



Chapter 2: Housing Needs

Housing is without question the most critical issue on Nantucket's agenda. For people born and raised here who do not already own a home, no problem is more severe than the lack of housing at a price they can afford. The problem is no less severe for those who own Nantucket businesses or who manage school or Town of Nantucket departments who are concerned about housing for both seasonal and year-round employees. Housing prices are now out of reach for most people whose income is earned from on-island sources.

The housing crisis, caused by the escalation of real estate prices, lies at the heart of most of Nantucket's economic, social, and even environmental problems. It distorts the cost structure of the economy, rippling inflated costs across all economic sectors (see chapter 3, "Making a Living," pages 72-75). It forces people to work several jobs in order to pay for their homes. The housing crisis forces employers to pay wages and salaries that are much higher than on the mainland so their employees can meet housing costs. It makes those employed in the construction industry anxious about regulations that could possibly reduce construction activity and thereby jeopardize their ability to make steep mortgage payments. It thereby heightens controversy over growth management, which is perceived by some not only as threatening jobs but as contributing to increased housing costs.

Concern about housing costs has undermined efforts to achieve community consensus on growth management and also undermines the community's goals of preserving open space, protecting Nantucket's fragile ecology, and limiting seasonal vacation-home

The Albert S. Coffin family at their Prospect Street home c. 1895. Historically, families lived in their own homes in close proximity to one another and within walking distance of town.



Courtesy of the Nantucket Historical Association



development. When all of the issues that Nantucket faces are peeled back and underlying causes are examined, the cost of housing is revealed as its fundamental problem. The political consensus needed to preserve the island's treasured landscape cannot be achieved unless the cost of housing for islanders and seasonal employees can be brought under control.

In mainland seaside resort towns, by contrast, when the cost of housing goes off the charts

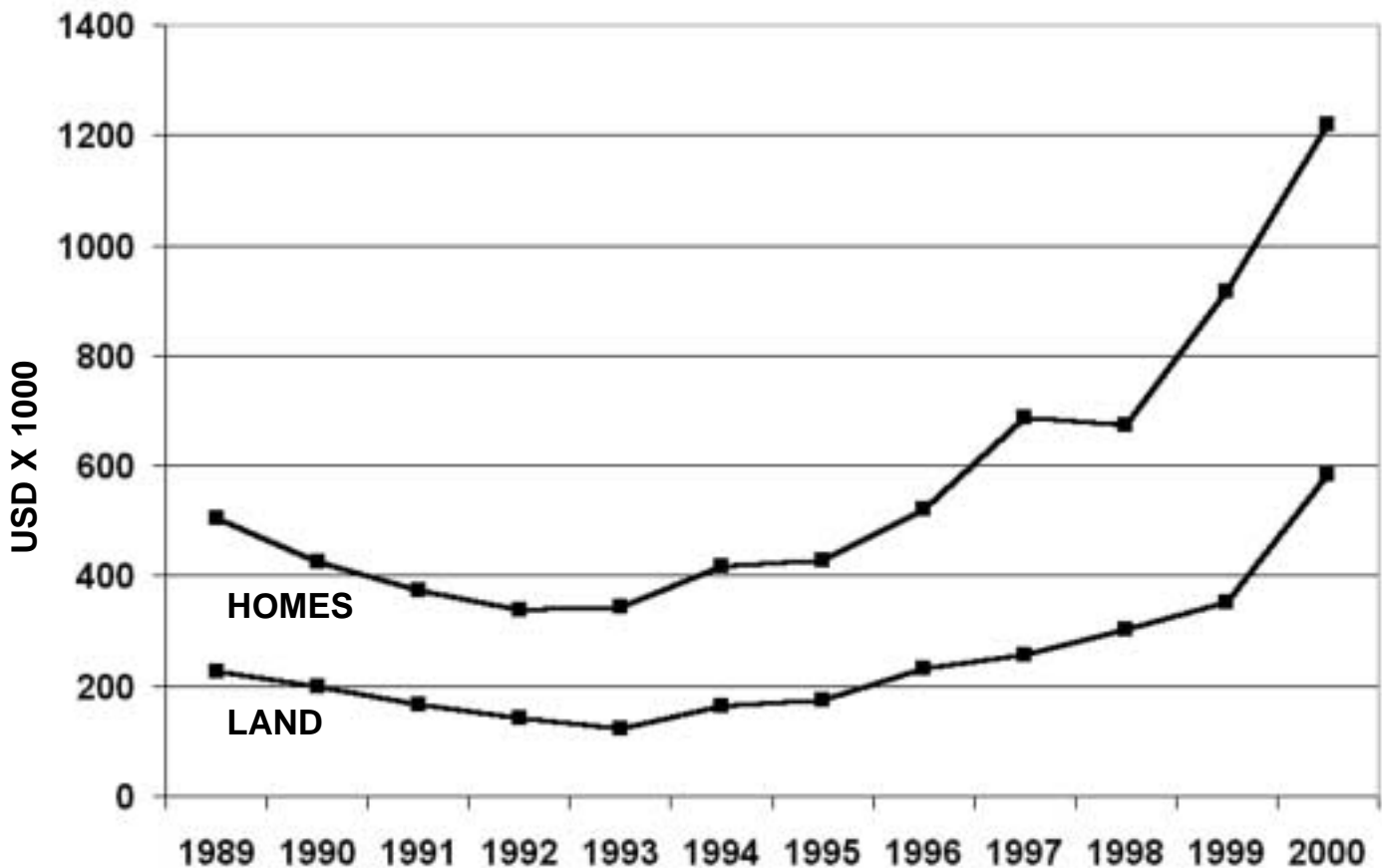
families of long-time residents are often forced to move away. No longer residing in the community, they frequently have long commutes to work. Those communities survive and often thrive economically, but they lose their diversity and identity as "real" places where different

