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Improving Nantucket Municipal Workforce Housing

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Improving Nantucket Municipal Workforce Housing

Final Report

An Interactive Qualifying Project
submitted to the Faculty of
WORCESTER POLYTECHNIC INSTITUTE
in partial fulfilment of the requirements for the
degree of Bachelor of Science

by:
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Date:
14 December 2016

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For additional materials associated with this project, see
<http://wp.wpi.edu/nantucket/projects/projects-2016/town-managers-office/>

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CHAPTER 1: EXECUTIVE SUMMARY

1.1 Abstract

The purpose of our project was to provide recommendations to the Nantucket Town Manager's Office and the Nantucket Board of Selectmen to increase the housing stock and assist municipal employees in affording housing on Nantucket Island. These recommendations were developed from reviewing previous housing reports, interviewing prominent stakeholders, identifying successful examples of workforce housing on Nantucket Island (including public and private sector), and reviewing housing strategies practiced in similar communities. Key recommendations included developing a workforce housing policy and a workforce housing trust to designate housing to municipal employees, as well as increasing seasonal and year-round housing stock.

1.2 Background

Nantucket is in the midst of a housing crisis and has been since at least 2002 (Office of the Town Manager, 2016). The term housing crisis does not have a strict definition but is often characterized by an inability for average citizens to own a home, high rental prices, and a lack of affordable housing production (Sisson, 2016).

Along with gentrification and an influx of wealthy summer residents, conservation efforts by private organizations have increased **the current mean house price to \$1.7 million** (Raveis, 2016), far beyond the reach of many municipal employees. The average salary of a Town employee is \$84,652. On that salary, with a \$100,000 down payment and an interest rate of 3.92%, the maximum mortgage an individual can qualify for is **\$536,700** (Affordability Calculator, 2016). **Home ownership is cost prohibitive for 90% of the island's year-round residents** (Nantucket Cottage Hospital, 2015).

Over a third of Nantucket's renters spend 30%¹ or more of their income on housing and 17% are in a scenario known as 'worst case housing needs', spending at least 50% of their income on housing costs (Nantucket Workforce Housing Needs Assessment, 2015; Nantucket Cottage Hospital, 2015). Monthly rents and mortgage payments on Nantucket are similar; however, with a significant portion of an individual's monthly income going towards rent, it's rare that a municipal employee is able to accrue enough money to afford a down payment.

Officially, Nantucket is the fastest growing county in the state of Massachusetts (Weaver, 2015), with 14% growth from 9,520 residents in 2000 to a U.S. Census estimated 10,925 in 2015. However, there is evidence that points to the year-round population being even higher. Through voter registration data and additions to the town street list, the Nantucket Town Clerk

¹ The Nantucket Workforce Housing Assessment (2015) denotes 30% of income as the threshold that households should spend on housing; spending over 30% of income on housing a year is defined as a housing cost burden to the household.

can count as many as 13,000 year-round residents. Including individuals who cannot be counted, she estimates the actual number to be as high as 23,000 (Graziadei, 2016). Whatever the actual number, there is abundant evidence that the island's year-round housing stock has not grown nearly as quickly as the island's population, leaving a gap in which many town employees fall. Of the 11,650 housing units on the island in 2015, 34.9% or 4,066 total are year-round units (Nantucket Cottage Hospital, 2015). In some cases, people are living in illegal 'apartments' that are in reality a bed in an unfinished basement with four to five other 'rooms' separated with a hanging sheet or a bed in a hallway next to a refrigerator. People living in these areas are at times sent to the hospital with a myriad of health problems, including twelve people from one home sent for carbon dioxide poisoning. The Nantucket Health Department works to shut down these unsafe spaces, including the apartment shown in Figure 1 (Santamaria, 2016). These apartments are the direct result of housing stock not increasing to accommodate the population increase.



Figure 1: Nantucket Illegal Apartment Dwelling

The Massachusetts Affordable Housing Law (Chapter 40B) allows developers to bypass local zoning regulations if 10% of all housing units in a town are not affordable.² These projects are often controversial amongst the community in which they are built. However, a town government can resist the developer's efforts if they are taking meaningful steps towards creating affordable housing. The challenge to the Town is that a majority of municipal employees earn well above 80% of the Area Median Income (AMI). In recent years, the Town of

² Affordable is defined as able to be purchased or rented by a family making up to 80% of the Area Median Income (AMA).

Nantucket has worked with developers by providing land or zoning changes to build housing units with a mixture of income restricted units and market priced units in such a way that all units qualify as affordable under Chapter 40B. These so-called ‘Friendly 40B’ projects have allowed the Town of Nantucket to demonstrate progress and thus far keep control of the process of affordable housing construction, but if the Town does not work to increase these developments, ‘Unfriendly 40B’ developments may come to the island and bypass zoning and density restrictions (Morrison, 2016).

Nantucket Town Government lacks the resources to provide housing support for critical employees, especially during the summer when the population on island reaches between 60,000 and 70,000 people. During the summer, the Town of Nantucket looks to hire extra seasonal workers to adequately service this surge of population on island. In 2016, the town budgeted for and sought to hire 130 seasonal employees: seasonal police officers, lifeguards, Department of Public Works employees, endangered species monitors, etc. Yet, the town was able to hire only 100 employees, mainly due to a lack of seasonal housing. Some effects of the shortage of seasonal workers are beaches without a lifeguard on duty, an increase of complaints about a dirty downtown area, and longer emergency response times (Tivnan, 2016). Nantucket’s Human Resources Department conducted exit interviews with police officers leaving the island, and determined that a leading reason for their departures was the lack of affordable housing. In recent years, an average of three police officers have left each year to take a job at another police department on the mainland, creating a ‘revolving door’ that hinders community policing efforts. Each officer that leaves costs the Nantucket Police Department an estimated \$70,000 in training costs, uniforms, ammunition, etc. (Pittman, 2016).

While the Town of Nantucket cannot house every one of its 700+ employees, it currently provides some year-round and seasonal housing. The Long Range Aid to Navigation (LORAN) Coast Guard radar station in Siasconset is used to house up to 36 seasonal Community Service Officers (Pittman, 2016). The town owns four housing units for Department of Public Works Wastewater employees per the conditions of the permit of the operations of the plant (Gray, 2016). Three homes are leased from the Nantucket Islands Land Bank that summer lifeguards live in (Tivnan, 2016). Additionally, the Town of Nantucket owns one home for senior level department employees. Used as a recruiting tool, this home on West Chester Street is offered to incoming senior-level staff as part of their contract. It has been occupied in recent years by the Police Chief, the Assistant Town Manager, and the Fire Chief (Tivnan, 2016). The Town routinely struggles to hire senior management due to the lack of affordable options, whether town or privately owned (Tivnan, 2016).

Potential solutions to this municipal workforce housing shortage may be found in other similar seasonal communities, such as Provincetown (Provincetown Housing Playbook, 2015) and the Hamptons (Euler, 2016), as well as colleges and universities in high-cost communities (Harvard, 2016; Stanford, 2016), such as Boston and San Francisco, all of which struggle with affordable housing issues. Nantucket can replicate the successes found in these communities.

Additionally, private institutions on the island have identified workforce housing as a strategic issue and have taken steps to assist their employees. Some small business owners on the island house employees in their homes so that they can run their business in the summer (Bridges, 2016). Larger businesses on the island are spending millions of dollars building dormitories to house their employees (McEachern, 2016). This disparity between the public and private sectors in forecasting and investing in workforce housing has led to a recruiting disadvantage for the town. In summary, the town can draw from its own experience, as well as other communities and the private sector on Nantucket for housing solutions.

1.2 Project Goal, Objectives and Methodology

The goal of this project was to assemble information on municipal housing options used on and off island to address housing challenges and offer recommendations for the Town of Nantucket to consider.

To accomplish this mission, we pursued the following five objectives:

1. Assessment of the current state of workforce housing.
2. Assessment of municipal housing needs and perspectives.
3. Exploration of housing solutions found in similar communities and the public and private sectors on Nantucket.
4. Provide the community with the opportunity to learn more about workforce housing.
5. Develop short and long term recommendations for addressing workforce housing needs.

The following methods in turn underpinned how we addressed each objectives and sought to further understand municipal housing on the island:

1. Reviewed previous Nantucket housing reports:
 - a. Nantucket Housing Production Plan (2009)
 - b. Workforce Housing Needs Assessment (2015)
 - c. Community Health Needs Assessment (2015)
2. Reviewed housing reports from applicable communities.
3. Interviewed key stakeholders regarding municipal housing needs and perspectives.
4. Conducted site visits of both the existing municipal housing infrastructure and private sector housing solutions.
5. Appeared on local radio, prepared this report, and delivered a presentation to the community (available online).

1.3 Findings and Recommendations

From our time on Nantucket, we arrived at the following conclusions:

1. **Residents recognize municipal housing as a critical concern;** 95% of interviewees felt that this was a key issue in the community.
2. **The Advisory Committee of Non-Voting Taxpayers (seasonal home owners) are in support of developing workforce housing,** revealing that both seasonal and year-round residents recognize this issue, and many in principle support taking action to improve matters.
3. **The Town has a housing system in place to house some employees;** these workers are mostly lifeguards and Community Service Officers.
4. **Private businesses on Nantucket have found successful solutions to the housing crisis,** particularly larger businesses such as the Nantucket Yacht Club and Nantucket Community Sailing.

We recommend to the Town the following items, which address both housing stock and housing cost, as steps that can be taken to address the challenges of municipal workforce housing:

1. **Partner with island organizations** to increase housing stock; these organizations have or are building seasonal housing units.
2. **Repurpose unused town properties** to increase seasonal and year-round housing stock, such as the Siasconset Fire Station and the second floor of the sheriff's station.
3. **Build dormitory style buildings** to create seasonal, short-term, and year round stock, using models from private Nantucket businesses as a basis for these developments; **use vacant town-owned land, to develop these buildings,** such as the property at 6 Fairgrounds Rd.
4. **Work with developers to maximize 'Friendly 40B' developments** on Nantucket to ease the burden on the housing market and increase housing stock.
5. **Establish a homeownership assistance program to aid in addressing housing costs** by issuing housing grants and loans to assist municipal employees in purchasing homes.
6. **Create a workforce housing trust** to manage housing projects and alleviate housing costs, using a model from other seasonal communities.
7. **Develop an overarching policy regarding workforce housing and hire staff to implement it** to address both present and future municipal housing stock and cost. Without a workforce housing policy, the Town cannot choose who to provide housing for, what types of housing to purchase or construct, etc.

A complete explanation of our findings can be found in Chapter 4 and a complete explanation of our recommendations can be found in Chapter 5.

The Town of Nantucket will continue to thrive with the addition of more seasonal and year-round staff, and the Town and the Board of Selectmen should work to increase municipal housing stock and decrease housing costs for employees.

CHAPTER 2: INTRODUCTION AND BACKGROUND

The island of Nantucket lacks sufficient affordable housing, specifically housing for seasonal and year-round municipal employees. The project sponsor, the Nantucket Town Manager's Office, is attempting to increase the number of affordable housing units to fill additional seasonal and year-round positions on the island. To create recommendations of best affordable and seasonal housing practices, our team reviewed affordable housing literature from the Town of Nantucket and case studies on affordable housing in other seasonal and high cost communities, to provide a background of knowledge for the scope of the project.

2.1 Sponsor & Project Background: Nantucket Town Manager's Office

The Town of Nantucket is governed by a board of selectmen, and the daily municipal operations are overseen by the Town Manager's Office. Each department in the town is headed by a cabinet level member. The mission of the Town Manager's Office is to manage the town operations, and to best and most effectively serve and help its residents. Nantucket is a public or government organization and as such is funded by taxes and fees, as well as state and federal funding (Office of the Town Manager, Town and County of Nantucket, 2016).

Our sponsor liaison, Gregg Tivnan, is the Assistant Town Manager of the Town of Nantucket. He works in the Town Manager's Office to run the municipal departments of the Town, such as the police department, the fire department, the department of public works, etc. Gregg Tivnan and the Town Manager's Office provided our team overall guidance and expert insight, as well as specific information about the housing restrictions and the building codes, access to TMO's extensive contact list and unpublished budget information.

The Town provides housing to summer municipal workers, and currently does not have enough housing for the number of summer workers that they wish to hire; thus, Nantucket cannot maintain the high standards that residents, tourists and municipal workers themselves expect. Seasonal employees are traditionally housed in dormitory style housing, such as the summer police officers at the LORAN Coast Guard Station; the Town would like to implement more dormitory style housing of this nature (Tivnan, 2016).

Additionally, the Town struggles to provide adequate affordable housing for the senior level employees, who are essential to the management of the municipal divisions. For example, potential candidates for the Director of Wastewater Management, even with a \$130,000 salary per year, find it challenging to move to Nantucket because of both the high costs of housing on the island and limited housing stock. The senior level employees often bring their families to the island, and need much larger living spaces, so the Town sees the importance of providing available single family homes for these employees to suit their housing needs (Tivnan, 2016).

The departments our team collaborated with within the Town Manager's Office include the police department (Community Service Officers, Lifeguards), the Department of Public Works (summer municipal workers), and the Town Manager's Office (senior level employees),

the Natural Resources Department (Endangered Species Monitors, Fertilizer Monitors, Seasonal Shellfish Interns), the Nantucket Municipal Airport (seasonal workers, etc.).

Our team also collaborated with other organizations aside from the Town Manager's Office, including private businesses and housing organizations.

2.2 Nantucket Housing

The island of Nantucket is in need of additional affordable workforce housing. However, to create additional housing, any new dwellings must be built in accordance with town building codes. Additionally, while the Commonwealth of Massachusetts provides Affordable Housing Guidelines, Nantucket has developed its own workforce affordable housing plan in 2009 which complies with both state and local regulations. With the restrictions placed on building location and type on Nantucket, the Town must provide creative solutions in order to increase the quantity of workforce housing. The following chapter details the Nantucket Town Building Codes, the Nantucket Housing Production Plan of 2009, and the Nantucket Workforce Housing Needs Assessment of 2015, and workforce housing synopses from similar communities. To be successful in providing the best possible solution to the lack of workforce housing, the Town of Nantucket and the Town Manager's Office will need to consider information from these four sources in shaping future housing goals.

2.2.1 Nantucket Town Codes

Nantucket Town Codes are the regulations that govern all building practices on the island including construction and zoning matters, as well as affordable housing policy and government structure. Our team has compiled and summarized as many of the relevant codes as possible, so that the Town Manager's Office can utilize the codes applicable to affordable housing upon work on the project.

Nantucket building codes define an apartment building as a building that has a maximum of eight units in a single structure and up to six of those structures on a single lot. Neighborhood employee housing is defined a structure or structures on land leased or owned by an employer to house their employees and their families. Neighborhood employee housing is restricted to two dwellings per lot with a total occupancy of eighteen people. Employer dormitories are defined as buildings on the same or adjacent lot that provide housing to five or more employees from one or more employers but limited only to their employees. Also there may be no more than two neighborhood employee housing sites or employer dormitories within a one mile radius of each other, restricting the density of workforce housing on the island.

There are many Nantucket building codes regarding multiple dwellings on the same residential property. The Town of Nantucket allows secondary dwellings on a property primarily for the purpose of creating additional affordable housing options for year round residents. Some of the restrictions on secondary dwellings are:

- the secondary dwelling must have no more than 20% less square footage than the primary dwelling.
- unless the secondary dwelling is a garage apartment, then it may be 150% of the square footage of the garage.
- any occupied outbuilding is considered a dwelling.
- “tiny houses” (discussed below) are considered dwellings.

