Nantucket Workforce Housing Study

Remain

Submitted by EBP

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EBP

Contents

1. Executive Summary

Nantucket's workforce housing shortage has evolved from a community development challenge into a structural constraint on the island's economy. As housing costs continue to outpace wages and available housing stock becomes increasingly constrained by seasonal use, employers have become a critical—and sometimes reluctant—provider of workforce housing. This study was commissioned to better understand the scale of employer-supported housing on Nantucket, its impacts on businesses and workers, and the range of solutions available to address long-term workforce housing needs.

1.1. Key Findings

Workforce Housing Has Become Essential Infrastructure for Business Operations

Housing availability is a significant factor affecting business viability across Nantucket. Surveyed employers reported that workforce housing directly influences their ability to recruit and retain employees, with more than half indicating that housing availability greatly impacts recruitment efforts. Nearly two-thirds reported losing or declining to hire at least one employee in 2025 due to housing constraints, and over 70 percent expect their workforce housing needs to increase over the next five years.

Employers Are Already Providing Significant Housing Support

Employer intervention in the housing market is widespread. Among surveyed businesses:

- 68 percent provide some form of housing assistance.
- 40 percent of employers reported owning or master-leasing employee housing.
- Survey respondents collectively reported 116 employer-owned or master-leased housing units. This represents an average of four units per responding business.
- Approximately 40 percent of employees of respondent businesses providing housing support lived in employer-owned or master-leased housing during peak and shoulder seasons.
- Employers commonly subsidize housing costs, with employees paying on average 40 percent of market-rate housing costs in employer-supported units.
- Housing stipends and rental subsidies also play a growing role, particularly for part-time and seasonal workers, with a typical monthly subsidy of approximately $1,000 per employee.

Businesses Are Bearing Significant Costs to Solve a Community Problem

The costs associated with workforce housing are substantial. Among employers providing housing directly, the median annual expenditure ranged from $150,000 to $250,000, with some employers reporting annual housing-related expenses exceeding $1 million. Interview participants consistently described workforce housing as a necessary but financially unattractive investment that diverts capital, staff time, and organizational resources away from their core missions.

Many organizations have effectively become property managers despite having no expertise or strategic interest in housing operations. Employers reported managing acquisitions, maintenance, leasing, tenant relations, and housing administration because alternative workforce housing options are unavailable.

Existing Employer-Owned Housing Represents a Meaningful Component of Nantucket's Housing Stock

Using GIS analysis and public property records, the study identified approximately 268 residential properties potentially owned by employers, businesses, or entities associated with commercial operations. These properties collectively contain an estimated 830 bedrooms and are concentrated near Town, Mid-Island employment centers, and several major institutional employers.

The analysis suggests that employer involvement in housing already represents a significant and largely undocumented component of Nantucket's housing ecosystem. However, many properties are held through LLCs and trusts, making the true scale of employer-supported housing difficult to quantify.

1.2. Lessons from Peer Communities

The study examined workforce housing approaches in Davos (Switzerland), Jackson Hole (Wyoming), Isle of Skye (Scotland), and Key West (Florida). While governance structures differ substantially, several common themes emerged:

Communities Employ Multiple Interventions Simultaneously

No peer community has solved workforce housing challenges through a single policy or program. Instead, their strategies combine:

- Regulatory tools that protect workforce housing stock.
- Dedicated funding mechanisms.
- Public-private partnerships.
- Nonprofit housing development.
- Employer participation.
- Long-term affordability restrictions.

Employer Housing Is a Part of Larger Workforce Housing Strategy

While employers play an important role in supporting workforce housing, peer communities consistently rely on broader public and nonprofit involvement. Communities that depend exclusively on employers risk creating inequities between workers employed by large institutions and those employed by smaller businesses that lack the resources to provide housing.

Permanent Affordability Mechanisms Matter

Many peer communities use deed restrictions, community land trusts, cooperative ownership models, or occupancy requirements to preserve workforce housing over time and prevent conversion to vacation or investment properties. These mechanisms aim to steward public and private investments to generate workforce housing benefits. While not well-represented by peer community case studies, it’s important that affordability mechanisms are primarily market-based so that affordable workforce housing can scale with employer needs and economic growth. Examples of market-based affordability mechanisms include supporting zoning and land use reform, deed restrictions, low-interest loan programs, tax credits, and development mitigation fees.

Strategic Implications for Nantucket

The findings suggest that Nantucket's workforce housing challenge is fundamentally a labor force and economic competitiveness issue as much as a housing issue. Without intervention, housing constraints are likely to:

- Increase business operating costs.
- Reduce workforce availability.
- Limit business expansion.
- Place additional pressure on public services and community institutions.
- Increase reliance on employer-owned housing models that many businesses view as unsustainable and that favor larger, established employers.

1.3. Potential Pathways Forward for Nantucket

The research identified several strategies that warrant further consideration as Nantucket seeks to address workforce housing challenges while supporting long-term economic and community sustainability.

1. Expand Workforce Housing Production

Increase the supply of workforce housing, particularly higher-density multifamily developments for year-round residents and dormitory- or apartment-style housing for seasonal workers. Given Nantucket's land constraints and high development costs, housing types that accommodate more workers per acre offer the greatest opportunity to expand supply efficiently while reducing pressure on the existing housing stock.

2. Develop Financing Tools that Improve Housing Feasibility and Affordability

Develop financing mechanisms that reduce acquisition, construction, and operating costs for workforce housing providers. Potential tools include low-interest loan programs, revolving funds, employer-assisted housing programs, gap financing, and public-private investment vehicles.

In addition, financing strategies should support the creation and preservation of year-round housing opportunities that strengthen Nantucket's permanent community and workforce. Public financial assistance should be paired with clear affordability, occupancy, or deed-restriction requirements to ensure that investments contribute to long-term workforce housing objectives and do not unintentionally exacerbate housing market pressures.

3. Support Collaborative Housing Models

Encourage collaborative housing approaches that allow multiple employers and organizations to participate in workforce housing solutions. Shared housing developments, pooled employer housing initiatives, and shared property management structures can reduce costs, distribute risk, and enable smaller employers to participate in housing solutions that would otherwise be beyond their capacity.

4. Clarify and Strengthen Stakeholder Roles

While the Town of Nantucket serves as the primary actor responsible for housing policy, planning, and regulation, workforce housing challenges require participation from a broader set of stakeholders. Nonprofit organizations, employers, developers, philanthropic organizations, and community groups all have important roles to play in research, advocacy, consensus-building, funding, and implementation. Long-term success will require coordinated action across sectors rather than reliance on any single institution.

5. Leverage Public-Private Partnerships

Expand the use of public-private partnerships that align employer investment with nonprofit housing expertise and public-sector housing objectives. Such partnerships can reduce development and management burdens on individual employers while supporting broader community goals related to workforce retention, economic resilience, and year-round community sustainability.

6. Preserve Housing Stock for Year-Round Occupancy

Preserve existing housing stock for year-round occupancy through regulatory and affordability mechanisms that discourage conversion to seasonal, vacation, or investment uses. Potential tools include deed restrictions, occupancy requirements, community land trusts, housing trust initiatives, and other long-term affordability preservation strategies. Protecting existing housing stock is likely to be as important as creating new housing supply.

7. Differentiate Between Seasonal and Year-Round Housing Needs

Recognize that seasonal and year-round workers have distinct housing needs that require different housing types, financing approaches, and operational models. Seasonal workforce housing may be best served through dormitory-style housing, employer-supported accommodations, or other flexible arrangements designed around peak tourism demand. Year-round workforce housing should prioritize long-term stability, affordability, and community integration for households that support Nantucket's permanent economy and civic life.

Because tourism demand is a primary driver of seasonal workforce housing needs, Nantucket should explore funding mechanisms that connect visitor-generated economic activity to investments in seasonal workforce housing capacity.

2. Introduction and Purpose

Remain commissioned a study in January 2026 to better understand how the need for employers to provide housing support for their employees impacts workforce wellbeing, community quality of life, cost of living, and the cost of doing business. Additionally, this study was intended to provide additional information on new approaches and potential solutions to providing sustainable workforce housing.

Key goals of this effort included:

- Determine the number of employer-owned or supported housing units that exist
- Investigate how the need to provide workforce housing impacts the cost of doing business and workforce sustainability
- Evaluate alternative models to address workforce housing challenges
- Provide the Nantucket public with new data and analysis regarding workforce housing for the purpose of informing community development

3. Methods

To accomplish the goals laid out for the study, EBP completed four research tasks described below:

Task 1. Landscape Review. This task consisted of a review of available Geographic Information System (GIS) data to determine the possible location and scale of existing workforce housing properties owned by businesses on the island. This task also included a literature review to establish baseline understanding of common workforce housing challenges and their impacts on residents and the economy.

Task 2. Employer Survey. EBP conducted a survey of businesses that received 72 responses to characterize the quantity and types of workforce housing support businesses currently provide employees, and related costs.

Task 3. Interviews. EBP conducted four interviews with local stakeholders to gain additional insight to their survey responses and dig deeper on key themes identified during prior research.

Task 4. Case Studies. EBP conducted a case study of four locations—Davos, Switzerland; Isle of Skye, Scotland; Key West, Florida; and Jackson Hole, Wyoming—to gain insight into workforce housing solutions tried and tested in other locations with similar geographic and tourism-related challenges to Nantucket.

3.4. GIS Data Review Methods

In this task, the research team collected and analyzed data with the goal of estimating the number of residential properties on Nantucket that are likely owned by an employer. This analysis provides an indication of where we think employer-owned housing could possibly be located based on publicly available data. This analysis cannot confirm whether these properties house employees.

The research team relied on data from a variety of public sources, including:

- Nantucket Residential Parcel Data (Assessor's Office) – February 2026
- Nantucket Commercial Parcel Data (Assessor's Office)
- Nantucket Condo Parcel Data (Assessor's Office)
- Nantucket Large Employer Data (MA Department of Economic Research)
- Nantucket DBA Database (Town Clerk)
- Nantucket Chamber of Commerce Membership Data (Chamber of Commerce)
- US Census Data

The research team used the Town Assessor's Residential Parcel Data as the base data set for the analysis. This dataset includes location information, ownership information, ownership address, and a variety of land use, zoning, and building characteristic metrics. The research team then sought to match business names and addresses or owner names and addresses found in the Large Employer Data, Commercial Parcel Data, DBA Database, and Chamber of Commerce Membership Data to ownership names, ownership addresses, and secondary ownership addresses in the Residential Parcel Data.

From Residential Parcel Data records that matched with ownership name or address information found in another dataset, the research team filtered records according to the following conditions:

- The owner's address did not match the residential location's address (this signifies that the owner does not live at the property)

- The owner owns at least 2 or more residential properties in the dataset (we assume that owners of employee housing are unlikely to own just one residential property)
- The research team removed records for properties associated with Old North Wharf Cooperative Inc and Nantucket Historical Association

This resulted in a set of 268 residential properties that the research team defines as possibly being “employer-owned”, defined as properties that have been identified as being owned by or are likely owned by an employer, business, or an entity that also owns commercial property on Nantucket. The analysis refers to this set as “employer-owned” through the remainder of the analysis.

Of the 268 employer-owned properties, the research team identified a business name associated with the owner for 126 properties. Of the remaining employer-owned properties, 109 residential properties are owned by an LLC or Trust for which the research team could not identify an owner, and 33 other properties were associated with private owners or holdings for which the research team could not identify an owner. Maps and summary statistics on property characteristics for the 268 employer-owned properties are explored in the Results section.

3.5. Literature Review Methods

EBP conducted a review of 59 distinct literature sources spanning academic commentary, policy reports, case studies, government programs, and industry publications. First, we sought literature that defines the problem of constrained workforce housing markets in high-cost, seasonal economies. This literature also discussed the role of employers as housing stakeholders and the potential positive and negative impacts of employer-owned and employer-supported housing. This framing supported EBP’s source selection toward materials explicitly addressing employer-supported housing models and outcomes.

Following our initial review, we categorized workforce housing support types described in the literature into five categories. Within each of the five categories of housing support, the literature review discusses impacts on employers, workforce, and the community of an employer-supported housing market. This section draws primarily on case studies and policy analysis literature which is qualitative in nature.

Finally, EBP’s own synthesis of the literature emphasizes key themes for success of interventions in employer-supported workforce housing markets, and characteristics of the community and workforce that may influence how successful intervention is in mitigating negative impacts and optimizing positive ones in such a market.

Because no primary source material was reviewed, this analysis is interpretive and comparative in nature, intended to establish baseline understanding of employer-supported workforce housing markets, advantages and drawbacks, and practical insights to guide the design of analysis later in the project.

3.6. Business Survey Methods

EBP Conducted a survey of employers on Nantucket to understand the potential scale and scope of workforce housing needs on the island and how businesses currently meet them. EBP developed a survey consisting of 21 questions, estimated to take an average of 10-15 minutes for completion.

The survey used branching logic and directed respondents to reply only to questions relevant to the type of workforce housing support their business provides. Where businesses provide primarily master lease or ownership support, they were prompted with questions regarding the number of employees supported and the costs associated with that support to their business. Where businesses primarily provide housing stipends and subsidies, they were prompted a modified set of questions to measure the number of employees supported and costs to their business. Where businesses provide both types of support, respondents were prompted to answer all relevant questions.

Finally, the survey concluded with questions regarding the impact of workforce housing issues on their business' ability to recruit and retain workers in past, current, and future years.

The survey received 72 responses from Nantucket-based businesses. Characteristics or respondents and results of the survey are further described in the Results section of this report.

3.7. Stakeholder Interview Methods

To supplement the employer survey and better understand the businesses' need for and approach to employer-supported housing, EBP conducted four semi-structured interviews with representatives of organizations that either provide workforce housing directly for employees or are actively involved in workforce housing development on Nantucket. Interview participants included leaders from a landscaping business, a construction-related business, a nonprofit organization, and the Town of Nantucket's housing office. Interviews were selected to capture a range of organizational types, workforce compositions, and housing strategies.

The interview guide focused on core topics including:

- how and when workforce housing became a business necessity
- the approaches organizations have taken to provide housing support
- the costs, constraints, and operational challenges associated with those approaches
- the role housing plays in recruitment, retention, and organizational growth
- the types of policy, financing, or development solutions that could improve workforce housing outcomes in the future.

3.8. Case Study Methods

EBP selected peer communities to conduct case studies from an initial set of 15 potential locations based on size of year-round population compared with Nantucket, seasonal visitor population, community character, and whether the community has significant geographic constraints. The Remain and EBP project teams jointly identified the below locations as appropriate candidates for further research and selection as full case studies.

1. Davos, Switzerland;
2. Jackson, Wyoming;
3. Key West, Florida; and
4. Isle of Skye; Scotland

EBP conducted desk research on these four locations to gauge the size of their respective workforces and housing markets, as well as policy and funding interventions used in each location to address a workforce housing crisis. A summary of interventions identified is available in the Results section.

4. Results

4.9. GIS Data Review Results

According to the GIS data review and analysis methodology, the research team has identified approximately 268 residential properties that are possibly "employer-owned" (defined as properties that have been identified as being owned by or are likely owned by an employer, business, or an entity that also owns commercial property on Nantucket). Of these properties, the research team identified a business associated with the owner of 126 properties. For residential properties which the research team could not identify a business associated with the owner, 109 are owned by an LLC or Trust, and 33 other properties are associated with other private owners or holdings.

The maps below indicate where on the island these properties are located. Properties highlighted green indicate those for which the research team identified a business associated with the owner, whereas properties highlighted red indicate properties for which the research team was unable to identify a business associated with the owner (primarily LLCs, Trusts, or other private entities). Figure 4 and Figure 5 overlay population density by Census Tract, with purple depicting greater population density and yellow depicting less population density.

As shown in the maps below, many of the identified properties are located in or near the Town, near Nantucket Memorial Airport, and on the eastern side of the island in Siasconset and Polpis.

Figure 1. Residential Properties Owned by a Commercial Owner (N=268 Total)

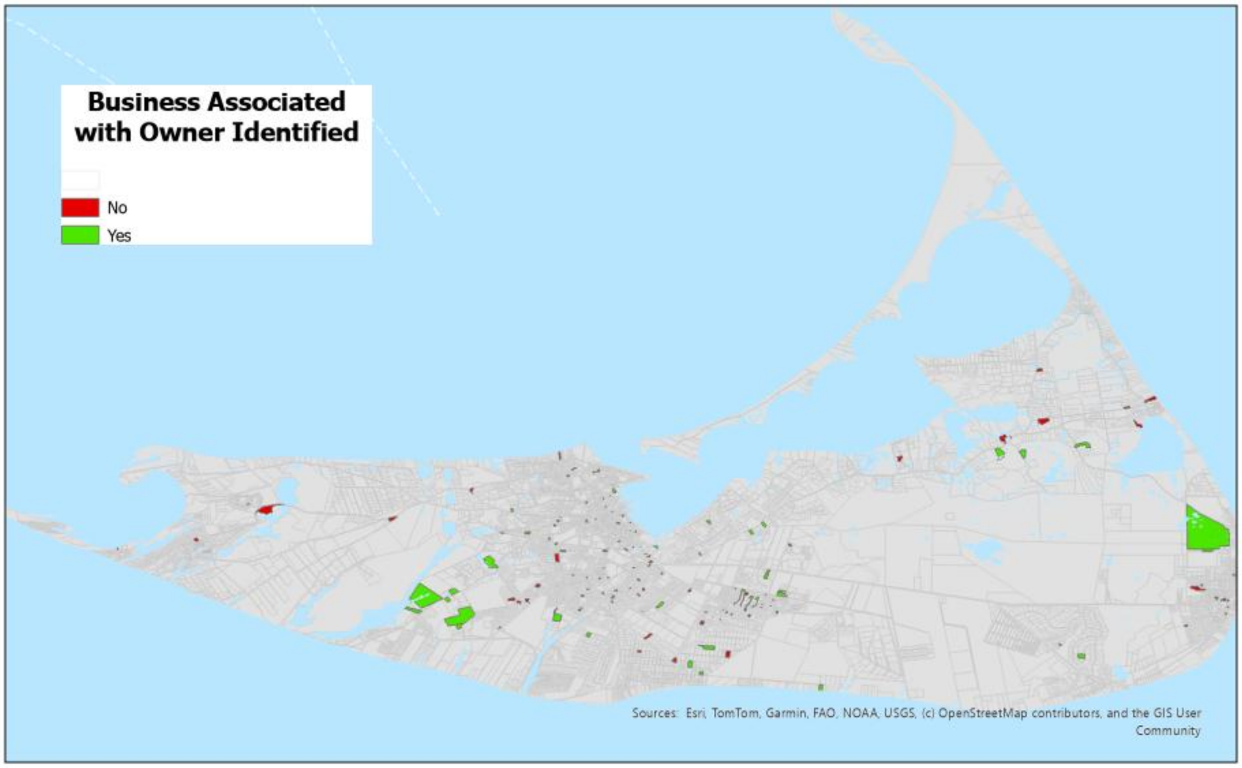


Figure 1 illustrates locations of businesses the research team was able to associate with multiple residential properties. Major employers include:

- Bartlett's Ocean View Farm Inc.
- Nantucket Yacht Club
- Great Harbor Yacht Club
- Sankaty Head Golf Club
- Nantucket Cottage Hospital

Figure 2. Residential Properties Owned by a Commercial Owner – Town (N=268 Total)

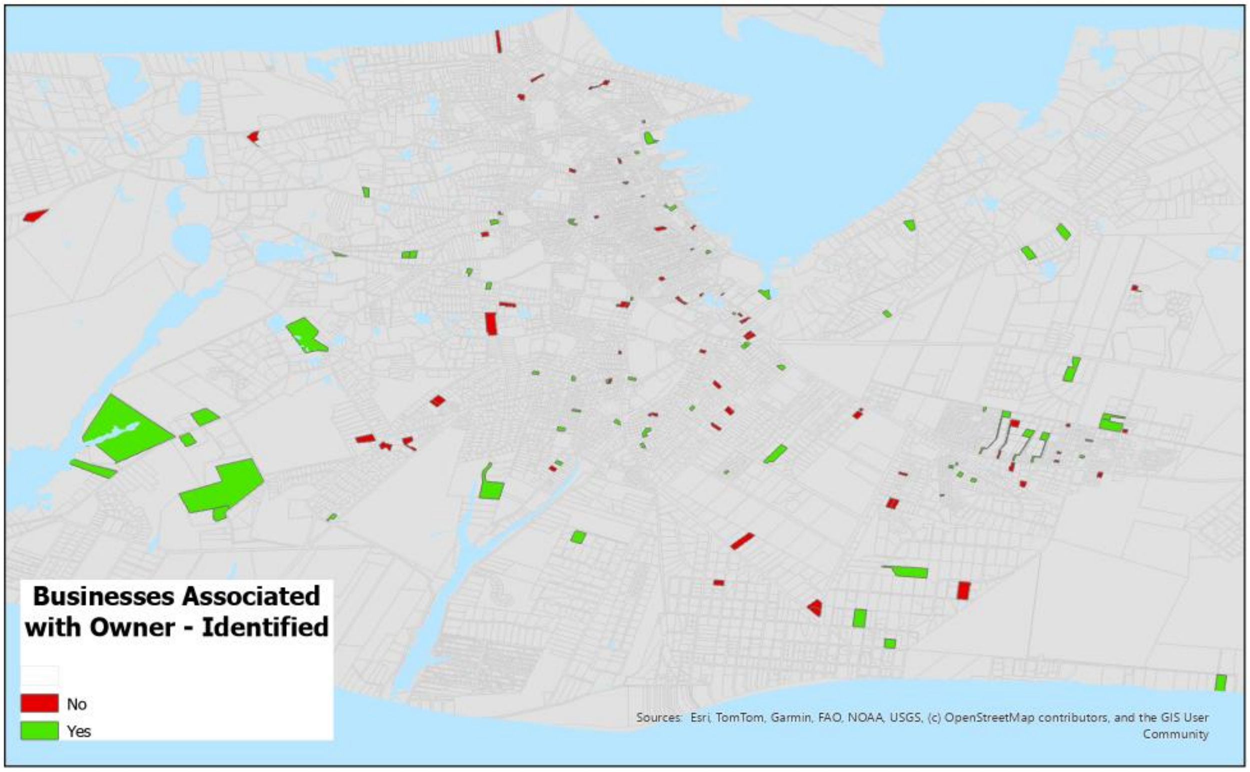


Figure 3. Residential Properties Owned by a Commercial Owner – East (N=268 Total)

