



community development partnership

Creating opportunities for people to live, work, and thrive on the Lower Cape

2023-2024 Lower Cape Housing Institute Progress Report

7/14/23-12/31/23

The 2023-2024 Lower Cape Housing Institute (LCHI) includes virtual workshops, hybrid municipal peer group meetings, an e-newsletter, and an analysis of Town Meeting results to track progress toward regional housing goals. Updates are detailed below about each offering provided in the first half of the program year. The LCHI kicked off in September and since then, we have served 77 elected and appointed municipal officials and town staff with 7 from Harwich representing the Harwich Affordable Housing Trust, Affordable Housing Committee, and Housing Authority.

Workshops

- During the summer, staff planned the year's curriculum with input from our partners at Citizens Housing and Planning Association (CHAPA), Abundant Housing Massachusetts (AHMA), Massachusetts Housing Partnership (MHP), and our Town Captains (town staff or municipal officials that advise about each town's education needs). The 2023-2024 Lower Cape Housing Institute calendar and brochure with brief event descriptions are attached.
- Held "Housing 101: Building and Advocating for the Homes We Need", an introductory session designed to explain the need for and benefits of affordable housing in our communities, how it gets built, and what it can look like. Please follow the [link](#) to view and share the recording [here](#) and see the flyer attached. This session was attended by 30 people, including 4 from Harwich.
- Held "Beyond the Usual Suspects: Addressing Barriers to Participation for Community Engagement," in collaboration with CHAPA and AHMA. This session covered the importance of robust community engagement both in affordable housing development and as a municipal best practice, and how to solicit needed input from demographics who do not typically participate. Link to recording [here](#) and flyer attached. This session was attended by 27 people, including 3 from Harwich.

Peer groups

- Hosted hybrid peer group meetings for the Lower and Outer Cape in September, focused on fall town meeting warrant articles (flyer attached). Thirty-three people attended; 4 were from Harwich.
- Hosted winter regional peer group remotely, with a presentation from Matt Noyes, Director of Public Policy at CHAPA, about Gov. Healey's Housing Bond Bill (flyer attached). Twenty-eight people attended; 2 were from Harwich.
- Peer group sessions are not recorded but attendees are provided with notes and any resources discussed afterwards.

Miscellaneous

- Compiled the Fall/Special Town Meeting summary (attached).
- Distributed monthly e-newsletters, attached.
- Ongoing collaboration with Town Captains for relevant, timely information for e-newsletters and peer group updates, as well as town-specific data points that have regional impact.

**2023-
2024**

Lower Cape Housing Institute

SEPTEMBER 2023

Outer Cape Peer Group

Tuesday, 9/12 at 3 pm - 4:30 pm

Lower Cape Peer Group

Thursday, 9/14 at 3 pm - 4:30 pm

MARCH 2024

Regional Peer Group Meetings

Tuesday, 3/12 at 3 pm - 5 pm

OCTOBER 2023

Workshop: Housing 101

Tuesday, 10/17 at 10 am - 11:30 am

Workshop: Community Engagement

Tuesday, 10/31 at 10 am - 11:30 am

APRIL 2024

Workshop: Financing Affordable Housing

Tuesday, 4/2 at 10 am - 11:30 am

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Tuesday, 12/12 at 3 pm - 5 pm

MAY 2024

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Town Captain Huddle

Thursday, 5/30 at 12 pm - 2 pm

JANUARY 2024

Workshop: ADU's to Zoning Changes: Strategies to Encourage Housing Production

Tuesday, 1/9 at 10 am - 11:30 am

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Outer Cape Peer Group

Tuesday, 6/11 at 3 pm - 4:30 pm

Lower Cape Peer Group

Thursday, 6/13 at 3 pm - 4:30 pm

FEBRUARY 2024

Workshop: Local Preference - "But who's going to live there?"

Tuesday, 2/13 at 10 am - 11:30 am

To register, email
Amanda Bebrin, Director
of Housing Advocacy at
amanda@capecdp.org



Lower & Outer Cape Peer Group Meetings

Quarterly, Select Tuesdays and Thursdays 3 pm - 4:30 pm

Fall Peer Group

Outer Cape Peer Group
Tuesday, September 12th

Lower Cape Peer Group
Thursday, September 14th

Winter Peer Group

Regional Peer Group Meeting
Tuesday, December 12th
3 pm - 5pm

Spring Peer Group

Regional Peer Group Meeting
Tuesday, March 12th
3 pm - 5pm

Summer Peer Group

Outer Cape Peer Group
Tuesday, June 11th

Lower Cape Peer Group
Thursday, June 13th

Register at capecdp.org, and click on Upcoming Events and then Housing to sign up for workshops and peer groups. Pre-registration is required.

Contact:

Amanda Bebrin
Director of Housing
Advocacy
amanda@capecdp.org
508-290-0130



2023 - 2024

LOWER CAPE HOUSING INSTITUTE

Virtual Workshops

Held Select Tuesdays, 10 am - 11:30 am



WORKSHOP: HOUSING 101

Date: October 17, 2023

This workshop addresses barriers to housing production on the Lower & Outer Cape by providing effective strategies to create more homes in your town. You will leave this workshop with the knowledge and language to support housing initiatives as well as a firm understanding of what must be done to solve your town's housing crisis.

We'll explore the following questions:

- What is housing, affordable and attainable?
- Who needs it?
- What are the various types of housing that would meet the need of a diverse community?
- What can it look like and how does it get built?
- What do we need to get the best housing?
- What housing developments are happening in your town?

WORKSHOP: COMMUNITY ENGAGEMENT

Date: October 31, 2023

Housing opportunities are made or broken at the local level, but recent research* has shown that the loudest voices in the room often do not represent the community as a whole. In this session, we'll explore a variety of methods for inviting groups that are underrepresented in local decision-making, including renters, POC, and parents, into the conversation in order to create more equitable outcomes.

WORKSHOP: ADU'S TO ZONING CHANGES: STRATEGIES TO ENCOURAGE HOUSING PRODUCTION

Date: January 9, 2024

Historically, zoning has been used to exclude development, uses, and people. This workshop will explore how we can reimagine zoning to encourage certain development patterns, create needed homes, and attract a range of residents. Zoning-based tools ranging from ADU's to design standards and housing "by right" can be used to accomplish these goals; this workshop will also discuss the practicalities of implementing these strategies.

WORKSHOP: LOCAL PREFERENCE: "...BUT WHO'S GOING TO LIVE THERE"?

Date: February 13, 2024

What are local preference and affirmative fair marketing? Is local preference working the way people think it does? While the term seems self-explanatory, the mechanics of local preference are complex and not widely understood. Providing homes for local people and providing homes for new residents are equally important in a healthy, sustainable community, and we'll explore how local preference is involved in that equation.

