

5/2/2025

Application for
Dennis Community Preservation Funds
Dennis Affordable Housing Trust



Dennis Affordable Housing Trust
Dennis Town Hall
685 Route 134, South Dennis, MA 02660
617-510-5599
bobsam266@gmail.com

SYNOPSIS

1. Project Title: Creation and Preservation of Affordable Housing in Dennis
2. Organization Name: Dennis Affordable Housing Trust
3. Amount Requested from CPA Funds: \$930,000
4. Purpose: Community Housing
5. Project Site/Location: Various locations/projects
6. Synopsis of Project: Funds designated to the DAHT for the creation and preservation of Affordable housing will provide the Trust the resources needed to address the regional housing crises and the Dennis community specifically. The availability of funds is essential to support a variety of existing and future affordable housing projects.

Cape Cod is in the midst of a housing crisis – one of both availability and affordability and Dennis is no exception. Made up primarily of single-family homes, rental options for its residents are scarce while homes purchase prices have become out of reach. The median sales price of single-family homes has risen sharply, far outpacing income growth. To affordably purchase a median-priced single-family home on Cape Cod, a household must earn \$210,000. The median income in Barnstable County is just under \$91,000. The challenge is greater in Dennis, where the median income is \$88,183(*CCC - Housing Cape Cod – The Regional Strategy 2024*).

Like the Cape as a whole, rental housing is very limited in Dennis. Whereas on average for the state, over 34% of its housing is rental housing, only 10% of housing in Dennis are rental options. Of all year-round residents, the majority live in single-family owned homes. Many are owned by seniors aging in place but wishing to downsize.

The 2023 Median Home Price in Dennis was \$575,000. To affordably purchase a home means a household spends 30% or less on housing costs, also referred to as Housing Cost Burdened. A household is considered cost burdened when housing costs exceed more than 30% of monthly income; severely housing cost burdened is when housing costs exceed 50% of a household's monthly income. 26% of homeowner households in Dennis spend 30% or more of their income on housing costs, while 49% of renter households in Dennis spend 30% or more of their income on housing costs. (*CCC -The Regional Strategy 2024*).

Statewide, the percentage of housing that is vacant for seasonal or recreational use is under 4%, while Dennis's is 57%. Even compared to Barnstable County as a whole, Dennis has a considerably higher amount of vacant, seasonal housing. This clearly limits the housing stock available for year-round residents. It affects the ability to attract and maintain vital municipal, construction, healthcare workers and other employees critical to the Town's operation and care for its residents.

Dennis, as with many communities across the Cape, is challenged by competing interests between those requiring year-round and seasonal housing. Over 57% of Dennis's total housing units are occupied part-time seasonally, or only on occasion; therefore, seasonal

workers, vacationers and year rounders are competing for the inadequate supply of affordable housing. (*Dennis HPP 2021*).

APPLICANT INFORMATION

7. Project Title: Creation and Preservation of Affordable Housing in Dennis
8. Organization Name: Dennis Affordable Housing Trust
9. Address: DAHT c/o Dennis Town Hall, 685 Route 134, South Dennis, MA 02660
10. Federal Tax Identification Number: NA
11. Primary & Secondary Contact Persons: Primary – Robert Samoluk (Co-Chair)
617.510.5599 bobsam266@gmail.com; Secondary – Kayla Hilts (Co-Chair)
508.680.4821 kay02554@icloud.com
12. Primary/Secondary Contact to Receive Funds: Finance Department, Town of Dennis

APPLICANT BACKGROUND

13. Brief Applicant History: Chapter 19 ARTICLE VII creating the Dennis Affordable Housing Trust Fund was Adopted at a Special Town Meeting on September 19, 2006; as amended and further amended. “The purpose of the Trust shall be to provide for the preservation and creation of affordable housing in the Town of Dennis (the “Town”) for the benefit of low and moderate income households. In furtherance of this purpose, the Trustees are hereby authorized, in accordance with the procedures set forth herein, to acquire by gift, purchase or otherwise real estate and personal property, both tangible and intangible, of every sort and description; to use such property, both real and personal, in such manner as the Trustees shall deem most appropriate to carry out such purpose.”.

