

B Block 8th Grade Civics

Affordable Housing Crisis On Cape Cod

Problem Statement: In today's world, housing is one of the most critical issues face by people all over the world. On Cape Cod we are experiencing an affordable housing crisis that is devastating to our community as a whole.



What Is Affordable Housing?

Affordable housing is a term that we often hear, but what does it mean? Affordable housing is housing that provides a low cost to households with limited income or resources. **The primary objective of affordable housing is to ensure that all people have a safe, decent, and affordable place to live.**



Why Is Affordable Housing An Issue On Cape Cod ?

1. Many homes are becoming short-term rentals which has created less availability because many people need long term rentals
2. It is an issue on Cape Cod because of the very high cost of living on Cape Cod compared to other areas
3. Another huge issue is because of the high demand of summer and year round houses it's hard to find a house that costs below one million dollars.
4. Also there is a limited amount of houses to give out for low income workers. As well as the ever changing population with the the people who are retired.



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Why Is Affordable Housing Important for Individuals And Families?



Affordable housing for individuals and families is crucially important for multiple reasons.

- It is important because quality affordable housing is proven to promote better mental and physical health.
- Improved quality of life for low income seniors.
- Young families can't live on Cape Cod because of the prices.
- Out of more than 100,000 people working on Cape Cod 25% of them have to commute to their jobs from off Cape.

Homeforallsmc.org

Why is Affordable Housing Important To Businesses?

Affordable Housing is important because it encourages improved mobility that ultimately creates more jobs and growth for Cape Cod.

Guaranteed Affordable Housing would provide for a stable economy in the community.

Lack of Affordable Housing directly impacts the ability of The Cape to attract and retain a reliable workforce. Without guaranteed Affordable Housing employees would have to leave The Cape because of rising housing costs.



How Do People Qualify For Affordable Housing?

Affordable housing is where an occupant of a house is **paying no more than 30% of their gross income**. This overall cost includes utility bills and other housing expenses. **The intention of this 30% rule is to make sure families have enough money to spend on other things like taxes and food.**

Massachusetts residents below 80% of the Area Median Income (AMI) may apply for low income housing

Applicants must provide proof of Massachusetts residency and citizenship or eligible non-citizen status.

You can apply through the common housing application for Mass Programs (CHAMP).

In Massachusetts several factors **can** disqualify an applicant from public housing. These include a history of drug related activity, violent crimes, or other crimes that could threaten the safety of other residents

HUD views affordable housing as, “A core mission aiming to create strong sustainable and inclusive communities with quality affordable homes for all low income families.”

<https://www.hud.gov/>



How Does The Lack Of Affordable Housing Lead To Homelessness On Cape Cod?



By Bo, Hailey and Lauren

How The Affordable Housing Crisis Could Effect Your Summer on Cape



The Effects

- Hotels and Rentals spaces could become limited
- Business hours could be shortened do to lack of employees
- Longer wait-time at restaurants and stores
- Lack of lifeguards at beaches could make things less safe
- Less J-1 students to help businesses



The Effects That The Lack of Housing Has On Schools

The effects of the housing crisis on schools are:

Increased in students missing school

Lower academic performance

Frequent school changes due to family moves which leads to disruptions with learning



Who Is Homeless?

Homelessness is defined as:

- An individual with not permanent living arrangement
- People who lack a fixed nighttime residence
- People who live in places not meant for humans to live, such as abandoned buildings or cars
- People who stay with friends or relatives but cannot stay longer than 14 days



What Groups of People Are Impacted The Most By Homelessness On Cape Cod?

The groups of people impacted the most by homelessness on Cape Cod is

Single adults who are often dealing with mental health, substance use disorders.

Families with children these families often rely on motels or emergency shelters.

Youth and young adults (aged 16-24) some are aging out of foster care or fleeing abusive homes.

Elderly individuals older adults are becoming a larger portion of the homeless population due to rising rents.

LGBTQ+ individuals, Veterans, seasonal and low-wage workers, and African Americans and other racial minorities.