WORKSHOP: FINANCING ATTAINABLE HOUSING

Date: April 2, 2024

In order to address the housing shortage, towns must allocate significant local funds to create more units serving a range of income levels. This workshop will examine how affordable housing development initiatives are financed, as well as exploring gaps in financing, and will analyze the impact of allocating short-term rental taxes to housing initiatives.

LOWER CAPE HOUSING INSTITUTE



HOUSING 101 WORKSHOP: BUILDING & ADVOCATING FOR THE HOMES WE NEED

AGENDA:

This workshop addresses barriers to housing production on the Lower Cape by providing effective strategies to increase housing in your town. We'll explore the following questions:

- What is housing and who needs it?
- What can it look like?
- How does it get built?
- What housing developments are happening in your town?



community development partnership

WHO SHOULD ATTEND:

Town board and committee members, town staff who are directly involved in housing including all housing staff, planners and community development staff. This is especially helpful to new board and committee members.

SPEAKERS:



Jay Coburn, Chief Executive Officer | CDP



Amanda Bebrin, Director of Housing Advocacy | CDP

Tuesday | 10.17.23 | 10 am - 11:30 am | Remote via Zoom

Click Here to Register or contact Amanda Bebrin, Housing Advocacy Director at (508) 290 - 0130 or email at amanda@capecdp.org

BEYOND THE USUAL SUSPECTS: ADDRESSING BARRIERS TO PARTICIPATION FOR COMMUNITY ENGAGEMENT WORKSHOP

Objectives:

- Reimagine what it means to engage with impacted populations; identify barriers to participation and discuss appropriate solutions.
- Demonstrate the value of developing inclusive, strategic engagement best practices for long-term community success & outcomes
- Delve more deeply into soliciting and prioritizing input from impacted populations while encouraging a high degree of engagement from the community overall.

Speakers:

Lily Linke, Citizen's Housing & Planning Association, MBTA Communities Engagement Manager



Kassie Infante, Abundant Housing MA, Associate Director of Operations



Tuesday | 10.31.2023 | 10 am - 11:30 am | Remote via Zoom

Click here to register or contact Amanda Bebrin, Director of Housing Advocacy at (508) 290-0130 or email at amanda@capecdp.org



2023 FALL HYBRID PEER GROUP MEETINGS

Quarterly housing conversations for municipal officials & staff

OUTER CAPE PEER GROUP

Provincetown, Truro, Wellfleet and Eastham

**When: Tuesday, September 12,
2023, 3 pm - 4:30 pm**

**Where: Wellfleet Adult Community
Center, 715 Old Kings HWY
and Zoom**

LOWER CAPE PEER GROUP

Orleans, Brewster, Chatham and Harwich

**When: Thursday, September 14,
2023, 3 pm - 4:30 pm**

**Where: CDP Office,
260 Cranberry HWY and
Zoom**

- These Peer Group meetings are an informal discussion space for municipal officials and town staff who are involved in or interested in housing production on the Outer Cape.
- Towns will have an opportunity to share updates on their housing initiatives and projects.

To register, [click here](#) or email Amanda Bebrin,
Director of Housing Advocacy at amanda@capecdp.org





REGIONAL PEER GROUP MEETING

Description:

These Peer Group meetings are an informal discussion space for municipal officials and town staff who are involved in or interested in housing production on the **Lower & Outer Cape**. Towns will have an opportunity to share updates on their housing initiatives and projects.

This event will be **fully virtual**, and will include all eight towns of the Lower and Outer Cape.

Audience: elected and appointed town officials and town staff such as current members of the following boards & committees: Select Board, Finance Committee, Planning & Zoning Boards, Community Preservation Committee, Housing Trust, Housing Committee, Housing Authority, Local Housing Partnership, Town staff, etc.

Speaker:

Matt Noyes, Citizen's Housing & Planning Association, Director of Public Policy



We will discuss:

- An update on the Governor's \$4.1 billion Housing Bond Bill
- Results and recommendations from the Provincetown Short-Term Rental Study
- Town housing highlights

Tuesday | 12.12.2023 | 3 pm - 5 pm | Remote via Zoom

Click here to register or contact Amanda Bebrin, Director of Housing Advocacy at (508) 290-0130 or email at amanda@capecdp.org





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Housing Advocacy Newsletter

September 2023

The CDP's Housing Advocacy Newsletter provides monthly news, updates, and information about upcoming trainings and events.

The CDP is committed to providing valuable programming across our organization, and our Housing Advocacy Newsletter is no exception! After a hiatus, you'll notice that the newsletter is back with a redesigned, streamlined look -- and includes just as much relevant local housing information as ever!

In September's issue:

- Meet our Housing Advocacy Team
- 2023 - 2024 Lower Cape Housing Institute
- Town Highlights
- Community Events

Meet Your Housing Advocacy Team

INTRODUCING

THE HOUSING ADVOCACY TEAM



**Amanda
Bebrin**

Director of
Housing
Advocacy



**MalloreY
Yannone**

Community
Organizing
Manager



**Ella
Sampou**

Community
Organizing
Manager



**Pelinda
Deegan**

Housing
Advocacy
Program
Manager

Our team has expanded to include some new faces, and we can't wait for you to meet them! Pelinda was formerly a case manager for CapeAbilities and now provides housing coordinator services and handles all things first time homebuyer for the CDP. MalloreY is putting her advocacy experience on social justice issues to work for our year-round community, and Ella's background in Environmental Studies is a perfect complement for advocating for sustainable, climate-resilient housing! Amanda's experience with local government and real estate helps her support and create trainings for our region's municipal officials.

Our team's commitment to the local community through their range of passions gives us a holistic, people-centered approach and perspective on the many issues that intersect with and contribute to our housing needs. We look forward to meeting you and continuing to work towards a community where we can all live, work, and thrive!

2023-2024 Lower Cape Housing Institute

The end of summer means the beginning of another year of the Lower Cape Housing Institute! The LCHI provides training and leadership development for municipal officials, town staff, and future town leaders to increase housing opportunities and

pursue housing policy changes to promote stability and economic growth in our region.

This year, we're excited to offer workshops on Housing 101, Community Engagement, Strategies to Increase Housing Production, Financing Attainable Housing, and Local Preference. For the first time, we're including a site visit to Stable Path, a completed affordable housing complex in Provincetown! We will also be holding quarterly peer groups, sub-regionally for the Fall and Summer and regionally for the Winter and Spring.

[Register Here for Peer Group Meetings](#)

[Register Here for LCHI Workshops](#)

**2023-
2024**

Lower Cape Housing Institute

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Town Highlights

Brewster

The newly-named Spring Rock Village, off Millstone Road, received its comprehensive permit



without appeal in June. This Preservation of Affordable Housing/Housing Assistance Corp. project is a compact, energy efficient neighborhood of 45 affordable rental homes. Inclusion of these units puts Brewster's Subsidized Housing Inventory (SHI) at 7.2%, and the Select Board recently voted to apply for both local and regional preference for the initial lottery. The next step is funding the development. Read more [here](#).

