

5.0 AFFORDABLE HOUSING

Introduction

A basic tenet of our society is that everyone deserves to live in clean, safe, affordable housing. However, all-too-often due to the cost of housing, many people are not able to live in such housing. These people find themselves living in over-crowded, or otherwise unsafe living arrangements. Safe/Affordable housing: the term implies the ability to bear the cost of housing without serious detriment; implies a relationship between cost and income; sales price or rental costs within the means of low-or moderate-income households that does not involve living in overcrowded or otherwise unsafe arrangements.

But what does safe/affordable housing mean to the people of Dennis? To us affordable housing is housing available to people of low and moderate income at a total price, including utilities, which does not exceed 30% of their gross income. Our plan is for the Town to do, by the year 2015, whatever it can do to make “affordable”, by that definition, 10% of all housing units available for sale or rent in Dennis and to establish criteria that will ensure future or long term affordability.

The 10% goal is not a matter of our discretion. It is a goal set by the State. The state will pursue the 10% goal by over-riding local zoning and other regulatory processed unless the town attains this target. The problem of affordable housing seems almost insoluble. Many people in the low/moderate income groups have almost no opportunity in a free market to afford new housing. About one-half of our families are in the low-to-moderate income group. An affordable house for these people is one that sells for less than \$100,000 or rents for less than \$900 – for the poorest of us, a whole lot less.

This plan proposes to attack the problem on all practical fronts. These include encouraging or requiring developers to include a number of affordable units in their subdivision and construction plans, revising zoning to provide affordable opportunities while protecting the environment and community character, reviewing building construction restrictions, seeking state and federal financial help, concentrating on the “recycling” of underutilized and vacant structures, and searching out innovative materials and methods that promise real progress in reducing basic construction costs.

Who is affected?

Housing affordability was once a problem primarily experience by the poor in declining central cities. By the early 1980s, affordability had become a concern for middle-income families in suburban areas. In the late 1970s and early 1980s inflation increased, the availability of housing credits declined, housing prices and interest rates soared, and access to safe, affordable housing for many households, particularly young ones, became an impossible dream. At the same time that the federal government withdrew from many housing subsidy programs, federal deregulation of financial institutions disrupted traditional sources of funding for housing. New priorities,

particularly tax reform and the reduction of the federal deficit, also have affected support for housing. Changing demographics and limited funds for infrastructure presented additional challenges to municipalities and housing planners.

There is a perception that only poor folks are impacted by the lack of affordable housing. While it is certainly true that the poor suffer the greatest hardships and should receive priority attention, the fact of the matter is that the lack of affordable housing affects a broad cross section of any community. It is important for people to see this commonality of interests and realize that some day it could be them that is in need of affordable housing.

Lack of affordable housing is a problem that is no longer limited to lower-income groups. Most of today's occupants of affordable housing units are not the "poor" in the generally understood sense of the word. The average resident of affordable housing is drawn from the large reservoir of "poor" working people including municipal workers, teachers, secretaries, bus drivers, retail workers, and community service providers. Many are in their twenties and thirties, many have families, and many have graduated from college. Most are only lower-income because they are just starting out in life; many are lower-middle-class people who are upwardly mobile and who will eventually become middle-class or even upper class.

The major affordable housing problem is the number of households paying a disproportionate amount of income to obtain housing. This problem is particularly acute among very low-income renters (those having incomes below 50% of the area median). The 1990 U.S. Census reports that approximately 37% (7,937) of Barnstable County's renter households are paying more than 35% of their income for shelter rent (Barnstable County Home Consortium, HUD CPD Consolidate Plan 1995-2000, 5). When utility costs are included, all of the renter households are "at risk" of paying more than 50% of their income for gross rent.

Sixty-nine percent of the respondents to the 1995 Cape Cod Resident Survey prepared for the Cape Cod Commission reported that lack of affordable housing is a serious problem on the Cape. Dennis residents share this regional concern as increasing numbers of seasonal renters and second-home owners drive up the cost of housing for year-round residents and seasonal workers, many of whom are employed by the very service industries that support the tourist industry. Retail and service jobs accounted for 77% of the Dennis work force in 1994. The service and retail jobs held by many are relatively low-wage positions; yet, housing prices in Dennis are dictated by forces unrelated to the income levels of the year-round and seasonal worker populations. Approximately 47% of employees of Dennis businesses live in Dennis while some 34% live in the neighboring towns of Brewster, Harwich and Yarmouth.

Compounding the problem of finding housing that is affordable is the increasing scarcity of both rental and ownership units. Houses sold as second homes, units converted to seasonal condominiums, and units rented for only a portion of the year are all effectively removed from the market for year-round residents. In 1990 there were 7,491 year-round occupied or vacant housing units in Dennis, in 2000 this number increased to 8,079 units. This reflects an increase of 7.8% over ten years. During this time period total households increased from 6,218 in 1990 to 7,504 in 2000, a nearly 20% increase in households seeking housing.

In Dennis, median house values and rental costs have risen rapidly and, while the percentage of year-round units has increased pursuant to the last three U.S. Censuses, at 57%, Dennis has the highest proportion of seasonal units (vacant as of April 1) of any town in the Monomoy region (see Table 5.2, 1990 U.S. Census), which is comprised of the towns at the “elbow” of Cape Cod: Brewster, Chatham, Dennis, Harwich and Orleans.

The Human Condition, a community needs assessment of Cape Cod towns conducted by the Barnstable County Department of Human Services, polled a group of 284 “Key Informants” made up of representatives of government, civic organizations, human services, and other local and regional entities. Seventy-three percent of the “Key Informants” cited long-term housing assistance as a need that went unmet. Fifty-six percent reported that housing rehabilitation or repair was an unmet need.

Nearly 49% of Dennis households qualified as low or moderate income in 1990 (up to 80% of the median), the target groups identified by the Federal Department of Housing and Urban Development (HUD) for which affordable housing must be available. To qualify as “affordable”, rental or ownership housing must not cost more than 30 percent of gross income.

“Affordable housing,” according to MGL Chapter 40B, must be protected through long-term affordability restrictions to ensure that below-market values are passed from one owner or tenant to the next. The state has established a goal for 10% of the town’s total housing stock to be “protected” for low/moderate income residents. In the year 2000, the town was at 3.37% “protected” affordable units.

Dennis’ proposed plan to increase its affordable housing stock echoes the goals and policies outlined in the Cape Cod Regional Policy Plan and the Town will strive to attain the desired 10 percent goal by targeted-year 2015.

