Town of Falmouth
DRAFT Housing Production Plan
2024-2029

February 15, 2024

Prepared for the Town of Falmouth
By Horsley Witten Group &
Barrett Planning Group

Acknowledgements

Falmouth's Housing Production Plan represents the collaborative efforts of town residents, board and committee members, town staff, consultants, and other stakeholders. Each participant has played a vital role throughout this process, from the initial stages to the completion of the plan. The Planning Department extends its appreciation to the Select Board, Planning Board, Affordable Housing Committee, and Town staff, along with all members of the community who engaged in discussions and shared their insights and ideas for the Town of Falmouth.

Falmouth Housing Production Plan, 2024-2029

FALMOUTH SELECT BOARD

Nancy Robbins Taylor, *Chair*
Edwin (Scott) P. Zylinski II, *Vice Chair*
Douglas C. Brown
Onjalé Scott Price
Robert P. Mascali

TOWN OF FALMOUTH STAFF

Mike Renshaw, *Town Manager*
Peter Johnson-Staub, *Assistant Town Manager*
Kimberly Fish, *Housing Coordinator*
Jed Cornock, *Town Planner*

CONSULTALT TEAM

Horsley Witten Group
Jeff Davis, *Project Planner*

Barrett Planning Group LLC
Alexis Lanzillotta, *Project Manager*
Tony Duong, *Community Planner*
Judi Barrett, *Principal-in-Charge*

FALMOUTH PLANNING BOARD

Charlotte Harris, *Chair*
Patricia Kerfoot, *Vice Chair*
Paul Dreyer, *Clerk/Secretary*
Jim Fox
Robert Leary
John Druley
Pamela Harting-Barrat

FALMOUTH AFFORDABLE HOUSING COMMITTEE

David Garrison, *Chair*
Jessica O'Brien, *Vice Chair*
Chinna Mapp, *Clerk*
Kerry Walton
Pamela Harting-Barrat
Gina Torielli
Samuel Patterson

Table of Contents

Page intentionally left blank.

Executive Summary

Background of Update

The Town of Falmouth adopted its previous Housing Production Plan (HPP) in 2018. This update comes after five years of significant change in the region and across the world. The COVID 19 pandemic caused disruptions everywhere and changed the ways many people chose to live. Anecdotally, many people who grew up in Falmouth have "come home" (or have tried to) to be closer to family and friends. Many people with second homes in the Town have decided to make Falmouth their permanent address. People from greater Boston, New York, and elsewhere fled urban areas to retire or work remotely in smaller, quieter communities like Falmouth. All these things and more have served to exacerbate the housing affordability crisis already very apparent in 2018. Homes that were out of reach to schoolteachers, first responders, nurses, and other working people then are now often unaffordable for professional families with two working adults. All the issues and barriers identified in the 2018 HPP remain but magnified. This update attempts to concisely and directly address the most critical actions to take in the next five years to confront the ever more serious housing crisis.

Falmouth is a vibrant community known for its maritime history, natural landscapes and beaches, and vibrant, walkable main street. Tourism is a major economic driver for Falmouth and all of Cape Cod, with the population estimated to nearly triple in the summer months, putting additional burdens on existing housing and Town services. This has significantly affected the community's socio-economic character and housing mix with increasing amounts of seasonal or occasional housing units. Year-round residents are struggling to remain in the community. Falmouth has been facing a housing crisis for over a decade, and it is only getting worse: fewer and fewer households have the means to afford to buy or rent in town as housing prices far outstrip income growth and fewer homes are available for year-round occupancy.

WHY A HOUSING PRODUCTION PLAN?

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

In addition to the value of having a long-term plan for meeting local housing needs, an HPP has immediate practical implications under Chapter 40B. A community that has adopted an approved HPP and adds units to its SHI at an annual rate of at least 0.5 percent of its total year-round housing units (in accordance with the goals of the HPP) may invoke "Safe Harbor" status in response to a comprehensive permit application.[1]

[1] Once adopted at the local level by the Select Board and Planning Board, the Town will submit this HPP to EOHLC. Upon state approval, the HPP will be in effect for a period of five years. These steps are required for a town to rely on the HPP as a later basis seeking plan certification.

This means that the Town may impose conditions on or outright deny the issuance of a comprehensive permit, resulting in more control over the type, location, and design of residential development while continuing to meet housing needs through HPP strategies. Achieving the 0.5 percent annual increase entitles a community to one year of Safe Harbor while reaching one percent or greater allows for two years. Falmouth has met these standards once so far and achieved a one-year "Safe Harbor" status in 2009-2010. Once this plan is accepted by the MA Executive Office of Housing and Livable Communities (EOHLC), Falmouth needs to add at least 80 new units to its SHI per year to qualify for one year of Safe Harbor designation.

The summary below includes highlights from the Housing Needs Assessment, as well as the Goals and Implementation Strategies developed for this plan.

Needs Assessment Summary

The points below are cited and explained further in the Needs Assessment.

DEMOGRAPHIC PROFILE

- Falmouth's population grew most significantly during the 1950s and 1970s. It has leveled off since 2000, dropping somewhat in 2010 but then rising back up in 2020.
- Population projections predict that Falmouth's population will decline through 2050, mostly among younger age cohorts while still increasing among older adults.
- The Town's population is aging rapidly; while this is true across Cape Cod and beyond, the pace is more pronounced in the Upper Cape than Capewide.
- More of the Town's households consist of 65+ residents living alone compared with the state average (19 percent vs. 12 percent), although Falmouth is in line with the county.
- The proportion of households with children has declined slightly more significantly in Falmouth than for the county as a whole; Capewide, this trend is significantly more pronounced than across Massachusetts.
- Falmouth's population has become more racially and ethnically diverse, although Barnstable County is generally less diverse than Massachusetts.
- Disability levels in Falmouth remain higher than the county and state. Falmouth has a higher share of residents with a disability overall and in most age cohorts as compared to the Upper Cape, Barnstable County, and Massachusetts.
- While Cape Cod has overall higher proportion of residents with a disability than the state, the percentage of older adults 65-74 and 75+ with a disability in Falmouth and the Upper Cape is significantly lower than the state and even the county as a whole.

ECONOMIC PROFILE

- A growing number of households earn higher incomes; from 2012 to 2022, the proportion of households earning over $100,000 (adjusted for inflation) increased from an estimated 26 percent to 45 percent.
- Family households — and married couple families with children in particular — earn more than nonfamily households.

- Homeowners and householders age 45-64 have higher median incomes then renters and other age cohorts.
- Falmouth has a greater share of households receiving SNAP/food stamps or Supplemental Security Income (SSI) than other Upper Cape communities. Falmouth also has a higher share of individuals living in poverty than its neighboring communities.
- Nearly half of Falmouth working residents are employed in higher-paying "management, business, science, and arts" occupations compared to production or service-oriented occupations. This is a higher share than Barnstable County, but lower than the state.
- The number of employees working in Falmouth (not including those who are self-employed) fluctuates by about 2,500 Seasonally. Year-round, health care and social assistance is the leading industry in terms of number of jobs; in the summer months, accommodation and food services is the leading industry. However, regardless of season, the top five industries remain consistent.
- Professional and technical services is the industry proportionally more represented in Falmouth compared to the broader region due to the predominance of science-related jobs in Falmouth.
- Falmouth has a higher estimated share of residents age 25+ who have not completed high school compared to its neighbors, yet also has a higher share of residents who have achieved advanced degrees.
- School enrollment in the Falmouth Public Schools has declined by about 1,600 students over the past twenty years.

HOUSING PROFILE

- Only 70 percent of housing units are counted as year-round units, with 30 percent counted as seasonal units. This percentage of seasonal units is slightly higher than Cape Cod overall.
- The housing stock in Falmouth is older than other Upper Cape communities, but in line with the county. Only 10 percent of the Town's housing stock was built in 2000 or later compared to 14 percent for the Upper Cape.
- Proportionally, Cape Cod's housing stock is newer than the state; in Massachusetts, nearly 50 percent of homes were built prior to 1960, compared to an estimated 26 percent for Barnstable County.
- Single-family homes still make up a large majority of Falmouth's housing stock, with an estimated 86 percent of units in single-family, detached structures and 5 percent in attached single family (i.e., townhouses). Another 5 percent of units are in 2-4 unit buildings, with most of the remainder in buildings with 5 or more units.
- Recent development trends indicate a high level of teardown activity, with one demolition/rebuild permit issued for every three new residential building permits over the past 22 months.
- The share of registered short-term rentals (STRs) compared to total housing units in Falmouth is on par with Mashpee and Sandwich. However, there is concern that the registered number is far lower than the actual number of STRs.
- There is a significant housing affordability gap in Falmouth at every low-moderate income level based upon levels of housing cost burden – i.e., households paying more than 30 percent of their

income toward housing.

- Those looking to buy in Falmouth face a significant affordability gap unless they earn substantially more than the HAMFI for the region (currently $124,300).
- Many renters in Falmouth currently are unaffordably housed, with over 50 percent estimated to be paying more than 30 percent of their incomes toward housing.
- At 8.13 percent, Falmouth is closer to achieving 10 percent affordable units under Chapter 40B compared to other Upper Cape communities. Nearly a quarter of the Town's SHI-eligible units are owned by Falmouth Housing Authority, which manages 30 properties totaling over 300 housing units.

BARRIERS TO DEVELOPMENT

The major factors limiting Falmouth's affordable housing development activity can be broken down into the following broad categories:

- Infrastructure: sewer, water, and transportation infrastructure must be able to handle increased, dense housing units.
- Regulatory Constraints: Falmouth's Zoning Bylaw may limit or prohibit certain affordable housing development strategies that could otherwise help the Town meet its goals.
- Environment: wetlands, open space, water resources, etc. constrain development locations.
- Property Costs and Availability: land available for housing development is more and more limited. Consequently, the cost of land and housing is increasing significantly. In addition, year-round rental housing is limited and pricey.
- Availability of Subsidy Funds: affordable housing projects require subsidies or incentives for private developers to undertake them. Falmouth will need to grow local funding sources and seek outside funding for the initiatives proposed in this plan.
- Community Perceptions: many residents remain concerned about the impacts that new development will have on local services and quality of life. Many also have negative impressions of affordable housing and question whether there is a real need for such development in Falmouth.

Goals and Strategies

GOALS

The Town of Falmouth must produce at least 80 new units of affordable housing per year in order to qualify for "Safe Harbor" status, allowing it to have more control over Comprehensive Permit Applications. This annual minimum is the recommended yearly goal in this HPP. However, because the need for affordable and attainable housing is demonstrably greater than ten percent of the Town's year-round housing stock, Goal 1 addresses the Town's continued commitment to creating and preserving affordable housing beyond the threshold under Chapter 40B. The plan must also include qualitative goals encouraging the development of a variety of housing types.

The housing goals in this plan are as follows:

1. Produce at least 80 units of affordable housing annually, and remain committed to producing affordable units beyond the ten percent statutory minimum under Chapter 40B.
2. Promote a diversity of housing types targeting different household needs.
3. Maximize the number of affordable units included in development on Town-owned land. *(See Map 11, attached)*
4. Prioritize creation of affordable rental units.
5. Work with private developers to ensure community needs for affordable housing are met.
6. Minimize greenfield development by targeting residential development and redevelopment where it already exists
7. Consider and apply the findings of other planning processes including the Town's Local Comprehensive Plan and the Cape Cod Commission's Regional Housing Strategy.

STRATEGIES

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

Regulatory Strategies

1. Establish mechanisms to monitor or regulate Short Term Rentals.
2. Allow more diverse housing types in more areas.
3. Explore regulatory options to encourage the development of smaller "starter homes."
4. Consider adopting pre-approved detached ADU plans to eliminate regulatory Board review and incentivize more property owners to participate.
5. Explore joint initiatives to support the town's seasonal workforce while respecting the need for year-round rental housing.
6. Expand inclusionary zoning (IZ) provisions.
7. Modify the Transfer of Development Rights (TDR) bylaw by adding additional density bonuses for affordable dwellings.

Capacity Building Strategies

8. Conduct ongoing community outreach and education regarding affordable housing needs locally and regionally.
9. Formalize a program to monitor existing deed-restricted housing units and enforce current conditions.
10. Market the accomplishments of the Falmouth Affordable Housing Fund.
11. Strengthen local and regional partnerships to share ideas and resources, learn from others, and explore new ways of creating affordable housing.

Affordable Housing Strategies

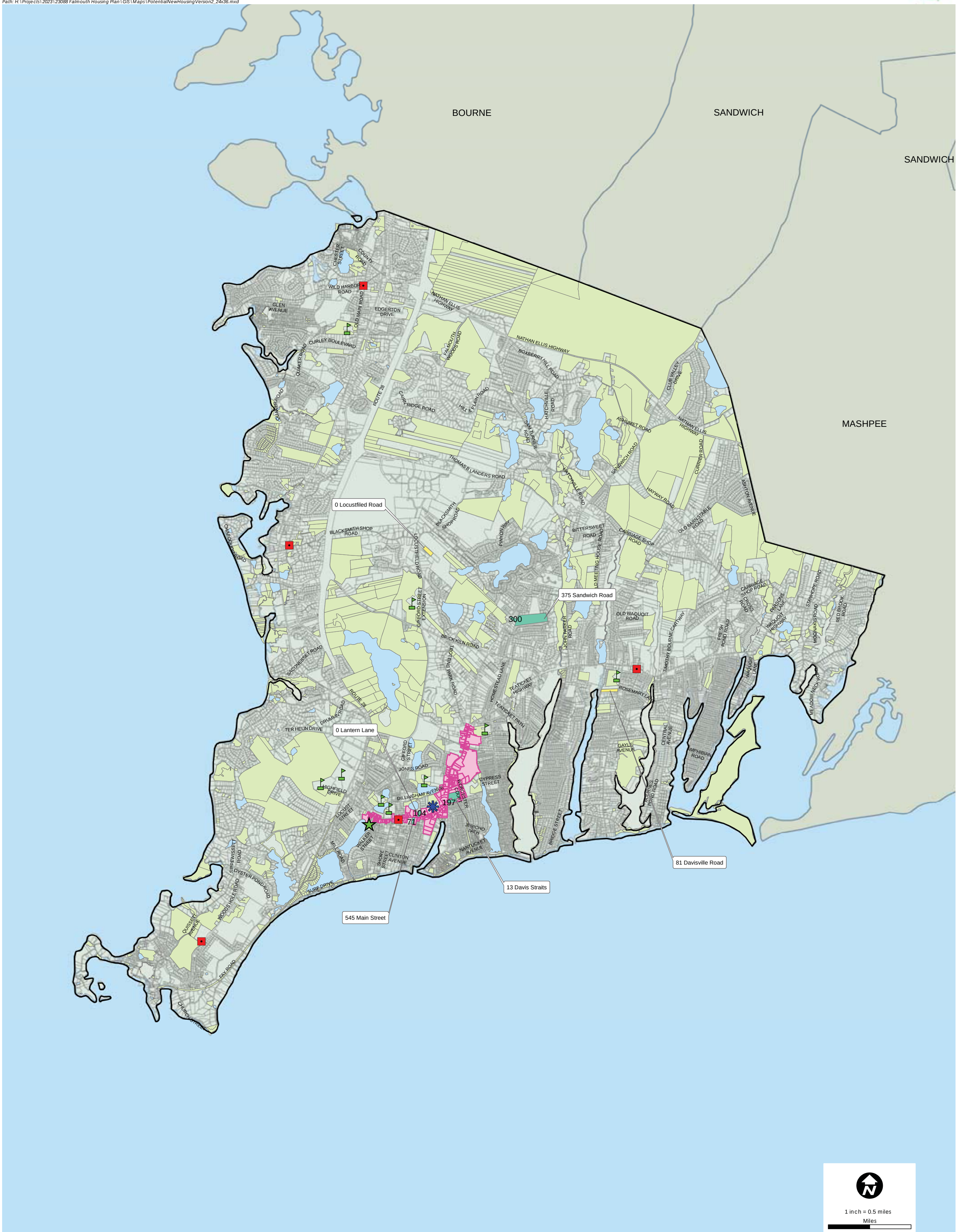
12. Develop criteria with other departments for assessing the best use of current and future Town-owned properties.
13. Encourage development that includes a number of units for special needs populations such as formerly homeless households or persons with disabilities.
14. Develop informational materials for developers and property owners on a series of topics, with an emphasis on local comprehensive permits.
15. Make suitable public property available for affordable housing.
16. Consider allocating a percentage of sewer capacity for affordable/community housing projects.
17. Issue a standing Request for Proposals (RFP) to acquire property for the development of affordable housing.

Finance and Subsidy Strategies

18. Encourage unique development approaches that utilize the Falmouth Affordable Housing Fund.
19. Provide support for the Falmouth Affordable Housing Fund by exploring additional resources and strategies to capitalize the Fund.
20. Explore tax relief for property owners who offer year-round affordable rentals.
21. Consider utilizing the state's Tax Increment Financing (TIF) program as an opportunity to encourage affordable housing development in designated commercial areas.
22. Explore the applicability of federal, state, and regional programs to finance affordable or mixed income housing projects.

Horsley Witten Group
Sustainable Environmental Solutions

Path: H:\Projects\2023\23088 Falmouth Housing Plan\GIS\Maps\PotentialNewHousingVersion2_24x36.mxd



Date: 2/9/2024
Data Sources: Bureau of Geographic Information (MassGIS), ESRI, Town of Falmouth

This map is for informational purposes and may not be suitable for legal, engineering, or surveying purposes.

- Town Boundary
- Parcels
- Proposed housing development
- Town-owned property appropriate for development
- Mixed Residential and Commercial Overlay
- Falmouth Openspace
- Fire Station
- Police Station
- School
- Town Hall

Potential Locations for New Housing Development

Housing Production Plan
Falmouth, Massachusetts

Needs Assessment

Introduction

The Needs Assessment of a Housing Production Plan serves two primary purposes: to explore data relating to a community's population, households, and housing stock, and to assess barriers to affordable housing production and preservation. As such, this Needs Assessment includes the following sections:

- **Demographic Profile**, which reviews changes over time relating to the makeup of Falmouth's population and households;
- **Housing Profile**, which explores Falmouth's current housing stock, including its growth over time and characteristics such as housing type, size, and age;
- **Economic Profile**, which examines socioeconomic characteristics Falmouth's households, its labor force (residents over age 16 either working or looking for work), and its employment base (jobs within a community); and
- A review of **Challenges to Producing Affordable Housing**, which focuses on Falmouth's infrastructure, regulatory constraints, environmental considerations, property costs and availability, funding sources to support affordable housing creation and preservation, and community attitudes surrounding housing.

Information for this Needs Assessment comes from a variety of sources, including the Town, the community engagement process, previous plans and studies, the Cape Cod Commission, state agencies, proprietary data, the U.S. Department of Housing and Urban Development (HUD), and the U.S. Bureau of the Census. The most frequently used sources of data are:

- **The Census of Population and Housing (Decennial Census).** This plan draws from Census 2020 where appropriate, but historical census tables were also used for analyzing trends over time.
- **The American Community Survey (ACS).** The ACS provides demographic and housing estimates for large and small geographic areas every year. Although the estimates are based on a small population sample, a new survey is collected each month, and the results are aggregated to provide a "rolling" dataset on a wide variety of topics. As such, ACS data are estimates and subject to a margin of error. In most cases, data labeled "ACS" in this plan are taken from the most recent five-year tabulation: 2018-2022 inclusive.
- **State Data Center at UMass Donahue Institute.** The State Data Center (SDC) Program was established by the US Census Bureau in 1978 to partner with states to make data readily available at the state level through partnerships with state agencies, universities, libraries, and more. In Massachusetts, the State Data Center is housed at the University of Massachusetts Amherst Donahue Institute, which also produces the population projections used in this plan.
- **HUD Consolidated Planning/Comprehensive Housing Affordability Strategy (CHAS) Data.** Created through a combined effort of the U.S. Department of Housing and Urban Development (HUD) and the Census Bureau, this dataset is a "special tabulation" of ACS According to the HUD guidance, "these special tabulation data provide counts of the numbers of households that fit

certain combinations of HUD-specified criteria such as housing needs, HUD-defined income limits (primarily 30, 50, and 80 percent of median income) and household types of particular interest to planners and policy-makers." The most recent CHAS Data are based on ACS 2016-2020 estimates.

Income levels used for the CHAS data rely on annually published income thresholds established by HUD to determine eligibility for various assisted housing programs and subsidies. These income limits apply to larger geographies called Metropolitan Fair Market Rent (FMR)/Income Limits Areas; all of Barnstable County is in the same FMR. Table 1 below shows the current income limits for Barnstable County. The acronym HAMFI stands for HUD Area Median Family Income.

Table 1. FY2023 Income Limits for Barnstable County

	Household Size						
	1	2	3	4	5	6	7
30% HAMFI	$24,200	$27,650	$31,100	$34,550	$37,350	$40,280	$45,420
50% HAMFI	$40,300	$46,050	$51,800	$57,550	$62,200	$66,800	$71,400
80% HAMFI	$64,450	$73,560	$82,850	$92,050	$99,450	$106,800	$114,150
100% HAMFI	$80,550	$91,950	$103,550	$115,050	$124,300	$133,500	$142,700

Source: HUD Income Limits, FY2023. 100% HAMFI estimated by Barrett Planning Group by dividing the 80% thresholds by 0.80 and rounding to the nearest 50.

- **Housing Market Sources.** The consultants tapped the Warren Group's extensive real estate transaction databases to sample sales volume and sale prices, as well as Rentometer for rental market data.
- **Town Data.** Departments provided data upon requests to support a review of local development patterns, market trends, and development constraints.

In addition, many local and regional publications were reviewed during the development of this Housing Production Plan and are referenced throughout this document.

Demographic Profile

The demographic and socioeconomic makeup of a community directly informs its housing needs. Understanding who lives in Falmouth — as well as who is likely to live there in the future — will allow the Town to identify community housing priorities.

POPULATION GROWTH

Falmouth's population steadily increased between 1930 and 2000, with the greatest population growth occurring during the 1950s and 1970s when the population increased by about 50 percent during both decades (Figure 1). Significant growth continued between 1980 and 2000, during which time the population increased by approximately 9,000 residents. Like many Cape Cod communities, Falmouth's population then dropped over the next decade but rose again by Census 2020 when it reached approximately 32,500 residents.[2]

[2] Falmouth was the only Upper Cape community to experience a population decline between 2000 and 2010; Bourne, Mashpee, and Sandwich were among the only four Cape Cod communities to see population growth during this decade.

Figure 1. Falmouth Population Growth, 1930 to 2020
Source:cU.S. Census Bureau, via University of Massachusetts Donahue Institute State Data Center

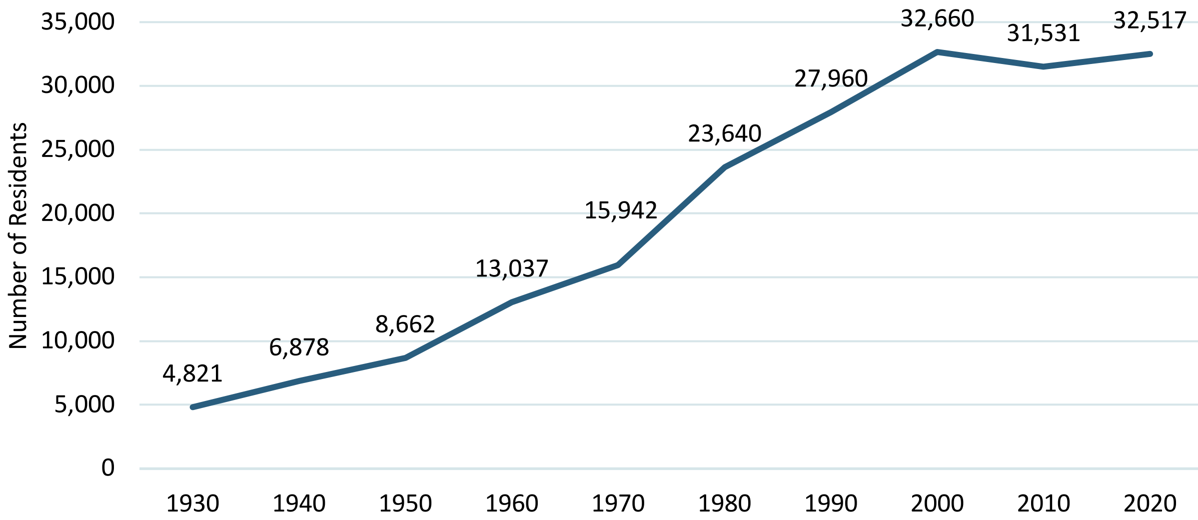


Table 2 compares population growth for Falmouth to other communities on the Upper Cape (Bourne, Falmouth, Sandwich, and Mashpee – see Figure 2), as well as Barnstable County and the state. While Falmouth's population grew by around 38 percent between 1980 and 2020, this represents a slower growth rate than neighboring communities and the county as a whole. Nonetheless, growth in Falmouth — and the Cape in general — was substantially higher than the statewide rate of 23 percent, demonstrating the attraction of Cape Cod during this period. This table also provides projected growth figures for 2030 to 2050 from the State Data Center based in the University of Massachusetts Donahue Institute.[3,4] These estimates forecast that Falmouth's population will decrease to about 25,800 over the next thirty years, reflecting a potential decline of 20 percent between 2020 and 2050. Similarly, Falmouth's Upper Cape neighbors and Barnstable County as a whole are projected to experience population decline, whereas Massachusetts' population is expected to rise due to expected growth in Essex, Middlesex, Norfolk, Plymouth, and Suffolk counties.[5]

---

[3] The Donahue Institute population projections rely on a historical view of past demographic trends largely focused on migration, birth, and death rates. Complete methodology is available online at: https://donahue.umass.edu/documents/UMDI_V2022_Population_Projections_Methodology_2022.12.15_1.pdf (*Long-Term Population Projections for Massachusetts Municipalities and Regional Planning Areas: Population Projections Methodology*, December 15, 2022)

[4] The Metropolitan Area Planning Council (MAPC) also provides projections for all communities in the state — however, MAPC's projections cover the "population in households" rather than the "total population." The total population count also includes those living in group quarters such as nursing homes, shelters, group homes, dormitories, correctional facilities, and other institutions. Despite this distinction, MAPC also projects that Falmouth's population (in households) will decrease — to 31,327 residents by 2030 and then decline further to 28,262 by 2040 and 25,053 by 2050. See Metropolitan Area Planning Council (MAPC)'s *Regional Grown Projections (August 2023)* available at https://www.mapc.org/learn/projections/.

[5] UMass Donahue Institute, "Massachusetts Population Projections: UMDI-DOT Vintage 2022." December 15, 2022. Available at https://donahue.umass.edu/business-groups/economic-public-policy-research/massachusetts-population-estimates-program/population-projections

Figure 2. Cape Cod Subregions

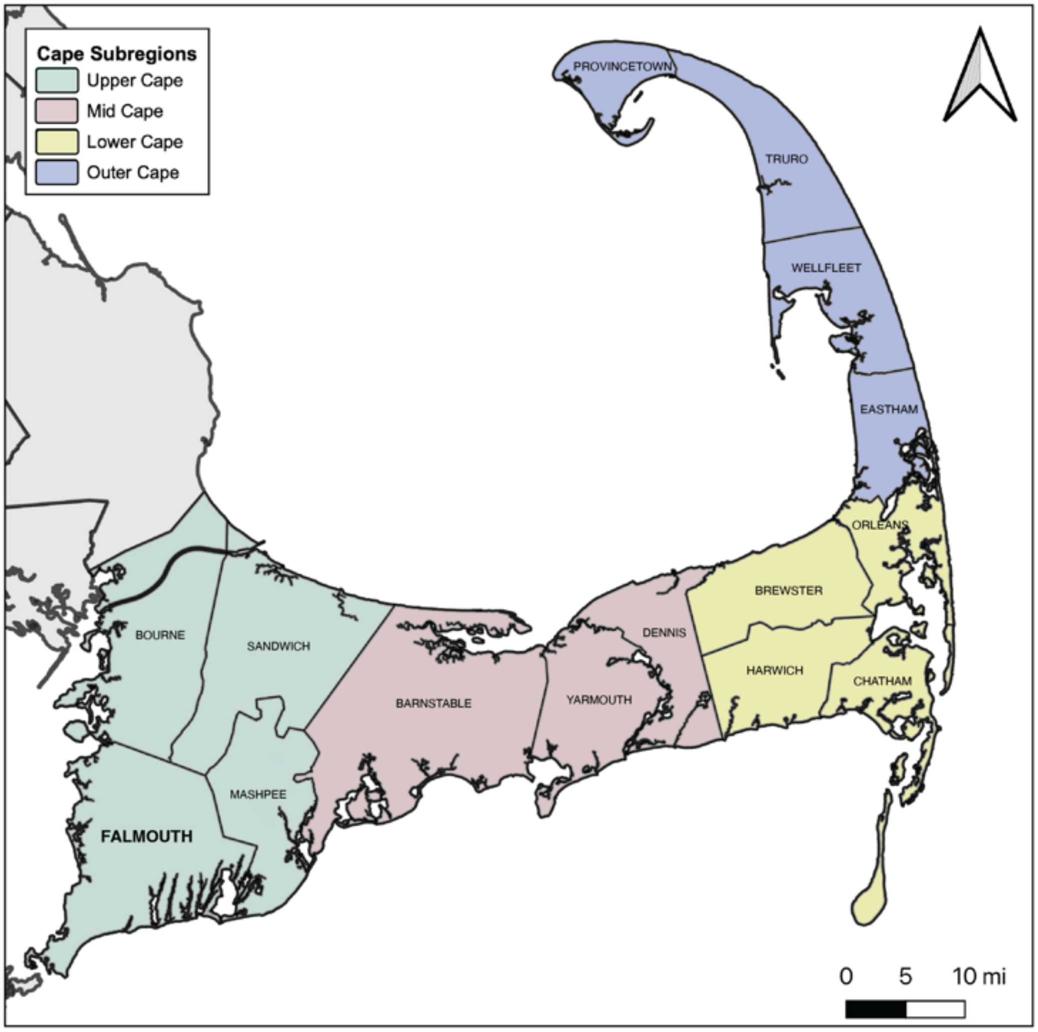


Table 2. Comparative Historic and Projected Population Growth, 1980 to 2020 and 2030-2050 Projections								
	Decennial Census (Actual)					Population Projections		
Geography	1980	1990	2000	2010	2020	2030	2040	2050
Falmouth	23,640	27,960	32,660	31,531	32,517	30,854	29,036	25,857
Bourne	13,874	16,064	18,721	19,754	20,452	20,510	19,314	17,665
Mashpee	3,700	7,884	12,946	14,006	15,060	16,163	15,854	14,796
Sandwich	8,727	15,489	20,136	20,675	20,259	19,958	18,523	16,311
County	147,925	186,605	222,230	215,888	228,996	220,135	199,836	176,123
State	5,737,037	6,016,425	6,349,097	6,547,629	7,029,917	7,195,346	7,263,082	7,267,961

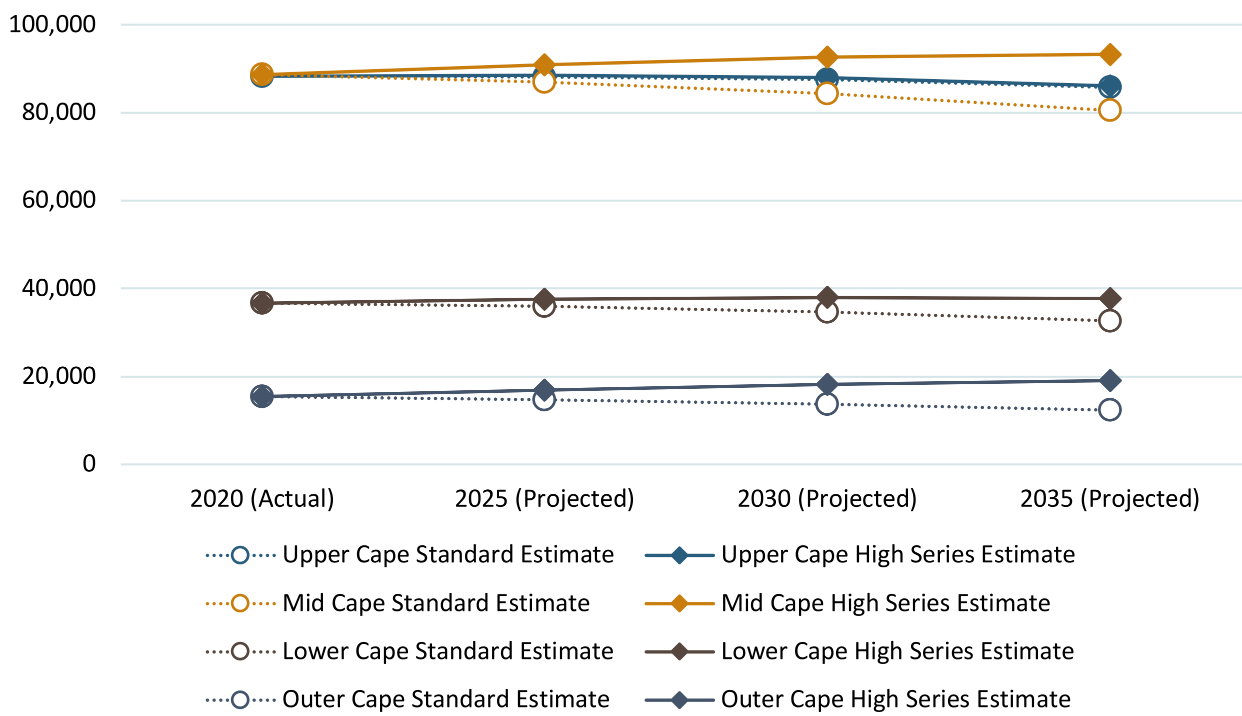
Sources: U.S. Census Bureau; UMass Donahue Institute, 2022

The Cape Cod Commission (CCC) recently commissioned a Housing Needs Analysis, which was completed in March 2023.[6] This report, also prepared by UMass Donahue Institute, included the projections referenced in Table 1 as well as "high series" projections that factored in COVID-19-related migration trends for Barnstable County. While the study does not provide these "high series" projections for each community, it does by Cape Cod subregion (see Figure 2) and for all of Barnstable County through 2035. Unlike the standard projections, these "high series" projections assume an *increase* county-wide through 2035 — but still predict a *decrease* across the Upper Cape (Bourne, Falmouth, Mashpee, Sandwich). In fact, the Upper Cape is the only subregion for which the "high series" projections predict a population drop, as shown in Figure 3 below.[7]

Figure 3. Population Projections by Subregion: Standard and High Series Projections

Source: UMass Donahue Institute, Cape Cod Housing Needs: Analysis for the Cape Cod Commission, 2023

Note: "High Series" estimate assumes larger migration rates due to COVID-



RACE AND ETHNICITY

As shown in Table 3, the racial composition of Falmouth's population is predominately White at 86.8 percent of all residents in 2020, down somewhat from 92.5 percent in 2010. Almost all of the growth in minority residents involved residents identifying as "some other race" or "two or more races." In terms

[6] UMass Donahue Institute, *Cape Cod Housing Needs: Analysis for the Cape Cod Commission*, prepared for the Cape Cod Commission, March 22, 2023.

[7] Per the Cape Cod Housing Needs Analysis (p.104) "…the high series incorporates the large increase in population growth that occurred shortly before and during the 2020 Census count into its migration rates and assumes those trends will continue in the future. In contrast, the standard series assumes that the 2019-to-2020 period represents an off-trend year of population change and, instead, incorporates the population change observed through 2019 and extrapolated to 2020 into future migration rates.

of ethnicity, 1,327 residents identified as having Hispanic or Latino heritage based on 2020 census figures, representing about 4 percent of the population, up somewhat from 2 percent in 2010.[8]

Table 3. Population by Race, 2000, 2010 and 2020

	2000		2010		2020	
Race	**Count**	**Percent**	**Count**	**Percent**	**Count**	**Percent**
White alone	30,502	93.4%	29,426	92.5%	28,221	86.8%
Black or African American alone	593	1.8%	642	2.0%	676	2.1%
American Indian/Alaska Native alone	168	0.5%	71	0.2%	184	0.6%
Asian alone	300	0.9%	813	2.6%	543	1.7%
Native Hawaiian/Other Pacific Islander Alone	5	0.0%	0	0.0%	10	0.0%
Some other race alone	469	1.4%	138	0.4%	647	2.0%
Two or more races	623	1.9%	706	2.2%	2,236	6.9%
Total	32,660	100.0%	31,796	100.0%	32,517	100.0%

Source: US Census Bureau, Decennial Census, 2000, 2010, and 2020

Table 4 reveals that Barnstable County as a whole has much less racial and ethnic diversity than the state, with only 15.0 percent of Cape Cod residents claiming minority status (including Hispanic and Latino residents) compared to 32.4 percent statewide. At 13.9 percent, Falmouth has a higher share of minority residents than Bourne and Sandwich, although Mashpee — home of the Mashpee Wampanoag Tribe — is the most diverse among Upper Cape communities due to the relatively higher percent of its population identifying as American Indian or Alaska Native.

Table 4. Comparative Race and Ethnicity, 2020

Geography	Total Population	White non-Hispanic	White Hispanic	Racial Minorities	Total Minority Population	Percent Minority Population
Falmouth	32,517	28,013	208	4,296	4,504	13.9%
Bourne	20,452	18,243	156	2,053	2,209	10.8%
Mashpee	15,060	12,709	113	2,238	2,351	15.6%
Sandwich	20,259	18,408	124	1,727	1,851	9.1%
County	228,996	194,561	1,898	32,537	34,435	15.0%
State	7,029,917	4,748,897	147,140	2,133,880	2,281,020	32.4%

Source: U.S. Census Bureau, Decennial Census 2020. "Racial Minorities" column Includes Hispanic and Non-Hispanic Residents. "Total Minority Population" column is the "Total Population" minus "White non-Hispanic" residents.

