

From The President

Fall is here and it is always so difficult to leave the cape. It has been another beautiful summer and there have been some significant changes to Eastham. I hope you all had a good summer and you will have a nice fall and winter. This will be our last newsletter this year so EPRTA wishes you and your family Happy Holidays and a happy and healthy New Year.

Work on the town-wide water system has been started and is progressing well. Maps and update information are available on the town website www.eastham-ma.gov for those who wish to determine when their area will be affected. There is also information on how to calculate the impact the cost of the system will have on your tax rate.

The EPRTA Board of Directors will continue to be active during the off season. We are watching several issues of interest to our members to keep you informed over the winter by e-mail. We feel that it is important to pass along information of interest to you as a property owner.

Some of you may have seen an article in the Cape Cod Times that a developer has purchased the land where the former T-Time Rte. 6 in North Eastham was located. This developer is proposing to build 130 units of rental affordable housing. This would be a 40B development which takes advantage of the state law which allows affordable housing to be constructed outside of existing zoning laws. The Town Selectmen will be reviewing this proposal in the coming weeks. We urge you to write your Town Selectmen and voice your opinion. Affordable housing is an issue for most towns on the cape.

Another issue that is of concern for some property owners is the rental tax that was voted by the Selectmen to take effect in 2016. Many of our members rent their homes during the summer months. This new tax would require them to pay a tax on the revenue they receive for rentals lasting less than 90 days. In order for this to be implemented Massachusetts must also pass a law that would allow this tax. There is currently legislation which has been proposed that if passed would allow Eastham to proceed to levy this tax. It appears that if this bill passes the Massachusetts legislature, there will be a state and a local tax on short term rentals. The bill number is Massachusetts-2015-H2618. A similar bill has been proposed in the past and has been defeated.

In a few months you will again be asked to renew your membership with EPRTA. We hope you have found your membership of value. When you submit your dues please

FLOOD INSURANCE

By Gene Tierney, EPRTA Board Member

Historically, the insurance industry has never provided coverage for damage to property caused by floods. Accordingly, some years back Congress passed legislation creating the "National Flood Insurance Program" ("NFIP"), which is under FEMA, and like Medicare, FEMA has contracted with many insurance companies to administer this program. These companies, called "Servicing Carriers", are paid 15% from the first \$2,000. of each policy premium, and 5% of the amount of each policy premium which exceeds \$2,000. For this fee, these carriers pay a part of the fee to the writing agents, process the policies, and adjust and pay any covered claims under these policies. They are reimbursed from NFIP for any loss payments made.

Premiums vary by a number of factors, such as the flood zone a house is located within, with zone "AE" being lower than zone "VE". The latter is mostly for homes close to the shore. Other factors are the age of the house, the elevation of the land, and whether the house is the primary residence of the insured. As with homeowner policies, homes occupied only part of the year have a higher premium, as the risk of loss is greater.

Houses near a flood zone but not within it, may have some potential of loss from floods should the water rise higher than expected. Accordingly, NFIP will sell flood coverage, called "Preferred Risk", on these, but at a lower premium. Sometimes there are questions about which carrier pays for water damage because the cause

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consider using PayPal. This site is secure and can provide you with a receipt at the time of payment. You can find a link to PayPal on our website www.eprta.org.

We always welcome communication from our members. It is essential that we know what is important to you and how we can make EPRTA more meaningful and helpful.