The provision of affordable housing must be addressed without compromising the Town’s environmental resources and communal character. Protecting and enhancing the quality of life in the Town requires sensitivity to its fragile environment and limited developable land. Maintenance and protection of the groundwater of the Town is of paramount importance. Attention must be given to developing complimentary strategies that create affordable housing and protect the environment of the Town.

The Town’s proposed plan to increase its stock of affordable housing is consistent with the LCP vision statement by its emphasis on redevelopment and new development in established village centers, where potential impacts will be minimized. Moreover, redevelopment and adaptive reuse of existing structures for housing can contribute to the vibrancy of village centers. The proposed plan also recognizes the potential benefits of considering higher-density affordable housing developments only under certain circumstances: (1) when public water supply is available, (2) when alternative septic technologies are used to mitigate potential hazards, or (3) when aggregate loading of waste water nitrates will not exceed acceptable levels.

PUBLIC PERCEPTION

Towns are not isolated enclaves, far removed from the concerns of the area in which they are situated, and municipalities may have to make adjustments to provide for their “fair share” of low- and moderate-income housing should remember that they are not being required to provide more than their fair share. No one community need be concerned that a deluge of low- and moderate-income developments will radically transform it. Nor should any community conclude that its residents will move to other areas as a result of its provision of lower-income housing, because those other areas are required to do their part to provide the same housing.

Scenic and rural areas will remain essentially scenic and rural, and suburban communities will retain their basic suburban character. However, there will be some change, as there must be if the affordability for lower-income citizens is to be protected. The change will be less painful for communities than the status quo has been for lower-income residents. We must bear in mind, the right of the people of a community to decide the future of their own community does not mean that those who got there first are now privileged to keep out the less fortunate. It is also important to note that the provision of affordable housing contributes to stable communities. People are able to remain in the communities where they have lived and worked when there is a sufficient supply of affordable housing.

Public- and private-sector roles

The vast majority of the housing in the U.S. is provided by the private sector and private ownership is widely dispersed. Although the land use powers of local government have always been a decisive influence, the role of local government has been limited largely to regulation and provision of services. Local governments zone the land, impose standards on construction, provide physical support, and provide protective functions.

Apart from regulation of the private market, government intervention in housing has usually been limited to areas in which the private sector is deficient. Until recently, most government intervention originated at the federal level. The federal government provided the funds and the statutes. Although housing programs have been implemented locally, for the most part, the federal government has been historically looked to as the source of solutions to housing problems. However, this role is changing.

Planning for housing at the local level is becoming more important. As federal housing funding continues to decrease, states and local governments are now assuming more responsibility and providing more financial support for housing, replacing the federal government as the policy and program provider. The federal Department of Housing and Urban Development (HUD) has shifted much responsibility for solutions to housing problems to local governments. The Massachusetts Department of Housing and Community Development (DHCD) makes funding available to counties and local governments for the development of affordable housing projects.

There is general agreement that while the private sector can be expected to accommodate most housing needs, the needs of some households will require government assistance. The groups particularly sensitive to high housing costs include very low-income households, elderly persons,

handicapped individuals, single-parent households with children, young couples just starting out, and minority households, mostly to the extent that they are also low income.

Government encourages ownership of housing, believing that owners (1) represent better managers of housing, (2) contribute more taxes, (3) make a greater contribution to the community, and (4) have a bigger stake in the future of the community. Government efforts to reduce housing costs and/or encourage ownership include subsidizing interest, giving energy grants, providing down payment/closing cost assistance, providing tax abatements and through rent subsidy programs such as the Section 8 Family self-sufficiency Program. When a families earned income increases, a portion of their increased tenant share may be deposited into an escrow account, which can be used for home ownership (or for any other reason as determined by the family).

EXCLUSIONARY AND INCLUSIONARY ZONING

All zoning restrictions have some exclusionary effects. In reality, the essence of the zoning technique is the exclusion of certain uses, densities, and building types from particular districts. The term “exclusionary zoning”, however, is employed to describe local land-use controls that have the effect of excluding most low-income and many moderate-income households from suburban communities and, indirectly, of excluding most members of minority groups, who tend to be less affluent. Local land-use controls will be exclusionary, therefore, only to the extent that they increase the cost of housing in suburban communities and thereby make housing less affordable.

Principal “exclusionary” land-use controls that exists in Dennis:

1. Large-lot zoning – restricting development substantially to single-family dwelling on large lots (one acre or more) can limit the supply of housing sites and thereby increase residential land costs. Large lot sizes can also add costs to land improvements by increasing the required linear feet of streets, sidewalks, water lines, sewers, etc.
2. Restriction of multifamily housing – limiting the number of units per acre to that of single-family dwellings can effectively eliminate the most realistic opportunity for housing persons of low- and moderate-incomes; multifamily housing generally represents such an opportunity because their higher densities usually mean lower land costs per units, and federal subsidies are most frequently geared to this type of housing. In Dennis, the September 2001 Special Town Meeting adopted a zoning amendment that allows the Planning Board to provide for higher residential densities through a Special permit review when affordable housing is provided.
3. Restriction of mobile homes – as the average price for a single-family conventional home continues to climb beyond the reach of a large proportion of the population, perhaps the only available non-subsidized forms of housing for those persons who wish to own rather than rent mobile homes.

Exclusionary zoning has come under attack in both the state and federal courts. In the state courts, the attack has generally centered on the direct exclusionary effect of restrictive land-use controls on low-income and moderate-income households. In the federal courts, the attack has generally been based on the theory that, by excluding low-income and moderate-income families, restrictive land-use controls indirectly discriminate against racial and ethnic minorities in violation of their federal constitutional or statutory rights.

Judicial, legislative, and executive actions addressing “exclusionary” zoning and “affordable housing” have set forth a doctrine, similar to the of M.G.L. Chapter 40B, having the following purpose and intent:

1. To ensure that municipalities’ land use regulations “affirmatively” afford a “realistic opportunity” for a “fair share” of the regions’ present and prospective low- and moderate-income housing needs.
2. To ensure that municipalities’ land use regulations “affirmatively” afford a “realistic opportunity” for decent housing for some portion of their resident low- and moderate-income households currently occupying substandard housing (i.e., each municipality must provide a realistic opportunity for decent housing for its lower-income households except where they represent a disproportionately large segment of the population as compared with the rest of the region).