Statistics of Homelessness on Cape Cod



As of **January of 2024**, there were **568** people who were considered “homeless” on Cape Cod. This is a **33 percent increase** from January 2023, which found 427 unhoused people on The Cape and Islands.

This number represents a **significant increase of 141 people!!!!**

Out of 568 people, **164 were children under the age of 18**. All but one of the children counted were with family members.

The Cost Of HOUSING IN HARWICH



The Cost of Housing in Harwich vs. Affordability

The cost of owning a house on Cape Cod has far-out distanced the ability for families and working people to afford housing.

The average cost of a house in Harwich in 2010 was \$352,000. The average cost of a house in Harwich in 2025 is \$742,000.

That is an increase of about 20%.

That is a difference of \$390,000

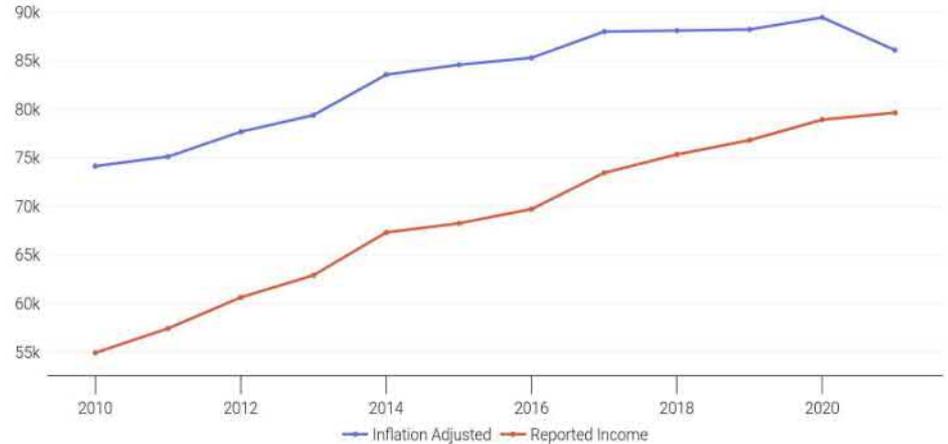
Average house
in Harwich, and
cost.



Sources: Redfin.com - CapeCodTimes.com

To afford the median price house in Harwich of \$742,000. A household would have to earn \$220,924. The average median household income in Harwich is \$87,948. So even if 2 people made this income the total would only be \$175,896.

Harwich, Massachusetts median household income trend (2010-2021)
2022 Inflation-adjustment, using Retroactive Series (R-CPI-U-RS)

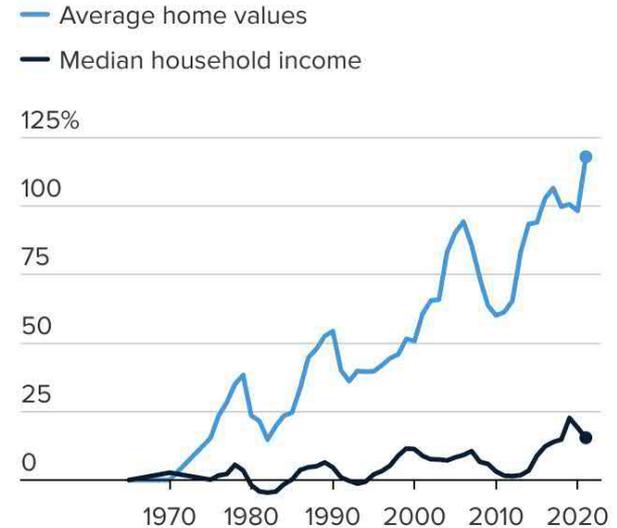


Sources: Google.com

The difference between the income needed to buy a house (\$220,924) vs. the difference between what household could earn (\$175,896) would be \$47,028.

Depending on factors like down payment, current interest rates, and credit score your specific situation may vary.

Growth in U.S. home values outpaces that of incomes



Source: Real Estate Witch analysis of U.S. Census Bureau data



Sources: NBC.com - Redfin.com

The difference of \$47,028 is what a person would still need to earn to afford a house.

