



# Town of Dennis Housing Production Plan

Submitted by:

With assistance from:

Endorsed by the Dennis Select Board:  
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community preservation  
+ planning

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# INTRODUCTION

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## BACKGROUND OF UPDATE

The Town of Dennis adopted its previous Housing Production Plan (HPP) in 2017, meaning that this update comes before the end of that plan’s five-year lifespan. However, in a community like Dennis with serious and rapidly evolving housing needs, there is a lot of value in commissioning a new HPP sooner than five years. As will be apparent throughout this report, the Town’s affordable housing landscape has changed in significant ways over the past three years, and the new HPP was also an opportunity to solicit more public feedback and community participation.

## WHY A HOUSING PRODUCTION PLAN?

Dennis is a vibrant community known for its rich maritime history and beautiful natural landscape, divided into five distinct villages (see Map A<sup>1</sup>). Tourists flock to Dennis and other Cape Cod communities to enjoy the beach, historic village atmosphere, and unique culture. However, while the Town continues to attract droves of summer visitors, year-round residents are struggling to remain in their community. Dennis is facing a housing crisis: fewer and fewer households are able to afford to buy and rent in town as growth in housing prices outstrips income growth and full-time dwelling units are converted into seasonal second homes. The following quote from one of the focus groups conducted as part of this plan encapsulates the issue:

***“A lot of people working multiple jobs...cannot afford to live here, don’t have time to work on a house. They need decent housing available at prices they can afford.”***  
**- Focus Group Participant**

A Housing Production Plan is a tool allowing Massachusetts towns to take a well-planned and proactive approach to meeting their affordable housing goals and community housing needs. Specifically, an HPP is intended to help communities reach the threshold prescribed by Massachusetts General Laws (MGL) Chapter 40B of ten percent of total year-round housing units deed-restricted to be affordable for low-income households. “Low-income” in this context is defined as a household making eighty percent or less of their region’s Area Median Income (AMI), calculated by the U.S. Department of Housing and Urban Development (HUD). Whether or not a community has reached the ten percent affordable threshold is calculated using the Subsidized Housing Inventory (SHI), a regularly updated list of all units meeting the above criteria that have been legally recognized following an application from the host community.

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<sup>1</sup> This plan will use Dennis’s five Census Tracts as rough boundaries for its villages. Local perceptions of village boundaries may differ slightly.



In addition to the value of having a long-term plan for meeting local housing needs, an HPP has immediate practical implications under Chapter 40B. A community that has adopted an approved HPP and adds units to its SHI at an annual rate of at least 0.5 percent of its total year-round housing units (in accordance with the goals of the HPP) may invoke “Safe Harbor” status in response to a comprehensive permit application. This means that the Town may impose conditions on or outright deny the issuance of a comprehensive permit, resulting in more control over the type, location, and design of residential development while continuing to meet housing needs through HPP strategies. Appendix B contains a more detailed description of the Safe Harbor process.

Achieving the 0.5 percent annual increase entitles a community to one year of Safe Harbor while reaching one percent or greater allows for two years. Once this plan is accepted by the MA Department of Housing and Community Development (DHCD), Dennis needs to add at least 38 new units to its SHI per year to qualify for one year of Safe Harbor designation.

The following sections will:

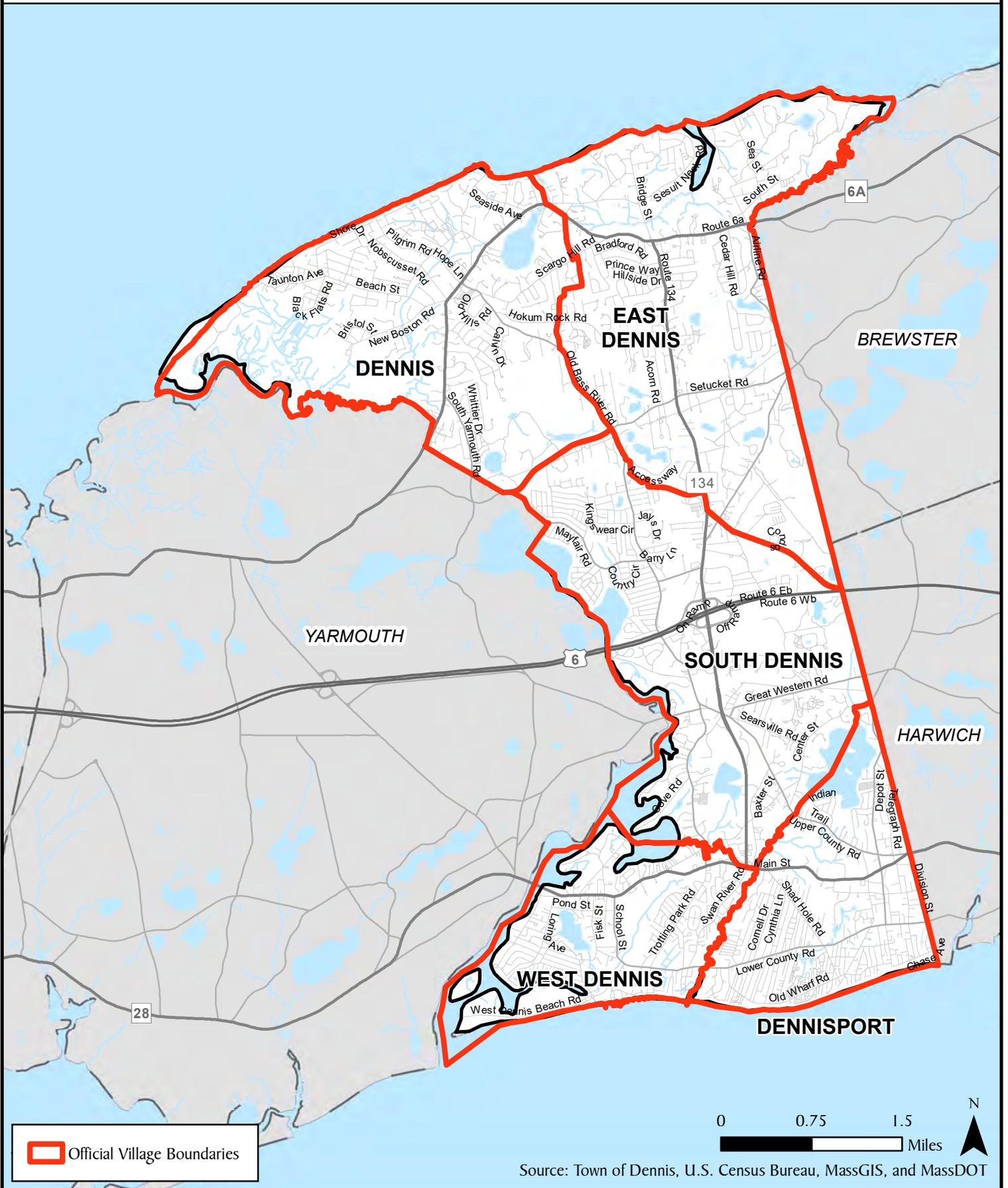
- a. use housing and demographic data to create a comprehensive housing needs profile for Dennis, incorporating village-level analysis where appropriate
- b. examine potential barriers to affordable housing development
- c. summarize the results of the HPP public outreach initiatives
- d. derive a set of goals from the Housing Needs Assessment to meet those needs, and
- e. explore a set of recommended strategies for achieving the goals



# Map A: Villages



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## PLAN SUMMARY

**Demographic Profile.** The key demographic characteristics of Dennis are:

- The town's population is aging rapidly and has been shrinking for the past two decades.
- Dennis incomes are lower than state and county averages and poverty rates are higher.
- There is a higher-than-average rate of disability.
- Dennis has smaller households and fewer family households than the region.
- There are significant differences between villages in terms of characteristics like age, household type, and income.

**Housing Profile.** The key characteristics of Dennis's housing inventory and housing market are:

- Over the past decade there has been a large-scale conversion of year-round units to seasonal units.
- There is a significant housing affordability gap in Dennis at every low-moderate income level
- Housing is predominantly single-family homeownership units, lacking in multifamily and rental options.
- A majority of the renting population is burdened with housing costs.
- There are significant differences between villages in terms of characteristics like vacancy rates and household tenure.

**Barriers to Development.** The major factors limiting Dennis's affordable housing development activity can be broken down into the following broad categories:

- Environment: wetlands, open space, water resources, etc. constrain development locations.
- Infrastructure: sewer, water, and transportation infrastructure must be able to handle increased, dense housing units.
- Funding: affordable housing projects require subsidies or incentives for private developers to undertake them. Dennis will need to secure funding sources for the initiatives proposed in this plan.
- Regulatory Constraints: Dennis's Zoning Bylaw may limit or prohibit certain affordable housing development strategies that could otherwise help the Town meet its goals.



## GOALS & STRATEGIES

The Town of Dennis must produce at least thirty-eight new units of affordable housing per year into order to qualify for “Safe Harbor” status, allowing it to have more control over Comprehensive Permit Applications; this annual minimum is the recommended goal in this HPP. There are also several qualitative goals to guide the development of these units:

- **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.
- **Meet housing needs for older residents and residents with disabilities.** Dennis’s population is older on average than most Massachusetts communities and reports a higher rate of disability. These populations may have greater affordable housing needs than others.
- **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.
- **Preserve existing year-round and affordable housing by discouraging conversion to seasonal or market rate units.** Since the 2008 financial crisis there has been a large-scale conversion of year-round units to vacation homes that are only occupied part of the year. Discouraging housing units from entering the expensive seasonal market will help keep them available to year-round Dennis residents. It is also imperative to encourage the preservation of existing affordable units.
- **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.



- **Leverage the existing Affordable Housing Bylaw and make zoning even more conducive to affordable housing development.** Dennis is fortunate to have a more robust Affordable Housing Bylaw than most towns, and all existing provisions for creating affordable housing should be utilized and promoted. Furthermore, the Town should consider where bylaw provisions could reasonably be made more “housing-friendly.”
- **Maintain and expand regional partnerships** with organizations such as the Cape Cod Commission, Housing Assistance Corp. of Cape Cod, and Habitat for Humanity Cape Cod. Dennis should continue to take advantage of the expertise and operational capacity of these and other groups.
- **Make use of all possible State initiatives** to maximize funding. More funding sources will allow the Town to pursue more of the strategies recommended in this plan, so participation in programs such as the Housing Choice Initiative and Chapter 40R Smart Growth should be encouraged.
- **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.

The following affordable housing development strategies will help Dennis reach these goals:

- **Issue RFPs for Development on Town Land:** Dennis should identify specific town-owned properties suitable for affordable housing development and search for developers to initiate projects there.
- **Use a “Friendly” Chapter 40B Strategy:** “Friendly” 40B refers to a town and developer working together to facilitate a mutually beneficial Comprehensive Permit application. Dennis should identify locations where such a development would be most beneficial and encourage developers to consider those locations over others.
- **Seek Housing Choice Designation:** A town may apply for Housing Choice designation when they have demonstrated progress in meeting housing production goals, granting them access to new funding opportunities.
- **Adaptive Reuse & Infill Bylaws:** Dennis should adopt provisions to actively encourage the reuse of existing historic structures and building on “infill” lots between already-developed parcels, and should consider allowing such development by right in appropriate areas such as village centers.
- **Chapter 40R Overlay District:** Chapter 40R is a state law that allows municipalities to adopt Smart Growth Zoning Overlay districts where higher-density and mixed-use



development is encouraged in exchange for financial incentives. Several potential 40R sites exist in Dennis.

- **Utilize Property Tax Incentives:** The Town should leverage its role as property tax collector to incentivize the informal conversion of individual units to affordability by offering tax reductions or waivers to properties being rented to low-income households.
- **Ensure Affordability at Every Level:** Dennis households at every low-to-moderate income level currently face housing affordability gaps that are only projected to increase. The Town should make sure to aim initiatives at households making 30%, 50%, 100%, and 120% of area median income rather than focus exclusively on the 80% threshold prescribed by Chapter 40B.
- **Create a Community Land Trust:** A community land trust is a nonprofit organization that purchases land and holds it in perpetuity, then works with a developer to build homeownership housing on it. These units are affordable to homebuyers because while they own their homes, they lease the underlying land from the trust.
- **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.
- **Make Changes to the Existing Affordable Housing Bylaw:** There are several ways that the Town should consider amending its Zoning Bylaws to make affordable housing easier to build, including reducing reliance on Special Permits where appropriate and reducing multifamily parking requirements.
- **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.
- **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.
- **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.



# HOUSING NEEDS ASSESSMENT

## DEMOGRAPHIC PROFILE

### Key Findings

The major demographic trends that will shape future housing needs in Dennis are:

- An aging population
- A shrinking population
- Low incomes and high poverty rates
- High rate of disability
- Smaller households, fewer families
- Limited racial/ethnic diversity

### Population Change

The latter half of the twentieth century was a period of dramatic growth for the Town of Dennis, with the population more than doubling between 1970 and 2000. For the past two decades, however, the year-round population of Dennis has been shrinking, with the most dramatic decline occurring in the 2000s. Table 1 shows the results of the past several decennial censuses, along with the most recent available population estimates for 2018. Dennis fits into a Cape-wide pattern of population decline, with Barnstable County estimated to have lost over 2,000 residents since the 2010 Census.

Year	Population	Change	% Change	Housing Units
1900	2,333	-	-	-
1910	1,919	-414	-17.7%	-
1920	1,536	-383	-20.0%	-
1930	1,829	293	19.1%	-
1940	2,085	256	14.0%	-
1950	2,499	414	19.9%	-
1960	3,727	1228	49.1%	4,407
1970	7,443	3716	99.7%	6,943
1980	12,360	4917	66.1%	12,156
1990	13,864	1504	12.2%	14,502
2000	15,973	2109	15.2%	14,105
2010	14,207	-1766	-11.1%	15,586
2018	13,962	-245	-1.7%	16,028

Source: US Decennial Census & American Community Survey 5-Year Estimates (2018)

Population decline in Dennis has not been as dramatic as previously anticipated; The UMass Donahue Institute projections estimated a population of 12,577 for Dennis in



2020, and as of 2018 the town was over one thousand residents above that number. Given these numbers, the town is unlikely to match its 2000-2010 population loss of eleven percent in the 2010-2020 period.<sup>2</sup> The Donahue projections show continued population decline, but other sources such as the Cape Cod Commission estimates that Dennis will once again experience slow positive growth in the coming years. Any growth the town may experience will be due to in-migration, as the existing population is aging and shrinking.

**Village Breakdown.** Table 2 breaks down Dennis’s population into its five constituent villages. Every village in Dennis has experienced a net loss in population since the 2000 Census when Dennis’s overall population began to decline, and every village except Dennis Port is estimated to have continued losing population since 2010. West and East Dennis have lost the most population, with both villages experiencing around a twenty percent reduction in population since 2000. South Dennis and Dennis Port have lost the smallest proportion of their populations.

Village	2018 Pop.	2010 Pop.	2000 pop.	Change 2000-2018
Dennis Village	2,558	2,600	2,988	-14.4%
East Dennis	2,891	2,991	3,595	-19.6%
South Dennis	3,790	4,029	3,976	-4.7%
Dennis Port	2,964	2,710	3,198	-7.3%
West Dennis	1,759	1,877	2,216	-20.6%
<b>TOTAL:</b>	<b>13,962</b>	<b>14,207</b>	<b>15,973</b>	<b>-12.6%</b>
<i>Source: US Decennial Census &amp; American Community Survey 5-Year Estimates (2018)</i>				

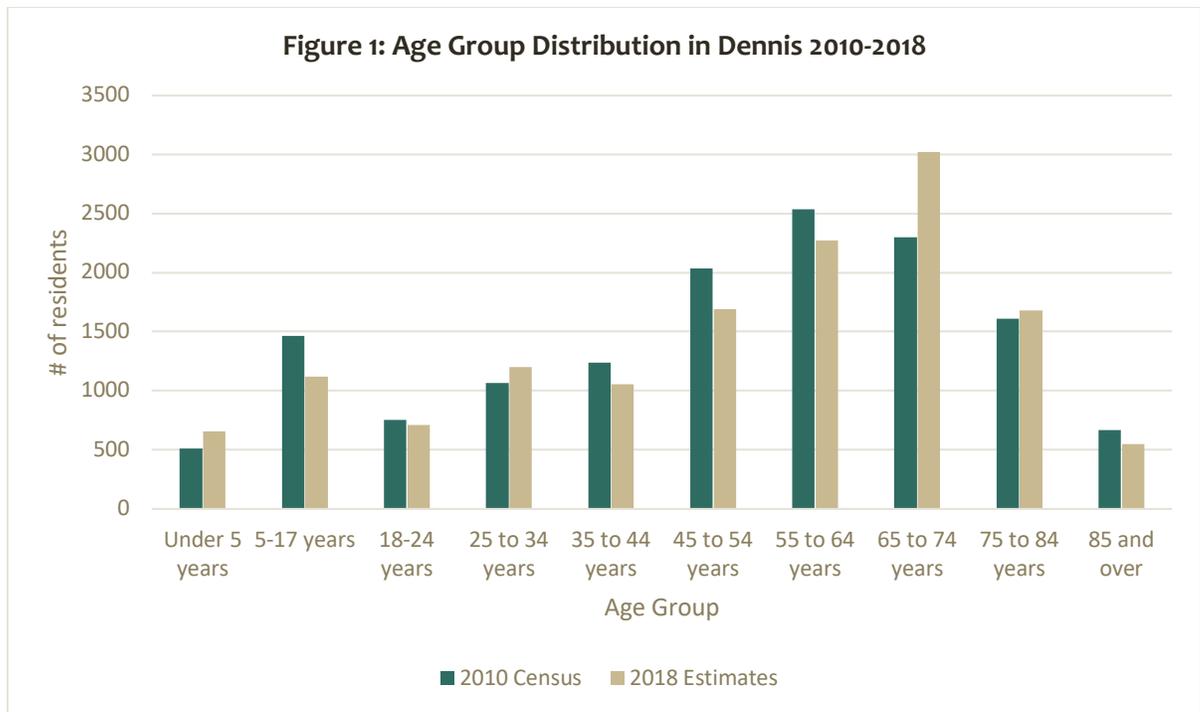
### Population Age

Like other Cape Cod communities, Dennis’s population is aging. A majority of residents are now aged 55 or older as of the 2010 Census, and Figure 1 shows that major growth has continued to occur in older populations, especially those aged 65 to 74. In the same 2010-2018 period, Barnstable County experienced a similar shift towards 55 and over age categories. The median age in Dennis is almost 58 which is higher than the county median of 52, and both of these are significantly higher than the Massachusetts median age of 39.

By looking at the 2010 Census and 2018 ACS estimates side by side, Table 3 demonstrates the speed at which the population is aging. The share of the population aged 55 or over increased from 50% to nearly 54% in less than a decade, with the 5-17 year old and 45-55 year old age groups experiencing the largest population declines.

<sup>2</sup> US Census 2020 population figure of 14,674 released after endorsement of Housing Production Plan.





**Table 3: Population per Age Group (Dennis & Barnstable County)**

Age Group	Dennis				Barnstable County			
	2018 Estimates		2010 Census		2018 Estimates		2010 Census	
	#	%	#	%	#	%	#	%
Under 5 years	657	4.7%	512	3.6%	7,884	3.7%	8,854	4.1%
5-17 years	1122	8.1%	1465	10.3%	25,229	11.8%	28,395	13.2%
18-24 years	709	5.2%	756	5.3%	15,241	7.1%	14,097	6.5%
25 to 34 years	1202	8.6%	1065	7.5%	18,726	8.8%	17,756	8.2%
35 to 44 years	1058	7.6%	1241	8.7%	19,023	8.9%	22,902	10.6%
45 to 54 years	1690	12.1%	2034	14.5%	28,045	13.2%	34,363	15.9%
55 to 64 years	2274	16.3%	2539	17.9%	37,313	17.5%	35,642	16.6%
65 to 74 years	3024	21.7%	2301	16.2%	34,793	16.3%	26,779	12.4%
75 to 84 years	1678	12.0%	1608	11.3%	18,818	8.8%	18,780	8.7%
85 and over	548	3.9%	668	4.7%	8,618	4.0%	8,320	3.9%
<b>Total</b>	<b>13,962</b>	<b>100%</b>	<b>14,189</b>	<b>100%</b>	<b>213,690</b>	<b>100%</b>	<b>215,888</b>	<b>100%</b>

Source: US Decennial Census & American Community Survey 5-Year Estimates (2018)

The Donahue Institute projects population by age group in addition to total population, and the age projections for Dennis show the community continuing to age (see Table 4). Unfortunately, this data does not use the same age groups as the American Community Survey so it is difficult to compare the two side-by-side. UMDI predicts dramatic population loss in Dennis across the board, with residents eighty years or older the only group projected to be larger in 2040 than 2010 and those in their seventies being the



only shrinking group to lose less than forty percent of their 2010 population. Cape Cod in general is projected to follow a similar trajectory.

Age Range	Dennis			Barnstable County		
	Census 2010	2040 Proj.	% Change	Census 2010	2040 Proj.	% Change
0-9	1,010	532	-47.3%	18,728	14,032	-25.1%
10-19	1,198	582	-51.4%	23,039	15,877	-31.1%
20-29	1,095	620	-43.4%	18,704	14,968	-20.0%
30-39	1,055	571	-45.9%	18,591	14,184	-23.7%
40-49	1,601	681	-57.5%	29,343	19,321	-34.2%
50-59	2,338	959	-59.0%	35,570	21,945	-38.3%
60-69	2,616	1,148	-56.1%	33,068	23,618	-28.6%
70-79	1,901	1,494	-21.4%	22,086	27,886	26.3%
80+	1,393	1,453	4.3%	16,759	24,178	44.3%

*Source: UMass Dartmouth Donahue Institute*

**Village Breakdown.** Dennis Village has the oldest population, with the majority of residents (50.9%) estimated to be 65 years old or older. Dennis Port skews the youngest, with a full twenty percent of residents under 18 years old.<sup>3</sup> The presence of concentrated populations of older adults in certain villages implies a greater need for senior housing in those areas than the town-wide average would imply.

### Household Type and Size

Dennis’s households resemble those of Cape Cod as a region: one and two-person households make up a large majority, with two-person being the most common size. Dennis households do skew smaller, with around eighty percent being one or two-person households compared to Barnstable County’s seventy-three percent. Looking at the state level, the percentage of small households drops to sixty-two percent (see Table 5). Table 6 shows that Dennis households are underrepresented compared to the county in every household size above two-person.