The purpose of the Massachusetts “anti-snob zoning law”, Massachusetts General Laws, Chapter 40B, §20-23, “is to provide expeditious relief from exclusionary local zoning bylaws and practices which might inhibit construction of low and moderate income housing in Commonwealth’s cities and towns” (Mass. Gen. Laws Ann., ch. 40B, §21, note 4). The act “represents the legislature’s attempt to satisfy the regional need for housing without stripping municipalities of their power to zone” (Mass. Gen. Laws Ann., ch. 40B, §20, note 2). The law authorizes a ‘qualified applicant’ – a public agency, a nonprofit corporation, or a limited dividend corporation—to apply to a local board of appeals for approval of a low- or moderate-income housing project to be subsidized by the federal or state government. The local board of appeals may issue a comprehensive permit for the project, deny approval, or issue a permit subject to conditions (sec. 23).

While Massachusetts General Laws, Chapter 40B, does not require any municipality to take action to develop housing for low- or moderate-income households, the Town of Dennis recognizes the important responsibility and obligation it has to be a leader and spokesperson in guiding the community in this effort to create affordable housing. The Town realizes its responsibility to consider and respond to the many different needs of its residents.

Perhaps the most obvious motivation for planning for affordable housing is the need of the residents who presently live in the Town and the expected changes in their life styles and needs, as they grow older. The housing of the Town should meet the varying needs of the changing “life cycle”. Unless the Town plans for ways that allow current resident to live here in the years ahead, it will force many families, especially those with lower incomes, to move to other areas where less expensive housing is available.

The lower-income regional housing need is comprised of both low- and moderate-income housing, Dennis' "fair share" should include both in such proportion as reflects consideration of all relevant factors, including the proportion of low- and moderate-income housing that make up the regional need. A numberless resolution of the issue based upon a conclusion that Dennis provides a realistic opportunity for some low- and moderate-income housing is insufficient. "Fair share" is usually calculated in terms of the number of units needed immediately, as well as the number needed for a reasonable period of time in the future.

Satisfaction of the "fair share" obligation cannot depend solely on the inclination of developers to help lower-income individuals or households. "Affirmative" inducements are usually necessary to make the opportunity real. As used in this regard, "affirmative" suggests that the municipality is going to do something. Once the "fair share" obligation is met, there is nothing restricting the use of other zoning measures designed to maintain a community's beauty and communal character.

"Inclusionary" policies are a response to the challenges being levied at exclusionary zoning. Inclusionary zoning employs positive, active policies and programs to attract low- and moderate-income residents. Such policies and programs go beyond the avoidance of techniques, which discourage lower-income housing; they actively encourage housing for low- and moderate-income households.

While it has been applied in other contexts, "inclusionary" provisions typically have the objective of expanding housing opportunity. The inclusionary planning technique consists of requiring planning authorities to plan for low- and moderate-income housing and/or housing for specific groups. Inclusionary zoning consists of requiring residential developments of specified size, type, or location to include low- and moderate-income housing.

It is important to note that in spite of the enthusiasm of many proponents of inclusionary zoning, constitutional concepts such as the "taking" issue have been used to invalidate inclusionary requirements. And while some courts have accepted the idea of inclusionary incentives, they have generally invalidated the techniques. It should also be noted that affordable housing and inclusionary zoning are not about employers, employment, or local businesses, despite their impact on the local economy.

The targeted beneficiaries of affordable housing and inclusionary zoning are low-income households and moderate-income households. Any individual, household, or group is a targeted beneficiary only to the extent that the individual, household, or group may be low- or moderate-income. Certain groups may be disproportionately represented, but only to the extent that they are also low- or moderate-income.

Selected strategies and devices which may be employed to provide a "realistic opportunity" and satisfy the "fair share" obligation:

1. Remove excessive restrictions and exaction's: remove all Town-created barriers to the construction of its "fair share" of affordable housing; thus, to the extent necessary to meet the

fair share obligation, remove zoning and subdivision restrictions and exaction's that are not necessary to protect health and safety.

2. Affirmative Measures

a) Encouraging or requiring the use of available state or federal housing subsidies; the Town should cooperate with developers' attempts to obtain subsidies. Our 2010 10% goal will help us to continue to receive these subsidies.

b) Providing voluntary incentives or requiring that private developers set aside portions of their developments for affordable housing.

(1) Incentive zoning—provide a voluntary incentive; e.g., a sliding-scale density bonus that increases the permitted density as the amount of affordable housing provided is increased, or a set density bonus for participation in an affordable housing program; growth control exemptions; a streamlined application process.

(2) Mandatory set-asides (a more effective device than incentives)—requires developers to include a minimum number of affordable housing in their developments. Density bonuses are provided to offset below-market rentals or sales. Potential problems: the taking issue; scarcity of federal subsidies; maintaining the rent or sales price over time; assuring developers adequate returns on investments; rendered ineffective if a developer builds all conventional units first and then reneges on the obligation to build the affordable units (therefore, necessary to require that developers phase-in the affordable units as the development progresses).

c) Over-zoning—i.e., zoning to allow for more than the “fair share” if it is likely, as it usually is, that not all of the property made available for affordable housing will actually result in such housing.

d) Establish maximum square footage zones - - i.e., zones where developers cannot build units with more than a certain square-footage or build anything other than affordable housing or housing that includes a specified portion of affordable housing.

e) Zoning for manufactured housing - - i.e., factory-built, single-family structures that meet the National Manufactured Home Construction and Safety Standards Act, commonly known as the HUD code.

f) Flexible zoning standards – establish flexible zoning standards which allow a creative adaptation of existing density standards, in particular bedroom densities, to allow for additional housing units to be created without overburdening the land.

g) Encourage adaptive re-use of existing structures by providing zoning strategies that promote mixed use development, the use of vacant accessory space in commercial and

residential structures for affordable housing and the conversion of larger homes into multi-family facilities without altering overall site floor-space.

Are inclusionary housing programs cost-free or do they simply redistribute the cost of providing affordable housing to other housing market participants? Who bears the cost of providing affordable housing? Three possibilities are immediately apparent:

1. Costs can be absorbed by developers from the profits that they would otherwise presumably make. (This is an unlikely possibility).
2. Costs can be passed forward to the buyers of the market-rate units in the development.
3. Costs can be passed backward, in that developers of projects subject to inclusionary housing programs will not be willing to spend as much for the land, all other factors being equal. Under most circumstances, this appears preferable.

Developers would probably not incur any additional costs if density bonuses compensated for losses incurred from the low- and moderate-income housing units.