This does not include electricity, water, heat, phone costs, internet, car and other monthly payments.



Sources: CapeCodTimes.com - Zillow.com

The Cost of Housing in Chatham

By Adam, Eli,
Conrad



The Average Median Cost of a House in Chatham?

The average cost of a house in Chatham in 2010, was \$654,000.

The average cost of a house in Chatham is around \$1,100,000 in February 2025.

That is a percent increase of 59%.

That is a dollar increase of \$446,000.



The Average Median Income Of People Living In Chatham?

To afford the median price house in Chatham of \$1,000,000. A household would need to earn roughly \$300,000. (2025) (Three hundred thousand dollars)

The average median income in Chatham ranges from \$80,000 (eighty thousand) to \$85,000 (Eighty-five thousand dollars) (2025)

So even if 2 people made \$85,000 (Eighty five thousand) the total would only be \$170,000 (One hundred seventy dollars)



At the constant rate of increase people will no longer be able to afford to have a rented house. No longer any rented houses means that not many people will come to Cape Cod during the summer.

The Cost of Owning A House in Chatham vs. Affordability

The difference of what the income needed to buy a house \$303,803

(Three hundred and three thousand - eight hundred and three dollars) vs. **the**

difference between what a household could earn \$169,108 (One hundred-Sixty Nine thousand - one hundred and eight dollars) **would be \$134,695.**

(One hundred thirty four thousand - six hundred ninety five dollars)

The difference of \$134,695 (One hundred thirty four thousand - six hundred ninety five dollars) **is still what a person would need to afford a house in Chatham and this does not include other monthly bills.**

Affordable Housing In Harwich

By : Rory Maguire, Julia Mador, Ryder Long, Ben
Cecilio

In 1969, state law Chapter 40B set a goal for towns of having at least 10 percent of the total year-round housing stock listed on the state's subsidized housing inventory (SHI)

How Many Affordable Housing Units Does Harwich Have On State Subsidized Housing Inventory?

In January 2024, Harwich, MA had **328** affordable housing unit in its state-approved Subsidized Housing Inventory.

This represents **4.98%** of the towns total years-round housing stock.

The town needs **330** more units to reach the 10 percent goal within the next ten years.



How Many Units Is The Goal For The Town Of Harwich?

The goal for the town of Harwich is to have 10% of its housing stock to be affordable.

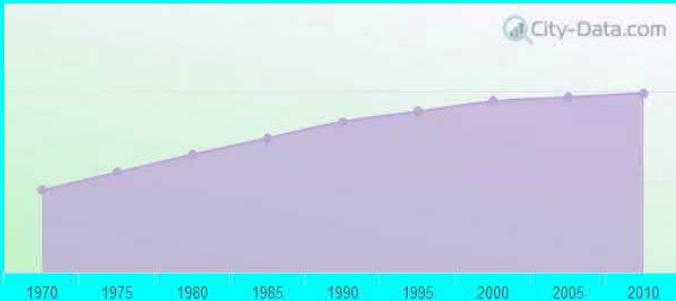
Currently Harwich is **330** affordable housing units short of their **10% goal**.

If Harwich stuck to its **original plan** of only adding **7** affordable housing units per year to get to the goal of **612** units or **10%** the town of Harwich would have to take around **87** years.

Harwich would reach its goal when our class is around **101** years old.

Sources: <https://www.census.gov/hhes/housing/rental/housing-in-harwich-ma.html>

Historical housing units in Harwich, MA



Harwich New Plan to Reach 10% Goal

The Affordable Housing Trust in Harwich has recently approved a five year strategic action plan with a goal of increasing affordable housing through the creation of at least **33** subsidized housing units in the next **5** years.

If this is the case then in order to get to the goal of **330** units it would take about **10** years which is much quicker than the original formula of 7 units per year.





AFFORDABLE HOUSING

**By: Xeleca,
Skyler, and Shiloh.**

AVAILABILITY OF AFFORDABLE HOUSING IN CHATHAM

Going along with the state formula created by chapter 40B Chatham's SHI inventory is presently at 4.80 percent with a total of 178 units



THE GOAL PER YEAR

The town needs 192 more units to reach the 10 percent goal of 370 units within the next 10 years.

