UNLOCKING THE POTENTIAL
of Cape Cod’s Single-Family Home Inventory

ACCESSORY DWELLING UNITS
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Every day at Housing Assistance, we hear from people who have good jobs, and yet they cannot find any place to live. If we want to protect and preserve our diverse, thriving year-round communities, we have to create more housing on Cape Cod, Martha’s Vineyard, and Nantucket.

We’ve launched our Accessory Dwelling Unit (ADU) assistance program because these small rental units are exactly the type of housing our region needs. They can be built quickly. They blend into existing neighborhoods. They help individual homeowners optimize the use of their home and generate a revenue stream for themselves. And they help save our communities by providing housing for our year-rounders.

Many towns recently have updated their bylaws to allow ADUs and started promoting ADU creation. Housing Assistance is pleased to have researched and compiled the best practices implemented so far to encourage ADU development and to have identified solutions to the obstacles still facing homeowners who want to build an ADU. This report presents a compilation of our findings on the Cape and outlines the technical assistance program we are launching to support homeowners who want to create an ADU on Cape Cod and the Islands. We are establishing relationships with Island-based housing organizations to ensure the broadest reach of this program.

ADUs are not the only tool we need to address our housing crisis, but they are an important tool. If even a tiny percentage of our homeowners decide to build an ADU, we could have hundreds of new rentals online in the next year or two. That’s the kind of urgent action we need today.

We hope you’ll join us. If you want to be part of the solution, email us at adu@haconcapecod.org.

Sincerely,

Alisa Magnotta, CEO
Peter Muise, Board Chair
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Turning the Tide

We've all seen the headlines. The Cape is changing. Lack of housing is crippling our communities as businesses are forced to reduce hours or shutter altogether because their staff can't afford to live here and people who were born here are having to move away. There simply aren't enough homes for year-rounders on Cape Cod, especially smaller homes that are more affordable.

Housing Assistance's 2019 report, Housing on Cape Cod: The High Cost of Doing Nothing, compiled research about the growing housing shortage on Cape Cod. Year-round homes that our workforce could afford were being turned into expensive second-homes and short-term vacation rentals. At the time, best estimates were that our region needed 4,500 more year-round rentals than we had available. There was less than 1% rental vacancy when 7% is considered healthy. And wait lists for apartment openings were several years long.

In the past 18 months, the pandemic has exacerbated our housing problem. As people left the cities and resumed remote work here, housing became even more scarce and prices skyrocketed even further out of reach of existing year-rounders. Home sale prices increased 40% in one year, and the number of homes for sale (inventory) decreased by 75%.

So where can we build the new homes we need? New census data shows that Barnstable County's population grew 6.1% between 2010 and 2020. Nearly 87% of the land on Cape Cod is either already developed or under protection. And 82% of our existing housing is single-family homes.

By creating Accessory Dwelling Units (ADUs), small apartments within existing single-family homes, we can add critically needed, year-round rental units without chewing up open space.

At the same time, rent from an ADU provides a new revenue source for homeowners.

ADUs can be freestanding residences on the same lot as a single-family home, or ADUs can be developed within existing buildings, such as in the case of a basement, a bonus room or the space above a garage. Making ADUs easier for homeowners to build could yield up to 1,000 new units in just a few years, when larger housing developments take 5, 10, or even 15 years to permit and build.

However, for years many towns on Cape Cod prohibited building ADUs. Governor Charlie Baker's Housing Choice legislation made it easier for towns to pass updated bylaws to allow ADUs, and most towns have done so. The towns of Falmouth and Brewster have had promising success with early efforts to promote ADU construction after the new bylaws passed, with new permits approved for 21 and 26 ADUs respectively. That's a significant number of new units added to town inventory quickly and at no cost to taxpayers.

1 ADUs: Unlocking the Potential of Cape Cod’s Single-Family Home Inventory
Many homeowners are not aware of the new bylaws and can be daunted by the financing, permitting, construction and lease-up process. **We need a program to unlock potential ADU creation across the region. Housing Assistance’s My Home Plus One ADU program will turn our region’s abundance of single-family homes into an asset, fueling the quick creation of market-rate year-round rentals.**

We are facing a housing shortage across the nation, but in our region it is even more acute due to the seasonal nature of our economy, high short-term rental demand, and competition from wealthy second homeowners, which has caused housing prices to skyrocket while available housing inventory plummets. It’s not sustainable, even in the short-term.

