Welcome to...

Nantucket Housing 101

Moderated by independent consultant Samantha Pillion.

Please reach out to the different speakers, along with the island organizations running these programs to get more information.

Presented by

REMAIN





Nantucket Housing 101

Prepared by Samantha Pillion Consulting
October 5, 2026

Housing on Nantucket is Complicated

The Inquirer and Mirror

Nantucket's Trusted News Source Since 1821

DINING GUIDE | ISLAND GUIDE | SPECIAL SECTIONS

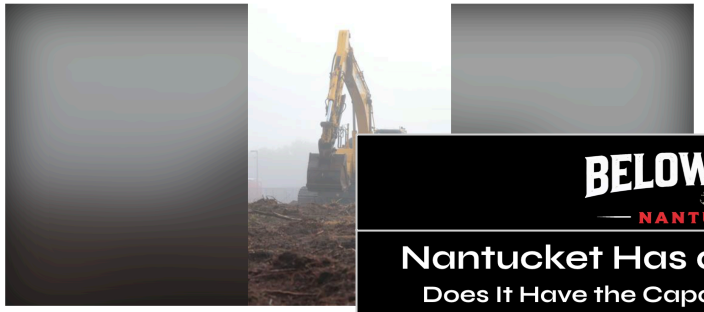
Classifieds Real Estate Contests Promotions Legal Notices Games

NEWS SPORTS OBITUARIES OPINION ARTS & ENTERTAINMENT LIFESTYLE CALENDAR PHOTO GALLERIES EAT & DRINK LA VOZ ISLEÑA

TOP STORY

Ticcoma Green housing poised to break ground

By Kaie Quigley kquigley@inkym.com Jan 7, 2026 Updated May 8, 2026 0

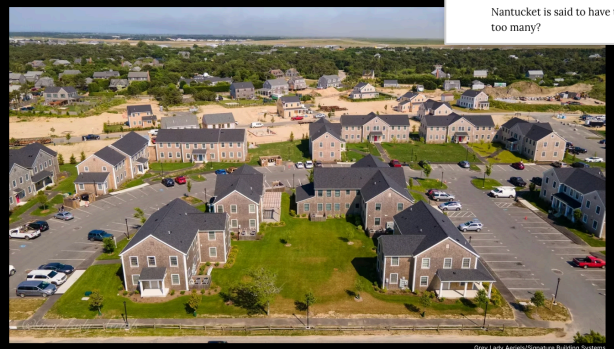


BELOW DECK

NANTUCKET

Nantucket Has a Hous

Does It Have the Capacity to Co



Grey Lady Aerials/Signature Building Systems

The Richmond development in Mid-Island, one of Nantucket's largest recent housing projects. Its scale and location illustrate the central challenge facing the Town's new Housing Production Plan: how to create critically needed year-round housing while accounting for the added traffic, infrastructure and service demands in an area already under significant capacity pressure.

NANTUCKET CURRENT

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Nantucket Has The Most House Moves In The State. Is That Too Many?

Jason Graziadei • Oct 17, 2022



Nantucket is said to have the most house moves of any commu

too many?



NANTUCKET CURRENT



Clearing Begins For $59 Million Ticcoma G Affordable Rental Housing Project

Jason Graziadei • Jan 06, 2026



The lot at 6 Fairgrounds Road being cleared on Wednesday. Photo by Kit Noble

The wooded, 1.4-acre lot next to the Nantucket Fire Department is being cleared this week in preparation for the construction of the largest and most expensive affordable housing project in Nantucket history.

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TRENDS

Big-City Prices Hit Small Towns, Squeezing Out Homebuyers

BY TERESA METTELA

SEPTEMBER 9, 2025



Realtor.com/Getty Images

Housing on Nantucket is Complicated…Very Complicated

The Inquirer and Mirror

Nantucket's Trusted News Source Since 1821

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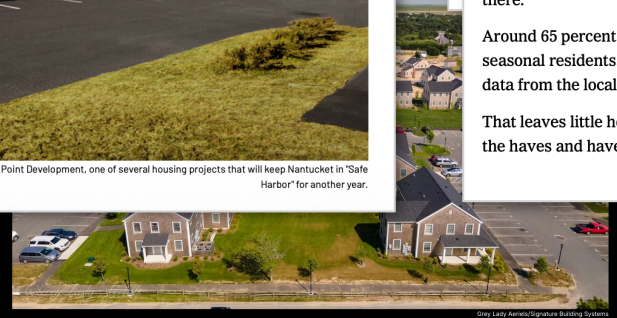
ACK NATURAL CANNABIS DISPENSARY

