



Ad Hoc Walsh Property Advisory Committee Agenda  
Hybrid Meeting

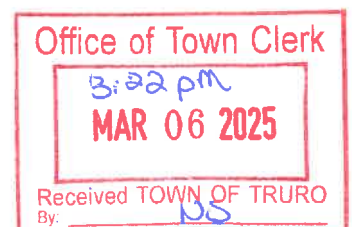
Monday March 10, 2025, 4:00PM – 6:00PM

Truro Town Hall – 24 Town Hall Road

<https://us02web.zoom.us/j/83913114866>

+1 646 931 3860 US      Meeting ID: 839 1311 4866

1. Welcome and Roll Call
2. Outreach and communications – coordination with ZTF.
3. Review and Approve Meeting Minutes
4. Approve Meeting Calendar
5. Continue discussion of approach for developing housing plan
6. Public comment
7. Adjourn



## ZTF Final Revisions

Below is a copy of the transmittal to the Select Board that identifies the major changes made to the draft of the Walsh Zoning Overlay District that was presented to the Select Board on February 18. Changes were made by the ZTF at their March 3<sup>rd</sup> 2025 meeting in response to comments they received from the public. Please note also that ZTF decided not to allow “trading” land in the WRS for land in the WMD under a special permit and, instead, prohibited any residential development in the recreational area. This reduces the Town’s flexibility, but the ZTF felt the special permit process was inherently fraught, and that it was better to go with hard boundaries. If changes need to be made, the overlay district can be amended.

Changes. Since the February 18 draft of the bylaw amendment that we provided to the Select Board as part of our quarterly update, we have made several changes to the draft as a result of our outreach to the community. The first is to eliminate the ability to build up to a 5-story building pursuant to a special permit for a senior living facility. The vast majority of commenters objected to the possibility of a 5-story building on the Walsh property and the ZTF agreed to reduce the maximum building height to 3 stories. Second, the ZTF agreed to expand the minimum side yard setback from a proposed 5 feet to 10 feet. This will provide for more space between buildings on adjacent lots. Although the ZTF carefully considered other comments received, we ultimately decided to retain the remainder of the proposed bylaw amendment in order to provide the town and the Ad Hoc Walsh Committee with sufficient flexibility to allow development of the area in the manner deemed most beneficial to the town. We recognize that, as town-owned property, there are multiple opportunities to control development of the Walsh property and we feel that our role is to enhance the opportunity for such development while imposing only appropriate and necessary boundaries.

## **Ad Hoc Walsh Property Advisory Committee**

Meeting Minutes January 29, 2025.

Members present: Jeff Fischer Chair, Morgan Clark Vice Chair, Breon Dunigan Clerk, Todd Schwebel, Lisbeth Chapman, Alternate members Anne Greenbaum and Jon Winder

Meeting called to Order at 11:30 am

Minutes of 12/4, 12/11, 12/18 and 1/15 approved

Update on Communications: Changes have been made to combine two Walsh Committee Web Pages

No Decisions on use of Web Tools to share information

Jeff communicating the need for an infrastructure update from Town Manager and Town Planner.

Anne expressed her concern regarding communication with abutters. It was suggested that our committee hold off communicating directly with abutters until the Zoning Task Force makes their presentation.

Discussion of meeting dates and times;

Morgan presented a carefully researched calendar of dates. Proposed were 2nd Mondays 4-6pm, 4th or last Thursdays 12-1:30 pm The calendar was approved with one change. Thursday meeting will be 12:30-2

Review of write up for Town Annual Report and Quarterly Presentation to the Selectboard.

Jeff presented a preliminary write up on the activities of the AHWPAC to be included in the Town Annual Report. There was much discussion and many suggestions.

Given that there is often a lot of jargon used in discussing planning and zoning, it was suggested that we try to make the Reports as clear as possible to an average citizen.