"The housing crisis, caused by the escalation of real estate prices, lies at the heart of most of Nantucket's economic, social, and even environmental problems."

kinds of people live.

Because Nantucket is an island, this process has developed more slowly, even though housing costs have risen more rapidly. It is not so easy for employees to live in less

**Average Home and Land Prices
1989-2000**




Source: Members of the Nantucket Association of Real Estate Brokers, July 2000

expensive towns and just commute a little farther. A fortunate by-product of our isolation is that we have been able to remain relatively diverse socially and economically, and only recently has our basic identity been seriously threatened by the cost of housing.

This identity is threatened now, and in ten years or less Nantucket could become no more than an exclusive resort destination, with most employees commuting by airplane and fast ferry or living (legally or illegally) in overcrowded employee compounds or caretakers' cottages on-island. The island's year-round

population could gradually shift, as families with a long-term stake in the community leave and are replaced by a transient population of young, single people living in group housing.

This Community Plan is not just about preserving the physical nature of Nantucket town and its rural landscape setting. It is about maintaining our diversity and unique sense of community, about which so many of us feel strongly. Unless we make the housing issue our top priority and resolve to do whatever is needed to solve it, our traditional quality of life cannot be maintained.



Four acre lot bordering Conservation. Has ground floor ocean views. Lot can support two dwellings. \$485,000.

Large three-acre vacant lot situated on a quiet cul-de-sac capable of supporting two dwellings! Wonderful location for either an investment or vacation home. Privacy and tranquil views assured! \$425,000.

Wonderful opportunity to purchase 1/2 acre vacant lot with potential ocean views! Very nice neighboring properties - ideal location for vacation or year-round home. \$295,000.

Five blocks from Main Street this 5500 square foot in-town lot. Town water and sewer. \$395,000.

Just under 1/2 acre lot with town water and sewer. Close to Old Historic District and North Shore beaches. Restricted to one single family dwelling. \$650,000.

MID ISLAND



Family Home
3 Bedroom 1 Bath home on a quiet side street. Updated in 1997, oil heat. Room for expansion. **\$425,000.**

