



Town of Chatham

Chatham 365 Task Force

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Dear Members of the Board of Selectmen:

The mission of The Chatham 365 Task Force was to identify the problems and help the Town shift its policies and planning to help preserve the character and heart of the Town.

The Task Force began meeting in January and has held 18 meetings and two Public Forums one on April 6th and the other on April 10th. At the Forums the Task Force posed three questions. The questions were:

1. How did we get to the place where it is so hard to live in Chatham year-round?
2. What are the challenges to living in Chatham year-round?
3. What would move Chatham to become a thriving, vibrant community.

Input was received both verbally and written at the forums. The Task Force also allowed for input by mail and email. Once the forums were completed the Task Force spent time reviewing the input received from the Forums. The Task Force felt it important to review and understand the input for Questions One and Two however, felt it most important to focus on the solutions brought forth by the input on Question Three. The list of all input is attached for the Boards information (attached).

The Task Force reviewed the suggested solutions and voted on which items they felt would have the most positive impacts on the community. Once the list was narrowed down the Task Force saw common themes among the suggestions and felt that they fell into four overall categories. Those categories are: Economic Empowerment, Dynamic Zoning, Community Buoyancy and Civic Vibrancy.

Economic Empowerment

High-Speed Internet

It is without question that entrepreneurs, businesses and those looking to work remotely or telecommute need access to high speed internet. Internet speeds are rapidly increasing as the demand for greater amounts of data through multiple devices becomes commonplace. As a community located so far from typical mainland infrastructure and subject to extreme weather it is not always possible to get high speed, as in greater than 100Mbps, internet throughout all of Chatham.

Providers such as Xfinity, Verizon and Open Cape could strengthen the capabilities of cable or fiber or satellite to meet the increasing technological needs of the Town of Chatham. The possibility of high-speed internet as a local utility is also an idea worthy of some exploration. Falmouth is moving forward with plans to increase their connectivity. Falmouth Economic Development & Industrial Corporation (EDIC) recently issued a Request for Proposals (RFP) for a feasibility study for a community network. They have committed \$50,000 to the study. There are a number of towns in MA with underserved internet speed and access that have developed various styles of municipal networks and in some cases built with support from grants their own fiber network infrastructure for which the community members can purchase access. Having better tech capabilities and policies would make living and doing business in Chatham even more appealing to the demographics of an increasingly digital workforce.

Incentives for remote businesses & explore remote worker program

Chatham can close the gap between average wages and housing costs by attracting remote businesses and employees who telecommute. It is widely known that the digital revolution, or the so-called Fourth Industrial Revolution, will shape society's future for the next several decades. According to an August 2019 report by the Boston Globe, today over half the nation's workforce telecommutes at least once a month. The number of non-self-employed people, who work remotely at least half the time, grew 159 percent from 2005-2017.

Massachusetts is already taking the lead. In August, Governor Charlie Baker proposed giving companies that allow telework (working remotely) a \$2,000-per-employee tax credit, which would be the first such incentive in the nation. This is similar to the State of Vermont which recently passed a law that would pay \$10,000 for people to move there and work remotely.

As another example of incentive, Utah recently established a program to help residents find online jobs, develop relationships with companies that offer remote online opportunities, and provide coaching.

Incentives for remote businesses and employees would benefit the town of Chatham by increasing job opportunities, especially to young people, who may want to work in technology or

similar industries that tend to be more focused in urban areas. More year-round working people would result in more money to spend on local small businesses and increase Chatham's tax base.

Resource: <https://www.bostonglobe.com/business/2019/08/01/making-working-from-home-work/OqwRwzG PWSLWKckp9fIYXM/story.html>

Increase minimum wage town-wide to \$15

One of the most glaring issues facing working people in Chatham is the disparity between incomes and the high cost of living. A \$15 minimum wage in Chatham would increase salaries for our most vulnerable year-round residents and close the gap between current average wages and housing costs. The ideal situation would be that anyone working in Chatham could afford to live here year-round. That is simply not possible on anything less than \$15/hour. There have been countless studies by many institutions such as MIT on what a livable wage really means for a particular region and the positive economic impact to the community of such a wage increase. According to a 2019 report by the Federal Reserve Bank of Boston, a \$15 minimum wage would have the greatest positive impact on low-wage earners. The study also shows that this type of minimum wage increase may yield almost 10 times as much money annually as the amount designated by the federal government through public grant programs. This direction aligns with the 2019 Cape Cod Regional Policy Plan and would place Chatham as a leader in this effort.

