



TRURO
NON-RESIDENT
TAXPAYERS'
ASSOCIATION

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

NEWSLETTER

June 2007

LETTER FROM TNRTA'S PRESIDENT

Dear Neighbors,

I write this letter to you on a spectacular early June day in Truro -- a harbinger of the delicious summers we all love in this town. It has been a very busy year for TNRTA and first year for me as President of TNRTA.

First and foremost, we remain an advocate for non-resident taxpayers by staying on top of the issues, decisions and actions that affect us whether taken by Truro or neighboring towns, the Commonwealth, or the CCNS. This year, these included development and planning issues concerning affordable housing and the industrial development in North Truro, health issues such as water quality and septic systems, and legislative issues such as homeowners insurance, catastrophic event protection, and rental taxes. We also form alliances with other organizations in the region such as Citizens for Insurance Reform which is active in urging statewide reform of homeowners insurance within Massachusetts, but especially for homeowners on Cape Cod.

We continue to be advocates for all residents of Truro, knowing that many if not most of the issues that affect non-resident taxpayers also affect year-round residents in much the same ways. This year, this included being involved in use of open space in Truro, planning for regional water use, zoning regulations, and the development of accessory dwelling units town-wide.

We also contribute to the well being of Truro through our support of community projects and through cooperation with other local organizations. This year, we provided support to the Truro Elementary School, Truro Library, Cobb Library Restoration Project, Truro Housing

Authority, Affordable Housing Forum, and the Truro Conservation Trust. We also collaborated with The Truro Housing Authority and the Truro Neighborhood Association to inform members of community news and events. Our aim in giving this support is to promote good relationships between residents and non-resident taxpayers within the community, to support worthy causes in Town, and preserve the beauty, character and quality of life in the Truro we love.

We have been well received this year, by Selectmen, Town officials, and citizens of the Town. I believe we have increasingly become part of the fabric of community life in Truro and have earned a modicum of respect for our firm yet fair positions and our generous attitude towards our neighbors and colleagues.

We need to keep TNRTA vital through solid membership, regular communication with you via mail, email and the TNRTA website, and effective attention to life in Truro. So, please, stay in touch and stay involved with TNRTA and Truro. You can reach me anytime at tnrta@tnrta.org. Hope to see you at the Annual Meeting on July 7th. In the meanwhile, have a great summer.

Best Regards,

Regan McCarthy
President

visit us: www.tnrta.org
contact us: info@tnrta.org

ANNUAL TNRTA MEMBERSHIP MEETING

July 7, 2007, Saturday, 10:00 AM

Truro Public Library

Guest Speakers:

Sarah Peake, State Rep., *Legislation Affecting Homeowners*

Fred Gaechter, Chairman, Board of Selectmen, *State of the Town*

HOMEOWNERS' INSURANCE: A CRITICAL ISSUE TO MEMBERS

Homeowners' insurance has become a pressing issue for us and is a major issue we have in common with year-round residents. Three main pressures have brought this to the fore now: substantial annual increases in individual homeowner insurance costs on the Cape since 2003; a sharp reduction in the number of carriers who will provide homeowners insurance coverage on the Cape; and the growth -- and now, dominance -- of the unregulated "re-insurance" industry that spreads regional insurance losses (such as Katrina damages) over a national base of insurance subscribers.

Members who responded to the TNRTA survey on homeowners' insurance in April provided a snapshot of how these forces have effected them: More than half are now covered by the FAIR Plan (a state-run program) and not a direct carrier; those who have gone on to FAIR have not gotten off it; while 18 insurance carriers insured TNRTA members in 2001, now, only 10 carriers offer coverage; on average, rates have risen 19+ % per year since 2003, with some members seeing a tripling of rates in the past three years. Yet fewer than 2 % of TNRTA members have ever filed a homeowners' insurance claim, and none as a result of hurricane or other storm damage.

Apparently, the experience of TNRTA members is echoed in the experience of homeowners all across the Cape. At a recent forum on homeowners'

insurance sponsored by the **Citizens for Insurance Reform**, held on May 5th, nearly 600 homeowners from Sandwich to Truro protested what they reported as unreasonable increases in rates that have not been "experience-driven", that is, based upon real claims made from within this region. Presenters at the conference included experts on Cape weather modeling, homeowners' insurance, and advocacy as well as local elected officials and representatives of the FAIR Insurance Plan, the Attorney General's Office and the Insurance Commissioner for the State of Massachusetts. The TNRTA representative at this meeting was the only non-resident taxpayer in the room.

