



CCYP Housing Policy Position

An Official Position Paper Adopted by the CCYP Board of Directors - October 11, 2017

Between 2000 and 2010, the number of residents in Barnstable County, ages 25 to 44 years old, declined by 26% (representing 15,000 individuals). In 2013-2014, CCYP launched a project called “Shape the Cape” to identify the key factors that are driving younger residents to leave Cape Cod at an alarming rate. CCYP conducted a broad set of data collection activities including focus groups, key interviews and a survey of residents within the 25 to 44-year-old demographic. A key finding of this data collection is that the lack of market-rate affordable, accessible and available housing options is one of the strongest obstacles to living and working on Cape Cod.

Housing is a primary driver to the success, recruitment and retention of young professionals on Cape Cod. While housing costs and the ability to attain housing is affecting young professionals across the country, the problem is more acute on Cape Cod due to the demand of the seasonal community, antiquated laws that have restricted development, the cost of land due to geographical constraints, and the higher cost of construction.

More than 50% of homeowners and renters between 25 and 44 years old spend more than 30% of their gross income on housing costs, which creates a “Housing Cost Burden” scenario for young professionals and young families.

To address being “housing cost burdened,” CCYP supports towns, the county, the state, and the country adopting policies aimed at increasing market rate housing stock, creating an array of housing choices to meet incomes and preferences and supporting or facilitating programs geared to helping young professionals save for buying a home they can afford.

Support the Village Concept

The village concept seen throughout Cape Cod – Provincetown, Chatham, Osterville and Falmouth for example – provides great value to a community and creates places that attract young professionals as it promotes a vibrant, sustainable community. To this end, CCYP supports a mix of lot sizes, building footprints and flexible zoning that promotes an array of housing types accessible by all incomes and preferences. Towns should also seek to remove barriers that bar use of capable housing units from being occupied year-round. Towns should also seek to remove barriers that bar the year-round use of housing units.

Support Better Accessory Dwelling Bylaws

Accessory dwelling bylaws make it easier for homeowners to rent out accessory units on their property; for example, an in-law apartment, carriage house, or garage apartment. Better ADU bylaws would remove some current zoning restrictions on accessory units to encourage the creation of more market-rate year-round rentals on Cape Cod. Accessory units are a great option because they create affordability in two categories – increasing attainable rental options and creating an income stream to make a home more affordable for its owners.



Towns should look specifically towards the Cape Cod Commission’s model bylaw. The model by-law is a strong balance of creating additional units, while protecting the character and regulations important to Cape Codders. The model by-law maintains existing fire, safety, building, and wastewater management regulations that are necessary to protect community character and water quality. A better ADU bylaw should address such priorities as removing family-only occupancy restrictions, income restrictions, and enabling permitting of ADU’s ‘by right’ rather than by special permit.

Support Down Payment Programs and Home Buyer Savings Accounts

Young professionals who are “Housing Cost Burdened” have a difficult time getting out of a housing cycle that requires rents to be paid equivalent to, or at times in excess of what a young professional and/or their family could pay in a mortgage for home ownership. To break this cycle, CCYP supports local, state and national governments and lending institutions to institute programs and incentives to help potential first-time home buyers save for their first home.

CCYP supports the state and federal governments creating “First-Time Home Buyer Savings Accounts,” which allow tax-free savings in an effort to increase the availability of down payment funds and to help with closing costs to create more stable communities with higher homeownership rates.

CCYP also supports lending institutions and governments creating and continuing to support down payment assistance programs, which help first-time home buyers with the down payment requirement and closing costs of buying their first home. Both of these initiatives especially benefit college debt-burdened professionals whose income and credit meet underwriting guidelines but whose debt-to-income ratio is too high due to a high student loan balance.