Nantucket Earns "Safe Harbor" Status Through 2027

JohnCarl McGrady • Jan 06, 2026



The Meadows 1 apartments at the Richmond Great Point Development, one of several housing projects that will keep Nantucket in "Safe Harbor" for another year.



Grey Lady Aerials/Signature Building Systems

The Richmond development in Mid-Island, one of Nantucket's largest recent housing projects. Its scale and location illustrate the central challenge facing the Town's new Housing Production Plan: how to create critically needed year-round housing while accounting for the added traffic, infrastructure and service demands in an area already under significant capacity pressure.

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ACK NATURAL CANNABIS DISPENSARY

7/11/25, 8:26 AM Nantucket's Workers Are Living on the Margins - The New York Times

The New York Times https://www.nytimes.com/2025/07/11/realestate/nantucket-affordable-housing-homeless.html

Nantucket's Workers Are Living on the Margins

Teachers, police officers, firefighters and other workers live in overcrowded and substandard housing, or even in their cars on the beach.

Listen to this article · 14:24 min Learn more

By Addie Morfoot Photographs by Sophie Park

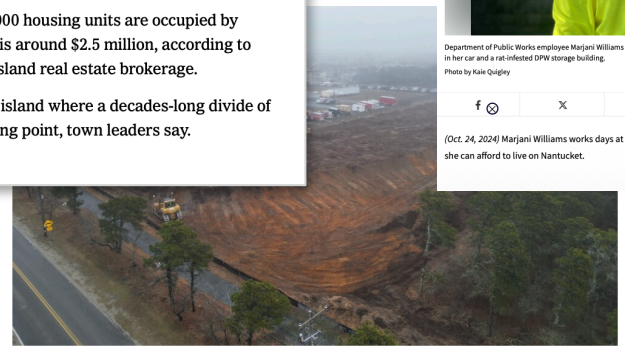
Addie Morfoot traveled to Nantucket to talk to workers and residents.

July 11, 2025

As private jets and superyachts arrive on Nantucket for the summer season, full-time residents and government officials are warning that the Massachusetts island must shake up the housing market so that the local work force can afford to live there.

Around 65 percent of the island's nearly 12,000 housing units are occupied by seasonal residents. The median home price is around $2.5 million, according to data from the local housing agency and an island real estate brokerage.

That leaves little housing for workers on an island where a decades-long divide of the haves and have-nots has reached a tipping point, town leaders say.



The lot at 6 Fairgrounds Road being cleared on Wednesday. Photo by Kit Noble

The wooded, 1.4-acre lot next to the Nantucket Fire Department is being cleared this week in preparation for the construction of the largest and most expensive affordable housing project in Nantucket history.

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NEWS SPORTS OBITUARIES OPINION ARTS & ENTERTAINMENT LIFESTYLE CALENDAR PHOTO GALLERIES EAT & DRINK LA VOZ ISLEÑA

The human face of the housing crisis: One woman's struggles

By Kaie Quigley kquigley@inkym.com

Oct 24, 2024

1 of 4



Department of Public Works employee Marjani Williams has been shuffling from temporary apartment to temporary apartment after living in her car and a rat-infested DPW storage building.

Photo by Kaie Quigley

(Oct. 24, 2024) Marjani Williams works days at the Department of Public Works, and night shifts for the Nantucket Regional Transit Authority so she can afford to live on Nantucket.



Why is housing so challenging on Nantucket?

Finite land

Nantucket is a small island, and **52.5%** is protected open space.



Most homes are used seasonally

An estimated **57–70%** of homes are used seasonally.



Multiple markets compete for housing

Year-round residents, seasonal residents, visitors and employers all need housing.



Luxury market pressure

A luxury real estate market pushes housing costs far beyond what most year-round residents can afford.



Who's Who in Nantucket Housing: The Major Players

TOWN OF NANTUCKET
Sets housing policy and regulations and administers Town housing programs.