The select board has set a goal of building 200 affordable housing units in the next 5 years which would cover the 10 percent goal.



HOW MANY MORE UNITS DOES CHATHAM NEED TO REACH THEIR GOAL?



Goals sent in the plan include:

- Creating an conserving year round housing for all income levels
- Ensure housing opportunities for year round residents
- Address seasonal workforce needs.

ALTERNATIVE POLICY one -AIRBNB VS. YEAR ROUND RENTALS

Problem - The significant growth of Airbnb on Cape Cod has led to changes in traditional housing. With more homes and apartments being used for short-term rentals, there has been a disruption in the balance of available housing.



Our Goal With This Policy

With this policy we are hoping to deter or prevent customers from wanting to rent short-term rentals because Airbnb's are disrupting the housing market on Cape Cod.

Possible Solutions To Our Problem

1. Higher Tax rates on large corporations
2. Increasing Fines and Fees
3. Raising the overall tax rates connected to Airbnb rentals

Raising Airbnb Tax Rates

Old Tax Rates

- *State Excise - 5.7%*
- *Lodging Tax - 6%*
- *Local Room Occupancy - Tax 5.72%*
- *Cape Cod Water Protection - 2.75%*
- *Community Impact Tax - 3.7*
- ***Total Taxes = 23.15%***

Increased Tax Rates

- *State Excise - 7.7%*
- *Lodging Tax - 7.7%*
- *Local Room Occupancy - 7.75%*
- *Cape Cod Water Protection - 4.75%*
- *Community Impact Test - 5%*
- ***Total = 33.17%***

Overall Difference With New Taxes



The overall difference between the old taxes and the new ones is 10.02%.

The original Total taxes were 23.15%.

The new taxes total would 33.17%. This new tax will hopefully deter people from renting Airbnb properties and make owners consider turning their short term rental properties into long term rentals.

Another possible solution to the problem is to raise fees and fines. On Cape Cod there is a fine if you don't register your house as an Airbnb with the State of Massachusetts.. That fine is currently \$300. A owner who does not register their property can be charged this amount, \$300 for each night they rent their property. We want to change that to \$500 because it hurts the homeowners of Airbnbs for not following the proper steps to register their property.

Why We Did Not Chose This As Our Class Policy

1. Difficult to keep track of Airbnb owner you did not register their property correctly
2. Difficult to institute fines
3. The tax increase we proposed may still not be enough to persuade people from renting Airbnbs.
4. Difficult to gain support from tax increases especially because of the money summer tourists bring to our local economy.

*Alternative Policy Two-
Lease To Locals Program
Provincetown, MA*



What Is The Lease To Locals Program?

The "Lease to Locals" program in Provincetown, Massachusetts, is a town initiative aimed at addressing the shortage of year-round housing for local residents.

The goal is to increase the availability of year-round housing for Provincetown Community members and local workers.

How Does The Program Work?

Launched in April 2024, the program offers financial incentives to property owners who convert their short-term rentals or vacants units into long-term rentals for qualified tenants. The grant amounts vary based on the size of the unit and the number of qualified tenants.

For example, for a 3 bedroom unit with 3 qualified tenants, the grant can be up to \$20,000

Success

The pilot program, which ran from April 1, 2024, to April 1, 2025, resulted in 33 year-round leases for 55 people and impacted 45 local businesses, [reported by Lower Cape News](#). The program has been extended for a second year, with the goal of housing more local residents.

How Does The Town Pay For It?

The Lease To Locals program is funded with a portion of the town's revenue from the local rooms tax which is collected from hotels and short term rentals. Specifically 30% of the annual local rooms tax revenue goes toward the town housing fund which supports the program

Where Are Some Other Places That Have Used The Concept?

Placemate Co. has a similar project running in California and a privately funded program on Nantucket

How Quickly Can Lease To Locals Generate Housing?

It can take anywhere from a few weeks to several months to fully lease up a property for local residents. The exact time frame depends on various factors, including the property's location, amenities, and the local rental market.