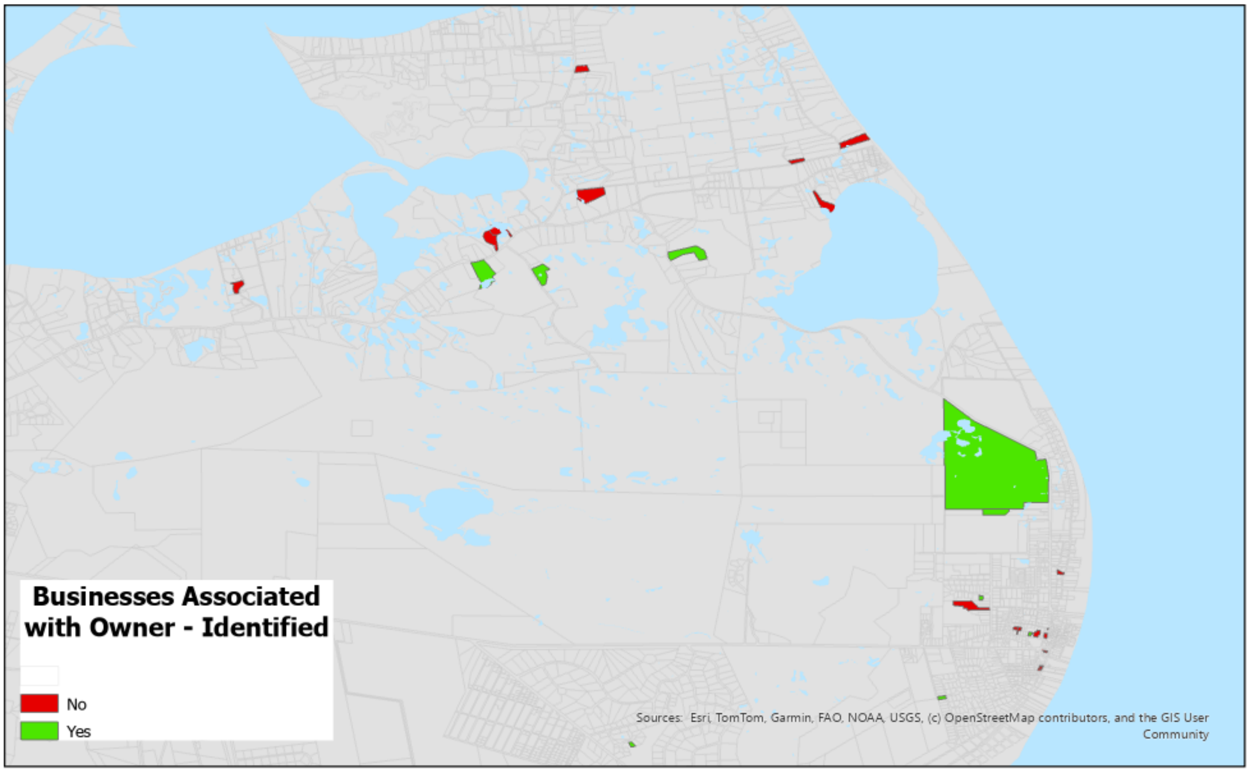
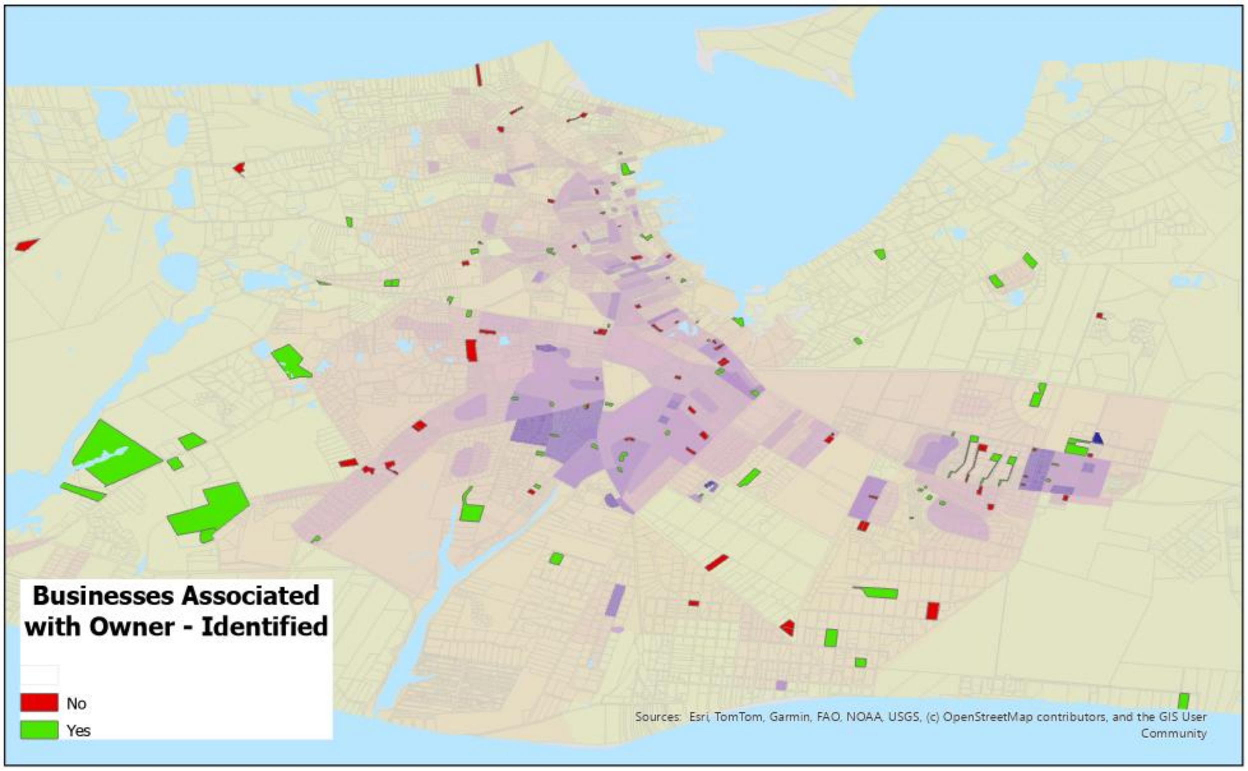


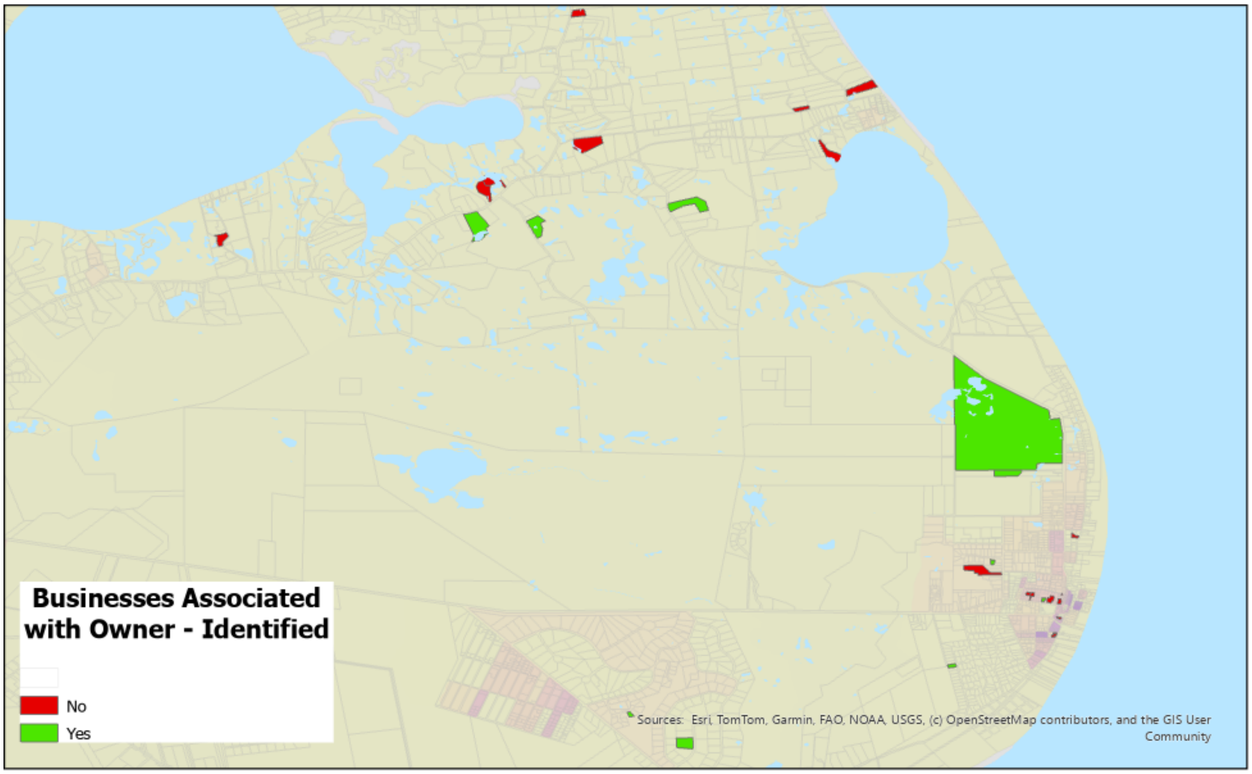
Figure 4. Possible Employer-Owned Residential Properties over Population Density – Town (N=258 Total)



Note: Dark purple shading indicates greater population density per Census Block, whereas yellow shading indicates smaller population density per Census Block.

Figure 4 overlays population density to the map of possible employer-owned housing to depict trends in location of these properties relative to dense, multifamily neighborhoods, versus sparser, less populated areas. This pattern reveals that smaller possible employer-owned properties are in areas with higher population density—as is expected—while larger properties are in areas of lower density. However, properties identified in areas of lower density appear located in residential neighborhoods, indicating their use for workforce housing may compete with year-round residents that may otherwise occupy those properties. Larger green blocks indicate possible workforce housing that uses space more efficiently by locating workforce housing at scale outside of what appear to be largely residential areas, and outside of areas of high population density.

Figure 5. Possible Employer-Owned Residential Properties over Population Density – East (N=258 Total)



Note: Dark purple shading indicates greater population density per Census Block, whereas yellow shading indicates smaller population density per Census Block..

Similar to the spatial trends identified above in Figure 4, red and green properties identified in Figure 5 are scattered among what appear to be residential neighborhoods with extremely low relative population density. While several smaller properties were identified in higher density areas in Siasconset, only a few could be linked with a business owner and could potentially be vacation or rental property assets rather than likely workforce housing. The same is true of red properties identified to the northeast in Figure 5.

Figure 6. Residential Properties Owned by Trust or LLC (N=109)

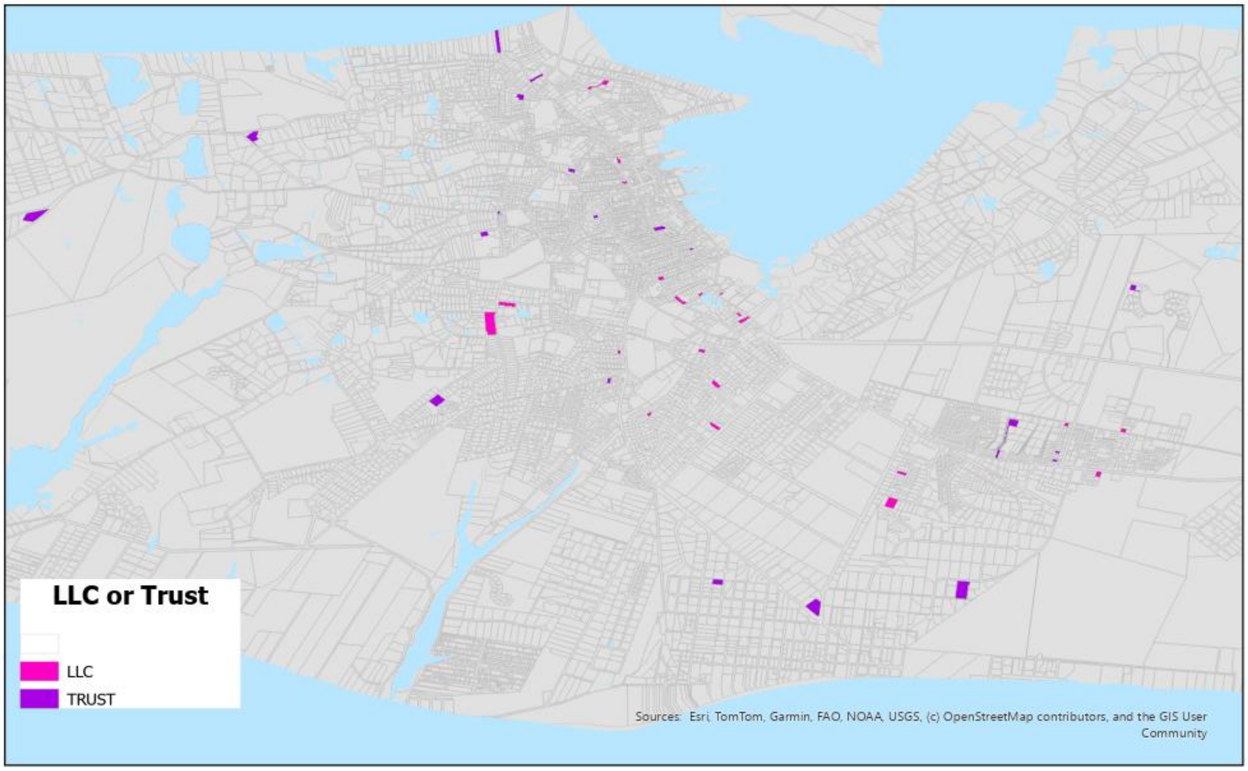
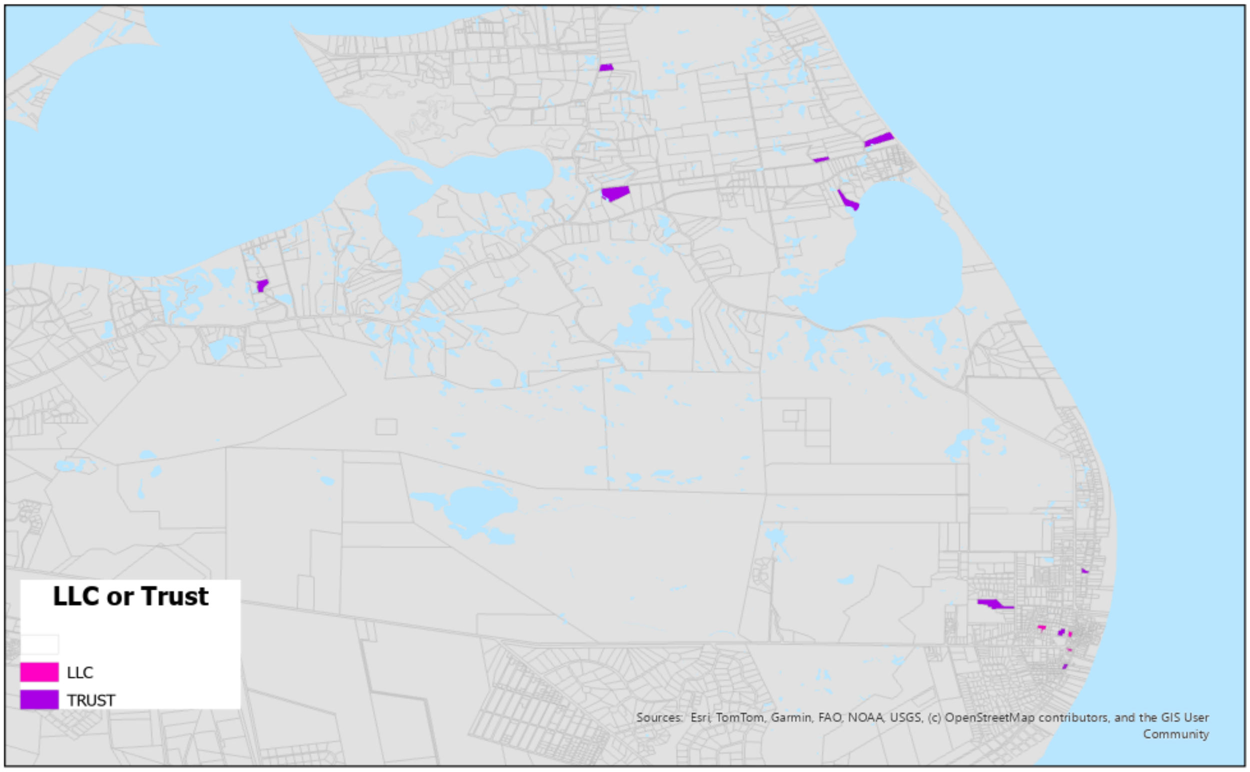


Figure 7. Properties Owned by Trust or LLC (N=109)



4.9.1. Characteristics of Employer-Owned Properties

The most common land use type for identified employer-owned properties is code MULTI HSES M01, which allows multiple houses on a single parcel. This land use accounts for over half of total properties, and nearly half of total bedrooms associated with employer-owned properties. Single Family land uses and Dormitories are the next most common land uses, as identified below in Table 1.

Table 1. Employer-Owned Properties and Bedrooms by Land Use Type

Land Use	Total Properties	Total Bedrooms	Average Bath/Bed Ratio
Multiple Houses on One Parcel (e.g., single and a two-family on one parcel)	155	408	0.8
Single Family	61	194	0.7
Dormitories or Residence Halls	13	67	0.5
Public Admin (Land Bank)	12	35	0.7
Two-Family	12	63	0.7
Hospitals	5	22	0.7
Accessory Dwelling	4	11	0.9
Museums	2	6	0.7
Three-Family	2	10	0.4
Affordable Housing	1	9	0.7
Hotel	1	5	1.8
Grand Total	268	830	0.7

Note: Some specific land use types have been aggregated.

Table 2 shows total properties, bedrooms, and the average bathroom to bedroom ratio for each style of building associated with employer-owned properties. The most common style of buildings include Colonial, Cape Cod, and Ranch.

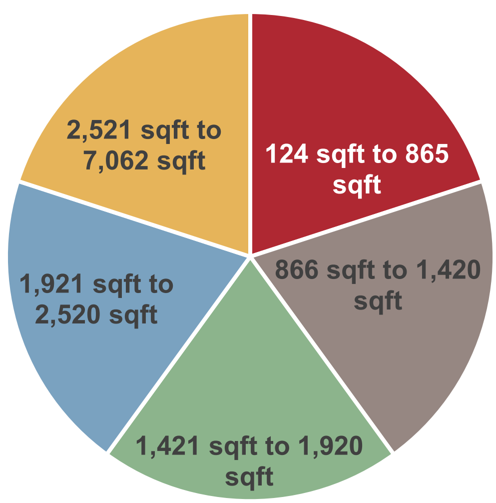
Table 2. Employer-Owned Properties and Bedrooms by Style of Building

Style of Building	Total Properties	Total Bedrooms	Average Bath/Bed Ratio
Colonial	62	207	0.8
Cape Cod	47	143	0.7
Ranch	34	99	0.6
Guest Quarters	18	24	0.8
Gar/Apt Residential	16	29	0.8
Bungalow	14	27	0.8
Family Duplex	14	74	0.7
Cottage	12	11	0.9
Custom Built	11	46	1.0
Antique	10	47	0.7

Style of Building	Total Properties	Total Bedrooms	Average Bath/Bed Ratio
Conventional	9	29	0.7
Dormitory	7	41	0.6
Modern/Contemporary	4	12	0.8
Cooperative	3	10	0.9
Family Conver.	3	14	0.4
B+B/Inn	2	14	1.2
Affordable Housing	1	3	0.7
Garage/Office	1	0	0.0
Grand Total	268	830	0.7

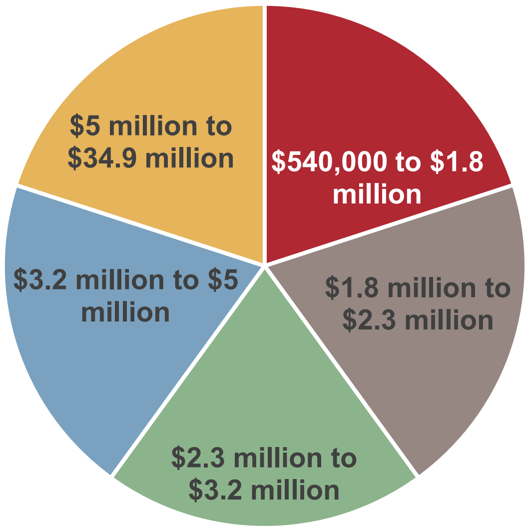
The average gross living area of employer-owned residential properties is 1,855 square feet. The lowest observed gross living area for a property is 124 square feet. Half of properties have a gross living area of less than 1,660 square feet. The top 20 percent of properties in terms of gross living area have a gross living area of more than 2,521 square feet, with the largest gross living area observed at 7,062 square feet.