INVENTORY

Housing Types

Approximately 75% of Dennis' residential units (10,891) are single-family dwellings, while condominium units make up some 12 percent of the housing stock (1,732 units), with the remaining 13 percent divided among 2-family, multiple dwelling on one parcel, 3-family, 4 or more unit buildings, and mixed use (Massachusetts of Revenue, Division of Local Services, FY 1997). Year 2000 census data is not yet available for this information.

The mean number of rooms per dwelling was 5.5 in 1990, the same as the mean for the cape as a whole. The "median year built" was 1968, compared to the Cape-wide median of 1971.

Housing Availability

In of 1990, nearly 43% of Dennis housing units were occupied year-round (Table 5.1) this increased to 53% in 2000. In 1990 over 57% of the town's housing stock was "vacant", or unoccupied, for at least part of the previous year this decreased to about 47% in 2000. In both 1990 and 2000 the vast majority of housing units (Table 5.2) that are not occupied on a year-round basis are seasonal or recreational units, lacking the necessary combination of heating systems, insulation, and kitchen facilities to meet year-round needs. Though exact numbers are elusive, however, some of the units that are vacant for significant portions of the year are candidates for year-round occupancy.

Housing Affordability

The average single-family dwelling in Dennis has become increasingly unaffordable over the past 25 years. The median price of a single-family dwelling rose at twice the rate that median family income increased between 1970 and 1990 (Table 5.3). This would seem to reflect the boom in high-priced second homes that occurred over that period. The housing market reflects the regional nature of the Cape economy and Dennis' proximity to the Boston Metropolitan Area. As stated in the Cape Cod Regional Policy Plan, "Since the housing market is driven by ability to pay rather than by housing cost or public altruism, prices rise to meet off-Cape incomes". Environmental constraints and the dwindling supply of buildable land further drive up housing costs.

As touched on earlier, under federal (and state) standards a household is considered very low-income when its total income does not exceed 50% of the county median; low income is defined as between 50% and 80% of the median. Eighty percent of the 1997 HUD county median family (household) income of \$45,000 is \$36,000. The maximum monthly housing payment of 30% of income for gross rent (includes utilities) is \$900¹. With utilities estimated at around \$120 per month (HUD report) "affordable" shelter rent cannot exceed \$780 per month. Because the Dennis median income is lower than the Cape median, true "affordability" may be somewhat lower.

Table 5.1a
1990 Housing Units in Dennis and Surrounding Towns

Place	Total Housing Units	Total Occupied Units	Owner Occupied Total	Median Value \$	Renter Occupied Total
Barnstable County	135,192	77,586	56,136	162,800	21,450
Brewster	6,367	3,383	2,617	168,700	766
Harwich	8,325	4,505	3,545	161,600	960
Yarmouth	15,913	9,594	7,014	149,400	2,580
Dennis	14,502	6,194	4,439	164,300	1,755

Source: U.S. Census of Population and Housing, 1990

¹ It is important to make the distinction that the numbers discussed here are based on 1997 figures while in Table 5.2 the numbers are based on 1990 Census figures. 1998 rents, as estimated by the Dennis Housing Authority, are running around \$525 – 535 for a one bedroom, \$600 for a two bedroom, and \$725 for a three bedroom. These Figures do not include utilities.

Table 5.1b
2000 Housing Units in Dennis and Surrounding Towns

Place	Total Housing Units	Total Occupied Units	Owner Occupied Total	Renter Occupied Total
Barnstable County	147,083	94,822	73,787	21,035
Brewster	7,339	4,124	3,480	644
Harwich	9,450	5,471	4,504	967
Yarmouth	16,605	11,520	8,711	2,809
Dennis	14,105	7,504	5,705	1,799

Source: U.S. Census of Population and Housing, 2000

Table 5.2a
1990 Median Rents and Vacant Housing Units

Place	Median Rent	Total Vacant Units	Seas./Rec Vacant Units	Vacancy Rates Owner	Vacancy Rates Rental
Barnstable County	\$547	57,606	46,834	4.51%	12.71%
Brewster	\$559	2,984	2,751	2.64%	6.13%
Harwich	\$527	3,820	3,300	3.96%	6.71%
Yarmouth	\$598	6,319	4,725	5.81%	20.15%
Dennis	\$542	8,308	7,011	3.86%	21.51%

Source: U.S. Census of Population and Housing, 1990

Table 5.2b
2000 Vacant Housing Units

Place	Total Vacant Units	Seas./Rec Vacant Units	Vacancy Rates Owner	Vacancy Rates Rental
Barnstable County	52,261	47,016	1.4%	7.4%
Brewster	3,215	2,960	1.5%	12.3%
Harwich	3,979	3,588	2.2%	6.5%
Yarmouth	5,085	4,549	1.6%	3.9%
Dennis	6,601	6,026	1.6%	13.0%

Source: U.S. Census of Population and Housing, 2000

Table 5.3
Town of Dennis, Median Family Income and Median Housing, 1970-1990

	Median Family Income \$	Median Price/single family dwelling, \$
1970	9,345	23,700
1990	27,900	118,000
% change	198	398

Source: U.S. Census (Cape Trends, 2nd ed.)
Town of Dennis, Planning Proposals & Policies Report, 1974.

An article in the **Register** on January 2, 1997 underscored the plight of Dennis residents wishing to purchase a home at the median sale price of \$110,000 for January through June 1996. “At 8.5 percent interest with 10 percent down, the monthly payment without taxes and insurance would be \$769. Taxes and insurance could add another \$150 or more per month”. The monthly payment exceeds the \$900 threshold for moderate-income households.

While 10.6% of the Dennis population was below the poverty level (including 9.2% of the elderly) and 8% received public assistance, as reported in the 1990 census, the issue of housing affordability clearly affects a much larger segment of the population. With properties in increasing demand an already desperate situation for many households will be exacerbated. Many residents must resort to financial assistance, home-sharing, frequent moves from seasonal rental, and other non-traditional means of housing themselves.

Table 5.4 shows that households in Dennis and neighboring towns (as well as on the Cape as a whole) are often not family households. In Dennis, 35% of households were non-family households in 1990, this increased to 39% in 2000. A non-family household consists of a householder living alone or with non-relatives only.

Table 5.4a
Types of Households, 1990

Place	All Households			Family Households			
	Total Households	Persons in Households	Persons per Household	Total Family	Married Couple	Other Male	Other Female
Barnstable County	77,586	182,610	2.35	52,006	42,452	1,956	7,598
Brewster	3,383	8,184	2.42	2,427	2,065	74	288
Harwich	4,505	10,208	2.27	3,043	2,584	72	387
Yarmouth	9,594	20,989	2.19	6,225	4,916	238	1,071
Dennis	6,194	13,726	2.22	4,002	3,253	138	611

Source: U.S. Census of Population and Housing, 1990.