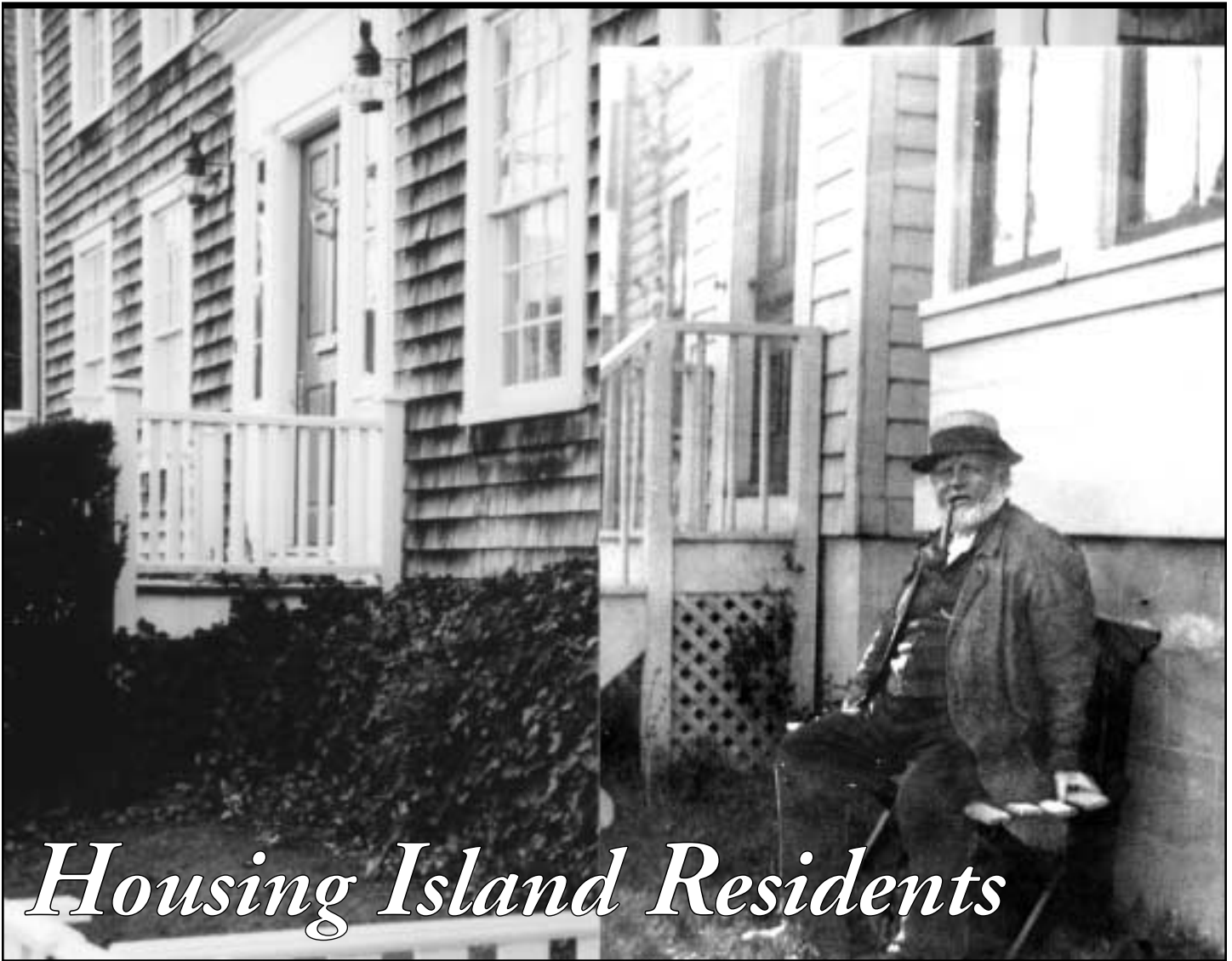
Near Historic Windmill



Small cottage, shed and garage with great potential. Located on the outskirts of town, near the Historic windmill **\$450,000.**

Source: Members of the Nantucket Association of Real Estate Brokers

On July 20, 2000, the lowest priced house on the market was \$290,000 with only twelve houses between that and \$500,000, hardly affordable for a family starting out. And land prices make it difficult for a first-time home buyer to buy property and build.



Housing Island Residents

The Island Today

During leaner times of the past, people born and raised on Nantucket could usually find reasonably priced housing. Vacationers stayed mostly in hotels, inns, or seaside cottages. They did not directly compete for housing with most Nantucketers.

Vacation patterns have changed. Now people want to own a piece of Nantucket. Many pay for their investment by renting it to others, some of whom then decide that they, too, want to own houses here. As a result, vacationers (particularly seasonal homeowners) now compete directly with Nantucketers for much of the same housing stock. Since the

Al Novissimo (left) and courtesy of the Nantucket Historical Association (right) *Homes that once housed islanders year-round, as seen in this 1893 photograph of the Quaker Boarding House, are now homes for seasonal use and are largely unoccupied during the off-season.*

seasonal homeowners generally come from places where incomes are much higher than on Nantucket, they have bid the cost of housing up to a point where Nantucket residents cannot afford to buy homes here.