<sup>3</sup> American Community Survey 5-Year Estimates (2018)



	Dennis		Barnstable County		Massachusetts	
	#	%	#	%	#	%
1-Person Household	2,381	34.8%	30,369	32.2%	743,506	28.6%
2-Person Household	3,079	45.1%	38,862	41.2%	859,993	33.1%
3-Person Household	720	10.5%	11,339	12.0%	431,341	16.6%
4-Person Household	463	6.8%	8,386	8.9%	359,986	13.8%
5-Person Household	142	2.1%	3,231	3.4%	139,816	5.4%
6-Person Household	20	0.3%	1,354	1.4%	45,375	1.7%
7-or-More-Person Household	30	0.4%	751	0.8%	21,897	0.8%
<b>Total Households</b>	<b>6,835</b>	<b>100%</b>	<b>94,292</b>	<b>100%</b>	<b>94,292</b>	<b>100%</b>

Source: American Community Survey 5-Year Estimates (2018)

Dennis’s share of family households as a percentage of total households has been shrinking since the 1980s<sup>4</sup>, but 2018 estimates indicated that this trend may be reversing. In 2010, 57.4% of households were families, and in 2018 that number is estimated to have risen to almost 60%. While the number of family households has grown, most of this difference can be attributed to a concurrent decline in nonfamily households

	Dennis		Barnstable County		Massachusetts	
	#	%	#	%	#	%
<b>Family Households</b>	<b>4,096</b>	<b>59.90%</b>	<b>58,164</b>	<b>61.70%</b>	<b>1,651,808</b>	<b>63.50%</b>
<i>Married-Couple Family</i>	3,166	46.30%	46,870	49.70%	1,224,142	47.10%
<i>Other Family</i>	930	13.60%	11,294	12.00%	427,666	16.40%
<b>Nonfamily Households</b>	<b>2,739</b>	<b>40.10%</b>	<b>36,128</b>	<b>38.30%</b>	<b>950,106</b>	<b>36.50%</b>
<b>Total Households</b>	<b>6,835</b>	<b>100%</b>	<b>94,292</b>	<b>100%</b>	<b>2,601,914</b>	<b>100%</b>

Source: American Community Survey 5-Year Estimates (2018)

**Village Breakdown.** Dennis Port and West Dennis have the lowest proportion of family households, with 53% and 54% respectively. Notably, even here, families are the majority household type. Table 7 shows that Dennis Village is the only part of town where one household size (two-family) makes up a majority, with about sixty percent of households falling into that category. South Dennis and Dennis Port tend to have larger households, with the latter containing the Town’s only reported households of seven individuals or more. Even in these villages, however, one to two person households make up a large majority with at least a three-quarters share of the total.

<sup>4</sup> US Decennial Census Estimates



**Table 7: Household Size by Village**

	Dennis Village	East Dennis	South Dennis	Dennis Port	West Dennis
1-Person Household	24.2%	34.6%	33.6%	42.2%	40.8%
2-Person Household	59.8%	45.5%	43.4%	33.2%	45.7%
3-Person Household	9.9%	8.5%	13.3%	12.2%	6.7%
4-Person Household	5.4%	9.7%	5.4%	8.7%	3.7%
5-Person Household	0.7%	1.8%	3.7%	1.6%	2.1%
6-Person Household	0%	0%	0.6%	0%	1.0%
7-or-More-Person Household	0%	0%	0%	2.1%	0%
Total	100%	100%	100%	100%	100%

*Source: American Community Survey 5-Year Estimates (2018)*

### Group Quarters

According to the Census Bureau, the term “Group Quarters” refers to a place of residence that is not a housing unit, a definition which encompasses institutions such as college dormitories, nursing homes, or correctional facilities. Less than 1% of Dennis’s population lives in group quarters, a slightly lower rate than Barnstable County as a whole (1.3%). Out of the 119 Dennis residents living in group quarters, 106 live in South Dennis, with the remaining 13 living in Dennis Port.

### Race, Ethnicity Culture

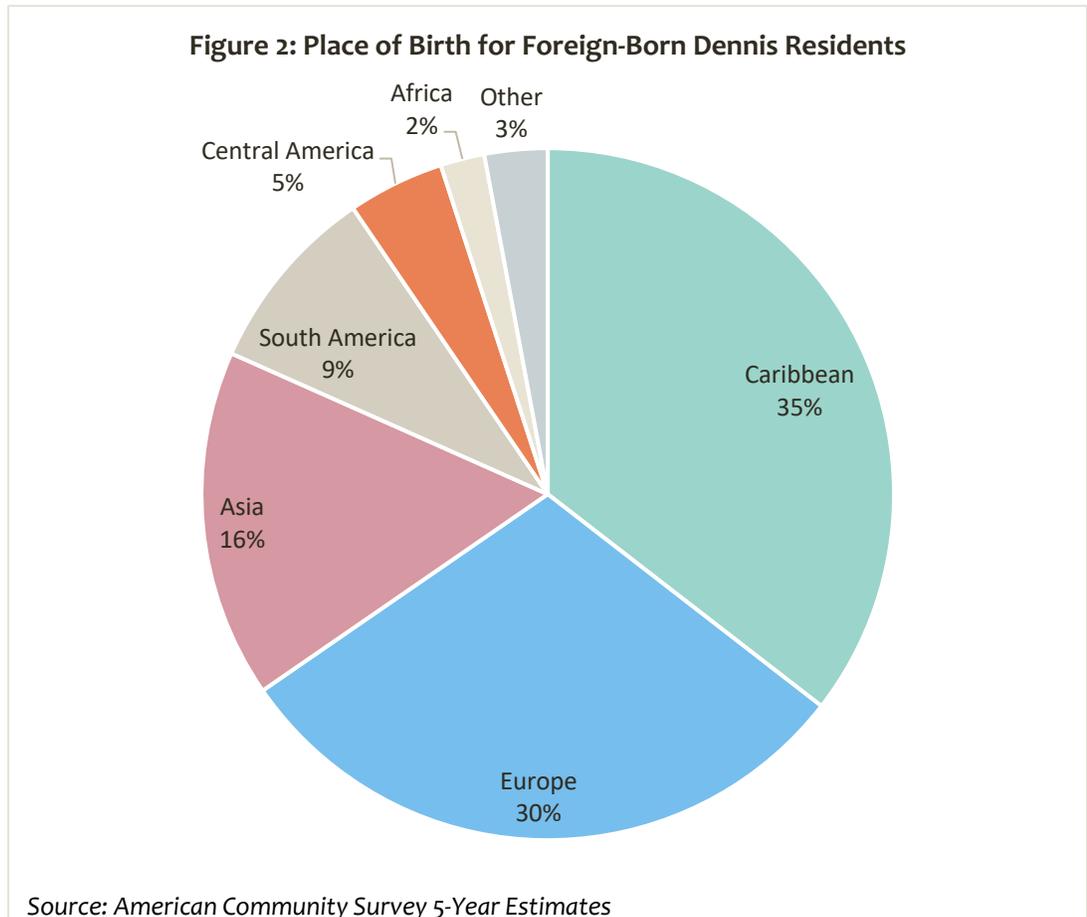
Like most Cape Cod communities, Dennis is a majority-white town, but is nonetheless home to many residents belonging to racial and ethnic minorities. Approximately 10% of the population, or 1,300 people, are non-white and/or Hispanic/Latino<sup>5</sup>. Dennis has a slightly higher proportion of African American residents than the Cape as a whole (4.5% vs. 2.9%), but otherwise largely follows regional patterns of race and ethnicity. It is also notable that Dennis is becoming more diverse with time; though still small, the town’s Black and Asian populations are estimated to have doubled between 2010 and 2018.

<sup>5</sup> The U.S. Census does not consider “Hispanic/Latino” a race, rather an ethnic distinction that an individual of any race may fall under. Therefore, without making the distinction between those who report being “White alone” and “White and Hispanic/Latino,” many who are considered people of color may be counted as “White.”



<b>Table 8: Race/Ethnicity in Dennis &amp; Barnstable County</b>				
<b>Race/Ethnicity</b>	<b>Dennis</b>		<b>Barnstable County</b>	
White	12,600	90.2%	191,771	89.7%
Black/African American	622	4.5%	6,130	2.9%
American Indian/Alaska Native	0	0.0%	1,048	0.5%
Asian	186	1.3%	3,167	1.5%
Hispanic/Latino (of any race)	323	2.3%	6,228	2.9%
Other	46	0.3%	1,552	0.7%
Two or more races	176	1.3%	3,664	1.7%
<b>Total Population</b>	<b>13,962</b>	<b>100%</b>	<b>207,462</b>	<b>100%</b>
<i>Source: American Community Survey 5-Year Estimates (2018)</i>				

A large majority, 92.2%, of Dennis residents were born in the United States, and out of those who were not the majority are from the Americas. The largest single regional group is those born in the Caribbean (see Figure 2), most of whom are Jamaican or Haitian.



English is the only language spoken by about 91% of Dennis residents age five or older, with the next most-spoken language being French/Haitian/Cajun at only 2.5% (see Table 9). The prevalence of French speakers is likely bolstered by the presence of Haitian immigrants in town. Out of those residents who do not speak English at home, 33.9% report that they speak English less than “very well,” about 2.8% of the total population aged five years and older. Therefore, 97.8% of that population speak English very well if not fluently.

**Table 9: Dennis Residents Aged 5 or Older by Language Spoken at Home**

Language/Language Group	Residents
English	12,210
Spanish	241
French/Haitian/Cajun	336
German/Other Germanic	30
Russian/Polish/Other Slavic	133
Chinese	97
Vietnamese	33
Other	225

*Source: American Community Survey 5-Year Estimates (2018)*

**Village Breakdown.** Unsurprisingly, racial groups are not distributed evenly among the villages. Almost the entirety of Dennis’s Black population (around 96%) lives in South Dennis and Dennis Port, whereas Dennis Village and East Dennis are 95-96% white.<sup>6</sup>

A majority of Dennis’s approximately one thousand foreign-born residents live in South Dennis and Dennis Port, and accordingly these villages have a significant higher proportion of foreign-born residents than the others (see Table 10). Dennis Port and West Dennis have the highest concentration of immigrants from Latin America; in particular, the majority of foreign-born residents in these villages were born in the Caribbean. Dennis Village, on the other hand, not only has the fewest foreign-born residents (both proportionally and in terms of raw numbers), but the majority of these individuals were born in Europe.<sup>7</sup>

<sup>6</sup> American Community Survey 5-Year Estimates (2018)

<sup>7</sup> American Community Survey 5-Year Estimates (2018)



Village	Population	Foreign-Born Population	
Dennis Village	2,558	81	3.2%
East Dennis	2,891	176	6.1%
South Dennis	3,790	346	9.1%
Dennis Port	2,964	324	10.9%
West Dennis	1,759	93	5.3%
Town of Dennis (Total)	13,962	1020	7.3%

Source: American Community Survey 5-Year Estimates (2018)

### Education, Work and Earnings

Dennis is slightly less educated than the Cape Cod average, but has an overall similar level of educational attainment to Barnstable County and the State of Massachusetts as a whole. The majority of Dennis residents, 67.4%, have completed at least some college, compared to 71.2% of Barnstable County residents and 66.2% of Massachusetts residents (see Table 11). While the state has a higher proportion of adult residents who have less than a high school education, it also has a higher proportion who have attained advanced degrees.

	Dennis		Barnstable County		Massachusetts	
	#	%	#	%	#	%
Less than High School	518	4.50%	7,448	4.50%	454,360	9.60%
High School Graduate (or equivalent)	3,220	28.10%	40,194	24.30%	1,150,846	24.20%
Some college	3,162	27.60%	46,899	28.40%	1,105,887	23.30%
Bachelor's degree	2,589	22.60%	40,509	24.50%	1,128,877	23.80%
Master's degree	1,614	14.10%	22,104	13.40%	637,628	13.40%
Professional School Degree	182	1.60%	4,505	2.70%	141,903	3.00%
Doctorate degree	189	1.70%	3,677	2.20%	129,294	2.70%
<b>Total pop. 25 or older</b>	<b>11,474</b>	<b>100%</b>	<b>165,336</b>	<b>100%</b>	<b>4,748,795</b>	<b>100%</b>

Source: American Community Survey 5-Year Estimates (2018)

Dennis is tied with Provincetown for the highest unemployment rate on the Cape at 6.9%, well above the region's 4.7%. At the time of writing, it is not yet known what the long-term employment impacts of the COVID-19 pandemic will be on the region.

Table 12 breaks down Dennis's workforce by industry compared to Barnstable County and Massachusetts as a whole. Dennis has a higher percentage of workers in the Construction sector and the largely tourism-related "Arts, Entertainment, and Recreation,



and Accommodation and Food Services” sector, and a lower participation rate in Manufacturing, Professional/Scientific Services, and Wholesale Trade.

<b>Table 12: Industry by Percentage of Labor Force</b>			
<b>Industry</b>	<b>Dennis</b>	<b>Barnstable County</b>	<b>MA</b>
Agriculture, Forestry, Fishing and Hunting, and Mining	0.3%	1.0%	0.4%
Construction	11.0%	9.7%	5.6%
Manufacturing	2.2%	3.9%	8.9%
Wholesale Trade	0.9%	1.9%	2.2%
Retail Trade	13.7%	13.4%	10.3%
Transportation and Warehousing, and Utilities	4.9%	3.6%	3.8%
Information	0.7%	1.8%	2.3%
Finance and Insurance, and Real Estate and Rental and Leasing	7.3%	5.9%	7.4%
Professional, Scientific, and Management, and Administrative and Waste Management Services	10.3%	12.3%	13.8%
Educational Services, and Health Care and Social Assistance	25.8%	24.9%	28.2%
Arts, Entertainment, and Recreation, and Accommodation and Food Services	13.1%	11.8%	8.7%
Other Services, Except Public Administration	4.9%	5.1%	4.5%
Public Administration	4.8%	4.8%	3.9%
<i>Source: American Community Survey 5-Year Estimates (2018)</i>			

58% of households earn wage or salary income, and 13% earn self-employment income. A majority (51.6%) receive Social Security income, while fewer households receive Supplemental Security Income (SSI) [8.2%] or Public Assistance Income (1.3%).

### **Disability**

2,490 Dennis residents (17.8% of the population) report having one or more disabilities, a higher rate than the County (13.2%) and the State (11.6%).<sup>8</sup> People with disabilities may need special housing accommodations, and median income for Dennis residents with disabilities is about 20% lower than individuals who do not have a disability. Given these statistics, the issue of affordable housing in Dennis cannot be separated from the issue of disability rights.

### **Household Wealth**

Dennis has the second-lowest Median Household Income (MHI) in Barnstable County, ahead of only Provincetown and \$10,000 lower than the county average. Table 13 shows

<sup>8</sup> American Community Survey 5-Year Estimates (2018)



that the town skews significantly lower-income than the county as a whole. In a state-wide context, Dennis has one of the lower MHIs in Massachusetts.<sup>9</sup>

<b>Town</b>	<b>MHI</b>
Sandwich	\$95,600
Chatham	\$77,878
Harwich	\$75,352
Bourne	\$74,668
Brewster	\$73,765
Falmouth	\$73,201
Mashpee	\$71,810
Orleans	\$71,418
Barnstable County	\$69,869
Wellfleet	\$69,267
Barnstable	\$68,919
Eastham	\$68,161
Truro	\$65,446
Yarmouth	\$63,061
Dennis	\$59,805
Provincetown	\$50,741

*Source: American Community Survey 5-Year Estimates (2018)*

Table 14 takes a more in-depth look at household income in Dennis compared to county and state averages. Dennis has the highest proportion of its households in three of the four lowest income categories in Table 14, with the exception that Massachusetts has a slightly higher proportion of households making less than \$10,000 annually. Figure 3 visualizes these income trends.

<sup>9</sup> American Community Survey 5-Year Estimates (2018)



	<b>Dennis</b>		<b>Barnstable County</b>		<b>Massachusetts</b>	
<b>Household Income</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Less than \$10,000	316	4.6%	3,276	3.5%	141,665	5.4%
\$10,000 to \$24,999	991	14.6%	11,125	11.8%	313,101	12.0%
\$25,000 to \$34,999	711	10.4%	7,885	8.5%	183,088	7.1%
\$35,000 to \$49,999	888	13.0%	11,092	11.7%	249,407	9.6%
\$50,000 to \$74,999	1,169	17.1%	16,728	17.7%	382,288	14.7%
\$75,000 to \$99,999	937	13.7%	12,792	13.6%	311,620	12.0%
\$100,000 to \$149,999	978	14.3%	17,076	18.1%	461,850	17.8%
\$150,000 or more	845	12.4%	14,318	15.2%	558,895	21.5%
<b>Total Households</b>	<b>6,835</b>	<b>100%</b>	<b>94,292</b>	<b>100%</b>	<b>2,601,914</b>	<b>100%</b>

Source: American Community Survey 5-Year Estimates (2018)



To place Dennis’s income statistics in an affordable housing context, Table 15 summarizes HUD’s most recent data on thresholds for a household to be considered “low-income” or a more extreme subcategory of low-income. For example, for a family of three in Dennis to be considered low-income, their total annual household income must be equal to or less than \$69,600.



**Table 15: HUD Income Limits for Barnstable County (2020)**

# of individuals in household	30% AMI (Extremely Low Income)	50% AMI (Very low-income)	80% AMI (Low-income)
1	\$20,300	\$33,850	\$54,150
2	\$23,200	\$38,650	\$61,850
3	\$26,100	\$43,500	\$69,600
4	\$29,000	\$48,300	\$77,300
5	\$31,350	\$52,200	\$83,500
6	\$35,160	\$56,050	\$89,700
7	\$39,640	\$59,900	\$95,900
8+	\$44,120	\$63,800	\$102,050

Source: Dept. of Housing and Urban Development

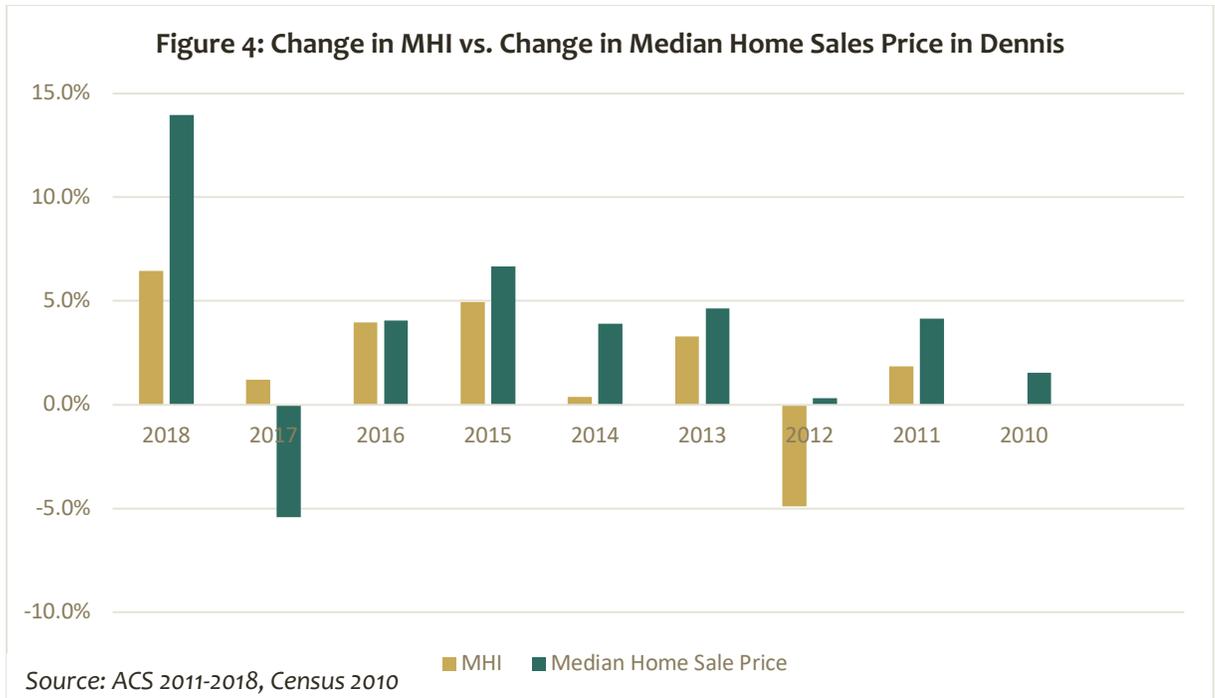
Table 16 shows the change in Dennis’s median household income over time, revealing that since 2010 MHI has grown every year aside from a dip in 2012, albeit sometimes very slowly such as in 2014. However, outside of the context of cost of living, an increasing median income does not say much about the average Dennis family’s ability to afford basic needs such as housing. Figure 5 plots the change in MHI against change in median home sales price (discussed in greater detail in the Housing Profile section), showing that the rate of increase in home price has almost always outpaced the growth of income in Dennis. This is just one of many indications that a rise in absolute income numbers has not helped Dennis households afford housing.

**Table 16: Change in Dennis Median Household Income (2010-2018)**

Year	MHI	% Change from previous year
2018	\$59,805	6.5%
2017	\$56,176	1.2%
2016	\$55,506	4.0%
2015	\$53,381	5.0%
2014	\$50,860	0.4%
2013	\$50,672	3.3%
2012	\$49,058	-4.9%
2011	\$51,580	1.9%
2010	\$50,642	-

Source: US Decennial Census & American Community Survey 5-Year Estimates (2018)





The income discrepancy between homeowners and renters in Dennis is wide: households that own their homes have a Median Household Income (MHI) of \$74,269, significantly higher than the Town’s overall MHI of \$59,805 and more than double renters’ MHI of \$30,349 (see Table 17). This is a more significant gap between renters and owners than the Cape Cod average. Table 17 also examines household income through the lens of race: white households had a higher MHI than the town as a whole, while Black and Latino households had significantly lower incomes. Barnstable County showed similar trends, albeit at a higher overall income level, with the exception of a proportionally higher income for households with a head identifying as Hispanic or Latino.

	<b>Dennis</b>	<b>Barnstable County</b>
Owner Occupied Household	\$74,269	\$78,630
Renter Occupied Household	\$30,349	\$39,842
Head of Household White Alone (non-Hispanic/Latino)	\$61,635	\$70,917
Head of Household Black/African American	\$31,422	\$52,733
Head of Household Hispanic/Latino	\$48,288	\$76,237

*American Community Survey 5-Year Estimates (2018)*

**Village Breakdown.** Median Household Income is very unequal between the Villages, as seen in Table 18. If the Villages were independent towns, Dennis Village would have the second-highest MHI on Cape Cod and Dennis Port would have the lowest, a difference of over \$33,000. Only Dennis Village has a higher MHI than the county average. The



statistics in Table 18 should be considered in the context of the unequal distribution of racial groups across the villages, given the disparities outlined in Table 18.

<b>Village</b>	<b>Median Household Income</b>
Dennis Village	\$81,948
West Dennis	\$65,313
East Dennis	\$59,313
South Dennis	\$52,353
Dennis Port	\$48,810
<i>American Community Survey 5-Year Estimates (2018)</i>	

Finally, Map B examines household income at an even more granular level than village/Census Tract: Census Block Groups. Higher-income households are concentrated in the western half of West Dennis and throughout Dennis Village. The three Block Groups where the Median Household Income is \$51,000 or less are located in South Dennis, West Dennis, and Dennis Port respectively. While Dennis Village is more homogenous, Map B shows that the other four villages have unequally distributed household incomes.

### **Poverty and Homelessness**

11% of individuals and 8% of families in Dennis live below the poverty line, compared to 7% and 4.4%, respectively, in Barnstable County.<sup>10</sup> Almost twenty four percent of Dennis’s children under 18 live in poverty, the second highest childhood poverty rate on the Cape. As shown in Table 19a, although poverty rates are progressively lower for adult and older adult age groups, there are hundreds of Dennis residents in these groups living in poverty. Table 19a also shows that poverty rates are extremely high among the town’s nonwhite residents, with more than a third of Black and Hispanic/Latino individuals estimated to be living in poverty. Table 19b examines the same poverty statistics for the entirety of Barnstable County, showing that Dennis has a higher poverty rate for every included category. Notably, even white Dennis residents have a higher poverty rate than the Cape Cod average.

