



TOWN OF HARWICH MASSACHUSETTS

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Submission information

Form: [2023 Community Preservation Act Project Funding Request](#) ^[1]

Submitted by Anonymous (not verified)

September 27, 2023 - 2:33pm

2603:3005:5679:100:18e2:fe6:68e3:ede

Acknowledge receipt of Informational Packet

I have received and read the Informational Packet linked to above

Project Title

Rental Assistance Program

Amount Requested

\$250,000

Project Description

The Rental Assistance program would allow families and individuals to maintain affordable, year-round rental housing by ensuring that their monthly rent contribution does not exceed 30% of the household's monthly income. The goals of this program are to assist in financially stabilizing individuals and families, provide education to program participants in the budgeting process, and assist in self-sufficiency.

The Affordable Housing Trust, through this program, intends to provide rental assistance to eligible households for one year. The maximum time period for the rental assistance program assistance voucher would be two years.

A portion, \$50,000, of the requested funds would be used for management of the program.

Estimated Start Date

July 1, 2024

Estimated Completion Date

July 1, 2027

Three years from the release of funds (July 2024) funds may be rescinded automatically; waivers may be sought.

Applicant Name

Brianna Powell, Housing Advocate

Organization

Town of Harwich, Housing Advocacy Department

Mailing Address

204 Sisson Road, Harwich, MA 02645

Phone

774-394-3968

Applicant Email

bpowell@harwich-ma.gov

Project Manager

Brianna Powell

Mailing Address

204 Sisson Road, Harwich, MA 02645

Phone

774-994-3968

Project Manager Email

bpowell@harwich-ma.gov

Alternate Contact

Joe Powers

Mailing Address

732 Main Street, Harwich, MA 02645

Phone

508-430-7513

Alternate Email

jpowers@harwich-ma.gov

Please choose the correct category or categories for your project, below, according to the following definitions:

Open Space: This application is for the “acquisition, preservation, rehabilitation and/or preservation of open space”.

Historic: This application is for the “acquisition, preservation, rehabilitation and/or restoration of historic resources”. Please provide the date on which the HDHC reviewed and endorsed this application.

Community Housing: This application is for the “acquisition, creation, preservation and/or support of community housing”.

Recreation: This application is for the “acquisition, creation, preservation, rehabilitation and/or restoration of land for recreational use”.

Please refer to the Informational Packet linked to at the start of the application process for detailed explanation of the CPA funding Categories.

CPA Category

Community Housing

How does this project fit into Harwich’s Local Comprehensive Plan and/or other Plan?

With rising amounts of households falling into being rent burdened, meaning more than 30% of their household income is going to rent (33% of households in Harwich), the rental assistance program would add subsidized rental assistance creating stabilization of rent costs for some families and individuals. Many individuals and families are finding it increasingly difficult to remain in Harwich due to the increase in both homeownership and rentals. Many folks would be eligible for this program as 920 households in Harwich have an income of \$25,000 or less (Housing Production Plan). Currently there are only 328 units on the Subsidized Housing Inventory List, meaning there is still a large percentage of households needing assistance that they are not getting right now.

How does this project benefit the citizens of Harwich? If appropriate, has the application sought public opinion or input? If not, why?

This project benefits the citizens of Harwich by making rental assistance accessible to citizens that may be struggling to afford their current rent and therefor, may consider moving out of Harwich or off Cape Cod entirely. We need to retain the residents we have rather than lose them because they cannot afford to live and work here any longer. This program would alleviate a financial burden for multiple households.

Please list other Commissions/Boards/Committees/Organizations that may have involvement, jurisdiction, partnering, and attach documentation of their review:

The Affordable Housing Trust voted to support this program at their meeting on 9/25/23. You can see the vote on Channel18 on YouTube.

Please list any documentation to be forthcoming and reason for delay.