[8] US Census Bureau, 2020 Decennial Census, Table DP1.

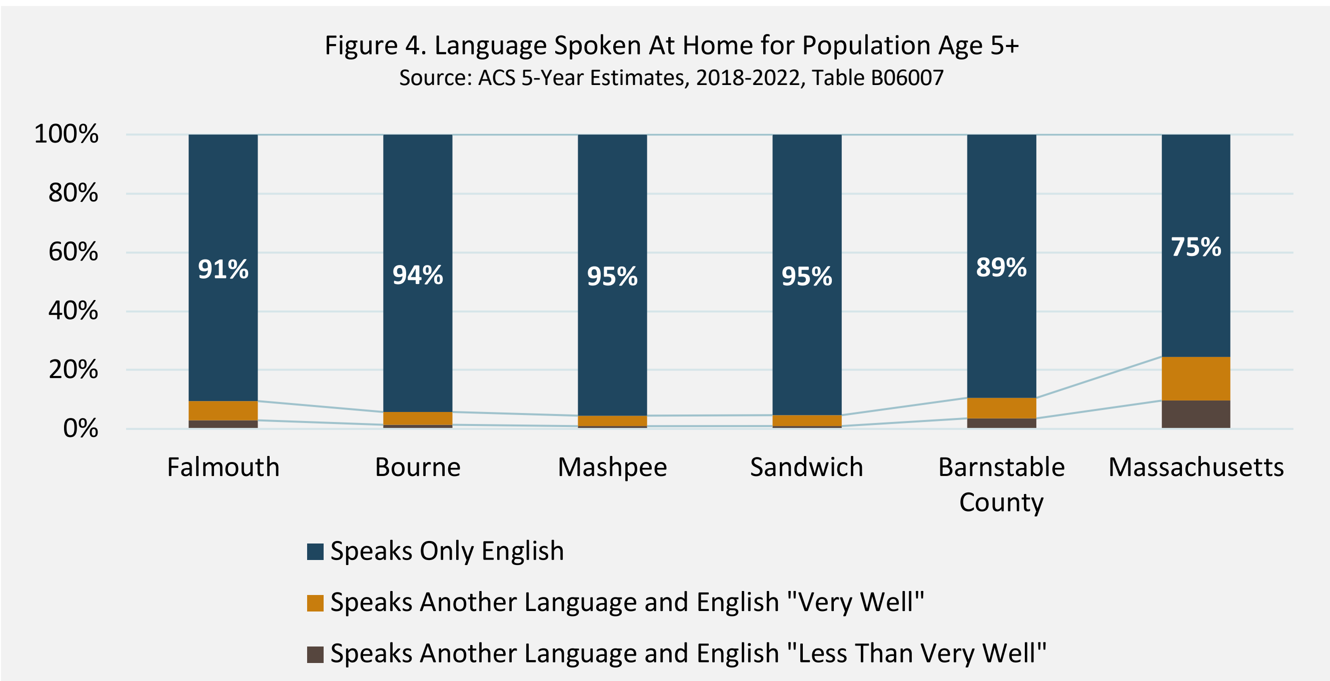
PLACE OF BIRTH AND LANGUAGE SPOKEN AT HOME

Table 5 shows that Falmouth has a larger population of foreign-born residents than the other communities on the Upper Cape, but still lower than the county and significantly lower than the 17.6 percent level statewide. Across all comparison geographies included in Table 5, the majority of the foreign-born population has achieved citizenship.[9] The largest portion of Falmouth's foreign-born residents emigrated from Europe at 46 percent, while almost one-quarter emigrated from Latin America and one-fifth from Asia.[10] Falmouth also has the largest share among Upper Cape communities of residents over age five who speak a language other than English at home (Figure 4). An estimated 70 percent of those who speak another language in Falmouth speak English "very well." [11]

Table 5. Foreign-Born Population

Geography	Percent Foreign-Born
Falmouth	8.2%
Bourne	4.6%
Mashpee	5.4%
Sandwich	4.1%
County	9.4%
State	17.6%

Source: American Community Survey 5-Year Estimates, 2018-2022, Table B05007



AGE DISTRIBUTION

Census data regarding the changes in the age distribution from 2000 to 2020 is provided in Table 3-6 and demonstrates declining numbers of younger residents and increases in older age cohorts:

Children: Declining Population. The number and proportion of children declined markedly over the past several decades. Those very young and school-age children under age 18 decreased by 26 percent

[9] US Census Bureau, American Community Survey 5-Year Estimates, 2018-2022, Table B05007.

[10] Ibid., Table B05006.

[11] Ibid., Table B06007.

between 1990 and 2020. While this age cohort represented 14 percent of Falmouth's population in 2020, it represented 19 percent for the state.

College-Aged Residents: Small, Fluctuating Population. The share of residents in the 18 to 24 age range has fluctuated between 1990 and 2020 and currently represents about 6 percent of Falmouth's population compared to 10 percent for Massachusetts.

Young Adults to Younger Middle-Aged Residents: Substantial Declines. Younger adults in the family formation stage of their lives (the 25 to 44 age range), decreased significantly between 1990 and 2020, dropping from 30 to 18 percent of the population. Both the high cost of housing and relative scarcity of well-paying jobs are contributing factors. Statewide, this age group represents over a quarter of the population.

Older Adults: Significant Increase. The share of adults age 45 to 64 has increased steadily in Falmouth, representing 30 percent of the population in 1990 compared to 18 percent in 2020. Across Massachusetts this age cohort increased during this time (growing from 19 to 26 percent), but not as significantly as in Barnstable County, where it increased from 20 to 29 percent.

Seniors: Substantial Population of Residents 65 Years or Older. The proportion of those 65 years of age and older in Falmouth has increased significantly, increasing from 19 to 34 percent between 1990 and 2020, more than doubling in number from 5,271 to 10,907 residents.

Figure 5 displays the decline in children and younger adults in contrast to the relative increasing dominance of those 55 years of age or older. The share of residents in each 55+ age group show in in Figure 5 has increased each census period from 1990 to 2020.

Figure 5. Falmouth Shifts in Population by Age, 1990-2020
Source: US Census Bureau, Decennial Census, 1990, 2000, 2010, 2020

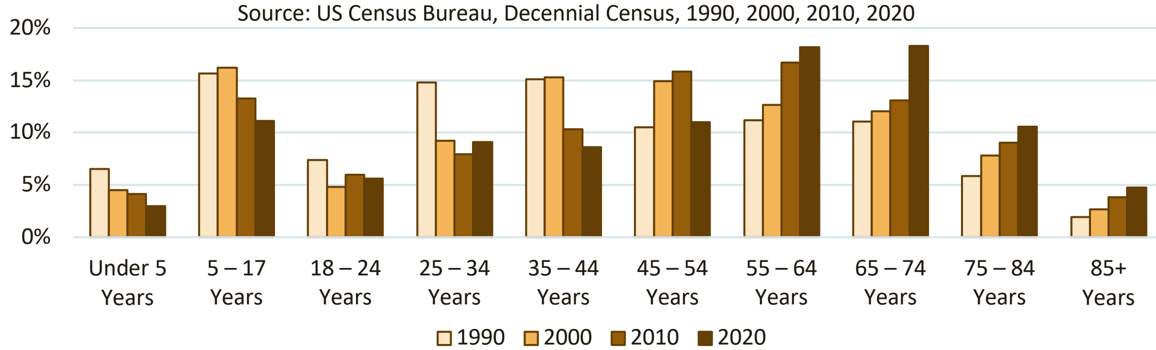
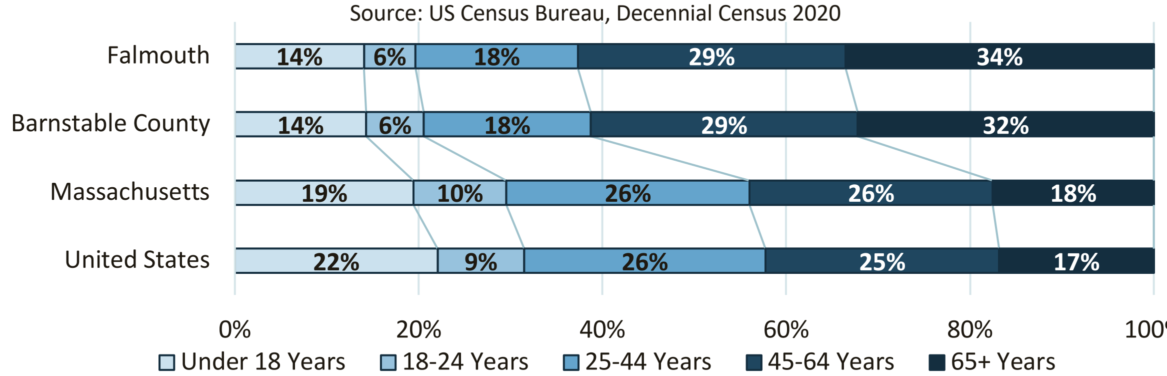


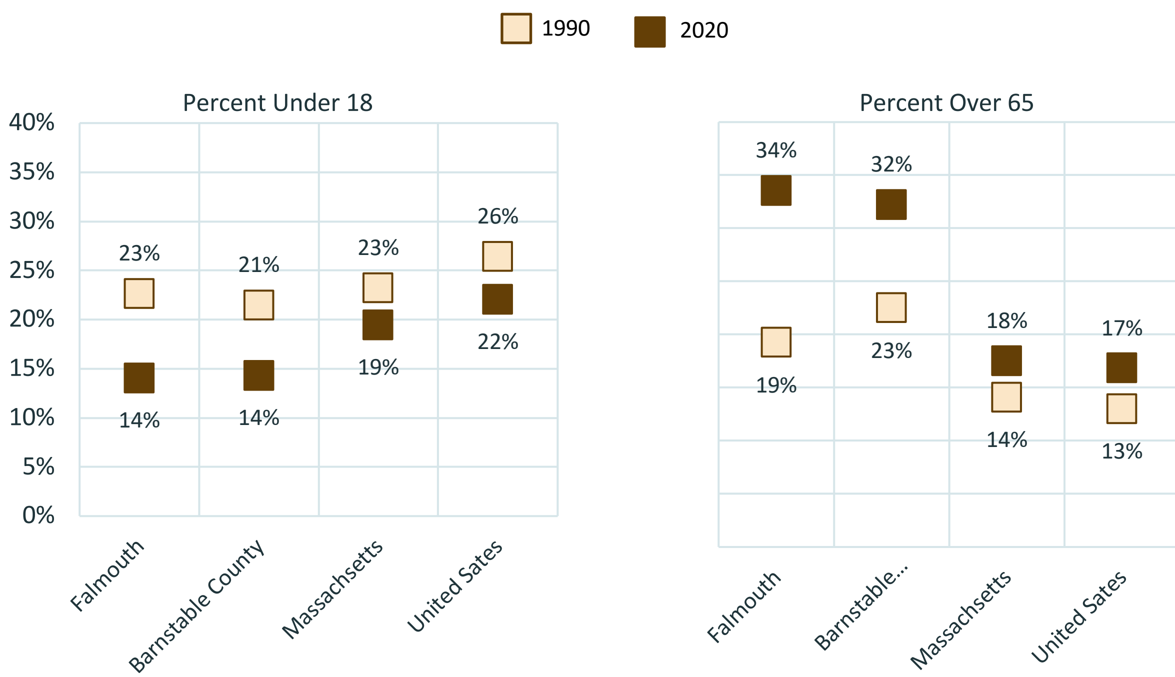
Figure 6 shows that Falmouth's age distribution is relatively comparable to the county, but considerably different than the state and nation. This reflects the popularity of Cape Cod as a retirement destination, with both Falmouth and Barnstable County having much lower levels of younger residents and substantially higher shares of older ones in comparison to the state.

Figure 6. Population by Age, 2020
Source: US Census Bureau, Decennial Census 2020



While Falmouth's population age breakdown is currently in line with the county, the trend toward more older adults and fewer children is nonetheless more pronounced in Falmouth than on Cape Cod as a whole, as shown in Figure 7. While Barnstable County's share of residents under 18 decreased from 21 to 14 percent of the total population between 1990 and 2020, Falmouth's drop was more apparent, going from 23 to 14 percent of the total population. Conversely, while the county's proportion of residents age 65+ rose from 23 to 32 percent from 1990 to 2020, Falmouth's share increased much more significantly, rising from 19 to 34 percent of the town's total population during this time.

Figure 7. Percent Total Population Under 18 and Over 65, 1990-2020
Source: US Census Bureau, 1990 and 2020 Decennial Census



The increase of Falmouth's median age has consistently been more in line with the county as a whole. Table 5 displays the median age for Falmouth residents in comparison to the county and state in 2000, 2010, and 2020. Both Falmouth and Barnstable County's median population ages are significantly lower than statewide medians, and while the median age for both Falmouth and Barnstable County residents increased by over ten years during this time, the state's median age only increased by 3.4 years.

Table 5. Median Age, 2000-2020

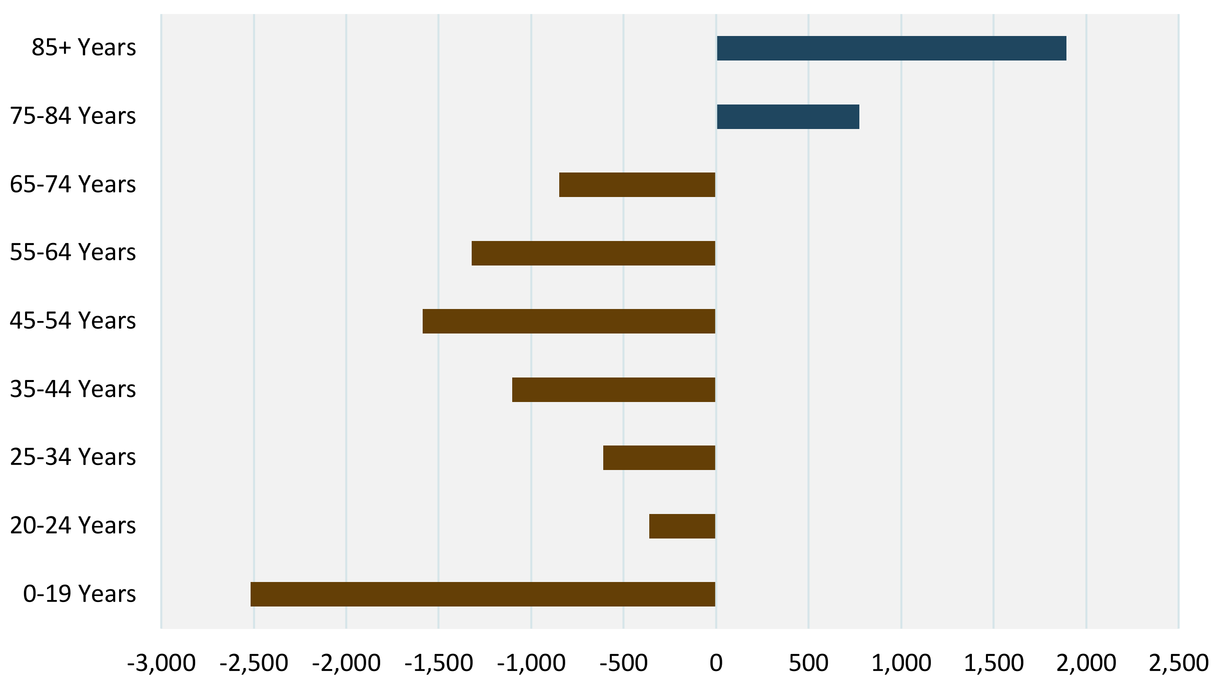
Falmouth			Barnstable County			Massachusetts		
2000	2010	2020	2000	2010	2020	2000	2010	2020
45.0	50.5	56.1	44.6	49.9	55.0	36.5	39.1	39.9

Source: U.S. Census Bureau, Decennial Census 2000, 2010, and 2020.

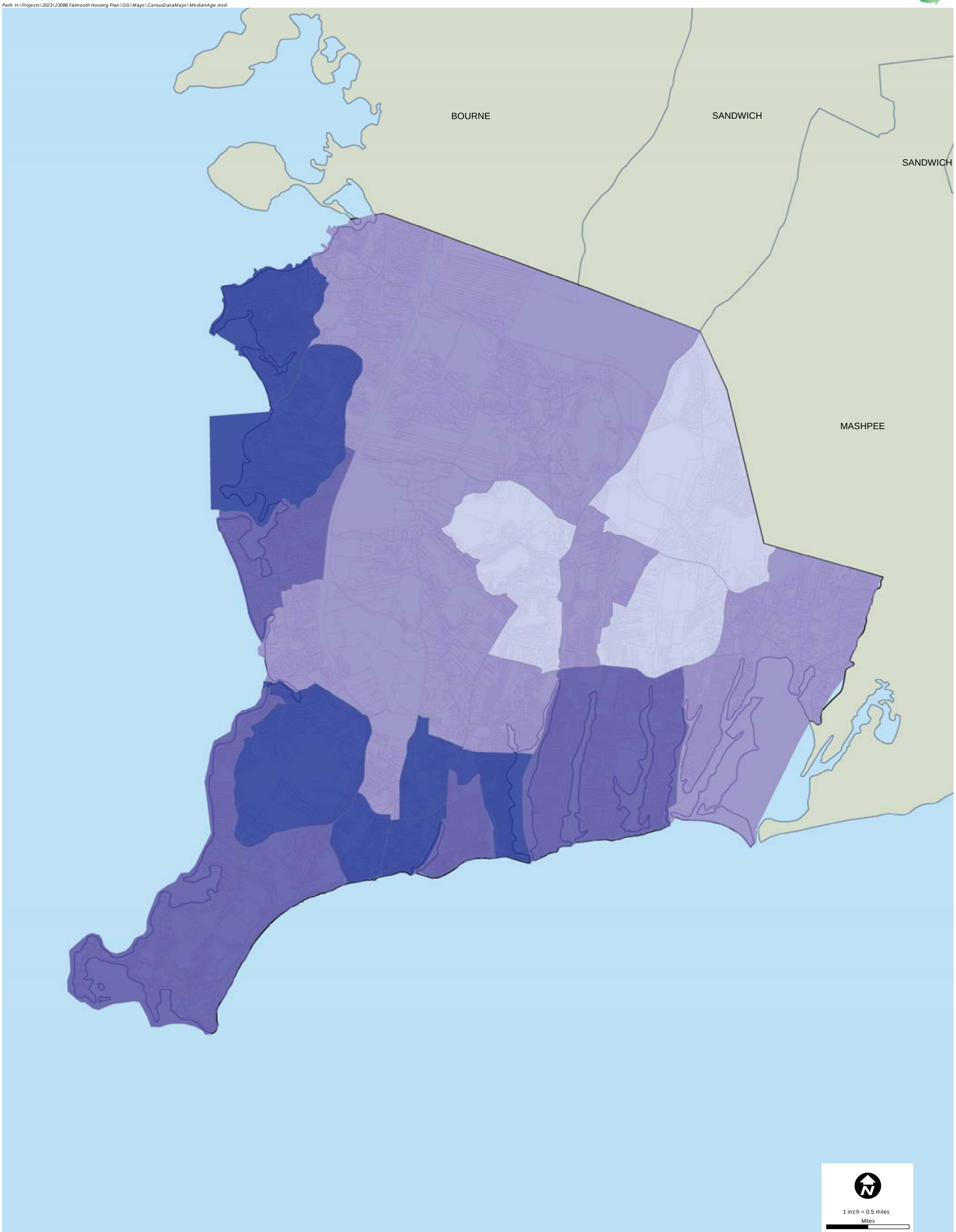
Map 1 shows the distribution of median ages in Falmouth by census block group, showing a lot of overlap with the single-person households shown later in Map 2.

According to State Data Center projections, these age trends are expected to continue. Figure 8 shows that by 2050, all age cohorts except 75+ are expected to drop in Falmouth; however, the number of residents age 65-74 is expected to *increase* through 2030 before declining through 2050.[12]

Figure 8. Projected Population Shifts by Age, 2010-2050
Source: UMass Donahue Institute, 2022 Massachusetts Population Projections



[12] UMass Donahue Institute, "Massachusetts Population Projections: UMDI-DOT Vintage 2022." December 15, 2022.



Date: 11/29/2023
Data Sources: Bureau of Geographic Information (MassGIS), ESRI, Town of Falmouth

This map is for informational purposes and may not be suitable for legal, engineering, or surveying purposes.

Town Boundary
Parcels
Median_Age
46.5 - 48.1
48.11 - 56.3
56.31 - 61.3
61.31 - 65.3

Median Age

Housing Production Plan
Falmouth, Massachusetts

Map 1
Median Age.

DISABILITY STATUS[13]

Disability levels in Falmouth remain higher than the county and state; Table 18 shows the breakdown of disability status by age group, showing Falmouth has a higher share of residents with a disability overall and in every age cohort under age 65 as compared to the Upper Cape, Barnstable County, and Massachusetts; while Cape Cod has overall higher proportion of residents with a disability than the state, the breakdown by age is quite different; notably, the percentage of older adults 65-74 and 75+ with a disability in Falmouth and the Upper Cape is significantly lower than the state and even the county as a whole. Table 19 breaks down disabilities by type for the senior population and shows that ambulatory, hearing, and independent living challenges are among the most common disabilities for the civilian noninstitutionalized population. That distinction is important because residents in skilled nursing facilities, psychiatric hospitals, or correctional facilities are considered part of the "institutionalized group quarters" population and would not be counted in this data; while the latter two categories are not applicable to Falmouth, there are several skilled nursing facilities in Falmouth and the disability status of their residents is likely different. Looking from 2012 to 2022, Falmouth consistently has had a higher share of residents with a disability, as shown in Figure 9.

Table 18: Percent Civilian Noninstitutionalized Population with Disability by Age, 2022

Age	Falmouth	Upper Cape	Barnstable County	Massachusetts
Under 18	8.1%	5.3%	6.5%	4.9%
18-34	18.4%	16.0%	15.3%	11.4%
35-64	8.7%	7.9%	7.2%	5.1%
65-74	16.9%	16.4%	15.2%	20.1%
75+	36.8%	35.5%	40.0%	45.8%
All Ages	16.2%	13.8%	13.8%	11.9%

Source: ACS 5-Year Estimates, 2018-2022, Table B18101

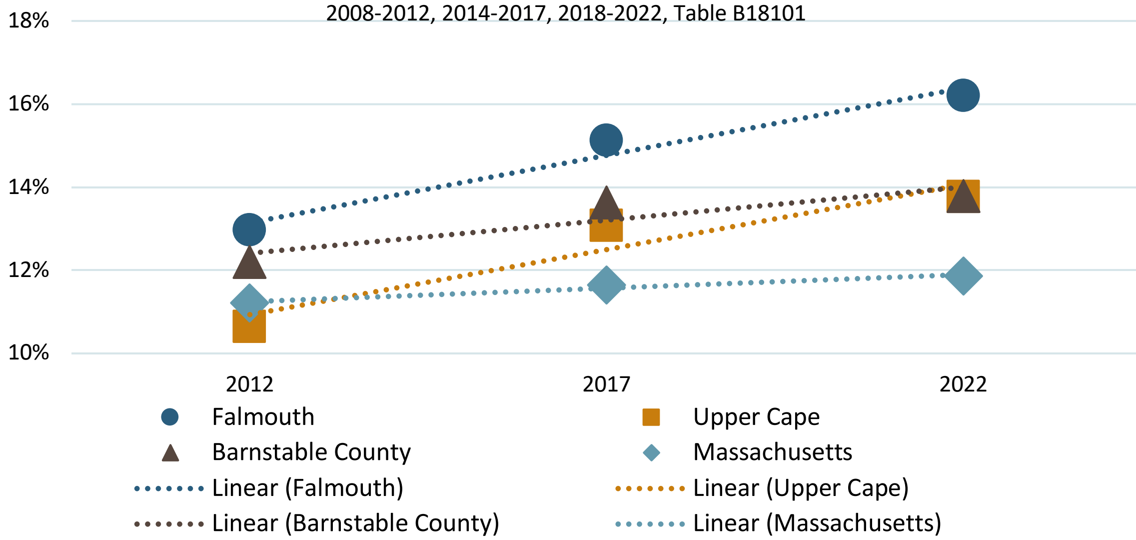
Table 19: Types of Disabilities for Civilian Noninstitutionalized Population 65 Years and Over, 2022

Type of Disability	Falmouth	Upper Cape	Barnstable County	Massachusetts
Hearing	13.1%	12.7%	13.3%	12.3%
Vision	4.1%	4.0%	3.7%	4.8%
Cognitive	4.2%	4.2%	4.5%	7.5%
Ambulatory	14.2%	13.4%	13.4%	18.6%
Self-Care	6.4%	4.5%	4.5%	7.3%
Independent Living	12.0%	7.9%	8.7%	10.6%

Source: ACS 5-Year Estimates, 2018-2022, Tables B18102- B18107

[13] Disabled households contain at least one or more persons with a mobility or self-care limitation. It should also be noted that the term "disabled" is being replaced by some within the housing community with "people first" terminology as those with special needs are interpreted to be the people who first need affordable, available and/or accessible housing.

Figure 9. Percent Residents with Disability, 2012-2022
Source: ACS 5-Year Estimates,
2008-2012, 2014-2017, 2018-2022, Table B18101



HOUSEHOLD COMPOSITION

Although Falmouth's total population decreased between 2000 and 2010, the number of households increased during this decade, rising from 13,859 to 14,069. This household growth during a time of population decline is due to significant increases in smaller households, including those living alone. Between 2010 and 2020, the number of Falmouth households increased further to 15,004.

Household Type

From 2000 to 2020, married couple families decreased from 52 to 47 percent of all households, while the householders living alone increased from 30 to 34 percent.[14,15] In Falmouth, nearly one-fifth of all households (19 percent) consist of adults 65+ living alone, compared to 12 percent for Massachusetts.[16]

Table 6. Falmouth Household Characteristics, 2000 to 2020

	2000		2010		2020	
Type of Household	**Count**	**Percent**	**Count**	**Percent**	**Count**	**Percent**
Total Households	13,859	100.0%	14,069	100.0%	15,004	100.0%
Family	8,976	64.8%	8,638	61.4%	9,017	60.1%
*Married Couple**	*7,201*	*80.2%*	*6,723*	*77.8%*	*7,021*	*77.9%*
*Other Family**	*1,775*	*19.8%*	*1,915*	*22.2%*	*1,996*	*22.1%*
Non-Family	4,883	35.2%	5,431	38.6%	5,987	39.9%
*Living Alone***	*4,136*	*84.7%*	*4,578*	*84.3%*	*5,104*	*85.3%*
*Not Living Alone***	*747*	*15.3%*	*853*	*15.7%*	*883*	*14.7%*

Source: US Census Bureau, Decennial Census 2000, 2010, and 2020.
*Percent of Family Households. **Percent of Nonfamily Households.

[14] US Census Bureau, Decennial Census 2000, 2010, 2020.

[15] The Census Bureau defines a family has a householder and one or more people in the same household who are related to the householder by birth, marriage, or adoption.

[16] US Census Bureau, Decennial Census 2020, Table H14.

A decrease in the number and proportion of families is common in most Cape communities and even in many communities throughout the state. Other towns on the Upper Cape also encountered comparable declines in family households as shown in Table 7, as well as a corresponding increase in single-person households. Among Upper Cape communities, Mashpee experienced the greatest proportional shifts in family households and single-person households between 2000 and 2020, while Sandwich has experienced the least.

Table 7. Changes in Household Types, 2000-2020

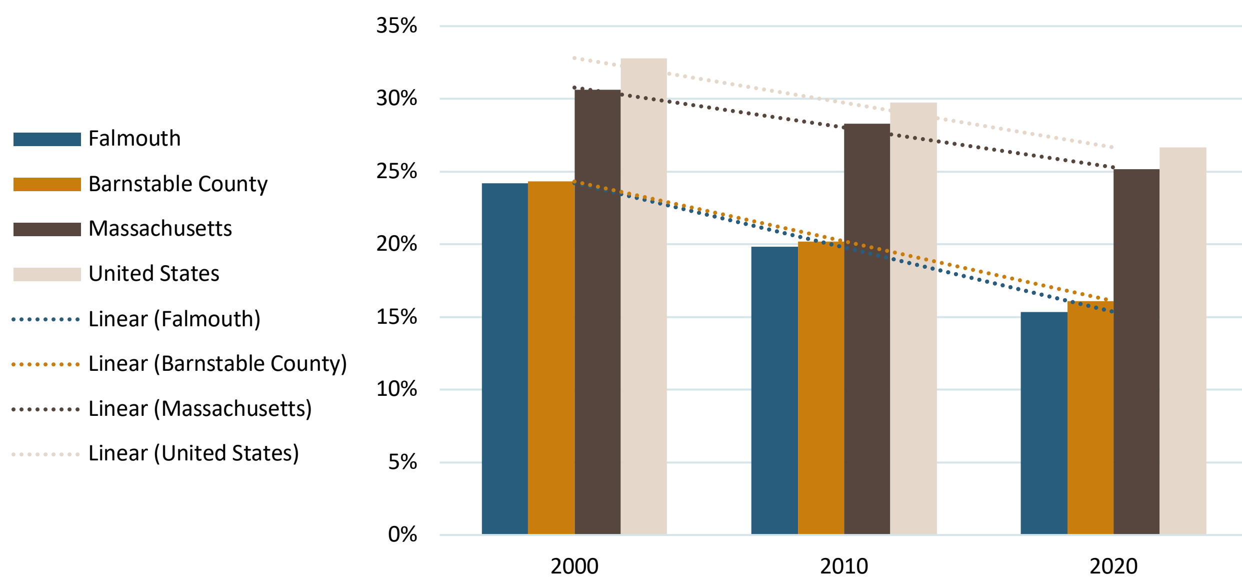
	% Family Households		% Non-Family Living Alone		% Other Non-Family	
	2000	2020	2000	2020	2000	2020
Falmouth	64.8%	60.1%	29.8%	34.0%	5.4%	5.9%
Bourne	67.4%	61.6%	26.8%	32.1%	5.8%	6.3%
Mashpee	69.5%	61.8%	25.0%	32.7%	5.5%	5.6%
Sandwich	75.2%	72.5%	20.0%	22.7%	4.8%	4.8%
Barnstable County	64.4%	60.9%	29.5%	33.0%	6.1%	6.1%
Massachusetts	64.5%	62.5%	28.0%	28.8%	7.5%	8.6%

Source: US Census Bureau, Decennial Census 2000, 2010, and 2020

Households with Children

Falmouth's percentage of households with children decreased from 24 percent in 2000 to 15 percent in 2020, slightly outpacing the county which saw a reduction of households with children from 24 percent to 16 percent during the same period. The linear trend lines in Figure 10 show that this shift has been more dramatic in Falmouth as compared to the county, state, and nation.

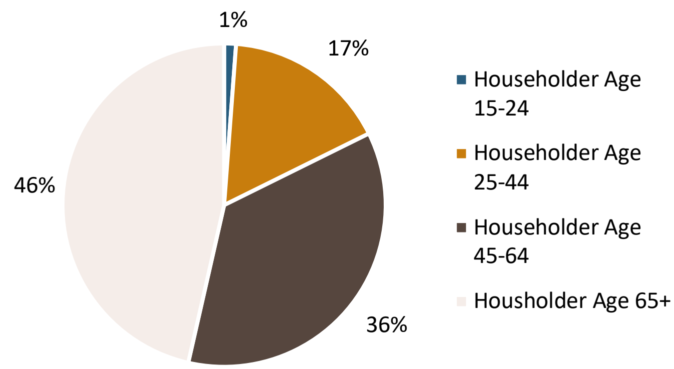
Figure 10. Percent Households with Children Under 18, 2000-2020
Source: US Census Bureau, Decennial Census, 2000, 2010, 2020



Age of Householders

The decrease in families in Falmouth can in part be attributed to a gradual decline in the number of young households with a householder under 45, coupled with significant growth among seniors. Under census definitions, a "householder" is the person, or one of the people, in whose name the home is owned, being bought, or rented. Each household only has one householder for census-reporting purposes. Both at the local and county level, around 45 percent of householders are age 65+ compared to 28 percent for the state and 27 percent for the nation. While the share of householders age 45-64 is fairly equal across these geographies (37-38 percent), the share of householders under 45 is quite different – 18 percent for Falmouth compared to 34 percent for the state and 36 percent for the nation.

Figure 11. Age of Householder for Falmouth Households
Source: US Census Bureau, Decennial Census 2020, Table H13



Size of Households

The average household size in Falmouth decreased between 2000 and 2020, from 2.30 to 2.17 persons.[17] This is largely due to an increase in single-person nonfamily households, which increased by over 1,000 households from 2000 to 2020. Single-person households comprised one-third of all households according to both 2010 (33 percent) and 2020 census figures (34 percent), up from 30 percent in 2000. Of the 5,104 single-person households in 2020, 2,923 or 57 percent were 65 years of age or older.[18] Table 8 examines the types of households by household size, showing that the share of nonfamily households in Falmouth increased from 2000 to 2020 while families decreased.

Table 8. Falmouth Types of Households by Size, 2000-2020

	% Nonfamily Households			% Family Households			% All Households		
	2000	**2010**	**2020**	**2000**	**2010**	**2020**	**2000**	**2010**	**2020**
Total Households	**35.2%**	**38.6%**	**39.9%**	**64.8%**	**61.4%**	**60.1%**	**--**	**--**	**--**
1-person	*84.7%*	*84.3%*	*85.3%*	*N/A*	*N/A*	*N/A*	*29.8%*	*32.5%*	*34.0%*
2-person	*13.1%*	*13.4%*	*12.2%*	*52.4%*	*54.8%*	*57.3%*	*38.6%*	*38.8%*	*39.3%*
3-4 persons	*2.0%*	*2.1%*	*2.2%*	*37.2%*	*35.9%*	*34.2%*	*24.8%*	*22.8%*	*21.4%*
5+ persons	*0.2%*	*0.2%*	*0.4%*	*10.4%*	*9.3%*	*8.6%*	*6.8%*	*5.8%*	*5.3%*

Source: Decennial Census 2000, 2010, 2020

[17] US Census Bureau, Decennial Census, 2000 and 2020. Note that the average household size for 2020 is extrapolated by dividing the total population in households (32,161) divided by the total number of households (15,004), as the official average household size has not yet been published for Census 2020.

[18] US Census Bureau, 2020 Decennial Census, Table P19.

Table 9 compares the distribution of household sizes among Upper Cape communities as well as the county and state based on 2020 census figures. This indicates that Falmouth has a somewhat larger share of one-person households than surrounding communities, but is on par with the countywide figure. Nonetheless, in most Cape Cod communities, the share of one-person households is significantly higher than the state.

Table 9. Comparison of Household Sizes, 2020

Geography	Total Households	% 1-Person Households	% 2-Person Households	% 3-4 Person Households	% 5+ Person Households
Falmouth	15,004	34.0%	39.3%	21.4%	5.3%
Bourne	8,475	32.1%	38.5%	23.6%	5.9%
Mashpee	6,923	32.7%	40.1%	21.8%	5.5%
Sandwich	7,974	22.7%	38.2%	16.6%	14.2%
County	103,368	33.0%	39.5%	22.0%	5.5%
State	2,749,225	28.8%	32.3%	30.2%	8.8%

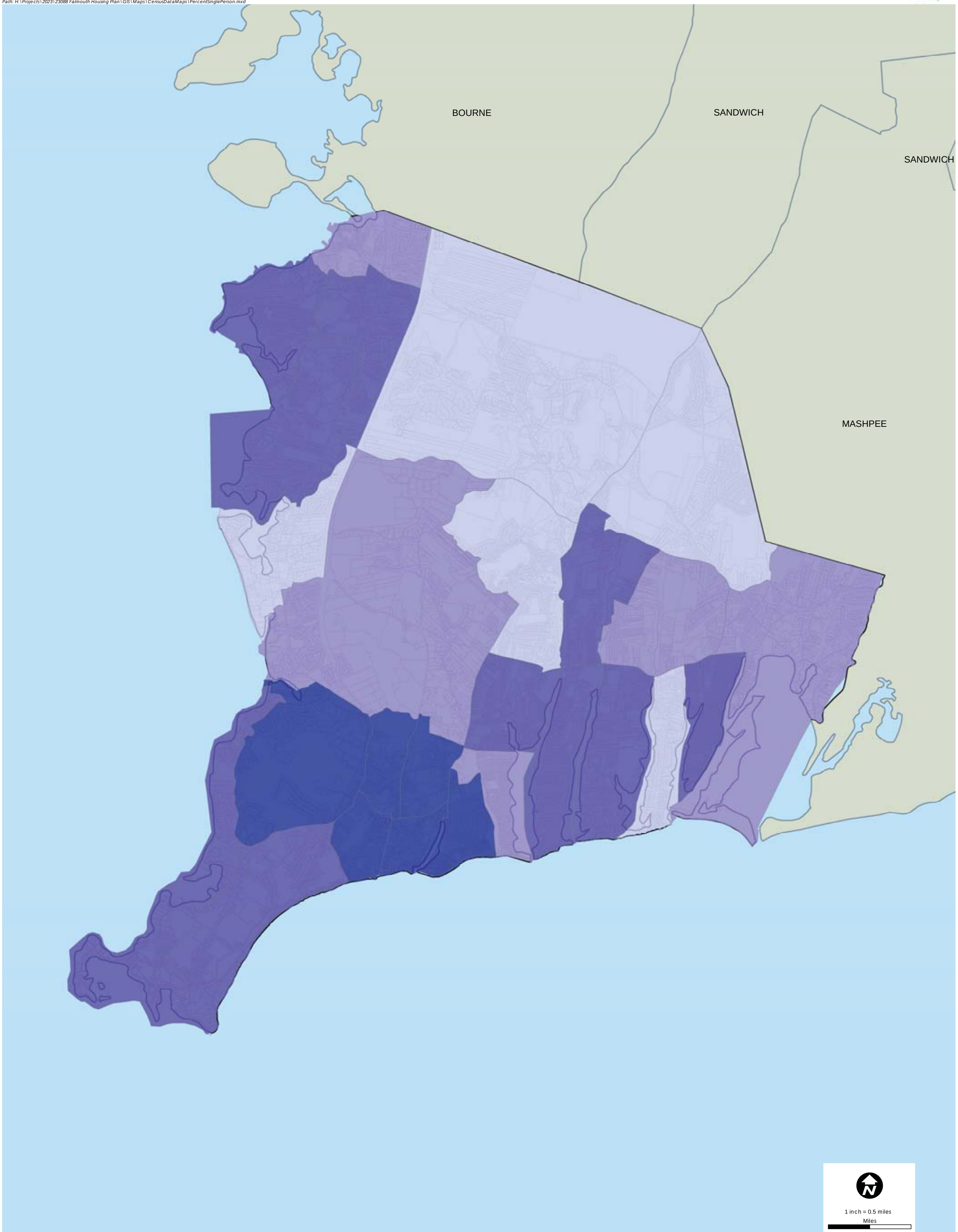
Source: US Census Bureau, Decennial Census, 2020

Maps 2 and 3 display the prevalence of one-person households and households with five or more persons by census block group and show fairly opposite distribution across town by household size.[19]

[19] Note: Maps 2 and 3 use ACS 2017-2021 5-Year Estimates, while this section uses ACS 2018-2022 for its analysis.