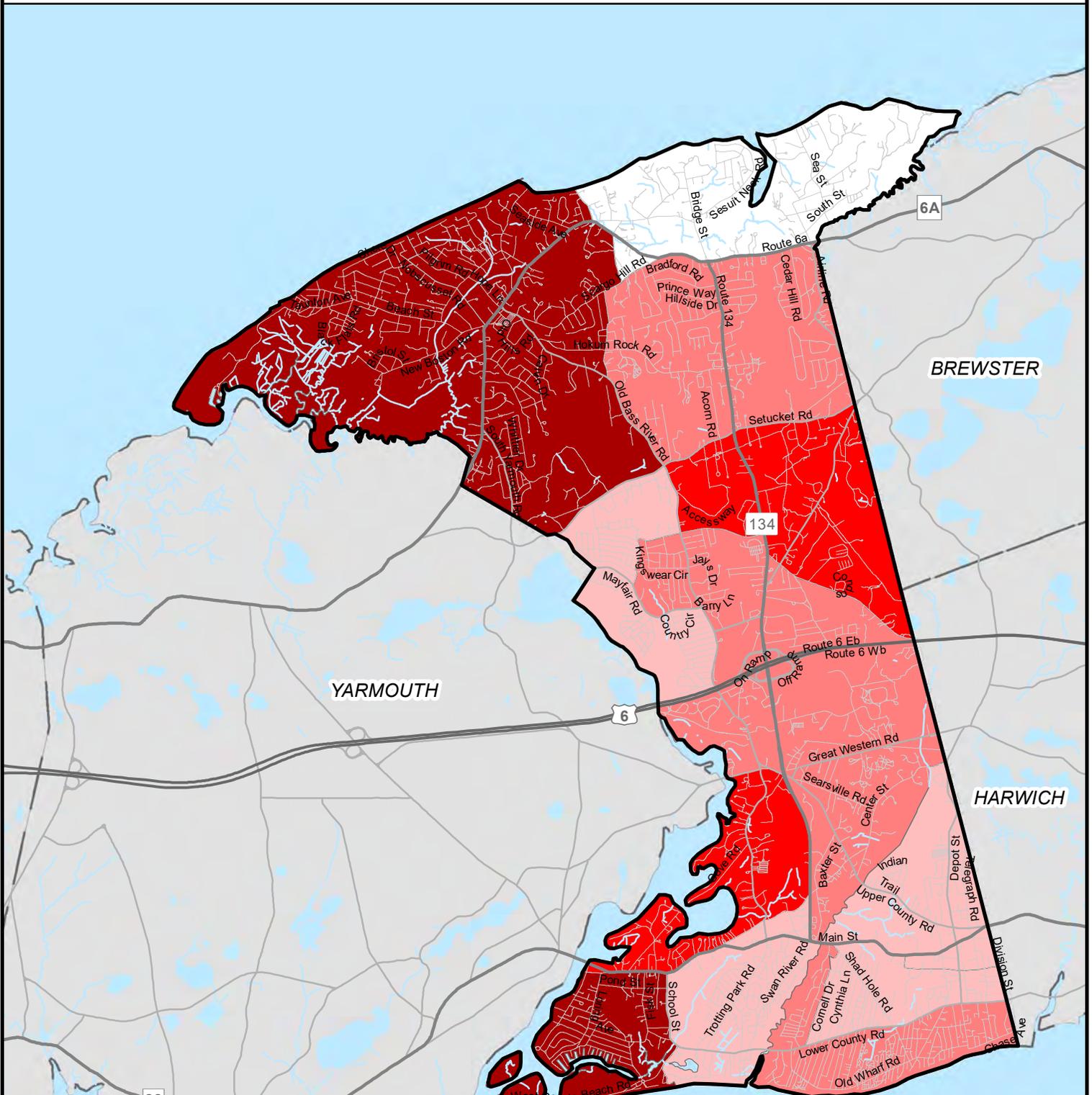
<sup>10</sup> American Community Survey 5-Year Estimates (2018)



# Map B: Median Household Income



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\*For Block Group 3, Census Tract 114, Median Income Data is suppressed by the Census Bureau due to sample size.



Source: Town of Dennis, U.S. Census Bureau, MassGIS, and MassDOT

Demographic Group	Total residents for whom poverty status is determined	Living in Poverty	%
<b>Age</b>			
Under 18 years (children)	1,754	416	23.7%
18-64 years	6,922	774	11.2%
65 year or older	5,155	350	6.8%
<b>Race</b>			
White Alone	12,688	1,219	9.6%
Black Alone	619	223	36.0%
Hispanic or Latino	323	121	37.5%
<i>American Community Survey 5-Year Estimates (2018)</i>			

Demographic Group	Total residents for whom poverty status is determined	Living in Poverty	%
<b>Age</b>			
Under 18 years (children)	32,019	3,039	9.5%
18-64 years	117,795	8,616	7.3%
65 year or older	60,857	3,144	5.2%
<b>Race</b>			
White Alone	193,944	13,030	6.7%
Black Alone	6,160	718	11.7%
Hispanic or Latino	6,045	676	11.2%
<i>American Community Survey 5-Year Estimates (2018)</i>			

The Cape and Islands Regional Network on Homelessness conducts an annual “Point in Time” count of individuals currently experiencing homelessness in the region, usually in late January. The 2020 count indicated that 336 individuals in the Cape and Islands region were in emergency shelters, transitional housing, or were unsheltered.<sup>11</sup> While this count represents a decrease in thirty-five individuals from the 2019 count, the press release accompanying the 2020 data indicated that this was likely due to the removal of one facility from the count.

**Village Breakdown.** Table 20 shows that poverty is concentrated in certain villages. Dennis Village and West Dennis have lower poverty rates that the town as a whole, whereas the

<sup>11</sup> Barnstable County Department of Human Services



others have higher rates. Dennis Port’s individual poverty rate of 14.8% is higher than any demographic category for Barnstable County shown in Table 19b.

Village	Population for which poverty status is determined	Living in Poverty	%
Dennis Village	2,558	144	5.6%
East Dennis	2,891	353	12.2%
South Dennis	3,668	491	13.4%
Dennis Port	2,955	436	14.8%
West Dennis	1,759	116	6.6%
Town of Dennis (Total)	13,962	1,540	11.0%

*American Community Survey 5-Year Estimates (2018)*

## HOUSING PROFILE

### Key Findings

- Over the past decade there has been a large-scale conversion of year-round units to seasonal units.
- There is a housing affordability gap in Dennis at every income level at least up to 120% of Area Median Income.
- The housing stock is majority single-family detached dwellings, lack of housing diversity in terms of size and tenure.
- A majority of the population is burdened with housing costs (paying more than 30 percent of their income for housing).

### Housing Supply

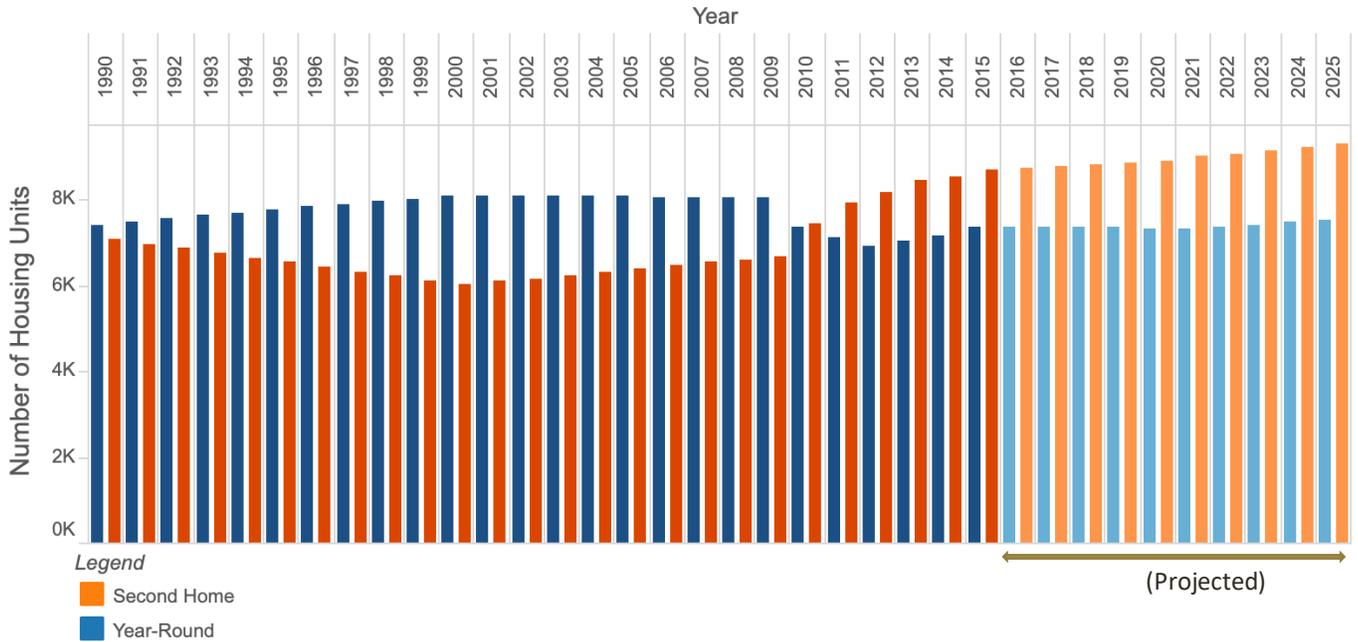
81.6% of Dennis housing units are detached one-family dwellings. Only 76.4% of occupied units are detached single-family, reflecting the overrepresentation of this housing type among seasonal units. Seasonal units are considered unoccupied by the American Community Survey because they are not occupied year-round. 76.4% is still an overwhelming majority, and single-family dwellings are the housing type most characteristics of Dennis.

The total number of year-round housing units in town has been shrinking since the 2000 Census, even as the total number of units increases, corresponding with a rapid rise in seasonal units (see Figure 5).



Figure 5:

### Barnstable County Housing Units, Year-Round vs. Second Home Supply - Dennis



Source: EPR/Crane 2017

According to the Cape Cod Commission’s 2017 Housing Market Analysis, housing demand is expected to increase most dramatically in the over-65 age group, which corresponds with the population increase expected for this group. Table 21 breaks down housing demand projections by several categories, showing that the continued demand for seasonal units will outpace demand for any type of year-round housing through 2025 if housing trends are not altered. Dennis was projected to lose multifamily units between 2015-2025 and to have modest increases in all other categories. Even seasonal unit growth is not projected to exceed an annual growth rate of one percent.



**Table 21:**

<b>Table 4.10 Housing Unit Demand in Dennis Town, Projected</b>									
				<b>Change in Units/Households</b>			<b>Average Annual Growth</b>		
	<b>2015</b>	<b>2020</b>	<b>2025</b>	<b>2015-2020</b>	<b>2020-2025</b>	<b>2015-2025</b>	<b>2015-2020</b>	<b>2020-2025</b>	<b>2015-2025</b>
<b>Total Housing Units</b>	16,039	16,259	16,745	220	486	706	0.27%	0.59%	0.43%
<b>Year-round Units</b>	7,346	7,341	7,460	-5	119	114	-0.01%	0.32%	0.15%
<b>Single-family</b>	6,467	6,474	6,596	8	121	129	0.02%	0.37%	0.20%
<b>Multi-family</b>	879	867	865	-13	-2	-15	-0.29%	-0.05%	-0.17%
<b>Tenure, owner</b>	5,877	5,873	5,968	-4	95	91	-0.01%	0.32%	0.15%
<b>Tenure, renter</b>	1,469	1,468	1,492	-1	24	23	-0.01%	0.32%	0.15%
<b>Second home units</b>	8,693	8,918	9,285	225	367	592	0.51%	0.81%	0.66%
<b>Other-mobile</b>	205	183	136	-22	-47	-69	-2.20%	-5.74%	-3.99%
<b>Households</b>	6,809	6,880	7,012	71	132	203	0.21%	0.38%	0.29%

*Source: U.S. Census Bureau; Moody's Analytics; EPR*

Source: EPR/Crane 2017

Figure 5 shows a slow uptick in the number of year-round units in Dennis beginning around 2013. To explore recent growth trends in the town’s housing supply, Table 22 examines the total number of residential building permits issued since the year 2000. There is a notable decrease in new units corresponding with the 2008 housing market crash, the same period in which large-scale conversion to seasonal units began. However, by 2014 annual new permits had reached a stable level of 55-60, with a severe, anomalous dip in 2016. Despite this recovery, Figure 5 clearly indicates that the current rate of new construction will not be enough to offset the growth in the second-home market. One final factor to consider when examining yearly housing growth is the rate of demolitions. Town Staff estimate that the average annual net gain in units is closer to twenty-three new units once the number of units being torn down are accounted for.



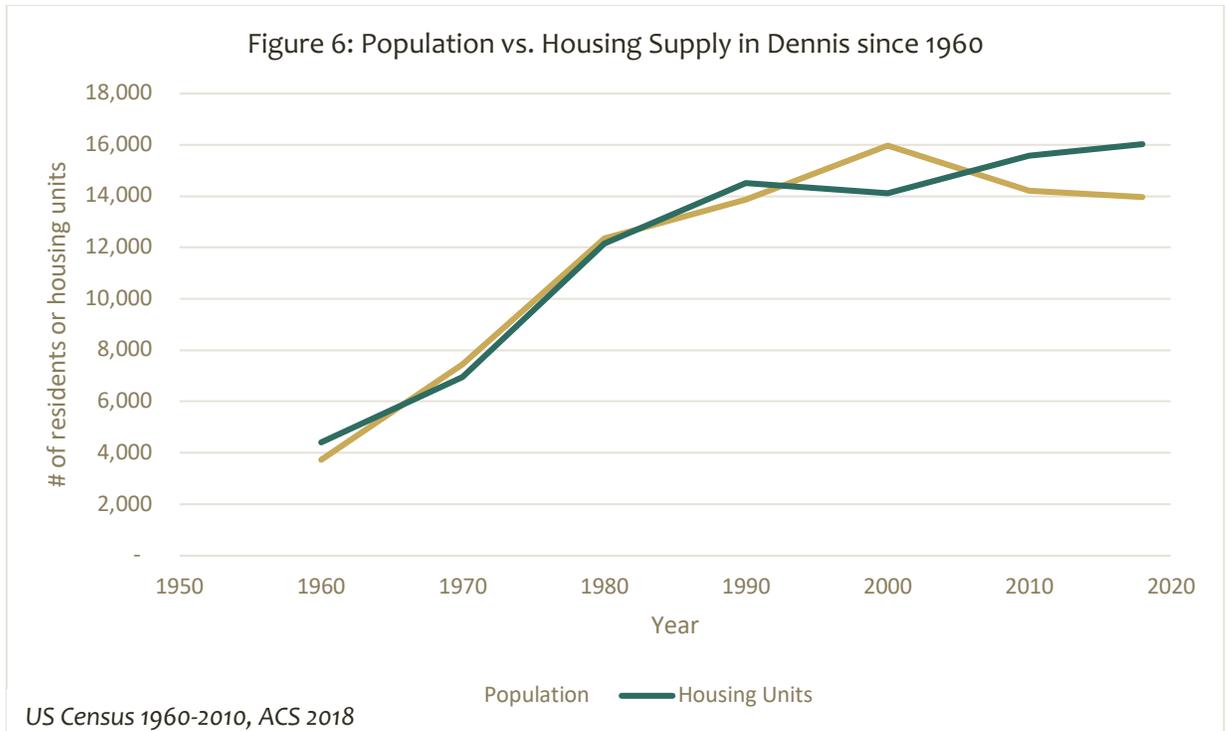
**Table 22: Residential Building Permits Issued in Dennis**

Year	Single-family structures	Multi-family Structures	Total Units
2000	89	0	89
2001	77	0	77
2002	108	0	108
2003	59	0	59
2004	69	0	69
2005	60	0	60
2006	50	4	54
2007	56	0	56
2008	36	0	36
2009	18	0	18
2010	27	0	27
2011	27	4	31
2012	26	0	26
2013	37	0	37
2014	61	2	63
2015	50	8	58
2016	5	0	5
2017	54	0	54
2018	55	0	55
2019	54	0	54

*Source: HUD State of the Cities Data Systems*

Finally, Figure 6 shows the disconnect between population growth and housing unit growth. The population continued to grow as housing supply remained relatively stagnant in the early 2000s, then shrunk as housing production ramped up again. Figure 7 is a clear and simple illustration of the fact that Dennis’s housing market has become disconnected from its year-round population’s needs.





### Age of Housing

Corresponding with the town's most significant period of population growth, the majority (58.6%) of Dennis's occupied housing units were built between 1960 and 1990. The peak decade for construction was the 1970s, with production steadily declining. As of the 2018 ACS estimates, only eighty-eight new units of housing were estimated to have been constructed in Dennis, meaning it is likely that the decade ended with a significantly lower number of units built than the 444 built in the 2000s. Compared to Barnstable County, more of the current housing stock in Dennis was constructed in the 1950s through the 70s and less from the 80s onward (see Table 23).



<b>Table 23: Occupied Housing Units by Year Built</b>				
<b>Year Constructed</b>	<b>Dennis</b>		<b>Barnstable County</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
2010 or later	88	1.3%	1,903	2.1%
2000-2009	444	6.5%	7,896	8.4%
1990-1999	616	9.0%	11,304	12.0%
1980-1989	1,124	16.4%	21,281	22.6%
1970-1979	1,896	27.7%	20,344	21.6%
1960-1969	990	14.5%	10,291	10.9%
1950-1959	723	10.6%	8,322	8.8%
1940-1949	141	2.1%	2,846	3.0%
1939 or earlier	813	11.9%	10,105	10.7%
<i>American Community Survey 5-Year Estimates (2018)</i>				

Map C plots the year built for residential structures on a town-wide map, showing what areas of Dennis the different era of construction outlined in Table 23 were focused in. Many of the oldest structures are found in Dennis Port and West Dennis, especially near the village centers, while much of the housing in the northern half of town was built in the 1960s or later. It is clear, however, that new residential construction has continued in every village, albeit at differing scales.

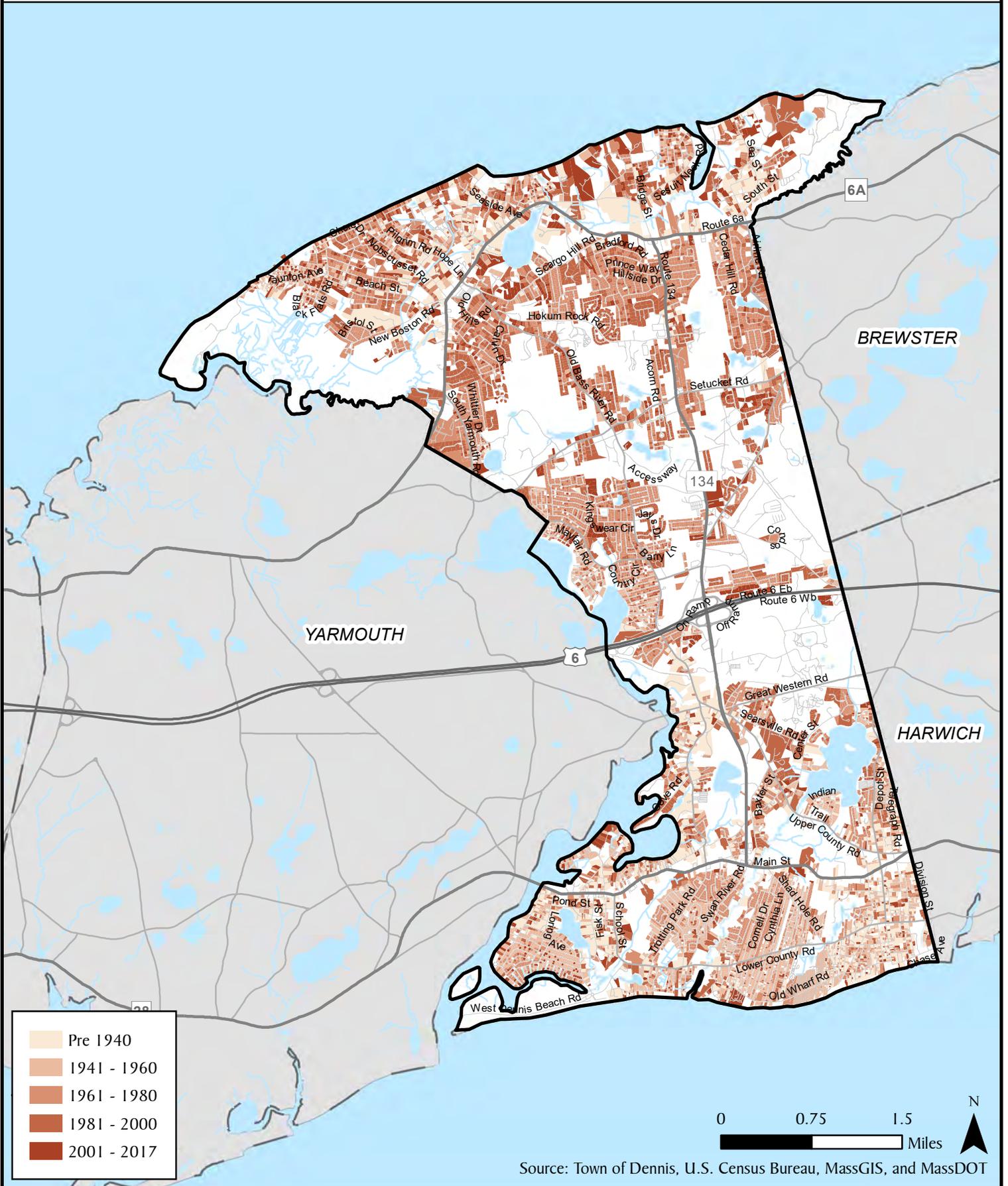
Because Table 23 only counts occupied units, it does not account for new construction aimed directly at the seasonal market, nor does it capture older units that have been removed from the year-round housing supply. Notably, according to Town Staff there has been significant demolition activity in Dennis in recent years, which is also not captured. Map D shows building and demolition permit information for the year 2020 up through September 28. The map shows that there were indeed significantly more demolitions in Dennis than new buildings. Table 22 takes a different approach to quantifying housing production, looking at the number of building permits issued for residential units per year. Unsurprisingly given the dominance of single-family dwellings in town, the vast majority of permits have been issued for this type of unit, with multi-family permits issued in small scattered waves.