Creating more year-round ADUs can unlock new housing potential in our single-family home inventory and turn the tide for our year-rounders.
ADUs are a Win for Homeowners, Renters, and Our Community

ADUs are not a standalone solution for our housing crisis but they are an important tool that will enable us to quickly add year-round rental housing while we also pursue longer-term developments. Over the past 18 months, we have seen businesses cut operating hours, prices increase, and supply and services reduced dramatically—all due to the inability to hire staff because there is no place affordable for our workforce to rent. **We must act now.**

The High Cost of Doing Nothing – What’s at Stake?

**If we do nothing...**

- Worker attraction and retention goes down
- Employers have to pay more to attract workers or reduce hours
- Consumers pay higher prices for goods and services
- Region’s competitiveness decreases
- Lack of consumer choices and access to essential services

**Benefits of ADUs**

- ADUs can be permitted and built quickly in a matter of months – that’s the speed we need to address our urgent housing crisis
- Bylaws require year-round leases so they won’t be diverted to short-term rentals
- Built within existing wastewater limitations and with minimal tree clearing
- Optimize the use of existing single-family homes
If we take action...

- Local year-round workforce increases demand for year-round business and professional jobs
- Businesses can afford to expand and hire more workers
- Region's competitiveness increases
- More reasonably priced goods and services
- Greater consumer choices

Blend into the neighborhood context

Enable homeowners to generate income from what is usually their single largest asset

Can be built without significant public investment

Create flexibility in home use as a homeowner's needs change throughout their life
Why Aren’t There More ADUs Already?

In researching this report, we interviewed homeowners, town officials and builders. We also surveyed property owners who participated or considered participating in our Rent 365 program which provided an incentive for second-homeowners to rent out their home year-round. That program succeeded in adding 25 year-round rentals across the Cape in 18 months. However, many more property owners inquired about the Rent 365 program but opted not to participate. From those property owners and our other interviews, we learned that greater awareness about ADUs is needed, and that in order to consider becoming a landlord for the first time, participants would need a larger financial incentive to offset perceived risk, better financing options, and technical assistance and education.

_Housing Assistance built out our My Home Plus One ADU program to address the five obstacles to creating ADUs identified by our research:_

1. **Awareness** – Adding an ADU has not been allowed at all in many towns for many years, and many homeowners don’t know the bylaws have changed.
2. **Technical Assistance** – Homeowners don’t know how to determine what can be built or what steps they must follow to get approvals from the town, hire a contractor and get it done.
3. **Financing** – Many homeowners don’t understand their options in terms of using home equity to secure a loan and the benefits in terms of immediate cash flow and long-term return on investing in an ADU.
4. **Landlord Support** – For most owners, their home is their sanctuary. Considering renting out a portion of it to someone else is a big step. Homeowners want more clarity about rules and best practices for tenant selection and management; and they want incentives that reduce the upfront investment and financial risks of becoming a landlord.
5. **Upfront Costs** – Without a clear path forward, a homeowner won’t invest upfront funds for an architect or septic, yet no project can move forward without professional plans. Financial assistance not only incentivizes a homeowner to make the investment but also mitigates their financial risk.
The Solution: My Home Plus One ADU Program

Housing Assistance’s ADU technical assistance and incentive program, My Home Plus One, addresses each of the identified obstacles to ADU creation. For example, we’ve worked with local lenders to create new ADU construction loan products that are more attractive to homeowners. Unlike a traditional HELOC (Home Equity Loan of Credit), ADU loan products have a fixed rate and allow the homeowner to count future rental income of the ADU toward the service of the loan.

My Home Plus One ADU program will help homeowners create ADUs, and gain practical experience that will help us refine the program and its marketing. We’ll share findings and recommendations for replicating this program elsewhere in the state with other groups such as our peer members in the Regional Housing Network or other Community Development Corporations.

We will market the benefits of ADU creation as well as the program to homeowners most likely to benefit from building an ADU, such as homeowners whose home value is at, or below, the median for the area; landlords renting to our Section 8 voucher-holders; low-income homeowners who receive free energy audits; and homeowners who come to us for assistance. We will also partner with groups like Amplify POC (People of Color) Cape Cod and the New England Wellness Foundation (NEWF), which specializes in Spanish and Portuguese human services, to ensure that our marketing reaches communities of color throughout the region.

