



*Building Dreams...
in Falmouth*

Strategic Plan

July 1, 2013 – June 30, 2016

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**STRATEGIC PLAN
FALMOUTH HOUSING TRUST
July 1, 2013 - June 30, 2016**

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EXECUTIVE SUMMARY

The mission of the Falmouth Housing Trust is to enhance the Town of Falmouth, Massachusetts, and the lives of its residents, by developing and maintaining affordable housing for the benefit of persons of low and moderate income within Falmouth and adjacent towns, and thereby: encourage employers to retain and create job opportunities, particularly for resident young people, and reduce out-migration; and rehabilitate housing and counteract community deterioration.

Critical strategic issues facing FHT in 2012 include:

1. How can we produce more units?
2. How can we monitor and ensure compliance with existing units, thus preserving them?
3. How can we improve the public perception of affordable workforce housing?
4. How can we increase collaboration with the Town of Falmouth departments and committees and local institutions and major employers?
5. How can we create a sustainable revenue stream?

By June of 2016 FHT ideally wishes to accomplish the following three strategic goals:

1. Add low to moderate income housing units for the Town of Falmouth, while retaining existing units through monitoring.
2. Increase public awareness and positive perception about workforce housing, and develop a positive working relationship with the Town of Falmouth and other local institutions and major employers.
3. Create a sustainable revenue stream.

The Executive Director, working in collaboration with the board and other community partners, will develop an implementation plan.

GUIDING IDEAS

Mission statement: To enhance the Town of Falmouth, Massachusetts, and the lives of its residents, by developing and maintaining affordable housing for the benefit of persons of low and moderate income within Falmouth and adjacent towns, and thereby: encourage employers to retain and create job opportunities, particularly for resident young people, and reduce out-migration; and rehabilitate housing and counteract community deterioration.

History: The Falmouth Housing Trust was organized in the early 1990s when a group of civic leaders identified the lack of affordable housing as an obstacle to attracting and retaining the Cape's young and talented workforce. The organization began working in conjunction with local agencies and town, county and state government. FHT Board composition helps to facilitate collaboration between other agencies and Town committees to achieve its goals and objectives through open dialogue and interaction.

What We Do: As the Town of Falmouth's Community Development Corporation, the Trust builds friendly 40Bs. All units are 100% affordable, deed-restricted homes built on donated or town-owned land that blend into their surrounding areas, with shingle-style Cape Cod houses that typically include a buffer zone of undeveloped land for independent home-ownership for Falmouth's low to moderate income individuals and families.

The Falmouth Housing Trust provides advocacy and services through our ownership and operation of the Gerald Flynn House, for chronically homeless individuals, operated as a drug-free, sober house through case-management provided by the Gosnold Treatment Center. The Flynn House includes preferential placement of U.S. Veterans and Falmouth residents.

FHT engages in economic development, outreach, education, and real estate development as it relates to affordable workforce housing for our low to moderate income constituency.

Best Practices: Affordability is defined by housing costs that do not exceed 30% of the occupant, owner, or renter's annual wages or salary. Housing costs include rent, mortgage payments, Home-owner's Association fees, utility and heating costs, property and renter's insurance and taxes, etc.

Vetting applicants: Applicants for home-ownership are initially screened after completing a ready-to-buy application. They must complete a First-time Home-buyer's course, manage their credit and be mindful of their debt to income ratio.

All applicants must qualify and secure their own mortgage from a local lender and have a modest down-payment saved.

What We Believe: FHT believes in assisting the moderate income, working family, many of whom are young and just starting out. We feel they are essential to the future health, diversity and composition of our town, and because of this we encourage them to put down roots by working and living locally. *We provide them with a hand-up, not a hand-out!*

CRITICAL STRATEGIC ISSUES

1. How can we produce more units?
 - How can we capitalize on distressed properties and reuse opportunities?
 - How can we monitor and ensure compliance with existing units, thus preserving them?
2. How can we change public perceptions of affordable housing?
 - How can we improve collaboration and information sharing with the Town of Falmouth and among local institutions and major employers?
3. How can we create a sustainable revenue stream?