Table 5.4b
Types of Households, 2000

Place	All Households			Family Households			
	Total Households	Persons in Households	Persons per Household	Total Family	Married Couple	Average Family Size	Other Female Head of Household
Barnstable County	94,822	216,553	2.28	61,041	49,457	2.82	8,939
Brewster	4,124	9,639	2.34	2,854	2,389	2.79	366
Harwich	5,471	12,051	2.20	3,545	2,919	2.72	492
Yarmouth	11,520	24,341	2.11	6,902	5,451	2.68	1,116
Dennis	7,504	15,830	2.11	4,581	3,679	2.65	693

Source: U.S. Census of Population and Housing, 2000.

To further break down the types of households in Dennis (again, using 1990 U.S. Census data since 2000 data is not yet available), some 14% of local resident lived alone. Of the total number of 1,883 persons living alone in Dennis, 1,085 (58%) were 65 years or older. Of the 3,989 Dennis residents aged 65 or older, 28% of them lived alone (Table 5.5).

Table 5.5
Household Breakdowns, 1990

Place	Non-Family Households			Group Quarters	
	Total Non-Family	Living Alone	65 & Over Living Alone	Total Persons	Institutionalized
Barnstable County	25,580	21,111	10,802	3,995	2,462
Brewster	956	750	365	256	256
Harwich	1,462	1,280	807	67	57
Yarmouth	3,369	2,911	1,764	185	173
Dennis	2,192	1,883	1,095	138	138

SOURCE: U.S. Census Population and Housing, 1990

HOUSING CONDITIONS

Subsidized Housing

According to the Dennis Housing Authority, there are about 289 subsidized housing units in Dennis. Table 5.6 breaks down the different types of subsidies.

Table 5.6
Subsidized Housing Units in Dennis

113 Units of Mass Rental Voucher Units (State Funds)
118 Units of Section 8 leased housing (Federal Funds)
8 Units of Department of Mental Health Housing
50+ Units of Section 8 Leased Housing Units, leased through the Housing Assistance Corporation

Source: Dennis Housing Authority, 1997

The Department of Housing and Community Development (DHCD) currently lists 272 housing units as qualifying as affordable housing under M.G.L. Chapter 40B (Table 5.7). In 2001, the Zoning Board of Appeals issued a Comprehensive Permit for 10 units of affordable rental housing in Route 28 in West Dennis. These numbers are not included in Table 5.7, as they do not appear on the most recent list (10/2001) from DHCD. DHCD refers to affordable housing as subsidized housing. In order to be considered an eligible development, a housing development must meet the following criteria:

“1) it has received final, written subsidy approval by the **federal or state government** under any program to assist the construction or substantial rehabilitation of housing which is **affordable to people or families with incomes no higher than 80% of the median income** for the MSA, PMSA, or the non-metropolitan county in which the unit is, (see, e.g., 42 U.S.C. §5302(a)(20))

2) 25% or more of the units in the development, are affordable, as defined above, and subject to **use restrictions or re-sale control to preserve its affordability as follows:**

- a) for **fifteen years or longer** from the date of subsidy approval or construction for new construction,
- b) for **five years or longer** from the date of subsidy approval or completion from substantial rehabilitation,

3) it is subject to any executed Regulatory Agreement between the developer and the subsidizing agency unless the subsidy program does not require such an agreement (e.g., the HOP program), and

4) it is subject to an Affirmative Fair Marketing Plan approved by the subsidizing agency”. (Source: Department of Housing and Community Development (DHCD) Chapter 40B Subsidized Housing Inventory – July 1, 1997.)”

Table 5.7
DHCH Chapter 40B Subsidized Housing Inventory – July 1, 1997

Development Name & Address	Funding Agency	Program Home Rehab	Ch. 40B Units	% Subsidized 2000 Base
Cape Cod Commission/HAC Scattered HDR Program	HUD	Home Rehab	1	
Center Street Village 667-1A 167 Center Street	DHCD	667	52	
Chapter 167-1, 8 Clipper Lane.	DHCD	167	8	
Chapter 705-1 Scattered Sites	DHCD	705	8	
Chapter 705-2 Mulhern Drive	DHCD	705	12	
Foundation Project 428 Main Street, Unit 2-08, 1-07	HUD	Home Rent	2	
Gordon Sr. Citizen Apts. Route 134	FMHA	515	64	
Harvard Council for Homeless, Scattered Sites	HUD	Home Rent	8	
HOR Program (94-95)	HUD	Home Rehab	2	
HOR Program (95-97) Scattered sites	HUD	Home Rehab	2	
Housing Asst. Corp. Utility CV, 486 Grassy Pond Road	HUD	Home Rent	2	
Old Bass River Village 657-2 226 Old Bass River Road	DHCD	667	32	
Searsville Acres, Searsville Road	DHCD	LIP	7	
Windmill Village 667-1 109 Upper County Road	DHCD	667	40	
Dennis Commons, 206-224 Main Street, Dennisport	DHCD	LIHTC	32	
Total number of units and % considered affordable			272	3.37

Source: DHCD, October 1, 2001

ANALYSIS

The Economics of Housing Affordability

Cape Cod Planning and Economic Development commissioned a study in June 1987 titled “Affordable Housing on Cape Cod, June 1987”. This study cited several factors that make housing unaffordable for average-income families on Cape Cod, including the following:

1. Cape Cod is a resort community; consequently, forces and income levels unrelated to Cape incomes drive the price of housing.

2. The Cape's access to major metropolitan areas makes it a popular resort area but the limited size of the Cape and its environmental constraints limit development. (This constrained supply in a high-demand atmosphere further drives up the price).
3. Income levels on the Cape are low (most jobs being service-oriented) compared to nearby labor markets; consequently, average wage earners on the Cape can afford even less for housing than average wage earners elsewhere in the state.

Economic Consequences of Affordable Housing Shortage

In their summary of the 1987 "Dennis/Yarmouth Affordable Housing Study", the Affordable Housing Study Committee perhaps best stated the intentions and motivations behind the provision of affordable housing: "Affordable housing [is] housing available to the local work force and the affordability problem [is] the gap between local wages and salaries and the going rate for decent housing. The kicker, or the reason for community concern was and is, that the lack affordable housing represents a barrier to community membership, prohibiting the very people who provide convenient and essential services to the community from living there themselves".