We are losing the middle-class Nantucket families that have historically been the backbone of our community. We must find a way to create a supply of housing that our children and grandchildren can afford, or our families will be forced to leave. If that happens, Nantucket may be preserved as a physical place, but it will have lost its spirit.

Our Goal

- ◆ To provide for the housing needs of islanders by creating a category of housing that is restricted to those who are committed to live on Nantucket.

Strategies for the Future

There is no way that the free market, by itself, can create housing that is within the purchasing power of Nantucketers. The continuing demand for Nantucket real estate from off-islanders with high incomes is already putting housing prices permanently out of reach for islanders. That is how the free market is supposed to work. When demand exceeds supply, prices are pushed upward and are set at a level that reflects the willingness and ability of buyers to pay for an increasingly scarce resource. That would occur whether or not the Town of Nantucket placed any additional restrictions on development.

The building cap, as it has been applied to date, adds more price pressure by limiting supply (and/or by instilling a fear that supply will be limited). It thus contributes to the gold rush mentality referred to in chapter 1, "Guiding Growth" (page 42). However, the building cap can also be the key to the solution of the housing crisis if it is used to allocate permits in a way that gives priority to housing for those committed to year-round residency. At the 1999 Annual Town Meeting an exemption from the cap was added for first-time homebuyers from Nantucket and at the 2000 Annual Town Meeting, a limited building cap point system was approved. Those were steps in the right direction, but only half-measures, as they did not address the underlying problem that most first-time homebuyers cannot afford to buy a Nantucket "starter home."

The only way to make housing permanently available to year-round families is to set up a system of "Nantucket Resident Commitment Housing" (NRCH), which is restricted to people who are committed to live on Nantucket and who meet middle-class income qualifications. Such housing would not be available to off-islanders looking for a vacation home. This approach has been taken in other resort communities with similar problems, such as Aspen, Colorado. A number of ways that this kind of housing can be created include the following:

1. Amend the building cap point system to include the full context of Community Plan strategies designed to benefit the Nantucket community.
2. Establishment of the Nantucket Housing Needs Covenant as the fundamental instrument of the NRCH program—a covenant that provides for long-term or permanent limitations on resale price and affordability, based on Nantucket's unique housing requirements to include medium-income households.
3. Requirements that commercial developments create NRCH units as a condition of their permits.
4. Provide compensation for Nantucket Housing Needs Covenants on existing residences by the Town of Nantucket or a nonprofit housing entity.
5. A requirement that some lots be subject to Nantucket Housing Needs Covenants in future AR subdivisions and ANR divisions, thus adding to the inventory of lots affordable to year-round residents.
6. Allowance of co-op or condominium ownership of secondary dwellings, provided that one of two units is under a Nantucket Housing Needs Covenant.
7. Incentives to encourage apartments over, or contiguous to, businesses and in multifamily buildings, but only if they are under a Nantucket Housing Needs Covenant and



are located in the Town Overlay District that is well served by water and sewer infrastructure and public transportation.

A program of this kind must be administered fairly, consistently, and efficiently and will require a commitment of Housing Office staff resources. But no more important use can be made of our tax dollars if the town’s middle-class families are to remain Nantucket residents. There is simply no other way, given the economic pressures on the real estate market—unless the Town of Nantucket itself chooses to get into the business of building and maintaining middle-class housing.

In order to subsidize housing programs for those committed to year-round residency (and seasonal employees) the Town of Nantucket should consider the legality and feasibility of a “linkage fee” program, such as those

established in Martha’s Vineyard and Barnstable. Under such a program, a fee based upon square footage of each new home would be paid to the Town of Nantucket, with houses below a certain size exempted. The rationale for such a fee is that each luxury home generates demand for year-round and seasonal service employees who are being priced out of the

market. Those new homes should bear the cost they impose upon the island’s population of employees who will need NRCH and/or seasonal-employee (SE) housing.