The technical assistance part of the program will be modeled on the processes we use in our energy and weatherization services, which offers homeowners a free assessment of their property and needs, and then connects them with contractors that optimize their homes for energy efficiency. The first step of the program begins with a standard checklist and process for helping homeowners determine what can be built on their property based on Title V and zoning. Before enrolling in the program, homeowners will be educated about best practices for becoming a successful landlord. Then Housing Assistance will help the homeowner complete an ADU buildout proposal request form that outlines the project parameters in a way that will be easy to submit to contractors for bids.

Throughout construction and lease-up of the project, Housing Assistance staff will facilitate by putting homeowners in touch with contractors, and assisting with town permitting and the bank as needed. We will monitor leases annually to ensure compliance with the year-round requirement for 5 years.

At this time, the marketing technical assistance for ADU creation and lease monitoring is fully funded. Pending additional funding, homeowners may receive a financial incentive to offset the cost of building an ADU in the form of a forgivable loan.

As we work through the first year of the program, our staff will be tracking not just quantitative measures, such as how many inquiries we receive and how many projects are completed, but also qualitative measures that can inform how the program should evolve to be more effective and scalable.
The Numbers Work for Homeowners

For many people, their home is their largest asset. Investing in an ADU not only builds equity but also develops passive income. This is a great way for many people to develop wealth while maintaining flexibility on the use of their home.

Due to the vast increase in home values over the past several years, most homeowners will have at least $100,000 of equity in their home that can be used to finance ADU construction. Building an ADU could continue to increase your home value and provide homeowners with additional household income.

Housing Assistance has worked with three local banks to create flexible products to assist homeowners in building an ADU. Cape Cod 5, The Cooperative Bank of Cape Cod and First Citizens’ Federal Credit Union all offer varying products such as: a Cash out Mortgage Refinance, Construction loan or a Home Equity Lines of Credit or Loan. There are options to fit different financial needs of homeowners. Additionally, these local banks will allow flexible qualifying parameters with the ability to use projected rent from the ADU as income toward the debt to income calculation.

An assumption can be made that a 1-Bedroom ADU would produce approximately $1,400 rent per month and a 2-Bedroom ADU $1,600 per month. If a homeowner obtains a 10 Year Fixed rate loan at 3.0%, it would cost $975 per month. If a homeowner obtains a HELOC with an interest only payment at 3.0%, it would cost $250 per month. In both scenarios the homeowner makes a profit, and contributes to the community by providing a solution to the housing crisis.

Net Profit Projection: ADU Construction Loan and 1-Bedroom Rental

Assumptions:
$100,000 construction loan, payments made over 10 years at 3% interest ($975/mo).
1-bedroom rental income = $1,400/month (2-bedroom = $1,600/mo)

The estimates provided in this report do not take the place of professional financial advice. They do not represent any guarantee of loan terms, financial performance, or returns. The numbers are based on very general calculations from publicly available sources at the time of writing. Homeowners should consult with their lending institution and financial advisor.
Understanding Town Bylaws and Processes

In the first phase of the My Home Plus One program, an integrated marketing and outreach campaign will make homeowners aware of recent bylaw changes that make it possible for them to build an ADU. Most towns on the Cape have updated their bylaws, and Yarmouth, Bourne and Dennis have indicated that they are working toward placing updated ADU bylaws on the warrant for town meetings in spring of 2022.

Our staff will provide technical assistance to homeowners and work with individual towns and contractors to streamline the review, approval and permitting process for ADUs. We will use best practices and processes developed by the Town of Brewster and others as models for developing our processes. Information sharing, process streamlining and standardization across towns, agencies and builders will be essential in making the program understandable and efficient for homeowners, contractors, and towns alike.

Here’s a brief overview of updated ADU bylaws for the other twelve towns on the Cape.

