

TOWN OF BARNSTABLE, MASSACHUSETTS

HOUSING NEEDS ASSESSMENT



FINAL DRAFT December 2014

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Cape and Islands Regional Network to Address Homelessness, *Regional Plan to Address Homelessness on Cape Cod and the Islands*, 2012-2014.

Pessolano, Michael J., *Town of Barnstable Housing Needs Assessment*, 2003.

Sunnarborg, Karen and Town of Barnstable's Growth Management Department, *Town of Barnstable Housing Production Plan*, 2010.

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ACRONYMS

ACS	US Census Bureau’s American Community Survey
AMI	Area Median Income
CCC	Cape Cod Commission
DHCD	MA Department of Housing and Community Development
HAC	Housing Assistance Corporation
MAPC	Metropolitan Area Planning Council
MOE	Margins of Error
PIAHD	Private Initiated Affordable Housing Development

KEY DEFINITIONS

The following definitions are for key terms used through out the document and are based on information from the U.S. Census Bureau, unless otherwise noted:

Cost Burdened – Households who pay more than 30 percent of their income for housing.

Disability – The American Community Survey defines disability as including difficulties with hearing, vision, cognition, ambulation, self-care, and independent living.

Family - A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

Household – A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of households excludes group quarters.

Median Age – The age which divides the population into two numerically equal groups; that is, half the people are younger than this age and half are older.

Median Income – Median income is the amount which divides the income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The medians for households, families, and unrelated individuals are based on all households, families, and unrelated individuals, respectively. The medians for people are based on people 15 years old and over with income.

Millennials – The demographic cohort following Generation X. There are no precise dates when the generation starts and ends. Researchers and commentators use birth years ranging from the early 1980s to the early 2000s. (en.wikipedia.org/wiki/millennials.)

Housing Unit - A housing unit is a house, an apartment, a mobile home or trailer, a group of rooms, or a single room that is occupied, or, if vacant, is intended for occupancy as separate living quarters.

Poverty – Following the Office of Management and Budget's (OMB's) Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation with the Consumer Price Index (CPI-U). The official poverty definition counts money income before taxes and excludes capital gains and noncash benefits (such as public housing, medicaid, and food stamps). Thresholds by year and households size are found at this link: <https://www.census.gov/hhes/www/poverty/data/threshld/>.

INTRODUCTION

The Barnstable Housing Needs Assessment is a report of the Town of Barnstable Growth Management Department. The Growth Management Department merges previously separate town divisions within the Town to create a multi-disciplinary team. The Growth Management team coordinates the long-term vision for the future of the town and its villages; bridges the long-term vision with the regulatory review of private development; and coordinates capital improvements towards that overall vision.

In May 2014, the Town of Barnstable issued a Request for Proposal (RFP) for professional services to prepare a Housing Needs Assessment for the Town of Barnstable as a whole and the village of Hyannis. Planning consultant Jennifer Goldson of JM Goldson community preservation + planning was selected to prepare the housing needs assessment under the guidance of the Growth Management Department.

The 2014 Barnstable Housing Needs Assessment is intended to assist the Town in understanding current and future housing needs and will lay the groundwork for the Growth Management Department to prepare an updated Housing Production Plan to identify community goals and strategies for housing production.

PLAN METHODOLOGY

The U.S. Census Bureau's Decennial Censuses of 2000 and 2010 and the 2008-2012 American Community Survey (ACS) were the primary sources of data for the needs assessment. The U.S. Census counts every resident in the United States by asking 10 questions, whereas the ACS provides estimates based on a sample of the population for more detailed information. It is important to be aware of the margins of error (MOE) attached to the ACS estimates, due to the fact that the estimate is based on a sample and not on a complete count.

Data was also gathered from a number of available sources including: The Warren Group; Massachusetts Department of Revenue; Massachusetts Department of Education; Massachusetts Department of Housing and Community Development; as well as Barnstable Assessor's Office, Building Inspector, and Growth Management Department. State and Regional resources included: the Metropolitan Area Planning Council (MAPC); Cape Cod Commission (CCC); and Housing Assistance Corporation (HAC).

HIGHLIGHTS AND SUMMARY OF KEY FINDINGS

The needs assessment provides a very detailed description of the population and housing characteristics for the Town of Barnstable as a whole and the village of Hyannis. This section provides a very brief summary of the key findings.

The assessment finds that Barnstable's greatest housing needs are:

1. To reduce the isolation of racial/ethnic minorities and low-income groups through creation of additional affordable housing opportunities in areas outside of Hyannis.
2. To produce more rental housing throughout the community, especially areas outside of Hyannis, particularly units that are affordable to households at or below 50% Area Median Income (AMI) and 30% AMI.¹

In addition, the assessment finds that Barnstable needs more affordable homeownership opportunities for households with up to 120% AMI and more housing choice to provide alternatives to single-family houses. In general, the shift from institutionalized care for special needs populations to community-based services has created greater need for affordable housing with supportive services.

Hyannis, on the other hand, has a large share of rental housing and a larger share of Barnstable's affordable rental housing. Based on the needs assessment, Hyannis primarily needs more affordable homeownership housing for households at or below 80% AMI, in addition to some additional market-rate rental housing and more variety of housing options for older adults.

Key highlights of the needs assessment are briefly summarized below.

TOWN OF BARNSTABLE

SUMMARY OF POPULATION CHARACTERISTICS

- The Town lost 5% of its population between 2000 and 2010 and is projected to continue losing population even as the region's population is expected to grow.
- Single-person households increased slightly while family households with children declined significantly. Proportionally, Barnstable had more family households with children than the county.
- Residents in Barnstable are younger on average than residents in the county. Projections suggest Barnstable will continue to age while younger population will decrease.
- Barnstable's population is primarily white but has become somewhat more diverse.
- Barnstable's disability rates are comparable with those of the county and state, with the exception of the population age 65 years and over: the Town and County have lower percent of this population reporting disability than statewide.
- The Cape and Islands region point-in-time counts of the homeless decreased from 1,071 individuals in 2005 to 375 in 2014.

¹ See appendix for more information on area median income levels as established by the US Department of Housing and Urban Development.

- Barnstable’s population has a lower family income than the county or state but slightly higher household income than the county and lower than state. Almost half (48%) of Barnstable’s population is estimated to have income below 80% of the Area Median Income (AMI) (not factoring household assets).

SUMMARY OF HOUSING SUPPLY CHARACTERISTICS

- Roughly 73% of Barnstable’s housing stock is year-round occupied units, with about 21% of total units for seasonal use, a smaller proportion of seasonal units than the county.
- Rental vacancy was low at about 1% and for sale also about 1% - such low vacancy rates can result in more pressure on housing prices. Of particular concern is the rental vacancy rate – a healthy rental vacancy is about 7% and 1.5% for ownership.
- About 78% of occupied units are owner-occupied, with 22% renter-occupied.
- Housing units are primarily in single-family structures (83%).
- Roughly 12% of existing housing units were constructed before 1940. Most homes were constructed after 1960.
- Median sales price of single-family home in Barnstable (\$432,500) is higher year to date in 2014 than surrounding towns, the county, and the state and increased about 62% between 2000 and 2014.
- Barnstable’s affordability gap, which is difference between the sales price affordable to a household with median income and the median sales price of a single-family, is \$165,500 in 2014. This is up from a gap of \$95,000 in 2009 and down from \$217,500 in 2007.
- Roughly 55% of Barnstable’s total households are housing cost burdened (spending more than 30% of income on housing costs) with 57% of owners and 50% of renters.

VILLAGE OF HYANNIS

SUMMARY POPULATION CHARACTERISTICS

- Hyannis is four times more densely populated than the Town.
- Hyannis has comparable share of households with children with the Town as a whole but, with 40% of the households with children having single-parents, a significantly greater share than the Town as a whole (29%).
- Overall, residents of Hyannis are younger than residents town wide.
- Hyannis’ population is more racially diverse than town wide, the county, and the state. Roughly 75% of Hyannis’ population identified race as white, one race. Almost half of the Town’s total black/African American population, 43% of the total Asian population, and 42% of total population with Hispanic/Latino origin reside in Hyannis.
- Hyannis population has lower income and greater rates of poverty than town-wide. Roughly 68% of Hyannis’ population lived in households with income up to 80% AMI, significantly greater than town wide (48%). Roughly 15% of families are below poverty level in Hyannis (6.6% town wide).

SUMMARY HOUSING CHARACTERISTICS

- Hyannis has far greater share of renter-occupied housing units at 56% of all occupied units than the Town (22%). In fact, close to half (48%) of the Town's total renter-occupied units are located in Hyannis.
- Hyannis had less seasonal units than the Town as a whole – 13% in Hyannis and 21% town-wide.
- Ownership vacancy was very low at 0.2% whereas rental vacancy was 6%, indicating greater need for ownership housing and less pressure on the rental market in Hyannis.
- Overall, Hyannis has a greater share of housing units in multi-unit structures compared to the Town. Only 55% of units are in single-family structures.
- Housing stock in Hyannis is somewhat older than the Town as a whole with about 18% of units built before 1940.
- Values of owner-occupied homes in Hyannis are generally lower than the Town as a whole. Median sales price of \$241,500, which is substantially lower than Barnstable town-wide median sales price of \$335,050 per Multiple Listing Service data.
- An estimated 58% of Hyannis households are housing cost burdened with 57% of owners and 50% of renters. Comparable rates to town wide estimates: Both geographies showing high proportion of cost-burdened households.

HOUSING NEEDS STUDY

COMMUNITY OVERVIEW²

Barnstable, Massachusetts, is situated on Cape Cod, a 65-mile long sandy peninsula comprising Barnstable County. The Town of Barnstable is bordered by Cape Cod Bay on the north, Nantucket Sound on the south, Sandwich and Mashpee on the west, and Yarmouth on the east. Barnstable is roughly 53 miles east of Fall River, 69 miles southeast of Boston, and 250 miles from New York City. The Town's total area is 76.26 sq. miles and total land area is 60.05 sq. miles. The Town of Barnstable includes seven villages within its boundaries: Barnstable, Centerville, Cotuit, Hyannis, Marstons Mills, Osterville, and West Barnstable. Each village has unique and significant cultural and historical qualities.

Hyannis, which is an additional focus of this report, is the town's central business/commercial district and includes town offices. Hyannis is also a fishing village and its harbor provides steamship access to Martha's Vineyard and Nantucket Islands. The total land area of Hyannis is roughly 1,886 acres or 2.95 square miles, which is just under 5% of Barnstable's total land area.

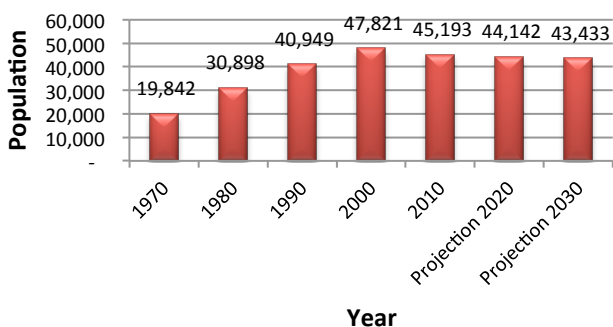
DEMOGRAPHIC CHARACTERISTICS

POPULATION AND HOUSEHOLD TRENDS

TOWN OF BARNSTABLE

**Figure 1: Barnstable Population Trends
1970-2030**

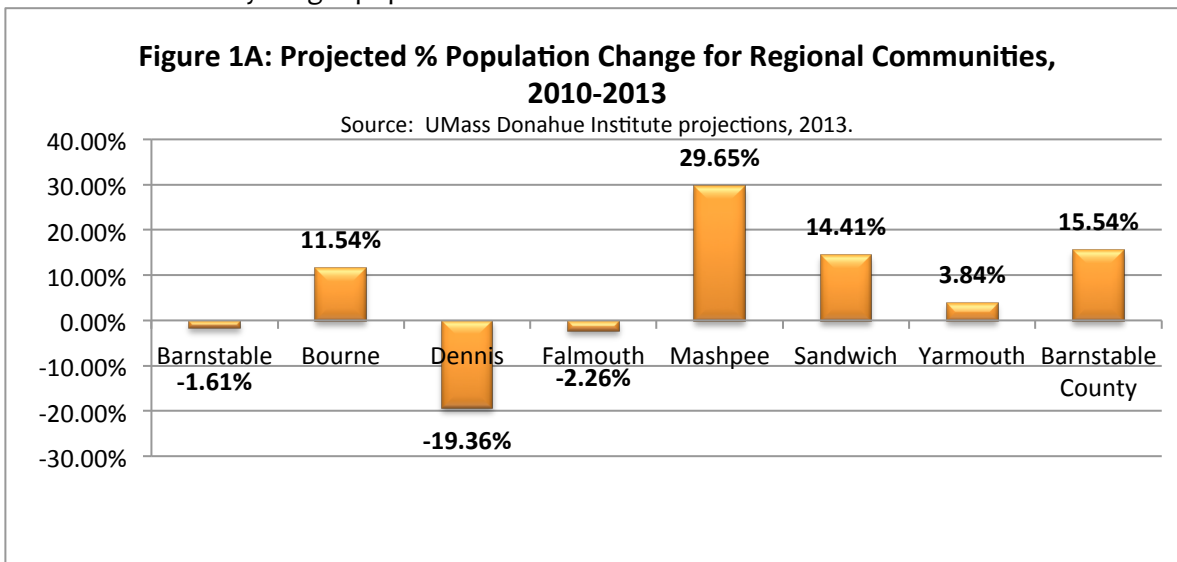
Sources: US Census Bureau, Decennial Censuses;
UMass Donahue Institute projections, 2013.



Barnstable's total population in 2010 was 45,193 and peaked in the year 2000 with 47,821 residents. Between 2000 and 2010, the town has lost 5% of its population and population projections by the UMass Donahue Institute estimate a continued loss over the next twenty years (2010-2030). The population of Barnstable County as a whole declined 3% from 2000 to 2010. In contrast, the population of State of Massachusetts grew 3% and the United States grew 10% in the same period.

² MA Department of Housing and Community Development (DHCD), *Town of Barnstable: Community Profile*, <http://www.mass.gov/hed/economic/eohed/dhcd/community-profiles-dhcd/>, accessed on 9/29/14.

According to the UMass Donahue Institute Long-term Population Projections, Barnstable is projected to continue to have declining population with -1.61% population change between 2010 and 2013 while all other upper and mid-cape communities as well as the county as a whole are projected to grow, with the exception of Falmouth. Barnstable's population is younger than the county as a whole, which may explain why population is expected to continue to decline despite the region's projected growth as the baby boomer population grows and massive out-migration trends are seen for younger population.



REGIONAL POPULATION TRENDS

Between 2000 and 2010 the Cape and Islands region experienced a net loss of just over 4,000 residents, much of which was due to the out-migration of youth and a large number of deaths characteristic of an older resident population. Despite past trends of decline, our models predict a slight rebound in the regional population in the latter half of this decade. By 2030, the resident population will reach 249,438 persons, exceeding its size as measured at the time of the 2000 Decennial Census. Recent trends of gradual population loss are expected to continue through 2015 after which the region will experience a slight upswing in population. This growth will be largely driven by aging baby boomers moving into the area for retirement and a slowdown in the outflow of young adults . . . These gains will likely only be temporary, as the higher death rates and slowing birth rates associated with an aging population eventually overtake gains from migration.

Of particular interest is the near absence of the children of the baby boomers (the millennials) as a secondary bulge in the 2010 population profile—as you might commonly find in other regions. This is a result of the massive out-migration of people moving into and through their college years and their twenties. However, unlike other regions, the young tend not to return the Cape and Islands as they approach their thirties and forties and start families of their own.

Source: Excerpted from UMass Donahue Institute, *Long-term Population Projections for Massachusetts Regions and Municipalities*, November 2013, p. 19, 22.

Per the 2010 Census, Barnstable had 19,225 households. The number of households in Barnstable decreased between 2000 and 2010, however at a slower rate than population decline. The number of households decreased 2% as the average household size also decreased 2% from 2.38 persons per household in 2000 to 2.33 in 2010.

The number of households in the county, state, and country increased in the same period: 1%, 4.2%, and 10.7% respectively. Average household sizes decreased 3% in the county, 1.2% in the state, and less than ½ of a percent in the country.

This reflects a trend of higher proportions of people living in smaller households. The number of people living in a household has been declining for decades in the region and the United States as more people live alone, have no children or fewer children, are single parents, or live with a nuclear family rather than extended family.

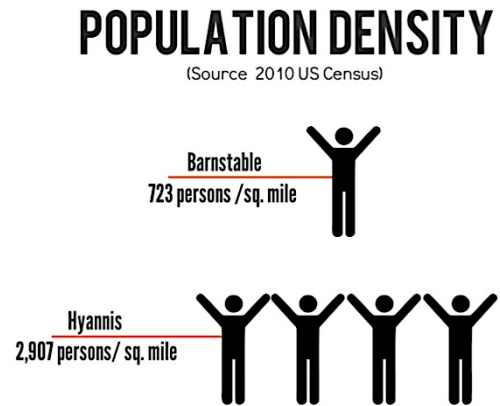
TABLE 1: BARNSTABLE GROWTH TRENDS SUMMARY, 2000-2010

	2000	2010	% Change
Barnstable Residents	47,821	45,193	-5%
Barnstable Households	19626	19225	-2%
Barnstable Households with Children	5598	4744	-15%
Barnstable Single Person Households	5437	5572	2%
Average Household Size	2.38	2.33	-2%
Average Family Size	2.88	2.84	-1%
<i>Source: U.S. Census Bureau, Decennial Census 2000 & 2010</i>			

HYANNIS

Hyannis is significantly more densely populated than the Town of Barnstable as a whole. The village of Hyannis³ had a population of 8,577 in 2010, which is roughly 19% of the Town's total population.

However, with a land area that is roughly 5% of the Town's total land area, Hyannis has significantly higher density with approximately 2,910 persons per square mile compared with Barnstable's overall density of 723 persons per square mile.



³ For the purposes of this study, Hyannis is generally comprised of the following 2010 Census block groups where data is available at that level: Tract 125.02 groups 2, 3, and 4; Tract 126.02 groups 2, 3, and 4; and Tract 153 groups 2 and 3. Where block group level data is not available, this study uses Census tract data for tracts 125.02, 126.02, and 153. Census geography is specified throughout the report. Further note that margins of error for the block group level, being a smaller sample size, are typically greater than at the census tract level and, therefore, findings may be more accurate at the census tract level despite encompassing area larger than the immediate bounds of Hyannis village.

HOUSEHOLD TYPES

BARNSTABLE

In 2010, 63% of all households in Barnstable were family households, meaning the household consisted of a householder and one or more other people related to the householder by birth, marriage or adoption. Approximately 30% of all households in Barnstable were single-person households. This was slightly less than the county proportion of households that were single-person households, roughly 32% in 2010, and greater than the statewide proportion of approximately 29%. Roughly 33% of all single-person households were over age 65 years. Single-person households over the age of 65 comprised just under 10% of all households in Barnstable in 2010 and compared to 12% in the county and 6% in the state. Between 2000 and 2010, single-person households in Barnstable increased 2% while family households with children declined 15%. In 2010, 25% of households in

Barnstable had children under the age of 18 living with them. Proportionally, Barnstable had more family households with children than the county (15%) and less than state (30%) as a whole; and, 28% percent of these families with children in the Town consisted of single-parent households, the majority of which were single-mother households. Single-parent households often rely on one income to support the family and can experience

hardships affording housing costs. Proportionally, Barnstable had less single-parent households in 2010 than the county (30% of households with children) and comparable to the state (28% of households with children).

