Provincetown Housing Needs Assessment

September 20, 2024

UMassAmherst | Donahue Institute
Economic and
Public Policy Research

Provincetown Housing Needs Assessment

Prepared by the UMass Donahue Institute's
Economic & Public Policy Research Group

Project Leader
Kerry Spitzer, Senior Research Manager

Project Staff
Annie Alexander, Research Analyst II
Carrie Bernstein, Research Manager
Michael McNally, Senior Research Analyst

Research Assistants
Aisling Donoghue
Allison Lucas
Maxwell Williams

Unit Director
Mark Melnik, Director of Economic
& Public Policy Research

Established in 1971, the UMass Donahue Institute is a public service, research, and economic development arm of the University of Massachusetts. Our mission is to advance equity and social justice, foster healthy communities, and support inclusive economies that alleviate poverty and promote opportunity. In collaboration with partner organizations and clients, we carry out our mission through research, education and training, capacity building, and direct services to strengthen our collective impact. We serve clients in the public, non-profit, and private sectors in the Commonwealth and throughout the nation and the world. For more information, www.donahue.umass.edu.

The Institute's Economic & Public Policy Research (EPPR) group provides clients in Massachusetts, New England, and beyond with impartial analyses on economic and other policy matters. EPPR is at the front lines of action-oriented public policy research examining the social determinants of health and work, as well as broad issues of inequality, equity, community vitality, economic opportunity, and upward mobility. Featuring mixed methods research approaches including economic modeling, population projections, geospatial analysis, surveys, interviews, focus groups, and secondary data analysis, EPPR helps clients make informed decisions about strategic policy, planning, and investment priorities. Since 2003, EPPR has been the officially designated State Data Center for Massachusetts and serves as the state's liaison to the Population Division of the U.S. Census Bureau. Additionally, EPPR produces *MassBenchmarks*, an economic journal that presents timely information on the performance and strategic direction of the Massachusetts economy.

UMassAmherst | Donahue Institute
Economic and
Public Policy Research

Table of Contents

List of Tables

List of Figures

Acknowledgments

The UMass Donahue Institute would like to thank the following individuals and their organizations for supporting this project:

- The Members of the Provincetown Select Board
- Alex Morse, Town Manager
- Dan Rivello, Assistant Town Manager
- Mackenzie Perry, Deputy Housing Director
- The Members of the Town's Housing Boards
- Kristin Hatch, Executive Director of the Provincetown Housing Authority
- Cindi Maule, Chief Property Management Officer at Community Development Partnership
- Ilene Rock-Duque, Portfolio Operations Manager at The Community Builders
- Melissa Wheeler, Assistant Community Manager at The Community Builders

Executive Summary

Communities throughout Massachusetts and the nation are facing a housing crisis as growth in housing costs have outpaced incomes. It is particularly acute in seasonal communities, like Provincetown, Massachusetts. In Provincetown, and other communities where a high share of the housing stock is devoted to second homes or short-term rentals, year-round residents and seasonal workers compete with vacationers and second homeowners for housing. This results in long-time residents seeking housing being forced to move away from the communities where they have roots and essential workers being forced to make long commutes. The housing challenges in Provincetown are not new, but they have become more severe since the COVID-19 pandemic. In Provincetown and other towns on Cape Cod, the population increased as newly remote workers were able to live far from their employers. While domestic migration to Cape Cod and Provincetown have moderated, during the pandemic the population increased but the housing supply remained relatively stable, thus further increasing housing costs.

The dramatic increase in housing costs means that anyone looking to purchase a home needs to earn well above the area median income to afford the monthly payments, let alone the initial down-payment. UMDI estimated that to afford a typical condo in Provincetown a household would need to earn $220,000 annually, well above the median household income of $98,850 in 2022.

While housing costs are highest for homeowners, the income disparity between homeowners and renters means that renters are particularly likely to face housing insecurity. Almost half of all homeowners in Provincetown make $150,000 or more while more than half of all renters make less than $35,000. This helps to explain why housing cost burdens are higher among renters; in Provincetown, 60 percent of renters pay more than 30 percent of their income towards rent, which is higher than in Barnstable County or the State.

To better understand the housing needs in the community and guide decisions about how to allocate scarce resources, the Town of Provincetown enlisted the UMass Donahue Institute (UMDI) to conduct a housing needs assessment. This assessment draws on secondary data from sources such as the American Community Survey and administrative data from the Town. In addition, UMDI designed and fielded a survey to gather insights directly from Town residents and business owners to help guide decisions on what type of housing is needed. Key findings from the housing needs assessment include:

- Across all survey respondents, $2,000 was the median monthly amount that households could afford to dedicate to housing expenses, after covering other essential expenses (e.g. food and childcare). Among renters and respondents who were government employees the amount was $1,500 per month and among service industry workers the amount was $1,600 per month.
- The survey identified over 400 respondents who were housing insecure. Rates of housing insecurity were highest among renters (70 percent), government employees (64 percent), and service industry workers (61 percent).
- Only eight percent of survey respondents indicated that they were on local housing waitlists, however, 40 percent (408 respondents) indicated that they would be interested in living in housing owned by the Town of Provincetown.

- Among those who are housing insecure, incomes at all levels are represented. Thus, housing developed by the Town should be mixed income, when financing allows.
- There was strong interest in both rental and homeownership opportunities, therefore the Town should consider increasing the number of homeownership opportunities with a local-preference at incomes between 80 to 200 percent of AMI, frequently referred to as the “missing middle.” Shared-equity models could be one pathway towards developing perpetually affordable housing for year-round residents.
- Renters and service industry workers continue to face extreme housing cost burdens and lower incomes, therefore efforts to develop additional affordable rental housing should continue.
- Ensuring that there is affordable housing available to workers in public and private industry is essential. In the survey of businesses, 37 percent of business owners reported that they have lost employees in the past year because of the cost of housing in Provincetown. Additionally, 61 percent had increased wages or salaries to retain employees. Nearly half reported that potential employees declined offers of employment because of the availability or cost of housing.

Provincetown has been ahead of many communities when it comes to actively addressing the housing crisis, as illustrated by local policies such as allowing Accessory Dwelling Units as of right and establishing the Year-Round Market Rate Rental Housing Trust. With the signing of the Affordable Homes Act (AHA) in August 2024 there is now momentum at the state-level to address the housing crisis and potential for new financing sources and tax incentives to help address the crisis. In addition, the AHA created a new “seasonal community” designation that may lead to new tools to address the housing crisis in communities like Provincetown and throughout Cape Cod, the islands, and the Berkshires. This report will help to inform how limited resources are used to develop new housing.

Introduction

Background

The Town of Provincetown contracted with the UMass Donahue Institute to produce a housing needs assessment. The goal of the needs assessment is to inform decisions on how to best allocate limited resources to meet the housing needs of year-round residents, Town employees, essential workers, and others. The Town of Provincetown is facing unique housing challenges due to its position as a community that attracts seasonal residents and is constrained by its position on the tip of Cape Cod. In a 2023 report UMDI analyzed the short-term rental market in Provincetown.[1] That report was motivated by a concern that the short-term rental market was exacerbating housing affordability issues facing Provincetown residents and workers. The key takeaway was that the prevalence of second homes, including, but not limited to short-term rentals, creates unique pressures on the housing market as residents of metro areas, such as Boston and New York, are competing with residents of Provincetown for a very constrained number of housing units. Second, with the rise of remote work, essential workers, Town employees, and service workers are increasingly competing with high-paid remote workers.

The short-term rental report identified that vacation rentals were only one part of the housing crisis in Provincetown. While much of Massachusetts experienced an increase in domestic out-migration during the early part of the decade, the Cape and Provincetown saw an increase in population, driven by domestic in-migration. While the migration trends appear to be returning to pre-pandemic levels the town is struggling with persistent high housing costs and a shortage of year-round housing. The town's population grew 25 percent between 2019 and 2020 while the housing stock only grew 11 percent over the previous decade. The town has more housing units than households but the most common use for a housing unit is as a seasonal vacation home (57 percent of housing stock), putting pressure on the portion of the housing stock that is for year-around use (40 percent). These pressures have led to home prices, which have grown faster than local incomes, rising 55 percent between July 2019 and July 2023. Within the high-cost housing environment of Massachusetts, and the Cape, Provincetown stands out as having extremely high-cost housing and it has only been exacerbated in recent years by the population shifts brought about by the pandemic. The housing crisis in Provincetown has been well documented by the press and is deeply felt by residents.[2]

The Town has committed to producing housing to help meet the needs of residents, and enlisted UMDI to conduct a study to provide guidance on the housing needs of residents. This report presents the results from an analysis of secondary data from the U.S. Census Bureau and administrative sources. In addition, UMDI and the Town conducted a survey of individuals and businesses to understand the demand for housing.

[1] Rod Motamedi et al., "A Review of Short-Term Rental Regulations and Implications for Provincetown," September 2023.

[2] Jenna Russell and Sophie Park, "In Provincetown, Mass., a Matchmaker Helps the Desperate Find Housing," *The New York Times*, May 28, 2023, sec. U.S., https://www.nytimes.com/2023/05/28/us/housing-crisis-provincetown-rent.html; Jenette Barnes, "They Save Lives, but They Can't Buy a House. First Responders Hit by Cape and Islands Housing Crisis," *CAI* (CAI, May 20, 2024), https://www.capeandislands.org/local-news/2024-05-20/they-save-lives-but-they-cant-buy-a-house-first-responders-hit-by-cape-and-islands-housing-crisis.

Approach

This housing needs assessment draws on three distinct sources of data. Secondary data, primarily from the U.S. Census Bureau, administrative data from the Town and local housing providers, and a unique survey conducted by UMDI. The following section describes these three sources in detail.

Secondary Data

The secondary data in this report is primarily gathered from the U.S. Census Bureau American Community Survey (ACS). This data source is based on an annual, sample-based survey distributed to 3.5 million households nationwide. The ACS asks more detailed questions than the Decennial Census but is not sent to every household. This can lead to data issues in a small, highly seasonal town such as Provincetown where only a handful of households might respond every year. To help address this issue, the five-year sample is used, which combines five years of survey responses into one dataset. However, even with a larger pool of data, the results of the secondary data analysis note cases where the margin of error is particularly high around an estimate.

Data on home prices was purchased from the Warren Group which collects data from a variety of sources including the Multiple Listing Service and property records to create a transaction level database of property sales across time.

Data on industries, employment and wages in Provincetown was gathered from the Massachusetts Executive Office of Labor and Workforce Development's ES202 data which combines data from all employers subject to unemployment compensation laws, both state and federal. ES202 can provide employment details for all 351 towns in the state, but smaller towns like Provincetown may have less detailed industry information, reflecting a need to avoid identifying individual private businesses and the fact that not every town has every kind of business.

Administrative Data

A variety of data was provided by the Town including data on salaries for Town employees, to help understand what Town employees can afford to pay for housing. Provided data included anonymized salary data by job type for municipal employees, school employees and the police. Additional data was provided on the amount of inclusionary zoning housing projects in town and the number of deed restricted units.

The Town connected the research team with three different housing organizations in town which operate subsidized housing locally. These agencies were the Community Development Partnership (CDP), the Community Builders (TCB) and Provincetown's Housing Authority (PHA). The research team contacted each organization to gather data on how many people, locals and non-locals, are on waitlists for housing in town. It was determined early in the process of gathering this data that people on the waitlist would need to be anonymized due to privacy concerns. This prevented deduplication of the waitlists, meaning that a person on a waitlist for a CDP unit could also be on the waitlists for units at TCB or the PHA. Data was provided on the portion of each waitlist that were current Provincetown residents. Identifying the number of local applicants was especially important as many units of subsidized housing are part of the state's Common Housing Application for Massachusetts Programs (CHAMP) application. CHAMP allows people from all over the state to apply for subsidized units in any Massachusetts town, even if they do not currently live nearby. This means there can be tens of thousands of applicants for Provincetown's subsidized housing units.

Town Survey

In consultation with the Town, UMDI designed a survey to understand the housing needs of residents. The survey was designed for both individuals and business owners. The survey for individuals was open to residents of Provincetown, anyone who was a former resident of Provincetown, anyone who worked in Provincetown, and anyone with children in Provincetown schools. The business survey was open to anyone who owned or operated a business or non-profit in Provincetown.

The survey of individuals was designed to understand the current housing needs of Provincetown residents and asked questions about current housing, desired housing, housing insecurity, housing affordability, employment, and demographics. The survey of Provincetown business owners included questions about industry, number of employees, challenges related to housing, whether the business provided employees with housing assistance and the nature of that assistance. The surveys were conducted online using Qualtrics, an online survey platform. The text of the full survey for individuals and businesses is available in the appendix (see: **Questionnaire**). The distribution of the survey was set to coincide with Town Meetings and was open from April 1, 2024 through May 13, 2024. It was distributed through email to residents and business owners who had registered for Town communication. Note that to protect privacy, individual emails were not stored with survey responses and cannot be connected back to responses. The survey was also shared by the Town through social media and Town employees distributed the survey. Town staff did in-person outreach at the Soup Kitchen, Council on Aging, churches, and other community groups and organizations.

In total 1,700 individuals and business owners completed the survey. The response is notable given that the Town of Provincetown has a population of 3,600. The results of the survey suggest that even though the survey used a convenient sample, it reflects the makeup of the town's population in many ways. Full results of the survey are available in the appendix (see: **Survey Tables**).

The Town survey allowed the research team to ask specific questions that are relevant to Town planning and decision making around housing. In addition, it allowed the research team to examine housing needs for specific subgroups. UMDI looked at the following subgroups:

- **Housing insecure residents:** If an individual answered yes to the question "In the past 12 months, have you had trouble paying the rent or making mortgage payments?" OR yes to the question "Are you worried or concerned that in the next twelve months you may not have stable housing that you own, rent, or stay in as part of a household?" OR if they indicated they are cost burdened or severely cost burdened OR if they moved more than two times in the past two years OR if they responded that they do not have stable housing in rent or own question.
- **Full-time residents:** If they answered that they live in Provincetown for six or more months of the year.
- **Essential workers:** If they answered that they work in healthcare, education, construction, or utilities. *Note that police officers and firefighters are included under the government employee category rather than essential workers.*

- **Service industry workers:** If they answered that they work in entertainment, lodging, food, or retail.
- **Provincetown government employees:** If they answered that they work for government and work in Provincetown (includes police and firefighters).
- **Renters:** If they answered that they live in a home where they pay rent, or a member of their household pays rent.

Throughout this report results from the survey are referenced alongside U.S. Census Bureau results and other secondary sources. Differences among the estimates are due to differences in survey methodology and timing of the survey. Because the survey employed a convenience sampling strategy rather than random sampling, UMDI does not provide margin of errors on reported estimates.

The report is divided into three main sections. First, an outline is provided of the current housing and socioeconomic conditions in town. This includes trends in rents and home prices, housing affordability, survey measures of housing insecurity and an overview of the existing housing supply. The next section examines the needs of the town's workers and businesses and present secondary data and survey data on the current challenges employees and businesses face as they relate to housing. The final section brings together these analyses and the survey data to discuss the challenges and opportunities facing the Town as it makes decisions on how to meet the current and future housing needs of residents.

Current Housing and Socioeconomic Conditions

Provincetown is a seasonal community with a population of 3,600 and approximately 2,000 households, as of 2022. Around 75 percent, or 1,500 households, live in owner-occupied units and only a quarter, or 500, are in renter-occupied units. However, there are around 5,000 total housing units in Provincetown, meaning more than half of the housing units are considered vacant by the U.S. Census Bureau. As discussed in UMDI's previous report on Provincetown short-term rental housing, most of the vacant housing units in the town are vacant for seasonal use, meaning they are vacation homes.

In Provincetown, 56 percent of housing is seasonally vacant, a Census term for units that are largely unoccupied except for recreational use such as with a summer vacation home. This is an increase from 2010 when 53 percent of all housing units were vacant for seasonal use.[3] The share of homes that are seasonally vacant has grown steadily since at least 1990.[4] The previous report discussed how the primary driver of local demand for housing is for vacation homes. The demand for vacation homes drives up the cost because there are homebuyers in the market coming from areas with higher incomes such as New York City or Boston. The median household income in Provincetown has not kept up with the increasing home prices and local residents cannot compete with out-of-town incomes.

Provincetown has issues of availability and affordability in its housing market. There is high demand and limited availability of housing stock. In Provincetown there are three, often competing, demands on housing: year-round housing for residents, vacation homes (including second homes and short-term rentals), and housing for seasonal workers.

Costs of Housing

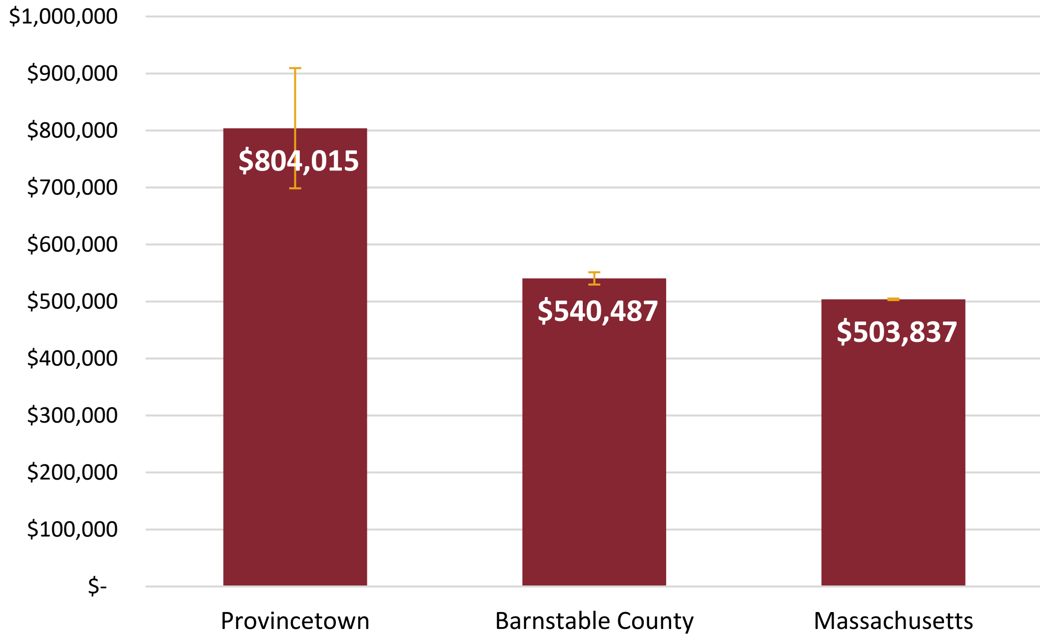
The costs of housing in Provincetown have increased significantly over the past decade and the median income has not been increasing at the same rate, which was shown in UMDI's previous report on the short-term rental market in Provincetown. Currently, the median home value in Provincetown is just over $800,000, which is higher than the county and the state, which both have a median home value closer to $500,000 (Figure 1).The margin of error for this data for Provincetown is around $100,000, so the median home value could be in between $700,000 and $900,000, however, the median value would still be higher than the state and county.

[3] Based on 2022 ACS 5YR Data and Motamedi, Rod, Annie Alexander, Ember Skye Kane-Lee, Mark Melnik, Michael McNally, Kerry Spitzer, and Melissa Sun. "A Review of Short-Term Rental Regulations and Implications for Provincetown," September 2023. https://donahue.umass.edu/documents/Provincetown_STR_Regulations_Study_-_Final_-_092123.pdf.

[4] U.S. Census Decennial Census 1990, 2000 and 2010 and ACS 5YR 2022

Figure 1: Median Home Value, 2022 ($2023)

Provincetown has a higher median home value than the county and the state.

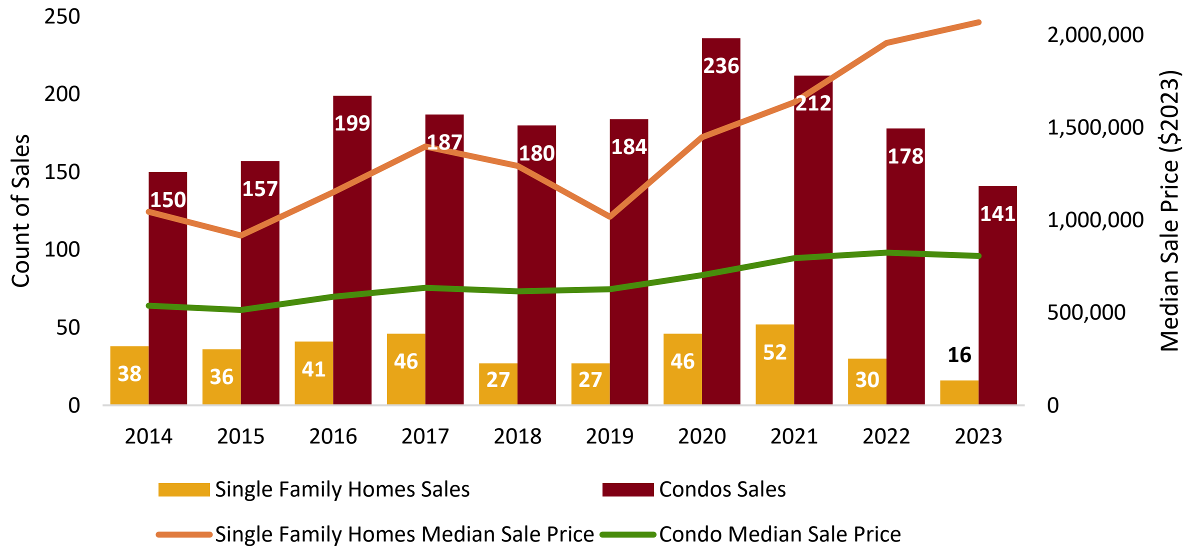


Source: U.S. Census Bureau, American Community Survey 2018-2022 5-Year Estimates, B25077
Note: Inflation adjusted to 2023 dollars

In 2023, the median sale price for a single-family home in Provincetown was over $2,068,000. For a condominium in 2023, it was over $806,000. Over the past 10 years, the price of a condominium has remained more stable than the price of single-family homes, increasing 50 percent from 2014 to 2023 compared to 98 percent for single-family homes according to sales data from the Warren Group. The number of sales for single-family homes are also lower than for condominiums with a dip in 2018 and 2019 and a return to numbers of previous years in 2020 and 2021 before a drop off again. The number of condominium sales peaked in 2020 and have lowered since in the following years. The lowest number of sales over the 10-year period for both single-family homes and condominiums was in 2023 (Figure 2). This low inventory of housing helps to keep prices high.

Figure 2: Single-Family Home and Condo Sales and Median Sale Price 2014- 2024

Prices of single-family homes increased significantly after the pandemic.



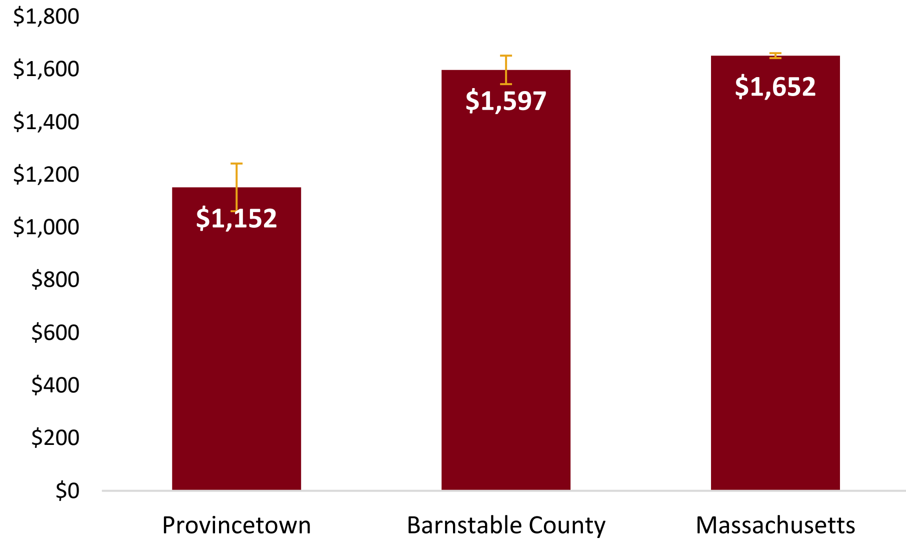
Source: The Warren Group, Sales & Mortgage Transactions, Sales Only, MA, Sales Filing Date since 1/1/2014

Reflecting the high price of condominiums and single-family homes, in the Town survey, more than half of homeowners said they have a mortgage on their home and the median monthly housing cost was $3,000 for all homeowners, both with and without mortgages.

While it is difficult to obtain high-quality estimates on current asking rents, renters in Provincetown face major hurdles to securing affordable year-round housing. Renters are more likely to be lower-income, housing cost burdened, and people of color. The American Community Survey (ACS) estimates a median gross rent for Provincetown in 2022 of $1,150 (including the cost of utilities) (Figure 3). However, in the Town survey, the median rent reported was $1,400 for all full-time residents. There is additional local data to suggest that market rate or asking rents are well above the rates estimated in the ACS and the survey. For example, the Provincetown Year-Round Market Rate Rental Housing Trust established a rate of $1,900 per month for a 1-bedroom market rate rental and $2,400 for 2-bedroom units in June of 2023 based on an assessment of current asking rents.

Figure 3: Median Gross Rent, 2022 ($2023)

Provincetown has a lower median gross rent than the county and the state, with a larger margin of error.



Source: U.S. Census Bureau, American Community Survey 2018-2022 5-Year Estimates, B25064

Incomes and Housing Affordability

While incomes and home prices have both grown, one explanation for why home price growth has outpaced income growth is more homebuyers are coming from out-of-town, higher-income markets. UMDI's previous report on short-term rentals analyzed property record data for 2023 and found that owners with out-of-town mailing addresses most frequently come from cities like Boston, New York, and Cambridge. Over 140 properties in the 2023 assessor's records have a New York City mailing address. Various Boston neighborhoods are some of the most common owner locations, followed by Washington D.C. and San Francisco. This supports the idea that the housing market in Provincetown, as with much of the Cape, is heavily influenced by the incomes of residents in higher income areas like big cities. Communities outside the Cape, which are similar in size and density to Provincetown, rarely see the same level of demand from out-of-towners from high income areas. This non-local demand contributes to a disparity between year-round resident incomes and home prices.[5]

This has been increasingly true since the pandemic and the increasing prevalence of work from home arrangements. The increase of short-term rentals through apps like Airbnb and VRBO also creates an opportunity for more second homeowners because more people can afford a second home with the income from renting out their property when they are not there. A vacation homeowner can make more income with short-term rentals than they can leasing to a year-round resident. UMDI's previous study on short-term rentals found that in a year, a landlord renting out a unit full-time at the market rate

[5] Motamedi, Rod, Annie Alexander, Ember Skye Kane-Lee, Mark Melnik, Michael McNally, Kerry Spitzer, and Melissa Sun. "A Review of Short-Term Rental Regulations and Implications for Provincetown," September 2023. https://donahue.umass.edu/documents/Provincetown_STR_Regulations_Study_-_Final_-_092123.pdf.

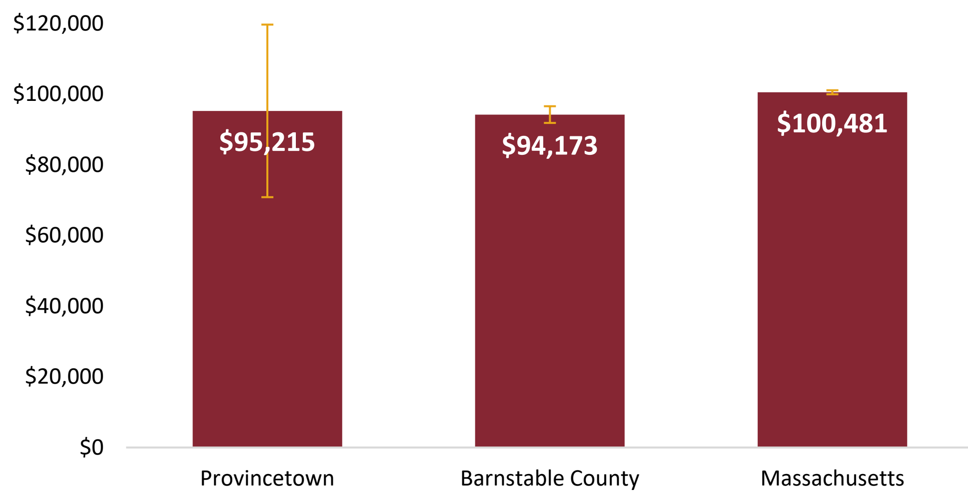
could expect $28,800.[6] The median daily rate for a short-term, two-bedroom unit in Provincetown is $425. At that rate, the breakeven point between renting long and short term is less than three months. In addition to the financial incentive, owners with rentable properties benefit from other advantages when short-term renting. Most notably, they retain use of the property for themselves and their friends and family. UMDI's previous study also found that most vacation homebuyers in Provincetown are not buying properties solely as an investment because they would not necessarily be profitable considering the annual costs and maintenance of owning a home there. Still, renting out short-term does make owning a second home more affordable and increases the demand for vacation homes, especially when more people can work remotely. This increasing demand for vacation homes restricts the housing supply for year-round residents and seasonal workers and continues to drive up the home prices.

