



Nantucket Housing Production Plan

Summary of Stakeholder Interviews

January 5, 2026

Introduction

From December 15 to 16, 2025, Barrett Planning Group (BPG) conducted a series of interviews, with the help of the Town staff, on the island to gather feedback from community members about Nantucket's housing conditions and inform the development of the Housing Production Plan (HPP).

BPG spoke with thirteen participants who volunteered to share their perspectives and experiences living in Nantucket. The interviewees included local officials, residents, local employers, real estate agents, nonprofit organizations, advocates, and more. In the interviews, the consultant team asked the following questions:

1. How has the housing situation changed over the past 10 years?
2. What housing needs do you see as most pressing in your town?
3. What do you think has been successful in the Town's efforts to address housing problems, and what are their shortcomings?
4. What features or characteristics of Nantucket should be preserved?
5. How do you envision this HPP will address any of these issues?
6. Who else should we be talking to?

This summary reflects the perspectives shared by interviewees during the process and does not represent the views of the consultant team. It should not be interpreted as a statement of fact, but rather a summary of impressions, concerns, and ideas regarding housing in Nantucket.

Key Themes

The interview discussions revolve around the following themes:

- Changes to Housing Landscape & Demographics
- Current & Future Housing Needs
- Challenges & Concerns
- Recent Housing Successes
- Community Vision for Housing

Changes to Housing Landscape & Demographics

Poor housing affordability has worsened.

- Community members remarked that housing had always been relatively difficult to find, a challenge that persisted throughout the 2010s.
 - What was once difficult but achievable is now largely unattainable for many households, even those with stable, full-time employment.
 - Today's combination of high demand, low supply, and extreme costs has made affordability more out of reach than ever.
- Early planning efforts focused mainly on Housing Authority properties, as housing affordability was not a major issue through the 1990s, when homes were somewhat attainable.
 - Pressures began to emerge in the early 2000s, worsened after the 2008-09 recession, became a persistent crisis after 2010, and worsened after the COVID pandemic.
- Costs related to land, construction, materials, interest rates, and building and energy codes have all increased, creating high upfront barriers to homeownership and development.
 - The COVID pandemic exacerbated these issues: housing prices skyrocketed, construction costs surged, and interest rates rose, while wages failed to keep pace.
- Housing instability affects nearly all demographics, including young adults, families, middle-aged workers, divorced residents, seniors, and even high earners.

Shrinking year-round housing inventory and loss of long-term residents.

- There are far fewer homes for sale or rent, particularly for middle-income households (120-240% AMI), making competition much more intense.
- The growth of seasonal housing has reduced long-term rental availability, partly because of its higher profitability for owners to rent during the summer.
- The lack of housing availability pushes long-term residents, retirees, young families, and aspiring homeowners off-island, often to the Cape or mainland cities.
 - As a result, more people increasingly rely on roommates, sharing units with other families, unstable rentals, employer-provided seasonal housing, or living in vehicles.

Diversification of workers and students.

- The community has become significantly more diverse, with a growing Latino and immigrant population, which is reflected most clearly in employment and in schools.
 - Residents noted that many of the new residents and commuters to Nantucket are often Hispanic or immigrants who come for trade or service jobs.
 - Some employers respond by providing employee housing, but this can create dependency and limit job mobility, raising concerns about “company town” dynamics and imbalanced employment relations.
- Schools serve as a key indicator of these trends.
 - Student populations have shifted from being nearly all white twenty years ago to students of color being the majority today.
 - Alongside growing diversity, the district has experienced a notable decline in enrollment, linked to factors such as housing loss, economic stress, and the political climate, with families relocating both domestically and internationally.
- This diversification and cultural change catalyzed efforts by schools, town departments, and organizations to adapt through changes in hiring practices, the provision of translation services, and the development of more inclusive programming.

In-migration of wealthier households.

- In-migration of affluent adults during and after COVID has intensified competition for housing on the island, widening disparities between newcomers and long-term residents.

Current & Future Housing Needs

Year-round housing.

- Interviewees expressed the need to increase the housing stock for residents living on Nantucket year-round or for most of the year.
 - Increase year-round inventory via both new development and conversion of seasonal units to year-round opportunities.