Massachusetts legislature recently passed a law to increase the statewide minimum wage to \$15/hour by 2023. Many states have recently adopted legislation to stop municipalities from setting a higher minimum wage than their state mandate, but Massachusetts does not appear to be one of them. It would seem that attempting to be the first local government in Massachusetts to do so would be an arduous and lengthy process. It is perhaps less critical since the new minimum wage bill passed by the MA legislature does have us getting to a \$15 rate by 2024. It would however, set a great example if the town of Chatham passed some sort of legislation encouraging businesses to adopt a livable wage policy and took action to create a \$15 minimum wage for all municipal employees now ahead of the state timeline. This would send a real message to the people in the Community that those who work here and make this community possible for us all year deserve to be paid enough to actually be able to live here too.

Resource: Federal Reserve Bank of Boston Study: <https://www.bostonfed.org> > media > Documents > cdbrief22019

Incentivize Child Care Providers

There are ways that the town could help make Chatham a desirable place for an early childhood service provider to set up their business. While there have been recent programs made available

to younger community members, there is still a lack of childcare providers for infants and toddlers.

Economic Development Committee highlighted the high cost of childcare as a leading issue for young families trying to stay in Chatham. A big piece of this has to do with pre-K education which we will also be addressing in this report, but an often-overlooked need is childcare for the very youngest among us, infants and toddlers.

Chatham has a lack of options for parents looking to work before their child is of age for pre-school and these services are quite expensive. Nearby towns have a number of different ways of addressing this age group. In some cases, municipal properties have been used as locations for child services at reduced rates.

In Wellfleet, the SeaBabies program for children 8mos-3years is housed at The Wellfleet Council on Aging and facilitated through Cape Cod Children's Place. Perhaps community partnerships with educational institutions that train and educate providers could find opportunities for internships or assist in the outreach for professionals in the field.

The BOS might also direct the appropriate committees to look into financial incentives be it reduced rent or tax breaks for new service providers looking to open in Chatham. The insurance requirements for a childcare facility can be substantial but with a public-private partnership perhaps some of those costs can be mitigated for those looking to open a new childcare business or move their business to Chatham.

Encourage a seafood processing plant to open

The National Oceanic and Atmospheric Administration (NOAA) lists Chatham as a major fishing port for the greater North Atlantic region with one distinguishing feature, Chatham is the lone port with no seafood processing. This results in the vast majority of fish landed in Chatham being trucked off Cape to processors in New Bedford, Boston, and New York. On the flip side, the majority of fish consumed on Cape comes from elsewhere.

Similar fishing towns, such as Port Clyde Maine, have recently supported seafood processing which has led to increased jobs, better wages for fishermen, and increased access to locally caught seafood. For Chatham, this would also provide a market for local fishermen, keep locally landed fish such as dogfish and skate available for Cape residents (healthy food) and provide opportunities to process fertilizer from waste.

Resources:<https://seagrant.uaf.edu/map/pubs/village/Villagefishplant.pdf>

<http://www.fao.org/3/a0237e/A0237E08.htm>

<https://www.capecodtimes.com/article/20151030/NEWS/151039979>

Dynamic Zoning

Change Zoning Bylaws

Chatham is in dire need of more Affordable and attainable housing for low, moderate- and middle-income residents. The lack of year-round housing presents a threat to Chatham's character. High construction prices, conservation restrictions, mismatched salaries and cost of real estate, strict zoning and a strong tourist economy have all led to the decline of year-round Chatham residents. For most the cost of living in Chatham is just too high. More and more homes that could be attainable are being torn down and replaced with larger more expensive homes that are dormant most of the year. From 2010-2017, year-round households declined by 11.9%, with a drop of 35 students attending Chatham schools.

Chatham needs more apartments, town houses and cluster housing and to build a new CHOP style neighborhood for low, moderate- and middle-income residents. Any Affordable or attainable housing in town is not available or has too long of a wait list. Even homes with a median value of \$362,800 are still beyond financial reach for those with workforce wages. Building a CHOP style neighborhood and putting deed restrictions on the homes would keep them Affordable/attainable and provide many opportunities for individuals of all ages to purchase a home in town.

