

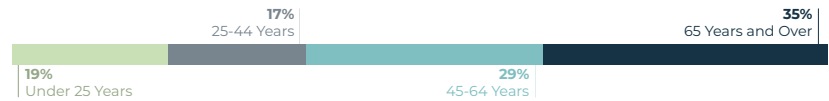
Housing Profile: Harwich

Key Demographic and Economic Information

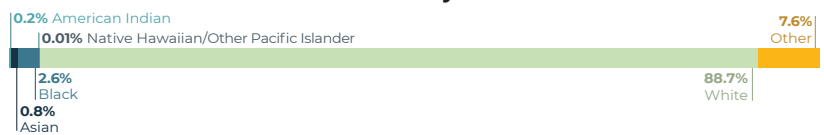
POPULATION	HOUSEHOLDS	HOUSEHOLD SIZE	HOUSING UNITS	MEDIAN HOME SALES PRICE (2022)	MEDIAN HOUSEHOLD INCOME (2021)	RESIDENTIAL PROPERTY TAX RATE
13,440	5,733	2.29	10,485	\$675,000	\$79,641	\$6.64 (FY23)

The Town of Harwich has an estimated year-round population of over 13,000 residents. It is bordered by Brewster on the north, Nantucket Sound on the south, Dennis on the west, and Chatham on the east. Almost 42% of homes in the town are seasonal, which is higher than the region as a whole (36%). There are seven villages in the Town of Harwich. The Town of Harwich includes one Community Activity Center fully within its boundaries: Harwich Port. A portion of the Dennis Port Community Activity Center also lies within Harwich.

Harwich by Age



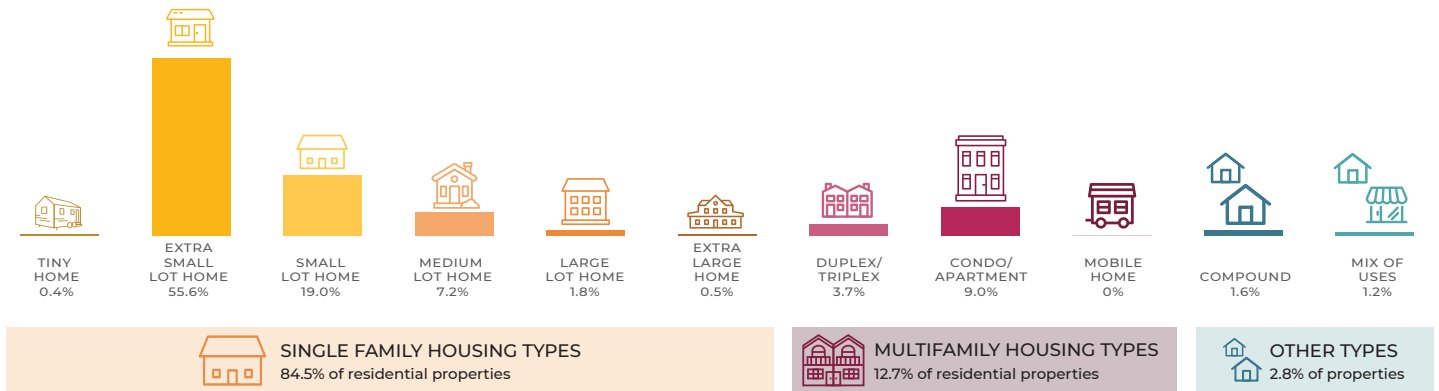
Harwich by Race



(2020 Decennial Census; American Community Survey (ACS) 2021 5-year Estimates; Cape Cod and Islands Association of Realtors; Massachusetts Department of Revenue)