A linkage fee of this type cannot be imposed without special state legislation. Nantucket will need

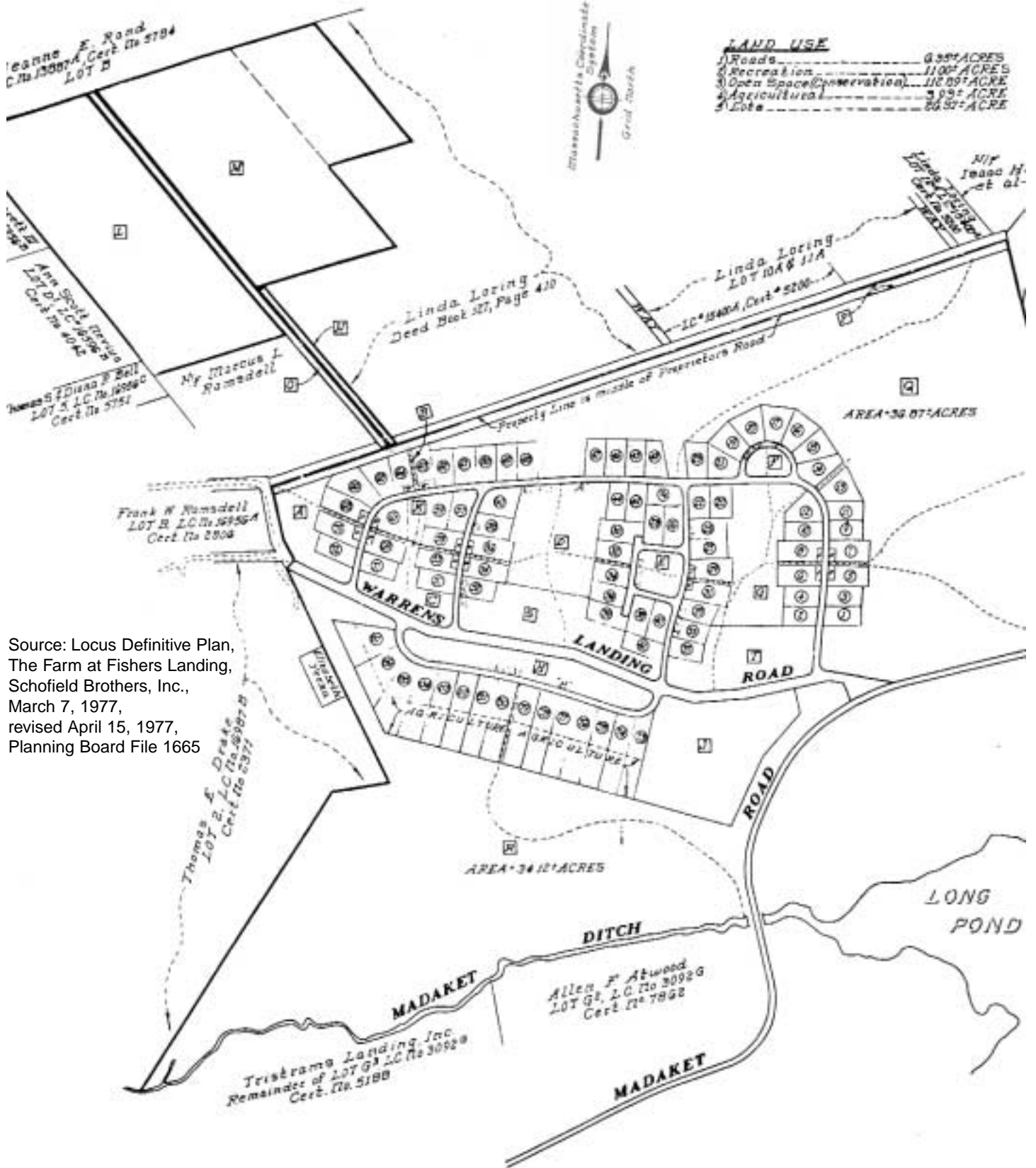
to submit a home-rule petition to the state legislature to enable the program to be created. Such a home-rule petition could be part of broader legislation that enables the Town of Nantucket to undertake other initiatives recommended in this Community Plan that are not allowed under current state law.

“The only way to make housing permanently available to year-round families is to set up a system of “Nantucket Resident Commitment Housing” (NRCH), which is restricted to people who are committed to live on Nantucket and who meet middle-class income qualifications.”