It is possible to obtain a tertiary (or third) dwelling permit from the town, but that said the permits are heavily restricted. The easiest way to acquire a tertiary dwelling permit is to restrict the dwelling to year-round residence. All dwellings on a single property must be owned by the same person, unless the dwelling is subject to a Nantucket Housing Needs Covenant.

The Town of Nantucket has recognized an “Affordable Housing Crisis” on the island since 2002 when the town government passed an article that created the Nantucket Housing Authority to create and enforce Nantucket Needs Housing Covenants. A Nantucket Needs Housing Covenant is a contractual agreement entered into by a property owner and the Nantucket Housing Authority, and is enforceable for 99 years. The agreements can limit the use of a part of or whole piece of land so that it can only be occupied by residents who qualify for affordable housing; the agreement can also restrict the resale price of the covenant property to make sure it remains affordable to preserve affordable housing on Nantucket. Lastly, these agreements can also restrict the use or enjoyment of land to ensure or encourage the development and preservation of affordable housing units.

Another way to increase the number of affordable homes on Nantucket is to implement “tiny houses”. The Town of Nantucket’s building codes recognize the trend of so called “tiny” houses,” and has placed the following restrictions on them. First and foremost, tiny houses on Nantucket cannot be: a traditional RV, auto-home, shipping container, motor vehicle, semi-trailer, camper, or boat. Secondly, “tiny houses” cannot be located on a commercial lot, and they must be under 500 square feet and owned by the landowner or lessee.

The Nantucket Historic District Commission was formed by law in 1970, replacing and abolishing the 1955 Historical Districts Commission. The Commission is run by unpaid board of five members who are re-elected every three years. No structure on the island may be altered built or demolished in way that changes its outside look without a permit from the Historical District Commission. Violating these laws is considered a misdemeanor and the violator, if convicted, may face a fine of up to \$500 a day with every day that the offence remains present.

In 1983, the Town of Nantucket enacted a law that formed the Nantucket Islands Land Bank. The purpose of this land bank is to acquire, hold, and manage “important” land within the county of Nantucket. This land may be pond, harbor, or ocean frontage and or access, as well as adjoining back lands to these lands. The important land may also be barrier beaches, wetlands such as marshes, estuaries, moors, and aquifer recharge areas. The land may also be land that

was used or will be used for agriculture, as heathlands, as future public facilities, and as bike paths. The Nantucket Islands Land Bank is managed by an elected commission of five people, and is financially backed by the Town of Nantucket. The land bank has first right of refusal to any land sold on the island of Nantucket and has a right to a 2% tax on all land sold on the island. The Land Bank may also eminent domain with a majority vote of the commission members and the town council. Though the Nantucket Islands Land Bank is not part of the building codes, any development must be approved by the Land Bank, and then meet all of the town building codes before it can be created.

In summary, any municipal and workforce housing that the Town of Nantucket plans to build must abide by the building codes and be approved by the Nantucket Historical District Commission. (Town of Nantucket, MA Code, 2016).

2.2.2 Nantucket Housing Production Plan (2009)

The Massachusetts Executive Office of Housing and Economic Development defines a Housing Production Plan (HPP) as “a community’s proactive strategy for planning and developing affordable housing by creating a strategy to enable it to meet its affordable housing needs in a manner consistent with the Chapter 40B statute and regulations; and producing housing units in accordance with the HPP.” The Housing Production Plan should inform residents of their community’s plan to achieve Massachusetts affordable housing goals, specifically the goal that 10% of all a community’s housing should be set aside for Chapter 40B, a form of low income housing.

All Housing Production Plans share the same elements, including a Comprehensive Housing Needs Assessment, Affordable Housing Goals, and Implementation Strategies.

Nantucket’s most recent Housing Production Plan was written in 2008, and was submitted in 2009 to the Commonwealth of Massachusetts. The Nantucket Housing Production Plan has expired, and a new HPP has not been submitted. The Town of Nantucket has prepared a Comprehensive Workforce Housing Needs Assessment in 2015, which is an integral section of a Housing Production Plan (Chapter 2.2.3, Nantucket Workforce Housing Needs Assessment (2015)). The 2009 Housing Production Plan opens with a description of the population and housing demographics at the time (Appendix A, Tables 4, 5, and 6).

The Comprehensive Housing Needs Assessment of the island provides detailed information about the state of the workforce and their housing. Since 1988, over 4,000 homes in which the workforce cannot afford have been created on the island of Nantucket, either from new construction, or remodeling of modest homes, while only 100 permanently affordable rental homes and units have been created. Additionally, since 1998, the local economy has produced over 1,200 service jobs, but the amount of affordable housing created in the past eighteen years for these workers is not comparable. As of 2008, around 400 long-term renters, who were renting on the island for over five years, and who earn \$50,000 per year, intended to purchase a home on the island, and in 2008, around 200 renters paid more than 35% of their monthly income for rent.

Most year-round residents earn too much money to qualify for supplemental programs to assist with housing costs, either from the Commonwealth of Massachusetts, or the federal government, but because of the high cost of living on Nantucket, cannot afford a home on the island. The aging population on the island also cannot live affordably on the island, and most municipal workers cannot afford to retire on the island. Thus, providing affordable housing for the island workforce and low-income residents was deemed essential in the Nantucket Housing Production Plan eight years ago.

The report then addresses developmental constraints on the island. As of 2007, only 8% of the island can be developed, and the Nantucket Conservation Foundation owns most of the island's conserved land (Figure 2). The current geographical constraints include:

- Lack of freshwater and wastewater treatment plants
- Protecting wildlife and endangered plants
- Reliance on private and public wells
- Traffic patterns

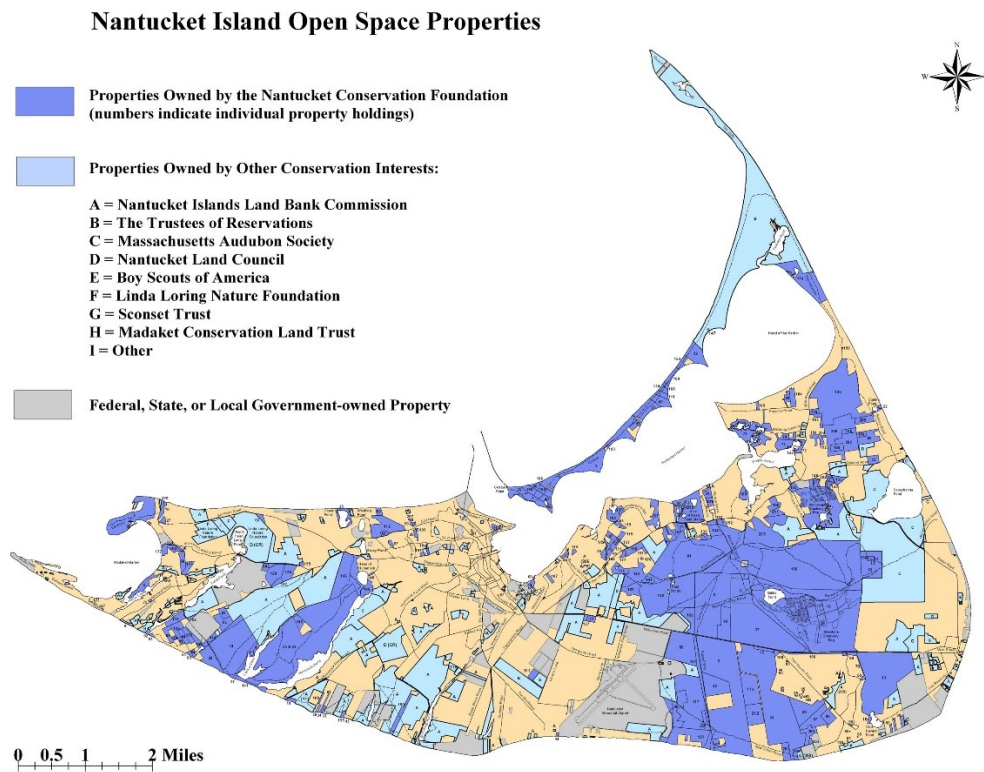


Figure 2: Nantucket Land Ownership

As of 2008, Nantucket's Affordable Housing Goals included the following:

- Develop a mix of affordable rental and ownership properties (60% to 40% distribution)
- 90% of new affordable rentals need to be able to serve incomes over 80% of AMI
- “Nantucket can anticipate that 100% of future housing needs will be for those persons in an income range below 150% median income”
- “A numerical goal for annual housing production, pursuant to which there is an increase in Nantucket's number of SHI Eligible Housing units by at least 0.05% of its total units [about 6 units per year on Nantucket] during each and every calendar year in the HPP, until the overall percentage exceeds the statutory minimum set forth in 760 CMR 56.03(3)(a). 20 units per calendar year to serve households earning less than 80% AMI is the benchmark for 2009 and successive years until new goals are established by the next decennial census results are reported”

The implementation strategies as of 2008 are the following. The Town of Nantucket wished to modify zoning laws by proposing new districts and modifying regulations so that affordable housing could be created. The Town also wished to extend the Multi-Family Overlay District to create more affordable housing units, loosen accessory apartment restrictions, increase vertical zoning to allow housing on second and third floor buildings, and allow adaptive reuse instead of demolition of buildings.

The 2009 Nantucket Housing Production Plan has currently expired. However, the information provided by the report, particularly the Comprehensive Housing Needs Assessment, is currently valuable because the housing needs presently on the island are almost identical to what they were in 2009, and the Town of Nantucket could translate much of this prepared information into practice over the coming years (Housing Production Plan (HPP) for Nantucket, 2009).

2.2.3 Nantucket Workforce Housing Needs Assessment (2015)

In April 2015, the Town of Nantucket prepared the Nantucket Workforce Housing Needs Assessment for Housing Nantucket, a non-profit organization working to improve affordable housing on the island. The report details housing on the island and the specific characteristics, and local efforts in an attempt to raise awareness of the lack of affordable housing.

The report detailed the demographics of the land and the year-round population (Appendix A, Table 5). Over 40% of households on Nantucket earn more than \$100,000 per year. About 20% of households earn less than \$40,000 per year. Housing for year-round residents on Nantucket is a mix of homeownership and renting. The median mortgage payment per month on the island is \$3,026; this corresponds to a \$121,040 salary per year. The strongest industries on Nantucket are construction, transportation, real estate, support staff, arts and recreation, the hospitality industry, and the food service industry - most workers in these

industries could not afford the median mortgage payment. Thus, the affordability problems in terms of homeownership stem from a lack of appropriately priced housing for Nantucket’s working class, whose median yearly income is \$41,981. Islanders who cannot afford to buy a home look to rent. 80% of renters live in the Mid-Island region, where homes are the most affordably priced on the island, characterized as the least wealthy part of Nantucket. However, less than 7% of all rental units have rents less than \$1,000 per month, and all vacant units priced under \$1,000 per month are located in the Surfside/Airport Region of the island (Nantucket Census Tract 2504) (Figure 2).

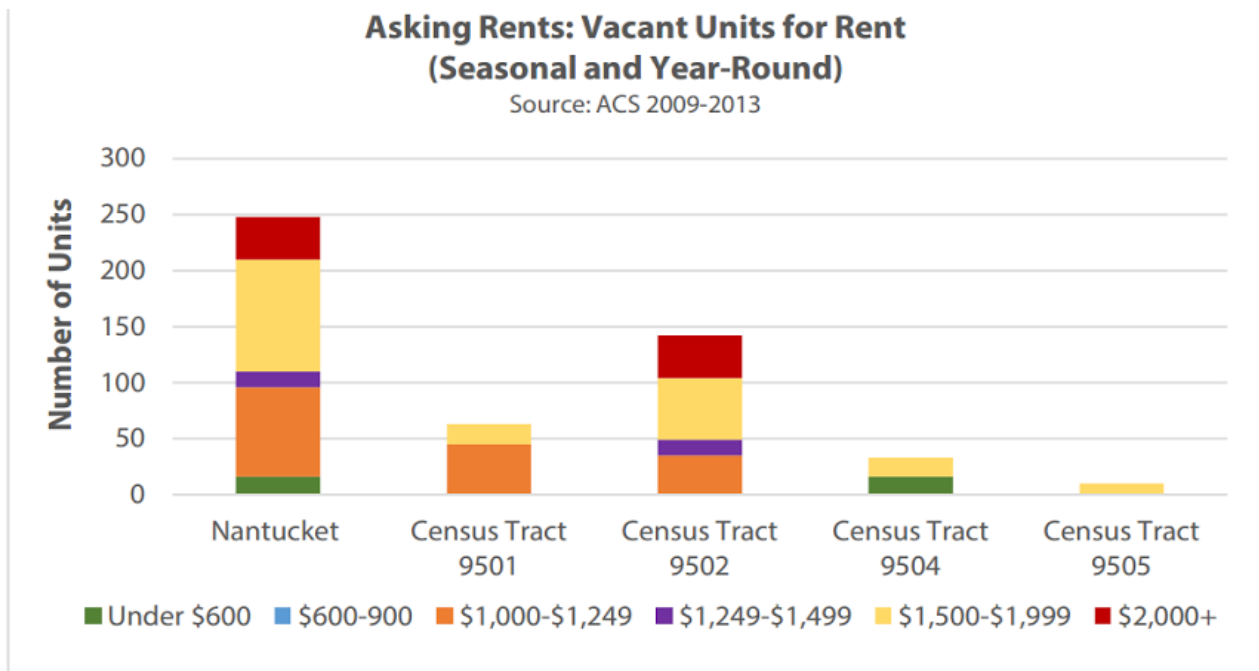


Figure 3: Rental Vacancies on Nantucket

Between 2009 and 2013, only 250 rental units remained vacant on Nantucket, the majority of which were located in Tract 9502 (Hospital to Cisco region). There are few vacant rental properties per price range, further adding to the unattainability of housing on the island.

41% of all year-round renters have a housing cost burden, which is defined as an individual or household who spends more than 30% of their income each month on housing expenses (Figure 3). The majority of renters spend between 20 to 29% of their yearly income on housing; while these renters are not categorized as having a housing cost burden, a good portion of their yearly income is being spent on housing, due to high costs on Nantucket.

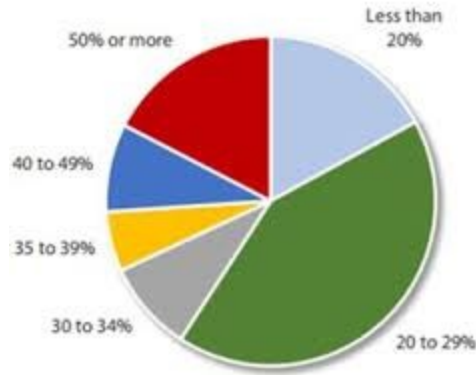


Figure 4: Percentages of Income Year-Round Renters Spend on Housing

Various organizations around Nantucket have attempted to provide affordable housing for the year-round residents. The Town of Nantucket has created zoning incentives for developers and employers to create low income housing on the island, including adding “bonus lots” in subdivisions, a stipend for employers to build workforce dormitories, creating accessory apartments, and converting homes to multifamily homes. Additionally, the Nantucket Housing Needs Covenant Program was created in 2002, allowing “the owners of a lot with two dwelling units to sell one subject to a covenant that perpetually restricts the sale price and limits homebuyer eligibility to households with income not exceeding 150 percent AMI;” the purpose of the program was to ensure the creation of affordable housing. Nantucket adopted 150 percent of the average median income (AMI) as the income limit for workforce housing.