HOUSING NANTUCKET
Develops and manages year-round housing and help residents rent, buy, and create housing.

HABITAT FOR HUMANITY
Builds affordable homes and helps local families achieve homeownership.

AFFORDABLE HOUSING TRUST
Uses public funding to invest in affordable and year-round housing.

NANTUCKET HOUSING AUTHORITY
Provides and manages affordable housing for lower-income residents.

NANTUCKET LAND TRUST
Preserves year-round ownership using a community land trust model.

Who's Who in Nantucket Housing: Wider Ecosystem

Lenders & Financing Partners

Help residents finance homes and housing projects.

CAPE COD 5

Nantucket Bank
A division of Rockland Trust

HINGHAM INSTITUTION FOR SAVINGS
ESTABLISHED 1834
Member FDIC Member DIF Equal Housing Lender

Housing & Human-Service Nonprofits

Help residents access housing and support when they need it.

Nantucket Education Trust

The Warming Place

NANTUCKET FOOD·FUEL·RENTAL ASSISTANCE
COMMUNITY · CONNECTION · OPPORTUNITY

Land & Conservation Organizations

Own and protect a significant share of Nantucket's land.

NANTUCKET LAND BANK

Nantucket Conservation Foundation

Nantucket Land & Water Council
Est. 1981

trustees

State & Regional Partners

Provide funding, rules and programs that shape what Nantucket can do.

TOWN OF NANTUCKET, MASS · INCORPORATED 1671 ·

SEASONAL COMMUNITIES ADVISORY COUNCIL

Town of Nantucket

Sets policy | Zoning and permitting | Provides public funding

Supports and enables

The housing ecosystem

Different organizations and programs work together to create and preserve housing.

Affordable Housing Trust
Funding and grant programs

Housing Nantucket
Development, rental, and homeownership programs

Habitat for Humanity
Homeownership opportunities

Nantucket Land Trust
Land and innovative housing models

Private Developers
Market-rate and affordable units

Lenders + Financial Partners
Financing and support programs

Town Programs + Departments
Planning, permitting, and other support

Together create and preserve

More homes for year-round Nantucketers

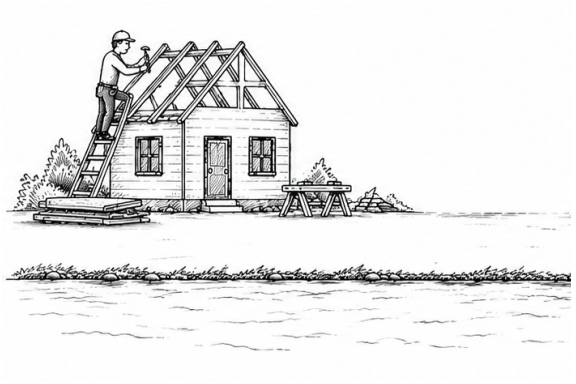
A range of housing opportunities at different price points, for people at all stages of life.

The Three “C’s”

Create

Produce net-new housing units through development, zoning, or alternative delivery models

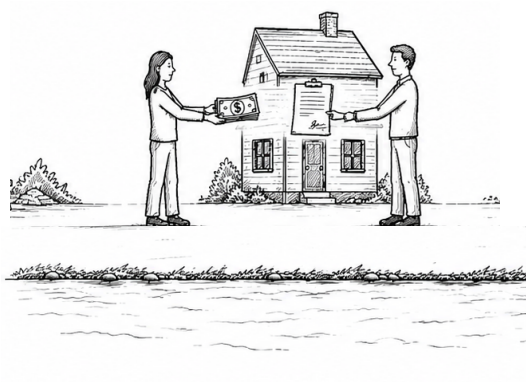
- Friendly developments
- ADUs
- Land trust opportunities