Rob Benchley

Apartments and other year-round rentals are an important element of the NRCH program for those who cannot afford to purchase their own houses. The NRCH program will encourage the creation of apartments over, or contiguous to, businesses such as this year-round rental behind Nantucket Coffee Roasters.



Source: Locus Definitive Plan, The Farm at Fishers Landing, Schofield Brothers, Inc., March 7, 1977, revised April 15, 1977, Planning Board File 1665

This cluster subdivision at Fishers Landing, well designed and surrounded by a reserve of conservation land, once provided a good supply of year-round housing. Today, the average cost of a lot in this development exceeds \$300,000 and the average cost of a house exceeds \$700,000, putting this area well out of the range of many year-round residents.



Making It Happen: Housing Island Residents

The objectives and recommendations listed below are not intended as mandates to the Town of Nantucket, or to any other person, agency, organization, or public or quasi-public entity.

Objective 2.1

To create a Nantucket Housing Office that will promote, implement, and administer programs developed to meet the housing needs of those committed to year-round residency.

Recommendations:

1. IMMEDIATE: Create a Nantucket Housing Office (NHO), or other appropriate entity, to serve as a central information and certification agency for Nantucket Resident Commitment Housing (NRCH). It is recommended that this agency:
 - a. Develop an operating plan and eligibility guidelines for an NRCH program (see Objective 2.2 below).
 - b. Promote and enforce compliance with the NRCH program.
 - c. Act as a partner with other housing entities in the development of year-round rentals and owner-occupied homes.
 - d. Review qualifications of prospective homeowners and tenants.
 - e. Acquire, hold land, if authorized by law, and make of record Nantucket Housing Needs Covenants (permanent or long-term, providing a preference for affordability and occupancy by those persons who commit to being year-round residents) for new and relocated NRCH units.
2. SHORT TERM: Expand the availability of NRCH in neighborhoods, including recycling existing homes, as established by the Nantucket Housing Authority.

Objective 2.2

To establish an NRCH market that creates a stable supply of housing meeting the needs of those committed to year-round residency.

Recommendations:

1. IMMEDIATE: Strive to achieve the objective that a majority of new housing units intended for year-round occupancy are on NRCH lots restricted by the voluntary acts of property owners, and through the actions of the NHO or other appropriate entity, or to the extent permitted by law, to negotiate, purchase, and enforce Nantucket Housing Needs Covenants. Any person, whether currently an island resident or not, is eligible for such housing preference, provided that the person is committed to being a year-round resident.
2. IMMEDIATE: Consider the legality and feasibility of amending the Zoning Bylaw and the Rules and Regulations Governing the Subdivision of Land to assist in creating a supply of lots with Nantucket Housing Needs Covenants. Seek enabling legislation, if needed.
3. SHORT TERM: Encourage and create incentives for the conversion of existing dwellings or other structures to housing for those committed to year-round residency.
4. SHORT TERM: Consider funding sources to acquire an inventory of housing under the NRCH program.
5. SHORT TERM: Consider the legality and feasibility of amending the Town Code and/or Zoning Bylaw, as necessary, to establish a linkage-fee program requiring that commercial, industrial, large-scale housing developments and

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SHORT-TERM (will begin within five years of plan adoption), LONG-TERM (will begin more than five years after plan adoption)

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large-scale homes contribute fees at the time of building-permit issuance, which fees will be dedicated to fund the NRCH and SE (that is, housing that is affordable for, and restricted for use by, seasonal employees) programs. Seek enabling legislation, if needed.

- 6. SHORT TERM: Evaluate the NRCH program annually and make adjustments as necessary to promote its effectiveness.
- 7. SHORT TERM: Encourage accessory apartments.

Objective 2.3
To provide incentives, especially in the Town Overlay District, for the creation of NRCH units.

Recommendations:

- 1. IMMEDIATE: Amend the Zoning Bylaw to fine-tune the point system under the building cap approved at the 2000 Annual Town Meeting, which gives the highest preference to the issuance of building permits for new housing for those committed to year-round residency. It is further recommended that:
 - a. The NHO and the Zoning Enforcement Officer enforce covenants on housing given preference under the building-cap point system.
 - b. Nantucket Housing Needs Covenants under the NRCH program be long-term or perpetual.
- 2. IMMEDIATE: Study the legality and feasibility of increasing the inventory of lots dispersed throughout island neighborhoods and provide additional sites for recycled homes by amending the Zoning Bylaw and the Rules and Regulations Governing the Subdivision of Land to require that an applicant for subdivision approval does one of the following:

- a. Provide a percentage of lots that are integrated throughout any proposed subdivision for housing for those committed to year-round residency under the NRCH program.
- b. Provide lots equivalent in value at other locations for that purpose.
- c. Enable deposit of the equivalent value of such lots in a dedicated account for use by the NHO to create housing under the NRCH program.