# Map C: Residential Year Built



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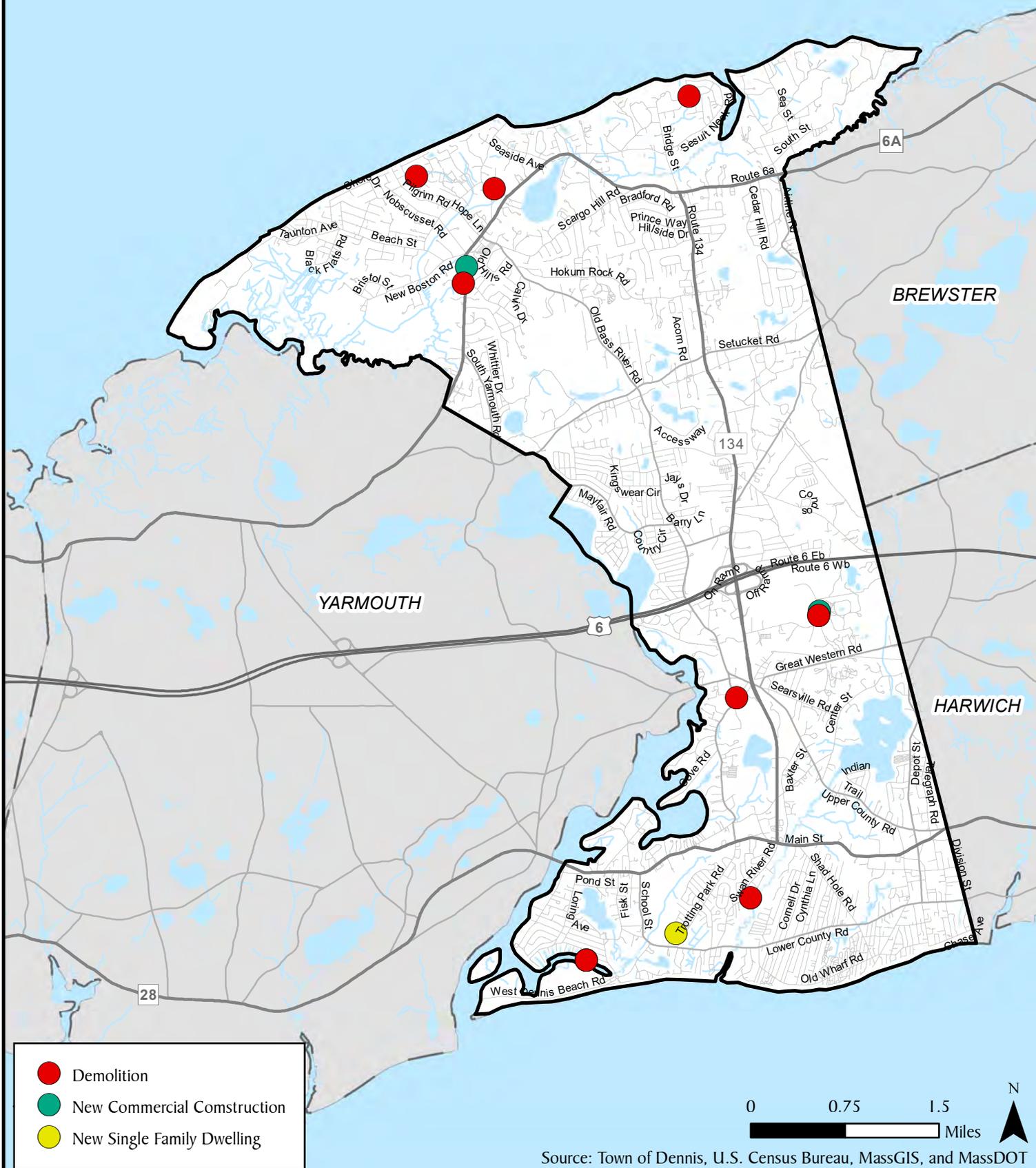
Source: Town of Dennis, U.S. Census Bureau, MassGIS, and MassDOT

# Map D: Building and Demolition Permits



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\*Building and Demolition Permits showing between January 1, 2020 and September 28, 2020.



## Occupancy and Tenure

73.9% of Dennis housing units are owner occupied, a lower rate than the rest of Barnstable County where nearly eighty percent of households own their homes. However, Table 24 shows that rental units in both Dennis and Barnstable County are significantly underrepresented when compared to Massachusetts

	Dennis		Barnstable County		Massachusetts	
Renter Occupied	1,784	26.1%	19,301	20.5%	980,861	37.7%
Owner Occupied	5,051	73.9%	74,991	79.5%	1,621,053	62.3%
Total Housing Units	6,835	100%	94,292	100%	2,601,914	100%

*American Community Survey 5-Year Estimates (2018)*

Vacancy rates (including all units that are not occupied year-round) across Barnstable County towns vary widely, from twenty percent up to eighty percent.<sup>12</sup> The county as a whole has a significantly higher vacancy rate than the rest of Massachusetts. In Dennis, vacancy rates have continued to increase in the 2010s. Despite adding approximately 440 new units, the number of occupied units has actually decreased by almost 100.

Out of 16,028 total housing units, only 6,835 (42.6%) are occupied. Table 25 shows these numbers for Dennis and Barnstable County; notably, the removal of units from the year-round housing supply is an issue throughout the Cape and appears to be occurring at around the same rate. These abnormally high vacancy rates can be almost entirely attributed to the seasonal market.

	2018 Estimates				2010 Census			
	Dennis		Barnstable County		Dennis		Barnstable County	
	#	%	#	%	#	%	#	%
Occupied Units	6,835	42.6%	94,292	57.8%	6,928	44.5%	95,755	59.7%
Vacant Units	9,193	57.4%	68,889	42.2%	8,658	55.6%	64,526	40.3%
<b>Total Units</b>	<b>16,028</b>	<b>100%</b>	<b>163,181</b>	<b>100%</b>	<b>15,586</b>	<b>100%</b>	<b>160,281</b>	<b>100%</b>

*Source: US Decennial Census & American Community Survey 5-Year Estimates (2018)*

According to the Cape Cod Commission's 2017 Regional Housing Market Analysis, the number of second homes in Barnstable County has been steadily rising since the early 2000s, even as the number of year-round units has fluctuated. In Dennis, the trend is even more pronounced, with second homes making up the majority of homes since 2010. The most recent data available at the time (2015) showed a difference of 1,347 units, or about

<sup>12</sup> American Community Survey 5-year Estimates (2018)



seventeen percent, between second and year-round homes, and forecasted a difference of 1,779 units, or nineteen percent, by 2025.

**Village Breakdown.** As shown in Table 26, Dennis Village and East Dennis housing units are owner-occupied at a rate even higher than Barnstable County, while the greatest proportion of rental units are found in South Dennis and Dennis Port. Even here, only Dennis Port has a lower proportion of owner-occupied units than the state average, and not by a significant margin. The availability of rental units is low throughout Dennis, but several villages are especially unavailable for renters.

	Dennis Village		East Dennis		South Dennis		Dennis Port		West Dennis	
	#	%	#	%	#	%	#	%	#	%
Renter Occupied	183	14.4%	237	16.6%	556	31.5%	585	40.9%	223	23.8%
Owner Occupied	1,088	85.6%	1,193	83.4%	1,210	68.5%	846	59.1%	714	76.2%
<b>Total Housing Units</b>	<b>1,271</b>	<b>100%</b>	<b>1,430</b>	<b>100%</b>	<b>1,766</b>	<b>100%</b>	<b>1,431</b>	<b>100%</b>	<b>937</b>	<b>100%</b>

*American Community Survey 5-Year Estimates (2018)*

Table 27 demonstrates that all of Dennis’s villages have a similar number of total housing units, save for Dennis Port which has significantly more. However, when only occupied units are counted, the villages’ unequal vacancy rates, which in Dennis are mostly accounted for by the presence of seasonal units, come into focus. While every village has a significant vacancy rate compared to off-Cape communities, Dennis Port and West Dennis have especially high proportions of vacant units, indicating that the proliferation of seasonal units has affected these villages the most.

Village	Housing Units	% of Total	Occupied Units	% of Total	Vacancy Rate
Dennis Village	2,778	17.3%	1,271	18.6%	54.30%
East Dennis	2,763	17.2%	1,430	20.9%	48.20%
South Dennis	2,838	17.7%	1,766	25.8%	37.80%
Dennis Port	4,914	30.7%	1,431	20.9%	70.90%
West Dennis	2,735	17.1%	937	13.7%	65.70%
<b>Total</b>	<b>16,028</b>	<b>100%</b>	<b>6,835</b>	<b>100%</b>	<b>57.40%</b>

*American Community Survey 5-Year Estimates (2018)*

Map E shows the prevalence of seasonal units as a percentage of total units at the Census Block Group level. It is immediately obvious that these units are clustered along Dennis’s two coastlines. Every Block Group bordering the ocean has a majority of seasonal units,



with the highest proportion in coastal Dennis Port. Even lighter-shaded areas of the map in South and East Dennis have a significant proportion of seasonal units.

### Housing Sales Price and Market Rents

According to the 2017 HPP, the median home sales price was affordable for households making 120% of Area Median Income (AMI) and above. This affordability gap for households at the Area Median Income and below has not improved: as shown in Figure 5, housing prices have continued to grow faster than incomes in the Town of Dennis. Table 28 shows a detailed breakdown of single-family detached and condo sales prices since 2000, showing a general upward trend interrupted only by the 2008 financial crisis. Condo prices appear to fluctuate more than single-family homes, but this may be due to a significantly smaller sample size.

Year	1-Fam	% Change from Prior Year	Condo	% Change from Prior Year	All	% Change from Prior Year
2020 (through Sep.)	\$400,000	3.9%	\$ 189,286	-5.4%	\$ 359,000	14.0%
2019	\$384,950	4.0%	\$ 200,000	31.6%	\$ 315,000	-5.4%
2018	\$370,000	6.5%	\$ 152,000	-16.7%	\$ 333,000	4.1%
2017	\$347,500	5.3%	\$ 182,500	9.0%	\$ 320,000	6.7%
2016	\$330,000	-1.5%	\$ 167,500	-5.6%	\$ 300,000	3.9%
2015	\$335,000	14.5%	\$ 177,500	36.5%	\$ 288,750	4.7%
2014	\$292,500	-7.1%	\$ 130,000	10.6%	\$ 275,900	0.3%
2013	\$315,000	1.6%	\$ 117,500	-16.0%	\$ 275,000	4.2%
2012	\$310,000	10.7%	\$ 139,900	11.9%	\$ 264,000	1.5%
2011	\$280,000	-8.2%	\$ 125,000	-3.8%	\$ 260,000	0.0%
2010	\$305,000	5.6%	\$ 130,000	-11.0%	\$ 260,000	0.4%
2009	\$288,700	-10.6%	\$ 146,000	8.1%	\$ 259,000	-10.7%
2008	\$323,000	-3.9%	\$ 135,000	33.0%	\$ 290,000	1.0%
2007	\$336,250	-3.9%	\$ 101,520	-39.5%	\$ 287,000	-11.7%
2006	\$350,000	0.6%	\$ 167,750	-6.8%	\$ 325,000	2.2%
2005	\$348,000	4.5%	\$ 180,000	31.9%	\$ 318,000	5.0%
2004	\$333,000	16.8%	\$ 136,500	-9.0%	\$ 303,000	16.5%
2003	\$285,000	18.8%	\$ 150,000	27.1%	\$ 260,000	22.6%
2002	\$240,000	28.5%	\$ 118,000	21.1%	\$ 212,000	23.3%
2001	\$186,750	13.2%	\$ 97,450	43.3%	\$ 172,000	22.6%
2000	\$165,000	17.9%	\$ 68,000	8.8%	\$ 140,250	9.6%

Source: Banker and Tradesman, The Warren Group



# Map E: Vacant Seasonal Units



**J M Goldson**  
community preservation  
+ planning

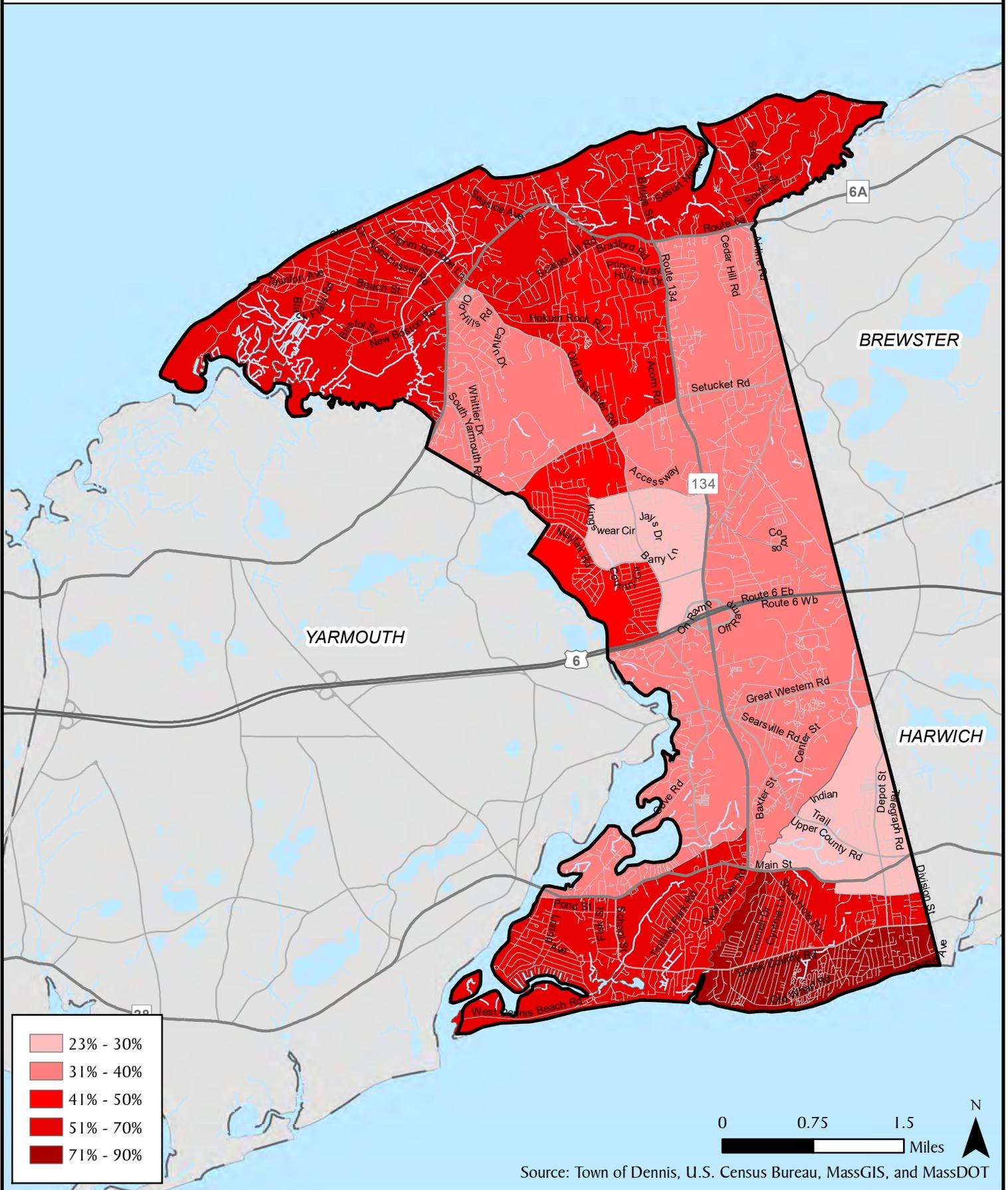


Table 29 shows the estimated current sales values for homes in Dennis and Barnstable County. The majority of homes in both geographies are worth at least \$300,000, with Dennis having a slightly higher proportion fall within the \$100,000-\$299,999 range and the county have more homes worth a million dollars or more. Overall, however, Table 29 shows fewer differences between Dennis and the rest of the Cape than most other tables in this plan comparing the two. This is yet another indication that Dennis’s housing market is out of step with its demographic realities.

<b>Table 29: Home Value</b>				
	<b>Dennis</b>		<b>Barnstable County</b>	
<b>House Value</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Less than \$20,000	42	0.8%	697	0.9%
\$20,000 to \$49,999	21	0.4%	485	0.7%
\$50,000 to \$99,999	36	0.7%	312	0.4%
\$100,000 to \$149,999	132	2.6%	1,328	1.8%
\$150,000 to \$299,999	1,245	24.7%	17,295	23.1%
\$300,000 to \$499,999	2,200	43.6%	33,179	44.2%
\$500,000 to \$749,999	881	17.4%	13,075	17.4%
\$750,000 to \$999,999	339	6.7%	4,644	6.2%
\$1,000,000 or More	155	3.1%	3,976	5.3%
Total homes	5,051	100%	74,991	100%
<i>American Community Survey 5-Year Estimates (2018)</i>				

A majority (sixty-four percent) of Dennis households are considered “rent burdened” according to the United States Department of Housing and Urban Development (HUD)’s definition, meaning that they spend over thirty percent of their gross income on monthly rent (see Table 30). The majority of these rent-burdened households are severely rent-burdened, meaning that they pay over fifty percent. These burdensome housing costs are worse in Dennis than the average Barnstable County community: less than half of Barnstable County households spend more than thirty percent of their incomes on rent. Table 30 also looks at 2013 estimates to illustrate change in rent burdens over a five-year period, and the percentage of the total population paying more than thirty percent of their income for rent has decreased. However, the total number of households in the “rent-burdened” category has actually increased. One takeaway from this statistic is that most of the new rental units added since 2013 likely have been affordable for residents, as the number of households renting at an affordable rate roughly doubled during that time period. However, another possible conclusion is that the increase in rental units has failed to decrease the total number of rent-burdened households.



	<b>Dennis Households</b>				<b>Barnstable County Households</b>			
	<b>2018</b>		<b>2013</b>		<b>2018</b>		<b>2013</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
<b>Rent as % of total annual income</b>								
Less than 10 Percent	55	3.1%	24	1.70%	454	2.4%	455	2.30%
10 to 29 Percent	517	29.0%	241	16.70%	7,419	38.4%	6,648	33.30%
30 to 49 Percent	536	30.0%	494	34.20%	4,850	25.1%	5,483	27.40%
50 Percent or More	606	34.0%	557	38.60%	4,769	24.7%	5,289	26.50%
Not Computed	70	3.9%	129	8.90%	1,809	9.4%	2,111	10.60%

*American Community Survey 5-Year Estimates (2018 & 2013)*  
*Notes: Red shading indicates households considered rent-burdened*

Table 31 breaks down rent burden by the age of the householder, showing that besides the small outlier group of 15-to-25-year-old householders every major age group is majority rent-burdened. While those 65 years and older are currently the least-burdened group, this will surely not remain the case as the most-burdened group (35-65 years) ages. In terms of tenure, sixty-four percent of renter households are burdened by their housing costs compared to only about twenty-six percent of households that own their homes.<sup>13</sup>

<b>Age of Householder</b>	<b>Rent-burdened Households</b>	<b>Total Households</b>	<b>% Rent-burdened</b>
15-25 years	0	64	0%
25-34 years	208	310	67.1%
35-64 years	650	928	70.0%
65 years or older	284	482	58.9%

*American Community Survey 5-Year Estimates (2018)*

Finally, Table 32 examines housing cost burden for all households (rental and homeowner) by income level. Unsurprisingly, a higher income is correlated with a lower likelihood of paying more than thirty percent of income for housing costs. It is notable, however, that there are still hundreds of Dennis households above AMI struggling with unaffordable housing. The majority of households making fifty percent of AMI or less are cost-burdened, and a majority of those making thirty percent of AMI or less are severely cost-burdened.

<sup>13</sup> American Community Survey Estimates (2018)



	<b>Cost-burdened*</b>	<b>%</b>	<b>Severely Cost-burdened†</b>	<b>%</b>	<b>Total Households</b>	<b>%</b>
Household Income <= 30% HAMFI	685	80.6%	480	56.5%	<b>850</b>	<b>100%</b>
Household Income >30% to <=50% HAMFI	835	72.3%	350	30.3%	<b>1,155</b>	<b>100%</b>
Household Income >50% to <=80% HAMFI	615	46.4%	160	12.1%	<b>1,325</b>	<b>100%</b>
Household Income >80% to <=100% HAMFI	115	18.0%	15	2.3%	<b>640</b>	<b>100%</b>
Household Income >100% HAMFI	250	8.1%	30	1.0%	<b>3,085</b>	<b>100%</b>
<b>Total</b>	<b>2,500</b>	<b>35.5%</b>	<b>1,030</b>	<b>14.6%</b>	<b>7,050</b>	<b>100%</b>
*30% or more of annual income						
† 50% or more of annual income						

### **PRIORITY HOUSING NEEDS**

HUD provides a measure of community housing needs that incorporates both affordability and housing quality. Table 33 shows the prevalence of these “housing problems” in Dennis; the majority of renters and around one quarter of homeowners experience at least one of the four problems. Severe housing problems are much less prevalent, but over one thousand Dennis households still experience at least one. Overall, while homeowners generally experience a more stable housing situation, there are thousands of existing households in Dennis that require monetary assistance, whether to make rents or other housing payments or to make necessary renovations.

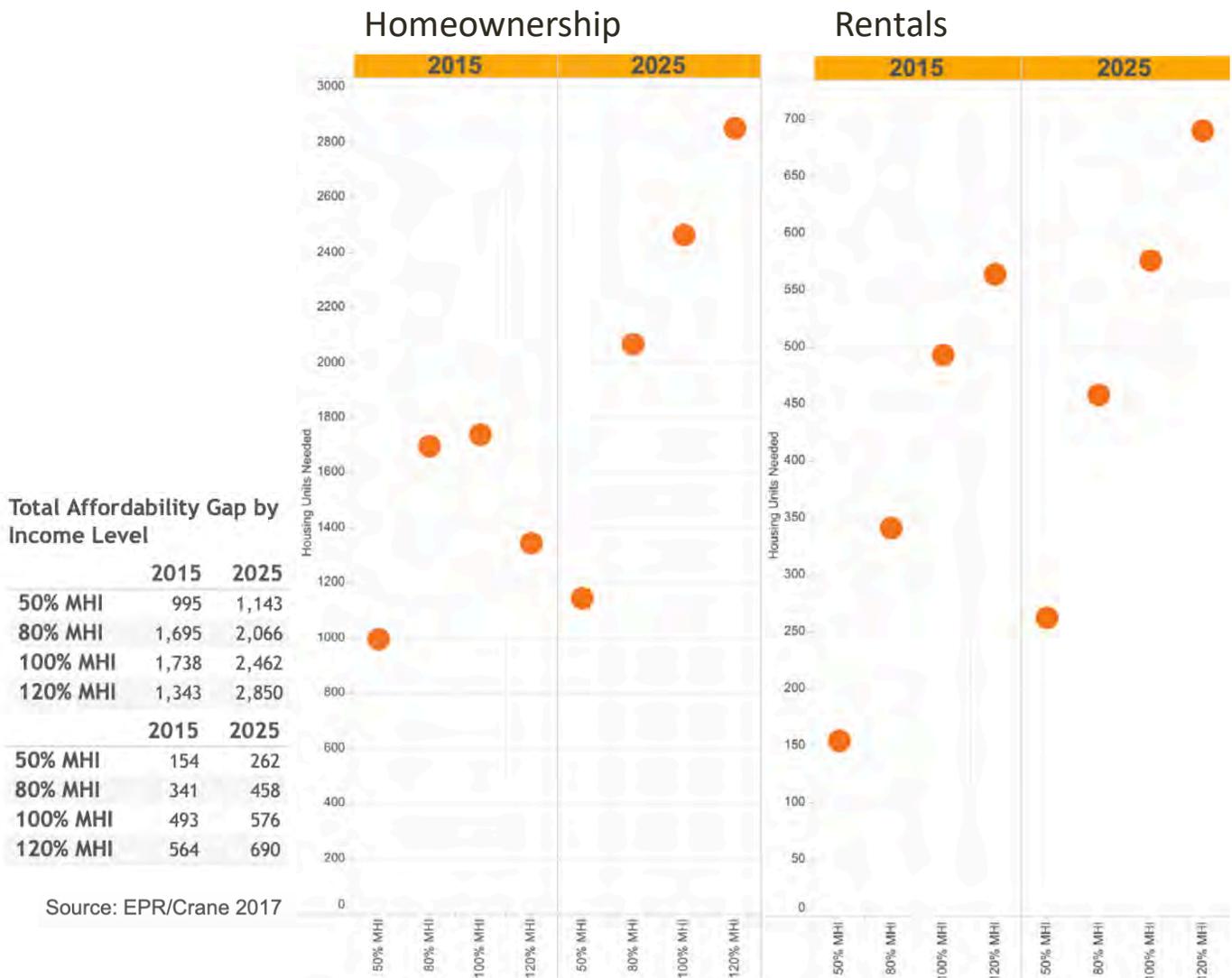
	<b>Owner</b>		<b>Renter</b>		<b>Total</b>	
At least 1 Housing Problem	1,360	25.7%	1,150	65.2%	2,510	35.6%
No Housing Problems	3,895	73.7%	590	33.4%	4,485	63.6%
Cost burden N/A	25	0.5%	25	1.4%	50	0.7%
<b>Total</b>	<b>5,285</b>	<b>100%</b>	<b>1,765</b>	<b>100%</b>	<b>7,050</b>	<b>100%</b>
<b>At least 1 SEVERE Housing Problem</b>						
At least 1 SEVERE Housing Problem	515	9.7%	570	32.3%	1,085	15.4%
No Housing Problems	4,745	89.8%	1,165	66.0%	5,910	83.8%
Cost burden N/A	25	0.5%	25	1.4%	50	0.7%
<b>Total</b>	<b>5,285</b>	<b>100%</b>	<b>1,765</b>	<b>100%</b>	<b>7,050</b>	<b>100%</b>
Source: HUD Comprehensive Housing Affordability Strategy Data						
HUD's four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The severe housing problems are the same but with a cost burden greater than 50%.						



