



TRURO  
NON-RESIDENT  
TAXPAYERS'  
ASSOCIATION

P.O. Box 324 • Truro, MA • 02666  
www.tnrta.org • info@tnrta.org

# TNRTA NEWSLETTER

Fall 2007

## Letter from the President

Dear Neighbors,

As 2007 draws to a close, TNRTA can look back – and forward – to a busy year. The year revealed significant and difficult challenges regarding land use, both on the development side and on the commercial uses of private property. Five areas were of great concern: the proposed development of the Kline property in the area referred to as the **Hopper Landscape**; the possible commercial use of the DiGiovanni property known as **Truro Adventures**; the development of the **Old Outermost Road** property within the CCNS, and whether Town or Federal provisions apply in the CCNS; the issue of scale of development in **Great Hollow**; and the music license for the new **Blackfish Restaurant** (formerly the Blacksmith Shop) in face of the opposition of all abutters to late night noise in a residential area.

TNRTA has encouraged neighbors directly affected by these matters to join together to discuss and identify areas of consensus and differences among them, and to organize for effective action if appropriate. This has generally happened, and as a result, each of these matters is moving forward – some easily and some contentiously.

These land use matters make all too obvious the need for development of zoning by-laws and related land use regulations. TNRTA has indicated our support for the view expressed by the Chairman of the

Board of Selectmen that the time has come to undertake this work. We have promised to put our shoulder to the wheel in this effort. It will take considerable commitment to do this, over an extended period of time. Since this is a matter on which full-time and seasonal residents may have different perspectives, our first task is to mobilize this work and participate with good faith to reach mutually agreeable by-laws. On this, we need to take the long view.

TNRTA has continued to remain active with another issue of great concern to members – **homeowners' insurance**. We have worked with local and State legislators to push for the Passage of (MA) Senate Bill 624, which establishes a Catastrophic Wind Event Fund. We opposed the increase in Fair Plan rate hikes. Overwhelming opposition has kept it under discussion. We also continue our work with Citizens for Homeowners' Insurance Reform to advocate for better coverage at more affordable rates, and we are studying a variety of other options designed to bring rate relief to residents of Truro.

We remain active in areas that have been on-going as well, as an advocate for non-resident taxpayers, as

advocates for all residents of Truro on matters of mutual concern, as a communications link for individuals

## TNRTA Mission Statement

- To **inform** non-resident taxpayers of Truro issues
- To **encourage** non-resident taxpayer participation in town government
- To **empower** non-resident taxpayers to communicate their views effectively

Visit us at [www.tnrta.org](http://www.tnrta.org)

and groups in Truro, and as a supporter of important community activities and organizations.

I am more convinced than ever that TNRTA is vital to this community. Our ability to communicate with members quickly, to respond swiftly, stay involved over the long haul, and articulate our positions constructively, with clarity and balance helps Truro to face its very real challenges more effectively and democratically. For this, we need strong, solid membership and regular communication with you via snail mail, email and the TNRTA website. So, please, stay in touch and stay involved with TNRTA and Truro. Go to our website once in a while to catch up on news and information about the matters discussed here, and more. And feel free to reach us anytime at [tnrta@tnrta.org](mailto:tnrta@tnrta.org).

Best Regards,  
Regan McCarthy

# Town News

## **Kline Property/Hopper Landscape:**

The proposed development of the Kline Property has been accepted for review by the Cape Cod Commission. On November 29<sup>th</sup>, the CCC considered and declined to suspend the "DRI" (Development of Regional Impact) review in light of some negotiated terms offered by the Klines' on their site plan. TNRTA asked the CCC to continue the DRI process to ensure fairness, transparency, openness and full public participation in the process, regardless of the outcome.

A new group, **Friends of the Hopper Landscape**, requested more time to obtain professional consultation on environmental impact, to review the terms offered by the Klines' and to hear from other bodies whose work will be affected by the DRI, including the Massachusetts and Truro Historical Societies., among others. For the many members who have expressed an interest in this project, you can contact this organization (and send contributions to): Friends of the Hopper Landscape, PO Box 1087, Truro, MA 02666, or go to [www.hopperlandscape.org](http://www.hopperlandscape.org) for information and contacts.