Current Housing Stock

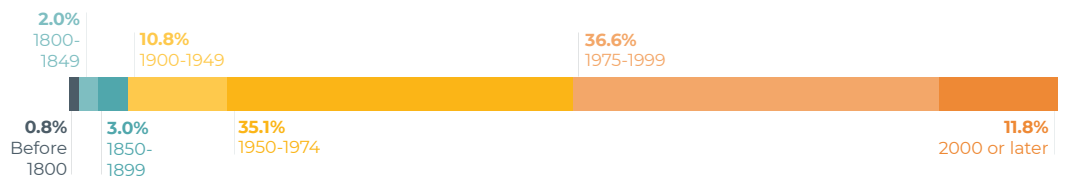
The Cape Cod Commission conducted a housing typology study using local assessors' data and state class property codes. The graph below shows the distribution of various types of residences using this data, which differs slightly from American Community Survey counts. In Harwich, about 85% of residential properties are single-family homes; nearly 13% are multifamily properties. The remaining 3% are other types of properties. Other properties may be a single home or may be multifamily homes such as compounds, which may include multiple houses on one parcel occupied by different households or a single family home with a guest house. Mix of uses are properties that have at least one residence on them but also have some sort of other use such as agricultural or commercial. For more information on the housing typology and categories visit: cccom.link/ht



Housing Stock by Year Built

Like the region, the vast majority of housing units in the town were built between 1950 and 1999. About 12% have been built since 2000.

(Assessors' data and CCC housing typology analysis)



Owners and Renters

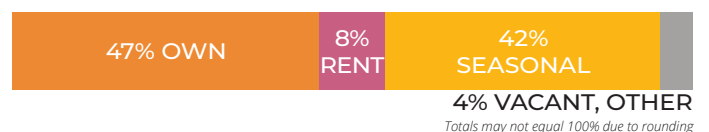
There are an estimated 10,485 year-round occupied housing units in Harwich; of these, 86% are owner-occupied and 14% are renter-occupied.

(ACS 2021 5-year Estimates)



Seasonality

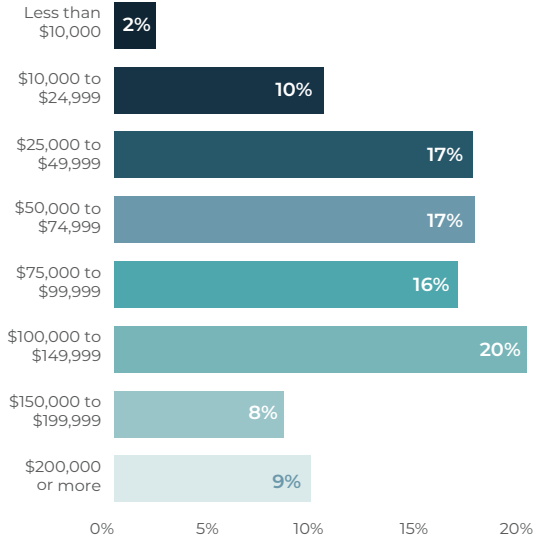
Over 40% of Harwich's housing units are used for seasonal, recreational, or occasional use. (ACS 2021 5-year Estimates)



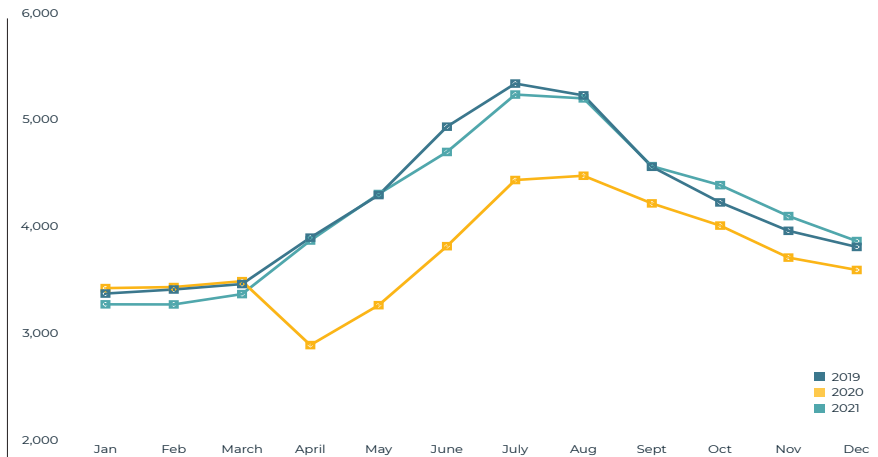
Wages, Employment, and Housing Affordability

Households per Income Bracket

(ACS 2021 5-year Estimates)