## Affordability Gaps

There is a housing affordability gap at every income level considered in the CCC study, but the largest gaps are found around 100% AMI for owners and renters, and it is this income group where the gap is projected to grow the most (see Figure 8). The 80-100% AMI category has the current largest gap for ownership, whereas the largest rental gap is at 100-120% of AMI. All of Dennis’s housing gaps, regardless of tenure or income level, are expected to increase, but the 100-120% AMI level is projected to experience the most significant growth in affordability gap. This analysis indicates that housing needs for moderate-income households should be considered alongside low-income households.

Figure 7: Affordability Gap Projections for Dennis Homeownership and Rental Units



## Subsidized Housing Inventory

While the term “affordable housing” is broad and can mean different things to different people, the term carries a specific definition under Chapter 40B as discussed in the introduction to this plan. Beyond the requirement to be affordable to a household earning eighty percent or less of the Area Median Income, in order to be included in a town’s Subsidized Housing Inventory (SHI) and count towards the ten percent affordable unit threshold a unit must be subsidized by an eligible state or federal program and deed-restricted for the long term, although not necessarily in perpetuity. Given these criteria, it is possible for units considered “affordable” in the colloquial sense to not be counted in the SHI due to affordability restrictions not being formally documented or being targeted at income levels above eighty percent of AMI. Units may also drop off of the SHI if affordability restrictions expire.

Table 34 summarizes Dennis’s most recent SHI, highlighting units added to the inventory since publishing the 2017 HPP. Despite affordability restrictions on 46 homeownership/rehab units expiring by August 2019<sup>14</sup>, Dennis has still been able to realize a net gain of 51 units on its Subsidized Housing Inventory. The 386 SHI units represent approximately 5 percent of the total year-round units as reported in the 2010 Census, an improvement from the 4.2 percent reported by DHCD in 2017. With the 2020 Census results on the horizon and Dennis's year-round unit count expected to decrease, the Town may be closer to the 10 percent goal prescribed in Chapter 40B than it seems. 2018 estimates predict a decrease of 818 units from the 2010 Census count, indicating that Dennis’s affordable units are closer to six percent of the total.

Several of the major developments listed in the SHI are depicted in Images X-X, representing a diverse array of architectural styles and affordable housing strategies.

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<sup>14</sup> Dennis Housing Production Plan, 2017



**Table 34: Dennis Chapter 40B Subsidized Housing Inventory (September 2020)**

Name	SHI Units	Comp. Permit?	Expiration Year	Tenure	Subsidizing Agency
Northside Village	46	Yes	2105	Rental	DHCD
Telegraph Road	7	No	2055	Rental	DHCD
Fishtail Village	3	No	Perpetual	Ownership	DHCD
Mill Street Apartments	4	No	Perpetual	Rental	DHCD
DDS Group Homes	4	No	N/A	Rental	DDS
Melpet Farm Residences	27	No	2064	Rental	DHCD
Seagrass Village	4	Yes	2101	Ownership	FHLBB
DMH Group Homes	8	No	N/A	Rental	DMH
Cross St	1	No	Perpetual	Ownership	DHCD
Hemlock Ln	1	No	Perpetual	Ownership	DHCD
S. Yarmouth Rd & Janall Drive	3	No	Perpetual	Ownership	DHCD
Forward at the Rock	8	No	Perpetual	Rental	DHCD
Fiord Drive	1	No	Perpetual	Rental	DHCD
Swan River Rd	2	No	Perpetual	Rental	DHCD
Foundations Project - Cape	2	No	2097	Rental	HUD
323 Main Street	2	No	Perpetual	Ownership	DHCD
Ellis Drive	2	No	Perpetual	Rental	DHCD
Searsville Road	7	Yes	Perpetual	Ownership	DHCD
8 Clipper Lane	8	Yes	Perpetual	Rental	DHCD
Center St. Village	52	Yes	Perpetual	Rental	DHCD
Old Bass River Village	32	Yes	Perpetual	Rental	DHCD
Windmill Village	40	Yes	Perpetual	Rental	DHCD
Grassy Pond Drive	2	No	Perpetual	Rental	DHCD
Crestwood Lane	2	No	Perpetual	Rental	DHCD
Mulhern Drive	12	No	Perpetual	Rental	DHCD
Dennis Commons	32	Yes	Perpetual	Rental	DHCD/MHP
Harwich Ecumenical Council for the Homeless	8	No	2026	Rental	HUD
Lewis Gordon Senior Citizen Apartments	64	Yes	Perpetual	Rental	RHS
Bayridge Drive	2	No	Perpetual	Rental	DHCD
TOTAL	386	-	-	-	-

Source: Department of Housing and Community Development

Notes: Yellow highlight = new inclusion since 2017 HPP

DHCD = Mass. Department of Housing and Community Development; HUD = U.S. Department of Housing and Urban Development; MHP = Mass. Housing Partnership, DMH = Mass. Department of Mental Health; DDS = Mass. Department of Developmental Services; RHS = Rural Housing Service (U.S. Department of Agriculture); FHLBB = Federal Home Loan Bank of Boston





Image A: Center Street Village



Image B: Melpet Farms



Image C: Dennis Commons



Image D: Fishtail Village



Image E: Maritime Landing



Image F: Northside Village



Image G: Sea Grass Village



Image H: Old Bass River Village

As shown in Table 35, the composition of subsidized units added after 2017 differ from those added in previous years. The majority of current affordable homeownership units were added to the SHI in the last three years, although much of this discrepancy is due to the expiration of older ownership units that can no longer be counted. A slight majority of new SHI units were produced without the use of a Comprehensive Permit; only two Comprehensive Permit projects were added to the Inventory during the 2017-2020 period, only one of which (Northside Village) was a large project (forty-six units). Northside Village is actually an older project that was only recently added to the SHI, meaning that these forty-six units have existed in Dennis for nearly two decades and are not new construction. However, it is still a benefit to the Town that these units have finally been added to the SHI. In summary, recent affordable housing developments in town have been diverse in size and tenure as well as relatively numerous: over one quarter of SHI units were added in the last three years.

<b>Table 35: Selected Characteristics of Dennis SHI Units</b>						
	<b>Rental</b>	<b>Ownership</b>	<b>Total</b>	<b>Comp. Permit</b>	<b>No Comp. Permit</b>	<b>Total</b>
New since 2017 HPP	88	14	102	50	52	102
Existing	277	7	284	235	49	284
<b>Total</b>	<b>365</b>	<b>21</b>	<b>386</b>	<b>285</b>	<b>101</b>	<b>386</b>
<i>Source: Department of Housing and Community Development</i>						

## **BARRIERS TO DEVELOPMENT**

The following section discusses the most significant barriers to affordable housing development in Dennis. The strategies discussed in the subsequent section are in part designed to mitigate or work around these problems and constraints. Note that the language of “barriers” is typically used in Housing Production Plans as a value-neutral way to describe factors that limit affordable housing development. “Barriers” such as sensitive environmental areas can be considered constraints on development and valuable community assets at the same time.

### **Infrastructure**

Housing cannot be built anywhere that infrastructure (existing or proposed as part of the project) cannot support the strain of additional housing units. Water and sewer system capacity especially must be carefully evaluated when large numbers of new homes are being proposed. In Dennis, the need for on-site sewer systems is especially constraining to residential development and leads to concerns from the community that large projects will negatively impact water supply and water quality.

Schools are one piece of community infrastructure that is less of a concern in Dennis. As discussed in the Housing Needs Analysis, the town’s population is aging and the number of school-age children is projected to shrink.



## Environment

As in every Cape Cod town, Dennis's scenic coastal landscapes and sensitive wildlife habitats are vital community assets (see Images X-X). As a result, environmental protection regulations limit or prohibit development in many areas of town, and planners seeking to solve housing issues have a responsibility to avoid undue environmental impacts resulting from their proposals. Water resources such as fisheries, estuaries, marshes, coastlands, and the Monomoy Lens aquifer from which Dennis and surrounding towns draw their drinking water should be taken into account when proposing any new development. Land that is currently protected for conservation purposes should remain so, and developable parcels should be assessed to determine whether they would provide greater value as open space.

In a low-lying coastal community such as Dennis, flooding must always be taken into account when proposing new development, especially as sea level rise is expected to accelerate in the coming decades. Minimizing impervious area will be vital for all future development in town.

Finally, Dennis's historic structures and neighborhoods should be preserved whenever possible, and new development should not detract from the unique village character valued by residents and tourists alike. Images X-X show some of the Town's historic areas, as well as some newer developments that attempt to mimic traditional architectural styles.

## Zoning

A municipality's Zoning Bylaw (ZBL) prescribes almost every element of its future development: building type, development location, allowed uses, density, site layout, required parking, and more. Reading Dennis's current ZBL will reveal what development is possible in town, and conversely what is currently not possible, or at least too difficult for a developer to practically attempt.

Despite a relatively robust Affordable Housing Bylaw, Dennis still has several Zoning regulations that may act as barriers for meeting its housing needs:

- Too many types of development require Special Permits, especially within the Affordable Housing Bylaw. Obtaining a Special Permit requires a Public Hearing process before a Town Board, which costs developers time as well as legal and engineering fees. Even in the case of a smooth approval process here is always the risk of a prolonged appeals period. Special Permits are a valuable tool for regulating development, but applying them where they are not needed can unnecessarily discourage applicants from pursuing certain routes.
- Complex and unclear language and structure can make it difficult for ordinary citizens and developers alike to assess what is permissible on their properties. Dennis has a



large number of zoning districts, some of which are very small and specific (i.e. the series of zones in West Dennis Village Center), which can likewise make interpretation of the Bylaw more difficult.

## **Funding**

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





Image I: Beaches



Image J: Dunes



Image K: Swan Pond Overlook



Image L: George B. Wilbur House



Image M: West Dennis Village Center



Image N: Towne Plaza



Image O: Patriot Square

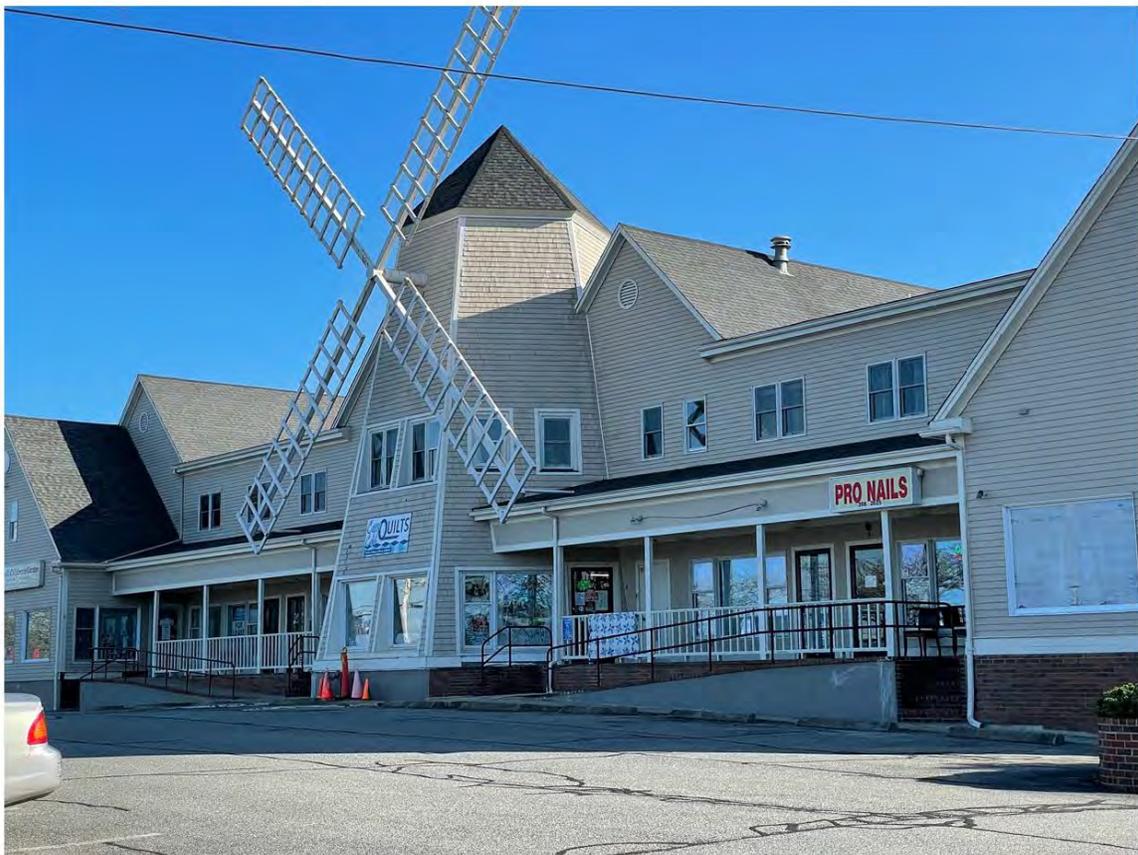


Image P: Windmill Plaza

# COMMUNITY ENGAGEMENT

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## INTRODUCTION

JM Goldson LLC assisted with developing this HPP by facilitating community engagement activities. The process included:

- **Listening Session #1:** virtual listening session held on Wednesday September 16th at 5pm
- **Village Conversations:** held five one-hour focus groups virtually over video conference on October 17, 2020.
- **Listening Session #2:** a virtual listening session held on Tuesday, November 17th at 5:00pm focused on proposed affordable housing strategies

The feedback from these community outreach events influenced every section of the HPP, but this section presents a full summary those results in order to highlight voices from the Dennis community. Many statements from participants are included verbatim and are therefore not necessarily consistent with the ultimate findings of this plan.

## KEY FINDINGS

- Housing is becoming less and less affordable. There is a substantial need for workforce/affordable housing as well as a broader variety of housing options generally to meet local needs.
- The current and growing number of seasonal and vacation homeowners and rentals are driving up housing costs and diminishing the supply of available housing for local workers and year-round residents.
- Misconceptions and competing interests create challenges to creating programs and policies that would support local housing needs.
- Opinions on Chapter 40B projects were mixed, depending on the specific project
- Proposed strategies were received positively

## COMMUNITY OUTREACH SUMMARY

### **Listening Session #1**

Participants were asked a series of anonymous polling questions to understand a few contextual aspects of the group, including demographics, connection to the community, and living circumstances.

#### **1. What is your age?**

Participant primarily reported that that they are between the ages of 45 and 84, with one participant reporting that they were between 18 and 24.

#### **2. What is your association with Dennis?**



All participants indicated that they live in Dennis full time. One participant indicated that they also work in Dennis, and another indicated that they own property (in addition to their personal residential property).

### **3. Which Village do you live in?**

Apart from the East Dennis and West Dennis villages—in which no participants reported living—responses were relatively evenly distributed between Dennis Port, South Dennis, and Dennis Village.

### **4. What is your housing tenure?**

All but one participant indicated that they own their home. One participant indicated that they live with family.

### **5. What type of housing structure do you live in?**

All but one participant indicated that they live in a single-family detached home. One participant indicated that they live in a 5-9 unit building.

## **Open-Ended Questions**

Participants were also asked a series of open-ended questions, to which they responded using Zoom’s chat function. Below is a summary of key themes from participant responses.

### **1. If you had a magic wand to address housing issues in your community, what would be your top three wishes?**

The most common theme from participant responses was a need for workforce housing, or housing that would be reasonably affordable to low-or-moderate-income households.

Other themes include:

- Utilizing available town-owned property, underutilized property, and other specific areas already identified with potential for housing development (including the Exit 9 area and property behind Patriot Square)
- Convert seasonal units to year-round units
- Create flexible allowances for accessory units (ADU)
- Programs and policies that promote varied housing options and improved quality for existing rental properties

### **2. What do you think are the most pressing housing issues in Dennis?**

Participants identified affordability as the most pressing housing issue in Dennis, particularly as it relates to the growing number of second/vacation homeowners in the community.

Other comments include concerns about overdevelopment and a lack of both supportive, amenity-rich housing and a variety of different available housing options.



**3. What do you think are your community’s greatest strengths or opportunities to address housing issues?**

Some participants felt that Dennis has a strong economy and healthy supply of housing, but that the growing seasonal/vacation population and culture are impeding the potential in those assets for the year-round community. One participant also noted that the community’s long-standing traditions and culture are an asset.

**4. What do you think are the greatest obstacles?**

The most common theme in discussions around obstacles in Dennis revolved around misconceptions and biases. Participants expressed concern that many locals have a negative and potentially ill-informed understanding of how affordable housing and varied housing options would impact the community. Participants shared that there is a lot of concern about development changing the character of the community through new housing development (especially large-scale rental and/or affordable units such as 40B), and competing interests for different land uses, such as conservation or commercial. On the other hand, there is also concern about the large and growing number of seasonal and vacation homes which drive up housing costs and deplete the supply of available housing for workers and year-round residents.

**5. What are three priorities that you hope the HPP can help the Town address in the next five years?**

One participant shared that they hope the HPP will help to identify locations for multifamily, ADUs, rental, and affordable housing development.

- In addition to providing responses to the questions outlined above, participants also asked a few rhetorical questions which provide insight about the current state of housing issues in Dennis today:
- Developers/landowners have a lot of power. So how can others also obtain a critical mass for countervailing power?
- How can we get ADU bylaw passed?
- What and why is there resistance to an ADU bylaw?
- Has anyone had in-person conversations with landowners/developers and what might their reluctance be based upon?

 **Village Conversations**

The Village Conversations were organized by neighborhood, and included community members from Dennis Village, Dennis Port Village, and South Dennis Village. No participants signed up to provide feedback on housing priorities in the villages of East and West Dennis.



Ten people participated in total, including realtors, year-round and seasonal residents, housing developers, and representatives from the Town’s Conservation Commission, Planning Board, Select Board, and Housing Trust. Many participants have lived in Dennis for decades, while some became full-time residents more recently.

Our team began each meeting by presenting slides with an overview of Housing Production Plan (HPP) basics and the objectives and timeline for the update to the plan.

During the meetings, a member of the JM Goldson and Barrett Planning Group team facilitated a discussion as participants considered five primary questions:

1. *What three words or phrases could best describe your village?*
2. *In a nutshell, what has your own housing experience been like in Dennis? Or that of your kids or other family members?*
3. *What have you witnessed or observed that gives you understanding of housing needs, issues, or challenges specific to your village and more broadly in Dennis?*
4. *Part 1: In general, how could you envision integrating more housing options into this village?*  
*Part 2: More specifically, how could and where could these options best fit into the built fabric of this village?*
5. *What policies or regulations, potential development or redevelopment sites or areas, or capacity idea do you hope the HPP will consider, especially as it would affect your village?*

**Key Themes**

**Village Character.** Participants responded to the first question by identifying some of the things they appreciate most about their village, while highlighting priorities for preservation of the Town’s natural and historical character. The table below summarizes the words and phrases used to describe each participating village.

Table 36: Village Character Feedback		
Dennis Village	South Dennis	Dennis Port
Beautiful, tranquil, walkable, well-maintained, historic, environment, quaint, serendipitous, delicate balance, rural character	Environmentally beautiful, sensitive, historically significant, changing demographics, central, commercial, industry, retired people, well-kept	Crowded, poor, ghost town, weekend rentals, coastal, affordable, charming

**Changing Landscape, Aging Housing.** Participants in each village conversation shared a variety of housing experiences, both for themselves and their children and grandchildren. One common theme was the shifting economics in Cape Cod’s housing market over the past few decades.



Long-term residents were able to buy a home, or land to build their own, when property values were lower. Now that they have children and grandchildren, homeownership seems out of reach, and many are moving to other areas where housing costs are lower. This trend is causing a workforce shortage, and there is a seasonal influx of service industry workers involved in the local tourism industry, many of whom also struggle to afford housing.

Others who have purchased a home more recently have found that most of the lower cost housing stock needs extensive repairs, and they indicated that people buying now will need to put in a lot of “sweat equity” to live in more desirable areas of the Cape.

Local regulations and infrastructure were also pointed to as factors limiting the affordability of homes in Dennis, specifically solar panels not being allowed in the historic district (which would help reduce energy costs). In addition, accessory dwelling units are not allowed, but they could help address the need for more options for elderly residents to downsize or rent out part of their home. There is also a restriction on the number of unrelated adults that can be on the lease, which limits the opportunity for younger people to share a larger home.

There is buildable land that could accommodate ADUs or expansion of existing homes, but the lack of sewer service in some areas presents a barrier. Better access to high-speed internet will also be necessary to attract younger long-term residents.

**Summer Homes and Year-Round Residents.** Many participants brought up the prevalence of second homes used in the summer by people who live outside of Cape Cod. During the off-season, these homes can provide more affordable rental options, but year-round residents are displaced during the summer months and struggle to find short-term housing. Many houses also sit vacant over the winter.

Parking was also highlighted as a seasonal issue. Many visitors bring multiple vehicles to Dennis and do not have enough parking spaces at their summer homes to accommodate them, particularly in Dennis Village.

In Dennis Port, new construction has been focused on large vacation homes and multifamily housing development. Residents from this area mentioned that there are a lot of redevelopment opportunities, adding apartments above commercial areas, converting older houses to 2-3 family homes like “The Columns” in West Dennis, and providing incentives to developers to pursue these types of projects.

More recently, due in part to the ongoing COVID-19 pandemic, residents have seen an influx of people moving back to Cape Cod or making their second home a year-round residence. Most of these people are in higher income brackets, so it puts additional pressure on lower income households who need affordable year-round housing. The



need for workforce rental housing was emphasized in the South Dennis Village conversations, in addition to providing options that are affordable and accessible to people who are retired or have developmental or physical disabilities.

**Recent Development and 40B Feedback.** Within the village conversations, opinions were divided on 40B housing development, especially as it related to the location of projects and how they fit in with the neighborhood. Some took issue with how the legislation is designed and felt that Cape Cod should have its own version. Residents expressed concerns about developers making large profits while only providing a few affordable units, and not making enough progress towards the SHI goal.

Maritime Landing was brought up by two different groups, including comments related to:

- Lack of communication with abutting neighborhoods
- Environmental impacts on water quality
- Limited number of affordable units, with high prices for the rest<sup>15</sup>

Melpet Farm is a rental housing complex that was more well-received. Some felt that it could have been built in a more compact way to reduce the impact on open space. Others echoed the need to avoid development of sensitive habitat and protection of water resources.

One participant from Dennis Port pointed out that there are not many developers on Cape Cod who specialize in multifamily development, additional incentives may be needed to attract proposals. Main Street in Dennis Port has zoning that could accommodate higher density, but it has failed to attract developers.

Another resident in this area mentioned an extensive charrette planning process completed for the village, led by Thomas Huettner, but many elements of the resulting plan were not implemented. From the perspective of a small business owner, they would like to see live-work opportunities and housing options for their staff and families to stay in Dennis. Relative to the rest of town, there is a sense that Dennis Port has more than its fair share of lower-cost housing, and receives less investment in walking and biking improvements, despite their high contribution to the local tax base.