## **DiGiovanni / Truro Adventures:**

The fundamental question regarding this property is whether their activities constitute commercial activity. Many other properties with large or multiple structures also rent their facilities for events such as weddings and family reunions. These rentals are not considered to be commercial activity according to Town regulations. For neighbors of the DiGiovanni's the issue seems to be one of frequency and scale. David Clive, representing neighbors affected

by this activity, writes: *"Residents of the Corn Hill-High Ridge-Great Hollow Road area are deeply concerned about an enterprise called Truro Adventures offering high-end rentals of several houses on Carlin's Way off Old Colony Way. Rental fees include the use of a mini-sports complex on the premises, as well as access to a private beach and water sports facilities. Truro Adventures' website advertises their property for social functions and this is what concerns neighbors most. During the Spring and Summer of 2007 six functions held on the premises disturbed area residents with amplified music lasting well into the night and brought high volume vehicular and pedestrian traffic flow to the small local roads. Affected residents are considering pursuing their own legal action. Concerned neighbors should contact: David Clive at [David.Clive@umassmed.edu](mailto:David.Clive@umassmed.edu) or David Hoffman at [dhoffman@BostonLawCollaborative.com](mailto:dhoffman@BostonLawCollaborative.com)"*

The Truro Selectmen have offered to facilitate a meeting of Steve DiGiovanni and affected neighbors. We encourage the parties to meet as soon as viable and appreciate the Selectmen's offer. Additionally, the Selectmen are considering development of a "special events" regulation that would clarify the status of such operations and define "commercial".

## **Energy Forum held on Nov. 3, '07**

This event was one of several taking place throughout the lower Cape to help educate the public about what energy alternatives are available now on Cape. For more information contact Sheila Lyons at Step It Up at [www.stepitup2007.org](http://www.stepitup2007.org) or call 508-349-7872.

## Truro's 300<sup>th</sup> Anniversary

The Town of Truro will be 300 years old in July 2009! The Tercentennial Planning Committee is looking for input from every segment of our community: individuals, boards, committees, civic and community groups, clubs, commercial ventures and businesses. No thought is too big or too small to make this the best celebration. To become involved please contact [peters.jane@comcast.net](mailto:peters.jane@comcast.net) or call 508-487-3520.

## **National Seashore New Buses**

The Cape Cod National Seashore will upgrade its shuttle buses by 2009. The park will spend \$1.85 million for five bio-diesel mini-buses for summer service between Provincetown, North Truro and the National Seashore.

**The FLEX Bus System**, and all other regional transit systems in MA, has hit a funding snag in the 2008 Mass. State Budget: RTAs were under-funded. Legislation is in development to create a supplemental budget override to cover 2008 operations, and to establish a "forward funding" mechanism for 2009 and beyond. Buses should be operating this summer season.

## **Recognizing Truro Washashores**

TNRTA is considering the development and sponsorship of a special exhibit for Truro's Tercentennial Celebration of the contributions of Truro Washashores – to Truro and to the world – in the arts, business, government, or any other area. We'd like to get suggestions from TNRTA members of good candidates for consideration, and would appreciate knowing of available archival materials regarding the lesser-known folk(s) you propose.

If you want to make a suggestion, please send an email to [tnrta@tnrta.org](mailto:tnrta@tnrta.org) with the subject line: **Truro Washashores**. Tell us who you think should be considered, when they made the contribution(s) you believe are significant, when they lived in Truro (if you know this), and how we might find out more about this person's life and work and their time in Truro. Based on responses, we may proceed with the project for The Truro Tercentennial.

## TNRTA Supports Affordable Housing

The Truro Housing Authority and Highland Affordable Housing, Inc., held a town-wide discussion on July 16, 2007, about Truro's lack of affordable homes and about steps needed to make affordable housing a community reality. TNRTA provided financial support for this Forum and was part of a roundtable discussion on this important issue. Our view and goal is that Truro is and should remain a diverse and affordable community. The Fall 2007 Report of the Truro Housing Authority and Highland Affordable Housing, Inc. is attached.

# Homeowners' Insurance: a Critical Issue to Members

On homeowners' insurance, TNRTA is working to understand the issues, to educate members and where appropriate, to reach decision makers in the insurance industry and/or legislators to help Truro residents obtain adequate homeowners insurance at fair rates for the coverage we need. Rep. Sarah Peake and Sen. Tom O'Leary have been especially strong advocates on this and other matters of importance to the Outer Cape and TNRTA members. We want to give you some info that may help you to understand what's involved, what TNRTA is doing, and what you can do on your own.

## Forecasting Reliability

It has become clear that insurance companies fear substantial losses from "imminent" hurricanes, and currently rely on popular (but conflicting) forecasting models to establish their risk and our rates. Key to getting reasonable rates is establishing good models of hurricane probabilities in Massachusetts. That appears to be no simple matter.

First, the two forecasting models which Massachusetts uses are different, but whether either or both are correct remains uncertain. Second, the two companies upon which Massachusetts relies, AIR (Applied Insurance Research) and RSM (Risk Management Solutions), will not release their data or models for fear that this could hurt them competitively.