STRATEGIC GOALS, OVERVIEW

1. Add moderate income housing units to the Town of Falmouth's Subsidized Housing Inventory

Housing Production

- Rehabilitate at least 1-3 distressed, unused properties or buildings
- Achieve affordable housing town-wide, not just in certain neighborhoods and villages
- Be under construction on a parcel/project providing 2 – 4 homes for moderate income families to purchase
- Collaborate with The 300 Committee on a project; adding housing while preserving a portion of land for open space purposes

Preservation of Existing Housing Units

- Expand monitoring role:
 1. Be selected as the monitoring Agent for NEW 40B Market rate developments
 2. Continue to complete annual monitoring; handling re-sales, etc.
- Share Best Practices:
 1. Assist Town of Falmouth in the creation of a Monitoring Policy
 2. Share information and best practices / model with other local monitoring agents who are non-compliant.

2. Increase public awareness and improve the perception of affordable housing in Falmouth, collaborating with Town of Falmouth, major employers, local institutions, and other local housing & human service organizations.

Public Relations

- Create positive identity through public relations efforts that celebrate our successes:
 1. Falmouth Community Television spots & public service announcements
 2. Educational seminars that gain education and public buy-in
 3. Re-enact the FHT Speaker Series through civic, neighborhood, religious and private clubs
 4. Continue with E-Blast updates and current, updated web site, Internet presence
 5. Continue with BLOG posts

Local Business Relations

- Build business partnerships based on their labor needs
- Create local preference policy when contracting with FHT vendors
- Promote and support local business activity in media / PR outlets
- Utilize volunteers

Green leadership

- Adopt Green Building & Business Practices
 1. Build / rehabilitate housing to a green energy standard
 2. Adopt green initiatives in existing programs, (Flynn House, FHT office, etc.)
 3. Feed the energy grid, not drain it

4. Produce housing that is inexpensive and energy efficient for home-owners to own and operate.

Policy Implementation / Professional Standards

- Relationships with the Town of Falmouth & Affordable Housing Organizations
 1. Continue work with Town of Falmouth committees to create an affordable housing plan, updating and expanding the plan as information changes to keep it current and a valuable resource for the municipality.
 2. Attend committee and board meetings as subject matter is in line with the FHT mission
 3. Share resources and information relating to Area Median Income levels, policy changes, grant openings, and other pertinent data.
 4. Follow Town of Falmouth affordable housing projects to ensure Town's best interest is served.
 5. Support ultimate mission of promoting, producing and preserving affordable housing for the Town of Falmouth through collaboration, assistance, and publicizing local housing openings for other housing organizations, etc.

3. Create sustainable revenue stream

Triple the FHT revenue stream

- Reserve Funds
 1. Create a 1-2 year operating funds reserve account
 2. Have significant funds in reserve that can be used to acquire desirable properties in Falmouth.
- Expanded staffing
 1. Administrative support person

Fundraising & Development

- Create an Annual Fundraising Plan
 1. Engage Business community through Chamber of Commerce, etc.
 2. Continue and expand FHT Membership drive with special events & programs
 - a. Falmouth Road Race non-profit program
 - b. Chicos Holiday Shopping Event
 - c. Seamus & Ellie Play Liam Maguires
 3. Expand and focus work with major donors
 4. Continue local foundation and granting organization work

Monitoring income

- Create income stream from increased role as Monitoring Agent on market rate 40B projects

Housing Production income

- Receive income from the sale of affordable home-ownership projects and rental housing programs

STRATEGIC GOALS, DETAILED

1. Add moderate income housing units to the Town of Falmouth's Subsidized Housing Inventory

BY JULY 2014:

- Wrapping up first adaptive re-use / rental project
- Home-ownership project construction is complete / home-owner's are selected / closings scheduled
- New Monitoring as interest warrants
- Working with other housing agencies & local government to share best practices, create & implement policy

JULY 2015:

- Adaptive reuse project completed / units are fully occupied
- Next home-ownership project has been identified, working with various parties to start process
- Monitoring continues, sharing best practices, collaboration with Town of Falmouth & local housing agencies

JUNE 2016:

- Next adaptive reuse project has been identified, work continues with various constituencies & interested parties
- Under agreement on next home-ownership project / be it a buildable lot, collaborative project with another organization, or distressed property

SUCCESS METRICS:

- Units are no longer lost off Town of Falmouth's Subsidized Housing Inventory
- New Units are being added for low-moderate income constituency
- Income is generated from both preservation of units & creation of new units

STRATEGIC GOALS, DETAILED

2. Increase public awareness and create a positive perception of affordable workforce housing in Falmouth, improving the relationship with the Town of Falmouth, local institutions, major employers and other local organizations.