### Housing Opportunities

Across the village conversations, there was agreement on several strategies for addressing local housing needs in Dennis, while preserving natural and historical resources and the “look and feel” of a Cape Cod community.

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<sup>15</sup> Maritime Landing contains 7 affordable units out of 28 total units, 25% of the total. Affordable units will sell for \$192,750 for the two bedroom affordable units and \$215,500 for the market rate units.



**Expand Accessory Dwelling Unit Bylaw.** Provisions for accessory dwelling units were cited as being too restrictive, limiting this type of housing to relatives or people on an affordable housing list. Participants recognized that there are homes on larger lots that could accommodate another small house, which could help address the shortage of year-round housing. One suggestion was to allow ADUs in zoning districts that do not currently allow residential, including commercial, industrial, and limited business zones.

**Create More Workforce Housing.** Civil service staff, seasonal hospitality workers, and caregivers for elderly and disabled residents are a few examples of local workers who need more housing options. People discussed residents earning too much to qualify for housing assistance but not enough to afford market rate rentals.

**Redevelopment and Reuse.** Several participants mentioned opportunities to repurpose existing buildings and properties for housing, as well as constructing new apartments above existing retail establishments. This would reduce the need for greenfield development, make more efficient use of existing buildings, and help ensure that residents can walk to local services and amenities. Specific areas were discussed in each of the villages:

- Dennis Village: upper-level apartments above businesses in LB1 district, the Antique Center (former lumber yard), and Ezra Baker school (if those students relocate to Wixon)
- South Dennis Village: Patriot Square – Theophilus Smith Road (Chamberlain-owned land), old fire station, Forward Housing site
- Dennis Port: convert defunct hotels and motels into affordable housing and cottages, above businesses on Main Street, redevelopment of vacant homes, ADUs next to existing houses

**Collaboration and Local Funds.** Members of the discussion group also recognized a need to work with local developers and use Town-owned land and housing funds to help address local housing needs. Rental assistance could be funded by the Community Preservation Committee and Affordable Housing Trust, providing relief from economic impacts associated with the pandemic. One participant encouraged the Town to pursue the Housing Choice Designation from the state and provide incentives for denser development.

**Build on Recent Successes.** A few recent housing developments were more positively received, according to participants. In particular, the Forward Housing project for autistic adults, the senior veterans' home, and Melpet Farm were all mentioned as having broader acceptance by the community. Future development can build on these successes by making design choices that align with local visual preferences.

**Other Suggestions.** There were several other potential housing solutions mentioned during the village conversations, which are summarized below, in no particular order:



- Consider an incentive for year-round rentals vs. seasonal rentals – potentially a tax break
- Provide incentives for landlords to maintain affordable rents (e.g. tax reduction)
- Develop affordable housing in all villages for multiple income levels
- Create more housing for year-round residents near the shore
- Limit development of second homes and resorts, prioritize local residents
- Protect water quality to maintain the local shellfishing industry
- Provide more options for seniors to downsize, many are living in oversized homes
- Produce more housing in areas accessible to grocery stores by foot or local bus
- Improve communication on housing development with residents and between boards
- Recruit developers for sites that are already built, avoid developing natural habitat
- Conduct a visual preference survey to get feedback on local design preferences
- Provide more housing options for people with disabilities

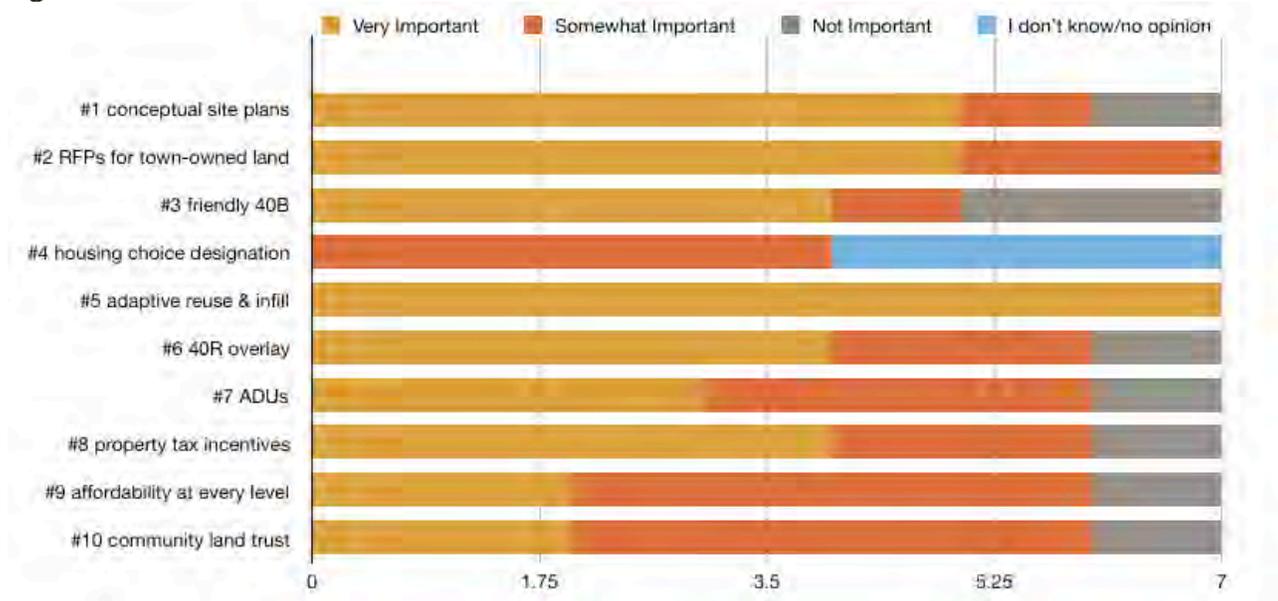
## Listening Session #2

This session included the summaries of community engagement results and preliminary strategy ideas for participant feedback. Thirteen participants attended the event.

Participants rated ten preliminary strategy ideas described by the consultant team. The ten ideas included in the presentation as for this polling exercise are described on the presentation slides (see Figure 8). Seven webinar attendees participated in the polling activity. The most highly rated strategy idea was #5 adaptive reuse and infill followed by #2 RFPs for town-owned land and then by #1 conceptual site plans. Many participants did not know enough about #4 Housing Choice Designation, a state designation which opens new opportunities for grants to fund local housing initiatives. The lowest rated strategy idea was #3 friendly 40B.



Figure 8



Participants also offered suggestions, thoughts, and questions through the chat and Q&A function. Below is a summary of key themes from participant responses.

### Suggestions and Opinions

- Consider trading some parcels with restricted uses for others we can build on.
- The town missed the boat when Benny's came up for sale. Now Dennis Port has another junk store. Top of shop housing could have been included.
- We did not make the 3% due to demolition off-setting most new homes. the recent projects approved and now under construction might get us there for the next year.
- Larger, older homes could be preserved through a multi-family allowance tied to preservation, I know of several old sea captains homes in the 4,000 to 6,000 sf range that could provide 3 - 5 units of housing with no exterior expansion.
- Like these Adaptive uses
- Under 40B and perhaps 40R, the two Historic District committees have no power. This is most unfortunate.
- ADU without requiring deed restrictions, just means that eventually those will become more seasonal homes or summer rentals. They must be deed restricted. By right deprives an abutter of weighing in.
- Love the property tax incentives. Dennis is tax income rich! We need to estimate the possible cost of this to move it forward.
- There are many affordable units but they are privately owned and not deed restricted, so those are not counted towards the 10% affordable goal. So, incentivize those rentals with tax breaks and make them deed restricted. If we do that for developers in Provincetown, we could do that here in Dennis.



- A person who is wealthy enough to own a second home here, will not rent. They want the flexibility to come and go. If it is a summer rental, then they can rent for 3 months what they would have received in rent for a year-round rental with less wear and tear. Landlords battle daily to evict bad tenants.
- The 5 villages. North side, of North Dennis and East Dennis were residential and occupied by sea captains and summer visitors came to the north side for quiet summer vacations for the entire summer. Dennis Port after the advent of Route 6, developed into a tourist area with lots of rentals and hotels and was pretty vacant all winter. South Dennis area was always residential.
- Center Street in Dennis Port was built prior to zoning and is not a deed restricted project (not the Housing Authority Center Street). Seabreeze Apartments on Center Street just south of Route 28
- My household would qualify for an affordable unit but I have a home and when I sell it, I would be over the 80%. To purchase one of the newer 40B units is over \$650,000. This 40B has only 4 or 5 units deemed affordable and people are being attracted to the Cape but they are not going to work in the service industry. These new residents will need more municipal services. Remember that we are still a seasonal tourist economy. If you build it, they will come and who is going to service them? Building more 40B just moves the needle further away from making our 10% threshold but more affordable units are needed.<sup>16</sup>

### Informational Questions

Participants asked a few informational questions during and after the presentation. The answers are summarized below.

1. What are group quarters?
  - A. Group quarters are places where people live or stay in a group living arrangement. These places are owned or managed by an entity or organization providing housing and/or services for the residents. These services may include custodial or medical care as well as other types of assistance, and residency is commonly restricted to those receiving these services. This is not a typical household-type living arrangement. People living in group quarters are usually not related to each other.
2. How many units could the five sites for concept sketches produce?
  - A. The concept sketches that the consultant team is working on for the HPP will provide a rough estimate of how many units these five sites could produce.
3. Why isn't Dennis following other towns that have been successful in redeveloping former commercial areas instead of encouraging more 40B?

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<sup>16</sup> Affordable “for sale” projects, at 25% affordable will incrementally bring a town into compliance with the affordability requirement. For a community that is at 5% affordable, in a traditional 40B for sale environment, the community needs to add 36 units of housing, with 9 deed restricted affordable, for every 100 year-round housing units, to move the community to 10% affordable.



- A. Often when zoning is restrictive, a developer will seek 40B instead. Also, the market drives which properties are feasible for developers
4. Could we use this 40R overlay on the Exit 9 area???  
A. The Town is discussing a 40 R for that area. Both the Benny's area and Exit 9.
  5. What is DHCD?  
A. DHCD means the Massachusetts Department of Housing and Community Development.
  6. What year was the prior HPP?  
A. The prior housing production plan was from 2017.



# HOUSING PRODUCTION PLAN GOALS & STRATEGIES

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There is one important quantitative housing production goal that the Town of Dennis must commit to by adopting this Housing Production Plan: meeting the Safe Harbor threshold of at least thirty-eight new affordable units per year. While the results of the 2020 census will likely reduce this threshold by a small amount, this HPP will recommend continuing to aim for the minimum goal of thirty-eight annual units in order to meet a housing demand that is projected to continue to grow.

The Town should also adopt a series of qualitative goals alongside its yearly quantitative targets, laying out a vision for what the new affordable units should look like, what needs they should address, where they should be located, and by what means their construction should be encouraged.

## AFFORDABLE HOUSING PRODUCTION GOALS

### **Identify suitable publicly and privately-owned sites for facilitating affordable housing production.**

The first step in building housing is, simply enough, to identify specific locations where housing may be built. The Town should consider whether its own parcels are suitable for development as well as work to encourage affordable housing on specific private sites.

### **Meet housing needs for disabled and older residents**

Dennis has a higher proportion of older adults and people with disabilities, and the specific needs of these populations must be addressed as a part of the Town's affordable housing plans. Encouraging senior (age-restricted to 55 years or older) and accessible housing to meet the needs of these groups is critical.

### **More rental options in all areas of Town.**

Dennis is currently underserved in terms of rental units. More of these units would help meet the need for housing options for small and nonfamily households, both of which Dennis has a higher proportion of than the region as a whole.

### **Allow mixed-use and higher-density development**

Provisions for mixed-use (combining commercial and residential uses) and higher-density developments are growing in popularity as a response to affordable housing shortages nationwide. Higher density means more units on less land, and mixed-use developments in addition to often being high-density efficiently combine commercial and residential space.



### **Address the severe rent burdens faced by many Dennis households.**

In addition to needing more housing units, it is also clear from the Housing Needs Analysis that many households already living in Dennis are doing so unaffordably and unsustainably. Rental costs especially must be made more affordable in order for many residents to be able to stay in town.

### **Preserve existing year-round and affordable housing by discouraging conversion to seasonal or market rate units.**

A major component of Dennis's current housing problems is the pressure put on year-round residents by the seasonal second-home market. Part of meeting the Town's housing goals is preserving the housing that already exists, so preventing units from exiting the year-round housing stock should be a top priority. Likewise, preserving existing SHI-eligible and other affordable units not already protected by permanent deed restrictions will ensure that the Town will not move backwards from its affordable housing goals.

### **Infill and redevelopment strategies to avoid increasing impervious surface area in town.**

In a town like Dennis with significant spatial boundaries such as environmental protection areas and historic neighborhoods, the best approach is often to redevelop existing structures and lots as well as build in the gaps that exist within already-developed areas. Several commercial areas and village centers in Dennis are conducive to this development approach.

### **Leverage existing Affordable Housing Bylaw and make zoning even more conducive to affordable housing development**

Unlike many Massachusetts towns, Dennis already has relatively robust Inclusionary Zoning measures in its ZBL, in a series of provisions under Section 4.9 "Provisions to Encourage the Development of Affordable Housing in Dennis," referred to herein as the Affordable Housing Bylaw. Taking full advantage of this powerful tool must be a key strategy for the Town moving forward.

### **Maintain and expand regional partnerships**

There are many nonprofits and regional organizations with the capacity to handle affordable housing issues on Cape Cod, and the Town should make every effort to maintain and improve existing relationships with these entities and forge new ones.

### **Make use of all possible State initiatives to maximize funding**

As stated under the "Barriers to Development" section, money is always an issue for affordable housing development. That is why a key goal for Dennis must be to take full advantage of every available source of funding to maximize its ability to subsidize and incentivize housing initiatives.



## Address housing needs at every level of income, for every village

As shown in the preceding Housing Needs Analysis, demographic, income, and housing statistics vary wildly from village to village. While this HPP discusses the Town as a single unit, it is important to keep village-specific strategies in mind. The housing needs of Dennis households at various income levels should also be addressed.

## STRATEGIES

The following affordable housing development strategies were developed with reference to the preceding Housing Needs Assessment, previous town housing and land use plans, strategies adopted by other Cape and Islands communities, feedback from Town Staff, and feedback from Dennis residents obtained through public outreach initiatives. The strategies are designed to meet the Town’s housing production goals, as well as work within and mitigating the barriers outlined under the Housing Needs Assessment.

### Affordable Housing Concept Plans

Appendix A contains five conceptual site plans meant to illustrate hypothetical affordable housing developments that could be built in Dennis following the implementation of this HPP. Town Staff assisted in selecting sites that were currently or soon-to-be on the market as well as some town-owned parcels that are suitable for housing development, summarized in Table 36. These concepts cover multiple villages, different current uses, and different assumptions about the type of development that could take place there. Map F places these sites geographically in the context of the entire town. The site plans serve as non-prescriptive examples of what the affordable housing strategies outlined in this section might look like on the ground and demonstrate that such housing (Chapter 40B or otherwise) can be designed as creatively as any other type of building.

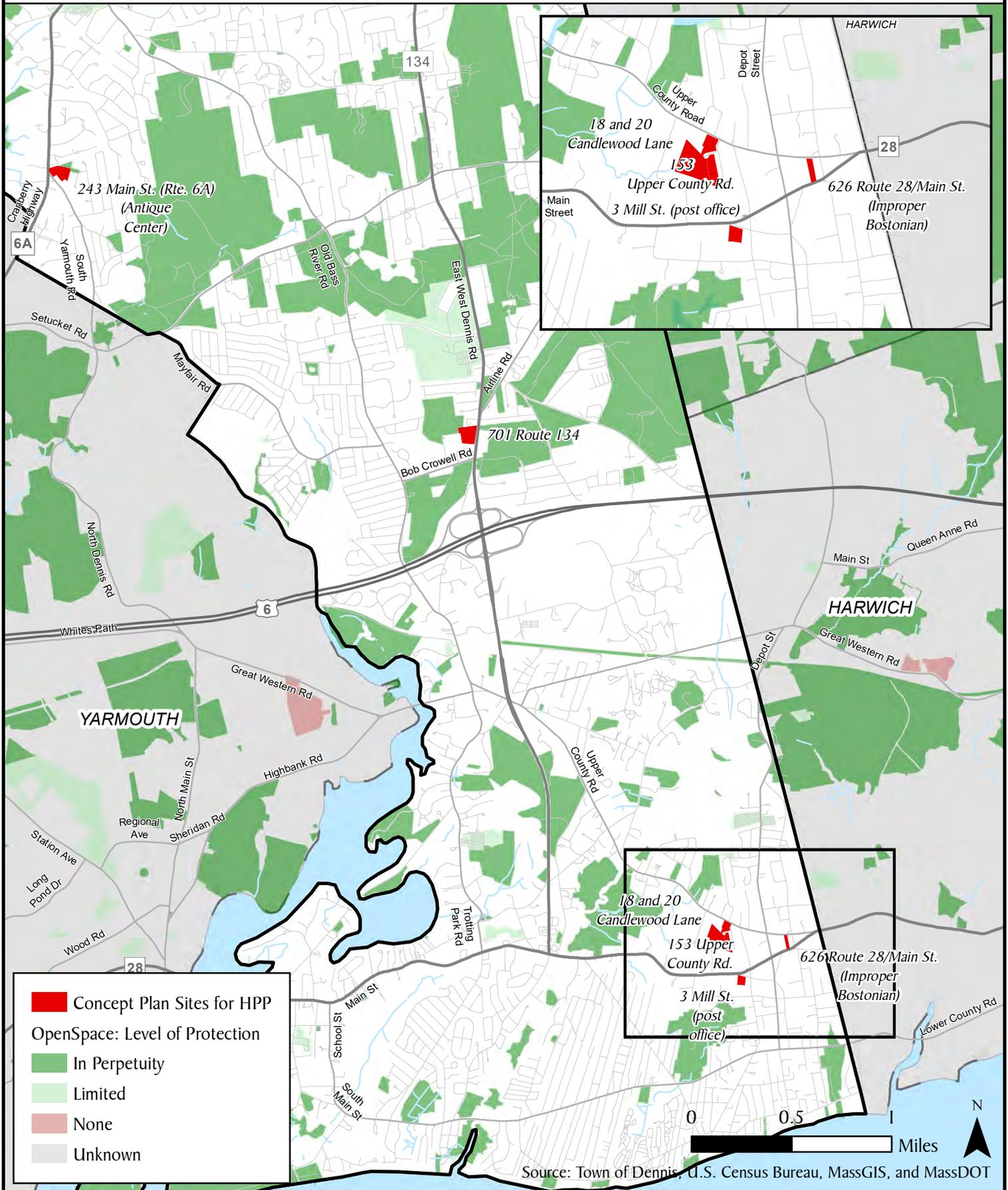
Name	Address	Village	Current Ownership	Current Use	Zoning
Antiques Center	243 Route 6A	Dennis Village	Private	Commercial	Business
Town Hall Parking Lot	701 Route 134	South Dennis	Town	Vacant	Business/Residential
Candlewood Lane	153 Upper County Rd., 18 & 20 Candlewood Ln.	Dennis Port	Private	Industrial	Dennis Port Village Center
Post Office	3 Mill St.	Dennis Port	Private	Commercial, USPS	Dennis Port Village Center
Improper Bostonian	626 Route 28	Dennis Port	Private	Commercial (restaurant)	Dennis Port Village Center



# Map F: Concept Plan Sites for HPP



**J M Goldson**  
community preservation  
+ planning



## Issue RFPs for Development on Town Land

One of the most straightforward ways for a municipality to encourage any type of development is to directly facilitate desirable projects on land that it owns and therefore has full control over. The town issues a request for proposal (RFP) to potential developers and selects one to complete the project. The land is provided for free (or at least for significantly below market value), eliminating a major development cost and offsetting the losses that a developer would otherwise incur from foregoing the income from market-rate units.

Originating as a Board of Selectmen Goal, Dennis conducted a Town-Owned Land Inventory in 2019 to assess strategies for how to best utilize the eighty-nine acres of land with no current “designated municipal use.”<sup>17</sup> Departments and agencies such as the Planning Board, Housing Authority, and Housing Assistance Corporation submitted comments relating to the suitability of sites for the development of affordable housing, making the Inventory a valuable starting point for identifying parcels to pursue development on while maintaining interagency cooperation in Town. Comments from boards like the Conservation Commission, for example, are helpful for quickly identifying which of these parcels are definitely not appropriate for development due to environmental concerns or the potential for a more beneficial use. As a starting point, one of the Inventory’s major recommendations is to develop affordable housing at 187 Depot Street in Dennis Port.

## “Friendly” Chapter 40B

The Comprehensive Permit process is sometimes seen by communities as an outside imposition or even a punishment to be avoided at all costs, but Chapter 40B is a planning tool like any other. The ability of a Comprehensive Permit application to bypass certain local zoning regulations can be of great benefit to a town where key affordable housing strategies are rendered infeasible (or at least difficult) by the ZBL. Common examples are higher-density apartment complexes or conversions of commercial or industrial properties to residential use. The term “Friendly 40B” refers to when a community works together with a developer to initiate a Comprehensive Permit process for such a purpose. By including a list of properties considered high-priority or high-suitability Comprehensive Permit sites in an official plan such as an HPP, the Town can guide developers to those areas. All other things being equal, most developers would prefer to build on a property that has the support of Town Staff and the community at large, especially because Chapter 40B developments are so often controversial. In an ideal situation Dennis would get a problematic site developed in a way that meets community needs and a developer would get their project. Another method that falls under the “Friendly 40B” umbrella is the Local Initiative Program, a formal process by which a town

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<sup>17</sup> Dennis Town-Owned Land Inventory, 2019



and developer may both receive technical assistance from DHCD by submitting a joint application.<sup>18</sup>

The former Antiques Center property (see Table 36 & Appendix A) is a potential candidate for “Friendly 40B” development, as it is located near a major route that can support dense development, currently houses commercial uses, and is in an area with existing residential character.

### **Housing Choice Designation**

The Housing Choice initiative is a relatively recent program of DHCD, launched in 2017 to encourage Massachusetts municipalities to expand and diversify their housing stock through the awarding of Housing Choice Designation. The designation rewards communities that meet their housing goals by allowing them to apply for exclusive Housing Choice Capital Grants and allowing privileged access to existing state grants.

There are two paths to qualify for Housing Choice Designation; one requiring an annual increase in total number of housing units of at least five percent and one requiring a minimum increase of only three percent with some added requirements. Although as of winter 2020 Dennis does not meet the minimum three percent growth requirement over the past year due to demolitions offsetting part of the town’s housing stock growth, it is likely that the threshold can be met in the near future. If Dennis can reach three percent annual growth, it will need to demonstrate that it has incorporated seven out of fourteen “housing best practices.” The Town may already be able to justify satisfying this criterion, but if not several of the following strategies would count if adopted. Therefore, seeking Housing Choice Designation is a way for the town to access more funding while not doing anything outside of maintaining its current practices and moving forward with implementing this HPP.

### **Adaptive Reuse & Infill Bylaws**

One of Dennis’s most important housing goals is to focus development into already-disturbed areas through the use of adaptive reuse and infill strategies (see Goals section). This approach keeps development away from sensitive natural resources, preserves existing historic structures, and can allow for new development that more closely matches the Town’s existing character. Provisions for infill development do exist in the current Affordable Housing Bylaw; most types of development under the section allow construction on otherwise non-conforming lots, a typical method for encouraging infill. However, the Town should consider making this type of development allowable by right in certain districts such as Village Centers.