Horsley Witten Group
Sustainable Environmental Solutions

Path: H:\Projects\2023\23088 Falmouth Housing Plan\GIS\Maps\CensusDataMaps\PercentSinglePerson.mxd



Date: 11/29/2023
Data Sources: Bureau of Geographic Information (MassGIS), ESRI, Town of Falmouth

This map is for informational purposes and may not be suitable for legal, engineering, or surveying purposes.

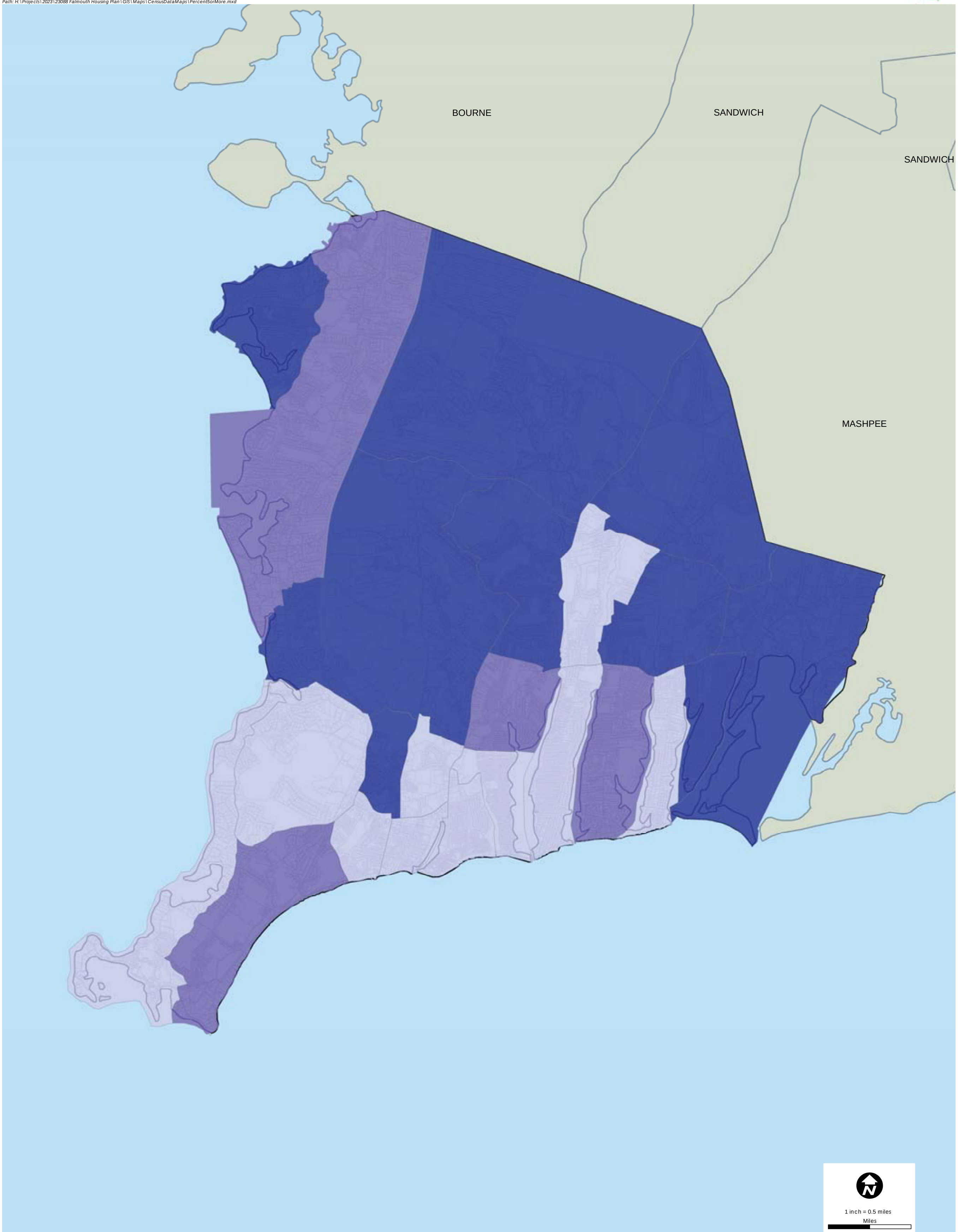
Town Boundary
Parcels
Percent Households
19 - 25%
25.01 - 30%
30.01 - 40%
40.01 - 69%

Percent of Single Person Households

Housing Production Plan
Falmouth, Massachusetts

Map 2
Percent of Single Person Households.

Path: H:\Projects\2023\23088 Falmouth Housing Plan\GIS\Maps\CensusDataMaps\Percent5orMore.mxd



Date: 11/29/2023
Data Sources: Bureau of Geographic Information (MassGIS), ESRI, Town of Falmouth

This map is for informational purposes and may not be suitable for legal, engineering, or surveying purposes.

Town Boundary
Parcels
Percent of Households
2.2 - 4%
4.01 - 6%
6.01 - 8%

Percent of Households with 5 or More People

Housing Production Plan
Falmouth, Massachusetts

Map 3
Percent of Households with 5 or More People.

Economic Profile

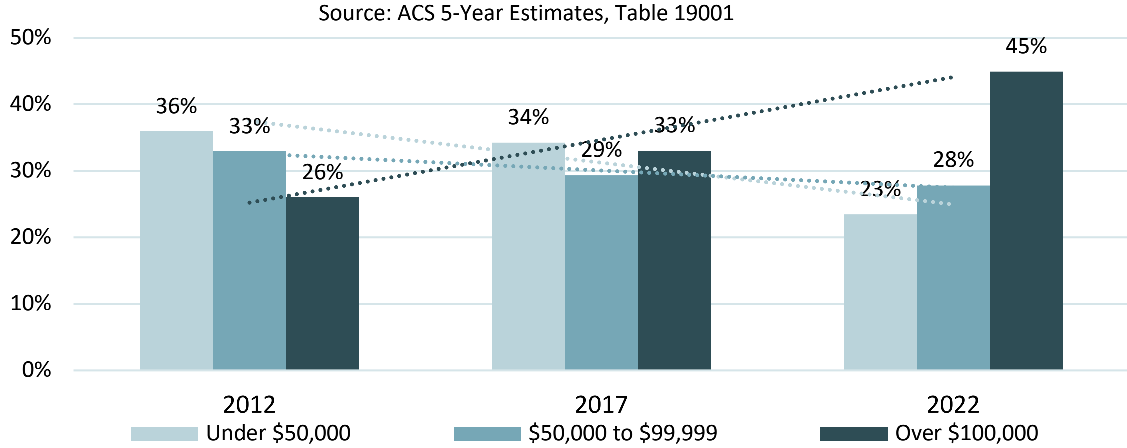
The economic profile of a community examines socioeconomic characteristics of its households, its labor force (residents over age 16 either working or looking for work), and its employment base (jobs within a community). These factors connect to housing primarily when considering whether area wages and job opportunities are compatible with housing costs. Disparities between the labor force and employment base can mean that there is greater economic inequity between the people who live in a community and those who work there. This section explores these related issues and considers household incomes, common industries and wages among residents and those working in Falmouth, and level of education.

INCOME

Note: The income figures discussed in this section are estimates based on the Town's year-round population, not those who live in Falmouth for parts of the year. This group of occasional residents, have significantly higher average incomes in order to afford the high costs of seasonal units or second homes. A Cape Cod Commission report on a survey conducted of second homeowners indicated that 85.6 percent of such Upper Cape owners had incomes of more than $100,000 (significantly higher than the estimate for year-round residents – see Figure 12), and 37 percent had incomes over $250,000.[20]

Figure 12 presents income data based on the 2012, 2017, and 2022 American Community Survey estimates, demonstrating changes in the distribution of incomes during that period. Only 26 percent of year-round residents were estimated to earn $100,000 or more in 2012, but by 2022 this increased to 45 percent. Despite this growing prosperity, there are still residents with very limited incomes, including 19 percent of households earning less than $35,000 based on 2022 ACS estimates, down from 29 percent in 2012.[21] Map 4 provides additional context and displays the distribution of median household incomes by census block group.[22]

Figure 12. Shifts in Income Distribution for Falmouth Househods, 2012-2022
Source: ACS 5-Year Estimates, Table 19001

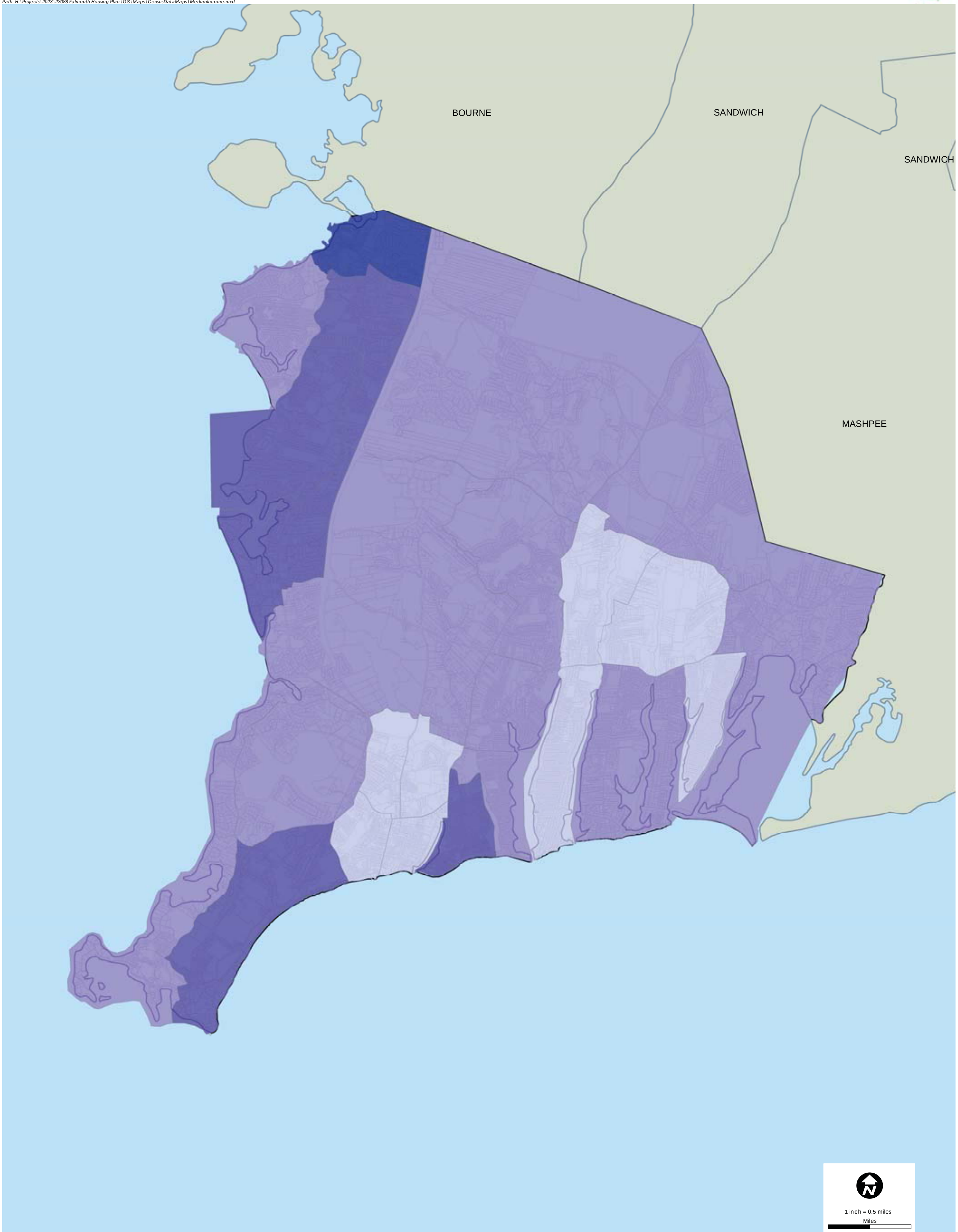


[20] UMass Donahue Institute, "Cape Cod Second Homeowners Survey - 2021," prepared for the Cape Cod Commission, February 2022.

[21] US Census Bureau, American Community Survey 5-Year Estimates, Table 19001

[22] Note: Map 4 uses ACS 2017-2021 5-Year Estimates, while this section uses ACS 2018-2022 for its analysis.

Path: H:\Projects\2023\23088 Falmouth Housing Plan\GIS\Maps\CensusDataMaps\MedianIncome.mxd



Date: 11/29/2023
Data Sources: Bureau of Geographic Information (MassGIS), ESRI, Town of Falmouth

This map is for informational purposes and may not be suitable for legal, engineering, or surveying purposes.

Town Boundary
Parcels
Median Household Income
$29,600.00 - $62,044.00
$62,044.01 - $103,785.00
$103,785.01 - $145,208.00
$145,208.01 - $240,544.00

Median Household Income in the Past 12 Months (in 2021 Inflation-Adjusted Dollars)

Map 4
Median Household Income in the Past 12 Months (in 2021 Inflation-Adjusted Dollars).

Table 10 shows that Falmouth's estimated median household and family income levels are in line with Barnstable County but lower than the state. Typically, median family incomes are higher than household incomes because families are a subset of households; thus, the median household income is based upon all households — including those living alone — while median family income is solely based upon family households. The ratio column in Table 10 below shows that this trend applies to Falmouth and all comparison geographies. Falmouth's median household income is similar to Bourne and Mashpee, while median family income has more range across the Upper Cape.

Table 10. Comparative Median Incomes, 2022

Geography	Median Household Income	Median Family Income	Ratio: Household to Family Median Incomes
Falmouth	$89,809	$118,683	1.32
Bourne	$90,640	$106,488	1.17
Mashpee	$90,465	$122,902	1.36
Sandwich	$121,038	$150,045	1.24
Barnstable County	$90,447	$118,599	1.31
Massachusetts	$96,505	$122,530	1.27

Source: ACS 5-Year Estimates, 2018-2022, Tables B19013 and B19113

Income by Household Type, Tenure, and Age of Householder

Table 11 provides median income levels for various types of households based on factors including household type, presence of children, tenure, and age of householder, comparing 2017 and 2022 ACS 5-year estimates.[23] This data shows that, to varying degrees, income levels generally increased between 2017 and 2022 — with the exception of renter households. The Cape Cod Commission's Housing Needs Analysis projects that there will be some narrowing of these income disparities, with the median income of homeowner households in Falmouth projected to increase to $126,155 by 2030 and those of Falmouth renters to increase to $62,269.[24]

Based on 2017 and 2022 ACS estimates, income levels were highest among family households, homeowners, and those in the prime of their earning potential, householders age 45 to 64. Among family households with children, median income levels are dramatically lower for single mothers than single fathers, a common trend not unique to Falmouth.

[23] Under census definitions, a "householder" is the person, or one of the people, in whose name the home is owned, being bought, or rented. Each household only has one householder for census-reporting purposes.

[24] UMass Donahue Institute, "Cape Cod Housing Needs: Analysis for the Cape Cod Commission", prepared for the Cape Cod Commission, March 22, 2023, p.218, Table 123.

Table 11. Falmouth Estimated Median Income by Household Type, 2017 and 2022		
	Estimated Median Household Income Levels	
Type of Household/Householder	2017	2022
Households	$70,918	$89,809
Families	$91,940	$118,683
Married Couple Families with Children	$117,656	$172,500
One-Parent Households, Female	$22,418	$43,151
One-Parent Households, Male	$43,670	$69,659
Nonfamilies*	$39,518	$52,599
Renters	$40,190	$34,538
Homeowners	$83,978	$101,740
Householder > Age 25	$31,743	No Data
Householder Age 25 to 44	$77,203	$99,291
Householder Age 45 to 64	$89,835	$110,043
Householder Age 65 or More	$56,604	$76,646

Source: American Community Survey 5-Year Estimates, 2013-2017 and 2018-2022, Tables B19113, B19126, B19202, B25119, B19049. *Includes persons living alone and unrelated household members.

Sources of Income

According to ACS 2018-2022 5-year estimates:

- Of the 15,271 employed residents 16 years of age or older, 78 percent were private wage and salary workers, 12 percent were government workers, and 10 percent were self-employed.[25]
- An estimated 35 percent of Falmouth households received retirement income, with an average income of $41,089.[26]
- Nearly half (49 percent) of Falmouth households received Social Security, with an average income of $25,657.[27]
- An estimated 7 percent of households were earning Supplemental Security Income (SSI), with an average income of $11,646.[28]
- Somewhat more households, an estimated 11 percent, received Public Assistance Income or Food Stamp/SNAP benefits.[29]

Employment-Based Income

For the civilian employed population over age 16, Cape Cod residents are more likely to be self-employed than workers across Massachusetts, likely due to distances from major employment centers and the "broader culture of innovation and entrepreneurship" on Cape Cod.30 Local establishments with fewer

[25] C24060

[26] B19059 and B19069

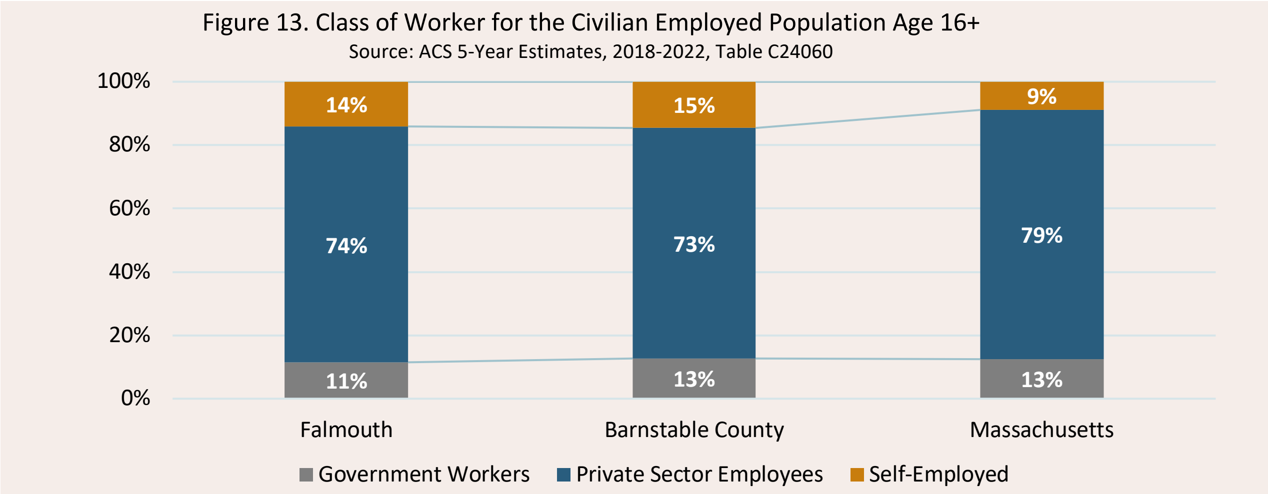
[27] B19055 and B19065

[28] B19056 and B19066

[29] B19058

[30] Cape Cod Commission, Data Cape Cod: "Business Establishment and Age." Accessed January 22, 2024 at

than five employees comprise approximately 62 percent of the region's businesses, compared to 53 percent in Massachusetts and 55 percent across the United States.31



Other Income Sources

Table 12 shows the percentage of households with various sources of non-employment income across comparison geographies. Due to the popularity of Cape Cod as a retirement destination, the data indicate a greater prevalence of households with retirement incomes and social security across Barnstable County as compared to the state. Table 12 also shows use of need-based income sources, including Supplemental Security Income (SSI) and SNAP/Food Stamps. Regionally, fewer households on Cape Cod rely on public assistance than across the state — although in Falmouth, a greater share of households are estimated to utilize these resources than in other Upper Cape communities.

Table 12. Non-Employment Sources of Household Income, 2022

Geography	Number of Households	Percentage of Households with Incomes from These Sources			
		Retirement Income	Social Security	Supplemental Security Income	SNAP/Food Stamps or Public Assistance
Falmouth	14,237	35%	49%	7%	11%
Bourne	8,715	33%	44%	4%	9%
Mashpee	6,768	36%	47%	4%	8%
Sandwich	7,977	38%	39%	5%	7%
County	37,697	35%	45%	5%	9%
Barnstable County	99,969	36%	46%	4%	9%
Massachusetts	2,740,995	22%	30%	6%	14%

Source: American Community Survey 5-Year Estimates, 2018-2022, Tables B19059, B19055, B19056, B19058.

https://datacapecod.org/pf/establishment-size-age/

[31] Ibid.

POVERTY STATUS[32]

Though Falmouth's poverty level remains lower than the state (Table 13), it has the highest levels among Upper Cape communities. By age cohort, children are proportionately more likely to be living in poverty than other age groups across comparison geographies, with the exception of Sandwich. This disparity is most significant for Barnstable County as a whole; Capewide, an estimated 7 percent of all individuals live in poverty; however, among children under 18, this increases to 8.5 percent, compared to 6.1 percent for those 65+. Among family households, those with children are also more likely to live in poverty than families without children.

Table 13 Comparison of Poverty Rates, 2022

	Individuals				Families		
Geography	**All Individuals**	**Individuals Under 18**	**Individuals 18-64**	**Individuals 65+**	**All Families**	**Families with Children**	**Families with No Children**
Falmouth	8.5%	8.9%	8.9%	7.5%	4.2%	7.0%	3.2%
Bourne	6.1%	9.4%	5.0%	6.2%	2.9%	6.5%	1.4%
Mashpee	5.1%	8.2%	5.7%	2.6%	2.9%	8.0%	1.3%
Sandwich	5.2%	1.8%	5.1%	7.6%	3.5%	3.8%	3.4%
Upper Cape	6.6%	7.1%	6.6%	6.4%	3.5%	6.2%	2.5%
Barnstable County	7.0%	8.5%	7.2%	6.1%	4.1%	8.2%	2.5%
Massachusetts	9.9%	11.8%	9.4%	9.9%	6.5%	9.9%	4.1%

Source: American Community Survey 5-Year Estimates, 2018-2022. B17001, B17023

While the data generally fluctuate (see Figures 14 and 15), from 2012 to 2022 the poverty levels for individuals increased from an estimated 7.3 to 8.5 percent, while the poverty levels for families decreased during this time, from 5.5 to 4.2 percent.

Figure 14. Falmouth Percent Individuals in Poverty, 2012-2017
Source: ACS 5-Year Estimates, 2008-2012, 2013-2017, 2018-2022, Table B17001

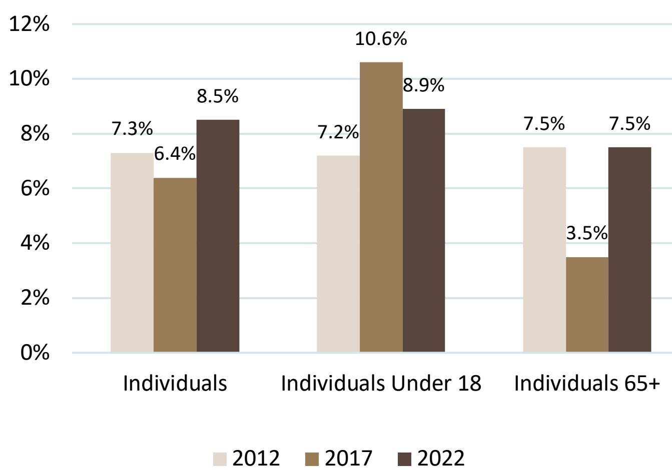
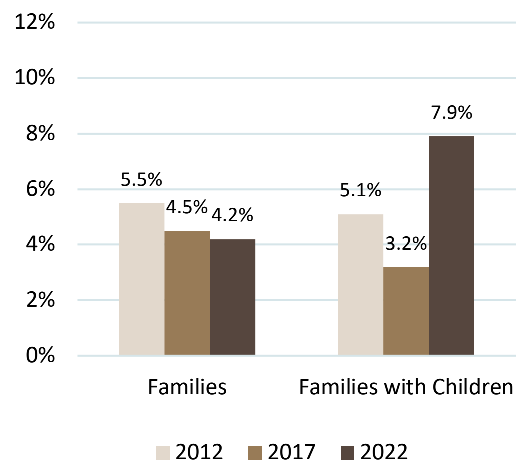


Figure 15. Falmouth Percent Familes in Poverty, 2012-2017
Source: ACS 5-Year Estimates, 2008-2012, 2013-2017, 2018-2022, Table B17023



[32] The 2022 federal poverty levels from the U.S. Department of Health and Human Services were $13,590 for single individuals and $23,030 for a family of three (3) for example.

EMPLOYMENT

Access to jobs with decent wages is a major factor in a community's ability to retain and attract a workforce. Falmouth's loss of young workers has been perceived as a major community problem and barrier to economic development, attributed to a narrow employment base and expensive housing relative to the available wages.

Labor Force Characteristics

A community's **labor force** is defined as all residents 16 and older who are either employed or unemployed and actively looking for work. Members of Falmouth's labor force *live* in Falmouth but may work elsewhere. The **labor force participation rate** is calculated by taking the labor force of a geography and dividing by the *total* number of residents over age 16. A lower labor force participation rate means there are more residents over age 16 who are unemployed and *not* looking for work, perhaps because they have retired, have a disability that prevents them from working, are a stay-at-home parent by choice, or are a full-time student not looking for work.[33]

American Community Survey 5-year estimates for 2018-2022 indicate that Falmouth has a labor force participation rate of 57 percent, which is the lowest among the Upper Cape communities (61 percent). Capewide, Barnstable County's labor force participation rate (60 percent) is significantly lower than that state (67 percent), which makes sense because of the Cape's relatively higher share of retirees not looking for work.34

ACS estimates also provide information on the occupations of Falmouth resident labor force and indicate that 46 percent of Falmouth's employed labor force were involved in management, business, science, or arts occupations.[35] Across the geographies in Table 14, occupations in these categories earn more on average than all jobs combined. County-wide, a higher estimated share of Falmouth's employed labor force is employed in these higher-paying occupations than on Cape Cod as a whole, although both have a lower share than the state (50 percent).

Table 14. Occupations and Median Earnings of Resident Labor Force

	Falmouth		Barnstable County		Massachusetts	
Occupation	**% Labor Force**	**Median Earnings**	**% Labor Force**	**Median Earnings**	**% Labor Force**	**Median Earnings**
Management, Business, Science, Arts	45.7%	$78,917	41.8%	$76,248	50.2%	$83,923
Service	16.7%	$25,181	18.5%	$26,700	15.6%	$28,304
Sales And Office	17.4%	$39,708	20.3%	$40,698	18.2%	$44,506
Natural Resources, Construction, Maintenance	9.4%	$57,712	10.9%	$51,675	6.7%	$56,869
Production, Transportation, Material Moving	9.5%	$32,619	8.2%	$35,961	9.1%	$38,674
All Occupations		$52,307		$50,039		$57,649

Source: ACS 5-Year Estimates, 2018-2022, Tables B08124 and B24011. Note: The labor force applies to those *living* in a geography age 16+ either employed or looking for work. It differs from the workforce, which describes those who are *employed* in a specific geography.

[33] The labor force participation rate should not be confused with the unemployment rate, which is based upon those in the labor force (i.e., residents age 16+ either employed or looking for work) who are not currently working.

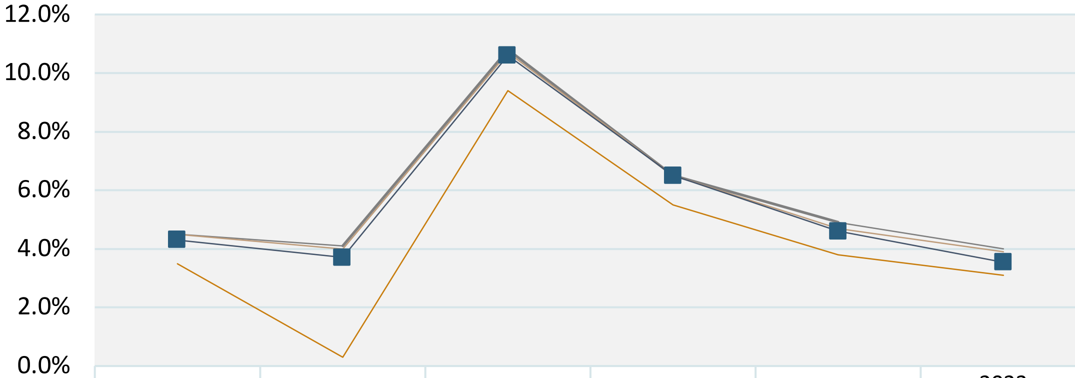
[34] B12006

[35] B08124

Unemployment

Figure 16 compares Falmouth's unemployment rate to Barnstable County, Cape and Islands Workforce Development Area (WDA), and Massachusetts. This comparative information shows that Falmouth's unemployment rates are consistently in line with regional trends, and that the Cape Cod region tends to have lower unemployment rates than the state as a whole. Figure 16 also shows that the unemployment rates across geographies have dropped since their recent high in 2020 due to the COVID-19 pandemic. Compared to its neighbors, Falmouth's unemployment rates have been in line with those seen in Bourne and Mashpee, but higher than in Sandwich, which consistently has the lowest unemployment rates in the Upper Cape.[36]

Figure 16. Unemployment Rates, 2018-2023
Source: MA Dept of Economic Research, Labor Force and Unemployment Data



	2018	2019	2020	2021	2022	2023 (Unofficial)
Massachusetts	3.5%	0.3%	9.4%	5.5%	3.8%	3.1%
Cape and Islands WDA	4.5%	4.1%	10.8%	6.5%	4.9%	4.0%
Barnstable County	4.5%	4.0%	10.7%	6.5%	4.7%	3.9%
Falmouth	4.3%	3.7%	10.6%	6.5%	4.6%	3.5%

Local Employment

A community's employment base includes its wage and salary jobs. People counted in the employment base may or may not live in Falmouth, and the employment base does not include self-employed people. Detailed labor and workforce data from the state on employment patterns in Falmouth shows average employment of 14,788 jobs in Falmouth in 2017 compared to 14,162 in 2022, demonstrating a reduced job base. This declining employment contrasts with the growth in the number of work establishments, from 1,153 in 2017 to 1,203 in 2022.[37] While the Cape Cod Commission Housing Needs Analysis predicts growth of another 5,500 jobs for Barnstable County from 2020 to 2030, the report also forecasts a reduction of 14,500 jobs between 2030 and 2050, indicating a 10 percent decline starting from 2020.[38]

[36] Dept of Economic Research. Labor Force and Unemployment Data.

[37] Massachusetts Department of Economic Research, "Employment and Wages Report (ES-202)," 2022 and 2017.

[38] UMass Donahue Institute, "Cape Cod Housing Needs: Analysis for the Cape Cod Commission", prepared for the Cape Cod Commission, March 22, 2023, p47, Table 9.

Employment data also reflects the seasonal nature of many Falmouth jobs. Seasonal employment changes are presented in Figure 17 for 2022, showing an increase from 12,675 employed workers in January to a peak of 16,095 in July and then down to 13,617 by December.

Figure 17: Monthly Changes in Employment, 2022
Source: Massachusetts Department of Economic Research, 2022 ES-202 Report

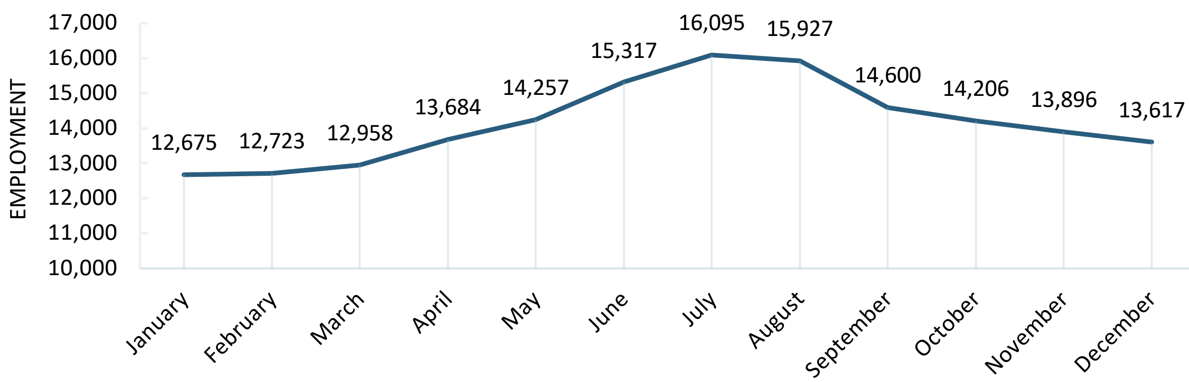
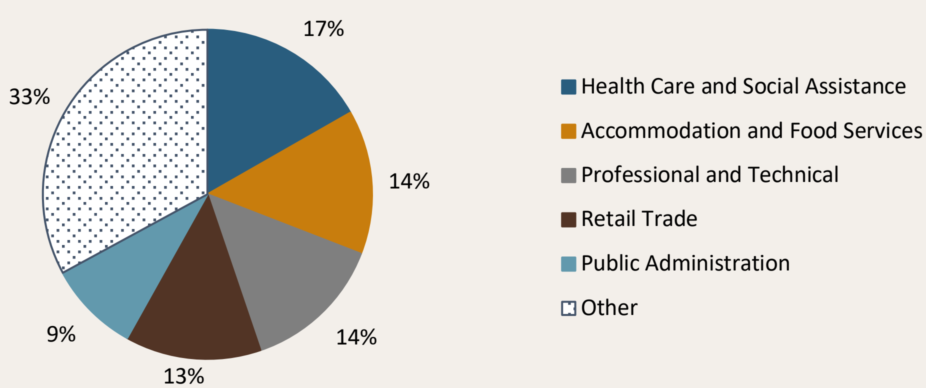


Table 15 confirms a mix of employment opportunities in Falmouth, including lower-paying retail and service sector jobs and higher wage local jobs in finance, professional or technical services, wholesale trade, and public administration. Figure 18 shows the top five industries in Falmouth based on the share of year-round jobs they provide. While each industry fluctuates somewhat seasonally (e.g., accommodation and food services becomes the top industry in the summer months) the industries in Figure 18 consistently remain in the top five based on number of jobs.

Figure 18. Share of Local Jobs by Industry
Source: MA Dept of Economic Research, 2022 ES-202 Report



Average weekly wages ranged considerably from a low of $561 in agriculture, forestry, and fishing (an industry representing only 0.3 percent of local jobs) to a high of $2,152 in finance and insurance, which only represents 1.4 percent of local jobs. The mix of local industries results in average weekly wages of $1,264, somewhat higher than Barnstable County ($1,155) and the Cape and Islands WDA ($1,186), but well below Boston ($1,917) and the state ($1,727).[39]

[39] Massachusetts Department of Economic Research, "Employment and Wages Report (ES-202)," 2022.

It is important to note that Figures 17 and 18 and Table 15 are based upon the state's Employment and Wages reports. This data set includes part-time employment, which is commonly found in lower-paying industries such as retail trade; arts, entertainment, and recreation; and accommodation and food services. Furthermore, the reports do not include self-employed workers.