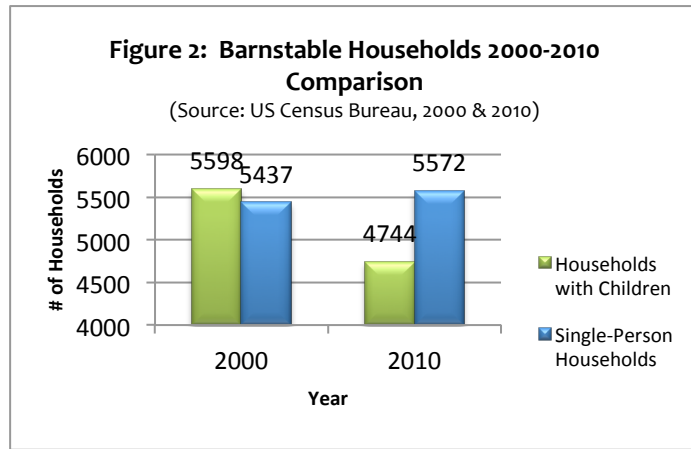


TABLE 2: BARNSTABLE HOUSEHOLDS BY HOUSEHOLD TYPE, 2010

Household Type	# Households	% Households
Total households	19225	100%
Family households (families)	12191	63%
Family households with related children under 18 years	4744	25%
Male householder, no wife present with own children	335	7%
Female householder, no husband present with own children	1011	21%
Nonfamily households	7034	37%
Householder living alone	5572	29%
65 years and over	1857	10%

Source: U.S. Census Bureau, 2010 Decennial Census

HYANNIS

Hyannis had 4,889 households, which is roughly 25% of Barnstable’s total households. Hyannis’ average household size was 2.21 persons per household in 2010, which is slightly lower than Barnstable’s average household size of 2.33. In Hyannis, roughly 23% of households included children and 40% were single-person households. Hyannis had comparable percent of households with children and significantly greater percent of single-person households than the Town as a whole (25% and 29% respectively). Of Hyannis’ single-person households, 21% were age 65 years and over; whereas 33% of Barnstable’s total single-person households were age 65 years and over.

Of Hyannis’ total households, with own children, 45% are single-parent households - a high percent of single-parent households relative to Barnstable as a whole (28%), the county (30%), and the state (28%). Nine percent (9%) of total Hyannis households with own children were single male householders and 36% single female householders.

TABLE 3: HYANNIS HOUSEHOLDS BY HOUSEHOLD TYPE, 2010

Household Type	# Households	% Households
Total households	4,889	100%
Family households (families)	1877	49%
Family households with related children under 18 years	884	23%
Male householder, no wife present with own children	79	9%
Female householder, no husband present with own children	317	36%
Nonfamily households	1919	51%
Householder living alone	1503	31%
65 years and over	314	21%

Source: U.S. Census Bureau, Decennial Census 2010

TABLE 4: HYANNIS HOUSEHOLD CHARACTERISTICS, 2010

Household Type	Population/HH	%
Residents	8,577	
Households	4,889	
Households with related Children under 18 years	884	23%
Single Person Households	1,503	40%
Average Household Size	2.21	
Average Family Size	2.91	

Source: U.S. Census Bureau, Decennial Census 2010

AGE

BARNSTABLE

Residents in Barnstable, on average, are younger than residents in Barnstable County as a whole and older than the population in the state as a whole: the 2010 median age in the town was 47.3 years, 49.9 years in the county, and 39.1 in the state. The median age of the town's population increased from 42.3 years in 2000 to 47.3 in 2010 (12% increase); similarly, the median age of the county's population increased from 44.6 in 2000 to 49.9 in 2010 (12% increase). Similar to this regional trend, the share of Barnstable's population that was below the age of 35 decreased from 38% percent in 2000 to 35% percent in 2010.

Population projections by age suggest that Barnstable will continue aging, predicting that the share of residents age 65 or older may grow to approximately 34% of all Barnstable residents; while population under 35 are projected to decrease to roughly 28% of total population.

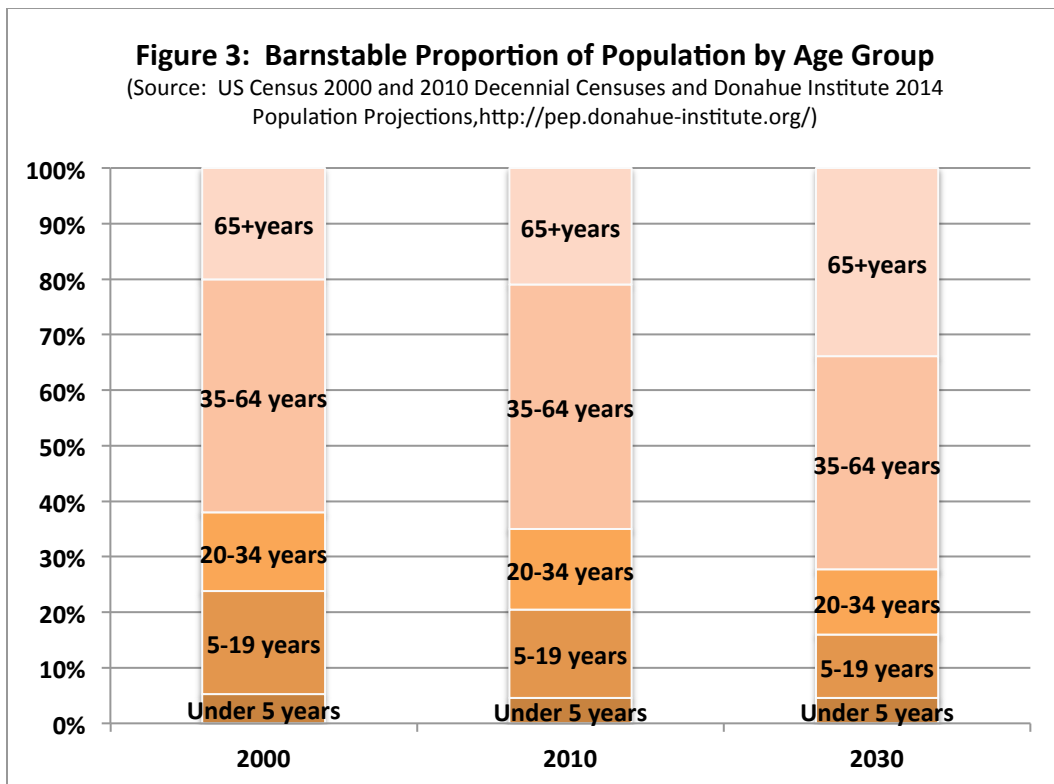


TABLE 5: BARNSTABLE POPULATION AGE TRENDS 2000-2030

	2000	% 2000 Population	2010	% 2010 Population	Projection 2030	% 2030 Population
Total Population	47,821	100%	45,193	100%	43,433	100%
Under 5 years	2,509	5%	2,088	5%	1,989	5%
5 to 19 years	8,858	19%	7,187	16%	4,953	11%
20 to 34 years	6,794	14%	6,547	14%	5,089	12%
35 to 64 years	20,061	42%	19,884	44%	16,685	38%
65 years and over	9,599	20%	9,487	21%	14,717	34%
Median Age	42.3		47.3		NA	
<i>Source: US Census Bureau, Decennial Census, 2000 and 2010 and Massachusetts Population Projections, UMass Donahue Institute, accessed 10/6/14, pep.donahue-institute.org.</i>						

HYANNIS

Overall, the population residing in Hyannis per the 2010 US Census is younger than the Town of Barnstable as a whole: 86% of Hyannis population is younger than 65 years, whereas 79% in the Town is younger than 65 years. The median age of residents of Hyannis per the 2010 US Census was 40.25 and the Town’s median age was 47.3 years. Twenty-one percent (21%) of Hyannis’ 2010 population is 19 years or younger and Barnstable’s population of the same age is 16%.

TABLE 6: HYANNIS 2010 AGE OF POPULATION

	2010	% Population
Total Population	8,577	100%
Under 5 years	558	7%
5 to 19 years	1,177	14%
20 to 34 years	2,003	23%
35 to 64 years	3,627	42%
65 years and over	1,213	14%
Median Age (median of Hyannis’ 8 block groups)	40.25	
<i>Source: US Census Bureau, Decennial Census, 2010.</i>		

RACE

BARNSTABLE

Although Barnstable’s population predominantly identified race as white (89% of the total population per the 2010 US Census), the population identifying as white decreased 8% between 2000 and 2010. The population of Barnstable County is also predominantly identifying race as white (93%). Statewide, 80% of the 2010 population identified race as white.

Between the 2000 and 2010 US censuses, the number of people identifying as black or African American increased 4% and as American Indian and Alaska Native decreased 1%, whereas those identifying as Asian increased 45% (still only 1% of total population) and Native Hawaiian and Other Pacific also increased 50% (although less than 1% of total population). Those identifying as some other race rose 52% in the same period from 2% of the total population in 2000 to 3% in 2010. People reporting Hispanic or Latino origin rose 75% from 2% of the total population in 2000 to 3% in 2010. In Barnstable County, 2% of the population reports Hispanic or Latino origin, well below the 10% reporting Hispanic or Latino origin statewide.

TABLE 7: BARNSTABLE RACE/ORIGIN OF POPULATION 2000-2010

	2000	2000 %	2010	2010 %	% Change 2000-2010
Total Population	47,821	100%	45,193	100%	-5%
One Race	46,721	98%	43,808	97%	-6%
White	43,925	92%	40,356	89%	-8%
Black or African American	1,309	3%	1,366	3%	4%
American Indian and Alaska Native	283	1%	280	1%	-1%
Asian	387	1%	562	1%	45%
Native Hawaiian and Other Pacific	18	0%	27	0%	50%
Some Other Race	799	2%	1,217	3%	52%
Two or More Races	1,100	2%	1,385	3%	26%
Hispanic or Latino Origin*	812	2%	1,418	3%	75%

*Source: US Census Bureau, Decennial Census, 2010. *"Hispanic or Latino" is a classification of origin as opposed to race. Therefore, for the purposes of the US Census, people classify themselves as of a certain race in addition to origin.*

HYANNIS

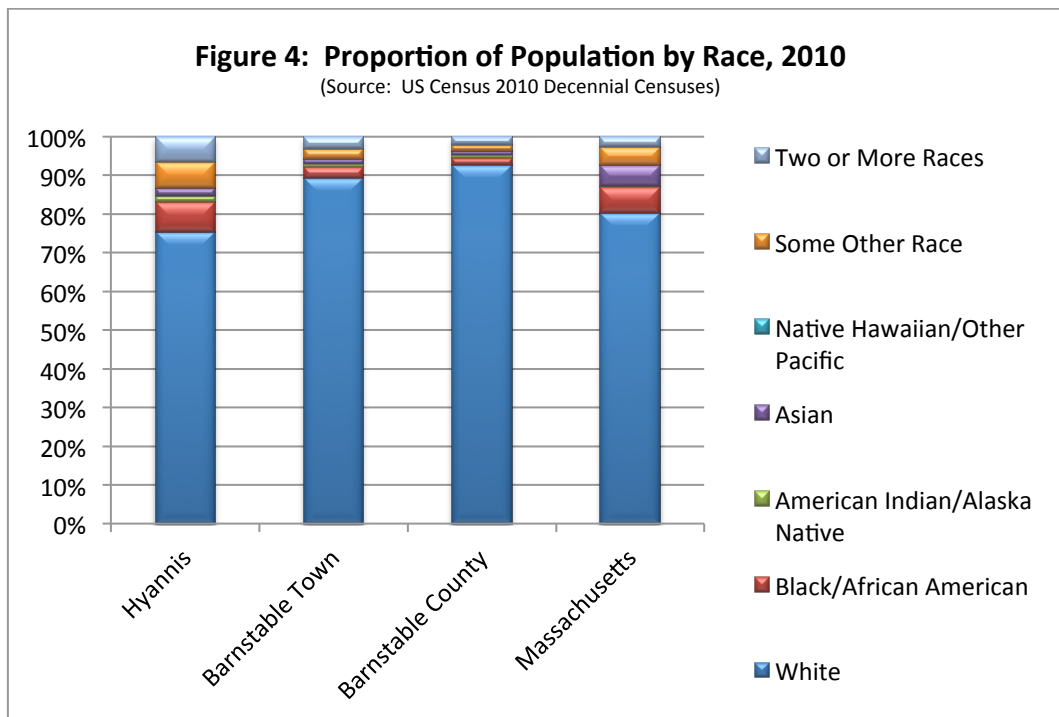
Hyannis’ population is more racially diverse than Barnstable as a whole, Barnstable County, and than the population statewide. The population in Hyannis identifying race as white only was 75% of the total Hyannis population per the 2010 US Census. Eight percent (8%) of Hyannis total 2010 population identify as black/African American, 1% American Indian/Alaska Native, 2% Asian, 0.03% as Native Hawaiian/Other Pacific, 7% some other race, and 7% as two or more races. In addition, 7% of Hyannis total 2010 population reports Hispanic/Latino origin. Almost half (49.2%) of

Barnstable’s total population identifying as black/African American, 43% of those identifying as Asian, and 42% of those reporting Hispanic/Latino origin live in Hyannis.

TABLE 8: HYANNIS RACE/ORIGIN OF POPULATION 2010

	2010	% Population
Total Population	8,577	100%
One Race	8,015	93%
White	6,467	75%
Black or African American	672	8%
American Indian and Alaska Native	120	1%
Asian	178	2%
Native Hawaiian and Other Pacific	3	0.03%
Some Other Race	575	7%
Two or More Races	562	7%
Hispanic or Latino Origin*	592	7%

*Source: US Census Bureau, Decennial Census, 2010.
 " Hispanic or Latino" is a classification of origin as opposed to race. Therefore, for the purposes of the US Census, people classify themselves as of a certain race in addition to origin.



DISABILITY

According to the American Community Survey's 2010-2012, an estimated 12 % of Barnstable's total civilian non-institutionalized population report having one or more disabilities. Of the population age 18 to 64 years, "working age residents," 10% reported having one or more disabilities. An estimated 25% of residents age 65 or over in Barnstable reported having one or more disabilities in 2010-2012. The U.S. Census Bureau defines a disability as a long-lasting physical, mental or emotional condition. Many residents with one or more disabilities face housing challenges due to a lack of housing that is affordable and physically accessible or that provide supportive services.

Barnstable's disability rates are comparable with those of the county and the state, with the exception of the percent of population age 65 years and over: Massachusetts has 35% of this age group reporting a disability, whereas the town and county have 25% of the population estimated to report a disability. Note, the American Community Survey does not make disability status available on the block group level, as would be required to provide subset data for Hyannis.

TABLE 9: 2010-2012 POPULATION BY ESTIMATED DISABILITY STATUS

	Barnstable, Town				Barnstable, County				Massachusetts			
	Est.	MOE	%	MOE	Est.	MOE	%	MOE	Est.	MOE	%	MOE
Total Civilian, Non-institutionalized Population	44696	+/-129	100%	(x)	212816	+/-538	100%	(x)	6525750	+/-714	100%	(x)
With disability	5572	+/-674	12%	+/-1.5	26278	+/-1,401	12%	+/-0.7	729266	+/-8060	11%	+/-0.1
Under 18 years	8227	+/-703	100%	(x)	36234	+/-172	100%	(x)	1407917	+/-559	100%	(x)
With disability	401	+/-193	5%	+/-2.4	1406	+/-376	4%	+/-1.0	61896	+/-2430	4%	+/-0.2
18-64 years	26883	+/-603	100%	(x)	122570	+/-448	100%	(x)	4227393	+/-1169	100%	(x)
With disability	2772	+/-537	10%	+/-2.0	11486	+/-1020	9%	+/-0.8	368032	+/-6001	9%	+/-0.1
65 years and over	9586	+/-600	100%	(x)	54012	+/-342	100%	(x)	890440	+/-817	100%	(x)
With disability	2399	+/-362	25%	+/-3.5	13386	+/-780	25%	+/-1.4	299338	+/-3715	34%	+/-0.4

Source: 2010-2012 American Community Survey, DP02 "Selected Social Characteristics." Note: Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. MOE = Margin of Error.

HOMELESSNESS

An influx (in-migration) of more affluent retirees and second homeowners has served to drive up housing costs while an economy based on retail trade and seasonal tourism produces lower wages. This also results in higher unemployment rates off-season, and thus restrains economic opportunities, in comparison to the rest of the state (Cape Cod Commission, 1995). A decrease in availability of rental housing is also a consequence of these trends. (A Ten-Year Plan to End Homelessness on Cape Cod and the Islands, 2005, pg. 3.)

The Cape and Islands Regional Network to Address Homelessness (Regional Network), one of ten regional networks in Massachusetts, performs annual Point-in-Time counts of the homeless. The count, which utilizes HUD’s definition of homelessness, includes unsheltered persons residing in places not meant for human habitation and sheltered persons residing in emergency shelters, transitional, or supportive housing for homeless persons.⁴ The January 2014 count identified a total of 375 homeless persons across three counties (Barnstable, Dukes, and Nantucket). The number homeless persons counted has decreased between 2005-2014.

TABLE 10: ANNUAL HOMELESS COUNTS FOR CAPE COD AND ISLANDS, CONDUCTED IN JANUARY

Year	Total Homeless Persons	% Change from Prior Year
2005	1071	
2006	1008	-5.9%
2007	715	-29.1%
2008	741	3.6%
2009	617	-16.7%
2010	514	-16.7%
2011	493	-4.1%
2012	445	-9.7%
2013	514	15.5%
2014	375	-27.0%

Source: Cape Cod and Island Regional Network to Address Homelessness.
Note: The “point in time” count is a snapshot of the number of homeless persons on Cape Cod and Islands and is likely to underrepresent total homeless population. Permanent Supportive Housing (PSH) for formerly homeless was allowed by HUD to be included in the 2005-2009 counts but not in the 2010-2014 counts. This table deducts PSH totals from 2005-2009 so that the same criteria are used for each year.

⁴ HUD’s definition of homelessness does not include persons at risk of homelessness or those doubled up with family or friends.

The 2009 *Costs of Homelessness Study*⁵ by Lee M. Hamilton, Ph.D., identified the following characteristics of the homeless population on Cape Cod: average residence of 22 years on Cape Cod with 42% either having grown up on Cape Cod or spend time as a child; average educational attainment of just under high school; majority white with 29% minority; majority single, never married; and 39% with children of dependent age.

In addition, per the 2009 Study, the average length of time homeless was five years with a median of 2.5 years. Eighty-six percent (86%) reported physical health/injury issues; 78% mental health issues; 80% current or past substance abuse issues.

The 2012-2014 Regional Plan to Address Homelessness on Cape Cod and the Islands⁶ identified five target populations: 1) chronically homeless individuals; 2) veterans; 3) families with children; 4) youth aged 18-24; and 5) seniors.

Chronically Homeless: Of the total individuals counted in January 2011, 151 individuals or 56% of total were chronically homeless, which is defined by the Federal government as either 1) an unaccompanied homeless individual with a disabling condition who has been continually homeless for a year or more, or 2) an unaccompanied individual with a disabling condition who has at least four episodes of homelessness in the past three years.

Veterans: Per the January 2011 count, there were 150-200 veterans and their families who were homeless or at risk of homelessness. Veterans can be younger adults returning from Iraq and Afghanistan and older adults who had served in WWII, Korea, and Vietnam.

Families with Children: Based on the 2011 count and reports from the McKinney-Vento⁷ school districts, over 200 children on Cape Cod are considered homeless. Homelessness can harm children's physical and mental health as well as social development and can lead to the deterioration of families.

Youth (Age 18-24 Years): Causes of homelessness among young adults include personal or family financial stressors, emotionally difficult and/or unsafe home situations, incompatibility with others in household, substance abuse, mental health and dual diagnosis.

Seniors (Age 60+ Years): Numerous factors contribute to homelessness among older adults including retirements and loss of earned income, gap between need and existing programs and benefits, aging poor, lack of affordable, accessible, community-based housing, minimal family supports, chronic medical issues or disabilities, and resistance to seeking assistance.