JULY 2014:

- Create public relations program with board involvement and leadership
- Hold a community forum in collaboration with other organizations on affordable housing
- Projects are signed; consistent updates are available on-line on web site, and in electronic newsletter
- Hold open houses at completed affordable housing projects
- Utilize volunteers throughout organization
- Present affordable housing topic in media sources; local public radio, on-line and in print media
- Create "short" film of FHT successful projects, captured testimonials highlighting the faces of affordable housing, board featured, etc. with FCTV
- Continue to attend and participate in local business / economic development forums, community meetings, etc., with local and state government and organizations
- Develop a speaker's bureau with civic outreach, etc.
- Conduct housing and credit education and outreach for young adults

JULY 2015:

- Continue as above
- Review previous year focus and metrics
 - o Refocus on what works and tweaking what doesn't
- Conduct local business outreach
- Conduct outreach through schools

JUNE 2016:

- Continue as above
- Review previous year focus and metrics
 - o Refocus on what works and tweaking what doesn't

SUCCESS METRICS:

- Falmouth Housing Trust is a household name
- Attendance at forums, events, etc. is high
- Public relations success is linked to fundraising success

STRATEGIC GOALS, DETAILED

3. Create sustainable revenue stream

BY JULY 2014:

Develop / create fundraising committee that includes members of the board, volunteers, and other interested members of the Falmouth community

- Develop annual fundraising plan and calendar

Increase membership

- Through Falmouth Road Race

Hold one house party per year (February – May) to spread the word and cultivate major donors

Cultivate one major donor relationship

Cultivate potential collaborative projects with local area non-profit organizations

- Economic Development and Industrial Corporation and The 300 Committee

Contact and discuss monitoring with all pending 40B developers

JULY 2015:

Maintain fundraising committee

- Develop annual fundraising plan and calendar

Increase membership

- Through Falmouth Road Race

Hold one house party per year (February – May) to spread the word and cultivate major donors

Cultivate one new major donor relationship per year

Collect rental income

Collect revenues from monitoring 40B projects

JUNE 2016:

Maintain fundraising committee

- Develop annual fundraising plan and calendar

Increase membership

- Through Falmouth Road Race

Hold one house party per year (February – May) to spread the word and cultivate major donors

Cultivate one new major donor relationship per year

Pay off Gerald Flynn House mortgages with Bank of America and the Community

Economic Development Assistance Corporation

SUCCESS METRICS:

FHT has a standing \$500,000 line of credit with a local lender

Gerald Flynn House kitchen and three baths are fully renovated

Receive \$25,000 from annual membership appeal

Add 2 – 3 additional home ownership units to the Town of Falmouth's Subsidized Housing Inventory

Build green and access green building incentive dollars and grants

Strategic Plan Implementation & Roles

July 1, 2013 – June 30, 2016

Strategic GOAL	Initiative	Outcomes	Lead	Team members	Resources required	Interdependencies	Start date	End date
Strategic Goal 1: <i>Add moderate income housing units to the Town of Falmouth's Subsidized Housing Inventory</i>	1.1 Housing Production	<ul style="list-style-type: none"> Rehabilitate distressed or un-used land parcels or buildings Create housing units on available parcels 	<ul style="list-style-type: none"> New Projects Committee Chair Executive Director 	<ul style="list-style-type: none"> Zoning knowledge Knowledge of building Accessing Town & State land inventories Distressed & un-used property knowledge 	<ul style="list-style-type: none"> Lines of credit with local lenders on owned properties Escrow accounts well funded Title / Registry of Deeds Access Ability to attend other organizational events, civic and committee meetings: time, bodies & some expense funds 	<ul style="list-style-type: none"> Fundraising committee Finance / Executive Committee Project Committee Monitoring Committee Public Relations Committee Nominating Committee 	October 2013	ongoing
	1.2 Preservation of Existing Units	<ul style="list-style-type: none"> Expand monitoring role Share best practices with Town of Falmouth & other entities 	<ul style="list-style-type: none"> Executive Director Monitoring Committee Chair 	<ul style="list-style-type: none"> Understanding obstacles to unit preservation: market, financing, demographic trends 			June 2013	ongoing
	1.3 Collaboration	<ul style="list-style-type: none"> Joint project / land acquisition with The 300 Committee Lending & educational collaboration with the EDIC 	<ul style="list-style-type: none"> Executive Committee Executive Director Public Relations Committee / Board 	<ul style="list-style-type: none"> Relationships Sharing information Transparency 			June 2013	Ongoing