Figure 8. Quintiles of Gross Living Area for Employer-Owned Residential Properties



The average assessed value of employer-owned residential properties is $4.1 million. The lowest observed assessed value for a property is $540,000. Half of properties have an assessed value of less than $2.7 million. The top 20 percent of properties are assessed at over $5 million, with the highest observed assessed value at $34.9 million. Five properties are assessed at over $10 million, all of which are associated with a trust with the exception of dormitories at the Sankaty Head Golf Club.

Figure 9. Quintiles of Assessed Value of Employer-Owned Residential Properties



The most frequent zoning code observed among employer-owned residential properties is code LUG3. While this includes properties owned by the Land Bank, Sankaty Head Golf Club, and the Great Harbor Yacht Club, there are various other LLCs and Trusts associated with properties with this zoning code. Residential-only zoning codes allowing for different minimums in lot sizes account for over 100 observed properties, of which at least 21 are associated with higher density development. Approximately 50 properties have zoning that mixes with commercial districts.

Table 3. Employer-Owned Properties by Zoning Code

Zoning Code		Description	Total Properties
LUG3	Limited Use 3	A very low-intensity district with the most restrictive limited use pattern of the LUG districts; generally meant for sparse development.	36
R20	Residential 20	A residential district with a 20,000 sq ft minimum lot size on the zoning map, implying lower-density housing.	34
R10	Residential 10	A residential district with a 10,000 sq ft minimum lot size on the zoning map.	30
CN	Commercial Neighborhood	A commercial district intended for neighborhood-serving business uses.	29
LUG1	Limited Use 1	A limited-use district intended for relatively low-density development, but less restrictive than LUG2 or LUG3.	23
R5	Residential 5	A residential district with a 5,000 sq ft minimum lot size on the zoning map, implying relatively higher-density residential development.	21

Zoning Code		Description	Total Properties
LUG2	Limited Use 2	A limited-use district intended for low-density development, more restrictive than LUG1 and less restrictive than LUG3.	14
ROH	Historic	A historic district emphasizing historically developed areas and their established character.	13
R1	Residential 1	A residential district for relatively small-lot housing.	9
SOH	Historic	Same district class as Residential 1, using the SR label on the map.	9
CMI	Commercial Mid-Island	A commercial district associated with Nantucket's mid-island commercial area.	8
CDT	Commercial Downtown	A district intended for management and protection of moorland or open-land character with very low development intensity.	7
VN	Village Neighborhood	A village district intended for neighborhood-scale development and uses.	7
RC2	Residential Commercial 2	A second residential-commercial mixed district classification.	6
SR20	Residential 20	Same district class as Residential 20, using the SR label on the map.	6
CTEC: Comm. Trade Entrepreneurial Craft		A second residential-commercial mixed district classification.	5
R40	Residential 40	A residential district with a 40,000 sq ft minimum lot size on the zoning map, implying low-density housing.	4
VR	Village Residential	A residential district intended to reflect village-style settlement patterns.	3
SR10	Residential 10	Same district class as Residential 10, using the SR label on the map.	2
RC	Residential Commercial	A mixed district that allows a combination of residential and commercial character.	1
RC2M: Not shown as a current official district		Could not confirm this as a current official district label on the current official zoning map; it may be shorthand or legacy usage related to RC2.	1
Grand Total			268

4.10. Literature Review Results

The sections below summarize the research team's findings from the literature review of 59 desk sources, conducted to establish baseline understanding of potential impacts of employer-supported workforce housing on economic and community development.

4.10.2. Typologies of Employer-Supported Housing

Employer-supported housing can take many forms. The literature and case examples reveal a spectrum of models from employers directly building and owning housing, to more arm's-length financial assistance. Below we outline the major typologies, noting nuances in each and examples where available. Typologies identified include direct employer ownership, employer leasing and master lease models; subsidized and assisted housing models; and public, non-profit, and hybrid models.

Direct Employer Ownership

In the most direct model, an employer develops or purchases housing and acts as the landlord, essentially becoming a modern incarnation of the "company town" (albeit usually on a smaller scale). In this arrangement, the employer owns residential units which they rent (often at a discounted rate) to their employees. For example, a major employer might build an apartment complex and offer units to its staff below market rent, while any units not occupied by employees could be rented out at market rates to others.[1] Historically, industries like mining and logging built entire company towns, but contemporary examples exist in certain sectors. The National Park Service, for instance, houses some park rangers and staff within park grounds; agricultural companies commonly provide housing for farmworkers; and tech companies like Google have developed mixed-use "campus" projects that include employee housing.[2]

Direct ownership gives the employer maximum control to ensure housing availability near the workplace and to potentially pass on cost savings to employees. Ski resort operators have embraced this model: resorts in Vail, Colorado developed housing for than 875 employees.[3] Similarly, hospitals across the US have built staff housing to recruit needed professionals.[4] The benefit is clear: employees with employer-provided homes can arrive to work on time and are less likely to leave due to housing woes. However, this model comes with substantial responsibilities and risks for the employer (discussed later in this review). It also blurs the boundary between one's job and personal life. Scholars caution that when an employer is also the landlord, the power dynamic shifts heavily toward the employer, as at-will employees may fear that losing their job means losing their home, a threat that can hang over their heads.[5]

This tension echoes the coercive leverage seen in 19th-century company towns.[6] Due to these concerns, some employers have policies to decouple housing from immediate termination (for instance, giving a grace period to vacate if employment ends) to protect employees. Despite the challenges, direct ownership remains a prevalent strategy in industries and locations where the private market isn't supplying enough affordable rentals for the workforce.

[1] "Corporate Sponsorship for Workforce Housing," *Multifamily Executive*, https://www.multifamilyexecutive.com/design-development/corporate-sponsorship-for-workforce-housing_o.

[2] "Employer-Assisted Housing for Renters: Company Towns 2.0?" *OnLabor*, https://onlabor.org/employer-assisted-housing-for-renters-company-towns-2-0-or-increasing-access-to-housing/.

[3] "Affordable Employee Housing Investments," *Vail Resorts*, https://investors.vailresorts.com/news-releases/news-release-details/vail-resorts-announces-affordable-employee-housing-investments.

[4] "Health Systems Take Employee Housing Into Their Own Hands," *Becker's Hospital Review*, https://www.beckershospitalreview.com/workforce/health-systems-take-employee-housing-into-their-own-hands/.

[5] "Employer-Assisted Housing for Renters: Company Towns 2.0?" *OnLabor*, https://onlabor.org/employer-assisted-housing-for-renters-company-towns-2-0-or-increasing-access-to-housing/.

[6] Ibid.

Employer Leasing and Master Lease Models

Not every employer wants to become a property owner; an intermediate approach is the master leasing model. In this arrangement, an employer secures housing for employees by leasing units (or entire buildings) from an existing landlord or developer, usually via a long-term contract. The employer might, for example, master-lease a block of apartments or a hotel for a year and then sub-lease the units to its workers. A formal description of this model is that one or more employers agree to a long-term master lease of a property, committing to pay rent for a set number of units, and in turn the employer's workers occupy those units (often with payroll deductions or reduced rent as their portion).[7] The developer or property owner benefits from a guaranteed revenue stream, while the employer ensures a supply of housing for staff without having to build or own the real estate asset.

Seasonal businesses commonly use variations of master leasing, i.e., a summer resort might rent an entire motel during the summer to house its seasonal staff. The logic, as one commentary notes, is straightforward: "control the inventory, offer it to staff, and maintain critical roles."[8] By paying the rent, the employer takes on the cost and some risk (if some units are unfilled, the employer still covers the lease), but avoids direct maintenance and property management duties. This model also allows flexibility: the employer can scale the number of leased units up or down each year based on demand.

Employers may negotiate discounted bulk rent from landlords, or municipalities assist by connecting employers with vacant units. There are also hybrids where employers lease units only during peak season (for example, master-leasing apartments for 4-5 months of the summer). The master lease approach shifts housing provision into a financial commitment rather than a capital investment. Employers must budget for the rent, and sometimes for any unit damages if they take on that responsibility, but they do not retain a property asset long-term. This can be attractive for employers uncertain about future labor needs.

One downside is that the employer has less control over the property's condition and rules (those may be set by the actual owner, unless specified in the lease). Nonetheless, many employers find this a more convenient approach than ownership, essentially outsourcing the housing management. The result, when it works, is a three-way win: landlords get steady occupancy, workers get a place to live near work, and employers get the labor force they need. Master leasing appears in the literature as a recommended strategy for small and mid-sized

[7] "Corporate Sponsorship for Workforce Housing," *Multifamily Executive*, https://www.multifamilyexecutive.com/design-development/corporate-sponsorship-for-workforce-housing_o.

[8] "Why Buying the Motel 6 Isn't a Housing Strategy—It's a Headache," *Annum Housing*, https://www.annumhousing.com/post/why-buying-the-motel-6-isn-t-a-housing-strategy-it-s-a-headache

employers who cannot afford to build housing but can shoulder some rental cost to assist their employees.[9]

Subsidized and Assisted Housing Models

Another category of employer-supported housing is providing financial assistance to employees for their housing, without the employer directly supplying a physical unit. These models include grants, subsidies, or other monetary benefits that help workers afford housing in the private market. Often described as Employer-Assisted Housing (EAH), these programs can range from rental assistance to homeownership aid:

- **Rent Subsidies or Stipends:** Employers may offer monthly housing stipends or rent subsidies to employees, effectively boosting their ability to pay market rent. For example, a tourism business might give seasonal workers an additional $500 per month housing allowance to help cover high rents in peak season. There have even been policy proposals to incentivize this; on multiple occasions, federal legislation was introduced (though not passed) to create an employer tax credit for providing housing assistance to employees.[10] This indicates interest in encouraging direct rent support as a formal benefit.
- **Loans and Down-Payment Assistance:** Some employers help employees become homeowners or secure rentals by providing no-interest loans or grants for upfront costs. A common variant is down-payment assistance for first-time homebuyers on the payroll. For instance, universities and hospitals have offered forgivable loans to help key staff purchase homes locally. Public matching funds can amplify these efforts. A number of state and local governments have provided matching grants when employers contribute to an employee's home purchase or rental move-in costs.[11] These programs are typically structured so that for every dollar the employer puts toward an employee's housing purchase (up to a cap), the public sector matches it, leveraging private involvement.
- **One-time and Other Arms-length Assistance:** Researchers highlight creative forms of aid that impose no continuing obligation between employer and employee. Examples include one-time moving cost subsidies, security deposit assistance, or even employers acting as a co-signer/guarantor to help an employee qualify for an apartment lease.[12] An employer with good credit co-signing a lease can enable a worker to access housing they otherwise couldn't (due to lack of credit or insufficient income multiple). Another approach in tight markets is employers reserving or "blocking" some units for their

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[9] "Corporate Sponsorship for Workforce Housing," *Multifamily Executive*, https://www.multifamilyexecutive.com/design-development/corporate-sponsorship-for-workforce-housing_o.

[10] "Employer-Assisted Housing for Renters: Company Towns 2.0?" *OnLabor*, https://onlabor.org/employer-assisted-housing-for-renters-company-towns-2-0-or-increasing-access-to-housing/

[11] "Employer-Assisted Housing: The Basics," *National Housing Conference*, https://nhc.org/policy-guide/employer-assisted-housing-the-basics/.

[12] "Employer-Assisted Housing for Renters: Company Towns 2.0?" *OnLabor*, https://onlabor.org/employer-assisted-housing-for-renters-company-towns-2-0-or-increasing-access-to-housing/.

employees by pre-paying or making arrangements with landlords, without directly leasing the unit themselves.[13]

These subsidy-centric models are generally more flexible for the employee and avoid tying housing to the job as directly. Assistance can often continue even if the person switches jobs (for instance, a forgivable loan might simply become due over time regardless of employer). From a worker's perspective, this provides more autonomy and choice. They can rent or buy wherever they prefer, rather than living in a specific employer-owned complex. For an employer, the trade-off is that the benefit's impact on retention may be less guaranteed. An employee might take the down-payment help and still leave for another job two years later. However, some programs use retention incentives like loan forgiveness over several years (stay with the company for 5 years and the down-payment loan is fully forgiven, for example). This essentially turns housing assistance into a golden handcuff strategy to reduce turnover.[14]

It's worth noting that despite interest, formal subsidy programs are not yet widespread. The proposed federal tax credits for employer housing assistance, for instance, died in committee without a vote.[15] Many employers that do offer such benefits do so quietly as part of recruitment packages or through partnerships with housing agencies. The literature suggests that as housing costs continue to rise beyond what moderate-income workers can afford, these employer financial assistance models may become more popular – they allow employers to help more employees (with smaller amounts of money each) compared to building a few physical units that only help a handful of people. They are also easier to start up. Nantucket, notably, could explore such models (for example, an island-wide employer-backed rental voucher program) especially given Massachusetts' interest in supporting employer-assisted housing via tax incentives.[16]

Public, Nonprofit, and Hybrid Models

Employer-supported housing need not be the employer's sole endeavor; many successful initiatives involve public or nonprofit partners in a hybrid approach. In these models, the line between "employer" housing and community housing blurs; employers contribute resources or collaborate in developments led by others (or vice versa). There are several sub-typologies:

- **Public-Private Partnerships (PPP):** Local governments and employers sometimes formally partner to produce housing. An employer might contribute land or capital, while the city fast-tracks approvals or provides tax breaks. For example, a municipality might

[13] Ibid.

[14] "Employer-Assisted Housing: The Basics," *National Housing Conference*, https://nhc.org/policy-guide/employer-assisted-housing-the-basics/.

[15] "Employer-Assisted Housing for Renters: Company Towns 2.0?" *OnLabor*, https://onlabor.org/employer-assisted-housing-for-renters-company-towns-2-0-or-increasing-access-to-housing/.

[16] "Addressing the Housing Crunch in Seasonal Destinations," *Local Housing Solutions*, https://www.localhousingsolutions.org/addressing-the-housing-crunch-in-seasonal-destinations/.

donate a piece of city-owned land to an affordable housing developer on the condition that a certain number of units are reserved for a major local employer's staff. In return, perhaps that employer provides some funding or a guarantee to lease those units. The advantage is sharing costs and risk. The literature notes that innovative developers and "forward-thinking employers" can also engage cities for support like infrastructure subsidies or property tax abatements to make workforce housing projects financially viable.[17] This was the case in the aforementioned Colorado mountain towns, where the local government, a major ski company, and private builders all came together to create employee housing with each party contributing something (land, money, or approvals). Such PPP models recognize that housing the workforce has community-wide benefits (reducing traffic, preserving local character) and therefore merits public investment alongside employer investment.

- **Nonprofit and Employer Collaboration:** Nonprofit housing organizations, such as community land trusts or local housing coalitions, can be crucial partners. Employers might lack expertise in housing development, so they may team up with nonprofits that specialize in affordable housing. A notable example comes from Bar Harbor, Maine: the nonprofit "Friends of Acadia" (which supports Acadia National Park) purchased a former inn to convert into seasonal workforce housing for park employees.[18] In this case the nonprofit took the lead, raising funds and acquiring property, effectively on behalf of a public employer (the Park Service). The project will provide about 10 summer housing units for park workers, contributing to a broader goal of adding 130 beds over the next decade.[19] . Similarly, on Martha's Vineyard, a local nonprofit housing trust partnered with the island's hospital to develop year-round rental apartments for healthcare workers.[20] The hospital provided land and financing, while the nonprofit oversaw development and will manage the property, blending employer and nonprofit roles. These models often involve deed restrictions or covenants to ensure units remain reserved for the workforce or affordable in the long term.
- **Hybrid Equity/Investment Models:** A variation highlighted in one source is where employers take an equity stake in a housing development rather than building it wholly themselves.[21] For instance, several employers in a region might jointly invest in an apartment project being developed by a third-party, with the agreement that a set number of units will be set aside at below-market rents for their employees. The benefit is twofold: the project gets extra equity (closing funding gaps), and employers as investors may see a modest return in the long run, while their workers get housing

[17] "Corporate Sponsorship for Workforce Housing," *Multifamily Executive*, https://www.multifamilyexecutive.com/design-development/corporate-sponsorship-for-workforce-housing_o.

[18] "Addressing the Housing Crunch in Seasonal Destinations," *Local Housing Solutions*, https://www.localhousingsolutions.org/addressing-the-housing-crunch-in-seasonal-destinations/.

[19] Ibid.

[20] "Creating Housing for MV Hospital Workers," *IHT Martha's Vineyard*, https://www.ihtmv.org/film/creating-housing-for-mv-hospital-workers/.

[21] "Corporate Sponsorship for Workforce Housing," *Multifamily Executive*, https://www.multifamilyexecutive.com/design-development/corporate-sponsorship-for-workforce-housing_o.

preference. Such deals can be complex, but they spread the burden among multiple stakeholders.

Policymakers have attempted to encourage these hybrid approaches. Michigan's state housing authority, for example, launched a $10 million Employer-Assisted Housing Fund in 2025 to provide matching funds to employers investing in workforce housing.[22] Under that program, if an employer puts money, land, or low-interest loans into a housing project for local workers, the state will provide a matching contribution. This effectively doubles the impact and ensures the resulting housing stays affordable for a period of time.[23]

Massachusetts, likewise, has considered a bill to grant tax credits to employers who rent housing for their seasonal employees (up to $10,000 per employer per year) as a way to spur more participation.[24] These legislative efforts acknowledge that employers alone may not solve the problem, but with government incentives and support, more housing can be produced or made accessible.

Massachusetts successfully created a Seasonal Communities initiative (as part of a larger housing legislation package) that recognizes towns like Nantucket and provides tools and funding for affordable housing development:

- Acquire year-round housing occupancy restrictions
- Develop housing with a preference for municipal workers, so that public safety personnel, teachers and DPW and town hall workers have a place to live
- Establish a Year-Round Housing Trust Fund to create and preserve affordable and attainable housing for year-round residents
- Create year-round housing for artists
- Allow seasonal communities to develop a comprehensive housing needs assessment
- Permit tiny homes to be built and used as year-round housing
- Permit year-round, attainable residential development on undersized lots
- Increase the property tax exemption for homes that are the owners' primary residence[25]

In summary, hybrid models show that employer-supported housing often "takes a village": local government, nonprofits, and businesses. Nantucket's context may benefit from such collaborations, for example through public-private partnerships where the Town provides favorable terms and private employers contribute funding or master leases. The key is aligning

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[22] "Michigan Opens Employer-Assisted Housing Fund," *NCSHA*, https://www.ncsha.org/hfa-news/michigan-opens-employer-assisted-housing-fund-to-address-workforce-housing-shortage/.

[23] Ibid.

[24] "Addressing the Housing Crunch in Seasonal Destinations," *Local Housing Solutions*, https://www.localhousingsolutions.org/addressing-the-housing-crunch-in-seasonal-destinations/.

[25] "New Housing Tools Coming Soon to Nantucket," *ACK.net*, https://www.ack.net/housing-crisis/new-housing-tools-coming-soon-to-nantucket/; "Seasonal Communities," *Mass.gov*, https://www.mass.gov/info-details/seasonal-communities.

incentives so that all parties see a win: employers get a stable workforce, local government addresses housing goals, and the community's year-round viability is strengthened.

Seasonal versus Year-Round Workforce Housing

A critical distinction in many tourism-heavy locales (like Nantucket) is between seasonal workforce housing and year-round workforce housing. The design, operation, and even target occupants of employer-supported housing can differ based on whether the employees are temporary seasonal staff or permanent residents.

Seasonal Workforce Housing: Seasonal workers (e.g. summer restaurant staff, holiday retail clerks, lifeguards, J-1 visa student workers) typically need housing for only a few months. Housing solutions for this group often resemble dormitories or other high-turnover arrangements. Diverse resort regions have taken action to facilitate seasonal housing.[26] For instance, Dollywood (a resort and theme park in Tennessee) built a 756-bed dormitory-style residence specifically for seasonal employees, many of them international students on work-travel programs.[27] These dorms have minimal amenities (shared rooms, common kitchens) and are intended to be fully occupied during peak season and then emptied. One challenge is what to do in the off-season: some seasonal dorms simply close; others might be repurposed for winter workers in a ski town, for example. In Nantucket's case, summer is the peak, so seasonal housing might sit idle or undergo maintenance in winter.

Seasonal employer housing often requires flexible lease terms. Traditional landlord-tenant law tends to assume year-long leases, but seasonal staff might only need 8-12 week accommodations. In East Hampton, NY (another seasonal community), officials discussed allowing employer-sponsored units to be leased for as short as 90 days to accommodate summer workers, whereas most affordable housing programs require a minimum one-year lease.[28] This flexibility is important to efficiently use units for just the season. Seasonal housing may also involve shared bedrooms or bunkhouse setups that would not be acceptable for year-round living but are tolerated for a short stint (e.g., four college-age lifeguards sharing a room for one summer).

Another aspect is location and type: seasonal units might be in more remote or utilitarian sites (an old motel on the edge of town, or portable modular units, for example) since their occupants are transient. The employer or community may be less concerned with full integration of seasonal workers into neighborhoods (sometimes there is community resistance to seasonal dorms in residential areas). The focus is on proximity to job sites and basic comfort. "Shoulder

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[26] "Creating Attainable Housing for the Workforce in Resort Communities," *Urban Land Institute*, https://urbanland.uli.org/residential/creating-attainable-housing-for-the-workforce-in-resort-communities.