Harwich

The Affordable Housing Trust is working on a five-year strategic plan which includes setting goals and a mission. They are also reviewing town-owned properties and looking into potentially splitting short-term rental tax revenue between sewer and housing.

Image: Cape Cod Chronicle



Chatham

Special Town Meeting is **Monday, September 18th, 6 pm.**

Click [here](#) to read the Special Town Meeting Warrant.

Two families are the newest residents of West Chatham, thanks to Habitat for Humanity of Cape Cod. Read the Cape Cod Chronicle [here](#).



Truro

On August 16th, the Walsh Property Planning Committee held a meeting. Approximately 150 attendees were divided into small groups to discuss the survey for the Walsh Property Draft Report. Consultants for the project presented an update on the Walsh Property Planning Committee's draft plan. The Final Plan by the Walsh Property Committee will be voted on at a Special Town Meeting on Saturday, October 21st.



The Walsh Property Planning Committee report on the draft plan can be viewed [here](#). The survey for public feedback on the plan can be found [here](#).

Wellfleet

Special Town Meeting is on **Monday, September 18th at 6 pm** at Wellfleet Elementary School.



Click [here](#) to read the warrant.

Childcare is available. Click [here](#) for details.

Community Events

Lower and Outer Cape Events

- **Provincetown:** Housing Workshop # 6 is scheduled for **Monday, September 11, 2023**. This workshop brings together the Select Board, the Community Housing Council, the Year-Round Market Rate Rental Housing Trust, and the Planning Board to discuss Provincetown Housing Goals and progress on various initiatives.
- **Harwich:** On **September 27th**, the Harwich Conservation Trust and the Affordable Housing Trust will be co-sponsoring a presentation and discussion with Bob Wilber entitled, "Considering the Intersection of Conservation and Affordable Housing." For more information, click [here](#). Space is limited. You can RSVP [here](#).

Regional Housing Events



Virtual Affordable Housing Trust Fund Trainings

Massachusetts Housing Partnership (MHP) will offer three, 50-minute, virtual trainings to support local affordable housing efforts. The trainings are geared toward those involved with affordable housing trust funds and communities interested in establishing a housing trust. The trainings are free. Registration is required, but only needed once for all three sessions. For more details, click [here](#).

When: Thursday, September 21, 2023

Session 1: 12:00 pm - 12:50 pm

Session 2: 1:00 pm - 1:50 pm

Session 3: 2:00 pm - 2:50 pm

[REGISTER HERE](#)

Virtual Annual Regional Housing Meeting

Are you an advocate, neighbor, municipality,

organization, or legislator working on affordable housing in your community? Join the Citizens Housing and Planning Association for the virtual Annual Regional Housing Meeting. The beginning portion of the meeting will lay out shared challenges and policy opportunities, then break out into regional sub-groups to hear about the unique challenges and opportunities presented in our region. CHAPA will also be seeking input and feedback on CHAPA's policy goals and priorities.



When: Thursday, October 5th | 10 am - 12 pm

[REGISTER HERE](#)

**Thank you to our generous partners who support the CDP's
Lower Cape Housing Partnership**



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This institution is an equal opportunity provider and employer.

[Visit our Website](#)

Community Development Partnership | 260 Cranberry Highway, Orleans, MA 02653

[Unsubscribe_jason@capecdp.org](mailto:unsubscribe_jason@capecdp.org)

[Update Profile](#) | [Constant Contact Data
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Housing Advocacy Newsletter

October 2023

The CDP's Housing Advocacy Newsletter provides monthly news, updates, and information about upcoming trainings and events.

In October's issue:

- Fall Town Meeting Preview
- 2023 - 2024 Lower Cape Housing Institute Spotlight
- Town Highlights
- Community Events
- Resources

Fall Town Meeting Preview

Fall Town Meeting season is upon us! The Lower and Outer Cape use an “open town meeting” form of government, in which Town Meeting functions as the legislative body and holds the “power of the purse.” Bylaw changes and appropriations of town funds must be approved by Town Meeting voters.

Orleans

Orleans will hold a Special Town Meeting on **Monday, October 16th at 6pm** in the **Nauset Middle School Gymnasium**. Several of the Warrant articles are centered around initiatives that will have a positive impact on the year-round community, including funds for awareness and educational initiatives to honor Indigenous Peoples, allocations to a Special Education Stabilization Fund, and funding for the Opioid Stabilization Fund. Orleans will also vote on whether to adopt a Specialized Energy Code, as well as on funding to complete their Comprehensive Plan. **To support housing and the year-round community, vote YES on Articles 15, 16, 17 & 18, 19 & 20, and 30!**



- Special Town Meeting will be streamed live on Channel 8 and on the [website live stream](#).
- The 2023 Fall Special Town Election will be held on Tuesday, November 7th.

[Click here for the warrant.](#)

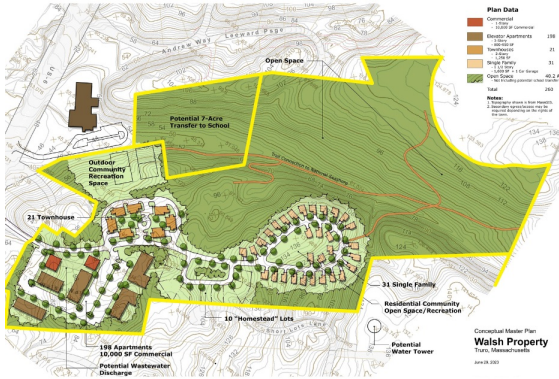


Image: Town of Truro

Click [here](#) for more information about Walsh Property Community Planning Committee (WPCPC)

[Click here for the warrant.](#)

Truro

Truro’s Special Fall Town Meeting will be held on **Saturday, October 21st at 10 am**, in the gymnasium of **Truro Central School** and will feature articles related to the development of the Walsh Property. There is an article to adopt the recommendations of the Walsh Property Community Planning Committee for a maximum of 160 affordable units in two phases; another article will allow the Community Planning Committee to continue their work. Also up for consideration is an article to create an Ad Hoc Walsh Property Committee to act as a channel between residents and government, assist in updating Truro’s housing production plan, and provide updates and input on Walsh Property development.

To support housing, vote YES on Articles 5, 6, 7, and 12!

Provincetown

Provincetown’s Special Town Meeting will be held on **Monday, October 23rd at 6pm at Town Hall**.

There are eight housing-related articles on the Warrant. These articles include funding for the 3 Jerome Smith Site readiness and preparation, and acquisition of properties on Nelson Ave and Shank Painter Road for the creation of future affordable and attainable housing. There are two bylaw amendment articles restricting Short-Term Rentals by banning corporate ownership and limiting the number of certificates to two per person. Two Zoning Bylaw amendments will ban fractional ownership, and remove deed restrictions from Accessory Dwelling Units (ADUs).

To support housing production, vote YES on Articles 7, 8, 9, 10, 11, 12, and 13!