Respectfully,
Sue Connor

RECAP OF AUGUST EPRTA MEMBER MEETING

- Sue Connor thanked Roger Grady, the outgoing Administrator, for his many years of loyal service to EPRTA and wished him well in his retirement.
- The annual budget was presented to the membership by Treasurer James Lukiowiak and approved by the assemblage. See below.
- George Lee, Membership Chair, informed the group that there are 1,400 members and urged members to use PayPal going forward to pay their dues.
- Larry Pasco, Outreach Chair, informed the group that the amount available this year for an "Outreach" gift was \$1,080.
- June Morris, who is a member of the By-Law Committee, reviewed a change in the By-Laws that would allow the President to appoint a Parliamentarian, Historian, and Auditor from active members of the group rather than being restricted to just Board members. The motion was approved unanimously.
- Roger Grady, outgoing Administrator, presented four Board nominations to be approved. Three members were being re-elected- Richard Boyatzis, June Morris, and William O'Meara, and a new member, Ann McLean was joining. They were unanimously approved.
- Debra DeJonker-Berry gave a detailed presentation on the library construction project.

RECAP OF JULY EPRTA MEMBER MEETING

- Elizabeth Gawron, Chair of the Board of Selectmen, and Sheila Vanderhoef, Town Administrator, presented a comprehensive overview of the Town's affairs including the town-wide water project. Inquiries re: this project can be directed to 617-657-0279. The total cost of the program is estimated to be \$135.8 million.
- Mark White of Environmental Partners presented a map showing the anticipated town-wide layout of the water system and when a homeowner could expect their property to be impacted.
- Chief of Police Ed Kulhawik reminded members that the police have a "Code Red" program in place where owners can sign up with the Police Dept. to be informed if damage is done to their property while not in residence. Forms can be obtained at the Police, Fire, Town Hall and on-line at www.eastham-ma.gov.
- Fred Fenlon and Margaret Downey of Cape Light Compact informed the members of audit and various discount programs available to help them cut electric costs.
- Helen Kinsman, our EPRTA VP and also a member of the Eastham Famous Flower Islands, talked about the work the EFFI volunteers do to beautify the town. She mentioned that EFFI is always looking for volunteers and donations. For information contact Carol Burton at 508-240-3360.
- A number of questions from the audience were answered by the Town officials.

EASTHAM PART TIME RESIDENT TAXPAYERS ASSOCIATION Profit & Loss Budget Overview January through December 2016

	Jan - Dec 16
Ordinary Income/Expense	
Income	
Interest	84.00
Membership Dues	28,000.00
Total Income	28,084.00
Expense	
Administrator	10,320.00
Community Outreach	1,080.00
Dues/Fees/Taxes	240.00
Insurance	1,850.00
Marketing	4,500.00
Meetings	1,950.00
Newsletters	6,500.00
Other Expenses	100.00
PAYPAL	800.00
Survey Monkey	204.00
Treasurer	120.00
Website	120.00
Total Expense	27,384.00
Net Ordinary Income	700.00
Net Income	700.00

- Sheila Vanderhoef, Town Administrator, presented an update on town affairs, and then she and John Knight, member of the Board of Selectmen, answered a number of questions from the audience on a wide range of topics including a) water project b) town budget c) solar panels at the transfer station d) private roads and snow plowing issues.
- Sue Connor introduced TJ Keen who will replace Roger Grady as the Administrator for EPRTA.

EASTHAM REAL ESTATE — 3RD QUARTER UPDATE

By Robert Sheldon

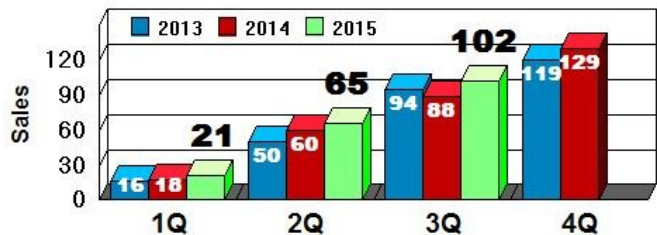
This year is looking like it's going to be a very good year, and probably a great year, maybe not as good as 2012, but certainly as good, if not better, than last year. Sales are up about 16% from where we were last year at this time. The YTD median sales price of \$396K is only 0.8% below the full year 2014 median of \$399K. With 3 important months ahead, it's too early to pinpoint the actual numbers, but we have a pretty good idea of where this year will land.