[27] "Addressing the Housing Crunch in Seasonal Destinations," *Local Housing Solutions*, https://www.localhousingsolutions.org/addressing-the-housing-crunch-in-seasonal-destinations.

[28] "Can Employer-Owned Housing Solve Affordability Crunch?" *East Hampton Star*, https://www.easthamptonstar.com/government/2024718/can-employer-owned-housing-solve-affordability-crunch.

season" needs also come into play, as some workers might stay slightly longer than peak season, so housing programs may define a season broadly (e.g., April-October) and then wind down. Managing the transition and ensuring units don't sit empty when there are shoulder-season workers who could use them is a significant operational issue.

Year-Round Workforce Housing: By contrast, year-round employer-assisted housing is aimed at permanent employees (or at least those who live in the community all year, even if their work has seasonal fluctuations). These units are usually more traditional in design – apartments or small homes suitable for individuals, couples, or even families, with normal lease terms. They prioritize *habitability* and long-term comfort: for example, Big Sky Resort in Montana, after years of only having dorms, recently invested in apartment-style units with private kitchens and bedrooms to better accommodate staff who want to settle in the community.[29] One Big Sky employee described how moving into a real apartment (as opposed to a dorm room) "increased his quality of life" immensely and made him plan to stay in the area long-term.[30] His anectdote illustrates the retention benefits of providing housing that isn't just a crash-pad, but a home.

Year-round workforce housing might cater to slightly higher income tiers as well (e.g., middle-income professionals like teachers, nurses, police officers – often called "workforce housing" in policy terms, serving roughly 80-120% Area Median Income households). These folks need stable, affordable rentals or entry-level homes to buy. Employers in some communities have helped with that via down-payment assistance or building for-sale homes with deed restrictions for their employees. While seasonal housing is about handling peaks, year-round housing is about foundational stability, or keeping the essential workforce living locally throughout the year, which in turn strengthens the community fabric (schools, volunteer organizations, etc., benefit from having those families on-island year-round).

One interesting dynamic on Nantucket and similar places is how the mix of seasonal vs. year-round housing is managed. Some housing might flip use: a cottage could host summer workers, then be available to year-round residents in winter at lower rent. But more often, the two streams are distinct. For example, a business might have a core staff that needs housing year-round (restaurant managers, hospital staff) and an additional influx of junior staff in summer, and the housing solutions for these two groups could be different. Occupancy and turnover costs also differ: seasonal housing has high turnover by nature (with associated costs for cleaning, wear-and-tear, etc.), whereas year-round units have more stable occupancy but one must plan for occasional vacancies or transitions if an employee quits or is terminated (and perhaps leaves the island).

In summary, employer-supported housing programs should be tailored to whether they serve a transient seasonal workforce or the permanent workforce, or both. Nantucket likely requires a

[29] "Redefining Employee Living," *Big Sky Resort*, October 10, 2024, https://www.bigskyresort.com/blog/redefining-employee-living.
[30] Ibid.

combination: dormitory or group housing options for the many summer workers who flood the island, and sustainable year-round units for the teachers, healthcare workers, public safety officers, and others who form the backbone of the community year-round. The literature suggests being explicit about these distinctions leads to better design of each (for instance, not over-investing in amenities for short-term housing, but making sure long-term housing is truly livable to encourage retention).

4.10.3. Impacts on Employers and the Cost of Doing Business

Employer-supported housing initiatives can have a range of impacts on the employers themselves, affecting their operations and bottom line.

Recruitment and Retention

Improved Hiring and Reduced Turnover: Almost all sources agree that providing housing (or housing assistance) is a powerful tool for attracting new employees and keeping existing ones. Employees who might not otherwise accept a job due to housing concerns are more likely to come on board if housing is provided. On Martha's Vineyard, 19 job offers were reportedly declined at the hospital until they ramped up housing support.[31] Conversely, when housing is offered, those obstacles diminish. Employer housing effectively becomes part of the compensation package. It also fosters loyalty: an analysis by a development expert noted that a housing subsidy or benefit is akin to other benefits like health insurance or childcare, in that it generates employee goodwill and loyalty, thereby potentially diminishing turnover. Some employers structure housing benefits to incentivize staying, such as loans forgiven over a number of years of tenure,[32] which directly ties retention to the benefit.

In practice, companies that have invested in workforce housing often report more stable staffing. Big Sky Resort's management, for example, has stated that expanding quality housing for their workers is "a big part" of recruiting and retaining the talent they need for their ambitious growth plans.[33] They can now house over half their workforce on-site, far above industry norms, and believe this gives them a competitive edge in keeping employees season after season.

Overall, while hard numbers are not always published, case examples consistently suggest that the cost of high turnover (in training, lost productivity, etc.) far exceeds the cost of providing some housing – thus employer housing can pay for itself indirectly. One study from the National

[31] "Employer-Assisted Housing: The Basics," *National Housing Conference*, https://nhc.org/policy-guide/employer-assisted-housing-the-basics/.

[32] "Redefining Employee Living," *Big Sky Resort*, https://www.bigskyresort.com/blog/redefining-employee-living.

[33] "Three Ways a Lack of Workforce Housing Impacts Communities," *American Planning Association*, https://www.planning.org/blog/9301398/three-ways-a-lack-of-workforce-housing-impacts-communities/.

Housing Conference posited that employer-assisted housing programs can cut employee turnover in half, yielding savings that match or exceed the program's cost.[34]

Stronger Workforce Pipeline: Beyond retaining current workers, housing initiatives can improve an employer's ability to plan and maintain a pipeline of talent. For seasonal employers, knowing that you have X number of dorm beds means you can confidently hire X number of seasonal staff, making recruitment more predictable. For year-round employers, offering housing helps in succession planning (for instance, attracting a new doctor to replace a retiring one). Employers also note improvements in employee punctuality and availability: workers living nearby in stable housing are less likely to miss work due to transportation issues or unstable living situations. All these factors contribute to a more reliable and productive workforce, which is ultimately good for business performance.

Operating and Capital Costs

Upfront and Capital Costs: Providing housing is expensive. Employers who choose to construct housing face large capital expenditures. As an illustration, Martha's Vineyard Hospital's new employee housing complex (48 units) is projected to cost about $38 million to build.[35] These are funds that could otherwise be invested in core business needs. Even purchasing an existing property (like "buying the Motel 6" to house workers) involves tying up capital in real estate. For many businesses, such capital outlays are only justifiable if the alternative is worse (e.g., chronic understaffing). Some employers may take out loans or mortgages to finance housing, introducing debt service costs that then need to be covered, either by charging employees some rent or absorbing it as an operational cost.

Ongoing Operating Costs: Once housing is provided, employers become responsible for a slew of ongoing costs: maintenance, utilities (if subsidized), furnishings (if dorms are furnished), insurance, property management, etc. In short, it makes employers take on a second business. Common issues include the proverbial no hot water or clogged toilet in the middle of the night that someone must fix. Employers must devote time and staff to handle these property management tasks or pay a third party to do so. There are also administrative costs in handling leases or housing agreements with employees and potentially dealing with roommate conflicts or damages (as noted in some hospitality companies' experiences).[36]

Trade-offs and Opportunity Cost: Money spent on housing is money not spent elsewhere. Some argue (especially in contexts like teacher housing) that instead of spending on housing,

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[34] "Workers Cannot Find Housing When Seeking Jobs," *Bangor Daily News*, https://www.bangordailynews.com/2024/05/06/business/business-housing/workers-cannot-find-housing-when-seeking-jobs-joam40zk0w/.

[35] "Martha's Vineyard Hospital Building Apartments," *Fun107*, https://fun107.com/marthas-vineyard-hospital-employee-apartments/.

[36] "Why Buying the Motel 6 Isn't a Housing Strategy—It's a Headache," *Annum Housing*, https://www.annumhousing.com/post/why-buying-the-motel-6-isn-t-a-housing-strategy-it-s-a-headache.

employers could simply pay higher wages and let employees decide where to live.[37] That viewpoint suggests a trade-off: is it more efficient to boost pay (which improves employees' ability to rent/buy on the open market) or to invest in bricks and mortar? The answer may differ by location and labor market. In ultra-high-cost markets, even significantly higher wages might not solve the housing issue if nothing is available to rent. But it's a valid point that employers consider, as housing initiatives tie up resources and can introduce rigidity (you build units and then must keep them filled), whereas wage increases or stipends are more flexible. Some literature points out that employees often value the choice; a school district found some teachers were reluctant to live in on-campus housing and would have preferred a housing allowance while renting elsewhere. If an employer miscalculates, they might spend millions on units that only benefit a small portion of their staff.

Tax and Financial Offsets: On the plus side, there are some financial offsets. Housing provided as an employee benefit can be a business expense, thus tax-deductible, in many cases (subject to IRS rules); effectively the government shares some of the cost. One analysis explicitly notes that "the cost of the housing subsidy is a business expense for tax purposes, and thus partially offset by tax savings."[38] If an employer owns the property, that asset could appreciate over time, potentially making it a good investment long-term (though tying up capital).

There are also emerging public subsidies: employers can leverage programs like tax credits or matching funds to reduce their net cost (for example, if Massachusetts' proposed tax credit gives back $10k per year for providing housing, that helps). Some employers charge nominal rent to employees (below market but not zero), which recoups a portion of operating expenses. For instance, Big Sky Resort charges its staff in new housing about 50-60% of market rent for those units.[39] The employees save money, but the resort also gets some revenue to defray costs. Over many employees, that can be significant income (though typically not enough to fully cover costs, especially if rents are kept very low).

Capacity and Utilization: Another cost-related consideration is utilization rate. A dozen units can only house a dozen (or a few dozen) workers, whereas a given employer might have hundreds of employees. As one housing consultant put it, employers often "spend millions creating units that ultimately serve only a small percentage of their workforce," leaving the rest without support. [40] If turnover remains an issue among those not housed, an employer might question the ROI of helping just a handful. This is why some large employers that tried small housing programs later expanded them or switched strategies to broader assistance. An idle

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[37] "Challenges to Enacting Employer-Assisted Housing Programs," *National Housing Conference*, https://nhc.org/policy-guide/employer-assisted-housing-the-basics/challenges-to-enacting-employer-assisted-housing-programs/.

[38] "Corporate Sponsorship for Workforce Housing," *Multifamily Executive*, https://www.multifamilyexecutive.com/design-development/corporate-sponsorship-for-workforce-housing_o.

[39] "Redefining Employee Living," *Big Sky Resort*, https://www.bigskyresort.com/blog/redefining-employee-living.

[40] "Why Buying the Motel 6 Isn't a Housing Strategy—It's a Headache," *Annum Housing*, https://www.annumhousing.com/post/why-buying-the-motel-6-isn-t-a-housing-strategy-it-s-a-headache.

unit in off-season or an empty bed due to a staffing change is a direct cost (lost rent or sunk cost). Efficiently managing occupancy, i.e., possibly by opening housing to other employers' workers if one company doesn't fill them, is something some communities have explored to improve cost-effectiveness.

In summary, the cost impact on employers is a double-edged sword: providing housing is a significant expense and operational responsibility, but it can be justified if it solves even costlier problems (vacancies, overtime, business closure risk). Many employers treat it as an investment in productivity and service delivery. Those that have succeeded often do so by careful planning: leveraging partnerships to reduce costs, choosing the right scale of intervention, and sometimes accepting thinner profit margins in exchange for a stable workforce and community goodwill.

Risk and Liability Considerations

Landlord Liabilities: When employers provide housing, they inherit the legal and practical liabilities of landlords. This includes responsibility for maintaining safe living conditions, adhering to landlord-tenant laws, and being liable for any accidents or injuries that occur due to property issues. For example, if there's a fire in an employer-provided apartment, the employer could be held accountable if negligence (like poor maintenance) is found. Many business leaders are uneasy about these liabilities. Real estate management is not their core business, and it comes with a "steep learning curve" and significant liability.[41] Employers must ensure they have proper insurance coverage for employee housing and may face higher premiums. They also must navigate any regulatory requirements (such as local occupancy codes, health department inspections for dorms, etc.). All of this introduces risks that are outside the normal scope of the employer's operations.

HR and Ethical Dilemmas: A subtle risk is in the HR domain. Once housing is tied to employment, any employment action (promotion, demotion, termination) can have extra ramifications. If an employee is terminated "for cause," what is the procedure if they live in company housing? An immediate eviction could be seen as retaliatory or could even lead to homelessness, raising ethical and legal concerns. Most employers set up agreements specifying how long a departing employee can remain in housing (e.g., 30 days to vacate after job ends) to avoid unlawful eviction. Even then, there can be difficult cases, like if an employee is laid off through no fault of their own the loss of housing is an additional trauma. On the other hand, employers worry that an employee who quits but refuses to move out could become a thorny legal eviction process. This entanglement of job and housing is a minefield. It "further empower[s] management vis-à-vis workers", since the threat of firing carries an implicit threat of losing one's home.[42] Such power could be abused, or at least perceived as such. The historical record of company towns shows examples of housing being used to control workers, which is

[41] Ibid.

[42] "Employer-Assisted Housing for Renters: Company Towns 2.0?" *OnLabor*, https://onlabor.org/employer-assisted-housing-for-renters-company-towns-2-0-or-increasing-access-to-housing/.

why modern programs stress voluntariness and clear separation of employment and tenancy wherever possible.

Favoritism and Fairness Issues: Deciding who gets access to a limited number of housing units can create internal conflict. Employees not offered the benefit may feel resentful, especially if they too struggle with housing. There may be accusations of favoritism ("Why did Manager X get an apartment and I didn't?"). As one housing provider noted, these programs can create "friction around who is awarded housing or who has to leave" when units are scarce.[43] Small employers might give housing only to key personnel, which could breed a sense of inequality in the workforce. Even if criteria are set (e.g., priority to new hires relocating from far away, or to positions that are hard to fill), there's a risk of perceived unfairness. Some companies mitigate this issue by transparently listing the criteria or rotating access, but it's an HR challenge unique to employer housing programs.

Employee Privacy and Conflicts: Another risk is that disputes or issues arising in housing can spill into the workplace. For instance, if co-workers are roommates in employer housing and have a personal conflict, does the employer get involved or potentially have to reassign rooms? There have been reports of interpersonal issues between coworkers living in close quarters that then affect morale on the job.[44] Additionally, some employees might feel their privacy is compromised. If an employer's representative can potentially enter their company-provided home for inspections or if colleagues live next door, the boundary between work and personal life blurs. This can impact employee satisfaction. Some might avoid employer housing for this reason, preferring the freedom to keep their personal life separate.

Dependency and "Golden Handcuffs": While housing can increase retention (as discussed), it can also lead to a situation where employees feel "trapped." They might stay in a job they otherwise dislike or would leave, because they fear losing housing. This can have psychological impacts and even workplace safety implications (an employee enduring abusive conditions because they need the housing). From an employer standpoint, having employees who feel trapped is not ideal either; it could lead to lower productivity or even liability if claims arise that an employee was effectively coerced to stay. It's a delicate balance between retention incentive and unhealthy dependency. Labor advocates suggest that housing programs be designed to minimize coercion. For example, they recommend making it clear that using the housing benefit is optional and that there will be support in transitioning out if the employment ends.[45]

Community and Legal Risks: Beyond internal risks, there's also the community dimension. If an employer's housing initiative is poorly received by neighbors (say a dorm causes noise complaints or parking overflow), it can lead to legal challenges or strained community relations.

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[43] "Why Buying the Motel 6 Isn't a Housing Strategy—It's a Headache," *Annum Housing*, https://www.annumhousing.com/post/why-buying-the-motel-6-isn-t-a-housing-strategy-it-s-a-headache.

[44] Ibid.

[45] "Employer-Assisted Housing for Renters: Company Towns 2.0?" *OnLabor*, https://onlabor.org/employer-assisted-housing-for-renters-company-towns-2-0-or-increasing-access-to-housing/.

An extreme example: if a company tries to build a large dormitory without adequate community process, it might face lawsuits or permitting hurdles. There's also the risk that an employer invests in housing assuming certain zoning or tax benefits and those change with political winds (though in Massachusetts, for instance, once agreements like a special tax assessment for workforce housing are in place, they tend to be honored for their term).[46] Still, reliance on government incentives has its own political risk.

In weighing these risks, many employers engage legal counsel early and set up structures to mitigate them. Some outsource the housing operation to a third-party property manager to put a buffer between the employer and tenant issues. Others use *housing allowances* more than owned units, to avoid direct landlord liabilities. The literature also suggests that employers craft clear written policies (or contracts) for participants in housing programs to set expectations and protect both sides. Despite the risks, those who proceed often do so because the alternative—an understaffed operation or losing key employees—is a greater risk to the business. As one observer put it, *not* addressing employees' housing needs is itself risky: it can lead to business contraction or failure as workers vanish. Employers find themselves balancing two kinds of risk and choosing the lesser of two evils.

4.10.4. Workforce Sustainability and Employee Benefits

Employer-supported housing doesn't just affect employers; it has profound implications for the employees who receive assistance (and even those who don't). Here we summarize how such programs impact workers' stability, quality of life, and broader social dynamics, based on findings in the literature.

Housing Stability and Workforce Participation

Stable Housing = Stable Employment: Numerous studies and reports underscore the link between an individual's housing situation and their ability to consistently participate in the workforce. Workers burdened with long commutes or unstable housing (couch-surfing, frequent moves, etc.) are more likely to miss work, experience stress, or even drop out of the labor force.

By providing stable, nearby housing, employers remove a major barrier to regular attendance and full productivity. This is especially crucial in communities like Nantucket where, absent employer intervention, many workers simply couldn't live locally at all. When an employer arranges housing, an employee can go from a 2-hour one-way commute (or no job at all) to a 10-minute walk to work, dramatically increasing their capacity and willingness to work needed hours. In seasonal employment scenarios, offering housing often makes participation possible in the first place. Many seasonal workers (students, international students, etc.) would not come to a high-cost area for a low-wage short-term job if they had to secure their own housing in a

[46] "General Laws Chapter 40, Section 60B," *Massachusetts Legislature*, https://malegislature.gov/Laws/GeneralLaws/PartI/TitleVII/Chapter40/Section60B.

cutthroat market. But if housing is provided, those jobs become accessible, ensuring the seasonal workforce materializes when needed.

Labor Pool Expansion and Seasonal Availability: Employer housing expands the labor pool for a community. It allows people who live farther away (or in a different country) to take jobs there, and it can draw individuals into the labor force who otherwise might sit out due to housing issues. For instance, a person might decline a job offer due to lack of housing; solving housing flips that decision and retains their skills in the local economy.[47] Employer housing contributes to workforce participation rates by enabling people to live where they work. It also reduces turnover related to housing crises; employees are less likely to quit mid-season or mid-year because their lease ended or rent went up beyond what they can pay. This continuity is valuable from a community services standpoint as well (e.g., keeping the same police officers or nurses year after year rather than constant churn). The presence of adequate workforce housing underpins the sustainability of a seasonal economy.

Employee Quality of Life

Reduced Commute and Stress: As mentioned, employees with employer-provided housing usually enjoy dramatically reduced commute times. This can improve quality of life by giving back time each day and lowering stress. For instance, Big Sky Resort employees who moved into on-mountain housing noted how not having to drive from distant towns in winter conditions greatly improved their daily life.[48] One long-time Big Sky worker said it was the first time in years he didn't plan to move, because he finally had a suitable place to live near work, with a kitchen and amenities: *"It's so much better designed to be permanently lived in."*. Removing the uncertainty of housing (*Will I find a place? Will my lease be renewed? Can I afford next month?)* allows employees to focus on work and personal life without constant anxiety.

Financial Relief: Housing support effectively puts money in employees' pockets (or avoids taking it out). If an employer offers housing at a subsidized rate, the employee's housing cost as a percentage of income goes down, potentially freeing them from living paycheck to paycheck. Some programs cap rent at a certain percentage of income or offer below-market rents. Over time, this can allow employees to save for future goals (education, buying a house, etc.), improving their long-term financial stability. In high-cost areas, many workers normally must take on multiple roommates or live in suboptimal conditions to afford rent.

Community Belonging: When employees live where they work, they can become more integrated into the community. They can participate in local events, have their kids in local schools, etc. This can enhance their sense of belonging and overall life satisfaction. Some literature on workforce housing notes that it prevents regions from becoming enclaves of only

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[47] "Housing for Hospital Workers Called Crisis," *Martha's Vineyard Hospital*, https://mvhospital.org/housing-for-hospital-workers-called-crisis/.

[48] "Redefining Employee Living," *Big Sky Resort*, https://www.bigskyresort.com/blog/redefining-employee-living.

the wealthy and helps maintain socio-economic diversity, which benefits civic life.[49] From the worker's perspective, not being a "super commuter" means they have the chance to be part of the community they serve. That can be emotionally rewarding and improve mental health (not feeling like an outsider or transient all the time).