[Click here for the Warrant.](#)



The graphic features a circular inset at the top showing a large audience seated in a town hall auditorium. Below the inset, the Town of Provincetown seal is displayed next to the text "Town of PROVINCETOWN". The main title "SPECIAL TOWN MEETING INFORMATION" is in large, bold, white letters. Below the title, the date and time "October 23, 2023, 6:00 p.m." and the location "Town Hall Auditorium" are listed. A QR code is positioned to the right of the text. At the bottom, the website "www.provincetown-ma.gov/TownMeeting" is provided.



Brewster

Brewster's Fall Town Meeting will be **Monday, November 13th at 6pm**. The warrant is still being finalized but articles that will impact housing production will include an amendment to the existing ADU bylaw and the draft Local Comprehensive Plan (LCP). For more information about the LCP, click [here](#).

Click [here](#) for the Warrant when made available.

For transportation and child care information, click [here](#).

2023 - 2023 Lower Cape Housing Institute (LCHI) Spotlight

The LCHI provides training to municipal officials on the critical need for and mechanics of affordable housing, through virtual workshops and quarterly peer groups. All LCHI programming is open to elected and appointed officials, and is especially valuable for new board and committee members, and future town leaders.

Housing 101 Workshop

This workshop addresses barriers to housing production on the Lower & Outer Cape by providing effective strategies to create more homes in your town. You will leave this workshop with the knowledge and language to support housing initiatives as well as a firm understanding of what must be done to help solve your town's housing crisis.

When: Tuesday, October 17th at 10 am - 11:30 am

[Register Here](#)

LOWER CAPE HOUSING INSTITUTE



HOUSING 101 WORKSHOP: BUILDING & ADVOCATING FOR THE HOMES WE NEED

AGENDA:

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- What is housing and who needs it?
- What can it look like?
- How does it get built?
- What housing developments are happening in your town?



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Community Engagement

This workshop addresses barriers to housing production on the Lower & Outer Cape by Housing opportunities are made or broken at the local level, but recent research has shown that the loudest voices in the room often do not represent the community as a whole. In this session, we'll explore a variety of methods for inviting groups that are underrepresented in local decision-making, including renters, people of color, and parents, into the conversation in order to create more equitable outcomes.

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[Register Here](#)

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Town Highlights

Harwich

Laura Shufelt, Director of Community Assistance, Massachusetts's Housing Partnership reviewed and discussed the Request for Proposal for the development of affordable housing on the Marceline property.

Recording: [Town of Harwich](#)



Image: [Cape Cod Chronicle](#)

Chatham

Parcels off Meetinghouse Road in South Chatham and Main Street in West Chatham have been the subject of two forums to solicit input from residents on preferences for housing development. Developers were also asked to weigh in. The next step is to formally solicit development proposals from developers, but before that happens, the Trust needs to make some decisions. Read the Cape Cod Chronicle [here](#).

Orleans

Two affordable housing development

projects in Orleans are progressing, having been approved for Barnstable County ARPA funding to close funding gaps. Both the 62-unit Pennrose project on West Road (former Cape Cod Five offices) and the 14-unit 107 Main Street project by the Housing Assistance Corporation are now proceeding to the final planning and design stage.



The 66 & 76 Route 6A project (former Governor Prentice Motel site) is also progressing, with the [Request for Proposals \(RFP\) currently open.](#)

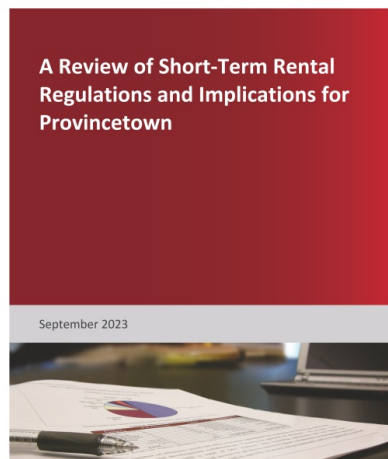
The site off of Route 6A that formerly housed the Underground Mall continues to be vacant, though the project could soon regain traction. Read the Cape Cod Chronicle [here.](#)

Image: 107 Main Street | Cape Cod Chronicle

Provincetown

Assistant director of the UMass Donohue Institute's Economic and Public Policy Research Group presented the findings of their [Short-Term Rental Study](#) to the Provincetown Select Board. Read the Provincetown Independent article [here.](#)

Image: Provincetown Independent



UMassAmherst | Donahue Institute
Economic and
Public Policy Research

Community Events



First Time Home Buyer Education

When: October 19th, October 24th, October 26th

Time: 6:00 PM - 9:00 PM

Where: Lower Cape TV, 5 Namskaket Road, Orleans

First Time Home Buyer Workshop

The [Community Development Partnership](#) (CDP) offers a Homebuyer Education course for first time buyers. This course provides information on budgeting, looking for, selecting, and purchasing a home, and local resources that may be available to buyers. Our first in-person workshop begins on October 19, 2023. Each workshop is three classes, each running from 6 – 9pm.

The course covers: credit health and budgeting; mortgage process and options; finding the right

Cost: \$50 for individuals \$75 for households Small bites will be provided.

home and making an offer; appraisals; home inspection; legal procedures and protections; insurance protection; home energy audits and savings; ongoing homeownership. Participants must complete all course requirements listed below to receive an electronic Certificate of Completion. Certificates are active for two years. The course is open to any interested individual or household (2 people).

[Register Here](#)

Resources



Housing Emergency Loan Program

The program will fund up to ten (10) projects with a maximum loan of \$25,000.

↑

Eastham Housing Emergency Loan Program (HELP)

Qualifying Home Repairs:

- Roofs
- Windows
- Siding
- Failing heat and hot water system
- Upgrading dangerous health and safety code issues

Funding:

Funds up to \$25,000 per home are available for the Eastham (HELP) program. Funds are provided in the form of a fifteen (15) year, 0% interest, forgivable mortgage that is recorded on the property at the Barnstable County Registry of Deeds

before after



Contact:

Martha Person
(508) 432-0015 ext. 102
www.hech.org



EASTHAM RENTAL ASSISTANCE

Do you live or work in the town of Eastham?
Do you need help paying rent?



Homeless Prevention Council is here to help.
In partnership with the town of Eastham.

Eastham Rental Assistance may be available to **year-round renters or people who work in Eastham**. This program helps bridge the gap between income and the cost of rent.

Applicants will be required to go through an income certification process to determine eligibility. The program is available to residents who have an income of up to 120% of the area medium income.

Our case managers are available to help guide you through this process. Call HPC today at (508) 255-9667 for assistance.



(508) 255-9667
help@hpccapecod.org
hpccapecod.org/rental-assistance

Thank you to our generous partners who support the CDP's

Lower Cape Housing Partnership



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This institution is an equal opportunity provider and employer.