TNRTA will continue to press this issue at every appropriate level. But to do this we need some help from members:

1. **Homeowners' insurance survey:** The survey to which so many members responded (thanks!) was a first and fast attempt to get information upon which to express our views to the Insurance Commissioner at the FAIR Plan Rate Hike Hearing on April 27th. We now understand we need to refine and develop a more user-friendly survey that will help us to understand the real insurance choices homeowners make (and face) so we can properly compare them given wide differences in coverage. **We will need as many members as possible to complete a revised**

survey so we have accurate and complete facts on Truro homeowners' insurance. Look for this revised survey after Labor Day. Your individual information will remain confidential, though we will report collective results.

2. Contact Your Elected Officials: *Oppose the Proposed Fair Plan Rate Hike and Urge Regulation of the Re-Insurance Industry.* Massachusetts residents should contact local representatives now about the pending vote on the FAIR Plan Rate Hike. We urge members to oppose the Fair Pan rate hike for four reasons:

- a. This rate hike is unjustified given the actual claims made in coastal areas of Massachusetts, which are minimal.
- b. The FAIR Plan currently has a surplus of \$80 million, and even in the unlikely event of a truly catastrophic storm, FAIR is not likely to be depleted anytime soon.
- c. The FAIR Plan represents a "floor" against which other carriers establish and adjust their rates. Increases in FAIR will certainly trigger increases among other carriers.

- d. Fair Plan increases represent a true hardship for homeowners -- both seasonal and year-round -- on the Cape who have no choice but the FAIR plan.

Members from all states should also consider contacting your federal and state representatives to urge them to *develop and support legislation to regulate the re-insurance industry.*

3. Join Insurance Reform Efforts: One group of local advocates has formed an effective and committed voice to fight increases and promote homeowners insurance reform in Massachusetts: *Citizens for Homeowners' Insurance Reform.* We urge individual members from **all states** to stay informed and involved by visiting their website (and ours) regularly. No membership fee is required. For more information, contact:

Citizens for Homeowners' Insurance Reform

21 Smith Street

Eastham, MA 02642

Phone: 508-240-5231

Fax: 774-207-0114

Email: info@homeownersinsurancereform.org

<http://www.homeownersinsurancereform.org>

ANNUAL TOWN MEETING UPDATE

An eventful Annual Town Meeting was held on April 24, 2007, and many subjects which would affect Truro into the future were presented for vote. In addition to customary articles regarding funding Town operations, the Warrant included:

- Expenditures of Community Preservation Funds for historical, Housing Authority, affordable housing and recreational purposes;
- a new full time position for the Council on Aging; and
- the change in Zoning By-Laws to allow one affordable rental housing per buildable lot.

TNRTA was active in the discussions and supported this year's warrants. We offered some suggestions for refinements which were all considered and generally adopted. A few of TNRTA's recommendations were as follows:

Article 12 – Community Preservation Fund Articles: Massachusetts State Law requires each Town to set aside 3% of its annual town revenues into a Community Preservation Fund, which is matched by the State. For Truro, during the fiscal year of 2008, the amount will be approximately \$563,000. Massachusetts Law also requires that the fund restrict some funds as follows: 10% for Open Space, 10% for Affordable Housing, and 10% for Historic Preservation. In addition less than 5% can be utilized for administrative costs. The

TNRTA supported Articles on Affordable Housing, Historic Preservation and Accessory Dwelling Units adopted at the Annual Town Meeting in April

remainder (up to 70%) is allocated by the CPC and can include payment of Land Bank debt for that year. Some of the CPF monies are to be utilized as follows:

Article 12, Section 1: Affordable Housing – The Warrant requested \$365,000 for the creation of Two Affordable Housing Units in Pond Village. This property was established by Town vote in 2001 as a set aside property for this purpose. *TNRTA supported this article and recommended that the Town delineate oversight responsibilities and allocate monies for future maintenance and repair.*