4.10.5. Community-Level Considerations (High-Level)

When employers intervene in the housing market, the effects radiate beyond the immediate workforce and company. The community can experience various impacts, positive and negative, in the long term. While each community's context is different, the literature notes some common considerations:

Impact on Non-Employees: If major employers provide housing for their workers, those workers are taken care of, but what about others (like those who work for small mom-and-pop businesses or are self-employed)? There's a potential equity issue at the community level: large employers' workforce gets housed, while others still struggle, and smaller businesses might then be at a competitive disadvantage in hiring (since they can't offer housing). East Hampton officials voiced a concern that allowing employer-sponsored housing could end up benefiting larger, well-funded companies at the expense of smaller ones.[50] In Nantucket, for example, if only the hospital and big resorts build housing, their employees might be fine, but a small café or a retail shop can't house 3 employees and might lose them to bigger employers who can. This could consolidate employment power in the hands of big companies, which is not an ideal outcome for economic diversity. It suggests that community-wide solutions (like housing trust initiatives) should accompany employer-specific ones to avoid leaving gaps.

Gentrification/Displacement Effects: Employer-assisted housing programs, especially homeownership assistance, could inadvertently contribute to gentrification.[51] If a hospital helps middle-income employees buy homes in a working-class neighborhood, that influx of buyers could drive up prices and displace non-employee residents. Thus, equity must be considered not just within the company but in the community context. Some recommend limiting employer programs to lower-income employees or ensuring they are paired with protections for existing residents.

Long-Term Community Dependency: If a community comes to rely on employers to provide what is essentially a public good (affordable housing), there's a risk if those employers' situations change. What if a hotel with staff housing goes out of business or decides to sell off its housing property? The community could suddenly lose housing stock. Or if an employer

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[49] "Housing Essential Workers in High-Cost Communities," *Multi-Housing News*, https://www.multihousingnews.com/housing-essential-workers-in-high-cost-communities/.

[50] "Can Employer-Owned Housing Solve Affordability Crunch?" *East Hampton Star*, https://www.easthamptonstar.com/government/2024718/can-employer-owned-housing-solve-affordability-crunch.

[51] "Challenges to Enacting Employer-Assisted Housing Programs," *National Housing Conference*, https://nhc.org/policy-guide/employer-assisted-housing-the-basics/challenges-to-enacting-employer-assisted-housing-programs/.

faces an economic downturn and cuts housing programs, the workers could be displaced. In other words, a community should be mindful of not putting all its eggs in the employer housing basket. It's a great supplement, but not a substitute for broader housing strategies. Many communities use employer housing as an immediate relief valve while pursuing longer-term solutions (like subsidized housing developments, regulatory changes to spur construction of ADUs, etc.).

Neighborhood and Land Use Concerns: A common community concern is the siting and design of workforce housing facilities. Residents often support the concept of housing for workers in principle but may object to specific projects near them. Fears include increased traffic, noise, or changing the character of a residential area. In East Hampton's discussions, officials noted they would likely restrict employer-owned housing developments to certain zoning districts (e.g., commercial or multi-family zones) and require things like traffic studies and sewage treatment plans to ensure minimal impact: traffic is "something we're going to have to take a very hard look at" with any higher-density workforce housing.[52] On Nantucket, any new housing (employer or otherwise) can raise concerns due to the island's limited infrastructure. Thus, community consideration includes ensuring that employer-provided housing is developed in a way that neighbors can accept, perhaps small-scale units scattered around, or located on town-owned land away from dense historic areas. "Density" and "character" are often terms used to express resident concerns of dormitory-style buildings if they don't fit the local aesthetic or if they concentrate many transient occupants. Addressing these concerns often involves community outreach and education. For example, resort towns in Colorado engaged in extensive public processes to show designs that fit with the neighborhood and to reassure residents that deed-restricted housing would be well-managed.[53]

4.10.6. Peer Communities and Existing Models

Islands and seasonal coastal resorts face a housing challenge much like Nantucket's. A few illustrative peer cases include:

- **Martha's Vineyard:** Nantucket's neighbor has very analogous issues—high home prices, limited rental stock, huge summer influx. The island's largest employer, *Martha's Vineyard Hospital*, has taken a direct role in workforce housing. As mentioned, they spend upwards of $3 million annually renting units for employees and even covering ferry fares for those who commute from off-island.[54] Finding this unsustainable, the hospital (with its parent network Mass General Brigham) got state approval and funding

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[52] "Can Employer-Owned Housing Solve Affordability Crunch?" *East Hampton Star*, https://www.easthamptonstar.com/government/2024718/can-employer-owned-housing-solve-affordability-crunch.

[53] "Creating Attainable Housing for the Workforce in Resort Communities," *Urban Land Institute*, https://urbanland.uli.org/residential/creating-attainable-housing-for-the-workforce-in-resort-communities.

[54] "Housing for Hospital Workers Called Crisis," *Martha's Vineyard Hospital*, https://mvhospital.org/housing-for-hospital-workers-called-crisis/.

to build a 48-unit apartment building on hospital land in Edgartown.[55] This $38 million project (under construction as of 2024) will house nurses, technicians, and other staff, and is considered critical for retention and recruitment. Additionally, the hospital partnered with the Island Housing Trust (a local nonprofit) to convert an old inn (the Hanover House) into housing for hospital workers. The lesson is the importance of anchor institutions leading by example and collaborating with nonprofits. It also highlights the sheer scale of resources sometimes needed (tens of millions) and that even deep-pocketed employers need outside help (the hospital advocated strongly for the establishment of a housing bank funded by real estate transfers, to create ongoing funding for housing across the island).

- **Cape Cod:** Cape Cod towns (e.g., Provincetown, Orleans, etc.) share Nantucket's tourism and second-home residential market. Provincetown created a Year-Round Rental Housing Trust to purchase or develop rental housing to keep it affordable for the local workforce year-round.[56] Employers in Provincetown have also been active; for instance, some restaurant owners master-lease entire houses for seasonal staff, and there have been discussions of companies jointly developing dorms. Massachusetts is considering tax incentives, as noted, to formalize such efforts. The takeaway here is that public policy can bolster employer initiatives, and that on Cape Cod there's a trend of multiple small employers banding together (through chambers of commerce or housing trusts) to tackle housing, since many businesses are too small to do it alone.

- **East Hampton, NY (Resort town):** Though not an island, the Hamptons on Long Island function like island resorts for the wealthy, with a massive influx in summer and a service workforce that often lives far away. East Hampton Town proposed in 2024 to amend zoning to allow employer-sponsored affordable housing developments. This was a novel approach: inviting employers (like a hospital, utility, or even large hotel) to build housing specifically for their employees on certain sites, bypassing some usual zoning restrictions. They discussed allowing up to 12 units/acre (higher density than normally allowed) for employer housing, and loosening income restrictions since these would be for moderate-income workers (up to 130% Area Median Income, and possibly higher). One example cited was Stony Brook Southampton Hospital as a prime candidate to use this, since they are a major employer in the region. The plan raised debate: concerns about how to enforce that it remains for employees, what if an employer misuses it, etc. Council members also had "grave concerns" about balance between seasonal and year-round needs and ensuring it's not abused (like a company housing summer interns for free, etc.). While this policy was still under consideration in the last report, it shows a creative governmental enabling of employer housing.[57]

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[55] "Martha's Vineyard Hospital Building Apartments," *Fun107*, https://fun107.com/marthas-vineyard-hospital-employee-apartments/.

[56] "Seasonal Communities," *Housing Nantucket*, https://www.housingnantucket.org/seasonalcommunities/.

[57] "Can Employer-Owned Housing Solve Affordability Crunch?" *East Hampton Star*, https://www.easthamptonstar.com/government/2024718/can-employer-owned-housing-solve-affordability-crunch.

- **Key West, FL:** Key West offers a clear example of how an island, tourism-dependent economy has used a mix of regulation, public housing, and employer involvement to prevent workforce displacement. Facing chronic affordability pressures and long worker commutes to the mainland, the City embedded workforce housing requirements into its land development regulations, effectively creating a linkage policy that ties new hotel and market-rate development to the provision or funding of workforce housing units.[58] These requirements allow some regulatory flexibility (e.g., density or use allowances) in exchange for deed-restricted housing, ensuring that tourism growth contributes directly to housing supply for local workers. In parallel, the city and the Key West Housing Authority have built and preserved on-island workforce housing—often prioritizing critical workers such as teachers, nurses, and police—and have repurposed legacy assets, including former military housing, into civilian workforce rentals with strong advocacy from local employers and community groups. While some large hotels have independently acquired or converted motels into dormitory-style staff housing, the Key West case shows that employer action alone is insufficient; without formal government intervention and enforceable development linkages, the local labor force would largely be priced out, undermining the island's economic viability.
- **Aspen & Vail, CO**: In Aspen, as noted earlier, the local government took a big role via the Aspen/Pitkin County Housing Authority, developing many affordable units. Employers complement this with their own efforts. For instance, Aspen Skiing Company (which runs the ski resorts) has built and purchased multiple employee housing complexes over the years and is continually in the market for more. Aspen Ski Co provides about 600 beds for seasonal staff and has offered down-payment assistance for long-term employees buying homes in neighboring towns. In Vail, Vail Resorts (the company) not only built housing but also started a program called Vail Resorts Equity Sharing: the company would invest equity in a home alongside an employee, with the deal that when the employee sells, the company recoups its share (this helps employees buy homes). Additionally, the Town of Vail's InDEED program, while not employer-run, involved purchasing deed restrictions on homes to keep them occupied by local workers.[59]

4.11. Business Survey Results

The business survey received responses from 72 businesses representing a broad cross-section of Nantucket's economy. Respondents included nonprofit organizations, retail businesses, food service providers, educational institutions, construction firms, healthcare organizations, professional services firms, transportation providers, hospitality businesses, and public-sector entities.

[58] "Community Development," *City of Key West*, https://www.cityofkeywest-fl.gov/950/Community-Development.
[59] "Creating Attainable Housing for the Workforce in Resort Communities," *Urban Land Institute*, https://urbanland.uli.org/residential/creating-attainable-housing-for-the-workforce-in-resort-communities.

Comparison with Census Business Patterns data[60] suggests that respondents represent many of the sectors most likely to be affected by workforce housing constraints, including accommodation and food services, retail trade, construction, healthcare, education, and nonprofit organizations. Educational institutions, healthcare organizations, and nonprofit entities appear particularly well represented relative to their share of establishments on the island.

4.11.7. Business Size Representation

Census Business Patterns data indicate that Nantucket's business community includes a large portion of small establishments by employment count. At the same time, workforce housing challenges tend to become more acute as organizations employ larger workforces, experience seasonal labor fluctuations, or recruit workers from outside the island.

Nantucket's business community is dominated by small establishments, while survey respondents tended to be larger employers. Respondents reported employing approximately 1,538 workers during peak season, suggesting that the survey captured organizations responsible for a substantial share of Nantucket's workforce. To give a sense of scale, 2023 Census Business Patterns data reports 1,317 year-round employees of establishments located on the island.

The survey therefore should not be interpreted as representative of all businesses on Nantucket. Rather, it represents a targeted sample of employers for whom workforce housing is a significant operational consideration. This focus is consistent with the objectives of the study, which sought to understand how workforce housing affects business operations, labor availability, and economic sustainability, as well as the extent to which employers currently provide housing support to employees.

As a result, the survey findings provide insight into the experiences of employers most directly engaged with workforce housing challenges and solutions, including many of the organizations that currently provide workforce housing, housing subsidies, or other forms of housing support to their employees.

4.11.8. Respondent Characteristics

Respondents were asked to report which industry or industries best describe their business. The top industries of survey respondents include the nonprofit sector, retail trade, food services, and educational services.

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[60] [60] U.S. Census Bureau, "All Sectors: County Business Patterns, including ZIP Code Business Patterns, by Legal Form of Organization and Employment Size Class for the U.S., States, and Selected Geographies: 2023," *Economic Surveys, ECNSVY Business Patterns County Business Patterns, Table CB2300CBP*, 2025, accessed on June 3, 2026, https://data.census.gov/table/CBP2023.CB2300CBP?q=nantucket+county&t=Business+and+Economy.

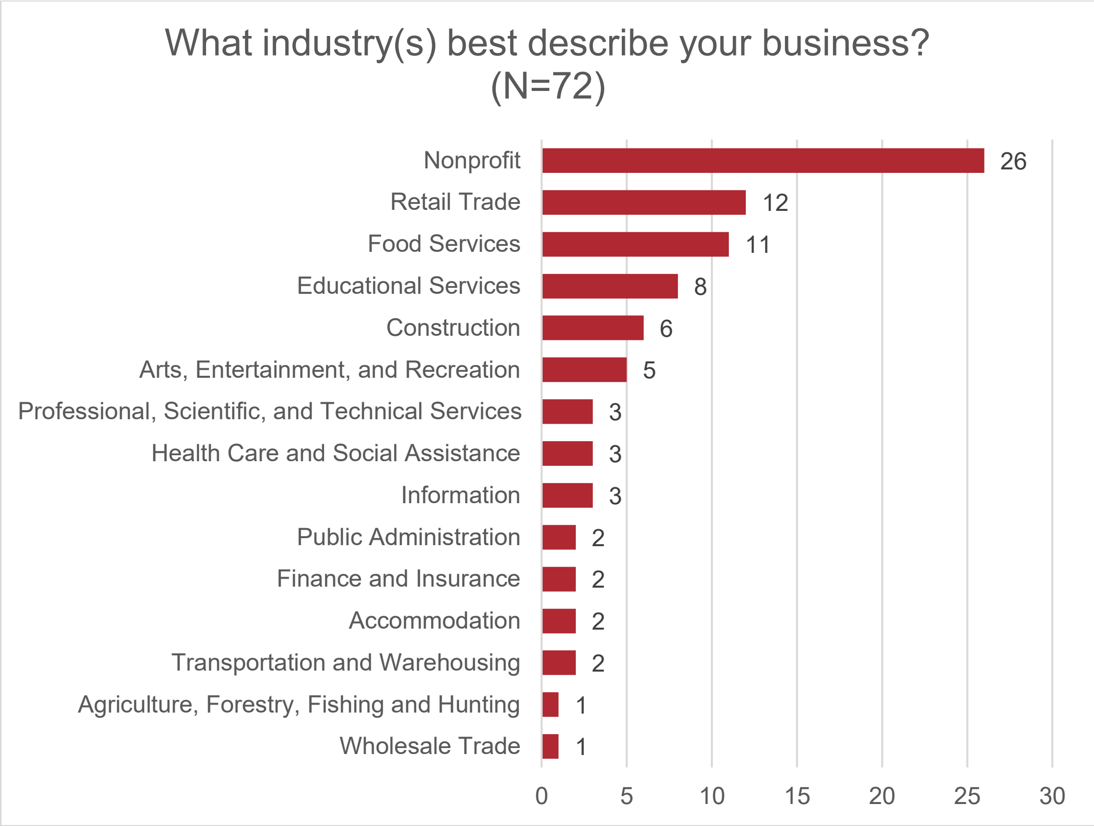

Figure 10. Industry Description Survey Responses

The majority of respondents represent businesses that have operated on Nantucket for over 20 years.

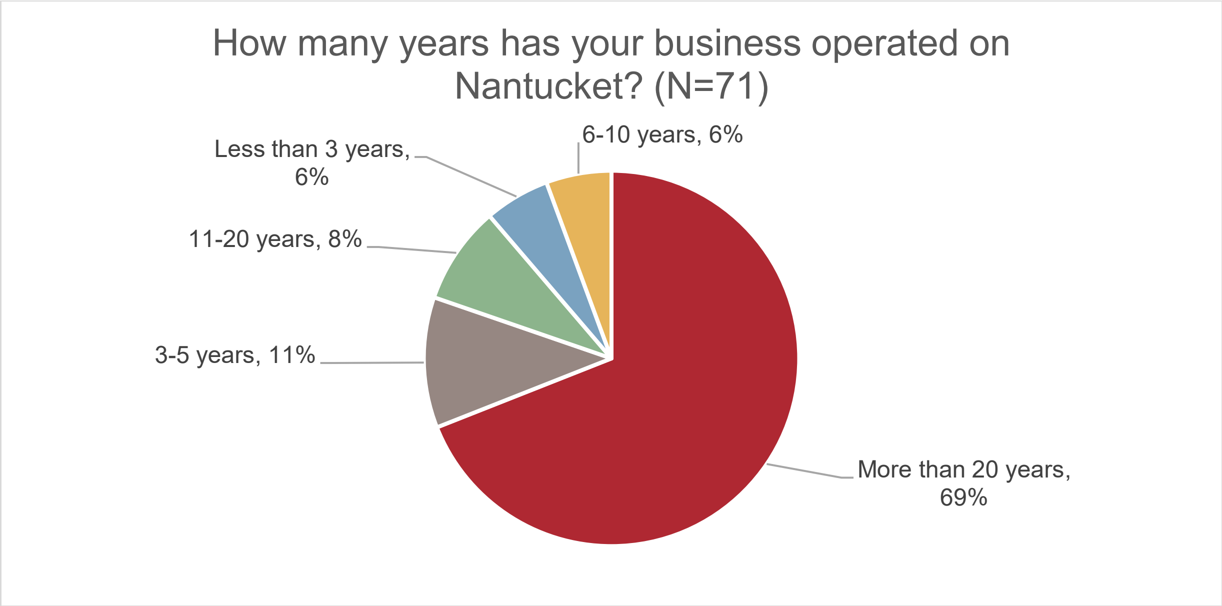

Figure 11. Operational Years on Nantucket Survey Responses

Respondents were prompted to report the number of workers in 2025 that their business employed during Peak Season (July and August), Shoulder Season (late April to June and September to December), and Off-Season (December to late April). Respondents employed a total of 1,538 employees during Peak Season, 1,007 during Shoulder Season, and 817 during Off-Season in 2025. During any season, approximately 25-29% of workers were part-time in 2025.

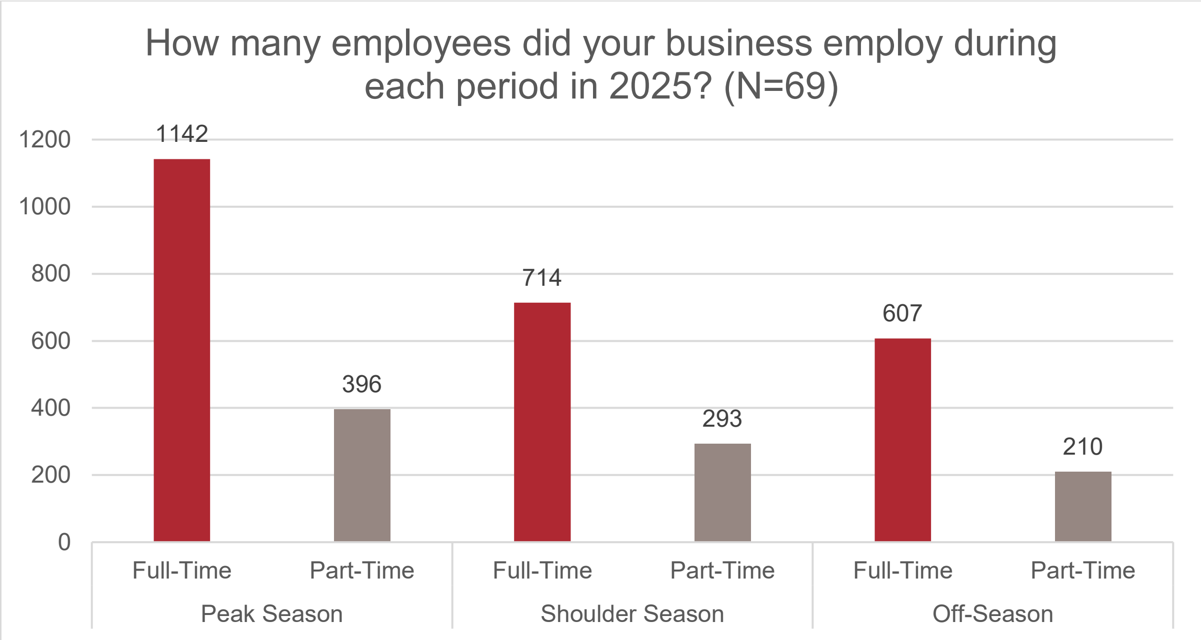

Figure 12. Total Employees by Season Survey Responses

4.11.9. Employer Housing Support

The survey next asked respondents about the type and level of housing support that they provided to employees in 2025. Of the 71 respondents who provided an answer, 68% indicated that they provide some type of housing support to their employees, whereas 32% indicated that they do not offer any of the listed types of housing support to their employees. The most popular form of housing support reported by respondents is their business owns housing for employees. One respondent indicated they have provided down payment assistance for one employee purchasing a home.