Seek enabling legislation, if needed.

- 3. IMMEDIATE: Monitor the implementation of the Zoning Bylaw amendment approved at the 2000 ATM, which permits permanently restricted apartments (rental, co-op, or condominium) for use by year-round residents or seasonal employees, subject to strict design and density guidelines. Monitor the implementation of those guidelines so that apartments are design- and density-compatible in existing town neighborhoods. Following monitoring, consider modifications to the Zoning Bylaw to place future units in the NRCH program, and to possibly expand approved Multi-Family Overlay Districts.



The building cap point system will give priority for building permits to those committed to year-round residency.

IMMEDIATE (will occur within the timeframe of Town Meeting),
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Making It Happen: Housing Island Residents (continued)

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- 4. IMMEDIATE: Amend the Zoning Bylaw to encourage the creation of new apartments with Nantucket Housing Needs Covenants downtown, in the mid-island area, and associated with mixed-use Neighborhood Centers.
- 5. IMMEDIATE: Amend the Zoning Bylaw and the Rules and Regulations Governing the Subdivision of Land to provide incentives (i.e., through the building-cap point system) for the use and occupancy of existing and future secondary dwellings for NRCH units, especially in the Town Overlay District. (See Objective 1.9, Recommendations 1a and 1b in chapter 1, "Guiding Growth," pages 46-47)
- 6. IMMEDIATE: Allow co-op or condominium housing on lots containing secondary dwellings to increase the inventory of secondary dwellings as an incentive in the Town Overlay District dedicated to the NRCH program, provided legal mechanisms are established to protect the density, character, and integrity of existing neighborhoods, as follows:
 - a. Restrict one of two dwelling units on a lot as NRCH units;
 - b. Prohibit additional dwelling units on each lot; and
 - c. Retain the subordinate size of the secondary dwelling to the primary dwelling.
- 7. SHORT TERM: Develop incentives to minimize the conversion of existing year-round rental and owner-occupied housing to seasonal vacation rentals.
- 8. SHORT TERM: Consider the legality and feasibility of implementing a program of state and local tax credits for owners of businesses who provide housing for their employees as an incentive to encourage the creation of additional employee housing. Seek enabling legislation, if needed.
- 9. SHORT TERM: Consider the legality and feasibility of creating tax incentives for property owners who voluntarily impose Nantucket Housing Needs Covenants on their property or who rent to year-round residents for long-term periods. Seek enabling legislation, if needed.
- 10. SHORT TERM: Further study the legality and feasibility of subdividing a lot containing a secondary dwelling into two lots by imposing a Nantucket Housing Needs Covenant under carefully controlled circumstances as a precondition for this right and an incentive for increasing the availability of NRCH lots and dwelling units.

Objective 2.4

To develop public/private partnerships to create new housing opportunities for those committed to year-round residency.

Recommendations:

- 1. SHORT TERM: Create formal and ad hoc partnerships of island private-sector organizations (including, but not limited to, lending institutions, trade and merchant associations, civic associations, and nonprofit entities) and governmental entities to leverage their talents, interest, land, and other resources to address the housing needs of islanders.
- 2. SHORT TERM: Encourage nonprofit housing providers to initiate a small-scale demonstration project of affordable or elderly rental housing that would serve as an attractive model for the private sector. The project would demonstrate the successful design,

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SHORT-TERM (will begin within five years of plan adoption), LONG-TERM (will begin more than five years after plan adoption)

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development, and management of rental housing in a manner compatible with existing neighborhoods.