Visit our Website

Community Development Partnership | 260 Cranberry Highway, Orleans, MA 02653

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community development partnership

Creating opportunities for people to live, work, & thrive on the Lower Cape



Housing Advocacy Newsletter

November 2023

The CDP's Housing Advocacy Newsletter provides monthly news, updates, and information about upcoming trainings and events.

In November's issue:

- Fall Town Meeting Preview
- Fall Town Meeting Recap
- CDP Program Updates
- Town Highlights
- Community Events

Fall Town Meeting Preview

Fall Town Meeting season is upon us! The Lower and Outer Cape use an “open town meeting” form of government, in which Town Meeting functions as the legislative body and holds the “power of the purse.” Bylaw changes and appropriations of town funds must be approved by Town Meeting voters.



To support housing, vote YES on Articles 4, 5, & 8!

Brewster

Brewster's Fall Town Meeting will be **Monday, November 13**. The Brewster warrant includes several housing-related items: **Article 5** makes amendments to the Accessory Dwelling Unit (ADU) bylaw that would streamline the process in an effort to bolster production of these year-round units. **Article 8** is approval of the draft Local Comprehensive Plan (LCP), which would help the Town balance interests including the local economy, open space, community character, and housing for long-term

For transportation and child care information, click [here](#).

[Click here for the warrant](#)

planning. **Article 4** approves Community Preservation Act (CPA) funding for the buy-down program and construction of 45 units of rental housing at Spring Rock Village.

Truro

Truro's [Town Moderator has issued a continuance for Special Town Meeting](#), which is scheduled for **Thursday, November 16**. CDP's Housing Advocacy Team has been working with Senator Cyr's office to get out the vote (GOTV), encouraging Truro residents to support **Article 5**, which adopts the Walsh Property Planning Committee's recommendations.

Article 6 asks voters to create an Ad Hoc Walsh Property Committee to act as a channel between residents and government, assist in updating Truro's housing production plan, and provide updates and input on Walsh Property development.

The latest coverage from the Provincetown Independent can be found [here](#).

To support housing, vote YES on Articles 5, 6, 7, and 12!

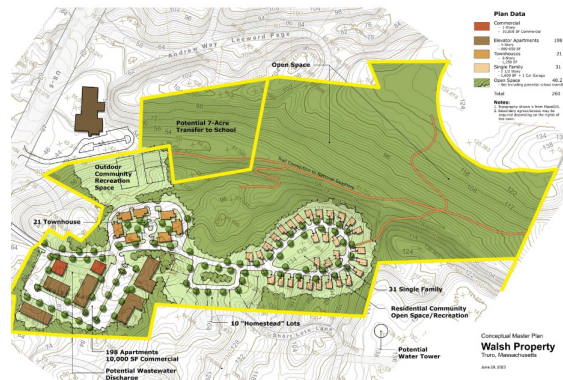


Image: Town of Truro

Click [here](#) for more information about Walsh Property Community Planning Committee (WPCPC)

[Click here for the warrant](#)

Fall Town Meeting Recap

- **Chatham's** Special Fall Town Meeting on September 18 had a record turnout of voters. The motion to fund a new Center for Active Living failed to receive a two-thirds majority vote and did not pass, thus the contingent articles regarding the conversion of the current Center for Active Living into affordable housing were not acted upon.
- All housing-related articles on **Wellfleet's** Special Town Meeting Warrant passed at their September 18 meeting. CDP's Housing Advocacy Team worked to get out the vote for the Wellfleet Special Election on September 27 by phone banking and texting. The two questions on the ballot included funding to design, permit, and construct the wastewater system at 95 Lawrence Road, and funding for a much-needed Town Planner Position. The wastewater system will serve the Residences at Lawrence Hill, the Elementary School, Police Station, and surrounding properties, improving the water quality of the neighborhood. Both ballot questions passed with more than a majority vote.
- The **Orleans** Special Town Meeting took place on October 16 and of the seven articles supported by the CDP, six passed. **Article 30**, which would amend General Bylaws to Adopt a Specialized Energy Code requiring greater energy efficiency in new residential construction failed by just ten votes. Special Town Meeting results can be [viewed in this article from the Cape Cod Times](#).

- All 14 articles on **Provincetown's** warrant passed with minimal objections, with many passing unanimously. Voters approved the purchase of new lots for future affordable housing sites at 22/22R and 24 Nelson Ave, and declared 26 Shank Painter Rd. / 15 Browne St. & 288A Bradford St. as locations for future housing developments. Restrictions were placed on short term rentals (STRs), including the banning of corporate and fractional ownership, and the limiting of two STR certificates per owner. Finally, deed restrictions on ADUs were lifted, making them easier to create.

CDP Program Updates

Lower Cape Housing Institute (LCHI)

The LCHI provides training to municipal officials on the critical need for and mechanics of affordable housing, through virtual workshops and quarterly peer groups. All LCHI programming is open to elected and appointed officials, and is especially valuable for new board and committee members, and future town leaders.

Save the date! Join us **December 12** for our winter Regional Peer Group meeting! This session will be held virtually and we'll have time to hear housing updates from all eight of our Lower and Outer Cape towns, in addition to discussing Gov. Healey's Housing Bond Bill.

[Click here to register!](#)

The first two LCHI workshops happened in October. The 2023-2024 curriculum kicked off with **Housing 101**, an introductory session that outlines what affordable housing is, why it's essential to a healthy community, what it can look like, and how it gets built. The second workshop, **Beyond the Usual Suspects: Addressing Barriers to Participation in Community Engagement** focused on the importance of robust municipal community engagement, understanding who participates and whose perspectives are missing, and strategies to elicit input from underrepresented groups.

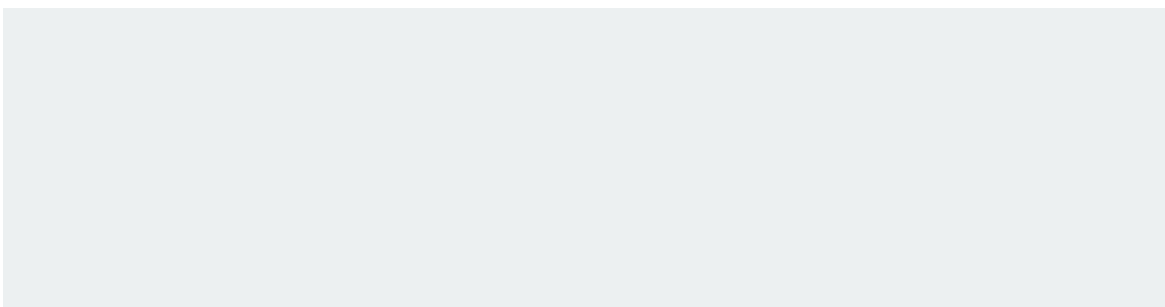


Housing 101 Workshop



Community Engagement Workshop

Lower Cape Housing & ADU Resource Center



Lower Cape Housing & ADU Resource Center



community development partnership



The [Lower Cape Housing and ADU Resource Center](#), formed in 2022, is a collaboration between the Homeless Prevention Council and the CDP. Talitha Abramsen, our Housing Program Resources Manager, assists homeowners who are interested in building an ADU with various services and resources, such as feasibility studies on their property.