There are many ways the town of Chatham could help make these goals a reality. Working with agencies such as the Chatham Affordable Housing Committee, and the Chatham Affordable Trust, partnering with developers (offering more MCI "rent to escrow programs"), putting longer deed restrictions on Affordable/attainable homes that are built to keep them affordable, and to change the Affordable Housing Trust to not only include Affordable housing (A), but attainable housing (a) as well. Towns such as Nantucket and Provincetown have created a second trust to include individuals making above a certain income level. Nantucket also offers a community investment tax credit for those who make a cash donation over \$1,000 to Affordable housing, and Orleans recently passed at their town meeting a 1% tax to Affordable housing.

Building more apartments, townhouses, cluster housing and a CHOP style neighborhood would give low, moderate, and middle-income families, the elderly and individuals working in Chatham the ability to stay in town

We are recommending that the zoning bylaw be changed to allow high density zoning in appropriate locations. The change in zoning regulations is critical to providing affordable/accessible housing for year-round residents and is one of the priorities which must be acted upon to grow the number of young families in Chatham. The effort of the current zoning to preserve the Town in order to maintain its Cape Cod character has hindered the ability to put up more dense housing or more multi-family homes and therefore neglected to meet the needs of our community. Such restrictions of requiring a 10,000 square foot property have encouraged developers to tear down existing homes which has helped create the large amount of second

homes in Chatham, much to the detriment of affordable and accessible housing. We are also recommending that the Affordable Dwelling Units, Mandatory Provision section of the bylaw be revised to lower the threshold for requiring mandatory units and further be revised to include all types of dwelling units.

If the outdated zoning regulations for village centers in Chatham were revised similarly to other communities on Cape Cod then there would be greater diversity of housing. The benefits would include an increase of a vital and diverse year-round population.

Community Buoyancy

Mitigate sewer hookup costs for year-round working families

When the town made the commitment to better our environment and water quality through a town-wide, multi-phased, multi-million-dollar sewer project, it was mandated that property owners, including year-round residents, businesses and non-profits comply to the hook up when it came available. The cost associated with the mandated connection to the system cost one senior property owner on a fixed income \$6,000.

“Financial help with a 5% interest rate betterment loan is available through the Community Septic Management Loan Program. Homeowners can now comply with Title 5 regulations.” reads the Loan Program posted on our town website.

The notification doesn't make clear whether the loans, repayable over 20 years, cover all costs directly associated with our mandated town sewer hook-up or just to comply to private septic systems that fail.

It is our recommendation that the Board of Selectmen consider a mitigation program whether it is through town-meeting funds or a grant program, based upon the evaluation of costs by either staff or a committee for year-round residents and non-profits to hook up to the sewer. It could be based upon the evaluation of whether an assistance program would in the long run be beneficial for compliancy, the environment and serve the citizens with the financial assistance of mitigating the costs.

Residential Tax Exemption

Massachusetts statutes allow towns to apply varied tax rates to different classes of property. One option provides an exemption for year-round residents of 10% up to 35% on the average residential property value. The exemption results in reduced taxes being paid by the year-round

resident property owners, while shifting the lost revenue tax burden to part-time resident property owners at a higher tax rate. Yearly, Selectmen review the tax rate and allowable exemptions for all property classes. The Board of Assessors provides the analyses and recommendations to the Selectmen. Chatham continues to maintain a single tax rate for all property classes through FY2020.

The Outer Cape towns of Provincetown, Truro and Wellfleet recently approved variations of the allowed residential exemption. All the same, the option continues to generate considerable public debate on its merits and equity in those towns and across the Cape. The need for a residential tax exemption is broadly argued as a help to year-round residents which enables a sustainable community while discouraging second-home ownership. The broad arguments for the residential tax exemption are that it will: help out year-round residents and especially benefits year-rounders with a low income; enable/maintain a sustainable community (balanced demographics); pay for the expanded infrastructure needed to accommodate the expanded services driven by summer residents and tourists; discourage second-home ownership which contributes to the lack of affordable and attainable housing, as well as lessen the impacts to state aid education funding (the high value of many second homes artificially skews community worth lessening aid funding).

