homeless, support services, and discharge planning. The Town's Human Services Committee coordinates with RNEH and works to address homeless needs.

Financial constraints often hinder the ability to provide sufficient services in relation to the needs. Much of the funding for these services is in the partnership of the Barnstable County Home Consortium and RNEH. CDBG funds may be used to assist activities that support housing, provide services or economic opportunities for the homeless or at risk of becoming homeless. The priorities for the consortium can be found in the attachment 3 - *Cape & Islands Regional Network to End Homelessness ICHH Workplan for May 2009 – October 2010*.

### **Other special needs**

As described earlier in the plan there is a substantial number of elderly, and individuals with various special needs, including people with AIDS, physical and mental disabilities. These housing needs are typically met in group homes or congregate settings. Programs to develop and operate such housing should be encouraged to continue, as the need for them will grow with the general population. The Town is fortunate to have a number of proficient special needs providers who have sponsored residential housing development and supportive service programs.

The Town is providing \$25,000 for public facility/Infrastructure improvements that includes accessibility projects for the 2010 program year and expects additional funds to be allocated in the next five years. The Town will continue consulting with the Barnstable Disability Commission (BDC) who has been instrumental in helping to identify the needs and priorities for disabled residents in our community.

### **Other Resources:**

Neighborhood Stabilization Program (NSP): The Town received \$400,000 in NSP funds to acquire foreclosed upon properties to re-use as affordable housing units. The Town partnered with the Barnstable Housing Authority (BHA) and Housing Assistance Corporation (HAC) to create both affordable rental and homeownership units. BHA has purchased one unit that provided rental housing for a very low income (50% AMI) household. The goal is to create one more rental unit with BHA and HAC will be assisting an income eligible first time home buyer to purchase their first home. Expectations are that two (2) more units will be acquired by September 30, 2010.

CDBG-R: The Town received \$94,642 of CDBG-R, Recovery Act funds that have been used to establish a Micro-Enterprise Loan Program. The Town has contracted with Coastal Community Capital to underwrite and service loans to income eligible micro-enterprise business owners to establish, stabilize, or expand their business.

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Expectations are that three (3) businesses will have been assisted by September 30, 2010.

Community Preservation Act Funds (CPA): Current CPA allocations are \$425,551 each for Affordable Housing; Historic Preservation; and Open Space projects. Expectations are these numbers will rise slightly for program year 2010.

Barnstable County HOME Program: The Barnstable County HOME Consortium receives approximately \$750,000 for housing projects in Barnstable County. As of 12/31/2009 a total of \$1,306,500 of HOME funds were allocated to housing projects located in the Town of Barnstable.

Affordable Housing Trust Fund: In March 2010, the Trust released a Notice of Funding Availability (NOFA) asking for proposals for eligible pre-development or preservation activities. Generally speaking the pre-development funds can be used to cover architectural, engineering, legal, consulting or financing activities. Preservation funds may be used to write down the resale price of a deed restricted housing unit; assist in preventing the foreclosure of a deed restricted housing unit; or assisting in the acquisition of a deed restricted housing unit in order to provide time to locate an income eligible buyer.

Lombard Fund: Approximately forty thousand dollars (\$40,000) is available yearly starting January 1 for Barnstable residents with incomes between 125% and 150% of the federal poverty level. Funds can be used for basic necessities such as housing, utility expenses, excise taxes, car payments, sewer payments, local town taxes, or education. Applicants are required to demonstrate that they have exhausted all other sources of funding and that they did not receive Lombard funds in the previous year. There is a maximum of \$500 per individual and \$1,000 per family. Typically 80-85% of the funds are used for housing expenses.

### Other Narrative:

The Town's use of CDBG funds will primarily assist low and low- moderate income persons with a focus on affordable housing initiatives. Funding will also be used to increase accessibility to public facilities and sites and create job opportunities for low and moderate income persons and at risk populations.

### QUESTIONS ABOUT THE CDBG PROGRAM?

#### Please feel free to Contact:



Kathleen M. Girouard  
Community & Economic Development Coordinator  
Growth Management Department  
Town Hall, 367 Main Street, 3<sup>rd</sup> Floor  
Hyannis, MA 02601  
Phone: 508-862-4702, TDD Phone#: 508-790-9801  
Email: [kathleen.girouard@town.barnstable.ma.us](mailto:kathleen.girouard@town.barnstable.ma.us)