The case for affordable housing need not be made solely as an issue of social justice. The gap in housing affordability is an economic issue as well. The modest supply of affordable housing has negative economic consequences for local Dennis businesses. As part of the "Dennis/Yarmouth Affordable Housing Study", a survey of selected businesses, conducted by Stockard and Engler, Inc., verified the connection between the cost of housing and the economic health of Dennis:

"Some employers stated that they had noticed their labor force becoming increasingly unstable. Workers had become more transient, in no small part due to the transiency of their housing situations. This was caused largely by the increases in the cost of housing; they stated that over half of their new employees take temporary housing and then move again within the first year. Many felt this trend continues even after the first year; thus, contributing to the transient nature of the employee. They felt that an employee's unstable living arrangements directly affected stability on the job. A large percentage of the employers believed that the instability caused by transient housing situations led to noticeable increases in turnover and absenteeism and decreases in production per employee. (Dennis/Yarmouth Affordable Housing Study, May 1987, p.4)"

Since the 1987 study, the population affected by the increasing costs and limited availability of housing in Dennis has expanded to include professionals. Those who once were able to purchase houses are now hard-pressed to find affordable rental units. The loss of the sons and daughters of homeowners, just starting out on their own, and other long-time residents to more affordable housing markets elsewhere has the potential for profound effects on community stability and character.

SPECIAL NEEDS POPULATIONS

Home sharing, accessory apartments, and ECHO housing

Elderly people are a rapidly growing segment of the population. In 1980 the proportion of the Dennis population 65 years of age and over was 26.2 percent and by the year 1990 it was 29.1 percent (Barnstable County Health and Human Services Advisory Council, The Human Condition, 160).

While older residents are often strongly attached to their houses and neighborhoods, they may develop health problems that make independent living difficult. In addition, the elderly population, often living on fixed or reduced incomes, are susceptible to housing cost problems as their housing requirements change or as property taxes increase when assessments go up in response to rising property values. The rapidly growing cost of publicly funded nursing home care has made home care more financially attractive to policy-makers and, increasingly, public policy is designed to help elderly residents remain in their homes.

On the other hand, many older people live in houses that may be larger than they need or more costly than they can afford. In communities where housing is in short supply or very expensive, this type of housing could represent an untapped resource. Housing patterns such as home sharing, accessory apartments, and ECHO housing can allow elderly persons to remain relatively independent, provide a new source of income for the homeowner, and make available more lower-cost housing. Regulations that allow these types of housing patterns offer a means of providing housing without subsidies. Taking advantage of these opportunities, however, may require zoning changes, such as allowing accessory apartments.

In home sharing, a homeowner - - often an older person – rents a room or rooms in exchange for either money or services such as cleaning, cooking, or driving. The house does not have to be modified. This is an old practice in communities that allow roomers in single-family homes. It is now being done more systematically, through programs that arrange home sharing matches. Where zoning ordinances restrict the sharing of houses by unrelated individuals, however, possibilities for this housing option are limited.

Accessory apartments, also known as mother-in-law apartments or granny flats, are separate apartments in single-family houses. Many such conversions occur illegally. For residential communities wishing to preserve their beauty and communal character, they offer an alternative to apartment complexes, which the communities may perceive as opposite to their way of life.

Accessory apartments typically cost 25 to 40 percent less than newly-built apartments of equivalent size (Netter, Accommodating Accessory Apartments, Urban Land, April 1984, 34-35). Because construction costs are lower and because the owner often occupies one of the units, the rents for accessory apartments are often lower than those for comparable non-accessory apartments.

Renting an accessory apartment may provide homeowners with the income they need to remain in their homes. In this way, accessory apartment regulations promote neighborhood stability.

They also encourage the maintenance of the existing housing stock: homeowners can apply income received from the rental units to the upkeep of the house.

Zoning can be used to encourage housing construction for elderly people. Elder Cottage Housing Opportunity (ECHO) housing involves the placement of small, factory-built or conventionally constructed, removable dwelling units on the same single-family lots with existing single-family homes. ECHO housing is designed to provide affordable and independent nearby housing for family members while allowing elderly persons to remain in their neighborhoods when economic pressures or declining physical abilities might otherwise force them to move.

STRATEGIES AND RESOURCES

The following points must condition efforts to address the affordable housing needs of the Town:

1. Enough structures already exist to meet affordable housing needs, but affordability must be maintained through restrictions.
2. Priority must be given to providing affordable rental units to year-round residents of limited means and to allowing potential homeowners to save enough to purchase houses in Dennis.
3. Conversion of rental units to condominiums effectively removes these units from the market for most year-round residents; condominium conversions should not be allowed to occur unchecked and/or should be offset by the simultaneous creation of affordable rental units.
4. Affordable housing shall be encouraged in all areas appropriate for residential and commercial development.
5. Flexible zoning standards shall be established to allow for a creative adaptation of existing density standards, in particular bedroom densities, to allow for additional housing units to be created without overburdening the land.
6. The adaptive re-use of existing structures will be encouraged by providing zoning strategies that promote mixed use development, the use of vacant accessory space in commercial and residential structures for affordable housing and the conversion of larger homes into multi-family facilities without altering overall site floor-space.

AVAILABLE RESOURCES

- Dennis Housing Authority
167 Center Street
South Dennis, MA 02660
- Housing Assistance Corporation
460 Main Street
Hyannis, MA 02601
- Harwich Ecumenical Council for the Homeless
255 Main Street
Box 324
West Harwich, MA 02671
- Housing for All Corporation
14 Main Street
Hyannis, MA 02601
- Caregivers for the Elderly Placement Service
11 Ronda Lane
Dennis, MA 02638
- Eagle Pond Rehabilitation and Living Center
1 Love Lane
South Dennis, MA 02660
- Town of Dennis, Health Department
485 Main Street
P.O. Box 1419
South Dennis, MA 02660
- Cape Cod Commission
3225 Main Street
P.O. Box 226
Barnstable, MA 02630

GOALS AND POLICIES

5.1 Goal: To promote the provision of fair, decent, safe, affordable housing for rental or purchase that meets the needs of present and future Dennis residents. The Town shall seek to raise its affordable housing stock to 10% of all year-round units by targeted-year 2015.

Minimum Performance Standards:

5.1.1 Affordable housing shall be encouraged in all areas that are appropriate for residential and mixed-use residential and commercial development. Particular attention shall be given to locating affordable housing in or near commercial services and convenient to transportation corridors.