More integration between the two reports was suggested. Giving an idea of timing was suggested. Anne emphasized that we should not "be passive" in our language. Elizabeth offered to take a "stab" at organizing the text with those suggestions in mind.

Presentation to Selectboard scheduled for 2/11. In reviewing the proposed presentation to the Selectboard, the committee had several suggestions of points to emphasize, particularly in the category of communication. A need to have more communication and feedback from the town was reiterated. The need for a consultant should be included. Guidance on requesting funding should be asked for.

We agreed to post a meeting of our committee along with Select Board as a quorum would likely be present.

ZTF Preliminary Draft Zoning Discussion Points for February 3 meeting:

It was agreed that we should ask that the ZTF not be as restrictive as our charge's recommendations. It was agreed that we want the new zoning district to specifically allow condos. They are currently not allowed in our existing zoning.

Discussion of Approach for Developing Housing Plan:

Working within the Former Walsh committee's recommendations.

Is there a possibility that any housing can get started sooner?

Are there restrictions that we should be aware of in terms of design or materials?

Next Meeting: Select board outline. Housing Brainstorming! Adjourned 1:25 pm

## **Ad Hoc Walsh Property Advisory Committee**

Meeting Minutes February 10, 2025.

Members present: Jeff Fischer Chair, Morgan Clark Vice Chair, Breon Dunigan Clerk., Lisbeth Chapman, Alternate members Anne Greenbaum and Jon Winder

Meeting called to Order at 4:00pm

Approval of minutes: Postponed

Update on Communications: None

Talking points for Presentation to Selectboard:

Jeff will include committee comments in the selectboard report, including website updating

Morgan re-emphasized the need for staff support.

Budget memo. What do we need and what are we asking for? Money for outreach and possibly a consultant.

We discussed the benefit to the committee of a consultant that would steward us through the planning process.

Question of whether or not our goals have been met.

Morgan noted that the town would benefit from a project manager working with the town. A town wide consultant.

We would at least like a dedicated staff liaison.

Housing Discussion:

Item 6 from Proposed Approach for Housing Discussion

A. Housing for seniors. What type and how much?

B. Affordable and Attainable . We will work with definition from Affordable Homes Act

C. Accessible, moderate income home ownership? Condos?

D. Market Rate

E. How many for each category?

F. What information do we need and how will financing influence our decisions?

Anne will pull together information from Affordable Homes Act

Big Questions on ownership vs rental

Really need the BIG picture for 160 units.

Anne requested that we get a large map of the property as a resource for planning.

Review Feb 3 Joint Meeting with ZTF: Again, emphasize our need to have Condos included in the overlay district. Jeff will communicate.

For the next meeting: Morgan will finalize the calendar, Anne will gather information from Affordable Homes Act, Jeff will present to the Selectboard.

Meeting Adjourned at 5:38pm



TABLE SUMMARIZING HOUSING NEEDS IN TRURO THROUGH 2036 BASED ON INFO IN HPP & LCP. (Excerpts from these documents are on following pages.) Note the lack of information on “Attainable” housing.