Advantages and Disadvantages Of The Program

Advantages include being able to stay close to their jobs, getting to work for longer periods of time and having a yearly income increase, and lowering homelessness.

Disadvantages include AirBnb not being a valuable source of income, Airbnb's being expensive for short vacations, less visitors to Cape Cod because of no available houses to rent, and homeowners thinking that it is not worth it to pay for an Airbnb.

Why We Did Not Chose This As Our Class Policy

1. Difficult to convince Airbnb owners that it is better for them to rent long-term vs short term because they may not make as much money
2. May not be enough interest within the community for people to believe that there is a need to have this program.
3. Difficult to find funding to establish and maintain program.
4. Difficult to keep track of who has registered their properties or not

Interview with Mackenzie Perry Deputy of Housing - Provincetown



Why is it important for a town like Provincetown to have such a program?

-A unique challenge to developing more/new housing in Provincetown is the lack of available land, as well as time. **The program is intended to be a bridge to more permanent affordable housing for folks experiencing housing insecurity now. Making strategic use of underutilized existing homes encourages a creative approach to address our immediate housing needs with resources that are readily available.** Lease to Locals also directly engages property owners who can actively be a part of our housing solutions by participating in the program. Connecting them to the community in this way aligns with Provincetown's values to promote an inclusive, engaged and supportive community.

Interview with Mackenzie Perry Deputy of Housing - Provincetown



What are some of the oppositions that you have faced against this program?

-While not in opposition, we have heard feedback from local property owners who already rent their properties year-round, looking for support to maintain their existing rental practices. We provide two forms of Tax Exemption for owners who meet those qualifications, and have coordinated with them to assist in applying for and accessing that incentive to maintain their year-round rental.

Interview: Josh And Jake - Found Housing Through Lease To Locals Program

1. **How long did you live in Ptown before you found your current housing?**

We lived in Ptown for 3 years before we found our current residence

2. **Where did you live before you found your current housing?**

We lived in an employee housing unit with 15 other people and shared a bedroom.

3. **Did you have to register with the Lease To Locals program before you got your new place?**

We applied for the Lease To Locals after applying for our apartment per the instructions of our landlord.

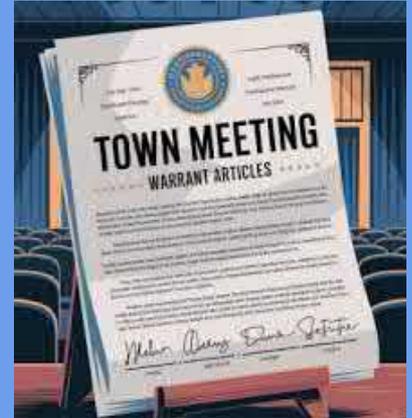
4. **How has the Lease To Locals program changed your life?**

The Lease To Locals is the reason we were approved for our current apartment. Without the benefit of being locals our application and apartment would have gone to someone else. It puts you at a significant advantage in the apartment hunting game.

Class Policy -

The Advocation of Warrant Article 50 -
Affordable Housing and Commercial
Fishermen

Conrad and Adam



What Is A Town Meeting Warrant?

A town meeting warrant is the official agenda and notice for a town meeting, outlining specific issues and articles voters will be asked to vote on. It's normally prepared by the Board of selectmen and **must** be publicly posted well in advance of the meeting.

Essentially, the warrant is the framework for the meeting, to ensure voters are aware of the matters to be discussed and decided.



What Is A Town Meeting Article?

A town meeting article is a specific item or proposal listed on a town meeting's agenda (**The “warrant”**) that voters will consider and vote on. These articles can cover various topics like budget approvals, zoning changes, capital improvement projects, and bylaw amendments. The articles are proposed by the Board of Selectmen or can be submitted by citizens through petitions.



What is the Affordable Housing Act?

The Affordable Housing Act refers to a set of policies aimed at making housing more accessible and affordable for low and moderate income families. While the specific details may vary by country or jurisdiction.