5.1.2 Residential construction and redevelopment projects of 10 or more units shall provide at least 10% of the proposed units as affordable units. In lieu of providing such units on-site, the applicant may satisfy these requirements by providing equivalent housing units off-site through the purchase of existing units, redevelopment, new construction, or a contribution of land.

5.1.3 Residential subdivision plans of 10 or more lots shall provide at least 10% of the proposed lots as affordable housing sites. Unless developed by the applicant, such sites shall be contributed to an eligible local entity.

5.1.3.1 In lieu of providing such lots on-site, an applicant may develop, sell, or contribute equivalent off-site lot(s) that are capable of supporting the designated number of affordable units.

5.1.4 In lieu of providing units or lots, an applicant may provide a cash contribution of equivalent value to a local fund for affordable housing. Equivalent value will be determined by the guidelines from the Dennis Housing Trust or a designated non-profit housing development entity. The method of payment shall be defined by the Dennis Housing Trust or a designated non-profit housing development entity in Dennis and shall be secured as a condition of development approval.

5.1.5 Prior to final local review, an applicant must demonstrate that off-site lots are buildable and/or units habitable. In the event that the off-site lots or units prove to be unsuitable for any reason, an acceptable alternate contribution will be required.

5.1.6 All affordable housing contributions shall be initiated upon the conveyance of any of the subdivision lots or the issuance of a building permit for any of the lots, whichever occurs first. The applicant shall notify the designated non-profit housing development entity prior to conveyance of any of the lots and/or application for a building permit for any of the lots.

5.1.7 Development of on-site affordable housing shall take place according to a rate and time frame according to the Planning Board or other appropriate Town Board and shall be secured as a condition of approval. Every effort shall be made to phase-in the affordable units in a manner

compatible with the project's overall development schedule. A similar plan, if necessary, shall be employed with regard to off-site mitigation. This condition does not prohibit an applicant from satisfying the affordable housing component sooner.

5.1.8 Contributions made for affordable housing shall be received by the Dennis Housing Trust or another designated non-profit housing development entity.

5.1.9 Affordable housing units created by this section remain affordable year-round through the use of deed restrictions that require the units to remain affordable in perpetuity. Such restrictions shall be made known to the homebuyer or renter prior to the purchase/occupancy of the unit.

5.1.10 Affordable housing units within market-rate developments shall be integrated with the rest of the development and shall be compatible in design, appearance, construction, and quality of materials with other units. Location of the affordable units and construction specifications are to be approved by the designated non-profit housing development entity prior to the start of construction.

5.1.11 The applicant shall submit a marketing plan, or other method approved by the town, to the designated non-profit housing development entity for its approval, which describes how the affordable units will be marketed to potential homebuyers. This plan shall describe the lottery process used for selecting the homebuyers.

5.1.12 Prior to the purchase of the affordable units, the applicant shall demonstrate to the designated non-profit housing development entity that the homebuyers are income-eligible as defined by the local entity. The applicant shall be required to use the Dennis Housing Trust's application package and format in determining income eligibility.

5.1.13 For the purposes of calculating the 10% affordable housing contribution, all numbers shall be rounded to the nearest whole figure.

5.1.14 Non-residential development project shall be evaluated as to the need for affordable housing created by such development and shall provide such housing or contribute to its development by one of the methods cited above.

Other Development Review Policies

5.1.15 The Town's preference regarding off-site compliance with the affordable housing requirement should be in the following order: use of 1) existing structures, 2) land contribution or 3) cash contribution.

5.1.16 Incentives to maximize the number of affordable housing units should be considered. These should include, but not be limited to, waivers of certain fees, expedited permitting processes, town-approved density bonuses, and other credits established by the local non-profit housing development entity.

5.2. Goal: To promote equal opportunity in housing and give special consideration to meeting the needs of the most vulnerable segments of Dennis' population.

Minimum Performance Standards

5.2.1 In all of its actions, the town shall work to prevent housing discrimination based on race, color, creed, religion, sex, national origin, primary language, age, political affiliation, disability, sexual orientation, or any other consideration prohibited by law, and shall not knowingly approve any development that so discriminates.

5.3 Goal: To seek out, provide support for, and encourage the development of innovative strategies designed to address the housing needs of Dennis residents, with particular attention to the needs of low- and moderate-income renters.

Minimum Performance Standards

5.3.1 Adaptive reuse of existing structures as a means of creating affordable housing shall be encouraged, consistent with the stated purpose of 5.3.

5.3.2 Use of HOME and Soft Second Loan funds shall be encourage, consistent with the stated purpose of 5.3.

5.3.3 New seasonal developments shall make provision for employee housing or assist in placing summer employees in housing designed specifically for summer use.

5.3.4 The development of congregate, single-room occupancy, and other similar affordable housing types shall be encouraged.

Town Policies

5.3.5 The Town shall encourage the use of new, innovative and cost efficient technologies that will lower the costs of affordable housing, construction and maintenance.

5.3.6 The adoption of zoning by-laws allowing for mixed-use in commercial buildings and the creation of affordable accessory apartments shall be encouraged.

Other Development Policies

5.3.7 Non-profit housing developers should be given preference in developing parcels of town-owned or-leased land for affordable housing.

5.4 Goal: Integrate affordable housing development with environmental protection.

Other Development Review Policies

5.4.1 Use of alternative septic technologies in conjunction with the development of affordable housing should be encouraged and expanded.

5.4.2 Use of cumulative loading analyze to identify and set aside areas where there is adequate nitrogen capacity for development of affordable housing should be encourage.

5.5 Goal: To seek out, provide support for, and encourage the development of energy efficient strategies in affordable housing.

Town Policies

5.5.1 Dennis will offer support to long-term renters of affordable housing who reside in poorly insulated electrically heated units, by encouraging an increased supply of energy efficient rental housing.

5.5.2 Encourage the Dennis Housing Authority to include in their inspection and approval process a test for energy efficiency, e.g. adequate insulation and low cost heating systems, if not currently performed.

5.6 Goal: Maintain existing resources of affordable housing.

Town Policies

5.6.1 Dennis will attempt to preserve, maintain and expand the total number of rental units.

5.6.2 Dennis will work to maintain all existing deed restrictions on first time homebuyer units developed in town.

5.7 Goal: The Town should encourage affordable housing units in areas that are appropriate for residential and mixed-use residential and commercial development.

Town Policies

5.7.1 The Town will encourage development and redevelopment of existing stock to provide for affordable hosing in those areas appropriate for residential and commercial development.

