



# Chatham Community Housing News

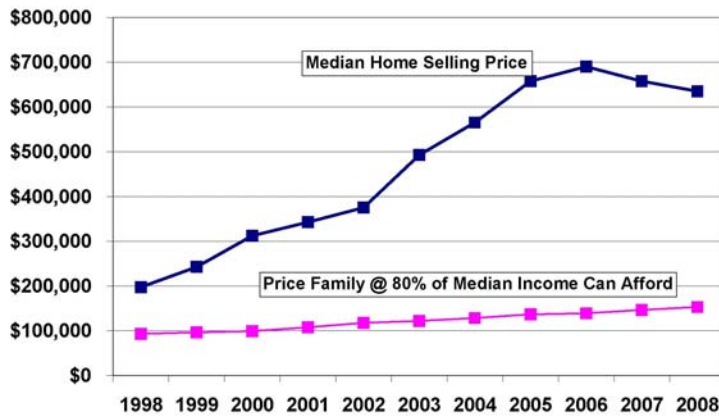
Spring 2009

Newsletter of the Chatham Housing Authority, Committee, and Friends

## CHATHAM'S COMMUNITY HOUSING CHALLENGE

Chatham is a wonderful place to live—but for first time home buyers we have a housing crisis. With home prices out of reach of our workforce population, limited buildable land and few affordable rentals, many of the people who make Chatham what it is—fishermen, hotel, motel and inn personnel, retail clerks, town employees, teachers, trades people, healthcare providers, etc., - can't afford to live here anymore. See the chart below.

Chatham's Affordability Gap



The gap between the housing median selling price in 1998 and the price that the top of the low income level could afford was \$104,500, which means that 50% of the houses were below \$200,000 and within reach of some low income families. By late 2008 the gap was \$482,000, with almost no homes for sale below \$200,000. That means that rentals or subsidized affordable housing are their only solutions.

Are rentals a solution? The bulk of our families needing housing are below 50% of median income level. The average rent for a two-bedroom house on the Cape that would house a family of three and cover utilities is \$1,144 to \$1,444. The most they could afford is \$832. Renting is not the solution!

***Subsidized single family housing or subsidized rentals are the only solution! If we as a town do not step up we will lose these families!***

Young working families on Cape Cod (ages 24-35) were reduced by 25% between the last two federal censuses. Projections by the Cape Cod Commission show another loss of 23% of young working families by 2010. Soon we will not have the service people to “keep Chatham, Chatham.”

***In the 2009 Town Meeting we will ask your support to meet immediate needs! See page 5.***

**WHO IS WORKING ON CHATHAM'S HOUSING PROBLEM?**

The three committees identified in the first page heading work with the Town Administration and Selectmen as well as with town boards such as the Community Preservation Committee (CPC) and the Affordable Housing Trust Committee (AHTC) who administer funding, as well as with other Cape organizations like Habitat for Humanity and Community Development Partnership (CDP), as well as state and federal organizations. Units generated go to at least 70% to Chatham residents. It is possible to have an even higher percentage. Units currently available and those planned by these committees are low income housing for working people, elderly and handicapped people. See page 6 for additional definitions that explain why, among other things, the needs of higher income people, which are real, are not addressed by these organizations.

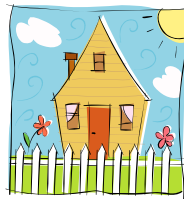
[\*Chatham residents means a family or person living and/or working in Chatham.]

Chatham Housing Authority  
(CHA)  
(508) 945-0478

A state authorized organization with the objective of meeting the housing need of low income families. The State appoints one local member and four volunteers are elected locally. The CHA has a paid staff that includes Valerie Foster as Executive Director, Debbie Joudrey, Assistant, and a maintenance staff. See page 3 for information on other housing programs run by this organization, which has 107 units of low income housing for elderly, handicapped or low income working families. Please visit us at [www.chathamha.org](http://www.chathamha.org).