Incomes

The median household income in both Provincetown and Barnstable County is estimated to be around $95,000, which is slightly lower than the state's median household income of $100,000 (Figure 4). However, Provincetown data has a margin of error of $24,000, meaning the median household income could be in between $71,000 to $119,000. Barnstable County has a larger sample and lower margin of error, so it can give a little more confidence around the median household income figure. Barnstable County data has an estimated median household income of $94,000 and a margin of error of $2,000, so in between $92,000 and $96,000. This does indicate that the income on the Cape is slightly lower than the rest of the state.

Figure 4: Median Household Income in the Past 12 Months, 2022 ($2023)

Provincetown does not differ largely from the county and the state, but there is a much larger margin of error.



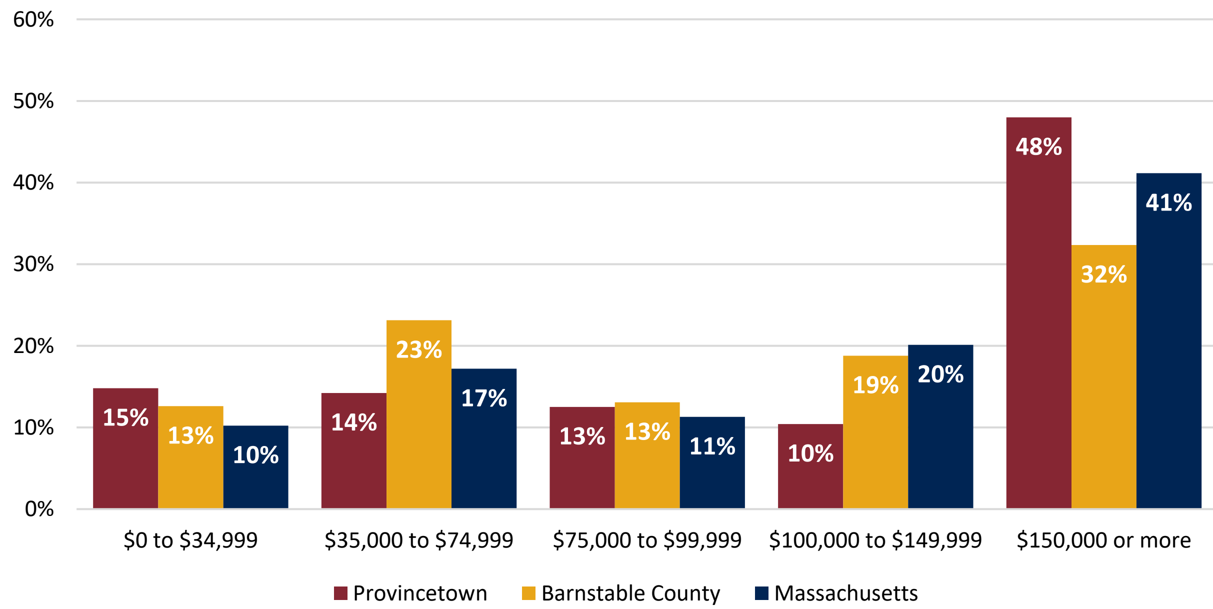
Source: U.S. Census Bureau, American Community Survey 2018-2022 5-Year Estimates, B19013
Note: The estimate for Provincetown median household has a high margin of error.

[6] The Provincetown Year-Round Market Rate Rental Housing Trust established a rate of $2,400 per month for two-bedroom market rate rental units in June of 2023.

There is income disparity across different groups and homeowners have a notably higher income than renters. Almost half of all owner-occupied households in Provincetown make $150,000 or more, which is well above the median household income (Figure 5).

Figure 5: Homeowner Household Income, 2022

Just under 50 percent of owner-occupied households in Provincetown make $150,000 or more.

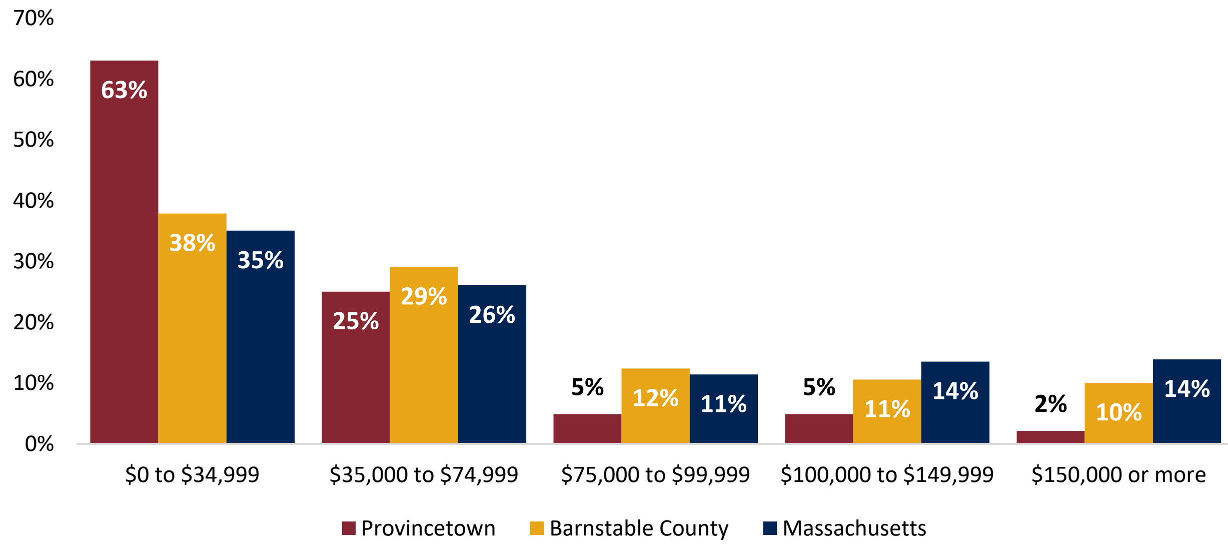


Source: U.S. Census Bureau, American Community Survey 2018-2022 5-Year Estimates, B25118

The income distribution is much different for renters; 63 percent of renters in Provincetown make less than $35,000 in a year (Figure 6). Another 25 percent of renters make between $35,000 and $75,000. The majority of renters are below the median household income and only seven percent of renters make more than $100,000.

Figure 6: Renter Household Income, 2022

More than half the renters in Provincetown make under $35,000 annually.



Source: U.S. Census Bureau, American Community Survey 2018-2022 5-Year Estimates, B25118

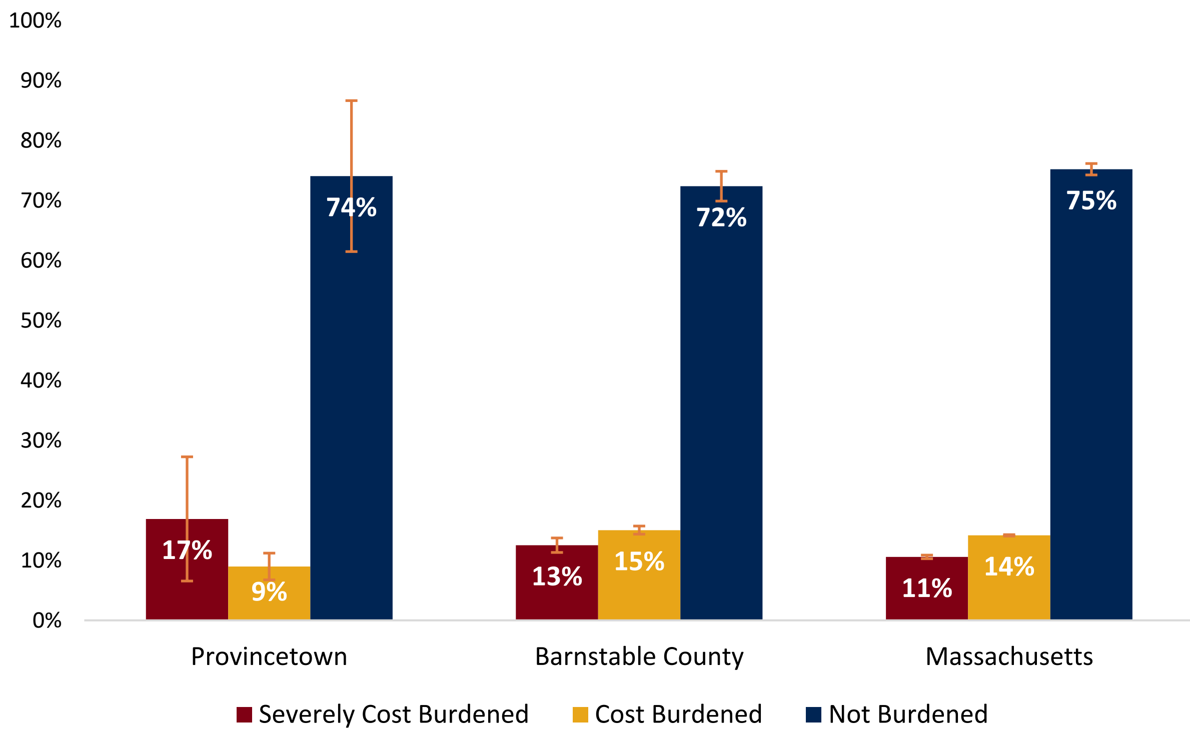
Housing Affordability

Cost burden measures how much households spend on housing relative to their income. A household is considered cost burdened if they spend more than 30 percent of their income on housing. A household is considered severely cost burdened if they spend more than 50 percent of their income on housing. Housing cost burden is a widely accepted measure of housing affordability. The challenge with this measure is that it covers up the fact that if a middle-income household making $100,000 a year spends 31 percent of their income on housing, they still have $69,000 left over to pay for other essentials like food and childcare. Whereas a lower income family earning $50,000 would only have $34,500 left over but face similar costs for essentials. For this reason, the Town Survey asked additional questions about housing costs ability to pay for housing.

Overall, renters have a higher cost burden than homeowners and higher shares of renters are considered cost burdened in the region and the state. Given the lower incomes of renters, this is expected. However, there are still homeowners who are cost burdened as well. An estimated 17 percent of owner-occupied households in Provincetown are severely cost burdened (Figure 7). This is compared to 11 percent in the state and 13 percent in the county. Again, there are higher margins of error for Provincetown as it is a small sample size. Considering the margin of error, the severely cost burdened group could be between seven and 27 percent, which means it could be higher or lower than the state and county. An additional estimated nine percent is cost burdened and with margins of error this could be between seven and 11 percent. The greatest uncertainty is around the share of severely cost burdened homeowners in Provincetown.

In Barnstable County an estimated 13 percent of homeowners are severely cost burdened, and another 15 percent are cost burdened. Taken together, 28 percent of homeowners in Barnstable County are either cost burdened or severely cost burdened, which is a higher share than the 25 percent share in the state.

Figure 7: Housing Cost Burden for Homeowners, 2022

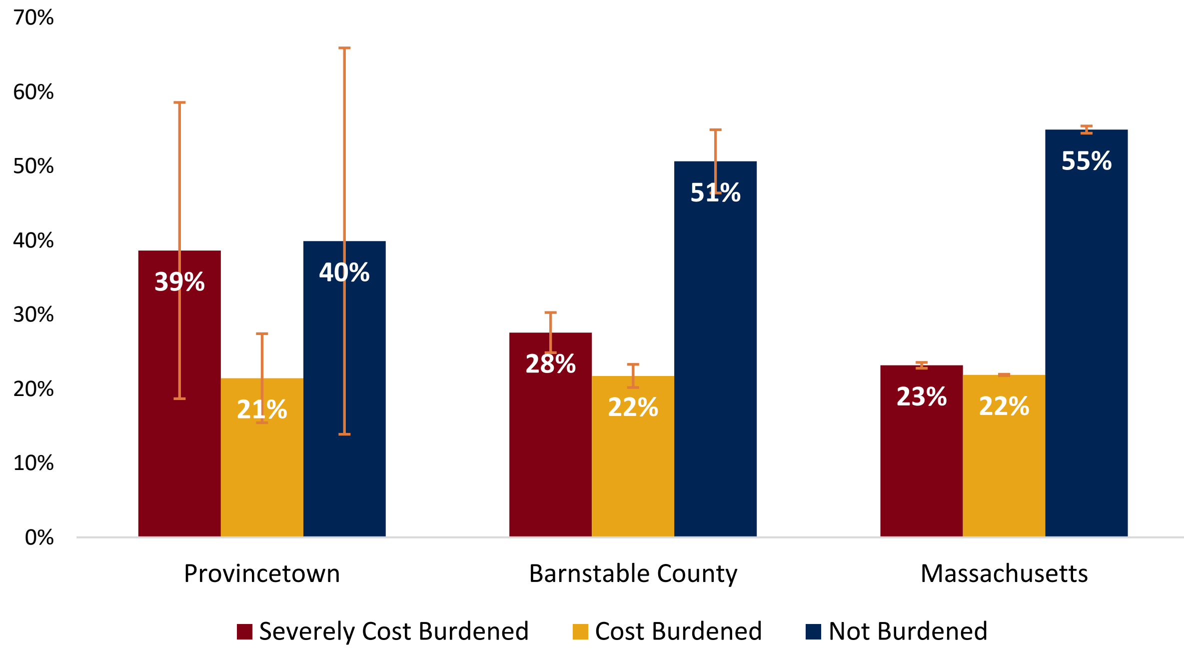


Source: U.S. Census Bureau, American Community Survey 2018-2022 5-Year Estimates, B25140

An estimated 39 percent of renters in Provincetown are severely cost burdened (Figure 8). However, considering the margins of error, this range could be anywhere in between 19 and 59 percent. An additional 21 percent of renters are estimated to be cost burdened, meaning more than half of renters in Provincetown are estimated to be cost burdened or severely cost burdened.

While there is some uncertainty in the number of cost burdened renters in Provincetown, the data from Barnstable County shows a similar pattern and half of the renters in the county are estimated to be either cost burdened or severely cost burdened (28 percent are severely cost burdened and 22 percent are cost burdened). This is higher than the share in the state, which is 45 percent. It is also higher than the share of homeowners who are cost burdened.

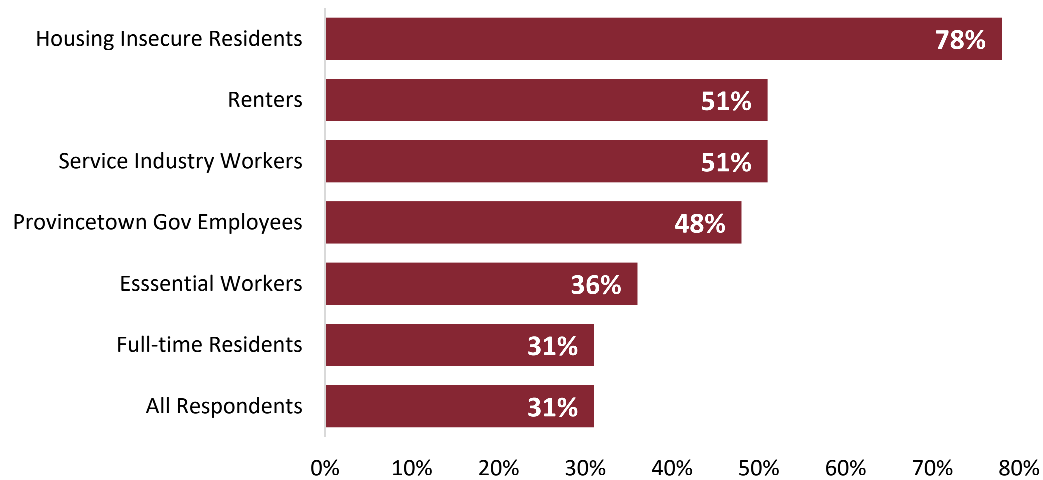
Figure 8: Housing Cost Burden for Renters, 2022



Source: U.S. Census Bureau, American Community Survey 2018-2022 5-Year Estimates, B25140

To get a better sense of the cost burden measure in Provincetown, the Town survey included a question about cost burden for both renters and homeowners. The results showed varying rates of cost burden across the subgroups. Not surprisingly, the housing insecure subgroup shows the highest rates of cost burden, followed by renters and service industry workers (Figure 9). Only around one-third of the full sample and fulltime residents reported being cost burdened while half of renters, service industry workers, and Provincetown government employees reported being cost burdened.

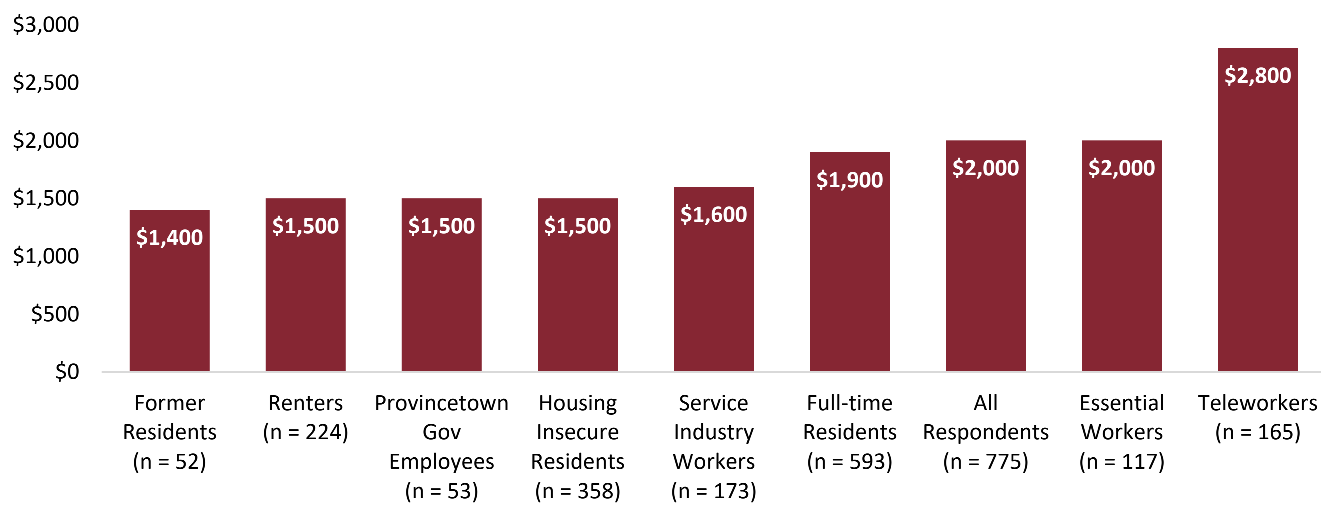
Figure 9: Housing Cost Burden for Town Survey Subgroups



Source: UMass Donahue Institute, Provincetown Housing Needs Survey

The Town Survey asked respondents how much they could afford per month for housing (including utilities) after covering essential household expenses (e.g. food, transportation, healthcare, childcare). Across all respondents, the median monthly amount was $2,000 that they could afford to pay, and it was $1,900 for just the full-time resident group (Figure 10). Again, the amounts varied across the subgroups. The median amount renters said they can afford to pay is $1,500, which is slightly higher than the reported current monthly rent of $1,400. However, new market rate rentals are likely higher than $1,500, if there are any available. Additionally, if these renters want to become homeowners, the estimated monthly cost for homeowners in the survey was even higher at $3,000 a month.

Figure 10: Median Estimate of Monthly Amount Town Survey Subgroups Can Afford to Pay on Housing



Source: UMass Donahue Institute, Provincetown Housing Needs Survey

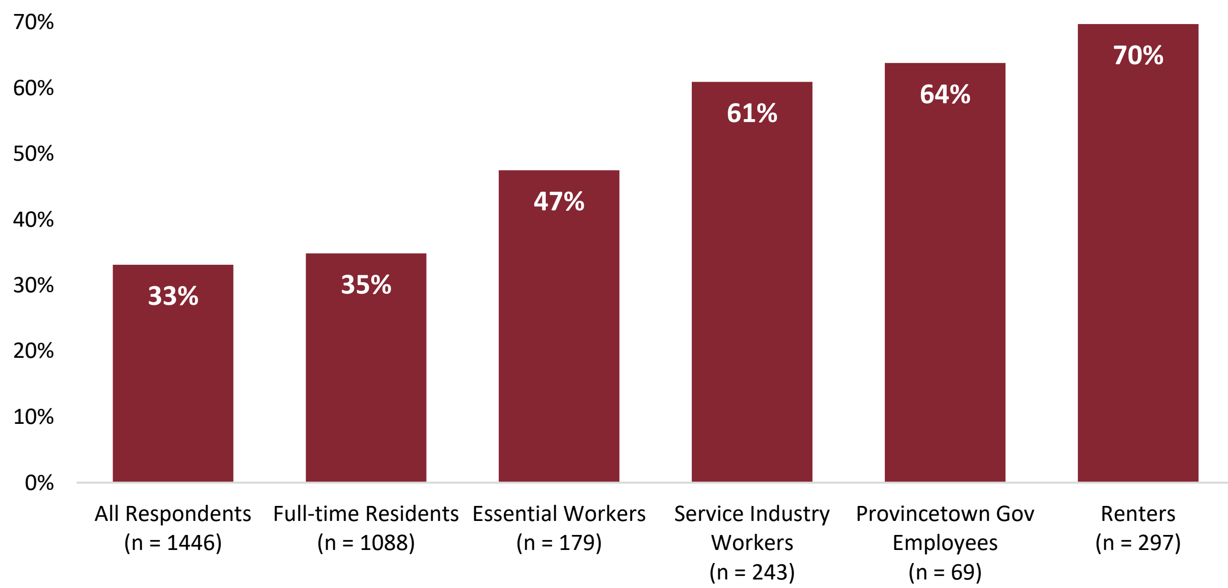
Provincetown government employees and housing insecure residents also had a median of $1,500 they could afford to pay and service industry workers had a median of $1,600. The group with the highest amount was teleworkers, who had a median amount of $2,800 a month. This also shows that teleworkers with relatively higher incomes can afford more than residents working for employers in the town. It is difficult for local workers to compete with these outside incomes from teleworkers and second homeowners.

Housing Insecurity

The Town survey asked additional questions about housing insecurity to assess the housing needs of these more vulnerable populations. In this study, an individual was defined as housing insecure if they answered yes to either of the two questions intended to test for risk of housing loss,[7] if they indicated they were severely cost burdened or cost burdened, if they moved more than two times in the past two years, or if they responded that they do not have stable housing in the rent or own question.

The highest insecurity was found in renters; 70 percent of renters in the survey met this definition of being housing insecure (Figure 11). Almost two-thirds of the government employees in Provincetown and service industry workers meet this definition as well. Only one-third of all respondents are housing insecure, so the housing insecurity rates are higher in these key groups.

Figure 11: Share of Housing Insecure from Town Survey by Subgroup



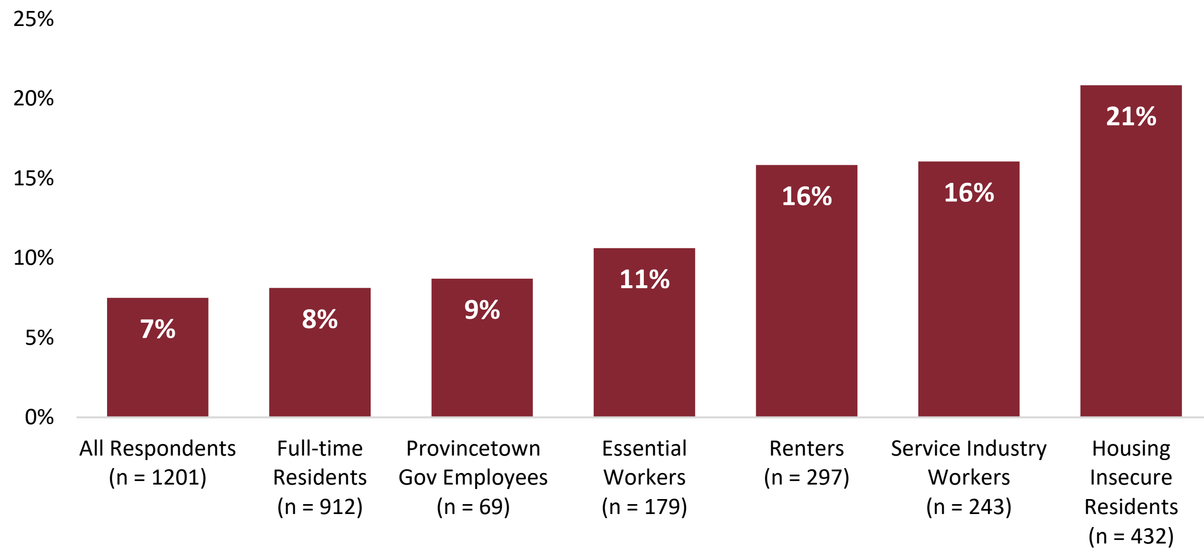
Source: UMass Donahue Institute, Provincetown Housing Needs Survey

The Town survey included two questions to assess housing insecurity directly: 1) In the past 12 months, have you had trouble paying the rent or making mortgage payments? 2)Are you worried or concerned that in the next twelve months you may not have stable housing that you own, rent, or stay in as part of

[7] The two questions were: 1) In the past 12 months, have you had trouble paying the rent or making mortgage payments? 2)Are you worried or concerned that in the next twelve months you may not have stable housing that you own, rent, or stay in as part of a household?

a household? If respondents answered yes to *both* questions, they were considered at increased risk of losing their housing. Twenty-one percent of the housing insecure group was shown to be at risk of losing their housing (Figure 12). This is followed by 16 percent of service industry workers and renters. This is higher than the rate of all respondents and full-time residents, which were seven and eight percent, respectively.

Figure 12: Risk of Housing Loss Indicated by Subgroup



Source: UMass Donahue Institute, Provincetown Housing Needs Survey

An additional measure of housing insecurity is one of the most basic questions on the survey. The survey asked: "Do you own or rent your home or live with others who own or rent?" six percent of all respondents (n=85) selected the option "I don't have stable housing." Taken together with the questions screening for risk of losing housing suggests that over one in 20 survey respondents are facing extreme housing insecurity. Given that the survey was based on a convenient sample it is difficult to generalize to the population of Provincetown, but such a survey would most likely undercount individuals experiencing homelessness or who are at imminent risk of homelessness.

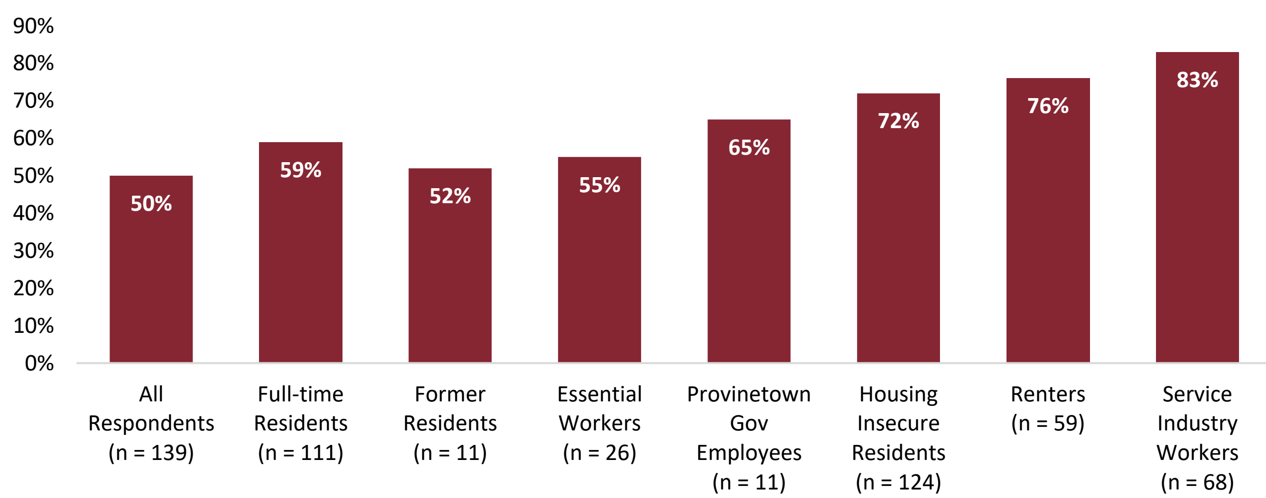
The Town Survey was open to former residents of Provincetown to better understand the experiences of those who have had to move away from Provincetown because of the high cost of housing. The Town survey asked former residents why they moved away from Provincetown. Of the 99 former residents of Provincetown who completed the Town Survey more than half of them (n=54) said they moved because they could no longer afford it. Former residents who are housing insecure, renters, or essential workers had higher shares of respondents who said they moved because they could no longer afford housing.