Article 12, Section 2: Historic Preservation – The Warrant called for the allocation of \$50,000 of Community Preservation Funds to preserve and restore the barn at Castle Hill Arts Center as a functional and historical structure. *TNRTA supported this use of the funds and encourages additional applications of this type to preserve historical structures in Truro. TNRTA also requested that the Town view this and any other similar grants for other historical structures as an equity investment in the structure, and recommended that the Town participate in the recovery of some minimal portion of the increased value if such a structure were to be sold at some time in the future. For example, a simple recovery formula for return on investment could be required as a condition of the grant (say 1% of the assessed value at the time of sale or 50% of the original grant value, whichever is less). This could be collected at sale or forgiven, if the Town decided to do so. Town representatives agreed to take this suggestion under advisement for future grant requests.*

Articles 19 through 22: Accessory Dwelling Units – The purpose of these Articles is to promote the development of affordable rental housing in Truro by allowing one Affordable Accessory Dwelling Unit per buildable lot in any district by Special Permit from the Planning Board. *TNRTA believes that the Accessory Dwelling Unit initiative could serve as a means to provide affordable housing in Truro, and also recommended some administrative and budgetary rules be clarified so that the program would not become unwieldy nor allow abuse of the process.*

ADDITIONAL TOWN NEWS

➤ **Election Results/Board of Selectmen**

TNRTA congratulates both **Fred Gaechter** and **Gary Palmer** on their re-election to the Board of Selectmen. Mr. Gaechter will remain as Chairman of the Board. We thank these gentlemen for their tireless efforts for the benefit of all the residents of Truro. In addition, TNRTA would like to thank the Board of Selectmen for their sustained efforts to keep open communication between our Boards and to inform non-resident taxpayers about key issues.

➤ **Board of Health/Septic System Setbacks**

In April, The Board of Health reversed its February revisions to the distance requirements for the setback of septic systems from wells, restoring the required setbacks to **100 feet for non-wetlands** and **150 feet for wetland areas**. The stricter February 2007 revisions raised many questions and comments from local residents, TNRTA and realtors. While TNRTA felt that the 2006 setback requirements were adequate, we also supported

the stricter February setbacks for environmental reasons. However, we expressed concern that the more restrictive setbacks approved in February were not based on adequate data about Truro homeowners' water quality and/or setback effects on water safety. TNRTA thus encouraged the Board of Health to establish a free water testing program as an incentive for all homeowners to voluntarily test their water and as a means to collect water sample data on a consistent basis to establish a baseline on water quality under current and future septic setbacks that would ensure the health of Truro residents and our environment.

➤ **Community Center Project News**

The Town of Truro opened new bids for the Community Center Project on March 22, 2007. The low bid was submitted by A.P. Whittaker for \$2,669,000. At the time of printing it appeared the Town would accept this bid, despite its low contingency fund of only \$100,000.

➤ **Truro Tradesman's Park Project**

The Tradesman Park Project is under construction and may include up to four (4) buildings totaling 36,000 square feet on a 3.75-acre site (previously the Pilgrim Springs Motel site). The proposed use is for 35 rental shop spaces for local tradesmen's businesses. The Truro Planning Board also recently approved a 35-foot high radio transmitter tower to be constructed at the southwest corner of the Tradesman's Park. A new radio station currently operating out of Provincetown is to use space at this facility as well.

TNRTA was active during the original permitting of the Park and conducted an independent review that was presented to the Truro Planning Board in November of 2006. TNRTA recognized that the Tradesman's Park has been a component of the Town's Local Comprehensive Plan and that the facility would help many local small businesses in Town. For this reason TNRTA recommended numerous improvements to the site plan to mitigate potentially adverse effects of this facility. Recommendations included upgrading the appearance of the buildings, redesign of lighting to minimize effects on abutters, additional landscape upgrades and buffers especially for abutting residential areas, and most importantly, the development and implementation of a hazardous materials plan to protect the water supply and users of the facility. The Planning Board took these suggestions under consideration prior to approval of the Park.

➤ **Open Space and Recreation Plan**

The Open Space Committee and the Town of Truro have hired a consultant, Mapworks, to assist with the update of the Open Space and Recreation Plan. TNRTA has and will continue to participate in meetings to gather input on the Plan.

➤ **Snow's Field Development**

As part of the work of the Town Recreation Department as well as the Open Space Committee, plans have been developed to re-develop the old Snow's Field, near Bridge Road and Gospel Path. Residents of the Gospel Path area feel the proposed plan calls for over-development of the area, and the original plan proposed by the Town is being re-developed as a result. The new site is planned to hold a regulation-size soccer field, a baseball diamond and a measured walking/jogging path surrounding the field. TNRTA has encouraged Town officials and local residents to be open to each others' views and to discuss aims and impact frankly, as they seem to the TNRTA Board to have merit. So far, discussions seem to be moving along well.