⁵ Hamilton, Lee M., *Costs of Homelessness: A Study of Current and Formerly Chronically Homeless Individuals on Cape Cod, MA, 2009.*

⁶ *Cape and Islands Regional Network to Address Homelessness.*

⁷ *The McKinney-Vento Homeless Education Assistance Act is a federal law that ensures immediate enrollment and educational stability for homeless children and youth. McKinney-Vento provides federal funding to states for the purpose of supporting district programs that serve homeless students.*

INCOME

BARNSTABLE

The estimated Barnstable median family income in per the 2008-2012 ACS was just over \$73,938. This was lower than the \$77,313 median family income of Barnstable County and \$84,380 median family income for the state. In the same period, median household income in Barnstable was \$60,745, which was slightly higher than the county at \$60,424 and lower than the state's at \$66,658. The 2008-2012 estimated median family income is a 36% increase over the 2000-estimated median family income for the Town, which was \$54,026. Median household income increased roughly 30% over the 2000-estimated median household income of \$46,811.

Close to 36% of Barnstable's public school students qualify for free or reduced lunch during the 2013/2014 school year.⁸ There are also people in poverty who live in Barnstable: 10.6% of Barnstable's population have income below the federal poverty level including 15.3% of children under 18 years old (2008-2012 ACS). Barnstable's family poverty rate was estimated at 6.6% percent in 2008-2012. The child poverty rate in Barnstable was higher than the overall child poverty rates for Barnstable County (13.7%) and the state's child poverty rate (14%). Of all families, families with single-female householder with children under 5 years had the highest rate of poverty at 43.9% and roughly 29.7% of single-female householders with children under 18 were below poverty. Statewide 39.5% of single-female householders with children under 5 were below poverty level and 36% in Barnstable County.

The state of Massachusetts defines affordable housing to be housing that a household who earns up to 80% of the regional median income ("Area Median Income" or "AMI") can afford to purchase or rent. An estimated 17,060 people (48% of total population) in Barnstable lived in households that earned 80% AMI or less in 2006-2010 (ACS). In 2014, 80% AMI for a household of four was \$63,900 for the Barnstable Town, MA MSA, which includes Barnstable among the other 14 towns in Barnstable County.

⁸ Massachusetts Department of Elementary and Secondary Education (ESE), *Barnstable School District Profile*, profiles.doe.mass.edu, accessed on 10/7/14.

TABLE 11: BARNSTABLE HOUSEHOLDS AND FAMILIES BY LEVEL OF INCOME

Income Level	Households				Families			
	Estimate	MOE	%	MOE	Estimate	MOE	%	MOE
Total	19919	+/-478	100%	(X)	12422	+/-391	100%	(X)
Less than \$10,000	1401	+/-295	7%	+/-1.5	411	+/-145	3%	+/-1.2
\$10,000 to \$14,999	896	+/-217	4%	+/-1.1	196	+/-122	2%	+/-1.0
\$15,000 to \$24,999	1657	+/-295	8%	+/-1.5	725	+/-225	6%	+/-1.8
\$25,000 to \$34,999	1741	+/-333	9%	+/-1.6	722	+/-183	6%	+/-1.5
\$35,000 to \$49,999	2412	+/-333	12%	+/-1.6	1451	+/-303	12%	+/-2.4
\$50,000 to \$74,999	4074	+/-397	20%	+/-2.0	2771	+/-322	22%	+/-2.6
\$75,000 to \$99,999	2801	+/-383	14%	+/-1.9	1920	+/-278	15%	+/-2.2
\$100,000 to \$149,999	2899	+/-324	15%	+/-1.6	2545	+/1302	20%	+/-2.3
\$150,000 to \$199,999	1011	+/-155	5%	+/-0.8	879	+/-156	7%	+/-1.2
\$200,000 or more	1027	+/-235	5%	+/-1.2	802	+/-182	6%	+/-1.5
Median income (dollars)	\$60,745	+/-2747	(X)	(X)	\$73,938	+/-5145	(X)	(X)
Mean income (dollars)	\$79,524	+/-3945	(X)	(X)	\$96,484	+/-5393	(X)	(X)

Source: 2008-2012 American Community Survey. In 2012 inflations-adjusted dollars. Note: Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. MOE = Margin of Error.

TABLE 12: BARNSTABLE INCOME DISTRIBUTION USING AREA MEDIAN INCOME, 2006-2010

Income Distribution Overview	Total	% Total
Household Income <=50% AMI (Low)	9,880	22%
Household Income <=80% AMI (Low/Moderate)	17,060	38%
Household Income <=120% AMI (Low/Moderate/Medium)	27,995	62%
Total Population	45,395	100%

Source: HUD Exchange "FY2014 LMISD By State - All Block Groups." Data derived from the U.S. Census Bureau's 2006-2010 ACS. Note: Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error.

TABLE 13: BARNSTABLE % OF FAMILIES WITH INCOME IN PAST 12 MONTHS BELOW THE POVERTY LEVEL, 2008-2012

Category	Estimate	MOE	% of Total	MOE
Total Families	12,422	+/-391	100%	(x)
Families in Poverty	819.85	NA	6.6%	+/-1.6
Married Families in Poverty with Children Under 18	174.48	NA	5.3%	+/-2.8
Female Householder no Husband Present Families in Poverty with Children Under 18	339.77	NA	29.7%	+/-11.3

Source: 2008-2012 American Community Survey. Note: Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. MOE = Margin of Error.

HYANNIS

According to the 2006-2010 ACS estimates, roughly 68% of Hyannis' population lived in low/moderate-income households (80% AMI or below), whereas the same data source estimated that 38% of Barnstable's total population lived in low/moderate-income households. Based on 2008-2012 ACS estimates about 15% of all families in the Hyannis block groups are below the poverty level (estimate of 221 families in poverty with +/- 112.8 margin of error), whereas Barnstable's family poverty rate was estimated at 6.6% percent in 2008-2012.

TABLE 14: HYANNIS INCOME DISTRIBUTION USING AREA MEDIAN FAMILY INCOME, 2007-2011

Income Distribution Overview	Total	% Total
Household Income <=50% AMI (Low)	3,700	46%
Household Income <=80% AMI (Low/Moderate)	5,425	68%
Household Income <=120% AMI (Low/Moderate/Medium)	6,835	85%
Total Population	8,025	100%

Source: HUD Exchange "FY2014 LMISD By State - All Block Groups." Data derived from the U.S. Census Bureau's 2006-2010 ACS. Data are based on samples and are subject to variability. The degree of uncertainty for an estimate arising from sampling is represented through the use of a margin of error. The value shown here is the 90 percent margin of error.

TABLE 15: HYANNIS FAMILIES WITH INCOME IN PAST 12 MONTHS BELOW THE POVERTY LEVEL BY BLOCK GROUP, 2008-2012

Category	Estimate	MOE	%
Total Families	1501	+/-259	100%
Families in Poverty	221	+/-112.8	15%
Married Families in Poverty with Children Under 18	30	+/-48.1	27%
Single-Parent Families in Poverty with Children Under 18	113	+/-94.2	51%
<i>Source: 2008-2012 American Community Survey. Note: Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. MOE = Margin of Error. NOTE: MOE of the percentages for Hyannis block groups ranged from +/-0 to +/-171.43.</i>			

ECONOMIC CHARACTERISTICS

According to the 2008-2012 ACS estimates, 36% of Barnstable’s population has an occupation in “management, business, science, and arts;” 26% in “sales and office occupations;” and 20% in “service occupations.” The two largest industries Barnstable residents are employed in are “educational services, and health care and social assistance (24%) and “retail trade” (13.5%).

TABLE 16: BARNSTABLE POPULATION BY OCCUPATION, 2008-2012

OCCUPATION	Estimate	MOE	%	MOE
Civilian employed population 16 years and over	22,331	+/-768	22,331	(X)
Management, business, science, and arts occupations	7,937	+/-562	35.5%	+/-2.3
Service occupations	4,455	+/-436	19.9%	+/-1.8
Sales and office occupations	5,780	+/-473	25.9%	+/-1.8
Natural resources, construction, and maintenance occupations	2,492	+/-342	11.2%	+/-1.5
Production, transportation, and material moving occupations	1,667	+/-272	7.5%	+/-1.2
<i>Source: 2008-2012 American Community Survey. Data based on samples and are subject to variability. The degree of uncertainty for an estimate arising from sampling is represented through the use of a margin of error. The value shown here is the 90 % margin of error. MOE = Margin of Error.</i>				

TABLE 17: BARNSTABLE POPULATION BY INDUSTRY, 2008-2012

INDUSTRY	Estimate	MOE	%	MOE
Civilian employed population 16 years and over	22,331	+/-768	22,331	(X)
Agriculture, forestry, fishing and hunting, and mining	263	+/-134	1.2%	+/-0.6
Construction	2,001	+/-275	9.0%	+/-1.2
Manufacturing	974	+/-250	4.4%	+/-1.1
Wholesale trade	467	+/-159	2.1%	+/-0.7
Retail trade	3,008	+/-379	13.5%	+/-1.6
Transportation and warehousing, and utilities	1,213	+/-251	5.4%	+/-1.1
Information	576	+/-178	2.6%	+/-0.8
Finance and insurance, and real estate and rental and leasing	1,370	+/-248	6.1%	+/-1.0
Professional, scientific, and management, and administrative and waste management services	2,604	+/-344	11.7%	+/-1.5
Educational services, and health care and social assistance	5,349	+/-556	24.0%	+/-2.4
Arts, entertainment, and recreation, and accommodation and food services	2,241	+/-369	10.0%	+/-1.6
Other services, except public administration	1,321	+/-344	5.9%	+/-1.5
Public administration	944	+/-209	4.2%	+/-0.9

Source: 2008-2012 American Community Survey. Data based on samples and are subject to variability. The degree of uncertainty for an estimate arising from sampling is represented through the use of a margin of error. The value shown here is the 90 % margin of error. MOE = Margin of Error.

HOUSING SUPPLY CHARACTERISTICS

OCCUPANCY & TENURE

BARNSTABLE

The 2008-2012 ACS estimated 27,345 housing units in Barnstable, with 19,919 year-round occupied units (73%) and an estimated 5,698 vacant units (21% of total housing units) for seasonal, recreational, or occasional use. In the same period, vacant units for rent were roughly 1% of total housing units and vacant units for sale were also 1%. Figures for Barnstable County were comparable in terms of vacant for rent and for sale, however the County had roughly 40% vacant seasonal units. The state as a whole had an estimated 10% vacant seasonal, 2% vacant for rent, and 1% for sale.

VACANCY RATES

Vacancies are an essential measure of the state of the housing market. Vacant units represent the supply of homes that exceeds demand, which is related to economic trends. Vacancy rates are measured as a percent of total housing units. A low vacancy rate can result in pressure on housing prices. A 1.5% vacancy rate for ownership and 7% for rental units are considered natural vacancy rates in a healthy market.

Source: Source: Metropolitan Area Planning Council, Basic Housing Needs Assessment, Sept 2014 – in consultation with Barry Bluestone, Dukakis Center at Northeastern University.

An estimated 78% of Barnstable’s total occupied housing units are owner occupied while 22% are renter occupied per the 2008-2012 ACS data. In comparison, the County had an estimated 20% renter occupied in the same period and the state had roughly 37% renter occupied housing units.

Per the 2008-2012 ACS estimates, roughly 45% of renter households are 1-person, 27% are 2-person households, and 24% are 3+ person households. Whereas, about 28% of ownership households are 1-person, 44% are 2-person households, and 28% are 3+ person households.

About 23% of homeowners are age 45-54, with 83% over the age of 45 years. Roughly 34% of owners are age 65 or over and 18% of renters are age 65 or over. About 29% of renters are age 35 to 44 years with about 46% over the age 45 years.

TABLE 18: HOUSING OCCUPANCY AND TENURE, 2008-2012

	Barnstable, Town				Barnstable County				Massachusetts			
	Estimate	MOE	%	MOE	Estimate	MOE	%	MOE	Estimate	MOE	%	MOE
Total Housing Units	27,345	+/-661	100%	(x)	160,020	+/-246	100%	(x)	2,804,206	+/-1439	100%	(x)
Occupied	19,919	+/-478	73%	+/-1.6	95,520	+/-1216	60%	+/-0.7	2,525,694	+/-5174	90%	+/-0.2
Owner occupied	15,441	+/-505	78%	+/-1.8	76,307	+/-1163	80%	+/-0.9	1,595,959	+/-7768	63%	+/-0.2
Renter occupied	4,478	+/-369	22%	+/-1.8	19,213	+/-911	20%	+/-0.9	929,735	+/-5085	37%	+/-0.2
Vacant	7,426	+/-544	27%	+/-1.6	64,500	+/-1198	40%	+/-0.7	278,512	+/-5123	10%	+/-0.2
Vacant Seasonal, Recreational, or Occasional Use	5,698	+/-478	21%	+/-6.4	58,111	+/-1193	36%	+/-1.9	116,288	+/-1962	4%	+/-0.7
Vacant For Rent	380	+/-146	1%	+/-2.0	1,600	+/-367	1%	+/-0.6	50,720	+/-1909	2%	+/-0.7
Vacant For sale	295	+/-141	1%	+/-1.9	1,927	+/-313	1%	+/-0.5	23,199	+/-1490	1%	+/-0.5

Source: 2008-2012 American Community Survey. Note: Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. MOE = Margin of Error.

HYANNIS

In contrast to Barnstable as a whole, Hyannis has a far greater share of renter-occupied units at 56% of all occupied units per 2010 US Census data and roughly 52% per the 2008-2012 ACS data with +/- 6.5 margin of error.⁹ Close to half (48%) of Barnstable’s total renter-occupied units are located in Hyannis. Hyannis has less seasonal units - approximately 13% of all units in Hyannis are vacant seasonal, recreational, or occasional (per 2010 US Census) use in comparison with 21% town-wide (per 2008-2012 ACS estimates). Hyannis ownership vacancy rate was a very low 0.2% whereas rental vacancy was 6% (per 2010 US Census). Although vacancy rates appear greater per the 2008-2012 ACS data for Hyannis, this is based on larger geography of census tracts plus the margins of error must be accounted for.

TABLE 19: HOUSING OCCUPANCY AND TENURE

	Barnstable, Town (ACS 2008-2012)				Hyannis (US Census 2010 by block group)		Hyannis (ACS 2008-2012 by census tract)		
	Estimate	MOE	%	MOE	Estimate	%	Estimate	MOE	%
Total Housing Units	27,345	+/-661	100%	(x)	4,889	100%	2421	+/-283.6	100%
Occupied	19,919	+/-478	73%	+/-1.6	3,796	78%	4786	+/-312.8	66%
Owner occupied	15,441	+/-505	78%	+/-1.8	1,653	44%	2308	+/-270	48%
Renter occupied	4,478	+/-369	22%	+/-1.8	2,143	56%	2478	+/-309.8	52%
Vacant	7,426	+/-544	27%	+/-1.6	1,093	22%	2421	+/-283.6	34%
Vacant Seasonal, Recreational, or Occasional Use	5,698	+/-478	21%	+/-6.4	656	13%	1529	+/-204.9	63%
Vacant For Rent	380	+/-146	1%	+/-2.0	269	6%	336	+/-131.7	14%
Vacant For sale	295	+/-141	1%	+/-1.9	11	0.2%	141	+/-100.3	6%

Source: 2008-2012 ACS; US Census Bureau, Decennial Census, 2010. Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. MOE = Margin of Error. NOTE: MOE of the percentages for Hyannis census tracts ranged from +/-5.8 to +/-7.5.

NUMBER OF HOUSING UNITS IN STRUCTURE

BARNSTABLE

Barnstable’s housing units are predominantly in single-family structures. According to the 2008-2012 ACS estimates, roughly 83% of all housing units in Barnstable were in single-family, detached structures, which was comparable to the share of units in single-family structures in the county (82%) and far greater than the share statewide (52%). Roughly 3% of all housing units in

⁹ Note: For the purposes of occupancy data presented here, author used ACS data for census tracts 125.02, 126.02, and 153 rather than the more precise Hyannis block groups due to data availability. The 2010 US Census data presented here is based on the block groups defined as: tract 125.02, block groups 2, 3, and 4; tract 126.02, block groups 2, 3, and 4; and tract 153, block groups 2 and 3.

Barnstable were in two-family structures and about 5% in structures with 10 or more units. Statewide, roughly 10% of total housing units were in two-families and 14% of units were in structures with 10 or more units. In addition, the county and state overall had roughly 1% of units in mobile homes whereas Barnstable had 0.2% in mobile homes.

TABLE 20: BARNSTABLE HOUSING UNITS BY NUMBER OF UNITS IN STRUCTURE

Units in Structure	Barnstable, Town				Barnstable County				Massachusetts			
	Estimate	MOE	%	MOE	Estimate	MOE	%	MOE	Estimate	MOE	%	MOE
Total Housing Units	27345	+/- 661	100%	(X)	160020	+/-246	100%	(X)	2,804,206	+/-439	100%	(X)
1-unit, detached	22774	+/- 716	83%	+/- 1.6	131946	+/- 1,096	82%	+/- 0.7	1,471,460	+/-5,034	52%	+/-0.2
1-unit, attached	596	+/- 171	2%	+/- 0.6	4881	+/-439	3%	+/- 0.3	141,098	+/-2,494	5%	+/-0.1
2 units	772	+/- 239	3%	+/- 0.9	5075	+/-671	3%	+/- 0.4	291,563	+/-4,361	10%	+/-0.2
3 or 4 units	851	+/- 194	3%	+/- 0.7	6015	+/-603	4%	+/- 0.4	305,329	+/-3,534	11%	+/-0.1
5 to 9 units	991	+/- 285	4%	+/- 1.0	4795	+/-603	3%	+/- 0.4	168,231	+/-2,781	6%	+/-0.1
10 to 19 units	598	+/- 166	2%	+/- 0.6	2377	+/-341	1%	+/- 0.2	120,233	+/-2,221	4%	+/-0.1
20 or more units	719	+/- 136	3%	+/- 0.5	3796	+/-411	2%	+/- 0.3	281,775	+/-3,237	10%	+/-0.1
Mobile Home	44	+/-72	0.2%	+/- 0.3	1104	+/-293	1%	+/- 0.2	24,118	+/-945	1%	+/-0.1
Boat, RV, van, etc.	0	+/-26	0.0%	+/- 0.1	31	+/-26	0.02%	+/- 0.1	399	+/-138	0.01%	+/-0.1

Source: 2008-2012 American Community Survey. Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. MOE = Margin of Error.

HYANNIS

Overall, Hyannis has a greater share of housing units in multi-unit structures as compared to the town as a whole. The 2008-2012 ACS estimates that greater Hyannis¹⁰ has a smaller portion of units in single-family, detached structures with only 55% of all units in single-family structures (with 4.0 margin of error). Greater Hyannis had roughly 7% of its units in two-family structures, 10% in three or four unit structures, 11% in five to nine unit structures, and 14% in structures with 10 or more units.

¹⁰ For the purposes of this report “greater Hyannis” is the geographic area included in census tracts 125.02, 126.02, and 153 rather than the smaller, more precise block groups used in other sections of this report. ACS data has limited availability at the block group level and required the larger geography of census tracts to analyze certain data types.