For the Chatham FY2021 budget tax rate decisions, the evaluation for a residential tax exemption should explore in depth the benefit to year-round residents, especially the 365 demographic and how it affects Chatham's sustainability, second home ownership and community.

Tax Breaks for property owners who offer year-round rentals

There is an acute scarcity of year-round rentals in Chatham. The strength of the short-term rental market and its expansion, driven by investment properties and online rental sites like Airbnb, exacerbates the problem. Second homeowners in Chatham represent approximately 60% of the residences with the housing impact becoming especially serious due to the unavailability of buildable sites. The Cape Cod Commission in 2017 estimated that 7000 rental units needed to be created on the Cape to meet existing demands. The Housing Assistance Corporation's (HAC) recent report makes the case that seasonal housing, many becoming seasonal rentals, is growing at an unprecedented rate. Over the next ten years it is expected to increase at twice the rate of year-round units.

The shortage of year-round rental supply is not limited to low income, but to all income levels who are unable to find or afford housing; furthermore, many renters are facing dislocation because of their landlord's decision to sell. If even a portion of Chatham's second homeowners converted seasonal rentals to year-round rentals, the housing gap could be reduced. A tax reduction program to homeowners providing a "signing bonus" of \$1,000 along with technical

help on tenant selection and property management incentivizes the conversion of seasonal to year-round rentals. The recommendation taps into the reservoir of second homeowners without changing community character, damaging the environment, or adding density. This tax break program is equivalent to the recent HAC 360 initiative. HAC has indicated a willingness to collaborate with towns which could provide Chatham an experienced associate.

Have more childcare assistance for all ages/Universal Pre-K

Childcare is the second largest cost of living after housing. As of 2017, the estimated cost of childcare to a Chatham household from infant to 5th grade is \$106,000 per child. The economic burden of childcare on our families is of great concern and thwarts the growth of this age demographic.

An average family spends a vast majority of their income on childcare. Over 30% of our families are seeking financial assistance to help with the childcare costs. Childcare will remain one of the highest costs of living because of the number of families whose income remains significantly lower than state averages. The majority of families applying for local childcare funding or financial assistance with childcare through local organizations over the past 20 years have household incomes of between 50-80% of state median income. Much of that income is seasonal, as well.

We are recommending the Monomoy Regional School Committee explore a Universal Pre-kindergarten program for all 4-year old's regardless of family income. We are also recommending that the Town continue to fund and increase the funding to the Chatham Childcare Voucher to help defray the costs of childcare for all ages.

Make sure Elementary Schools Maintain District Boundaries

Elementary schools are the lifeblood and foundation of communities. It is crucial that Chatham maintains its own elementary school. Elementary schools are age appropriate places where children can walk, ride their bikes or run to their town play grounds after school. It is also a setting where children can forge close relationships with a variety of adults from the school nurse, lunchroom people, janitors and administration. Children need to be rooted in their own elementary schools so they may grow in place.

Allow for Intra - District School Choice.

Prior to the 2017-18 School Year intra-district school choice allowed a student who lives in Harwich to choose to attend the Chatham Elementary School and vice versa. Several families live on the Chatham/Harwich line in East Harwich and the Chatham Elementary School is closer for those families. Also, some families are involved in the community (that they don't live in) such as church, work and recreation and therefore would make more sense for the child to have the

choice to attend the school of their choice. Allowing intra-district choice also allows the Monomoy Regional School District to balance numbers.

Offer Joint Chatham Harwich beach stickers for year-round residents

The Monomoy School District is a regional school system that fosters the education and friendship of children from both Chatham and Harwich. Therefore, it would make sense if these two towns shared a reciprocal beach sticker so that during the summer vacation months, these friendships forged at school (in a regional setting) can continue to blossom at the beach in both Chatham and Harwich. If your friend lives in Harwich but you live in Chatham, it is difficult to meet at a beach if your family only has a resident of Chatham sticker and is not permitted onto the Harwich beaches without paying an additional fee.