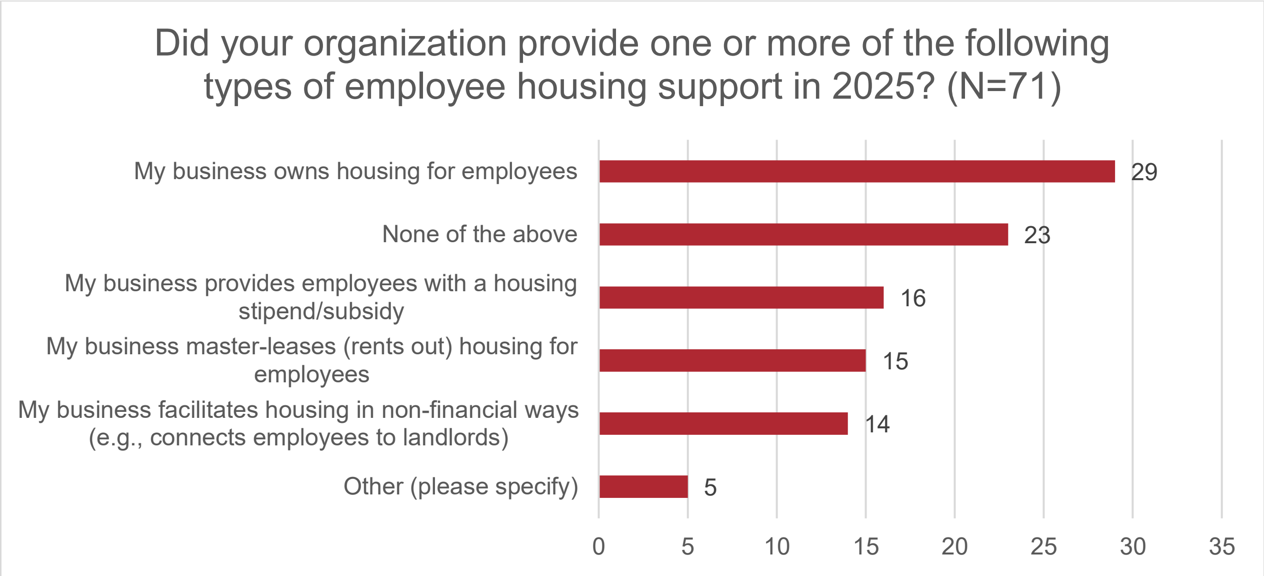

Figure 13. Housing Support Types Provided Survey Responses

Employer Owned and Master-Leased Housing Support

Respondents were asked to report the number of residential units that their organization owned or master-leased for employee housing in 2025. 29 respondents provided an answer. Together, respondents own or master lease a total of 116 residential units. This signifies an average of 4 units per business. The highest reported count by one survey respondent was 16 units. The most common building types that these units are in include apartments and single family homes.

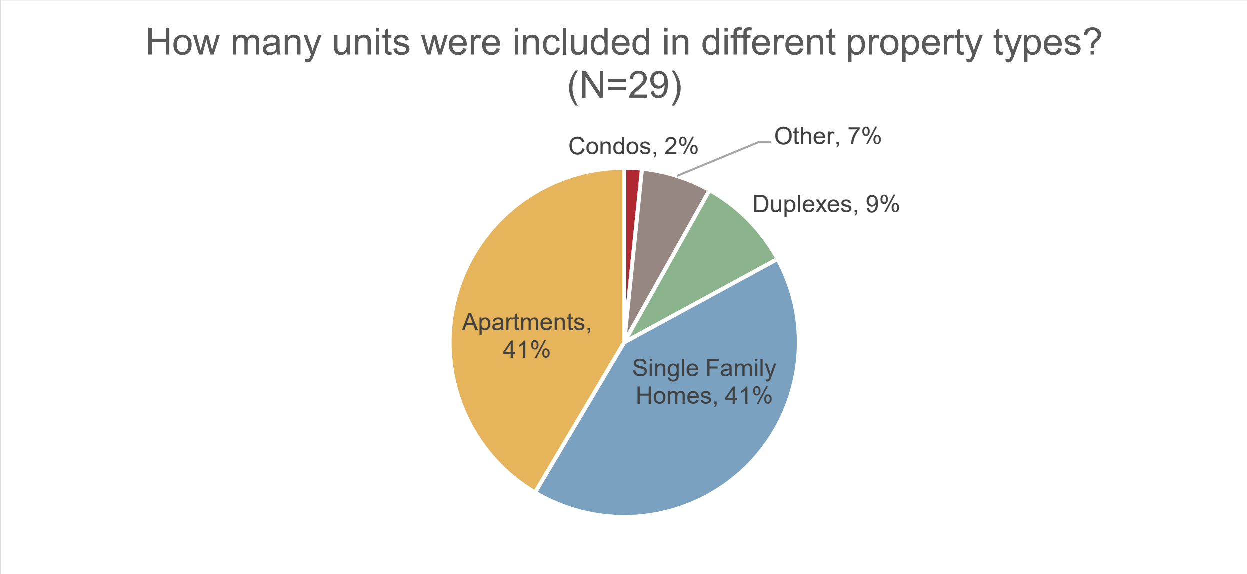

Figure 14. Housing Support Property Types Survey Responses

Respondents were prompted to report number of workers in 2025 that lived in employer-owned or master-leased housing during Peak Season (July and August), Shoulder Season (late April to

June and September to December), and Off-Season (December to late April). Of the 29 respondents that provided an answer both to this question and the previous question about total employees during each period, respondents indicated that approximately 41% of their workforce during Peak Season, 40% during Shoulder Season, and 29% during Off-Season lived in employer-owned or master-leased housing during 2025. Part-time employees are unlikely to receive support through employer-owned or master-leased housing.

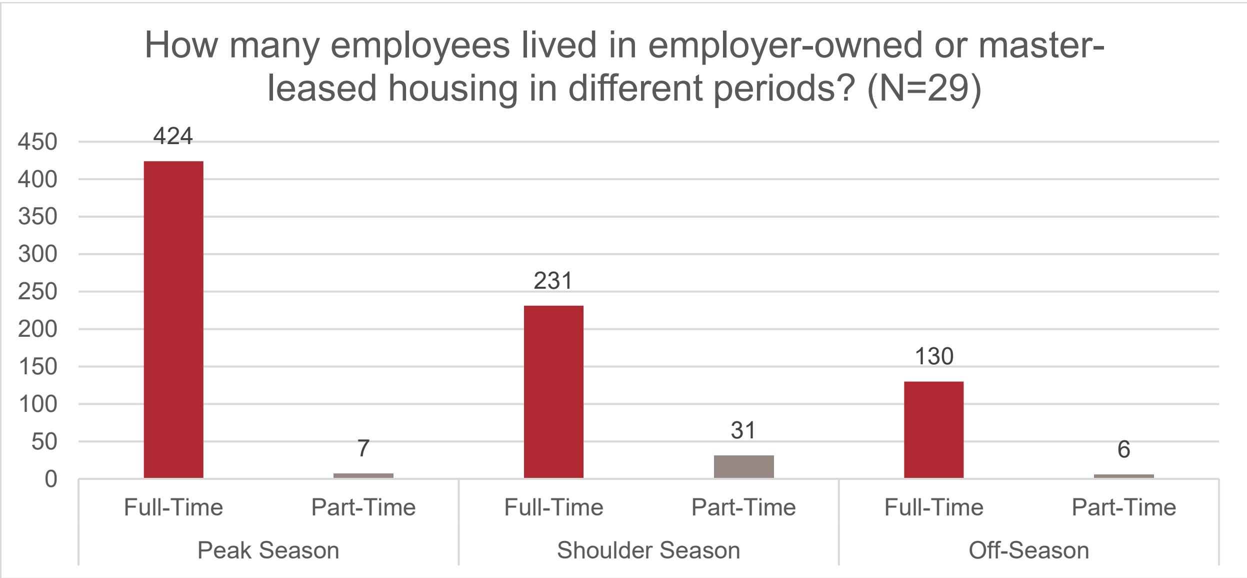

Figure 15. Number of Employees in Supported Housing Survey Responses

29 respondents indicated the cost to their business associated with owned or master-leased employee housing. The median cost to businesses was $150,000 to $249,999 in 2025. Eight respondents provided exact amounts or greater detail into what these costs cover. One respondent whose business belongs to the construction industry noted that the business pays $140,000 each month in rent and $30,000 each month in ferry tickets to support their employees. Of the 29 respondents who answered the question “Approximately what percentage of market housing cost is covered by the employee through rent?”, the average of all answers was 40%.

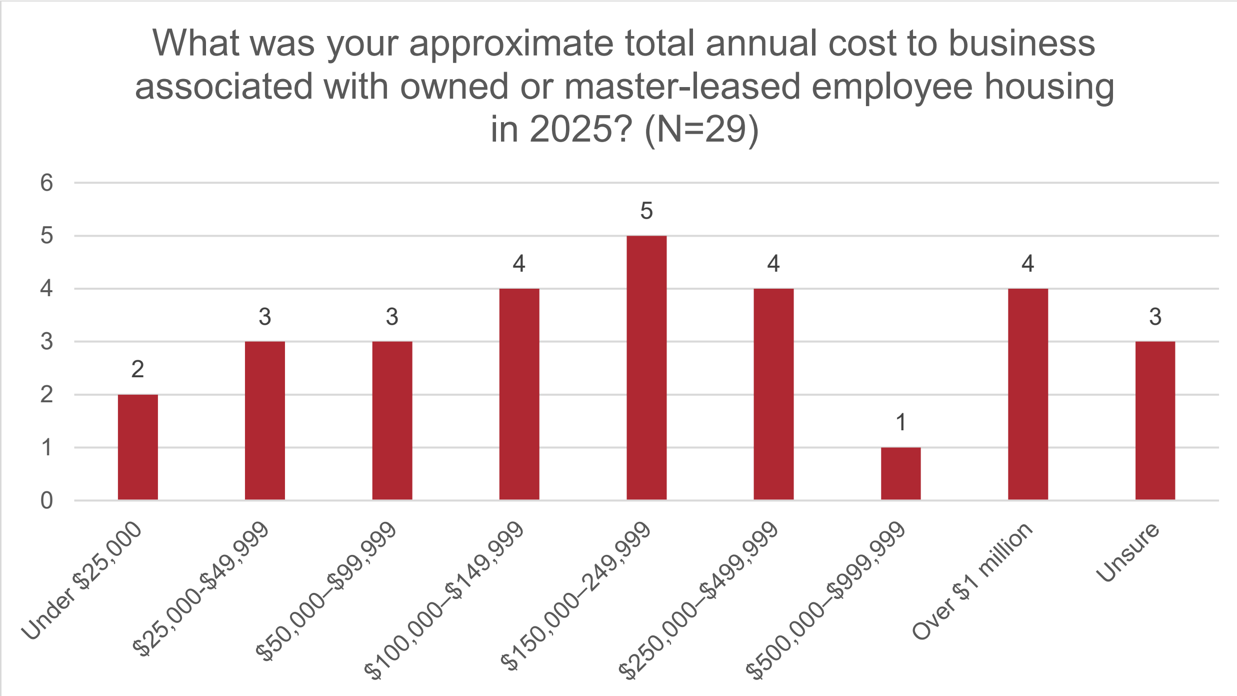

Figure 16. Cost to Business of Owned or Master-Leased Housing Survey Responses

Housing Stipend or Subsidy

Respondents were asked to report how many employees per season their business provided with a housing stipend or subsidy. 24 respondents indicated that they provide employees with a housing stipend or subsidy. For respondents that provided an answer both to this question and provided their total employee counts, respondents indicated that they provide approximately 22% of their employees during Peak Season, 32% during Shoulder Season, and 41% of employees during Off-Season with housing stipends or subsidies. Part-time employees are more likely to receive assistance in the form or a stipend or subsidy, rather than through employer owned or master-leased housing.

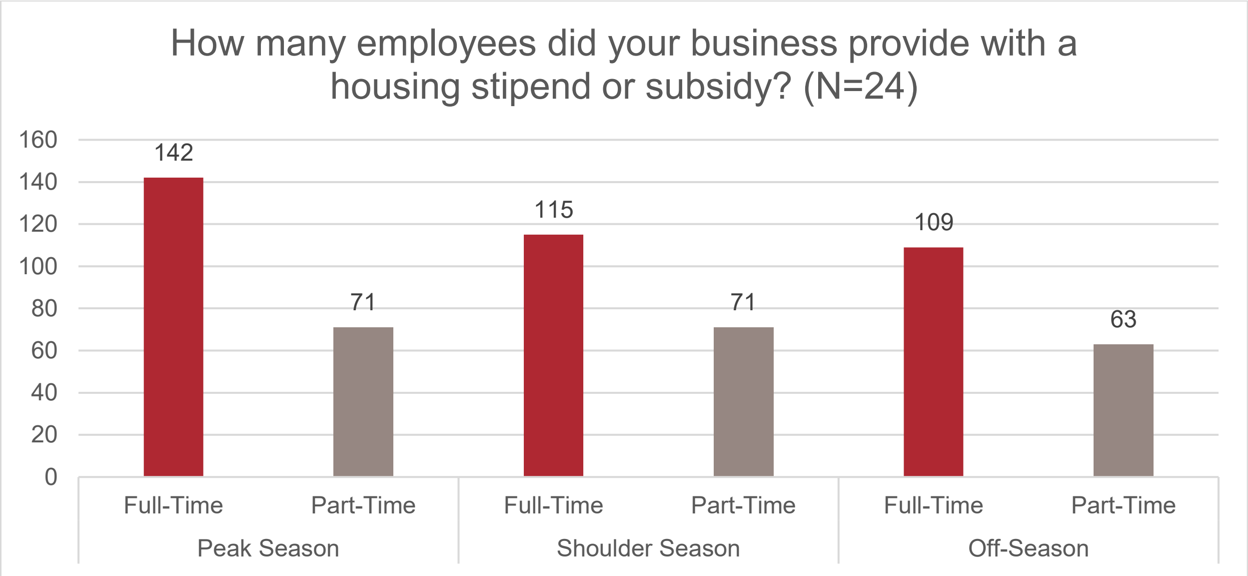

Figure 17. Number of Employees Receiving Stipend or Subsidy by Season Survey Responses

Respondents indicated that the typical monthly stipend amount per employee in 2025 was around $1,000.

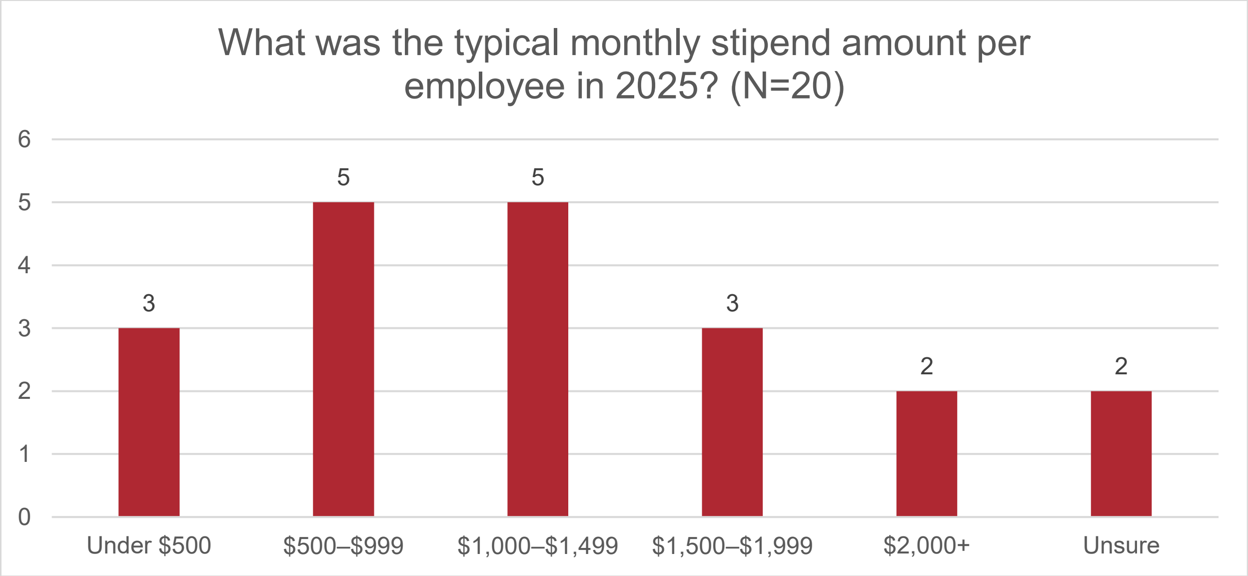

Figure 18. Amount of Monthly Stipend Survey Responses

Of 21 respondents, the majority indicated that the cost to their business as under $50,000 in 2025 to provide housing stipends or subsidies to their employees.

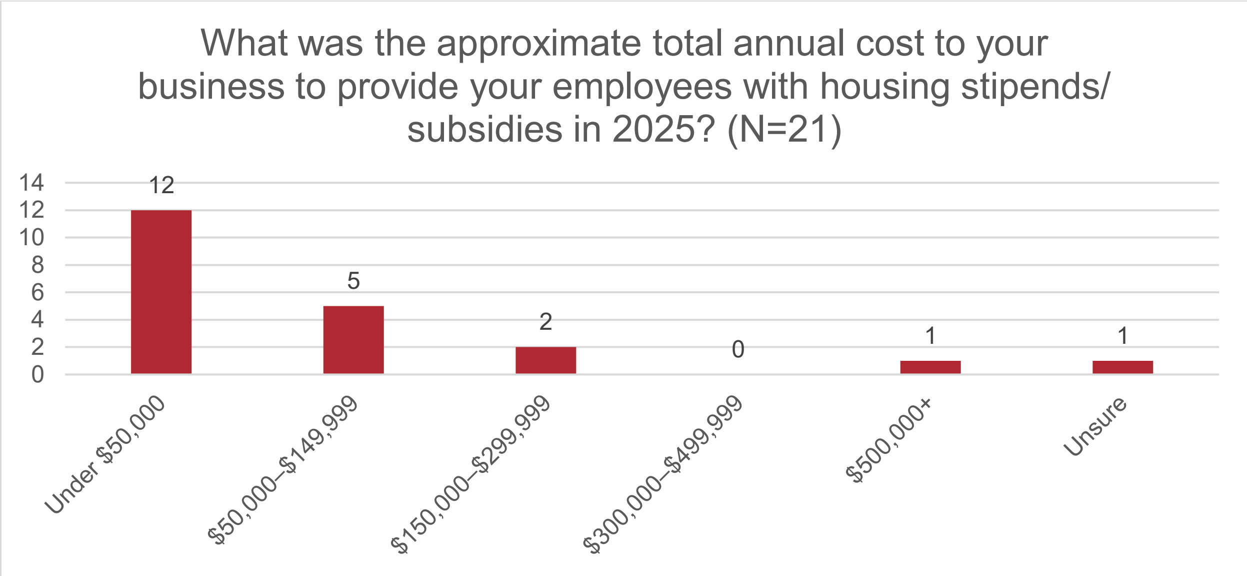

Figure 19. Cost to Buisness of Stipends and Subsidies Survey Responses

4.11.10. Impact of Workforce Housing on Your Business

When asked about how much workforce housing availability impacted respondents' abilities to recruit employees in 2025, over half reported that workforce housing availability greatly impacted their ability to recruit employees.

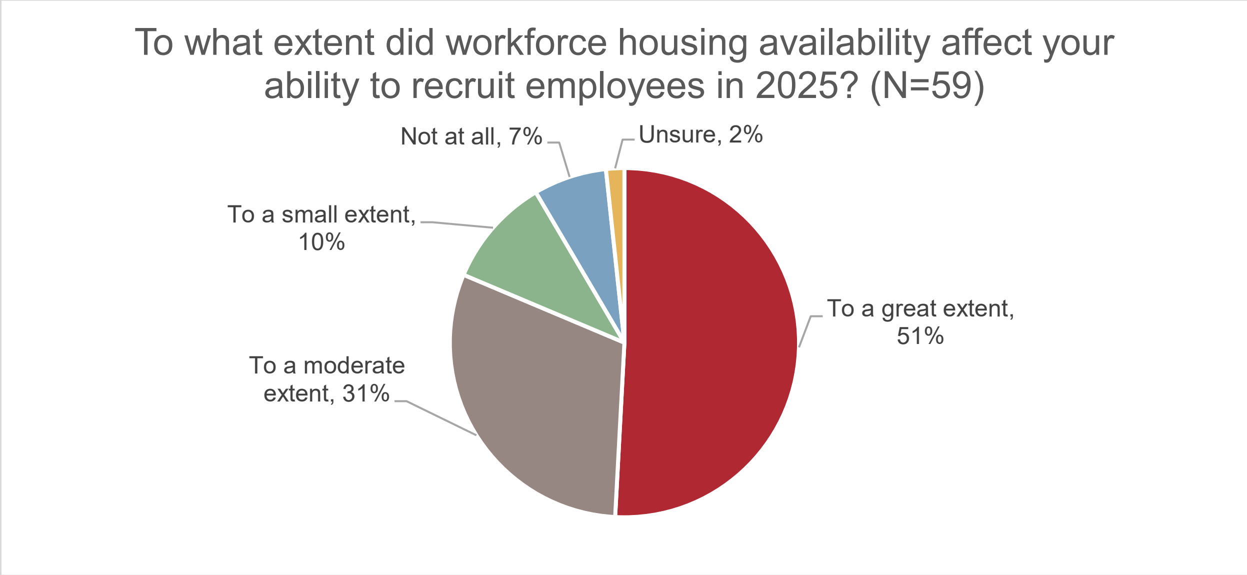

Figure 20. Impact of Workforce Housing on Doing Business Survey Responses

When prompted to estimate the number of employees that businesses lost or declined to hire in 2025 due to a lack of housing availability, 64% of respondents indicated that workforce housing availability impacted their ability to retain or hire at least 1 employee.