TNRTA has advocated for Massachusetts to establish and/or require forecasting models for Massachusetts that are more transparent and that reflect actual experience in Massachusetts and New England.

## The Massachusetts Catastrophic Wind Event Fund (CAT Fund)

We have already informed TNRTA members of Senator O'Leary's proposed legislation regarding catastrophic wind events (such as hurricanes). You can find a one-page summary of this legislation as well as the full Act on TNRTA's website. Note the comment that "in essence, the CAT Fund would act as a state-backed form of reinsurance....which would not have to produce a profit for shareholders." The bill is still pending, and TNRTA continues to encourage the Cape delegation to support this legislation.

**Commission on Homeowners Insurance** issued a report on November 30<sup>th</sup> which called for a better definition of "coastal" in the FAIR Plan; supports the passage of (MA) Senate Bill 624 (CAT Fund legislation, above) and related Federal legislation (HR3355); and calls on the State to establish new and Mass.-specific forecasting models. TNRTA has already encouraged State legislators to ensure that such models are public (non-commercial) property, open to transparent technical, legal and scientific review.

## Determining Proper and Sufficient Coverage

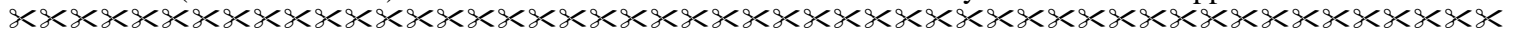
Many of our members have asked questions about how to determine whether their coverage is adequate. We want to let you know about the existence of numerous on-line services which may give you some basis for having a useful discussion with your carrier about what is best for you. Please note, TNRTA does not endorse any service or have any relationship with such services. It may be useful for you to become familiar with the terms and meaning of "Guaranteed Replacement Cost" and "Actual Cash Value" (which is a depreciated amount)

Here are a few links to start you on your review. The sites vary in the degree to which they require detail, charge a fee, etc. The more detail you can provide, the more accurate your estimate of needed coverage will be. Of course, a better but more time consuming approach would be to locate a professional construction appraiser who has the proper credentials and experience to determine if your home is properly insured. But lacking that, these websites may be useful references for you to consider:

- AccuCoverage:** [www.accucoverage.com](http://www.accucoverage.com)
- Building-Cost:** [www.building-cost.net](http://www.building-cost.net)
- Absa:** [www.absa.co.za](http://www.absa.co.za) (click "calculate" on the top navigation menu); also offers a variety of other cost calculators.

## Please Contribute Your Experience and Skills! Join and Become an Active Member of TNRTA

RENEW your membership today or become a NEW MEMBER. Send a completed membership form (enclosed below) with dues to TNRTA. Dues are \$35 annually. Contributions appreciated.



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City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone \_\_\_\_\_ E-Mail \_\_\_\_\_

Truro PO Box \_\_\_\_\_ Zip Code \_\_\_\_\_ Truro phone \_\_\_\_\_

Dues Enclosed: \_\_\_\_\_ \$35 per household Additional contribution: \$ \_\_\_\_\_

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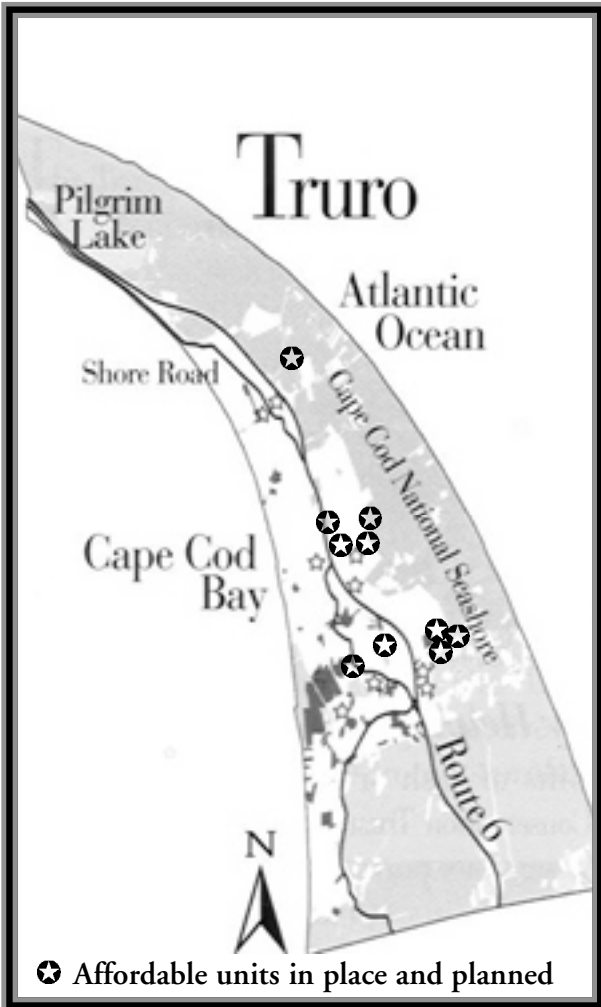
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# *truroaffordable*

Report of the Truro Housing Authority  
and Highland Affordable Housing, Inc.