<b>HOUSING NEED BY INCOME (AMI) - HPP projects 260 units needed (175 Rental + 85 Own) by 2036</b>									
<b>Rental</b>		<b>Number of Units by % AMI</b>			<b>Other non-affordable housing types</b>				
<b>Income Tier (% AMI)</b>	<b>TOTAL AFFORD</b>	<b>&lt;50%</b>	<b>50-80%</b>	<b>&gt;80-120%</b>	<b>Other</b>	<b>Attainable</b>	<b>Market</b>	<b>TOTAL UNITS</b>	<b>Description</b>
Need from HPP to 2036	175	50	85	40		??		175	
Cloverleaf	39	6	29	4	0	0	4	43	12 two-family units & one 3-story bldg
Truro Motor Inn	0							0	
Walsh	0							0	
<b>Remaining Affordable Need</b>	<b>136</b>	<b>44</b>	<b>56</b>	<b>36</b>	<b>NA</b>	<b>#VALUE!</b>	<b>NA</b>	<b>#VALUE!</b>	
<b>Ownership</b>		<b>Number of Units by % AMI</b>			<b>Other non-affordable housing types</b>				
<b>Income Tier (% AMI)</b>	<b>TOTAL AFFORD</b>	<b>&lt;50%</b>	<b>50-80%</b>	<b>&gt;80-120%</b>	<b>other</b>	<b>Attainable</b>	<b>Market</b>	<b>TOTAL UNITS</b>	<b>Description</b>
Need from HPP to 2036	85	0	55	30		??		85	
Cloverleaf	0	0	0	0	0	0	0	0	
Truro Motor Inn	0							0	
Walsh	0							0	
<b>Remaining Affordable Need</b>	<b>85</b>	<b>0</b>	<b>55</b>	<b>30</b>	<b>NA</b>	<b>#VALUE!</b>	<b>NA</b>		
<b>HOUSING NEED BY NUMBER OF BEDROOMS</b>									
<b>Rental</b>		<b>Number of Bedrooms</b>			<b>Other non-affordable housing types</b>				
<b>Bedrooms</b>	<b>TOTAL AFFORD</b>	<b>1</b>	<b>2</b>	<b>3+</b>	<b>1</b>	<b>2</b>	<b>3+</b>	<b>TOTAL UNITS</b>	<b>Description</b>
Need from HPP to 2036	175	53	88	35				175	
Cloverleaf	43	22	17	4	?	?	?	43	12 two-family units & one 3-story bldg
Truro Motor Inn	0							0	
Walsh	0							0	
<b>Remaining Affordable Need</b>	<b>132</b>	<b>31</b>	<b>71</b>	<b>31</b>					
<b>Ownership</b>		<b>Number of Bedrooms</b>			<b>Other non-affordable housing types</b>				
<b>Bedrooms</b>	<b>TOTAL AFFORD</b>	<b>1</b>	<b>2</b>	<b>3+</b>	<b>1</b>	<b>2</b>	<b>3+</b>	<b>TOTAL UNITS</b>	<b>Description</b>
Need from HPP to 2036	85	4	51	30				85	
Cloverleaf	0	0	0	0	0	0	0	0	
Truro Motor Inn	0							0	
Walsh	0							0	
<b>Remaining Affordable Need</b>	<b>85</b>	<b>4</b>	<b>51</b>	<b>30</b>					

# EXERPTS FROM TRURO HOUSING PRODUCTION PLAN (HPP), COMPREHENSIVE MANAGEMENT PLANS (CMP), and HOUSING NEEDS ASSESSMENT (HNA)

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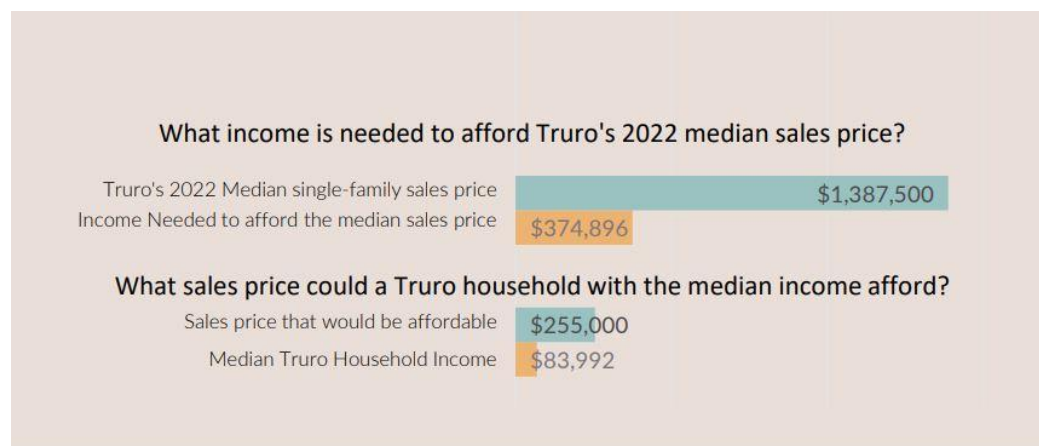
## Housing Needs Assessment and Production Plan – FY 2023-2027 [trurohpp.final .101123.kgrev5 .1.pdf](#)