TABLE 21: HYANNIS HOUSING UNITS BY NUMBER OF UNITS IN STRUCTURE

Units in Structure	Barnstable, Town				Hyannis (by Census Tracts)*		
	Estimate	MOE	%	MOE	Estimate	MOE	%
Total Housing Units	27345	+/-661	100%	(X)	7207	+/-185.8	100%
1-unit, detached	22774	+/-716	83%	+/-1.6	3967	+/-286	55%
1-unit, attached	596	+/-171	2%	+/-0.6	311	+/-117	4%
2 units	772	+/-239	3%	+/-0.9	479	+/-154.8	7%
3 or 4 units	851	+/-194	3%	+/-0.7	693	+/-171.5	10%
5 to 9 units	991	+/-285	4%	+/-1.0	757	+/-230.5	11%
10 to 19 units	598	+/-166	2%	+/-0.6	432	+/-136.3	6%
20 or more units	719	+/-136	3%	+/-0.5	568	+/-134.3	8%
Mobile Home	44	+/-72	0.2%	+/-0.3	0	+/-20.8	0%
Boat, RV, van, etc	0	+/-26	0.0%	+/-0.1	0	+/-20.8	0%

Source: 2008-2012 American Community Survey *For the purposes of this analysis, Hyannis was defined by Census Tracts 125.02, 126.02, and 153 (rather than the smaller, more precise block groups) due to limited availability of ACS data at the block group level. Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. MOE = Margin of Error. NOTE: MOE of the percentages for Hyannis census tracts ranged from +/-1.3 to +/-7.2.

AGE OF HOUSING

BARNSTABLE

According to the 2008-2012 ACS estimates, roughly 61% of Barnstable homes were built between 1960 and 1989. Roughly 55% of the total housing units in Barnstable County were constructed in the same period, whereas only 33% of housing units statewide were constructed in the same period (1960-1989). The 2008-2012 ACS estimates show 5% of homes built in after 2000 in Barnstable and roughly 7% in the county and state. Roughly 12% of existing housing units were constructed in Barnstable before 1940, which is comparable to the county and less than statewide (35%).¹¹

Clusters of older properties are found in neighborhoods along the north and south coasts particularly in village centers.

¹¹ Older, historic housing stock is a key component of Barnstable's community character, however older structures can have increased need for maintenance and repairs, hazardous materials (e.g., lead paint, asbestos, and lead pipes) outdated systems, and may not be easily adaptable for people with mobility impairment.

TABLE 22: BARNSTABLE HOUSING BY AGE

	Barnstable, Town				Barnstable County				Massachusetts			
	Estimate	MOE	%	MOE	Estimate	MOE	%	MOE	Estimate	MOE	%	MOE
Total housing units	27345	+/-661	100%	(X)	160020	+/-246	100%	(X)	2804206	+/-439	100%	(X)
2010 or later	25	+/-28	0%	+/-0.1	140	+/-94	0%	+/-0.1	4326	+/-412	0%	+/-0.1
2000 to 2009	1376	+/-296	5%	+/-1.1	11727	+/-711	7%	+/-0.4	194907	+/-3,031	7%	+/-0.1
1990 to 1999	2460	+/-321	9%	+/-1.2	15611	+/-795	10%	+/-0.5	205609	+/-2,506	7%	+/-0.1
1980 to 1989	6206	+/-597	23%	+/-2.0	34197	+/-1,372	21%	+/-0.9	302725	+/-3,270	11%	+/-0.1
1970 to 1979	6801	+/-524	25%	+/-1.9	33106	+/-1,320	21%	+/-0.8	330310	+/-3,526	12%	+/-0.1
1960 to 1969	3510	+/-458	13%	+/-1.7	20374	+/-975	13%	+/-0.6	291931	+/-3,111	10%	+/-0.1
1950 to 1959	2340	+/-357	9%	+/-1.3	17667	+/-1,074	11%	+/-0.7	324028	+/-3,418	12%	+/-0.1
1940 to 1949	1224	+/-277	4%	+/-1.0	7158	+/-675	4%	+/-0.4	168890	+/-2,697	6%	+/-0.1
1939 or earlier	3403	+/-415	12%	+/-1.5	20040	+/-1,061	13%	+/-0.7	981480	+/-4,891	35%	+/-0.2

Source: 2008-2012 American Community Survey. Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. MOE = Margin of Error.

About 57% of owner-occupied units were built prior to 1980 and 66% of renter-occupied units. Note that homes predating 1978 may contain lead paint, which can pose health hazards.

HYANNIS

The housing stock in greater Hyannis is somewhat older than in the town as a whole. A larger share of greater Hyannis' housing stock was built prior to 1940, with roughly 18% of housing units built prior to that time, whereas Barnstable a whole had only 12% of total units built before 1940. Of Barnstable's housing stock built prior to 1940, roughly 40% is located in greater Hyannis. Greater Hyannis had only about 3% of its total housing stock built after 2000. Roughly 56% of greater Hyannis housing stock was built between 1960 and 1989.

TABLE 23: HYANNIS HOUSING BY AGE

	Barnstable, Town				Hyannis (By Census Tract)*		
	Estimate	MOE	%	MOE	Estimate	MOE	%
Total housing units	27,345	+/-661	100%	(X)	7207	+/-185.8	100%
2010 or later	25	+/-28	0%	+/-0.1	0	+/-20.8	0%
2000 to 2009	1,376	+/-296	5%	+/-1.1	204	+/-113.6	3%
1990 to 1999	2,460	+/-321	9%	+/-1.2	195	+/-89.8	3%
1980 to 1989	6,206	+/-597	23%	+/-2.0	963	+/-206	13%
1970 to 1979	6,801	+/-524	25%	+/-1.9	1954	+/-287.8	27%
1960 to 1969	3,510	+/-458	13%	+/-1.7	1159	+/-231.9	16%
1950 to 1959	2,340	+/-357	9%	+/-1.3	834	+/-200.7	12%
1940 to 1949	1,224	+/-277	4%	+/-1.0	565	+/-185.4	8%
1939 or earlier	3,403	+/-415	12%	+/-1.5	1333	+/-252	18%

Source: 2008-2012 American Community Survey * Hyannis is defined here by census tracts 125.02, 126.02, & 153 (not block groups) due to limited availability of ACS data at the block group level. Data based on samples and subject to sampling variability. The degree of uncertainty for an estimate arising from sampling is represented through use of a margin of error. The value shown here is the 90 % margin of error. MOE = Margin of Error. NOTE: MOE of the percentages for Hyannis census tracts ranged from +/-1.3 to +/-8.2.

TABLE 24: HYANNIS HOUSING BY TENURE AND AGE

	Census Tract 125.02, Barnstable County, Massachusetts		Census Tract 126.02, Barnstable County, Massachusetts		Census Tract 153, Barnstable County, Massachusetts	
	Estimate	MOE	Estimate	MOE	Estimate	MOE
Total:	1,253	+/-168	2,089	+/-191	1,444	+/-182
Owner occupied:	771	+/-150	1,313	+/-208	224	+/-85
Built 2010 or later	0	+/-12	0	+/-12	0	+/-12
Built 2000 to 2009	0	+/-12	0	+/-12	20	+/-23
Built 1990 to 1999	18	+/-21	0	+/-12	23	+/-26
Built 1980 to 1989	88	+/-51	194	+/-84	17	+/-25
Built 1970 to 1979	153	+/-85	449	+/-112	68	+/-38
Built 1960 to 1969	189	+/-85	238	+/-111	0	+/-12
Built 1950 to 1959	149	+/-77	195	+/-122	10	+/-16
Built 1940 to 1949	27	+/-25	123	+/-104	51	+/-38
Built 1939 or earlier	147	+/-75	114	+/-58	35	+/-45
Renter occupied:	482	+/-111	776	+/-224	1,220	+/-183
Built 2010 or later	0	+/-12	0	+/-12	0	+/-12
Built 2000 to 2009	10	+/-16	0	+/-12	44	+/-35
Built 1990 to 1999	10	+/-16	32	+/-37	75	+/-66
Built 1980 to 1989	41	+/-33	149	+/-91	179	+/-74
Built 1970 to 1979	163	+/-89	387	+/-178	241	+/-105
Built 1960 to 1969	138	+/-76	103	+/-78	153	+/-91
Built 1950 to 1959	22	+/-27	41	+/-46	78	+/-58
Built 1940 to 1949	0	+/-12	51	+/-41	82	+/-58
Built 1939 or earlier	98	+/-61	13	+/-20	368	+/-163

*Source: 2008-2012 American Community Survey * Hyannis is defined here by census tracts 125.02, 126.02, & 153 (not block groups) due to limited availability of ACS data at the block group level. Data based on samples and subject to sampling variability. The degree of uncertainty for an estimate arising from sampling is represented through use of a margin of error. The value shown here is the 90 % margin of error. MOE = Margin of Error.*

According to the 2008-2012 ACS estimates by Hyannis census tracts, above, roughly 84% of owner-occupied housing units predate 1980 and about 78% of renter-occupied housing pre-dates 1980. Note that homes predating 1978 may contain lead paint, which can pose health hazards.

OWNERSHIP HOUSING BY COST

BARNSTABLE

Estimated median value of owner-occupied homes in Barnstable were somewhat higher than the comparison group consisting of immediately abutting towns and the state overall, but lower than Barnstable County as a whole. The Town's estimated median value of owner-occupied homes per the 2008-2012 ACS was \$357,800. Barnstable's immediate abutting towns of Mashpee, Sandwich, and Yarmouth have estimated median values that range from \$314,700 in Yarmouth to \$354,400 in Sandwich. Barnstable County's estimated median value is \$373,600.

TABLE 25: ESTIMATED MEDIAN VALUE OF OWNER-OCCUPIED HOMES, 2008-2012

Geography	Estimated Median Value	MOE
Yarmouth	\$314,700	+/-10722
Massachusetts	\$335,500	+742
Mashpee	\$337,300	+/-11775
Sandwich	\$354,400	+/-6261
Barnstable, Town	\$357,800	+/-8333
Barnstable County	\$373,600	+/-3742

Source: 2008-2012 American Community Survey. Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. MOE = Margin of Error.

Data from The Warren Group show the median sale price in 2014 for all sales of single-family homes and condominiums in Barnstable at \$390,000 was higher than that of surrounding towns, the county, and the state. The closest median sale price for all sales was the statewide median of \$329,000. Likewise, and to a greater extent, the median sale price in 2014 for single-family sales in Barnstable of \$432,500 was higher than that of surrounding towns, the county, and the state. The closest median sale price for sales of single-family homes was the county with a median of \$340,000.

TABLE 26: MEDIAN SALE PRICE OF ALL SALES IN BARNSTABLE WITH COMPARISONS, 2014

Geography	Median Sales Price of All Sales (Jan-Aug 2014)
Yarmouth	\$248,000
Mashpee	\$307,000
Sandwich	\$310,000
Barnstable County	\$325,000
Massachusetts	\$329,000
Barnstable, Town	\$390,000

Source: The Warren Group, Town Stats, accessed; showing median sales price for all sales of single family and condominiums.

TABLE 27: MEDIAN SALE PRICE OF SINGLE-FAMILY SALES IN BARNSTABLE WITH COMPARISONS, 2014

Geography	Median Sales Price Single Family (Jan-Aug 2014)
Yarmouth	\$257,500
Sandwich	\$323,000
Massachusetts	\$335,000
Mashpee	\$339,900
Barnstable County	\$340,000
Barnstable, Town	\$432,500

Source: The Warren Group, Town Stats, accessed; showing median sale price for single family only.

HYANNIS¹²

Greater Hyannis generally has lower values of owner-occupied homes than in the Town as a whole. In greater Hyannis, the median value of owner-occupied units per the 2008-2012 ACS by census tract ranged from roughly \$189,800 (census tract 153) with +/- \$32,069 margin of error to \$345,100 (census tract 125.02) with +/- \$69,427 margin of error. Tract 125.02 includes high-end homes in the Fish Hills neighborhood with waterfront property that contribute to its higher median value.

TABLE 28: ESTIMATED MEDIAN VALUE OF OWNER-OCCUPIED HOMES, 2008-2012

Geography	Estimated Median Value	MOE
Census Tract 153	\$189,800	+/-32069
Census Tract 126.02	\$228,500	+/-9005
Census Tract 125.02	\$345,100	+/-69427
Barnstable, Town	\$357,800	+/-8333

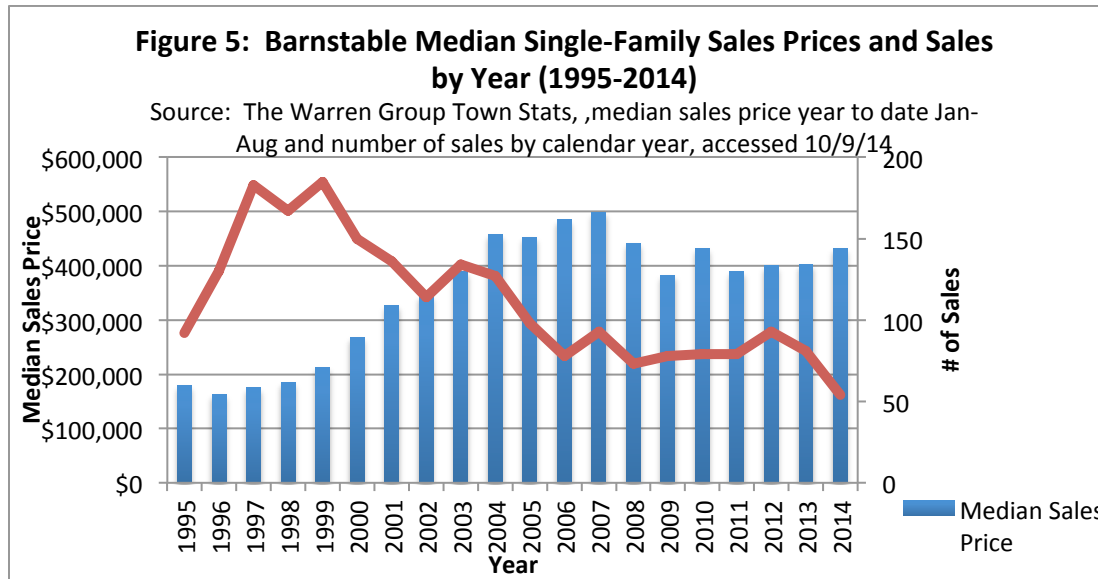
Source: 2008-2012 American Community Survey. Data are based on samples and subject to variability. The degree of uncertainty for an estimate arising from sampling is represented through use of a margin of error. The value shown here is the 90% margin of error. MOE = Margin of Error.

¹² Note: The Warren Group data is not available for Hyannis separately from the Town.

SINGLE-FAMILY HOME MARKET

BARNSTABLE

Consistent with statewide housing trends, data from The Warren Group shows that the median sales price for a single-family home in Barnstable increased by approximately 62% from 2000 to 2014 from \$267,500 in 2000 to \$432,500 in 2014 (year to date).¹³ Median sales prices for single-family homes peaked in 2007 at \$499,999, after which they began to decline. The number of sales for single-family homes ranged from 130 to 185 per year from 1996 to 2001 and then declined to a low of 73 sales in 2008 (Note: 2014 number sales is Jan to Aug year to date).



Data from the Multiple Listing Service (MLS) for sales occurring in the Barnstable between October 2013 and 2014 show that 58% of all single-family sales had three-bedrooms with an average sales price of \$374,899. The average days on the market for all single-family structures sold was 129 days and the average sales price was \$528,654 (median \$335,050). Also, according to the MLS data, 85% of single-family structures sold in the same period had three bedrooms or more.

TABLE 29: BARNSTABLE SINGLE-FAMILY HOUSING MARKET ACTIVITY OCTOBER 2013-2014

	Number Sold	% Number Sold	Average Days on the Market	Average Sales Price
All Bedrooms	710	100%	130	\$527,102
2 Bedrooms	108	15%	119	\$250,653
3 Bedrooms	413	58%	112	\$374,899
4 Bedrooms	141	20%	154	\$721,820
5+ Bedrooms	48	7%	232	\$1,886,703

Source: Multiple Listing Service, provided by Gael Kelleher, Director of Real Estate, Housing Assistance Corporation.

¹³ The median sale price increased by 17% when adjusting for inflation using the Consumer Price Index Inflation Calculator.

HYANNIS

While The Warren Group data is not available at the village/neighborhood level, only town-wide, MLS data is available for Hyannis.¹⁴ According to MLS data for Hyannis for October 2013-2014, 145 single-family structures sold, which is about 20% of all single-family sales in Barnstable in this period.¹⁵ The average price sold was \$289,864 (median \$241,500) and the average days on the market was 123 days. The average price sold for a single family in Hyannis is close to half the average price sold in the town as a whole and the median was roughly \$94,000 less than town-wide.

BUYING A HOME IN BARNSTABLE

Despite the drop in home values that occurred after the housing market / economic downturn started in 2007, homeownership will continue to be challenging for moderate income households and will likely be unattainable for lower income households, especially with increasing utility cost and tighter lending requirements.

Household incomes have not kept pace with increased housing costs. As seen in the figure below, a household of four with 80% AMI could afford to purchase a home up to \$197,000; at Barnstable's median household income, a household could afford to buy a home no more than \$209,000; and at Barnstable's median family income, a household could afford to buy a home no more than \$263,000. However, a home priced at the median sales price in Barnstable in 2014 (year to date Jan-Aug) of \$432,500 would require an income of roughly \$116,095 to afford that purchase price (roughly 150% AMI).

With the area median household income of \$74,900 affording a home of up to \$267,000 and the median sales price of a single-family home in 2014 of \$432,500, there is an affordability gap of \$165,500. Note that per the 2009 Housing Production Plan, Barnstable's affordability gap was calculated at about \$95,000 resulting from a softened market. However, in 2007 the gap was \$217,500.

¹⁴ Note: MLS boundaries for Hyannis are not known by this author and are likely to be somewhat inconsistent with the census block groups or census tracts for Hyannis, as defined by this report.

¹⁵ Multiple Listing Service, provided by Gael Kelleher, Director of Real Estate, Housing Assistance Corporation.

Figure 6: Annual Income Needed to Afford to Purchase a Single-Family in Barnstable

Source: DHCD Sales Price Calculator, Author calculations using Barnstable tax rate, and assuming 30-year fixed mortgage, 5% downpayment, 4.5% interest rate.

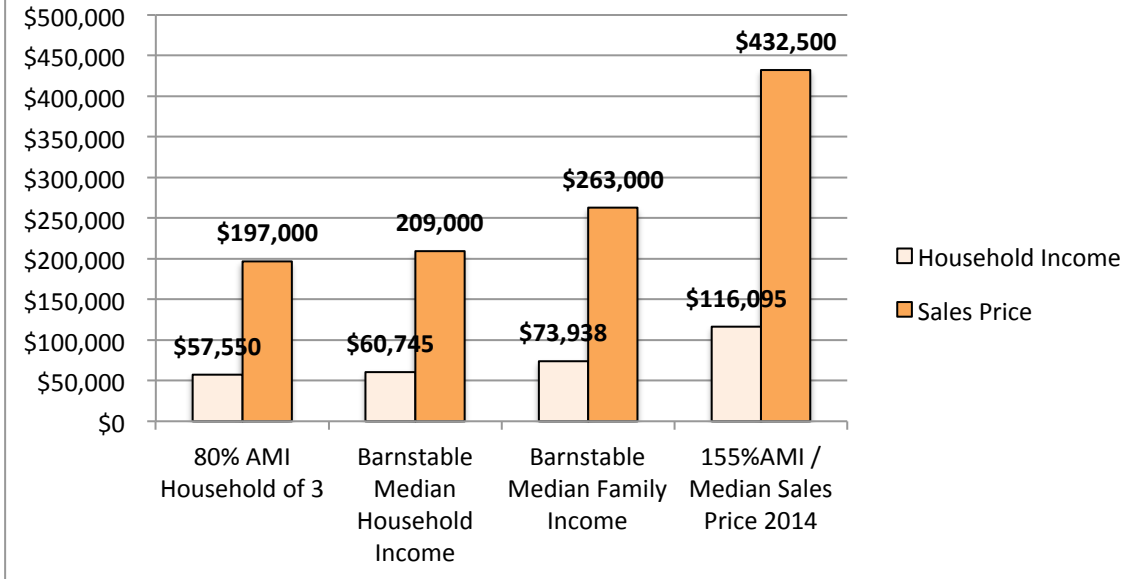


TABLE 30: APPROXIMATE COST OF SINGLE-FAMILY UNITS IN BARNSTABLE, 2014

2014 Assessed Value Single-Family	Maximum Income	Single-Family Homes Assessed in Price Range	
		Units	%
Less than \$197,000	80% AMI (\$57,550)	1,921	9%
Less than \$209,000	Median household income (\$60,745)	2,570	12%
Less than \$263,000	Median family income (\$73,938)	6,879	30%

Source: Town of Barnstable Assessor's Office, October 2014. Note: assessed value is assumed to be roughly 93% of actual value or potential sale price. 80% AMI income figure based on 3-person household. Incomes based on 2008-2012 American Community Survey. In 2012 inflation-adjusted dollars. Note: Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error.