Location Quotients

Location quotients (LQ) indicate the strength of local industries by comparing a community's employment base with that of a larger geographic area, called a "reference economy." The proportion of jobs in each industry in the community weighted against the proportion of jobs in those industries in the larger reference economy results in a ratio that sheds light on the unique employment characteristics of a community. Generally, a ratio between 0.90 and 1.10 means the proportion of jobs per industry is similar between the compared geographies, and a ratio below 0.85 or over 1.15 points to a noteworthy difference. The higher the ratio, the stronger the industry is in the community. Table 15 reports location quotients for Falmouth's employment base, using the Cape and the Islands Workforce Development Area. A very high location quotient could mean a very strong industry within a local economy, but it can also result in economic vulnerability during a recession. The industries with the highest location quotients (and therefore a relatively strong presence in the local economy) include professional and technical services (which includes the scientific community), manufacturing, and public administration

Table 15. Falmouth Employment Base Profile

Industry	No. of Establishments	Percent of Jobs			Average Weekly Wages	Ratio: Wages by Industry to All Jobs	Location Quotient: Falmouth to Cape WDA
		Year-Round	Jun-Aug	Sept-May			
Agriculture, Forestry, Fishing	6	0.3%	0.4%	0.3%	$561	$0.44	0.593
Construction	154	7.1%	6.6%	7.3%	$1,610	$1.27	0.819
Manufacturing	21	4.0%	3.9%	4.0%	$1,588	$1.26	1.685
Wholesale Trade	29	0.8%	0.8%	0.9%	$1,706	$1.35	0.506
Retail Trade	141	13.3%	13.1%	13.4%	$836	$0.66	0.867
Transportation/Warehousing	23	1.5%	1.6%	1.4%	$1,173	$0.93	0.524
Information	21	1.2%	1.2%	1.3%	$951	$0.75	0.892
Finance/Insurance	42	1.4%	1.3%	1.4%	$2,152	$1.70	0.619
Real Estate/Rental/Leasing	45	0.9%	0.8%	0.9%	$1,346	$1.06	0.535
Professional/Technical Services	144	13.9%	12.8%	14.3%	$1,868	$1.48	2.787
Administrative/Waste Services	93	3.1%	3.3%	3.1%	$1,095	$0.87	0.616
Health Care/Social assistance	172	16.7%	15.0%	17.4%	$1,311	$1.04	1.139
Arts/Entertainment/Recreation	51	3.6%	5.1%	3.0%	$778	$0.62	0.854
Accommodation/Food Services	130	14.1%	17.9%	12.7%	$683	$0.54	0.862
Other Services	94	2.7%	2.7%	2.7%	$1,049	$0.83	0.674
Public Administration	20	9.0%	8.4%	9.2%	$1,614	$1.28	1.641
All Jobs	1,203				$1,264	--	

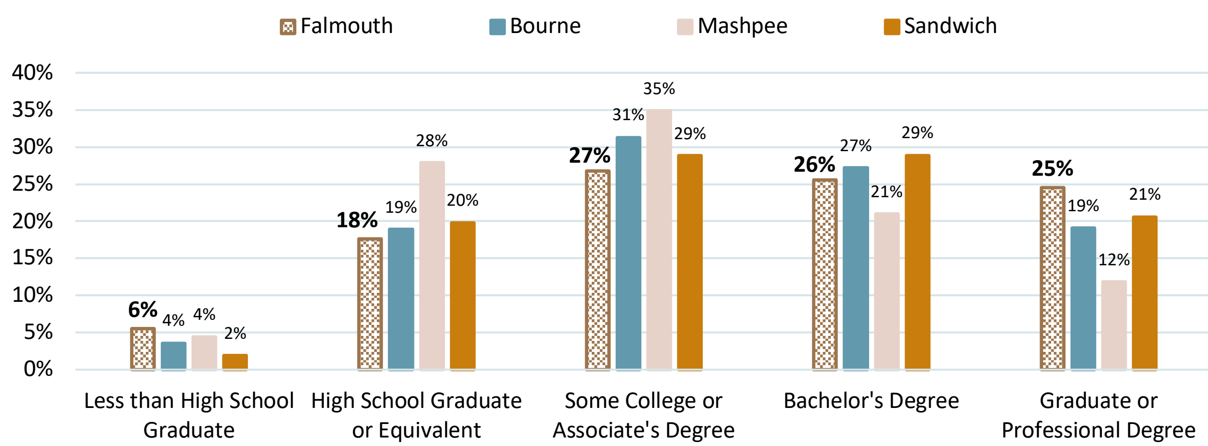
Source: Massachusetts Department of Economic Research Employment and Wages Report (ES-202)," 2022.

EDUCATION

Educational Attainment

The disparity in educational attainment in Falmouth is greater than other Upper Cape communities, as Falmouth has the highest share of residents over age 25 who have not obtained a high school degree or equivalent (6 percent) — and yet also has the highest share of residents with advanced degrees (25 percent of the 25+ population). Falmouth's levels on both ends of the educational spectrum are higher than the county, where an estimated 4 percent of residents over age 25 did not complete high school, and 21 percent achieved advanced degrees (Figure 19).

Figure 19. Upper Cape Educational Attainment for Age 25 and Over
Source: ACS 5-Year Estimates, 2018-2022, Table B15003



ACS estimates indicate that between 2012 and 2022, a growing share of Falmouth residents achieved advance degrees, while the proportion of residents age 25+ who did not complete high school decreased from approximately 7 percent to 4 percent (Figure 20). These positive educational shifts will continue to benefit Falmouth's labor force, as data indicate that higher levels of education yield higher wages consistently across comparison geographies. While Table 16 below is based on ACS 2018-2022 5-Year Estimates, data from 2008-2012 and 2014-2017 ACS estimates show that this trend is generally stable and predictable.

Figure 20. Falmouth Educational Attainment for Age 25 and Over, 2012-2022
Source: ACS 5-Year Estimates, 2008-2012, 2013-2017, 2018-2022, Table B15003

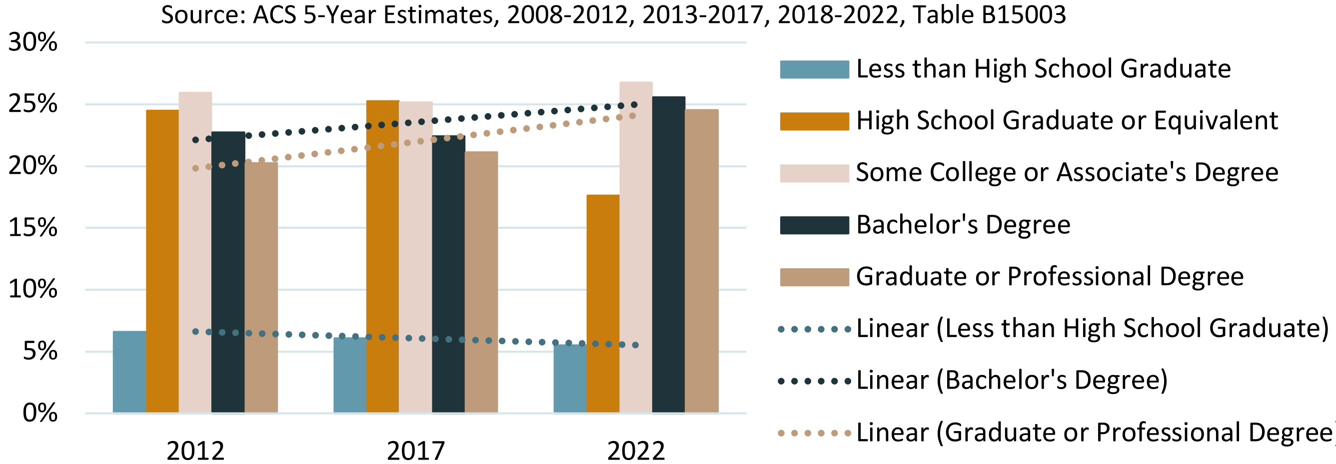


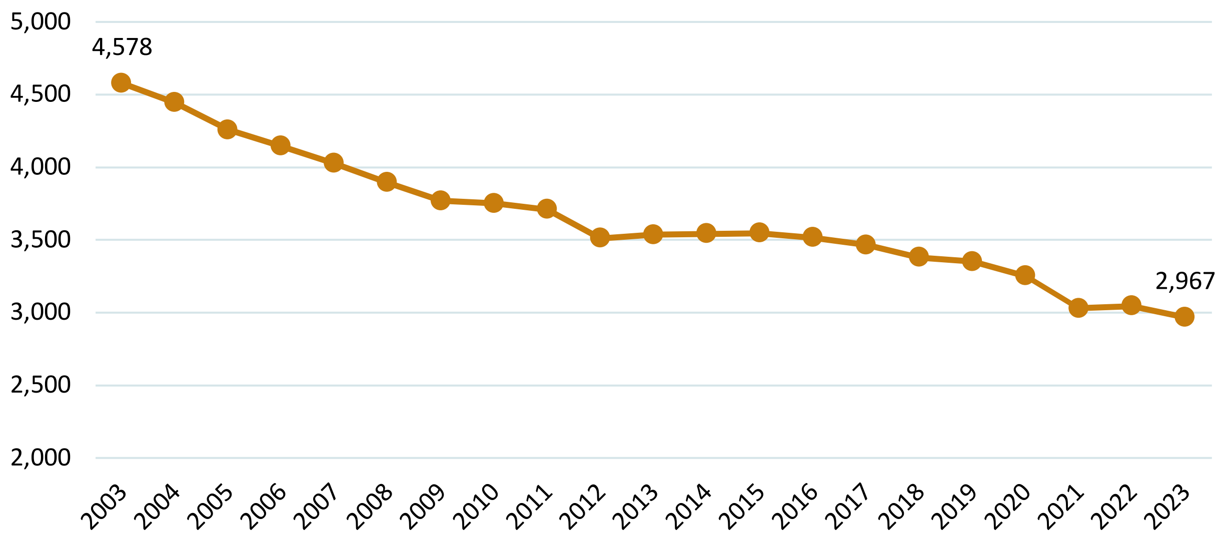
Table 16. Median Earnings by Level of Educational Attainment, 2022	Bourne	Falmouth	Mashpee	Sandwich	Barnstable County	Massachusetts
Less Than High School Graduate	$39,673	$29,517	$52,798	No Data	$33,053	$33,558
High School Graduate Or Equivalent	$40,833	$44,909	$45,248	$57,344	$43,780	$43,492
Some College Or Associate's Degree	$51,500	$45,564	$50,039	$42,760	$45,256	$49,670
Bachelor's Degree	$62,546	$59,662	$63,496	$78,060	$59,383	$75,687
Graduate Or Professional Degree	$83,264	$86,295	$72,308	$89,265	$78,346	$97,033

Source: ACS 5-Year Estimates, 2018-2022, Table B2004

School Enrollments

From 2003 to 2023, student enrollment decreased by 35 percent, representing a loss of over 1,600 students during this time (Figure 21). This aligns with the age trends described previously in this Needs Assessment – namely, that households with children under 18 have declined disproportionately in Falmouth, and the proportion of older adults past childrearing age continues to grow. There were slow declines through the 2011-2012 school year and then relatively stable enrollment through 2014-2015 before declining again through the 2023-24 school year. This trend of decreasing school enrollments is happening across Cape Cod and cannot be entirely attributed to private school enrollment; ACS estimates show declines in private school enrollment as well between 2012 and 2022, from 550 Pre-K to High School students down to 329 students.[40]

Figure 21. Falmouth Public Schools - Total Student Enrollment
Source: MA Department of Elementary and Secondary Education, District Profile



[40] ACS 5-Year Estimates, 2008-2012 and 2018-2022, Table B14002

Data from the Massachusetts Department of Elementary and Secondary Education (DESE) indicate that the percent of low-income students increased steadily from 15 to 40 percent of Falmouth's student population over the past twenty years, compared to an increase from 27 to 42 percent for the state. While DESE's definition of low income has shifted over the years, the data from 2003-2004 and 2013-2014 in Table 17 below followed the same definition and still show a significant increase during that ten-year period.[41]

Table 17. Select Student Populations in Falmouth Public Schools

	2003-2004		2013-2014		2023-2024	
	Falmouth	MA	Falmouth	MA	Falmouth	MA
Low Income	14.8%	27.2%	29.4%	38.3%	39.5%	42.2%
Students with Disability	13.2%	15.6%	18.7%	17.0%	24.4%	20.2%

Source: MA Department of Elementary and Secondary Education, School District Profiles

[41] Note: MA DESE's definition of "Low Income" has shifted over time. Prior to 2015, this applied to students whose families received food stamps/SNAP or transitional assistance, or who were eligible for free or reduced-price lunch. In 2015, this definition changed to "Economically Disadvantaged" and no longer included eligibility for free or reduced price lunch, but added in children eligible for MassHealth and children in foster care. In 2022, DESE revered to "Low Income" and clarified the MassHealth criteria to apply to student households up to 185 percent of the federal poverty level, and added a qualification for homeless children.

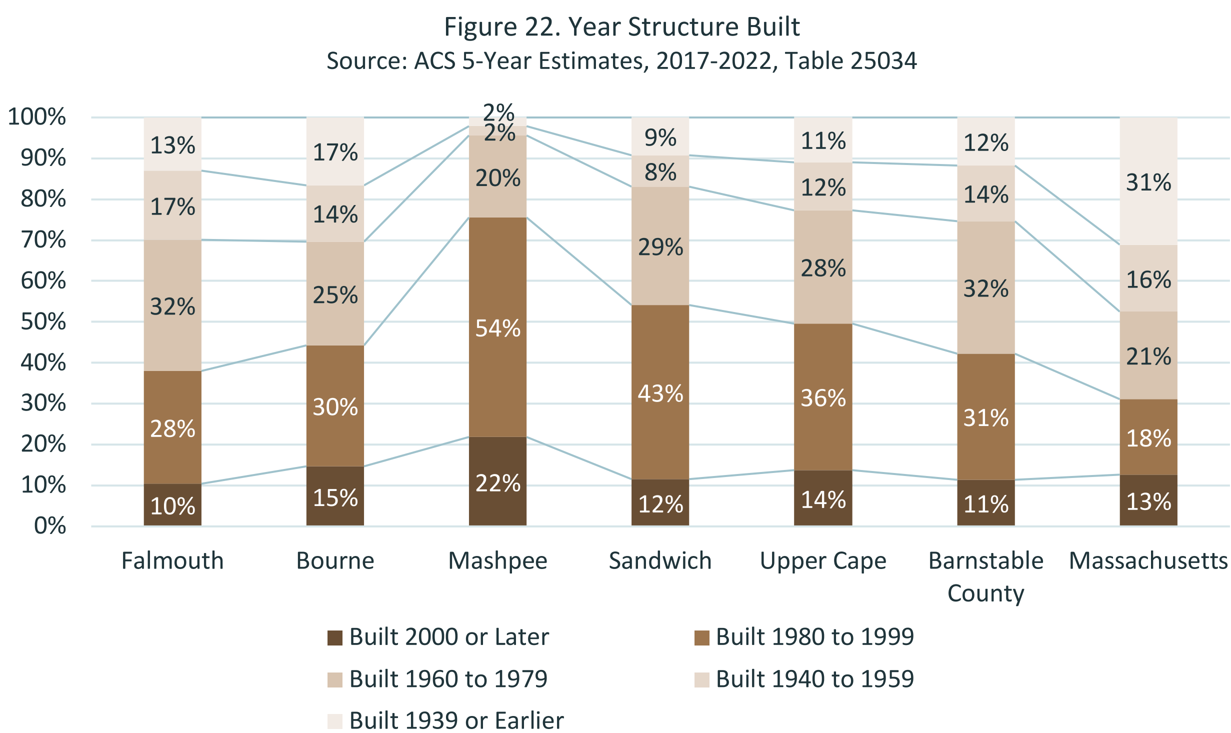
Housing Profile

The housing profile provides an overview of Falmouth's current housing characteristics, including factors such as housing age, type, tenure, and occupancy. This section also explores housing market conditions and discusses development trends, housing cost, and factors influencing affordability for households.

HOUSING CHARACTERISTICS

Age of Housing Stock

Over the past thirty years, Falmouth's housing unit count has grown by over 3,700, rising from 18,168 units in 1990 to 22,817 in 2020.[42] Falmouth has a somewhat older housing stock than the county, with an estimated 62 percent of housing units in structures built prior to 1980 compared to 68 percent across Cape Cod.[43] According to American Community Survey estimates, the Cape has a relatively newer housing stock than Massachusetts as a whole (Figure 22). Falmouth is no exception, although proportionally more of Falmouth's homes were built before 1980 compared to Bourne, Mashpee, or Sandwich.[44] Capewide, there is higher estimated share of newer structures among *all* housing units compared to *occupied* housing units, indicating that the homes of year-round residents are more likely older (i.e., built before 1980) compared to vacant units. Falmouth follows this trend, with approximately 62 percent of occupied housing units built before 1980 compared to 56 percent for all homes.[45] Map



[42] US Census Bureau, Decennial Census, 1990 and 2020, Housing Units

[43] ACS 5-Year Estimates, 2018-2022, Table B25034

[44] ACS 5-Year Estimates, 2018-2022, Table B25034

[45] ACS 5-Year Estimates, 2018-2022, Tables B25034 and B25127

Table 20 below is based upon local Assessor's records rather than American Community Survey estimates and provides additional information about Falmouth's residential structures. In general, smaller multifamily housing (i.e., two- and three-family structures and apartments of no more than eight units) tend to be older and have been converted from preexisting homes. Larger apartment complexes (not including Housing Authority properties) are the newest, with a median year built of 2004.

Table 20. Properties by Residential Land Use Type

	# Residential Properties	% Residential Properties	Median Year Built	Average Assessed Value
Single Family Detached	18,629	89.4%	1974	$772,248
Condominium	1,480	6.3%	1986	$489,531
Two Family	305	1.5%	1955	$744,406
Three Family	42	0.2%	1927	$625,433
4-8 Units	42	0.2%	1900	$716,633
> 8 Units	21	0.1%	2004	$2,842,276
Congregate	7	0.0%	1969	$5,944,614
Multiple Houses on One Parcel	268	1.3%	*1925	$1,621,521
Housing, Charitable	22	0.1%	1997	$882,118
Housing Authority, Apartments	5	0.0%	1971	$3,279,220
Housing Authority, Scattered Site	25	0.1%	1967	$334,924
Mixed Use, Primarily Residential	69	0.3%	1934	$829,428
Mixed Use, Primarily Commercial	94	0.5%	1950	$1,222,288
Total Residential Properties	20,849			

Source: Town of Falmouth Assessors Records. Residential properties with a year built of zero were not included.
*Year built for first structure

Housing Types

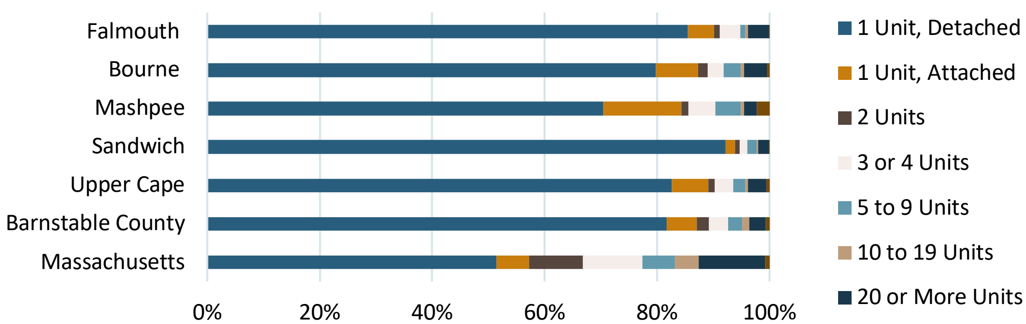
An estimated 86 percent of Falmouth's housing units are detached single-family homes, a figure slightly higher than the Upper Cape and all of Barnstable County (both 81 percent) and significantly higher than the state (52 percent).[46] As shown in Figure 23, Cape Cod has a much higher estimated share of "single family detached" homes (82 percent of all units) than the state (52 percent). This carries over to Falmouth, where an estimated 86 percent of homes are single family detached units. At 5 percent, Falmouth's single family attached stock is on par with the Upper Cape (6 percent) and Barnstable County (5 percent).[47] Assessor's records reveal a similar picture breakdown, although there is some difference and overlap in definitions. To wit, what ACS refers to as "1, Attached" is typically thought of as a townhouse – that is, an

[46] ACS 5-Year Estimates, 2018-2022, Table B25024

[47] ACS 5-Year Estimates, 2018-2022, Table B25024

attached single-family unit with no other residential units above or below, and sharing an internal wall from ground to roof with an adjacent unit. These units may be rented or (more commonly) owned. When they are owned, they are considered a condominium *for assessing purposes*, whereas when such a unit is rented, it is likely part of a two- or three-family structure assessed as one property. Likewise, "1, Detached" refers to a single family detached structure – yet for assessing purposes, these physical structures may be held in a condominium form of ownership (whereby inside of the unit is owned and maintained by an individual owner, whereas the exterior of the building and the surrounding property is separately owned, generally by a condominium association). Despite these overlaps in definitions, the connection between local Assessor's records and ACS estimates is clear, with 6 percent of Falmouth's residential units considered condominiums for assessing and an estimated 5 percent of units considered attached single family. Map 5 shows the various residential uses in Falmouth by parcel, showing the high prevalence of single-family homes throughout town.

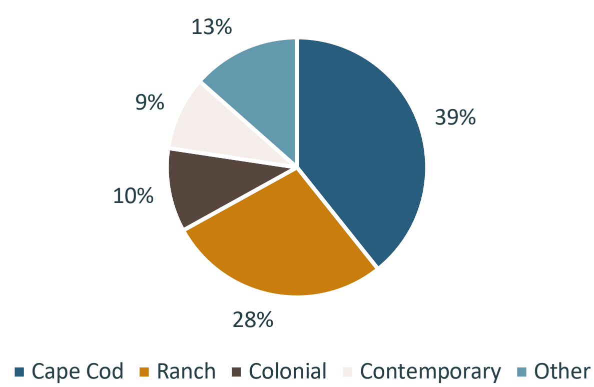
Figure 23. Units in Structure
Source: ACS 5-Year Estimates, 2017-2022, Table 25024



Single Family Homes

Figure 24 shows that Cape-style homes are most common among Falmouth's detached single-family homes (39%), followed by ranches (28%), colonials (10%), and contemporary (9%).[48] The remaining 13 percent of detached single-family homes consist of a mix including conventional, bungalow, raised ranch, split level, and other home styles. Table 21 below indicates the most common style for homes built during different periods, as well as other notable features including the average residential floor area, lot sizes, and number of rooms. Most single-family homes in Falmouth were built in 1940 or later, with over half (60 percent) built between 1960 and 1999. Single family homes built in 1980 or later are mostly larger homes (over 2,000 square feet).Total assessed value for newer single-family homes is

Figure 24. Style of Single Family Homes
Source: Town of Falmouth Assessor's Database



[48] Town of Falmouth Assessor's Records, FY 2024.

substantially higher: for houses built prior to 2000, the average total assessed value is approximately $710,500, but for those built since 2000, average total assessed value is over $1.2 million.

Homes built since 1980 tend to be larger and hold more building value compared to the land, as shown by the ratio of average land values (LV) to average improvement values (IV; in this context, “improvement” refers to buildings, structures, pools, etc.). A ratio under 1.0 indicates that the buildings on average are more valuable than the land, in large part due to the trend toward larger homes. Conversely, ratios over 1.0 indicate that the land on average is more valuable than the buildings. This is more common for older homes, potentially putting them at greater risk of teardown, as a new or existing owner of an older home may choose to demolish and rebuild rather than repair, renovate, or maintain a home in poor condition. Together, Map 6 (Year Built for Single Family Homes), and Map 7 (Improvement Value to Land Value Ratio for Single Family Homes) show this relationship between age of housing stock and the ratio of building value to land value.

Table 21. Falmouth Single Family Home Trends

Year Built	Entries	Average # Rooms	Average Stories	Average Res. Building Area	Average Lot Size (Acres)	Average Total Assessed Value	Average IV to LV Ratio	Most Common Style
Pre-1900	367	7.03	1.78	2,455	1.07	$1,030,106	0.79	Conventional (47%)
1900-1919	499	6.86	1.74	2,125	0.61	$1,150,802	0.60	Conventional (47%)
1920-1939	1,042	6.41	1.59	1,890	0.62	$981,243	0.64	Cape Cod (34%)
1940-1959	3,054	5.80	1.29	1,507	0.41	$644,133	0.82	Ranch (49%)
1960-1979	5,880	6.17	1.33	1,657	0.42	$601,968	1.07	Ranch (38%)
1980-1999	5,359	6.32	1.53	2,145	0.66	$737,116	1.39	Cape Cod (50%)
2000-2019	2,083	7.11	1.74	2,801	0.74	$1,213,145	1.59	Cape Cod (39%)
2020-2022	345	7.34	1.75	2,910	0.61	$1,239,326	1.89	Cape Cod (28%)
All SF Homes	18,629	6.33	1.47	1,965	0.56	$772,248	1.13	Cape Cod (39%)

Source: FY24 Assessor’s Records, Town of Falmouth
*There are two entries for which the year built is unreliable. These homes were excluded from this analysis.

Condominiums

While often used interchangeably to describe townhouses, the term “condominium” simply refers to the ownership structure rather than a particular building type; the owner of a condominium owns and is responsible for the inside of the unit, while a condominium association typically owns and is responsible for the land, maintenance of the buildings’ exterior, shared spaces, etc. Many condominiums exist in townhouse structures or stacked flats, but they can also be detached single family structures. Condominium neighborhoods exist throughout Falmouth, including Fairway Meadow, Falmouthport Condominiums, Dillingham Place Condominiums, Wild Harbor Condominiums, and Lighthouse Station, a 55+ condominium community at Woods Hole.

Small Multi-Family

Assessor’s records indicate that there are nearly 400 properties with either two- or three-family homes or apartments with no more than eight units. Many of these buildings are older and have been converted into their existing use. In particular, Falmouth’s three-family homes and apartments up to eight units are among the oldest residential structures, with approximately two-thirds of these homes built prior to 1930. These homes are scattered throughout the town and are not concentrated in one area, although many are located along or near major routes including Route 28. Included in this are some recent examples of developments that provide a number of affordable units in several smaller buildings, such as Gifford Workforce Housing (twenty units in four buildings) and Megansett Crossing (ten units in duplexes on one site).

Mixed Use

Assessor's records indicate that there are 165 properties in Falmouth that include a residential use with some other use, such as commercial, agricultural, or industrial. Many of these properties are along Route 28, in much of what is now part of the MRCOD. There are fourteen mixed use/agricultural properties throughout town, totaling about 200 acres.

Apartments

In addition to the 276 Falmouth Housing Authority units located in larger apartment complexes, Falmouth has a handful of apartment complexes, many of which include affordable units. These include Cape Cod Apartments (83 units), Cedar Meadows (59 units) Little Pond Place (40 units) Gosnold Grove (33 units), and Edgerton Drive Apartments (24 units), among others.[49] There are also some market rate complexes, including Greengate Apartments, Treetops Condominiums, and Admiralty Apartments.

Falmouth Housing Authority

The Falmouth Housing Authority has 276 elderly/handicap units located at five sites:

- Federal Public Housing
    - Harborview Apartments: 80 units built in 1981
    - James L. Conley Tataket Apartments: 83 units built in 1984
    - Rose Morin Apartments: 59 units built in 1971[50]
- State Public Housing
    - Choate Apartments: 24 units originally built in 1957
    - Salt Sea Apartments: 30 units originally built in 1960
    - Scattered site: 25 scattered homes for families.[51]

Congregate Care Settings

Falmouth has a number of group quarters residences, including nursing homes and group homes. Falmouth's two active nursing homes include Royal Health Megansett and Royal Health Falmouth, the latter of which includes an Alzheimer's Care program. In addition, Atria Woodbriar offers a combination of independent living, assisted living, and memory care units on two campuses.

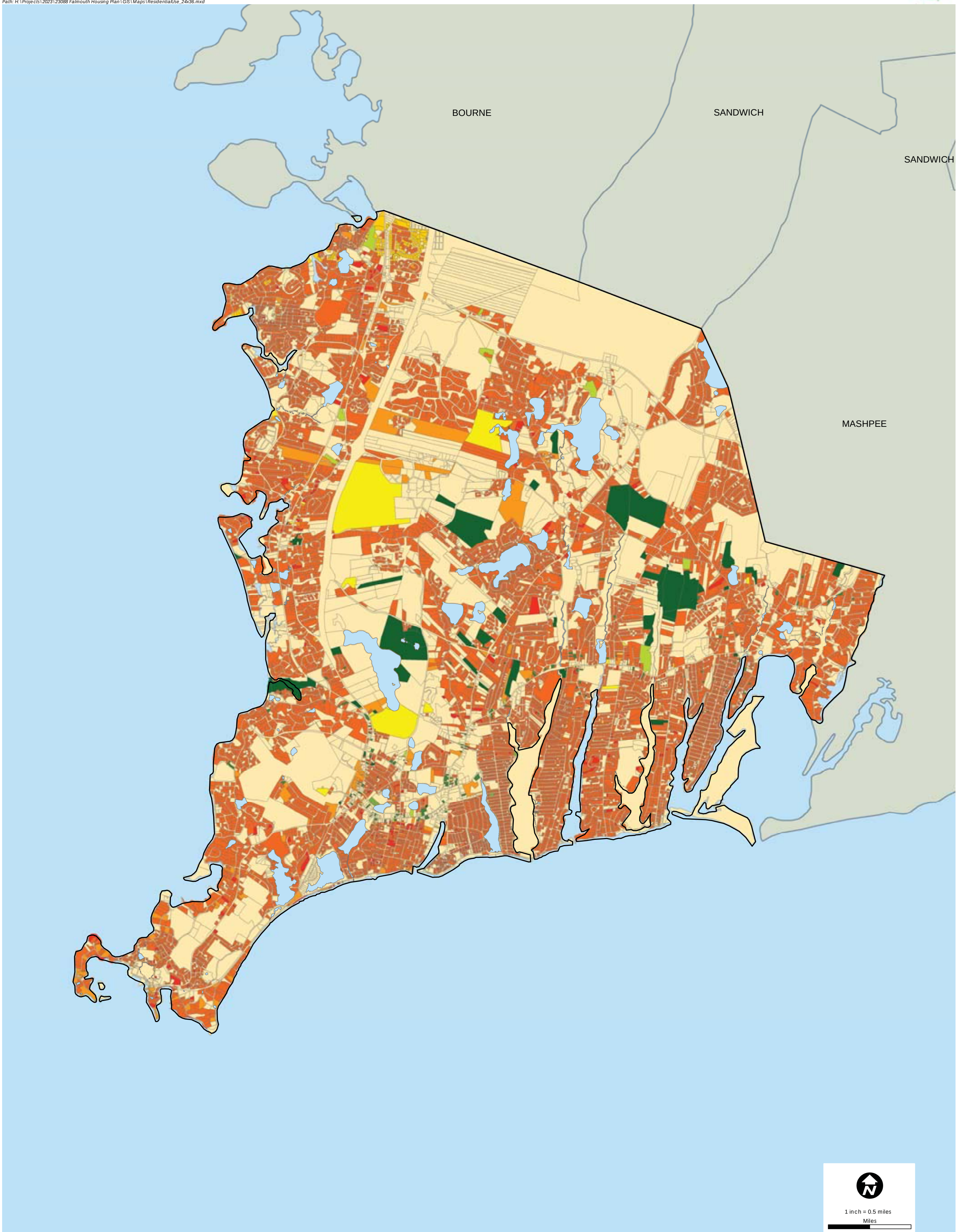
[49] Executive Office of Housing and Livable Communities, Chapter 40B Subsidized Housing Inventory, Falmouth. Report from December 18, 2023.

[50] Federal Public Housing https://www.falmouthhousing.org/fedpubhousing

[51] "Massachusetts State Public Housing" https://www.falmouthhousing.org/statepublichousing

Horsley Witten Group
Sustainable Environmental Solutions

Path: H:\Projects\2023\23088 Falmouth Housing Plan\GIS\Maps\ResidentialUse_24x36.mxd



Date: 11/2/2023
Data Sources: Bureau of Geographic Information (MassGIS), ESRI, Town of Falmouth

This map is for informational purposes and may not be suitable for legal, engineering, or surveying purposes.

Town Boundary
Water
Residential Use
Apartments
Condominiums
Congregate Housing
Housing Authority
Housing, Charitable Organization
Mixed Use w/ Residential
Multiple Houses on One Parcel
Single Family Detached
Two- and Three-Family

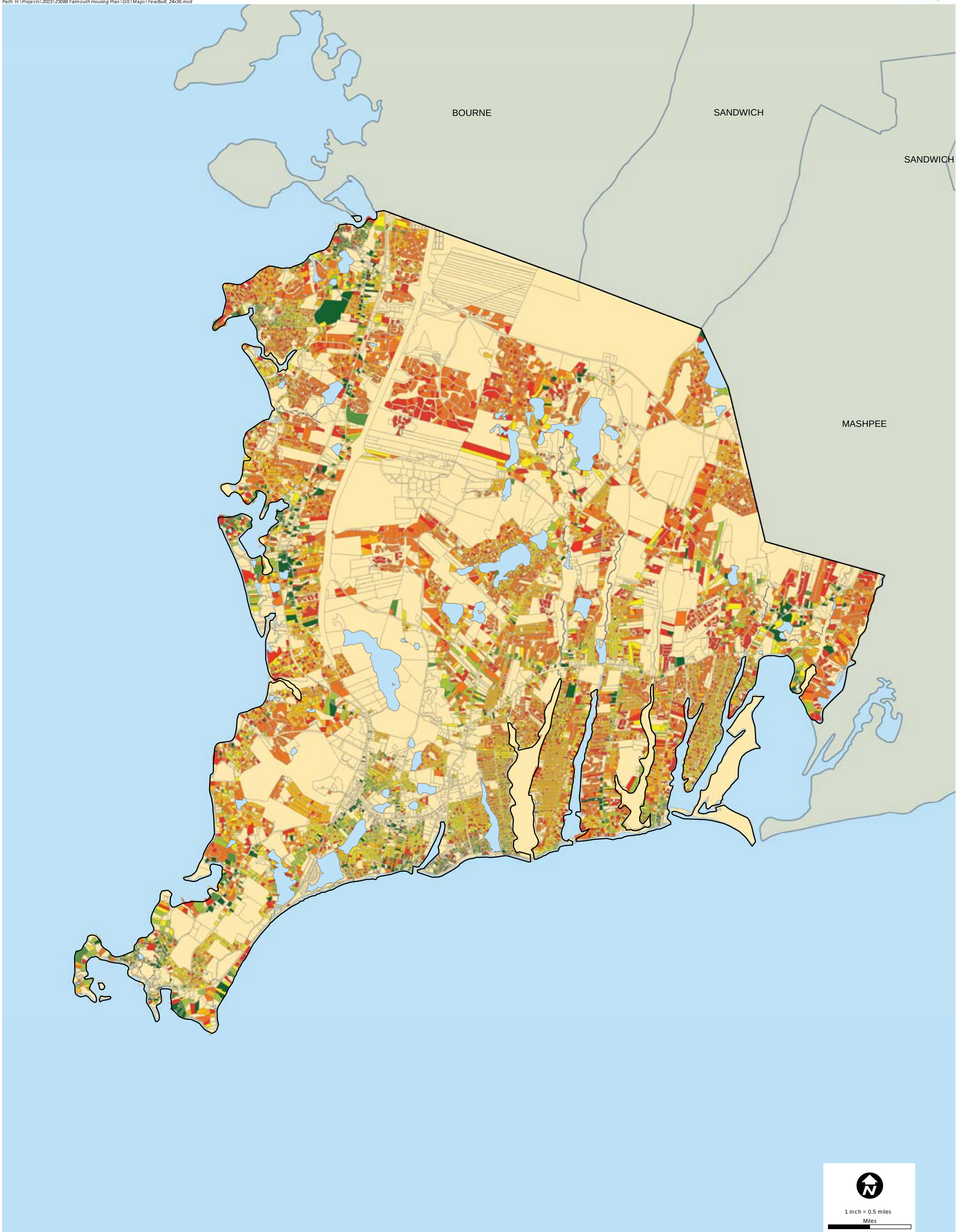
Residential Use by Type

Housing Production Plan
Falmouth, Massachusetts

Map 5
Residential Use by Type

Horsley Witten Group
Sustainable Environmental Solutions

Path: H:\Projects\2023\23088 Falmouth Housing Plan\GIS\Maps\YearBuilt_24x36.mxd



Date: 11/7/2023
Data Sources: Bureau of Geographic Information (MassGIS), ESRI, Town of Falmouth

This map is for informational purposes and may not be suitable for legal, engineering, or surveying purposes.

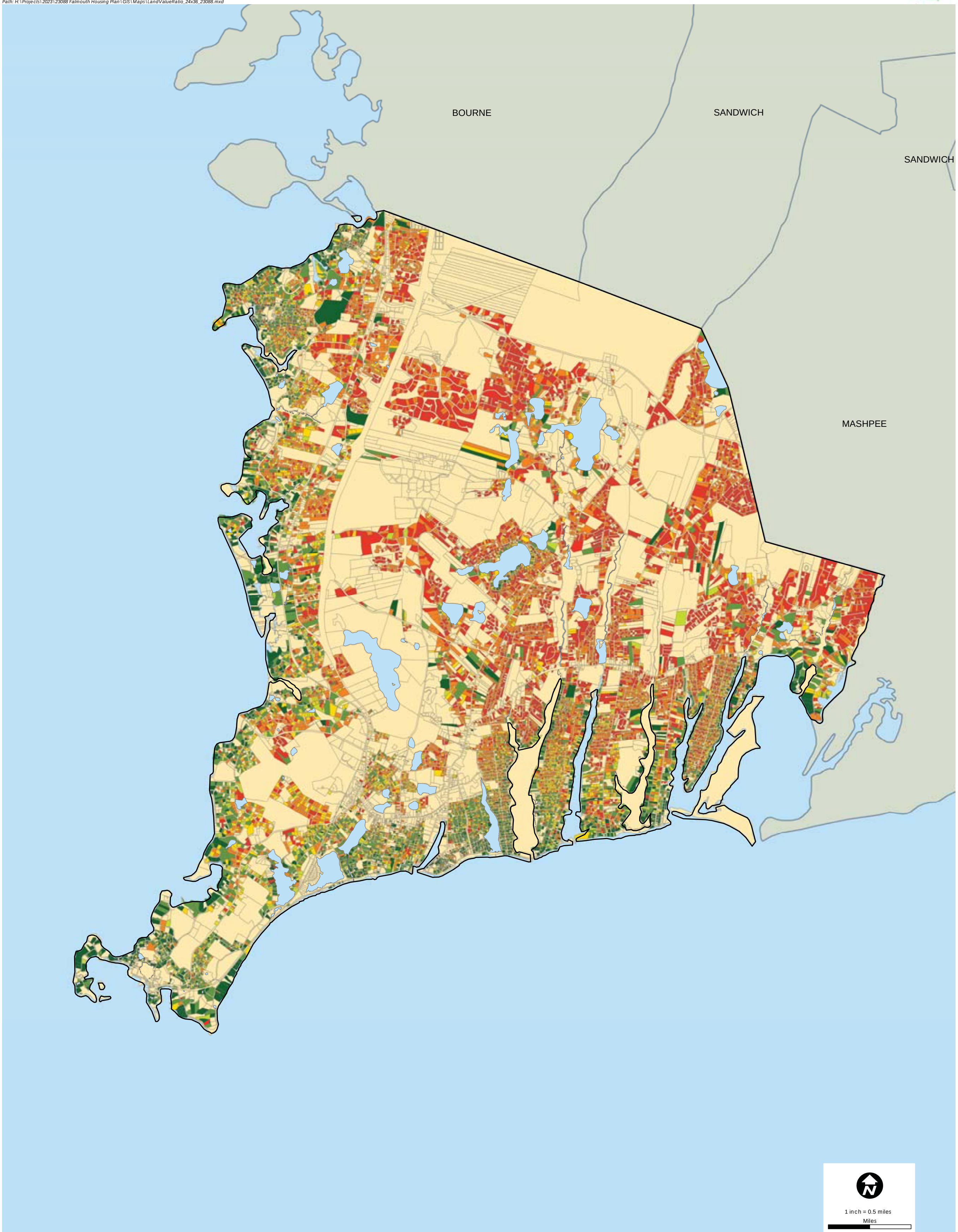
Town Boundary
Water
Year Structure Built
Pre-1900
1900-1919
1920-1939
1940-1959
1960-1979
1980-1999
2000-2021

Year Structure Built for Single Family Homes

Housing Production Plan
Falmouth, Massachusetts

Horsley Witten Group
Sustainable Environmental Solutions

Path: H:\Projects\2023\23088 Falmouth Housing Plan\GIS\Maps\LandValueRatio_24x36_23088.mxd



Date: 11/2/2023
Data Sources: Bureau of Geographic Information (MassGIS), ESRI, Town of Falmouth

This map is for informational purposes and may not be suitable for legal, engineering, or surveying purposes.