Strategic GOAL	Initiative	Outcomes	Lead	Team members	Resources required	Interdependencies	Start date	End date
Strategic Goal 2: <i>Increase Public awareness and create a positive perception of affordable housing in Falmouth, improving the relationship with the Town of Falmouth, institutions and major employers</i>	2.1 Create Public Relations Campaign / Program with committee creation	<ul style="list-style-type: none"> FCTV PSAs & short videos Educational seminars FHT speakers series Social media, blogs, web site Column in media 	<ul style="list-style-type: none"> Public Relations Committee Board of Directors Executive Director 	<ul style="list-style-type: none"> Diplomatic, organized & Enthusiastic Excellent communication skills Technology savvy & social media 	<ul style="list-style-type: none"> Ability to attend events, civic and committee meetings: time, bodies & some expense funds Public Relations budget Technological access & skill, printing, etc. Lines of credit with local lenders on owned properties Escrow accounts well funded Title / Registry of Deeds Access Continuing education 	<ul style="list-style-type: none"> Fundraising committee Finance / Executive Committee Project Committee Monitoring Committee Public Relations Committee Nominating Committee 	October 2013	ongoing
	2.2 Local Business Outreach, Education, & Collaboration	<ul style="list-style-type: none"> Build partnerships based on labor needs Create local preference policy when contracting for FHT work Promote & support local business activity Utilize volunteers 	<ul style="list-style-type: none"> Projects Committee Board of Directors Public Relations Committee Executive Director 	<ul style="list-style-type: none"> Connected to community leaders In touch with current events /issues in Falmouth Excellent communication skills 			October 2013	ongoing
	2.3 Green Leadership	<ul style="list-style-type: none"> Build/ rehab housing to green standard Adopt green initiatives in existing programs Feed the grid Create housing that's inexpensive & efficient to operate 	<ul style="list-style-type: none"> Projects Committee Public Relations Committee Executive Director 	<ul style="list-style-type: none"> Connected to community leaders In touch with current events /issues in Falmouth Knowledgeable about green building trends 			July 2013	ongoing
	2.4 Policy Implementation / Professional Standards	<ul style="list-style-type: none"> work to create housing assessment Share resources Follow local projects 	<ul style="list-style-type: none"> Executive Director Board of Directors 	<ul style="list-style-type: none"> Connected to community leaders In touch with current events /issues in Falmouth 			January 2014	ongoing

Strategic GOAL	Initiative	Outcomes	Lead	Team members	Resources required	Interdependencies	Start date	End date
Strategic Goal 3: Create sustainable revenue stream	3.1 Triple the FHT revenue stream:	<ul style="list-style-type: none"> • Create a one to two year operating funds reserve account. • Have funds in reserve to acquire desirable properties in Falmouth • Expand staffing 	<ul style="list-style-type: none"> • Fundraising committee • Board of Directors • Public Relations Committee • Executive Director • Projects committee 	<ul style="list-style-type: none"> • non-profit financial reporting and management background • Lean and organized budget • Pursuing Selective projects & programs 	<ul style="list-style-type: none"> • Fundraising / development annual budget to create materials. • Title / Registry of Deeds Access • Lines of credit with local lenders on owned properties • Full board of directors engagement in PR & Fundraising campaign • Ability to attend events, civic and committee meetings: time, bodies & some expense funds • Public Relations budget • Land / Buildings 	<ul style="list-style-type: none"> • Fundraising committee • Finance / Executive Committee • Project Committee • Monitoring Committee • Public Relations Committee 	July 2013	ongoing
	3.2 Create an annual fundraising plan	<ul style="list-style-type: none"> • Engage business community through the Chamber • Expand membership through FRR & events & membership • Expand work with major donors • Continue with local foundations & grant-maker • Hold intimate house parties 	<ul style="list-style-type: none"> • Fundraising committee • Board of Directors • Public Relations Committee • Executive Director 	<ul style="list-style-type: none"> • Experience in successful fundraising • Organized & professional • Communication skills • Relationship skills • Eloquent • Diplomatic and discreet 			January 2014	ongoing
	Monitoring Income	<ul style="list-style-type: none"> • Increased income from expanding monitoring agent role in Falmouth. 	<ul style="list-style-type: none"> • Executive Director • Monitoring Committee 	<ul style="list-style-type: none"> • Understanding obstacles to unit preservation: market, financing, demographic trends • Legal expertise 			January 2014	ongoing
	3.3 Housing Production Income	<ul style="list-style-type: none"> • Receive income from the sale of houses and rental housing programs. 	<ul style="list-style-type: none"> • Projects Chair 	<ul style="list-style-type: none"> • Zoning & Building knowledge • Accessing Town & State land inventories. 			June 2014	ongoing

APPENDIX

FHT Facts at a Glance

Organizational Information:

- Incorporated as a 501 (C) 3 non-profit organization in 1991.
- Annual operating budget is approximately \$150,000.
- Escrow account of \$200,000+ is set aside for FHT initial start-up costs associated with projects, and then is replenished once subsidies and end sales are completed.
- All volunteer Board of Directors, 9 at large members, 4 appointed from the Falmouth Housing Authority, the Board of Selectmen, the Human Services Committee, and the Planning Board.
- Executive Director is only paid staff person.