1. Wellfleet Rental Assistance program which I intend to replicate but with updated figures.
2. Harwich Housing Profile - Completed by Cape Cod Commission to show that over 30% of Harwich residents are currently rent burdened, meaning they spend more than 30% of their income on rent payments.

PROJECT BUDGET: Attach a dated and detailed line item project budget estimate for your funding request. If the request involves a Town-owned asset, provide the project's projected operating expenses, including maintenance.

COST ESTIMATE: Attach a cost estimate or firm quote (if available) for this project.

\$ 250,000

LAND and/or BUILDING ACQUISITION PROJECTS: The following must also be submitted, as applicable:

- Surveys and/or plot plans for the property
- Appraisals and agreements (if not available then submit by December 1, 2023)
- Name of present owner and attach copy of deed conveying property unto present owner.
- Property address, Harwich Assessor's property identification (Map#, Parcel #).
- For proposed Open Space land purchases, be prepared to discuss public access with the Committee.

Please upload any additional application material here. Material must be in up to three (3) Portable Document Format (pdf) files, not to exceed 5MB each.

Any files exceeding 5MB must be submitted on a USB memory stick with hardcopy submission.

Upload file

[45416September 27 2023 - 233pm.pdf](#) ^[2]

Upload file

[45416September 27 2023 - 233pm.pdf](#) ^[3]

Upload file

By signing below, the Applicant represents and warrants that all the information included is true and correct to the best of the signer's knowledge and belief. Further, the Applicant acknowledges in the event that the Community Preservation Committee agrees to grant funds to Applicant (and subject to Town Meeting approval), this application together with any Terms and Conditions shall constitute a binding agreement, between the Applicant and the Community Preservation Committee. Further, Applicant acknowledges and agrees to execute any additional grant agreements should the Community Preservation Committee so request.

ATTESTATION: I HEREBY ATTEST THAT THE INFORMATION CONTAINED IN THIS APPLICATION IS TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE.

Submission Date September 27, 2023 - 2:33pm

Full Name Brianna Powell

Title Housing Advocate

Signature: _____ **Date:** _____

Source URL: <https://www.harwich-ma.gov/node/330511/submission/45416>

Links

[1] <https://www.harwich-ma.gov/community-preservation-committee/webforms/2023-community-preservation-act-project-funding-request> [2] <https://www.harwich-ma.gov/system/files/webform/45416September%2027%202023%20-%20%20233pm.pdf> [3] https://www.harwich-ma.gov/system/files/webform/45416September%2027%202023%20-%20%20233pm_1.pdf

To Prospective Rental Assistance Applicants:

Thank you for your interest in the Wellfleet Housing Authority Rental Assistance Program.

Enclosed please find a copy of the following:

1. Program Guidelines
2. Application
3. Tenant Application Checklist
4. Income Verification Requirements
5. Verification of Employment
6. Credit Check Authorization
7. Statement of Household Obligation
8. Release of Information

The exact number of households awarded rental assistance will be based on the total amount of funds requested by qualified applicants. The WHA may conduct a lottery if the number of qualified applications exceeds the amount of funds that are available. The WHA intends to provide rental assistance to eligible households for one year. If needed, the household may request additional rental assistance for a period not to exceed an additional 12 months. The maximum time period for the rental assistance voucher would be 2 years.

Please note that submissions are approved on a rolling basis and will be processed in the order that they are received.

Applications should be sent to the attention of the Wellfleet Housing Authority and can be mailed or dropped off at the Wellfleet Town Hall.

Mailing address:

Wellfleet Housing Authority/Town Hall

300 Main Street

Wellfleet, MA 02667

Community response to this program is expected to be very strong and we may receive more “qualified” applicants than funds available. All qualified applicants will be put on a wait list once existing funds are committed. Therefore, we urge you to return the application and ***all*** supporting documentation as quickly as possible.

If you have any questions, please call 508-349-0300.

Very truly yours,

Wellfleet Housing Authority

Enclosures

This program was developed in cooperation with the Community Development Partnership.