The Town of Nantucket has devised a housing plan for 2015 to 2025 for increase the number of affordable housing units at different AMI levels ([Figure 4](#)).

WORKFORCE HOUSING DEVELOPMENT STRATEGY 2015-2025⁵⁴			
Workforce Housing Income Tier	Estimated Number of Units	Tools	Potential Methods
120-150% AMI	20 Homeownership 30 Rental	Inclusionary Zoning Covenant Program Overlay District Buydowns Land Bank	New development Reuse of existing dwellings: conversion of large houses into smaller units
100-120% AMI	20 Homeownership 30 Rental	Housing Rehabilitation Covenant Program Nonconforming Lots Incentive Zoning Town Land	New development Reuse of existing dwellings Scattered site/infill housing
80-100% AMI	10 Homeownership 15 Rental	CPA Subsidy HOME Accessory apartments Town Land – existing or land the Town could acquire for community housing purposes	New development Scattered site/infill housing
50-80% AMI	10 Homeownership 60 Rental 20 SRO	LIHTC HOME CPA Chapter 40B Accessory apartments Town Land	New development Conversion of obsolete commercial space
30-50% AMI	25 Rental	LIHTC Section 8 PBA Chapter 40B National Affordable Housing Trust (new federal program)	New construction
Total	240 Units		
	Homeownership: 60 Rental: 180		

Figure 5: Workforce Housing Development Strategy

To achieve this goal, the town has outlined action items to expand the number of affordable housing units. The first action item is to increase usage of Chapter 40B housing. Towns are supposed to have 10% of all housing units fall into the Chapter 40B housing category, according to Massachusetts housing laws; only 2.5% of all of Nantucket’s housing units can be classified as Chapter 40B housing. The second action item is to evaluate options for reform so that more workforce housing may be developed. This includes assessing small lots for year-round residents to build on, removing some large-lot requirements, which currently in place to limit growth and development on Nantucket, and beginning inclusionary zoning in commercial developments. A third action item is to build up financial resources to begin an affordable housing trust fund. In establishing an affordable housing trust fund, the Town of Nantucket would draw from Community Preservation Act (CPA) revenue, establish a transfer tax to create a housing bank in a nearly identical fashion to the Nantucket Islands Land Bank, partner with the Land Bank to provide “joint open space-affordable housing initiatives,” and revitalize the Nantucket Housing Trust, which is currently not in use. These three action items will aid the Town of Nantucket in meeting its goals for affordable housing by 2025 (Nantucket Workforce Housing Needs Assessment, 2015).

The information detailed in the 2015 Nantucket Workforce Housing Needs Assessment is highly valuable because the plan outlines the current workforce needs of the island and the town's plan to increase the number of affordable dwellings in each of the five AMI levels on the island. The next step for the Town of Nantucket is to implement as many of these zoning changes, new developments, and other constructions as possible, as the number of affordable housing units are decreasing on the island with time. Building additional affordable municipal housing units will allow the Town of Nantucket to hire more year-round and seasonal employees to better staff the municipal departments, and provide more seasonal staff during the peak tourist season.

2.3 Lessons from Similar Communities

Various seasonal and tourist communities have been successful in implementing affordable workforce housing. The following case studies will provide the Nantucket Town Manager's Office with a summary of successful best practices of other communities, which might be adapted to meet the workforce housing needs of the island of Nantucket. New England seasonal communities such as Provincetown, Martha's Vineyard, and Block Island have provided varying solutions to the lack of affordable workforce housing during the peak tourist season. Various tourist and seasonal communities throughout the United States, such as Aspen and Vail, CO, have also been able to provide housing to their respective seasonal employees. Table 1 provides demographic data for each of the eight communities detailed in Chapter 2.3, as well as Nantucket; no seasonal community is identical to Nantucket in population, area, percent of land conserved, or mean income, but each of the communities experience a lack of affordable workforce housing. The Town Manager's Office can adapt the successes of the seasonal communities in Chapter 2.3 in creating affordable workforce housing to suit their own needs.

Table of Comparable Community Statistics					
Community	Year-Round Population	Seasonal Population	Area of Community	% of Land Conserved	Mean Income
Nantucket, MA	10,856	60,000	47.8 sq. mi.	55%	\$139,101
Martha's Vineyard, MA	15,500	115,000	96 sq. mi.	33%	\$116,815
Provincetown, MA	2,642	60,000	17.5 sq. mi.	**	\$65,752
Block Island, RI	1,000	20,000	11 sq. mi.	43%	\$108,507
The Hamptons, NY	99,518	262,000	60.2 sq. mi.	**	\$126,352
Vail, CO	5,305	10,305	4.5 sq. mi.	50%	\$99,348*
Aspen, CO	6,680	27,000	3.7 sq. mi.	24%	\$58,703
Key West, FL	32,287	77,136A	7.4 sq. mi.	**	\$71,949
Mount Desert Island, ME	10,615	**	108 sq. mi.	**	\$71,603
Arlington County, VA	224,906	N/A	26 sq. mi.	N/A	\$101,000

Table 1: Seasonal Community Demographic Comparison

(*Information for county the town is in, ** Information not found)

All Information from Point2Homes.

2.3.1 Provincetown, MA: Seasonal and Year-Round Affordable Housing Solutions

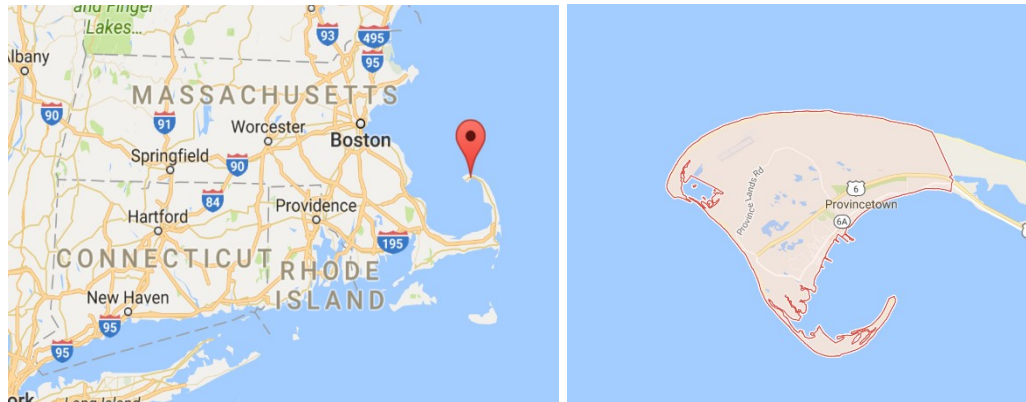


Figure 6: Provincetown, MA Location

Provincetown, MA is a coastal community located on the tip of Cape Cod and is experiencing a lack of workforce housing similar to Nantucket. Due to the high housing costs, Provincetown proposed an affordable housing plan for both year-round and seasonal residents. There are two town bylaws which govern the affordable housing plan. The first is the Affordable Housing Bylaw³, and the second is the Change of Use Conversions⁴. As a result of these bylaws, with every development of size, the town will be required to build year-round affordable housing units, which will benefit the working population of Provincetown. The town plans to finance the affordable housing plan by using money from the Affordable Housing Trust Fund, the Affordable Housing Revolving Account, and traditional state and federal subsidies and plans to collaborate with the Provincetown Housing Authority, the Homeless Prevention Council, the Regional Housing Rehab Program, the Community Development Partnership, and Seashore Point, a local non-profit community program. Most importantly, there are multiple spaces in Provincetown: the VFW site, Fire Station #2 - second floor, Winslow Farm property, Coastal Acres Campground, and the VMCC building and site (Provincetown Board of Selectmen, 2016).

³ The Affordable Housing Bylaw “allows the creation of affordable accessory units in all zoning districts, and includes an amnesty clause for illegal apartments that are made affordable, provided there is an affordability deed restriction that limits rental rates and resale prices for a minimum of 20 years.” In essence, this bylaw states that year-round affordable housing can be developed anywhere that zoning allows; this is the only restriction on affordable housing (Provincetown Board of Selectmen, 2016).

⁴ The second bylaw is the Change of Use Conversions, which states that “this bylaw establishes special permit requirements for changes of use from non-residential to residential use and to minimize adverse impacts on the community from such development by requiring that 20% of new residential units created be affordable when 5 or more dwelling units are created.” This bylaw ensures the creation of affordable housing units as part of large housing developments (Provincetown Board of Selectmen, 2016).

The Board of Selectmen have proposed to repurpose at least one of these spaces into dorm style housing for “municipal employees such as seasonal police, fire, and rescue personnel” (Provincetown Housing Playbook, 2016).

Additionally, the town plans to set aside building permits for mixed income developments, specifically for municipal employees, so that these employees can live in Provincetown. Also, a housing specialist will be added to the Community Housing Office as an additional resource. The spaces that could be repurposed for the municipal employee specific developments are the same as that of the year-round affordable housing plan (Provincetown Board of Selectmen, 2016).

2.3.2 Martha’s Vineyard: Various Attempts to Provide Affordable Housing

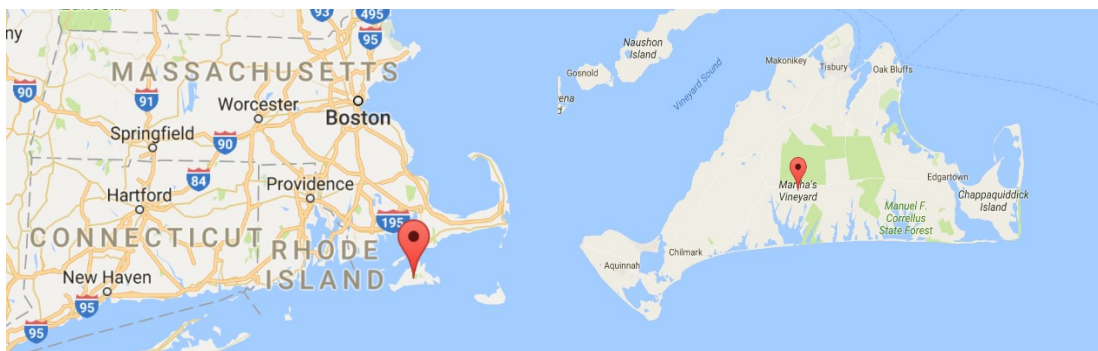


Figure 7: Martha's Vineyard Location

Two towns on Martha’s Vineyard have built workforce housing developments for the island’s year-round workers. Chilmark has implemented an affordable housing solution because many of the residents, specifically municipal workers, cannot afford to own a home in the town. To reduce the number of workers participating in the Vineyard Shuffle, the town created an affordable housing community, Middle Line Road, which includes duplexes for rent and open land for residents to build their own homes. The qualifications for living in this community include resident status in Chilmark for at least eleven months of the year, and the owners and year-round renters could not rent out their homes. To reduce building costs, prebuilt, modular homes fashioned in the traditional cape style were placed in the development. Current residents of Middle Line Road include a town accountant, a paramedic, a police officer, a local angler, and a small business owner (PD&R Edge, 2016). The town of Edgartown also recognized that the essential town employees could not afford to live on the island, and began focusing on the problem in 2007. A \$5 million funding bill was proposed in September of 2007, which would provide funding to businesses and employees and would authorize the use of state funding for housing assistance for seasonal employees. The recognition of the lack of workforce housing prompted Edgartown to open an affordable housing development in September 2007, Morgan Woods, which consists of 21 houses and 60 rental units. Local and town employees filled the dwellings before the development was officially opened (Shea, 2007).

2.3.3 Block Island: Providing Affordable Housing

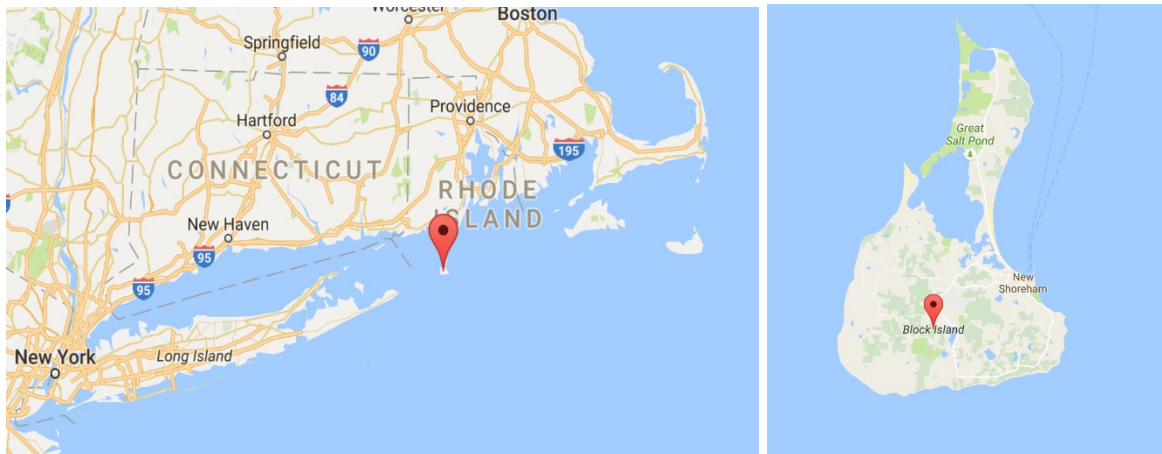


Figure 8: Block Island, RI Location

Over the past thirteen years, Block Island has made significant improvements in planning and developing affordable and attainable housing units. In 2003, a condominium complex was proposed to add affordable housing options to the island. 24 new units were proposed to be added to the complex, five of which would be affordably priced at \$135,000 each. The affordable condominium project would be financed by a law which passed in 2002 which stated if the developers built a fifth of their new homes as affordable homes, they would be subsidized up to \$500,000 per project (Davis, 2003). In 2008, in the midst of the recession in the United States, the New Shoreham town government took a more comprehensive look at the lack of workforce and affordable housing and detailed their findings in the Town of New Shoreham Comprehensive Plan (2009). In 2008, the average home price on Block Island was around a million dollars. Also in 2008, there were only 1700 housing units on the island, and only enough land to build approximately 300 more dwellings, due to open space restrictions and conservation efforts, similar to those on Nantucket. In 2008, the island built the West Side Development, which consisted of 20 below-market units, all of which were quickly occupied upon completion. The town set aside 60 units for year-round residents to either buy or rent, all of which have ensured long-term affordability (Board, N.S.P., 2009).