Section 32: Seasonal Communities Section of Affordable Housing Act

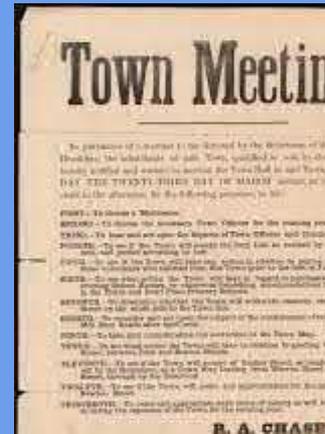
The goal of this Act is to acquire and develop housing units with preference for housing seasonal community. Public Employees that are necessary to the health and safety of maintaining a year-round community including Teachers, Public Works, Employers, Public safety employees First Responders, Town administrators, and other employers essential for municipal operations.



Chatham Town Warrant - What is Chatham Warrant Article 50 All About?

Article 50 - Home Rules Petition to add commercial fisherman as a designated vocation for affordable and attainable Housing preference in the town of Chatham Under Section 32, The Seasonal Communities section of the Affordable Housing Acts.

Section 1 - The town of Chatham may expend funds designated for the acquisition, creation and preservation of year-round affordable and attainable housing for individuals who, by vocation, are Commercial Fisherman



Subsection (d) Create and preserve affordable and attainable housing for individuals who by vocation are Commercial Fishermen.

Subsection 2 - This act shall take effect upon its passage

Motion: By Shareen Davis, Clerk, Select Board

Vote to determine whether the town of Chatham should add this article to the town warrant

Select Board Recommendation

Approve 4-0

Finance Committee Recommendation

Approve 9-0

Chatham Select Person: Shareen Davis Interview

By: Rory and Skyler

Why is the warrant article so important to the Commercial Fishermen in Chatham?

The warrant article is crucial because it directly addresses the severe lack of affordable housing, which disproportionately affects Chatham's commercial fishermen. Fishermen — many of whom grew up locally — are being priced out of the town they help sustain economically and culturally. **Without affordable housing options, the fishing fleet could shrink dramatically, threatening the future of Chatham's working waterfront, local seafood economy, and maritime heritage. In short, it's about survival: housing = workers = working waterfront.** Additionally there is a residency requirement to commercial shellfish in Chatham, which has the largest wild shellfish harvest in Massachusetts. Commercial Shellfishing in itself is a career for many, and importantly can augment the income of a commercial fishermen who works in a highly regulated industry that may keep them from fishing on a regular basis

What is the process that will be followed at Town Meeting to get the article passed?

At Town Meeting, the article will be presented, debated, and voted on by the residents who are present. Here's the typical process:

Presentation: A board member, official, or advocate explains the article and why it's needed.

Public Discussion: Residents can ask questions, debate, and express opinions — both for and against.

Motion and Second: Someone must move to adopt the article, and someone else must second the motion.

Vote: Residents vote, usually by a show of hands, voice vote, or most recently by electronic voting.

Passage Requirements: Most warrant articles need a simple majority to pass, though some articles may need approval by the Ma State legislature.

Why do you think affordable housing is such a serious issue in Chatham?

Skyrocketing home prices and rents driven by seasonal demand and second-home purchases have priced out year-round workers.

Essential workers like fishermen, teachers, nurses, and public safety workers — can't afford to live near their jobs.

A shrinking year-round population is weakening the town's sense of community and hurting local businesses. For every dollar generated locally is worth approximately \$3 to the community through spending on local businesses

Local traditions and industries (especially commercial fishing) are at risk of disappearing if the people who sustain them are forced to move away. Knowing where your food (seafood comes from) is a healthier way to eat.,

Young families are increasingly leaving or deciding not to settle here, leading to school closures and an aging population.

What are some other plans that you and other select people have to help solve the housing crisis in Chatham?

- **Building new affordable rental and ownership housing on town-owned land.** Chatham has two project underway. Here is the | [link](#) | to the projects.
- **Partner with non-profits like Housing Assistance Corporation and Habitat for Humanity to develop mixed-income housing.** Chatham has a number of habitat housing projects throughout town.