WHA Rental Assistance Program Guidelines

The Town of Wellfleet (the Town) has voted at Town Meeting to provide ongoing funding from the Community Preservation Funds for rental assistance to tenants who rent year-round units in Wellfleet. The Wellfleet Housing Authority (WHA) has developed a Rental Assistance Program for the purpose of aiding eligible families/individuals in the Town of Wellfleet.

What the Program Will Achieve

Affordable housing is a vital concern to both the social and economic fabric of the Town.

This program allows families and individuals to maintain affordable, year-round rental housing by ensuring that their monthly rent contribution does not exceed 30% of the household's monthly income. The goals of this program are to assist in financially stabilizing individuals and families, provide education to program participants on the budgeting process and assist in self-sufficiency.

How the Program Will Work

The WHA intends to provide rental assistance to eligible households for one year. If needed, the household may request additional rental assistance for a period not to exceed an additional 12 months. The maximum time period for the rental assistance voucher would be 2 years.

Monthly Voucher Amount:

- Participant's vouchers will be calculated based on their annual income, current percentage of the rent contribution and utility expenses.
- The Voucher Amount is paid directly to the Landlord and the Participant is responsible for prompt payment of their share of the monthly rent. Vouchers cannot be used to pay rental arrears.
- When the tenant pays for all or part of the utilities, the allowable monthly rent will be adjusted according to the Barnstable County HOME Program utility allowance guidelines.
- Monthly rents cannot exceed 110% of the HUD Fair Market Rent with utility allowances if indicated.

Financial Management Counselling:

- Each participant will register with Homeless Prevention Council in Orleans (508-255-9667) and comply with their program of consultations and counselling to help him/her toward financial self-sufficiency.

Rental Units:

- Participating landlords will be required to have the rental units comply with basic health and safety requirements, including but not limited to smoke and carbon dioxide detectors and a secondary mode of egress.

Priorities:

Priority will be given to those applicants who:

- currently have a year-round rental lease in Wellfleet
- whose annual income is less than 60% of the area medium income
- whose monthly rent does not exceed the Barnstable County Fair Market Rent as established by HUD. Utility allowance guidelines are utilized for households that pay all or part of the utilities.

Income and Rent Guidelines:

Income must be less than 80% of Area Medium Income (maximum) with priority being given to less than 60% of Area Medium Income (AMI).

No. of Persons	80 % AMI	60% AMI
1	\$48,300	\$36,240
2	\$55,200	\$41,400
3	\$62,100	\$41,650
4	\$68,950	\$51,720
5	\$74,500	\$55,860
6	\$80,000	\$60,000

Maximum Rents*

	Efficiency	1-bedroom	2-bedroom	3-bedroom	4-bedroom
Fair Market Rent	\$979	\$1,152	\$1,524	\$1,931	\$2,101
110% of Fair Market Rent	\$1,077	\$1,267	\$1,676	\$2,124	\$2,311

*including utilities

Application Process:

Applicants will be required to submit all necessary paperwork, which will include but may not be limited to:

- completed application
- proof of residency as defined under eligibility
- credit check
- landlord reference
- copy of lease
- proof of income and assets as described in the application

Outreach:

It is the intention of the Wellfleet Housing Authority to achieve maximum outreach to potential applicants meeting the above criteria through local media and publicized information sessions to be held in November of each year.

Program Participation:

Eligible participants shall be required to sign a statement of household obligations and a one (1) year rental voucher agreement outlining their obligations under the program as well as that of the Wellfleet Housing Authority. This rental voucher agreement may be renewed for up to one additional year. Prior to receiving a renewal of the rental voucher agreement, current participants will need to be re-qualified to ensure that the household continues to meet the program guidelines.

- Participants will be expected to contribute 30% of their annual income toward the monthly rent.
- Each landlord and tenant shall be required to sign an Agreement, which explains the length and viability of the program subject to the Town of Wellfleet Housing Authority's ability to fund the program. No subsidy will be paid until this requirement is met.
- Each eligible participant will be required to register with Homeless Prevention Council and participate in the financial management counseling they provide.