Chatham Affordable Housing  
Committee - (CAHC)  
Bill Bystrom, Chair  
(508) 945-2260

A town committee with nine volunteers approved by the Selectmen to develop and direct a broad action plan. A designated Selectman and the Town Planner assist them. The Chair reports progress and requests support from the Selectmen.



The Friends of the Chatham  
Affordable Housing  
(FOCAH)  
PO Box 631, N. Chatham 02650

A title 501(3) nonprofit through the CDP. Their mission is to raise, manage and distribute funds; to preserve and create new affordable rental and ownership units; and to educate and inform the public regarding affordable housing issues in Chatham. They hold an annual Garden Party fundraiser in July at a private Chatham residence and mail out an annual solicitation letter in November. Instrumental in the creation of the four condos at Balfour Lane.

**EXISTING COMMUNITY HOUSING**

<b>Program</b>	<b>Built</b>	<b># of Units</b>	<b>Managed By</b>
CHOP single family homes	1988	21	CHA
Crowell Road—elderly/handicapped	1972	41	CHA
Congregate assisted elderly apartments	1988	19	CHA
Captain's Landing family units	1988	12	CHA
Handicapped units	1985 & 1988	12	CHA
Lake Street Terrace—low income apartments	2006	47	TCB/CHA
Habitat for Humanity—single family houses	2002/2007	7	HforH
Balfour Lane Condos—sold to low/med income	2007	4	CDP/Eastham
M.C.I. Rent to Buy Program—first time buyers	2003	4	CHA
First Time Home Buyer Subsidy	2006/2010	1	CHA
Rental Subsidy Vouchers	2006/2010	8	CHA
		<u>176</u>	

## EXISTING COMMUNITY HOUSING PROGRAMS

### RENTAL PROPERTIES

**The Anchorage** (1972) Housing for low income elderly and for handicapped people. Forty one-bedroom units in five buildings surrounding the CHA main office, which includes a group entertainment room and laundry center. Local transportation stops on site.



**The Captain Bears Congregate House** (1988) Nineteen studio units designed for the low income elderly who require supportive living services. Group entertainment, evening meal and laundry area are available. Other services are coordinated by the CHA and Elder Services.

**Family Townhouses** (1988) Ten townhouses with three- and two-bedroom units for low income families. In addition, there are two stand alone barrier-free units. (CHA managed).

**Lake Street Terrace Apartments** (2007) Forty-seven rental apartments with from one to three bedrooms designed for family incomes within the range of 30-80% of median income in Barnstable County. TCB, a non-profit developer, designed and built it and manages it under a 99 year lease. The CHA conducts annual monitoring of the property. (Call 508-945-0701).

### SINGLE FAMILY HOMES

**Chatham Housing Opportunity Program Homes CHOP** (1988) Twenty-one single family homes built with State funds and sold to low income families with a restriction to keep them in the affordable housing inventory. The CHA is the town-designated Resale Agency to ensure that the properties are sold only to families within the 80% of median income limit.

**Habitat for Humanity Single Family Homes** (2003-2006) Seven homes on town-donated land and sold to families with income limit of 65% of median limit or lower. More units are planned.



### HANDICAPPED UNITS

**Group Home/Kennedy-Donovan Center** (1988) Funds provided by Housing and Community Development and the Department of Retardation (DMR), operated by the Kennedy-Donovan. Owned by the CHA— more information can be obtained from the CHA's website at [www.chathamha.org](http://www.chathamha.org).

**Group Home/Latham School** (1985) Built in 1985 for the May Institute by Housing and Community Development, the building is now operating under the Latham School. Owned by the CHA—more information can be obtained from the CHA's website at [www.chathamha.org](http://www.chathamha.org).

### OTHER PROGRAMS

**The M.C.I. Rent-to-Buy Program** (2003) Four single family houses on town-owned property are leased to the CHA to run a three-year rent-to-buy program for low income first time home buyers. The first four families housed have purchased on the commercial market.