IMPLEMENTATION

1. The Town will designate a permanent affordable housing entity called the Dennis Fair Housing Committee to facilitate, and monitor the Town's affordable housing program and the provisions of the Affordable Housing Element of the Local Comprehensive Plan. This Committee should be comprised of one member from each Town Board, Commission and Agency with jurisdiction over or whose interests are affected by affordable housing, and elected and appointed citizens.

Responsible Parties: LPC, working with BOS
Priority: High
Time Frame for Completion: 2001

2. The Dennis Fair Housing Committee should designate a Dennis Affordable Housing Trust to administer funds received under affordable housing requirements.

Responsible Parties: LPC, working with BOS
Priority: High
Time Frame for Completion: 2002

3. The Dennis Fair Housing Committee should complete a local housing policy statement, based on MGL Chapter 40B, which details a program and quantifies the number of affordable housing units to be provided each year.

Responsible Parties: DFHC, working with BOS, HA
Priority: High
Time Frame for Completion: ongoing

4. The Dennis Fair Housing Committee should promote efforts to purchase existing housing units and secure affordability with deed restrictions.

Responsible Parties: DFHC, HA, BOS
Priority: High
Time Frame for Completion: ongoing

5. 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.

Responsible Parties: DFHC, HA, BOS
Priority: High
Time Frame for Completion: ongoing

6. The Dennis Fair Housing Committee should work with the Town to support the Local Initiative Program (LIP).

Responsible Parties: DFHC, HA, BOS
Priority: Medium
Time Frame for Completion; ongoing

7. The Town should promote the growth and development of a public-private partnership to address the affordable-housing needs of the Town.

Responsible Parties: DFHC, HA
Priority: High
Time Frame for Completion: ongoing

8. The Town should work actively and cooperatively with the Barnstable County HOME Consortium to gain input, advice, and funding to secure affordable housing.

Responsible Parties: DFHC, HA, BOS
Priority: High
Time Frame for Completion: ongoing

9. The Town should work with Elder Services and the Counsel on Aging to encourage shared or congregate housing to all for dwellings to be occupied by more than one family by education, mediation and outreach.

Responsible Parties: DFHC and BOS working with ES and COA
Priority: Medium
Time Frame for Completion: ongoing

10. The Dennis Fair Housing Committee will establish criteria to determine the case contribution of equivalent value in lieu of providing affordable housing units or lots.

Responsible Parties: DFHC
Priority: High
Time Frame for Completion: ongoing

11. The Dennis Fair Housing Committee will work with the Planning Board or other local board on a project by project basis to determine an appropriate rate and time for the development of affordable housing. (To be consistent with the Land Use Section)

Responsible Parties: DFHC working with PB
Priority: High
Time Frame for Completion: ongoing

12. The Dennis Fair Housing Committee will create guidelines for writing a marketing plan.

Responsible Parties: DFHC
Priority: High
Time Frame for Completion: 2003

13. The Dennis Fair Housing Committee will create guidelines to be used by the town to determine income-based eligibility.

Responsible Parties: DFHC
Priority: High
Time Frame for Completion: Annually

14. The Dennis Housing Trust will encourage public outreach by have the Housing Assistance Corporation (HAC) homebuyer counseling and outreach program come to Dennis yearly.

Responsible Parties: DHT working with HAC
Priority: High
Time Frame for Completion:

15. The Town should seek out, support, and encourage nontraditional, alternative housing patterns such as home sharing, accessory apartment, and ECHO housing.

Responsible Parties: DAHC, HA, PB, BOS
Priority: High
Time Frame for Completion: ongoing

16. The Town will preserve the long-term affordability of the affordable housing units and ensure their continued availability for affordable-income households.

Responsible Parties: DFHC working with BOS
Priority: High
Time Frame for Completion: ongoing

17. The Dennis Fair Housing Committee will work with various Town agencies to survey where areas of development or redevelopment of affordable housing can take place throughout Dennis' five villages.

Responsible Parties: DFHC working with PB, BOH
Priority: High
Time Frame for Completion: ongoing

18. The Dennis Fair Housing Committee will conduct an Inventory of town owned land/buildings suitable for affordable housing.

Responsible Parties: DFHC working with Town Staff
Priority: High
Time Frame for Completion: ongoing

19. The Town should hire a full-time Grant Writer to develop partnerships with relevant organizations to work on and explore grant and funding availability to meet the growing needs of the Town.

Responsible Party: BOS
Priority: High
Time Frame for Completion: ongoing

20. The Dennis Fair Housing Committee will set forth guidelines to evaluate the need for affordable housing created by new non-residential development projects.

Responsible Party: DFHC working with PB and Town Staff

Priority: High

Time Frame for Completion: ongoing

21. The Dennis Fair Housing Committee will work with the Planning Board to modify regulation to allow accessory apartments where appropriate lot size and environmental conditions allow.

Responsible Party: DFHC working with PB

Priority: High

Time Frame for Completion: Zoning amendment adopted September 2001.

22. The Dennis Fair Housing Committee will work with all regulatory boards and commissions to streamline the permit process to allow simultaneous application and processing of permits.

Responsible Party: DFHC working with PB, BOH, CONCOM, BOS

Priority: High

Time Frame for Completion: ongoing

23. The Dennis Fair Housing Committee should work with regulatory boards and commissions to modify regulations to provide density and other zoning bonuses and incentives for developers of affordable housing.

Responsible Party: DAHC working with PB, BOH, CONCOM, and BOS

Priority: High

Time Frame for Completion: Zoning amendment adopted September 2001

24. The Town should adopt the inclusionary affordable housing bylaw, in total or in part, as issued by the Cape Cod Commission.

Responsible Parties: DFHC working with PB

Priority: High

Time Frame for Completion: ongoing

25. The Town should work to foster greater cooperation and collaboration between housing and environmental concerns.

Responsible Party: Various Town Board and Committees

Priority: High

Time Frame for Completion: ongoing

26. The Dennis Fair Housing Committee should encourage multi-unit housing (including affordable units) as a transitional use along the fringes of commercial growth centers.

Responsible Party: DFHC working with PB

Priority: High

Time Frame for Completion: ongoing

ABBREVIATIONS:

BOH – Board of Health

BOS – Board of Selectmen

COA – Council on Aging

CONCOM – Conservation Commission

DFHC – Dennis Fair Housing Comm.

DHT – Dennis Housing Trust

ES – Elder Services

HA – Housing Authority

PB – Planning Board

LPC – Local Planning Committee