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<sup>18</sup> MA DHCD, <https://www.mass.gov/service-details/local-initiative-program>



Town Staff report difficulty inspiring interest in adaptive reuse of existing structures despite several appropriate opportunities for redeveloping historic structures in Dennis. This issue indicates the possibility that the Zoning Bylaw does not provide enough incentives to encourage adaptive reuse. A study should be conducted examining the barriers to redevelopment in Dennis.

The Improper Bostonian site represents an opportunity for adaptive reuse. The existing building is large and in keeping with Cape Cod architectural traditions. Redeveloping the Post Office is another example of new development occurring entirely on a lot with existing intensive commercial uses rather than an undeveloped area. Beyond the sites chosen as examples under this plan, Dennis community members identified several other locations that they felt were conducive to adaptive reuse: defunct hotels and motels in Dennis Port, the old town fire station in Dennis Village, and above existing businesses in Dennis Village.

### **Chapter 40R Overlay District**

Chapter 40R is yet another statewide initiative incentivizing communities to create more affordable housing, in this case by adopting an overlay zoning district. This 40R “Smart Growth” district must allow residential and mixed-use development by right at a relatively high density: minimums of 8 units per acre for single family development, 12 units per acre for two to three family, and 20 units per acre for multifamily are required. At least twenty percent of units must be restricted to low-income households (using HUD’s eighty percent of AMI definition) and the district must provide “a range of housing opportunities for a diverse population.”<sup>19</sup> A Chapter 40R district must be located on a site that meets any one of a set of three criteria. The two that are most applicable to Dennis are:

- i. Areas of concentrated development, including town and city centers, [and] other existing commercial districts in cities and towns*
- ii. Areas that by virtue of their infrastructure, transportation access, existing underutilized facilities, and/or location make highly suitable places for residential or mixed use smart growth zoning districts.*<sup>20</sup>

Towns are encouraged to adopt Smart Growth Overlays through incentive payments based on the number of new housing units allowable in the district compared to what had been possible under existing zoning. In addition to the lump sum payable for potential buildout, a community will receive an additional \$3,000 per building permit issued and be reimbursed for the net cost of educating new students living in the district.

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<sup>19,20</sup> MA DHCD, <https://www.mass.gov/service-details/smart-growth-smart-energy-toolkit-modules-chapter-40r-and-chapter-40s>



There have been several proposed Chapter 40R sites in Dennis over the years, but none have been implemented so far. Given the effective promotion of affordable housing production and mixed use as well as the potential for significant direct payments to the Town, staff should actively pursue a Chapter 40R Smart Growth Overlay in Dennis. Promising sites include the “Exit 9” area south of Route 6, the majority of which is currently zoned for industrial uses, and east of Route 134 and the Benny’s/Holiday Hill area in Dennis Port, made up of several commercial parcels north of Main Street/Route 28. The Town should assess the feasibility of these sites for an overlay district through tools such as a community charette or professional feasibility study. Much of the Exit 9 area is not currently zoned to allow any housing, so the incentive payments for adopting a Chapter 40R Overlay could be significant.

### **Accessory Dwelling Units**

The American Planning Association defines an accessory dwelling unit (ADU) as “a smaller, independent residential dwelling unit located on the same lot as a stand-alone single-family home.”<sup>21</sup> These units are called many different names such as accessory apartments or in-law apartments, and they may be attached to the primary dwelling or in a separate structure on that lot. ADUs are an important tool in meeting a community’s housing needs because they allow for the addition of new dwellings without the need for subdivision, building on an undisturbed lot, or in some cases no new externally visible construction.

In Dennis, ADUs help meet housing goals in two main ways. First, they provide small, inexpensive homes for residents who want to downsize while remaining in town, a common desire among aging residents whose families may have moved elsewhere. Alternatively, by converting part of their existing property to an ADU, homeowners can make more efficient use of a property that is too big for their own needs while providing an extra source of income (namely rent) to help them continue to afford to stay in town. By allowing these options as easily as possible, the Town would help its residents construct important new housing stock on their own properties where no new construction could have otherwise occurred.

Currently, Dennis’s Zoning Bylaw only allows what it calls “Affordable Apartment” through a Special Permit process. These are essentially ADUs, but the requirements to go through a public hearing process and place deed restrictions on new units negate the ease and convenience that would otherwise encourage property owners to pursue this route. The Town should absolutely be concerned with regulating ADUs given potential issues such as units being used as short-term rentals rather than year-round housing stock, but these problems can be mitigated in ways that do not make it more difficult to add needed units to the housing stock. The Town should move in this direction while taking care not to

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<sup>21</sup> American Planning Association, <https://www.planning.org/knowledgebase/accessorydwellings/>



ignore consistent community feedback regarding concerns such as the potential impact of ADUs on parking and septic systems, among others.

As an example, the Town of Brewster allows ADUs by right on lots with single family homes as well as commercial uses. The units are subject to dimensional regulations limiting their size and location, and the owner must submit a signed affidavit to the Building Inspector every year attesting that the ADU is either occupied by the owner or is being rented out for a period of no less than twelve months at a time. Brewster still regulates many aspects of the construction and function of their accessory units, but does so through enforcement rather than up-front Special Permit requirements.

At time of writing the Town's Zoning Bylaw Study Committee is working on an update to the Bylaw's ADU regulations. Given this group's intimate knowledge of Dennis's politics and local concerns regarding the adoption of new, more permissive ADU regulations, their effort represents an excellent opportunity to pursue this recommendation in a way that will be most acceptable to Dennis voters.

### **Property Tax Incentives**

The collection of property taxes is one of the key tasks of municipal government, so it makes sense to leverage this vital function to promote affordable housing. By offering to waive or reduce property taxes for property owners that voluntarily participate in meeting the Town's affordable housing needs, Dennis can convert existing units to affordability easily and quickly. Another Cape Cod community, Provincetown, has had affordable housing property tax exemptions of this type on the books for several years. The law, passed in 2002, makes residential properties occupied by low-income households exempt from taxes. If only some of a parcel is occupied by an eligible household, taxes are reduced proportionally to the percentage of the square footage of the structure occupied by that household.

Unlike many other strategies in this section, a Provincetown-style tax incentive would not necessarily involve any formal deed restrictions, meaning that affordable units created under such a law would not count towards Dennis's Subsidized Housing Inventory. However, the Town should consider tax incentives as a strategy to quickly and easily convert single units to affordability as a supplement to its activities oriented towards meeting Chapter 40B requirements.

Finally, another way for a town to utilize property taxes to incentivize affordable housing development is through tax increment financing (TIF). This approach targets new development by allowing a property owner to waive or reduce property taxes for a set period, which can then be phased back in gradually, in exchange for including some number of affordable units. The result is similar to how encouraging development on town-owned land works- allowing developers to absorb the cost of affordable units by



reducing the cost of land- but can be implemented on private land. As with the Provincetown-style incentives, the Town must weigh the costs of forgoing some property taxes with the benefits of meeting housing goals.

### **Affordability at Every Level**

According to the Cape Cod Commission's 2017 housing study and forecast, Dennis will need to focus on housing needs beyond those at eighty percent of AMI over the coming years. While the Chapter 40B low-income threshold is an important one, there is an affordability gap at every income level examined by the CCC's study and town must develop strategies specifically targeted at very low income households (at fifty percent of AMI and lower) as well as households that fall at or above the median (100-120% of AMI). Figure 8 in the Housing Needs Assessment Section visualizes these gaps as measured in 2015 and projected for 2025. Housing targeted to households just above typical affordability thresholds is often referred to as workforce housing as it often benefits middle-income workers who neither qualify for affordable housing nor can afford market rents.

While the housing gap is projected to increase at every income level, the gap is predicted to rise most dramatically at this higher 100-120% of AMI level that does not meet HUD's definition of "low-income." This means that if the Town does nothing to prevent it, even moderate-income residents will find themselves increasingly unable to stay in Dennis. Likewise, if all affordable housing in town is aimed at the eighty percent AMI target prescribed by Chapter 40B, the estimated 1,150-unit gap at the fifty percent AMI income level will not be addressed.

The 2017 study does not look at extremely low-income households (those making under thirty percent of AMI), but given that there are housing gaps at every income level considered by the study the Town should assume that there is a gap to be addressed for these households as well.

### **Community Land Trusts**

A community land trust is a strategy pioneered in urban areas experiencing gentrification that attempts to address the problem of rapidly growing real estate values pricing existing residents out of their own community. Dennis is experiencing a similar problem related to the seasonal housing market, where housing units previously available to residents are purchased by relatively wealthy out-of-towners to serve as vacation homes. A Community Land Trust (CLT) is a nonprofit organization that seeks to remedy such problems by purchasing parcels of land itself and holding them in perpetuity rather than allowing them to enter the commercial real estate market. Then, in the same way that towns issue RFPs for town-owned land and thereby remove the cost of land from the development equation, the Trust brings in developers to build housing on its land. CLT housing differs from most town-facilitated development in that the Trust retains



ownership of the land while selling the houses. Because homeowners are not buying land, merely leasing it (usually for a long period such as ninety-nine years), the cost of land is removed from the price of the home, resulting in much more affordable housing than could otherwise be expected. CLT homeowners may even sell their homes for a profit, allowing their property to function as an investment like any other, albeit at a lower rate of return as most Trusts limit the amount that their homes may be sold for so as to keep them affordable.

### Regional Partnerships

Dennis has access to a wide array of regional agencies as potential partners for the development of affordable housing, many of which the Town has successfully partnered with in the past. These successful partnerships should be maintained and, where possible and appropriate, expanded. The following list outlines regional organizations that the Town of Dennis has partnered with on housing issues in the past, and the types of projects that have been developed in town as a result.

<b>Partner Organization</b>	<b>Affordable Housing Project(s) in Dennis</b>
Cape Cod Commission	Offers administrative and programmatic support, drafts model zoning & local/regional reports
Housing Assistance Corp. of Cape Cod	Melpet Farm development (27 units), rental subsidy vouchers
Barnstable County HOME Consortium	Receives and administers HOME Funds
Habitat for Humanity	Hemlock Lane, Cross Street ownership units
Cape and Islands Veteran Outreach Center	Veterans' housing on Route 134
Community Development Partnership	Housing Rehabilitation Loan Program – funding rehab of ownership units through CDBG* money
<i>Source: Dennis HPP 2017</i>	
<i>*Community Development Block Grant</i>	

### Zoning Bylaw Changes

There are several adjustments to Dennis's ZBL that would help the Town better encourage affordable housing without necessarily adding major new sections. These changes include:

- Reduce reliance on Special Permits: where possible, the elimination of Special Permit requirements in favor of other types of regulations (see the previous example of Accessory Dwelling Unit regulations) saves the Town the time and energy needed to conduct public hearings while making the process more appealing to potential applicants.
- Ensure affordable housing incentives are working properly: the Town should conduct an analysis to determine where affordable housing zoning provisions



are being underutilized. In these cases, bonuses such as increased density or expedited permitting process should be considered to boost the feasibility of these tools.

- o Reduce parking requirements, especially for multifamily dwellings: parking is a huge constraint on development, especially in towns like Dennis with limited developable area. Currently, residential uses require two parking spaces per unit whereas State guidelines recommend reducing that requirement to one per unit to make multifamily development more feasible.

### **Buy-Down Initiatives**

A “buy-down” initiative refers to the strategy of buying available market properties at reasonable or low prices and converting them to affordability for low-income households and fixing the properties up if necessary. This strategy would prove effective in preventing properties from being converted to seasonal use, but only where they could be purchased for a reasonable price. Therefore, such an initiative would be most effective when aimed at lower-income groups where the difference between market rates and affordable rates are greatest.

According to the Town’s 2017 HPP, at one point the Cape Cod Housing Assistance Corporation (HAC) had plans to use a combination of federal HOME funding and local Community Preservation Act (CPA) funds to acquire units and convert them to long-term affordability. However, a combination of difficulty in locating feasible sites and HOME funded units not being eligible for the SHI led to difficulties implementing the program. The 2017 plan concludes that such a program could be successful if higher subsidies were allocated per unit, so the possibility of retrying the initiative should be explored. Even though such an initiative would not impact Dennis’s Chapter 40B goals, it would address legitimate housing needs.

### **Direct Assistance for Households**

In addition to incentives and programs that encourage the development of affordable housing in town, Dennis may also consider alleviating the housing cost burden by providing direct assistance and subsidies to its eligible citizens. Many organizations and levels of government provide such assistance through programs like HUD’s Section 8 housing vouchers.

Past programs, some of which such as the Housing Rehabilitation Loan Program are outlined in Table 37, have been successful in connecting both owners and renters in Dennis with direct financial assistance to maintain their housing status. While the units rehabilitated with the last round of funding for this program have expired from the SHI, the Town should consider continuing with the program in the future. Another program is the Down Payment and Closing Cost (DPCC) Program, paid for by the HOME Consortium



and administered by HAC. This program offers no interest deferred loans of up to \$10,000 to low-income first-time homebuyers.

Dennis should continue to actively match residents with these regional and federal programs while considering where municipal financial resources can be deployed for similar purposes.

### **Public Outreach and Education**

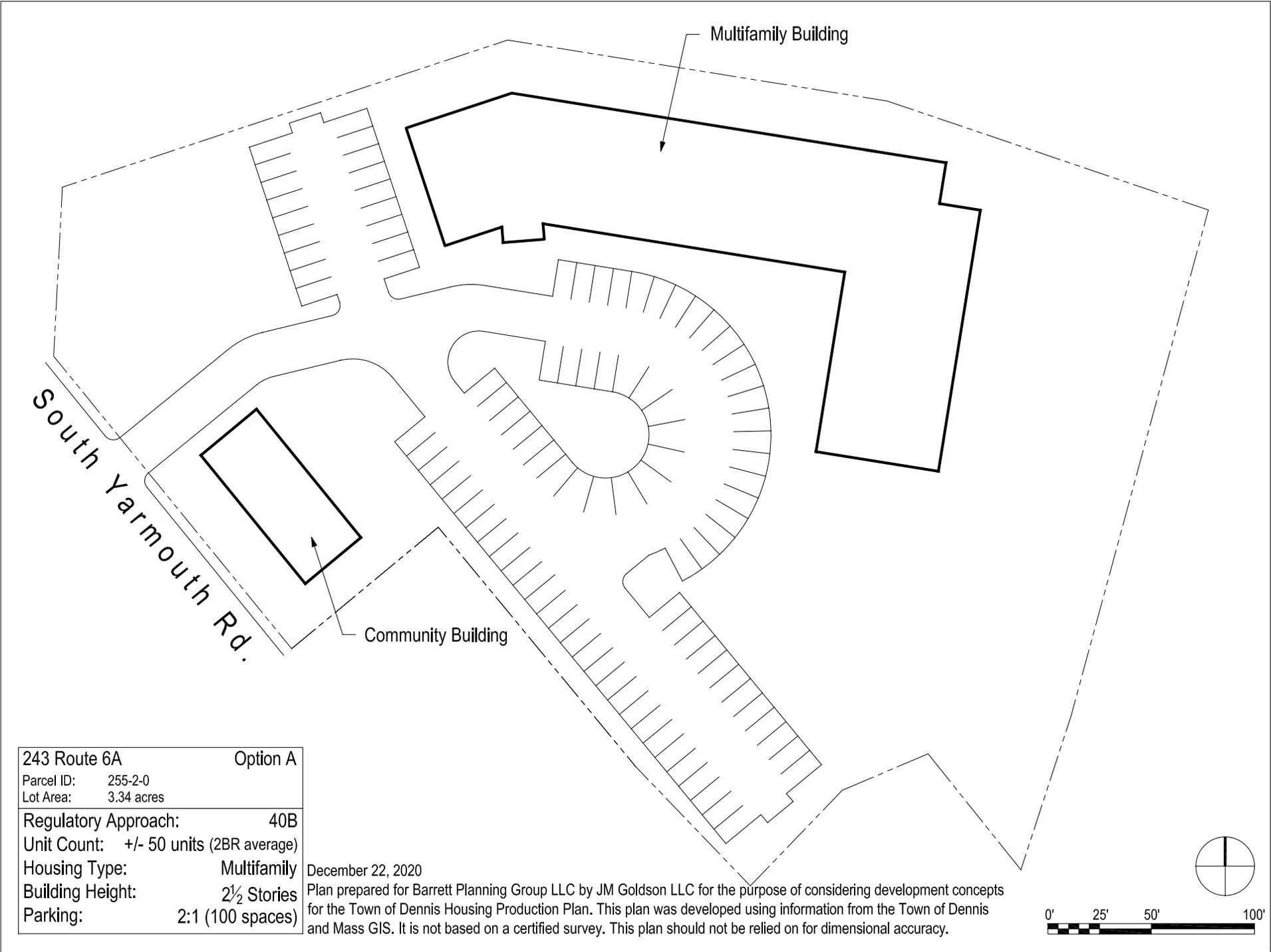
The 2017 HPP noted that negative public perceptions and misconceptions regarding affordable housing were barriers to development, and comments received as part of the public outreach process for this plan indicate that community members continue to perceive the presence of this barrier. The HPP can be an informational tool to help the community understand the rationale behind specific affordable housing initiatives, what their effects on the community will look like, and how they function. Public outreach is a critical part of any of the preceding strategies, especially when a Town Meeting vote is required. Focus groups and webinars, strategies used for the public outreach portion of this plan, are good tools for assessing the public's opinions on a given measure



# APPENDIX A. CONEPTUAL SITE PLANS

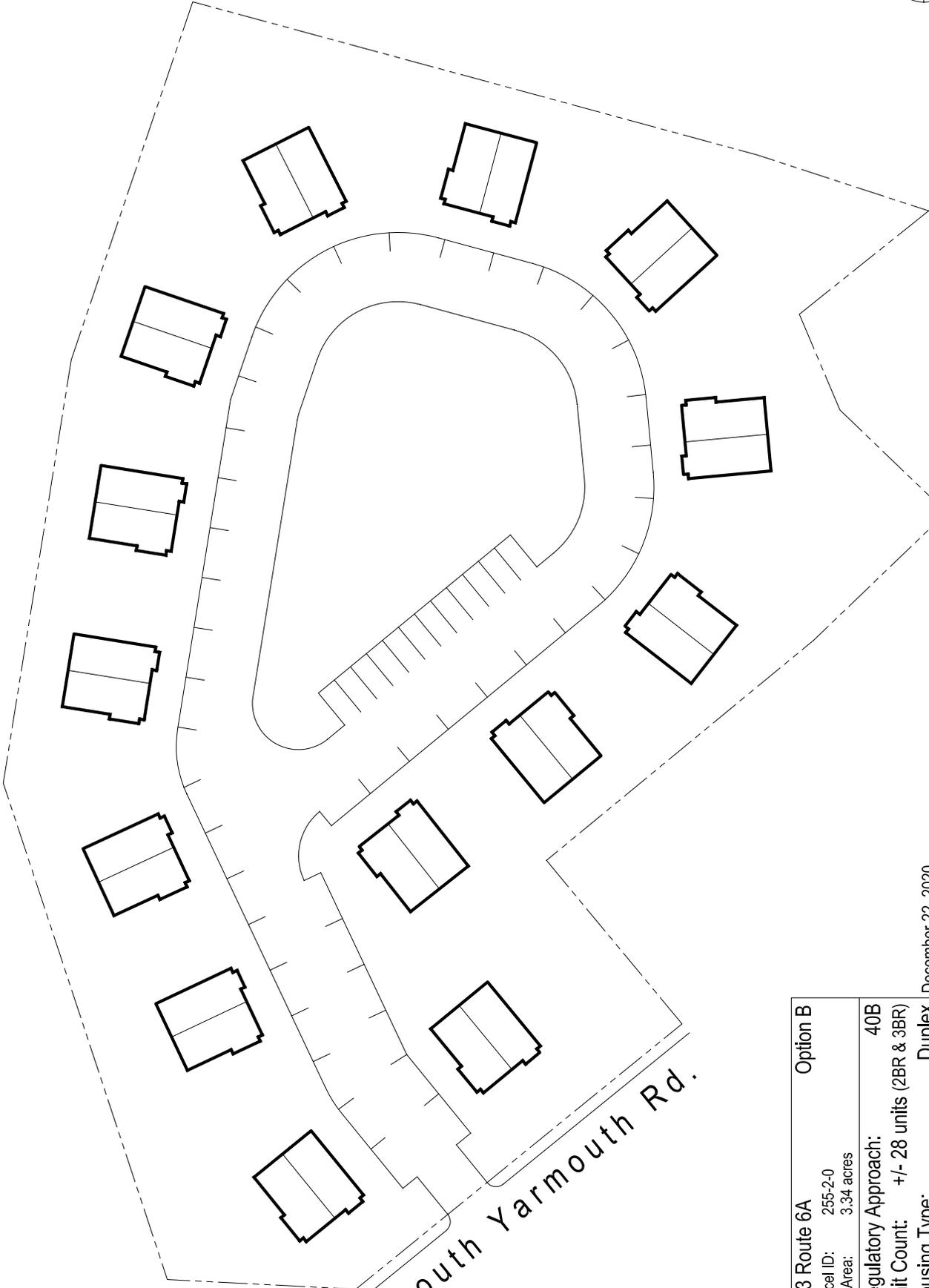
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<b>243 Route 6A</b>		<b>Option A</b>
Parcel ID:	255-2-0	
Lot Area:	3.34 acres	
Regulatory Approach:	40B	
Unit Count:	+/- 50 units (2BR average)	
Housing Type:	Multifamily	
Building Height:	2½ Stories	
Parking:	2:1 (100 spaces)	

December 22, 2020  
 Plan prepared for Barrett Planning Group LLC by JM Goldson LLC for the purpose of considering development concepts for the Town of Dennis Housing Production Plan. This plan was developed using information from the Town of Dennis and Mass GIS. It is not based on a certified survey. This plan should not be relied on for dimensional accuracy.