Applications will be accepted on a rolling basis and will be processed in the order that they are received. The WHA may conduct a lottery if the number of qualified applications exceeds the amount of funds that are available.

EXCEPTIONS TO THE FOREGOING GUIDELINES MAY ONLY BE MADE BY THE WELLFLEET HOUSING AUTHORITY

QUESTIONS? Homeless Prevention Council
Wellfleet Housing Authority

508-255-9667
508-349-0300



Housing Profile: Harwich

Key Demographic and Economic Information

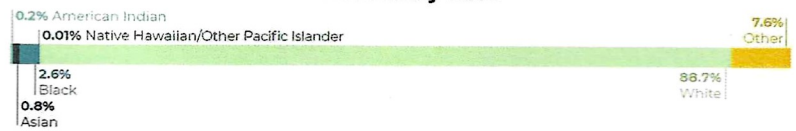
POPULATION	HOUSEHOLDS	HOUSEHOLD SIZE	HOUSING UNITS	MEDIAN HOME SALES PRICE (2022)	MEDIAN HOUSEHOLD INCOME (2021)	RESIDENTIAL PROPERTY TAX RATE
13,440	5,733	2.29	10,485	\$675,000	\$79,641	\$6.64 (FY23)

Harwich by Age

The Town of Harwich has an estimated year-round population of over 13,000 residents. It is bordered by Brewster on the north, Nantucket Sound on the south, Dennis on the west, and Chatham on the east. Almost 42% of homes in the town are seasonal, which is higher than the region as a whole (36%). There are seven villages in the Town of Harwich. The Town of Harwich includes one Community Activity Center fully within its boundaries: Harwich Port. A portion of the Dennis Port Community Activity Center also lies within Harwich.



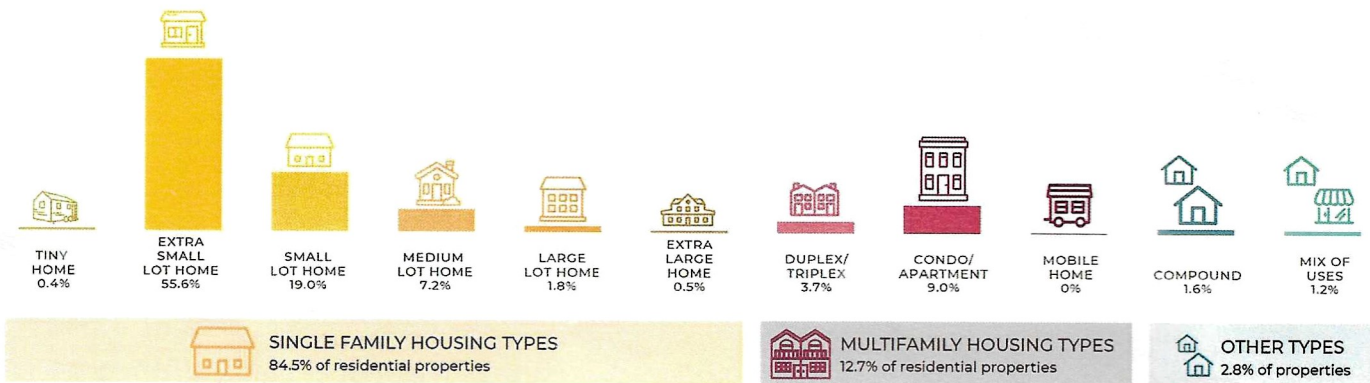
Harwich by Race



(2020 Decennial Census, American Community Survey (ACS) 2021 5-year Estimates; Cape Cod and Islands Association of Realtors; Massachusetts Department of Revenue)

