

Falmouth Housing Trust To Celebrate 40 Years

By KATIE NELSON Sep 11, 2026  0

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Kate Ayson, left, and Laura Moynihan outside the Falmouth Housing Trust office on Academy Lane.

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Since 1986, when Falmouth Housing Trust was established, it has created 57 housing units in town, all of which are deed-restricted to remain affordable forever. On October 1, the trust will hold a celebration at the Coonamessett Inn to recognize community donors, hear from homeowners and celebrate 40 years of creating housing opportunities in Falmouth.

Executive Director and In-House Legal Counsel Laura M. Moynihan and Chief Development Officer Kate Ayson reflected this week on the organization’s history and look ahead at the future of affordable housing.

The trust’s mission is to provide sustainable homeownership opportunities that fill a gap in the housing market often referred to as the “missing middle.” That includes working families, essential professionals and other valued members of the community who cannot afford a market-rate home in Falmouth, where homes sell for an average of about \$800,000.

Moynihan said the trust is committed to homeowner success and provides first-time homebuyer education classes, community information sessions and home maintenance workshops to help prepare homeowners for success. Even after a sale is finalized, the trust FHT provides homeowner support, conducts state-required monitoring and can facilitate a resale if necessary.

Moynihan said the trust has adapted with the times through thoughtful, energy-efficient construction, innovative partnerships and creative housing strategies. The organization creates and monitors newly constructed homes and also purchases, renovates and resells homes at affordable prices, serving households at 80%, 100% and 120% of the area median income (AMI), as well as one unit at 140% AMI.

The 57 housing opportunities created and monitored by the trust include 40 newly constructed homes, four apartments in a renovated building, two renovated existing homes and four homes purchased by the trust and resold at an affordable price through its home buydown program.

One benefit of the home buydown program is that it requires no new construction, causing less disruption to neighbors. The program also allows homeowners who are ready to buy to move into homes within months and is far less expensive than designing and permitting a new home.

Eight additional homeownership opportunities are in the works, Moynihan said: one single-family home at 20 Brigantine Road, one at 21 Pheasant Lane and six new homes in three duplexes at 0 Locustfield Woods.

Looking ahead, Moynihan and Ayson reviewed priorities outlined in the trust’s five-year strategic plan. Those priorities include providing housing education and resources, expanding the donor base, continuing public relations and community awareness efforts, strengthening partnerships and collaboration, and diversifying housing programs to maximize the organization’s community impact.

Partnerships are essential, Ayson said, to maximizing resources, meeting common goals and preserving the community. FHT has partnered with The 300 Committee on its five-home project at Bigelow Landing in Waquoit to protect environmental resources while also creating housing — two missions that are often at odds.

The trust has also partnered with the town on several projects involving the disposition of town-owned land for affordable housing at Brigantine Road and Pheasant Lane. The Locustfield Woods project is a collaboration among the trust, Falmouth Housing Corporation and Affirmative Investments.

Working together doubles resources, shares the financial burden through joint financing and balances community needs, Ayson said. We can all help each other, Ayson added.

People do not realize how generous Falmouth is, Moynihan said. Local suppliers and contractors have made in-kind donations and offered services to projects that have made significant impacts in offsetting rising construction costs, Moynihan said. Homes have been bequeathed to FHT. Donations from charitable foundations, local businesses and individual donors make the work possible.

The trust has two full-time employees, Moynihan and Ayson, as well as a part-time administrative assistant, Dasia Peters. Its 13-member board of directors includes business leaders from the community, all dedicated to providing housing.

Providing affordable and attainable homeownership opportunities is a form of mental health care, Ayson said. She remembered working summers in restaurants on Martha’s Vineyard and the housing struggles she and her co-workers encountered in the ‘90s.

“Thirty years later, housing continues to be an issue,” Ayson said. She added that the issue is a community one. Residents may think the affordable housing issue does not impact them, but they will notice when their favorite waitress moves away, Ayson said.

Without a robust housing inventory for the workforce, participation in other community-based needs declines. As a result, there are fewer children enrolled in schools, fewer adults volunteering to coach sports teams, and lower staffing levels among emergency responders and medical providers. The whole community suffers from the lack.

Moynihan began her legal career specializing in real estate law and affordable housing. Over the years, after working with developers and nonprofit organizations, Moynihan said she witnessed the “incredible need,” for housing in the community. Moynihan became involved with the Falmouth Housing Corporation in the 90s and said it was a natural next step.

Witnessing the suffering of people in the housing “trenches”—especially young couples with children who have been living in unstable or inadequate situations—and seeing hard-working people regain hope through homeownership can feel like a calling, Moynihan said.