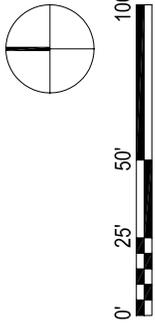


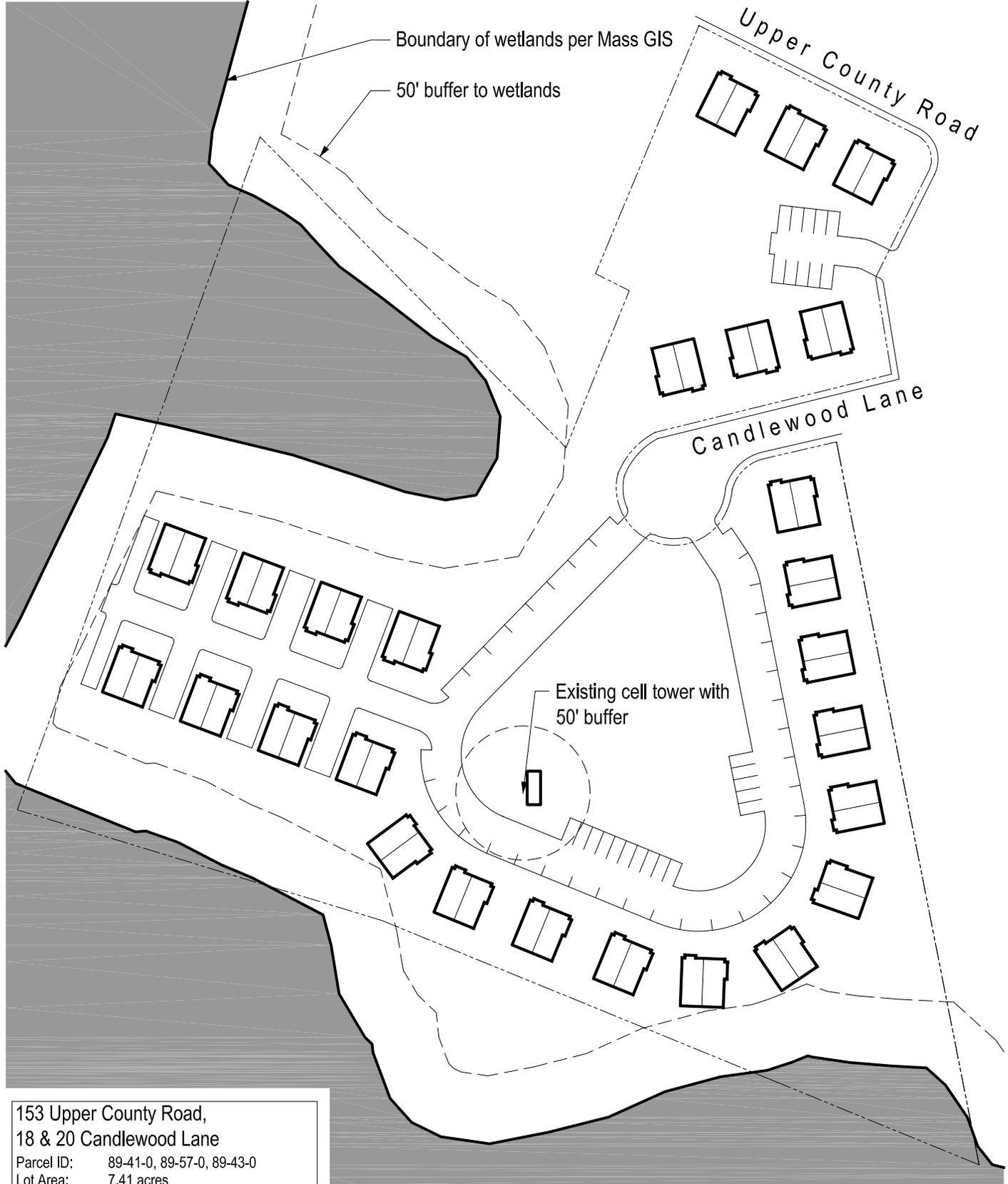
South Yarmouth Rd.

<b>243 Route 6A</b>	<b>Option B</b>
Parcel ID: 255-2-0	
Lot Area: 3.34 acres	
<b>Regulatory Approach:</b>	<b>40B</b>
<b>Unit Count:</b> +/- 28 units (2BR & 3BR)	<b>Duplex</b>
<b>Housing Type:</b>	<b>2-2½ Stories</b>
<b>Building Height:</b>	<b>2:1 (56 spaces)</b>
<b>Parking:</b>	

December 22, 2020

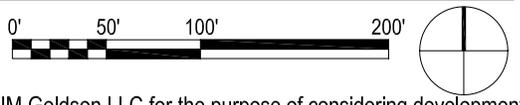
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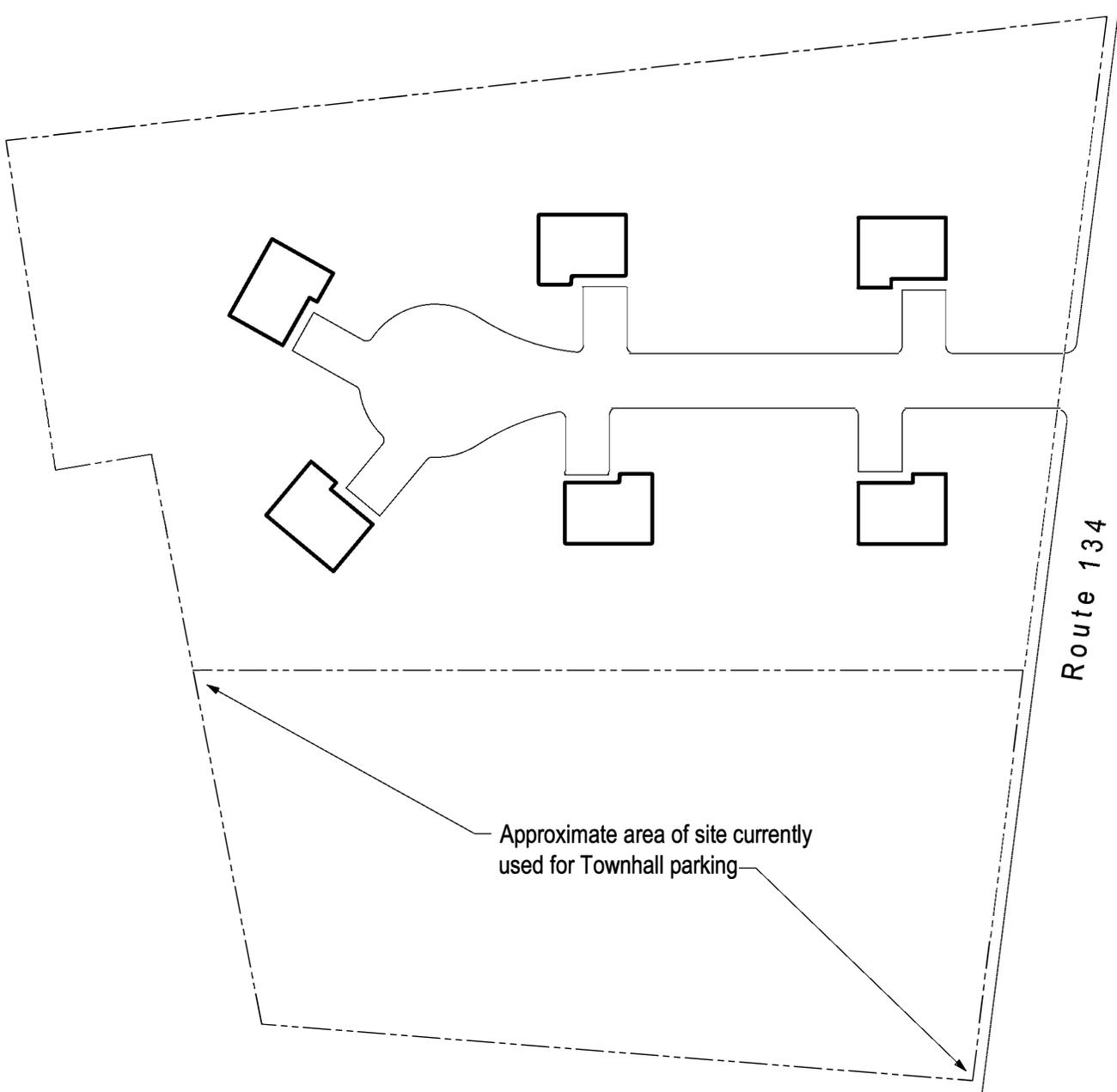




153 Upper County Road,  
 18 & 20 Candlewood Lane  
 Parcel ID: 89-41-0, 89-57-0, 89-43-0  
 Lot Area: 7.41 acres  
 Regulatory Approach: 40B  
 Units +/- 52 units (1,2 & 3BR) - 90BR max  
 Housing Type: Duplex  
 Building Height: 2-2½ Stories  
 Parking: 1.5:1 (78 spaces)

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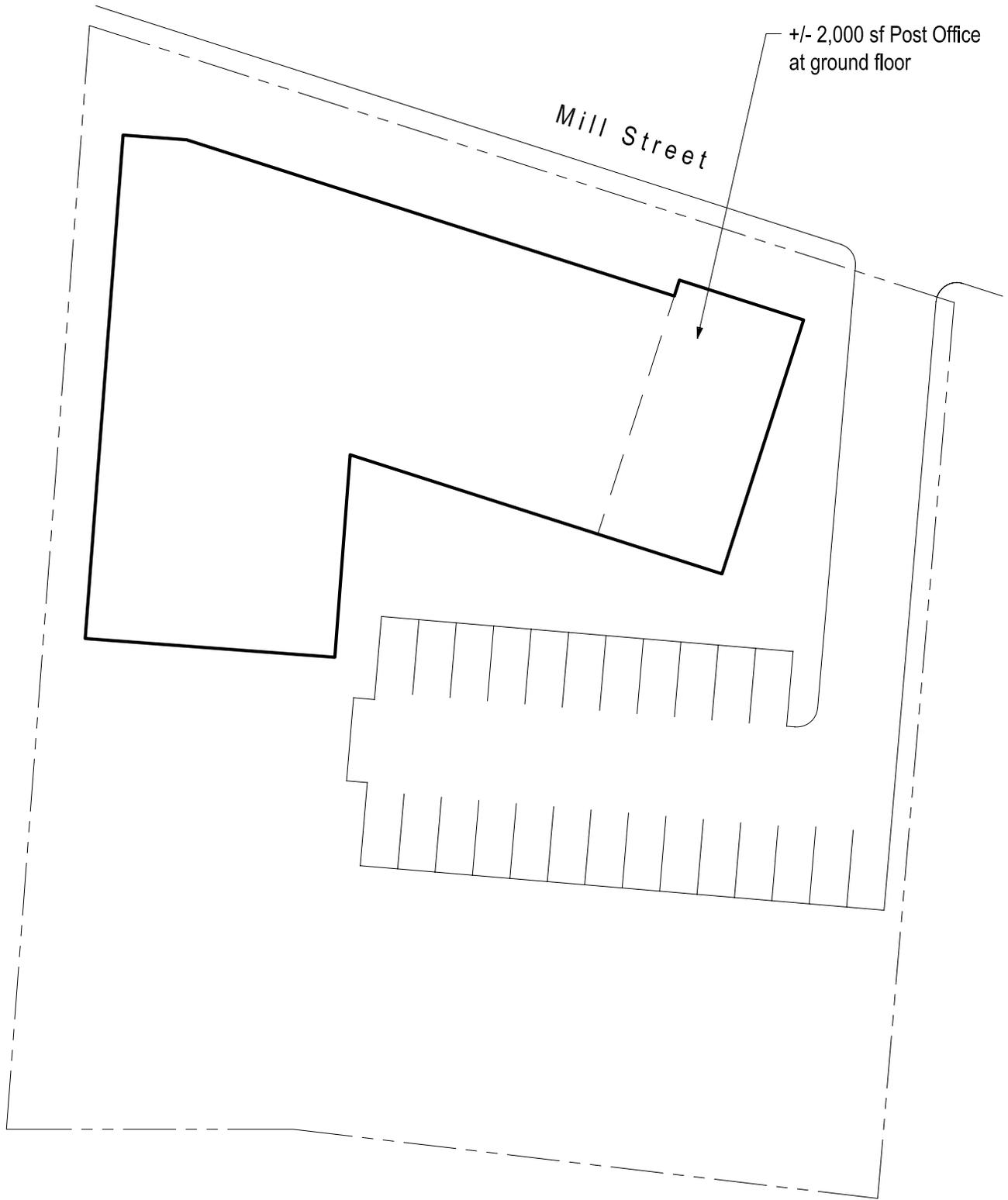




<b>701 Route 134</b>	
Parcel ID:	189-3-0
Lot Area:	4.2 acres
<b>Regulatory Approach:</b>	<b>40B</b>
<b>Units:</b>	<b>+/- 6 units (2,3BR) - 15BR max</b>
<b>Housing Type:</b>	<b>Single Family</b>
<b>Building Height:</b>	<b>1 Story</b>
<b>Parking:</b>	<b>2:1 (12 spaces)</b>

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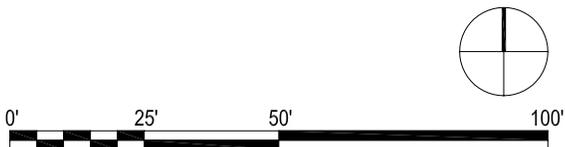


**3 Mill Street**  
 Parcel ID: 74-63-0  
 Lot Area: 1.34 acres

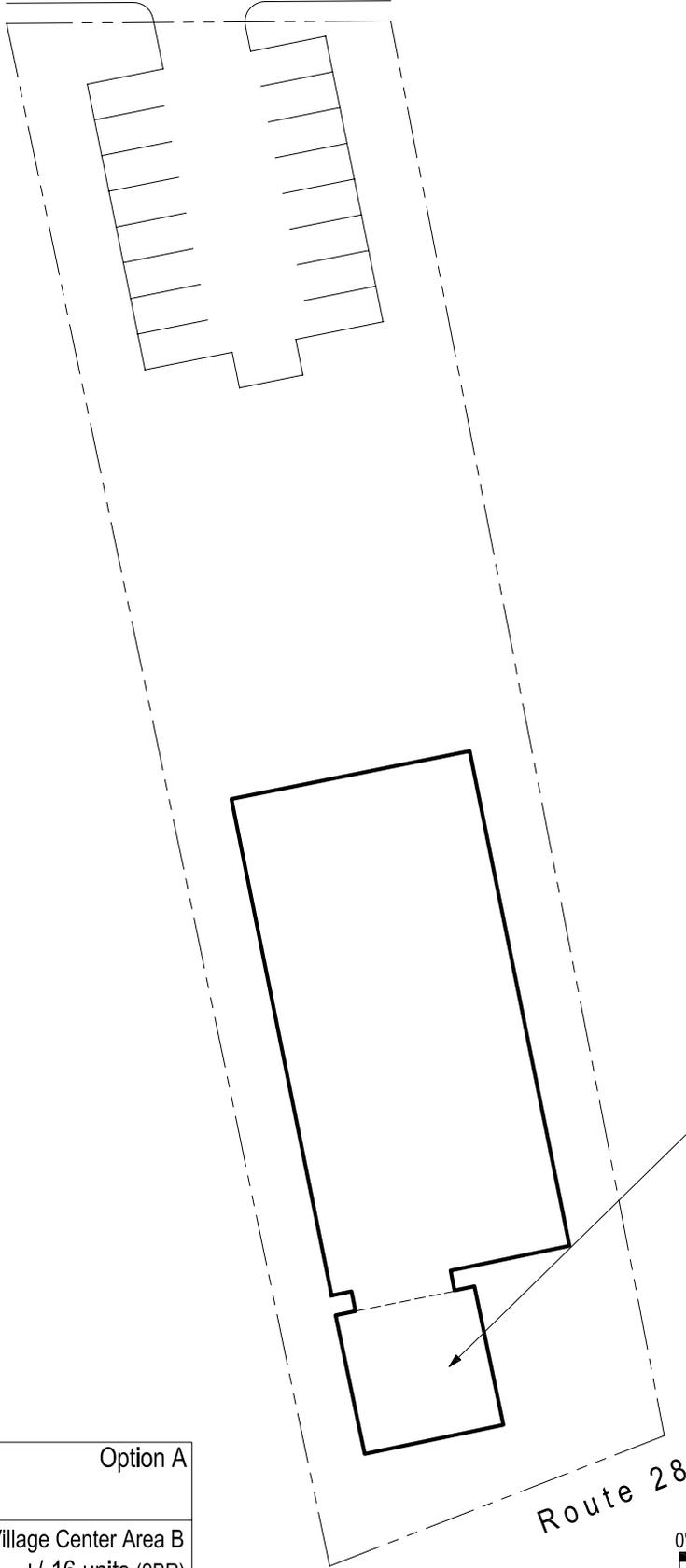
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Zoning: Dennisport Village Center Area B  
 Unit Count: +/-23 units (2BR average)  
 Housing Type: Mixed use/Multifamily  
 Building Height: 2 Stories  
 Parking: 1:1+1 per 1,000sf (25 spaces)

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Upper County Road

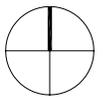


Existing building to be relocated

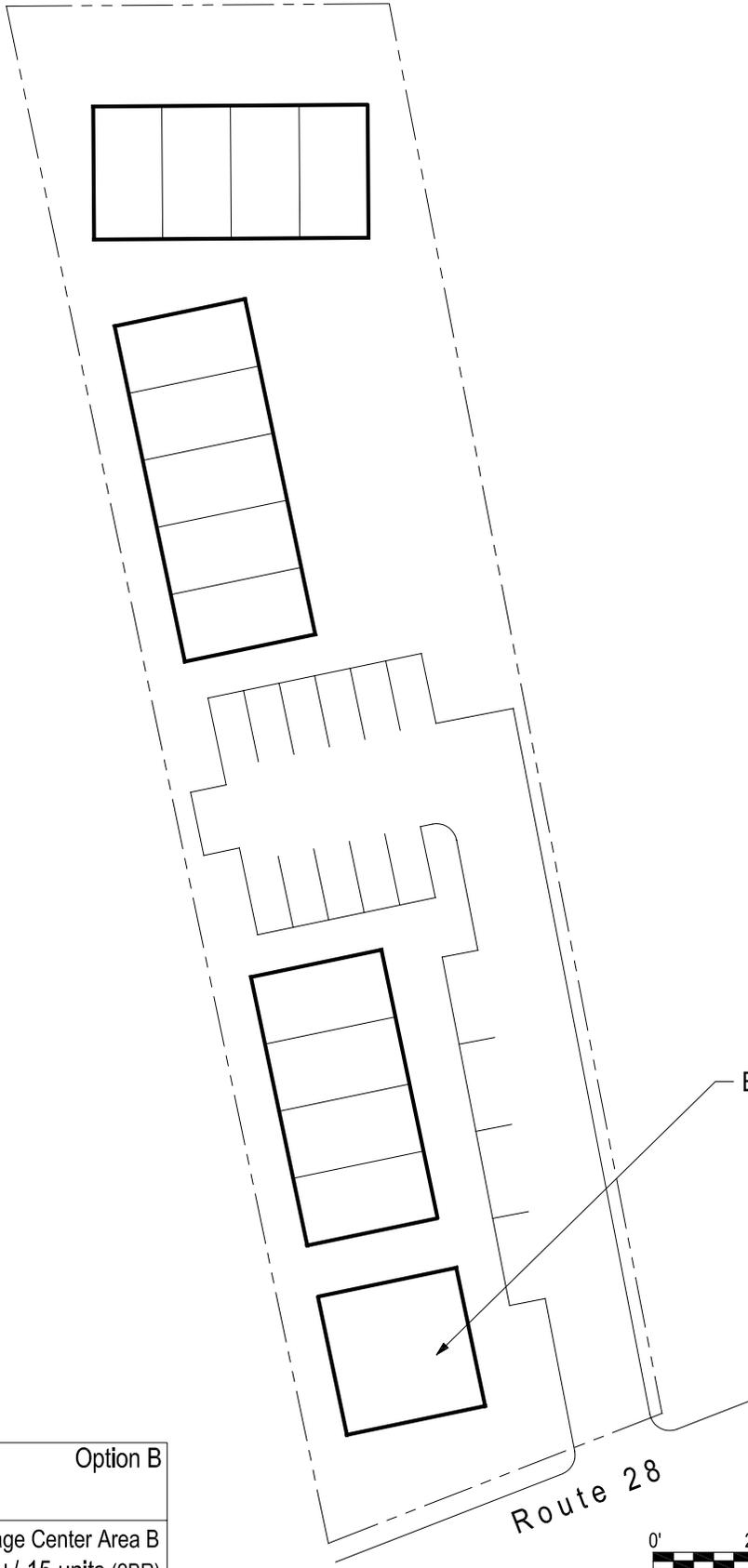
626 Route 28	Option A
Parcel ID: 90-59-0	
Lot Area: .81 acres	
Zoning: Dennisport Village Center Area B	
Unit Count: +/-16 units (2BR)	
Housing Type: Multifamily	
Building Height: 2 Stories	
Parking: 1:1 (16 spaces)	

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Upper County Road

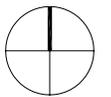


Existing building to be relocated

<b>626 Route 28</b>	<b>Option B</b>
Parcel ID: 90-59-0	
Lot Area: .81 acres	
<b>Zoning: Dennisport Village Center Area B</b>	
<b>Unit Count: +/-15 units (2BR)</b>	
<b>Housing Type: Townhouse/Multifamily</b>	
<b>Building Height: 2 Stories</b>	
<b>Parking: 1:1 (15 spaces)</b>	

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## APPENDIX B. “SAFE HARBOR” STATUS THROUGH HOUSING PLAN CERTIFICATION

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In 2002, the Massachusetts Department of Housing and Community Development (DHCD) created an incentive for cities and towns to take an active role in increasing the supply of affordable housing. By developing a plan that met DHCD’s requirements under the Planned Production program, communities could become eligible to deny a comprehensive permit for twelve (or possibly twenty-four) months if they implemented their housing plan by meeting a minimum annual low-income housing production target. The Planned Production program was overhauled in 2008, at which time the planning component became known as the Housing Production Plan.

To qualify for the flexibility that a DHCD-approved Housing Production Plan offers, Dennis would need to create (through the issuance of permits and approvals) at least thirty-eight new low- or moderate-income housing units (or an amount equal to or greater than the 0.50 percent production goal) in a given calendar year and obtain certification from DHCD that the Housing Production Plan standard had been met. Units eligible for the Subsidized Housing Inventory (SHI) will be counted for the purpose of certification in accordance with 760 CMR 56.03(2).

### (2) Subsidized Housing Inventory.

(a) The Department shall maintain the SHI to measure a municipality’s stock of SHI Eligible Housing. The SHI is not limited to housing units developed through issuance of a Comprehensive Permit; it may also include SHI Eligible Housing units developed under

G.L. Chapters 40A, 40R, and other statutes, regulations, and programs, so long as such units are subject to a Use Restriction and an Affirmative Fair Marketing Plan, and they satisfy the requirements of guidelines issued by the Department.

(b) Units shall be eligible to be counted on the SHI at the earliest of the following:

1. For units that require a Comprehensive Permit under M.G.L. c. 40B, § 20 through 23, or a zoning approval under M.G.L. c. 40A or completion of plan review under M.G.L. c. 40R, the date when:
  - a. the permit or approval is filed with the municipal clerk, notwithstanding any appeal by a party other than the Board, but subject to the time limit for counting such units set forth at 760 CMR 56.03(2)(c); or
  - b. on the date when the last appeal by the Board is fully resolved;
2. When the building permit for the unit is issued;
3. When the occupancy permit for the unit is issued; or

4. When the unit is occupied by an Income Eligible Household and all the conditions of 760 CMR 56.03(2)(b) have been met (if no Comprehensive Permit, zoning approval, building permit, or occupancy permit is required.)

Requests for certification may be submitted at any time. DHCD will determine whether Dennis complies within 30 days of receipt of the Town's request. If DHCD finds that Dennis complies with the Housing Production Plan, the certification will be deemed effective on the date upon which Dennis created new units on the SHI under 760 CMR 56.03(2). The certification will remain in effect for one year from its effective date. If DHCD finds that Dennis has increased its number of SHI Eligible Housing units in a calendar year by at least 1 percent of its total housing units, the certification will remain in effect for two years from its effective date.

The certification process would allow the Zoning Board of Appeals to deny a comprehensive permit for twelve months (or twenty-four months, as applicable), or continue to approve projects based on merit. However, if the Board decides to deny a comprehensive permit or impose conditions during the Housing Plan certification period, it must do so according to the following procedures. 760 CMR 56.05(3) and 56.03(8)

Within fifteen days of opening the public hearing on a comprehensive permit application, the Board has to provide written notice to the applicant, with a copy to DHCD, that denying the permit or imposing conditions or requirements would be consistent with local needs, the grounds that it believes has been met (e.g., a Housing Plan certification is in effect), and the factual basis for that position, including supportive documentation.

If the Applicant wishes to challenge the Board's assertion, it must do so by providing written notice to DHCD, with a copy to the Board, within fifteen days of receiving the Board's notice, and include supportive documentation.

DHCD will review the materials provided by the Board and the applicant and issue a decision within thirty days. The Board has the burden of proving that a denial or approval with conditions would be consistent with local needs, but any failure of DHCD to issue a timely decision constitutes a determination in favor of the Town.

While this process is underway, it tolls the requirement to complete the public hearing and final action within 180 days.