2.3.4 The Hamptons, NY: Workforce Housing Trust

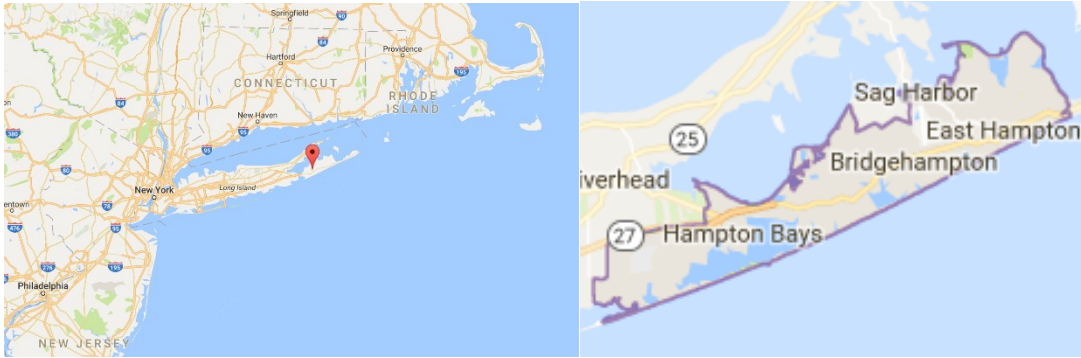


Figure 9: The Hamptons, NY Location

The Hamptons are a series of towns on the eastern end of Long Island, NY that experience a similar lack of workforce housing to Nantucket. To help address this problem, local workforce housing advocates have proposed a bill to the New York State Legislature which would create a workforce housing trust fund. This fund would provide interest free loans to qualified individuals and families up to \$250,000. This workforce housing fund will be funded in two ways; the first is a tax that would be collected upon issuance of building permits. This tax would be a \$10 per square foot tax for houses larger than 3,000 square feet. The second mechanism for financing the workforce housing fund is that in addition to repaying the loan, when the borrower resells the house, one third of the profit from the sale of the house must be paid into the workforce housing trust fund. In addition to this fund, private employers have begun to purchase old motels and similar properties and using those dwellings to house their employees (Euler, 2016).

2.3.5 Vail, CO: Municipal Housing Solutions

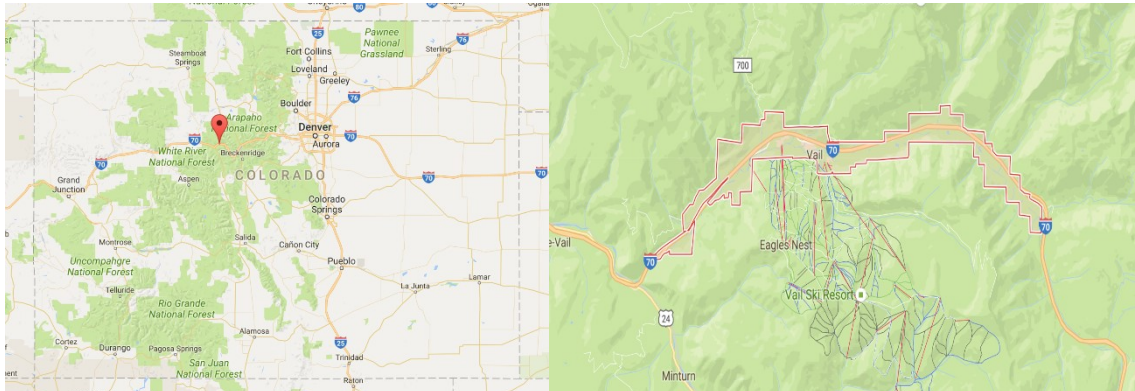


Figure 10: Vail, CO Location

Vail is a small ski resort town in Colorado that provides its seasonal and full time town employees with housing in municipally owned complexes. Over sixty employees currently live

in these housing accommodations, which range from studio apartments to a three bedroom condominium. The Town of Vail also provides housing assistance their long-term full time employees in the form of a loan program to buy their own home in or near the community. The loan program provides to eligible employees loans of up \$80,000 in town and \$40,000 near town. The Town of Vail also offers its full time employees entering the local rental market interest free loans of up to \$2000 toward move in expenses. Additionally, there are six deed restricted houses in the town, in which purchasing priority is granted to critical town employees, which helps ensure housing for year-round municipal employees. During the off-season, any available town housing is leased to the public to increase revenue. Also, Vail Ski Resort, a large private employer in the town of Vail, and two other ski towns in different states have recently recognized the importance of having nearby workforce housing and invested \$30 million to build said housing close to its ski resorts (Fixler, 2016; Town of Vail: Welcome to Vail!, 2016).

2.3.6 Aspen, CO: Aspen/Pitkin County Housing Authority

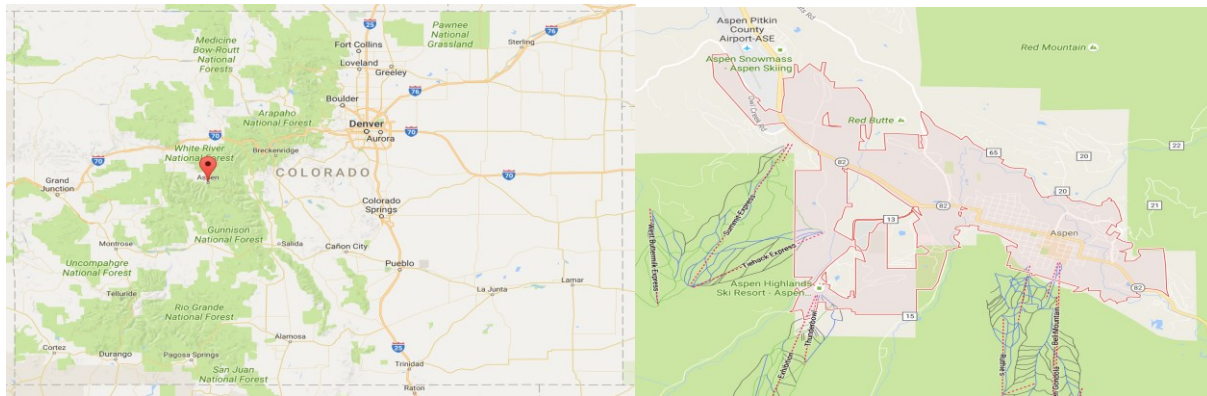


Figure 11: Aspen, CO Location

Aspen, a popular ski resort town in the Colorado Rocky Mountains, faces a municipal workforce housing challenge similar to Nantucket. In an attempt to provide municipal workforce housing, the city of Aspen and the county of Pitkin have formed The Aspen/Pitkin County Housing Authority. The housing authority created approximately 1500 ownership units and 1300 rental units that are restricted to current or past employees who have worked in the town of Aspen or the county of Pitkin who have worked in the town or country for at least four years, with the units ranging from studios to three bedrooms. Potential tenants also must meet a strict set of income and asset requirements. Priority for these units is given to the tenant who best fits the one bedroom to one person occupancy rule. The appreciation on the ownership units is capped at three percent so that the units remain affordable (Housing for the Workforce, 2008).

2.3.7 Key West, FL: Workforce Housing Policy Changes

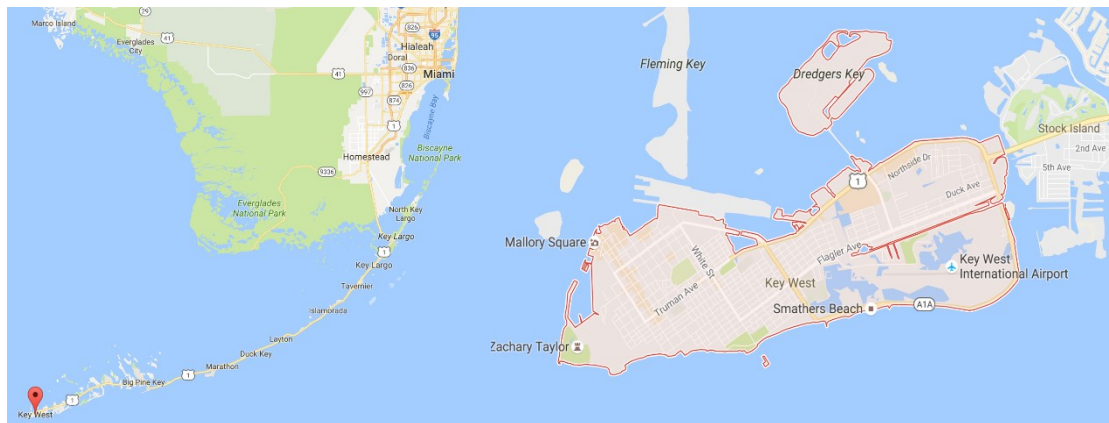


Figure 12: Key West, FL Location

Key West is a town in a chain of islands off the southern tip of Florida; the town is also lacking affordable housing, similar to Nantucket. The major difference between Nantucket and Key West is that Key West is accessible by car. As such, a part of Key West's current strategy to help fix the shortage of workforce housing is to bus their workforce from Miami Dade County, located about 80 miles away. The fire department in Key West started a training program at the local high school, hoping to recruit recent high school graduates who are living locally with their parents, to address their staffing needs. Some corrections officers in the local jail have taken to sleeping in the jail to avoid the almost three hour commute to work. Many private employers have taken to buying or building housing for their employees. Publix Supermarkets have had such trouble staffing their stores in the area that they will pay the hotel and travel expenses of employees from surrounding counties who come to their Key West stores to work for a week in those stores. The town of Key West has also implemented several policies to attempt to add affordable workforce housing to their community, as seen below:

- 30% of all new or re-developed multi-unit or housing development construction must be designated as affordable housing, including replacement mobile homes; this can be waived by paying a proportional fee to the Key West Affordable Housing Trust Fund or donating land to the Community Housing Land Bank
- Second floors above commercial businesses may be converted into affordable housing
- The Community Housing Land Bank granted 6.6 acres to the town of Key West to develop into 60 to 70 affordable housing units

(Keith, Schnars, 2014; Schneider, 2012)

2.3.8 Mount Desert Island: Mortgage Assistance Programs

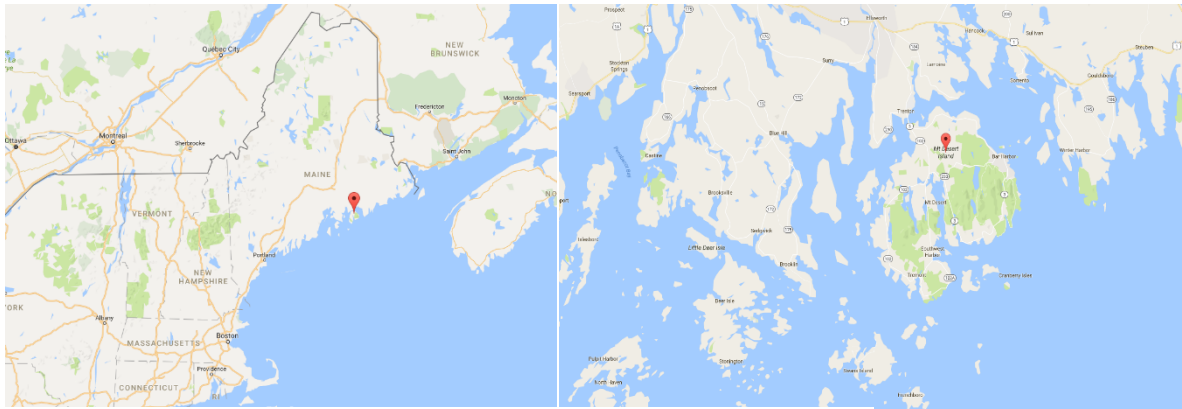


Figure 13: Mount Desert Island, ME Location

On Mount Desert Island, off the coast of Maine, where Acadia National Park is located, the Island Housing Trust (IHT) assists residents to afford a home. As part of their Homeownership Assistance Program (HOAP), working families apply for a bridge grant for the difference between the negotiated selling price and the loan amount that a local bank will lend the buyer. In return for the grant, an affordability covenant is placed on the home. This caps the appreciation of the property, so that it is affordable for members of the workforce in the future. The IHT is run by a board of directors, who are members of the local community. Since 2008, the IHT has been able to complete 32 homeownership projects, and have been able to house 100 individuals, indicating success in their program (Island Housing Trust, 2016).

2.3.9 University Communities: Mortgage Assistance Programs

Educational institutions have worked to assist employees to purchase homes in high-cost areas. In order to attract the best professors available, colleges in high cost areas such as Stanford University in San Francisco, Massachusetts Institute of Technology and Harvard in greater Boston, and Columbia University in New York City operate faculty housing assistance programs. There are a variety of opportunities including secondary mortgage programs with minimum fixed interest rates, cash back on home purchases, university operated housing, and the university purchasing a portion of the home for the potential candidate while taking an appropriate amount of profit upon sale of the house. All of these programs have restrictions to avoid abuse of the system that include an eligible area and an employment clause (Stanford University, 2016; Massachusetts Institute of Technology, 2016; Harvard University, 2016; Columbia University, 2016).

2.3.10 Arlington County, Virginia: A Housing Policy Model

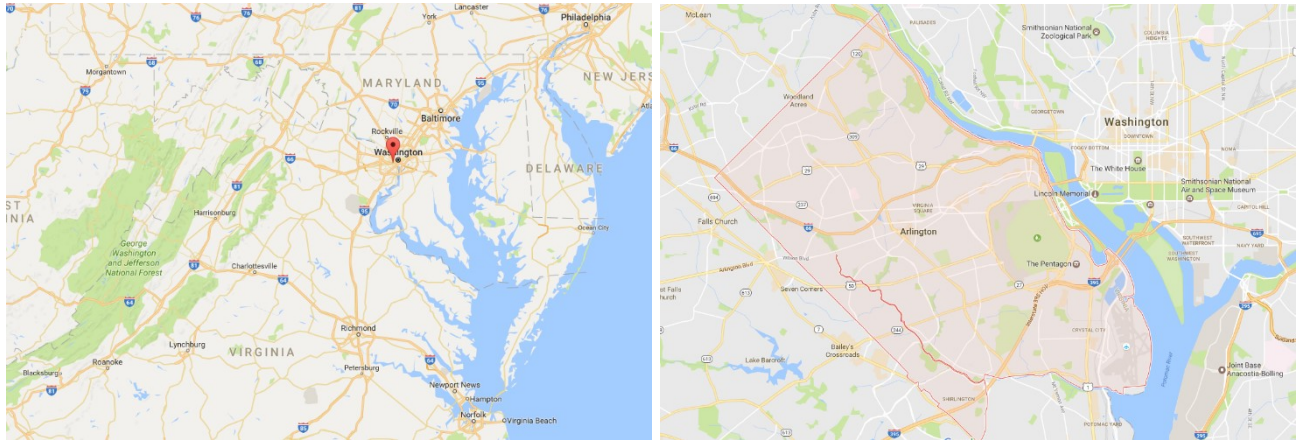


Figure 14: Arlington, VA Location

In September 2015, Arlington County, Virginia adopted an Affordable Housing Master Plan. A clear housing policy was outlined in the master plan and contained the following goals and objectives:

1. Arlington County will have an adequate supply of housing for those in need
 - a. Produce and ensure numerous affordable rental housing units to meet present and future needs
 - b. Produce and ensure numerous affordable ownership units to meet present and future needs
2. The County will guarantee access to housing for all segments of the population
 - a. Ensure and further fair housing laws
 - b. Work to make sure that low and moderate income families can be housed
 - c. “Prevent and end homelessness”
 - d. Provide housing support to aging county residents to ensure they remain in the community
 - e. Ensure that the disabled can safely and independently live in the community
3. Arlington County will work to ensure that any housing developed contributes to the community’s environmental and economic stability
 - a. All housing will be safe and code compliant
 - b. Develop housing close to public transit
 - c. “Ensure environmental sustainability practices are incorporated into affordable housing developments”
 - d. Ensure long term affordability and cost-effectiveness of affordable units
 - e. “Ensure that the County’s affordable housing goals are integrated into other County plans and policies where appropriate”

As a result of the Affordable Housing Policy, Arlington County has a clear plan for how to develop, maintain, and ensure affordable housing in their community (Affordable Housing Master Plan, 2016).