### CHAPTER 1: INTRODUCTION TRURO'S HOUSING STORY pp 5-6

Truro is in the midst of a housing crisis. There is a rapidly growing lack of year-round housing that is accessible and affordable for those at low to middle and even upper-middle income levels. This includes an extreme poverty of rental housing as well as homes for purchase.

Fifteen percent of Truro's housing stock are rental units. This puts the Town in the category of a "rental desert" according to a study by the Joint Center for Housing Studies at Harvard University. Truro's largest affordable housing development – Sally's Way – offers 16 units of rental housing. Sally's Way is fully occupied and more strikingly has a waiting list of more than 200 families.

For those wanting to purchase a home, the situation has grown increasingly untenable. When homes do become available the prices are very often too high to afford. There is a growing and insurmountable gap between income and sales price. The median sale price of a single-family home in 2022 is nearly \$1.4 million. To afford to buy a home at that price an individual or family would need to earn almost \$375,000 annually, however the median household income in Truro in 2022 was \$83,992. Individuals and families hoping to purchase a home would need to earn more than three times as much as they earn currently. This gap is truly impossible to bridge.





What is affordable and available for purchase in Truro? A household with median income level could afford a home priced at \$255,000. When this report was written there were no homes available for sale at or below that price.

**HOUSING NEED SUMMARY** The critical housing needs of the year-round Truro community have been well-documented over time. Truro has about 1,333 full-time occupied units, only slightly less than half of the total housing stock. The remainder are second homes or vacation/short-term rentals. This has significant implications for the supply and price of housing for year-round residents.

Housing costs have skyrocketed across the Cape since the COVID-19 pandemic, with the median price for a single-family home increasing from \$716,000 to \$897,000 between 2020 and 2021. With these prices, the average Truro household would need more than twice their income to be able to afford the average house in the Town. About 27 percent of households (179 households) in the Town are paying more than 30 percent of their income on housing \$83,992 \$374,896 \$255,000 \$1,387,500 What income is needed to afford Truro's 2022 median sales price? Income Needed to afford the median sales price Truro's 2022 Median single-family sales price What sales price could a Truro household with the median income afford? Sales price that would be affordable Median Truro Household Income costs, and most of these are also earning less than 80 percent of the area median income. Although accurate rent data is difficult to obtain, the best information available suggests that the average rents in the town are out of reach for these lower- and moderate-income residents. Only about 1.88 percent of Truro's year-round units are subsidized affordable units, significantly less than the statewide goal of 10 percent.

The fact is Truro has a great need for more year-round housing and there are several significant development constraints that are getting in the way. These include environmental constraints, restrictions on development in the National Sea Shore, and the lack of sewer infrastructure in the Town.

Other challenges to development have to do with competing priorities. Most people in Truro agree that there is a housing crisis and that more year-round housing is needed, but there are differing opinions in how to address the problem. However, the HPP engagement process revealed that many are willing to meet in the middle on these opinions.

#### **HOUSING GOALS - QUANTITATIVE GOALS pp 10-12**

The below goals have been established for Truro based upon the data presented in this plan, including the Community outreach, forums, and focus groups that were part of the 2022 housing study process, the March 2018 Department of Housing and Community Development (DHCD) approved Town of Truro Housing Production Plan, and the September 2015 Community Housing Needs Assessment prepared by John Ryan of Development Cycles.