The survey also allowed write-in responses for former residents to elaborate on why they moved away. Many said they had moved away due to the lack of affordable housing. Another consideration for many is homeownership. Many responded that they had an interest in homeownership and had opportunities to buy in other towns, like Truro, where the prices are slightly more affordable. One homeowner shared their experience saying, "I wanted to buy a house, but nothing was affordable. I paid $700k cash for a house in Brewster, just to give an idea of what I consider 'affordable' and in P'town I could barely get a condo for that price."

If respondents said they moved because the place was no longer available to them, they were asked why it was no longer available. About a third of respondents to this question expressed that their rentals were no longer available because the property was a seasonal rental that was used personally by the owners in the summer or because the landlord was selling or changed to a short-term rental instead. Others shared it was because of large rent increases or unsustainable rent costs in general. A small number of respondents shared that they had to move because they were living in employer provided housing, which they could no longer live in, either due to loss of that job or loss of the employer housing. One Provincetown resident shared another unique reason why their housing was no longer available, "I camp because I can't find affordable housing. It's only open seven months of the year."

Service industry workers were the group most affected by having to move due to the place no longer being available (Figure 13). This was followed by renters and housing insecure respondents.

Figure 13: Share of People Who Moved Because Their Place Was No Longer Available to Them



Source: UMass Donahue Institute, Provincetown Housing Needs Survey

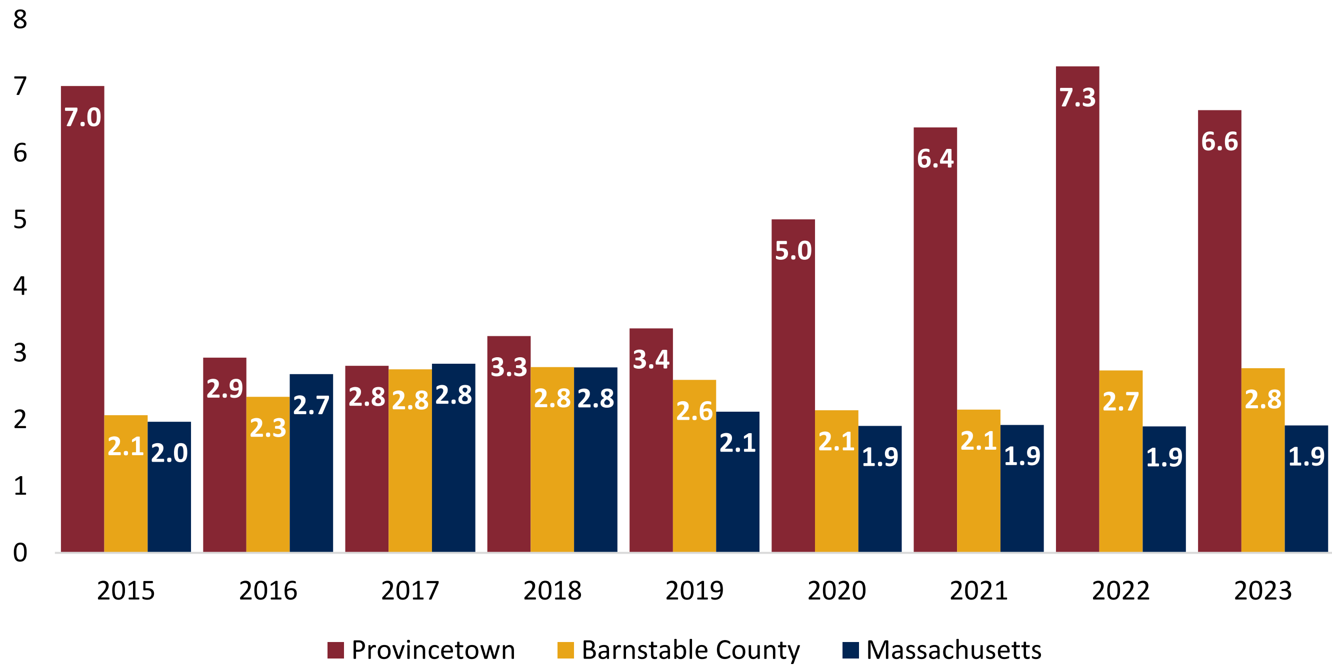
Based on housing insecurity and the risk of housing loss, there is a need for more stable housing for renters, service industry workers, government employees, essential workers, and the housing insecure group in general.

Existing Housing Supply

Given its small size the effort from the Town of Provincetown and the private market are producing a notable number of housing units. For example, the Town provided information on 13 different pending inclusionary projects at various stages of development from the planning stage to construction. An analysis of permit data from the U.S. Census Bureau suggests that Provincetown is producing housing at a higher rate than the county or state.

Figure 14: Reported Permitted Units Per 1000 Residents, 3-Year Rolling Average

Provincetown has permitted residential units at a higher rate per 1,000 residents than the county or state.



Source: U.S. Census Bureau, Building Permit Survey, 2020 Census and Population Estimates, and Town Of Provincetown
Note: Rate is based on three years of permit and population data to smooth out annual changes.

Figure 14 presents a three-year rolling average of permitted units per one thousand residents to control for population of each geography and to smooth-out spikes in the permit data.[8] These construction trends reflect all types of housing built in Provincetown, including seasonal homes. Given the intense demand for vacation homes in town, many of these permitted units may be for seasonal use. The Census permitting data does not provide details beyond the basic size of these units (single-family versus duplexes and other multifamily housing), so it is difficult to identify how seasonal housing was being produced each year. Census data shows that the seasonal share of the housing stock has grown. Between 2010 and 2022, seasonally vacant units increased by just over 350 units or 15 percent. In that same period, the number of non-seasonal vacancies declined by half as the housing market in Provincetown tightened. Year-round units increased by around 230 units, growing 13 percent. These housing trends suggest that only a small portion of residential construction in Provincetown is addressing the housing shortage for year-round residents.

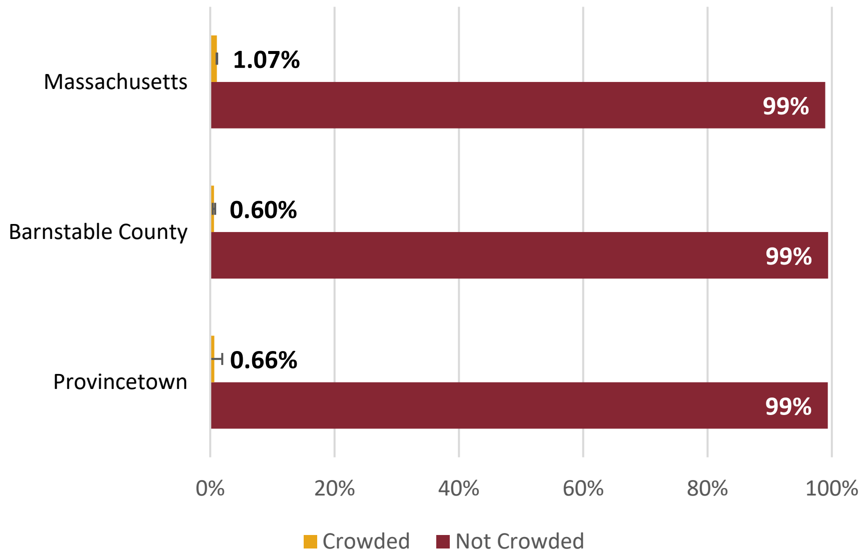
Though not reflected in the building permit data, Provincetown has struggled with the conversion of year-round rental housing into owned condos. A 2018 report by the UMass Dartmouth Public Policy Center identified between 22 and 109 condo conversions per year in the period 2007 to 2018.[9] The

[8] For detail on the Permit Data see **Table 23: Building Permits** in the Appendix.

[9] Michael P. McCarthy et al., "Understanding the Housing Needs and Challenges Facing Provincetown, Massachusetts" (Public Policy Center: UMass Dartmouth, 2018), https://www.provincetown-ma.gov/DocumentCenter/View/10130/Understanding-the-Housing-Needs-and-Challenges-Facing-Provincetown-Report.

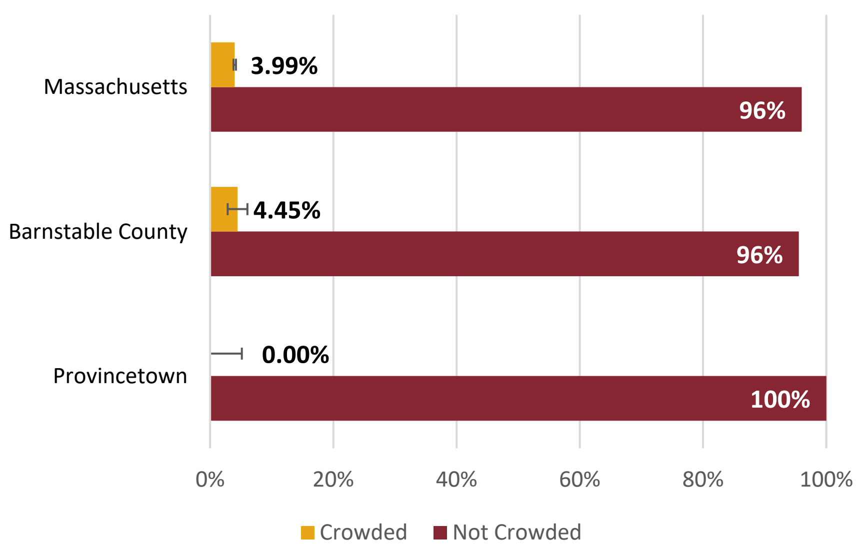
report identified that this conversion constrained the number of year-round rentals affordable to working residents, as condos were frequently purchased by second homeowners.

Figure 15: Crowding In Owned Housing



Source: U.S. Census Bureau, American Community Survey 2018-2022 5-Year Estimates, B25014
Note: The estimate for Provincetown Owners has a high margin of error

Figure 16: Crowding In Rented Housing



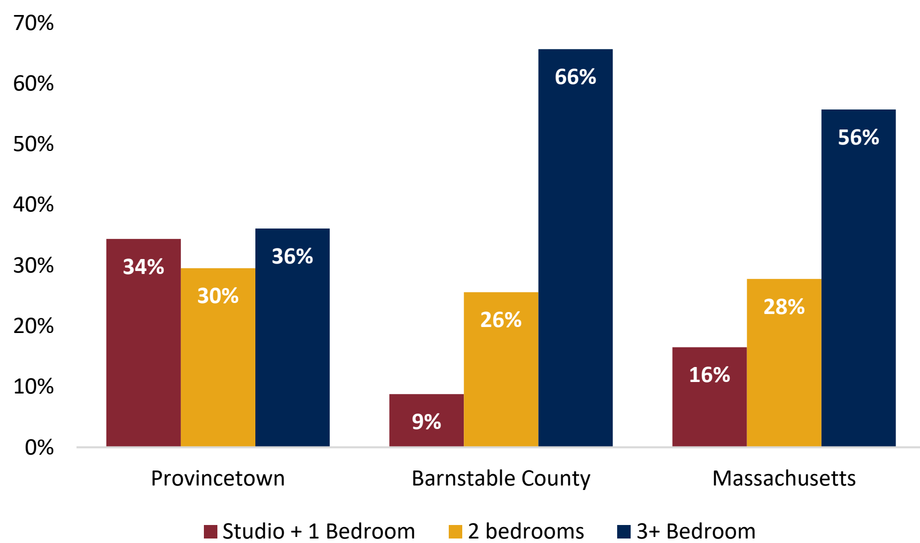
Source: U.S. Census Bureau, American Community Survey 2018-2022 5-Year Estimates, B25014
Note: The estimate for Provincetown Renters has a high margin of error, the margin of error on renter households with more than one person per room is 14 with a central estimate of zero, the share of Provincetown resident renters who are in crowded housing is therefore between zero and five percent.

In a tight housing market, a solution to high housing prices is to split the cost with more people. The Census defines crowdedness as more than one person per room. In owned housing, Provincetown's rate of crowdedness among owner and renter households is not significantly different than the county or state (Figure 15, Figure 16). Using available secondary data sources it is not possible to identify the rate of crowding in Provincetown housing, but it is believed to be between zero and 1.9 percent for owners and zero and 5.1 percent for renters.

Crowdedness is related to the size of housing in Provincetown. The town has smaller housing units than other Cape towns and this is reflected in a lower share of three or more bedroom units than the state or county as shown in Figure 17.

Figure 17: Bedroom Amount In Each Housing

Provincetown has roughly an equal spread of housing in each type.

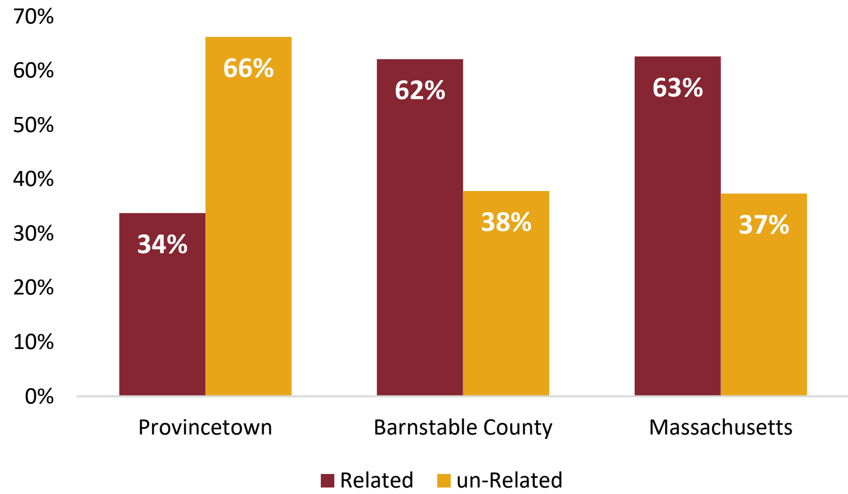


Source: U.S. Census Bureau, American Community Survey 2018-2022 5-Year Estimates, B25041

Smaller units may be appropriate in a community like Provincetown where density is vital due to geographic constraints. Provincetown encompasses an area of around 10 square miles, but only a quarter of that area is actually buildable. In addition, the typical household in Provincetown is smaller than the typical household in Barnstable County and Massachusetts. This is driven by the high number of unrelated households and the high number of retirees.

Figure 18: Share of Related and un-Related Households, 2022

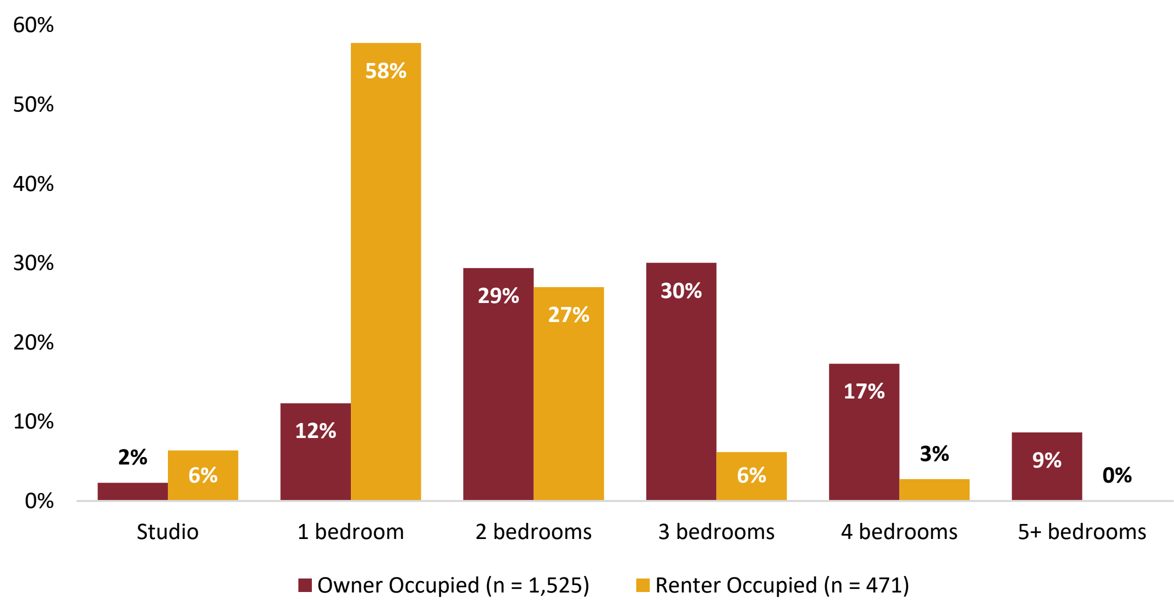
Provincetown has a larger share of un-related households than the county and the state.



Source: U.S. Census Bureau, American Community Survey 2018-2022 5-Year Estimates, B11016
Note: Related households reflect households where the householder and one or more household residents are related by birth, marriage, or adoption. These households may include non-related residents as well.

Figure 19: Provincetown Share of Bedroom Size for Owners and Renters

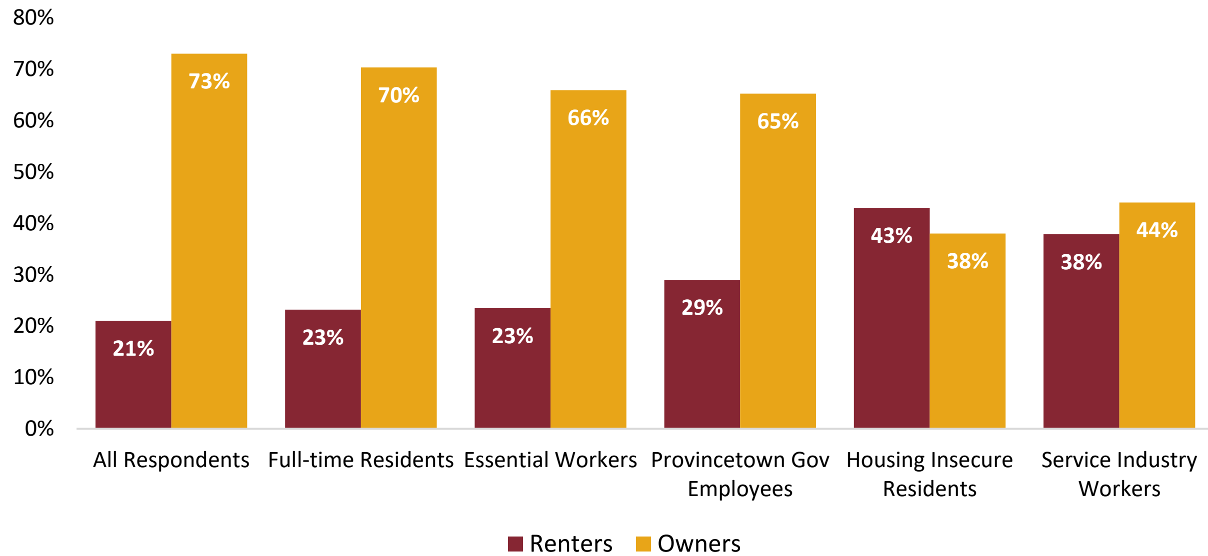
Renters are more often in one or two bedroom units while owners are more evenly distributed, mostly in two or three bedroom units.



Source: U.S. Census Bureau, American Community Survey 2018-2022 5-Year Estimates, B25042

The occupied housing stock of Provincetown is over 75 percent owner occupied. Owner occupied units are primarily two- and three-bedroom homes (Figure 19). In contrast, renter occupied housing stock is primarily one-bedroom units. This data only reflects housing occupied year around, as mentioned earlier, most housing units in Provincetown are vacant for seasonal use.

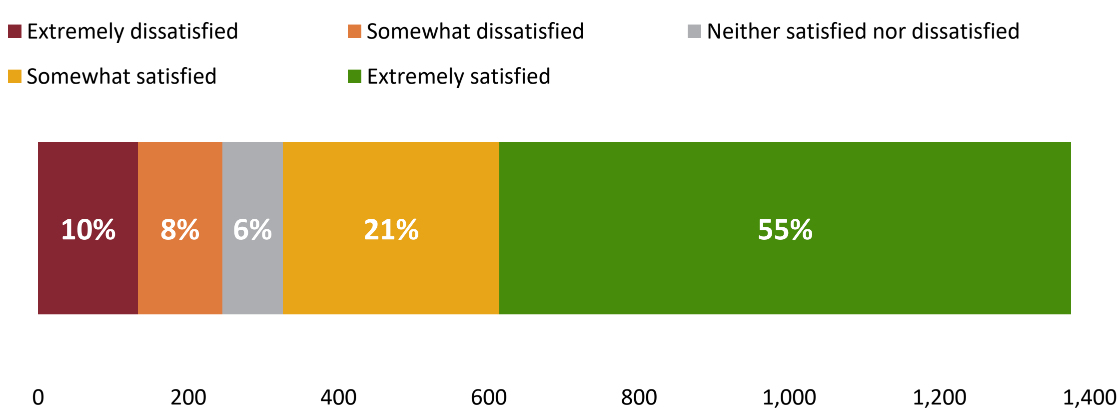
Figure 20: Housing Tenure by Subgroup



Source: UMass Donahue Institute, Provincetown Housing Needs Survey
Note: Shares may not add up to 100 percent due to respondents choosing not to respond to certain questions.

The Town Survey responses reflect a similar mix of owners and renters to the ACS estimates; nearly three-quarters of respondents were owners (Figure 20). Renters were more likely to report that they are housing insecure than owners. Tenants run the risk of losing their lease when the term is up which contributes to housing insecurity. Service workers and government employees are also overrepresented among renters in Provincetown. The majority of residents are satisfied with the housing they currently live in. However, 18 percent of survey respondents indicated that they were somewhat or extremely dissatisfied with their housing situation (Figure 21).

Figure 21: Housing Satisfaction, All Respondents



Source: UMass Donahue Institute, Provincetown Housing Needs Survey, All Respondents

Local Deed Restricted and Subsidized Housing Stock

In total there are 266 units of deed-restricted housing available. Deed restriction means that the units are set aside for households who meet certain criteria, such as income levels or local preference policy. There are also units set aside for people who are elderly or disabled. Out of all deed-restricted units, 211 (80%) are rentals, with the remaining 55 available for ownership. Most of the 266 units are income-restricted, meaning that they are offered at below market rates to qualified tenants through a variety of housing programs. Some deed-restricted units are offered at or near market rates. The largest of these developments is Harbor Hill which contains 28 units of rental housing, available to those making 80 to 200 percent of the area median income who live or work in Provincetown. Harbor Hill is managed directly by Town of Provincetown staff and owned by the Provincetown Year-round Market Rate Housing Trust. Rents are set by the Trust based on comparable market rate units in town.

In addition to the above, there are 199 units of deed-restricted housing, including 13 ownership units, in various stages of construction and planning. These units are spread across the previously mentioned 13 different pending inclusionary housing projects. For more details on these projects see Table 25 in the data tables appendix.

LOCAL HOUSING WAITLISTS FOR RENTALS

In Provincetown, the subsidized rental housing stock is operated by four organizations, the Provincetown Housing Authority (PHA), Community Development Partnership (CDP), the Community Builders (TCB) and the Town of Provincetown.[10] Data was gathered from these organizations on the number of households on their waitlists for rentals. In total, there were 748 local applicants for deed-restricted rental housing in Provincetown across the general waitlists at each organization and the 14 properties for which location-specific data was available.[11] Data was gathered between April and July of 2024. Identifying information for deduplication could not be shared so this number likely contains many households who are on multiple waitlists. This count also includes applicants for the Alternative Housing Voucher Program (AHVP), which provides housing vouchers for non-elderly disabled persons. A full listing of the different properties and their waitlists is available in Table 24Table 24 of the data tables appendix.

Looking at the total applicant pool in the state, not just local, the number of households on the waitlist grows to almost 35,000. This is entirely due to the CHAMP system which allows applicants from across the state to apply for units in Provincetown. In many, but not all cases, deed-restricted units prioritize local applicants. For example, the deed-restricted units at Harbor Hill observe local preference policy. The size of the waitlist is indicative of the scale of housing need across the Commonwealth.

The households on these waitlists are hoping to get one of 211 deed-restricted rental units in town. For every unit of deed-restricted housing in town there are approximately four local people waiting, though

[10] Other organizations such as Habitat for Humanity also play a role in providing subsidized housing locally, in the case of Habitat, they have constructed homes for ownership in town that are subsidized. PHA, CDP, TCB and the Town of Provincetown are responsible for all subsidized rental housing in town and the market rate units at Seashore Point.

[11] This analysis focused on waitlists for rental units in Provincetown. The town identified 13 subsidized rental properties and two market rate, deed-restricted rental properties. Waitlist data was unavailable on 122 Bradford St. Ext. (Meadows) which offers 5 units of subsidized rental housing.

this number may be lower once deduplication is applied across all lists. Some waitlists allow applicants to record a bedroom size preference. The most common first choice for room size is a one bedroom, with more than 70 percent of applicants on the CDP and TCB waitlists indicating that as their primary preference. Most deed-restricted units in Provincetown are one-bedrooms.

The survey found that six percent (n=76) of all respondents had applied for housing assistance in the past five years compared to thirteen percent of housing insecure respondents. Out of all survey respondents, eight percent (n=97) reported they were on a housing waitlist currently. The survey suggests there is a need for additional subsidized and deed-restricted units.

Workforce and Business Housing Needs

In this section UMDI describes the challenges facing employers and workers in Provincetown due to the mismatch between wages and housing costs. Reflecting the town's status as a seasonal community, the largest industries in Provincetown are accommodation and food services and retail trade. Average monthly employment in these industries is 1,725, dwarfing the other industries in town. Many of these jobs are seasonal and the average wages are the lowest when compared to other industries in town (Table 1). As a seasonal economy, Provincetown employment more than doubled between December and July of 2023. The wages for industries key to the seasonal tourist economy are below the income needed to afford housing in town without being cost burdened.