Projects:

- Built the Esker Place (Longshank) development collaboratively with the Falmouth Housing Authority in mid-1990s, adding 18 units to the Town's Subsidized Housing Inventory.
- Built the East Ridge Road project in 1996, adding an additional 6 units to the Town's SHI.

Owns & Operates the Gerald Flynn House:

- 7-bed Single Room Occupancy, (SRO), for chronically homeless and dually diagnosed population, (substance abuse & mental illness).
- Contracts with Gosnold to provide Case Management services for all tenants and a live-in House Manager.
- Federally subsidized Section 8 project voucher managed by the Falmouth Housing Authority.
- All 7 units appear on the Town of Falmouth's SHI.
- All tenants must adhere to an Individualized Service Plan, (ISP), as it is an addendum to each lease and addresses issues that have kept them from successful independence.
- Tenants must return to work, finish their education, or volunteer in our community.
- Random drug tests and screens, strict House Rules with curfews and mandatory meetings, etc., help residents on their way to eventual independent living.
- Preferential placement is given to U.S. Veterans and Falmouth residents.

40B Market Monitoring Agent:

- Monitoring agent for two local 40B developments and as such confirm annually:
 - no unauthorized liens or loans have been taken against the properties that would jeopardize their affordability,
 - that the units are owner occupied 12 months of the year,
 - and that the owners do not profit from their ownership in any way.
- FHT also handles refinances, sales, and re-sales.
- Only Monitoring Agent in Town of Falmouth, MA to successfully complete a final cost certification on a market rate 40B project at Mill Farm Way!
- East Ridge Road, FHT built (above), 6 freestanding independent homes sold to 80% of AMI, all appear on SHI.
- Mill Farm Way, built by Miller-Starbuck Construction in 2005, (total of 20 condominiums, with 25% or 5 units that are deed restricted as affordable and appear on Falmouth's SHI).

Additional FHT FACTS:

- Maintains a Ready-to-Buy list for Falmouth. When an affordable unit becomes available for sale or resale anywhere within Town of Falmouth, FHT notifies all on its list of the availability of units and shares ready-to-buy list with other agencies, etc.
- Has never lost a unit from the Town of Falmouth’s SHI!
- Primary target population is the low to moderate income individual and family, 80% of Area Median Income (AMI) as set forth annually by the U.S. Department of Housing & Urban Development, and at times works with those at 100% and 120% of AMI:

Household Size	1 person	2 persons	3 persons	4 persons	5 persons	6 persons
80% of AMI	\$45,400	\$51,550	\$58,000	\$64,400	\$69,600	\$74,750
100% of AMI	\$57,400	\$65,600	\$73,800	\$81,900	\$88,500	\$95,100
120% of AMI	\$68,800	\$78,720	\$88,560	\$98,280	\$106,200	\$114,120

Updated data for 2013, taken from the Massachusetts Housing Partnership & U.S. Dept. of Housing & Urban Development

- Works collaboratively with the Town of Falmouth to improve housing options for Falmouth residents; paying for grant writer who secured Housing Rehab CDBG, analyzing Accessory Apartment By-law and compliance with DHCD’s LIP program for inclusion on SHI, etc.
- Currently receives no financial support from the Town of Falmouth, Commonwealth of Massachusetts, and only public assistance currently is in the form of the Housing Assistance Payment, through the Section 8 Mod-Rehab Project at the Gerald Flynn House.

2010 Demographic Data, Town of Falmouth, MA - Understanding the Data:

- Households and families are basic units of analysis in demography. They are not the same thing.
- A household is composed of one or more people who occupy a housing unit.
- Not all households contain families.
- Under the U.S. Census Bureau definition, family households consist of two or more individuals who are related by birth, marriage, or adoption, although they also may include other unrelated people.
- Nonfamily households consist of people who live alone or who share their residence with unrelated individuals.
- The Mean is the "average" or number you get after you add up all the numbers and then divide by the number of numbers.
- The "Median" is the "middle" value in the list of numbers. To find the median, your numbers have to be listed in numerical order.
- The "Mode" is the value that occurs most often. If no number is repeated, then there is no mode for the list.