There are 98 homes currently for sale in Eastham, with an average days-on-market of 185. The 98 'actives' will be about 8-9 months' worth of inventory. This inventory should begin to tail off as we see winter approaching. It's important to note that the current inventory is significantly below where it was last year at this time, when we had 136 active listings.

The market is beginning to feel 'balanced', neither a "buyer's" market nor a "seller's" market. Homes that are priced-to-sell will sell pretty quickly. My hope is that the continued low mortgage rates (under 4%) will convince some potential buyers that fall is when they should buy.

www.RobertSheldon.com, Phone: 508-237-9545

Eastham Year-to-Date Sales by Quarter
Single Family Homes



LIBRARY UPDATE

Even though you can't always see it, a lot is going on with the construction of the new library building. In recent weeks two weatherproof barriers have been installed on the roof.

Temporary lighting is now in the lower level, major HVAC heat pumps have been installed and all the windows are on site. There will soon be a paved parking lot, the rough plumbing in, and rough electric in the building when it is weather tight. Once installed a flitch beam (a compound beam with a steel plate sandwiched between wood beams) will enable the completion of the roof.

The EASTHAM LIBRARY BUILDING FUND (ELBFI) committee is looking forward to the last of five special events that spanned spring through the fall of 2015, an ever-popular Appraisal Day. They were pleased by the success of the first four events and are very grateful to the members of the EPRTA for their support.

The ELBFI continues to move toward its \$1,000,000 goal. Eastham's new library will be a community jewel, thanks to the EPRTA and other Eastham residents and organizations.



EASTHAM HAPPENINGS

- **Town Water Project** - CC Construction Co., the company, hired by the town to install the water system has been busy laying pipe at 500-600 feet per day. In the first 8 weeks more than 22,600 feet (4.25 miles) of 6, 8, and 12 inch pipes have been installed. The foundation of the water tower has been laid, and work is under way on the pedestal wall of the tower. Connecting to the water system is not expected to the fall of 2017 when the water tower will be finished, filled, chlorinated, and tested.

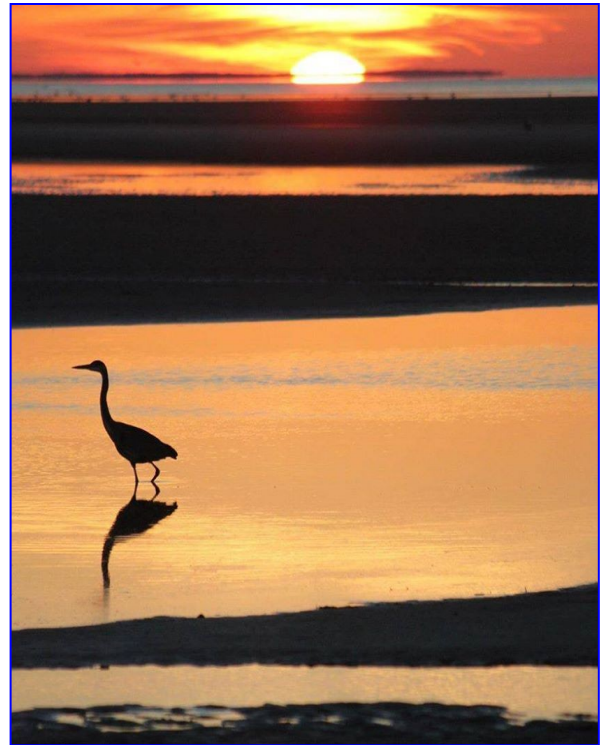
- **New Round Table Group** - Elizabeth Gawron, Chairman of the Board of Selectmen, formed this group in August. The group will consist of the Chairs of all the town boards, commissions and advisory committees who will meet with Gawron as Chair to discuss issues and determine where there are common interests and how best to handle issues affecting the town.