Table 1: Industry Average Wages, Median Income and Housing Prices

Industry	Average Monthly Employment	Average Wage
Income to Afford Median Priced Condo (July 2024 YTD)	**$218,613**	
Median Household Income (2022)	**$95,850**	
Wholesale Trade	38	$92,667
Agriculture, Forestry, Fishing and Hunting	7	$90,566
Professional and Technical Services	106	$84,372
Income to Afford Typical 1-BR Rent[12] (2023)	**$76,000**	
Health Care and Social Assistance	206	$71,181
Transportation and Warehousing	35	$69,782
Administrative and Waste Services	54	$69,407
Finance and Insurance	30	$68,628
Construction	48	$66,362
Real Estate and Rental and Leasing	82	$62,719
Income to Afford HUD 1-BR Fair Market Rent[13] (2023)	**$62,120**	
Other Services, Except Public Administration	93	$54,700
Arts, Entertainment, and Recreation	75	$52,526
Information	38	$49,772
Accommodation and Food Services	1,133	$49,251
Retail Trade	592	$45,661

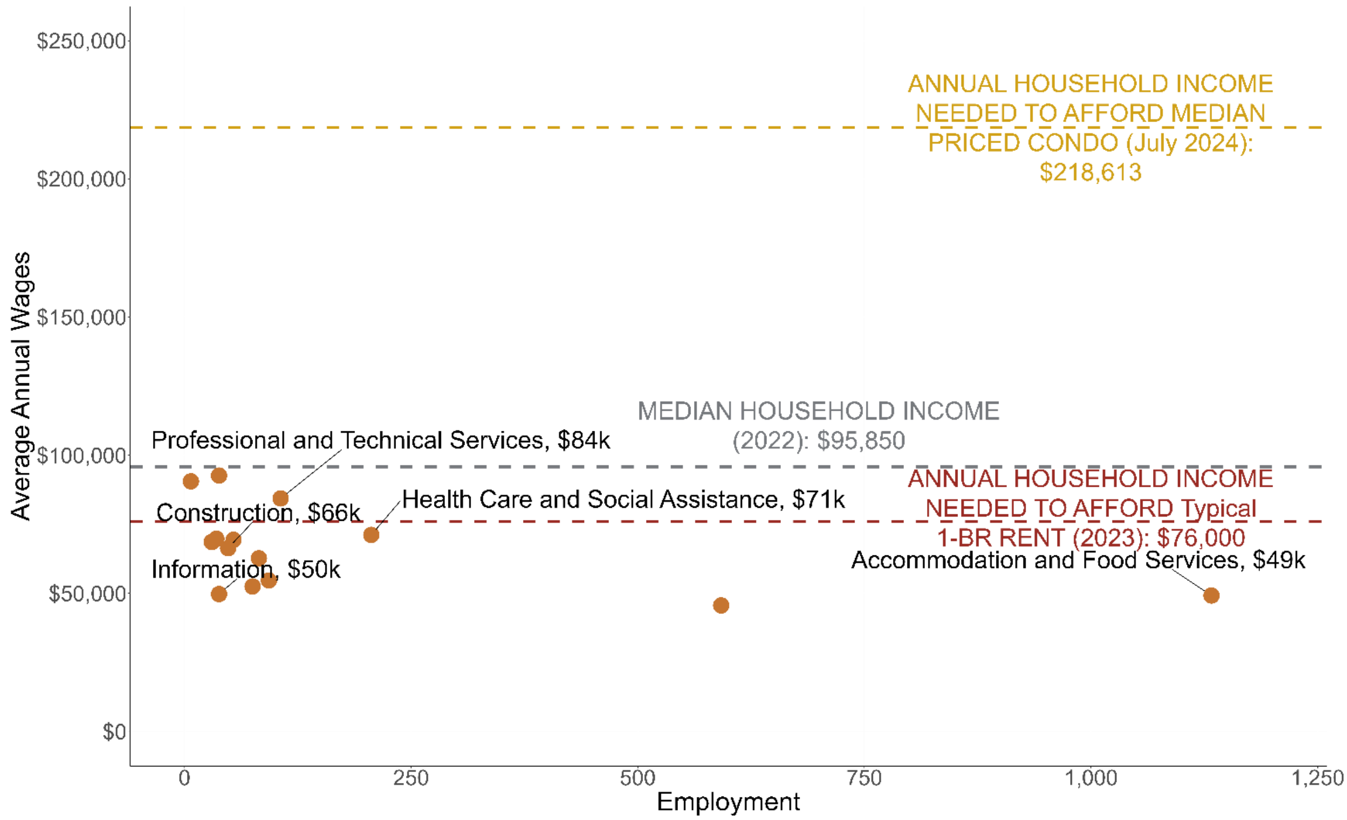
Source: U.S. Census Bureau, median household income from the American Community Survey 2018-2022 5-Year Estimates, MA Realtor Association (July 2024 YTD), Massachusetts Executive Office of Labor and Workforce Development ES-202 2023, Provincetown Market Rate Housing Trust 2023, HUD FY2023 Fair Market Rent, UMDI Calculations.
Note: Wage, rent and median income prices are in 2023 dollars. Median Condo Price is nominal as CPI data is not yet available for July 2024.

[12] Typical 1-bedroom rent is based on a rent of $1,900 a month set by the Provincetown Year-Round Market Rate Rental Housing Trust for a one-bedroom rental in summer of 2023.

[13] Fair Market Rent is determined by HUD for the Barnstable MSA and not Provincetown specifically, rent is for a one bedroom in FY2023 for the amount of $1,553 per month. According to HUD, Fair Market Rents, are estimates of 40th percentile gross rents for standard quality units within a metropolitan area or nonmetropolitan county.

The average wages in most local industries are well below what is needed to comfortably afford local housing prices (Figure 22).[14] In fact, only a few industries have average wages that allow employees to afford market rate rental housing and no industry has average wages that allow individuals to afford a typical condo.[15]

Figure 22: Industry Average Wages, Median Income and Housing Prices



Source: U.S. Census Bureau, median household income from the American Community Survey 2018-2022 5-Year Estimates, MA Realtor Association (July 2024 YTD), Massachusetts Executive Office of Labor and Workforce Development ES-202 2023, HUD FY2023 1BR Fair Market Rent, UMDI Calculations.
Note: Wage, rent and median income prices are in 2023 dollars. Median Condo Price is nominal as CPI data is not yet available for July 2024. Typical 1-bedroom rent is based on a rent of $1,900 a month set by the Provincetown Year-Round Market Rate Rental Housing Trust for a one-bedroom rental in summer of 2023.Fair Market Rent is determined by HUD for the Barnstable MSA, rent is for a one bedroom in FY2023 for the amount of $1,553 per month. According to HUD, Fair Market Rents, are estimates of 40th percentile gross rents for standard quality units within a metropolitan area or nonmetropolitan county.

[14] This calculation is based on a household spending 30 percent of their income on housing costs including a mortgage payment, typical home insurance rates in Massachusetts, local property tax and typical PMI for a five percent downpayment. FY2024 Property tax rates were used. PMI and Home Insurance rates were based on Massachusetts Estimates reported by NerdWallet. The one-bedroom rental price of $1,900 set by the Provincetown Year-round Market Rate Housing Trust in 2023.

[15] Condominium prices were used reflecting that most home sales in Provincetown are of condominium style units.

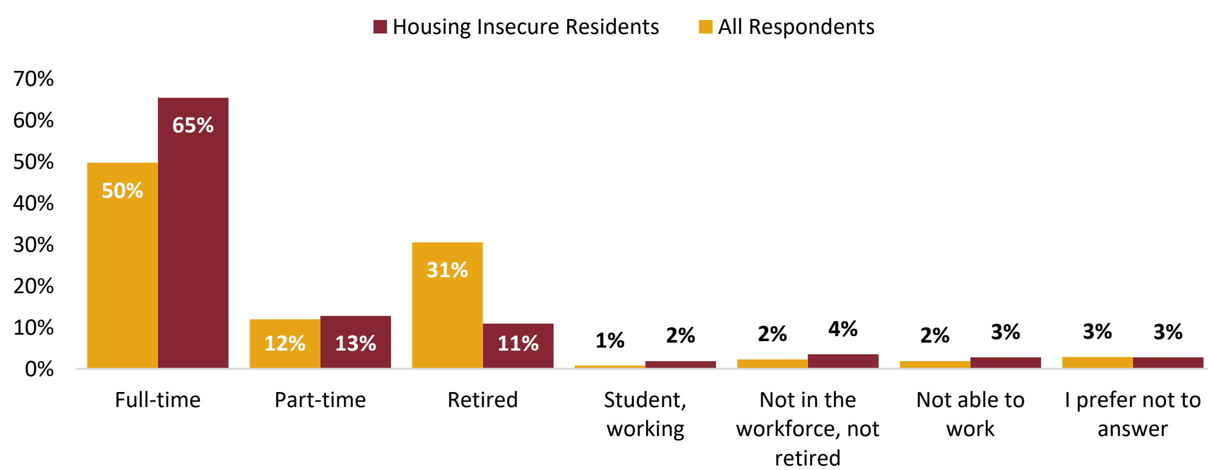
Available data on salaries and housing illustrate that locally earned incomes are not aligned with home prices as shown in Figure 22.[16] This is particularly true in industries key to Provincetown's seasonal economy such as accommodation and food services, the largest single industry in town. This mismatch in seasonal industries motivates local employers to provide housing assistance.

The challenges are also extreme for essential, year-round workers. Essential workers must compete for a limited stock of year-around housing while lacking the wages needed to purchase locally and just barely making enough income to rent the typical one-bedroom apartment.

As with any housing market, workers may combine incomes with roommates, seek help from family, apply for subsidized units, work second jobs or even move to lower cost towns farther down the Cape to better afford their housing. However, the gap between incomes and housing costs suggests that even workers leveraging several of these tactics will still find homeownership out of reach and be in danger of housing insecurity as rents rise. In the Town Survey, UMDI found that many local residents were unable to comfortably afford housing, despite working full-time.

Among all survey respondents, half were employed full-time, 31 percent were retired, and 12 percent were employed part-time (Figure 23). However, among those UMDI identified as housing insecure respondents, 65 percent were employed full-time, and 13 percent are employed part-time. Only 11 percent of housing insecure respondents were retired. Thus, despite higher employment, these residents still struggle to afford housing.

Figure 23: Employment Status, Housing Insecure Residents Compared to All Respondents



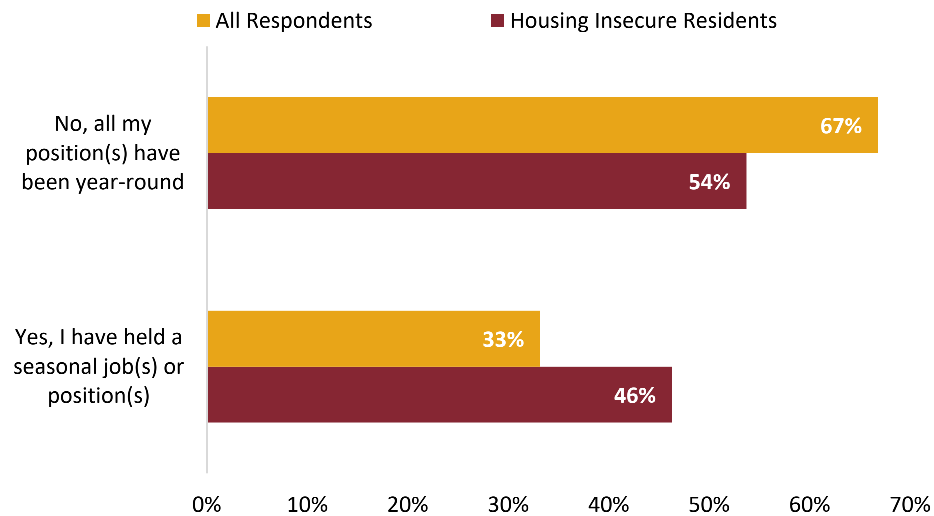
Source: UMass Donahue Institute, Provincetown Housing Needs Survey
Note: Shares may not add up to 100 percent due to respondents choosing not to respond to certain questions.

The housing insecure respondents included both year-round and seasonal workers. There is a higher share of seasonal employment among housing insecure respondents compared to all respondents.

[16] The ACS reported median household income reflects multi-earner households as well as those receiving income from jobs outside of Provincetown, from retirement income and other sources. ES-202 reported wages are based on individual jobs and data is place of work based meaning it includes data from employers based in town, only.

Almost half of housing insecure respondents held seasonal jobs or positions compared to only a third of all respondents (Figure 24). Still, more than half of the housing insecure respondents are year-round employees. This indicates that year-round employees also struggle with the cost of housing in Provincetown.

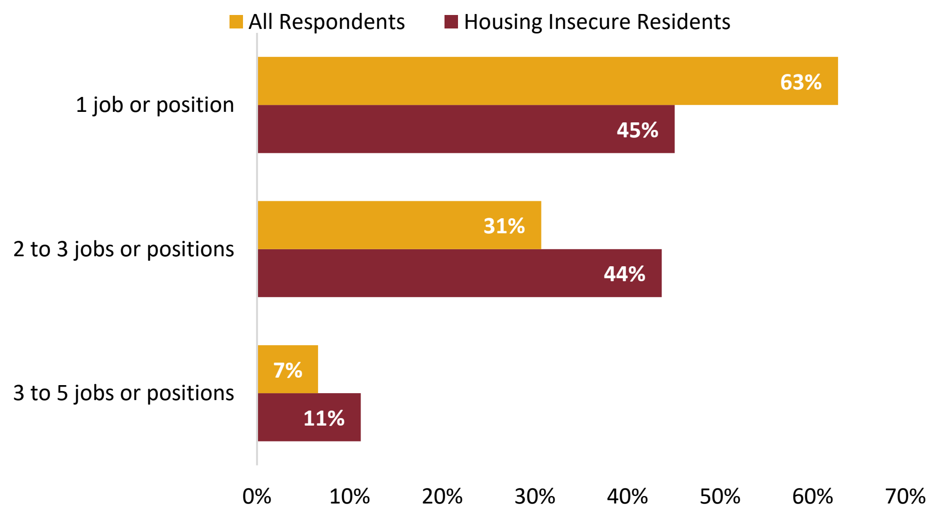
Figure 24: Seasonal Employment, Housing Insecure Residents Compared to All Respondents



Source: UMass Donahue Institute, Provincetown Housing Needs Survey, Housing Insecure Respondents
Note: Shares may not add up to 100 percent due to respondents choosing not to respond to certain questions.

Similarly, housing insecure respondents were more likely to hold multiple positions compared to all respondents. More than half (55%) of housing insecure respondents said they held multiple jobs or positions within a year (Figure 25). Again, there is still a high share of housing insecure respondents that seem to have more stable employment. Forty-five percent only held one job or position in a year and are still housing insecure.

Figure 25: Number of Jobs, Housing Insecure Residents Compared to All Respondents



Source: UMass Donahue Institute, Provincetown Housing Needs Survey, Housing Insecure Respondents
Note: Shares may not add up to 100 percent due to respondents choosing not to respond to certain questions.

The nature of a seasonal economy creates temporary employment that leads to a need for temporary housing at lower price points. Seasonal workers who are working multiple jobs in a year are more likely to be housing insecure and there are fewer affordable housing options in Provincetown for workers currently. The seasonal worker housing needs are expected; however, affordability is also a concern for residents with more stable, year-round employment.

Essential Workers

Of particular concern in Cape and Island towns is the ability of essential workers to afford housing locally. Provincetown requires year-round employees to maintain services of all kinds from roads to schools, to healthcare facilities and beyond. In the Town survey, many respondents shared that they want more options for middle-income households, more specifically for those who earn too much to qualify for assistance but not enough to sustain being in the area. One resident wrote in: “I’m a teacher here on Cape and I bartend in P’town in the summer. I have a master’s degree and cannot afford to live on the Cape anymore.”

It is extremely difficult to neatly define essential workers as nearly every person in Provincetown has some role in making the town function. For the purposes of this analysis, a focus will be kept on the employed workers in these roles: healthcare workers, construction workers, education workers, utility workers, and emergency services including police and firefighters. (Note that in the survey data analysis police and firefighters are included in the government employee sub-group.)

Healthcare workers are essential to the functioning of any town, particularly in a place like Massachusetts where the median age is higher than other states, leading to growing health care needs. Industry data from ES202 on healthcare combines those workers with social assistance workers. As shown in (Table 2), the average salary of a healthcare or social assistance worker in Provincetown in 2023 was around $71,000 a year in 2023. The town has around 200 workers in the industry including nurses, social workers, and elderly care workers.[17] The industry is the third largest in town after accommodation and food services; and retail trade. The average worker is unable to afford the median price condominium in town without additional help and is just below the income needed to afford the typical one-bedroom apartment in town. The counts of employees in each essential worker category and their average wages are shown in Table 2.[18]

Table 2: Essential Workers by Employment and Average Wage

Essential Worker Category	Employment	Average Wage
Utilities- Private*	12	$99,084
Fire	20	$85,842
Police	26	$80,829
Health Care and Social Assistance*	206	$71,181
School	61	$69,984
Utilities- Town	45	$69,876
Construction*	48	$66,362

Source: Provincetown and 2023 ES202 (indicated by *)

In total, there are an estimated 418 essential workers working in Provincetown. Data from the U.S. Census Bureau in 2021 finds that 56 percent of employees in Provincetown commute into town for work each day with the most common origins being other outer cape towns, Truro, Eastham and Wellfleet. Some commute in from even farther away. If the distribution of commuters into Provincetown for essential workers is similar to the overall working population, then 234 essential workers travel from another town each day to work in Provincetown. Deed-restricted units and housing intended for essential workers could be a way of bringing these essential workers into Provincetown.

Private Businesses and Non-Profits

The Town Survey included a series of questions for owners and operators of businesses in Provincetown. In total 350 business owners completed the survey. Most business owners who responded to the Town survey in Provincetown operate only one business and 10 percent of business owners operate two businesses. The majority of businesses require employees to work in Provincetown. Forty percent of

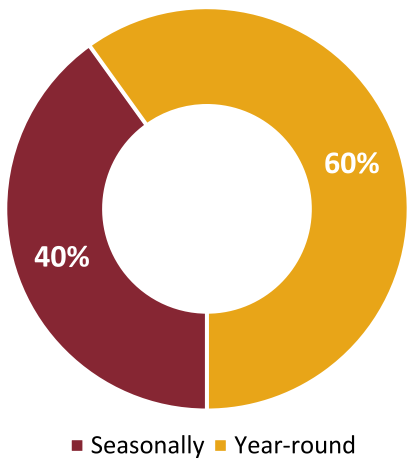
[17] ES202 specifies that out of 206 employees in Health Care and Social Assistance, around 84 of these workers are involved in Nursing and Residential Care, 26 are involved in social assistance, and 24 work in Individual and Family services. The sub-industries of the remaining 72 employees are not specified in the dataset.

[18] Each worker category includes members of all career levels. The police data for example includes 13 officers, five dispatchers, six officers including the police chief and two administrative staff. Members of each group who are earlier in their career tend to earn less money and may face more challenges with finding housing locally. An average wage is used to make salary data from the town comparable to the ES202 data, but that value is vulnerable to outliers. Employees in management, specialist, and leadership positions have higher salaries that can pull the average salary up.

The Utilities-Town category in the table includes town workers in the departments of public works, building, highways, solid Waste and water. Data on private employment in utilities in Provincetown is unavailable except under the broad category of trade, transportation and utilities. Statewide, utilities are two percent of that larger industry grouping, and typically earns 2.15 times the average wage. For Provincetown this would be equivalent to 12 employees earning an average of $99 thousand dollars per year as shown in the table above under Utilities- Private.

businesses reported operating seasonally (Figure 26). These seasonal businesses depend on making a year's worth of income in a short period of time

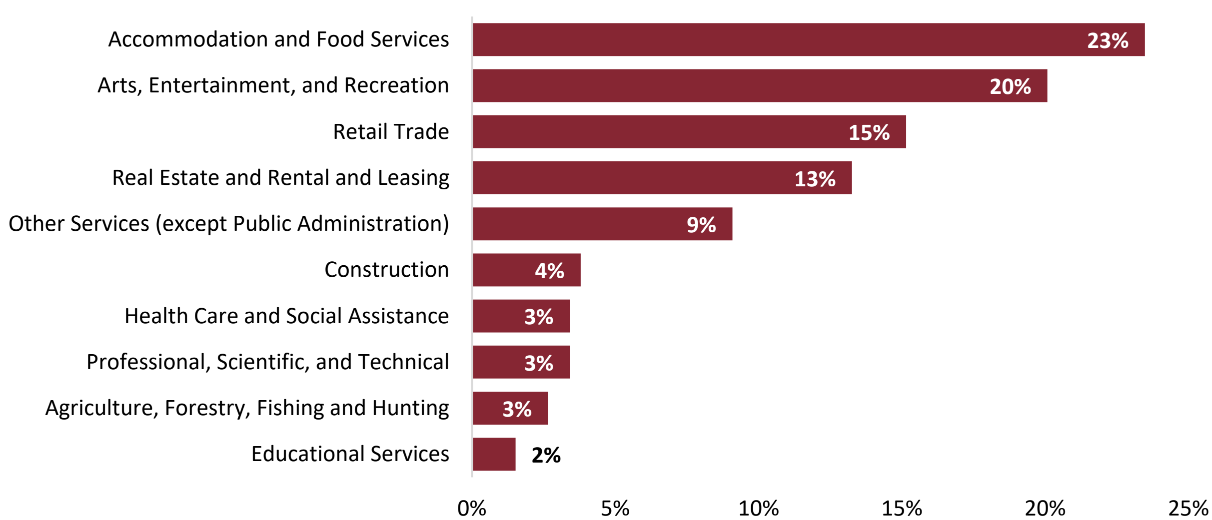
Figure 26: Share of Seasonal and Year-Round Businesses



Source: UMass Donahue Institute, Provincetown Housing Needs Survey

The survey responses reflected the industry mix in town. The dominant industries were accommodation and food services; and arts, entertainment, and recreation, which make up 43 percent of all business responses combined. Retail trade and Real estate follow, making up another 15 percent and 13 percent of the industry mix, respectively (Figure 27).

Figure 27: Industry Share of Business Owner Respondents



Source: UMass Donahue Institute, Provincetown Housing Needs Survey

The survey asked business owners to report the number of employees each business required. On average, businesses had 3.1 full-time employees and 2.3 part-time employees employed year-round. Reflecting the increased demand for employees in the tourist season, businesses with seasonal employees reported an average of 6.9 full-time and 4.3 part-time employees. Note that fewer businesses that responded to the Town survey have seasonal employees, but they hire them in larger numbers.

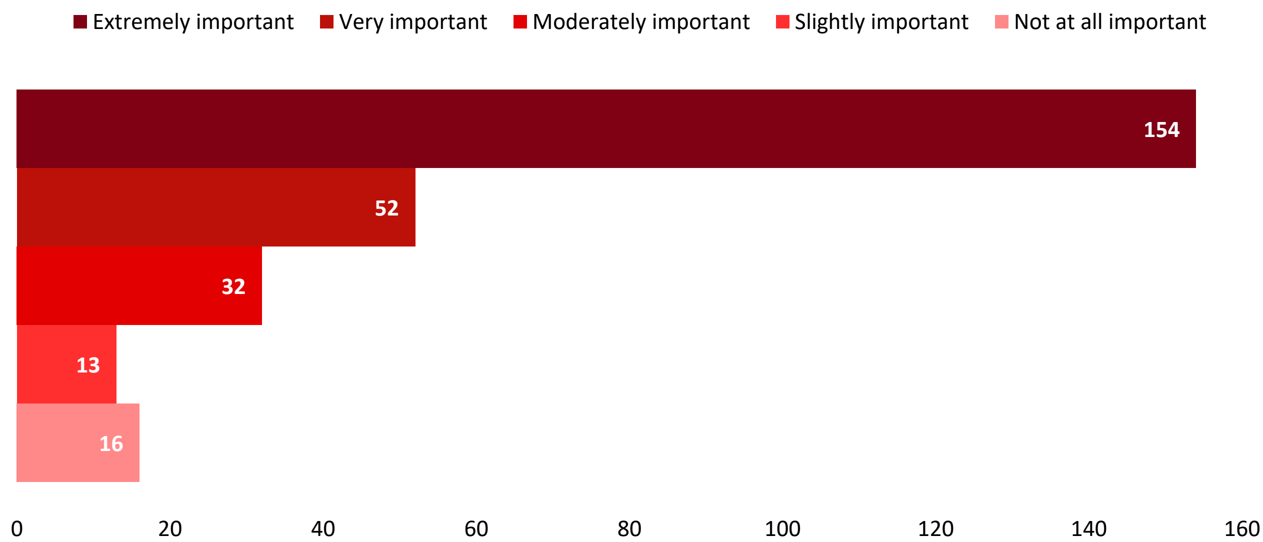
Many businesses in Provincetown are under pressure to find staff. In 2023, one in five business owners (21%, n=53), were not fully staffed. Many business owners reported that they cannot retain employees long term because of high housing costs. Over 80 percent of business owners reported that their employees are required to work in person, meaning that they need housing in Provincetown or in a neighboring town. Employers reported that the staff they could find commuted from upper Cape or even further and the number of employees who lived locally was small.

In the Town survey, 37 percent of business owners have lost employees in the past year because of the cost of housing in Provincetown. Additionally, 61 percent have increased wages or salaries to retain employees to combat this. Almost half also said they had potential employees decline offers of employment because of the availability or cost of housing. Looking ahead, 30 percent of business owners also said they anticipate needing to hire more employees than in 2023. Some businesses owners who have the capabilities to do so financially are hoping to expand their businesses, which would add to the local economy, but are unable to expand because of the challenges of attracting and retaining workers.

Some business owners reported that they do not consider applicants unless they already have housing secured in the area, which creates limitations on talent and available workers. Business owners who responded to the survey expressed frustration with housing supply say there is not enough for both seasonal and year-round workers and what is available is too expensive. Business owners simply cannot pay their staff enough to afford to live in Provincetown, even though they are paying competitive wages. A handful of business owners, eight of 75 of the business owners that responded, expressed that they rely on J1 visas as their main staff since they are mostly young people willing to live in poorer conditions. However, these workers are in the area for a short time, and many business owners expressed that they cannot retain employees long term because of high housing costs.

The survey also asked about the customer base of the businesses. The businesses' consumers primarily come from Provincetown and Cape Cod. Business owners indicated how important it was to the business' viability to be located in Provincetown, and 77 percent reported that it was very important or extremely important (Figure 28).

Figure 28: Importance of Provincetown Location from Business Owner Town Survey Responses



Source: UMass Donahue Institute, Provincetown Housing Needs Survey

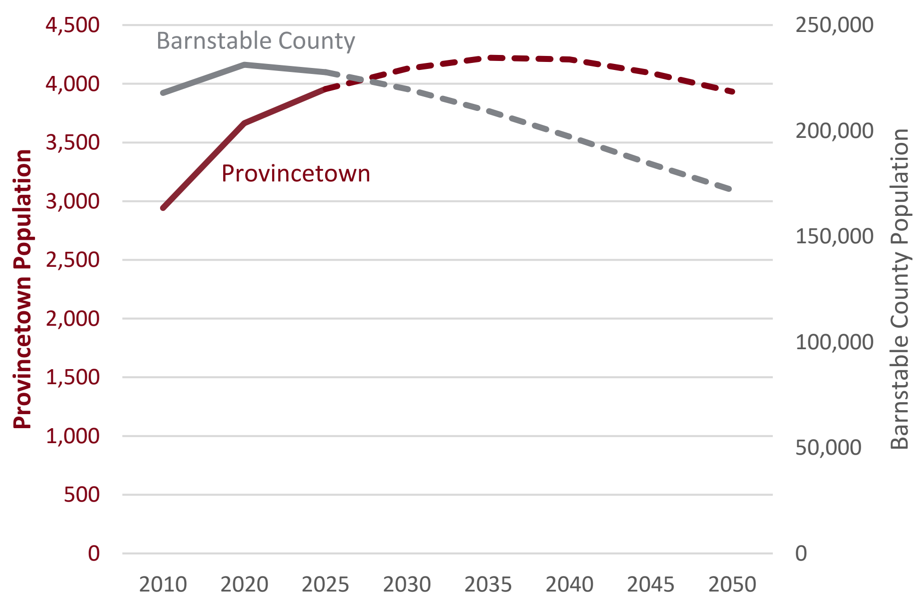
Because of the difficulty and pressures that come with finding staff, many Provincetown business owners, 53 out of 197 respondents or 27 percent, offer assistance to employees with securing housing. Of those who said they do provide assistance, 64 percent provide or rent housing to their employees, 38 percent assist in finding them housing through local networks, and 34 percent subsidize employees' housing.

For those who provide housing, 47 percent of owners own housing that they primarily rent to employees and 37 percent of owners provide employees with room and board as part of their employment. In total, there are 76 units owned by 32 business owners that provide or rent housing to 193 employees. On average, they have 2.6 units and house 6.7 individuals. A smaller number of business owners who responded host their workers in their own homes or find other housing where they pay all or a large portion of the rent, some also co-sign on leases. For those who provide a housing subsidy to employees, which was 17 of 50 business owners, they assist an average of seven employees per month with an average of $648 per employee. Many business owners say they have no other choice in order to stay operational. One business owner said, "I will likely be closing my business permanently after being unable to secure staff housing for the past several seasons." Addressing the housing challenges facing Provincetown residents is essential for the viability of the town's economy.