➤ **Conservation Trust Birthday Party**

The Truro Conservation Trust is celebrating its 25th Birthday on August 17, 2007 at Castle Hill, from 6 to 8 PM. **Music, food -- and cake -- are free.** TCT will announce its *Stewardship Fund* to help TCT maintain its protected properties in Truro. TNRTA encourages you to join the party and to support the Stewardship Fund.

BECOME INVOLVED & VOTE

TNRTA encourages its members to become involved in the Town by becoming a participant on Town Boards, Committees and Commissions. These positions are open to all town residents, voting and non-voting alike. TNRTA also encourages its members to have an adult member of the household register to vote in Truro in order to express their opinions on issues which affect their community, their rights and their taxes. Many votes are decided by very slim margins, sometimes as little as one vote. For information on changing your voter registration, go to our website www.TNRTA.org and click on Town Hall to read articles on **voting in Truro**. Mail in registration forms are available from the Massachusetts Secretary of State, Election Division, One Ashburton Place, Room 1705, Boston, MA or by calling (800) 462-VOTE.

TNRTA'S SUPPORT FOR COMMUNITY PROJECTS IN FY 2007

➤ **Truro Housing Forum** **June 16, 2007**

The **Truro Housing Authority** and **Highland Affordable Housing, Inc.**, will launch a town-wide discussion about Truro's lack of affordable homes in order to identify steps needed to make affordable housing a community reality. Speakers will present information on economic conditions, housing needs, and ways other Towns and organizations have created homes for working families and seniors. TNRTA has provided financial support for this Forum and will be a part of a roundtable discussion on this important issue. For information call (508) 349-7004 x 10 or email truohousingforum@truro-ma.gov.



➤ **Cobb Library Restoration**

The re-development and restoration of the **Cobb Library in Truro Center** has begun!

The newly restored and updated Cobb Library will house a facility to store and make available the considerable wealth of unique historical documents held by and about Truro. The **Truro Historical Society** is responsible for overseeing the Cobb Library Project, while the **Town of Truro** is assisting significantly in meeting the bulk of re-development costs

for infrastructure and handicapped access. The Truro Historical Society holds documents that go back to the earliest days of Truro, and in some cases, of the United States. These documents are irreplaceable, and trace the history of the community and the early years of the country. The availability of the Cobb Library building created a remarkable opportunity to develop a site specifically designed to protect, preserve and make available to researchers and the general public these treasured documents. Next time you are the Post Office, walk across the street to see how the renovations are proceeding.

➤ **Truro Conservation Trust: Protective Covenants**

TNRTA recently supported the **Truro Conservation Trust** in its effort to raise the \$10,000 needed to protect all the property owned by the Trust in perpetuity. The TCT, with the assistance of the **Compact of Cape Cod Conservation Trusts**, developed an umbrella conservation restriction to be held, monitored and enforced by the Compact on all TCT-owned properties to make it almost impossible for the sale of TCT's current 257 acres of land and future TCT acquisitions. Massachusetts Law allows Conservation Trusts to sell properties that they own if it is deemed in the best interest of the Trust. TNRTA's substantial assistance helped the TCT close this loophole and thereby preserve its properties in perpetuity.

➤ **Truro Elementary School Sign**

The new school sign on Route 6 will be up this summer heralding the **Pamet Pumas** and announcing the school's location proudly and safely. TNRTA joined other community groups in contributing to a sign that is easy to read, allows for the attachment of announcements for events at the School, and boasts the Town (and school) mascot, to boot.

On behalf of TNRTA, Board Member Mark Hammer, President of **Hammer Architects** (Boston) will provide pro bono architectural advice to the Truro Housing Authority on the two Affordable Housing Units in Pond Village recently approved by Town voters in April 2007.



Regan McCarthy, President
Richard Hersh, Vice President
Anthony Garrett, Past President
Frank Korahais, Secretary
Peter Weiler, Treasurer

Neil Moynihan
Andrew Smith
Dan Smith
Peter Sullivan

PLEASE CONTRIBUTE YOUR EXPERIENCE AND SKILLS!

JOIN AND BECOME AN ACTIVE MEMBER OF TNRTA

If you have not renewed already, please

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.



Name(s) _____

Permanent Address

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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