Housing diversity.

- There is a need for housing options for a wide range of household incomes in addition to affordable housing (<80% AMI), particularly middle-income housing (80% to 240% AMI) and even higher-income housing below market value (<400% AMI).
 - Housing that meets actual local need, not just safe harbor thresholds.
 - There is a significant shortage of housing for households above the affordable threshold and below market levels.
 - State programs largely support 80% AMI, leaving middle-income families and young professionals without adequate options.
- To provide housing for all income levels and households, there must be diverse housing types.

- A wide range of housing types, particularly smaller units (studio, one, and two bedrooms) and missing middle housing, can bring housing costs down to more reasonable levels that align with the income capabilities of target households (younger professionals, trade workers, single people, childless households, and retirees) and are more suitable to their lifestyles.
- Past housing efforts focused on families and large homes, leaving out smaller households seeking more modest units.
- Need housing options available to people downsizing.
 - Downsizing options are extremely limited, making it hard for residents to stay on Nantucket after selling a home and accessing their equity.
 - Older residents, including divorced or widowed volunteers, face few single-story or low-maintenance options. Waiting lists are long, and many cannot remain in the community as they age.
 - Enable them to retain their equity when selling their home to stay in Nantucket.
- Need accessible and ADA-compliant housing options, as well as assisted living for elderly residents, multigenerational families, and residents with disabilities.

Workforce housing.

- Need clearer pathways for housing municipal employees to retain essential workers and sustain town operations.
- While dorm-style housing may be necessary for certain seasonal positions, it is not attractive to full-time professionals and has contributed to recruitment challenges and losses.
 - A proposed “springboard” model would provide temporary housing and financial support, giving the Town more time to secure long-term housing for employees while rotating units to serve more employees over time.
- First responders who may make too much for existing subsidized housing and are in the workforce housing category.

Programs to preserve existing stock and support homeowners.

- Prioritize preserving existing homes and utilizing existing housing stock that blends into neighborhoods.
 - Emphasize programs that focus on moving, repurposing, or modestly upgrading existing units.
 - Some interviewees argue that new housing tends to be high-quality but slow and expensive, so housing efforts should focus on speed, reuse, and acquisition of existing housing stock (condominiumization, reuse of town-owned buildings, right-of-first-refusal, deed restrictions, ADUs, relocations, and rehabilitation).
- Support programs that help existing homeowners maintain housing conditions (e.g., CDBG-funded rehab).
- Emergency or transitional housing (6 months to 2 years) for extremely vulnerable and housing-insecure residents, including those with income, mental health, elderly, and disability needs.

Challenges & Concerns

Losing year-round housing stock to non-resident owners.

- Pressure from wealthy investors is a major concern among interviewees as homes are increasingly sold to non-resident owners, accelerating displacement.
 - Interviewees fear that retiring homeowners with massive equity in their homes will have nowhere to downsize, and their homes will be sold to wealthy investors or non-resident owners with high initial capital, as they will outcompete year-round residents in the market.
 - The question is, how do we protect those homes so they can be used year-round?
 - Buy-down programs are extremely costly and unsustainable at scale, highlighting the need for systemic, long-term solutions, such as year-round deed restrictions.

Housing development constraints and barriers to affordability.

- Nantucket has restrictive infrastructural capacity and limited resources, given the island's inherent geography.
 - The town staff's limited capacity poses a challenge to the implementation and administration of housing programs, potentially requiring outsourcing.
- Nantucket's zoning, design, and historic preservation regulations may limit housing innovation, increase construction costs, and constrain the types and scales of units that can be built, reinforcing current shortages.
 - Housing development and design increasingly incorporate transportation planning, renewable energy, and building efficiency, which can raise initial construction costs.
 - Town-owned parcels and RFPs often face high development costs, limited responses, and escalating prices.
 - There is concern that RFPs may not align with on-island realities and that delays will only raise development costs and consequently worsen affordability.
 - Regulatory hurdles, financing stipulations (e.g. tax credits), and lengthy approvals remain barriers.
 - Banks are also reluctant to lend on price-capped units, which limits the effectiveness of certain programs.
- AMI thresholds do not align with local income, especially for teachers, administrators, first responders, Town staff, etc.