Current Housing Stock

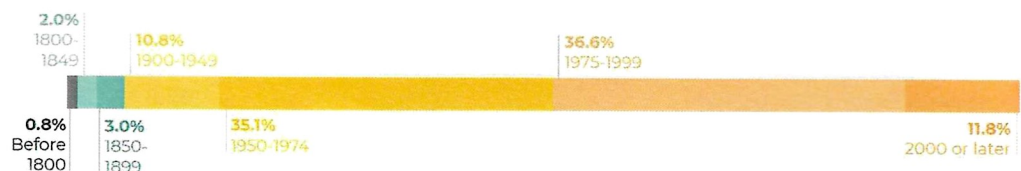
The Cape Cod Commission conducted a housing typology study using local assessors' data and state class property codes. The graph below shows the distribution of various types of residences using this data, which differs slightly from American Community Survey counts. In Harwich, about 85% of residential properties are single-family homes; nearly 13% are multifamily properties. The remaining 3% are other types of properties. Other properties may be a single home or may be multifamily homes such as compounds, which may include multiple houses on one parcel occupied by different households or a single family home with a guest house. Mix of uses are properties that have at least one residence on them but also have some sort of other use such as agricultural or commercial. For more information on the housing typology and categories visit: cccom.link/ht



Housing Stock by Year Built

Like the region, the vast majority of housing units in the town were built between 1950 and 1999. About 12% have been built since 2000.

(Assessors' data and CCC housing typology analysis)



Owners and Renters

There are an estimated 10,485 year-round occupied housing units in Harwich; of these, 86% are owner-occupied and 14% are renter-occupied.

(ACS 2021 5-year Estimates)



Seasonality

Over 40% of Harwich's housing units are used for seasonal, recreational, or occasional use. (ACS 2021 5-year Estimates)



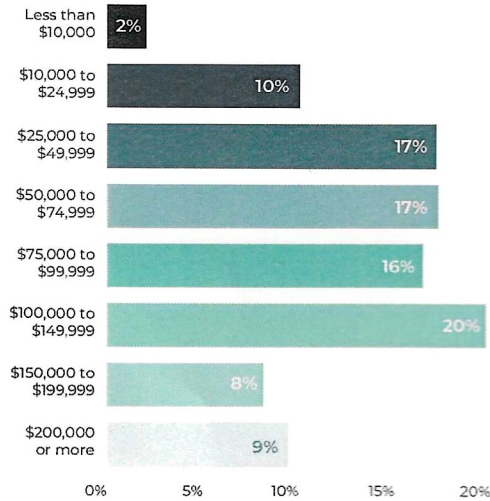
Totals may not equal 100% due to rounding



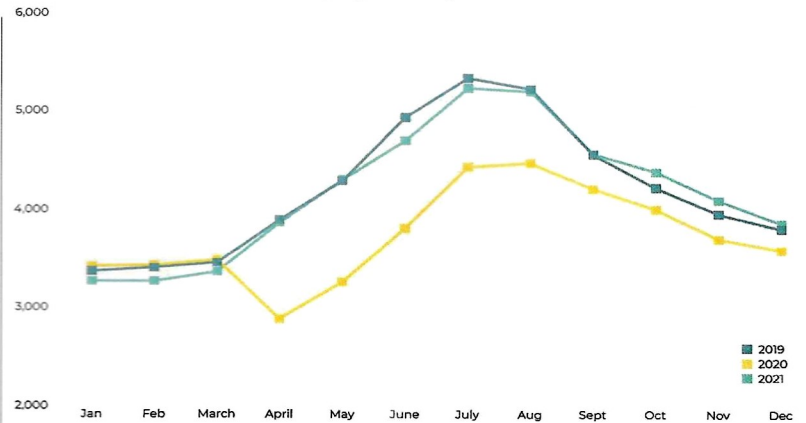
Wages, Employment, and Housing Affordability

Households per Income Bracket

(ACS 2021 5-year Estimates)