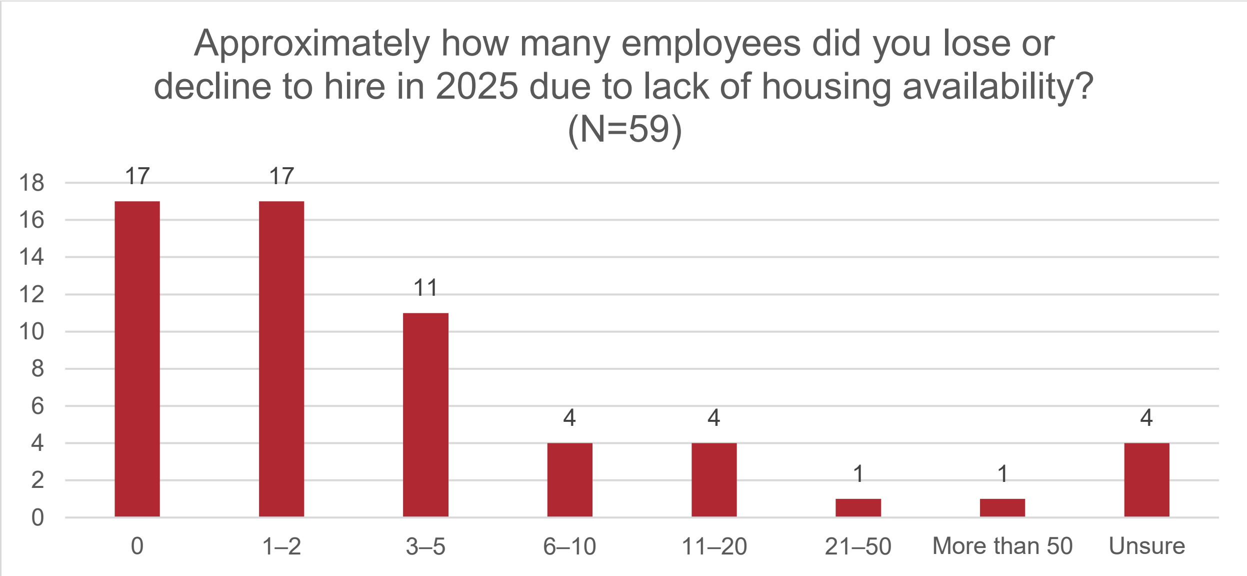

Figure 21. Number of Employees Lost Survey Responses

When asked if respondents expect that their business/s need for employee housing will change over the next 5 years, 72% of those that responded indicated that they believe that their needs will significantly or somewhat increase. 21% indicated that they believe that their needs will stay the same. No respondents indicated that they believe that their needs will decrease.

35 respondents indicated that they would be willing and interested to participate in an interview.

4.12. Stakeholder Interviews Results

Interview participants represented organizations with substantially different missions and workforce needs, but all described housing as a significant factor in their ability to recruit and retain employees. Interviewees included businesses in the construction and landscaping sector, a nonprofit organization, and the Town of Nantucket's Housing Director. These perspectives provided insight into how workforce housing challenges affect both private-sector employers and community-serving institutions.

Ownership is preferable to renting. Interviewees viewed housing ownership as a more reliable long-term strategy than providing rental subsidies or leasing housing from third parties. Owning housing gave organizations greater control over availability, costs, and tenant selection while reducing exposure to tight rental markets. Several participants described housing investments as a way to create a stable workforce asset that could support recruitment and retention over time.

Businesses have become de facto property managers despite it not being a part of their core business model. As housing challenges have intensified, many employers found themselves taking on responsibilities typically associated with housing providers, landlords, and property managers. Interviewees described purchasing residential properties, converting existing buildings, renovating underutilized spaces, managing leases, and overseeing maintenance. These activities emerged not because organizations wanted to be in the housing business, but because workforce needs left them with few alternatives.

Participants consistently emphasized that housing management falls outside their core operations and organizational expertise. Employers focused on healthcare, education, nonprofit services, tourism, and other sectors found themselves devoting time and resources to tenant management, maintenance, legal agreements, occupancy policies, and housing administration. Organizations described developing housing policies and management practices from scratch because no existing framework existed to support their efforts.

De facto property management needs are shifting organizational resources and talent strategy. For some organizations, the expansion into housing has begun to influence staffing and talent priorities. One nonprofit noted that property management experience had become important enough to shape hiring decisions, while others described the need to build new internal capabilities related to housing administration and operations. As housing portfolios grew, organizations increasingly found themselves hiring for experience that supported housing rather than directly advancing their primary mission.

Although housing is conventionally wise investment, it does not yield the same type of returns for businesses. While participants generally viewed these responsibilities as manageable, few considered them a productive use of organizational resources. Housing-related activities required staff time, expertise, and financial resources that would otherwise have been directed toward the organization's core mission. One business owner described housing as a very unattractive investment, as they would likely never see a return on their investment. The businesses heavily subsidize the cost of housing, and they will not benefit from the accrual of equity in the properties since they will not sell the property so long as employees need housing.

While interviewees expressed differing views on specific policy interventions, several common themes emerged. Participants frequently identified the need for additional workforce housing production, particularly multifamily and higher-density housing types that could accommodate workers more efficiently than traditional single-family development. Several participants also expressed support for dormitory-style or apartment-style housing for seasonal workers, while recognizing that family-oriented housing remains critical for retaining long-term employees and management staff.

Potential fiscal interventions. Access to capital emerged as a common need. When asked what they would have done differently, participants frequently pointed to earlier or larger housing investments as a way to get ahead of increasing costs. Interviewees cited acquisition costs, high construction costs per square foot, and financing expenses as major barriers to expanding workforce housing. Some indicated that financing assistance, down-payment programs, or other financial mechanisms that reduce the cost of housing development could help employers increase housing supply.

Non-fiscal interventions. Participants discussed opportunities for shared or collaborative solutions. Ideas included pooled seasonal housing, shared property management services, and partnerships among smaller organizations that individually lack the scale necessary to develop or manage workforce housing. Interviewees generally viewed the housing challenge as too large for employers to solve independently and emphasized the need for coordinated action involving employers, nonprofits, developers, local government, and the broader community.

Encourage market-based solutions. Several interviewees expressed support for larger-scale housing developments that increase overall supply, particularly multifamily and higher-density housing that can accommodate workforce households more efficiently than traditional single-family development. Examples cited during interviews included apartment-style developments, dormitory-style housing for seasonal workers, and projects such as Surfside Crossing.

Participants noted that large-scale developments, zoning changes, and considerations to restrict seasonal and rental homes often face significant community opposition and lengthy approval processes, despite widespread recognition of the housing shortage.

4.13. Case Study Results

Case studies provide deeper insight into four tourism-driven locations (Davos, Switzerland; Isle of Skye, Scotland; Jackson Hole, Wyoming; and Key West, Florida) and their workforce housing conditions and interventions, with the explicit goal of informing Nantucket's consideration of feasible workforce housing strategies. The research relies on publicly available municipal/county documents, housing strategy memos, planning reports, tourism/visitor statistics, and official program pages, emphasizing sources that are replicable and "actionable" for a follow-on phase (detailed desk research and 1-3 interviews per case).

This analysis is distinct from the initial literature review involving synthesis of information about how workforce housing issues show up in peer communities. In contrast to the literature review, case studies are intended to provide the most robust and documentable evidence possible of how workforce housing interventions worked and *why*, including relevance and feasibility of implementing similar solutions on Nantucket. For these reasons, while communities examined in the literature review were considered for case study development, additional relevant cases were considered and selected for further research.

4.13.11. Davos

Background

Davos is a high-altitude Alpine municipality in the canton of Graubünden with an economy that is heavily services- and tourism-oriented. As of end of December 2024, Davos reports 12,771 residents and 7,229 full-time-equivalent jobs, with 85.4% of jobs in "tourism and services"; major job categories include accommodation (20.9%), healthcare (11.3%), and gastronomy (8.7%).[61] Davos's tourism supply includes 60 hotel/spa establishments with 3,607 rooms (7,096 beds), generating 820,728 hotel/spa overnight stays per year, plus group accommodations (1,493 beds) and professionally managed vacation apartments (3,055 beds).[62]

Workforce Housing Conditions

Davos reports 12,879 dwellings, of which 7,592 (58.9%) are used as second homes.[63] In the municipality's housing strategy, the local market is characterized as extremely tight and indicative of a "severe housing shortage"; reported vacancy is around 0.15% (2021) and 0.2% (2022). [64]

The same housing strategy and political decision memo highlights that the second-home share increased despite the federal second-home law (e.g., 56.0% in 2017 to 57.6% in 2022). Even though about 200 new primary residences were permitted between 2017 and 2021, Davos saw a net loss of 70 primary residences in the same period, meaning that roughly 55 primary residences were converted into secondary residences every year.[65]

Actors and Interventions Landscape

Davos presents one of the most multi-layered workforce housing systems among global resort communities, combining federal regulation, municipal land-use control, cooperative housing models, and direct employer provision.

At the national level, Switzerland's Second Homes Act (Zweitwohnungsgesetz) establishes the structural foundation by prohibiting new second-home construction in municipalities where such units exceed 20 percent of the housing stock. Davos is subject to this restriction, meaning that most new residential development must serve primary residents. This policy effectively redirects development toward workforce-compatible housing and limits speculative demand.[66]

This policy directly alters the development landscape. Developers are incentivized, or required, to produce housing usable by permanent residents and workers, speculative vacation-home construction is structurally limited, and existing housing stock is partially preserved for year-round use. However, the Davos strategy also recognizes a key limitation of this framework:

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[61] "Zahlen & Fakten," *Gemeinde Davos*, https://www.gemeindedavos.ch/zahlenfakten/49868

[62] Ibid.

[63] Ibid.

[64] "Wohnraumstrategie Davos," *Swiss Federal Office for Housing*, https://www.bwo.admin.ch/dam/it/sd-web/tG5agtqv00Gt/davos_wohnraumstrategie.pdf.

[65] Ibid.

[66] "Swiss Second Homes Act Overview," *Lexology*, https://www.lexology.com/library/detail.aspx?g=2ef9cbbf-396f-418c-a968-0a38015d358e.

existing "legacy" units can still be converted into second homes, which has continued to erode the supply of workforce housing despite the federal cap.

Within this framework, the Municipality of Davos has developed a more proactive and interventionist housing strategy aimed at ensuring sufficient, suitable, and economically affordable primary housing for the resident population. The strategy is grounded in a detailed market diagnosis: declining permanent population alongside rising employment, increasing in-commuting, extremely low vacancy rates (well below 1%), and rents that exceed affordability thresholds for a significant share of households. These dynamics frame workforce housing not only as a social issue but as a binding constraint on economic growth and labor supply.[67]

A central instrument in the municipal toolkit is the "Fonds für Erstwohnungen und Gewerberaum" (Fund for Primary Residences and Commercial Space), which functions as a flexible financing and intervention vehicle. The fund can provide low-interest loans, gap financing, or direct investment into projects delivering primary residences or mixed-use developments. It also allows the municipality to co-invest in land or development transactions, reducing capital barriers and de-risking projects aligned with workforce housing goals. In practice, this enables Davos to move beyond regulatory control and act as an active market participant, helping to close feasibility gaps in high-cost, land-constrained conditions.

Crucially, the strategy does not rely on a single instrument but on a coordinated set of "partial strategies" and implementation levers. These include:

- **Targeted production for specific groups**: the strategy explicitly prioritizes housing for families, local workers, seasonal employees, trainees, and older residents. This reflects both labor market needs and demographic trends, including population aging and the outmigration of younger households.
- **Location-based development logic**: new housing is to be delivered in "the right locations," emphasizing internal densification (infill and redevelopment within existing settlement areas) rather than outward expansion, consistent with Swiss spatial planning principles.
- **Quantified supply targets**: Davos estimates a need for roughly 650–1,000 additional primary residences by 2032 (depending on conversion trends), combining both new demand and replacement of units lost to second-home conversion.
- **Incentive-based implementation**: rather than relying primarily on mandates, the strategy emphasizes incentives, partnerships, and financial support to mobilize private and nonprofit actors.

In parallel, Davos uses its control over land and development approvals to reinforce these goals. The municipality prioritizes primary residence designations in zoning and permitting, and

[67] "Wohnraumstrategie Davos," *Swiss Federal Office for Housing*, https://www.bwo.admin.ch/dam/it/sd-web/tG5agtqv00Gt/davos_wohnraumstrategie.pdf.

in some cases allocates municipally controlled land for projects that meet workforce housing criteria. These tools are explicitly tied to the town's broader housing strategy, which seeks to ensure sufficient housing for local employees in the face of strong tourism demand and limited developable land.

A defining feature of Davos's approach is that these municipal tools are not implemented in isolation but are closely aligned with Switzerland's nonprofit cooperative housing sector. Housing cooperatives (Wohnbaugenossenschaften) serve as key delivery partners, developing and managing housing that remains permanently outside the speculative market. These organizations typically operate on a cost-recovery basis, with rents set to cover expenses rather than generate profit, and with long-term affordability embedded in their governance structures. Municipal support (through land access, financing via the housing fund, or planning facilitation) reduces development costs and enables these cooperatives to scale workforce-oriented housing production.[68]

The strategy also recognizes the need for complementary mechanisms outside traditional development. These include municipally owned housing (approximately 170 units), a regulated "primary residence platform" to match workers with compliant housing, and support for employer-linked housing solutions, particularly for seasonal or hard-to-house workers. Together, these measures help address short-term accommodation gaps while longer-term supply is developed.

Overall, Davos's model illustrates a coordinated, multi-level intervention landscape in which federal restrictions on second homes, municipal financing and land-use tools, nonprofit delivery systems, and employer participation are intentionally aligned. The strategy's core insight is that no single policy lever is sufficient: sustained workforce housing outcomes require simultaneous intervention in land markets, development feasibility, tenure structure, and allocation systems.

4.13.12. Jackson Hole

Background

Jackson Hole (Town of Jackson and the surrounding valley) is a high-amenity mountain resort community in Teton County, Wyoming, strongly shaped by national-park tourism and winter sports. Relying on tourism to Grand Teton National Park, Jackson Hole reports that their daily population surges to 57,000 in summer and shrinks to 42,000 in winter and 38,000 in shoulder season. Jackson Hole hosts 52,000 overnight visitors in the summer, 35,000 in the spring, and just under 10,000 during fall and winter.[69]

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[68] "Non-Profit Housing in Switzerland," *Swiss Federal Office for Housing*, https://www.bwo.admin.ch/bwo/en/home/topics/housing-policy/non-profit-housing.html.; note that EBP used ChatGPT to translate and summarize information in this section.

[69] "GTNP Saw Record Year for Visitation in 2024," *Buckrail*, https://buckrail.com/gtnp-saw-record-year-for-visitation-in-2024/; "Data and Reports," *Visit Jackson Hole*, https://industry.visitjacksonhole.com/data-and-reports.

Workforce Housing Conditions

Teton County has a population is 23,272 and 13,999 housing units. With a median household income of $124,172, the median value of owner-occupied housing units is $1.6 million (2020-2024), with median gross rent $1,904.[70] The 2023 Housing Supply Plan adds local market and program detail: it reports a prior-year median home sale of $2.6 million and median condo sale of $1.84 million, and notes rentals around $2,000 per bedroom per month. It also reports over 1,300 households seeking housing via Housing Department programs. The plan cites a regional needs assessment estimate of 2,000 new below-market homes needed over five years to maintain current commuting patterns (about 40% of employees commuting), accounting for retirement and job growth.[71]

Actors and Interventions Landscape

Jackson/Teton County's Comprehensive Plan identified a growing imbalance between housing supply and workforce needs and called for "corrective actions" to achieve a target in which 65 percent of the workforce could reside locally. This marked a shift from reactive housing policy toward a more proactive and measurable approach, explicitly linking housing outcomes to economic sustainability and labor market function.

Building on this direction, the Town and County hired their first Housing Director in 2016 to formalize housing as a core function of local government. This role was tasked with implementing the Workforce Housing Action Plan, which established programmatic tools, eligibility criteria, and production strategies. The Action Plan positioned workforce housing not as a standalone initiative, but as an integrated component of land use, economic development, and community planning.[72]

Over time, this framework has been further refined through the 2023 Housing Supply Plan, which introduces a rolling, five-year planning horizon and a more sophisticated approach to financing and delivery. A defining feature of the Jackson Hole system is its diversified funding stack, which combines multiple public and private sources. These include development mitigation fees, allocations from the general fund, revenues from the Specific Purpose Excise Tax (SPET), housing authority resources, federal and state tax credits, and private philanthropic contributions. This layered funding model allows the community to support a wide range of housing types and income levels, while reducing reliance on any single revenue source.

A particularly notable example of this financing approach is the November 2022 SPET ballot, in which voters approved five housing-related initiatives totaling approximately $80 million.

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[70] "QuickFacts: Teton County, Wyoming," *U.S. Census Bureau*, https://www.census.gov/quickfacts/fact/table/tetoncountywyoming/PST045224.

[71] "2023 Jackson & Teton County Annual Housing Supply Plan," *Teton County*, April 10, 2023, https://www.tetoncountywy.gov/DocumentCenter/View/25481/Final-HSP-April-2023.

[72] "Housing Supply Plan," *Teton County*, https://www.tetoncountywy.gov/660/Supply-Plan.

Importantly, four of these initiatives were designed to fund employer-built workforce housing, including projects led by the school district, hospital, Teton County, and the Town of Jackson. The fifth initiative funded community housing not tied to a specific employer but requiring full-time local employment for occupancy. This structure reflects a hybrid model in which public funding is used to directly support employer participation in housing delivery, effectively aligning institutional employers with broader workforce housing goals.

On the regulatory side, Jackson Hole has developed one of the most comprehensive systems of deed-restricted housing tied to local employment in the country. Units produced through the workforce housing program are subject to legally binding covenants that restrict occupancy to individuals who work a minimum number of hours within Teton County. These restrictions are paired with resale control, such as price caps or shared equity provisions, that preserve affordability over time and prevent units from reverting to market-rate or second-home use. These tools are codified in local land development regulations and form the backbone of the community's long-term housing strategy.[73]

To generate new housing supply, the Town and County rely heavily on inclusionary zoning and development incentives, requiring private developers to contribute to workforce housing as a condition of approval. These requirements are supported by zoning tools introduced in 2018 to encourage permanently deed-restricted housing, including mechanisms such as a 2:1 Workforce Housing Bonus, which allows developers to increase density in exchange for providing qualifying units. This approach ensures that housing production is embedded within the broader development process and that private-sector activity contributes directly to workforce housing goals.

The results of this system are evident in both recent production and the development pipeline. The Housing Supply Plan reports that between 2017 and 2023, 118 deed-restricted homes were delivered through public-private partnerships, including both "Affordable" and "Workforce" restricted units. In addition, the plan tracks a substantial pipeline of future development, with hundreds of deed-restricted units planned or in progress, including a reported total of approximately 920 units in the pipeline. This reflects not only the scale of need, but also the capacity of the system to continuously generate new housing through coordinated efforts.

A central delivery partner in this ecosystem is the Jackson Hole Community Housing Trust, a nonprofit organization that develops and stewards workforce housing using a permanently deed-restricted, shared equity model. The Trust's mission is to create homes priced to local wages, ensuring that housing remains accessible to the workforce over time. It works closely with the Town and County to align projects with policy objectives and often participates in

[73] "Land Development Regulations," *Teton County (via Municode Library)*, https://library.municode.com/wy/teton_county/codes/land_development_regulations.

public-private partnerships that combine municipal funding, private financing, and philanthropic support.[74]

4.13.13. Isle of Skye

Background

The Isle of Skye and the adjacent Isle of Raasay are remote-rural, high-amenity islands within the Highland Council area. The Skye & Raasay area profile reports a population of 10,499, and an estimated 798,760 visitors (pre-pandemic reference base), with an estimated tourism economic impact of £146.7 million.[75]

Workforce Housing Conditions

The Scottish government estimates that 19% of Skye's housing stock was used as short-term leases (STL) while the national average was 1.2%. Skye's average house price of about £239,637 (compared to £209,125 for the broader Highland region). Purchasing a "market-entry" house requires an income of £42,367 in Skye (compared to £35,145 in Highland, representing an 18.6% difference). The government found that 71% of households cannot afford the average house price and 50% cannot afford the market-entry price.

The same report indicates housing stock pressures and market diversion: 6% empty homes, 7% second homes, and 17% short-term lets in the Skye and Lochalsh area context. Nearly 16% of new home construction become short-term letting, more than triple the rate than Highland as a whole (5%). The tight market for primary residences has disproportionately impacted local Gaelic-speaking communities.[76]

Actors and Interventions Landscape

The workforce housing landscape on the Isle of Skye is characterized less by a single coordinated system and more by a layered but fragmented set of public, nonprofit, and community-led interventions, operating within a rural, tourism-driven housing market. Compared to Davos, Skye relies more heavily on regulatory controls and publicly funded nonprofit housing delivery, with a less developed role for large-scale employer-provided housing. However, its experience is particularly instructive in how rural communities respond to housing pressure driven by tourism and second-home ownership.

At the national level, the Scottish Government plays a central role through its funding and regulatory frameworks for housing delivery. The primary mechanism is the Affordable Housing

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[74] "What We Do," *Jackson Hole Community Housing Trust*, https://www.housingtrustjh.org/what-we-do.

[75] "Skye & Raasay Area Profile," *Highland Community Planning Partnership*, August 2023, https://highlandcpp.org.uk/wp-content/uploads/2023/08/Area_Profile_SKYE_RASSAY.pdf.

[76] "Short-Term Let Control Area," *Highland Council*, December 1, 2025, https://www.highland.gov.uk/download/meetings/id/86110/Item%25207%2520-%2520Short%2520Term%2520Let%2520Control%2520Area; "First Steps Taken for Skye Short-Term Let Controls," *West Coast Today*, https://www.westcoasttoday.co.uk/news/first-steps-taken-for-skye-short-term-let-controls.