[Click here to submit an inquiry and get your ADU process started!](#)

These studies incorporate the following information:

- Public records
- Consultation with Town Health, Planning, and Building Departments
- Analysis of each town's ADU bylaw and regulations

The benefits of a feasibility study are:

- Understanding the Town's criteria for building an ADU
- Clear next steps to move forward
- Confidence to speak with contractors, septic engineers, and other specialists involved in the process

Talitha also shares links to other resources such as comparisons of custom stick built, modular/prefab, and panels construction; lender and incentive information; sources for free plans and examples of Cape of completed builds.

[Read about a recently-completed ADU in Eastham!](#)

Town Highlights

Harwich

The Affordable Housing Trust met on November 6 to discuss the application process for Trust Funding Requests. The Trust voted and approved a draft of the application form. Click the video to hear the conversation.



In other housing news, members of the Harwich Fire Association (HFA) presented their proposal to Community Preservation Committee, seeking \$850,000 to create three workforce housing units on the second floor of the former fire station at 203 Bank Street. Read the Cape Cod Chronicle article [here](#).

Chatham

Chatham Housing Authority's Executive Director, Tracy Cannon, provided an update on the Town's MCI Rental / Housing Savings Program at a recent Affordable Housing Trust Fund Board meeting. The MCI Program is a five-year rental-to-income ownership program that puts half of the rent paid, plus an additional \$200 per month, into an escrow account. At the end of the rental period, the escrow money is then available as a down payment to purchase a home. There are five housing units in this program: four 3-bedroom houses located on the Marconi site and one 2-bedroom house on Crowell Road. Ms. Cannon stated that out of the 20 families selected through this program, 16 families ultimately purchased homes. Currently, there are three vacant units. Ms. Cannon emphasized the current housing market, rising interest rates and lack of affordability will impact the program. The Housing Authority Board will be exploring changes prior to opening the applications to ensure the ongoing success of the program.



Orleans Comprehensive Plan COMMUNITY VISIONING WORKSHOPS

Thursday, November 16, 2023
5:30 - 7:30 PM
Orleans Council on Aging
150 Rock Harbor Rd, Orleans, MA

Tuesday, December 5, 2023
3:00 - 5:00 PM
Orleans Police Station
99 Eldredge Park Way, Orleans, MA

The Town of Orleans is updating its Orleans Comprehensive Plan (OCP), a public process to set a shared community vision for housing, capital facilities, land use, and natural resource protection, as well as a targeted action plan to implement the OCP.

Share Your Ideas!

Your input and participation in these workshops is essential to ensuring that the Orleans Planning Board members gain knowledge and insight into Orleans' central issues and opportunities for creating a vision and long-term goals for a sustainable community. Everyone who lives, works, owns a business or calls Orleans home is invited to participate.

Light refreshments will be provided!

For more information, please contact the Orleans Planning Department at:
<https://www.town.orleans.ma.us/297/Planning>
Phone: 508-240-3700 ext. 2435

Orleans

The Town of Orleans is updating its Orleans Comprehensive Plan (OCP), a public process to set a shared community vision for housing, capital facilities, land use, and natural resource protection, as well as a targeted action plan to implement the OCP. Two visioning sessions will be held to gather public input. These sessions will be held on **Thursday, November 16** from 5:30-7:30 pm at the Council on Aging, and **Tuesday, December 5** from 3-5pm at the Police Station.

Image: Town of Orleans

Eastham

An [October 12 presentation](#), led by Jeremy Lake of Union Studio, reviewed the process by which Union Studio developed their Preferred Concept Design for the North Eastham Master Plan. Recommendations for T-Time, the Town Center Plaza property, and the Council on Aging were formulated

using multiple rounds of input from residents to serve as a vision for the future of those locations. The goal is to create a revitalized village center that includes green space, commercial space, and housing. This plan will be brought to the Select Board in early December for approval.

To make the North Eastham Master Plan a reality, the town of Eastham needs to amend its zoning laws and is accepting input on the process. There are a variety of changes that are under consideration, and property and business owners in the district will benefit from collaborating with the town as decisions are made.

TOWN OF EASTHAM

NORTH EASTHAM ZONING & CORRIDOR PLAN

The Town is working on new zoning regulations. Your input is critical to our shared success.

OBJECTIVE
Develop zoning changes for the mixed use North Eastham Corridor Special District (ECSD), with the goal of encouraging quality development and redevelopment projects that meet identified community needs and existing business needs for housing, economic opportunity, and infrastructure.

STRATEGIES

- Streamlined Form-Based Code regulations
- Architectural and site design standards
- 40R Smart Growth Zoning
- District Improvement Financing (DIF) Overlay
- Identify potential private and public land use opportunities along Route 6 to coordinate with the North Eastham Village Center Master Plan.

COMPONENTS

Form Based Code Zoning Updates to the North Eastham Corridor Special District (ECSD)
Streamlined zoning regulations with predictable, context sensitive design and performance standards that provide a clear regulatory approval process.

Develop Architectural Design Standards for the ECSD
Translate the Town's already-established vision for the ECSD, including desirable and undesirable patterns of growth and development/redevelopment, aesthetics and community character, and Town goals into a set of comprehensive zoning bylaw amendments that anticipates and manages future growth in a manner consistent with the goals of Eastham's Strategic Plan

Zoning Overlay: 40R Smart Growth
Research feasibility of implementing a 40R Smart Growth District that encourages compact, mixed-income housing.

District Improvement Financing (DIF)
Research feasibility of implementing a DIF Overlay to enable tools to identify and capture incremental tax revenues from new private investment and direct them toward public improvement and economic development projects.

Corridor Plan: Route 6 North Eastham Village Center Master Plan
Develop a land use plan for the North Eastham Village Center that coordinates with the findings of the North Eastham Village Center Master Plan and the proposed form-based zoning code. The Corridor Plan will be based on input from North Eastham business and property owners and will delineate opportunities for future public and private development.

WE WANT TO MEET WITH YOU!

STAKEHOLDER SESSIONS

- Design charrette (Autumn 2023, date TBD)
- Business & property owner interviews
- 1x1 meetings with town staff & consultant

BENEFITS

- Make sure your current/future business & redevelopment plans align with town regulations
- Get property specific ideas and guidance

SETUP AN APPOINTMENT

- Monthly - First Tuesdays between 100-400 PM
- Other times as available
- Contact Paul Lagg, Town Planner
 - 774-803-3228
 - plagg@eastham-ma.gov



Cape Cod Towns Awarded OneStop Grants

In late October, the Healey-Driscoll administration announced that \$164 million is being awarded statewide. More than \$12 million is on its way to Cape Cod through 23 grants awarded for projects in [11 Cape Cod towns](#), including most of the Lower and Outer Cape municipalities. These grants represent significant investments in wastewater infrastructure, housing, and economic development across the region.