Conserve

Preserve existing year-round housing and reduce displacement pressure

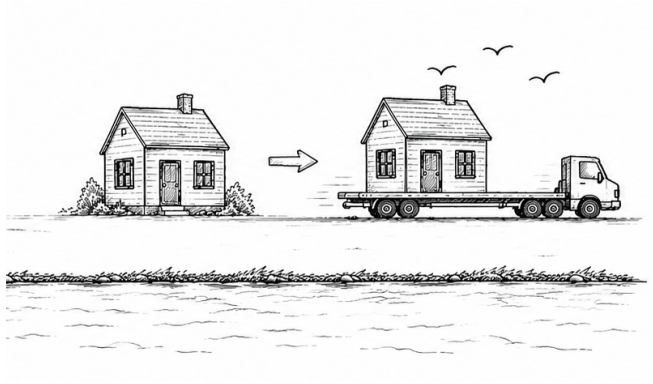
- Year-round deed restrictions
- Covenant housing
- Life estates



Convert

Unlock underutilized housing or existing assets for year-round use

- Convert existing short-term rentals to year-round
- Lease to Locals program
- House moves



Tools and Programs That Already Exist



I need a place to live

Affordable rental housing
HOUSING NANTUCKET

Lease to Locals
AFFORDABLE HOUSING TRUST

Rental assistance
NANTUCKET FOOD, FUEL & RENTAL ASSISTANCE

Emergency shelter and services
THE WARMING PLACE



I want to buy a home

Habitat for Humanity homeownership pathway
HABITAT FOR HUMANITY NANTUCKET

First-time homebuyer classes
HOUSING NANTUCKET

Closing cost assistance
AFFORDABLE HOUSING TRUST

Covenant program
HOUSING NANTUCKET

House moves
Relocate an existing home to another property



I own a home or property

Lease to Locals
AFFORDABLE HOUSING TRUST

Rooted Renters
AFFORDABLE HOUSING TRUST

Covenant creation support
Up to $10,000 in zero-interest loans

Life estate donation

Bargain sale

House recycling
Donate a house or property

Where to find renters
HOUSING NANTUCKET



I want to create housing

ADUs by right
New state law allows an ADU by right on eligible properties
TOWN OF NANTUCKET

Secondary dwellings
Additional dwelling opportunities already allowed under Nantucket zoning
TOWN OF NANTUCKET

Guidance on development and permitting
Zoning, special permits and approvals
TOWN OF NANTUCKET

Sewer fee waivers
Approx. $6,000 per unit
TOWN OF NANTUCKET

…And More Tools Are Coming Online

SEASONAL COMMUNITIES DESIGNATION

New state tools designed specifically for communities like Nantucket.

- Year-round housing restrictions
- Year-Round Housing Trust
- Essential worker preferences
- New zoning tools

YEAR-ROUND DEED RESTRICTION PILOT

A new tool to preserve existing homes for year-round residents.

The Town's year-round deed restriction pilot is now underway.

Homes are being deed restricted to ensure year-round occupancy, with administration and implementation in progress.

COMMUNITY LAND TRUST ZONING

Local zoning now creates a clearer path for the community land trust model.

LAND held by land trust → **HOME** owned by resident

Long-term ground leases can lower the upfront cost of homeownership while allowing homeowners to build equity.

MORE OPTIONS TO SUBDIVIDE

New zoning makes it easier to create housing on rear lots.

Homeowners can subdivide rear lots without the added cost of constructing a new roadway.

New lots can also be required to remain year-round housing.