The DAHT in collaboration with the Select Board commissioned a Housing Production Plan (“HPP”) in 2017 and requested an update in 2021. The DAHT is tasked with implementing the strategies outlined in the plan to achieve the Goals.

14. Names of Trustees: Kayla Hilts (Co-Chair), Robert Samoluk (Co-Chair), Josh Mason (Vice Chair), David Winther (Treasurer); Noreen Browne, Kate Byron, P.J. Rainwater
15. Summary of Comparable Project.

Grant Funding and Outreach

- Secured the MassHousing Planning for Housing Production grant to support the development of housing on Bob Crowell Road.
- Applied for and received a CHAPA Municipal Engagement Initiative grant to enhance social media outreach and website development, improving communication and community awareness.

Community Engagement – Initiative

- Successfully launched and hosted the "Housing for All – Dennis" community meeting, with active participation from local and regional representatives.
- Held a follow-up meeting to deepen community involvement and address feedback.

Affordable Housing Development

- Facilitated the acquisition and leasing of 187 Depot Street DP (VIC Hall) by GLF Development, resulting in the addition of 16 affordable housing units for 2025.
- Supported key projects, including those at 232 Upper County Road DP, 626 Main Street DP, 530 Main Street WD 775 Main Street WD, and 401 Main Street, The Columns, West Dennis with the potential to add up to 60 units to the Subsidized Housing Inventory (SHI).

DAHT Guidelines with Application for Funding

- Created guidelines and project specific funding application to support projects using the Dennis Affordable Housing Bylaw Section 4.9.
- Funded an affordable housing lottery for two projects under this program.

Lottery Management and Progress on Subsidized Housing Inventory

- Coordinated the housing lottery for Sand Dollar at Trotting Park 775 Main Street & 530 Main Street in West Dennis
- Engaged with the Executive Office of Housing and Livable Communities on applications and documentation related to Safe Harbor status.

Securing the Housing Coordinator Role

- Transitioned the Housing Coordinator position to a fully funded role supported by Community Preservation Act (CPA) funds, ensuring its stability and continued influence in town planning.

PROJECT INFORMATION

16. Project Concept: Promote solutions to address the shortage of affordable housing in Dennis. The approach includes creating a mixed-income community where new units are built, existing units are preserved throughout the Town, financial assistance is provided where needed and community partnerships are fostered to reduce societal opposition to affordable housing.

- a. Provide the project at 30 Bob Crowell Road with the funding to keep the project moving forward, be it further site engineering work, guidance seeking pre-development funding or assistance in developing a Request for Proposal. Additionally, funding can be used to help with financing affordable housing on the property.
- b. Provide the Trust with project funds to advance the availability of affordable housing and the preservation of existing affordable housing.

17. Project Goals/Objectives: The objective is to support the town's goals as outlined in the Dennis Housing Production plan. The plan indicates the following goals:

- a. Identify suitable publicly and privately owned sites for facilitating alternative housing production
- b. More rental options in all villages of Dennis
- c. Address the severe rent burden faced by many Dennis households.
- d. Make use of all possible state initiative to maximize funding. Note: access to these state funds usually requires some level of town matching funds to demonstrate the town has a meaningful stake in a project.

18. Describe any legal issues: Some proposed projects may require support and review by Town Counsel or an independent council. At this point in time, we are not aware of any legal issues with any proposal.

19. Describe how this project accomplishes the goals and objectives of the CPA: As the funding requested will be distributed across several projects and initiatives outlined in Exhibit A, the funding will address several CPA goals and objectives including:

- a. Construction of new buildings on a previously developed site on Bob Crowell Rd,
- b. Increase the number of affordable homes at the Bob Crowell project and the Grants being offered through the Buy down pilot program.
- c. Promotes and maintains diversity in the housing stock at the Bob Crowell project and the new affordable homes being added through the Buy down program.
- d. Preserves affordable housing through efforts to identify Subsidized Housing Inventory list eligible homes and extend expiring affordable deed restrictions.

20. Describe how this project is relevant to the current and future needs of Dennis:

The Housing Production Plan notes the following factors that contribute to the affordable housing problem in Dennis.