Meeting Provincetown Housing Needs

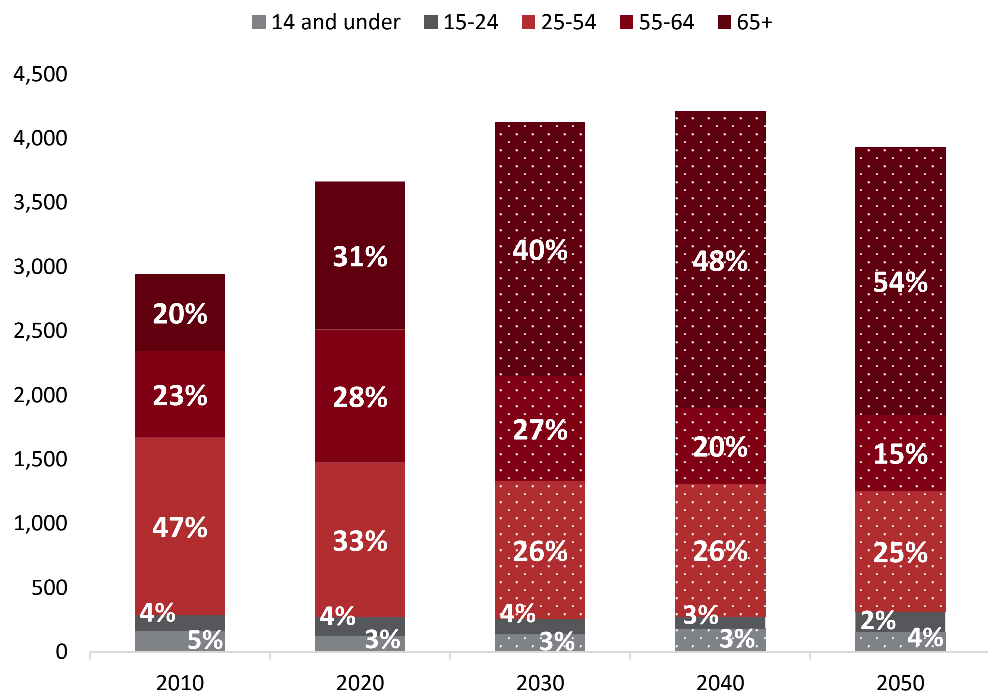
In a seasonal community like Provincetown, the connection between the year-round population and the housing needs of the community are complicated by the demand for second homes and investment properties. Even so, in the short-term, demand for housing from year-round residents is projected to increase. UMDI population projections predict that the population of Provincetown will continue to grow through 2040 to 4,200 individuals (Figure 29). Over the same period, the mix of households is anticipated to shift so that the share population over 65 year of age increases from 31 to 48 percent (Figure 30). The Cape on a whole is anticipated to see a decline in the year-round population as the population ages. Massachusetts and the Cape are facing an aging population, and this has consequences for housing needs of the population. Older households are often smaller and have a need for more accessible housing.

Figure 29: Provincetown Population Projections Compared to Barnstable County



Source: UMass Donahue Institute Population Estimates Program, Long-Term Population Projections for Massachusetts Cities and Towns, V2024 Population Projections, May 2024

Figure 30: Population Projections by Age



Source: UMass Donahue Institute Population Estimates Program, Long-Term Population Projections for Massachusetts Cities and Towns, V2024 Population Projections, May 2024

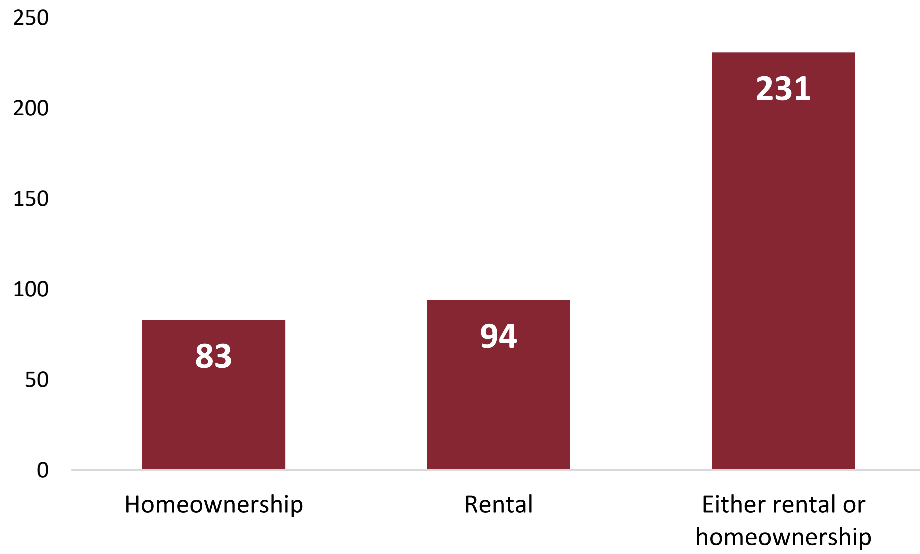
While it does not always impact an individual's housing need, disability is often a factor. Therefore, the Town Survey included the U.S. Census Bureau's six question screener for disability. Twenty percent (n=229) of respondents reported that they had a disability. Twenty-three percent of housing-insecure respondents (n=98) reported a disability; among them nine percent (n=37) reported having an ambulatory disability, which may require housing that is single story, on the first floor of a multi-story building, or has an elevator.

Number of Units

In the Town Survey, 408 full-time residents (40%) said they were interested or maybe interested in moving into housing owned by the Town of Provincetown. Note that multiple residents from the same household could complete the survey so the number of households in need could be lower.

Among those who expressed interest in these potential housing units, there was not a strong preference for homeownership versus rental opportunities. More than half of the interested respondents (231 full-time residents) indicated they were interested in either rental or homeownership opportunities (Figure 31). There were an additional 94 who were only interested in rentals and 83 only interested in homeownership.

Figure 31: Housing Tenure Interest (Full-time Residents Interested in Town Housing)



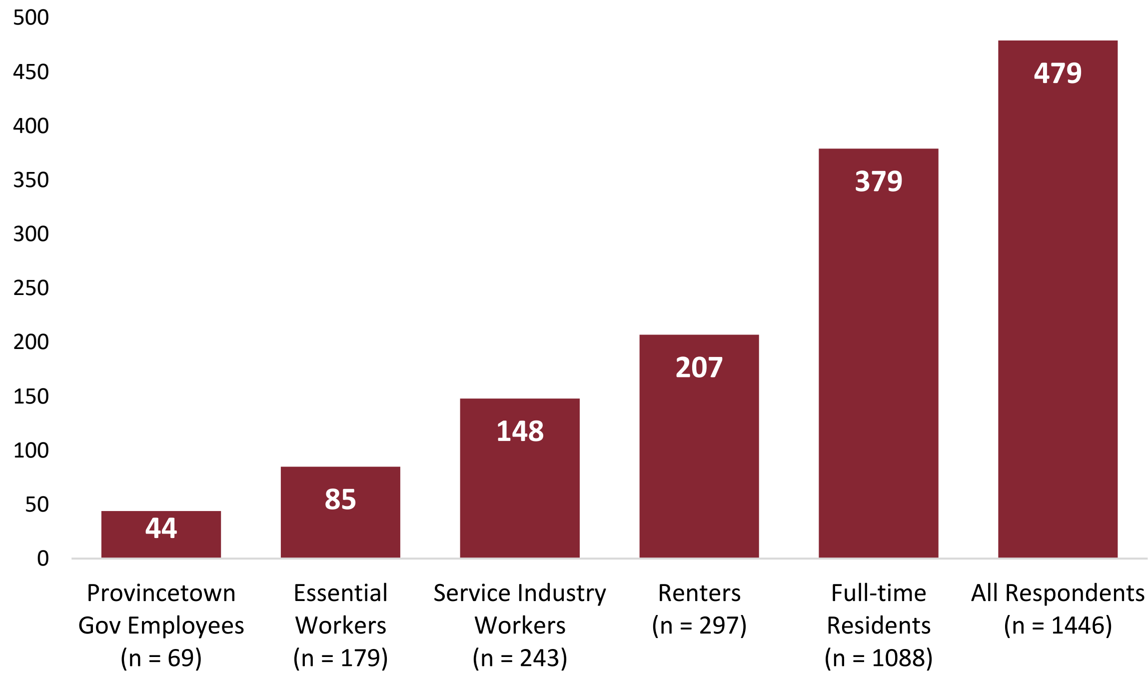
Source: UMass Donahue Institute, Provincetown Housing Needs Survey, Full-time Resident Respondents

Housing insecure respondents were most likely to express interest in Town housing; 75 percent of housing insecure respondents were interested in Town housing. This is not surprising as housing insecure people are the most in need of stable, affordable housing. In addition to the housing insecure group overall, there appears to be a need for more stable housing for renters, service industry workers, and government employees, based on the shares and counts of housing insecure respondents within these groups.

Among all respondents, there were 479 respondents who are considered housing insecure, of whom 353 are interested in Town housing. Note that most (280) of these respondents are also full-time residents and are included in the 408 number of interested full-time residents. Including all other housing insecure respondents results in an additional 73 housing insecure respondents interested in Town housing.

Of all of the housing insecure respondents, 379 are currently full-time residents. A little over 200 of these are also renters, 148 are service industry workers, 85 are essential workers, and 44 are government employees (Figure 32). This highlights why addressing the housing insecure population is so important.

Figure 32: Count of Housing Insecure by Subgroup



Source: UMass Donahue Institute, Provincetown Housing Needs Survey

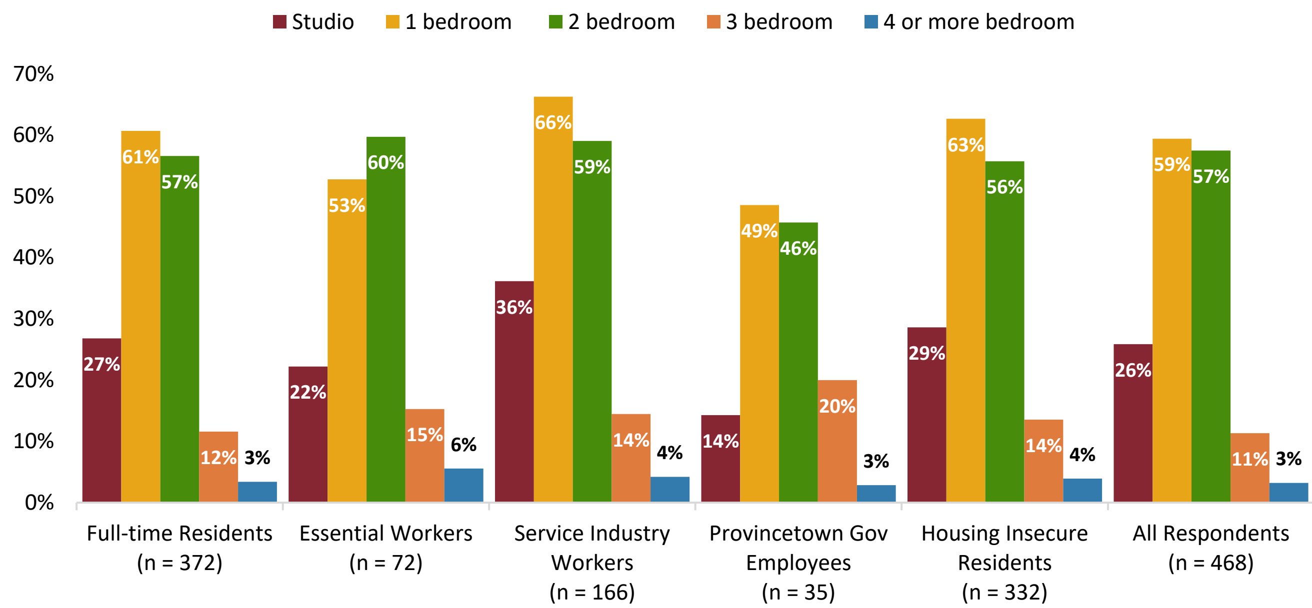
Considering the housing insecure counts and the interest from full-time residents in Town housing overall, the survey estimates suggest that there is a need for housing for between 400 and 500 residents. This need could be met through Town housing or other forms of housing assistance (e.g. vouchers). Considering the 199 units of deed-restricted housing that are in various stages of planning or construction (see Table 25 in the Appendix), there will continue to be additional unmet need for around 200 individuals.

Note that the survey is not a census and there is demand that will not be captured by the survey. There could also be a mismatch between people who think they are eligible for affordable housing and those who are actually eligible.

Size of Units

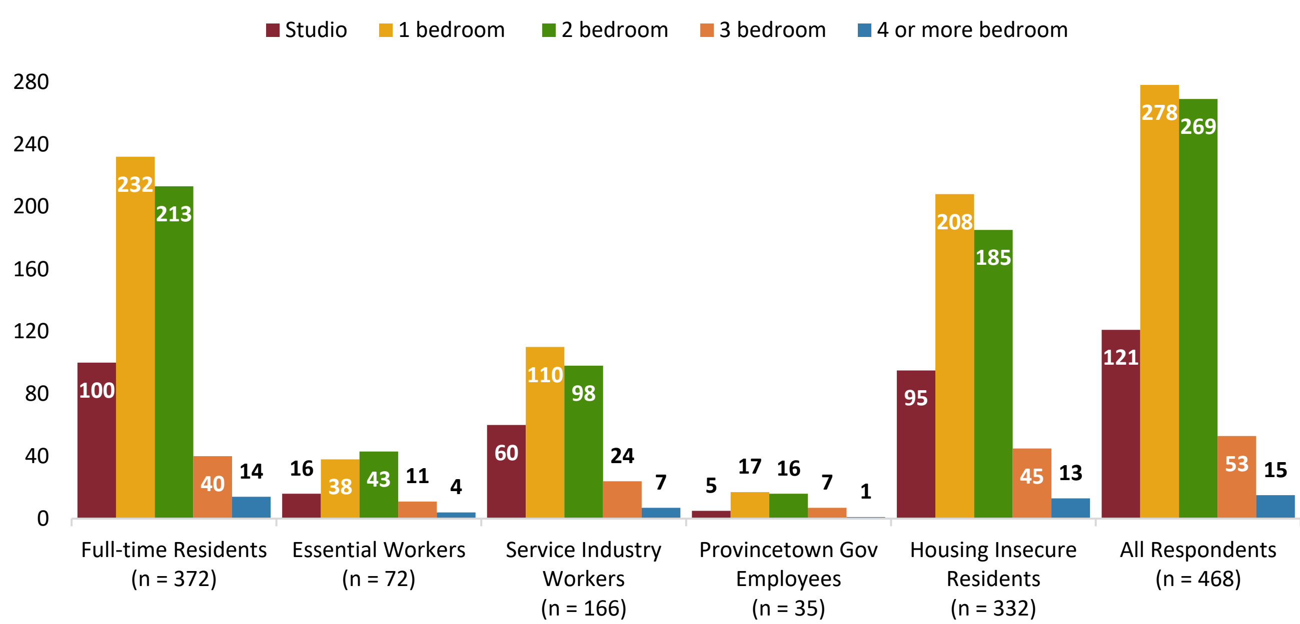
The vast majority of Town Survey respondents had small households of one or two adults. Ninety-four percent of respondents did not have children living with them and only 15 percent of households had more than two people. Thus, the demand for units was heavily weighted towards smaller units. The greatest interest was in one- or two-bedroom units across all groups (Figure 33). There was slightly more interest in one-bedroom units than two-bedroom units among all respondents and in the full-time resident group, service industry workers, government employees, and the housing insecure group. There is a slight preference for two-bedroom units among essential workers. There is a higher share of interest in three-bedroom units among government employees than the other groups, however, the most interest is still in one- or two-bedrooms. There is also a higher share of interest in studios among the service industry worker group compared to other groups.

Figure 33: Housing Unit Size Interest, Shares



Source: UMass Donahue Institute, Provincetown Housing Needs Survey
Note: Shares may not add up to 100 percent due to respondents choosing not to respond to certain questions.

Figure 34: Housing Unit Size Interest, Counts



Source: UMass Donahue Institute, Provincetown Housing Needs Survey

Based on these preferences, much of the housing should be one- and two-bedroom units with potentially smaller units like studios for service industry or seasonal workers as well as a limited number of units with three-bedrooms.

Table 3: Unit Size Preferences for Housing Insecure Survey Respondents

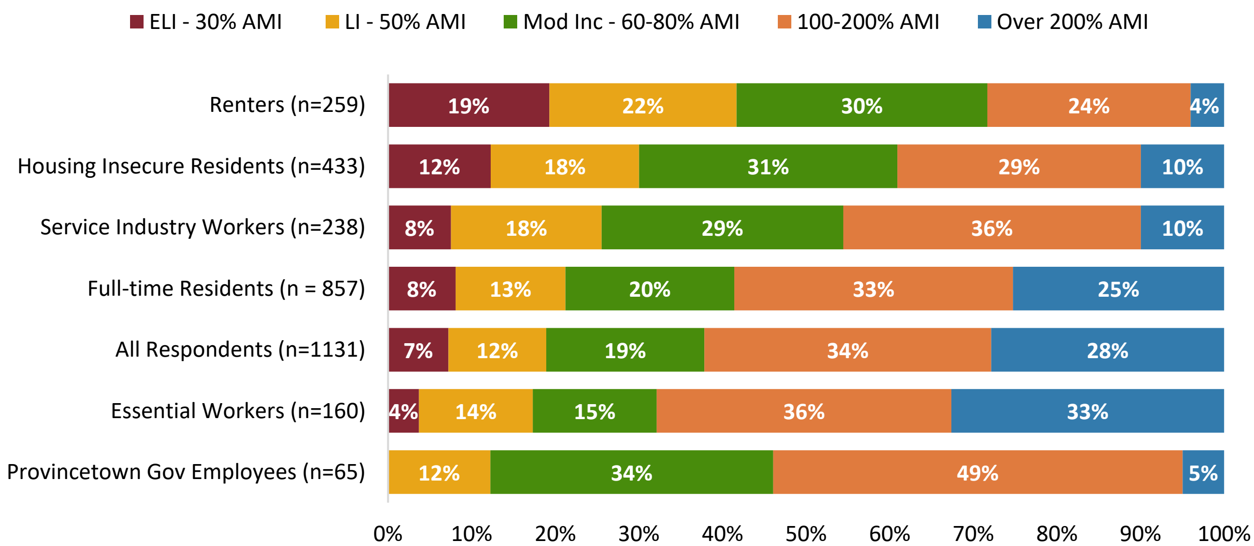
Housing Insecure people in these groups: What size housing unit would you be interested in? Select all that apply.										
	Full-time resident		Essential worker		Service industry worker		Provincetown Gov Employees		Renters	
	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share
Studio	79	29%	14	23%	54	41%	4	14%	45	24%
1 bedroom	172	64%	33	54%	90	68%	13	45%	119	65%
2 bedroom	150	56%	33	54%	76	57%	12	41%	102	55%
3 bedroom	33	12%	11	18%	22	17%	7	24%	24	13%
4 or more bedroom	12	4%	4	7%	7	5%	1	3%	8	4%
Total	269	-	61	-	133	-	29	-	184	-

Source: UMass Donahue Institute, Provincetown Housing Needs Survey

Income Levels

To determine the price and income levels for affordable units, the survey asked about household income and household size. Among all full-time residents, 21 percent are low-income or extremely low-income and another 20 percent are moderate income (Figure 35).

Figure 35: Household Income by HUD Limits by Subgroup



Source: UMass Donahue Institute, Provincetown Housing Needs Survey

Taking a closer look at the incomes of housing insecure respondents, about one-third are in the combined moderate income 60-80 percent AMI group and about another third is in the 100-200 percent AMI group. There are 12 percent in the extremely low-income category and another 18 percent in the low-income category.

Table 4: Household Income by HUD Limits for Housing Insecure Respondents

	Count	Share
ELI - 30% AMI	54	12%
LI - 50% AMI	78	18%
Mod Inc - 60% AMI	66	15%
Mod Inc - 80% AMI	68	16%
100% AMI	37	9%
120% AMI	38	9%
150% AMI	24	6%
160% AMI	4	1%
180% AMI	11	3%
200% AMI	12	3%
Over 200% AMI	41	9%
Total	433	100%

Source: UMass Donahue Institute, Provincetown Housing Needs Survey

Based on these counts, the highest need for housing support is in the moderate income, low income, and extremely low-income groups. There is also an additional need in the 100 percent and 120 percent AMI groups. The need among households in income groups 150 percent and above is generally lower, but there is still demand at these income levels

To summarize, based on the survey, in the housing insecure group:

- 61 percent of the need for new housing is at 80 percent AMI or below
- 79 percent is at 120 percent AMI or below
- 21 percent is at 150 percent and above

These income groups can help to inform the rent prices for any new housing units. Rents and home prices will ultimately depend on the income ranges and unit types that the Town would like to target. In addition, the financing sources may inform the target income groups.

If the Town chooses to target this housing insecure group, note that it includes many respondents of priority categories such as government employees, essential workers, and service industry workers. As discussed earlier in the report, almost two-thirds of the government employees in Provincetown and service industry workers are housing insecure, as defined in this study (see Figure 11). Almost half of the essential workers group is housing insecure. Only one-third of all survey respondents are housing insecure, so the housing insecurity rates are higher in these key groups. Also note the highest insecurity was found in renters; 70 percent of renters in the survey met this definition of being housing insecure. Producing housing for households with incomes below 80 percent of AMI allows developers to potential access financing instruments which have specific income restrictions and maximum allowable rents.

The Town survey allowed UMDI to classify respondents based on their income and household size into HUD AMI categories. In addition, the survey asked respondents how much they were able to spend on housing after paying other essential expenses and UMDI calculated the median amount for each HUD AMI group. Affordable housing programs set a standard that households should typically pay 30 percent of their income on rent and utilities. When we compare the rents allowable under federally or state subsidized housing project, we see that the ability to pay for housing and the HUD limits are near each other for households below 60 percent of AMI, but for those at 80 percent of AMI there is a noticeable gap between the rents potential tenants are likely to see in subsidized units and what they are able to pay for housing (Table 5). For households at or above 120 percent of AMI, the ability to pay for housing would allow many to access rental housing, but homeownership would still be out of reach for most. For all income groups, including higher income households, the barrier to accessing housing is also driven by limited supply of housing, not just the high cost.

Table 5: HUD Rent Limits and Survey Respondent Ability to Pay for Housing by HUD Income Groups

HUD Income Level	2024 Maximum Allowable Rents for MHP Affordable Housing Units		Median Rents Survey Respondents Can Afford to Pay
	Studio	1-bedroom	All unit sizes
ELI - 30% AMI	$665	$712	$640
LI - 50% AMI	$1,107	$1,186	$1,200
Mod Inc - 60% AMI	$1,329	$1,424	$1,300
Mod Inc - 80% AMI	$1,712	$1,834	$1,500
100% AMI	-	-	$1,800
120% AMI	-	-	$2,000
150% AMI	-	-	$2,000
160% AMI	-	-	$2,500
180% AMI	-	-	$3,000
200% AMI	-	-	$3,000
Over 200% AMI	-	-	$4,000

Note: Studio and 1 bedroom rents are from Massachusetts Housing Partnership (MHP) for Barnstable Town, MA and assume the landlord pays all utilities. Note MHP only published maximum rents up to 80 percent of AMI. The estimates of what respondents can afford to pay includes all household sizes are not based on unit size or family size. For more details on maximum allowable rents see: https://www.mhp.net/resources/2022-maximum-allowable-rents

Summary of Housing Needs

In sum, the Town Survey suggests that there is significant demand for subsidized or deed-restricted housing and for both rental and homeownership units. Demand is greatest for smaller units (one- and two-bedroom units). Though service workers are also interested in studio units, which could be an efficient means of providing housing for the surge in seasonal workers that the town experiences every year. Essential workers and government employees are more likely to seek larger units. Questions about what income level to target are best left to local officials and leaders. There is demand across the income spectrum. Those who are low-income and extremely low-income face the highest levels of housing insecurity and cost burden and are least able to access rental housing due to the high cost. Moderate income households are also facing rents on the private market that far exceed their ability to pay. Based on counts of housing insecure households from the Town survey the need is greatest among those at or below 80 percent of AMI. Across all income levels condo and single-family home prices are at levels that exceed the typical resident's ability to pay.

Conclusion

Year-round residents, essential workers, Town employees, and service workers are all under stress when it comes to meeting their housing needs. While Provincetown has built housing at a higher rate than many towns on the Cape and in the state, the pressure of the second home market has meant that housing costs continue to grow at a pace that puts extreme pressure on year-round residents. To ensure that Provincetown remains able to provide essential services to tourists and residents alike, the Town will need to continue to support the creation of additional housing that it is set aside for year-round residents and not captured for second home or short-term rental use.

The Town Survey asked respondents to share anything that they would like Provincetown to consider as it develops a housing plan with the researchers. One respondent wrote in:

> *I've contributed to this community for many years. Provincetown is my home. I was part of the workforce for so many years and now as I'm getting older, I don't see many options for me to stay in Provincetown. I am afraid I will have to leave like many people have done.*

The sentiment captured by this comment was echoed across the Town Survey. Provincetown is a unique and highly sought-after community. Retaining the workers and residents who are at risk of losing their housing is a challenge that will require a strong commitment. There is no single solution. The Town is committed to addressing the challenge and there is a pipeline of projects that will help to meet this demand. However, even with a strong investment, demand for housing is likely to outstrip supply.

The Town Survey data points to areas of high need in the community. There is a strong case to be made for focusing on those who are housing insecure (defined in this report as experiencing high housing cost burden, having difficulty making rent or mortgage payments, moving frequently, or reporting not having stable housing). **The challenge is that among those who are housing insecure there is a mix of incomes.** Thirty percent are extremely low-income or low-income, and 31 percent earn incomes between 60 and 80 percent of AMI, income ranges for which there are financing programs to support the development of affordable housing. However, 29 percent are between 100 and 200 percent of AMI, incomes for which there are extremely limited options for financing, this is often referred to as the “missing middle.” Missing middle housing is housing that is often not developed by the private market, but also not produced by non-profit developers because there are limited financing options to support the development of such units and the costs of construction and development remain high.

The Town Survey collected detailed data on rents, both what individuals are currently paying for housing and what they can afford to pay after they cover other essential expenses. Across all respondents, the median monthly amount that respondents were able to pay towards housing was $2,000, and it was $1,900 for full-time residents. However, when we break this down by subgroups there is variation. Housing insecure respondents, renters, and government employees all had a median of $1,500 per month. Within these subgroups there are households at a variety of income levels, but across all income levels the ability to pay for housing is well below the monthly costs associated with owning the typical condominium or single-family home in Provincetown. Those with incomes at or below 100 percent of AMI are struggling to afford rental housing as well.

Mixed-income housing could be an effective solution at meeting the needs of the community as it would allow developers to leverage subsidies that target low- and extremely-low-income tenants (e.g. LIHTC) and other federal and state subsidies. For example, MassHousing's Workforce Housing Initiative provides support for units at 60 to 120 percent of AMI, and overall 20 percent of units must be below 80 percent of AMI.[19] There is significant need for assistance with housing at the income levels targeted by these programs.

With regard to the size of units, **the Town Survey revealed strong demand for one- and two-bedroom units,** reflecting the small household sizes in town. This preference can also be seen in the housing wait list data where one-bedroom units have longer waitlists. At the same time, it is important to keep in mind that specific populations may have different needs. For example, service workers were more likely to prefer studios than other groups and Town employees were more likely to be interested in three-bedroom units. Over one in 10 respondents indicated that they were interested in a three-bedroom unit. Thus, ensuring that there is a mix of unit sizes is important.

Another important factor to keep in mind is the **need for accessible units.** The Town survey revealed that nearly one in ten survey respondents lived in a household where a member had an ambulatory disability and one in five lived in a household where at least one member had a disability. As the population in town ages, rates of disability and demand for accessible housing are likely to increase.

The survey revealed that **there is strong interest in both homeownership and rental housing** opportunities. The Provincetown Year-Round Market-Rate Rental Housing Trust is currently exclusively devoted to rental housing; therefore the Town may wish to explore creating additional homeownership opportunities or expanding the Trust's scope to include homeownership.[20] The Town could also explore other means of creating homeownership opportunities. A challenge with some affordable housing finance programs is that the restrictions expire. One means of addressing this would be to explore shared-equity homeownership models. Such models place restrictions on resale and in turn put limits on wealth-building through the resale of the home for households, but they can create properties that are permanently affordable. Models include deed-restrict homeownership, limited equity cooperatives, and community land trusts (CLT). Massachusetts has several examples of CLTs. On Martha's Vineyard, the Island Housing Trust has developed affordable housing in partnership with the Martha's Vineyard Land Bank Commission as a means of producing housing for year-round residents and conserving land that might otherwise be developed into second homes.[21] Community Land Trusts may partner with municipalities but are usually non-profits.[22] Implementing shared equity models require significant investment of time and resources in order to be viable but they are pathway towards permanently putting aside land and housing for year-round residents.

[19] https://www.masshousing.com/en/developers/workforce-housing

[20] The town select board approved language adding homeownership to the trust's responsibilities.

[21] See: https://www.ihtmv.org/

[22] To learn more about Community Land Trusts see: Lowery, Lauren, Matt Weber, Jenee Gaynor, Natasha Leonard, Tina Lee, and Alexis Butler. "Community Land Trusts: A Guide for Local Governments." National League of Cities and Grounded Solutions Network, August 16, 2021. https://www.nlc.org/resource/community-land-trusts-a-guide-for-local-governments/.