**Rental Subsidy Voucher Programs** (2004-2011) With funds provided by the Community Preservation Committee. The CHA assisted 14 low income Chatham families living in the private rentals. (Call 508-945-0478)

**First Time Home Buyer Program** (2006/2011) With funds provided by the Chatham Community Preservation Committee, the CHA provides down payment assistance to low income families buying on the commercial market.

Chatham Lights the Way!



FRIENDS OF CHATHAM  
AFFORDABLE HOUSING

Friends of Chatham Affordable Housing  
PO Box 631, North Chatham, MA 02650

BULK RATE  
U.S. POSTAGE PAID  
No. EASTHAM, MA  
PERMIT NO. 24

**WHAT YOU CAN DO TO HELP**

Have you thought about helping to solve the Housing crisis in Chatham and to preserve the character of our Town?

Here are some of the things you can do.

- Make a tax-deductible donation to the Friends of Chatham Affordable Housing at the above address.
- Donate property to help us achieve the Action Plan outlined on page 3.
- Include donations of securities and land for affordable housing in your estate planning by notification to the FOCAH.
- Get involved, donate your time and energies by joining one of Chatham’s housing groups.
- If you are an artist, gallery owner, restaurant owner, a performer—donate your work or offer an individual dining event to support our annual summer Garden Party fundraiser in July.
- Create an Affordable Accessory Dwelling unit at your address or above your business.
- Turn a seasonal rental into a year-round affordable rental for a Chatham resident.
- Support Affordable Housing at Town Meetings and before Town Boards and Committees.

Come to our Summer Garden Party—Support Community Housing—A Good Time and a Good Cause!

If you are interested in any of these ideas, **THANK YOU**, and please use the form below or call Valerie Foster, Executive Director of the Chatham Housing Authority at (508) 945-0478.

Yes, I would like to help solve the Housing Crisis in Chatham

Please contact me about participating in one of the Chatham Community Housing programs.

I would like to learn more about donating land or a house in support of Community Housing.

Enclosed is my tax-deductible contribution of \$\_\_\_\_\_ payable to F.O.C.A.H., Box 631, N Chatham MA 02650

Name \_\_\_\_\_ Telephone \_\_\_\_\_

Address \_\_\_\_\_ Email Address \_\_\_\_\_

## **CHATHAM—HOUSING ACTION PLAN**

The following warrants will be presented at the next town meeting:

1. Approve \$100,000 of C.P.A. funds to the Affordable Housing Trust. Money will be used to:
  - a. Buy existing housing/sell to low income families
  - b. Subsidize low income first time home buyers.
  - c. Rental subsidies to low income families.
2. Approve zoning changes to make Affordable Accessory Dwelling Unit (AADU) apartments attractive to home owners and developers.
3. Approve the donation of a Town owned lot to a nonprofit developer who will build a two-unit townhouse for low income working families.

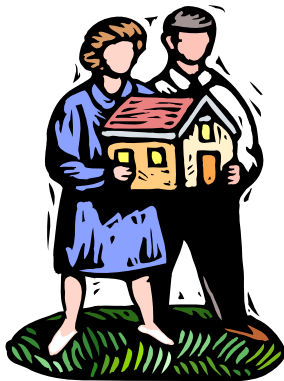
Your support on these three warrants is critical to meeting the current need for low income housing.

## **HOW YOUR HELP PAYS OFF!**

As a mother of three who has to work, my family is blessed that we are able to have an affordable house in the community where my relatives and friends live because of the support they can afford.

Now that I am settled in, I am increasingly looking to assist others who, like us, in the past, live in sub-standard housing that soaks up an unfair portion of their income.

Betty Eldredge—Habitat Home Owner  
Nursing Assistant



## **DO YOU NEED HELP?**

Do you—or someone you know— need help? Contact these Cape Cod Emergency Assistance Service Agencies.