High Cost of Housing

The Cape Cod Commission's housing market analysis predicts that Chatham's median household income will be \$87,150 in 2020. That income would qualify a homebuyer for a mortgage on a home valued at \$277,242, provided a 10 percent down payment. In 2020, median real estate sales prices in Chatham are predicted to be \$803,870. That is a gap of \$526,628, or 290% more expensive, from what a median income resident can afford. The current housing stock in Chatham has a very limited inventory of single-family homes listed under \$500,000, with the lowest current listing being \$379,000.00 for a 600 square foot, two-bedroom home. That leaves a \$101,758 short fall for a median resident to be able to afford the lowest priced listing. To mitigate the impact of the second home market on year-round residents of Chatham, the 365 Task Force has identified three proposals to reduce the cost of housing for consideration by the Board of Selectmen:

Offer subsidy program for older residents and people with disabilities to make modifications to their homes, allowing them to maintain their current residence. High housing and construction costs are barriers to elderly and disabled residents being able to modify current structures in order to maintain their standard of living or address their changing needs. The probability of selling an existing home and obtaining an already modified home within town is very low, without significant cost incurred. Neighborhoods lose character when residents, who would otherwise have been able to remain in a modified structure, are forced to move.

Encourage banks to work with realtors to offer a program to qualified year-round residents for properties under \$400,000 prior to listing on the MLS. Lower priced properties are often obtained by investors who drive up the cost of real estate by renting or flipping the property. Cash offers from second homeowners and investors outpace residents bidding on reasonably priced homes.

Offer down-payment assistance program for town residents who are able to pre-qualify for traditional mortgage but who cannot afford a 20% down payment. Established residents who currently reside with family, rent or live in low income or subsidized housing in town seek to remain rooted in the community but do not have a "ladder" to cross the divide to market-rate homeownership. This is due to the high cost of living and relatively low median incomes compared with the high median price of housing. A 20% down payment would lessen the affordability gap between median income residents and median priced homes and provide lower monthly carrying costs. Home ownership builds pride and character in the community: recent studies have found that the wealth building effect of home ownership and the sense of control it provides to homeowners in a stable housing market affect homeowners' mental and physical health in a positive way, the children of homeowners do better in school (higher test scores and lower anti-social behaviors) and homeowners are more likely to be involved in community civic engagements, local elections and volunteer work compared to renters. Down-payment assistance is literally the town investing in itself and its residents: the program can be structured as lien against the property to protect the town's interests that may be forgivable after a certain time-period and/or requirement for certain volunteer activities in town.

Civic Vibrancy

Have Committee to Re-Vision Town Meetings

We need to involve more people and engage community stakeholders in the process to re-imagine how we can bring a 17th century concept into the 21st century. It also moves the town toward two other recommendations that 365 Task Force is making to have more young people involved and to move Town Meeting to Saturday.

The last Town Meeting lasted a total of almost 8 hours over two weekday evenings discouraging and in many ways preventing working families from attending and participating in our town's democratic process. The first night had approximately 500 attendees (approximately 8%) and the second night had approximately 300 attendees (approximately 5%).

Working families' voices and votes are critical, and as a town, we need to be finding ways to support and ensure their participation at Town Meeting. Over the last 30 years, the number of towns retaining a town meeting has gradually dropped due to inefficiency and low voter engagement, and we do not want to find ourselves in this position.

Currently Town Meeting poses significant barriers to participation including bad timing (weekday evening hours are extremely long, inconvenient, impractical, inefficient and ill-suited to working families); Inadequate childcare (not available to those with children younger than three); as well as challenges for those with disabilities: including uncomfortable and limited seating.

In 2018 Lynnfield, MA formed a Town Meeting study committee with the goal of looking at ways to get more residents to town meeting and make it run more efficiently. We recommend the Town of Chatham form a similar body.

Resource: <https://www.itemlive.com/2018/03/21/lynnfield-wants-modernize-town-meeting/>

Build a Senior Center to Help Connect Kids with Seniors.

Regardless of the location, the new Senior Center should provide opportunities for interaction between the older and younger Chathamites. Some programs could involve: groups such as the Boy Scouts or Girls Scouts earning badges by assisting at the senior center; having seniors assist students with their homework while students could help seniors with their technology issues, or take the form of the highly successful GAP program run by the regional school system as seen in the Towns of Halifax, Plympton and Kingston, MA. The Town of Harwich has a combined community center and senior center sharing the same building understanding that it is a good idea to share resources given their location and larger lot.