CHAPTER 3: METHODOLOGY

The goal of this project was to provide best-practice recommendations to the Town of Nantucket concerning the need for municipal workforce housing. To accomplish this goal, the team engaged in activities that addressed the following objectives while in residence on the island:

1. Assessment of the current state of workforce housing.
2. Assessment of island housing needs and perspectives.
3. Exploration of housing solutions found in similar communities and the public and private sectors on Nantucket.
4. Provide the community with the opportunity to learn more about workforce housing.
5. Develop short and long term recommendations for addressing workforce housing needs.

The purpose of this section is to describe the methods that our team used to gain perspectives and data to address our objectives (Chapters 3.1-3.5, Methods). To obtain relevant methodological information, our team collaborated with the Nantucket Town Manager's Office to access and reference current and past housing studies which we could not access prior to arrival on the island.

3.1 Assessment of the Current State of Workforce Housing

This objective enabled our team to understand the town-owned municipal housing infrastructure and the Town of Nantucket's property management strategies, and the information collected from our assessment helped shape our housing recommendations. To assess the state of municipal housing on the island, we collaborated with the Town Manager's Office to develop an assessment template containing data fields such as: housing site location, property area, structure details, notes on potential property expansion, etc. (Appendix C).

After developing this assessment template, we developed a list of housing sites to visit. Following the completion of this list, we used the assessment template to take detailed site notes and photographs at each site, and entered all collected data into a housing assessment database (Chapter 4, Results; Appendix E). Sites visited are shown in Table 3:

Sites Visited for Municipal Housing Assessment			
Department	Location	Who lives there?	Town-Owned?
Police	LORAN Coast Guard Station; Siasconset	Community Service Officers	No
Police	39 Washington St., 109 Washington St. Ext., 47 Okorwaw Ave.	Lifeguards	Yes
DPW	7 Hull Ln.	Wastewater Treatment Operators and DPW Workers	No
Town	38 W. Chester St.	Department Head (currently Fire Chief)	Yes
Municipal Airport	60 Madequecham Valley Rd.	Summer Airport Workers	No ⁵
Sites Visited for Proposed Housing Developments			
Department	Location	Who will live there?	Town-Owned?
Airport	TBD	Town First Responders	No
DPW	Hull Ln.	Wastewater Treatment Operators and DPW Workers	No
Fire	Siasconset Fire Station	Firefighters	Yes
Town	6 Fairgrounds Rd.	Middle income citizens	Yes

Table 3: Municipal Housing Assessment Sites

Our team also assessed the private sector’s solutions to the island-wide housing crisis; results from these assessments and interviews were entered into the template in Appendix C and catalogued in the same manner as the public sector’s solutions.

3.2 Assessment of Municipal Housing Needs and Perspectives

This objective built an understanding of Nantucket housing needs and perspectives. We utilized the TMO’s contact network to connect with the various stakeholders. From those

⁵ The Thompson House is controlled by an enterprise fund, so it is not technically town owned. An enterprise fund “gives communities the flexibility to account separately for all financial activities associated with a broad range of municipal services. It establishes a separate accounting and financial reporting mechanism for municipal services for which a fee is charged in exchange for goods or services. Revenues and expenses of the service are segregated into a fund with financial statements separate from all other governmental activities” (Enterprise Funds, 2008).

stakeholder recommendations, our team continued to network with community members to develop a comprehensive list of key stakeholders, the following of which were interviewed:

Stakeholders from Town Departments:

- Assistant Town Manager
- Police Chief
- Fire Chief
- Harbormaster
- Department of Public Works Director
- Natural Resources Director
- Airport Sustainability Manager
- Chief Wastewater Operator
- Nantucket Public Schools Superintendent
- Nantucket Educational Trust
- Nantucket Islands Land Bank
- Chamber of Commerce Director
- Our Island Home⁶ Administrator
- Health Inspector

Affordable Housing Organizations/Individuals

- Housing Nantucket
- reMain Nantucket
- Nantucket Housing Consultant

Private Businesses/Individuals

- Nantucket Cottage Hospital Administrator
- Nantucket Yacht Club COO
- Nantucket Community Sailing Director
- Handlebar Café Owner
- Tiny House Initiative Leader
- Housing Expert and Demographics

Information from the stakeholder interviews explored the following topics:

⁶ Our Island Home (OIH) is the Town of Nantucket's municipally run nursing home.

- affordability of municipal housing
- current municipal housing infrastructure
- current and future municipal housing needs (i.e. what forms of housing need to be added to best serve the population)
- life cycle implications of municipal housing

An interview template for each of the stakeholder groups consisted of general questions which are applicable to multiple interviewees within each stakeholder group. Prior to each interview, our team added questions to tailor the interview to each stakeholder to gain the most information and data as possible. Below is an example of a general set of questions which our team asked Town of Nantucket staff; see Appendix D for additional interview templates.

- What is your current workforce housing situation?
 - If you house your workers, where do you do so?
 - What is the cost of housing the workers?
 - Do they pay rent or can they live there rent-free?
 - Do you ferry/fly workers over?
 - At what cost?
 - Where are they housed on the mainland?
 - If neither house nor ferry/fly, do you help workers find housing?
 - If so, how?
 - Do you provide a stipend?
- What are your workforce housing needs?
- What are your unmet workforce housing needs?
- What are your future plans in terms of workforce housing, and what roadblocks would you expect to encounter?
- Where do you hire your employees from and what are the general demographics of the employees you hire?
- What types of transportation do your workers use?
- When did you begin to notice the lack of affordable workforce housing?
- Do you have any personal anecdotes to share on this subject?

The responses to the interview questions were analyzed and taken into consideration for our team’s final recommendation regarding best practices in providing workforce housing for municipal employees, as well as shaping our thoughts on possible solutions, and developing our education objective (Chapter 3.4, Education).

3.3 Exploration of Housing Solutions Found in Similar Communities and the Public and Private Sectors of Nantucket

This objective enabled our team to provide the Town Manager's Office with examples of how other seasonal communities provide housing for employees, whether this be in terms of physical dwellings, zoning and policy changes, or other creative solutions. We looked into workforce housing strategies that have been successful on Nantucket, whether practiced by the Town or private businesses.

Prior to beginning work on the island, our team identified and researched nine seasonal communities that have been successful in providing workforce housing solutions (Chapter 2.3, Background). Additionally, we researched housing assistance programs offered by colleges located in high cost of living locations. This background research also helped in formulating workforce housing development methods for the Town Manager's Office to consider. Our team also toured private housing sectors housing solutions and discussed potential solutions with various private businesses.

3.4 Provide the Community with the Opportunity to learn more about Workforce Housing

This objective allowed our team to share insights with the public regarding the challenges that the lack of municipal workforce housing brings to the community. We aimed to raise awareness and community support on this subject through the following avenues:

- Appearance on 97.7 FM, WACK, Nantucket's Island Radio
- Presentation on Nantucket Community Television, Channel 18
- Website detailing our work
- Final presentation to the community

The appearance on community television, and appearance on the local Nantucket radio show were each brief presentations detailing the main issues regarding affordable housing, key findings from assessments, interviews, and important best practice recommendations. Our website included our full report, our executive summary, and important images which showcased the scope of our work (see Complete Results document for these images); this website can be continually referenced as our recommendations are enacted. Our final presentation to the community provided a formal presentation of our results and, ideally, stimulated additional conversations throughout the community about the importance of municipal housing.

3.5 Develop Short and Long-term Recommendations for Addressing Workforce Housing Needs

This objective fulfilled the main focus of our project by providing the Town Manager's Office with numerous feasible solutions Nantucket to the municipal housing crisis (Chapter 5, Recommendations). Collaboration with the Town Manager's Office ensured that the proposed solutions are feasible for Nantucket. This objective was dependent on the results from the assessments, comparisons, and interviews from the first four objectives. The assessment of Nantucket's current municipal housing infrastructure provided with the information about the precedent the Town has currently set for municipal housing. Additionally, the needs and perspectives assessment and stakeholder interviews helped our team understand what types of housing would most benefit municipal employees. The applicable community comparisons provided the Town of Nantucket with models of affordable workforce housing solutions.

CHAPTER 4: GENERAL FINDINGS

Through the course of the project on the island, our team came to three broad insights that informed our work. For one, Islanders recognize that municipal workforce housing is a critical issue, and without adequate municipal housing, quality of life on the island suffers. Also, the town's current infrastructure has provided a baseline for the types of housing needed; this infrastructure should be expanded to accommodate more municipal employees. Finally, large private businesses on island have housing solutions that the town can adopt for both seasonal and year-round employees. Some important findings, such as the creation of a workforce housing policy and the overall expansion of the current municipal housing have been omitted from this chapter and exclusively discussed in the recommendations section (Chapter 5). Below we share some details and data about these broad insights.

4.1 Islanders Recognize That Municipal Workforce Housing is a Critical Issue

Island residents recognize that municipal workforce housing affects the island in numerous ways. Prior to our time on the island, most times when the challenge of workforce housing was discussed, the sentiment followed that 'no one is concerned about workforce housing.' Yet among stakeholders interviewed (Chapter 3.3), 95% of recognized municipal housing as one of the most pressing challenges that the island community faces. Furthermore, interviewees stated that the issue was public knowledge and that most members of the community acknowledge and discuss the lack of municipal housing. The most common sentiment in our interviews was that housing was the hardest part about living on Nantucket. Interviewees indicated that without adequate municipal housing, the island suffers in the following ways:

- Difficulty filling and retaining key positions
- Decrease in lifeguarded beaches
- Decrease in waste collection services
- Decrease in island safety
- Reduction in public safety due to inadequate staffing of Nantucket Fire Department and Nantucket Police Department.

Seasonal residents also recognize the need for municipal and workforce housing, as expressed in multiple town documents. The Advisory Committee of Non-Voting Taxpayers, who make up 87% of the tax base of the town (Morrison, 2016), agreed with this sentiment, by stating in the 2015 Annual Town Report that the "need for affordable housing to accommodate year-round and seasonal workforce, if not provided by employers, with total number of units fulfilling state's criteria to bar 40B developments" will affect all parts of the island, if the Town does not work to increase affordable municipal housing (2015 Nantucket Town Report), revealing that workforce

housing needed to remain a priority for the Town. The residents of Nantucket understand that municipal housing is essential to maintaining the high quality of life on the island.

4.2 The Town Currently Provides Housing Support in Numerous Ways

The Town owns and uses eight different properties to house a mixture of seasonal, year-round, and senior level staff. These are summarized in Table 2. The home located at 38 W. Chester St. is the only home used to house senior level staff and their family.

Department	Location	Town-Owned?	Who lives there?	Number of Employees Housed	Potential for Expansion	Site Condition
Police	LORAN Coast Guard Station; Siasconset	No	Community Service Officers	36 seasonal; 1 year-round	Yes	Poor
Police	39 Washington St., 109 Washington St. Ext., 47 Okorwaw Ave.	Yes	Lifeguards	24 seasonal	Okorwaw - Yes; Washington - No	Poor
DPW ⁷	5 and 7 Hillside Ave.	No	Wastewater Treatment Operators and DPW Workers	4 year-round	Yes	Adequate
Town	38 W. Chester St.	Yes	Department Head (currently Fire Chief)	1 year-round	No	Adequate
Municipal Airport ⁸	60 Madequecham Valley Rd.	No	Summer Airport Workers	10 seasonal	No	Poor
Total Seasonal Employees Housed			70			
Total Year-Round Employees Housed			6			
Total Employees Housed			76			
Total Seasonal Housing Units			5			
Total Year-Round Housing Units			3			
Total Municipal Housing Units			8			

Table 2: Current Municipal Housing Infrastructure

⁷ These duplexes are restricted to Wastewater Operators and DPW employees through the stipulations of the deed for these houses.

⁸ This house is also deed-restricted to seasonal airport operators, and thus is slightly different than other town-owned or town-used properties.

Appendix E contains the seven complete housing assessment templates for the current municipal housing infrastructure. The housing system that the Town has needs to be expanded to house more employees, both seasonal and year-round. By expanding the housing infrastructure, the Town will be able to fill more open positions and ensure stable housing for staff in need; if the current housing system is not expanded, the Town will struggle to house employees. With multiple municipal employees nearing retirement in the next five to ten years, and with housing costs rising on the island, and with these problems likely getting worse, the Town will be experiencing extreme turnover of qualified employees. The Town often has difficulty recruiting qualified senior level staff due to the lack of available affordable single family housing on the island and is looking to expand this area (Tivnan, 2016). Additionally, the Town is looking to expand its seasonal housing stock. The Town fills all of its beds for seasonal employees each summer, but is looking to add more lifeguards, summer police officers, endangered species monitors, and summer DPW workers as well as begin to hire seasonal firefighters (Tivnan, 2016; Rhude, 2016).

At this point, the Town does not have a comprehensive policy regarding municipal workforce housing. Therefore, the Town does not have a guide for distributing different kinds of housing assistance fairly among workers and to the maximum benefit of the community (see Chapter 5 for a complete set of recommendations, including the creation of a workforce housing policy).

4.3 Recognition of the Lack of Workforce Housing from Private Businesses

In addition, there are multiple examples across the island of individuals and businesses working to address the lack of workforce housing. Private organizations and businesses across the island have invested millions of dollars into housing their employees, and thus are well ahead of the Town in terms of employee housing. These businesses employ a variety of housing support strategies, including purchasing houses, building dormitories, assisting employees in commuting from the mainland, etc. Private businesses also utilize a variety of housing types on the island, including dormitories, apartments, mixed-use dormitories (apartments and dormitories contained in the same building), and single family homes. The key findings from our work in reviewing private businesses housing solutions are as follows:

1. Worker housing is essential to the stability of the businesses, especially in the peak and shoulder seasons
2. Dormitories are a preferred form of housing for seasonal employees
3. Modular and panel construction are cost effective ways to construct dormitories
4. Mid-island zoning allows for larger dormitory buildings

Both large and small private businesses indicated that without both seasonal and year-round workers, their businesses would not be thriving. Larger private businesses have the

capacity to purchase houses for year-round staff, or to build dormitories for their seasonal staff. Some small business owners house seasonal employees in their homes, adding extra complications to their personal lives. One small business owner stated that if he did not have the capability to open his home and house his workers, he would have to close his business and move off the island; without guaranteed housing for employees, businesses struggle to hire adequate staff, which decreases the stability of the business.

Two large, private businesses have utilized dormitories to house seasonal employees, with much success. Nantucket Yacht Club (NYC) currently owns three seasonal dormitories for their employees, as well as apartments for senior-level seasonal staff. All of the buildings are located on NYC's campus. Additionally, NYC is constructing two modular dorms on their campus to increase housing stock for employees. Nantucket Community Sailing (NCS) plans to build a mixed-use dormitory on West Creek Road to house their seasonal employees; the building would contain office space. Due to the Mid-Island zoning in their proposed location, the building can follow different zoning laws, including a maximum 40' building height, which is much higher than that of downtown. Summaries of the proposed dormitories for both the Nantucket Yacht Club and Nantucket Community Sailing are shown below (Table 3; Table 4).