Of note, the DHCD 10% goal is a minimum goal. Truro's Housing Goals by-pass this minimum, as the community's goal is not just meet a minimum, but to create a variety of housing opportunities that will foster Truro's vibrancy, preserve the fabric of our community, and maintain Truro's unique character

**Community Housing Need by AMI and Type**  
**Truro, 2023 – 2028 (5 Year Goal)**

	Units Needed by 2028	Less than 50% AMI	50% to 80% AMI	Over 80%, up to 120% AMI
Rental	74 units	21 units	36 units	17 units
Homeownership	36 units	0 units	23 units	13 units
Total:	110 new units	2022 50% AMI is up to \$43,500 for a 2-person household	2022 80% AMI is up to \$69,600 for a 2-person household	2022 120% AMI is up to \$110,976 for a 2-person household

Based on the data, we have projected out Truro's Housing Need through 2036 as shown in the table below. These numbers reflect a 12 year span and calculate to a minimum of 22 units per year (260/12)

**Truro, 2023 – 2036**

	Units Needed by 2036	Less than 50% AMI	50% to 80% AMI	Over 80%, up to 120% AMI
Rental	175 units	50 units	85 units	40 units
Homeownership	85 units	0 units	55 units	30 units
Total:	260 new units	2022 50% AMI is up to \$43,500 for a 2-person household	2022 80% AMI is up to \$69,600 for a 2-person household	2022 120% AMI is up to \$110,976 for a 2-person household

*Calculations completed by Housing Authority consultant Leedara Zola (2022).*

**Community Housing Need by Number of Bedrooms**  
**Truro, 2023-2028 (5 Year Goal)**

	Units Needed by 2028	Studio and 1 Bedroom	2 Bedroom	3+ Bedroom
Rental	74 units	30%	50%	20%
Homeownership	36 units	<5%	60%	35-40%
Total:	110 new units			

## Additional Quantitative Goals

Truro, 2023 – 2036

	Units Needed by 2036	Studio and 1 Bedroom	2 Bedroom	3+ Bedroom
Conversion of Existing Buildings	To Be Determined*	30%	50%	20%
Seasonal Workforce Housing Options	To Be Determined*	60%	35%	5%
Range of Affordable Housing Options	260	30%	50%	20%
Total:	260 new units			

**NOTE** See pages 14-18 of HPP for discussion of Strategies for Walsh property and Zoning.

(End)

**Local Comprehensive Plan – October 2023, pp 51-54** [april 19 2024 local comprehensive plan 1.pdf](#)

### **Housing - Existing Housing Stock**

The table below shows the number of existing types of housing structures in Truro from condominiums through apartment buildings of more than eight units.

Housing structure	Number
Condominiums - Residential	556
Single Family Residence	2,123
2 Family Residence	60
3 Family Residence	4
4-8 units Apartment Building	5
> 8 units Apartment Building	3
Multi Use Residential	8
Multiple Houses	140

Table 8. Existing Housing Stock

Currently, the total number of housing units in Truro is 3,001 and the number of housing units inhabited full-time is 1,333. The table above is housing structures not units which is why the totals are not the same.

**Background** Truro is experiencing a severe housing shortage, along with all Cape Cod towns. There is a rapidly growing lack of year-round housing that is accessible and affordable for those at low- to middle and even upper-middle-income levels. There is no housing designed to allow seniors to downsize and age in place in Truro. Seasonal housing for workers continues to be a major issue.

Current challenges to housing include: a profound lack of rental housing and affordable home ownership opportunities, environmental constraints, restrictions on development in the National Seashore, and competing priorities. Housing stock being used as vacation and short-term rentals has a significant effect on housing availability and affordability for full-time residents, yet also provides a sizable revenue stream through the short-term rental tax.

Currently, only 15% of Truro's housing stock is made up of rental units. This puts Truro in the category of a "rental desert" according to a study by the Joint Center for Housing Studies at Harvard University. It is anecdotally reported in the 2023 Housing Production Plan that there are numerous unregistered housing units in Truro, which are important to consider as part of the housing stock. The Town has not been able to officially count these units, so the true number is unknown as of July 2022. It must be assumed that the number of rental units in this report is an underestimate of the true number.