Community Pool

A community pool would provide a location that would facilitate social interaction between parents with children involved in pool activities, and people of all ages using the facility for recreation. At the same time, it would provide a year-round alternative for Town swimming lessons, which would no longer be weather dependent.

On Cape Cod, the Town of Sandwich has an indoor pool at the high school which is used by the school until 2:30 PM, then open to various programs. This pool has been in operation since the seventies and has a history of being a positive asset to the community. Nantucket also has a Town operated indoor pool as part of its Community Center, while Martha's Vineyard and Barnstable have access to indoor pools at their respective YMCA's.

Swimming is a great exercise for the entire population regardless of age, and according to research, significantly reduces stress on the body while exercising. We recommend that the town build a community pool or look into acquiring a community pool. If there are private options available, we should pursue these possibilities.

Year-round residents/Merchants Forum

A year-round resident and merchant's forum could bring to light the needs of the town's businesses and be an opportunity for residents to speak up about their off-season needs.

Portal

Our current town website has an abundance of information but is difficult to navigate. Creating a town portal website will simplify and streamline communication for all residents. This portal should have more than just town business, it should have information about all the events that take place in town. It would serve as a HUB for all community wide information, house a universal calendar of events and meetings, as well as be the go-to place for town business news and communications. It would be easier to navigate with more information in one place

Summer Resident/Second Homeowner Awareness

Making summer residents and second homeowners aware of the economic disparity and demographic shift for year-round residents would lead to a better understanding of the struggles that year-round residents face. Educating second homeowners as to why we have made these recommendations would create opportunities for support. This can be accomplished by creating an outreach and education campaign.

Keep talking about issues and holding forums

The Public Forums 365 Task Force held offered insight, engaged community, and built awareness around the town's efforts. There needs to be more of that if we want year-round residents to feel like the town is working for them, and that they truly are part of this town.

Most of what we are recommending here tonight requires much more conversation, research and for our community at large to weigh in about the future we envision for Chatham. We know that public forums are a key opportunity for dialogue, education and accountability for residents and our town's government.

The issues we are charged with addressing are incredibly complex. And the 365 Task Force recognizes that the talent, innovation and commitment needed to turn the tide is in the hands of the people who showed up to the public forums, who wrote responses and who are dedicated to taking action.

What is critical now is that folks continue showing up to be part of the solutions as we all move forward into a future that truly supports the beautiful spectrum of people and families who care about Chatham and call it home.

Prior to Town Meeting there was a public forum. Hold more!

To the Future

Have and implement a formal Town Vision and plan for a sustainable, thriving year-round community with accountability measures

If you want to move people, it has to be toward a vision that's positive for them, that taps important values, that gets them something they desire, and it has to be presented in a compelling way that they feel inspired to follow. -Martin Luther King

Any town that has had success in retaining and sustaining a thriving year-round population has done so because they had a strategic plan. Just like businesses have a business plan and non-profit organizations have strategic plans, municipalities need them too. They drive every policy decision and become the lens through which all municipality efforts are initiated and evaluated.

A robust, Community Sustainability Plan is needed to focus specifically on how Chatham can sustain and support a thriving, vibrant year-round community. The process should build off the work of the 365 Task Force and engage community stakeholders in a professionally facilitated year-long process that results in a strategic plan which should include a Community Vision and Values, a Mission Statement, Strategic Goals and Priorities, Desired Outcomes, Key Indicators and Accountability Measures.

The process of visioning, goal setting, planning, actioning and implementation of a plan to achieve community sustainability is one that must seek and collect input from the stakeholders of the community: residents, business, service and volunteer organizations that have a vested interest in the future prosperity and potential of the place that they call home.

This Community Sustainability Plan is a means of helping municipalities to effectively plan and manage assets and resources, and achieve identifiable outcomes, deliver services and address priorities within an integrated framework encompassing the five pillars of sustainability: environmental, social, cultural, and economic dimensions of community sustainability, supported by sustainable governance. This integrated framework supports a community vision that defines where the community is going to be in the future, as defined by the core values of the community.

The Community Sustainability Plan presents an opportunity to establish a meaningful and useful tool in which to proceed with future community development and sustainability. It forms the basis of a model through which the community and its stakeholders can be brought together. It will undoubtedly strengthen those community values and the community ties that already exist within our community and give ownership to those with a vested interest in its future.