**Updated ADU Bylaws by Town**

<table>
<thead>
<tr>
<th>TOWN</th>
<th>ADU SIZE PRIMARY DWELLING (PD)</th>
<th>BR MAXIMUM</th>
<th>UNIT OCCUPANCY LIMIT</th>
<th>MINIMUM RENTAL TERM</th>
<th>ANNUAL APPLICATION APPROVAL CAP</th>
<th>OFF-STREET PARKING SPACE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Barnstable</td>
<td>900sf or 50% PD</td>
<td>2</td>
<td>2 ppl over 18</td>
<td>12 months</td>
<td>20</td>
<td>1</td>
</tr>
<tr>
<td>Brewster</td>
<td>900sf</td>
<td>2</td>
<td>2 ppl / 2 BR</td>
<td>12 months</td>
<td>20</td>
<td>1</td>
</tr>
<tr>
<td>Chatham</td>
<td>1200sf or 50% PD</td>
<td>2</td>
<td>12 months</td>
<td>12 months</td>
<td>20</td>
<td>1</td>
</tr>
<tr>
<td>Eastham</td>
<td>800sf or 40% PD</td>
<td>2</td>
<td>6 months</td>
<td>6 months</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Falmouth</td>
<td>900sf or 50% PD</td>
<td>2</td>
<td>1 month</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Harwich</td>
<td>50% PD</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Mashpee</td>
<td>800 sf</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Orleans</td>
<td>600sf or 40% PD</td>
<td>2</td>
<td>12 months</td>
<td>12 months</td>
<td>24</td>
<td>1</td>
</tr>
<tr>
<td>Sandwich</td>
<td>900sf</td>
<td>2</td>
<td>2 ppl / BR</td>
<td>12 months</td>
<td>24</td>
<td>1</td>
</tr>
<tr>
<td>Truro</td>
<td>1,000sf or 40% PD</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Wellfleet</td>
<td>1,200sf</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
</tbody>
</table>
Conclusion

Year-round ADUs are not a standalone solution for our housing crisis, but they are one critical piece of the puzzle which we need to put in place now. The Cape Cod communities we love are changing as our year-rounders are displaced and our businesses struggle to stay open. To meet our housing demand, we should pursue all possible approaches to adding rental inventory including year-round ADUs among other approaches that take much longer to bring to fruition, such as larger apartment developments, commercial conversion, infill developments in town centers, and more.

ADUs optimize our existing single-family housing and quickly add small rental units, without chewing up our very limited open space or stressing our wastewater infrastructure. As we work through the first year of the My Home Plus One ADU program, our staff will be tracking not just quantitative measures such as how many inquiries we receive and how many projects are completed, but also qualitative measures that can inform how the program should evolve to be more effective, replicable across the state, and scalable.

Housing Assistance has secured funding for the marketing and technical assistance components of the ADU program and is already starting to field inquiries. Senators Cyr and Moran’s funding would enable offering a financial incentive of up to $10,000 to homeowners who build an ADU and rent it out year-round for five years. This incentive funding will be critical to addressing the obstacles of upfront costs of developing an ADU and mitigating the risks of the investment for homeowners. We are grateful for the Senators’ and the Administration’s support of housing in our region and we are hopeful the Governor will approve this funding.

ADU construction has the potential to become a whole new line of business for our local builder industry, creating great local jobs that are sustained over many years. For the long-term expansion of the ADU industry, we are looking beyond what we can immediately implement with our My Home Plus One program, and considering the growth of the residential solar industry as a model.

As with ADUs, residential solar installation is a voluntary investment by a homeowner that is capital intensive and requires multiple contractors and permitting authorities. In the early 2000s, our state generated just a few megawatts of energy from solar. A variety of programs, incentives, financing options and marketing was put in place to overcome obstacles to homeowner adoption of solar. By 2020, we were generating 3,000 megawatts of energy from solar—the overwhelming majority of which is generated by residential installations.
Imagine the housing we could achieve by overcoming the obstacles to building ADUs at the same scale!

Building ADUs requires many individual homeowners to step up and out of their comfort zone and think about their home in a different way. But the potential benefits to homeowners, renters and our community are huge! And every ADU built is another home for a year-rounder. We need to step up and support homeowners in creating ADUs so we can quickly create more year-round housing.

For more information on the growth of the solar industry and its relevance to growing the ADU industry see Addendum Two. For more information on the My Home Plus One program go to haconcapecod.org/adu or email adu@haconcapecod.org
Appendix One
Housing Conditions in Barnstable County

Housing Assistance’s 2019 report, *Housing on Cape Cod: The High Cost of Doing Nothing*, compiled research about the housing shortage on Cape Cod. Year-round homes that our workforce could afford were being turned into expensive second homes and short-term vacation rentals. At the time, best estimates were that our communities needed 4,500 more year-round rentals than we had available. There was less than 1% rental vacancy when 7% is considered healthy.