Wellfleet

As part of these grants, Wellfleet received a \$3 million MassWorks grant to support a \$4.6 million wastewater treatment facility. The Town is building the facility to serve the town-approved affordable housing development at 95 Lawrence Road and surrounding properties.

“This grant award represents the hard work of the Wellfleet community in supporting efforts to address our housing and wastewater challenges. We extend our profound appreciation to the Healey-Driscoll Administration and the Community One Stop for Growth Program (MassWorks) for this opportunity to improve our community,” stated Wellfleet Town Administrator Richard Waldo.

Read the Cape Cod Times coverage, [here](#).

Provincetown

Provincetown has received \$300,000 in State Grant Awards for Economic Development Projects. These include \$20,000 from the Housing Choice Grant Program, \$100,000 from the Rural and Small-Town Development Fund, and \$180,000 from the Site Readiness Program. These grants will further



enhance the Town's ongoing commitment to sustainable economic development and community improvement. For more details, read [here](#).

Community Events

WHEN OPPORTUNITY PRESENTS ITSELF, WILL YOU BE READY?



First-Time Homebuyer Workshop

can help you
prepare
for success

The CDP can help you prepare for homeownership in the future with strategies and resources you can use today. Understanding your spending habits, income, and credit are all ways to be mortgage ready.

December 5, 7
December 12, 14

6:15 PM - 8:30 PM
Virtual via Zoom

Individuals \$50
Households \$75

Graduates may be eligible for certain discounted mortgage products.



To register, visit: capecdp.org/upcoming-events

For questions contact:

Pelinda Deegan | pelinda@capecdp.org | 508.290.0115

Thank you to our generous partners who support the CDP's
Housing Programs!

**We are deeply grateful for our donors and partners.
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Affordable Rentals and Canal House

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The Mary-Louise Eddy and Ruth N. Eddy Foundation
St. Christopher's Church
St. Vincent De Paul Society
Cape Cod Foundation-Toop Family Fund
Cape & Islands United Way

Lower Cape Community Housing Partnership

Cape Cod Healthcare Foundation
Community Preservation Committees of
Brewster, Chatham, Eastham, Provincetown, Truro, and Wellfleet
Massachusetts Community Health & Healthy Aging Funds
Massachusetts Executive Office of Housing and Livable Communities

Lower Cape Housing & ADU Resource Center

Sailors' Snug Harbor of Boston

Home Ownership Education Program (HOEP)

Massachusetts Division of Banks

HOEP Workshop Sponsor

Seamen's Bank



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Housing Advocacy E-Blast

December 2023

Please read on for information about upcoming trainings and events.
Join us and spread the word about these great opportunities!

IS YOUR GOAL TO BECOME A HOMEOWNER?



First-Time Home Buyer Workshop

can help you
prepare
for success

Buying your first home is not easy, especially with rising housing costs and interest rates. The CDP can help you get started. This workshop will help you find resources and tools to help you achieve your housing and financial goals.

December 5, 7
December 12, 14

6:15 PM - 8:30 PM
Virtual via Zoom

Individuals \$50
Households \$75

Graduates may be eligible for certain discounted mortgage products.



To register, visit: capecdp.org/upcoming-events

For questions contact:

Pelinda Deegan | pelinda@capecdp.org | 508.290.0115

FTHB is made possible with
support from Seamen's Bank

SEAMEN'S BANK
Member FDIC · Member DIF

Buying a first home is not easy, especially with rising housing costs and interest rates. The good news is that home ownership education can help future home buyers find resources and tools to help them achieve their housing and financial goals.

The CDP is here to help first-time home buyers get started and closer to their goal of one day owning a home. Our Home Ownership Education Program (HOEP) includes **First-Time Home Buyer Workshops** (FTHB) and **Individual Counseling**.

FTHB Workshops take some of the mystery and stress out of the home buying process, as well as help participants potentially save time and money. Participants learn about budgeting; looking for, selecting, and purchasing a home; and finding local resources that may be available to buyers. **The December workshop series is virtual; participants are required to attend all four sessions on 12/5, 12/7, 12/12, 12/14 from 6:15-8:30 PM.** At completion, graduates may be eligible for certain discounted mortgage products.

Questions, contact Pelinda Deegan, Pelinda@capecdp.org or 508.290.0115

[REGISTER HERE](#)

2023 - 2024 LOWER CAPE HOUSING INSTITUTE



REGIONAL PEER GROUP MEETING

Description:

These Peer Group meetings are an informal discussion space for municipal officials and town staff who are involved in or interested in housing production on the **Lower & Outer Cape**. Towns will have an opportunity to share updates on their housing initiatives and projects.

This event will be **fully virtual**, and will include all eight towns of the Lower and Outer Cape.

Audience: elected and appointed town officials and town staff such as current members of the following boards & committees: Select Board, Finance Committee, Planning & Zoning Boards, Community Preservation Committee, Housing Trust, Housing Committee, Housing Authority, Local Housing Partnership, Town staff, etc.

Speaker:

Matt Noyes, Citizen's Housing & Planning Association, Director of Public Policy



We will discuss:

- An update on the Governor's \$4.1 billion Housing Bond Bill
- Results and recommendations from the Provincetown Short-Term Rental Study
- Town housing highlights

Tuesday | 12.12.2023 | 3 pm - 5 pm | Remote via Zoom

[Click here to register or contact Amanda Bebrin, Director of Housing Advocacy at \(508\) 290-0130 or email at \[amanda@capecdp.org\]\(mailto:amanda@capecdp.org\)](#)



community development partnership

[REGISTER HERE](#)



The ABCs of ADUs

A tool to increase year-round housing for Outer Cape residents

Join us for free information sessions on ADUs (Accessory Dwelling Units). You will learn about:

- The need for ADUs and key stages and players involved in building ADUs.
- The types of support the ADU Resource Center provides.
- Funding resources and incentives offered, including the Wellfleet Affordable Housing Trust's ADU Loan Program.

<p>Wellfleet Tue, December 12 6:00-7:30 PM</p>	<p>Harwich Wed, December 13 6:00-7:30 PM</p>
<p>Wellfleet Public Library 55 West Main St</p>	<p><i>Housing Resource and Options Fair</i> "The 204" Municipal & Cultural Building 204 Sisson Road No registration necessary</p>



TO REGISTER:
<https://bit.ly/3sHafka>

Questions, contact Talitha Abramsen
Talitha@capecdp.org or 508.290.0119

A program of the Lower Cape Housing and ADU Resource Center, an initiative of the Community Development Partnership and the Homeless Prevention Council.



community development partnership



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2023 SPECIAL TOWN MEETING REPORT

Brewster, Orleans, Wellfleet & Provincetown



\$5.7M

Approved for
housing articles



\$762,500

CPA funding approved
for housing articles



\$4.8M

Approved for
development and
acquisition



6

Zoning articles
approved for
housing



5

Development and
acquisition articles
approved for housing



17

Approved
housing articles



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Housing Advocacy Newsletter

December 2023

The CDP's Housing Advocacy Newsletter provides monthly news, updates, and information about upcoming trainings and events.