Meeting the housing challenges facing Provincetown is essential to ensure the Town can continue to provide services to residents and tourists. In the Town survey, 37 percent of business owners reported that they have lost employees in the past year because of the cost of housing in Provincetown. Additionally, 61 percent had increased wages or salaries to retain employees. Almost half also reported that potential employees declined offers of employment because of the availability or cost of housing. While some employers have purchased housing to ensure that their employees have local housing, for many employers such measures are out of reach and for many employees living in housing owned by their employer may be undesirable.

Increasing the supply of attainable housing in Provincetown will require an on-going commitment from the Town, business stakeholders, and residents in addition to the investment of state, federal, and philanthropic resources to preserve and increase the supply of attainable housing in the area. In August 2024 the Affordable Homes Act (AHA) was signed into law. The AHA includes a new "Seasonal Communities" designation that is intended as a first step towards developing state policies to help address the unique challenges facing communities on the Cape, islands and the Berkshires. Provincetown stakeholders will undoubtedly want to contribute to the formation of these policies and pay close attention to future policies that may help to finance housing, the bill contains new funding for affordable housing, mixed-income, and workforce housing that may also help to address the challenges facing Provincetown.

Appendix: Data Tables

Table 6: Occupied Housing Units and Bedroom Size

	Provincetown	Barnstable County	Massachusetts
Occupied housing units	1,996	99,969	2,740,995
Studio	742	3,200	86,311
1 bedroom	944	11,266	408,551
2 bedrooms	1,449	42,208	833,180
3 bedrooms	1,075	70,826	1,034,829
4 bedrooms	470	29,539	498,119
5 or more bedrooms	225	8,029	138,324

Source: U.S. Census Bureau, American Community Survey 2018-2022 5-Year Estimates, B25041

Table 7: Family Size

	Provincetown	Barnstable County	Massachusetts
Households	1,996	99,969	2,740,995
Family households:	674	62,129	1,716,907
2-person household	523	36,715	720,206
3-person household	70	11,982	418,074
4-person household	50	8,052	364,684
5-person household	14	3,759	141,124
6-person household	0	997	48,002
7-or-more person household	17	624	24,817
Nonfamily households:	1322	37,840	1,024,088
1-person household	950	31,335	782,361
2-person household	339	5,632	190,471
3-person household	9	612	33,897
4-person household	24	128	12,381
5-person household	0	113	3,759
6-person household	0	0	788
7-or-more person household	0	20	431

Source: U.S. Census Bureau, American Community Survey 2018-2022 5-Year Estimates, B11016

Table 8: Income Tenure

	Provincetown	Barnstable County	Massachusetts
Occupied housing units	1,996	99,969	2,740,995
Owner occupied:	1,525	81,334	1,711,341
Less than $5,000	11	1,377	22,490
$5,000 to $9,999	25	730	12,494
$10,000 to $14,999	39	1,149	20,227
$15,000 to $19,999	12	1,365	24,712
$20,000 to $24,999	21	1,624	29,599
$25,000 to $34,999	118	4,020	65,567
$35,000 to $49,999	46	6,502	103,528
$50,000 to $74,999	171	12,316	190,713
$75,000 to $99,999	191	10,649	193,327
$100,000 to $149,999	159	15,290	344,489
$150,000 or more	732	26,312	704,195
Renter occupied:	471	18,635	1,029,654
Less than $5,000	0	829	52,776
$5,000 to $9,999	24	537	33,182
$10,000 to $14,999	72	1,518	80,646
$15,000 to $19,999	77	1,224	56,056
$20,000 to $24,999	46	1,147	51,193
$25,000 to $34,999	78	1,809	87,242
$35,000 to $49,999	48	2,674	111,177
$50,000 to $74,999	70	2,750	157,383
$75,000 to $99,999	23	2,309	117,524
$100,000 to $149,999	23	1,969	139,368
$150,000 or more	10	1,869	143,107

Source: U.S. Census Bureau, American Community Survey 2018-2022 5-Year Estimates, B25118

Table 9: Median Household Income ($2023)

	Provincetown	Barnstable County	Massachusetts
Median household income in the past 12 months (in 2022 inflation-adjusted dollars)	$95,105	$94,065	$100,365

Source: U.S. Census Bureau, American Community Survey 2018-2022 5-Year Estimates, B19013

Table 10: Median Home Value ($2023)

	Provincetown	Barnstable County	Massachusetts
Median value (dollars)	$803,088	$539,864	$503,256
Margin Of Error	105,438	10,818	1,382
	0%	13%	2%

Source: U.S. Census Bureau, American Community Survey 2018-2022 5-Year Estimates, B25077

Table 11: Median Gross Rent ($2023)

	Provincetown	Massachusetts	Barnstable County
Median gross rent	$1,150	$1,652	$1,597

Source: U.S. Census Bureau, American Community Survey 2018-2022 5-Year Estimates, B25064

Table 12: Occupants By Room

	Provincetown	Barnstable County	Massachusetts
Occupied housing units	1,996	99,969	2,740,995
Owner occupied:	1,525	81,334	1,711,341
0.50 or less occupants per room	1,325	69,788	1,335,987
0.51 to 1.00 occupants per room	190	11,059	357,062
1.01 to 1.50 occupants per room	10	456	13,572
1.51 to 2.00 occupants per room	-	20	3,297
2.01 or more occupants per room	-	11	1,423
Renter occupied:	471	18,635	1,029,654
0.50 or less occupants per room	411	12,788	632,536
0.51 to 1.00 occupants per room	60	5,018	356,008
1.01 to 1.50 occupants per room	-	446	24,475
1.51 to 2.00 occupants per room	-	368	13,570
2.01 or more occupants per room	-	15	3,065

Source: U.S. Census Bureau, American Community Survey 2018-2022 5-Year Estimates, B25014

Table 13: Owner Cost Burden Counts

	Provincetown	Massachusetts	Barnstable County
Owner-occupied housing units	1,525	1,711,341	81,334
With a Mortgage	1,034	1,152,808	48,402
With a Mortgage Not Calculated	0	3728	266
With a Mortgage Over 30 Percent	279	323,022	17,037
With a Mortgage Over 50 Percent	186	133400	7578
Without a Mortgage	491	558,533	32,932
Without a Mortgage Not Calculated	0	5378	217
Without a Mortgage Over 30 Percent	116	100,602	5,397
Without a Mortgage Over 50 Percent	72	47633	2616

Source: U.S. Census Bureau, American Community Survey 2018-2022 5-Year Estimates, B25140

Table 14: Owner Cost Burden, 2022

	Provincetown	Barnstable County	Massachusetts
Owner-occupied housing units	1,525	81,334	1,711,341
Severely Cost Burdened	17%	13%	11%
Cost Burdened	9%	15%	14%
Not Burdened	74%	72%	75%

Source: U.S. Census Bureau, American Community Survey 2018-2022 5-Year Estimates, B25140

Table 15: Renter Cost Burden Counts

	Provincetown	Barnstable County	Massachusetts
Renter-occupied housing units	471	18,635	1,029,654
Rented	471	18,635	1,029,654
Rented Not Calculated	17	1681	57163
Rented Over 30 Percent	283	9,194	463,969
Rented Over 50 Percent	182	5141	238623

Source: U.S. Census Bureau, American Community Survey 2018-2022 5-Year Estimates, B25140

Table 16: Renter Cost Burden, 2022

	Provincetown	Barnstable County	Massachusetts
Renter-occupied housing units	471	18,635	1,029,654
Severely Cost Burdened	39%	28%	23%
Cost Burdened	21%	22%	22%
Not Burdened	40%	51%	55%
Margin Of Error	20%	2.70%	0.40%

Source: U.S. Census Bureau, American Community Survey 2018-2022 5-Year Estimates, B25140

Table 17: Bedroom Amount In Each Housing Unit

	Provincetown	Barnstable County	Massachusetts
Studio + 1 Bedroom	34%	9%	16%
2 bedrooms	30%	26%	28%
3+ Bedroom	36%	66%	56%

Source: U.S. Census Bureau, American Community Survey 2018-2022 5-Year Estimates, B25041

Table 18: Tenure Bedrooms

	Provincetown	Barnstable County	Massachusetts
Occupied housing units	1,996	99,969	2,740,995
Owner occupied:	1,525	81,334	1,711,341
No bedroom	35	181	7402
1 bedroom	188	1,498	57,454
2 bedrooms	448	17498	356125
3 bedrooms	458	40,991	755,439
4 bedrooms	264	17395	421331
5 or more bedrooms	132	3,771	113,590
Renter occupied:	471	18635	1029654
No bedroom	30	718	66,090
1 bedroom	272	5303	310352
2 bedrooms	127	7,586	398,273
3 bedrooms	29	3798	197780
4 bedrooms	13	972	44,518
5 or more bedrooms	0	258	12641

Source: U.S. Census Bureau, American Community Survey 2018-2022 5-Year Estimates, B25042

Table 19: Crowding In Owned Housing

	Provincetown	Barnstable County	Massachusetts
Not Crowded	99%	99%	99%
Crowded	0.66%	0.60%	1.07%

Source: U.S. Census Bureau, American Community Survey 2018-2022 5-Year Estimates, B25014

Table 20: Crowding In Rental Housing

	Provincetown	Barnstable County	Massachusetts
Not Crowded	100%	96%	96%
Crowded	0.00%	4.45%	3.99%

Source: U.S. Census Bureau, American Community Survey 2018-2022 5-Year Estimates, B25014

Table 21: Owner Household Income

	Provincetown	Barnstable County	Massachusetts
$0 to $34,999	15%	13%	10%
$35,000 to $74,999	14%	23%	17%
$75,000 to $99,999	13%	13%	11%
$100,000 to $149,999	10%	19%	20%
$150,000 or more	48%	32%	41%

Source: U.S. Census Bureau, American Community Survey 2018-2022 5-Year Estimates, B25118

Table 22: Renter Household Income

	Provincetown	Barnstable County	Massachusetts
$0 to $34,999	63%	38%	35%
$35,000 to $74,999	25%	29%	26%
$75,000 to $99,999	5%	12%	11%
$100,000 to $149,999	5%	11%	14%
$150,000 or more	2%	10%	14%

Source: U.S. Census Bureau, American Community Survey 2018-2022 5-Year Estimates, B25118

Table 23: Building Permits

Provincetown Residential Building Permits Issued	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Count of Buildings	**4**	**11**	**5**	**5**	**6**	**6**	**9**	**11**	**14**	**14**	**12**
One Unit Properties	1	11	5	2	2	3	7	8	7	7	6
Two Unit Properties	1	0	0	1	4	3	2	2	6	2	3
Three to Four Unit Properties	1	0	0	2	0	0	0	0	0	5	3
Five or more Unit Properties	1	0	0	0	0	0	0	1	1	0	0
Count of Units	**46**	**11**	**5**	**10**	**10**	**9**	**11**	**28**	**27**	**26**	**21**
One Unit Properties	1	11	5	2	2	3	7	11	7	7	6
Two Unit Properties	2	0	0	1	8	6	4	4	12	4	6
Three to Four Unit Properties	3	0	0	2	0	0	0	0	0	15	9
Five or more Unit Properties	40	0	0	0	0	0	0	13	8	0	0
Total Value (Nominal)	**$7,256,844**	**$2,668,236**	**$1,932,500**	**$0**	**$1,970,000**	**$2,051,536**	**$3,668,000**	**$11,214,100**	**$6,351,480**	**$7,565,000**	**$6,357,171**
One Unit Properties	$310,000	$2,668,236	$1,932,500	$0	$500,000	$1,126,536	$2,680,000	$5,878,200	$3,021,000	$3,065,000	$3,554,671
Two Unit Properties	$350,000	$0	$0	$0	$1,470,000	$925,000	$988,000	$1,059,200	$1,630,480	$1,000,000	$1,002,500
Three to Four Unit Properties	$318,400	$0	$0	$0	$0	$0	$0	$0	$0	$3,500,000	$1,800,000
Five or more Unit Properties	$6,278,444	$0	$0	$0	$0	$0	$0	$4,276,700	$1,700,000	$0	$0

Source: Census Building Permits Survey (BPS) and Town of Provincetown

Table 24: Deed-Restricted Rentals and Waitlists

Owner	Property	Beds	Total Applicants	Live in Provincetown	Live in other towns on Cape Cod.	Total Units	Target Tenant Type	Date
TCB	Province Landing	1 Bed	25	12	7	25	30%-80% AMI (ELI to Moderate Income)	April 2024
		2 Bed	57	33	10	21		
		3 Bed	12	9	1	4		
	83 Shank Painter	1 Bed	122	54	32	15	0%- 60% AMI (ELI to Moderate Income)	April 2024
	40A Nelson	1 Bed	125	57	38	4	0%- 50% AMI (ELI to Low Income)	April 2024
		2 Bed	41	23	9	2		
	27A Conwell	1 Bed	91	41	25	3	0%- 60% AMI (ELI to Moderate Income)	April 2024
		2 Bed	33	21	7	2		
	Stable Path	1 Bed	132	47	18	5	0% - 100% AMI (ELI to Moderate Income)	April 2024
		2 Bed	41	25	8	16		
		3 Bed	17	10	3	2		
	Old Ann Page	1 Bed	210	65	95	4	0% - 60% (ELI to Moderate Income)	April 2024
		2 Bed	63	25	16	9		
		3 Bed	21	11	5	5		
CDP	Harry Kemp	1 Bed	135	18	62	4	0%-80% AMI (ELI to Moderate Income)	April 2024
		2 Bed	11	1	3	n/a		
		3 Bed	4	0	1	n/a		
	General Waitlist (includes Nelson Ave)	*1 Bed*	*44*	*9*	*24*	*n/a*	*n/a*	*April 2024*
		2 Bed	*3*	*2*	*1*	*n/a*		
		3 Bed	*2*	*0*	*1*	*2*		

Owner	Property	Beds	Total Applicants	Live in Provincetown	Live in other towns on Cape Cod.	Total Units	Target Tenant Type	Date
PHA	Seashore Pointe Condominiums	1 Bed	18	18	0	9	0% - 60% (ELI to Moderate Income)	July 2024
	26 Alden St. (Gouevia Building)	1 Bed	11	11	0	3	0% - 60% (ELI to Moderate Income)	July 2024
	Elderly or Disabled Waitlist (Maushope)	1 Bed	3,105	75	-	24	Elderly or Disabled	February (Total) and July (Local) 2024
	Family Waitlist (40 Pearl/33 Court)	1 Bed	11,562	67	-	1	Family	February (Total) and July (Local) 2024
		2 Bed		31	-	4		
		3 Bed		9	-	4		
	Alternative Housing Voucher Program (AHVP)	n/a	19,982	1	-	26	non-elderly handicapped persons	February (Total) and July (Local) 2024
	Foley House	1 Bed	13	-	-	10	ELI, HIV/AIDs	July 2024
Year-Round Market Rate Trust (managed by the Town of Provincetown)	Harbor Hill	1 Bed	46	-	-	5	80 -200% (Moderate To Limit), Market Rate	July 2024
		2 Bed	21	-	-	22		
		3 Bed	6	-	-	1		

Source: Provincetown Housing Authority (PHA), Community Development Partnership (CDP) and the Community Builders (TCB)
Note: “-“ indicates data for this cell was unavailable. ELI indicates extremely low income.

Table 25: Inclusionary Projects to Date

Address	Total # of New Units	Deed Restricted Ownership Units	Income Level	Year Round Rental Units	In-Lieu Fee	Status
Projects Complete						
16 Holway Ave	2				$25,485	Complete
170 Bradford St Ext	2				$33,487	Complete
Harbor Hill Rd	2		Median	2		Complete
79 Shank Painter Rd	3				$65,539	Complete
79 Shank Painter Rd	1		Median	1		Complete
30 Shank Painter Rd	8	2	Low/Mod Median			Complete
72 West Vine St	4				$87,386	Complete
18 Winslow St	2				$30,805	Complete
286A Bradford St	12	2	Median			Complete
170 Bradford St Ext	2	1	Middle			Complete
Total completed to date	**38**	**5**		**3**	**$242,702**	
Projects Pending						
66 West Vine St	1				$21,845	Under construction
40 Winslow St	2				$35,195	Under construction
46½ Harry Kemp Wy	3				$46,207	Under construction
50 Nelson Ave	9	1	Median		$46,207	Under Construction
22 Nelson Ave	12	2	Middle			Approved - Town Purchased Land
3 Jerome Smith Road	65		Low/Mod	65		Approved pending - Construction
207 Route 6 - The Barracks *(plus 112 dorm beds)*	16			16		Approved pending - Construction
27 Winthrop/34 Court St	6	1	Middle			Approved pending - Construction
29 Cemetery Road	2				$119,922	Approved pending - Construction
227R Commercial St	4	1	Pending			Approved pending - Appeal
33 Conwell Street	14	3	Pending			Awaiting application
26 Shank Painter Road	40		Market-rate	40		Awaiting application
44 Captain Bertie's Way	25	5	Pending			Awaiting application
Total Projects Pending	**199**	**13**		**121**	**$269,376**	
Total	**237**	**18**		**124**	**$512,078**	

Source: Town of Provincetown Note: Data is from February of 2024

Survey Tables

Are you currently a resident of Provincetown, Massachusetts?		
	Count	Share
Yes, I live in Provincetown year-round	768	48%
Yes, I live in Provincetown for part of the year	559	35%
No, I do not live in Provincetown	272	17%
Total	1599	100%

Have you ever been a resident of Provincetown, Massachusetts?		
	Count	Share
Yes, I used to live in Provincetown year	92	35%
Yes, I used to live in Provincetown for part of the year	38	14%
No, I have never been a resident of Provincetown	135	51%
Total	265	100%

Do you own or operate a business or non-profit in Provincetown, Massachusetts?		
	Count	Share
Yes, I own a business or non-profit in Provincetown.	268	17%
Yes, I operate a business or non-profit in Provincetown that is owned by another individual or organization.	82	5%
No, I do not own or operate a business or non-profit in Provincetown.	1198	77%
Total	1548	100%

Do you, or any members of your household, work in Provincetown?		
	Count	Share
Yes, I or a person in my household work(s) in Provincetown year-round.	27	29%
Yes, I or a person in my household work(s) in Provincetown seasonally.	1	1%
No.	66	70%
Total	94	100%

Note: Only displayed if they selected no to the resident and business owner questions

Do you, or any members of your household, send kids to school or childcare in Provincetown?		
	Count	Share
Yes	3	3%
No	89	97%
Total	92	100%

Number of months living in Provincetown		
	Count	Share
0	44	3%
1	5	0.4%
2	19	1%
3	46	3%
4	71	5%
5	71	5%
6	111	8%
7	70	5%
8	41	3%
9	36	3%
10	15	1%
11	10	1%
12	805	60%
Total	1344	100%

In a typical year, which months do you live in Provincetown? (Select all that apply)		
	Count	Share
January	111	21%
February	90	17%
March	112	21%
April	203	38%
May	356	66%
June	459	85%
July	449	83%
August	449	83%
September	446	83%
October	341	63%
November	179	33%
December	137	25%
Total respondents	538	

In what town do you currently live? - Select your town		
	Count	Share
Truro	59	39%
Off-Cape	33	22%
Wellfleet	13	9%
Eastham	9	6%
Harwich	9	6%
Orleans	8	5%
Yarmouth	6	4%
Barnstable	5	3%
Brewster	3	2%
Chatham	2	1%
Dennis	2	1%
Sandwich	2	1%
Total	151	100%

Note: Only shown to the people who do not currently live in Provincetown

Do you own or rent your home, or live with others who own or rent?												
	Full-Time Residents		Essential Workers		Service Industry Workers		Provincetown Gov Employees		Housing Insecure Residents		All Respondents	
	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share
I live in a home that I own	720	67%	112	63%	100	41%	40	58%	160	33%	1006	70%
I live in a home where I pay rent	239	22%	39	22%	89	37%	19	28%	197	41%	284	20%
I live in a home that is rented by friends or family	8	1%	3	2%	3	1%	1	1%	10	2%	13	1%
I live in a home that is owned by friends or family	32	3%	6	3%	7	3%	5	7%	22	5%	47	3%
I prefer not to answer	6	1%	2	1%	1	0%	-	-	5	1%	11	1%
I don't have stable housing	73	7%	17	9%	43	18%	4	6%	85	18%	85	6%
Total	1078	100%	179	100%	243	100%	69	100%	479	100%	1446	100%

What best describes your home?				
	Full-time Residents		All Respondents	
	Count	Share	Count	Share
Single-family detached home	319	30%	488	34%
Apartment	160	15%	182	13%
Condo	349	33%	464	33%
Duplex or Townhome	70	7%	92	6%
Multi-family or mixed-use building	85	8%	96	7%
Accessory dwelling unit or in-law apart	15	1%	20	1%
Other	61	6%	77	5%
Total	1059	100%	1419	100%

How many bedrooms are in your home?				
	Full-time Residents		All Respondents	
	Count	Share	Count	Share
None, it's a studio	85	8%	111	8%
1 Bedroom	264	25%	326	23%
2 Bedrooms	352	33%	461	33%
3 Bedrooms	227	21%	333	24%
4 Bedrooms or more	105	10%	156	11%
Not applicable	23	2%	26	2%
Total	1056	100%	1413	100%

How long is your lease?								
	Full-Time Residents		Service Industry Workers		Housing Insecure Residents		All Respondents	
	Count	Share	Count	Share	Count	Share	Count	Share
Long-term (one-year or longer)	171	71%	61	67%	133	65%	198	69%
Short-term (less than a year, but more than one month)	19	8%	9	10%	23	11%	28	10%
Month-to-month	18	7%	9	10%	22	11%	24	8%
I do not have a lease	34	14%	12	13%	26	13%	38	13%
Total	242	100%	91	100%	204	100%	288	100%

How satisfied are you with your current housing?				
	Full-time Residents		All Respondents	
	Count	Share	Count	Share
Extremely dissatisfied	105	10%	133	10%
Somewhat dissatisfied	87	8%	112	8%
Neither satisfied nor dissatisfied	57	6%	81	6%
Somewhat satisfied	220	21%	288	21%
Extremely satisfied	562	55%	761	55%
Total	1031	100%	1375	100%

How is the size of your current home?				
	Full-time Residents		All Respondents	
	Count	Share	Count	Share
Too small, I would like a larger home	247	25%	313	24%
Just right	697	71%	949	73%
Too big, I would like to downsize	31	3%	45	3%
Total	975	100%	1307	100%

How would you rate the cost of your current housing?														
	Full-Time Residents		Essential Workers		Service Industry Workers		Provincetown Gov Employees		Renters		Housing Insecure Residents		All Respondents	
	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share
Severely unaffordable, I spend more than 50 percent of my income on housing	93	11%	16	10%	43	20%	6	10%	39	15%	106	24%	106	10%
Unaffordable, I spend more than 30 percent of my income on housing	170	20%	40	26%	66	31%	23	38%	96	36%	235	54%	235	21%
Affordable, I spend 30 percent or less of my income on housing	573	69%	97	63%	107	50%	32	52%	131	49%	94	22%	755	69%
Total	836	100%	153	100%	216	100%	61	100%	266	100%	435	100%	1096	100%

Cost Burdened Percentage (>30%)	
Full-Time Residents	31%
Essential Workers	36%
Service Industry Workers	51%
Provincetown Government Employees	48%
Renters	51%
Housing Insecure Residents	78%
All Respondents	31%

Would you be interested in living in housing owned by the Town of Provincetown?				
	Full-time Residents		All Respondents	
	Count	Share	Count	Share
Yes, I would be interested in moving into such a development	209	21%	256	19%
Maybe, I might be interested in moving into such a development	199	20%	261	19%
No, I'm not interested in living in housing owned or developed by the Town of Provincetown	606	60%	832	62%
Total	1014	100%	1349	100%

Would you be interested in rental or homeownership housing opportunities?				
	Full-time Residents		All Respondents	
	Count	Share	Count	Share
Rental	94	23%	113	22%
Homeownership	83	20%	111	22%
Either rental or homeownership	231	57%	291	57%
Total	408	100%	515	100%

Note: Only for respondents who are interested or maybe interested in housing owned by the Town

Including yourself, how many people are in your household? Include all the people who would regularly occupy your new home or apartment, regardless of their relationship to one another.				
	Full-time Residents		All Respondents	
	Count	Share	Count	Share
1	141	24%	168	21%
2	379	65%	516	64%
3	33	6%	58	7%
4	24	4%	45	6%
5 or more people	9	2%	17	2%
Total	586	100%	804	100%

Including yourself, how many *children* are in your household?		
Children	Count	Share
0	1193	94%
1	37	3%
2	36	3%
3	6	0.5%
4	1	0.1%
5	1	0.1%
6	1	0.1%
Total	1275	100%

Including yourself, how many *adults* are in your household?		
Adults	Count	Share
1	378	30%
2	765	60%
3	83	7%
4	33	3%
5+	15	1%
Total	1274	100%

Household Medians		
	Children	Adults
Full-Time Residents	0	2
Essential Workers	0	2
Service Industry Workers	0	2
Provincetown Government Employees	0	2
Renters	0	1
Housing Insecure Residents	0	2
All Respondents	0	2

After you cover essential household expenses (e.g. food, transportation, healthcare, childcare), how much can your household afford to pay each month for housing (including utilities)? (Medians)		
	Median	N
All Respondents	$2,000	775
Full-Time Residents	$1,900	593
Renters	$1,453	224
Essential Workers	$2,000	117
Service Industry Workers	$1,600	173
Provincetown Government Employees	$1,500	53
Former Residents	$1,400	52
Housing Insecure Residents	$1,500	372
Teleworkers	$2,800	165

Household Income by HUD Limits														
	Full-Time Residents		All Respondents		Essential Workers		Service Industry Workers		Provincetown Gov Employees		Housing Insecure Residents		Renters	
	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share
ELI - 30% AMI	70	8%	82	7%	6	4%	18	8%	-	-	54	12%	50	19%
LI - 50% AMI	114	13%	133	12%	22	14%	43	18%	8	12%	78	18%	58	22%
Mod Inc - 60% AMI	83	10%	105	9%	9	6%	38	16%	7	11%	66	15%	37	14%
Mod Inc - 80% AMI	89	10%	110	10%	14	9%	31	13%	15	23%	68	16%	41	16%
100% AMI	58	7%	77	7%	15	9%	20	8%	6	9%	37	9%	24	9%
120% AMI	80	9%	101	9%	18	11%	23	10%	9	14%	38	9%	20	8%
150% AMI	70	8%	95	8%	9	6%	20	8%	11	17%	24	6%	13	5%
160% AMI	16	2%	29	3%	3	2%	4	2%	-	-	4	1%	2	1%
180% AMI	34	4%	45	4%	5	3%	11	5%	4	6%	11	3%	1	0%
200% AMI	29	3%	43	4%	7	4%	7	3%	2	3%	12	3%	3	1%
Over 200% AMI	214	25%	311	28%	52	33%	23	10%	3	5%	41	9%	10	4%
Total	857	100%	1131	100%	160	100%	238	100%	65	100%	433	100%	259	100%

Are you looking for year-round housing in Provincetown or seasonal?				
	Full-time Residents		All Respondents	
	Count	Share	Count	Share
Year-round	323	97%	378	93%
Seasonal	11	3%	30	7%
Total	334	100%	408	100%

Note: Only for respondents who are interested or maybe interested in housing owned by the Town

What size housing unit would you be interested in? Select all that apply.														
	Full-Time Residents		Essential Workers		Service Industry Workers		Provincetown Gov Employees		Renters		Housing Insecure Residents		All Respondents	
	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share
Studio	100	27%	16	22%	60	36%	5	14%	60	25%	95	29%	121	26%
1 bedroom	232	62%	38	53%	110	66%	17	49%	162	68%	208	63%	278	59%
2 bedroom	213	57%	43	60%	98	59%	16	46%	128	53%	185	56%	269	57%
3 bedroom	40	11%	11	15%	24	14%	7	20%	25	10%	45	14%	53	11%
4 or more bedroom	14	4%	4	6%	7	4%	1	3%	9	4%	13	4%	15	3%
Total	372	-	72	-	166	-	35	-	240	-	332	-	468	-

Note: Only for respondents who are interested or maybe interested in housing owned by the Town