Since the mid-2000s the Cape’s housing markets have been impacted by large, uncontrollable macro-economic forces, including:

- Rise of a strong Boston metropolitan economy
- Housing market crash of 2009
- Retiring baby-boomers being attracted to Cape Cod’s beauty
- Cape’s seasonal economy and its role as a vacation destination for generations

These macro-economic forces, combined with natural resource constraints and local government policies that limit housing diversity and density, have created a highly constrained housing market. Unfortunately, the situation has deteriorated at a more accelerated rate than was seen in the previous 10 years, driven by COVID-19 impacts like the expansion of remote workers. Also, the proliferation of short-term rentals reduced affordable year-round rentals and attracted more investment purchases of properties throughout Barnstable County.

In two years, the median sale price of a single-family home on Cape Cod rose 40.5%, from $432,500 pre-pandemic to $607,750 through October of 2021. Condominiums also saw a jump of 25.3% to a median sale price of $365,000.

*Cape Cod Home Sale Trends (2019–2021)*

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Median Condominium Sale Price</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Median Single-Family Home Price</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

0 200,000 400,000 600,000
According to the Cape Cod & Islands Association of REALTORS®, another concerning trend was noted in May 2021, when 63% of properties closed above list price in May - fueling the 104.5% of list price received for closings, reflecting the market's strong demand. This trend is significant, when compared to the 11% of transactions that closed above their asking price in March 2020, and 9.5% in March of 2019.

Along with the rapidly escalating price of homes, the number of homes for sale has decreased dramatically. At the end of May, there were 448 single-family homes for sale and 144 condominiums for sale in the Cape Cod & Islands Multiple Listing Service. Last May, there were 1,537 single-family homes and 457 condos listed for sale, a 70.9% decrease, and a 68.5% decrease, respectively. Additionally, cumulative days on the market for May 2021 decreased 62% for single-family homes compared to last May, dropping from 100 days to 38 days. Condominiums had a 57.3% decrease in cumulative days on market compared to the previous May, dropping from 110 days to 47 days.

Prior to the pandemic, the projection over the next 7 years was for Barnstable County's population to increase by 3.3%; households by 3.4%; employment by 5.5%; and housing stock by 4%. The Regional Housing Market Analysis for Barnstable County identified the hourly wage for a single owner of a median-priced home on the Cape as $38.37 or a few dollars less than $80,000 a year. The median wages for the seven most common employment sectors all fall well below this amount. Cape Cod’s housing market is not just serving local residents.

A majority of the 4% growth in the total housing stock will serve seasonal homebuyers. Seasonal unit demand will grow by 6% or twice as fast as year-round units. It is the presence of the strong seasonal demand that makes housing unobtainable to many residents. Seasonal population in the county, when averaged over a full calendar year, is equivalent to 68,856 full-time residents and this number will steadily increase.

**ADUs can fill in the ‘missing middle’ of housing options in our region.**

**We need housing options between large, low-income housing projects and large, single-family luxury homes.**
Appendix Two

Solar Model for Unlocking ADU Market

There is a lot of room for short-term improvements to permitting and marketing efforts that will speed up the creation of longer term ADUs. However, to significantly scale-up ADU development, lessons can be applied from the rapid growth of residential solar across the region. In Massachusetts, according to the Solar Energy Industry Association (SEIA), the solar industry grew from just a few megawatts (MW) of solar capacity in the late 2000s to over 3,000 MW as of the end of 2020. The overwhelming majority of the 111,810 installations in the state are residential installations. Declining solar equipment prices, due to increasing global manufacturing scale, alongside multiple thoughtful clean energy policies at the state and federal level have made solar a central piece of the energy generation mix in Massachusetts, with over 18% of the state’s electricity now coming from solar.