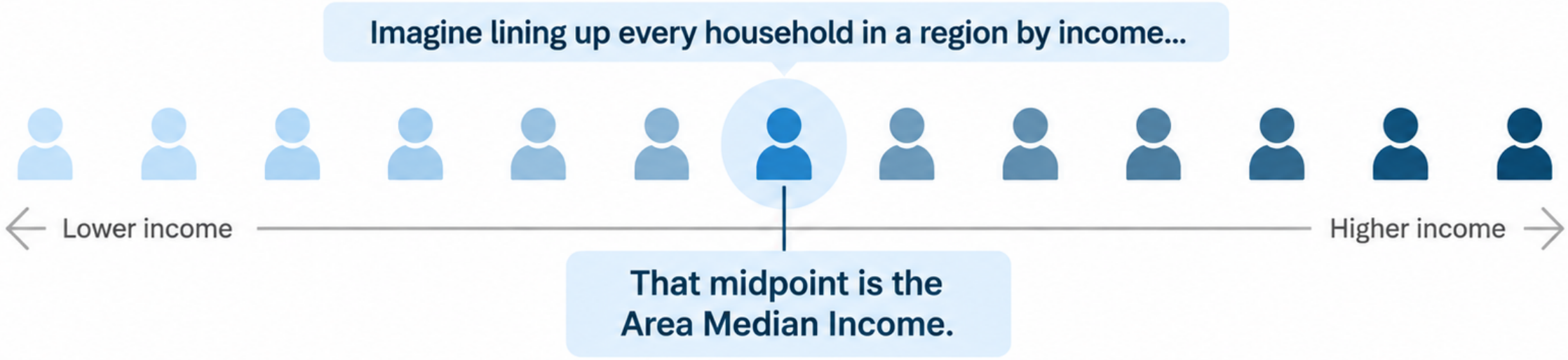
MORE FLEXIBILITY FOR ADUs

State rules are continuing to evolve.

Proposed state regulatory changes would allow year-round occupancy restrictions for some ADUs in Seasonal Communities.

What is Area Median Income (AMI)?

AMI is the midpoint of household incomes in a region, calculated annually by the federal government. It is adjusted by household size and used to determine eligibility for housing programs.



AMI gives housing programs a common benchmark for comparing household incomes.

- Updated every year
- Changes by household size
- Used to determine housing eligibility

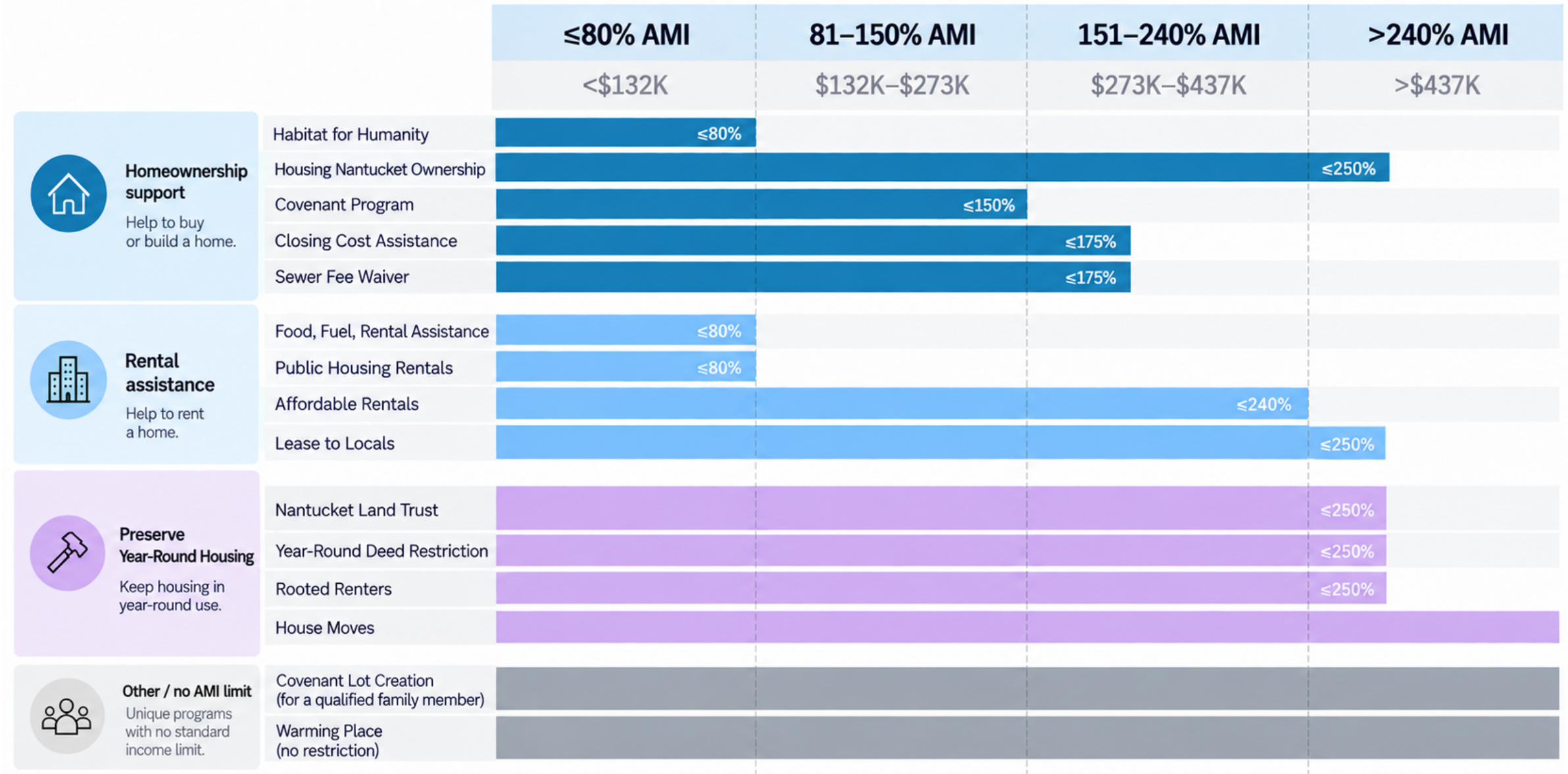
Area Median Income by Household Size (2026)