- a. The town's population is aging rapidly and been shrinking for the past two decades.
- b. Dennis incomes are lower than state and county averages and poverty rates are higher.
- c. Dennis has smaller households and fewer family households than the region.
- d. Over the past decade there has been a large-scale conversion of year-round units to seasonal units.
- e. There is a significant housing affordability gap in Dennis at every low-moderate income level.
- f. Housing is predominately single-family homeownership units, lacking in multifamily and rental options.
- g. A majority of the renting population is defined as "cost burdened" (defined as spending more than 30% of income on housing) with housing costs.

This request looks to address these factors by facilitating the creation and preservation of affordable housing in Dennis.

21. Describe how this project relates to the Dennis Local Comprehensive Plan: The project supports the following town policies and items from the Comprehensive Plan:

Town Policies

- a. Dennis will attempt to preserve, maintain and expand the total number of rental units
- b. The Town will encourage development and redevelopment of existing stock to provide for affordable housing in those areas appropriate for residential and commercial development implementation.

Comprehensive Plan:

- a. The Dennis Housing Committee should promote efforts to purchase existing housing units and secure affordability with deed restrictions.
- b. The Town should encourage the construction or rehabilitation of affordable housing units by Habitat for Humanity and other non-profit and/or limited dividend corporations.
- c. The town should promote the growth and development of a public-private partnership to address the affordable housing needs of the Town.
- d. The Town should work actively and cooperatively with the Barnstable County HOME Consortium to gain input, advice, and funding to secure affordable housing.

***PLEASE NOTE: The Comprehensive plan is 20 years old. The Town Planner has initiated the process to update the plan.

PROJECT IMPLEMENTATION & BUDGET

22.Total CPA Funding Request: \$930,000

23.Financial Plan: See List of Projects & Initiatives

24. Evidence of interest from potential lender: NA

25. List of other funding sources (s), including private/public in-kind)

- a. MassWorks Infrastructure Program
- b. Community One Stop for Growth
- c. Low Income Housing Tax Credits (LITHC)
- d. MassHousing Commonwealth Builder Program

Once the Trust has evaluated the projects, we will return to the Committee to review the selected projects and request the release of funds.

SUPPORT DOCUMENTS

- Exhibit A DAHT Projects & Initiatives

- Housing Assistance Corporation Housing Report:
<https://housingtoprotectcapecod.org/wp-content/uploads/2022/11/HAC-The-Concord-Report-Housing-Market-Overview.pdf>
- Cape Cod Commission:
- <https://datacapecod.org/>
- Cape Cod Commission Regional Housing Strategy:
<https://www.capecodcommission.org/our-work/regional-housing-strategy>
- Cape Cod Commission - Dennis Housing Profile:
- https://capecodcommission.org/resource-library/file/?url=/dept/commission/team/Website_Resources/housing/town_profiles/Dennis-Housing-Profile.pdf
- 2021 Housing Production plan:
- <https://town.dennis.ma.us/DocumentCenter/View/723>
- Dennis Comprehensive Plan, September 2002 – Section 5.0 Affordable Housing:
- <https://www.town.dennis.ma.us/296/Comprehensive-Plan>
- Certificate of Non-Collusion: Attached

APPLICATION SUBMITTED BY:

Name of Organization: Dennis Affordable Housing Trust

Address: Dennis Town Hall; Planning Dept.

Phone Number: 617-510-5599

Email: debsam266@gmail.com

^{Co-Chair}
Chief Executive Officer: Robert Samoluk

Signature: Robert Samoluk

Name: (if more than one) _____

Signature: _____

CERTIFICATE OF NON-COLLUSION

The undersigned certifies under penalties of perjury that this proposal has been made and submitted in good faith and without collusion or fraud with any other person. As used in this certification, the word "person" shall mean any natural person, business, partnership, corporation, union, committee, club, or other organization, entity, or group of individuals.