Supply Programme (AHSP), which provides capital grant funding to local authorities and housing associations to develop affordable housing, including units accessible to the local workforce. In rural areas such as Skye, this is complemented by the Rural Housing Fund, which specifically supports small-scale developments, community-led housing projects, and initiatives that address acute local shortages. These funding streams are critical because they directly subsidize construction costs in markets where private development alone cannot deliver housing at price points affordable to local workers.[77]

While the national government provides funding, the Highland Council, which governs Skye, is the primary regulatory authority shaping housing outcomes. One of its most significant recent interventions has been the introduction of Short-Term Let Control Areas (STLCAs), enabled under Scottish legislation. Within these designated areas, property owners must obtain planning permission to convert residential units into short-term rentals such as Airbnb listings. This policy is intended to slow the conversion of long-term housing into tourist accommodation, thereby preserving existing housing stock for residents and workers. In addition, the Council uses its planning system to prioritize housing developments that meet local needs, often requiring developers to include affordable housing components or to demonstrate alignment with local housing demand.

Beyond regulatory controls, the Highland Council works in partnership with housing providers to deliver new units. However, unlike in more urban or institutionalized systems, the actual production and management of workforce housing is largely carried out by housing associations, which function as nonprofit developers and operators.

The Lochalsh and Skye Housing Association (LSHA) serves as the primary affordable housing provider in the region. LSHA develops and manages a portfolio of rental housing that includes both traditional social housing and "mid-market rent" units aimed at households who are above social housing thresholds but still unable to afford market rents. The association is responsible for site acquisition, development, and long-term property management, and allocates units based on local housing need, often prioritizing individuals with employment or family ties to the area. Its work is funded through a combination of Scottish Government grants, borrowing, and rental income, making it a central delivery mechanism for workforce-accessible housing on Skye.[78]

Community-led organizations such as the Staffin Community Trust acquire land and develop small-scale housing projects that are retained for community benefit. These projects are typically modest in size but highly targeted, often prioritizing local workers, young families, or individuals at risk of displacement. By holding land in community ownership, these trusts remove it from the speculative market and ensure that housing remains tied to local needs over

[77] "Affordable Housing Supply Programme," *Scottish Government*, https://www.gov.scot/policies/more-homes/affordable-housing-supply/.
[78] "Development," *Lochalsh and Skye Housing Association*, https://www.lsha.co.uk/development.

the long term. Funding for these initiatives often combines public grants (including the Rural Housing Fund), charitable funding, and community investment.[79]

4.13.14. Key West

Background

Key West is home to 25,240 residents, with an economy heavily driven by tourism, hospitality, and related service industries. The city functions as a year-round destination, with peak visitation occurring during the winter and spring seasons, supported by cruise tourism, events, and leisure travel.[80]

Workforce Housing Conditions

Key West has a population of approximately 25,240 residents and 14,574 housing units, of which 35% are vacant. Just under half of occupied units are owner-occupied with a median value of $852,400. Median household income is approximately $87,037. These baseline indicators point to a substantial affordability gap.[81]

Actors and Interventions Landscape

Workforce housing policy in Key West is shaped primarily by the City of Key West and Monroe County, which deploy a combination of growth management, inclusionary requirements, and incentive-based zoning to influence housing production. A central constraint is the Rate of Growth Ordinance (ROGO), a county-administered system that caps the number of new residential units annually and allocates permits through a competitive scoring process. Within this system, affordable and workforce housing projects receive priority allocations, effectively using scarcity of permits as a policy lever to direct development toward workforce needs.[82]

At the city level, Key West requires or incentivizes workforce housing through development approvals, including density bonuses and zoning flexibility for projects that include deed-restricted units. These tools are supported by the City's published affordability thresholds, which define income eligibility and pricing for workforce units and serve as the basis for compliance and enforcement.

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[79] "Staffin Community Trust," Community Land Scotland, https://www.communitylandscotland.org.uk/members/staffin-community-trust/.

[80] "QuickFacts: Key West City, Florida," *U.S. Census Bureau*, https://www.census.gov/quickfacts/fact/table/keywestcityflorida/PST045224; "Statistics on Tourism (December 2025)," *Greater Key West Chamber of Commerce*, https://www.keywestchamber.org/uploads/1/3/8/2/138254764/2025_statistics_on_tourism_-_december_report_-_final_01_13_26.pdf.

[81] "Key West City, Florida Profile," *U.S. Census Bureau*, https://data.census.gov/profile/Key_West_city,_Florida?g=160XX00US1236550.

[82] "ROGO/NROGO System," *Monroe County*, https://www.monroecounty-fl.gov/186/ROGONROGO-System.

The Florida Keys Community Land Trust plays a key role as a nonprofit developer, creating and stewarding deed-restricted housing that remains affordable to local workers over time, often leveraging public funding sources and land contributions.[83]

4.13.15. Cross-Case Synthesis of Workforce Housing Approaches

Although each case study community faces unique geographic, economic, and governance constraints, several common themes emerged across the locations reviewed. No community identified a single policy or program that solved workforce housing challenges independently. Instead, successful interventions typically combined regulatory tools, funding mechanisms, nonprofit participation, employer investment, and long-term housing stewardship strategies. Table 4 summarizes the primary approaches observed across case study communities.

Table 4. Cross-Case Synthesis of Workforce Housing Interventions

Intervention Type	Purpose	Primary Actors	Davos	Jackson	Key West	Isle of Skye
Growth management and development controls	Direct housing production toward community priorities	Local government	✓	—	✓	—
Workforce housing requirements or inclusionary zoning	Require workforce or affordable housing as part of development	Local government, developers	✓	✓	✓	—
Density bonuses and zoning incentives	Encourage workforce housing development	Local government, developers	✓	✓	✓	—
Restrictions on second homes or seasonal occupancy	Preserve housing stock for local residents	Local government	✓	Partial	—	✓
Community land trusts and deed restrictions	Preserve long-term affordability and local occupancy	Nonprofits, local government	—	✓	✓	✓

[83] "Florida Keys Community Land Trust," *Florida Keys Community Land Trust*, https://www.affordablekeys.org/.

Public funding and housing trust funds	Support housing acquisition and development	Local government, voters, philanthropy	✓	✓	Partial	✓
Public land contributions	Reduce development costs for workforce housing	Local government	✓	✓	Partial	✓
Employer-supported housing	Provide housing directly for workers	Employers	✓	✓	✓	Partial
Public-private partnerships	Combine public resources with private implementation capacity	Government, nonprofits, employers	✓	✓	✓	✓
Nonprofit housing development organizations	Develop and steward workforce housing	Nonprofits	Partial	✓	✓	✓

Table 5 summarizes common workforce housing intervention types identified and the associated community actors with each set of interventions.

Table 5. Common Workforce Housing Interventions by Actor Type

Actor	Common Interventions Observed
Local Government	Zoning, inclusionary housing, density bonuses, growth management, housing funds, land contributions
Employers	Direct housing provision, master leasing, housing subsidies
Nonprofits	Community land trusts, deed-restricted housing, affordable housing development
Developers	Inclusionary housing production, mixed-income projects
Public-Private Partnerships	Shared financing, development, and long-term management of workforce housing

Philanthropy	Gap financing, land acquisition support, housing trust funding

Several observations emerge from the comparison of these communities.

First, workforce housing challenges are rarely addressed through housing production alone. Communities that have made meaningful progress typically pair new housing development with mechanisms that preserve affordability and maintain housing availability for local workers over time.

Second, local governments play a central role in establishing the policy framework for workforce housing. Zoning, development approvals, growth management systems, funding programs, and land-use regulations were among the most observed tools across the case studies.

Third, nonprofit organizations frequently serve as long-term stewards of workforce housing assets. Community land trusts, deed restrictions, and nonprofit housing providers were commonly used to ensure that housing remains accessible to local workers even as market pressures increase.

Fourth, employers remain important participants in workforce housing systems, particularly in tourism-dependent communities where labor availability directly affects economic performance. However, employer-provided housing was generally observed as one component of a broader housing strategy rather than the sole mechanism for addressing workforce housing needs.

Finally, the case studies suggest that communities experiencing sustained workforce housing pressures increasingly distinguish between housing intended for seasonal workers and housing intended for year-round residents. Communities often employ different housing types, financing mechanisms, and occupancy restrictions depending on the population being served.

Taken together, these case studies indicate that durable workforce housing strategies typically involve coordinated action among local governments, employers, nonprofit organizations, developers, and community stakeholders. The specific mix of tools varies by location, but long-term success generally depends on combining housing production, affordability preservation, and stewardship mechanisms within a broader community housing strategy.

5. Conclusions

Nantucket's workforce housing shortage has evolved beyond a housing market challenge into a broader economic and community development issue. The findings of this study demonstrate that housing availability affects workforce recruitment and retention, business operations, community stability, and the long-term resilience of the island's economy. Across all lines of research, workforce housing emerged as a critical factor shaping the ability of employers to attract and retain workers and sustain essential services.

Workforce Housing Has Become Essential Economic Infrastructure

The study findings indicate that workforce housing is now a foundational component of business operations on Nantucket. Employers consistently reported that housing availability directly affects their ability to recruit, hire, and retain employees. Housing constraints have become a limiting factor on business growth, workforce stability, and organizational capacity across multiple sectors of the island's economy.

More broadly, the findings suggest that workforce housing supports functions that extend beyond individual businesses. The availability of housing influences the workforce needed to sustain Nantucket's tourism economy, year-round services, nonprofit organizations, and civic institutions. As housing affordability challenges increase, workforce housing becomes increasingly important to the island's overall economic resilience.

Employers Have Become Significant Housing Providers

The research demonstrates that employers have assumed a substantial role in addressing workforce housing needs. Many businesses now own, lease, subsidize, or otherwise support housing for employees, often at considerable financial cost. Survey responses and stakeholder interviews indicate that these investments are frequently viewed as necessary for maintaining operations rather than as strategic business opportunities.

At the same time, employer-supported housing represents a significant private-sector contribution to the island's housing ecosystem. Without these investments, many businesses indicated they would face greater workforce shortages and operational challenges. However, the findings also suggest that continued reliance on employers as primary housing providers may place increasing financial and administrative burdens on businesses whose core mission lies outside housing development and management.

Workforce Housing Is Part of a Larger Housing System

The findings suggest that workforce housing should be understood within the broader context of Nantucket's housing market and community dynamics. Housing demand is influenced by multiple groups, including year-round residents, seasonal workers, second-home owners, and visitors. Within a geographically constrained housing market, these demands compete for a limited supply of housing resources.

As a result, workforce housing challenges cannot be explained solely by housing production levels. Housing affordability, housing preservation, land availability, seasonal demand, and housing utilization patterns all influence workforce housing outcomes. The interconnected nature of these factors suggests that changes in one part of the housing system may create impacts elsewhere, highlighting the importance of understanding broader market dynamics when evaluating potential solutions.

Peer Communities Demonstrate the Value of Multiple Approaches

The case studies reviewed as part of this research indicate that communities facing similar workforce housing challenges have generally relied on combinations of policies, programs, and partnerships rather than any single intervention. Common approaches include zoning and land-use strategies, deed restrictions, community land trusts, public financing mechanisms, employer participation, nonprofit housing development, and public-private partnerships.

While the specific tools vary by community, a consistent finding is that successful workforce housing efforts typically combine housing production, housing preservation, affordability measures, and long-term stewardship mechanisms. These approaches recognize that workforce housing challenges are multifaceted and often require coordination among multiple sectors and institutions.

Seasonal and Year-Round Housing Needs Are Distinct

The research also suggests that workforce housing needs are not uniform across all workers. Seasonal employees and year-round residents often have different housing preferences, affordability constraints, and housing tenure needs. Peer communities have increasingly recognized these distinctions and have developed housing strategies tailored to different workforce segments.

This distinction may be particularly relevant for Nantucket, where seasonal economic activity creates unique housing demands. The findings indicate that understanding the relationship between seasonal workforce housing needs and the housing needs of year-round residents may be an important consideration in future discussions regarding workforce housing policy and investment.

Long-Term Progress Will Depend on Continued Collaboration

Finally, the study highlights the importance of collaboration among stakeholders involved in Nantucket's housing system. Employers, nonprofit organizations, developers, philanthropic organizations, community groups, and the Town of Nantucket all influence workforce housing outcomes in different ways. No single organization or sector possesses the authority or resources necessary to address workforce housing challenges independently.

The findings suggest that continued dialogue among stakeholders may help build a shared understanding of housing needs, tradeoffs, and opportunities. Given the complexity of Nantucket's housing market, long-term progress is likely to depend on sustained coordination, ongoing learning, and consideration of how housing decisions affect both the workforce and the broader community over time.

Taken together, the findings of this study suggest that workforce housing should be viewed not solely as a housing issue, but as a critical component of Nantucket's economic vitality, workforce stability, and year-round community sustainability. Addressing these challenges will likely require continued engagement among stakeholders and a combination of approaches that recognize the interconnected nature of housing, workforce development, and community resilience.

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Appendix B. Interview Guide

EBP conducted semi-structured interviews with select employers to gain a more colorful understanding of their workforce housing needs, challenges, and opportunities. These conversations were informal, and the direction of responses was dictated jointly by the EBP interviewer and the interviewee. Interviews roughly followed the outlined cadence of topics below.

Framing & Context

- Can you briefly describe your business? Scale, seasonality, and workforce composition?
- Has workforce housing affected your business's ability to operate? If so, how?

Origin Story: How Housing Became a Business Function

- When did workforce housing first become something your business had to actively address?
- What specifically triggered that shift? (e.g., hiring challenges, market changes, growth) Were those triggers internal or external to your business?
- What solutions did you consider initially?
    - Have you explored partnerships, leasing models, third-party development, or stipends?
- Why did you choose the approach you did?
- Were there options you ruled out? Why?
- Looking back, would you have made the same decision?
- Do you anticipate changing the way you deal with workforce housing constraints in the future?

Current Housing Strategy

- Describe for us your business's current workforce housing strategy?
- How is housing managed internally? Who is responsible?
- What is working well about your current approach?
- Where does it break down?

Costs & Constraints

- What are the major cost components (acquisition, development, maintenance, management)?
- How do you make decisions about how much to invest in housing? Is it a conscious decision or does the market decide for you? Is there a limit to how much you're willing to invest before simply downsizing your business and workforce?
- If you did not provide housing, what would your business look like?

- What are you not doing in your business because you're investing in housing? (opportunity cost)
- How does housing affect pricing, wages, or growth plans?

Constraints & Friction Points

- How do you expect your workforce housing needs to change over the next few years?
- What are the biggest barriers to expanding or improving your housing approach?
- Which constraints are most binding right now?
- Where do you experience the most friction? Capital, land, regulation, operations, risk?

What can Nantucket do to support your business?

- Where would external support make the biggest difference in solving the workforce housing challenge (financing, regulation, partnerships, infrastructure)?
    - What existing supports have helped, if they have?

Wrap-Up

- What's most important for us to understand about this issue from a business perspective?
- Is there any information you provided within the survey you'd like to clarify or follow up on? (remind respondent of the types of information they provide in survey answers)
- Who else should we speak with?

Appendix C. Business Survey

REMAIN

Workforce Housing on Nantucket

Thank you for participating in this survey. This survey is part of the Nantucket Employer-Owned and Supported Housing Study being conducted by EBP US in partnership with Remain.

The purpose of this study is to better understand how employers on Nantucket support workforce housing, including employer-owned housing, master leases, subsidies, and other housing arrangements. The information collected will help estimate how many workers rely on employer-supported housing, understand how housing availability affects business operations, and identify potential strategies to improve workforce housing options on the island.

Your responses will be reported only in aggregate and will not be attributed to individual businesses. Any identifying information will remain confidential and will be used only for research purposes by the EBP and Remain study teams.

The survey should take approximately 10–15 minutes to complete. Your participation will help ensure the study reflects the real experiences and needs of Nantucket employers.

Thank you for contributing to this effort.

Please click "next" to continue on to the survey.

REMAIN

Workforce Housing on Nantucket

About Your Organization

Tell us about your company

1. What is the name of your organization/company? (optional)

* 2. What industry best describes your business?

- [ ] Accommodation
- [ ] Food Services
- [ ] Retail Trade
- [ ] Construction
- [ ] Real Estate and Rental and Leasing
- [ ] Arts, Entertainment, and Recreation
- [ ] Health Care and Social Assistance
- [ ] Professional, Scientific, and Technical Services
- [ ] Administrative and Support and Waste Management and Remediation Services
- [ ] Transportation and Warehousing
- [ ] Educational Services
- [ ] Finance and Insurance
- [ ] Wholesale Trade
- [ ] Information
- [ ] Utilities
- [ ] Manufacturing
- [ ] Agriculture, Forestry, Fishing and Hunting
- [ ] Management of Companies and Enterprises
- [ ] Public Administration
- [ ] Nonprofit
- [ ] Other [please explain]

3. How many years has your organization operated on Nantucket?

- ○ Less than 3 years
- ○ 3-5 years
- ○ 6-10 years
- ○ 11-20 years
- ○ More than 20 years

4. In 2025, approximately how many full-time and part-time employees did your business employ during the following periods?

- **Peak Season** (approximately July and August)
- **Shoulder Season** (approximately late April through June and September through early December)
- **Off-Season** (approximately early December through late April)

Peak Season **Full-time** employees (FTE) ________

Peak Season **Part-time** employees (PTE) ________

Shoulder Season **Full-time** employees (FTE) ________

Shoulder Season **Part-time** employees (PTE) ________

Off-Season **Full-time** employees (FTE) ________

Off-Season **Part-time** employees (FTE) ________

5. In 2025, did your organization provide any of the following types of employee housing support? (Select all that apply)

- ☐ My business owns housing for employees
- ☐ My business master-leases (rents out) housing for employees
- ☐ My business provides employees with a housing stipend/subsidy
- ☐ My business facilitates housing in non-financial ways (e.g., connects employees to landlords)
- ☐ Other (please specify) ________
- ☐ None of the above

REMAIN

Workforce Housing on Nantucket

Own / Master-Lease

6. In 2025, how many residential units did your organization own or master-lease for employee housing

7. In 2025, approximately how many total housing units did these properties include?

Single Family Homes	
Apartments	
Duplexes	
Condos	
Other	

8. In 2025, approximately how many employees lived in employer-owned or master-leased housing during the following periods?

- **Peak Season** (approximately July and August)
- **Shoulder Season** (approximately late April through June and September through early December)
- **Off-Season** (approximately early December through late April)

Peak Season **Full-time** employees (FTE)

Peak Season **Part-time** employees (PTE)

Shoulder Season **Full-time** employees (FTE)

Shoulder Season **Part-time** employees (PTE)

Off-Season **Full-time** employees (FTE)

Off-Season **Part-time** employees (FTE)

9. In 2025, what was your approximate total annual cost to your business associated with owned or master-leased employee housing?
(Include mortgage, maintenance, utilities, insurance, management, etc.)

- Under $25,000
- $25,000-$49,999
- $50,000–$99,999
- $100,000–$149,999
- $150,000–249,999
- $250,000–$499,999
- $500,000–$999,999
- Over $1 million
- Unsure
- Prefer not to answer

10. If willing, please provide a more specific estimate of total annual cost to your business to support employee housing in 2025:

11. Approximately what percentage of market housing cost is covered by the **employee through rent**?

0 (i.e., employees do not pay rent)

100 (i.e., employees pay full market-rate rent)

REMAIN

Workforce Housing on Nantucket

Stipends

We want to learn more about how your organization supports workforce housing.

12. In 2025, for approximately how many employees did your business provide a housing stipend or subsidy during the following periods?

- **Peak Season** (approximately July and August)
- **Shoulder Season** (approximately late April through June and September through early December)
- **Off-Season** (approximately early December through late April)

Peak Season **Full-time** employees (FTE) ______

Peak Season **Part-time** employees (PTE) ______

Shoulder Season **Full-time** employees (FTE) ______

Shoulder Season **Part-time** employees (PTE) ______

Off-Season **Full-time** employees (FTE) ______

Off-Season **Part-time** employees (FTE) ______

13. What was the typical monthly stipend amount per employee in 2025?

- ◯ Under $500
- ◯ $500–$999
- ◯ $1,000–$1,499
- ◯ $1,500–$1,999
- ◯ $2,000+
- ◯ Unsure

14. If willing, please specify the per-employee stipend in 2025:

15. In 2025, what was the approximate total annual cost to your business to provide your employees with housing stipends/subsidies?

- Under $50,000
- $50,000–$149,999
- $150,000–$299,999
- $300,000–$499,999
- $500,000+
- Unsure
- Prefer not to answer

16. If willing, please specify your business's total cost to provide your employees with housing stipends/subsidies in 2025:

REMAIN

Workforce Housing on Nantucket

Impact of Workforce Housing on Your Business

We want to understand how housing costs and availability impact your business's operations

17. In 2025, to what extent did housing availability affect your ability to recruit employees?

- To a great extent
- To a moderate extent
- To a small extent
- Not at all
- Unsure
- Prefer not to answer

18. Approximately how many employees did you lose or decline to hire in 2025 due to lack of housing availability?

- 0
- 1–2
- 3–5
- 6–10
- 11–20
- 21–50
- More than 50
- Unsure
- Prefer not to answer

19. Do you expect your business’s need for employee housing to change over the next 5 years?

- Increase significantly
- Increase somewhat
- Stay the same
- Decrease somewhat
- Decrease significantly
- Unsure
- Prefer not to answer

REMAIN

Workforce Housing on Nantucket

Interview Opportunity

20. Would you be interested in participating in a brief interview (15 min) to tell us more about your business's experience with workforce housing?

- ◯ Yes
- ◯ No

21. If yes, please share your email address and we will reach out to you!

REMAIN

Workforce Housing on Nantucket

Thank you for taking the time to complete this survey. Your responses will help improve understanding of workforce housing challenges and employer-supported housing on Nantucket, and will inform potential strategies to support businesses and workers on the island.

If you have any questions about the study, please feel free to reach out to Remain.