OWNERSHIP AFFORDABILITY FOR CURRENT HOUSEHOLDS

BARNSTABLE

Generally, housing is 'affordable' if the household pays no more than 30 percent of its annual income on housing. Households who pay more than 30 percent of their income for housing are considered "cost-burdened" and may have difficulty affording necessities such as food, clothing, transportation, and medical care. For owners, housing costs include mortgage payment, utilities, association fees, insurance, and real estate taxes.

Communities with more than 30% cost burdened households are considered to have an affordability problem. The 2008-2012 ACS estimates that 42% of Barnstable homeowners spent more than 30% of their household income on housing-related costs and are therefore “cost-burdened.” Additionally, 17% of Barnstable owners spend more than 50% of their income on housing costs.

TABLE 31: BARNSTABLE HOMEOWNER HOUSING COST BURDEN, 2007-2011

% Household Income Spent on Housing Costs	Owner	% Owner	Total	% Total
<=30%	8,820	57%	11,160	55%
>30% to <=50%	3,785	25%	4,915	24%
>50%	2,690	17%	3,800	19%
not available	140	1%	240	1%
Total	15,435	100%	20,120	100%

Source: Comprehensive Housing Affordability Strategy (CHAS) per 2007-2011 ACS Estimates. Note: Although CHAS data did not provide margin of error data, they are derived from ACS estimates, which are based on samples and are subject to sampling variability.

Of Barnstable’s total homeowner households the 2007-2011 ACS estimates roughly 42% have at least 1 of 4 housing problems. Roughly 52% of homeowners with incomes between 80% and 100% AMI have housing problems and 55% of homeowners with incomes between 50% and 80% AMI. The portion of homeowner households with housing problems increases with lower incomes. The four housing problems are: incomplete kitchen facilities; incomplete plumbing facilities; more than 1 person per room; and cost burden greater than 50%.

TABLE 32: BARNSTABLE HOMEOWNER HOUSING PROBLEMS, 2007-2011

Income as % of Area Median Income	1 of 4 Housing Problems	% Housing Problems	No Housing Problems	Cost Burden	Total
<=30% AMI	1265	85.33%	95	140	1500
>30% to <=50% AMI	1110	71.61%	440	0	1550
>50% to <=80% AMI	1065	54.56%	890	0	1955
>80% to <=100% AMI	990	51.83%	920	0	1910
>100% AMI	2055	24.12%	6465	0	8520
Total	6485	42.01%	8810	140	15435

Source: Comprehensive Housing Affordability Strategy (CHAS) per 2007-2011 ACS Estimates. Note: Although CHAS data did not provide margin of error data, they are derived from ACS estimates, which are based on samples and are subject to sampling variability. The four housing problems are: incomplete kitchen facilities; incomplete plumbing facilities; more than 1 person per room; and cost burden greater than 50%.

TABLE 33: BARNSTABLE HOMEOWNER COST BURDEN BY INCOME CATEGORY, 2007-2011

Income by Cost Burden (Owners only)	Cost burden > 30%	%	Cost burden > 50%	%	Total	%
Household Income <= 30% HAMFI	1265	20%	980	36%	1500	10%
Household Income >30% to <=50% HAMFI	1115	17%	625	23%	1550	10%
Household Income >50% to <=80% HAMFI	1065	16%	485	18%	1955	13%
Household Income >80% to <=100% HAMFI	990	15%	320	12%	1910	12%
Household Income >100% HAMFI	2040	32%	280	10%	8520	55%
Total	6475	100%	2690	100%	15435	100%

Source: Comprehensive Housing Affordability Strategy (CHAS) per 2007-2011 ACS Estimates. Note: Although CHAS data did not provide margin of error data, they are derived from ACS estimates, which are based on samples and are subject to sampling variability.

HYANNIS

Based on the 2008-2012 ACS estimates for the Hyannis block groups, roughly 58% of all households are considered cost burdened and 57% of all homeowners are considered cost burdened, with about 24% spending more than 50% of gross income on housing costs. Note that the ACS estimates for this dataset have particularly high margins of error, which should be factored in to any analysis of the data.

TABLE 34: HYANNIS BLOCK GROUPS HOMEOWNER HOUSING COST BURDEN, 2008-2012

% Household Income Spent on Housing Costs	Owner	MOE	% Owner	Total	MOE	% Total
Total Cost Burdened (>=30%)	935	+/-228.3	57%	1956	+/-337.5	58%
<=30%	675	+/-179.3	50%	1420	NA	42%
>30% to <=50%	454	+/-162.9	24%	942	+/-245.95	28%
>50%	481	+/-162.2	24%	1014	+/-134	30%
Total	1634	+/-244.6	100%	3376	+/-434.4	100%

Source: 2008-2012 ACS. Data are based on a sample and are subject to variability. The degree of uncertainty for estimates arising from sampling is represented through the use of a margin of error. The value shown here is the 90 % margin of error. MOE = Margin of Error. NOTE: MOE of the percentages for Hyannis block groups ranged from +/-7.53 to +/-39.85

RENTAL HOUSING BY COST

BARNSTABLE

The estimated median gross rent for Barnstable for 2008-2012 at \$1,081 (+/- 75), which was higher than estimated median gross rent statewide but lower than Barnstable County's estimated median gross rent (\$1,094) as well as the surrounding communities of Mashpee, Sandwich, and Yarmouth, which ranged from \$1,266 to \$1,356. The estimated annual income needed to afford

median gross rent in Barnstable is roughly \$43,240, which is roughly \$9,100 over the estimated renter median income in Barnstable County of \$34,130.¹⁶

TABLE 35: MEDIAN GROSS RENTS FOR 2008-2012

	Median Gross Rent	MOE	Monthly Income Needed to Afford Median Gross Rent	Annual Income Needed to Afford Median Gross Rent
Massachusetts	\$1,056	+/-5	\$3,520.00	\$42,240.00
Barnstable, Town	\$1,081	+/-75	\$3,603.33	\$43,240.00
Barnstable County	\$1,112	+/-29	\$3,706.67	\$44,480.00
Yarmouth	\$1,266	+/-74	\$4,220.00	\$50,640.00
Sandwich	\$1,353	+/-311	\$4,510.00	\$54,120.00
Mashpee	\$1,356	+/-108	\$4,520.00	\$54,240.00

Source: 2008-2012 American Community Survey. Data based on samples and are subject to variability. The degree of uncertainty for an estimate arising from sampling is represented through the use of a margin of error. The value shown here is the 90 % margin of error. MOE = Margin of Error. "Monthly Gross Rent" includes estimated utilities in addition to contract rent. "Monthly Income Needed. ." is calculated based on Median Gross Rent of 30% gross income.

The table below portrays current market rental listings based on snapshot of listing data on Craigslist Cape Cod. Of the total nine units listed, four were affordable units restricted to low-income households: three at Village Green and one was an accessory apartment. Of the total units listed, eight units were year-round with no age restrictions (including the four affordable units). Rental listing prices appear to be in a range in line or below with fair market rents (FMR).

TABLE 36: CURRENT MARKET RENTAL RATES FOR BARNSTABLE (OCT-NOV 2014)

	1 bedroom		2 bedroom		3 bedroom		4 bedroom		Total Listings
	#	\$	#	\$	#	\$	#	\$	
Total	4	\$812-\$1,204	3	\$1,080	5	\$1,240	3	\$1,325-\$2,800	15
Village Green (Affordable Units)	1	\$812	1	\$1,080	1	\$1,240	0	na	3
Accessory Apartment (Affordable Unit)	1	\$1,204	0	na	0	na	0	na	1
Year-Round (non-age restricted)	4	\$812-\$1,200	2	\$1,080 - \$1300	4	\$1,240 - \$2,700	3	\$1,325-\$2,800	13
FY 2015 Fair Market Rents		\$920		\$1,234		\$1,614		\$1,695	

Source: Craigslist Cape Cod, accessed 10/14/15, 11/7/14, 11/8/14, and 11/10/14 search "apartments/housing for rent" in "Barnstable." Capecod.craigslist.org. Fair Market Rents based on Barnstable Town, MA MSA, www.huduser.org, accessed 10/14/15. Note: Forty-two units that were also listed as available at Hyannis House (55+ community) are not included in this table as listings were likely multiples of same units. Note that four of the units included utilities and two were furnished.

¹⁶ Source: National Low Income Housing Coalition, "Out of Reach 2014: Massachusetts." Nlihc.org/oor/2014/ma, accessed 10/15/14.

WAGES NEEDED TO AFFORD FAIR MARKET RENT IN MASSACHUSETTS

*In Massachusetts, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,252. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,174 monthly or \$50,090 annually. Assuming a 40-hour-work week, 52 weeks per year, this level of income translates into a **Housing Wage of \$24.08**.*

In Massachusetts, a minimum wage worker earns an hourly wage of \$8.00. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 120 hours per week, 52 weeks per year. Or a household must include 3.0 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Massachusetts, the estimated mean (average) wage for a renter is \$17.47. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 55 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.4 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Source: Source: National Low Income Housing Coalition, “Out of Reach 2014: Massachusetts.” Nlihc.org/oor/2014/ma, accessed on 10/15/14.

According to the National Low Income Housing Coalition, the estimated mean renter wage in Barnstable County is \$10.67. At this wage with a full-time job, a renter could afford a monthly rent of \$555. In order to afford a one-bedroom apartment at FMR, a renter with mean wage would need to work at least 63 hours per week and at least 85 hours per week for a two-bedroom apartment. Barnstable County’s mean renter wage is close to \$7 lower than the state mean renter wage (\$17.47) but has a higher median rent of \$1,112 compared with the state median rent of \$1,056. In other words, renters in Barnstable County generally earn lower wages and pay higher rent than renters statewide.

HYANNIS

As seen from the snapshot Craigslist analysis above, the only rental units listed in Hyannis were age restricted to 55+ years at Hyannis House. Based on the 2008-2012 ACS estimates, the median gross rent for Hyannis census tracts range from \$808 for tract 153 (+/-77 margin of error) to \$1,091 for tract 125.02 (+/-151 margin of error).

TABLE 37: MEDIAN GROSS RENTS FOR HYANNIS, 2008-2012

	Median Gross Rent	MOE
Barnstable, Town	\$1,081	+/-75
Census Tract 125.02	\$1,091	+/-151
Census Tract 126.02	\$1,016	+/-180
Census Tract 153	\$808	+/-77
<i>Source: 2008-2012 American Community Survey. Data based on samples and subject to sampling variability. The degree of uncertainty for estimates arising from sampling is represented through the use of a margin of error. The value shown here is the 90 % margin of error. MOE = Margin of Error. NOTE: Block group data not available for this dataset, therefore the table shows Hyannis by census tracts.</i>		

Rental Affordability for Current Households

BARNSTABLE

Communities with more than 30% cost burdened households are considered to have an affordability problem. An estimated 48% of Barnstable renter households were “cost-burdened,” spending more than 30% of their household income on housing-related costs. Roughly 24% of renters spent between 30% and 50% of income on housing costs and 24% spend more than 50% of income on housing costs.

TABLE 38: BARNSTABLE RENTER HOUSING COST BURDEN, 2007-2011

% Household Income Spent on Housing Costs	Renter	% Renter	Total	% Total
<=30%	2,340	50%	11,160	55%
>30% to <=50%	1,130	24%	4,915	24%
>50%	1,110	24%	3,800	19%
not available	100	2%	240	1%
Total	4,685	100%	20,120	100%
<i>Source: Comprehensive Housing Affordability Strategy (CHAS) per 2007-2011 ACS Estimates. Note: Although CHAS data did not provide margin of error data, they are derived from ACS estimates, which are based on samples and are subject to sampling variability.</i>				

TABLE 39: BARNSTABLE RENTER HOUSING COST BURDEN BY INCOME CATEGORY, 2007-2011

Income by Cost Burden (Renters only)	Cost burden > 30%	%	Cost burden > 50%	%	Total	%
Household Income <= 30% HAMFI	925	41%	715	64%	1320	28%
Household Income >30% to <=50% HAMFI	670	30%	325	29%	810	17%
Household Income >50% to <=80% HAMFI	535	24%	70	6%	980	21%
Household Income >80% to <=100% HAMFI	30	1%	0	0%	370	8%
Household Income >100% HAMFI	80	4%	0	0%	1210	26%
Total	2240	100%	1110	100%	4685	100%

Source: Comprehensive Housing Affordability Strategy (CHAS) per 2007-2011 ACS Estimates. Note: Although CHAS data did not provide margin of error data, they are derived from ACS estimates, which are based on samples and are subject to sampling variability.

HYANNIS

Based on the 2008-2012 ACS estimates for the Hyannis block groups, roughly 58% of all households are considered cost burdened and 55% of all renters are considered cost burdened, with about 29% spending more than 50% of gross income on housing costs. Note that the ACS estimates for this dataset have particularly high margins of error, which should be factored in to any analysis of the data.

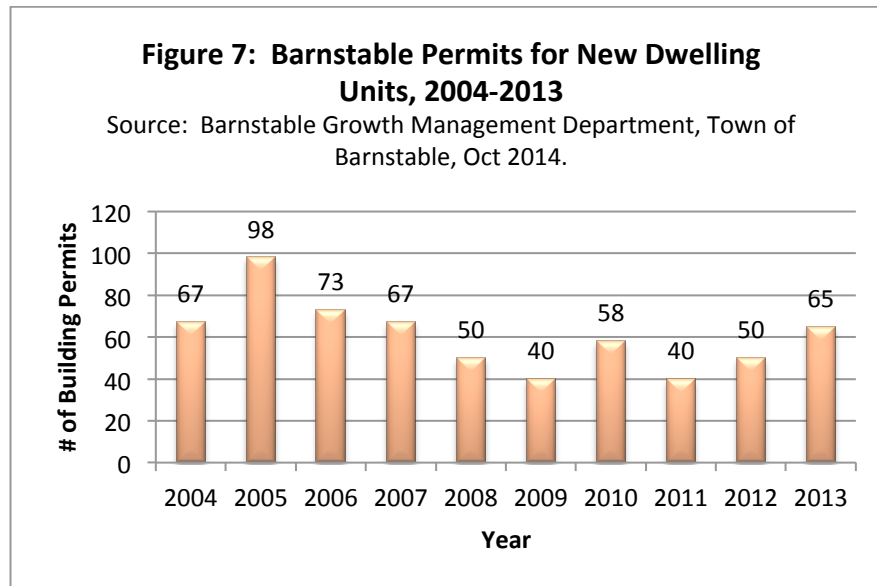
TABLE 40: HYANNIS BLOCK GROUPS RENTER HOUSING COST BURDEN, 2008-2012

% Household Income Spent on Housing Costs	Renter	MOE	% Renter	Total	MOE	% Total
Total Cost Burdened (>=30%)	1,021	+/-250.1	55%	1956	+/-337.5	58%
<=30%	745	+/-211.6	40%	1420	NA	42%
>30% to <=50%	488	+/-185	26%	942	+/-245.95	28%
>50%	533	+/-166.9	29%	1014	+/-134	30%
Total	1870	+/-297.2	100%	3376	+/-434.4	100%

Source: 2008-2012 ACS. Data are based on a sample and are subject to variability. The degree of uncertainty for estimates arising from sampling is represented through the use of a margin of error. The value shown here is the 90 % margin of error. MOE = Margin of Error. NOTE: MOE of the percentages for Hyannis block groups ranged from +/-7.53 to +/-33.29

HOUSING UNIT GROWTH AND BUILDING ACTIVITY

Between 2004 and 2013, Barnstable issued an average of 61 building permits annual for new dwelling units, with a low of 40 (2009 and 2011) and a high of 98 (2005). Building activity decreased with the Great Recession after the 2005 high. Most recently, the number of permits increased between 2011 to 2013 from 40 to 65 permits annually.



AFFORDABLE HOUSING

OVERVIEW

For the purposes of this analysis, affordable housing is housing that is restricted to individuals and families with qualifying incomes and asset levels and receives some manner of assistance to bring down the cost of owning or renting the unit, usually in the form of a government subsidy, or results from zoning relief to a housing developer in exchange for the income-restricted unit(s). Affordable housing can be public or private. Public housing is managed by a public housing authority, established by state law to provide affordable housing for low-income households. Private income-restricted housing is owned and operated by for-profit and non-profit owners who receive subsidies in exchange for renting to low- and moderate-income households.

The Massachusetts Department of Housing and Community Development (DHCD) maintains a Subsidized Housing Inventory (SHI) that lists all affordable housing units that are reserved for households with incomes at or below 80% AMI under long-term legally binding agreements and are subject to affirmative marketing requirements. The SHI also includes group homes, which are residences licensed by or operated by the Department of Mental Health or the Department of Developmental Services for persons with disabilities or mental health issues.

The SHI is state's official list for tracking a municipality's percentage of affordable housing under M.G.L. Chapter 40B (C.40B). This state law enables local Zoning Boards of Appeals to approve affordable housing developments under flexible rules if less than ten percent of year-round housing units in a town consist of income-restricted or subsidized housing for low-moderate income households. It was enacted in 1969 to address the shortage of affordable housing statewide by reducing barriers created by local building permit approval processes, local zoning, and other restrictions.

BARNSTABLE AFFORDABLE UNITS

As of September 2014, there were 1,372 units in Barnstable on the State's Subsidized Housing Inventory (SHI), including 1,177 rental units (86%) and 175 ownership units (13%).¹⁷ Of the total affordable rental units, according to the Growth Management Department's (GMD) records, there are 869 income-restricted units.¹⁸ Of these, 672 (77%) units are in Hyannis. Of total ownership units of 130 (per GMD records), there are 50 affordable ownership units in Hyannis, or about 39%.

Approximately 41% (563 units) of the total SHI units were created through comprehensive permits under C.40B. In addition, 196 affordable rental units have been created through the Town's Accessory Apartment program.¹⁹ The Accessory units created are 22% studio apartments, 61% one-bedroom, and 16% two-bedroom units.

The town would need at least 683 subsidized housing units to surpass its 10 percent Chapter 40B affordable housing goal.

Roughly 79% of the units listed on the SHI are restricted as affordable in perpetuity. Of the 21% of units that are not restricted in perpetuity, roughly 8% (116 units) have affordability restrictions that will expire within 10 years (prior to 2024). These include the following²⁰:

- 100 rental units at Fawcetts Pond Village (148 W. Main Street) with end of term in 2015
- 6 rental units at Cape Cod Group Homes (47 Cedar St) with end of term in 2020

¹⁷ Note: The SHI includes 21 "mixed" units, which include both ownership and rental. These units are at Life Inc. I and II (550 Lincoln Rd. Ext.), The Residences at 615 Main, Village Marketplace on Stevens Street, and Stoneridge Crossing on Center Street.

¹⁸ MGL C.40B allows all units in a mixed-income rental development to count on the SHI, however only 20-25% are required to be income-restricted units.

¹⁹ The Accessory Affordable Apartment Program (Section 9, Article II of the Code of the Town of Barnstable) has been implemented since 2000. The Program's main objective is to use existing housing stock to provide affordable housing by allowing the creation of new accessory affordable units either in the dwelling or within an existing detached structure on owner-occupied dwelling properties. The affordable apartment units are subject to a Comprehensive Permit.