Housing Insecure people in these groups: What size housing unit would you be interested in? Select all that apply.										
	Full-Time Residents		Essential Workers		Service Industry Workers		Provincetown Gov Employees		Renters	
	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share
Studio	79	29%	14	23%	54	41%	4	14%	45	24%
1 bedroom	172	64%	33	54%	90	68%	13	45%	119	65%
2 bedroom	150	56%	33	54%	76	57%	12	41%	102	55%
3 bedroom	33	12%	11	18%	22	17%	7	24%	24	13%
4 or more bedroom	12	4%	4	7%	7	5%	1	3%	8	4%
Total	269	-	61	-	133	-	29	-	184	-

Why did you move away from Provincetown? Select all that apply.												
	Essential Workers		Service Industry Workers		Provincetown Gov Employees		Housing Insecure Residents		Renters		All Respondents	
	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share
I could no longer afford housing in Provincetown	19	68%	15	56%	9	53%	36	72%	36	72%	54	55%
Personal reasons	4	14%	4	15%	5	29%	6	12%	6	12%	20	20%
Job related	1	4%	3	11%	1	6%	5	10%	5	10%	10	10%
Other	4	14%	5	19%	2	12%	3	6%	13	26%	31	31%
Total	28	100%	27	100%	17	100%	50	100%	50	100%	99	100%

Note: Only former residents of Provincetown

In the past two years, how many times have you moved?														
	Full-Time Residents		Essential Workers		Service Industry Workers		Provincetown Gov Employees		Housing Insecure Residents		Renters		All Respondents	
	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share
I have not moved	729	79%	130	73%	157	65%	52	75%	260	59%	178	68%	960	79%
1 move	98	11%	25	14%	28	12%	10	14%	57	13%	35	13%	134	11%
2 moves	38	4%	15	8%	20	8%	4	6%	54	12%	18	7%	54	4%
3 moves	23	2%	4	2%	16	7%	1	1%	27	6%	13	5%	27	2%
4 or more moves	38	4%	5	3%	22	9%	2	3%	44	10%	18	7%	44	4%
Total	926	100%	179	100%	243	100%	69	100%	442	100%	262	100%	1219	100%

Note: Only people who have moved in the past two years

Were any of these moves because you could not afford the place you were living, or were being foreclosed on, or could not pay rent?																
	Full-Time Residents		Essential Workers		Service Industry Workers		Provincetown Gov Employees		Housing Insecure Residents		Renters		Former Residents		All Respondents	
	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share
No	150	76%	12	24%	29	34%	3	18%	45	25%	21	25%	8	38%	191	69%
Yes	39	20%	34	69%	50	58%	14	82%	123	68%	53	63%	12	57%	55	20%
Did not respond	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	6%
I prefer not to answer	9	5%	3	6%	7	8%		0%	14	8%	10	12%	1	5%	15	5%
Total	198	100%	49	100%	86	100%	17	100%	182	100%	84	100%	21	100%	277	100%

Note: Only people who have moved in the past two years

Were any of these moves because the place you were living was no longer available to you?																
	Full-Time Residents		Essential Workers		Service Industry Workers		Provincetown Gov Employees		Housing Insecure Residents		Renters		Former Residents		All Respondents	
	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share
Yes	111	59%	26	55%	68	83%	11	65%	124	72%	59	76%	11	52%	139	50%
No	78	41%	21	45%	14	17%	6	35%	49	28%	19	24%	10	48%	112	41%
Did not respond	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	9%
Total	189	100%	47	100%	82	100%	17	100%	173	100%	78	100%	21	100%	276	100%

Note: Only people who have moved in the past two years

Why was the place you were living no longer available to you?																
	Full-Time Residents		Essential Workers		Service Industry Workers		Provincetown Gov Employees		Housing Insecure Residents		Renters		Former Residents		All Respondents	
	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share
The owner did not renew my lease because they sold or planned to sell the home	23	21%	8	31%	16	24%	1	9%	27	22%	7	12%	5	45%	30	23%
The owner did not renew my lease because the owner or their family decided to live in the home	10	9%	2	8%	6	9%	2	18%	11	9%	7	12%	1	9%	12	9%
The owner did not renew my lease because they decided to rent it out on a shorter-term basis	27	25%	7	27%	23	34%	5	45%	34	28%	18	31%	4	36%	35	27%
Other (please specify)	40	36%	7	27%	18	27%	3	27%	39	32%	21	36%	1	9%	11	8%
The owner did not renew my lease, I do not know the reason	10	9%	2	8%	4	6%	-	-	12	10%	5	9%	-	-	42	32%
Total	110	100%	26	100%	67	100%	11	100%	123	100%	58	100%	11	100%	130	100%

Note: Only people who have moved in the past two years

Housing Insecure			
	Housing Insecure	N	Share Housing Insecure
Renters	207	297	70%
Provincetown Government Employees	44	69	64%
Service Industry Workers	148	243	61%
Full-Time Residents	379	1088	35%
All Respondents	479	1446	33%
Essential Workers	85	179	47%

Note: An individual is defined as housing insecure if they answered "yes" to either of the homeless screener questions OR if they said housing is severely unaffordable or unaffordable OR if they moved more than two times in the past two years OR if they responded that they do not have stable housing in rent or own question.

What is your monthly rent for your current housing? Note: if you share the rent with another person, please indicate the total rent of the home or apartment. (Medians)	
	Median
All Respondents	$1,450
Full-Time Residents	$1,400
Housing Insecure Renters	$1,520
Essential Workers	$1,400
Service Industry Workers	$1,500
Provincetown Government Employees	$1,525

Note: Only asked to renters

What utilities, if any, does your rent include? Select all that apply.				
	Full-time Residents		All Respondents	
	Count	Share	Count	Share
Heat	111	53%	128	52%
Electricity	93	44%	108	44%
Water	162	78%	188	77%
Internet	45	22%	52	21%
Cable TV	21	10%	26	11%
None	33	16%	40	16%
Other	18	9%	21	9%
Total	209		245	

Note: Only asked to renters

Is there a mortgage on your home?				
	Full-time Residents		All Respondents	
	Count	Share	Count	Share
Yes	367	57%	503	57%
No	257	40%	355	40%
I don't know	12	2%	16	2%
Did not respond	9	1%	14	2%
Total	645	100%	888	100%

About how much do you pay per month in housing costs, including mortgage payments, homeowners insurance, HOA or condo fees, and property taxes? (Medians)	
	Median
Homeowners with a mortgage	$3,000
Homeowners without a mortgage	$3,000
All Respondents	$3,000
Full-time Residents	$3,000
Housing insecure residents	$3,000
Essential Workers	$3,200
Service industry workers	$2,300
Provincetown government employees	$2,250

Do you generate income from the property where you live? (Select all that apply.)				
	Full-time Residents		All Respondents	
	Count	Share	Count	Share
Yes. I rent out or sublet units on my property or rooms in my home	61	8%	83	8%
Yes. It's a mixed-use building and contains commercial property that I use for work or rent out	18	2%	20	2%
Yes. I rent out or sublet my home for part of the year	66	8%	111	11%
No	662	83%	850	81%
Total	799		1055	

In the past five years have you ever applied for federal, state, or local assistance with housing costs?						
	Full-Time Residents		Housing Insecure Residents		All Respondents	
	Count	Share	Count	Share	Count	Share
No	816	91%	359	85%	1092	92%
Yes	67	7%	56	13%	76	6%
I prefer not to answer	12	1%	8	2%	15	1%
Total	895	100%	423	100%	1183	100%

Are you currently on any waitlists for housing in Provincetown?				
	Full-time Residents		All Respondents	
	Count	Share	Count	Share
Yes	81	9%	97	8%
No	804	91%	1070	92%
Total	885	100%	1167	100%

Did you receive federal, state, or local assistance with housing costs?						
	Full-Time Residents		Housing Insecure Residents		All Respondents	
	Count	Share	Count	Share	Count	Share
Yes	42	67%	31	61%	47	66%
No	20	32%	19	37%	23	32%
Prefer not to answer	1	2%	1	2%	1	1%
Total	63	100%	51	100%	71	100%

Note: Only respondents who said they applied for assistance

What type of assistance did you receive? Select all that apply.						
	Full-Time Residents		Housing Insecure Residents		All Respondents	
	Count	Share	Count	Share	Count	Share
Assistance with down payment	2	5%	1	3%	3	7%
Rental voucher such as section 8 or MRV	13	33%	5	17%	13	29%
Residential Assistance for Families in Transition	2	5%	2	7%	2	4%
I live in an affordable housing unit	13	33%	12	40%	14	31%
I live in public housing	6	15%	3	10%	7	16%
Other	10	25%	11	37%	12	27%
I prefer not to answer	1	3%	1	3%	1	2%
Total	40	100%	30	100%	45	100%

Note: Only respondents who said they received assistance

What other housing assistance do you receive?		
	Count	Share
Lower Cape Outreach	2	50%
Residential property tax exemption	1	25%
Utility assistance/discount	1	25%
Total	4	100%

Note: Only respondents who said they received assistance

In the past 12 months, have you had trouble paying the rent or making mortgage payments?				
	Full-time Residents		All Respondents	
	Count	Share	Count	Share
Yes	108	12%	134	11%
No	751	83%	1000	84%
I prefer not to answer	41	5%	53	4%
Total	900	100%	1187	100%

Are you worried or concerned that in the next twelve months you may not have stable housing that you own, rent, or stay in as part of a household?				
	Full-Time Residents		All Respondents	
	Count	Share	Count	Share
Yes	214	26%	258	21%
No	623	74%	854	71%
Did not respond	-	-	89	7%
Total	837	100%	1201	100%

Positive indicator for risk of housing loss in each group			
	Count	N	Share
Service Industry Workers	39	243	16%
Renters	47	297	16%
Housing Insecure	90	432	21%
Essential Workers	19	179	11%
Provincetown Government Employees	6	69	9%
Full-Time Residents	74	912	8%
All Respondents	90	1201	7%

What best describes your current employment status:						
	Full-Time Residents		Housing Insecure Residents		All Respondents	
	Count	Share	Count	Share	Count	Share
Employed part-time, working fewer than 35 hours per week	111	12%	55	13%	142	12%
Employed full-time, working 35 hours or more per week	428	48%	282	65%	590	50%
Student, also working	6	1%	8	2%	9	1%
Student and not working	-	-	-	-	1	0.1%
Not employed, but looking for work	17	2%	13	3%	18	2%
Not employed and not looking for work	7	1%	2	0.5%	8	1%
Not able to work	17	2%	12	3%	22	2%
Retired	289	32%	47	11%	362	31%
I prefer not to answer	26	3%	12	3%	34	3%
Total	901	100%	431	100%	1186	100%

In what city or town is your primary work site? Note, if you are self-employed or work from home, select where your business or employer is located.				
	Full-time Residents		All Respondents	
	Count	Share	Count	Share
Provincetown	353	69%	437	63%
Off-Cape	130	25%	210	30%
Barnstable	11	2%	13	2%
Truro	6	1%	12	2%
Orleans	6	1%	10	1%
Wellfleet	2	0.4%	5	1%
Dennis	1	0.2%	2	0.3%
Yarmouth	2	0.4%	2	0.3%
Chatham	1	0.2%	1	0.1%
Total	512	100%	692	100%

Note: Only employed respondents

Do you primarily telework or work at home for pay?				
	Full-time Residents		All Respondents	
	Count	Share	Count	Share
Yes	175	33%	232	32%
No	362	67%	496	68%
Total	537	100%	728	100%

In the past 12 months, have you been employed in a seasonal position?														
	Full-Time Residents		Essential Workers		Service Industry Workers		Provincetown Gov Employees		Housing Insecure Residents		Renters		All Respondents	
	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share
Yes, I have held a seasonal job(s) or position(s)	182	36%	36	23%	127	57%	15	23%	156	46%	97	50%	227	33%
No, all my position(s) have been year-round	320	64%	122	77%	97	43%	50	77%	181	54%	96	50%	457	67%
Total	502	100%	158	100%	224	100%	65	100%	337	100%	193	100%	684	100%

In the past 12 months, how many jobs or positions have you held? Note: count all jobs, seasonal or year-round, part-time or full-time.														
	Full-Time Residents		Essential Workers		Service Industry Workers		Provincetown Gov Employees		Housing Insecure Residents		Renters		All Respondents	
	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share
1 job or position	341	62%	110	62%	114	49%	39	57%	161	45%	88	44%	466	63%
2 to 3 jobs or positions	171	31%	57	32%	91	39%	25	36%	156	44%	89	44%	228	31%
3 to 5 jobs or positions	36	7%	10	6%	29	12%	5	7%	40	11%	24	12%	49	7%
Total	548	100%	177	100%	234	100%	69	100%	357	100%	201	100%	743	100%

What best describes your primary employer? Note: if you have multiple jobs please respond for the job where you worked the most hours in the past month.				
	Full-time Residents		All Respondents	
	Count	Share	Count	Share
Private-for-profit company	246	46%	319	44%
Self-employed	130	24%	164	23%
Government	63	12%	108	15%
Non-profit organization including tax exempt and charitable organizations	71	13%	110	15%
Working in the family business	22	4%	24	3%
Total	532	100%	725	100%

Note: Only for employed respondents

Select the option(s) that best describes the primary business of your employer(s) or your business(es) if primarily self-employed.						
	Full-Time Residents		Housing Insecure Residents		All Respondents	
	Count	Share	Count	Share	Count	Share
Provide entertainment, lodging, or food (like at theaters, hotels, or restaurants)	145	30%	113	37%	174	26%
Providing education in schools, college, or other educational settings	46	10%	42	14%	88	13%
Legal services, consulting, marketing, designing, or other specialized professional work	62	13%	22	7%	85	13%
Sell products directly to people (like in stores, online, or at markets)	69	14%	47	15%	84	13%
State, local, or federal government	49	10%	-	-	-	-
Produce media technology, or process data (like TV, software, or data management)	48	10%	20	6%	61	9%
Providing healthcare in hospitals, clinics, or nursing homes	32	7%	25	8%	51	8%
Banking, investing, insuring, or buying and selling homes or property	22	5%	6	2%	35	5%
Work with plants, animals, forests, or minerals (like farming, fishing, or mining)	16	3%	16	5%	24	4%
Build or repair buildings, roads, or other big projects	17	4%	12	4%	23	3%
Move people or goods, or provide utilities (like electricity or water)	17	4%	8	3%	21	3%
Sell products in bulk, usually to other businesses	11	2%	4	1%	12	2%
Making or assembling cars, electronics, food products, clothes, and other goods	9	2%	5	2%	10	2%
Total	482	100%	309	100%	659	100%

Note: Only for employed respondents

Select the option(s) that best describe your role(s). Select all that apply.				
	Full-time Residents		All Respondents	
	Count	Share	Count	Share
CEO, project manager, department head	141	31%	185	30%
Chef, waiter/waitress, barista	69	15%	80	13%
Salesperson, real estate agent, telemarketer	56	13%	69	11%
Artist, graphic designer, journalist	54	12%	68	11%
Teacher, professor, librarian	26	6%	51	8%
Secretary, administrative assistant, office manager	31	7%	44	7%
Janitor, landscaper, housekeeper	24	5%	31	5%
Accountant, financial advisor, business analyst	16	4%	26	4%
Doctor, nurse, medical technician	14	3%	25	4%
Social worker, counselor, community organizer	14	3%	24	4%
Lawyer, paralegal, legal secretary	12	3%	22	4%
Software developer, data analyst, IT support	13	3%	16	3%
Construction worker, miner, roofer	13	3%	15	2%
Truck driver, mover, courier	9	2%	12	2%
Electrician, mechanic, plumber	9	2%	11	2%
Architect, civil engineer, mechanical engineer	6	1%	10	2%
Police officer, firefighter, security guard	6	1%	10	2%
Biologist, chemist, sociologist	6	1%	9	1%
Hairdresser, personal trainer, childcare worker	7	2%	9	1%
Nursing assistant, home health aide, medical assistant	3	1%	6	1%
Farmer, fisherman, forester	3	1%	5	1%
Factory worker, machine operator, assembler	2	0.4%	2	0.3%
Total	448	100%	611	100%

Note: Only for employed respondents

How long have you lived in Provincetown?						
	Full-Time Residents		Housing Insecure Residents		All Respondents	
	Count	Share	Count	Share	Count	Share
0-4 years	213	24%	126	30%	258	22
5-10 years	207	23%	81	19%	260	22
11-20 years	188	21%	75	18%	241	21
21 years or more	275	31%	110	26%	332	28
Not applicable	10	1%	31	7%	80	7
Total	893	100%	423	100%	1171	100

What is your age?						
	Full-Time Residents		Housing Insecure Residents		All Respondents	
	Count	Share	Count	Share	Count	Share
24 or under	7	1%	8	2%	10	1%
25-34	44	5%	52	12%	60	5%
35-44	72	8%	72	17%	109	9%
45-54	132	15%	79	19%	178	15%
55-64	270	30%	118	28%	356	30%
65-74	262	29%	72	17%	331	28%
75 or older	91	10%	21	5%	111	9%
I prefer not to answer	13	1%	1	0%	15	1%
Total	891	100%	423	100%	1170	100%

What is the highest level of education you have completed?								
	Full-Time Residents		Renters		Housing Insecure Residents		All Respondents	
	Count	Share	Count	Share	Count	Share	Count	Share
Less than a high school degree	6	1%	3	1%	5	1%	7	1%
High school degree or GED	47	5%	18	7%	32	8%	54	5%
Some college, professional training or trade school	103	12%	58	23%	74	18%	133	11%
Associate/2-year degree	57	6%	28	11%	42	10%	67	6%
Bachelor/4-year degree	302	34%	87	35%	145	34%	393	34%
Graduate or Professional (M.A., J.D., PhD., etc.) degree	358	40%	52	21%	117	28%	495	42%
I prefer not to answer	17	2%	3	1%	7	2%	18	2%
Total	890	100%	249	100%	422	100%	1167	100%

Are you a caregiver for any members of your household? Select all that apply.								
	Full-Time Residents		Renters		Housing Insecure Residents		All Respondents	
	Count	Share	Count	Share	Count	Share	Count	Share
Yes, I care for children under 18	31	4%	15	6%	32	8%	62	6%
Yes, I care for adult family members	55	7%	17	7%	36	9%	72	7%
No	680	89%	210	87%	339	83%	890	87%
Total	765	100%	241	100%	406	100%	1021	100%

Which of the following best describes your gender? Select all that apply.				
	Full-time Residents		All Respondents	
	Count	Share	Count	Share
Man	576	65%	739	63%
Woman	291	33%	400	34%
Nonbinary	9	1%	9	1%
Trans or Transgender	5	1%	5	0%
I use another term	2	0.2%	4	0%
I prefer not to answer	20	2%	22	2%
Total	890	100%	1165	100%

Are you Hispanic or Latino/a/e?				
	Full-time Residents		All Respondents	
	Count	Share	Count	Share
Yes	42	5%	51	4%
No	817	92%	1075	92%
I prefer not to answer	29	3%	35	3%
Did not respond	-	-	12	1%
Total	888	100%	1173	100%

What is your race? Select all that apply.				
	Full-time Residents		All Respondents	
	Count	Share	Count	Share
American Indian or Alaska Native	10	1%	10	1%
Asian	11	1%	13	1%
Black or African American	21	2%	22	2%
Native Hawaiian or Pacific Islander	1	0.1%	1	0.1%
White	793	90%	1050	90%
Other	22	2%	27	2%
I prefer not to answer	45	5%	54	5%
Did not respond	-	-	15	1%
Total	885		1173	

Is anyone deaf or does anyone have serious difficulty hearing?		
	Count	Share
No	1056	91%
Yes	87	7%
Prefer not to answer	9	1%
Did not respond	14	1%
Total	1166	100%

Is anyone blind or does anyone have serious difficulty seeing even when wearing glasses?		
	Count	Share
No	1115	96%
Yes	29	2%
Prefer not to answer	5	0.4%
Did not respond	17	1%
Total	1166	100%

Because of a physical, mental, or emotional condition, does anyone have serious difficulty concentrating, remembering, or making decisions?		
	Count	Share
No	1041	89%
Yes	84	7%
Prefer not to answer	21	2%
Did not respond	20	2%
Total	1166	100%

Does anyone have serious difficulty walking or climbing stairs?		
	Count	Share
No	1044	90%
Yes	89	8%
Prefer not to answer	12	1%
Did not respond	21	2%
Total	1166	100%

Does anyone have difficulty dressing or bathing?		
	Count	Share
No	1105	95%
Yes	29	2%
Prefer not to answer	9	1%
Did not respond	23	2%
Total	1166	100%

Because of a physical, mental, or emotional condition, does anyone have difficulty doing errands alone such as visiting a doctor's office or shopping?		
	Count	Share
No	1062	91%
Yes	71	6%
Prefer not to answer	16	1%
Did not respond	17	1%
Total	1166	100%

Summary of Disability Questions		
	Count	Share
Anyone in the full sample with a disability	229	20%
Anyone in the full sample with an ambulatory disability	89	8%
Full time residents with a disability	211	24%
Full time residents with an ambulatory disability	85	10%
Housing insecure people with a disability	98	23%
Housing insecure people with an ambulatory disability	37	9%

Note: Only respondents who said they or a member of their household have a disability

Business Owner Survey Response Tables

Do you own or operate a business or non-profit in Provincetown, Massachusetts?		
	Count	Share
Yes, I own a business or non-profit in Provincetown.	268	17%
Yes, I operate a business or non-profit in Provincetown that is owned by another individual or organization.	82	5%
No, I do not own or operate a business or non-profit in Provincetown.	1198	77%
Total	1,548	100%

How many businesses or non-profits do you operate in Provincetown?		
	Count	Share
1	202	81%
2	24	10%
3	17	7%
4 or more	5	2%
Total	248	100%

How many of these organizations have employees that are required to work in Provincetown?		
	Count	Share
1	156	74%
2	27	13%
3	12	6%
4 or more	16	8%
Total	211	100%

Does this business or non-profit operate seasonally or year-round?		
	Count	Share
Seasonally	115	40%
Year-round	172	60%
Total	287	100%

What Industry is your business in?		
Industries	Count	Share
Accommodation and Food Services	62	23%
Arts, Entertainment, and Recreation	53	20%
Retail Trade	40	15%
Real Estate and Rental and Leasing	35	13%
Other Services (except Public Administration)	24	9%
Construction	10	4%
Professional, Scientific, and Technical Services	9	3%
Health Care and Social Assistance	9	3%
Agriculture, Forestry, Fishing and Hunting	7	3%
Educational Services	4	2%
Transportation and Warehousing	3	1%
Finance and Insurance	3	1%
Information	2	1%
Management of Companies and Enterprises	2	1%
Public Administration	1	0.4%
Total	264	100%

How many employees (other than yourself) did your business or non-profit employ year-round in 2023?	
Full-time	*n = 173*
Median	1
Average	3.1
Part-time	*n = 152*
Median	1
Average	2.3

Note: Summary of year-round employee responses

How many employees (other than yourself) did your business or non-profit employ seasonally in 2023?	
Full-time	*n = 167*
Median	2
Average	6.9
Part-time	*n = 161*
Median	2
Average	4.3

Note: Summary of seasonal employee responses

Were you able to fully staff your business or non-profit in 2023?		
	Count	Share
Yes	189	75%
No	53	21%
Unsure	10	4%
Total	252	100%

Are your employees required to work in-person, remote, or a mix of both?		
	Count	Share
Mostly in person	193	80%
Mostly remote or work from home	16	7%
A mix of both in person and remote	31	13%
Total	240	100%

Where do your customers primarily come from? (Select all that apply.)		
	Count	Share
From Provincetown and the Outer Cape	137	40%
Cape Cod	74	22%
Off Cape	135	40%
Other	45	13%
Total	341	

How important is it to your business' viability that it is located in Provincetown, rather than in another community?		
	Count	Share
Not at all important	16	6%
Slightly important	13	5%
Moderately important	32	12%
Very important	52	19%
Extremely important	154	58%
Total	267	100%

Do you offer assistance to any of your employees with securing housing?		
	Count	Share
No	100	51%
Yes	53	27%
Not Applicable	44	22%
Total	197	100%

Note: Answers by business owners, not each individual business

What type of housing assistance do you offer employees? Select all that apply.		
	Count	Share
Assistance with accessing capital to buy a home, such as down-payment assistance	3	6%
Assistance finding housing through local networks	19	38%
We provide or rent housing to our employees	32	64%
We subsidize employees' housing	17	34%
Total	50	

Note: Only for respondents who said they offer assistance to employees

How many units of housing do you provide or rent to employees?	
Total number of business owners who rent or provide housing	32
Number of units:	
Average	2.6
Median	2
Total number of units	76
Number of individuals:	
Average	6.7
Median	4
Total number of individuals	193

Note: Only for respondents who said they provide or rent housing to employees

Number of units:			
	Count	Share	Total # of units
1	11	38%	11
2	7	24%	14
3	4	14%	12
4	1	3%	4
5	3	10%	15
6	2	7%	12
8	1	3%	8
Total	29	100%	76

Note: Only for respondents who said they provide or rent housing to employees

Number of individuals:			
	Count	Share	Total # of individuals
1	1	3%	1
2	10	34%	20
3	1	3%	3
4	3	10%	12
5	1	3%	5
6	3	10%	18
7	1	3%	7
8	2	7%	16
10	3	10%	30
11	1	3%	11
15	2	7%	30
40	1	3%	40
Total	29	100%	193

Note: Only for respondents who said they provide or rent housing to employees

Roughly how many employees do you provide a housing subsidy to and how much subsidy do you provide?	
Average number of employees assisted per month	
Average:	7
Median:	5
Average dollars per month per employee	
Average:	$648
Median:	$550

Note: Only for respondents who said they provide a housing subsidy to employees

Average number of employees assisted per month		
	Count	Share
1	2	13%
2	5	33%
5	1	7%
6	2	13%
10	2	13%
12	1	7%
15	1	7%
30	1	7%
Total	15	100%

Note: Only for respondents who said they provide a housing subsidy to employees

Average dollars per month per employee		
	Count	Share
$30	1	8%
$250	1	8%
$300	1	8%
$400	1	8%
$500	2	17%
$600	1	8%
$1,000	4	33%
$1,200	1	8%
Total	12	100%

Note: Only for respondents who said they provide a housing subsidy to employees

What best describes the housing you provide? - Selected choice.		
	Count	Share
I or my company own housing (condo, apartments, etc.) that I rent primarily to my employees	14	47%
Employees are provided with room and board in housing that I or my company owns or rents	11	37%
Other (please describe)	5	17%
Total	30	100%

Note: Only for respondents who said they offer housing to employees

In the past year, have you lost employees because of the cost of housing in Provincetown?		
	Count	Share
Yes	71	37%
No	105	54%
Unsure	17	9%
Total	193	100%

In the past year, have you increased wages or salaries to retain employees?		
	Count	Share
Yes	116	61%
No	65	34%
Unsure	9	5%
Total	190	100%

In the past year, have you had potential employees decline offers of employment because of the availability or cost of housing in Provincetown?		
	Count	Share
Yes	85	45%
No	83	44%
Unsure	19	10%
Total	187	100%

In the next five years, do you anticipate needing to hire more employees than in 2023?		
	Count	Share
Yes, I will definitely need to hire more	57	30%
No, I have no plans to hire more employees	77	40%
Don't know	13	7%
Yes, I might need to hire more employees	44	23%
Total	191	100%

Questionnaire

Survey Introduction

Thank you for participating in the **2024 Provincetown Housing Needs Assessment**. Provincetown is working with the Donahue Institute at UMass Amherst to conduct this needs assessment. The Town seeks to understand what types of housing residents and workers can afford and the type of housing that best meets their needs. The results of this study will help inform the types of housing that the Town may develop in the future and the types of programs the Town may implement.

We are asking for **all residents, workers, guardians of kids in Provincetown schools, and employers** to complete this survey, which is part of the housing needs assessment.

Please take a few minutes to answer each question in the survey. You are free to skip any questions that you do not wish to answer. For support with this survey, please email kspitzer@umass.edu or call her at 413-545-1568.

Thank you in advance for completing the survey.

Sincerely,
Alex Morse, Town Manager, and the Provincetown Select Board

Survey Instrument

Are you currently a resident of Provincetown, Massachusetts?

- Yes, I live in Provincetown year-round.
- Yes, I live in Provincetown for part of the year.
- No, I do not live in Provincetown

If respondent answered, "Are you currently a resident of Provincetown, Massachusetts?" with "No, I do not live in Provincetown" they were then asked:

Have you ever been a resident of Provincetown, Massachusetts?

- Yes, I used to live in Provincetown year-round.
- Yes, I used to live in Provincetown for part of the year.
- No, I have never been a resident of Provincetown.

Do you own or operate a business or non-profit in Provincetown, Massachusetts?

