Cape Cod Ready Renter Affordable Housing

Equal Housing Opportunity

EQUAL HOUSING OPPORTUNITY

Apply Now!

For an application contact:
Mary Waygan
Town of Yarmouth
1146 Route 28
So. Yarmouth, MA 02664
508-398-2231 x1275
mwaygan@yarmouth.ma.us



The General Waitlist is Open! Apply Now! Deadline: May 29

The Cape Cod Ready Renter Program is currently accepting applications for its General Waitlist for affordable housing now through **May 29, 2026**. Return your completed application to: Plymouth Redevelopment Authority, 26 Court Street, Plymouth, MA 02360 by May 29, 2026. All mailed applications must be postmarked by May 29, 2026. Complete and qualified applications will be placed on the General Waitlist in the order received.

The General Waitlist is used exclusively to fill seventy-five (75) affordable rental units in Yarmouth, Dennis, Barnstable, and Falmouth. Units include studios, one-bedroom, two-bedroom, three-bedroom, and four-bedroom units. Units are located in apartment buildings, duplexes and single-family homes.

To be considered for these units, you must apply. Applications are available at Town Halls in Yarmouth, Dennis, Barnstable and Falmouth, at the Mass Housing Navigator (www.housingnavigatorma.org), or by contacting Mary Waygan at mwaygan@yarmouth.ma.us 508-398-2231 x1275.

WHAT'S AVAILABLE?

YARMOUTH
Affordable Apartments, Duplexes, and Homes

BARNSTABLE
Affordable Apartments

FALMOUTH
Affordable Duplexes and Apartments

DENNIS
Affordable Apartments, Duplexes, and Homes

High Quality Housing

Here are some of the units filled from this list: Brick Kiln Apartments in East Falmouth, Teaticket Highway Accessory Apartment in East Falmouth, Bell Tower Mall Apartments in Centerville, Cape Cod Times Apartments in Hyannis, Appleby Court in West Yarmouth, Cap'n Galdcliff in South Yarmouth, Neptune Place Apartments in South Yarmouth, Wilfin Road in South Yarmouth, Windrift Cottages in West Yarmouth, Swan River Road in West Dennis, Fjord Drive in South Dennis, Trotting Park Apartments in West Dennis, Division Street Apartments in Dennis Port, Upper County Road Apartments in Dennis Port, Main Street Apartments in Dennis Port.

Rents range from $950-$2,100 depending on the number of bedrooms. Some units are based on your actual income, but most are reduced rent based on local median income. Most rents do not include utilities. Households with a rental voucher are encouraged to apply. This is an Equal Housing Opportunity.



Applications

Request an application from:
Mary Waygan, Town of Yarmouth
508-398-2231 x1275
mwaygan@yarmouth.ma.us

Pick up an application at:
Yarmouth Town Hall
1146 Route 28, S. Yarmouth, MA 02664

Dennis Town Hall
685 Route 134, South Dennis, MA 02660

Barnstable Town Hall
367 Main Street, Hyannis MA 02601

Falmouth Town Hall
59 Town Hall Square, Falmouth, MA 02540

Return your completed application by May 29, 2026 to:
Plymouth Redevelopment Authority
26 Court Street, Plymouth, MA 02360
All mailed applications must be postmarked by May 29, 2026.

The Ready Renter Program is a project of the Town of Yarmouth Affordable Housing Trust

Housing that fits your income!

Affordable rental units are safe and decent housing with reduced rents set for households under certain income levels. Your local town worked hard to bring these units to your community to provide you with long-term housing stability. Please apply now! For most units, the program income limit is 80% of the Area Median Income: $74,800 for a household of 1, $85,450 for a household of 2, $96,150 for a household of 3, $106,800 for a household of 4, $115,350 for a household of 5, and $123,900 for a household of 6. Some units have a slightly lower income limit of 65% of the Area Median Income: $62,205 for a household of 1, $71,110 for a household of 2, $80,015 for a household of 3, $88,855 for a household of 4, $96,005 for a household of 5, and $103,090 for a household of 6. Other requirements apply. Households with a rental voucher are encouraged to apply. This is an Equal Housing Opportunity. Apply Today!