Season's Greetings from the Housing Advocacy Team! As we wrap up the year, we want to express our gratitude to you for being a vital part of our Lower Cape Housing Institute. Your advocacy and support have fueled our workshops and we look forward to continuing this journey with you in the coming year.

In December's issue:

- Fall Town Meeting Wrap-Up
- CDP Program Updates
- 2023 Town Highlights
- Team Highlights
- Community Events
- Community Resource

Fall Town Meeting Wrap-up

Provincetown, Wellfleet, Orleans, Chatham, and Brewster all held Fall Town Meetings.

Voters had opportunities to support a range of housing-related articles, from bylaw changes to funding for wastewater treatment. See our summary of the results below!

2023 SPECIAL TOWN MEETING REPORT

Brewster, Orleans, Wellfleet & Provincetown



\$5.7M

Approved for housing articles



\$762,500

CPA funding approved for housing articles



\$4.8M

Approved for development and acquisition



6

Zoning articles approved for housing



5

Development and acquisition articles approved for housing



17

Approved housing articles

CDP Program Updates

Lower Cape Housing Institute (LCHI)

The LCHI provides training to municipal officials on the critical need for and mechanics of affordable housing, through virtual workshops and quarterly peer groups. All LCHI programming is open to elected and appointed officials, and is especially valuable for new board and committee members, and future town leaders.

Join us **January 9th** for our next LCHI workshop, ADU's to Zoning Changes: Strategies to Encourage Housing Production. We'll cover some of the different tools available for towns to create housing, including accessory dwelling units.

[Click here to register](#)

Lower Cape Housing & ADU Resource Center



DETACHED



INTERIOR (LOWER LEVEL)



ATTACHED



ABOVE GARAGE



INTERIOR (UPPER LEVEL)



GARAGE CONVERSION

The ABCs of ADUs

A tool to increase year-round housing for Outer Cape residents

Join us for free information sessions on ADUs (Accessory Dwelling Units). You will learn about:

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Questions, contact Talitha Abramsen
Talitha@capecdp.org or 508.290.0119

A program of the Lower Cape Housing and ADU Resource Center, an initiative of the Community Development Partnership and the Homeless Prevention Council.




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2023 Town Highlights

Are you curious about the approaches that each town in our region has been taking to tackle the housing crisis? From creative zoning strategies to public-private partnerships, each town has been making strides in their own unique way. Take a look at our 2023 highlights and see for yourself the exciting progress that has been made towards **creating more affordable and accessible housing options for all.**

Provincetown

Working with UMass Donohue, Provincetown released their [Short-Term Rental Study](#), which provides insight into the nature and impact of STRs on existing housing stock. This in turn is helpful in understanding what towns can be doing to mitigate and manage those impacts.

Truro

In October, after two and a half years of engaging in a community-based planning

process, the Walsh Property Community Planning Committee published their [Final Report and Recommendations](#), which includes a target goal of 160 units of affordable and attainable housing.

Wellfleet

Wellfleet was awarded a [\\$3M MassWorks](#) grant to construct a wastewater facility that will service the Residences at Lawrence Hill, fire and police stations, and elementary school.

Eastham

Eastham voters approved a [\\$6M debt exclusion](#) to pay for the planning, design, engineering and permitting of a town wastewater system!

Orleans

With the [issuance of permits](#) in the near term, the Pennrose development's 62 units will take Orleans' Subsidized Housing Inventory (SHI) to about 11% of its year-round housing stock, exceeding the state requirement of 10%. 107 Main Street's 14 units should take it over 11%! Orleans will be the first town on the Cape to exceed the 10% SHI threshold.

Chatham

The Town of Chatham held [three community forums with the Barrett Planning Group](#) for a visioning process for the town-owned properties on Main Street and Meeting Housing Road.

Brewster

Among the first in the region to pass an ADU bylaw in 2018 [Fall Town Meeting approved changes to this bylaw](#) to make it easier for residents to take advantage of, in an effort to bolster production of these year-round housing units.

Harwich

The Harwich Affordable Housing Trust has been working through their goals, mission, and [5-year plan](#) and have identified town-owned land as well as local projects that would increase housing production.


Team Highlights

In November, our housing team attended the Massachusetts Association of Community Development Corporations (MACDC) Annual Meeting. They gathered with over 100 peers from community development corporations from throughout the Commonwealth. Participants discussed and developed action plans to addressing the critical need for affordable housing in Massachusetts.



Our very own Pelinda Deegan received an MACDC's Rising Star Award, in recognition of her years of diligent and compassionate service as the CDP's Housing Advocacy Program Manager. We are so fortunate to count Pelinda as part of our team!

Community Events



1ST ANNUAL *Housing* RESOURCE AND OPTIONS FAIR



**Wednesday,
December 13th**

at 204 Sisson Road,
Harwich
2nd floor library
5:30pm - 7:30pm

**Come to our Housing Resource
and Options Fair and find out
more about housing availability
and payment assistance**

**For more information:
774-994-3968 or bpowell@harwich-ma.gov**

**Participating
organizations
include:**

- *Lower Cape Housing and ADU Resource Center*
- *Community Development Partnership*
- *Harwich Ecumenical Council for Housing (HECH)*
- *Habitat for Humanity*
- *Backyard ADUs*
- *The Cooperative Bank of Cape Cod*
- *Homeless Prevention Council*
- *...and more!*

***The ADU Resource Center will be offering a workshop (6:00 - 7:00): The ABC's of ADU's - A Year Round Housing Option for the Lower Cape**

Community Resource

MCI Rent Escrow Lottery Packet Available Now

The MCI Escrow Program is a five-year home ownership program that puts a portion of your rent into escrow. That amount is currently \$1,150.00 per month. That money is then available to you for the sole purpose of purchasing a home if at the end of the program you are qualified and able to do so. You are not required to purchase a home in Chatham, but you must buy on Cape Cod. If for any reason you do not qualify for a mortgage at the end of the five years, the escrow funds go back into the general fund. This money will only be available if you are current in your rent.

This program is sponsored by the citizens of the Town of Chatham and is run by the Chatham Housing Authority. Chatham Housing Authority's mission is to build, maintain and administer

affordable community housing to residents, with particular attention to the elderly, disabled, and families. They assist not only those in Chatham but across the Cape who have difficulty in finding affordable, safe, and adequate housing to rent or buy. Disabled persons are entitled to request a reasonable accommodation.

[Click here for the Lottery Packet](#)

[Click here for the Application](#)

THANK YOU

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Community Preservation Committees of
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