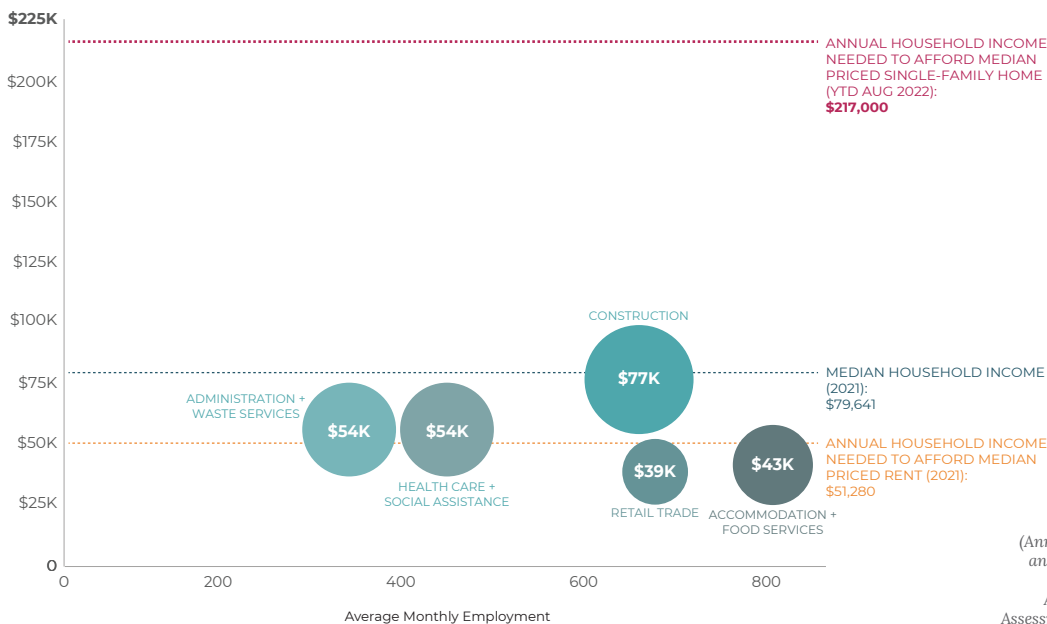
Employment by Month



Like much of the region, employment in Harwich is highly seasonal. In 2019, employment peaked in July at 58% more than the low in January. Due to the pandemic, 2020 patterns were significantly different, but in 2021 started to return to pre-pandemic levels and trends.

(MA Labor Market Information, ES-202 data)

Housing Affordability



In 2021 the median price for a home for sale in Harwich was \$580,000. In 2022, prices increased to a median home sales price of \$675,000, a 16% increase.

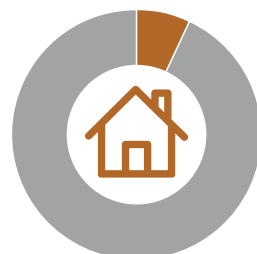
Average wages in the town's largest industries by employment fall well below what is needed to affordably purchase a home at median sales prices (affordably purchase means a household spends 30% or less on housing costs). While the median gross rent, according to the American Community Survey, is more affordable, availability of year-round rental housing is very limited.

(Annual income refers to a household's earnings, while annual wage refers to an individual's earnings. Data: Cape Cod and Islands Association of Realtors; 2021 ACS 5-Yr Estimates; 2022 Cape Cod Housing Needs Assessment; MA Labor Market Information, ES-202 data)

Affordable Housing Units

The Massachusetts Subsidized Housing Inventory is used to measure a community's stock of low- or moderate-income housing for the purposes of M.G.L. Chapter 40B, the Comprehensive Permit Law, which encourages communities to have 10% of their housing stock be affordable for low- to moderate-income households. While housing developed under Chapter 40B is eligible for inclusion on the inventory, other types of housing also qualify to count toward a community's affordable housing stock.

SUBSIDIZED HOUSING INVENTORY UNITS

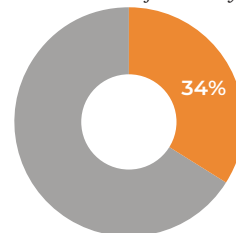


5.4% of housing units

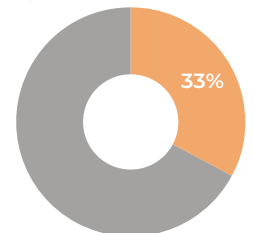
(Numbers are from DHCD as of February 14, 2023 and subject to change. These numbers do not yet reflect 2020 Census data as the necessary data are not yet available.)