There are many similarities between the two investments. Similar to ADUs, an investment in solar by a homeowner:

- Is voluntary, no one has to add solar or construct an ADU
- Is capital intensive with high upfront costs, often requiring financing
- Typically involves multiple contractors
- Typically involves multiple permitting authorities
- Complements existing land use
- Creates and retains good local jobs
- Provides a long-term stream of cash flow for the owner
- Increases property value

Installers have mastered effective sales and marketing. Key sales and marketing strategies practiced by solar installation firms include:

- Significant word of mouth/referrals
- A strong web/social media presence including robust search engine optimization
- A regular presence at home shows, expos and local cultural events
- Project signs prominently displayed at customer homes
- Local media marketing (radio, community news, etc.)
- Simple, easy-to-understand proposals that outline the design, components and economics
- Multiple bank and financing relationships
- Company-sponsored solar gatherings/customer celebrations
- A workforce actively engaged with the community

Each of these methods helps to yield low customer acquisition costs and simultaneously builds customer confidence. Prospective customers of these firms feel comfortable making a major purchase they have never made before because their neighbors and community members have made the purchase as well, and achieved the expected positive result.
**Solar Policy Incentives**

<table>
<thead>
<tr>
<th>SOLAR POLICY</th>
<th>CATEGORY</th>
<th>APPLICABILITY TO ADUS (HIGH TO LOW)</th>
<th>LIKELY PATH FOR IMPLEMENTATION</th>
<th>NOTES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment Tax Credits</td>
<td>Tax</td>
<td>High</td>
<td>Legislative Action (Federal or State)</td>
<td>Helps lower upfront costs and risk</td>
</tr>
<tr>
<td>Property Tax Exemption</td>
<td>Tax</td>
<td>High</td>
<td>Legislative Action (State)</td>
<td>Helps remove a major property owner expense</td>
</tr>
<tr>
<td>Sales Tax Exemption</td>
<td>Tax</td>
<td>High</td>
<td>Legislative Action (State)</td>
<td>Lowers upfront costs (food + clothing exemptions already exist)</td>
</tr>
<tr>
<td>Rebates (Grants)</td>
<td>Compensation, Incentives &amp; Financing</td>
<td>High</td>
<td>Securing Funding &amp; Program Manager(s)</td>
<td>Helps lower upfront costs + risk</td>
</tr>
<tr>
<td>Production Incentives</td>
<td>Compensation, Incentives &amp; Financing</td>
<td>High</td>
<td>Securing Funding &amp; Program Manager(s)</td>
<td>Diversifies property owner revenue + helps make investment competitive</td>
</tr>
<tr>
<td>(Revenue Support)</td>
<td>Low-Interest Financing</td>
<td>Compensation, Incentives &amp; Financing</td>
<td>High</td>
<td>Securing Funding &amp; Program Manager(s)</td>
</tr>
<tr>
<td>Net Metering</td>
<td>Compensation, Incentives &amp; Financing</td>
<td>High</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Industry-Focused Executive Agency/Division</td>
<td>Technical Support</td>
<td>High</td>
<td>Legislative/Executive Action (State or Regional)</td>
<td>Extremely helpful for prospects / participants looking for industry data, news + resources</td>
</tr>
<tr>
<td>Zoning Changes</td>
<td>Regulatory Measures</td>
<td>High</td>
<td>Legislative Action (State +/- or Local)</td>
<td>As-of-right zoning updated bylaws would expand + accelerate market opportunities</td>
</tr>
<tr>
<td>Permit Fee Waivers</td>
<td>Regulatory Measures</td>
<td>High</td>
<td>Administrative Action (Local)</td>
<td>A simple action to further incentivize development</td>
</tr>
<tr>
<td>Accelerated Permitting</td>
<td>Regulatory Measures</td>
<td>Medium</td>
<td>Administrative Action (Local)</td>
<td>Unified reforms across multiple jurisdictions, departments + organizations likely difficult</td>
</tr>
</tbody>
</table>

**Talk about growth potential for ADUs. In the late 2000s, Massachusetts was producing just a few megawatts (MW) of solar capacity. At the end of 2020 we were creating more than 3,000 MW! Most solar generation in the state today is from private owners. Imagine what we could achieve by removing obstacles to building ADUs!**
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“For years, in-law apartments have been discouraged in Greater Boston. The housing shortage is changing that.”; by Andy Rosen, The Boston Globe, July 11, 2021
“Housing headaches: Can a new bylaw in Wellfleet solve a crisis for workers, residents?”; by Denis Coffey, Cape Cod Times, May 27, 2021
“Barnstable Approves ADU Bylaw, ‘first step’ toward more housing.”; Bronwen Howells Walsh, Barnstable Patriot, July 17, 2021
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