- **Eastham New Private Road Snow Removal Policy** - The Town of Eastham has released its snow removal policy for the winter of 2015/2016. If you live on a private road there are several issues you need to consider:
 - a) All the residents who reside on a private road need to agree that they would like the Town to plow it before it will be considered.
 - b) There is a petition form attached to the policy that needs to be signed by all homeowners on the road.
 - c) The Town's budget does not include all private roads, so its first-come first-serve.

- **Windmill Weekend**
 1. Once again on September 11th - 13th the Town celebrated the annual Windmill Weekend series of events. There was a car show, several walks and runs, food and music at the



windmill, and of course the annual sand sculpture contest at First Encounter Beach on Saturday evening. As usual, the participants had to work hard in a relatively modest



**Come back to Eastham next year
for the fabulous sunsets**

amount of time, ever mindful of the tides. Knowing this whole area is football crazy, I thought you might enjoy seeing one of the sand sculptures. (picture by Bob Sheldon)

2. Paul and Terry Alarie were selected to be the honorary heads of the parade. Both Paul and Terry are, and have been, active in a number of volunteer activities throughout the area, one of which is EFFI, that maintains the beautiful gardens on the island at the intersection of Governor Prentice and Bridge Roads.

- **Former Catholic Church** - This 3 acre property on Massasoit Road was sold to Tim Klink, President of Coastal Land Design on June 5th for \$400,000. He subsequently filed a plan with the Planning Board for a three lot subdivision. When asked about the status of the church building he said he did not want to raze it.

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- **Tax Rate** - The Board of Selectmen, in August, approved an increase of .30 cents per thousand – new rate of \$7.44. The rate will remain the same for residential and business properties.
- **Affordable Housing**
In August the Board of Selectmen adopted an affordable housing policy that they had worked on with the Town Planner, Paul Lagg during the summer. At present there are 2,632 year-round housing units of which 50 are affordable on the state's affordable inventory system. See update on latest developments on page 7.
- **Children's Place** - The Executive Director, Cindy Horgan, went before the Board of Selectmen in September to request the use of more town-owned land. They are marking their 20th year of providing child care and family services to the Lower Cape and would like to expand their facilities which lie on an 18 acre parcel of land owned by the town. The Selectmen agreed to have the land surveyed and to evaluate this request when additional information becomes available.
- **Award** - Former Selectman Martin McDonald accepted the Outstanding Environmental and Energy Technology Achievement Award on behalf of the town from the Environmental Business Council of New England in recognition of the "unique, innovative design and permitting and the installation of the largest solar energy development project in New England on closed municipal landfills".
- **Community Compact Cabinet** - Lt. Gov. Karen Polito was joined by Police and Fire Chiefs, Town Administrators and other town officials from a number of Cape communities in late July at the Eastham Town Hall to discuss what local communities need from the State. This is part of the Community Cabinet that Gov. Baker created to ensure that the governor's office works more closely with local communities.
- **Increase in cigarette age** - Effective the end of September new tobacco regulations took effect, enacted by the Eastham Board of Health. Eastham joins 55 other towns in the Commonwealth that have raised the age from 18 to 21 on the sale of all tobacco products sold in markets, mini-markets and gas station convenience stores.

THE CAPE COD COMMISSION

Part 4 in a series of articles by Sue Connor,
President of EPRTA

The Cape Cod Commission has several initiatives. We have previously provided information on the Commission and the wastewater initiative. This article will provide information on the Commission's initiative for a Cape Cod Comprehensive Economic Development Strategy. The Commission has developed a partnership with the Cape Cod Economic Development Council and has established a regional team called The Regional Economic Strategy Team (RESET). The purpose of this team is to provide town specific technical assistance.

The RESET process is designed to achieve individual town solutions by mixing the ideas of a multidisciplinary team with wide expertise. Commission staff members with policy, planning, regulatory, and technical expertise each bring their unique perspectives and information to assist the town with site plans, research reports, land use planning, and potential recommended changes to bylaws that are tailored to the needs of a specific town client. RESET involves town staff and elected officials (or other client groups) directly and collaboratively in the planning.