Chief Executive Officer(s):

Robert Samoluk
Name (print)

Name (print)

Robert Samoluk
Signature

co-chair
Title

5/1/25
Date

Signature

Title

Date

EXHIBIT A
DENNIS AFFORDABLE HOUSING TRUST
PROJECTS & INITIATIVES

1. Bob Crowell Road Redevelopment Project



Parcel ID: 176-36-0

Acres: 11.96

Zoning: Residential 40 (R-40)

At the Town Meeting in May 2023 the Select Board unanimously supported and the residents voted to designate 30 Bob Crowell Road for affordable housing. While the site is ideal for many reasons, it is complicated by the presence of DPW buildings and equipment.

The Trust applied for and was awarded a MassHousing Grant for *Planning for Housing Production Program*. The Grant Provides funds for consultant services to municipalities that are working to increase their supply of affordable housing. The program does not make direct cash awards to grantees.

MassHousing will fund pre-development activities on priority housing development sites by contracting directly with third party consultants then matching consultants with municipalities based on their respective expertise and local needs. The program prioritizes the reuse and redevelopment of municipally owned properties.

The Town has contracted with Tighe & Bond to provide predevelopment analysis and perform a feasibility study for the Bob Crowell Road site. Tighe & Bond presented its preliminary findings to the Trust and Town Department Heads on April 3, 2025. This first phase of the feasibility study is expected to be completed by June. A key task in the final report will be information on possible funding sources to move the existing DPW buildings, as well as a draft RFP.

As part of their project scope, Tighe & Bond conducted a financial feasibility analysis. In the Key Findings the analysis states: *Project is potentially financially feasible; Higher unit counts may enhance feasibility.*

FINANCIAL FEASIBILITY

30 Bob Crowell Road, Dennis		Revised - as of 4/1/2025		
FEASIBILITY TESTING		Scenario: #1	#2	#3
	Units:	84	114	110
Return on Cost		(uninflated values)		
Effective Rental Income		\$2,471,021	\$3,449,811	\$3,598,575
Operating Expenses		(\$672,526)	(\$845,026)	(\$850,196)
Net Income		\$1,798,495	\$2,604,785	\$2,748,379
Est. Construction Cost		\$32,920,199	\$41,498,110	\$44,016,446
before Dev's Fee		\$31,308,533	\$39,491,726	\$41,867,138
Return on Cost (Cash on		5.46%	6.28%	6.24%
Financed Project - Stabilized Year 4		(uninflated values)		
	LTV 65%	Rate 7.5%	Term (months) 240	
Loan		\$20,350,546	\$25,669,622	\$27,213,640
Equity		\$10,957,986	\$13,822,104	\$14,653,498
Debt Service		\$1,967,311	\$2,481,513	\$2,630,775
ROI		16.4%	18.8%	18.8%
Net Present Value (6 year hold period)		(inflated revenues and costs)		
Return on Equity	Year 3	1.9%	2.3%	2.0%
	Year 6	0.4%	6.6%	6.1%
Net Present Value		(\$769,352)	\$2,295,403	\$717,546

Given the complexity of the site and existing conditions, we anticipate additional costs to be incurred. This may include cost to move the existing structures or consultants to oversee the project and funding.

The Planning for Housing Production Program also funds and supports predevelopment planning activities that create development-ready sites, including technical assistance:

- Community Engagement • Outreach Materials • Community Meetings • Focus Groups • Stakeholder Interviews • Financial Feasibility • Market Research • Zoning Analysis • Site Analysis • Preliminary Site Engineering • Wastewater Planning • Test-Fit Scenarios • Redevelopment Scenarios • Municipality led RFP Design and Drafting • RFP Review and Recommendations.

Grants will create new capacity to implement local housing planning, by facilitating partnerships between municipalities and mission-driven housing developers.

A Local Match is required for State funding.

We are requesting funds in anticipation of the future phases of predevelopment planning activities to cover the match that is required. We also believe it is in the Town's interest to "bank" funds for future financing. This would help increase the affordability level of the project.

Because this is a town owned parcel, the Trust was required to go before the Select Board for approval to request the funding. On Tuesday April 29, 2025, the Select Board voted unanimously to support the submission.