²⁰Note that, according to records from the Growth Management Department, the 124 rental units at Cromwell Court (168 Barnstable Road) that had affordability restrictions expiring in 2016 were preserved through a recent purchase by nonprofit Preservation of Affordable Housing (POAH).

- 10 ownership units at various locations (Cape Cod Commission HOR Program) with terms ending in 2015 and 2016

SPECIAL NEEDS HOUSING

Special needs housing includes housing for people with cognitive and physical disabilities, including group homes as well as accessible/adaptable units, and emergency shelters, transitional housing, and permanent supportive housing for formerly homeless persons.

The SHI lists 141 units in group living environments (GLE) (10% of total units) consisting of MA Department of Mental Health group homes, MA Department Developmental Services (DDS) GLE, Cape Head Injury Program homes, Cape Cod GLE, and AEI GLE. In addition, the Captain Eldridge House, owned by the Barnstable Housing Authority, provides 18 units of congregate/shared living for elderly and/or disabled individuals requiring minimal services.

DDS group living environments consist of 69 units in Barnstable. In addition, private market-rate facilities for individuals with cognitive/intellectual disabilities include the Hyannis campus of Life, Inc. and scattered site Halyard Services (condominiums owned by Halyard Services clients). DMH group homes consist of 52 units in Barnstable.

Two point-in-time searches of Massachusetts Accessible Housing Registry listed no accessible units in Barnstable for people with physical disabilities, indicating a need for more accessible units (web searches conducted 10/17/14 and 12/2/14).

TABLE 41: BARNSTABLE EMERGENCY SHELTER, TRANSITIONAL HOUSING, AND PERMANENT SUPPORTIVE HOUSING UNITS FOR HOMELESS/FORMERLY HOMELESS PERSONS

	Target Population	Emergency Shelter Units	Transitional Housing Units	Permanent Supportive Housing Units
Angel House	Families	13		
NOAH	General	60	0	0
Pilot House	Substance abuse recovery (Sober house)	17	0	0
Pilot Plus	Substance abuse recovery (Sober house)	0	0	5
CHAMP Homes	Substance abuse recovery (Sober house)	0	0	44
CHAMP House II and III	Substance abuse recovery (Sober house)	0	0	14
Bayside Cottage	Women transitioning from prison	0	4	0
Cape Cod Supportive Housing (DMH Scattered Site)*	Dept. of Mental Health clients	0	0	20
Kit Anderson/Larry Doughty House*	Dept. of Mental Health clients	0	6	0
Chase House	Substance abuse	0	0	6

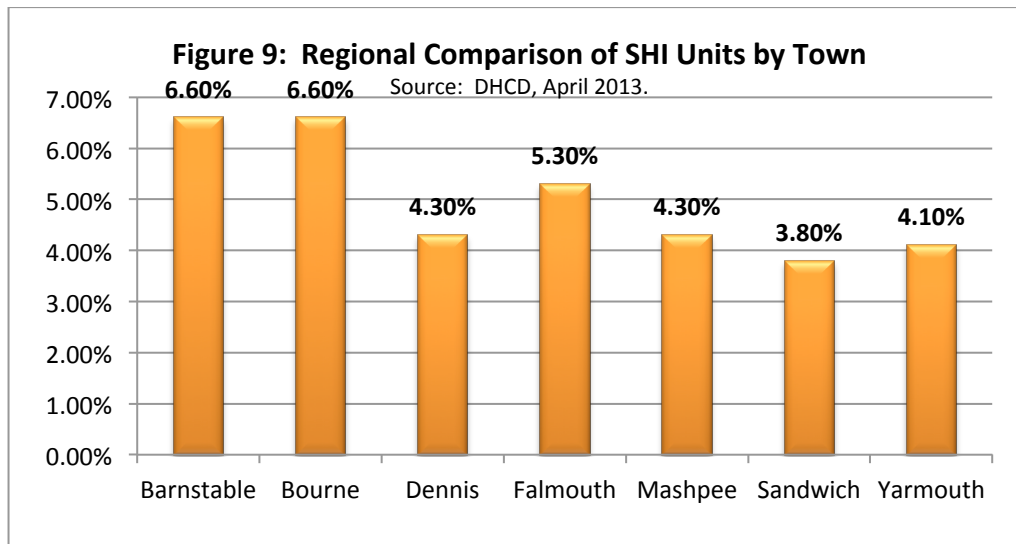
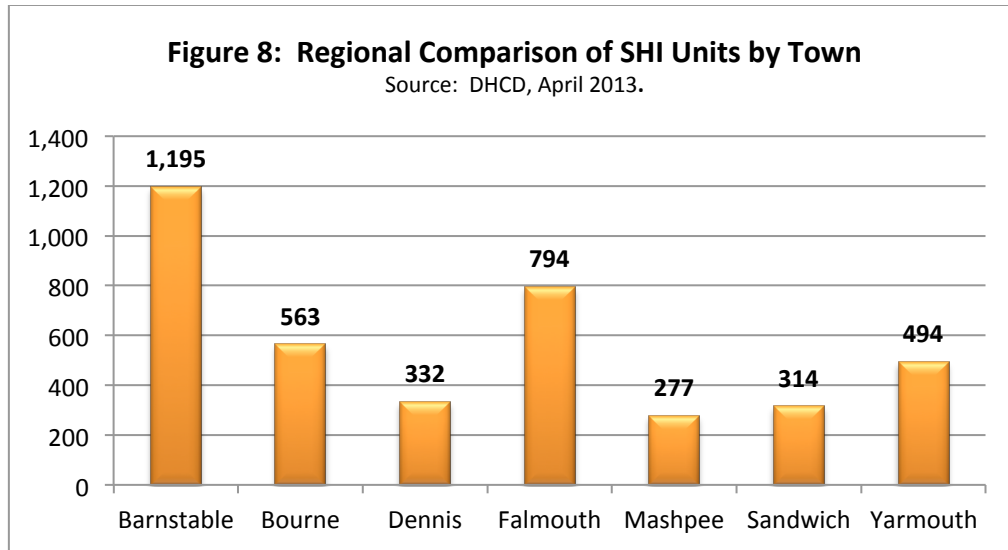
	recovery (Sober house)			
Housing First (Scattered site)	HIV/AIDS	0	0	6
Home and Healthy for Good	General	0	0	12
Homeless not Helpless	Substance abuse recovery (Sober house)	0	0	0
Spring Street Project	Chronically disabled	0	0	0
Vinfen	Mentally ill	0		2
Eve's House	Women	0	14	0
Admiral Cooke House	Men	0	9	0
Faith House	Men	0	12	0
Elise House	Women	0	5	0
Total		90	40	109
<i>Sources: Hamilton, Lee M., Costs of Homelessness: A Study of Current and Formerly Chronically Homeless Individuals on Cape Cod, MA, 2009 and Cape Cod & The Islands Regional Network to Address Homelessness (Policy Board meeting minutes 9/9/2011).</i>				

In addition, the Cape Cod Center for Women provides a 24-hour safe house at an undisclosed location for emergency shelter and Independence House in Hyannis provides 28 safe homes for battered women and their children.

In general, the shift from institutionalized care for special needs populations to community-based services has created greater need for affordable housing with supportive services. Regional and local efforts to provide emergency and transitional shelter as well as permanent supportive housing for formerly homeless persons have supported a substantial decline in the homeless population in the past 10 years (2005-2014). The Regional Network is preparing further analysis regarding needs to assist the current homeless population and for homelessness prevention in the region.

REGIONAL ANALYSIS OF SHI UNITS

Regionally, the Upper and Mid-Cape communities range between 3.8% (Sandwich) to 6.6% (Barnstable and Bourne) of affordable housing as percent of total year-round housing units. Barnstable, having a greater share of total year-round housing units, has the greatest number of affordable units (1,195).



WAIT LISTS FOR AFFORDABLE RENTAL UNITS

To help gauge supply and demand for affordable housing in Barnstable, the wait lists for Barnstable Housing Authority Units are summarized below. Waits for public housing units total close to 1500 households (note that some households are on multiple wait lists).

TABLE 42: HOUSING AUTHORITY UNITS AND WAIT LISTS (2014).

Type of Unit	# Units	# Households on Wait List	Ratio (Households on wait list for every 1 unit)
Congregate	18	11	0.6
Elderly/Young Disabled	423	615	1.5
Family	111	497	4.5
Special 1BR/Studio/SRO Units	108	142	1.3
Stage Coach Residents	12	228	19
Total	672	1493	2.2

Compilation of wait lists for private affordable rental units would be useful for further analysis of demand for affordable rental units.

WAIT LISTS FOR HOUSING CHOICE RENTAL VOUCHERS

Rental assistance to afford housing can be obtained through vouchers, where the subsidy is used by a tenant to find rental housing in the private market and is paid to a private landlord. There are two rental voucher programs available in Massachusetts: the federal Section 8 program and the Massachusetts Rental Voucher Program (MRVP).

In 2014, 1,344 vouchers were administered by Barnstable Housing Authority and the Housing Assistance Corporation. There were 183 Section 8 Mobility Vouchers, 20 Alternative Housing Vouchers for Disabled, 896 Section 8 Housing Choice Vouchers, 180 Section 8 Rental Assistance (Units? Vouchers?), and 203 MRVP vouchers. There is a significantly greater demand for vouchers than supply. In October 2014, there were over 270 households on the wait list for the MRVP vouchers and over 4,500 on the wait list for Section 8 vouchers.

LOMBARD TRUST

The Parker Lombard Trust, which is the second oldest trust in the United States, is dedicated to “serving the needs of the poor in the Town of Barnstable.” In November 2014, ten households requested assistance with rent (6 households), mortgage (3 households), and finding housing (1 household with children). In 2013, the Trust distributed \$75,000 in financial assistance to Barnstable residence to help with such things as rent, mortgage payments, and utility bills.

PLANNED AFFORDABLE PROJECTS

The demand for affordable housing continues to be greater than the supply, and affordable housing production at the regional level has not kept pace with demand for these units relative to market rate housing production or with the loss of existing income-restricted units due to their term of affordability expiring. In Barnstable, there are 119 affordable units permitted or under construction across ten development projects as described in the table below. Six of the developments were permitted through a comprehensive permit, two were through inclusionary zoning, and two were through private initiated affordable housing development. Forty-seven of the permitted units count on the SHI. All but one project is ownership – the Village Green project is permitted to create 60 units of rental housing. Five of the projects are in Hyannis (with 80 units total). Other projects are in Barnstable, Cotuit, and Osterville.

TABLE 43: PLANNED OR PERMITTED AFFORDABLE HOUSING DEVELOPMENTS IN BARNSTABLE

Project	Village	Tenure	# Aff. units	# Market units	Affordable bedroom	Market bedroom	Permit Type	SHI Status
Permitted Not Yet Under Construction								
Barrell Hill	Barnstable	Owner	1	10	TBD		inclusionary	no
Bay Point	Cotuit	Owner	2	6	1- two, 1-one	4-twos, 2 ones	comp permit	no
Osterville Landing	Osterville	Owner	3	8	3	3	comp permit	no
Sesame St	Barnstable	Owner	2	0	3	n/a	comp permit	no
Village Green	Hyannis	Rental	60	0	14- ones, 42- twos, 4 threes	n/a	comp permit	no
Permitted Under Construction								
Cotuit Meadows	Cotuit	Owner	31	124	3	3	comp permit	13
Schooner Village	Hyannis	Owner	6	29	3	3	PIAHD	6
Settlers I	Hyannis	Owner	5	20	1 four, 4 threes	4 fours, rest 3s	comp permit	0
Settlers II	Hyannis	Owner	6	29	3	3	PIAHD	6
Flagship	Hyannis	Owner	3	29			inclusionary	22
Total			119	255				47
Source: Barnstable Growth Management Department, October 2014.								

REGIONAL HOUSING TRENDS AND POLICY²¹

The Barnstable County Nexus Study conducted for the Cape Cod Commission in 2005 confirmed that the creation of affordable housing is extremely challenging on Cape Cod, which has lower average wages and higher housing costs than state averages. In a region dominated by lower-wage service sector and tourism-related employment, it is critical to have a sufficient amount of housing that is affordable in order to attract and retain a diverse workforce. Without an adequate supply of affordable housing, Cape Cod's employers would need to import a significant share of the year-round workforce from outside the region, and the social and economic diversity that has helped to sustain the Cape's character and attractiveness to visitors would be reduced.

High housing costs result from the increased demand for second and/or retirement homes and from local zoning and other regulatory policies. The fastest-growing segment of the Cape's population in the last decade was the 45-59 age group. This group and baby boomers in general will continue to play a significant role in the region's housing market. One third of the Cape's housing stock is used for seasonal purposes. With an average income nearly double that of the region's, second home owners can compete for the existing housing stock and drive housing prices higher overall.

In an effort to control growth and to protect the region's groundwater, most Cape communities over the last 20-plus years have adopted large-lot zoning bylaws. The combination of escalated land prices and this type of zoning has rendered the creation of affordable housing nearly impossible without some sort of relief from limits on development density. More than 87 percent of the newly constructed affordable housing units created in the region over the last six years has been permitted with higher density under the Chapter 40B comprehensive permit process.

To create the 5,000-plus affordable units that are needed to achieve the 10-percent regional goal by 2015, progress must be made in all of the following areas: (1) significant local zoning changes that promote affordable housing and allow the density that makes affordable housing creation financially feasible; (2) enhanced wastewater infrastructure that no longer relies on individual Title 5 systems; and (3) increased resources—both public and private—devoted to affordable housing. Significant citizen support and political will are needed to make progress on all of these fronts.

²¹ Source: Cape Cod Commission, *Cape Cod Regional Policy Plan, as amended August 17, 2014*, pg. 82. Accessed on 9/29/14.

KEY HOUSING NEEDS: FINDINGS AND CONCLUSIONS²²

BARNSTABLE

Barnstable's greatest housing needs are:

1. To reduce the isolation of racial/ethnic minorities and low-income groups through creation of additional affordable housing opportunities in areas outside of Hyannis.
2. To produce more rental housing throughout the community, especially areas outside of Hyannis.

This particularly includes market-rate rental units and units affordable to households with incomes at or below 50% AMI and 30% AMI. In addition, as a second priority, town wide, there is a suggested need for more affordable homeownership opportunities for households up to 120% AMI. There is also need for more options for older adults to serve existing and proposed demand for alternatives to single-family detached homes to allow older adults to continue to live in the community as their housing needs change. In general, the shift from institutionalized care for special needs populations to community-based services has created greater need for affordable housing with supportive services.

MARKET-RATE & AFFORDABLE RENTAL HOUSING IS PRIMARY TOWN-WIDE NEED

As identified in prior housing plans, Barnstable's primary housing need continues to be for more rental housing, including market-rate rental and rental units that are affordable to households primarily with incomes at or below 50% AMI and 30% AMI and particularly in locations outside of Hyannis. This analysis suggests level of need, focusing on households that are overcrowded or cost burdened, creating a need for roughly 2,010 affordable rental units.²³ Some key indicators of rental housing need are summarized here.

- Barnstable's rental vacancy rate is very low at 1%, well below the 7% recommended, which indicates limited availability of rental units.
- The Housing Authority's wait lists are long with close to 1,500 households on the combined wait lists for only 672 units (2.2 households are on the wait list for every unit).
- Renter-occupied units only constitute about 22% of all units. A standard benchmark is 30% minimum renter-occupied units. Barnstable would need about an additional 1,500 rental units given the estimated 2008-2012 total occupied units to reach 30% of total units as rental.

²² Benchmarks used here to assess indicators of housing needs are based on the Massachusetts Housing Partnership "Housing Needs Workbook," 2003.

²³ Estimated rental unit need calculated from the difference between existing estimated number of cost burdened renter households of 3,475 and 30% of total renters of 1,406 to reach target benchmark of no more than 30% of rental household experiencing cost burden. This figure accounts for 60 permitted rental units at Village Green

- The annual income needed to afford the estimated median gross rent in Barnstable would be \$42,240, which is affordable for a two-person household at 80% AMI but not at 50% AMI. Most renters are 1-2 person households – a two-person household at 80% AMI has income up to \$44,750 and for 50% AMI has up to \$34,400.
- Roughly 48% of renter households are cost burdened paying more than 30% of gross income for housing costs, well exceeding the benchmark of no more than 30% cost burdened renter households.
- Roughly 24% of renter households are severely cost burdened paying more than 50% of gross income for housing costs, well exceeding the benchmark of no more than 15% cost burdened renter households.
- Roughly half (49%) of all renters are living in single-family structures, well exceeding the maximum benchmark of 20%, due to limited multi-family options town wide.

OWNERSHIP HOUSING NEED

There is also need for more affordable homeownership opportunities, particularly for first time homebuyers with incomes at or below 120% AMI median family income (\$89,880 for household of four). Ownership units are likely to remain the primary form of tenure in the region as it has been in the past. Based on an analysis of cost-burdened homeowners, there is an indicated level of need for roughly 881 affordable homeownership units.²⁴ Some key indicators of ownership housing need are summarized here.

- The 2014 median sales price of a single-family home is \$432,500, an increase of 62% from 2000; while median family income only increased roughly 36% in between 2000 and 2014 and median household income increased roughly 30% in the same period.
- In 2014, there is an estimated affordability gap of \$165,500 between borrowing power of a household with the area median income (\$74,900) and the median sales price of a single-family. There is also a gap for households at 120% AMI: A household of four at 120% AMI has estimated borrowing power for a single-family home priced at about \$290,000, which is \$142,500 below the 2014 median sales price.
- There is roughly 9% (1,921) of the current housing stock that would be affordable to households earning up to 80% AMI based on assessed values. However, an estimated 5,005 existing Barnstable homeowner households with incomes at or below 80% AMI are cost burdened, paying more than 30% of gross income for housing costs.
- Roughly 42% of total existing homeowner households are cost burdened, paying more than 30% of gross income for housing costs, and 17% are severely cost burdened, paying more than 50% of gross income for housing costs.
- About 85% of homeowners with incomes less than 30%AMI experience housing problems, 71% with incomes between 30% and 50% AMI, and 55% with incomes between 50% and 80% AMI.

²⁴ Estimated ownership unit need calculated from difference between existing estimated number of cost burdened ownership households of 6,915 and 30% of total owners of 5,975 to reach target benchmark of no more than 30% of ownership households experiencing cost burden. This figure accounts for the 59 ownership units permitted or under construction as of October 2014.

OLDER ADULT HOUSING NEED

There is need for more options for older adults to serve existing and proposed demand for alternatives to single-family detached homes to allow older adults to continue to live in the community as their housing needs change. Population projections by age suggest that Barnstable will continue aging, predicting that the share of residents age 65 or older may grow from about 21% in 2010 to approximately 34% of total residents in 2030.

- About 2,157 older adults over age 65 earn less than \$30,000, which is 5 times more than the number of subsidized senior housing units in the community (423 elderly/disabled Barnstable Housing Authority units). This well exceeds the benchmark indicator of senior housing need: seniors of this level income are more than twice the number of subsidized senior housing units.
- Barnstable doesn't have a large diversity of types of housing for older residents who do not qualify for subsidized housing programs including market rentals, low-cost condominium developments, townhouses, and units especially designed for limited mobility. Barnstable's housing stock is 83% in single family, 2% attached-single family, 3% two-family, and 5% 10+ units.

SPECIAL NEEDS HOUSING & HOMELESSNESS

In general, the shift from institutionalized care for special needs populations to community-based services has created greater need for affordable housing with supportive services. In addition, more affordable accessible units are needed. Homelessness needs are being further studied region-wide, which can clarify local needs for homelessness assistance and prevention.