2026 Cape Cod Ready Renter
General Wait List Initial Application

This application is due May 29, 2026. This application expires May 29, 2026

Applications will be placed on the Ready Renters General Wait List in the order received by the Plymouth Redevelopment Authority.

The Cape Cod Ready Renter Program is currently accepting initial applications for the General Waitlist. This application currently covers 75 affordable rental units located in the towns of YARMOUTH, DENNIS, BARNSTABLE, and FALMOUTH. The General Waitlist is used exclusively to fill these seventy-five (75) scattered-site affordable rental units in these towns. Units include studios, one-bedroom, two-bedroom, three-bedroom, and four-bedroom units. Units are located in apartment buildings, duplexes and single-family homes. To be considered for these units, you must apply using this application. Residents living in any town or city may apply. Getting on this list does not guarantee you housing, but it does mean that when there is availability of housing, you may be called. If you are contacted, you will then have an opportunity to view the unit and decide if you want to rent the unit. You will also need to submit a FINAL APPLICATION and documentation for certification of income eligibility prior to leasing. You must act in a timely manner throughout this process, or the program will consider that you are not interested in the unit. THIS IS AN EQUAL HOUSING OPPORTUNITY. HOUSEHOLDS WITH RENTAL VOUCHERS ARE ENCOURAGED TO APPLY. The Ready Renter Application is a program of the Town of Yarmouth Affordable Housing Trust. Rental Rates of these units vary depending on the project. All rents are affordable. There is no rental assistance attached to the units. To be eligible, households must earn less than the maximum allowed Area Median Income (AMI), and must remain income eligible during the application process. Some units serve households earning less than 80% of the AMI, other units serve households earning less than 65% of the AMI. The income limits are shown here:

Limits for Barnstable County	FY2025 AMI Income Limits by Household Size					
	1 person	2 person	3 person	4 person	5 person	6 person
80% AMI Income Limits	$74,800	$85,450	$96,150	$106,800	$115,350	$123,900
65% AMI Income Limits	$62,205	$71,110	$80,015	$88,855	$96,005	$103,090

Income counted from assets over $5,000 is the higher of the actual income from the asset or income imputed at 0.6%. Also, to be eligible for an affordable rental unit, no household member may own a home (even in Trust) at the time of executing the lease for the affordable unit, applicants must be able to pay the rent, and may be required to provide a payment of first and last month's rent plus a security deposit. This program requires that households renting an affordable unit must use the unit as their primary residence, submit to an annual recertification of income, and notify the Cape Cod Ready Renter Program of any changes in household members and/or contact information. Additional information may be required to establish and maintain eligibility. Additional requirements may apply.

For more info contact: Mary Waygan, Town of Yarmouth
508-398-2231 x1275 mwaygan@yarmouth.ma.us

Application due date and time: May 29, 2026 at 12 Noon

Return, deliver, drop off application to: Plymouth Redevelopment Authority
26 Court Street, Plymouth, MA 02360

Mail application with postmark to: Plymouth Redevelopment Authority
26 Court Street, Plymouth, MA 02360

Discrimination on the basis of race, color, national origin, disability, age, ancestry, children, familial status, genetic information, marital status, public assistance recipiency, religion, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law is specifically prohibited in the selection of applicants for this housing opportunity. Disabled persons are entitled to request a reasonable accommodation of rules, policies, practices, or services, or to request a reasonable modification of the housing, when such accommodations or modifications are necessary to afford the disabled person equal opportunity to apply for, use and enjoy the housing.

2026 Ready Renter Program General Wait List
Application Instructions:

1) COMPLETE AND SIGN THIS APPLICATION. You must list your household annual income on page 3. No applications will be considered complete unless you provide your income. You must print clearly. Submit completed application with all required documentation listed here. Copies of the following documentation must be attached and submitted with the completed and signed application for all household members over 18 years of age. Attach all documentation that applies to you and your household members.