Nantucket Yacht Club Proposed Dormitories					
Site Information and Description					
<u>Seasonal Housing</u>	<u>Year Round Housing</u>	<u>Number of Occupants</u>	<u>Bedrooms</u>	<u>Bathrooms</u>	<u>Units</u>
Yes	No	36	N/A	N/A	2
<u>Assessed Value</u>	<u>Year Built</u>	<u>Square Footage</u>	<u>Lot Size</u>	<u>Number of Employees Housed</u>	
N/A	N/A	N/A	0.72 acres	36	
<u>Housing Site Occupants</u>	<u>Housing Site Management</u>	<u>Site Restrictions</u>	<u>Site Condition</u>	<u>Current Handicap Accessible Features</u>	
Seasonal Employees	Managed by Nantucket Yacht Club	Occupancy Restricted to Yacht Club Employees	N/A	Elevators, Outside Lift, Accessible Bathrooms	
Site Potential					
<u>Physical Potential for Development</u>	<u>Restrictions to Development</u>	<u>Processes to Development</u>		<u>Costs of Site Development</u>	
Two buildings abutting NYCs property line (in effect one building); no future development available at that site	Current apartments must be demolished to construct the new building	Demolish current apartment building; place modular dormitory on the lot		between \$3-5 million	
Site Politics					
<u>Site Benefits/Impacts</u>		<u>Site Politics</u>		<u>Sources</u>	
The NYC can afford to hire more summer employees and maintain a thriving business.		N/A		Peter McEachern; Town Assessors Website	

Table 3: NYC Proposed Dormitory Summary

Nantucket Community Sailing Proposed Dormitories					
Site Information and Description					
<u>Seasonal Housing</u>	<u>Year Round Housing</u>	<u>Number of Occupants</u>	<u>Bedrooms</u>	<u>Bathrooms</u>	<u>Units</u>
Yes	Potentially	N/A	N/A	N/A	1
<u>Assessed Value:</u>	<u>Year Built</u>	<u>Square Footage</u>	<u>Lot size</u>	<u>Number of Employees Housed</u>	
N/A	N/A	N/A	0.27 acres	N/A	
<u>Housing Site Occupants</u>	<u>Housing Site Management</u>	<u>Site Restrictions</u>	<u>Site Condition</u>	<u>Current Handicap Accessible Features</u>	
Seasonal Sailing Instructors; Employees (basement office space)	Managed by Nantucket Community Sailing	Occupancy Restricted to NCS Employees and whomever else NCS designates the housing to	N/A	Elevators, Accessible Bathrooms	
Site Potential					
<u>Physical Potential for Development</u>	<u>Restrictions to Development</u>	<u>Processes to Development</u>		<u>Costs of Site Development</u>	
Two buildings abutting NYCs property line (in effect one building); no future development available at that site	Town Building and Zoning Boards	Construct panel construction on the proposed site		between \$3-7 million	
Site Politics					
<u>Site Benefits/Impacts</u>		<u>Site Politics</u>		<u>Sources</u>	
NCS can ensure a stable summer workforce with the construction of these dorms.		N/A		Diana Brown; Town Assessor's Website	

Table 4: NCS Proposed Dormitory Summary

As discussed, Nantucket Yacht Club and Nantucket Community Sailing are using modular construction and panel construction, respectively, to construct their new dormitories.

The benefits of using modular and panel construction are that they are more cost-effective and are quicker to build than new construction (McEachern, 2016; Brown, 2016). NYC has estimated that the modular construction of their two new dormitories will cost half of what it would cost to build a new construction (McEachern, 2016). Panel construction provides customizable options that modular construction does not, and still remains more cost effective than new construction. NCS is planning to build suite-style apartments in their new dormitory, which is why they are planning to employ panel style construction (Brown, 2016). In short, private businesses can reduce construction costs and house more employees using the modular and panel construction types.

Finally, private businesses are looking to build dormitories mid-island, due to the commercial zoning laws enacted there. Building heights can be up to 40 feet, which allows more floors in each building, and thus more space to house more employees. NCS is planning to build their new dormitory within the mid-island zone, which will allow them to house more employees, thus adding to the stability of their business (Brown, 2016). Key complications regarding building within the mid-island zone include a lack of vacant land and transportation considerations, as most seasonal businesses are not located mid-island and many seasonal and short term workers do not have cars on the island.

CHAPTER 5: RECOMMENDATIONS

The goal of the recommendations below is to combine the results from the housing assessments and stakeholder interviews into a cohesive set of potential solutions addressing both housing stock and housing cost, as well as the need for both seasonal and year-round housing. Each recommendation is supported by pointing to solutions already used by town government or private businesses on Nantucket, and/or housing and policy solutions from communities around the country. The recommendations are divided into three different groups:

1. Recommendations regarding housing policy changes: to create a clear workforce housing policy and a housing trust to increase municipal housing stock and address fair housing laws, the Town Manager's Office (TMO) and the Board of Selectmen (BOS) should begin developing these policies.
2. Recommendations regarding legal or political obstacles that slow progress: to propel housing development forward, TMO and the BOS may enact the small steps detailed below.
3. Recommendations regarding building types: to add to the existing municipal housing stock, the Town should obtain and construct multiple types of structures.

The following recommendations provide the Town of Nantucket with options to increase affordable housing opportunities for both seasonal and year-round municipal workers. The municipal housing crisis on the island is so vast that one solution is not appropriate; a multi-faceted approach to this issue with a number of solutions will be the most comprehensive.

Our team recommended the following solutions:

1. Development of dormitory style housing on town-owned property.
2. Institution of a homeownership assistance program.
3. Partnership with private island organizations who can assist municipal employees in finding housing.
4. Repurposing unused town buildings.
5. Maximization of the number of 'Friendly 40B' developments on the island.
6. Creation of a housing trust solution.
7. Creation of a municipal housing policy, and staff to implement the policy.

This set of recommendations should serve as a guide for the Town Administration in expanding upon the current municipal housing infrastructure. A list of recent workforce housing

recommendations can be found in Appendix F; our work aims to reinforce and expand upon these previous recommendations.

5.1 Town Development of Dormitory Style Housing on the 6 Fairgrounds Site, as well as Other Town-Owned Land in the Future

Summary: Dormitory development will allow the Town to house summer workers from all departments, accommodate short-term visitors year-round as needed (e.g., federal employees, contractors for Town projects) and partner with other organizations with housing needs (e.g., visiting hospital staff, researchers) to decrease the need for short term and seasonal housing on the island.

Examples on Nantucket: Nantucket Yacht Club (NYC); Nantucket Community Sailing (NCS)

The new dormitories that the Nantucket Yacht Club (NYC) and Nantucket Community Sailing (NCS) are both building seasonal housing that can serve as a model for dormitory development. NYC's current dormitories are zoned to allow the maximum number of beds, comply with ADA standards, and take advantage of cost-effective building techniques; employees are charged \$30/week to live in the dormitory to offset, but not cover, housing costs. NYC is planning to use modular construction for their new downtown dormitory. NCS is planning to use panel construction to build their new dormitory and build mid-island, where there is a higher 40' maximum building height, to include office and multipurpose space. Both projects are expected to cost \$3,000,000-6,000,000. These exemplars indicate that dormitory-style development is currently occurring on the island, and that the Town can use NYC and NCS's strategies to develop dormitories on town-owned land.

Beneficiaries: Seasonal and year-round workers
Timeframe: Long-term
Addresses: Stock
Recommended by: Nantucket Yacht Club; Nantucket Community Sailing

Key Challenges: Projects of this scope would cost the Town a significant amount of money. Additionally, the Request for Proposal (RFP) for the 6 Fairgrounds property has been approved at the Town Meeting, but denied by the Board of Selectmen at the time of the report, so development is moving slowly. Furthermore, fair housing laws prohibit the Town from designating housing to its year-round employees under the current model of Town-ownership and property management.

Next Step(s): The Board of Selectmen should approve the RFP for the 6 Fairgrounds property so that dormitory development and mixed-use housing can begin on this property. Additionally, the town should decide which vacant town land to develop for dormitory-style housing.

Resources: Peter McEachern, NYC; Diana Brown, NCS; Nantucket Town Manager’s Office

5.2 Institute a Homeowner Assistance Program to Aid Municipal Employees in Owning a Home

Summary: This program would provide a bridge grant for the difference between the price of a home and the mortgage the employee can qualify for, which would ease the burden on many working families who cannot afford to purchase a home on the island. In return, an affordability covenant or shared ownership is placed on the home (see examples below for definitions).

Examples Elsewhere: Mount Desert Island (MDI), ME; Stanford University, CA; Vail, CO

The Island Housing Trust (IHT) in MDI provides bridge grants to individuals working in the community in exchange for placing an affordability covenant or an appreciation cap on the home, ensuring that the unit remains allocated for future working families. An affordability covenant is defined as an income restriction on housing to preserve its affordability for working families. When affordability covenants are resold to other working families, they are usually done so below market-rate, thus preserving the affordability of the home.

Beneficiaries: Year-round workers
Timeframe: Long-term
Addresses: Cost
Recommended by: Mount Desert Island, ME; Stanford University, CA; Vail, CO

Stanford University provides bridge grants for their incoming professors and retains shared ownership in a portion of the home. The portion of ownership is equal to bridge grant amount divided by total home price. Upon sale of the home, Stanford receives a portion of the sale price, thus completing the shared ownership portion of the home (Stanford, 2016). Additionally, Stanford’s Housing Allowance Program (HAP) provides, in some cases, additional compensation to faculty to support their first-time home purchase in the Stanford area; however this assistance is only extended for a maximum of nine years. The HAP is only for a single-family house, condominium, or townhouse that must be declared as the faculty’s primary residence. Providing boundaries like these could ensure the feasibility and longevity of municipal workforce housing.

Vail, Colorado provides housing assistance to their long-time, full-time employees by providing housing loans of up to \$80,000 for housing in the Town of Vail, and up to \$40,000 for housing in neighboring towns. These loans are intended to bridge the gap between the cost of the home and the amount that the employee could pay for a home, as Vail is a high cost area, and many employees cannot afford local homes. As a result of this program, the town has helped almost 200 employees purchase homes since 1996, showing the longevity and success of the program.

Additionally, the Town of Vail provides loans to its employees who choose to rent homes; the loan is repaid through payroll deductions.

Key Challenges: The Town of Nantucket currently does not have a homeownership assistance program in place, so there is no existing funding infrastructure on the island.

Next Step(s): The Board of Selectmen and Town Council should propose the creation of an oversight agency to begin the development process of the homeownership assistance program. Additionally, these groups can propose funding mechanisms such as a general fund (tax base) or a housing trust fund (Chapter 5.6, Recommendations), such as the Vail, CO model.

Resources: Island Housing Trust, 2016; Stanford, 2016; Town of Vail, 2016

5.3 Partner with Island Organizations That Have the Resources to Support Seasonal Workers

Summary: Since the Town is behind the private sector in terms of housing, we recommend partnering with island organizations who have the resources to support seasonal workers. Private employers and organizations have found ways to address the challenge of workforce housing.

Possible partnerships include companies with dorms to house their employees. This includes both summer workers if there are any empty beds and off-season workers as needed (federal employees, contractors on Town projects). Nantucket Community Sailing is in the planning stage of a dormitory near the current Fire Station. Additionally, encouraging families in Housing Nantucket properties to rent to municipal employees would create a stable partnership. The Land Bank has a housing model in place, and the Town could form partnerships to increase municipal housing.

Examples on Nantucket: Nantucket Community Sailing; Housing Nantucket; Nantucket Islands Land Bank

Nantucket Community Sailing (NCS) has offered to partner with the Town of Nantucket to house seasonal employees in their proposed dorm on 12 West Creek Road (see Chapter 5.1). Because NCS is a private organization, their housing requirements and restrictions are governed by a different set of legal guidelines, and housing could be designated to town employees.

Beneficiaries: Seasonal workers

Timeframe: Short-term

Addresses: Stock

Recommended by: Nantucket Community Sailing; Housing Nantucket; Nantucket Islands Land Bank; Key West, FL

Additionally, Housing Nantucket, a housing organization that provides covenant home programs and recycled homes, has provided town employees with housing in the past. The Town could direct employees to the Housing Nantucket waiting list, as municipal employees qualify for the covenant and recycled homes (see Chapter 5.1 for a covenant home description). Housing Nantucket's recycled home program takes homes that are being sold, moves them, and allows a qualified individual or family to move into these homes. Qualified households must earn between 80 and 150% AMI to participate in the covenant home and recycled home programs.

The Nantucket Islands Land Bank is a quasi-government, non-profit organization that has provided a housing model on the island. The organization is building dormitories at the Miacomet Golf Course for the seasonal workers, and also maintains and manages multiple year-round homes for its employees. The Town could utilize this model to increase year-round and seasonal housing.

Examples Elsewhere: Key West, FL

The city of Key West has partnered with the Community Housing Land Bank to ensure affordable housing in the community. Key West experiences a lack of affordable workforce housing akin to Nantucket, and is not easily accessible, just as Nantucket is not easily accessible. The Land Bank donated 6.6 acres of land to the city of Key West for the purpose of developing 60 to 70 affordable housing units.

Key Challenges: Creating a stable partnership with an organization takes trust, time, and commitment, and finding a suitable island organization would require significant research.

Next Step(s): Continue the conversation with Nantucket Community Sailing about a potential dormitory partnership, as the town has already made a connection with NCS regarding housing.

Resources: Diana Brown, NCS; Anne Kuszpa, Housing Nantucket; Nantucket Islands Land Bank

5.4 Repurpose Unused Town Buildings

Summary: Converting unused Town spaces into municipal housing for seasonal workers could increase the short-term housing stock of the Town. With the trend of moving more Town operations to Fairgrounds Road (Police, Fire, potentially Town Administration, Our Island Home), there are multiple potential spaces for development. The second floor of the Sheriff's Station, located at 20 S. Water St., has a considerable amount of room, and is in a downtown location; repurposing this space would add to vibrancy in the downtown area. While a feasibility study of the Sheriff's office is needed, it is a good example of the type of building that the Town

should look to repurpose in the future. Additionally, the Siasconset Fire Station also has the potential to be converted and expanded to house additional firefighters. It is important to the fire department to have a station and permanent staff in Siasconset, so housing is a priority (Lippert, et. al., 2016).

Examples on Nantucket: Sheriff’s Station; Siasconset Fire Station

Examples Elsewhere: Provincetown, MA

As described in Chapter 2.3.1 of the Background, Provincetown has proposed repurposing a number of their unused spaces into housing units. The units include:

- VFW site
- Fire Station #2 - second floor
- Winslow Farm property
- Coastal Acres Campground
- VMCC building and site
- Former community center

Beneficiaries: Seasonal workers
Timeframe: Short-term
Addresses: Stock
Recommended by: Provincetown Housing Playbook

Provincetown intends to repurpose unused buildings to avoid new construction, and so that the building density remains the same in the main areas of the town. Funding for these projects will come from Provincetown’s year-round rental housing trust, affordable housing trust, as well Community Preservation Act (CPA) funds. Additionally, the Board of Selectmen has approved a tax exemption for residents of these homes, and has agreed to waive building fees for these projects for the creation of affordable workforce housing.

Key Challenges: The Siasconset Fire Station is designated as a historic building, so that presents preservation challenges. The second floor of the Sheriff’s Station currently is not ADA accessible and the bathroom facilities are not adequate, so the building would need to be redone, which would involve multiple other Town departments. Additionally, the Town does not have clear funding mechanisms in place to begin work on these proposed projects.

Next Step(s): Gain Nantucket Historic Commission approval for proposed changes to the Siasconset Fire Station and approval from the Board of Selectmen for a feasibility study to convert the second floor of the Sheriff’s Station into dormitory style housing. Additionally, the Board of Selectmen would need to approve and pass appropriate funding mechanisms for these projects.