- Roughly 12% of Barnstable population (5,572 people) is estimated to have a disability (cognitive or physical). About 5% of population under 18 years old have a disability (401 people), 10% between 18-64 years, and 25% 65 and over in Barnstable.
- There are 141 group living environment units in Barnstable (DMH, DDS, Cape Head Injury Program, Cape Cod group homes, and AEI group homes). In addition, Barnstable Housing Authority provides 18 units of congregate/shared living for elderly and/or disabled individuals requiring minimal services.
- No units were listed on MA Accessible Housing Registry in October or December 2015.
- The January 2014 count identified a total of 375 homeless persons across three counties (Barnstable, Dukes, and Nantucket). The number homeless persons counted has decreased between 2005-2014.
- The 2012-2014 Regional Plan to Address Homelessness on Cape Cod and the Islands²⁵ identified five target populations: 1) chronically homeless individuals; 2) veterans; 3) families with children; 4) youth aged 18-24; and 5) seniors.

²⁵ *Cape and Islands Regional Network to Address Homelessness.*

- Barnstable has 90 units (beds) for emergency shelter, 40 transitional housing units, and 109 permanent supportive housing units in addition to 28 safe homes for battered women and their children.

HYANNIS

The Village of Hyannis is more densely populated and developed, has more rental and multi-unit housing, and has an older housing stock than the town as a whole. The population is generally younger, more racially diverse, and has lower incomes than the town as a whole. In addition, while similar portion of families with children live in Hyannis as town wide, there are more families with incomes below the poverty level and significantly more single-parent families.

Given these differences, the housing needs for Hyannis are also different than the town-wide needs described above. In general, this analysis indicates need for more ownership housing affordable to households with up to 80% AMI, need for some additional market-rate rental housing, and larger diversity of housing options for older adults.

PRIMARY HYANNIS HOUSING NEED IS AFFORDABLE OWNERSHIP HOUSING

Hyannis has limited affordable ownership opportunities and a greater share of existing homeowners are estimated to experience housing cost burden than town wide. This analysis suggests level of need, focusing on households that are cost burdened, creating a need for roughly 445 affordable ownership units for households at or below 80% AMI. This estimated need which is roughly half (47%) of the total town wide need indicated for affordable ownership units.²⁶

- ACS estimates indicate that a greater share of Hyannis homeowner households is housing cost burdened. Roughly 57% of all homeowner households in Hyannis (935 households) are considered cost burdened and 24% (481 households) severely cost burdened. Town wide, 42% of homeowners are cost burdened and 17% severely cost burdened.
- Out of 130 affordable ownership units in Barnstable, about 50 units are located in Hyannis (per Growth Management Department's records 50/130; but SHI has 175 total ownership).
- The median price sold for a single-family house in Hyannis was \$241,500 (MLS data) between October 2013 and 2014, which is within reach of a household with the area median income (with \$74,900 income can afford up to \$267,000). However, Hyannis has an affordability gap of roughly \$32,500 for a 3-person household with 80% AMI.
- About 84% of ownership units in Hyannis were build prior to 1980, indicating possible risk for lead paint hazards.

²⁶ Estimated ownership unit need calculated from difference between existing estimated number of cost burdened ownership households of 935 and 30% of total owners of 490 to reach target benchmark of no more than 30% of ownership households experiencing cost burden.

RENTAL HOUSING NEED

Hyannis has a far greater share of renter-occupied units than town wide – in fact, half of all the Town’s rental units are located in Hyannis. In addition, Hyannis has a much greater share of income-restricted rental units than town-wide. This analysis indicates that development of rental housing in Hyannis should focus on creating market-rate rentals and there is a need for about 280 of affordable rental unit (roughly 15% of town wide need).²⁷

- Renter vacancy rate was 6%, which is close to the recommended 7% for a healthy market. Lower vacancy rates can result in pressure on the housing prices.
- A larger share of Hyannis’ housing stock was built prior to 1940 than town wide. Roughly 78% of renter-occupied housing units were constructed prior 1980 and are at greater risk for containing lead paint hazards.
- Rents in Hyannis may be more affordable than town wide rents due to larger rental housing stock. The median gross rent for Hyannis census tracts ranged from \$808 to \$1,091, averaging \$971, which is less than the median gross rent for Barnstable (\$1,081).
- Renters in Hyannis are more likely to be cost burdened than renters town wide. Roughly 55% of renters in Hyannis (1,021 households) are considered cost burdened (paying more than 30% of gross income for housing costs) and about 29% (533 households) are severely cost burdened (paying more than 50% of gross income for housing costs). Whereas 48% of renters town wide were cost burdened and 24% severely cross burdened.
- Of the Town’s 869 income-restricted rental units about 77% of the units (672 units) are in Hyannis (per Growth Management Department’s records).

OLDER ADULT HOUSING NEED

Overall the population in Hyannis is younger than the population town wide. Roughly 14% of Hyannis population is age 65 years and over. Overall the town’s older adult population is expected to grow from about 21% in 2010 to roughly 34% in 2030. Hyannis, given its density, village design, pedestrian orientation, and access to public and private services and businesses, can provide a desirable location for older adults who wish or need to downsize but prefer to stay in the community. In addition, Hyannis is the type of village that can align with livability preferences shown by younger populations, particularly Millennials.²⁸ In general, a larger diversity of housing options in Hyannis could benefit older adults including accessible units, condominiums, and multi-unit structures including town houses, duplexes, and multi-family.

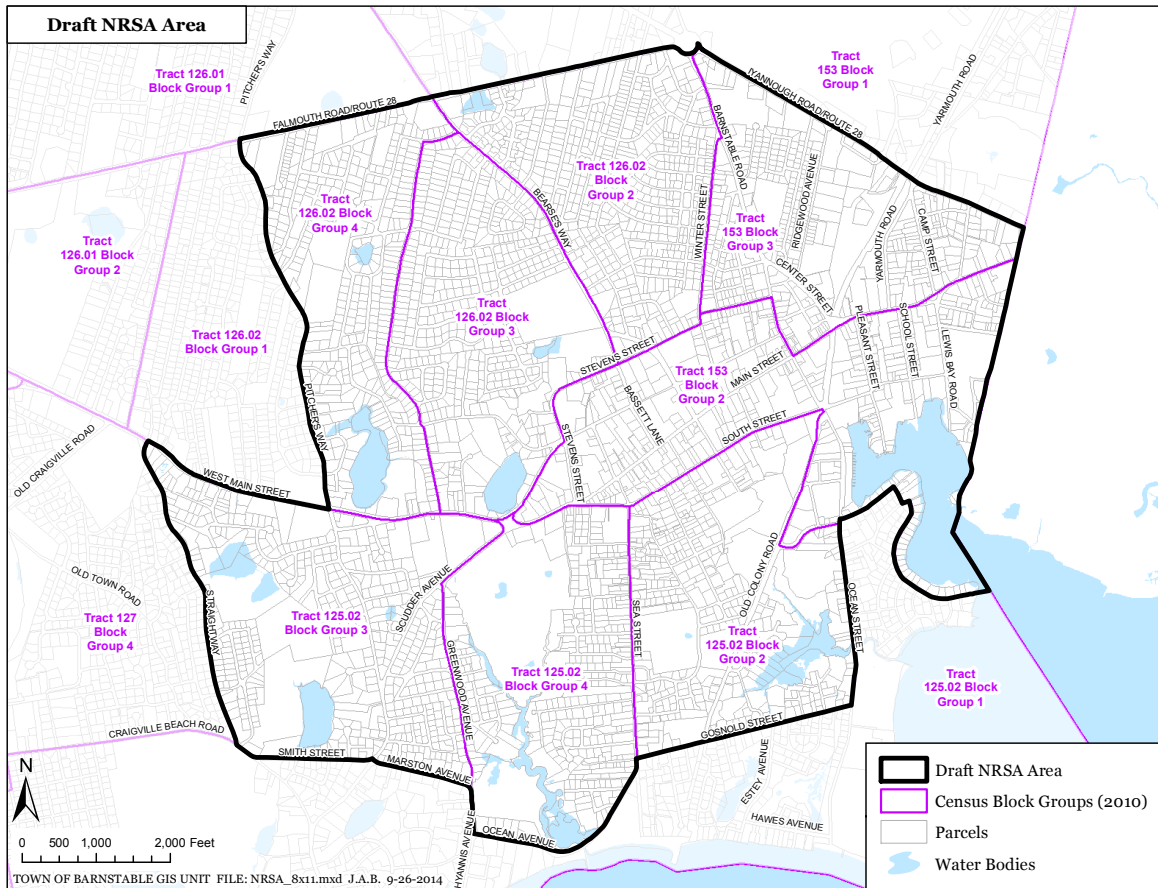
²⁷ Estimated rental unit need calculated from the difference between existing estimated number of cost burdened renter households of 1,021 and 30% of total renters of 743 (2008-2012 ACS) to reach target benchmark of no more than 30% of rental household experiencing cost burden.

²⁸ Millennials are generally defined as the generation of those born in the early 1980s through early 2000s.

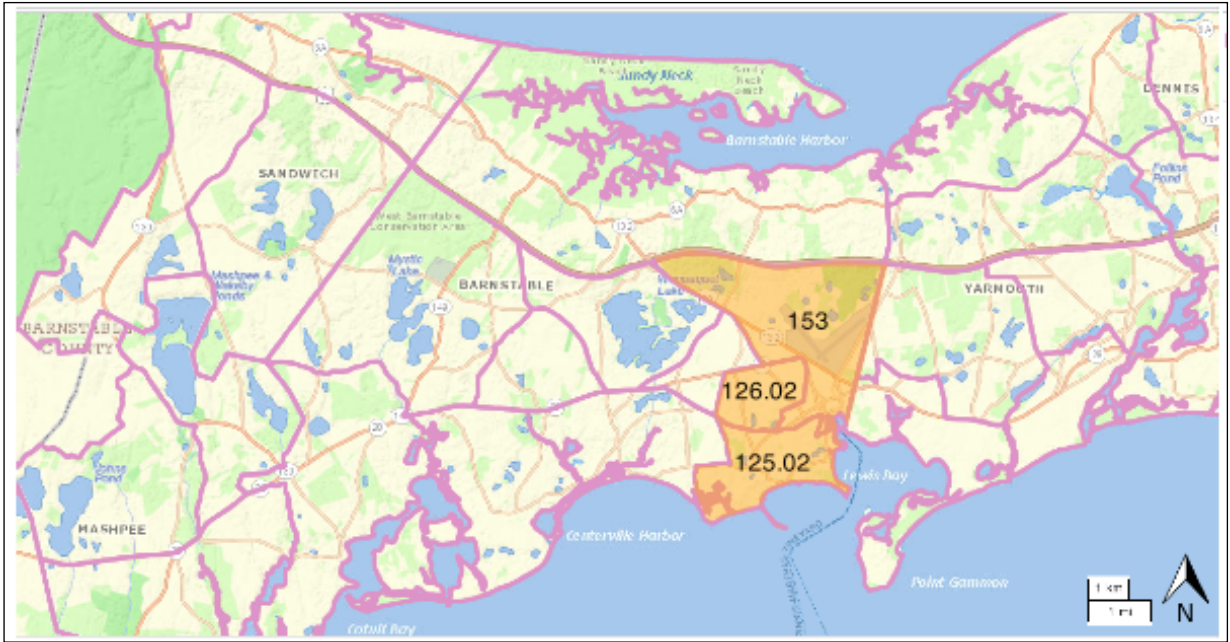
APPENDIX A

HYANNIS MAPS SHOWING CENSUS GEOGRAPHIES

BLOCK GROUPS



CENSUS TRACTS



APPENDIX B:

HUD FY14 INCOME LIMITS



FY 2014 INCOME LIMITS DOCUMENTATION SYSTEM

[HUD.gov](#) [HUD User Home](#) [Data Sets](#) [Fair Market Rents](#) [Section 8 Income Limits](#) [MTSP Income Limits](#) [HUD LIHTC Database](#)

FY 2014 Income Limits Summary

FY 2014 Income Limit Area	Median Income Explanation	FY 2014 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Barnstable Town city	\$74,900	Very Low (50%) Income Limits (\$) Explanation	30,100	34,400	38,700	42,950	46,400	49,850	53,300	56,700
		Extremely Low (30%) Income Limits (\$)* Explanation	18,050	20,600	23,200	25,750	27,910	31,970	36,030	40,090
		Low (80%) Income Limits (\$) Explanation	44,750	51,150	57,550	63,900	69,050	74,150	79,250	84,350

Selecting any of the buttons labeled "Explanation" will display detailed calculation steps for each of the various parameters.

NOTE: Barnstable Town city is part of the **Barnstable Town, MA MSA**, so all information presented here applies to all of the **Barnstable Town, MA MSA**. The **Barnstable Town, MA MSA** contains the following areas:

BARNSTABLE COUNTY, MA TOWNS OF Barnstable Town city, MA; Bourne town, MA; Brewster town, MA; Chatham town, MA; Dennis town, MA; Eastham town, MA; Falmouth town, MA; Harwich town, MA; Mashpee town, MA; Orleans town, MA; Provincetown town, MA; Sandwich town, MA; Truro town, MA; Wellfleet town, MA; Yarmouth town, MA; and Yarmouth town, MA.

* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as [established by the Department of Health and Human Services \(HHS\)](#), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low (30%) income limits may equal the very low (50%) income limits.

Income Limit areas are based on FY 2014 Fair Market Rent (FMR) areas. For information on FMRs, please see our associated FY 2014 [Fair Market Rent documentation system](#).

For last year's Median Family Income and Income Limits, please see here:

[FY2013 Median Family Income and Income Limits for Barnstable Town city](#)

Select a different county or county equivalent in Massachusetts:

Athol town

Select any FY2014 HUD Metropolitan FMR Area's Income Limits:

Barnstable Town, MA MSA

APPENDIX C

DHCD'S SUBSIDIZED HOUSING INVENTORY SEPT 2014

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Barnstable

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
176	Colony House Apts	500 Old Colony Rd.	Rental	68	Perp	No	HUD
177	n/a	Stevens St.	Rental	64	Perp	No	DHCD
178	n/a	Sea Street Ext.	Rental	69	Perp	No	DHCD
179	n/a	370 South St.; 30 Pine St	Rental	20	Perp	No	DHCD
180	n/a	Race Lane	Rental	4	Perp	No	DHCD
181	n/a	Newtown Road	Rental	8	Perp	No	DHCD
182	n/a	Sandlewood Drive	Rental	8	Perp	No	DHCD
183	n/a	78 Pleasant St.	Rental	12	Perp	No	DHCD
184	High School Road Apts	118 High School Road	Rental	20	Perp	Yes	DHCD
185	n/a	scattered sites	Rental	26	Perp	No	DHCD
186	n/a	scattered sites	Rental	8	Perp	No	DHCD
187	AEI Group Homes	8 Donegal Circle	Rental	4	Perp	No	EOHHS MassHousing
188	Anthony Drive	Anthony Drive	Ownership	12	Perp	Yes	DHCD
190	Bishop's Common	Bishops Terrace	Ownership	9	Perp	Yes	DHCD
191	Bishop's Common	Bishops Terrace	Rental	4	Perp	Yes	DHCD DHCD
192	Bryan Chase House	Winter Street	Rental	6	Perp	No	HUD
194	Cape Cod Group Homes	47 Cedar St.	Rental	6	2020	Yes	HUD

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DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Barnstable

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
195	Cape Head Injury Program	9 Park Avenue	Rental	10	Perp	No	DHCD
196	Craigville Court	558 Craigville Beach Road	Ownership	4	Perp	No	MassHousing
197	Cromwell Court	168 Barnstable Rd.	Rental	124	2016	No	MassHousing
198	Fawcetts Pond Village	148 West Main St.	Rental	100	2015*	No	HUD
199	Foundations Project - Cape	30 Main St; Iyanough Village Unit 12B	Rental	4	2037/2097	No	DHCD HUD
200	Founders Court Apts	979 Falmouth Road	Rental	32	Perp	Yes	DHCD MassHousing
201	Habitat for Humanity	Newtown Road	Ownership	1	perp	No	DHCD
203	Habitat for Humanity	Mill Road	Ownership	1	Perp	Yes	DHCD
204	Holly Hills	328 Centerville Ave.	Rental	46	perp	Yes	DHCD
207	Homestead	South Street	Rental	10	Perp	No	HUD
208	Housing Assistance Corp Utility CV	940 West Main St	Rental	6	2027	No	HUD
209	Kit Anderson House	98 Pleasant Street	Rental	12	Perp	No	DHCD
210	Life Inc. I	550 Lincoln Road Extension	Mix	8	Perp	Yes	DHCD
211	Life Inc. II	550 Lincoln Road Extension	Mix	8	Perp	Yes	DHCD
212	Marston Mills	Cammett St.	Rental	6	Perp	No	DHCD
213	May Institute	63 Pine Street	Rental	4	2026	No	HUD
214	Old Colony Road	Old Colony Road	Ownership	3	Perp	Yes	DHCD

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DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Barnstable

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
215	Prince Cove Highlands	Staysail Circle	Ownership	6	Perp	Yes	DHCD
216	Sea Meadow Village	720 Pitchers Way	Rental	5	Perp	No	DHCD DHCD
217	Sea Meadow Village	720 Pitchers Way	Ownership	4	Perp	No	DHCD DHCD
218	Sea Meadow Village	Pitchers Way	Ownership	25	Perp	Yes	DHCD
219	Whitehall Estates	Falmouth Rd & Whitehall Way	Rental	81	Perp	Yes	MassHousing DHCD
220	Winter Street Supportive Housing	Winter Street	Rental	9	2029	No	DHCD DHCD
221	Woodlands Marston Mills	Tanbark Rd/Moss Place	Ownership	5	Perp	No	DHCD DHCD
222	Woodlands Marston Mills	Tanbark/Cammet Roads	Ownership	25	Perp	Yes	DHCD
224	Aunt Sarah's Harborview House	93 Pleasant Street	Rental	12	2040	Yes	HUD HUD MHP
226	Colonial Court	301 West Main Street	Rental	2	Perp	No	HUD
227	The Oldest House	Pleasant Street	Rental	1	Perp	No	HUD
228	Pleasant Street	71 Pleasant Street	Rental	8	Perp	No	HUD
229	Sea Meadow Village	720 Pitcher Way	Rental	1	Perp	Yes	HUD

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DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Barnstable

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
230	Town of Barnstable Accessory Affordable Apartment Program	Arbor Way (Hyannis)	Rental	1	Perp	No	Director's Waiver
231	Town of Barnstable Accessory Affordable Apartment Program	Pearl Street (Hyannis)	Rental	5	Perp	No	Director's Waiver
233	Town of Barnstable Accessory Affordable Apartment Program	Charles Street (Hyannis)	Rental	6	Perp	No	Director's Waiver
234	Town of Barnstable Accessory Affordable Apartment Program	Winter Street (Hyannis)	Rental	5	Perp	No	Director's Waiver
235	Town of Barnstable Accessory Affordable Apartment Program	Hampshire Way (Hyannis)	Rental	1	Perp	No	Director's Waiver
236	Town of Barnstable Accessory Affordable Apartment Program	Shoot Flying Hill Rd. (Centerville)	Rental	0	Perp	No	Director's Waiver
239	Town of Barnstable Accessory Affordable Apartment Program	Church Street	Rental	1	Perp	No	Director's Waiver
240	Town of Barnstable Accessory Affordable Apartment Program	Gleneagle Drive	Rental	1	Perp	No	Director's Waiver
247	Town of Barnstable Accessory Affordable Apartment Program	Suffolk Ave. (Hyannis)	Rental	1	Perp	No	Director's Waiver
251	Town of Barnstable Accessory Affordable Apartment Program	Osterville-West Barnstable Rd	Rental	1	Perp	No	Director's Waiver
252	Town of Barnstable Accessory Affordable Apartment Program	Pleasant St (Hyannis)	Rental	7	Perp	No	Director's Waiver
3690	Southside Village	1025 Falmouth Road, Route 28	Rental	14	Perp	Yes	HUD
3691	School House Pond Condominium	537-549 Scudder Avenue	Ownership	2	Perp	Yes	FHLBB
3692	Danvers Way of Hyannis-Habitat	Danvers Way	Ownership	16	Perp	Yes	HUD