A. PAYSTUBS: Copy of your two (2) most recent pay stubs.
B. BENEFITS LETTER: Copy of your most recent benefits letter from Social Security
C. TAX RETURNS and DOCUMENTATION: Copy of your most recent tax return; tax return must be signed. If you are self-employed you must submit a copy of your most recent tax return and most recent profit and loss statement.
D. W2s: Copy of your most recent W-2s
E. BANK AND ACCOUNT STATEMENTS: Copy of your most recent statement for ALL savings, checking, retirement, and other asset accounts.
F. RENTAL VOUCHER: Copy of evidence of Section 8 Voucher or other rental voucher, or pre-approved assistance.

2) SUBMIT APPLICATION: Applications must be returned, dropped off, delivered or mailed with postmarked to the Plymouth Redevelopment Authority by May 29, 2026 at 12 Noon. Applications postmarked by the due date and time must be received no later than 5 business days from the due date. Applications received after this date will not be processed. Applications will be placed on the General Wait List in the order received by the Plymouth Redevelopment Authority.

3) NOTIFICATION Once all the relevant information is received and clarified, the documentation will be processed to determine income eligibility, and you will be notified if your household is considered for a housing unit.

5) FINAL APPLICATION & FIRST/LAST/SECURITY DEPOSIT: This application is an initial application. All applicants who are offered a unit must complete a FINAL APPLICATION. Prior to you leasing a unit, you will need to submit a full FINAL application and documentation for your income eligibility to be certified before a lease can be signed. Your household will also need to show ability to pay the monthly rent, and any FIRST MONTH'S/LAST MONTH'S RENT AND SECURITY DEPOSIT required by property owner.

5) ASSISTANCE WITH APPLICATION: The Ready Renter Program is available to assist individuals in the completion of their application and are able to accommodate households with disabilities that may impede their ability to complete the application. We can also arrange for assistance for households that have limited English proficiency. Applicants have the right to request reasonable accommodations, which may include a change to a policy, procedure or practice to afford a person with a disability an equal opportunity to participate fully in the housing program or to use and enjoy the housing. Applicants may also be entitled to a reasonable modification(s) of the housing, when such modifications are necessary to afford a person with a disability an equal opportunity to use and enjoy the housing.

6) ASSETS: Income counted from assets over $5,000 is the higher of the actual income from the asset or income imputed at 0.6%.

7) APPLICATION EXPIRATION: Do not use this application after May 29, 2026.

2026 Cape Cod Ready Renter
General Wait List Initial Application
PRINT CLEARLY

Applicant's Name _____

Current Address/PO Box_____

_____ ____ Zip_____

Telephone: Home _____ Cell _____

E-Mail Address **PRINT CLEARLY**: _____

What is your Household's Annual Income (you must answer this question): $_____
No applications will be considered complete unless you provide your household income.

Does any household member currently own a residential property? _____ Yes _____ No

BEDROOM SIZE NEEDED: _____ STUDIO _____1BR _____2 BR _____3BR _____4BR

HOUSEHOLD COMPOSITION Please list ALL persons who will live in your home:

	Name	Relationship to Head of Household (Spouse, Partner, Son, Daughter, Parent, etc.)	Age
Head of Household			
2			
3			
4			
5			

Language Preference (optional)_____

ACCESSIBILITY REQUESTED (check all that apply):

_____ Wheelchair accessible unit _____Unit accessible for sensory impairments
_____ Other/some accessible features (please explain):_____

_____

Does any member of your household require reasonable accommodations or modification based on a disability? ___ Yes ____ No Please describe: _____

_____

Do you want to be considered for Ready Renter units in the following Towns:

Yarmouth ___ Yes ____No Dennis ___ Yes ____No
Barnstable ___ Yes ____No Falmouth ___ Yes ____No

EQUAL HOUSING OPPORTUNITY

EMPLOYMENT INCOME AND HISTORY
LIST ALL JOBS FOR ALL HOUSEHOLD MEMBERS

HOUSEHOLD MEMBER NAME:	
CURRENT EMPLOYER:	
EMPLOYER ADDRESS	
POSITION HELD:	
SUPERVISOR:	
SUPERVISOR PHONE NUMBER:	
INCOME/PAY RATE:	
HOW LONG EMPLOYED?	