We also know anecdotally that there is a significant number of Truro residents who during the summer months are living in campgrounds, on friends' couches 513\_Existing Condition or other temporary accommodations. One reason is that renters often cannot get 12-month leases and must settle for 8- or 9-month leases and scramble to find some place to sleep during the high season. Also, some full-time residents rent out their homes during the summer to pay their mortgage, insurance, and taxes.

Truro's largest affordable housing development, Sally's Way, offers 16 units of rental housing. Sally's Way is fully occupied and has a waiting list of more than 200 families. (We have requested data on the number of Truro families and families living in the other three Outer Cape communities who are on that waiting list.) Only about 1.88% of Truro's year-round units are subsidized affordable units, significantly less than the statewide goal of 10%. Wellfleet is at 2.58% but has more units in process than Truro does.

Of the full-time occupied units, 90% are single-family homes and most were built between 1960 and 1999. The majority are owner-occupied, and most housing units have more bedrooms than required for people in the household, implying the need for smaller units to help improve affordability.

There are 120 condominium units that are licensed for year-round occupancy, though it is not possible to determine whether they are rented year-round, owner-occupied, or serve as short-term vacation rentals. There are 431 other 52 condominium units that are allowed three-season use.

In considering the overall housing need, it is important to look at both current and new community members. Current members include those who are housing-cost-burdened, those living in unsafe housing, and seniors looking to age in place in Truro.

**Housing Burden and Challenges** The United States Department of Housing and Urban Development considers households who spend more than 30 percent of income on housing costs to be housing-cost-burdened. About 27% of households (179 households) in Truro are paying more than 30% of their income on housing costs, and most of these are also earning less than 80% of the Area Median Income. About 7% of Truro households, or 44 households, are severely costburdened, paying more than half their income in rent or housing costs.

Although accurate rent data is difficult to obtain, the best information available suggests that the average rents in the town are out of reach for these lowerand moderate-income residents. HUD data indicates that about three-quarters of Truro's cost-burdened households are homeowners rather than renters.

For those wanting to buy a home, the situation has grown increasingly untenable. When houses do become available, the prices are often too high to afford. There is a growing and insurmountable gap between income and sales price. The price of purchasing a single-family home in Truro climbed significantly during and since the Covid 19 pandemic, from a median price of \$716,000 in 2020 to nearly \$1.4 million in 2022. Given the \$1.4-million median sales price of a single-family home, and individual or family would need to earn almost \$375,000 annually. However, the median household income in Truro in 2022 was \$83,992, less than one-quarter of what's needed to buy the median-priced home.

Truro's HPP projects that by 2035, Truro will need 175 more rental units and 85 more units for homeownership, totaling 260 units for residents up to 120% AMI. Thirty percent of those housing needs are for studio or one-bedroom apartments, 50% for two-bedroom apartments, and 20% if for three-plus-bedroom apartments.

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(End)

**Housing Needs Assessment (HNA) – 2015, p 6.** [https://www.truro-ma.gov/sites/g/files/vyhlf9766/f/uploads/final\\_housing\\_needs\\_assessment\\_report.pdf](https://www.truro-ma.gov/sites/g/files/vyhlf9766/f/uploads/final_housing_needs_assessment_report.pdf)

Older document, but only place I could find information on housing need for seniors

**AGE APPROPRIATE HOUSING FOR SENIORS**

	Units Needed Now	Additional Units Needed by 2030	<50% of AMI	50%- 79% of AMI	80%- 99% of AMI	100% of AMI or More
Independent Homeownership <sup>1</sup>	8	12	0%	25%	25%	50%
Independent Rental <sup>1</sup>	8	12	50%	25%	15%	10%
Assisted Living <sup>2</sup>	10	8	40%	20%	20%	20%
<b>TOTAL</b>	<b>26</b>	<b>32</b>	<b>18</b>	<b>12</b>	<b>12</b>	<b>16</b>