Funding Request: \$500,000

The Bob Crowell Project aims to achieve the following Goals outlined in the 2021 Housing Production Plan:

- **Identify suitable publicly and privately-owned sites for facilitating affordable housing production.** The Town of Dennis already owns multiple parcels that may be good places for affordable housing and working with private landowners can also lead to development that may not have occurred otherwise.
- **Provide more rental options in all areas of Town.** Dennis has a lower proportion of rental units than the state or county, and lack of choice in this regard may impact smaller households, less wealthy households, and older households, all of which Dennis has a high proportion of.
- **Allow mixed-use and higher-density development in appropriate areas such as transportation corridors, existing commercial/industrial areas, and village centers.** Building dense developments helps reduce the amount of land in town needing to be developed by meeting housing needs in a smaller area, and mixed-use developments incorporate residential and commercial elements into a cohesive community structure.
- **Address the severe housing cost burdens facing many Dennis households.** According to federal standards, more than one third of all households in Dennis are paying too much in annual housing costs (over thirty percent of annual income). The burden is especially severe among renters.
- **Utilize infill and redevelopment strategies to avoid increasing impervious surface area in town.** Dennis residents value its natural resources and scenic beauty, so development should be focused in already-disturbed areas of town to minimize impacts to the environment and preserve town character.
- **Address housing needs at every level of income, for every village.** While state regulations target affordable housing at those making eighty percent or lower of a region's median income, Dennis should proactively consider the needs of other income levels, both at and slightly above median income levels (so-called "workforce housing") and at very low-income levels.



2. Buy Down Program

This pilot program will provide a Grant of up to \$50,000 to first-time buyers earning up to 80% of the area median income with down-payment, closing cost, and home rehabilitation assistance, and homebuyer education and counseling. The Grant language and Purchase and Sale Agreement will require the home be in Dennis and that the property be subject to a permanent deed restriction protecting the affordability in perpetuity. Two Grants will be offered in the initial year of the Program.

Funding Request: \$150,000

The funding would include \$50,00 for legal and administrative costs.

The Buy Down Program aims to achieve the following Goals outlined in the 2021 HPP

- **Address the severe housing cost burdens facing many Dennis households.** According to federal standards, more than one third of all households in Dennis are paying too much in annual housing costs (over thirty percent of annual income). The burden is especially severe among renters.

And the strategies outlined in the HPP to achieve the Goals.

- **Create Buy-Down Initiatives:** Non-profit organizations may purchase market-rate housing and convert those units to affordability rather than let an increasingly unaffordable housing market take its course. This process can also include necessary renovations to substandard properties.
- **Direct Assistance for Households:** Given the high housing cost burdens faced by many Dennis households, direct subsidies for work such as fixing substandard housing should be considered, as well as maximizing citizens’ access to available rent subsidy programs.

In April 2025 HUD Released the County Income Limits for Barnstable County. These limits determine eligibility for HUD housing programs and provide guidance in determining qualified households for rental and ownership programs. The limits are based on the area median income (AMI).

Barnstable County
2025 Income Limit Summary

Household Size	1 PP	2 PP	3 PP	4 PP	5 PP	6 PP	7 PP	8 PP
30% Income Limit	\$28,700	\$32,800	\$36,900	\$41,000	\$44,300	\$47,600	\$50,850	\$54,150
50% Income Limit	\$47,850	\$54,700	\$61,550	\$68,350	\$73,850	\$79,300	\$84,800	\$90,250
60% Income Limit	\$57,400	\$65,600	\$73,800	\$82,000	\$88,600	\$95,200	\$101,700	\$108,300
80% Income Limit	\$74,800	\$85,450	\$96,150	\$106,800	\$115,350	\$123,900	\$132,450	\$141,000

3. Shared Regional Housing Services Program

For the last two years (ending July 1, 2025), a Shared Regional Housing Services program has been utilized by Dennis Town staff and Town staff of all 15 Cape Towns. It was funded through American Rescue Plan act (ARPA) funds, as approved by the Barnstable County Commissioners and Assembly of Delegates, run through Barnstable County Human Services.

The program has proved beneficial to Dennis staff by providing biweekly Office Hours, and 30 hours of assistance per Town. The Dennis staff have used these hours to examine and help them get older (2001-2010) housing projects not yet on the Subsidized Housing Inventory on our SHI list. Additionally, the Town benefits from the Research database created by the SRHS consultants that includes SHI units for all 15 Towns, Short-Term rental database, and various data cataloging Housing Trusts and membership, CPCs and use of funds by Town, and will provide educational events to all participating communities.