Town Boundary
Water
Ratio
0.0-0.50
0.50-0.95
0.95-1.05
1.05-1.25
1.25-2.00
2.00+

Improvement to Land Value Ratio for Single Family Homes

Housing Production Plan
Falmouth, Massachusetts

Tenure

Cape Cod households are not only much more likely to own their homes as compared to households across Massachusetts, but Cape Cod homeowners are also more likely to have paid off their homes, as shown in Table 22. Falmouth households are slightly less likely to own than in Barnstable County as a whole, although county-wide a smaller share of owner households have paid off their mortgages than in Falmouth.

Table 22. Tenure

	Falmouth	Bourne	Mashpee	Sandwich	Barnstable County	Massachusetts
Owner-Occupied	76%	74%	84%	87%	78%	60%
Owned with Mortgage	*62%*	*67%*	*67%*	*75%*	*64%*	*72%*
Owned Free and Clear	*38%*	*33%*	*33%*	*25%*	*36%*	*28%*
Renter-Occupied	24%	26%	16%	13%	22%	40%

Source: Decennial Census, 2020, Table H4

Falmouth homeowners are more likely older and wealthier than renters (Figure 26 and Table 23), although this is not unique to Falmouth. The likelihood of owning one's home in Falmouth steadily increases for each age cohort except householders 75 or older, where the breakdown shifts downward (although the vast majority of Falmouth householders age 75+ still own their homes). According to ACS estimates, Falmouth owner households have significantly higher estimated household incomes than renters, earning nearly three times more. This disparity is greater in Falmouth than its neighboring Upper Cape communities, as well as the county and state (Table 23).

Figure 26. Percent Owner Households by Age for Falmouth Households
Source: US Decennial Census 2020, Table H13

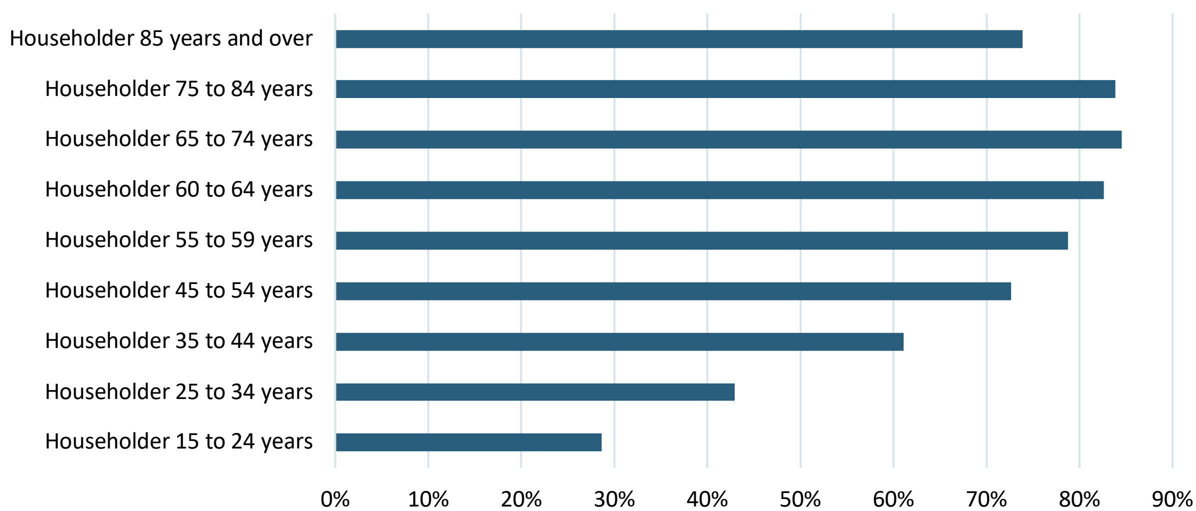


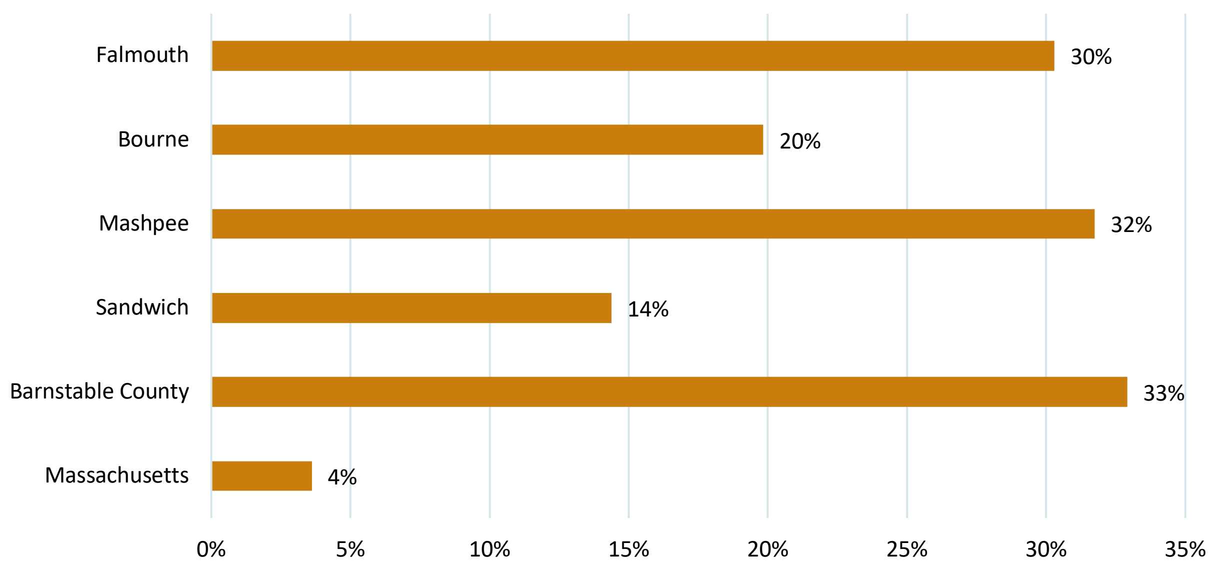
Table 23. Median Household Income by Tenure				
	All Households	Owner Households	Renter Households	Income Ratio: Owners to Renters
Falmouth	$89,809	$101,740	$34,538	2.95
Bourne	$90,640	$105,354	$44,884	2.35
Mashpee	$90,465	$96,968	$50,465	1.92
Sandwich	$121,038	$130,161	$51,250	2.54
Barnstable County	$90,447	$102,237	$46,254	2.21
Massachusetts	$96,505	$126,341	$56,051	2.25

Source: ACS Five-Year Estimates, 2018-2022, Table B25119, and Barrett Planning Group

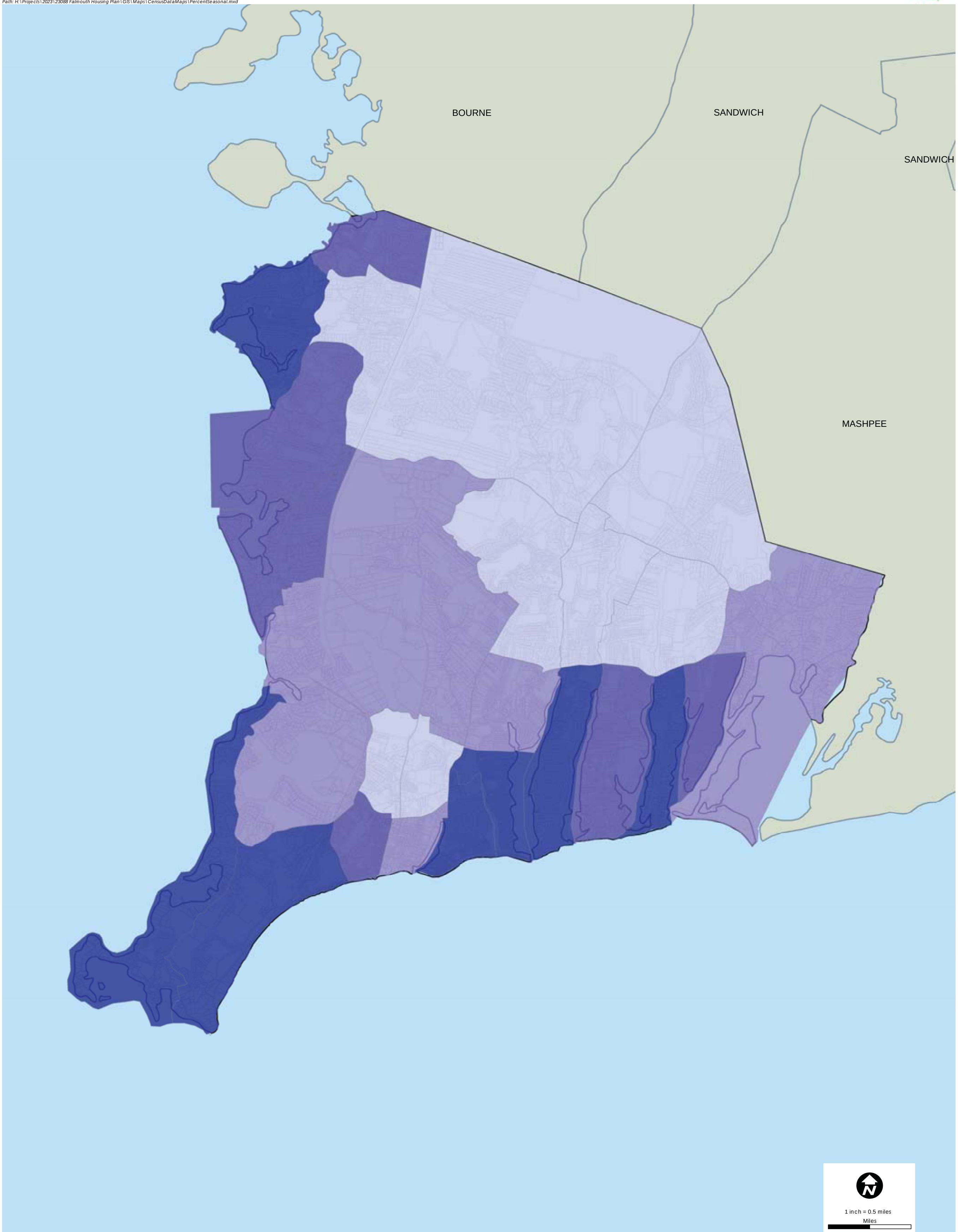
Vacancy

At the time of the 2020 census, 34 percent of Falmouth's total housing units were vacant, a figure lower than Barnstable County due to the skew toward second homes on the Lower and Outer Cape (Figure 27). Of Falmouth's vacant units, 88 percent were considered seasonal, recreational, or occasional use. This breakdown has not shifted considerably since the 2010 Census, although also does not consider the significant housing market shifts that have occurred since COVID. Just over 30 percent of Falmouth's total housing units are for seasonal, recreational, or occasional use, placing it just behind Barnstable County at 33 percent. Map 8 displays the concentration of seasonal homes throughout Falmouth by census block group, showing the greater prevalence along the coast.

Figure 27. Percent Total Housng Units for Seasonal, Recreational, or Occasional Use
Source: US Decennial Census 2020, Table H13



Path: H:\Projects\2023\23088 Falmouth Housing Plan\GIS\Maps\CensusDataMaps\PercentSeasonal.mxd



Date: 11/29/2023
Data Sources: Bureau of Geographic Information (MassGIS), ESRI, Town of Falmouth

This map is for informational purposes and may not be suitable for legal, engineering, or surveying purposes.

Town Boundary
Parcels
Percentage of Housing Units
5 - 15%
15.01 - 45%
30.01 - 45%
45.01 - 60%

Percent Housing Units for Seasonal, Occasional, and Recreational Use

During the engagement process for this plan, participants expressed varying levels of concern regarding short term rentals (STRs) in the community, citing concerns relating to changing neighborhood character to significant loss of year-round rentals. While Falmouth has far more STRs than its neighbors (Table 24), it also has far more housing units. Proportionally, the share of registered STRs is roughly the same in all Upper Cape communities except Bourne. However, these figures are based on *registered* STRs and actual numbers are likely higher. Because many towns do not require or robustly enforce local STR registration, quantifying the number of STRs on Cape Cod is challenging without significant market analysis.

Table 24. Registered Short Term Rentals

Community	Registered STRs	Total Housing Units	STRs as Percent of Total Units
Falmouth	1,429	22,817	6.3%
Bourne	427	11,140	3.8%
Mashpee	680	10,757	6.3%
Sandwich	618	9,689	6.4%

Source: MA Executive Office of Economic Development, Public Registry of Lodging Operators. STR figures current as of January 22, 2024.

HOUSING MARKET

Development Trends

Building permits are a good indicator of housing activity within a town because they show the predominant types of development activity in a given year. From 2022 to October 2023, 155 new residential building permits were issued (many of which were tied to newly created subdivisions), as well as 55 permits for residential demolition/rebuild projects, 13 duplex permits, and five accessory apartment permits.[52]

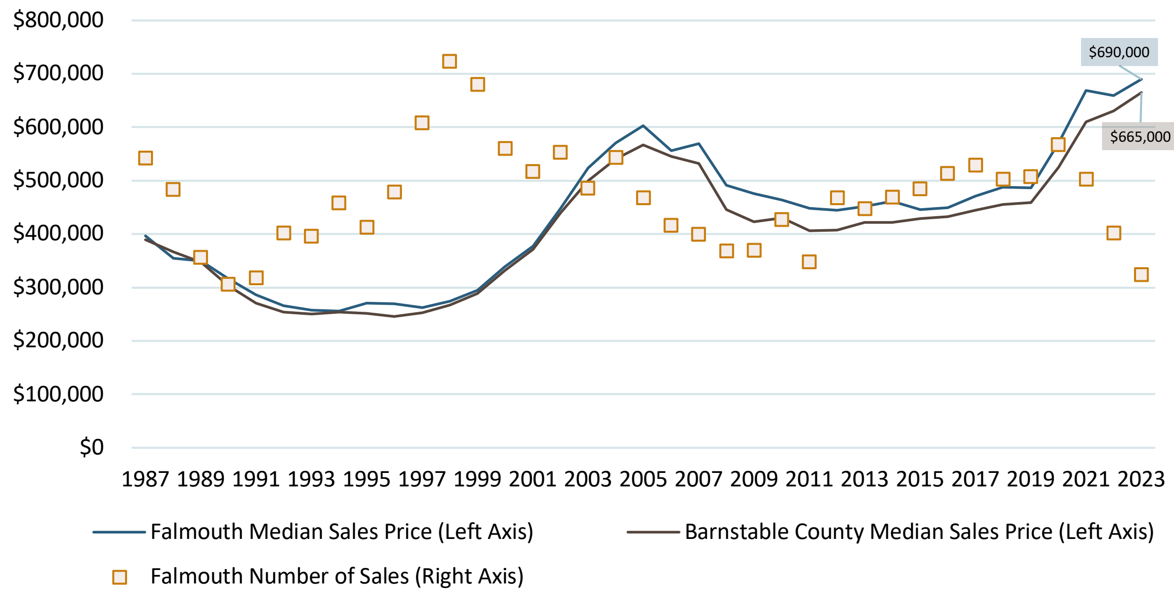
Two of the most recently permitted affordable housing developments have been along Main Street: Scranton and Main (48 rental units for seniors) and Lyberty Green (104 rental units). The Town is also currently considering 71-unit workforce housing project on Main Street, as well as a 300-unit 40B for 375 Sandwich Road. If permitted, the latter project alone would bring Falmouth to its 10 percent goal under Chapter 40B.

Housing Sales Prices

Across the nation home prices rapidly increased in 2020 as a result of the COVID-19 pandemic. As Figure 28 shows, this trend is continuing despite the fact that the number of sales decreased after 2020, a market factor that usually helps bring prices down. The biggest price surge occurred in 2020 and 2021, after which the rise in median sale prices both in Falmouth and Barnstable County has somewhat slowed.

[52] Town of Falmouth Inspectional Services, October 20, 2023.

Figure 28. Median Sales Price for Single Family Homes: Falmouth and Barnstable County (Inflation Adjusted)
Source: Banker & Tradesman and Barrett Planning Group



Cost of Rent

Market rate rent prices are harder to quantify because the estimated median gross rent provided in the American Community Survey also factors in subsidized rents, such as those paid by tenants of Falmouth Housing Authority properties or users of Housing Choice Vouchers. This can significantly pull the median down and necessitates further market analysis. However, conducting such a market analysis is challenging in a community with very few rental listings at any given time. Table 25 pulls these data sources together, showing Falmouth's estimated median gross rent, as well as median rents for rental listings within the past two years – with a caveat that these numbers are based on a very small sample size.

Table 25. Falmouth Rents by Bedroom

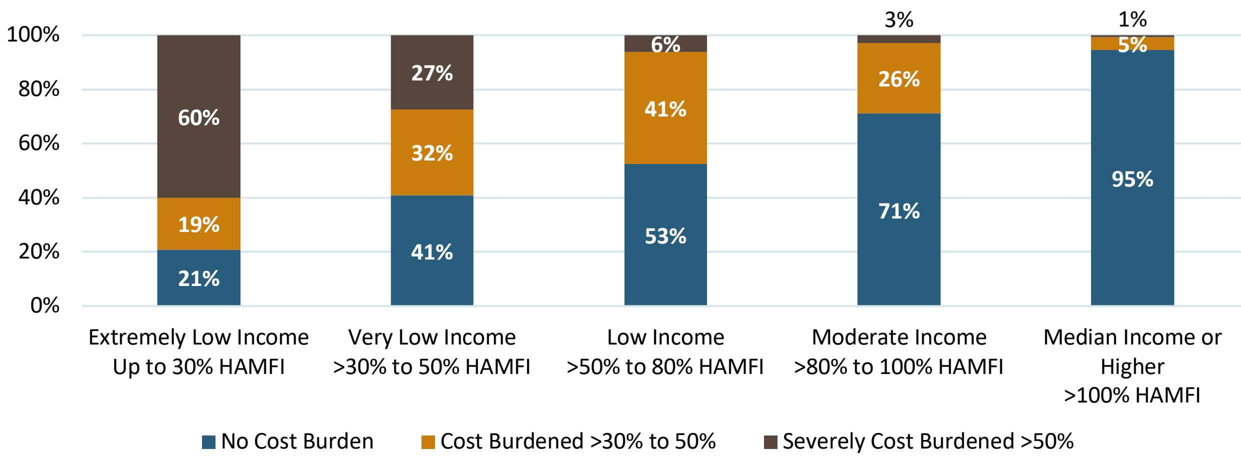
Bedrooms	Barnstable County Fair Market Rent (2024) (Source: HUD)	Median Gross Rent (Source: ACS 2018-2022 5-Year Estimates, B25031)	Falmouth Rent Survey, Past 24 Months (Source: Rentometer)	
			Median Rent	Sample Size
1-bedroom	$1,585	$864	$1,575	8
2-bedroom	$2,082	$1,664	$1,770	14
3-bedroom	$2,541	$1,654	$2,425	4
4-bedroom	$2,897	$2,307	Insufficient Data	Insufficient Data

Housing Affordability

Housing Cost Burden

One metric for understanding housing affordability is **housing cost burden**. The U.S. Department of Housing and Urban Development (HUD) defines cost-burdened households as those paying more than 30 percent of their income toward housing costs, and severely cost-burdened households as those paying more than 50 percent. Cost-burdened households have fewer funds left over for other expenses such as food, transportation, clothing, childcare, and medical care. This strain makes it difficult for these households to "get ahead" financially as they struggle to meet these necessities, let alone establish savings. In Falmouth, an estimated 33 percent of all households are cost-burdened, which is on par with Barnstable County (33 percent) and Massachusetts (32 percent).[53] Figure 29 displays the level of cost burden for households at different income levels using the Household Area Median Family Income (HAMFI, also abbreviated AMI for Area Median Income). While there is need at all levels, the lower income households are much more likely to be cost-burdened than households earning the median or higher. That said, there is still substantial need at levels over 80 percent AMI, and these households are not eligible for subsidized housing designated for households earning 80 percent AMI or less.

Figure 29. Cost Burden by Income Level for Falmouth Households
Source: CHAS 2016-2020



Cost Burden and Household Types

For the development of CHAS data, HUD defines household types as follows:

- Elderly family: two people in family, at least one householder age 62 or older
- Small family: two people in family, neither age 62 or older; or three to four people in family
- Large family: five or more people in family
- Elderly non-family: generally adults age 62 or older living alone or within a nonfamily household
- Other household type: non-elderly, non-family, such as single persons under age 62 living alone or without roommates.

[53] Comprehensive Housing Affordability Strategy (CHAS) data, 2016-2020.

Elderly family and large family households are the *least* likely to experience severe cost burden, with 6 and 5 percent of these household types severely cost-burdened, respectively. Elderly non-family and other non-family households are the most likely to experience severe cost burden, with an estimated 20 and 18 percent of both household types severely cost burdened, respectively.[54] Because these non-family household types primarily consist of individuals living alone or with non-family roommates, the disproportionate share of nonfamily households experiencing severe cost burden compared to family households is more or less expected.

Cost Burden and Tenure: Owners

An estimated 28 percent of homeowner households in Falmouth experience some degree of cost burden, with 19 percent considered cost-burdened and 10 percent severely cost-burdened (Table 26). While low- and extremely low-income owner households are the most likely to experience cost burden, a significant amount of owner households earning over 80 percent of the HAMFI are also unaffordably housed. These households would not be eligible for most subsidized units in Falmouth due to their income level, yet struggle with housing costs nonetheless.

Table 26. Income by Cost Burden (Owners Only)

Income Level	No Cost Burden	Cost burden > 30%-50%	Cost burden > 50%
Extremely Low Income (Up to 30% HAMFI)	23%	24%	53%
Very Low Income (> 30-50% HAMFI)	44%	30%	26%
Low Income (>50-80% HAMFI)	53%	40%	7%
Moderate Income (>80-100% HAMFI)	73%	24%	4%
Median Income or Higher (>100% HAMFI)	94%	5%	1%
All Incomes	72%	19%	10%

Source: Comprehensive Housing Affordability Strategy (CHAS) data, 2016-2020

Cost Burden and Tenure: Renters

Falmouth renters are more likely to experience cost burden than homeowners, with an estimated 52 percent of renter households in Falmouth experiencing some degree of cost burden (Table 27). The limitations of CHAS data become apparent in the table below, as the sample size shrinks when looking at Falmouth's limited number of renter households at specific income levels (e.g., an estimated zero renter households earning above 100 percent HAMFI). Nonetheless, there are consistent trends across CHAS years – namely, renter households are more likely to experience cost burden, and low-to-moderate income (LMI) renters are much more likely to be severely cost burdened than renters earning over 80 percent HAMFI.[55]

[54] Comprehensive Housing Affordability Strategy (CHAS) data, 2016-2020, Table 7

[55] Based upon CHAS 2006-2010, 2011-2015, 2016-2020.

Table 27. Income by Cost Burden (Renters Only)*

Income Level	No Cost Burden	Cost burden > 30%-50%	Cost burden > 50%
Extremely Low Income (Up to 30% HAMFI)	20%	14%	65%
Very Low Income (> 30-50% HAMFI)	30%	39%	31%
Low Income (>50-80% HAMFI)	50%	46%	4%
Moderate Income (>80-100% HAMFI)	66%	34%	0%
Median Income or Higher (>100% HAMFI)	N/A	N/A	N/A
All Incomes	48%	23%	28%

Source: Comprehensive Housing Affordability Strategy (CHAS) data, 2016-2020
**Any 0- or 100-percent figure is unlikely due to margin of error and small sample size.*

Housing Affordability Gap

Another method for understanding housing affordability is the **affordability gap**, which is the difference between a home's purchase price or rent and what a household can afford. Based on Falmouth's current property tax rate and industry standards for housing affordability, mortgage terms, insurance rates, and other factors, households earning the HUD-defined Area Median Family Income (HAMFI, $124,300) could not afford a single-family home in Falmouth at the current median sales price, as shown in Table 28.[56] To afford a home at the median sales price for single family homes, a household would need an income of over $200,000.

Table 28. Maximum Single-Family Home Affordability Based on Area Median Income

2023 Falmouth SF Median Sales Price	$690,000
Max. Affordability at HAMFI ($124,300)	$423,496
Affordability Gap	**$266,504**

Sources: Banker & Tradesman Town Stats; 2023 HAMFI (HUD); Barrett Planning Group

For renters, a household renting a 2-bedroom unit at Falmouth's estimated median gross rent ($1,664) plus utilities should have a household income of approximately $77,160 to avoid housing cost burden, yet the estimated median household income of renter households in Falmouth is $34,538.[57,58] This represents an income gap of over $42,600. While this appears to be a dramatic affordability gap, it is important to remember some data limitations:

- Median household income for renters does not distinguish household size. In Falmouth, the majority of renters (52 percent) are one-person households and therefore would not need a two-bedroom unit.[59]

56 Assumes total mortgage of approximately $402,321 and 5 percent down payment; applies Falmouth's FY2024 residential tax rate of 6.28 and current Freddie Mac weekly average mortgage rate 6.60 percent (Jan 18 2024).

57 ACS 5-Year Estimates, 2017-2021, Table B25119.

58 Calculation assumes household does not spend more than 30 percent of income on rent and utilities (heat, electricity, hot water; communication such as Internet and phone not included). Utility allowance of $385 determined by averaging figures from Housing Assistance Corporation's 2022 utility allowances for a 2-bedroom unit in a larger multifamily apartment. See utility allowances for the region here: https://www.mass.gov/info-details/2023-regional-section-8-utility-allowances#housing-assistance-corporation-(hac)

59 US Census Bureau, 2020 Decennial Census, Table H13

- Median household income and median gross rent do not account for whether a household is living in a subsidized unit.
- The market analysis in Table 25 above was based on a very small sample size of fourteen units over a two-year period.

Nonetheless, based on the renter cost burden levels described above, many renter households undoubtedly face significant affordability gaps.

Table 29. Renter Affordability Gap	
Median Household Income, Falmouth Renter Households	$34,538
Maximum Affordable Housing Costs (Rent + Utilities)	$863
Estimated Utility Allowance, 2-BR[60]	$265
Maximum Affordable Rent at Median Renter Income	**$598**
Median Gross Rent, 2-BR in Falmouth	$1,664
Fair Market Rent, 2-BR, Barnstable County	$1,553
Median Rent, 1-BR in Falmouth (Sample Size: 14)	$1,770

Sources: Falmouth Housing Authority Utility Allowances; ACS 5-Year Estimates, 2017-2022, Table B25119; HUD Fair Market Rents, 2024; Rentometer 24-Month Rent Survey; Barrett Planning Group

Housing Instability & Homelessness

Eviction Filings & Foreclosures

In January 2024, the Massachusetts Housing Partnership published its Housing Instability Monitor, which provides data on eviction filings and foreclosure petitions by community for the six-month period from May-October 2023.[61] In Falmouth, there were forty-two eviction filings and twelve foreclosure petitions during this time. While these figures are higher than in the other Upper Cape communities, Falmouth also has more households; thus, to provide a more accurate comparison, Table 30 below includes the rate per 1,000 applicable households (i.e., owners with a mortgage or renter households). Falmouth does not have the highest rate for foreclosure petitions or eviction filings by community, although its rate of foreclosure petitions was higher than the Upper Cape and Barnstable County.

Table 30. Foreclosure Petitions and Eviction Filings by Community, May-October 2023

	Foreclosure Petitions	Owner Households w/ Mortgage	Rate per 1,000 Owner Households w/ Mortgage	Eviction Filings	Renter Households	Rate per 1,000 Renter Households
Falmouth	12	6,973	1.72	42	3,669	11.45
Bourne	6	4,213	1.42	20	2,164	9.24
Mashpee	7	3,896	1.80	14	1,087	12.88
Sandwich	5	5,197	0.96	15	1,012	14.82
Upper Cape	30	20,279	1.48	91	7932	11.47
Barnstable County	83	51,714	1.60	301	23,167	12.99

Sources: MHP Housing Stability Monitor; 2020 Decennial Census, Table H4; Barrett Planning Group

[60] Utility allowance based on average of heating sources for apartment buildings, 2-bedroom units, as published by Falmouth Housing Authority. Includes heat, hot water, electricity.

[61] Massachusetts Housing Partnership, "Housing Instability Monitor: Massachusetts Evictions & Foreclosures." Accessed January 2024 at https://www.mhp.net/news/2024/housing-stability-monitor

Homelessness

The Point in Time (PIT) count is conducted on a single night in January each year by the area Continuum of Care (CoC), a regional or local planning body that coordinates funding for housing and services for homeless households. CoCs typically apply annually to the US Department of Housing and Urban Development (HUD) for funding. Massachusetts is divided into twelve CoCs, one of which is the Cape and Islands Continuum of Care. At the time of the 2023 PIT count for the Cape & Islands CoC, there were 427 homeless persons counted, up from 397 in 2022.[62] While Falmouth's count decreased from 44 to 40 from 2022 to 2023, the number of *unsheltered* homeless individuals increased from two in 2022 to ten in 2023. However, Cape Cod service providers have noted that the PIT count significantly underrepresents true homelessness.[63]

During the consultation process for this plan, multiple service providers reported that the "face" of homelessness has shifted in recent years. As little as three years ago, those experiencing homelessness in Falmouth were primarily young adults, often battling substance use disorder or mental health challenges. However, more often providers are now seeing older adults; one shelter provider reported that 60 percent of the people who came to their shelter in the last year were over fifty, and most of those older adults actually over sixty. Additionally, this provider noted that their organization used to assist more men than women seeking shelter, but now the majority are women, virtually all of whom are domestic violence victims. Another provider noted that it is not uncommon for people in their 70s or 80s to seek help because they are about to lose their housing. Providers noted that the most common cause of older adults losing their housing has been landlords selling the rental in which they live.[64]

In terms of families with children, school leadership noted that families may become unhoused in May because they can only find winter rentals that end in the spring and then either "double up" with another family temporarily, camp, or find some other means of shelter. Under the McKinney-Vento Act, school districts must provide services to ensure the continued education of students experiencing homelessness. The Massachusetts Department of Elementary and Secondary Education tracks McKinney-Vento data by district to ensure the enrollment, attendance, and success of homeless youth in each community. Students are entered into the data collection system based on their district enrollment; therefore, students sheltered in the district community but transported back to their school of origin in another district are not included. In 2021-2022, the Falmouth Public Schools counted forty homeless students, up from fifteen the previous year.[65] However, these numbers likely do not reflect actual levels of homelessness because families may not seek assistance, especially those who may have housing for most of the year in a winter rental, but then become unhoused in the spring.[66]

[62] PIT count data by community for 2022 and 2023 provided by Barnstable County HMIS Program Manager Martha Taylor.

[63] Barnstable County HOME Consortium, *HOME-ARP Allocation Plan*, March 2023, p.43. Prepared for Barnstable County by Barrett Planning Group

[64] Consultation interviews conducted by Barrett Planning Group and Horsley Witten Group with assistance from the Town of Falmouth, October 16 and 18, 2023.

[65] Massachusetts Department of Elementary and Secondary Education, McKinney Vento Data, 2020-2021 and 2021-2022. Data provided to Barrett Planning Group September 2022.

[66] Under McKinney-Vento, students who are doubling up with another family or staying in a hotel/motel without a voucher are considered homeless. This definition does not qualify them as homeless for purposes of the PIT count, which explains why the number of homeless youths reported by the school districts is higher than the PIT count. N=

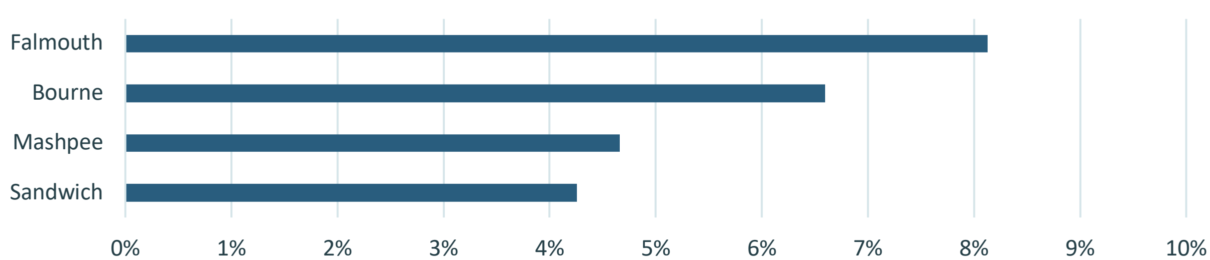
Chapter 40B Subsidized Housing Inventory

Also known as the Comprehensive Permit Law, Chapter 40B of Massachusetts General Law was enacted to provide for a regionally fair distribution of affordable housing for people with low or moderate incomes. Units created under Chapter 40B remain affordable over time because a deed restriction limits resale prices and rents for many years, if not in perpetuity. The law establishes a statewide goal that at least 10 percent of the housing units in every municipality will be deed restricted affordable housing to ensure that all communities meet the "regional fair share" of low- or moderate-income housing. Other options for measuring "fair share" include a general land area minimum and an annual land disturbance standard.[67]

Chapter 40B authorizes the Zoning Board of Appeals (ZBA) to grant a comprehensive permit to pre-qualified developers to build affordable housing.[68] A comprehensive permit covers all the approvals required under local bylaws and regulations, streamlining the application process. Under Chapter 40B, the ZBA can waive local requirements and (a) approve, (b) conditionally approve, or (c) deny a comprehensive permit; however, developers may appeal to the state Housing Appeals Committee (HAC) if their application has been denied in a community that does not meet one of the three statutory determinants of "consistent with local needs." During its deliberations, the ZBA must balance the regional need for affordable housing against valid local concerns such as public health and safety, environmental resources, traffic, or design. Nonetheless, Chapter 40B tips the balance in favor of housing needs in towns that do not meet one the three statutory tests. In addition, ZBAs cannot subject a comprehensive permit project to requirements that "by right" developments do not have to meet.

The 10 percent statutory minimum is based on the total number of year-round housing units in the most recent decennial census. In seasonal communities the number of year-round housing units is significantly lower than the total housing unit count. In Falmouth the 10 percent minimum is currently 1,591 units and is based upon the 2020 Census year-round housing count for Falmouth (15,903). At 8.13 percent, Falmouth currently falls short of the 10 percent minimum, but is closer to achieving this goal than its Upper Cape neighbors (Figure 30).

Figure 30. Subsidized Housing Inventory in Upper Cape Communities
Source: Executive Office of Housing and Livable Communities



[67] The general land area minimum applies if SHI-eligible units have been developed on sites comprising 1.5 percent or more of the total land area zoned for residential, commercial, or industrial use; the annual land disturbance threshold applies if a comprehensive permit application would lead to the construction of SHI-eligible units on sites comprising more than 0.3 percent of the total land area zoned for residential, commercial, or industrial use or ten acres – whichever is greater – in one calendar year.

[68] A "pre-qualified developer" has obtained a "Project Eligibility" letter from a state housing agency.

The Appendix of this plan includes Table A-1, which lists all of Falmouth's SHI units. Below is a list of some key points:

- The seventy projects included on Falmouth's SHI provide a total of 1,293 units.
- To meet the 10 percent standard, the Town would need an additional 298 units based on its current SHI.
- Approximately 87 percent of these units (1,130) are rentals, 12 percent (153) are ownership units, and 1 percent (10) are a mix.
- While the number of rental units far exceeds the number of ownership units, the number of *projects* is fairly equal – 33 ownership projects and 35 rental projects. This is in part because under 40B, only 25 percent of units need to meet affordability requirements, all of the units in a rental development count on the SHI, whereas for ownership development, only the deed-restricted units count.
- The affordability of most units on Falmouth's SHI is protected in perpetuity, but 217 units in eight projects have deed restrictions that will eventually expire. In particular, the deed restriction for the Fairwinds Apartments, which provides twenty rental units, expires in 2027, and Longshank's twenty-two ownership will expire shortly after in 2030.
- As of the publication of this plan, two projects have completed regulatory review and are included in the Table A-1 in the Appendix of this plan as "anticipated units" potentially adding fifteen rental units and twelve ownership units.