These are the 2026 income limits for Nantucket based on a percentage of Area Median Income (AMI).

Household Size	30% AMI	50% AMI	60% AMI	80% AMI	95% AMI	100% AMI	140% AMI	250% AMI
1	$38,300	$63,750	$76,500	$92,200	$114,750	$127,500	$178,500	$318,750
2	$43,750	$72,850	$87,420	$105,350	$131,150	$145,700	$204,000	$364,250
3	$49,200	$81,950	$98,340	$118,550	$147,550	$163,900	$229,500	$409,750
4	$54,650	$91,050	$109,260	$131,700	$163,900	$182,100	$254,950	$455,250
5	$59,050	$98,350	$118,020	$142,250	$177,050	$196,700	$275,400	$491,750
6	$63,400	$105,650	$126,780	$152,800	$190,200	$211,300	$295,850	$528,250
7	$67,800	$112,950	$135,540	$163,350	$203,350	$225,900	$316,300	$564,750
8	$72,150	$120,200	$144,240	$173,850	$216,400	$240,400	$336,600	$601,000

Source: Town of Nantucket. 2026 Housing Production Plan (Barrett Planning Group LLC).

Different programs serve different aims & incomes



THE PANEL

So, what does this mean for you?

Common Nantucket Housing Scenarios

A

I am in my mid-60s and am having trouble keeping up with my house expenses. A lot of my friends are selling their homes and retiring to Florida, but I love Nantucket and would like to remain here. What are my options?

B

I am a firefighter and my fiancé is a teacher. Together, we make good money, but not enough to buy in today's market. We want to stay and raise a family here, but we're discouraged by the Nantucket Shuffle and not knowing if we'll have a place to live.

C

We are a multi-generation Nantucket family and my grown kids want to live here. One lives in my garage apartment, but the other lives in my house. How can I create more housing on my land?

D

I am a single parent raising two children on Nantucket. I work year-round, but I'm struggling to find a safe, quality rental that I can afford. I don't know where to start. What options are available to help my family stay on the island?

More Common Nantucket Housing Scenarios

E

A family friend owns some extra land they said I could buy off them and move a house there. Where do I start?

F

I am a mid-sized employer and I would like to offer additional housing for my seasonal employees but in a way that doesn't compete with year-round residents. What's the best way to proceed?

G

I am a homeowner with multiple dwellings, and I've been renting one out seasonally. I'd like to be able to offer it as a year-round rental, but it's just such a financial hit. What options do I have to achieve this?

H

I am retired with a house here and no close heirs – only some distant cousins. I don't want the house to fall into becoming just another seasonal rental or sold for a seasonal compound. What can I do?

Nantucket Housing 101: Meet our Speakers

Scan the QR codes to learn more and talk to each speaker.



Samantha Pillion,

Nantucket native and independent consultant



Anne Kuszpa,

executive director of Housing Nantucket



Dave Armanetti,

director of real estate development at Housing Nantucket



Beth Ann Meehan,

loan officer at Cape Cod 5, president of the Nantucket Housing Authority and board member of Habitat for Humanity Nantucket



Tucker Holland,

executive director of the Nantucket Land Trust



Kristie Ferrantella,

housing director for the Town of Nantucket