Several towns including Sandwich, Barnstable, Falmouth, Yarmouth and Bourne have requested assistance with varying projects. Sandwich, for example, asked for help with development options for several areas of town. The Commission completed baseline research and a market analysis to determine existing and future demand for retail and office space. Scenarios of possible future land use patterns were presented based on current zoning. The study included a fiscal impact analysis for each scenario to better predict taxes, levels of services, and types of taxpayers affected. The study also included an impact analysis for transportation, water and natural resources, and the regional economy, and a regulatory analysis.

The Town of Barnstable requested Cape Cod Commission assistance with coordinating a RESET project for the Iyannough Road (Rte. 132) Regional Retail Center Redevelopment Incentive Project. The project included analysis of four commercial/retail areas on the regional corridor: the Cape Cod Mall, the Capetown Plaza, the Festival Plaza, and the Southwind Plaza. The goal is to stimulate the redevelopment of the four major retail centers and to increase economic opportunity and the town's non-residential tax base.

Each town can request assistance based on their development needs. The RESET team will provide the expertise and manpower to do the analysis and present optional plans for the town to consider and implement.

HOMEOWNERS INSURANCE UPDATE

By Paula Aschettino—Chair, Citizens for Homeowners Insurance Reform

On Sept. 22nd Senator Barrett of Lexington, MA lead a Senate Panel Hearing on how the MA Division of Insurance reviews Rate Filings. This was done in response to the recent rate increases allowed by the Division of Insurance (DOI); 8.9% by Mapfre Insurance-(Commerce) and several other large private insurers with rate increases of 9-10%. The DOI was asked to testify and by their responses it was obvious that they are not looking out for the consumers.

The MA Property Casualty Insurers have had the highest profits in the USA in 9 of the past 10 years, stated Barrett, according to the National Association of Insurance Commissioners (NAIC) reports. Loss ratios have been low in MA for years except 2011 when there was a tornado in western MA. Mapfre Insurance, Safety Ins. Co. and 2 others also testified and indicated "they like things as they are", and there were no changes suggested by them.

As a result of this hearing, Senator Barrett and Senator Lewis indicated they will be writing some bills which they feel are necessary to protect consumers and allow the Attorney General opportunity to see rate filings prior to implementation. Presently only the DOI sees and judges rate filings. Once filed and approved it is hard to challenge.

My recent request for a Rate Hearing on Mapfre Insurance, a request procedure allowed under statutes, was denied by the Commissioner since I did not show "harm or injury". I was the only Consumer invited to testify before this panel- We are making a difference. I will keep you posted on the Bills when written, we will need to support them.

On September 29th, I testified before the Financial Services Committee on Homeowner Bill H926, that was written by myself, the AG and Sarah Peake. This Bill would require Insurers to prove in Rate Filings that all data and the hurricane models used were calibrated to MA and correlate to our historic past of storm events. It would require details on how the reinsurance was calculated (insurance purchased by insurers to cover catastrophic events

and paid for by the consumer in our premium--50% of the Cape and Island premiums are for hurricane risk-model outputs on possible losses plus reinsurance).

Accuracy of all data is very important. I have been before this committee 3 times in the past so I am hoping with the findings, by Senator Barrett's Committee last month and pressing again for passage of H926 Bill, we might see some reform.

I will write when I see an action we all can do that will be meaningful. Please reach out to others you know to go to www.homeownersinsurancereform.org and sign on, no charge. My e-mail for comments or stories on insurance issues is insreform@aol.com and my phone and address are: 508-240-5231, 21 Smith Street, Eastham, MA 02642.

(Continued from page 1)

of the damage (flood water covered by flood insurance or wind driven rain, covered by the typical homeowners policy) can be difficult to determine.

Most mortgage holders require that the mortgaged property be covered by flood insurance, otherwise purchase is up to the property owner.