Employment and Wages in Falmouth, MA

Falmouth has 1,189 established businesses with payrolls.

The total annual payroll amount is \$627,176,479.00.

The average weekly pay is \$852.00.

The number of employees is 14,155.

Source: Bureau of Economic Analysis, ES202

Families in Falmouth, MA

We have 8,954 family households in Falmouth.

The average family size is 2.71.

The average family income is \$105,200 annually.

The median family income is 79,152 annually.

Source: 2006-2010 American Community Survey 5-Year Estimates

Housing in Falmouth, MA

Falmouth has 21,970 total housing units.

Of the previous total, 3,650 are renter-occupied housing units, (including for rent and rented but not occupied), 16.6% of total

Of the previous total, 10,939 are owner-occupied units, (including for sale and sold), 49.7% of total.

Of the total housing units, 7,100 are listed as seasonal housing units, 32.3% of total.

A total of 281 housing units fall under the listing as "other".

Source: Census Bureau, 2010 Census

Population by Decade, Falmouth, MA: U.S. Census Bureau, Decennial Census

Town	1970	1980	1990	2000	2010
Falmouth	15,942	23,640	27,960	32,660	31,531

Other Cape Cod Statistics: Cape Cod Times & U.S. Census

- Between 2000 - 2010, the number of residents between the ages of 25-44 living on Cape Cod fell 26%, from 55,577 in 2000, to 40,658 in 2010.
- Between 2000 - 2010, Falmouth saw an 18.2% decline in this same population, 25-44 years of age.
- Between 2000 - 2010, the number of residents 80 years or older living on Cape Cod increased 21%, from 13,833 in 2000, to 16,759 in 2010.

Workers in Falmouth, MA: 2006-2010 American Community Survey 5-Year Estimates

Falmouth has 14,947 total workers.
 Of that total 74.1% are paid a private wage
 Of that total 14.5% are paid a government income.
 Of that total 11.3% are self-employed.

Households in Falmouth, MA: 2006-2010 American Community Survey 5-Year Estimates

Falmouth has 14,575 households.
 The average household size in Falmouth is 2.14.
 The average annual household income in Falmouth is \$83,334.
 The median annual household income in Falmouth is \$62,392.

Students in Falmouth Public Schools: Mass. Department of Education & Falmouth Public Schools

2012 Total enrollments: 3,512, low income student population: 24.9%
 2010 Total enrollments: 3,726, low income student population: 23.4%
 2000 Total enrollments: 4,822, low income student population: 14.2%

Barnstable County 2000-2010 Under 18 Population

	Population under 18			% Under 18	
	2000	2010	Change	2000	2010
Barnstable	10,498	8,284	-21.09%	21.95%	18.33%
Bourne	4,091	3,642	-10.98%	21.85%	18.44%
Brewster	2,106	1,601	-23.98%	20.86%	16.30%
Chatham	879	749	-14.79%	13.27%	12.23%
Dennis	2,697	1,977	-26.70%	16.88%	13.92%
Eastham	965	627	-35.03%	17.70%	12.65%
Falmouth	6,764	5,470	-19.13%	20.71%	17.35%
Harwich	2,263	1,972	-12.86%	18.27%	16.11%
Mashpee	3,194	2,697	-15.56%	24.67%	19.26%
Orleans	873	650	-25.54%	13.77%	11.04%
Provincetown	273	201	-26.37%	7.96%	6.83%
Sandwich	5,713	4,986	-12.73%	28.37%	24.12%
Truro	364	263	-27.75%	17.44%	13.13%
Wellfleet	490	369	-24.69%	17.82%	13.42%
Yarmouth	4,270	3,761	-11.92%	17.21%	15.81%
Total	45,440	37,249	-18.03%	20.45%	17.25%

Source: Cape Cod Times & U.S. Census

Strategic Plan - Falmouth Housing Trust - 2013 - 2015

Diversity on Cape Cod by Population *U.S. Census data 2010*

<i>Community</i>	<i>Population</i>	<i>Minority Population</i>	<i>% Minority</i>
Massachusetts	6,547,629	1,562,829	23.9%
Barnstable County	215,888	18,561	8.6%
Barnstable	45,193	5,681	12.6%
Bourne	19,754	1,493	7.6%
Brewster	9,820	450	4.6%
Chatham	6,125	314	5.1%
Dennis	14,207	1,090	7.7%
Eastham	4,956	206	4.2%
Falmouth	31,531	2,919	9.3%
Harwich	12,243	896	7.3%
Mashpee	14,006	1,725	12.3%
Orleans	5,890	260	4.4%
Provincetown	2,942	339	11.5%
Sandwich	20,675	858	4.1%
Truro	2,003	120	6.0%
Wellfleet	2,750	115	4.2%
Yarmouth	23,793	2,095	8.8%