Fall 2007



## *Highlights of the Year to Date*

- Truro's Affordable Housing Plan was approved by the Commonwealth's Department of Housing and Community Development. Go to [www.truro-ma.gov](http://www.truro-ma.gov) and read where we are and where we're going.
- Town Meeting passed with near unanimity the Planning Board's innovative Affordable Accessory apartment by-law, a crucial step in housing-friendly zoning revision.
- Truro's 10th affordable unit was lowered on its foundation and will be ready for occupancy by time you read this. See Page 2 for more detail on that house and other projects in the works.
- The town's first Housing Forum, the venue graciously donated by Bob Montano, was a rousing success. Turn to Page 3 to be filled in on the discussion.
- The Truro Non-Resident Taxpayers Association announced that it is providing the Housing Authority with pro bono architectural advice.



*Paul Ruschinkas, Affordable Housing Specialist, Cape Cod Commission; Florence Seldin, Chair, Chatham Community Preservation Committee; Representative Sarah Peake, 4th Barnstable District, Commonwealth of Massachusetts, House of Representatives; and Ted Malone, President, Community Housing Resource, Inc., discuss housing solutions at Truro's first Housing Forum, June 16, 2007.*

**“Whenever we say ‘affordable housing’ people get a certain picture in their mind. It’s not someone with whom you can’t identify. It’s a hard-working family, people who are critical to our community.”**

*– Dorothy Savarese, Truro Housing Forum, June 2007*

**Snow’s Road:** When Josh Morris and Amanda Watts bought their home from the Housing Authority through a bidding process for \$115,000 (to which they added \$66,000 in needed work), Truro added a 10th unit to its affordable inventory. The home for the young Watts-Morris family provides more than one important model for community. Town meeting voted land to the Housing Authority. The house was donated to the town. And Morris and Watts are good neighbors. He is a landscaper who also runs a charter fishing boat; she is a home-health aide.



“I never thought I could live in my own town.”  
*– Josh Morris, as his family’s house was set on its foundation, January 2007*

**Sally’s Way:** In a town like Truro, where even a good job doesn’t often bring in enough to qualify for a mortgage on the median house (see the tables on the back page), affordable rentals are as important as ownership homes – if not more important right now. The town is in the process of having 14 units of affordable rental housing built by a private local developer on town land near the library. Construction was scheduled to begin in Fall 2005, pending an appeal by an abutter. That appeal was heard this summer; a ruling is expected soon.

**Shore Road:** Town meeting this spring approved \$365,000 in Community Preservation funds for a two-unit affordable rental duplex at the site of the Old Firehouse on Shore Road in North Truro. The Housing Authority will be issuing a Request for Proposals to design, build and manage the duplex. The original two-story structure embodied no little Cape history: built around 1870 in Provincetown, it was moved to North Truro around 1904 as Village Hall, and converted around 1930 to a fire house. It was closed in 1995. The new building will recall the flavor of the original structure in its architectural detail.

**First Discovery:** Truro’s population is older than that of the Cape as a whole, and the percentage of seniors is increasing as more and more people between the ages of 20 and 34 move away. Highland Affordable Housing is submitting a proposal to the Housing Authority to create a duplex on the First Discovery lot that will include a senior affordable rental apartment.

**“You can’t buy a building lot in Truro today for under \$300,000.”**

*– Caroline Herron, Truro Housing Forum, June 2007*

✂ —————  
*The Truro Housing Authority, a governmental unit, and Highland Affordable Housing Inc., a private not-for-profit organization, partner to make more housing affordable in Truro. Your donations are tax-deductible to the extent allowed by law.*

Please get in touch with me about a gift of land     Please get in touch with me about a gift of securities  
 Enclosed is my contribution of \$ \_\_\_\_\_ to  The Truro Housing Authority     Highland Affordable Housing