Resources: Provincetown Housing Playbook, 2016; Provincetown-Nantucket Joint Board of Selectmen Meeting, 2016; Nantucket Town Manager’s Office, 2016

5.5 Maximize the Number of ‘Friendly 40B’ Developments on the Island

Summary: We recommend working with developers to complete more ‘Friendly 40B’ developments on the island. The housing units created could be added to the Subsidized Housing Inventory (SHI) list at the discretion of the Board of Selectmen in order to achieve the state required 10% affordable housing in the town. This will prevent off-island developers from utilizing normal 40B to override zoning laws. While the majority of Town employees would not qualify for 40B affordable housing, a portion of employees would, and creating stable housing for this sector decreases employee turnover.

Examples on Nantucket: The Richmond Development, Nantucket

The Richmond Great Point Development Group is developing Richmond Great Point, in the mid-island region. The development will consist of 225 rental apartments (56 of which will be designated as ‘affordable’) and 100 single family homes (19 of which will be designated as ‘affordable’). The group intends that the development will be a mixed income and mixed use area, and has a complete plan for development, which can be reused for additional Friendly 40B developments. The Town should partner with The Richmond Group early to ensure municipal housing.

Beneficiaries: Year-round workers
Timeframe: Long-term
Addresses: Stock
Recommended by: The Richmond Development; Block Island, RI

Examples Elsewhere: Block Island, Rhode Island

Similar to the Nantucket workforce, the Block Island workforce experiences the high cost of living and the lack of commuting options. While Rhode Island does not have the same affordable housing regulations as Massachusetts, they are similar. The New Shoreham Comprehensive Plan prioritized the addition of Friendly 40B developments to reach the 10% minimum for affordable housing stock, and experienced success with their West Side development. Block Island is also currently focusing on adding attainable rentals under the ‘Friendly 40B’ umbrella. The funding for these projects comes from a one percent tax collected from homeowners who rent their homes as a seasonal rental for less than six months of the year.

Key Challenges: Many town employees do not qualify for traditional affordable housing, so these developments do not benefit the majority of town employees. However, the increased

housing stock theoretically will relieve the pressures on the housing market. Finally, there is not a funding plan in place for building additional affordable housing developments.

Next Step(s): Requests for Proposals (RFPs) must pass the Board of Selectmen so that Friendly 40B developments can be built.

Resources: Nantucket Town Manager’s Office, 2016; Board N.S.P, 2009

5.6 Create a Housing Trust Solution

Summary: We recommend the creation of a workforce housing trust for the benefit of municipal employees. The trust would be responsible for the creation and maintenance of housing units in a similar way to the Nantucket Educational Trust (NET). A Nantucket Municipal Workforce Housing Trust could undertake projects such as 6 Fairgrounds and give preference to municipal workers first, then enterprise fund workers, essential employees (hospital), and finally to the general public; the reason for this is because a trust is a private entity that is able to designate housing.

Examples on Nantucket: Cow Pond Lane, Nantucket

Cow Pond Lane is home to housing units owned by NET on which public school employees have priority. NET is a private group, and thus can designate housing to teachers, and then to town employees. NET has a management system for the housing at Cow Pond Lane, and has experienced success with this system. There is not a time cap on the occupancy of the homes, and the houses were purchased with money from NET. Maintenance of the homes is the responsibility of the occupants.

Beneficiaries: Year-round and seasonal workers
Timeframe: Long-term
Addresses: Stock, Cost
Recommended by: Nantucket Educational Trust (NET); The Hamptons, NY; Mount Desert Island (MDI), ME

Examples Elsewhere: The Hamptons, NY; Mount Desert Island (MDI), ME

Workforce housing advocates in the Hamptons, NY have proposed a bill to the New York State Legislature to create a housing trust fund that would provide interest free loans to individuals and households earning up to \$250,000 (Chapter 2.3, Background). The funding for the housing trust would come from a proposed tax on new home constructions and renovations on homes over 3000 sq. ft.; a \$10/square foot tax would be enacted to grow the housing trust and ensure the issuance of housing loans.

The Island Housing Trust (IHT) in Mount Desert Island, ME was founded in 1989, and completes workforce housing projects on town-owned land on which they have a 99 year lease. Since 2008, the IHT has completed 32 homes for ownership; the homes have a covenant placed on them to ensure they remain designated as affordable workforce dwellings. The Island Housing Trust relies on donor contributions of funds or appreciated stock to continue to complete housing projects.

Key Challenges: The town would need to form a trust or group to manage housing so that housing could be designated to municipal employees under fair housing laws.

Next Step(s): Collaborate with Town Council and begin drafting a plan for the creation of a housing trust fund.

Resources: Michael Cozort, NPS Superintendent; Robert Liddle, NET Board Member; Island Housing Trust, 2016; Euler, 2016

5.7 Create a Workforce Housing Policy and Hire the Staff for Implementation of the Policy

Summary: The Town of Nantucket currently does not have a municipal workforce housing policy, either for the existing housing infrastructure or the creation of municipal housing. Creating such a policy, and hiring staff dedicated to implementing a housing policy would ensure that the Town is constantly dedicating time and effort to implementing the previous recommendations and increasing the municipal housing stock. Additionally, the creation of a workforce housing trust would supplement a workforce housing policy, and the two could work together to ensure adequate housing for municipal employees.

Examples Elsewhere: Arlington County, VA; Vail, CO

Arlington County, Virginia, has published an affordable workforce housing master plan, and in that plan, has provided a clear housing policy. The three key goals of the housing policy are as follows:

1. The county will always have an adequate supply of housing available to meet community needs.
2. The county will ensure that “all segments of the community have access to housing.”
3. The county will ensure that all work done to add affordable and workforce housing will create an environmentally and economically sustainable community.

Beneficiaries: Year-round and seasonal workers

Timeframe: Long-term

Addresses: Stock, Cost

Recommended by: Arlington County, VA; Vail, CO

In delineating a workforce housing policy, towns and counties can have a clear goal regarding housing. While the Arlington County workforce housing policy does not include the issue of equity of municipal employees, it provides a baseline of a housing policy plan. If the Town of Nantucket can adopt a workforce housing policy similar to that of Arlington County, the town could have a strategic plan for implementing the previous recommendations and increasing the workforce housing stock on the island.

Vail, Colorado has implemented a Senior Housing Planner into their town staff to expand and improve affordable workforce housing in their town. The employee who fills this position is expected to manage and coordinate all Town housing projects. Vail has a housing policy similar to Arlington County, and is working to make sure that the staff is available to implement the policy.

Key Challenges: The Town currently does not have a workforce housing policy in place, or the staff to implement the policy.

Next Step(s): Begin drafting a workforce housing policy and begin searching for staff to implement said policy.

Resources: Gregg Tivnan, Assistant Town Manager; Affordable Housing Master Plan, Arlington County, VA; Vail, CO

CHAPTER 6: CONCLUSION

Through our work on Nantucket, our team has gained valuable research, organizational, and interview skills. We developed these skills through interviews, site assessments, and research within the Town departments. Additionally, we collaborated with the Town Manager's Office to provide recommendations on increasing municipal housing on the island. The experience has provided us with a challenging project experience that we would not have obtained anywhere else, and we are grateful for the opportunity to have been able to lead a project of this size. This IQP experience has provided our team with many connections and opportunities for exploration, and we are grateful for this experience.

APPENDIX A: NANTUCKET DEMOGRAPHICS

Both the Nantucket Housing Production Plan (2009) and the Nantucket Comprehensive Workforce Housing Needs Assessment (2015) carefully detail Nantucket demographics in the background of both works. The first two tables in this appendix stem from the Housing Production Plan, and the third table has been constructed from the Comprehensive Workforce Housing Needs Assessment. All three tables provide information regarding population, housing, income, and land on the island.

2008 population estimate	11,000
2008 seasonal population estimate	30,000-60,000
2008 median income	\$84,400
Cost of living	130% higher than national average
Number of dwellings on the island	10,482
Number of duplexes on the island	369
Number of three deckers on the island	24
Number of 4+ unit dwellings on the island	36

Table 5: Nantucket Population Demographics (2009)

Total number of housing units on the island	11,650
% of units occupied year-round	36%
% of units occupied seasonally	62%
% of year-round homes that are owner-occupied	66%
Median asking price for a home	\$2.3 million
Median sale price of a home	\$1.65 million
Number of homes built (2014)	127
% of low and moderate income year-round residents	36%
% of year-round residents participating in the Nantucket Shuffle	23%
% of year-round renters who spend more than 30% of monthly income on housing	41%
% of year-round renters who spend more than 50% of monthly income on housing	17%
Number of overcrowded housing units	188
Number of severely overcrowded housing units	69

Table 6: Nantucket Housing Demographics (2009)

Number of year-round residents (2015)	10,856
Population density	226 people/square mile
% of island that cannot be developed (including golf courses)	60%
% of island available for new development	8%
% residents who work from home	6%
Average weekly wage	\$963
% of households with self-employed income	27%
% of households with incomes less than \$25,000/year	12%
% of households with incomes greater than \$125,000/year	27%

Table 7: Nantucket Demographics (2015)

APPENDIX B: PROPOSED AFFORDABLE HOUSING SOLUTIONS

In the 2009 Nantucket Housing Production Plan, eleven affordable housing developments were proposed. The report detailed the type of affordable housing, the location of the planned development, and the type of housing which was planned to be developed. The locations of these proposed projects have been considered by our team in our recommendation to build dormitory style housing; few of these projects have been undertaken, so the land remains vacant.

Type of Housing	Where?	What will be developed?
Friendly 40B	Map 79 Parcel 150 Monahansett (by the Airport)	6-8 units with mixed bedroom sized for rent
Friendly 40B	Lots C & D Miller's Lane	6 rentals and 1 office space
Friendly 40B	Nantucket Human Services Center	14 rental units
Friendly 40B/Smart Growth Ch 40R	Miacomet Homeownership Project	Up to 50 units to own
Friendly 40B	2 Fairgrounds Road	Between 60 and 80 units; mixed ownership and rental; single and multifamily
Friendly 40B/Infill Development	143 Surfside	3-4 units
Infill Development	Arkansas and N Carolina Ave.	2 one-bedroom units
Infill Development	Map 80 Parcel 101.6 Surfside at Pochick Rd	1 unit
Infill Development	Lot 75 Ticcoma Way	2 units to own
Infill Development	Lots 66-75 Ticcoma Way	18 ownership units (9 house and 9 2nd dwellings)
LIP Private Development	Abrem Quarry Phase 2b	6 affordable ownership units, 18 market ownership units

Table 8: Proposed Affordable Housing Developments

APPENDIX C: MUNICIPAL HOUSING ASSESSMENT TEMPLATE

Site Information and Description					
<u>Seasonal Housing</u>	<u>Year Round Housing</u>	<u>Number of Occupants</u>	<u>Bedrooms</u>	<u>Bathrooms</u>	<u>Units</u>
<u>Assessed Value</u>	<u>Year Built</u>	<u>Square Footage</u>	<u>Lot Size</u>	<u>Number of Employees Housed</u>	
<u>Housing Site Occupants</u>	<u>Housing Site Management</u>	<u>Site Restrictions</u>	<u>Site Condition</u>	<u>Current Handicap Accessible Features</u>	
Site Potential					
<u>Physical Potential for Development</u>	<u>Restrictions to Development</u>	<u>Processes to Development</u>		<u>Costs of Site Development</u>	
Site Politics					
<u>Site Benefits/Impacts</u>		<u>Site Politics</u>		<u>Sources</u>	

Table 9: General Municipal Housing Assessment Template

APPENDIX D: ADDITIONAL INTERVIEW TEMPLATES

As detailed in Chapter 3.3, our team plans to interview representatives from stakeholder groups. Below are the remaining three templates for the other stakeholder groups, which were not included in Chapter 3.3 for brevity.

Tourist/Seasonal Communities:

- What made you concerned about the workforce housing crisis?
- To what extent are you losing business because of the lack of workforce housing?
- Where do the majority of your year-round workers live?
- Where do the majority of your seasonal workers live?
- Does your town provide housing to municipal employees? If not, is there any aid to municipal workers for housing?
- Is there a stipend for housing for year round municipal workers?
- Do you have affordable housing neighborhoods for residents?
- How do you pay for housing, if provided?
 - Does this cause a problem with budget?
- What other communities have you worked with or modeled your system after?

Non-Town Staff (employers):

- Do you house your employees?
 - If so, where do you do so?
 - What is the cost of housing the workers?
 - Do you ferry/fly workers over?
 - At what cost?
 - Where are they kept on the mainland?
 - If neither house nor ferry/fly, do you help workers find housing?
- Where do you hire your employees from?
- What are the demographics of the employees you hire?
- How many workers do you hire for the summer?
- What types of transportation do your workers use?
- What kind of affordable housing would you like to see created?

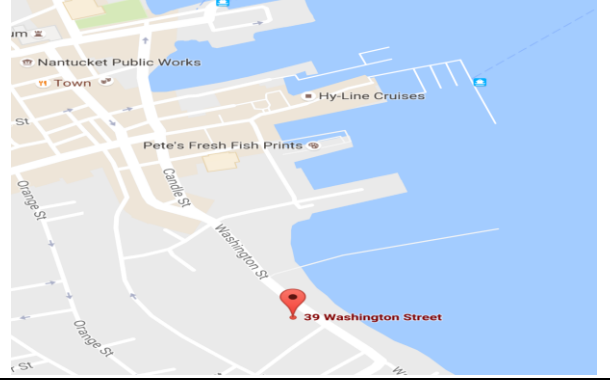

Citizens:

- What are your thoughts on affordable workforce housing?
- Have you noticed the lack of affordable workforce housing?
 - If so, what have you noticed?
- Would you be willing to pay a 1% tax for the creation of an affordable housing bank, similar to the 2% paid to the land bank upon home sales?
 - If not, why not?
- What would your proposed solution be to providing more housing for essential municipal workers?