Resource: <https://www.parkcity.org/government/strategic-planning>,
<http://townofbonavista.com/wp-content/uploads/2018/06/Town-of-Bonavista-ICSP-Report.pdf>

Have a quantifiable goal to close the gap between housing and wages

The Task Force recommends that the Town adopt an overarching and quantifiable goal as part of its commitment toward addressing the problems outlined by the Task Force. Such a goal would establish increased accountability as well as provide a north star to guide the Town forward.

According to the 2019 Cape Cod Regional Policy Plan, "The imbalance between wages and cost of living is a threat to the economy and social structure of the region." This was reaffirmed during the Chatham 365 Task Force's two public forums as being the number one problem statement.

According to the US Census Bureau 2013-2017, the Town of Chatham median income for a non-family resident was \$35,789, meanwhile, the required income to afford a median-priced home in Chatham was 2 – 3 times that figure. This gap is now worse than ever and is the primary source of struggle for year-round residents and the cause of young people leaving.

Example of a quantifiable goal: Close the gap 50% by 2040. The Town should establish this goal in the context of conducting a Community Sustainability Plan.

Resource: [http://www.capecodcommission.org/resources/RPP/Cape Cod Regional Policy Plan Effective %2002-22-2019.pdf](http://www.capecodcommission.org/resources/RPP/Cape%20Cod%20Regional%20Policy%20Plan%20Effective%202002-22-2019.pdf)

Policy Impact Consideration When changing policy, take into consideration the demographic we are focusing on and how the change will affect that group. To improve the year-round population, any changes need a check-back to the goal of increasing the 18 - 50 demographic. This would benefit all of the year-round population and in turn schools, businesses, and community vibrancy.

Establish a semi-annual Chatham 365 Task Force

A key element of any plan is the implementation and evaluation of said plan and to accomplish this end a Chatham 365 Task Force would be created. This Task Force would meet to evaluate progress on the recommendations selected by the Selectmen to be implemented in Chatham. Such a group would consider the impact of new policies and guidelines and provide an evaluation on progress.

We understand that the Board may not be acting on these recommendations tonight, however, we ask that you accept and discuss these recommendations and consider them while you are setting your 2020 Goals and Objectives. We all appreciate the opportunity to be a part of this process.

Sincerely,

The Chatham 365 Task Force Members

Attachment

Question 1:

How did we get to the place where it is so hard to live in Chatham year-round?

- Investment driven second home market
 - Chatham is desired for seasonal/second home owners
 - Technology has made real estate easy to obtain
 - Second homes are the prize of accomplished non-residents
 - Buying up real estate for high priced summer rentals (2)
 - Not being able to have an onsite caretaker
 - Mobility in society

- Gap of levels of income
 - Miss matched salaries and cost of real estate
 - Attracting seasonal/high net worth
 - Affordable year round living unachievable (2)

- Lack of affordable housing
 - Affordable houses being torn down and replaced with larger more expensive homes
 - Loss of workforce housing (3)
 - Developers have built million-dollar homes, take up land, make it difficult for residents to build

- Not enough good year-round high paying jobs (6)

- Zoning is too strict (2)
 - House sizes have been limited

- Have focused marketing efforts on tourism (2)
 - Victim of our own charm

- Victims of outstanding fiscal management and low tax rate

- New/Summer residents not aware of economic diversity of Chatham (2)

Question 2

What are the challenges of living in Chatham year-round?

- High cost of living (3)
 - Shopping, entertainment, cultural gatherings
 - High cost of home repairs
 - Cost of sewer hookup
- Lack of employment/year-round jobs (3)
- Lack of sufficient income to buy houses
 - Open positions in town, but hard to fill
 - Even with moderate income, houses are too expensive
- Affordable housing is not available
 - Year-round help does not have place to live
 - Waiting lists are too large
- Lack of awareness
 - Seasonal community does not know people are struggling
- Not enough services for families (3)
 - No affordable healthcare
 - Safety is jeopardized because of lack of services
 - End of summer, children's programs end
 - Difficult to find appropriate healthcare nearby
- Challenges are not just for one group
 - Hard for seniors to downsize
- Challenges for businesses
 - Limited public transportation
 - No affordable commercial space
 - Zoning is too strict for small business
 - Lack of employees
 - Cannot find experienced technical staff

Question 3

What would move Chatham to become a thriving, vibrant community?