Housing Cost Burdened

A household is considered cost burdened when housing costs exceed more than 30% of monthly income. (ACS 2021 5-year Estimates)



... of owner households in Harwich spend 30% or more of income on housing costs



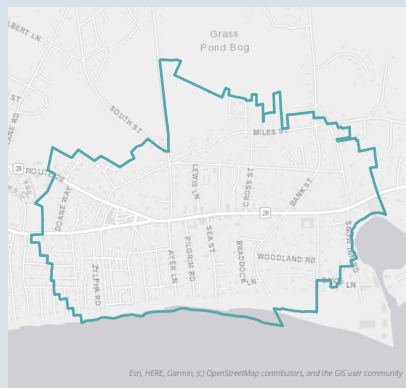
... of renter households in Harwich spend 30% or more of income on housing costs



Community Activity Centers

Community Activity Centers are areas with a concentration of business activity, community activity, and a compact built environment that may be suitable for additional housing and a mix of uses at a scale that fits in with the community's character. The vision for these areas is to accommodate these uses in a walkable, vibrant area, preserve historic buildings, and to provide diverse services, shopping, recreation, civic spaces, housing, and job opportunities, with adequate infrastructure and pedestrian amenities to support development. The Cape Cod Commission identified seventeen Community Activity Centers across the region. Harwich has one identified Community Activity Center in Harwich Port. A portion of the Dennis Port Community Activity Center is also within the Town of Harwich.

Harwich Port



COMMUNITY ACTIVITY CENTER AREA (ACRES)

330



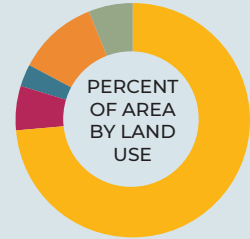
ESTIMATED HOUSING UNITS

789



ESTIMATED HOUSING UNITS (PER ACRE)

2.4



- Residential **73%**
- Commercial **6%**
- Tax Exempt **3%**
- Multiple Uses **11%**
- Recreation **6%**

The Harwich Port Community Activity Center is focused around Route 28 west of Wychmere Harbor and the commercial uses there. It is surrounded primarily by residential land, which comprises the majority of the Community Activity Center area in terms of land use.

Zoning



Accessory Dwelling Unit by Right

An accessory dwelling unit (ADU) is a secondary housing unit on a single-family residential lot. ADUs can include over-garage units, carriage houses, or in-house apartments, and may provide more affordable housing options.

ALLOWED



Multifamily Housing by Right

Multifamily zoning by right makes the ability to develop multifamily units in certain districts of a town easier, supporting an expanded and diversified housing stock.

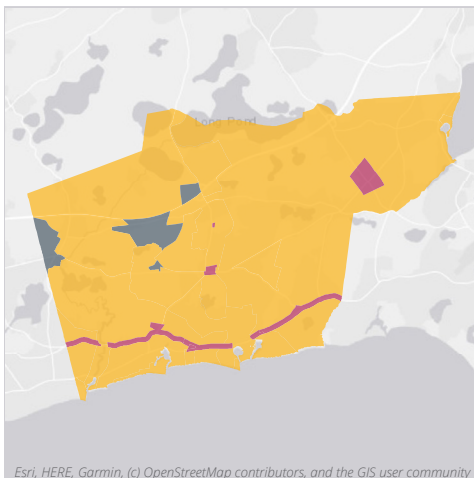
NOT ALLOWED



Inclusionary Zoning Policy

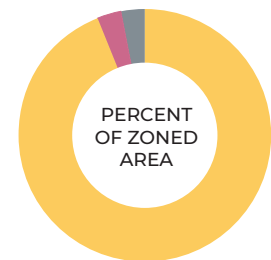
Inclusionary zoning requires developers to designate a percentage of the units in certain projects as available to lower to moderate income households.

NOT ADOPTED



Zoning Districts

As with most Cape towns, the vast majority of the town is zoned for residential uses, as can be seen in the map and the graph. These zoning categories are broad and do not capture the many nuances of the specific zoning regulations for each district, nor do they include overlay districts, but help to provide a summary of the distribution of land available for certain types of uses throughout town.



- Residential **94%**
- Commercial **3%**
- Industrial **3%**