Pervasive overcrowding and substandard housing.

- In some instances, there may be multiple families living in one unit and up to a dozen children sleeping in one room.
 - Exacerbated since COVID, homeowners are illegally subletting rooms to entire families at exorbitant rates.
 - In some cases, tenants share beds in shifts ("hot sheeting").
- Concerns were raised about people living in substandard conditions, posing health risks.

- A rental registry is seen as necessary to enforcement, but risks displacing extremely low-income tenants with nowhere else to live on Nantucket.

Racial inequality in the community.

- Although community members celebrate Nantucket’s diversity, the island is highly segregated.
 - Many service workers are minorities, and there is limited representation and engagement from these groups in civic processes.
- Overcrowding primarily affects ESL communities.
 - Of the 42% of public school students who speak another language, 60% are estimated to live in overcrowded housing.
- Growing ESL needs in schools underscore broader demographic pressures.

Recent Housing Successes

Staff, organizations, and nonprofits focused on increasing housing opportunities.

- The Nantucket Affordable Housing Trust (AHT), which was established in 2009.
 - Matured into a highly qualified, well-resourced entity with strong community support, raising significant funding, and recognized as a model for other seasonal communities.
 - Strategic acquisition of properties in the last five years.
 - e.g., 6 Fairgrounds
- Housing Nantucket
- Habitat for Humanity
 - Praised for providing ownership opportunities, quality housing, and community buy-in through sweat equity.
- The Town's Housing Department has expanded and is considered very qualified.

Programs that aim to retain existing housing and house long-time residents.

- The Year-Round Deed Restriction pilot program (AHT).
- Lease-to-Locals program (AHT & Housing Nantucket).
- The Covenant Housing Program (Housing Nantucket)
 - Underutilized due to financing barriers and should be updated to be more financially feasible.

Increased collaboration between the Town, partners, organizations, and employers.

- AHT and nonprofits are partnering with developers to subsidize costs, apply year-round deed restrictions, and secure SHI units through grants and loans.
- Communication among AHT, Town staff, and legislative bodies has become more active and consistent, contributing to recent progress.
- The Town has increasingly required workforce housing in new developments and redevelopments.

- Developers are more often bringing projects to AHT early, and public-private partnerships are now viewed as essential rather than adversarial.
- Increasing public awareness and sense of urgency with recognition that no single solution will solve the housing crisis.
 - Over the past five years, there has been a notable shift away from NIMBYism toward problem-solving, driven by the worsening housing crisis and broad agreement for more affordable housing.

Community Vision for Housing

Sustain a year-round livable community.

- The overarching aspiration is for Nantucket to be a functioning community that provides safe, clean, and attainable housing for year-round residents rather than becoming a place primarily used for seasonal occupancy.
 - Requires a long-term, proactive housing strategy, collective commitment, and continual investments rather than episodic responses.
- Promote diversified housing options that serve local needs.

Preserve housing quality and natural beauty.

- Interviewees would like to see a future that balances growth with preservation.
- Protect Nantucket's historic fabric and natural beauty by promoting infill and reuse of existing structures.

Leverage public tools, such as zoning, more intentionally.

- Provide zoning relief tied to clear public benefits, such as year-round deed restrictions, municipal preference, or workforce housing set-asides.
- Expand other policies and programs to promote year-round occupancy.
- Prioritize small-scale neighborhood development and improvements in targeted areas.
 - Interviewees expressed a desire for more numerous, smaller units distributed throughout the island.
 - They also favored denser development around the mid-island to promote access to existing services and infrastructure.
- Simultaneously challenge Nantucket's traditional resistance to apartments.
- Encourage housing innovation and unique approaches.

Support and expand housing investments to promote funding stability.

- Promote partnerships with and contributions to the Nantucket Land Trust, Land Bank, Housing Nantucket, Habitat for Humanity, CPC, and other housing organizations.
- Advocate for state-enabled revenue sources, particularly the real estate transfer fee.