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DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Barnstable

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
3694	Town of Barnstable Accessory Affordable Apartment Program	Guy Lane	Rental	1	Perp	Yes	<i>Directors Waiver</i>
3698	Town of Barnstable Accessory Affordable Apartment Program	Helmshmen Drive	Rental	1	Perp	Yes	<i>Directors Waiver</i>
3933	23 Park Avenue	23 Park Avenue	Rental	10	2033	No	<i>DHCD</i> <i>DHCD</i>
4072	Town of Barnstable Accessory Affordable Apartment Program	Sea Street	Rental	6	Perp	Yes	<i>Directors Waiver</i>
4073	Town of Barnstable Accessory Affordable Apartment Program	Main Street	Rental	1	Perp	Yes	<i>Directors Waiver</i>
4074	Town of Barnstable Accessory Affordable Apartment Program	Patriots Way	Rental	1	Perp	Yes	<i>Directors Waiver</i>
4075	Town of Barnstable Accessory Affordable Apartment Program	Franklin Avenue	Rental	1	Perp	Yes	<i>Directors Waiver</i>
4076	Town of Barnstable Accessory Affordable Apartment Program	Maple Street	Rental	1	Perp	Yes	<i>Directors Waiver</i>
4077	Town of Barnstable Accessory Affordable Apartment Program	Hamden Circle	Rental	1	Perp	Yes	<i>Directors Waiver</i>
4203	DDS Group Homes	Confidential	Rental	69	N/A	No	<i>DDS</i>
4568	DMH Group Homes	Confidential	Rental	52	N/A	No	<i>DMH</i>
4625	The Village at Marstons Mills	West Barnstable Road (Marstons Mills)	Ownership	18	Perp	Yes	<i>MassHousing</i>
4708	JDJ Housing Development	70 Independence Drive	Rental	0	Perp	Yes	<i>MassHousing</i>

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DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Barnstable

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
4710	Town of Barnstable Accessory Affordable Apartment Program	Woodvale Lane	Rental	1	Perp	Yes	HUD
4736	Town of Barnstable Accessory Affordable Apartment Program	Circuit Ave Hyannis	Rental	1	Perp	Yes	HUD
4737	Town of Barnstable Accessory Affordable Apartment Program	Chippingstone Rd Marstons Mills	Rental	1	Perp	Yes	HUD
4738	Town of Barnstable Accessory Affordable Apartment Program	Falmouth Rd Cotuit	Rental	4	Perp	Yes	HUD
4739	Town of Barnstable Accessory Affordable Apartment Program	Shammus Lane Marstons Mills	Rental	1	Perp	Yes	HUD
4740	Town of Barnstable Accessory Affordable Apartment Program	Willow Street West Barnstable	Rental	1	Perp	Yes	HUD
4742	Town of Barnstable Accessory Affordable Apartment Program	Yarmouth Road Hyannis	Rental	14	Perp	Yes	HUD
6273	CCC HOR Program	Eldridge Avenue	Ownership	1	2015*	No	DHCD
6278	CCC HOR Program	Calvin Hamblin Road	Ownership	1	2015*	No	DHCD
6280	CCC HOR Program	Pitchers Way	Ownership	1	2015*	No	DHCD
6281	CCC HOR Program	Westbury Way	Ownership	1	9/28/15	No	DHCD
6282	CCC HOR Program	Glen Eagle Road	Ownership	1	10/30/15	No	DHCD
6283	CCC HOR Program	Gosnold Street	Ownership	1	2/12/16	No	DHCD
6284	CCC HOR Program	Security Street	Ownership	1	3/20/16	No	DHCD
6285	CCC HOR Program	Pine Grove Avenue	Ownership	1	4/12/16	No	DHCD
6286	CCC HOR Program	Able Way	Ownership	1	06/06/16	No	DHCD

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DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Barnstable

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
6289	CCC HOR Program	Scudder Avenue	Ownership	1	05/10/15	No	DHCD
6574	Town of Barnstable Accessory Affordable Apartment Program	Commodore Lane, Marstons Mills	Rental	1	perp	Yes	HUD
6787	Town of Barnstable Accessory Affordable Apartment Program	Pine View Drive, Cotuit	Rental	1	perp	Yes	HUD
6896	Town of Barnstable Accessory Affordable Apartment Program	Kerry Drive	Rental	1	perp	Yes	HUD
6898	Town of Barnstable Accessory Affordable Apartment Program	Mariner Circle (Cotuit)	Rental	1	perp	Yes	HUD
6902	Town of Barnstable Accessory Affordable Apartment Program	Head of the Pond Road (Marstons Mills)	Rental	1	perp	Yes	HUD
7566	Mill Pond Estates	449 & 459 Old Mill Road, Osterville	Ownership	0	perp	Yes	DHCD
7567	Town of Barnstable Accessory Affordable Apartment Program	Oakland Road, Hyannis	Rental	1	perp	Yes	HUD
7568	Town of Barnstable Accessory Affordable Apartment Program	Keela Road, Cotuit	Rental	1	perp	Yes	HUD
7569	Town of Barnstable Accessory Affordable Apartment Program	Marsh Lane, Hyannis	Rental	1	perp	Yes	HUD
7571	Town of Barnstable Accessory Affordable Apartment Program	Oak Neck Road, Hyannis	Rental	1	perp	Yes	HUD
7574	Town of Barnstable Accessory Affordable Apartment Program	Mariner Circle, Cotuit	Rental	1	perp	Yes	HUD
7575	Town of Barnstable Accessory Affordable Apartment Program	Woodside Road, West Barnstable	Rental	0	perp	Yes	HUD
7578	Town of Barnstable Accessory Affordable Apartment Program	Highland Avenue, Cotuit	Rental	1	perp	Yes	HUD

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DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Barnstable

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
7579	Town of Barnstable Accessory Affordable Apartment Program	Curlew Way, Cotuit	Rental	1	perp	Yes	HUD
7580	Town of Barnstable Accessory Affordable Apartment Program	Elliott Street, Centerville	Rental	1	perp	Yes	HUD
7582	Town of Barnstable Accessory Affordable Apartment Program	Hamden Circle, Hyannis	Rental	1	perp	Yes	HUD
7583	Town of Barnstable Accessory Affordable Apartment Program	Camp Opechee Road, Centerville	Rental	1	perp	Yes	HUD
7584	Town of Barnstable Accessory Affordable Apartment Program	Old Craigville Road, Centerville	Rental	1	perp	Yes	HUD
7632	Town of Barnstable Accessory Affordable Apartment Program	Nye Road, Centerville	Rental	1	perp	Yes	HUD
7634	Town of Barnstable Accessory Affordable Apartment Program	Cedar Street	Rental	7	perp	Yes	HUD
7650	Town of Barnstable Accessory Affordable Apartment Program	Ebenezer Road, Osterville	Rental	1	perp	Yes	HUD
7653	Town of Barnstable Accessory Affordable Apartment Program	King Arthur Drive, Osterville	Rental	1	perp	Yes	HUD
7654	Town of Barnstable Accessory Affordable Apartment Program	Hinckley Road, Hyannis	Rental	1	perp	Yes	HUD
7715	Town of Barnstable Accessory Affordable Apartment Program	Overlook Drive	Rental	1	perp	YES	HUD
7716	Town of Barnstable Accessory Affordable Apartment Program	Marston Ave, Hyannisport	Rental	1	perp	YES	HUD
7717	Town of Barnstable Accessory Affordable Apartment Program	Main Street, Cotuit	Rental	1	perp	YES	HUD

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Barnstable

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
7718	Town of Barnstable Accessory Affordable Apartment Program	Claus Way, Marstons Mills	Rental	1	perp	YES	HUD
7719	Town of Barnstable Accessory Affordable Apartment Program	Nye Road, Centerville	Rental	1	perp	YES	HUD
7720	Town of Barnstable Accessory Affordable Apartment Program	Pine Grove Avenue, Hyannis	Rental	1	perp	YES	HUD
7721	Town of Barnstable Accessory Affordable Apartment Program	Race Lane, Centerville	Rental	1	perp	YES	HUD
7791	Town of Barnstable Accessory Affordable Apartment Program	Arbor Way, Hyannis	Rental	1	perp	YES	HUD
7794	Cotuit Meadows	Falmouth Rd, Cotuit	Ownership	13	perp	YES	FHLBB MassHousing
7795	Settlers Landing I	Settlers Landing & Castlewood Cir, Hyannis	Ownership	0	perp	YES	FHLBB MassHousing
7960	Settlers Landing II	Castlewood Cir, Hyannis	Ownership	6	perp	NO	DHCD
7961	Pitchers Way and Buckwood Drive	Pitchers Way	Ownership	6	perp	NO	DHCD
7963	Town of Barnstable Accessory Affordable Apartment Program	Fortes Way	Rental	1	perp	YES	HUD
7964	Town of Barnstable Accessory Affordable Apartment Program	Franbill Rd	Rental	1	perp	YES	HUD
7969	Town of Barnstable Accessory Affordable Apartment Program	Oak St	Rental	1	perp	YES	HUD
7971	Town of Barnstable Accessory Affordable Apartment Program	Phinney's Lane	Rental	1	perp	YES	HUD

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DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Barnstable

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
7972	Town of Barnstable Accessory Affordable Apartment Program	Old Stage Rd	Rental	1	perp	YES	HUD
7973	Town of Barnstable Accessory Affordable Apartment Program	Lantern Ln	Rental	1	perp	YES	HUD
8660	West Barnstable Communities-YMCA site	2239 Iyanough Rd	Rental	28	perp	YES	DHCD
8664	West Barnstable Communities--Lombard Site	2231 Meetinghouse Rd	Rental	12	perp	YES	DHCD
8665	Life Inc. III	550 Lincoln Rd, Hyannis	Rental	0	perp	YES	DHCD
8668	Town of Barnstable Accessory Affordable Apartment Program	Shoot Flying Hill Rd, Centerville	Rental	1	perp	YES	HUD
8669	Town of Barnstable Accessory Affordable Apartment Program	Thatch Ln, Hyannis	Rental	1	perp	YES	HUD
8670	Town of Barnstable Accessory Affordable Apartment Program	Maggie Ln, West Barnstable	Rental	1	perp	YES	HUD
8671	Town of Barnstable Accessory Affordable Apartment Program	North Precinct Rd, Centerville	Rental	1	perp	YES	HUD
8672	Town of Barnstable Accessory Affordable Apartment Program	Blueberry Ln, Marstons Mills	Rental	1	perp	YES	HUD
8673	Town of Barnstable Accessory Affordable Apartment Program	Snow Creek Dr, Hyannis	Rental	1	perp	YES	HUD
8674	Town of Barnstable Accessory Affordable Apartment Program	Cherry St, Hyannis	Rental	1	perp	YES	HUD
8702	Town of Barnstable Accessory Affordable Apartment Program	Greenwood Ave	Rental	1	perp	YES	HUD
8704	Town of Barnstable Accessory Affordable Apartment Program	Security St	Rental	1	perp	YES	HUD

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DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Barnstable

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
8705	Town of Barnstable Accessory Affordable Apartment Program	Cedar St	Rental	1	perp	YES	HUD
8706	Town of Barnstable Accessory Affordable Apartment Program	Franbill Rd	Rental	1	perp	YES	HUD
8764	Town of Barnstable Accessory Affordable Apartment Program	Santuit Newtown Road	Rental	1	perp	YES	HUD
8765	Town of Barnstable Accessory Affordable Apartment Program	Service Road	Rental	1	perp	YES	HUD
8766	Town of Barnstable Accessory Affordable Apartment Program	Old Stage Road	Rental	1	perp	YES	HUD
8767	Town of Barnstable Accessory Affordable Apartment Program	Patriot Way	Rental	1	perp	YES	HUD
8768	Town of Barnstable Accessory Affordable Apartment Program	Great Marsh Road	Rental	1	perp	YES	HUD
8769	Town of Barnstable Accessory Affordable Apartment Program	Main Street	Rental	1	perp	YES	HUD
8770	Town of Barnstable Accessory Affordable Apartment Program	Route 149	Rental	1	perp	YES	HUD
8965	Town of Barnstable Accessory Affordable Apartment Program	Delta Street	Rental	1	perp	YES	HUD
8966	Town of Barnstable Accessory Affordable Apartment Program	Emily Way	Rental	1	perp	YES	HUD
8967	Town of Barnstable Accessory Affordable Apartment Program	Walnut St	Rental	1	perp	YES	HUD
8968	Town of Barnstable Accessory Affordable Apartment Program	Greenwood Ave	Rental	1	perp	YES	HUD

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DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Barnstable

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
8969	Town of Barnstable Accessory Affordable Apartment Program	Ridgewood Ave	Rental	1	perp	YES	HUD
8971	Town of Barnstable Accessory Affordable Apartment Program	Marston Ave	Rental	1	perp	YES	HUD
8972	Town of Barnstable Accessory Affordable Apartment Program	Beth Lane	Rental	1	perp	YES	HUD
8973	Town of Barnstable Accessory Affordable Apartment Program	Betty's Pond Road	Rental	1	perp	YES	HUD
8974	Town of Barnstable Accessory Affordable Apartment Program	Craigville Beach Road	Rental	1	perp	YES	HUD
8975	Town of Barnstable Accessory Affordable Apartment Program	This Way	Rental	1	perp	YES	HUD
8976	Town of Barnstable Accessory Affordable Apartment Program	Yacht Club Road	Rental	1	perp	YES	HUD
8977	Town of Barnstable Accessory Affordable Apartment Program	Cedar St	Rental	1	perp	YES	HUD
8978	Town of Barnstable Accessory Affordable Apartment Program	Woodside Road	Rental	1	perp	YES	HUD
8979	Town of Barnstable Accessory Affordable Apartment Program	Poponessett Road	Rental	1	perp	YES	HUD
9106	Town of Barnstable Accessory Affordable Apartment Program	Thatcher Holway Rd	Rental	1	Perp	YES	HUD
9107	Town of Barnstable Accessory Affordable Apartment Program	Audrey's Lane	Rental	1	Perp	YES	HUD
9108	Town of Barnstable Accessory Affordable Apartment Program	Victoria St	Rental	1	Perp	YES	HUD

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DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Barnstable

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
9110	Town of Barnstable Accessory Affordable Apartment Program	Nottingham Dr.	Rental	1	Perp	YES	HUD
9111	Town of Barnstable Accessory Affordable Apartment Program	Main St	Rental	1	Perp	YES	HUD
9112	Town of Barnstable Accessory Affordable Apartment Program	Old Strawberry Hill Rd	Rental	1	Perp	YES	HUD
9122	Flagship Estates	320 Stevens St	Rental	2	Perp	NO	HUD
9129	Town of Barnstable Accessory Affordable Apartment Program	Maple Ave	Rental	1	Perp	YES	HUD
9186	The Residences at 615 Main St	615 Main St	Mix	1	Perp	NO	HUD
9206	Gallagher Lane	Gallagher Lane & Wakeby Road	Ownership	4	Perp	NO	DHCD HUD
9207	Town of Barnstable Accessory Affordable Apartment Program	Claus Way	Rental	1	Perp		HUD
9224	Town of Barnstable Accessory Affordable Apartment Program	Skunknet Road	Rental	1	Perp	YES	HUD
9225	Town of Barnstable Accessory Affordable Apartment Program	Chase St	Rental	1	Perp	YES	HUD HUD
9226	Town of Barnstable Accessory Affordable Apartment Program	Knotty Pine Lane	Rental	1	Perp	YES	HUD
9227	Barnstable Accessory Affordable Apt Program-Strawberry LP	Craigville Rd	Rental	3	Perp	YES	HUD
9237	Bracken Fern Rd	Bracken Fern Rd	Ownership	1	Perp	NO	DHCD
9241	Village Marketplace	Stevens Street	Mix	2	Perp	NO	HUD

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Barnstable

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
9242	Stoneridge Crossing	Center Street	Mix	2	Perp	NO	HUD
9297	Uncle Willie's Rd/Castlewood Cir	Uncle Willie's Rd/Castlewood Cir	Rental	2	Perp	NO	DHCD
9315	Town of Barnstable Accessory Affordable Apartment Program	Stoney Cliff Road	Rental	1	Perp	YES	HUD
9316	Town of Barnstable Accessory Affordable Apartment Program	Main Street	Rental	1	Perp	YES	HUD
9317	Town of Barnstable Accessory Affordable Apartment Program	Peony Lane	Rental	1	Perp	YES	HUD
9318	Town of Barnstable Accessory Affordable Apartment Program	Mistic Drive	Rental	1	Perp	YES	HUD
9319	Town of Barnstable Accessory Affordable Apartment Program	Shoot Flying Hill Road	Rental	1	Perp	YES	HUD
9320	Town of Barnstable Accessory Affordable Apartment Program	Compass Circle	Rental	1	Perp	YES	HUD
9321	Town of Barnstable Accessory Affordable Apartment Program	Route 149	Rental	1	Perp	YES	HUD
9330	Town of Barnstable Accessory Affordable Apartment Program	Timber Lane	Rental	1	Perp	YES	HUD
9331	Town of Barnstable Accessory Affordable Apartment Program	Thatcher Holway Rd	Rental	1	Perp	YES	HUD
9332	Town of Barnstable Accessory Affordable Apartment Program	Timber Lane	Rental	1	Perp	YES	HUD
9333	Town of Barnstable Accessory Affordable Apartment Program	Skunknet Rd	Rental	1	Perp	YES	HUD
9345	Compass Circle	Compass Circle	Ownership	1	2110	NO	DHCD

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Barnstable

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
9488	Town of Barnstable Accessory Affordable Apartment Program	Acre Hill Road	Rental	1	Perp	YES	HUD
9489	Town of Barnstable Accessory Affordable Apartment Program	Nautical Road	Rental	1	Perp	YES	HUD
9539	Town of Barnstable Accessory Affordable Apartment Program	Scudder Avenue	Rental	1	Perp	YES	HUD
9540	Town of Barnstable Accessory Affordable Apartment Program	Bragg's Lane	Rental	1	Perp	YES	HUD
9553	Town of Barnstable Accessory Affordable Apartment Program	Service Road	Rental	1	Perp	YES	HUD
9554	Town of Barnstable Accessory Affordable Apartment Program	Harvard Street	Rental	1	Perp	YES	HUD
9584	Town of Barnstable Accessory Affordable Apartment Program	Goose Point Road	Rental	1	Perp	YES	HUD
9585	Town of Barnstable Accessory Affordable Apartment Program	Kilkore Drive	Rental	1	Perp	YES	HUD
9586	Town of Barnstable Accessory Affordable Apartment Program	Pine Grove Avenue	Rental	1	Perp	YES	HUD
9615	Barnstable Accessory Affordable Apt Program	Middle Pond Path	Rental	1	Perp	YES	HUD
9616	Barnstable Accessory Affordable Apt Program	Bog Road	Rental	1	Perp	YES	HUD
9617	Barnstable Accessory Affordable Apt Program	Tellegen Trail	Rental	1	Perp	YES	HUD
9671	Barnstable Accessory Affordable Apt Program	Hyannis Road	Rental	1	Perp	YES	HUD

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DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Barnstable

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
9675	Stagecoach Residences	70 Stagecoach Road	Rental	12	Perp	YES	<i>DHCD</i> <i>HOME</i> <i>MHP</i>
9708	Barnstable Accessory Affordable Apt Program	School Street	Rental	1	Perp	YES	<i>HUD</i>
9709	Habitat for Humanity - Ginger Lane	Ginger Lane	Ownership	1	Perp	NO	<i>DHCD</i>
Barnstable Totals				1,372		Census 2010 Year Round Housing Units	20,550
						Percent Subsidized	6.68%

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