- Yes, I own a business or non-profit in Provincetown.
- Yes, I operate a business or non-profit in Provincetown that is owned by another individual or organization.
- No, I do not own or operate a business or non-profit in Provincetown.

If respondent answered, "Are you currently a resident of Provincetown, Massachusetts?" with "No, I do not live in Provincetown" they were then asked:

If respondent answered, "Have you ever been a resident of Provincetown, Massachusetts?" with "No, I have never been a resident of Provincetown." they were then asked:

If respondent answered, "Do you own or operate a business or non-profit in Provincetown, Massachusetts?" with "No, I do not own or operate a business or non-profit in Provincetown." they were then asked:

Do you, or any members of your household, work in Provincetown?

- Yes, I or a person in my household work(s) in Provincetown year-round.
- Yes, I or a person in my household work(s) in Provincetown seasonally.
- No.

If respondent answered, "Are you currently a resident of Provincetown, Massachusetts?" with "No, I do not live in Provincetown" they were then asked:

Or if respondent answered, "Have you ever been a resident of Provincetown, Massachusetts? With "No, I have never been a resident of Provincetown." they were then asked:

Or if respondent answered, "Do you own or operate a business or non-profit in Provincetown, Massachusetts? with "No, I do not own or operate a business or non-profit in Provincetown." they were then asked:

Do you, or any members of your household, send kids to school or childcare in Provincetown?

- Yes
- No

New Section

If respondent answered, "Are you currently a resident of Provincetown, Massachusetts?" with "Yes, I live in Provincetown for part of the year." they were then asked:

In a typical year, which months do live in Provincetown? (Select all that apply)

- January
- February
- March
- April
- May
- June
- July
- August
- September

- October
- November
- December

If respondent answered, "Are you currently a resident of Provincetown, Massachusetts?" with "No, I do not live in Provincetown" they were then asked:

Town In what town do you currently live?

Select your town (1)

▼ Barnstable (1) ... Off-Cape (16)

Do you own or rent your home, or live with others who own or rent?

- I live in a home that I own
- I live in a home where I pay rent
- I live in a home that is rented by friends or family
- I live in a home that is owned by friends or family
- I don't have stable housing
- I prefer not to answer

What best describes your home?

- Single-family detached home
- Apartment
- Condo
- Duplex or Townhome
- Multi-family or mixed-use building
- Assisted living or nursing home
- Accessory dwelling unit or in-law apartment
- Other ____

How many bedrooms are in your home?

- None, it's a studio
- 1 Bedroom
- 2 Bedrooms
- 3 Bedrooms
- 4 Bedrooms or more
- Not applicable

If respondent answered, "Do you own or rent your home, or live with others who own or rent?" with "I live in a home where I pay rent" they were then asked:

If respondent answered, "Do you own or rent your home, or live with others who own or rent?" with "I live in a home that is rented by friends or family" they were then asked:

How long is your lease?

- Long-term (one-year or longer)
- Short-term (less than a year, but more than one month)
- Month-to-month
- I do not have a lease
- I don't know

How satisfied are you with your current housing?

- Extremely dissatisfied
- Somewhat dissatisfied
- Neither satisfied nor dissatisfied
- Somewhat satisfied
- Extremely satisfied

How is the size of your current home?

- Too small, I would like a larger home
- Just right
- Too big, I would like to downsize
- Not applicable

How would you rate the cost of your current housing?

- Severely unaffordable, I spend more than 50 percent of my income on housing.
- Unaffordable, I spend more than 30 percent of my income on housing.
- Affordable, I spend 30 percent or less of my income on housing.
- Not applicable

New Section

New Intro

The Town of Provincetown is seeking community input on what type of housing is needed by residents. These questions are meant to inform decisions related to what type of housing is built by the Town and its partners.

Survey Instrument

Would you be interested in living in housing owned by the Town of Provincetown, which may be managed by the Town or a non-profit partner, similar to Province Landing, Harbor Hill, or Stable Path? This may include rental or homeownership opportunities.

- Yes, I would be interested in moving into such a development.
- Maybe, I might be interested in moving into such a development.
- No, I'm not interested in living in housing owned or developed by the Town of Provincetown.

If respondent answered, "Would you be interested in living in housing owned by the Town of Provincetown, which may be managed by the Town or a non-profit partner, similar to Province Landing, Harbor Hill, or Stable Path? This may include rental or homeownership opportunities." and they didn't respond with "No, I'm not interested in living in housing owned or developed by the Town of Provincetown." they were then asked:

Would you be interested in rental or homeownership housing opportunities?

- Rental
- Homeownership
- Either rental or homeownership

If respondent answered, "Would you be interested in living in housing owned by the Town of Provincetown, which may be managed by the Town or a non-profit partner, similar to Province Landing, Harbor Hill, or Stable Path? This may include rental or homeownership opportunities. " with "No, I'm not interested in living in housing owned or developed by the Town of Provincetown." they were then asked:

Including yourself, how many people are in your household?

Include all the people who would regularly occupy your new home or apartment, regardless of their relationship to one another.

- 1
- 2
- 3
- 4
- 5 or more people

If respondent answered, "Would you be interested in living in housing owned by the Town of Provincetown, which may be managed by the Town or a non-profit partner, similar to Province Landing, Harbor Hill, or Stable Path? This may include rental or homeownership opportunities." and they didn't answer with "No, I'm not interested in living in housing owned or developed by the Town of Provincetown." they were then asked:

Including yourself, how many people are in your household?

Include all the people who would regularly occupy your new home or apartment, regardless of their relationship to one another.

Exclude any current roommates or individuals who would not move with you.

- 1
- 2
- 3
- 4
- 5 or more people

Including yourself, how many adults and children are in your household?

- Adults ____
- Children (under 18) ____

After you cover essential household expenses (e.g. food, transportation, healthcare, childcare), how much can your household afford to pay each month for housing (including utilities)?

- Dollars per month ($) ____

New Intro

Any housing developed by the Town may use federal and/or state financing programs. These programs come with specific guidance on household income limits. Therefore, we are asking people about their household income to help decide what type of financing would be best suited for any future housing development.

Note: Respondents received customized income brackets based on their household size and federal/state income thresholds.

If respondent answered, "Including yourself, how many people are in your household? Include all the people who would regularly occupy your new home or apartment, regardless of their relationship to one another." with "1" they were then asked:

Or If respondent answered Including yourself, how many people are in your household? Include all the people who would regularly occupy your new home or apartment, regardless of their relationship to one another. Exclude any current roommates or individuals who would not move with you." with "1" they were then asked:

What is your household income? (Note that income is the total of all gross income for ALL household members who would occupy future housing.)

- Less than $24,000
- $24,000 - $39,999
- $40,000 - $54,999
- $55,000 - $69,999
- $70,000 - $86,999
- $87,000 - $103,999
- $104,000 - $130,999
- $131,000 - $138,999
- $139,000 - $156,999
- $157,000 - $174,000
- More than $174,000

If respondent answered, "Would you be interested in living in housing owned by the Town of Provincetown, which may be managed by the Town or a non-profit partner, similar to Province Landing, Harbor Hill, or Stable Path? This may include rental or homeownership opportunities. " and they didn't answer with. "No, I'm not interested in living in housing owned or developed by the Town of Provincetown." they were then asked.

Are you looking for year-round housing in Provincetown or seasonal?

- Year-round
- Seasonal
- Don't know

If respondent answered, "Would you be interested in living in housing owned by the Town of Provincetown, which may be managed by the Town or a non-profit partner, similar to Province Landing, Harbor Hill, or Stable Path? This may include rental or homeownership opportunities" and they didn't answer with "No, I'm not interested in living in housing owned or developed by the Town of Provincetown." they were then asked:

What size housing unit would you be interested in? Select all that apply.

- Studio
- 1 Bedroom
- 2 Bedroom
- 3 Bedroom
- 4 or more Bedrooms

If respondent answered, "If Have you ever been a resident of Provincetown, Massachusetts?" with "Yes, I used to live in Provincetown year-round." they were then asked:

Or If respondent answered, "Have you ever been a resident of Provincetown, Massachusetts?" with "Yes, I used to live in Provincetown for part of the year." they were then asked:

Why did you move away from Provincetown? Select all that apply.

- I could no longer afford housing in Provincetown
- Personal reasons
- Job related
- Other (please specify) ____

In the past two years, how many times have you moved?

- I have not moved
- 1 move
- 2 moves
- 3 moves
- 4 or more moves

If respondent answered, "If In the past two years, how many times have you moved?" and they didn't respond with "I have not moved" they were then asked:

Were any of these moves because you could not afford the place you were living, or were being foreclosed on, or could not pay rent?

- Yes
- No
- I prefer not to answer

If respondent answered, "If In the past two years, how many times have you moved?" and they didn't answer with "I have not moved" they were then asked:

Were any of these moves because the place you were living was no longer available to you?

- Yes
- No
- I prefer not to answer

If respondent answered, "Were any of these moves because the place you were living was no longer available to you?" with "Yes" they were then asked:

Why was the place you were living no longer available to you?

- The owner did not renew my lease because they sold or planned to sell the home
- The owner did not renew my lease because the owner or their family decided to live in the home
- The owner did not renew my lease because they decided to rent it out on a shorter-term basis
- The owner did not renew my lease, I do not know the reason
- Other (please specify) ____

If respondent answered, "Do you own or rent your home, or live with others who own or rent?" with "I live in a home where I pay rent" they were then asked:

Or If respondent answered, "Do you own or rent your home, or live with others who own or rent?" with "I live in a home that is rented by friends or family" they were then asked:

What is your monthly rent for your current housing?

Note: if you share the rent with another person, please indicate the total rent of the home or apartment.

____

Display This Question:

If respondent answered, "Do you own or rent your home, or live with others who own or rent?" with "I live in a home where I pay rent" they were then asked:

Or If respondent answered, "Do you own or rent your home, or live with others who own or rent?" with "I live in a home that is rented by friends or family" they were then asked:

What utilities, if any, does your rent include? Select all that apply.

- Heat
- Electricity
- Water
- Internet
- Cable TV
- Other ____
- None. Utilities are not included in my rent.

If respondent answered, "Do you own or rent your home, or live with others who own or rent?" with "I live in a home that I own" Or "I live in a home that is owned by friends or family" they were then asked:

Is there a mortgage on your home?

- Yes
- No
- I don't know

If respondent answered, "Is there a mortgage on your home?" with "Yes" they were then asked:

About how much do you pay per month in housing costs, including mortgage payments, homeowners insurance, HOA or condo fees, and property taxes?

- Dollars per month (6) ____

If respondent answered, “Do you own or rent your home, or live with others who own or rent?” with “I live in a home that I own” they were then asked:

Or If respondent answered, “Do you own or rent your home, or live with others who own or rent?” with “I live in a home where I pay rent” they were then asked:

Do you generate income from the property where you live? (Select all that apply.)

- Yes. I rent out or sublet units on my property or rooms in my home.
- Yes. It's a mixed-use building and contains commercial property that I use for work or rent out.
- Yes. I rent out or sublet my home for part of the year.
- No.

New Section

In the past five years have you ever applied for federal, state, or local assistance with housing costs?

- Yes
- No
- I don't know
- I prefer not to answer

Are you currently on any waitlists for housing in Provincetown?

- Yes
- No
- I don't know

If respondent answered, “In the past five years have you ever applied for federal, state, or local assistance with housing costs” with “Yes” they then were asked:

Did you receive federal, state, or local assistance with housing costs?

- Yes
- No
- I don't know
- Prefer not to answer

If respondent answered, “Did you receive federal, state, or local assistance with housing costs?” with “Yes” they were then asked:

What type of assistance did you receive? Select all that apply.

- Assistance with down payment
- Rental voucher such as Section 8 or MRVP (Massachusetts Rental Voucher Program)
- Residential Assistance for Families in Transition (RAFT)
- I live in an affordable housing unit (e.g. a home with a deed restriction)
- I live in public housing
- Other ____
- I prefer not to answer

If respondent answered, "What type of assistance did you receive? Select all that apply." with "Other" they were then asked:

What other housing assistance do you receive?

____

New Section

In the past 12 months, have you had trouble paying the rent or making mortgage payments?

- Yes
- No
- I prefer not to answer

Are you worried or concerned that in the next twelve months you may not have stable housing that you own, rent, or stay in as part of a household?

- Yes
- No
- I don't know

New Section

What best describes your current employment status:

- Employed part-time, working fewer than 35 hours per week
- Employed full-time, working 35 hours or more per week
- Student, also working
- Student and not working
- Not employed, but looking for work
- Not employed and not looking for work
- Not able to work
- Retired
- I prefer not to answer

If respondent answered, "What best describes your current employment status:" with "Retired" then Skip To: End of Section

If respondent answered, "What best describes your current employment status:" with "Not able to work" Skip To: End of Section

*If respondent answered, "*What best describes your current employment status:" with "Not employed and not looking for work" then Skip To: End of Section

If respondent answered, "What best describes your current employment status:" with "Employed part-time, working fewer than 35 hours per week" they were then asked:

Or If respondent answered, "What best describes your current employment status:" with "Employed full-time, working 35 hours or more per week" they were then asked:

Or If respondent answered, "What best describes your current employment status:" with "Student, also working" they were then asked:

In what city or town is your primary work site? Note, if you are self-employed or work from home, select where your business or employer is located.

Location (1)

▼ Barnstable (1) ... Off-Cape (16)

Display This Question:

If respondent answered, "What best describes your current employment status:" with "Employed part-time, working fewer than 35 hours per week" they were then asked:

Or If respondent answered "What best describes your current employment status:" with "Employed full-time, working 35 hours or more per week" they were then asked:

Or If respondent answered "What best describes your current employment status:" with "Student, also working" they were then asked:

Do you primarily telework or work at home for pay?

- Yes
- No

In the past 12 months, have you been employed in a seasonal position?

- Yes, I have held a seasonal job(s) or position(s).
- No, all my position(s) have been year-round.
- Not applicable

In the past 12 months, how many jobs or positions have you held?

Note: count all jobs, seasonal or year-round, part-time or full-time.

- 1 job or position
- 2 to 3 jobs or positions
- 3 to 4 jobs or positions
- 5 or more jobs or positions
- Not applicable

Section Start

If respondent answered, "What best describes your current employment status:" with "Employed part-time, working fewer than 35 hours per week" they were then asked:

Or If respondent answered, "What best describes your current employment status:" with "Employed full-time, working 35 hours or more per week" they were then asked:

Or If respondent answered, "What best describes your current employment status:" with "Student, also working" they were then asked:

What best describes your primary employer?

Note: if you have multiple jobs please respond for the job where you worked the most hours in the past month.

- Government
- Private-for-profit company
- Non-profit organization including tax exempt and charitable organizations
- Self-employed
- Working in the family business

If respondent answered, "What best describes your current employment status:" with "Employed part-time, working fewer than 35 hours per week" they were then asked:

Or If respondent answered, "What best describes your current employment status:" with "Student, also working" they were then asked:

Or If respondent answered, "What best describes your current employment status:" with "Employed full-time, working 35 hours or more per week" they were then asked:

- **Select the option(s) that best describes the primary business of your employer(s) or your business(es) if primarily self-employed. (Select all that apply)**
- Provide entertainment, lodging, or food (like at theaters, hotels, or restaurants)
- Providing healthcare in hospitals, clinics, nursing homes
- Providing education in schools, colleges, or other educational settings
- Sell products directly to people (like in stores, online, or at markets)

- Build or repair buildings, roads, or other big projects
- State, local, or federal government
- Work with plants, animals, forests, or minerals (like farming, fishing, or mining)
- Sell products in bulk, usually to other businesses
- Move people or goods, or provide utilities (like electricity or water)
- Produce media, technology, or process data (like TV, software, or data management)
- Banking, investing, insuring, or buying and selling homes or property.
- Legal services, consulting, marketing, designing, or other specialized professional work.
- Making or assembling cars, electronics, food products, clothes, and other goods.

If respondent answered, "What best describes your current employment status:" with "Employed part-time, working fewer than 35 hours per week" they were then asked:

Or If respondent answered, "What best describes your current employment status:" with "Employed full-time, working 35 hours or more per week" they were then asked:

Or If respondent answered, "What best describes your current employment status:" = "Student, also working" they were then asked:

Select the option(s) that best describes your role(s). Select all that apply.

- Chef, waiter/waitress, barista
- Artist, graphic designer, journalist
- Salesperson, real estate agent, telemarketer
- Construction worker, miner, roofer
- Electrician, mechanic, plumber
- Teacher, professor, librarian
- Doctor, nurse, medical technician
- Janitor, landscaper, housekeeper
- CEO, project manager, department head
- Hairdresser, personal trainer, childcare worker
- Accountant, financial advisor, business analyst
- Software developer, data analyst, IT support
- Architect, civil engineer, mechanical engineer
- Biologist, chemist, sociologist
- Social worker, counselor, community organizer
- Lawyer, paralegal, legal secretary
- Nursing assistant, home health aide, medical assistant
- Police officer, firefighter, security guard
- Secretary, administrative assistant, office manager
- Farmer, fisherman, forester
- Factory worker, machine operator, assembler
- Truck driver, mover, courier
- Soldier, officer, military engineer

New Section

How long have you lived in Provincetown?

- 0-4 years
- 5-10 years
- 11-20 years
- 21 years or more
- Not applicable

What is your age?

- 24 or under
- 25-34
- 35-44
- 45-54
- 55-64
- 65-74
- 75 or older
- I prefer not to answer

What is the highest level of education you have completed?

- Less than a high school degree
- High school degree or GED
- Some college, professional training or trade school
- Associate/2-year degree
- Bachelor/4-year degree
- Graduate or Professional (M.A., J.D., PhD., etc.) degree
- I prefer not to answer

If respondent answered, "Including yourself, how many people are in your household?" with ">1" they were then asked:

Are you a caregiver for any members of your household? Select all that apply.

- Yes, I care for children under 18
- Yes, I care for adult family members
- No

Which of the following best describes your gender? (You may select all that apply.)

- Man
- Woman
- Nonbinary
- Trans or Transgender
- I use another term ____
- I prefer not to answer

Are you Hispanic or Latino/a/e?

- Yes
- No
- I prefer not to answer

What is your race? Select all that apply.

- American Indian or Alaska Native
- Asian
- Black or African American
- Native Hawaiian or Pacific Islander
- White
- Other
- I prefer not to answer

New Section

New Intro

The following questions have to do with tasks of daily life that may impact someone's ability to find and maintain housing. Please answer for household members who are 15 years old or over. You may skip any questions you do not wish to answer.

Is anyone deaf or does anyone have serious difficulty hearing?

- No
- Yes
- Prefer not to answer

Is anyone blind or does anyone have serious difficulty seeing even when wearing glasses?

- No
- Yes
- Prefer not to answer

Because of a physical, mental, or emotional condition, does anyone have serious difficulty concentrating, remembering, or making decisions?

- No
- Yes
- Prefer not to answer

Does anyone have serious difficulty walking or climbing stairs?

- No
- Yes
- Prefer not to answer

Does anyone have difficulty dressing or bathing?

- No
- Yes
- Prefer not to answer

Because of a physical, mental, or emotional condition, does anyone have difficulty doing errands alone such as visiting a doctor's office or shopping?

- No
- Yes
- Prefer not to answer

New Section

Use this space to share with us anything else you would like Provincetown to consider as it develops a housing plan.

____

New Section

New Intro

The following questions concern your business(es) or non-profit(s) that operates in Provincetown.

How many businesses or non-profits do you operate in Provincetown?

- 1
- 2
- 3
- 4 or more

How many of these organizations have employees that are required to work in Provincetown for all or part of the year?

- 1
- 2
- 3
- 4 or more

Note if you run multiple businesses or non-profits with employees, you will be provided an opportunity to describe up to four businesses. For the questions below please describe your business with the most employees (seasonal or year-round).

What Industry is your business in?

Industries

▼ Agriculture, Forestry, Fishing and Hunting ... Public Administration

What services or products do you offer?

Does this business or non-profit operate seasonally or year-round?

- Seasonally
- Year-round

How many employees (other than yourself) did your business or non-profit employ year-round in 2023?

- Full-Time, 35 hrs. or more per week ____
- Part-Time, fewer than 35 hrs. fewer per week ____

How many employees (other than yourself) does your business or non-profit employ seasonally in 2023?

- Full-Time, 35 hrs. or more per week ____
- Part-Time, fewer than 35 hrs. fewer per week ____

Were you able to fully staff your business or non-profit in 2023?

- Yes
- No
- Unsure

If respondent answered, "Were you able to fully staff your business or non-profit in 2023?" with "No" they were then asked:

Why were you unable to fully staff your business or non-profit?

____

____

____

____

____

Are your employees required to work in-person, remote, or a mix of both?

- Mostly in person
- Mostly remote or work from home
- A mix of both in person and remote

Where do your customers primarily come from? (Select all that apply.)

- From Provincetown and the Outer Cape
- Cape Cod
- Off Cape
- Other ____
- Not applicable

How important is it to your business' viability that it is located in Provincetown, rather than another community?

- Not at all important
- Slightly important
- Moderately important
- Very important
- Extremely important

New Section

Please think of the business or non-profit with the second most employees.

What Industry is this business or non-profit in?

Industries

▼ Agriculture, Forestry, Fishing and Hunting ... Public Administration

What services or products do you offer?

Does this business or non-profit operate seasonally or year-round?

- Seasonally
- Year-round

How many employees (other than yourself) does this business or non-profit employ year-round in 2023?

- Full-Time, 35 hrs. or more per week
  ____
- Part-Time, fewer than 35 hrs. fewer per week
  ____

How many employees (other than yourself) does your business employ seasonally in 2023?

- Full-Time, 35 hrs. or more per week
  ____
- Part-Time, fewer than 35 hrs. fewer per week
  ____

Were you able to fully staff this business or non-profit in 2023?

- Yes
- No
- Unsure

If respondent answered, "Were you able to fully staff this business or non-profit in 2023?" with "No" they were then asked:

Why are you unable to fully staff your business or non-profit?

____

____

____

____

____

Are your employees required to work in-person, remote, or a mix of both?

- Mostly in person
- Mostly remote or work from home
- A mix of both in person and remote

Where do your customers primarily come from? (Select all that apply.)

- From Provincetown and the Outer Cape
- Cape Cod
- Off Cape
- Other ____
- Not applicable

How important is it to your business' viability that it is located in Provincetown, rather than another community?

- Not at all important
- Slightly important
- Moderately important
- Very important
- Extremely important

New Section

Please think of the business or non-profit with the third most employees.

What Industry is this business or non-profit in?

Industries

▼ Agriculture, Forestry, Fishing and Hunting ... Public Administration

What services or products do you offer?

Does this business or non-profit operate seasonally or year-round?

- Seasonally
- Year-round

How many employees (other than yourself) does this business or non-profit employ year-round in 2023? ?

- Full-Time, 35 hrs. or more per week
  ____
- Part-Time, fewer than 35 hrs. fewer per week
  ____

How many employees (other than yourself) does your business employ seasonally in 2023?

- Full-Time, 35 hrs. or more per week ____
- Part-Time, fewer than 35 hrs. fewer per week ____

Were you able to fully staff this business or non-profit in 2023?

- Yes
- No
- Unsure

If respondent answered, "Were you able to fully staff this business or non-profit in 2023?" with "No" they were then asked:

Why are you unable to fully staff your business or non-profit?

____

____

____

____

____

Are your employees required to work in-person, remote, or a mix of both?

- Mostly in person
- Mostly remote or work from home
- A mix of both in person and remote

Where do your customers primarily come from? (Select all that apply.)

- From Provincetown and the Outer Cape
- Cape Cod
- Off Cape
- Other ____
- Not applicable

How important is it to your business' viability that it is located in Provincetown, rather than another community?

- Not at all important
- Slightly important
- Moderately important
- Very important
- Extremely important

New Section

Please think of the business or non-profit with the fourth most employees.

What Industry is this business or non-profit in?

Industries

▼ Agriculture, Forestry, Fishing and Hunting ... Public Administration

What services or products do you offer?

Does this business or non-profit operate seasonally or year-round?

- Seasonally
- Year-round

How many employees (other than yourself) does this business or non-profit employ year-round in 2023?

- Full-Time, 35 hrs. or more per week
____
- Part-Time, fewer than 35 hrs. fewer per week
____

How many employees (other than yourself) does your business employ seasonally in 2023?

- Full-Time, 35 hrs. or more per week
____
- Part-Time, fewer than 35 hrs. fewer per week
____

Were you able to fully staff this business or non-profit in 2023?

- Yes
- No
- Unsure

If respondent answered, "Were you able to fully staff this business or non-profit in 2023?" with "No" they were then asked:

Why were you unable to fully staff your business or non-profit?

____

____

____

____

____

Are your employees required to work in-person, remote, or a mix of both?

- Mostly in person
- Mostly remote or work from home
- A mix of both in person and remote

Where do your customers primarily come from? (Select all that apply.)

- From Provincetown and the Outer Cape
- Cape Cod
- Off Cape
- Other ____
- Not applicable

How important is it to your business' viability that it is located in Provincetown, rather than another community?

- Not at all important
- Slightly important
- Moderately important
- Very important
- Extremely important

New Section

Do you offer assistance to any of your employees with securing housing?

- No
- Yes
- Not Applicable

If respondent answered, "Do you offer assistance to any of your employees with securing housing?" with "Yes" they were then asked:

What type of housing assistance do you offer employees? Select all that apply.

- Assistance with accessing capital to buy a home, such as down-payment assistance
- Assistance finding housing through local networks
- We provide or rent housing to our employees
- We subsidize employees' housing
- Other ____

If respondent answered, "What type of housing assistance do you offer employees? Select all that apply." with "We provide or rent housing to our employees" they were then asked:

How many units of housing do you provide or rent to employees?

- Units of housing ____
- Number of individuals housed (estimate is fine) ____

If respondent answered , "What type of housing assistance do you offer employees? Select all that apply." with "We subsidize employees' housing" they were then asked:

Roughly how many employees do you provide a housing subsidy to and how much subsidy do you provide?

- Average number of employees assisted per month ____
- Average dollars per month per employee ____

If respondent answered, "What type of housing assistance do you offer employees? Select all that apply." with "We provide or rent housing to our employees" they were then asked:

What best describes the housing your provide?

- I or my company own housing (condo, apartments, etc.) that I rent primarily to my employees
- Employees are provided with room and board in housing that I or my company owns or rents
- o Other (please describe) ____

If respondent answered, "Do you offer assistance to any of your employees with securing housing?" with "Yes" then they were asked:

Please share anything else you'd like the Town to know about the housing assistance you provide to employees.

____

Please answer these questions considering all of the businesses or non-profits that you operate in Provincetown.

In the past year, have you lost employees because of the cost of housing in Provincetown?

- Yes
- No
- Unsure

In the past year, have you increased wages or salaries to retain employees?

- Yes
- No
- Unsure

In the past year, have you had potential employees decline offers of employment because of the availability or cost of housing in Provincetown?

- Yes
- No
- Unsure

In the next five years, do you anticipate needing to hire more employees than in 2023?

- Yes, I will definitely need to hire more employees.
- Yes, I might need to hire more employees
- No, I have no plans to hire more employees
- Don't know

New Section

Please use this space to share anything else you would like us to know about the impact of the high cost of housing in Provincetown on your business.

____

____

Bibliography

Barnes, Jenette. “They Save Lives, but They Can’t Buy a House. First Responders Hit by Cape and Islands Housing Crisis.” *CAI*. CAI, May 20, 2024. https://www.capeandislands.org/local-news/2024-05-20/they-save-lives-but-they-cant-buy-a-house-first-responders-hit-by-cape-and-islands-housing-crisis.

Michael P. McCarthy, David R. Borges, Michael Goodman, Joy Smith, James DeArruda, Robert Stickles, and Elizabeth Anusauskas. “Understanding the Housing Needs and Challenges Facing Provincetown, Massachusetts.” Public Policy Center: UMass Dartmouth, 2018. https://www.provincetown-ma.gov/DocumentCenter/View/10130/Understanding-the-Housing-Needs-and-Challenges-Facing-Provincetown-Report.

Motamedi, Rod, Annie Alexander, Ember Skye Kane-Lee, Michael McNally, Kerry Spitzer, Melissa Sun, and Mark Melnik. “A Review of Short-Term Rental Regulations and Implications for Provincetown,” September 2023.

Russell, Jenna, and Sophie Park. “In Provincetown, Mass., a Matchmaker Helps the Desperate Find Housing.” *The New York Times*, May 28, 2023, sec. U.S. https://www.nytimes.com/2023/05/28/us/housing-crisis-provincetown-rent.html.