The limited availability of existing housing stock in a community is a challenge in ensuring subsidized housing for those who qualify for it through state and federal programs.

This challenge is common in towns and cities across the country, but it is especially difficult in coastal communities with seasonal economies such as those on Cape Cod.

Bobbi J. Richards, executive director of the Falmouth Housing Authority, said Monday, June 25, at her office on Scranton Avenue that her agency’s housing search is trying to identify landlords with properties that they are willing to rent year-round in a place where temporary summer rentals can be much more lucrative.
“It’s not that there is no housing; the availability of existing stock is the challenge,” she said, “because the money doesn’t lie. We can only pay what we can pay. And the reality is that a landlord can generate more money in a shorter window of time. This is an emotional sell I have to do. I have to convince them that we want to house people who work here. I can never win with the income conversation.”

The housing authority provides housing opportunities through the federal rental housing assistance and Massachusetts state housing programs. It also monitors Chapter 40B-approved affordable rental and home purchase properties.

The majority of program funding comes from the Massachusetts Department of Housing and Community Development and the US Department of Housing and Urban Development (HUD).

Most client households are extremely low-income families, seniors, veterans, persons with disabilities and those who are formally homeless.

The agency’s portfolio of housing opportunities currently has 792 units, including vouchers and physical units.

Ms. Richards said the agency’s work is “a balance between performing required monthly rental calculations and being able to meet the needs of the public that walk in looking for applications and wanting to learn about the different state and federal programs that we offer.”

In addition to the federal Section 8 voucher program, the Cape also has a program called Disabled Independent Adult Living (DIAL), which is a partnership of the Barnstable, Bourne and Falmouth housing authorities.

“Barnstable is the lead agency; they basically approached HUD and asked for specific vouchers that would deal with young disabled because a number of young disabled were not able to get housed quickly,” Ms. Richards said. “Of the 200 DIAL vouchers, Falmouth Housing Authority holds 80.”

Falmouth has federal public housing at Harborview Apartments on Scranton Avenue and James L. Conley Tataket Apartments on Teaticket Highway, as well as a property on Rose Morin Lane, that house people ages 62 and older and also people younger than 62 who qualify with a disability.

Also, the town has 24 vouchers through the Cape Regional Housing Initiative (CRHI), a partnership with the Barnstable County Department of Human Services and other community partners.
“CRHI has a service provider element, which the other housing programs don’t,” Ms. Richards said. “Unlike our DIAL program, where the eligibility requirement is that you are a younger person with disabilities under 62, CRHI requires that there is a medical or mental health aspect as well.”

Last week, Ms. Richards said she applied for a $1.1 million grant from HUD’s Mainstream voucher program to fund a total of 85 vouchers for young homeless people, a group that is not well-supported through vouchers. The decision should come in about two months.

She also recently applied for a $250,000 federal emergency safety and security grant that would allow the agency to free up monies in its capital plan if they have allocated for security-related repairs or installations at the Harborview and Tataket properties.

These allocations might be for fencing, security cameras in hallways and other common areas, or upgrades to the fire panels, she said.

The housing authority recently received $246,000 to expand its service coordinator program and will soon hire a second person to assist with that program, the executive director said.

“That program allows us to provide more social services to our tenants, which is different than a typical landlord-tenant relationship,” she said. “The social service coordinator, Marie Palmer, acts as an advocate for the tenants. For example, if we had to issue a lease violation notice or if we recognize that there’s something that’s affecting a person’s ability to maintain the conditions of their lease, we have to make a fiscal decision in many cases.”

Ms. Palmer, she said, is “able to help the person get a support in place that will resolve the issue and will allow them to maintain their housing because they are able to address the lease violation in a way that the rest of the staff could not have in such a hands-on way."

In addition, Falmouth has state-funded public housing at Salt Sea Apartments and Choate Lane Apartments as well as 25 scattered houses in the community where the housing authority has purchased a house and has rented it through a state program.

“What we’ll do is we’ll administer the certificate,” Ms. Richards said. “We’ll meet with the tenant annually. We’ll make sure they’re still income-eligible to hold the certificate. We conduct inspections to make sure that there’s a housing standard quality that’s applied and we work with their landlord.”
The housing authority also works with landlords, providing generalized information and tools, she said.

Ms. Richards said it is unfortunate that workers in Falmouth need to live in Wareham or even farther away because they cannot afford to rent or own housing in Falmouth.

Over time this will compromise the town’s basic services in industries ranging from retail and banking to healthcare and education, she said.

But she also acknowledges that being a landlord is a business and that their choices are not simple.

“I can never have the conversation with landlords about the money because we're not in the position to pay the asking price and I believe that landlords have a right to ask and get whatever they can get,” she said, “but I’m also asking them, if they are able financially to rent it at a lower amount, to please consider us because I have a long list of people waiting and trying to stay in their own community.”