Name \_\_\_\_\_ Truro Address \_\_\_\_\_

Home Address (if different) \_\_\_\_\_

Phone(s) \_\_\_\_\_ E-mail \_\_\_\_\_

*Mail to: Housing, P. O. Box 2030, Truro MA 02666*

**“We cannot stop the future, but working together  
we can shape it as best we can.”**

*– Curtis Hartman, Truro Housing Forum, June 2007*

It was the spirit of Truro’s new Comprehensive Plan that Curtis Hartman, one of Truro’s five selectmen, was summarizing for the more than 55 people from our town and beyond who gave up the sunny morning of June 16 to attend the first Truro Housing Forum. But Hartman’s remarks captured the message of the other speakers and the tone of the meeting, moderated by Susan Kadar, chair of the Truro Housing Authority, at Montano’s Restaurant in North Truro. Regan McCarthy, the head of the Truro Non-Resident Taxpayers Association put it this way: “We want to insure that Truro’s history is its future.”

And what is that history? As more than one participant noted, it’s one of writers and plumbers and painters living close by each other, of multigenerational families working and vacationing here, and of economic struggle. A constant theme of the Forum was the crucial importance of preserving the hybrid and diverse character of the community of Truro, under assault from what Dorothy Saverese, president and CEO of Cape Cod Five Savings Bank, characterized in her keynote address as “a bit of a perfect storm” in housing – “the price escalation on Cape Cod catalyzed by hunger for retirement and second homes combined with limited job opportunities.”

In Truro, with more than 70 percent of its area in the National Seashore Park, more than 60 percent of its housing stock occupied by seasonal or occasional residents, and building lots alone going for more than \$300,000, the storm is particularly severe. Here’s the forecast of Kyle Takakjian, a Truro police sergeant and member of the board of Highland Affordable Housing: Since he and many of his colleagues in municipal services are around 45 years old, there’ll be a “mass exodus 8 to 12 years out.” “The looming problem” is mirrored in the trade workforce, he added: “Sons and daughters are not coming up in family businesses.”

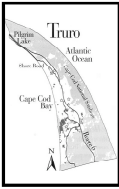
So what to do? As Elizabeth Bridgewater, the executive director of the Lower Cape Cod Community Development Corporation, a nonprofit that works to develop and support both jobs and housing, said in her opening remarks, “One-size-fits-all doesn’t work for us” on the Outer Cape. Like Saverese and the four members of the wrap-up panel exploring housing solutions – Paul Ruschinkas of the Cape Cod Commission; Florence Seldin, chair, Chatham Community Preservation Committee; Sarah Peake, the 4th Barnstable District’s Representative in the state House of Representatives; and Ted Malone, president of the private-sector Community Housing Resource, Inc. – Bridgewater emphasized the importance of “looking across town boundaries.”



*Participants in Truro’s first Housing  
Forum, June 16, 2007.*

There was also general agreement that the regional approach – the subject of a future Forum – need be supplemented by a hard look at local zoning, especially seasonal condos, and by finding wiggle-room in state and federal housing support programs, particularly the 80-percent-of-area-median-income ceiling and the 5-unit floor for subsidies to individuals and affordable projects.

For a copy of the Forum’s informational handouts, e-mail us at [truroaffordable@peoplepc.com](mailto:truroaffordable@peoplepc.com). You can find the town’s Comprehensive Plan and its state-approved Affordable Housing Plan at [www.truro-ma.gov](http://www.truro-ma.gov).



Truro Housing Authority/  
 Highland Affordable Housing, Inc.  
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*We gratefully acknowledge Community  
 Preservation Act and Truro Treasures  
 funds, which made this mailing possible.*



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### STATS OF LIFE ON CAPE COD TODAY

#### Wages and the Cost of Housing in Barnstable County

A Sampler from the findings of the 2006 Workforce Housing Summit Executive Meeting

Job Description	Salary	Maximum Affordable Rent plus Utilities	Maximum Affordable Home Ownership
CNA/Nurse Assistant	\$25,597	\$640	\$73,664
Teacher	\$43,262	\$1,082	\$124,500
Police Officer	\$47,516	\$1,188	\$136,760
Carpenter	\$35,677	\$892	\$102,673
Store Sales Clerk	\$24,299	\$607	\$69,934

Median Apartment Prices (2-3 Bedrooms): \$1,000-1,300

Median 3-Bedroom Home Price: \$349,900

### CALCULATING TRURO'S AFFORDABILITY GAP

Source: Truro Affordable Housing Plan, February 2007

Median Income Average 3-4 Member Household	Median Home Price	Average Household Borrowing Power	The Difference is The Gap
\$59,632	\$669,000	\$225,000	\$444,000

Truro Housing Authority  
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