HOUSEHOLD MEMBER NAME:	
CURRENT EMPLOYER:	
EMPLOYER ADDRESS	
POSITION HELD:	
SUPERVISOR:	
SUPERVISOR PHONE NUMBER:	
INCOME/PAY RATE:	
HOW LONG EMPLOYED?	

HOUSEHOLD MEMBER NAME:	
CURRENT EMPLOYER:	
EMPLOYER ADDRESS	
POSITION HELD:	
SUPERVISOR:	
SUPERVISOR PHONE NUMBER:	
INCOME/PAY RATE:	
HOW LONG EMPLOYED?	

OTHER INCOME

List ALL SOURCES of income as requested below. If a section does not apply, cross it out or write N/A.

NAME	SOURCE OF INCOME	GROSS MONTHLY AMOUNT
	Social Security	
	Social Security	
	Social Security	
	Alimony	
	Child Support	
	Child Support	
	SSI Benefits	
	SSI Benefits	
	Pension – list source	
	Pension – list source	
	Veteran's Benefits	
	Veteran's Benefits	
	Unemployment Compensation	
	Unemployment Compensation	
	Title IV / TANF	
	Title IV / TANF	
	Interest Income (source)	
	Other:	
	Other:	

Do you anticipate any changes in income in the next 12 months?

_____Yes _____ No If yes, please explain: _____

_____

_____

ASSETS

List ALL OF YOUR ASSETS as requested below. If a section does not apply, cross it out or write N/A.

ATTACH TO THIS APPLICATION THE MOST RECENT STATEMENT FOR EACH ASSET:

FINANCIAL INSTITUTIONS

CHECKING NAME ON ACCOUNT	#	BANK	Balance $
SAVINGS NAME ON ACCOUNT	#	BANK	Balance $
TRUST ACCOUNTS NAME ON ACCOUNT	#	BANK	Balance $
CERTIFICATES OF DEPOSITS (CD's) NAME ON ACCOUNT	#	BANK	Balance $
OTHER ACCOUNTS NAME ON ACCOUNT	#		Balance $

ALL OTHER ASSETS

SAVINGS BONDS NAME ON ACCOUNT	#	Maturity Date	Face Value$
LIFE INSURANCE POLICY NAME ON ACCOUNT	#	Company/issuer	Cash Value
STOCKS/BONDS/INVESTMENT PROPERTY NAME ON ACCOUNT	Name	# Shares	Payments Out

2026 Ready Renter Program General Wait List

RELEASE AND SELF-CERTIFICATION

PLEASE CHECK THE FOLLOWING AND SIGN BELOW:

1. ❑ Yes I/We certify that the information in this application and in support of this application is true and correct to the best of my/our knowledge and belief under full penalty of perjury. I/We understand that perjury will result in disqualification from further consideration in this program.

2. ❑ Yes I/We understand that the use of this application is for placement on a Ready Renter List to rent an affordable unit, and does not guarantee an offer of housing.

3. ❑ Yes I/We understand that the property owner or property manager of a specific unit makes the final tenant selection determination and NOT the Ready Renter List Administrator.

4. I/We ❑ did ❑ did not file taxes for year 2024
   I/We ❑ did ❑ did not file taxes for year 2025

5. ❑ Yes I/We give permission to the Ready Renter Program to share the application and supporting documentation with relevant staff of the Town of Yarmouth, the Plymouth Redevelopment Authority, the owner of the Ready Renter unit and/or their designees.

Your signature(s) below gives consent to the Town of Yarmouth or its Designee to verify information provided in this application.

No applications will be considered complete unless signed and dated by the Applicant and Co-Applicant (if any).

_____ _____

Applicant Signature Date

_____ _____

Co- Applicant Signature Date

Don't forget to attach supporting income documentation when you submit this application:
PAYSTUBS, BENEFITS LETTER, TAX RETURNS, W2s, BANK AND ACCOUNT STATEMENTS, RENTAL VOUCHER