APPENDIX E: HOUSING ASSESSMENT SHEETS

Seasonal Municipal Housing Infrastructure

Housing Location Assessment Sheet: Lifeguard Housing

Location Map	Location Picture
	
Address:	
39 Washington St., Nantucket, MA 02554	

Site Information and Description					
<u>Seasonal Housing</u>	<u>Year Round Housing</u>	<u>Number of Occupants</u>	<u>Bedrooms</u>	<u>Bathrooms</u>	<u>Units</u>
Yes	No	8	4	3	1
<u>Assessed Value</u>	<u>Year Built</u>	<u>Square Footage</u>	<u>Lot Size</u>	<u>Number of Employees Housed</u>	
\$1,071,600	1900	2805	0.19 acres	8	
<u>Housing Site Occupants</u>	<u>Housing Site Management</u>	<u>Site Restrictions</u>	<u>Site Condition</u>	<u>Current Handicap Accessible Features</u>	
Female Lifeguards	Owned by NI Land Bank; leased to the Town; managed by the Harbormaster	Occupancy restricted to female lifeguards	Good location; poor structural condition; flood damage	None	

Site Potential			
<u>Physical Potential for Development</u>	<u>Restrictions to Development</u>	<u>Processes to Development</u>	<u>Costs of Site Development</u>
Midsized lot; spacious and unused backyard - could be developed	The Town of Nantucket and the Land Bank	Town Meeting, Town Zoning, and Building Departments	Normal Costs

Site Politics		
<u>Site Benefits/Impacts</u>	<u>Site Politics</u>	<u>Sources</u>
Town can hire more lifeguards and open more beaches because lifeguards have stable housing	None	Harbormaster Lucey, Gregg Tivnan, Town Assessors Office

Housing Location Assessment Sheet: Lifeguard Housing

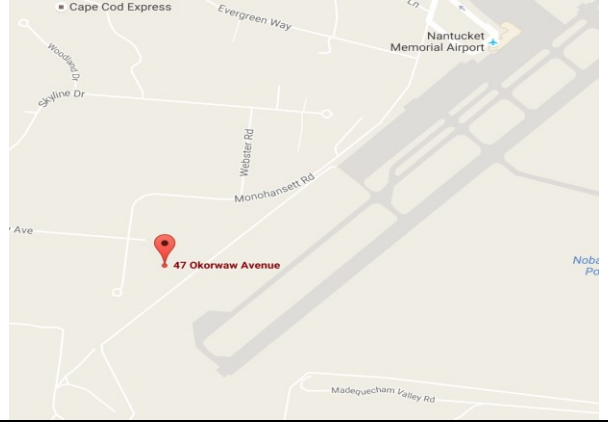

Location Map	Location Picture
	
Address:	
109 Washington St., Nantucket, MA 02554	

Site Information and Description					
<u>Seasonal Housing</u>	<u>Year Round Housing</u>	<u>Number of Occupants</u>	<u>Bedrooms</u>	<u>Bathrooms</u>	<u>Units</u>
Yes	No	2	2	1	1
<u>Assessed Value</u>	<u>Year Built</u>	<u>Square Footage</u>	<u>Lot Size</u>	<u>Number of Employees Housed</u>	
\$1,375,000	1970	1392	0.14 acres	2	
<u>Housing Site Occupants</u>	<u>Housing Site Management</u>	<u>Site Restrictions</u>	<u>Site Condition</u>	<u>Current Handicap Accessible Features</u>	
Lifeguards	Owned by the Town; managed by the Harbormaster	Occupancy restricted to lifeguards	Run-down; unable to obtain inside access	None	

Site Potential			
<u>Physical Potential for Development</u>	<u>Restrictions to Development</u>	<u>Processes to Development</u>	<u>Costs of Site Development</u>
Mid-sized and mostly unused lot - room for development	The Town of Nantucket	Town Meeting, Town Zoning, and Building Departments	Normal Costs

Site Politics		
<u>Site Benefits/Impacts</u>	<u>Site Politics</u>	<u>Sources</u>
Town can hire more lifeguards and open more beaches because lifeguards have stable housing	None	Harbormaster Lucey, Town Assessors Office

Housing Location Assessment Sheet: Lifeguard Housing



Location Map	Location Picture
	
Address:	
47 Okorwaw Ave., Nantucket, MA 02554	

Site Information and Description					
<u>Seasonal Housing</u>	<u>Year Round Housing</u>	<u>Number of Occupants</u>	<u>Bedrooms</u>	<u>Bathrooms</u>	<u>Units</u>
Yes	No	14	5	2	1
<u>Assessed Value</u>	<u>Year Built</u>	<u>Square Footage</u>	<u>Lot Size</u>	<u>Number of Employees Housed</u>	
\$1,383,100	1900	3502	2.2 acres	14	
<u>Housing Site Occupants</u>	<u>Housing Site Management</u>	<u>Site Restrictions</u>	<u>Site Condition</u>	<u>Current Handicap Accessible Features</u>	
Lifeguards	Owned by the Town; managed by the Harbormaster	Occupancy restricted to lifeguards	Spacious and well-furnished home; rat infestation	None	

Site Potential			
<u>Physical Potential for Development</u>	<u>Restrictions to Development</u>	<u>Processes to Development</u>	<u>Costs of Site Development</u>
Large and mostly unused lot - room for development	The Town of Nantucket	Town Meeting, Town Zoning, and Building Departments	Normal Costs

Site Politics		
<u>Site Benefits/Impacts</u>	<u>Site Politics</u>	<u>Sources</u>
Town can hire more lifeguards and open more beaches because lifeguards have stable housing	None	Harbormaster Lucey, Town Assessors Office

Housing Location Assessment Sheet: Airport Housing

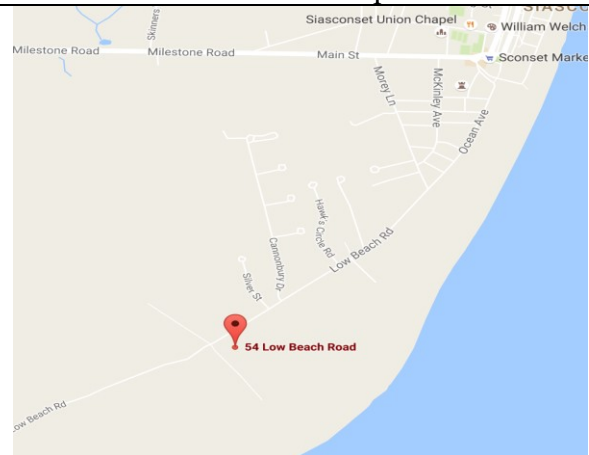

<p>Location Map</p> 	<p>Location Picture</p> 
<p>Address:</p> <p>60 Madequecham Valley Rd., Nantucket, MA 02554</p>	

Site Information and Description					
<u>Seasonal Housing</u>	<u>Year Round Housing</u>	<u>Number of Occupants</u>	<u>Bedrooms</u>	<u>Bathrooms</u>	<u>Units</u>
Yes	No	12	3	3	1
<u>Assessed Value</u>	<u>Year Built</u>	<u>Square Footage</u>	<u>Lot Size</u>	<u>Number of Employees Housed</u>	
\$1,445,600	1949	1415	1.00 acres	12	
<u>Housing Site Occupants</u>	<u>Housing Site Management</u>	<u>Site Restrictions</u>	<u>Site Condition</u>	<u>Current Handicap Accessible Features</u>	
Summer Airport Operations Workers	Owned by the ACK Municipal Airport; managed by the senior airport workers; rent is \$50/week	Occupancy restricted to summer airport workers; close to the beach (erosion)	Run-down; exceptionally small bedrooms and bathrooms	None	

Site Potential			
<u>Physical Potential for Development</u>	<u>Restrictions to Development</u>	<u>Processes to Development</u>	<u>Costs of Site Development</u>
Mid-sized and mostly unused lot - room for development	The Town of Nantucket; FAA; Airport Board of Directors	Airport Board of Directors; FAA; The Town of Nantucket	Normal Costs

Site Politics		
<u>Site Benefits/Impacts</u>	<u>Site Politics</u>	<u>Sources</u>
The Airport can hire more summer workers, which will ease operations	Site is grandfathered in to FAA Law because of its close proximity to the airport	Noah Karberg, Town Assessors Office

Housing Location Assessment Sheet: Community Service Officer Housing

Location Map 	Location Picture 
Address: 54 Low Beach Rd., Nantucket, MA 02554	



Site Information and Description					
<u>Seasonal Housing</u>	<u>Year Round Housing</u>	<u>Number of Occupants</u>	<u>Bedrooms</u>	<u>Bathrooms</u>	<u>Units</u>
Yes	Yes	39	19	4	3
<u>Assessed Value</u>	<u>Year Built</u>	<u>Square Footage</u>	<u>Lot Size</u>	<u>Number of Employees Housed</u>	
\$16,129,900	1962	8718	34.1 acres	39	
<u>Housing Site Occupants</u>	<u>Housing Site Management</u>	<u>Site Restrictions</u>	<u>Site Condition</u>	<u>Current Handicap Accessible Features</u>	
Seasonal Community Service Officers; One Year Round Police Officer	Owned by the U.S. Coast Guard; managed by the life-in police sergeant; rent is \$90/week	U.S.C.G. owned; one female building, one male building	Run-down both inside and outside; spare living quarters; majority of the building is not winterized	None	

Site Potential			
<u>Physical Potential for Development</u>	<u>Restrictions to Development</u>	<u>Processes to Development</u>	<u>Costs of Site Development</u>
Large lot - significant room for development	The Federal Government; The Town of Nantucket; neighboring residents	Town must obtain the property deed from the federal government	Slightly reduced because the land is cleared

Site Politics		
<u>Site Benefits/Impacts</u>	<u>Site Politics</u>	<u>Sources</u>
The Town can hire more CSOs, which will ensure increased safety in the summer	Town is waiting to receive the property deed from the U.S.C.G.; neither the Town nor the U.S.C.G. will put money into renovations; neighboring residents do not like the look of LORAN and are willing to pay to tear it down	Sergeant Coakley, Town Assessors Office

Year Round Municipal Housing Infrastructure

Housing Location Assessment Sheet: Senior Level Staff Housing


Location Map	Location Picture
	
Address:	
38 W. Chester St., Nantucket, MA 02554	

Site Information and Description					
<u>Seasonal Housing</u>	<u>Year Round Housing</u>	<u>Number of Occupants</u>	<u>Bedrooms</u>	<u>Bathrooms</u>	<u>Units</u>
No	No	7	2	2	1
<u>Assessed Value</u>	<u>Year Built</u>	<u>Square Footage</u>	<u>Lot Size</u>	<u>Number of Employees Housed</u>	
\$905,300	1910	1364	0.15 acres	1	
<u>Housing Site Occupants</u>	<u>Housing Site Management</u>	<u>Site Restrictions</u>	<u>Site Condition</u>	<u>Current Handicap Accessible Features</u>	
Fire Chief and his family	Owned by the Town; rented to senior level employees; purchased in 2000 from the NI Land Bank	Town only rents this house to senior level employees; time cap on occupancy	House and property are in decent condition	None	

Site Potential			
<u>Physical Potential for Development</u>	<u>Restrictions to Development</u>	<u>Processes to Development</u>	<u>Costs of Site Development</u>
None	Property size; Town Building Codes	Town Zoning and Planning Boards	N/A

Site Politics		
<u>Site Benefits/Impacts</u>	<u>Site Politics</u>	<u>Sources</u>
Excellent recruiting tool for senior level employees	N/A	Paul Rhude, Town Assessors Office

Housing Location Assessment Sheet: Wastewater Treatment Operator Housing

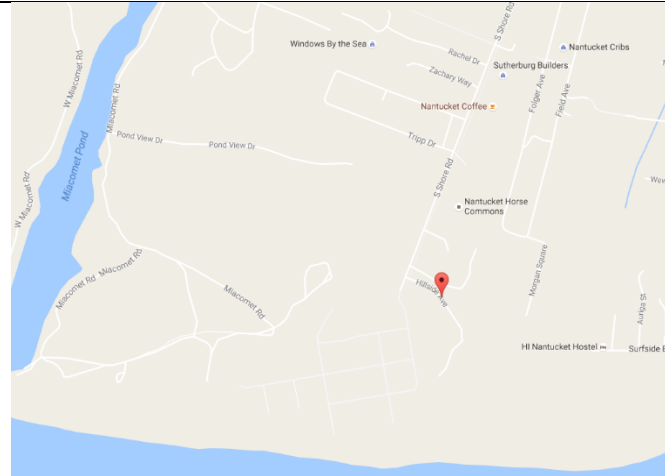

Location Map	Location Picture
	
Address:	
7 Hillside Ave., Nantucket, MA 02554	

Site Information and Description					
<u>Seasonal Housing</u>	<u>Year Round Housing</u>	<u>Number of Occupants</u>	<u>Bedrooms</u>	<u>Bathrooms</u>	<u>Units</u>
No	Yes	8	6	4	2
<u>Assessed Value</u>	<u>Year Built</u>	<u>Square Footage</u>	<u>Lot Size</u>	<u>Number of Employees Housed</u>	
\$478,000	2008	4,844	2.17	2	
<u>Housing Site Occupants</u>	<u>Housing Site Management</u>	<u>Site Restrictions</u>	<u>Site Condition</u>	<u>Current Handicap Accessible Features</u>	
Wastewater Treatment Plant Operators and DPW Employees	Managed by the Town of Nantucket	Occupancy restricted to Wastewater Operators, then to DPW employees, then to Town employees	Moderate	None	

Site Potential			
<u>Physical Potential for Development</u>	<u>Restrictions to Development</u>	<u>Processes to Development</u>	<u>Costs of Site Development</u>
Six unused acres for development	The Town of Nantucket	Zoning and Planning Boards	Normal Costs

Site Politics		
<u>Site Benefits/Impacts</u>	<u>Site Politics</u>	<u>Sources</u>
The Wastewater Treatment Plant and the DPW can hire more employees because they can ensure housing	N/A	David Gray, Town Assessors Office

Housing Location Assessment Sheet: Wastewater Treatment Operator Housing

Location Map	Location Picture
	
Address:	
5 Hillside Ave., Nantucket, MA 02554	

Site Information and Description					
<u>Seasonal Housing</u>	<u>Year Round Housing</u>	<u>Number of Occupants</u>	<u>Bedrooms</u>	<u>Bathrooms</u>	<u>Units</u>
No	Yes	4	3	3	2
<u>Assessed Value</u>	<u>Year Built</u>	<u>Square Footage</u>	<u>Lot Size</u>	<u>Number of Employees Housed</u>	
\$331,800	2008	3,624	2.17	2	
<u>Housing Site Occupants</u>	<u>Housing Site Management</u>	<u>Site Restrictions</u>	<u>Site Condition</u>	<u>Current Handicap Accessible Features</u>	
Wastewater Treatment Plant Operators and DPW Employees	Managed by the Town of Nantucket	Occupancy restricted to Wastewater Operators, then to DPW employees, then to Town employees	Moderate	None	

Site Potential			
<u>Physical Potential for Development</u>	<u>Restrictions to Development</u>	<u>Processes to Development</u>	<u>Costs of Site Development</u>
Six unused acres for development	The Town of Nantucket	Zoning and Planning Boards	Normal Costs

Site Politics		
<u>Site Benefits/Impacts</u>	<u>Site Politics</u>	<u>Sources</u>
The Wastewater Treatment Plant and the DPW can hire more employees because they can ensure housing	N/A	David Gray, Town Assessors Office

APPENDIX F: PREVIOUSLY PROPOSED WORKFORCE HOUSING RECOMMENDATIONS

The 2015 Nantucket Workforce Housing Needs Assessment proposed the following recommendations to increase the amount of workforce housing available to islanders. Our recommendations were based off of these recommendations; we chose the solutions that were most applicable to Nantucket in 2016.

1. Make better use of Chapter 40B developments to create more affordable housing for island families.
2. Evaluate options for housing regulations and reform said regulations:
 - a. Changing the zoning bylaw to allow single-family units to be placed on undersized lots.
 - b. Remove the large-lot requirements that stand on over 70% of the island to allow more affordable housing development.
 - c. Increase inclusionary zoning.
3. Grow the finances and capacity to develop mixed-income housing:
 - a. Impose a 1% transfer tax on all real estate transactions to create a town Housing Bank.
 - b. Partner with the Nantucket Islands Land Bank to create open space/affordable housing initiatives around the island.
 - c. Commit to prioritizing Community Preservation Act (CPA) funds to workforce housing.
 - d. Issue bonds for municipal housing developments on land free of conservation restrictions.
 - e. Revitalize the Housing Trust and hire full-time staff to run the Housing Trust.
4. Be attentive to the new regulations under the Fair Housing Act.
5. “Ensure that housing developed on Town-owned land is managed by a qualified private entity.”

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