Challenges to Producing Affordable Housing

The Town of Falmouth, along with all the communities of Cape Cod, continues to face serious challenges in creating enough affordable housing units to meet the state's 10 percent affordable housing goal, let alone the unmet housing needs of its residents. Pressures on the regional housing market were serious in 2018 when this plan was last adopted. The challenges identified in that plan remain valid, and many have only intensified in the past five years. This section reiterates these challenges and explores options for mitigating them.

INFRASTRUCTURE

Lack of infrastructure continues to be a major constraint to new housing development, Town sewer services in particular. The reliance on septic systems throughout most of town, and on wells in some other areas, will continue to significantly restrict development. This is most problematic in some mixed-use/commercial areas that could otherwise support a wider range of residential and commercial opportunities in Falmouth.

Sewer Services

The Town has very limited municipal sewer services, currently restricted to only about 11 percent of all developed properties. Consequently, most properties must rely on on-site septic systems that can contribute nitrogen into the groundwater. Nitrogen-loading affects the community's drinking water and is a serious threat to surface water as well, particularly environmentally sensitive salt ponds and estuaries. Areas served by sewer services include portions of Woods Hole, Main Street, Davis Straits, and Surf Drive (See Map 9).

New technologies are currently being developed that can treat wastewater from single family homes and other lower flow systems regulated under Title 5 to water quality levels meeting the wastewater treatment plant standards. These technologies could be used to further expand the allowable loading on a property beyond what is currently allowed under Title 5 (440 gallons per day of wastewater per acre in nitrogen sensitive areas).

The Town's Wastewater Treatment Facility is on Blacksmith Shop Road, east of Route 28 and north of Brick Kiln Road. This facility improved upon a previous one that was not designed for nitrogen removal and negatively impacted water quality in West Falmouth Harbor. Because of its northern and uphill location, Falmouth's system must integrate substantial pumping capacity, making the system more expensive to operate. Nevertheless, the upgraded facility has significantly expanded Falmouth's treatment capacity and improved water quality.

Regulations regarding septic systems have long served as a control on development, including Title 5 requirements as well as overlay districts in the Zoning Bylaw. When sewer services are introduced, these limitations on development are less pertinent and consequently the Town imposed a "Flow Neutral" bylaw applicable within the service area of the Wastewater Treatment Facility to control the replacement of modest structures with larger homes and multi-family development. This zoning has consequently regulated and restricted redevelopment efforts. If a development is likely to increase flow by ten percent or greater, a public hearing for a variance is required before the Board of Health and the Wastewater Supervisor must ensure there is flow capacity to accommodate the development. The Town's Wastewater Supervisor works closely with the Town's planning staff to identify expected development and redevelopment opportunities within the sewered area of town in order to account for them in the Town's discharge permit.

Various options have been under discussion to address future capacity needs, and the Town's Water Quality Management Committee has initiated testing on some innovative approaches that use alternative technology. Currently, the preferred approach of the Water Quality Management Committee is two phased. First, a Town Meeting Article is proposed to expand the sewer system in the Teaticket/Acapesket area, including the expansion of two discharge sites at the wastewater treatment facility. This expansion is projected to reduce overall nitrogen loading in Falmouth's estuaries. Second, the Town is pursuing a longer-term project to develop an ocean outfall in Vineyard Sound. Once completed, this would eliminate the land-based discharges and serve as the sole point of discharge for the Wastewater Treatment Facility. The water coming out of the outfall pipe will be highly treated, with most of the nitrogen removed at the Wastewater Treatment Facility before being discharged into Vineyard Sound.

The permitting and construction timeline for the ocean outfall could last many years. In the meantime, this Housing Production Plan recommends that affordable housing development should become a major priority for any additional public sewer connections.

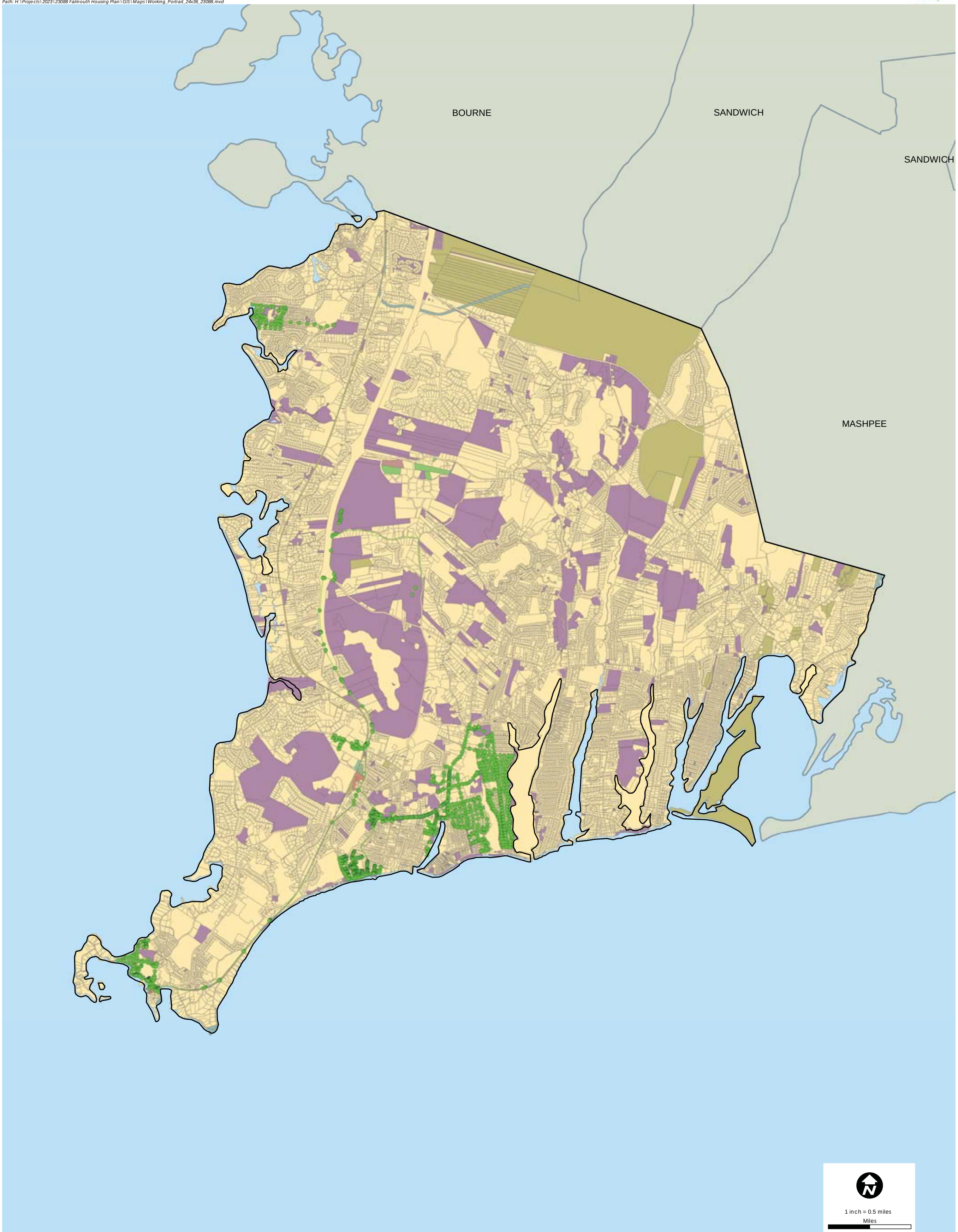
It should also be noted that an issue related to required denitrification systems has been raised as a major challenge to new development. Such systems may be required in a DEP Zone II when increasing flow (increasing the number of bedrooms) under Title 5. Increases in the bedroom count in the Coastal Pond Overlay District currently do not trigger denitrification requirements except for the accessory apartment bylaw. In addition, the Board of Health may require denitrification system installation within this area as part of the Mixed Residential and Commercial Overlay District (see more on this under Zoning below).

Mitigation Measures: Sewer

The Town has prepared and is implementing a Comprehensive Wastewater Management Plan and is planning for the next phases of wastewater system development, as described above, as it recognizes the need for the development of new infrastructure to facilitate growth in an environmentally responsible way.

Horsley Witten Group
Sustainable Environmental Solutions

Path: H:\Projects\2023\23088 Falmouth Housing Plan\GIS\Maps\Working_Portrait_24x36_23088.mxd



Date: 10/31/2023
Data Sources: Bureau of Geographic Information (MassGIS), ESRI, Town of Falmouth

This map is for informational purposes and may not be suitable for legal, engineering, or surveying purposes.

Town Boundary
Parcels
SewerMains
SewerNodes
Public Owned Land
COMMONWEALTH OF MASS
FALMOUTH TOWN OF
NEW BEDFORD-WOODS HOLE
UNITED STATES OF AMERICA
WOODS HOLE MARTHAS VINEYARD
WOODS HOLE MARTHAS VINEYARD NANTUCKET STEAMSHIP AUTH
WOODS HOLE MARTHAS VINEYARD STEAMSHIP AUTHORITY

Sewer Mains and Publicly Owned Land

Housing Production Plan
Falmouth, Massachusetts

ZONING

Falmouth's zoning by-law controls the use of land, including the patterns of housing development. Typically, suburban and rural Massachusetts communities embrace large-lot subdivisions to maintain low housing densities, severely constraining the construction of affordable housing. Falmouth is no exception with minimum lot size requirements generally ranging from 40,000 and 80,000 square feet as shown in Table 31. Moreover, until recently, there were no areas of town where multi-family housing can be built as-of-right. However, this changed with the adoption of the Mixed Residential and Commercial Overlay District (MRCOD), which allows multi-family residential (capped at a certain density) and mixed-use development by right. In addition, multi-family dwellings of up to six units per acre may be built only by special permit in the Industrial and Business Zoning Districts. Outside these areas, however, even the construction of a two-family house or semi-detached single-family home often requires a special permit if allowed at all. Large-lot zoning, while minimizing some environmental impacts, has also led to a pattern of low-density, sprawling development, and a lack of housing options.

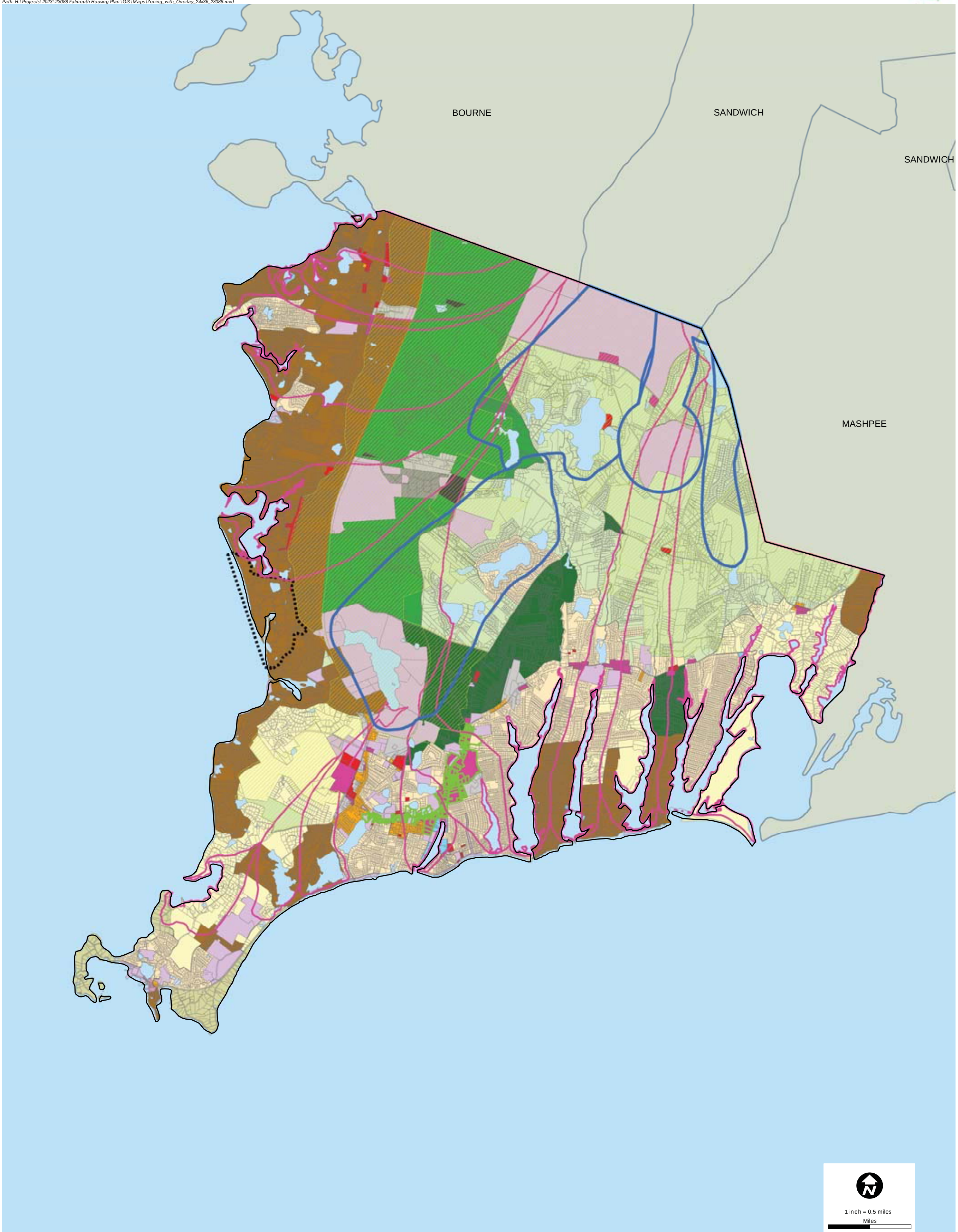
Table 31: Summary of Dimensional Requirements of Zoning Districts District

District	Required Lot Area	Minimum Frontage	By-right Residential Uses
Single Residence AA	80,000 sq. ft.	150 feet	Single-family detached
Single Residence A	45,000 sq. ft.	100 feet	
Single Residence B	40,000 sq. ft.	100 feet	
Single Residence C	40,000 sq. ft.	100 feet	
General Residence	20,000 sq. ft.	100 feet	Single-family detached, 2-family and semi-detached
Public Use	45,000 sq. ft.	100 feet	Single-family detached, 2-family, semi-detached, and elderly housing**
Agricultural AA	80,000 sq. ft.	150 feet	Single-family detached
Agricultural A	45,000 sq. ft.	100 feet	
Agricultural B	40,000 sq. ft.	100 feet	
Marine	20,000 sq. ft.	100 feet	None
Business 1			Single-family detached, 2-family, semi-detached, and elderly housing**
Business 2	40,000 sq. ft.	200 feet	
Business 3*			
Light Industrial A	40,000 sq. ft.	100 feet	None
Light Industrial B	80,000 sq. ft.	100 feet	
Light Industrial C	40,000 sq. ft.	100 feet	
Water Resource Overlay	80,000 sq. ft.	150 feet	Single-family detached
Senior Care Retirement District	45,000 sq. ft.	100 feet	Single-family detached or housing for the elderly**
Mixed Residential and Commercial Overlay District (MRCOD)	Per underlying zoning	Per underlying zoning	Mixed use development, Residential multi-family dwelling units with density up to 20 units per 40,000 square feet of upland

Source: Town of Falmouth Zoning Bylaw. *Requirements are those of the nearest Single Residence, General Residence or Agricultural District, whichever is closest. ** Requirements for public or non-profit housing for the elderly include a density limit of no more than six units per acre.

Horsley Witten Group
Sustainable Environmental Solutions

Path: H:\Projects\2023\23088 Falmouth Housing Plan\GIS\Maps\Zoning_with_Overlay_24x36_23088.mxd



Date: 10/30/2023
Data Sources: Bureau of Geographic Information (MassGIS), ESRI, Town of Falmouth

This map is for informational purposes and may not be suitable for legal, engineering, or surveying purposes.

- Parcels
- Town Boundary
- Water Resourse Protection District
- Wildlife Corridor Overaly
- Mixed Residential and Commercial Overlay
- DCPC
- Coastal Pond Overlay

Zoning

- Agricultural A
- Agricultural AA
- Agricultural B
- Business 1
- Business 2
- Business 3
- Business Redevelopment
- General Residence
- Light Industrial A
- Light Industrial B
- Light Industrial C
- Marine
- Public Use
- Single Residence A
- Single Residence AA
- Single Residence B
- Single Residence C
- Senior Care Retirement

Existing Zoning Districts

Housing Production Plan
Falmouth, Massachusetts

Map 10
Existing Zoning Districts

Mitigation Measures: Zoning

The Town has adopted the following provisions in its Zoning By-law that are relevant to the issue of housing affordability and/or diversity:

Mixed Residential and Commercial Overlay District (MRCOD) was adopted to enable the town to reach its goal of 10% of its housing on the Subsidized Housing Inventory, incentivize developers and property owners to create a broader diversity of housing by increasing residential density and mixed use where appropriate, promote economic vitality and a greater diversity of housing opportunities in Falmouth, mitigate traffic congestion by promoting housing proximate to compatible commercial uses, promote consistency, quality, and flexibility in site layout and building design, provide housing for people at all stages of life and all levels of income, as set forth in the town's Local Comprehensive Plan, enable the creation of livable, walkable neighborhoods in the town's business districts.

The MRCOD encompasses the "greater downtown" area of Falmouth, stretching along Main Street, Davis Straits, and Teaticket Highway, which is primed to support greater residential density. Affordability requirements within the overlay include 25 percent for residential rentals and 50 percent for residential ownership units. While the dimensional requirements of the underlying zoning districts generally apply, the MRCOD reduces the minimum lot size to 10,000 square feet and allows the Planning Board to reduce other requirements related to bulk and parking. In addition, by right density for multi-family residential is capped at 20 units per 40,000 square feet of upland.

The adoption of the MRCOD is arguably the most notable zoning success in the past five years for increasing housing affordability and diversity in Falmouth.

Davis Straits District has been drafted but not yet adopted. It covers the Davis Straits corridor, running from the east end of downtown up to Worcester Court/Jones Road. The intention is to allow for a more walkable, mixed-use environment with a variety of housing. The Davis Straits District is designed to work in tandem with the MRCOD. Multi-family housing would be allowed by right in the Davis Straits District and would be subject to the affordability requirements of the MRCOD. In addition, multi-family residential in the Davis Straits District would not be subject to the residential density cap of the MRCOD.

Senior Care Retirement District (SCRC) allows for alternative housing for senior citizens in a setting that provides them with personal and health-related services and programs and allows for their maximum independence. The SCRC can contain one or more residential buildings for persons 62 years of age or older under a variety of conditions. A density bonus may be granted up to a total of eight units per acre (from six per acre) if the applicant provides at least 15 percent of the units as affordable and one or more of the following: tertiary treatment that achieves an annual average nitrogen reduction to a level of nine mg/l or less, the application results in no net increase in nitrogen loading, or the SCRC is tied into the municipal sewer system. While this is a positive opportunity for housing diversity and affordability, to date it has never been used. Some of the requirements may serve as barriers. For example . . .

- Minimum area of 15 acres.
- At least 65 percent of the area must be set-aside as open space (although some of this may be located off-site at the discretion of the Planning Board).

- The Planning Board must find that the overall impacts in terms of traffic, wastewater issues and fiscal impacts will be no greater than those associated with other uses allowed by-right or by special permit within Single Residence or Agricultural Zoning Districts. This would seem to be a particularly challenging hurdle, and quite expensive if technically achievable.

Planned Residential Development (PRD) is allowed through a special permit process to promote new housing development through smart growth principles that combine clusters of housing with tracts of open space as an alternative to the traditional subdivision grid that promotes sprawl. Major requirements of this zoning as it relates to housing diversity include:

- Multi-family housing is limited to detached structures of no more than four units.
- When multi-family housing is proposed, the parcel must include at least 10 acres in the more rural zoning districts and 5 acres in denser districts.
- A density bonus may be offered to increase the number of units by 20 percent to a maximum of four additional units if the proposed development includes certain types of open space.
- Minimum lot dimensions and yard requirements are less than those required in the underlying zoning.
- Minimum open space is 65 percent of the lot area for multi-family dwellings, versus just 40-50 percent for single-family units.

While PRDs are a good tool for land conservation and smart growth, they do not directly assist with housing affordability and only marginally assist with housing diversity. There is no direct mechanism for providing affordable housing through a PRD, however, an Affordable Housing Development (see below) is basically held to the same standards as a PRD. In addition, multi-family housing development is not a very attractive option in a PRD. They require very large parcel areas and proportionally more open space set asides, while being capped at no more than four units per building. The most recent PRD in Falmouth was approved in 2017.

Affordable Housing Development was adopted to encourage housing for persons who have lived and worked in Falmouth and who have been unable to obtain suitable housing at a reasonable price, not only to help support such people but to maintain a stable economy by preventing the outmigration of low-income groups who provide essential services. Through this bylaw, the Planning Board may issue a special permit that allows an increase in density through a partial waiver of dimensional requirements, and which conforms to Planned Residential Development requirements, if the bonus units can be sold at prices significantly lower than their market value. The Board may also waive certain design standards required by the Town's Subdivision Regulations or permit a transfer of developments rights.

The Planning Board negotiates the number of bonus affordable units but the maximum density increase must be no more than 25 percent greater than that allowed under a standard subdivision. Additionally, these bonus units are prohibited in the Water Resource Protection Districts.

This is potentially a good mechanism for affordable housing creation, serving as a voluntary "inclusionary zoning." The Town should identify places where it wants developers to propose affordable housing opportunities to better use this bylaw. The Town may consider offering greater incentives in areas where greater density and affordability are desired.

Transfer of Development Rights (TDR) was adopted to allow a property owner to transfer a portion or all of the development rights on a 'donor lot' to a 'receiving district' in a different location and different Zoning District. Owners of donor lots must record a covenant that prohibits the construction or placement of any structure on the property. Receiving districts are eligible to accept donor lots based on a specific schedule and formula provided in the bylaw and can then build the extra density that was "transferred" from the donor lot.

TDR is another tool for land conservation and smart growth that does not assist with affordability. The process is complex and only applies to larger areas of several acres or more. According to Town staff, TDR has not been utilized in over 20 years, but is currently being evaluated for ways it can be amended to be more effective. As this bylaw is evaluated, the Town should explore options for incorporating affordable housing into receiving districts.

Accessory Apartment Bylaw allows the creation of accessory apartments, also known as accessory dwelling units (ADUs), by special permit in the Single Residence Districts and Agricultural Districts. The original version of this bylaw produced very few ADUs. However, since the last update to the Housing Production Plan, the Town has adopted amendments to its Accessory Apartment Bylaw which have greatly increased its use. Most notably, ADUs are no longer required to be affordable. This former requirement was a turn off for most residents who wanted to use their ADUs as they thought fit and not as deed restricted affordable housing. This is a very common tension in ADU bylaws. Most successful ADU bylaws are more about increasing housing diversity than increasing deed restricted affordable housing. That said, ADUs do tend to produce more naturally affordable rental housing and fill a need for housing types. Anecdotally, many illegal ADUs were constructed prior to the amendments, demonstrating the high demand for such housing. In this sense, the recent amendments to the Accessory Apartment Bylaw have been a success – producing more housing diversity that is clearly needed in the community.

Inclusionary Zoning is limited to the small General Residence Zoning District, allowing triplexes to be constructed by-right if one of the units is deed restricted as affordable. There are also some inclusionary provisions in the Senior Care Retirement District as part of density bonuses. None of these bylaws have produced any affordable units to date, however.

As noted above, the Affordable Housing Development bylaw acts as a sort of voluntary inclusionary zoning. Generally speaking, though, the most successful inclusionary zoning programs are mandatory and are more broadly applicable. The Mixed Residential and Commercial Overlay District (MRCOD) is a good example of employing inclusionary zoning more broadly, and in time the Town is hopeful it will produce many affordable units. If the MRCOD is successful, the town may consider expanding its inclusionary zoning standards to other parts of town or to standard subdivisions of a certain size.

Conversion of Existing Homes is enabled in zoning for single-family homes that were built before 1980 to be converted to a maximum of four units by special permit in the Single Residence, General Residence, Public Use and Business Districts. While this does not create deed restricted affordable units, it can be a mechanism for producing more naturally affordable rental or ownership (condo) homes. The Town may consider opening this option to more existing single-family homes, either based on date of construction (as it currently is) or on location, lot size, etc.

The 2018 Housing Production Plan noted that in spite of several zoning tools for housing diversity and affordability, very few of them were being successfully utilized. Since then, the adoption of the MRCOD and the amendments to the Accessory Apartment Bylaw bode well for increases in both affordable housing and ADUs. Adjustments to other zoning tools can help further this progress.

ENVIRONMENTAL CONCERNS

Falmouth has an abundant amount of open space and recreational resources that have been the foundation of its tourism industry and prized by residents. The Town also understands the importance of preserving wildlife habitats and indigenous vegetation. As a result, the Town has made a significant commitment to land conservation, owning nearly 5,000 acres of the community's land area, well over half of which is protected for conservation purposes. The state also owns over 2,000 acres of land with the vast majority protected in perpetuity. There are also several hundred acres of privately-owned land that have been voluntarily protected by conservation restrictions.

Cape Cod involves a complex and sensitive mix of environmental characteristics including substantial coastal and freshwater resources. Additionally, the Cape Cod aquifer, which supplies fresh water to the entire Cape, has been designated as a "sole source aquifer" by the Environmental Protection Agency (EPA) in recognition of its hydrogeological importance. Other important water resources include:

Sagamore Lens is a vital part of the aquifer which lies under the towns of Sandwich, Bourne, Mashpee, Barnstable, and Falmouth. The groundwater flows south and southeast from the top of the lens in Bourne, passing through Falmouth before reaching the ocean. As it has been easily contaminated, the Town has worked closely with neighboring towns to protect the quality of its groundwater.

Buzzards Bay is another regional water resource shared by thirteen Cape communities. Falmouth has participated in regional efforts to protect and improve its waters including the Buzzards Bay Action Committee, a non-profit alliance of officials from the thirteen towns, and the Buzzards Bay Project, a regional agency established under the federal National Estuaries Program.

The Waquoit Bay estuarine complex is another sensitive water resource that Falmouth shares with Mashpee. The state has designated it as an Area of Critical Environmental Concern (ACEC) and both communities have consequently adopted water resource overlay districts to protect its health.

Threatened and Endangered Species: There are also several wildlife and vegetative species in Falmouth that have been identified by the state and/or federal government as being threatened with extinction or are endangered. For example, the Piping Plover and Shortnose Sturgeon are both identified as endangered, and the Short-beaked Bald-rush as threatened. Concerning vegetation, the Fibrous Baldderwort, Purple Cudweed, and Sandplain Gerardia are endangered. The state lists many more animal and plant species as rare.

Water Supply: Water supply is a renewable but sensitive resource, with groundwater aquifer levels fluctuating throughout the year based on demand and the amount of rainfall. Maintaining a healthy and adequate water supply is a major priority for the Town, and studies are currently being conducted to better understand the capacity of the Town's aquifers and how best to conserve water during times of high demand and drought. Water supply is obviously a significant consideration for future development of any kind.

Mitigation Measures: Environmental Concerns

In addition to efforts to remedy limited sewer services, as discussed above, the Town has adopted several measures to protect the environment. For example, the community has thousands of acres of protected land and has also adopted critical zoning overlay districts to better control development including the Water Resource Protection District, Wildlife Corridor Overlay District, and Coastal Pond Overlay District. It has also established a Planned Residential Development bylaw (discussed above under Zoning) to promote the clustering of new development with the preservation of open space. The Town also received approval from the Barnstable County Assembly of Delegates to designate the Black Beach – Great Sippewissett Marsh District as a District of Critical Planning Concern (DCPC) which will increase protection of the barrier beach, dune, and salt marsh system and control flooding.

Another notable local environmental conservation effort is the 300 Committee that was created as the Town celebrated its 300th year. This entity was introduced as a non-profit land trust dedicated to preserving at least 300 acres of open space, which has now grown to well over 1,000 acres.

This amount of preserved open space puts more intense development pressures on still undeveloped but not protected areas of town. As Falmouth moves closer to build-out, these pressures will only intensify. Additionally, regulations to protect the environment (e.g., wetlands, aquifers, septic systems), while essential, constrain new building activity as currently allowed under zoning, further reducing the amount of buildable land and increasing the time and costs of new development. Any new development, including affordable housing initiatives, will have to be sensitive to environmental constraints and regulations.

PROPERTY COSTS AND AVAILABILITY

This Housing Production Plan documents housing trends that point towards rising costs and more limited year-round housing availability as summarized below:

Limited Land Available for Housing Development

The Town's Open Space and Recreation Plan, prepared in June 2014, indicates that the amount of vacant, developable, and residentially zoned land decreased by almost 9 percent between 1994 and 2013, and the Plan states, "Therefore more than half of the developable residential land was allocated to a use other than single-family housing. Much of this land was acquired as open space, including golf courses and conservation land, or developed as multi-family housing under Chapter 40B."[69] Most prime properties have been developed, and there are fewer parcels available that do not involve development restrictions or environmental issues, such as wetlands or Title 5 challenges. This was true in 2018 and is truer than ever today. It is now more challenging than ever to locate development opportunities for affordable housing. Sewer capacity issues, as noted above, also substantially limit land availability for new development.

Large-lot zoning of generally about one acre and two acres in some areas contributes to the high cost of land and a significant deterrent to the creation of affordable housing.

High Cost of Land and Homes

Property costs continue to rise, driven largely by higher income retirees and second homeowners as well as the seasonal housing market. This trend was exacerbated by the COVID-19 pandemic, during which

[69] Falmouth Open Space and Recreation Plan, June 2014, page 12.

many second homeowners moved to Falmouth permanently and other people from larger metropolitan areas such as New York and Boston bought up property to escape the city. This has resulted in an imbalance of housing demand and supply that is pricing middle-income and even upper middle-income earning households out of the housing market. For greater data and analysis of housing prices in Falmouth, see the Housing Needs section of this plan. That section shows a median single-family home sales price of $690,000 for Falmouth. During the public engagement process, many people suggested that this number seems low, and with good reason. Even a casual look at homes on the market today suggest that prices continue to rise. For example, the median single-family home price in Falmouth on www.Redfin.com as of August 2023 was a staggering $850,500 versus $400,000 as of April 2018. This would require a household to earn around $193,000 based on 80 percent mortgage financing, or around $210,000 with 5 percent mortgage financing.[70] The median condo price on the same site was $535,000 versus $330,550 in 2018. This would require an income of about $147,000, also with a 20 percent down payment. According to the U.S. Census, in 2022 the median household income in Falmouth was only $89,809, or $101,740 for homeowners. These prices, even for condos, are much higher than a median income-earning household can afford and gaps between what residents can afford, and market prices have widened substantially in the past five years and continue to get worse.

The Housing Needs section of this plan also dives into the data related to housing cost burden, when homeowners (or renters) pay more than 30 percent of their incomes on housing costs. As reported in that section, about one-third of all households in Falmouth are cost burdened. This is true for about 28 percent of all homeowners in Falmouth. It is very important to note that even when the Town achieves 10 percent of its housing units on the SHI, that will be only a drop in the bucket compared with the actual needs of residents. Meeting the Town's housing needs will take far more work than simply hitting the State's 10 percent goal.

Limited and Pricey Rental Housing

The 2022 census estimates indicate that Falmouth had 2,271 year-round rental units, involving a net decrease of 778 such units since 2016. The 2022 census estimates further identify a median gross rent of $1,221 that would require an income of $59,727 based on spending no more than 30 percent of the household's income on rent, including average monthly utility costs of $175. This income level is much higher than the median income of renter households of $34,538. This represents a decline in income since 2016 when the median income of renter households was $37,264, suggesting that renters are struggling even more today. As noted in the Housing Market section of this report, the Falmouth Rent Survey for the past 24 months, as calculated by Rentometer, shows a median rent for a 1-bedroom unit at $1,575, well above the median gross rent estimated by the Census. Even a casual look at rental listings today shows prices much higher than the Census estimate, which includes households in the middle of long-term leases (paying rates likely less than those seeking a lease today would be charged). The bottom line is that market rate rents are highly unaffordable for the average renter household, no matter what data is being referenced.

Housing cost burden is significantly more prevalent in Falmouth's renter households than in owner households, with just over half of renter households experiencing a cost burden. In fact, about 28 percent

[70] Based on interest rate of 6.6 percent, 30-year fixed mortgage term, 2023 property tax rate of $6.28 per thousand, insurance of $6 per thousand for single-family homes, and $4 per thousand for condos, $250 monthly condo fees, the purchaser spending 30 percent of income on housing cost. For 5 percent financing, assumes Private Mortgage Insurance (PMI) of $7.6 per thousand.

of renters experience severe cost burden, paying more than half of their income on housing costs. Meeting the Town's needs for affordable, year-round rental housing will be an even greater challenge than meeting the needs of homeowners.

Mitigation Measures: Property Costs and Availability

It will be important to guide future development to appropriate locations, maximizing density in some areas, minimizing the effects on the natural environment, and preserving open space corridors and recreational opportunities.

Because of the limited amount of developable property in contrast to expanding need, it is all the more important that the new units that are created help diversify the housing stock and provide greater affordability.

AVAILABILITY OF SUBSIDY FUNDS

On the one hand, the Town has more housing resources available than it has had in the past to promote affordable housing, including Community Preservation funding and the Falmouth Affordable Housing Fund (FAHF). As of fiscal year 2023, over $49 million has been raised through the local Community Preservation surcharge and matched with about $19 million from the state for a total of approximately $68 million. Over $15.6 million of this has been allocated in support of affordable housing initiatives, representing nearly 23 percent of the total since Community Preservation funding started in Falmouth in 2006. This includes all Community Preservation funded projects (Habitat for Humanity projects, etc.) and all allocations to the FAHF. Consequently, the FAHF has successfully been used to purchase deed restrictions from developers, keeping homes affordable in perpetuity.

On the other hand, subsidy funds remain limited. For example, unlike most cities, Falmouth does not receive an annual allocation of federal Community Development Block Grant (CDBG) or HOME Investment Program funding that provide substantial housing support for a wide range of housing activities. HOME funding is available by application from the Barnstable County HOME Consortium for the development of rental housing, rehabilitation loans, and gap financing for homeownership development. Specific down payment and closing cost assistance for first-time homebuyers, administered by the Housing Assistance Corporation, has also been funded through HOME.

In regard to state funds, several sponsors of developments in Falmouth (i.e., for profit and non-profit housing developers, Falmouth Housing Authority, sponsors of group homes) have received financing from state programs for affordable housing development and operations. These awards have been essential to ensuring the financial feasibility of the units but remain extremely competitive sources of financial support. Moreover, the Town has access to rental assistance vouchers including 584 managed by the Falmouth Housing Authority (up from 430 in 2018) and another 85 administered by HAC (up from 46 in 2018); however, as noted above, high rents make finding a qualifying unit very challenging given HUD rent limits.

Mitigation Measures: Subsidy Funds

This Housing Plan provides guidance on the use of Community Preservation Funds, the Falmouth Affordable Housing Fund, HOME funding, as well as other state programs that will enable the Town to support the production of new affordable units and leverage other public and private funding sources.

LIMITED PUBLIC TRANSPORTATION

Public transportation is limited in Falmouth as it is throughout the Cape. However, the Cape Cod Regional Transit Authority (CCRTA) provides three bus lines in Falmouth including:

- The **Sea Line** with daily, year-round, fixed-route service from Hyannis to the Woods Hole Steamship Authority, also making stops at the Falmouth Mall, East Falmouth Library and the Peter Pan Bus Depot (on request).
- **Woods Hole Trolley** (WHOOSH) that runs a fixed route during the summer from the Falmouth Mall to Woods Hole.
- **ADA Paratransit** that offers year-round, door-to-door service by appointment, also lift-equipped for people with disabilities.

It should also be noted that the Council on Aging operates van services for seniors. Such limited public transportation is especially challenging for lower income households who are hard-pressed to afford the costs of owning and maintaining a car.

A major transportation issue is the considerable traffic congestion that becomes a hardship for residents during the summer on some of the community's arterial roadways in Falmouth Village, Woods Hole, Teaticket, and East Falmouth. This seasonal problem is not only the result of the significant numbers of vacationers that visit during the summer months, but also ferry service activity through the Steamship Authority station in Woods Hole, the Island Queen station in Falmouth Harbor, and additional visitors to the scientific institutions in Woods Hole. It should be noted that the Woods Hole ferry service requires that a large amount of land be set-aside for parking while generating further traffic congestion with riders bused through the town without opportunities for contributing to the local economy except through a small fee as part of the ticket price.

Mitigation Measures: Limited Public Transportation

Opportunities to direct development to areas that are most conducive to higher densities, in that they are closer to commercial areas and bus routes, may serve to reduce transportation problems somewhat. For example, this Housing Production Plan recommends changing zoning to better promote multi-family and mixed-use development in areas where greater density is appropriate. Such development would reduce the reliance on automobiles, as it will provide housing that is close to goods and services as well as bus routes.

COMMUNITY PERCEPTIONS

Many residents remain concerned about the impacts that new development will have on local services and quality of life. Many also have negative impressions of affordable housing and question whether there is a real need for such development in Falmouth. Of particular concern are issues related to higher density, traffic, and the lack of public transportation. In addition, people have very real concerns about the impacts of further development on the environment, including water quality and quantity. Therefore, local opposition to new affordable units is more the norm than the exception.

On the other hand, given high real estate prices and community outreach on the issue, more people are recognizing that we are truly in a housing crisis. It used to be municipal employees, services workers, young adults, or elderly neighbors on a fixed income who may not be able to afford to live or remain in the community without some help. Today, even college-educated professional households with two incomes are struggling to find housing. Unless you are fortunate enough to live with a relative or inherit a house, you may be out of luck. More and more people whose presence makes Falmouth the town that it is are no longer able to stay. That is the largest blow to community character.

That said, even people who recognize the housing crisis can balk at specific affordable housing development. It is one thing to support affordable housing in theory, and quite another to support specific projects in specific locations. It is important to understand that the easy choices for affordable housing development are largely gone. Each remaining opportunity comes with a slew of tradeoffs.