There was an overall rate increase from 2014 to 2015 for flood coverage of about 8%-10%.

NFIP has provided maps to each community where this coverage is available.

Eastham has this map on-line at www.eastham-ma.gov. You can also visit the Eastham Building Inspector's office for more information, or you can call the NFIP Call Center at 1-800-427-4661.

To purchase this insurance, contact your insurance agent.

JOIN OR RENEW EPRTA MEMBERSHIP Dues \$20.00 per year

(Please print)

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Last Name: _____

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Eastham [] No. Eastham []

Off Cape Street Address or
Eastham PO Box or Mailing Address:

City/Town

State: _____ Zip: _____

E-mail: (Please print carefully)

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New Member: Yes ____ Renewal: ____

Cut on dotted line



Affordable Housing Proposal- Governor Prence Residences Update

By Gene Tierney, EPRTA Board Member

On 10/19/15, the Eastham Board of Selectmen held an informational and public comment meeting on the proposal to build a 40 B Friendly affordable housing project on the former T-Time golf driving range property of 10.86 acres on Rte. 6.

Briefly, this project proposes to contain 44 one bedroom units, 72 two bedroom units, and 14 three bedroom units, which provides a capacity of about 360 persons, assuming two persons per bedroom. Also, provision is made for 226 parking spaces, and there will be a community center staffed by employees of the developer. This is not a welfare project, as to qualify, the rent must be under 30% of the tenant's income. The full details are on the Eastham Town web site.

Eastham has never met the state requirement that 10% of its housing must be affordable. This project will bring the town close to the 10%.

This 40B is called a "Friendly" one, as the developer will not build it if there is too much public opposition. The possible result of such a project being rejected is a developer could apply for an "Unfriendly" one. The difference being, this proposal will have 85-

90% affordable, whereas an "Unfriendly" one could go as low as 25% affordable, and might contain more units.

The Board had expected a large turnout, and had opened the back section of the meeting room. Its expectations were met-every seat was filled, and 21 persons gave presentations, which were limited to two minutes each. The meeting lasted one and one half hours.

Nearly all of the speakers agreed there was a need for more affordable housing, but their main concerns with this proposal were the size of it, and that the one entrance onto Rte. 6 will allow only for a right turn. There is no other possible entrance, and as a result, anyone wanting to go south on Rte. 6 will have to make a right turn onto Railroad Ave., right onto Nauset, and right at the light at Rte. 6. The State Highway Dept. will not put a traffic light at the entrance, as the volume of traffic is way short of the required amount.

The developer will respond to the concerns of the public at the Nov. 2nd Board of Selectmen Meeting. All full and part time residents should take the time to become and to stay informed on this project.

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N. Eastham, MA 02651

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MEMBERSHIP STATUS

Membership Dues

For those members receiving your newsletter by US mail:

If your address label says "2015 Dues Paid", your dues are up to date for 2015. **Thank you!**

If your label says "2015 Dues Due", your 2015 dues are now due. Please consider paying your dues using PayPal, or if you choose, use the enclosed pre-addressed envelope.

Also on the label you may find an e-mail status code. A "Bad E-mail" means that we have an address for you, but our last e-mail alert was returned to EPRTA as undeliverable.

A "No E-mail" indicates that we do not have an e-mail address for you.

If you are in the "Bad E-mail" or "No E-mail" category, the surest way to update your e-mail address in our database is to send an e-mail to MemberService@eprta.org.

Changes to your name and address can also be sent to the above e-mail address.

REMEMBER, YOU CAN NOW PAY YOUR MEMBERSHIP DUES ON-LINE VIA PAYPAL

You can do this by logging onto our website:

www.eprta.org

and clicking the

Join/Renew membership button.

Important Notice To Our Members

We are making every effort to ensure that our database contains the correct information for each of our members. If you are not receiving e-mails from EPRTA please forward your current e-mail address to MemberService@eprta.org.