Interview: Karen Murdoch - Organization: Woman of Fishing Families



How does your organization help support Commercial Fishermen and their families?

The Women of fishing families is non-profit, volunteer organization dedicated to supporting Cape Cod fishing families by providing an active support network, community assistance funds, and fisheries education. We offer direct financial help to fishing families who may have fallen on hard times due to an injury, health issues, boat trouble, and more. We have been grateful to help many fishing families in many different ways. To name a few, we have paid rent costs, electric bills, car payments, fuel for fishing boats to be able to leave the dock, gas and grocery cards, and childcare costs. We also offer scholarships to graduating students from fishing families.

Why Is This Warrant Article So Important To The Commercial Fishermen In Chatham?

Families who are second, third, and fourth generations of fishing families deserve to live in the towns where they grew up and work in an industry that has been handed down for generations. Fishing is a hard job and an unpredictable life for a family. **These families are the people who make up our fishing village, and they deserve to have a secure home in Chatham.**

For example, for a shellfishermen to have a shellfish permit in Chatham, the shellfisherman must be a resident of Chatham. If that shellfisherman can not afford to live in Chatham, he is unable to shellfish and earn a living in the town where he or she was raised.

What Is It That We Can Do To Support This Article?

A great first step is to do exactly this! You and your classmates are studying this issue and bringing it to the forefront, and learning more about it. The more you know this article, the more you can share your knowledge with others.



Why Do You Think Affordable Housing Is Such An Issue In Chatham?

The rising value of homes in Chatham makes it challenging for families with seasonal and fluctuating income, like commercial fishermen. Their uncertain income makes it difficult to receive a loan in Chatham. Year-round rentals are few and far between because the value of short-term vacation rentals is more profitable for property owners.



What Are Some Other Plans That Your Organization Has In Order To Help Commercial Fishermen and Affordable Housing?

We will continue to help fishermen in financial distress to cover the cost of mortgages or rental payments. Unfortunately, it is only a temporary solution that doesn't help the overall issue. We can also refer fishermen to partner organizations in our community that specialize in housing resources like Chatham Housing Authority, town of Chatham housing programs, and Homeless Prevention Council.



Action Plan

- What Steps Did We Take To Learn To Learn About Warrant Article 50?
- What Steps Did We Take To Support Article 50 At Town Meeting?
- What Are Some Future Steps We Can Take To Continue To Raise Awareness About Affordable Housing In Our Towns?



Action Plan Steps To Learn About Warrant Article 50

1. We research and investigated Chatham's Town Meeting Warrant Articles connected to Affordable Housing
2. We contacted Chatham Selectmen Shareen Davis and Jeffrey Dykens to learn about the impact that the lack of Affordable Housing is having on the residents of Chatham, especially local fishermen.
3. They also helped us to understand what the warrant article consisted of and the process that it took to get the Article on the Town Meeting Warrant.
4. Next they explained to us the process that would be followed at Town Meeting to get the article passed.
5. We also learned about the future plans the Town of Chatham has developed and is working on to increase the number of Affordable Housing units in Chatham.
6. Next we reached out to Karen Murdoch the Head of Women of Fishing Families Organization in Chatham
7. She provided us with important information about the housing crisis in Chatham and how her organization is able to support local fishing families in times of need.

Action Plans Steps On What We Can Do To Help Support The Article - Per Selectwoman Davis

- The most important thing is showing up to town meeting and voting “yes.”
- Additionally , as a non-voting younger person, I encourage any student to come to town meeting to witness the process and to request permission(through the moderator) to speak on any issue.
- **Talking to neighbors, friends, and other residents to explain how crucial this is, especially how it supports local working families like fishermen and encouraging them to participate in the town meeting.**
- Writing letters or speaking at the meeting if you're comfortable — personal stories about housing struggles are very powerful.
- **Using social media, community boards, and local groups to spread awareness.**
- **Volunteering for campaigns (phone banking, distributing flyers, speaking at events).**
- Every conversation and every vote will count.

The End

Thank You For Watching Our Presentation