Mitigation Measures: Community Perceptions

Ongoing community outreach and education will be necessary to continue to acquaint the community with unmet housing needs and garner local support and ultimately approvals for new and continuing housing initiatives. This Housing Production Plan also offers an excellent opportunity to showcase the issue of affordable housing, providing information to the community on local needs and proactive measures to address them. It will be important to continue to be sensitive to community concerns and provide opportunities for residents to not only obtain accurate information on housing issues, whether they relate to zoning or new development, but also have genuine opportunities for input.

Housing Production Plan Goals & Strategies

Goals

State regulations and EOHLC Housing Production Plan Guidelines describe the required framework for the goals of a Housing Production Plan, directing communities to include both qualitative and quantitative goals based upon community and regional needs.[71] The quantitative goal should plan for an annual increase in SHI-eligible housing units by at least 0.50 percent of its year-round housing count. Communities that meet their annual goal can request a one-year certification of compliance (often referred to as **safe harbor)** with EOHLC, and communities that reach a 1.0 percent target are eligible for a two-year certification of compliance. Achieving this "safe harbor" threshold and receiving a one- or two-year certification allows communities to have a more flexible approach to managing the comprehensive permit process, despite being below the overall 10 percent target for SHI units.[72] In addition, the plan must propose qualitative goals that can help meet the numerical goal and support a mix of developmentally feasible housing types that are affordable at a range of income levels.

GOAL 1

Produce at least 80 units of affordable housing annually, and remain committed to producing affordable units beyond the ten percent statutory minimum under Chapter 40B.

To meet the threshold for one-year certification of this plan, Falmouth currently would need to produce **eighty new SHI-eligible affordable housing units** in a given calendar year based upon the 2020 Census year-round housing count, and 160 units for a two-year certification. Meeting this goal would give the Town more control over comprehensive permit applications. If Falmouth achieves this goal each year over the five-year duration of this plan, the Town would meet its 10 percent obligation under Chapter 40B in 2027. However, because the need for affordable and attainable housing is demonstrably greater than ten percent of the Town's year-round housing stock, Goal 1 addresses the Town's continued commitment to creating and preserving affordable housing beyond the threshold under Chapter 40B.

Table 24. Annual Housing Production Goal

	2024	2025	2026	2027	2028	5-Year Overall Goal
Total Year-Round Units (Census 2020)	15,903	15,903	15,903	15,903	15,903	15,903
Target Annual SHI Units	80	80	80	80	80	400
Revised SHI Count	1,369	1,448	1,528	1,607	1,687	1,687
Revised SHI Percent	8.61%	9.11%	9.61%	10.11%	10.61%	10.61%
10% Requirement	1,591	1,591	1,591	1,591	1,591	1,591
Gap	222	143	63	-16	-96	-96

[71] 760 CMR 56.03(4)(c) and corresponding EOHLC Housing Production Plan Guidelines, October 2020.

[72] If a community is certified compliant, decisions made by the Zoning Board of Appeals to deny a comprehensive permit will be deemed "consistent with local needs" by the Housing Appeals Committee and will be upheld as a matter of law.

GOAL 2

Promote a diversity of housing types targeting different household needs.

With the cost of housing in Falmouth being so high, it makes it very challenging for households like first-time homebuyers to find attainable housing or for senior citizens to continue to stay in their homes. Creating diversity in the housing stock can provide options for folks looking to transition into different housing within Falmouth, as well as those looking to establish roots in community.

GOAL 3

Maximize the number of affordable units included in development on Town-owned land.

As time goes by, there is less land available for development – especially properties owned by the town. Considering that and the current housing crisis, it behooves the town to create as much affordable housing as possible on the land it owns — provided of course, that it respects and mitigates the impact on saltwater and freshwater pond water quality and drinking water demand.

GOAL 4

Prioritize creation of affordable rental units.

Much like creating housing diversity, focusing on providing affordable rental units will be an important part of Falmouth's economic sustainability. Local businesses cannot thrive without a reliable employment base. The workforce associated with local year-round and seasonal employment, along with the younger members of the scientific community in Woods Hole, need affordable, shorter-term housing options, and increased rental opportunities fill this void.

GOAL 5

Work with private developers to ensure community needs for affordable housing are met.

Collaboration on affordable housing projects can be beneficial to both the town and private developers. As the town is not traditionally considered a development organization, and developers may not be tuned into the needs of the community, this partnership approach is another way to produce gains for both parties. Providing the types of housing options in the best locations and at affordable rates can be a winning strategy for the community for years to come.

GOAL 6

Minimize greenfield development by targeting residential development and redevelopment where it already exists.

Where possible, the focus for creating affordable housing in Falmouth should be in complementary locations and on those properties that were previously disturbed. This approach minimizes tree clearing, habitat displacement, and the unnecessary creation of additional stormwater, all while reusing sites that have either been abandoned or are headed in that direction.

GOAL 7

Consider and apply the findings of other planning processes including the Town's Local Comprehensive Plan and the Cape Cod Commission's Regional Housing Strategy.

The Cape Cod Commission's recently released Regional Housing Strategy is an excellent demonstration of how the housing crisis does not acknowledge or respect geographic boundaries — it affects the entire Cape Cod region. Taking a collaborative, holistic planning approach within Falmouth and across the region is key to providing affordable and attainable housing for current and future Cape Cod residents.

Strategies

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

REGULATORY STRATEGIES

1. **Establish mechanisms to monitor or regulate Short Term Rentals.** ***(Priority: Year 1)***

   At a minimum, require a more robust local registration process for short term rentals so that the Town can track their locations and better understand their impacts. Be sure short term rental permits are tracked separately from year-round, longer-term rentals.

   Based on analysis of registration data over time, consider putting restrictions or limitations on short term rentals in order to maintain a greater supply of year-round rental housing.

2. **Allow more diverse housing types in more areas.** ***(Priority: Year 2)***

   Currently, two-family dwellings are allowed in the GR district, public use district, and business districts. Three-family dwellings are only allowed in the BR district. Multifamily (no more than 6 units per acre) is allowed by special permit in the business districts and IA district. The vast majority of Falmouth is zoned for single-family residential only.

   Consider allowing up to four-family dwellings in the GR district, public use district, and business districts.

   Consider allowing two-family dwellings or townhouses by right or by special permit within a ½ mile walking radius of some or all commercial and mixed-use zoning (such as downtown and Davis Straits), even where that radius captures properties within single residential or agricultural districts.

3. **Explore regulatory options to encourage the development of smaller "starter homes."** ***(Priority: Year 3)***

   MGL c. 40Y is a relatively new tool for Massachusetts communities to incentivize "starter homes." Communities may adopt a "starter home" district that requires single-family homes be no more than 1,850 square feet, at no less than four units per acre, and that at least 10 percent of units be affordable to households making no more than 110 percent of the area median income (AMI). The state will provide communities with a one-time payment upon adoption of such a district and additional payments for each starter home created in the district. If the details of this program are not attractive to the Town, it may still establish districts where the square footage of new homes is limited. This can also be combined with any amendments to the Town's Inclusionary Zoning standards.

4. **Consider adopting pre-reviewed detached Accessory Dwelling Unit (ADU) plans to eliminate**

regulatory Board review and incentivize more property owners to participate. ***(Priority: Year 3)***

This approach has been used by communities throughout the country for many years, though adoption has not been widespread. The intent is to make the permitting process faster and more predictable for the Town and for applicants. It can also make construction more affordable by eliminating the need for applicants to pay for brand new architectural designs/plans. One tricky issue is design/plan ownership. The Town will need to consider whether it commissions and "owns" designs/plans itself or whether local architects are invited to submit designs/plans they continue to own and license to applicants. Even with pre-reviewed designs/plans, the administrative review process will likely still need time to ensure the application fits in the context of the lot on which it is proposed.

5. **Explore joint initiatives to support the town's seasonal workforce while respecting the need for year-round rental housing.** ***(Priority: Year 3)***

   Consider partnering with a private developer to develop a dormitory with common spaces, a cafeteria, and laundry facilities that can be occupied by seasonal employees over the summer and serve as affordable accommodations for visitors and/or residents in the off season. If this is pursued, the Town would need to define and allow for dormitories as a permitted use in the zoning bylaws.

   Another option would be to explore opportunities with local partner organizations to convert winter emergency shelters to housing for the seasonal workforce over the summer months. The Town might also partner with local churches to provide dormitory style summer accommodations in basements, gathering halls, etc.

6. **Expand inclusionary zoning (IZ) provisions.** ***(Priority: Year 4)***

   Typically, IZ involves requiring a share of affordable units in residential development projects of a certain scale. Currently, IZ is most notably applied in the Mixed Residential Commercial Overlay District (MRCOD). It also applies in the General Residence Zoning District, allowing triplexes to be constructed by-right if one of the units is deed restricted as affordable. However, this latter provision has been used on a very limited basis.

   The Town may consider expanding the use of IZ to other parts of Town. At a minimum, consider applying IZ to new development within the sewered area of Town. IZ could apply to developments of as little as five (5) units or more and the percent of required affordable units could range from 12-15%. The Town should conduct an economic feasibility analysis to see what the market can bear, and whether density bonuses may be required to offset the added costs of providing affordable housing. Given the very strong housing market, however, the market is likely to bear a significant affordability requirement. If the economic analysis comes back very strong, the Town could consider having IZ apply in the non-sewered areas of Town without a density bonus. The Town should consider the existing density bonus standards in Sec. 240-9.2 Affordable Housing Development of the zoning bylaws.

   If IZ is expanded, the Town should explicitly state that it would apply for developments that hit the unit threshold in a Transfer of Development Rights receiving district. In addition, the Town may consider applying IZ to Planned Unit Development. Finally, the Town may also consider rescinding the voluntary Sec. 240-9.2 Affordable Housing Development of the zoning bylaws in lieu of mandatory IZ.

7. **Modify the Transfer of Development Rights (TDR) bylaw by adding additional density bonuses for**

affordable dwellings. *(Priority: Year 5)*

Under the TDR bylaw, density can be "transferred" from areas the Town wants to protect/conserve ("donor districts") to areas where denser development is more appropriate ("receiving districts"). While this policy has been on the books for many years, it is very rarely utilized.

One way to make the TDR option more attractive is to increase the residential density allowed in the receiving districts. The table in Sec. 240-14.7D Credits of the Town's zoning bylaws may be amended. Currently, the assignable credit ranges from 1.2 to 1.4, depending on the underlying zoning districts of the donor and receiving districts. As a start, these could be increased to 1.4 to 1.6. This could help offset the application of inclusionary zoning (IZ) provisions (see more on this below) that would ensure a portion of the increased housing is deed restricted affordable. In addition, the Town can consider decreasing the minimum lot size for a receiving district (currently 2-10 acres depending on the zoning district), in order to make it easier to identify valid receiving districts.

CAPACITY BUILDING STRATEGIES

8. **Conduct ongoing community outreach and education regarding affordable housing needs locally and regionally. *(Priority: Year 1)***

The Town should continue to inform residents and local leaders on the issue of affordable housing and specific new initiatives, building support by generating a greater understanding of the benefits of affordable housing while reducing misinformation and dispelling negative stereotypes. These outreach efforts are mutually beneficial as they provide useful information to community residents and important feedback to local leaders on concerns and suggestions.

Partner with and use the resources of neighboring towns and local non-profit organizations such as the Falmouth Housing Corporation, Falmouth Housing Trust, Housing Assistance Corporation, Housing to Protect Cape Cod, and others to develop materials that address the housing needs on Cape Cod and specific to Falmouth, as well as local and regional housing support programs and services. Resources specific to populations with particular needs, such as seniors and people with disabilities, should be called out.

Use every opportunity to feature these materials on the Town's website, on boards or flyers at public buildings such as Town Hall, libraries, community centers, etc., on public access television, and at community events.

Develop a "traveling show" with a presentation and discussion questions based on these materials. Proactively reach out to local organizations and take the "show on the road," speaking at schools, board meetings, church groups, and any other local organizations.

Having at least an annual forum to share information on current housing issues will help foster greater collaboration among Town boards and committees and alert them to opportunities for additional training on affordable housing issues (e.g. programs managed by the Cape Community Housing Partnership, Citizens Housing and Planning Association, Massachusetts Housing Partnership, Executive Office of Housing and Livable Communities, and others). Additionally, inviting residents and other local and regional stakeholders, such as non-profit housing organizations, developers, and the business community, can help foster partnerships and local interest, improve communication, and ultimately better secure community support.

9. Formalize a program to monitor existing deed-restricted housing units and enforce current conditions. *(Priority: Year 1)*

The Barnstable County Department of Human Services is currently developing a pilot Shared Regional Housing Services program. One of the proposed tasks under this program is to assist communities with monitoring their affordable units. Should this effort be launched, Town staff could work with the County's Department of Human Services system to monitor and enforce affordable housing deed restrictions. Alternatively, the Town could use CPA funds or establish monitoring fees to contract with a service provider that can assist with this task.

In addition, any monitoring system must also track when deed restrictions are set to expire, alerting the Housing Coordinator to start working with property owners well in advance to find financing or other mechanisms to extend deed restrictions.

10. Market the accomplishments of the Falmouth Affordable Housing Fund. *(Priority: Year 2)*

Part of the community outreach and education efforts described above should focus on the successes of the Falmouth Affordable Housing Fund. While more options are needed to secure additional resources to capitalize the Fund (see Strategy 19 below under Finance and Subsidy), there has been much progress in growing and using the Fund to secure more affordable housing opportunities throughout the Town. It is very important for the Town to "toot its own horn" in this respect and celebrate its accomplishments.

At least once a year, develop and release a brief, but graphically interesting, report explaining each project funded by the Fund and what it accomplished. How many new units were built? How many existing units were renovated and/or deed restricted? How many people have been served? Beyond the numbers, tell some stories of the families and individuals who have been able to benefit from these investments.

11. Strengthen local and regional partnerships to share ideas and resources, learn from others, and explore new ways of creating affordable housing. *(Priority: Year 3)*

Partner with and use the resources of neighboring towns and local non-profit organizations such as the Falmouth Housing Corporation, Falmouth Housing Trust, Housing Assistance Corporation, Housing to Protect Cape Cod, and others to stay on top of local, regional, and national trends and housing solutions that might work well in the context of Falmouth. Spearhead an informal quarterly gathering of housing professionals in the region to share ideas and brainstorm solutions to local problems.

Ensure that the Town's Housing Coordinator is given the time and resources to attend conferences and training related to innovative ways to expand affordable housing opportunities.

AFFORDABLE HOUSING STRATEGIES

12. Develop criteria with other departments for assessing the best use of current and future Town-owned properties. *(Priority: Year 1)*

As the Planning Department nears completion of its internal assessment of Town-owned properties, a set of criteria should be established to help guide the use of each property. Once cooperatively developed, criteria can be used in a variety of ways – as part of an RFP for acquiring land for housing; to assess Chapter 61 properties being considered for acquisition; or for evaluating properties (either publicly or privately held) for their potential to create housing. Massachusetts Housing Partnership has developed a list of considerations for determining the feasibility of land for housing development, and the Cape Cod Commission is also developing criteria to screen parcels for housing development suitability as part of their Regional Housing Suitability Analysis project, in progress at the time of publication of their draft Regional Housing Strategies.[73] The Town may wish to build upon these resources or create its own unique criteria.

13. Encourage development that includes a number of units for special needs populations such as formerly homeless households or persons with disabilities. ***(Priority: Year 1)***

Through the Executive Office of Housing and Livable Communities, the state administers various housing subsidy programs, some of which support housing for select populations:

- The Facilities Consolidation Fund finances housing for clients of the Department of Mental Health and the Department of Developmental Services;
- The Community Based Housing program provides funding for integrated housing for people with disabilities and prioritizes those who are either institutionalized or at risk of institutionalization;
- The Housing Innovations Fund supports alternative forms of rental housing for people experiencing homelessness, single room occupancy (SRO) units, transitional and permanent housing, housing for seniors and veterans, and other specialized housing.
- The National Housing Trust Fund Program (HTF, administered through EOHLC) assists the production or preservation of service-enriched affordable housing. EOHLC gives preference to HTF projects that provide housing for homeless families and individuals.

Developers apply to EOHLC for these funds, adhering to the state's Qualified Allocation Plan (QAP), which includes five priority categories for awarding funds, including housing for extremely low-income persons, families, seniors, with a focus on those who are homeless or at risk of homelessness. Because funding rounds are highly competitive, projects prioritizing these vulnerable populations may be more likely to receive funding provided other criteria are met or exceeded.

Outside of funding considerations, the Town could amend its zoning to clearly allow alternative housing types such as Single Room Occupancy (SRO) units. While not explicitly tied to special populations or those in need of service-enriched housing, SROs can provide much lower cost permanent housing for those who need it.

14. Develop informational materials for developers and property owners on a series of topics, with an emphasis on local comprehensive permits. ***(Priority: Year 2)***

Once the Town reaches 10 percent of its housing stock on the SHI, "friendly" comprehensive permits will remain a useful tool for developing affordable housing. The Town will simply have more control over where and how comprehensive permits are approved. While the state has its own comprehensive permit requirements and guidelines, the Town can develop supplemental guidance that outline priority housing needs, scale of developments, design review, and areas of town that may be suitable for moderate- to higher-density development. Such guidelines can provide consistent input to developers and could include a suggested local preference policy, marketing preferences,

[73] Cape Cod Commission, Housing Cape Cod: The Regional Housing Strategy [DRAFT], 2023, p.17-18.

references to Falmouth's adopted Design Guidelines for Large Scale Development, or preferred financing structure for the project (e.g., a preference for use of specific subsidy programs).[74,75] The Town of Yarmouth created such guidelines in 2010 and revised them most recently in 2014.[76] Yarmouth's guidelines include information about affordability, local preference, monitoring procedure, funding options, the local review process, and more.

In addition, the Town can invest in educational materials related to building affordable housing, filing LIP applications, permitting and constructing ADUs, etc. There are examples from other communities across the state that can serve as templates or guides.

15. Make suitable public property available for affordable housing. *(Priority: Year 3)*

Map 11 depicts two Town-owned properties with potential for residential development – 6.18 acres on Locustfield Road, and 81 Davisville Road, nearly four acres on part of what is more commonly known as Emerald Properties.[77] In addition to these properties, the Town could use the criteria described in Strategy 12 to continue to survey other Town-owned properties that would be appropriate for housing development or redevelopment.

16. Consider allocating a percentage of sewer capacity for affordable/community housing projects. *(Priority: Year 3)*

In 2013, Town Meeting adopted the Town's Flow Neutral Bylaw, now Article VIII of the Town's General Bylaws. Section 180-56 of Article VIII assigns the Select Board the ability to grant variances to the flow neutral bylaw. As such, in 2018, the Select Board adopted a set of guidelines for granting flow neutral variances and included the following priority uses: economic development, affordable housing, mixed use development in the business redevelopment zone, and municipal use. While these guidelines help prioritize affordable housing, they do not explicitly rank each category for reviewing flow neutral variances. The Town of Provincetown adopted a Growth Management Bylaw that similarly includes four use categories for consideration when granting additional wastewater flow; however, Provincetown's bylaw *clearly states* that Growth Management Allocation Permits will be issued based on priority — and affordable and community housing are ranked as the top two categories, followed by deed-restricted year-round rentals and inclusionary zoning projects.[78] The remaining lower-ranked categories include other residential and non-residential uses.[79] Falmouth could similarly adopt more

---

[74] The Town should ensure that such guidelines would not hold affordable housing projects to higher design or environmental standards than those that would be applied to new market rate projects.

[75] In 2019, the Falmouth Planning Board adopted the Cape Cod Commission's Design Guidelines for Large Scale Development. Available at https://www.falmouthma.gov/DocumentCenter/View/6712/Design-Guidelines-for-Large-Scale-Development

[76] Town of Yarmouth, "Affordable Housing Standards," Rev. June 3, 2014. Available at: www.yarmouth.ma.us/DocumentCenter/View/17060/Yarmouth-Affordable-Housing-Standards-2014-FINAL

[77] Town staff developed a proposed master plan for Emerald Properties in 2023 and presented it to the Select Board, which authorized staff to conduct a robust civic engagement process. In September 2023, the Select Board directed staff to put the affordable housing component on hold due to neighborhood concerns. If time permits in the future, staff may pursue finding alternatives to the original master plan that may address the issues identified by the neighbors and bring those alternatives, if any, back to the Select Board for consideration.

[78] Under Provincetown's zoning bylaw, "Median Income Community Housing" is affordable up to 120 percent HAMFI, with occupancy limited to households with incomes no higher than 150 percent HAMFI. "Middle Income Community Housing" is affordable up to 160 percent HAMFI, with occupancy limited to households with incomes up to 180 percent HAMFI. (Town of Provincetown, *Zoning By-Laws*, Article 1 – Definitions, p.6-7. Last updated Jan 17, 2024.)

[79] Town of Provincetown, *Zoning By-Laws*, Article 6 – Growth Management By-Law, p.60-64.

specific guidelines or regulations that would prioritize affordable and attainable housing and ensure wastewater capacity as the Town continues its sewer planning.

17. Issue a standing Request for Proposals (RFP) to acquire property for the development of affordable housing. *(Priority: Year 4)*

In 2020, the Town of Chatham issued an RFP for real property acquisition for purposes of affordable housing, with the intent of rereleasing the RFP periodically. The Town successfully acquired two properties and is now in the process of preparing RFPs for their development as 40B projects, in addition to reissuing the original RFP to acquire more property. Having a such a rolling RFP would allow the Town — most likely through its Affordable Housing Fund — to acquire property as opportunities arose in accordance with the procurement process dictated by MGL c.30B. If the AHF had enough funds available, the RFP could indicate that these funds would be used to purchase such a property, thus eliminating the need for an appropriation at Town Meeting. In Chatham's case, one of the properties was purchased with both Affordable Housing Trust funds and free cash from Town Meeting.

FINANCE AND SUBSIDY STRATEGIES

18. Encourage unique development approaches that utilize the Falmouth Affordable Housing Fund. *(Priority: Year 1)*

In January 2024, the Falmouth Select Board supported a plan for a combined open space preservation/affordable housing project on Benjamin Nyes Lane. Under the current plan, the 300 Committee Land Trust would purchase two parcels — one of which is approximately 50 acres and would be preserved, with the adjoining 7.5-acre parcel developed by Habitat for Humanity.[80] This project provides an opportunity for the Falmouth Affordable Housing Fund to assist in an innovative project that highlights the importance of both open space preservation and affordable housing in Falmouth. The FAHF has also supported other creative housing initiatives, such as buying down the market rate units on Brick Kiln Place (20-unit rental project) and Megansett Crossing (10-unit rental project) to make all units affordable at no more than 100 percent HAMFI, and using funds to purchase a home at 156 Club Valley Drive below appraised value, allowing the owner a tax benefit while creating a deed-restricted single family home.

19. Provide support for the Falmouth Affordable Housing Fund by exploring additional resources and strategies to capitalize the Fund. *(Priority: Year 1)*

Among other policies, the Affordable Homes Act (described in more detail in Strategy 22 below) seeks to establish a local option real estate transfer fee — paid by the seller — on the portion of the sale price over $1M or based on the county's median home sale price. Communities would be required to use the revenue from this fee to support affordable housing initiatives. Inclusionary zoning, The Town could also work to raise resident awareness that the Falmouth Affordable Housing Fund can receive tax-deductible gifts in the form of "real property, personal property or money by gift, grant, contribution, devise or transfer from any person, firm, corporation or other public or private entity…"[81] Strategy 8 discusses developing a collaborative housing education plan, which could

[80] Annonen, Noelle, "Joint Open Space, Affordable Housing Project in North Falmouth Moves Forward," *The Enterprise,* January 12, 2024. Available at https://www.capenews.net/falmouth/news/joint-open-space-affordable-housing-project-in-north-falmouth-moves-forward/article_3d848975-9e6a-50cc-8e87-12bcc7c300cb.html

[81] An Act Relative to the Falmouth Affordable Housing Fund

include a "fundraising" component that explains how residents can make such tax-deductible gifts to the FAHF, sets fundraising goals, describes how funds and other gifts will be used, and so forth.

20. **Explore tax relief for property owners who offer year-round affordable rentals.**[82] ***(Priority: Year 3)***

The state's SHI eligibility requirements can be overly burdensome for homeowners who simply wish to rent a reasonably affordable accessory apartment or other unit, which may discourage them from doing so. Instead, communities can offer tax relief for providing affordability through a relatively simple annual application process – thereby benefiting both the property owner and tenant. In 2022, Provincetown passed its affordable housing property tax exemption, which makes residential properties occupied by low-income households exempt from taxes. If only some of a parcel is occupied by an eligible household, taxes are reduced proportionally to the percentage of the square footage of the structure occupied by that household. Unlike many other strategies in this section, a Provincetown-style tax incentive would not require any formal deed restrictions — meaning that affordable units created under such a program would not count towards Falmouth's Subsidized Housing Inventory (SHI), but still could address important local needs.

21. **Consider utilizing the state's Tax Increment Financing (TIF) program as an opportunity to encourage affordable housing development in designated commercial areas.** ***(Priority: Year 4)***

Authorized under MGL c.40 § 60, EOHLC administers an Urban Center Housing Tax Increment Financing (UCH-TIF) program, which allows communities to offer tax increment financing in designated commercial centers to promote housing and commercial development. Through tax increment financing, a community can provide real estate exemptions on all or part of the increased value (the "increment") of improved real estate for a period of up to twenty years. The program specifies that 25 percent of the housing assisted by the exemption will be affordable for forty years or the useful life of the housing, whichever is longer. To establish a UCH-TIF, Falmouth's Select Board would first need to designate a commercial center and prepare a UCH-TIF plan for state approval. The plan must include executed agreements with the property owners who will be developing under the TIF and receiving tax increment exemptions. Following a public hearing on the proposed district, Town Meeting would need to adopt the UCH-TIF Plan, which would then be submitted to the state for approval.

22. **Explore the applicability of federal, state, and regional programs to finance affordable or mixed income housing projects.** ***(Priority: Year 1)***

In October 2023, Governor Martha Healey filed Bill H.4138, The Affordable Homes Act, which proposes authorizing a $4.12B bond to support various housing subsidy programs. This Act would provide substantial funding for improvements to state-aided public housing, support for existing subsidy programs to create both rental and ownership housing at a range of income levels, as well as funds for new programs including a new Homeownership Production Tax Credit for the production of homes affordable to moderate-income first-time homebuyers. Bill H.4138 proposes establishing a "seasonal communities" designation to create housing policies better tailored to the unique needs and challenges faced by these communities. Should the Affordable Homes Act pass, depending on what is authorized under this seasonal community designation, communities such as Falmouth may have greater leeway to establish creative funding streams to support housing.

[82] Such a measure would require Town Meeting approval to submit a home rule petition to the Legislature.

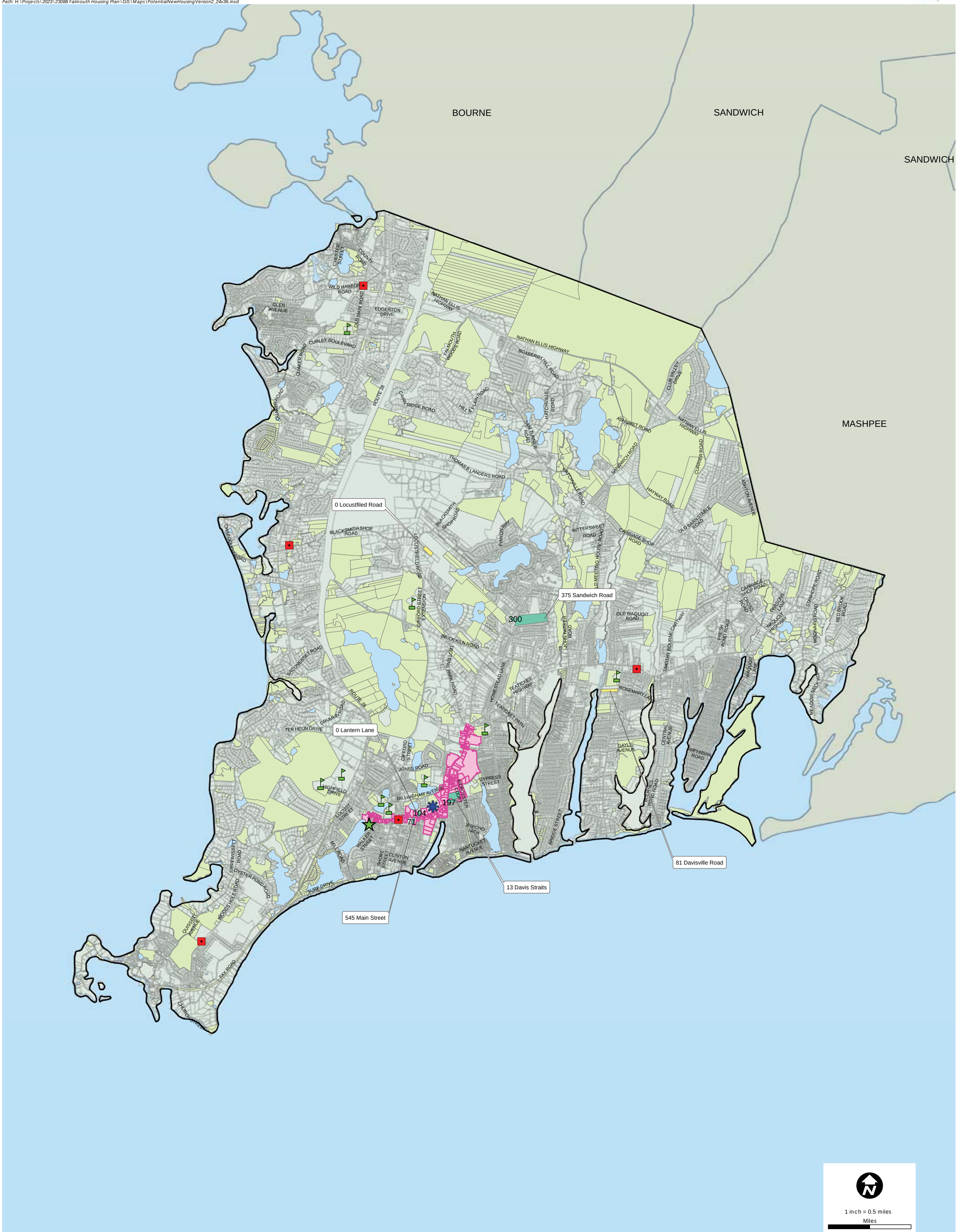
In terms of regional funds, in March 2023 HUD approved the Barnstable County HOME Consortium's HOME-ARP Allocation Plan, which outlined the county's planned expenditures of federal HOME-ARP funds.[83] Unlike regular HOME funds, HOME-ARP was a one-time authorization under the American Rescue Plan for additional funds to support the creation of rental housing, with a primary focus on housing for those experiencing homelessness, at risk of homelessness, fleeing domestic violence, and other vulnerable populations. Barnstable County was awarded $1.5M in HOME-ARP funds and plans to prioritize development of rental housing over other eligible activities. The Town should remain aware of the status and availability of these HOME-ARP funds in the coming years, as they must be spent by September 30, 2030.

Pending legislation seeks to address these challenges of housing for middle-income earners who are not eligible for most affordable housing because they have incomes over 80 percent HAMFI. Modeled after Provincetown's existing bylaw, Truro recently approved a home rule petition to establish a Year-Round Market Rate Rental Housing Trust (forwarded for state approval as Bill H.3723), while Chatham (H.1366 and H.3971) and Orleans (H.3934) both approved home rule petitions to support the creation of housing for households earning up to 200 percent of the area median income; all four bills are currently pending at the state level.[84] Looking more broadly, An Act Relative to Attainable Housing in Seasonal Communities (S.860) proposes several measures to support the creation of housing affordable to households with incomes over 80 percent HAMFI, such as petitioning the Executive Office of Housing and Livable Communities (EOHLC) to count otherwise ineligible units on a community's Subsidized Housing Inventory under certain circumstances, offering tax incentives for year-round rentals affordable up to 150 percent HAMFI, and petitioning EOHLC to provide subsidy to rental projects up to 120 percent HAMFI.

[83] Barnstable County is a regular recipient of funds from the HOME Investment Partnerships Program, a federal block grant program designed to support the creation of housing for low to moderate income households.

[84] Provincetown passed a home rule petition to establish its Year-Round Market Rate Rental Housing Trust to "create and preserve year-round rental units in the town of Provincetown including, but not limited to, market rate units for the benefit of residents of the Town." The Legislature approved the Town's home rule petition, and the Trust was officially established in 2016.

Path: H:\Projects\2023\23088 Falmouth Housing Plan\GIS\Maps\PotentialNewHousingVersion2_24x36.mxd



Date: 2/9/2024
Data Sources: Bureau of Geographic Information (MassGIS), ESRI, Town of Falmouth

This map is for informational purposes and may not be suitable for legal, engineering, or surveying purposes.

- Town Boundary
- Parcels
- Proposed housing development
- Town-owned property appropriate for development
- Mixed Residential and Commercial Overlay
- Falmouth Openspace
- Fire Station
- Police Station
- School
- Town Hall

Potential Locations for New Housing Development

Appendices

Appendix A. Subsidized Housing Inventory
Appendix B. Community Engagement Summary

Appendix A. Subsidized Housing Inventory

Table A1. Subsidized Housing Inventory

Current SHI Units (Data Current as of December 18, 2023)

Project Name	Address	Type	Total SHI Units	Affordability Expires	40B Comp. Permit?
Harborview Apartments	115 Scranton Avenue	Rental	80	In Perpetuity	No
Tataket Apartments	138 Teaticket Highway	Rental	83	In Perpetuity	No
Rose Morin Apartments	58 Rose Morin Lane	Rental	8	In Perpetuity	No
Choate Apartments	Choate Lane	Rental	24	In Perpetuity	No
Salt Sea Apartments	Salt Sea Lane	Rental	30	In Perpetuity	No
Rose Morin Apartments	58 Rose Morin Lane	Rental	59	In Perpetuity	No
N/A	Scattered	Rental	9	In Perpetuity	No
N/A	Scattered	Rental	16	In Perpetuity	No
Cape Cod United Church	62 Locust Street	Rental	83	2039	No
Fairwinds Apartments	520 Main Street	Rental	20	2027	Yes
Flynn House	170 Palmer Avenue	Rental	7	In Perpetuity	No
Foundations Project - Cape	Palmer Avenue	Rental	3	2037	No
Gosnold Grove	362 Main Street	Rental	33	2037	No
Longshank	Sam Turner Road & Esker Place	Ownership	22	2030	Yes
Maravista Village	Jeffrey Lane, Maravista Ave. Extension	Ownership	4	2032	Yes
Valley Ridge Condos	Gifford Street	Ownership	11	In Perpetuity	Yes
Gifford Street Housing	Gifford Street	Rental	28	2040	Yes
HOR Program	Scattered Site	Ownership	0	Expired	No
Fairway Meadows	350/354 Old Barnstable Road	Ownership	3	In Perpetuity	Yes
Mill Farm	Mill Farm Way	Ownership	5	In Perpetuity	Yes
Fresh Pond Farms	Luke Road, Bailey Drive, Melyssa Anne Road	Ownership	8	In Perpetuity	Yes
Trotting Park Road	16 Trotting Park Road	Mix	5	In Perpetuity	Yes
Courtyard Apartments	240 Sandwich Road	Rental	13	In Perpetuity	Yes
756 East Falmouth Highway	756 East Falmouth Hightway	Mix	5	In Perpetuity	Yes
Cedar Meadows	1 & 56 Meadows Drive (Teaticket Highway)	Rental	59	In Perpetuity	Yes
Carriage Shop Development Corp	649 Carriage Shop Road	Ownership	3	In Perpetuity	Yes
Cranberry Heights	724 East Falmouth Highway	Ownership	2	In Perpetuity	Yes
Falmouth Housing Corp	704 East Main Street	Rental	58	In Perpetuity	Yes
Wise Living at Falmouth	26 Tennis Club Lane	Ownership	14	In Perpetuity	Yes
DDS Group Homes	Confidential	Rental	23	N/A	No
DMH Group Homes	Confidential	Rental	16	N/A	No
Brick Kiln Road	Nickey Lane	Ownership	2	In Perpetuity	Yes
Gifford Street	643 Gifford Street	Rental	14	In Perpetuity	Yes
East Ridge Affordable Housing Project	224 Sam Turner Road	Ownership	6	In Perpetuity	Yes
Irene's Meadow	53 Carriage Shop Road	Ownership	11	In Perpetuity	Yes
20 Edgerton Drive	20 Edgerton Drive, North Falmouth	Rental	24	2055	No
Ox Bow Rd Realty	4 Oxbow Road	Ownership	0	In Perpetuity	Yes
Habitat for Humanity	Off Sam Turner Road	Ownership	4	In Perpetuity	Yes
Cloverfield Way	Cloverfield Way	Ownership	1	In Perpetuity	No
Kelly Green Condominiums	12/21 Pine Street	Ownership	1	In Perpetuity	Yes
Falmouth Housing Ward & Chester	Ward and Chester	Ownership	2	In Perpetuity	Yes
Forest Cove	637 Gifford Street	Ownership	9	In Perpetuity	Yes

Table A1. Subsidized Housing Inventory

Current SHI Units (Data Current as of December 18, 2023)

Project Name	Address	Type	Total SHI Units	Affordability Expires	40B Comp. Permit?
Veteran's Park	90 & 138 Teaticket Highway	Rental	39	In Perpetuity	Yes
Megansett Crossing	North Falmouth Highway	Rental	10	In Perpetuity	Yes
Woodbriar Senior Living	339 Gifford Street	Rental	125	In Perpetuity	Yes
Hunt Street	Hunt Street	Rental	2	In Perpetuity	Yes
Glenwood Road	Glenwood Road	Ownership	2	In Perpetuity	Yes
1 Chancery Lane	1 Chancery Lane	Rental	4	In Perpetuity	Yes
Shore Street	Shore Street	Rental	3	In Perpetuity	No
Kelly Green Development	Pine Street	Ownership	2	In Perpetuity	Yes
Village at Old Main	41 Old Main Road	Ownership	2	In Perpetuity	Yes
Falmouth Housing Trust/St. Mark's Rd	761 Teaticket Highway	Ownership	3	In Perpetuity	No
Notantico Woods	5 Osham Way & 0 Woods Hole	Rental	11	In Perpetuity	Yes
Little Pond Place	41 Spring Bars Road	Rental	40	In Perpetuity	Yes
Deer Pond	Deer Pond Road	Ownership	1	In Perpetuity	No
Crooked Meadow	Crooked Meadow Road	Ownership	3	In Perpetuity	Yes
Gifford Workforce I & II	587/589/591 Gifford Street	Rental	20	In Perpetuity	Yes
Longshore Village	Shore Street	Ownership	0	In Perpetuity	Yes
Willet Way Housing	0 Barrows Road	Ownership	10	In Perpetuity	Yes
Scranton and Main	763 Main Street and 24 Scranton Avenue	Rental	48	In Perpetuity	Yes
Kendall Lane	Kendall Lane	Ownership	5	In Perpetuity	Yes
Brick Kiln Place	123 Brick Kiln Road	Rental	20	In Perpetuity	Yes
Village at Brick Kiln	511 Brick Kiln Road	Ownership	7	In Perpetuity	Yes
10 Rebecca Ann Lane	10 Rebecca Ann Lane	Rental	10	In Perpetuity	Yes
Lewis Neck Road	Lewis Neck Road	Ownership	2	In Perpetuity	Yes
Beach Plum Path	Beach Plum Path	Ownership	3	In Perpetuity	Yes
Pheasant Lane	Pheasant Lane	Ownership	1	In Perpetuity	Yes
Wild Harbor Condominium	0 & 213 N Falmouth Highway	Ownership	4	In Perpetuity	Yes
Lyberty Green	556 Main St and Lantern Lane	Rental	104	In Perpetuity	Yes
533 Woods Hole Rd	533 Woods Hole Road	Rental	4	In Perpetuity	No
		Total SHI Current Units	**1,293**		

Anticipated Future Units

Project Name	Address	Type	Total SHI Units	Affordability Expires	40B Comp. Permit?
464 Main Street	464 Main Street	Rental	15	Unknown	No
0 Percival Road	0 Percival Road	Ownership	12	Unknown	Yes
		Total Additional Anticipated Units	**27**		
		Anticipated Total	***1,320***		

Appendix B. Community Engagement Summary

The Town provided multiple opportunities for participation by local officials and the community at large. The planning process was guided by a Community Engagement Plan that consisted of the components described below. This summary includes notes from each community meeting as well as meeting minutes from applicable meetings with the Planning Board, Affordable Housing Committee, and Select Board *[minutes pending]*

- **Stakeholder Interviews.** In October and November 2023, the consultant team of Horsley Witten Group and Barrett Planning Group met with fifteen members of the community to further understand the housing needs of Falmouth and related issues. With assistance from Town staff, members of several boards, committees, and commissions; staff department heads; developers; nonprofits and housing advocates; and other important stakeholders in the community were invited to these interviews to share their expertise, experiences, and viewpoints concerning the housing in the Town of Falmouth.
- **First Community Meeting.** On November 8, 2023, approximately fifty community members attended the first community meeting for this plan. After a consultant-led presentation, attendees participated in breakout group discussions to answer questions about housing needs, barriers, and other considerations.
- **Meeting with Planning Board and Affordable Housing Committee**. On December 12, 2023, Barrett Planning Group met with the Planning Board and Affordable Housing Committee to review and discuss strategies from the previous Housing Production Plan, some of which had been updated or expanded based on changes over the past five years. The minutes from this joint meeting are in the Appendix of this plan.
- **Second Community Meeting.** On January 10, 2024, over fifty community members attended the second community meeting, which allowed attendees to provide feedback at several stations, including a mapping exercise and a review of draft strategies.
- **Planning Board Review of Draft Strategies.** On January 23, 2024, the Planning Board reviewed and discussed the draft strategies shared during the January 10 the community meeting.
- **Select Board Review of Draft Strategies.** On January 29, 2024, the Select Board reviewed and discussed the draft strategies shared during the January 10 community meeting.
- [TO BE UPDATED]

Summary of Housing Study Interviews

In October 2023, the consultant team of Horsley Witten Group and Barrett Planning Group met with members of the community to further understand the housing needs of Falmouth and related issues. Fifteen individuals participated, including local and long-term residents, municipal staff, non-profit leaders, developers, housing advocates, and other important stakeholders in the community participated in these interviews to share their expertise, experiences, and viewpoints concerning the housing crisis in the Town of Falmouth.