### **General Help**

Local Councils on Aging—Chatham (508) 945-5190  
Community Development Partnership Corp. (508) 240-7873  
Homeless Prevention Council (508) 255-9067  
Community Action Committee of Cape Cod & Islands (508) 771-1727  
Cape and Islands United Way (508) 775-4746

### **Emergency Financial Assistance**

Cape Cod Times Needy Fund, Inc. 1-800-422-1446  
Lower Cape Outreach Council, (508) 240-0694  
Hands of Hope Outreach Center (508) 394-6361  
South Shore Community Action Committee—Cape Fund (508) 747-7575  
Local Saint Vincent De Paul Society—Chatham The Holy Trinity Church (508) 945-0677

### **Fuel Assistance**

Fuel Assistance (508) 746-6707  
Good Neighbor Energy Fund through Salvation Army (508) 775-0364  
Citizens Energy Heat Assistance (877) 563-4645  
Self Reliance (Oil Co-op) (888) 808-0120

### **Food**

Chatham Food Pantry (508) 240-0694  
Harwich Family Pantry (508) 432-6519  
Lower Cape Outreach Council (508) 240-0694  
Serve New England (888) 742-7363  
Local Saint Vincent De Paul Society—Chatham Holy Trinity Church (508) 945-0677

### **Foreclosure**

Housing Assistance Corporation (508) 771-5400  
Homeowner Options for Massachusetts Elders (800) 583-5337  
Home Ownership Preservation Foundation (888) 995-HOPE  
MassHousing.com



## **AFFORDABLE HOUSING DEFINITIONS**

Massachusetts law article 40B addresses the Commonwealth's requirements for affordable housing for all families and is based on the concept that 10% of each community's year-round housing should be affordable. The administration of the law is the responsibility of the Department of Housing & Economic Development.

Listed below are a few of the key terms regarding this law. Obviously, we can't list all such terms. Thus, if you have a need for greater understanding than this newsletter can provide on one page, please contact one of the organizations listed on page 2.

### **Income Eligibility**

Families eligible for affordable housing built or owned by the three organizations described in this newsletter must be at 80% or below the current median family income of Barnstable County. This data is published early in the year and is available from the Chatham Housing Authority. Currently, Chatham has no organization dedicated to helping those above 80% of median income.

### **Chatham Resident**

For purposes of eligibility for units produced by the organizations on page 2, the following qualify if they meet income requirements: current residents, people who have a job in town.

### **Deed Restriction on Purchased Affordable Units**

Affordable housing is maintained as such through the use of a deed restriction. At the current time, a "Universal Rider" is used on units built in Chatham and assures the property remains affordable into perpetuity. This change has prevented the loss of units to the commercial real estate market. Under special conditions the restrictions can be limited to 30 years for newly built housing, 15 years for rehabilitated units, and can be lower for accessible apartments. See the Town's building department for guidance.

### **Survey of Need for Affordable Housing**

The Charter of the Chatham Affordable Housing Committee (CAHC) calls for them to survey the town's need every five years. Such surveys have been conducted in 2001 and 2006. The results of both surveys showed in excess of 150 families out of the population of approximately 3,500 year-round occupied units needed housing assistance. The 150+ families claiming such need in 2006 included elderly handicapped, and low income families.

### **Local Preference**

By State law, 70% of rental and for-purchase units created by Chatham can be set aside for Chatham residents. Once a family is determined to be qualified, their name is put into a lottery and a lottery is held. The first lottery contains only Chatham residents and 70% of the units are awarded. Then, the eligible Chatham residents are put into a second lottery where eligible non-residents (almost always Cape Cod families) are then added. The remaining units are drawn. When units require families with special requirements (number of bedrooms, handicapped, or specific low income ranges to meet funding demands), units are awarded in sequence drawn with exceptions caused by these separate requirements. This is why, when Lake Street Terrace was filled, the number of families meeting Chatham resident definition was 77%. The balance of 23% were awarded to people from other Cape towns.

For further information see Town website under Affordable Housing Committee  
or contact the CHA at (508) 945-0478.