All towns on Cape Cod have been asked to contribute to continue the Service.

Funding Request: \$15,000

The HPP supports this as a strategy to achieve goals.

- **Expand and Reinforce Regional Partnerships:** Dennis should renew partnerships that have resulted in successful housing development in the past, such as with Habitat for Humanity or the Housing Assistance Corp.

4. Preserving SHI Units

Our research has shown that there are at least 8 units on the Dennis Subsidized Housing Inventory (SHI) whose deed restrictions will expire in 2026. To encourage and keep the units on the SHI, this program would offer an incentive for property owners to extend the deed restrictions. We propose an initiative to maintain the deed restrictions. Approved applications would be eligible for up to \$25,000.

Funding Request \$200,000

- **The preserving of SHI units meets the overall objective of the DAHT and the CPC: The purpose of the Trust shall be to provide for the preservation and creation of affordable housing in the town of Dennis for the benefit of low-and moderate-income households.**

As the town strives to reach the 10% affordability level it is essential we maintain units already on the SHI list.

5. Update Housing Production Plan

The current Housing Production Plan is 5 years old and due for an update. It also was completed during COVID and an update would allow for more public input and reflect demographic changes that occurred due to COVID. An outside consultant would be hired to complete the project. The estimate provided from surrounding towns is between \$30,000 and \$60,000.

Funding Request: \$50,000

The State requires an updated HPP every five years, and this would meet that requirement.

6. Trust Website Improvements

The Trust website is due for an upgrade to support residents seeking affordable housing and housing resources the Town has to offer, The website will serve as a user-friendly “one-stop-shop” for information on these housing programs, staff, Committee contacts and DAHT meeting agendas and details. The available resources integrated on a readable user-friendly site would best serve to assist and educate Dennis residents with their various housing needs and questions. The Trust has connected with Q Marketing who prepared a proposal to upgrade the site. Attached as Exhibit B.

Funding Request: \$15,000

The HPP supports this as a strategy to achieve goals

• Public Outreach and Education: The Town should help the community understand the rationale behind specific affordable housing initiatives, what their effects on the community will look like, and how they function.

EXHIBIT B

Dennis Affordable Housing Trust

Action Plan: February 1, 2025

Marketing Programs

The objective is to reach all residents, that have a need for affordable housing while removing the stigma of “Affordable Housing”. The structure and language of the communications would be informative and easy to understand; while conveying that the program is available to anyone with a need and not only dregs of society.

Mini Website Construction: Build a small website that will include programs, facts and useful links, explaining how Dennis citizens can benefit from programs that the Affordable Housing Trust offers.

Web Hosting and Updates: Q Marketing will secure the domain name and work with your IT department to place on the Dennis town web server account. Q will purchase and maintain website hosting as well as make minor website content edits up to 1 hour per month.

Search Engine Optimization: Technical optimize to increase “organic” visibility in search engines by continually adjusting meta tags within the website with keywords Dennis residents are using related to finding affordable housing solutions.

Additional options to increase visibility of website:

Online Google Search Listings: Also known as “Google Ad Words”; target keywords that perspective program recipients would be searching for and direct them to the new website.

Social Media: A cost-efficient way to create awareness of the Affordable Housing Trust programs. Social media also aids search engine optimization, making the website easier to find by Dennis residents.

Social Media Advertising (boosted posts): Often, posts created on business and municipal social accounts need to be pushed out to those that would most benefit from the information.

Suggested Budget

Mini Website (up to 6 pages)	\$4,250
Website hosting & updating (up to 1 hr/month) (\$175/month)	\$2,100
Search engine optimization (\$250/month)	\$3,000
Social Media management/announcements (\$175/month)	\$2,100
Social Media boosted posts (\$50/month)	\$ 600
Total:	\$12,050

The above budget will be for a period of 1 year from date of agreement.

Conclusion

Thank you for allowing us to propose a marketing program for the Dennis Affordable Housing Trust. I look forward to discussing this in more detail.

Kathleen Walker

Q Marketing Inc.