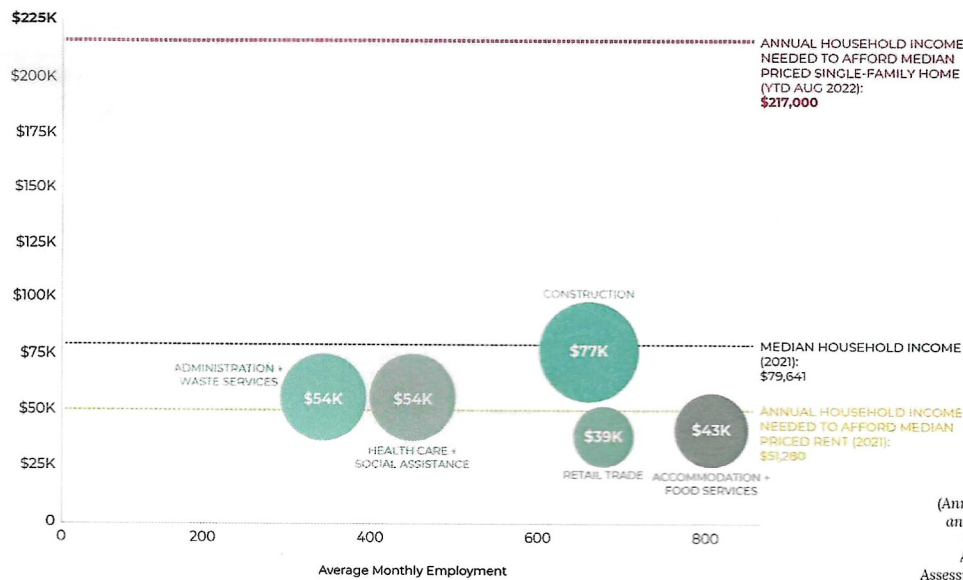
Employment by Month



Like much of the region, employment in Harwich is highly seasonal. In 2019, employment peaked in July at 58% more than the low in January. Due to the pandemic, 2020 patterns were significantly different, but in 2021 started to return to pre-pandemic levels and trends.

(MA Labor Market Information, ES-202 data)

Housing Affordability



In 2021 the median price for a home for sale in Harwich was \$580,000. In 2022, prices increased to a median home sales price of \$675,000, a 16% increase.

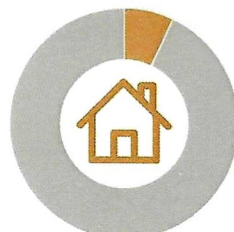
Average wages in the town's largest industries by employment fall well below what is needed to affordably purchase a home at median sales prices (affordably purchase means a household spends 30% or less on housing costs). While the median gross rent, according to the American Community Survey, is more affordable, availability of year-round rental housing is very limited.

(Annual income refers to a household's earnings, while annual wage refers to an individual's earnings. Data: Cape Cod and Islands Association of Realtors; 2021 ACS 5-Yr Estimates; 2022 Cape Cod Housing Needs Assessment; MA Labor Market Information, ES-202 data)

Affordable Housing Units

The Massachusetts Subsidized Housing Inventory is used to measure a community's stock of low- or moderate-income housing for the purposes of M.G.L. Chapter 40B, the Comprehensive Permit Law, which encourages communities to have 10% of their housing stock be affordable for low- to moderate-income households. While housing developed under Chapter 40B is eligible for inclusion on the inventory, other types of housing also qualify to count toward a community's affordable housing stock.

SUBSIDIZED HOUSING INVENTORY UNITS

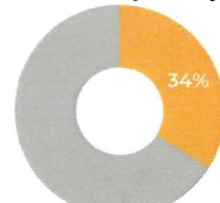


5.4% of housing units

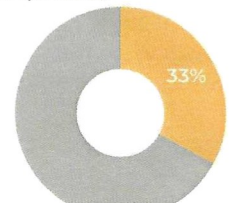
(Numbers are from DHCD as of February 14, 2023 and subject to change. These numbers do not yet reflect 2020 Census data as the necessary data are not yet available.)