This summary represents the views and concerns expressed by the interviewees. As such, this summary should not be taken as statements of fact, but rather a collection of impressions, concerns, and visions for the future of housing in Falmouth.

HOUSING COST

- Housing cost is most often cited to be the reason why residents leave Falmouth.
- Prices have drastically increased to the point where middle-income families are struggling to find affordable housing and low-income residents are being forced to consider housing outside of town.
- Increasing prices are largely driven by the lack of housing units and wealthier buyers and renters from out-of-town outcompeting and outbidding local residents.
- The pandemic exacerbated long-standing housing problems.

HOUSING AVAILABILITY

- There are not enough available units to meet the high demand for housing, particularly for rentals.
- Some interviewees expressed concerns about the low quality of housing due to little financial incentive for landlords to maintain or renovate their properties.
- Since the pandemic, more homes have been bought as second homes or converted to short-term rentals, resulting in lower numbers of year-round housing and an increased proportion of seasonal residents.
- A greater variety of housing types would accommodate a diversity of residents with all levels of income and lifestyles, especially the most vulnerable groups.
- Some encouraged the creation of smaller units; apartments, accessory dwelling units, accessible units, temporary employee housing, tiny homes, and smaller single-family homes provide affordable and accessible housing to the workforce and underserved communities.
- There were varying levels of concerns about short term rentals, both because of the resulting loss of winter and year-round rentals and the changing character of neighborhoods.
- The Subsidized Housing Inventory (SHI) does not accurately reflect the number of units that are actually affordable, nor does the ten percent minimum meet actual needs.

DEMOGRAPHICS

- Many wealthy out-of-town residents are moving into the town or buying property for seasonal use.
- Falmouth's aging population is growing and has become more socioeconomically divided: there is the continued trend of wealthy retirees moving to Falmouth, yet there are also more homeless seniors in recent years.
- Seniors and retirees who have lived in Falmouth for a long time are struggling to afford or maintain their residences, so they downsize or move out of town. There is a drastic increase in elderly homelessness as a consequence of landlords selling property and displacing long-term tenants who cannot afford increased rents.
- Young professionals and other workforce participants cannot find an affordable place to live, so they leave town and either commute to work in Falmouth or work outside of town entirely.
- Employee recruitment and retention in town is a continued challenge.

ZONING AND REGULATIONS

- The Town is doing what it can to change zoning bylaws, but then amendments fail to pass at Town Meeting; education is key for understanding housing needs and strategies for addressing these challenges.
- A variety of housing types are needed to accommodate range of income levels and lifestyles, but zoning does not allow this. Zoning and other regulations are currently too restrictive, inconsistent, and unclear to support the development and redevelopment necessary to meet Falmouth's housing needs.
- Permitting processes should be restructured to support property modifications and the creation of new units.
- Many properties are nonconforming – should zoning can be "right sized" to address this?

PUBLIC OPINION

- Some interviewees expressed frustration regarding negative attitudes towards affordable housing and preventing progress towards resolving town-wide housing issues.
- Many development projects face huge opposition from the community and neighbors who cite concerns for safety, traffic, property values, neighborhood characteristics, and negative preconceived notions of affordable housing renters. Some result in being tabled or canceled entirely.
- Some expressed opinions that the general public would benefit from education on affordable housing, which could hopefully combat strong NIMBY attitudes toward development.
- ADUs and conversion of existing properties are likely to be more accepted than other housing types, although a range of housing is needed.

OTHER CONCERNS

- Traffic and commuting are worsening due to increased numbers of the workforce living out-of-town and off-Cape.
- Employers are struggling to fill both public and private sector jobs, sometimes resulting in reduced operating hours.
- Childcare is becoming increasingly expensive and difficult to find for families.
- There is a lack of priority for accessible and ADA-compliant housing.
- Bottom line - what will future generations in town look like if these trends continue?

November 8, 2023 Community Meeting Summary

BACKGROUND

On November 8, 2023, the Town of Falmouth Planning Department, Horsley Witten Group (HWG), and Barrett Planning Group (BPG) held the first community meeting to introduce the update to the Town's Housing Production Plan (HPP) and solicit input from the public. Nearly fifty community members attended the meeting, held at Falmouth High School, to engage in discussions related to housing in Falmouth.

The meeting began with the consultant team's presentation, which outlined the Housing Production Plan process, existing demographic and household information, and challenges to residential development. Attendees separated into smaller groups to participate in facilitated discussions during which they responded to a series of questions related to housing, all of which are listed below. In addition, participants were invited to fill out individual feedback sheets, which fifteen participants turned in. This summary includes a broad overview of common themes, as well as raw notes from discussion groups and individual feedback sheets.

The themes included in this summary represent concerns and viewpoints that the consultant team heard during these meetings. As such, this summary should not be taken as statements of fact, but rather an overview of impressions, concerns, and visions for the future of housing in Falmouth.

DISCUSSION SUMMARY

In six facilitated groups, participants answered the questions below. The bullets under each question summarize general themes; complete raw notes from each group begin on page 5 of this document.

Question 1

Whose housing needs are not being met in Falmouth? What type of housing could best meet these needs? Consider affordability level, household types and sizes, housing type, location, rental versus ownership, etc.

- Participants generally agreed that current housing markets do not support the town's employment base, including lower wage workers, essential workers, institutional employees, and young professionals. As a result, many of these workers live and commute from outside of Falmouth and the Cape.
- In particular, some pointed out that young families and first-time homebuyers have difficulty finding homes for sale that fall within their budgets.
- Attendees described how the limited housing market ultimately affects residents of all ages and incomes, even those who are high-income earners.
- In general, there was consensus that a greater variety of housing types for both owning and year-round renting would create more housing opportunities for the diverse workforce. Options identified include but are not limited to townhouses, conversion of existing structures, one-bedroom rentals, accessory dwelling units (ADU), multifamily homes, tiny homes, middle housing, and shared housing (perhaps starting with a pilot program).

Question 2

The 2018 Housing Production Plan suggested that the target for new affordable units be across an

85% to 15% split of rental units versus ownership units. This target was based upon indicators including lack of rental units, low rental vacancy rates, high levels of cost burden among renters, long waitlists for subsidized rental housing, and more. Do you agree with this split? Why or why not?

- Many participants agreed that more development of rental units will sustain a healthy housing market in Falmouth, provide opportunities for many prospective residents struggling to find housing, and are less difficult to produce units on a large scale.
- Some also noted that rentals promote a diversity of housing, provide more choice, and can serve as a starting point for younger professionals and new residents to transition to home ownership in town.
- However, other participants also felt that rental units would not promote permanency in the way that owning a home would and that there should need to be opportunities to build wealth.

Question 3

We have heard consistent agreement from stakeholders that both housing and natural resource protection (particularly water quality) are critical concerns. How can Falmouth balance these important and inseparable issues?

- Natural resources and open green spaces are immovable priorities of the town residents. Some groups expressed concern about how development might encroach into these areas and impact water quality.
- Some groups emphasized that in general, the Town should closely evaluate development impacts on sewer infrastructure and natural resources. Fixing deteriorating septic systems and improving the stormwater infrastructure can mitigate development impacts on water quality and nearby surface water.
- Participants strongly suggest redeveloping existing and underutilized developments into housing instead of cutting down forests or paving over green spaces to construct more buildings. These ideas include repurposing underutilized commercial spaces into housing, redeveloping empty parking lots and buildings, renovating existing multifamily housing.
- Some supported modifying zoning to support denser housing and to expand the Mixed Residential and Commercial Overlay District (MRCOD) near the town center; supporters noted that higher-density developments can produce more housing while preventing development into natural areas.
- Additionally, some suggested implementing design guidelines to simultaneously promote housing structures that aesthetically conform to surrounding homes and preserve green spaces.

Question 4

Where, physically, can Falmouth best support new housing development or redevelopment? What types of housing are suitable for each identified area?

- Several suggestions for new housing focused on existing densely developed areas in town, particularly the downtown and the Davis Straits commercial corridor. Many of Falmouth's essential services and amenities are located here and placing new housing along these streets could create walkable, mixed-use communities that both alleviate housing needs and foster a vibrant public life.

- Some expressed that it would make sense to develop smaller units and buildings over underutilized parking lots or to convert existing buildings to housing.
- Others also cautioned that many residents strongly oppose large high-density residential complexes near the town center and prefer homes that look and feel similar to surrounding single-family homes.
- Other ideas include building smaller homes and condos in Woods Hole, utilizing Town-owned properties, redistricting/consolidating public schools to convert an existing school building into higher-density multifamily complexes, and considering access to transportation by building near the bike trail or looking into improved public transportation.

Question 5

The 2018 Housing Production Plan described strategies to encourage the creation of Accessory Dwelling Units (ADUs), including offering a tax abatement or establishing a loan fund to assist property owners interested in building an ADU. Do you agree or disagree with these strategies? Why or why not? What else could incentivize or encourage the creation of ADUs?

- Attendees generally expressed support for proposed tax incentives and other financial support for owners to build ADUs.
- Participants suggested amending current ADU regulations they deem too restrictive, including requirements for owner occupancy or residency. Removing this restriction could encourage the creation of more ADUs in Falmouth.
- Other suggestions included:
    - Establishing a program to provide education for interested and prospective homeowners to facilitate ADU conversions
    - Developing pre-approved ADU plans
    - Establishing a volunteer program to construct ADUs (similar to the Habitat for Humanity model)

Question 6

The 2018 Housing Production Plan also recommended exploring financial incentives for providing year-round rentals (as opposed to seasonal rentals). Do you see this as a viable strategy for Falmouth? Why or why not? What else could encourage year-round rentals, if you consider that to be a priority?

- Participants tended to agree that short-term housing is over-saturated and would like to see more oversight of short-term rentals.
- Suggestions included:
    - Imposing deed restrictions and other regulatory means to limit seasonal housing and second homes
    - Preventing companies from monopolizing the industry
    - Implement taxing and other financial incentives towards year-round rentals, such as paying property owners the difference between STR revenue and year-round rental revenue

- Raising taxes on short-term rentals and diverting the revenue towards year-round housing

PARTICIPANT FEEDBACK SHEETS

Individual responses from participant feedback sheets begin on p.11 of this document. While many of the points were also emphasized in the group discussions (and are therefore not reiterated in the bullets below), some new ideas included:

- There is a broad need for more public education on housing and other aspects of development, policy, and planning. As the respondent noted, "This issue is more than just meeting Chapter 40B requirements."
- Some inquired as to whether the area median income (AMI) could be recalculated to reflect the wealth of second homeowners.
- One attendee suggested having a minimum requirement/goal of affordable housing units in each of the villages.
- Multiple attendees pointed out that people chose Falmouth for a reason ("land, nature, and space to grow our families") and do not wish to live in a city.
- One attendee expressed concern about the number of services and recovery programs in Falmouth and the impact on access to affordable housing.

RAW GROUP NOTES

The following pages include each group's raw notes to the discussion questions.

Group 1

1. Minimum wage workers→ rental housing (under $1500/month)
   Workforce housing missing→ diversity in housing stock
   Institutional workforce (science/research)→ need lower rents, higher density
   Adjacent communities' competition for housing→ diversity
   First time homebuyers→ condo/townhouse (density), smaller single family homes

2. Rentals don't encourage permanency→ 50/50 (R/O)
   Rentals will meet the needs better→ workforce, 100/0 (R/O)
   Rentals provide options- progression to ownership→ 100/0 (R/O)
   Hard to produce for sale units in large #s→ 75/25 (R/O)

3. Discover the actual limitation for dev→ outfall= potential unlimited, ground discharge= limited

4. Expand sewer to other areas to help w/ development- not just current plan
   Investigate deed restricted properties for future development→ combine OS w/ AH (56 Benjamin Nye Rd example)

5. Tax abatements
   Pre-approved plans
   Owner occupied requirement = 0
   Air BnBs more of an issue

6. Lead paint issues limit YRR→ $ or loan for abatement
   Buy down program for different AMIs
   Septic system $ upgrades
   Pay back program
   Enforcement is key

Group 2

1. SF apts
   Diverse types: beyond SF, ADUs, smaller unit for all income levels, multifamily
   Pilot program for shared units

2. More rentals
   Workforce
   Close to services and amenities
   More choice

3. Near bike trail
   Septic issues
   MRCOD district
   Development
   Zoning make sense here
   Prog mgr to make development easier
   ADUs

Group 3

1. Need more affordable SFHs, starter homes, missing middle, both rental and ownership
   Scientists (Woods Hole) have trouble finding housing- also, need rentals. Can Woods Hole develop housing for their employees?
   Wants to see more open space conserved→ can we reuse existing buildings for housing

2. 85/15 is generally still good but… let's find ways to build wealth

3. Redeveloping underutilized commercial
   Mashpee Commons is a good example
   Design guidelines are important
   Address perceived massing as well as building height
   Setbacks with green space
   Renovate existing multi-family housing

4. Downtown - Davis Straights
   Woods Hole
   Condo communities made to look like smaller homes
   Keep same look/feel as surrounding SFHs
   Converted buildings
   What gets people upset? Too big, too dense
   Smaller mixed-use buildings
   One-bedroom units walkable to town
   Keep old buildings looking like they do

5. ADUS
   How can we make building them easier? Residency requirement can be a barrier.
   Permitting process is onerous.

6. Seasonal housing- how to incent to be year-round housing?
   Maybe STR market is saturated
   Is town impacted by taxes received by STRs? Would it hurt to give that up?
   Tax incentives?
   Lots of homeowners don't want to be landlords
   Has to be lucrative as STR
   But also saving money by not building new infrastructure
   Repurposing existing buildings

Group 4

1. Year round
   Less age restricted, more single bedroom units for younger generation
   Need more forward thinking to keep and draw younger generation
   Reusing existing building
   Concerned about cost (homeownership/rentals) - who is that affordable for
   (Tax incentives for developer (wastewater/water)

2. Both ownership and rentals with more deed restrictions (moratorium on 2nd homes)
   Develop uptown (MRCOD?)
   Depending on location, capitalize on 40B (taller, more units)

3. So much nitrogen already - new development is drop in pond - what needs to happen is fix what's already there
   Stop leaching
   Use funding to invest in what we can protect while building

4. Redistrict school- close one and build housing on that site
   B2 zoned area could be developed @ higher density (20 units)(not as restricted)
   Consider all villages- there's so much in center of town "Falmouth"
   Look at other villages- more spread out
   More housing in Woods Hole

5. ADU- yes yes!
   Coordinated effort between town, homeowner, EDIC etc
   Town assist- tax incentive
   Programs like volunteering to build ADUs (like Habitat for Humanity)
   Maybe change the owner-occupied restriction

6. Need to address STR
   Raise tax for STR
   Tax incentive for renting year around
   Pay the difference of year-round & STR
   Water/sewer/taxes breaks

Group 5

What housing needs not being met

- Young families
- Young adults 18-30
- New families
- People who cross the bridge to work
- Income is not enough to buy a home (regardless of age)

What are the needs- housing types

- Year-round rentals
- Tiny homes
- Multifamily
- People who had seasonal decided to live full-time
- Supply limited
- Do we have the inventory but not available?
- Regulate Air b&b/short-term rentals

Balancing natural resource protecting & meeting housing needs

→Land that can be used w/o clear cutting trees
Empty parking lots/buildings
Are we at build out?

→Town should build affordable housing
Bond to voters
Taxes from 1 gr/high end sales and bank tax

→Incentive ADUs & regulate

→Dedicating homes for affordable housing

Employers help w/ housing
100% aff developments

Atlanta Law re: short-term rental, residency requirements
Town

Municipal capacity and heart to implement
How to balance summer rental/tourists w/ year-round residents

Group 6

1. Young small families
   Seems to be worse
   Essential workers
   Housing market is biggest barrier for people who work in area to move
   Limited inventory
   Two family homes- in the past was a good model
   Quadruplex ok- but large projects (100+) concerning
   Traffic
   Impact on neighboring property values
   More concern about multiple larger projects coming in
   Zoning would need to change to do smaller unit projects (such as 4-plex)
   Rental→long-term rentals lacking
   Young professionals may want to buy

2. People take pride in ownership & young people renting, wanted to buy, and had to move
   Even advanced positions→can't find housing to purchase
   How many STRs?
   Owning lets you grow wealth
   "Missing" middle

3. Urgency to address older septics
   Not enough education about being a good steward- for existing residents and new -- e.g. educating community about fertilizer
   300 committee- very strong advocates→spaces that should stay open, evaluate each parcel

4. Consider elementary schools' location (4 elementary schools)
   Town owned properties →inventory, tax title properties
   Pre 1980→can convert up to 4 units
   6 units/acre
   Multi-unit overlay- 20 units/acre

5. Financial incentives
   Downsizing is a challenge
   Year-round→tax breaks
   Provincetown, Orleans→limiting # of flips
   Golf courses
   People opposed to density→education

PARTICIPANT FEEDBACK SHEETS

All participants were given the opportunity to provide written input for the project team to review. Fifteen participants turned in their feedback sheets, which prompted them to answer the question:

"Do you have specific or more detailed ideas to share?"

The table below includes all fifteen responses.

Establish a dedicated program to facilitate ADU conversions • Consumer assistance and guidance • Walk w/ owner to go thru process, to speed it up • Lease training • Help w/ financing
→Have more regulations (evaluations?) for landlords to make sure they are renting a property that meets basic habitability needs →We do definitely need accessible transport and access to shops and amenities but I worry about making dense downtown the only place that's affordable. The places people want to live, the beautiful places, shouldn't just be for people's second home.
Affordable housing is an urgent issue. We don't have 3-5 years to hem and how about what structures to build. We need it now.
• It seems that the calculation of area median income is flawed in a community comprised of 55+ and many 2nd homes, as the wealth of these community members isn't accounted for. • Regulate short term rentals through incentives for landowners to convert to year-round rentals- for example deed restrict for 5-10 years to be year-round- or use transfer tax $ to give to landlords to compensate for loss between year-round and seasonal
Consider making an adjustment to the way the area median income is calculated in Falmouth→ People who own 2nd homes here but whose primary residence is not in town are not included. This prevents people who should qualify for affordable housing from being eligible. I agree that Falmouth's current housing stock should be evaluated for conversion into affordable, year-round units through tax incentives. Would it be possible to have a minimum requirement/goal of affordable housing units in each of the villages? Evaluate wastewater impact (assessment) before asking for public feedback
We need to include tiny houses, thinking about the areas where they make most sense- dependent on who needs them/would use them.

(1) Expand 20 units/acre zoning to all B-2/B-3 zoned land (2) Teaticket School Conversion→ redistrict the schools
Housing Needs- starter
Falmouth currently 8.11% of 10% goal What about infrastructure needs- roads, schools, first responders Why would people travel across bridge
I believe instead of more building which is destroying the culture of the cape, wildlife, etc. Not to mention a strain on sewer and other resources… I believe the solution is in short-term rental regulation. If Falmouth had regulations, as many towns and cities have implemented, teachers, scientists, and local families would have a chance in the market. The Atlanta Law (implemented in Atlanta, GA) states a short-term rental must be owned by a year-round resident and that resident can only own 2- 1 in home and 1 outside their home. This would move out large corporations and allow for locals to find housing (to help in employment and school enrollment) as well as keeping the money in the community as only year-round residents can be earning in this market.
I think it's important to note that the uniqueness of the cape is surrounded by nature, biodiversity, and small-town vibe. We need less new development, "clear cutting" and repurposing land, housing exists. We need stricter short-term rental regulations to reopen up rentals, push companies out of monopolizing the industry. We have more and more year-round residents that is already constricting access to medical, dental, and road/construction backups, unsafe roads, and huge impact on water, biodiversity and environmental impact. We don't want to live in a city, we chose land, nature and space to grow our families. We need land to grow food, live in harmony w/ nature and preserve this wonderful land. Things have massively changed since the 2020 census.
Town built 100% affordable housing. Bond to raise funds!
• Limit number of short-term rentals allowed in town. • Incentivize ADUs
• Education is key! • Need to be sure town at large understands this is not just about 40B • Focus on overlay district and its expansion along route 28 for multiple housing types

Small group interviews – who besides Town

Senior population – homelessness?

Why can't WHOI develop their land for their housing needs?

What about public safety (fire and police)?

40B laws not conducive to Cape Cod demographic

We have a lot of recovery programs that bring in people from all over Massachusetts. They often end up in sober houses of which Falmouth has over 100, many of those people stay and get jobs here and are pipelined to affordable housing that bumps our firefighters, teachers, etc. out of rentals and/or federally funded affordable housing. The town needs to be cautious about accepting federal funds.

Mass laws not friendly to landlords.

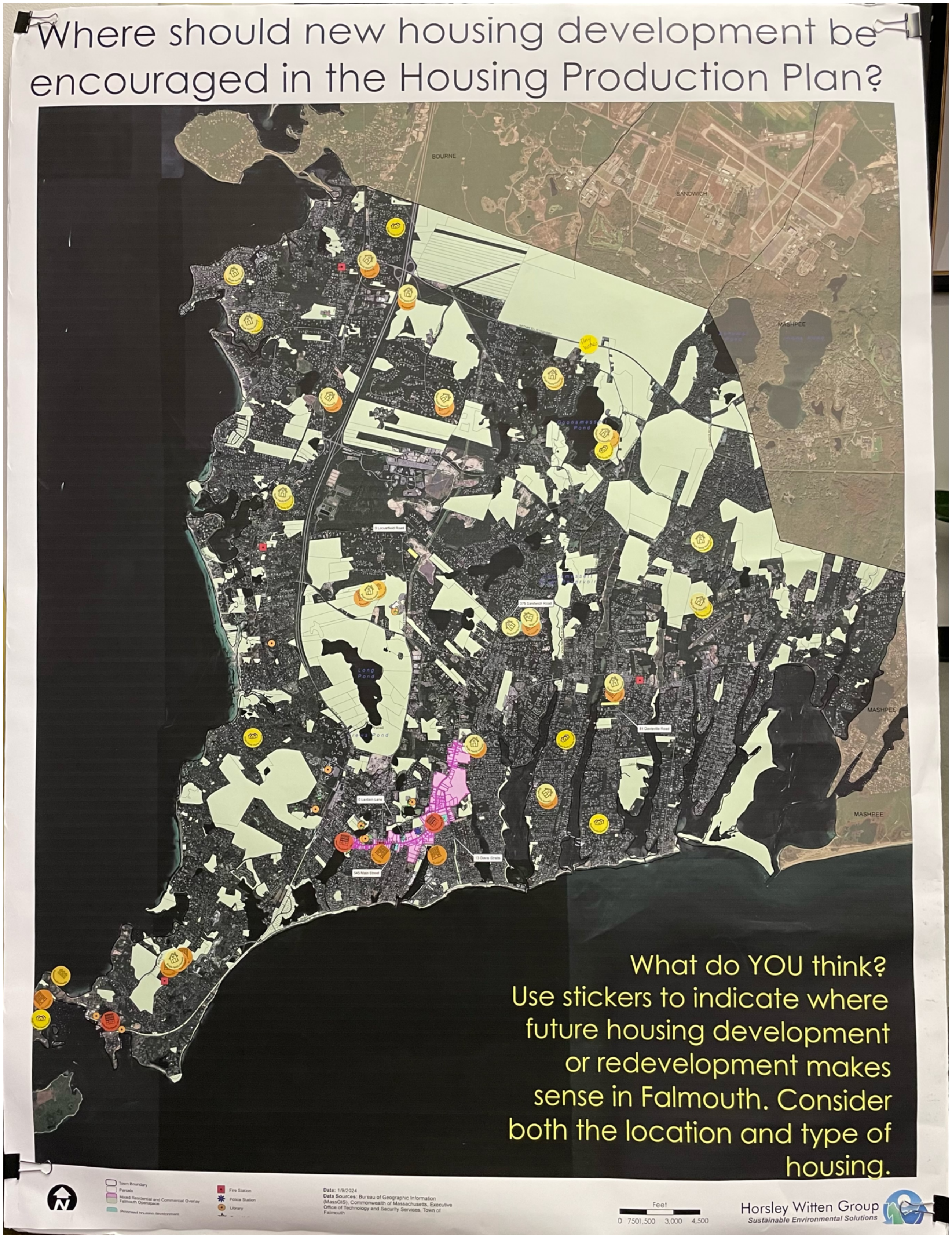
January 10, 2024 Community Meeting Summary

BACKGROUND

On January 10, 2024, the Town of Falmouth Planning Department, Horsley Witten Group (HWG), and Barrett Planning Group (BPG) held the second community meeting to share data and analysis from the Housing Production Plan (HPP) and solicit input from the public through a series of stations. Over fifty community members attended the meeting, held at Falmouth High School.

The meeting began with the consultant team's presentation, which provided highlights from the Needs Assessment as well as a summary of findings from the first community meeting. Attendees then were invited to visit stations to provide input on potential strategies for the Housing Production Plan. The following pages include the raw notes from these stations.

STATION NOTES



Housing Production Plan: Draft Strategies

For each potential strategy for the Town's HPP update, add a dot sticker in the column that aligns with your opinion. If you agree with a strategy, indicate whether it is a high priority in the last column. Please use sticky notes to add additional thoughts.

DRAFT REGULATORY STRATEGIES

Streamlined regulatory reform for AH

STRATEGY	AGREE	DISAGREE	NEED MORE INFO	IF AGREE: HIGH PRIORITY	NOTES
Allow more diverse housing types in more areas. Possibilities include allowing two-family dwellings or townhouses by right or by special permit in some single residential or agricultural districts. *Notes: Currently two-family dwellings are allowed in the GR district, public use district, and business districts. Three-family dwellings are only allowed in the BR district. Multifamily (no more than 6 units per acre) is allowed by special permit in the business districts and IA district.*	16	7	1	7	If more diverse housing types were allowed in different settings, would the emerald properties project have gone through? I support this idea, but it seems like a lot of multi-family units get shut down by public opposition in this town. Reduce parking reg
Modify the Transfer of Development Rights (TDR) bylaw by adding additional density bonuses for affordable dwellings. *Note: Under the TDR bylaw, density can be "transferred" from areas the Town wants to protect/conserve to areas where denser development is more appropriate.*	14	2	4	1	
Expand inclusionary zoning (IZ) provisions. *Note: Typically IZ involves requiring a share of affordable units in residential development projects of a certain scale.*	10	2	1	4	
Establish mechanisms to monitor or regulate Short Term Rentals.	11	2	2	7	Put short term rental registration fees towards affordable housing fund
Explore regulatory options to encourage the development of smaller "starter homes."	8	2	3	3	
Consider adopting pre-approved detached ADU plans to eliminate regulatory Board review and incentivize more property owners to participate.	13	2	3	4	I think eliminating the six-month residency requirement would be more effective.
Explore a joint initiative to draft zoning language to support the town's seasonal workforce while respecting the need for year-round rental housing.	10	2	8	2	

Housing Production Plan: Draft Strategies

For each potential strategy for the Town's HPP update, add a dot sticker in the column that aligns with your opinion. If you agree with a strategy, indicate whether it is a high priority in the last column. Please use sticky notes to add additional thoughts.

DRAFT CAPACITY-BUILDING STRATEGIES

STRATEGY	AGREE	DISAGREE	NEED MORE INFO	IF AGREE: HIGH PRIORITY	NOTES
Conduct ongoing community outreach and education regarding affordable housing needs locally and regionally.	12			9	Division of neighborhoods. Churches involved? "Attainable" housing
Market the accomplishments of the Falmouth Affordable Housing Fund.	11	1			40B must follow Mass Environment Policy Act & respect sole source aquifer. 40B is not sole issue. Respect rights of nature.
Strengthen local and regional partnerships to share ideas and resources, learn from others, and explore new ways of creating affordable housing.	7		1	3	
Formalize a program to monitor existing deed-restricted housing units and enforce current conditions.	11		2	1	Are there no existing programs?
Develop informational materials for developers and property owners on a series of topics (building affordable housing and filing LIP applications, permitting and constructing ADUs, etc.).	11			5	

Housing Production Plan: Draft Strategies

For each potential strategy for the Town's HPP update, add a dot sticker in the column that aligns with your opinion. If you agree with a strategy, indicate whether it is a high priority in the last column. Please use sticky notes to add additional thoughts.

DRAFT AFFORDABLE HOUSING STRATEGIES

School admin building, school land-housing for staff

STRATEGY	AGREE	DISAGREE	NEED MORE INFO	IF AGREE: HIGH PRIORITY	NOTES
Make suitable public property available for affordable housing.	Land or rebuilding? 16		3	4	Not farm land; Repurpose public school, East Falmouth or Teaticket; Not forest land, recharge area
Develop criteria with other departments for assessing the best use of current and future Town-owned properties.	16		2	4 Town, school, hospital scientific institutions to provide employee housing	Select board needs to be more supportive of housing initiatives; Use existing properties to build apartments/ housing units
Issue a standing Request for Proposals (RFP) to acquire property for the development of affordable housing.	14	1	2	3	
Encourage development that includes a number of units for special needs populations such as formerly homeless households or persons with disabilities.	11	1	5	1	
Develop comprehensive permit guidelines that outline priority housing needs, scale of developments, design review, and areas of town that may be suitable for moderate- to higher-density development.	8		3	1	
Consider allocating a percentage of sewer capacity for affordable/community housing projects.	9		7	4	Consider nitrogen & phosphate reduction @ the source

Housing Production Plan: Draft Strategies

For each potential strategy for the Town's HPP update, add a dot sticker in the column that aligns with your opinion. If you agree with a strategy, indicate whether it is a high priority in the last column. Please use sticky notes to add additional thoughts.

DRAFT FINANCE & SUBSIDY STRATEGIES

Land or rebuilding?

STRATEGY	AGREE	DISAGREE	NEED MORE INFO	IF AGREE: HIGH PRIORITY	NOTES
Encourage unique development approaches that utilize the Falmouth Affordable Housing Fund.	8	4	6		Save open space Adhere to MEPA Tiny home communities as modeled in Austin, TX 200 sq ft bedroom houses w/ no utilities and a central shared common kitchen/ toilets
Explore the applicability of federal, state, and regional programs to finance affordable or mixed income housing projects.	17		1		
Provide support for the Falmouth Affordable Housing Fund by exploring additional resources and strategies to capitalize the Fund. Strategic plan	9	1	6		Transfer fee 1% real estate fee for open space land conservatory/ acquisition (as modeled by the Land Bank on M.V.)
Explore tax relief for property owners who offer year-round affordable rentals.	9		1	8	Yes. First regulate short-term rentals and then incentivize long-term rental by town subsidized coverage of the lost income.
Consider utilizing the state's Tax Increment Financing (TIF) program as an opportunity to encourage affordable housing development in designated commercial areas.	14	1		3	

PARTICIPANT FEEDBACK SHEETS

All participants were given the opportunity to provide written input for the project team to review. Seven participants turned in their feedback sheets, which prompted them to answer the question:

"Do you have specific or more detailed ideas to share?"

The table below includes all seven responses.

In order for affordable housing to really be affordable in the systematic sense, transportation infrastructure innovation will be critical, otherwise we will have those in affordable housing walking or riding bikes to work? And if they have a car, the seasonal increase in traffic over the summer means leans commutes. I don't have the answer, but housing, transportation, and the environment all need to be treated as part of our human built ecosystem.
Revise zoning to allow smaller larger density buildings. Very unpopular.
I was really glad to see your presentation address the affordability gap for both homeowners and rental units. I was also glad to see an acknowledgement that the 10% SHI metric does not address the full need of affordable housing in town. I'm wondering whether we could change how area median income is calculated in Falmouth→ members of our community who own a second home in Falmouth but whose primary residence is somewhere else are not included in this calculation. We need more people to qualify for affordable housing in this town to address the real need, and to hold Falmouth accountable to produce affordable housing after reaching the 10% threshold.
1. Preserve open space-woodlands & estuary coastal environments. 2. Protect recharge area for sole source aquifer. 3. Prohibit high-density, high-rise housing in open land. 4. Cape Cod doesn't have a shortage of housing- we have too many vacant, seasonal (2 month) homes. 5. Build Cape Cod style small affordable home. 6. Don't convert Cape Cod to Coney Island- maintain cape character & open space- not apt complexes. 7. Respect "Rights of Nature" conservation principles. 8. Public transportation- rail, trolley 9. Convery already developed land for housing- Christmas tree shop, Davis Straights 10. We do not need 300-900 units, 4-story complexes such as proposed at 375 Sandwich Road. 11. Affordable housing should be downtown centered so that autos are not required & food stress & other necessities are within walking distance of public transportation.
Change how area median income is determined in Falmouth→ many wealthy members who own a second home in Falmouth.

We need Please be transparent about the number of affordable units on the SHI and please list those that made the list because they are the 75% of the department development. Residents do not understand how few affordable units there really are because the SHI is a misleading and untruthful number. How many are restricted for over 62?
Biggest challenge is zoning changes is septic: So 1. Allow more diverse housing types- zoning change to allow conversion of SF dwelling to duplex in all districts, no increase in bedrooms, use existing septic- quick way to allow more units by right. 2. Allow ADUs by right with no increase in bedrooms- owner can remove bedroom from existing home to accommodate ADU.

Town of Falmouth Housing Production Plan 2024-2029

DRAFT: February 9, 2024

Contact:
Town of Falmouth
Planning Department
59 Town Hall Square
Falmouth, MA 02540
508.495.7440