Barnstable County Affordable Housing Units: *DHCD, Barnstable County HOME Consortium*

<i>Community</i>	<i>Year-Round Units 2000</i>	<i>Affordable Units 2001</i>	<i>% Affordable 10/1/2001</i>	<i>Year-Round Units 2010</i>	<i>Affordable Units 2012</i>	<i>Rental Units</i>	<i>Ownership Units</i>	<i>% Affordable 2012</i>
Barnstable	20,266	953	4.70%	20,550	1,357	1,044	172	6.60%
Bourne	7,787	375	4.80%	8,584	561	479	68	6.50%
Brewster	4,379	200	4.60%	4,803	251	191	34	5.20%
Chatham	3,596	121	3.40%	3,460	168	136	24	4.90%
Dennis	8,079	272	3.40%	7,653	332	266	7	4.35%
Eastham	2,642	38	1.40%	2,632	48	16	24	1.80%
Falmouth	14,440	527	3.60%	14,870	792	663	90	5.30%
Harwich	5,862	214	3.70%	6,121	326	243	48	5.30%
Mashpee	5,578	183	3.30%	6,473	277	232	27	4.30%
Orleans	3,317	256	7.70%	3,290	297	242	26	9.00%
Provincetown	2,062	135	6.50%	2,122	124	91	26	5.80%
Sandwich	7,574	141	1.90%	8,183	314	191	99	3.80%
Truro	999	6	0.60%	1,090	10	4	1	0.90%
Wellfleet	1,430	40	2.80%	1,550	34	12	15	2.20%
Yarmouth	12,056	287	2.40%	12,037	394	220	114	3.30%
Cape Total	100,067	3,748	3.70%	103,418	5,285	4,030	775	5.10%

Strategic Planning Survey Results – May 30, 2012

The Falmouth Housing Trust conducted an on-line Strategic Planning survey for the Falmouth community. The survey was available from April 18th – May 11th, slightly over three weeks time. The availability was announced to the Falmouth community through email distribution of 693 contacts on April 18th, and again on May 9th. The survey link was also posted on the FHT web site for community members to access anonymously. The *Falmouth Enterprise* publicized its availability in Friday April 20th's edition and again on Friday, May 4th. Ninety-three respondents took the on-line survey, and of that number thirty-one were anonymous respondents who linked in through the web site posting. Hard copy surveys were made available to those without computer access, however no inquiries were received.

1. When asked to evaluate the current services offered to the Falmouth community by the Falmouth Housing Trust, the following top three answers were listed as very important:
 - Annual monitoring of our properties, final cost certification reports, and compliance on Market Rate 40B projects.
 - Ownership and operation of the Gerald Flynn House for the chronically homeless operated as a supervised sober house for the dually diagnosed (with mental illness and substance abuse disorders).
 - Screening, advising and counseling services for prospective home-owners.
2. The following current services were listed as somewhat important to respondents:
 - Maintaining a ready-to-buy listing
 - Developing home-ownership units for those making between 80% - 110% of AMI
 - Developing new rental units for those making between 80% - 110% of AMI
 - Comprehensive listing of current available affordable housing in Falmouth (both rental and home-ownership).
3. When asked to rank the following potentially new services to offer the Falmouth community, respondents ranked them as:
 - Expanded education and credit counseling for Falmouth residents: very important 24%, somewhat important 43%, not important 23%
 - Expanded affordable rental development and management for the low-moderate income working Falmouth family & individual with a concentration on accessibility: very important 37%, somewhat important 42%, not important 12%
 - Expanded human service referral: very important 14%, somewhat important 41%, not important 31%
 - Creation of an emergency home-owner's fund: very important 25%, somewhat important 45%, not important 16%.
 - Expansion into job training and referral services: very important 13%, somewhat important 26%, important 35%, not important 23%
4. When respondents were asked to rank the current strengths of the Falmouth Housing Trust, the top three answers from respondents in order were:

- FHT's track record on completed and ongoing projects (Gerald Flynn House, East Ridge Road and Esker Place).
 - FHT's improved reputation and civic engagement and responsiveness.
 - FHT's creation of a professional Executive Director position.
5. When asked to rank the current weaknesses of the Falmouth Housing Trust, the top four answers from respondents in order, were:
- Affordable housing viewed as a low priority amongst various Town of Falmouth municipal government departments, boards, committees, and various villages.
 - Organizational economic sustainability (creating a reliable income stream).
 - No current projects and addition of affordable housing units recently to the Town of Falmouth's inventory.
 - Lack of state support or prioritization of affordable home-ownership for low to moderate income demographic.
6. When asked to evaluate the current opportunities of the Falmouth Housing Trust, the top three answers from respondents in order, were:
- Creative visioning with civic, business and political leaders to make Falmouth economically attractive to young professionals.
 - The development and management of affordable rental properties for the low to moderate income demographic.
 - The adaptive reuse of distressed properties into affordable housing for the low to moderate income demographic.
7. When asked to evaluate the current threats to the Falmouth Housing Trust, the top three answers from respondents in order, were:
- Limited or non-existent funding and subsidies that aim to house the low to moderate income demographic that is FHT's focus.
 - Lack of reliable income stream to secure FHT's future.
 - Current view of stigma of affordable housing to our community, and its necessity.
8. The majority of the respondents rarely use the FHT web site, as it currently exists.
9. The majority of the respondents received and read the FHT electronic e-blasts.
10. The majority of the respondents agree that FHT is responsive and communicates well with the Falmouth community.
11. When asked to think about the Falmouth Housing Trust, and the role that it plays in the Falmouth, and extended Falmouth community, what other issues or comments respondents wanted to share with the Board of Directors, the following answers were received:
- A focus on sustainable resources utilizing the existing housing stock is an untapped (and very challenging) opportunity that could be a niche for the Trust. Please continue to distinguish your organization from other similar local

agencies by focusing on alternatives rather than competing for limited existing opportunities.

- Advocacy for affordable housing is a real need in Falmouth. People don't realize the economic benefits of housing that people who work here can afford. People don't realize the negative impact on the community with a lack of affordable housing.
- Falmouth Housing Trust should continue its work in educating community members about the importance of affordable housing in our community. FHT should also seriously consider expanding its work in the area of low/moderate income rentals.
- Lofty goal, but integration of effort with other housing entities, particularly municipal committees and departments.
- I think that the town of Falmouth needs to make a commitment to the development of affordable housing. If town leaders were actively involved the momentum would carry through other departments, such as planning and building. If town officials worked together toward the same goal and were really committed things would get done. I don't see that here.
- I would like to see one organization devoted to providing affordable housing, rental or mortgage assistance, acquiring distressed properties to rent back to former owners or to rent with option to buy. I would also like to be sure units that are affordable stay affordable.
- The key to affordable housing is good land use planning. 40B with its low percentage of required affordable housing units will never satisfy the community needs for housing, and instead prevents good land use planning, damages the environment, and the implementation of better legislation.
- I think it would be beneficial if there is a way for all housing groups to collaborate on goal setting for housing and the use of state funds.
- I am very pleased with the cooperation and support provided by the Executive Director to the Affordable Housing Committee. We need to continue and strengthen the communication and leveraging of resources between and among all of the housing entities in Falmouth.
- Esker Place has a few properties that are a little "unkempt," but overall your developments are well maintained.
- I think 'affordable housing' has become an accepted concept in this community; people recognize that working families have a hard time affording housing on the Cape.
- Do foreclosed properties represent a unique opportunity to expand your inventory of rental housing? How are you taking immediate advantage of present depressed market conditions?
- The FHT has gained a much more positive reputation and I think the community views the FHT as a group of "movers and shakers", not afraid to get their hands dirty on behalf of those who need the help. I hope your good work continues. Good work getting the grant monies!
- Continue to give the Executive Director opportunities to improve the image and substantive role of the FHT in our community.
- FHT keeps the discussion of affordable housing active in our community.

12. Lastly respondents were asked to share any additional feedback with the FHT Board of Directors, and their responses follow:
- Great Job - keep up the good work!
 - We need momentum to create affordable housing, a real implementation plan to create housing, and enforcement to ensure units stay affordable.
 - Make sure your planning considers the disabled.
 - Also, I would really like to see more re-use of existing buildings/properties whenever possible rather than building new ones on undeveloped land. Even more than cheap rentals I want open space in Falmouth, but I don't think they are at all incompatible, there are lots of buildings already, let's use them for affordable housing.
 - Embrace "green" strategies as fundamental to the FHT mission statement, and spread the message that green affordable housing is essential for Falmouth to be a sustainable community.