Housing Cost Burdened

A household is considered cost burdened when housing costs exceed more than 30% of monthly income. (ACS 2021 5-year Estimates)



...of owner households in Harwich spend 30% or more of income on housing costs



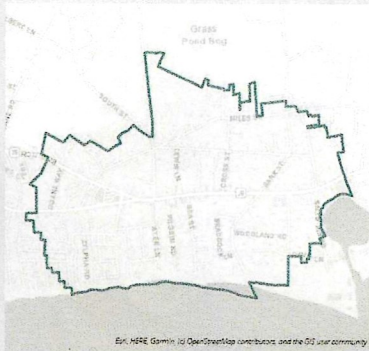
...of renter households in Harwich spend 30% or more of income on housing costs



Community Activity Centers

Community Activity Centers are areas with a concentration of business activity, community activity, and a compact built environment that may be suitable for additional housing and a mix of uses at a scale that fits in with the community's character. The vision for these areas is to accommodate these uses in a walkable, vibrant area, preserve historic buildings, and to provide diverse services, shopping, recreation, civic spaces, housing, and job opportunities, with adequate infrastructure and pedestrian amenities to support development. The Cape Cod Commission identified seventeen Community Activity Centers across the region. Harwich has one identified Community Activity Center in Harwich Port. A portion of the Dennis Port Community Activity Center is also within the Town of Harwich.

Harwich Port



COMMUNITY ACTIVITY CENTER AREA (ACRES)

330



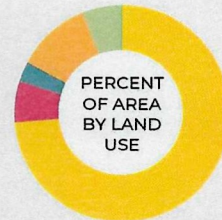
ESTIMATED HOUSING UNITS

789



ESTIMATED HOUSING UNITS (PER ACRE)

2.4



The Harwich Port Community Activity Center is focused around Route 28 west of Wychmere Harbor and the commercial uses there. It is surrounded primarily by residential land, which comprises the majority of the Community Activity Center area in terms of land use.

- Residential **73%**
- Commercial **6%**
- Tax Exempt **3%**
- Multiple Uses **11%**
- Recreation **6%**

Zoning



Accessory Dwelling Unit by Right

An accessory dwelling unit (ADU) is a secondary housing unit on a single-family residential lot. ADUs can include over-garage units, carriage houses, or in-house apartments, and may provide more affordable housing options.

ALLOWED



Multifamily Housing by Right

Multifamily zoning by right makes the ability to develop multifamily units in certain districts of a town easier, supporting an expanded and diversified housing stock.

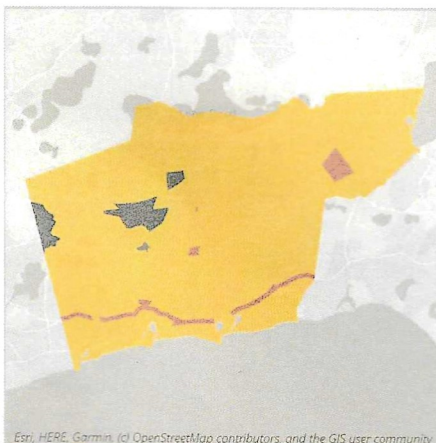
NOT ALLOWED



Inclusionary Zoning Policy

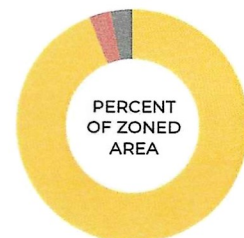
Inclusionary zoning requires developers to designate a percentage of the units in certain projects as available to lower to moderate income households.

NOT ADOPTED



Zoning Districts

As with most Cape towns, the vast majority of the town is zoned for residential uses, as can be seen in the map and the graph. These zoning categories are broad and do not capture the many nuances of the specific zoning regulations for each district, nor do they include overlay districts, but help to provide a summary of the distribution of land available for certain types of uses throughout town.



- Residential **94%**
- Commercial **3%**
- Industrial **3%**