- Increase taxes
 - Raise property taxes for summer residents (2)
 - Charge toll to come on Cape
 - Increase food tax to %10 in high season
 - Raise taxes on homes assessed with higher rate (2)
 - Wealth tax on recreational boats over certain rate
 - Raise tax on increasing size of residential home
 - Tax short term rentals
 - Make flipping a house less attractive
 - Have different tax rates for residential and commercial properties

- Have more people involved in Town Government (3)
 - Allow for remote participation for residents on committees
 - Have more young people involved (2)
 - Offer better childcare at Town Meeting
 - Keep talking about issues and holding forums (2)
 - Create unity in the Community
 - Change Town Meeting to Saturday for larger turnout
 - Have meeting prior to Town Meeting to educate all on warrant articles

- Have more childcare options
 - Offer Pre-K Vouchers
 - Have affordable Pre-School
 - Have full time childcare

- Encourage companies to create more jobs (2)
 - Get high speed internet thru Chatham (3)
 - Get larger companies from off cape
 - Allow for a seafood processing plant to open
 - Mandate local employment by pubic contractors requiring 30% of Chatham employees

- Allow high density zoning
 - Need more apartments, townhouses, cluster housing (5)
 - Change zoning bylaws (2)
 - Have more mixed use/accessory dwellings
 - Pass ADU bylaw (2)

- Support elderly as much as families
 - Build affordable senior living facility
 - Build senior center to help connect kids with seniors

- Have seniors matched up with room renters
- Regulate construction
 - Have building moratorium
 - Stop developers from tearing down homes
 - Limit size of new construction (5)
 - Limit residential structures
 - Limit size of houses when historic homes are torn down, they are not **sold** to developers
 - Have penalties for companies that harm the land/environment during the building process
 - Make it more difficult to get zoning permits
 - Have bylaw that any new development needs a percent of affordable units built (3)
 - Second homeowners who buy/build required to make part of remodel have an affordable apartment
- Partner with Harwich
 - Harwich provides land, Chatham pays for structures to create housing
 - Make sure elementary schools do not regionalize
 - Have children in school system have an opportunity for free discounted college
 - Solve inequality between Chatham and Harwich schools
 - Balance class size
 - Regionalize the school district
 - Offer joint Chatham/Harwich beach stickers
- Offer homeowner incentive
 - If build an accessory dwelling, you can qualify to receive some funds if rent at an affordable rate
 - Have housing rehab grant to get houses rental ready
 - Give tax breaks for those who rent year-round vs. seasonal
 - Have residential tax exemption
 - Increase subsidies for home modifications allowing older people/those with disabilities to stay in their homes
- Promote influx of 18-44-year olds
 - Have enough family activities during the winter
 - Have a community pool (2)
 - Make available photography for year-round, low income residents
 - Increase minimum living wage for part time employees

- Have summer residents help
 - Have voluntary fund to help those having trouble paying taxes (3)
 - Educate summer residents of problems that year-round residents have

- Have Chatham Town help
 - Mitigate sewer hookup costs for year-round working families
 - Lease Town land for affordable housing
 - Seek donations of land
 - Use existing senior center lot for affordable housing units
 - Establish fund with HC/CDP and Town
 - Set goals for Housing Coordinator so time is more effective
 - Put taxed toward developing accessory dwellings
 - Create more special Lease programs
 - Acquire properties and fix them up as rentals
 - Have dredging for fishing fleet
 - Control price for Commercial Real Estate
 - For Volunteers on Town Committees give free stickers (beach, dump Monomoy Community Services)
 - Build neighborhood geared toward middle-class

- Partner with Banks
 - Offer 40 – 50 Year mortgages
 - Lower down payment to qualified working families
 - Have forgivable loans for house repairs

- Generate more business
 - Bring in more off-season business by creating more Town events
 - Create more winter events to attract second homeowners
 - Encourage entrepreneurship by trying to create capital and jobs

- Update Planning
 - Have five-year plan
 - Figure out what didn't work with Long Range Plan