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TOP STORY

## Roundtable Spurs Talks Of Creating Affordable Homes

CARRIE L. GENTILE Oct 3, 2014

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Falmouth Chamber of Commerce President Michael Kasparian speaks at the affordable housing roundtable on October 1. It was spurred by an extensive Falmouth housing report recently released.

Falmouth is not meeting the housing needs of its residents, according to a newly released study.

The town's graying population is large and growing, while the town is failing to attract younger people, partly because of a shortage of affordable housing. Alternatively, there is a scarcity of moderately priced assisted-living facilities to serve Falmouth's retirement age population and frail residents.

“We’re pricing ourselves out of a sustainable community,” said Falmouth Board of Selectmen chairman Mary (Pat) Flynn during a forum on housing held Wednesday, October 1, at the library.

“It’s hard for Falmouth to guarantee a sustainable economy when you can’t house your population,” said Judi Barrett of RKG Associates, the firm commissioned by the town to assess its housing needs. The result is an 87-page study titled “Housing For Everyone” that was the motive for the public forum.

Affordable housing for myriad demographics found support during the panel discussion that attracted about 50 residents. It will serve as a springboard for further talks.

Ms. Barrett provided statistics and suggested tools to create affordable housing, including zoning law changes and hiring a housing coordinator, but said the best way she can assist the town is to help the local boards and nonprofits work together.

“There is a lot of tension among you all,” Ms. Barrett said. “You seem to fight a lot. My overriding message to you is to come together, stop fighting and improve relationships. Replace the culture of blame with respect.”

Over the course of preparing the study, she said, she heard many complaints about the “onerous” permitting process, with members of regulatory boards passing the blame.

She recommended scheduling a housing summit for stakeholders using a facilitator, an idea Ms. Flynn agreed with.

## The Numbers

Falmouth homeowners and renters spend too much of their income on housing, according to the study. About 40 percent of renters and homeowners are forced to spend over 30 percent of their income on housing. Based on the average salary of a renter, a sustainable monthly rent is \$840, however, nearly half of renters pay more than \$1,000 per month.

Karen M. Cardeira, director of Falmouth Human Services, said young single residents working multiple jobs and young families often fall behind on utility bills as a result of the high rents and mortgages and are unable to save for big-ticket roof or septic repairs.

Close to 90 percent of those making minimum wage are paying more each month in housing than they can afford, said Ms. Barrett.

The median value of a home in Falmouth in 2010 was \$428,000 and the median household income was \$70,000. Less than 4 percent of homes are valued at \$200,000 or under, which is considered an affordable price.

However, Ms. Barrett said, land values are high in Falmouth and these affordable homes are often torn down and bigger, more expensive homes are built in their stead.

“It encourages a pattern of mansionization,” she said.

Falmouth builder Michael A. Duffany said many employers Capewide are faced with the difficulty of finding young people to work in his trade.

“There are remarkably few young people here. These people do a lot of the things we need as an aging population,” he said.

“How do you have a diverse workforce if you can’t house them?” Ms. Barrett asked.

Fellow panelist James A. Vieira echoed the sentiment, stating the strain is high on older people with flat incomes to maintain their aging homes and they rely on the shrinking pool of younger people to perform the work.

“Not to mention all of our assisted-living facilities in Falmouth are way too expensive. Most people in this room can’t afford to move there,” said Ms. Cardeira.

Rockland Trust and Falmouth Housing Trust board president Addie M. Drolette suggested creating housing for many income levels to “satisfy the needs of a broader-based demographic, which is what I think we want to attract.”

The panelists and audience pitched solutions. A popular choice was the idea of changing zoning laws.

Ms. Barrett said the town's residential areas are mainly zoned for large residential lots that hampers building a mix of housing, including small apartments. A land use change could spur alternatives to the single-family home that dominates Falmouth's neighborhoods.

However, many agreed that proposed changes to the town's land use laws are usually met with opposition and will require a public education campaign.

"It's not clear to me that there is a broad-base support in Falmouth to make this happen," she said.

Kenneth J. Buckland, former town planner and community preservation committee member, said while zoning can create a framework, the town needs to find developers who want to work in Falmouth and the town needs to help them.

"There needs to be more of a commitment of land and money, either from the town or developers," he said.

He also stated jobs and transportation to jobs are needed to attract younger people.

Audience member Eric Loftus of Gerloff Road, Falmouth, said if local businesses would consider internships to young people, it might lure them to Falmouth. He explained that he grew up on the Upper Cape, but left to find work. He recently moved back and is working with the Cape Cod Young Professionals, a group that is looking at ways to reverse the population trends on the Cape.

Thomas L. Lacey, director of the Falmouth Housing Authority, offered a concrete solution to loosen Falmouth's accessory apartment bylaw to mirror Yarmouth's. It allows a homeowner to convert a portion of their home or garage into an apartment, but with an income restriction. Falmouth does allow accessory apartments, but Mr. Buckland said the bylaw is prohibitively restrictive and therefore has never been used.

Planning board chairman Patricia H. Kerfoot said improvements to wastewater and water infrastructure will have to occur before the town considers increasing density.

“None of these changes can happen in isolation,” she said.

Ms. Barrett suggests creating a housing trust fund that can be a lender and a land bank and should operate independently.

While she also lobbied the idea of a housing summit, a local affordable housing developer suggested a short-term 120-day task force including members of many regulatory boards in Falmouth.

“We should do this immediately,” said Michael B. Galasso of the nonprofit affordable housing developer The Resource, Inc.

“Nothing is as hard as creating affordable housing because people don’t want to do it. People will stand and say they want it, but really they don’t. Without shared understanding and a united front, it won’t happen,” said Ms. Barrett.