3. SHORT TERM: Evaluate the effectiveness of the demonstration project of affordable or elderly rental-housing and duplicate it through the private sector, with public-sector encouragement and assistance.
4. SHORT TERM: Enter into agreements with lending institutions under the Community Reinvestment Act to encourage lending institutions to meet the purposes of this chapter.
5. LONG TERM: Develop a more comprehensive housing project of affordable or elderly rental-housing on Town or County of Nantucket land that integrates rental and owner-occupied

housing to meet the island's most pressing needs. The project would be an exception to the premise underlying this chapter, which is to meet the needs of islanders through dispersed housing (see the *Seasonal Employee Housing* subsection of this chapter, page 63).

Objective 2.5
To provide housing that is safe, decent, and compliant with applicable codes.

Recommendations:

1. IMMEDIATE: Make the NHO or other appropriate entity, responsible for the enforcement of Nantucket Housing Needs Covenants that are not enforceable under the Zoning Bylaw.
2. SHORT TERM: Monitor the effectiveness of the new position of Zoning Enforcement Officer approved at the 2000 ATM, which expands the capabilities of the Building Department to enforce and oversee (a) the point system within the building cap and (b) incentives and other provisions in the Zoning Bylaw for the provision of year-round housing.
3. SHORT TERM: Encourage the enforcement agencies of the Town of Nantucket to coordinate enforcement of housing provisions under the NRCH program.



Al Novissimo

The Community Plan will encourage the use of secondary dwellings for year-round housing in both Town and Country neighborhoods.

IMMEDIATE (will occur within the timeframe of Town Meeting),
 SHORT-TERM (will begin within five years of plan adoption), LONG-TERM (will begin more than five years after plan adoption)



Rob Benchley

The Island Today

The situation for seasonal employees is much the same as for year-round residents. Market-priced seasonal rentals are either out of reach or are overcrowded, with employees sharing their high cost. The Nantucket economy depends upon having a supply of housing for employees needed to work in the businesses that make most of their annual income seasonally.

The cost of seasonal housing greatly increases the cost of doing business on Nantucket. In order to deal with the seasonal housing crisis, employers must pay very high wages or buy

The lack of housing for the annual influx of seasonal workers necessary to support Nantucket's tourist economy is beginning to affect quality and availability of services for visitors and islanders alike.

or rent houses for use by their employees. Some of these houses do not comply with health and safety codes and many also lack the special permits for employer dormitories that are required under current zoning. Owners applying for a special permit may face neighborhood opposition. Some employers pay to have employees commute by air or on the fast ferries.

Our Goal

- ◆ To provide adequate housing, consistent with Nantucket’s community character, for seasonal employees in both the public and private sectors to meet the demand for such housing during peak employment periods.

Strategies for the Future

The same free-market forces are at work with seasonal employee housing as with housing for year-round residents. People whose incomes come from island sources, whether they are year-round or seasonal employees, simply cannot pay market prices for housing. Therefore, some of the same basic strategies would apply, i.e., creating a parallel market of housing that is restricted for use by seasonal employees. Using the building cap point system as an important tool, the same measures listed above for NRCH units, could be applied to seasonal employee housing as well.

In addition, certain other strategies should be considered. One would allow small employee dormitories, subject to site plan review (including design standards), in appropriate zoning districts. Standards should be adopted providing proper management and control of parking, noise, and behavior of the occupants. If Nantucket were to host some kind of new educational facility in the off-season, that facility’s dormitories could be used for seasonal employees.

Dispersed employee housing on scattered sites throughout neighborhoods in existing small-scale buildings is generally preferable to the construction of large buildings or compounds. Many employees could be housed in unused bedrooms in houses owned by local residents through an extensive network of rooms to let. If these rooms were rented by employers for use by their employees, there would be greater accountability, reducing the risk for landlords. This would create more seasonal employee accommodations without changing the built fabric of the island.

New businesses and substantial expansions of existing businesses could be required to provide housing for employees, either on-site or within reach by public transportation. Although this might seem burdensome to employers, it is also in their self-interest, and such required housing could be given incentives, such as, exemptions from the building cap and from some zoning requirements.

Rob Benchley, Courtesy of the Boston Globe



The Community Plan promotes dispersed employee housing in small buildings on scattered sites throughout neighborhoods, such as these being built by Atlantic Cafe owner Kate O’Connor. Larger-scale dormitory housing is proposed to be located outside of residential neighborhoods.



Making It Happen: Seasonal Employee Housing

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Objective 2.6

To provide seasonal employee (SE) housing.

Recommendations:

1. IMMEDIATE: Amend the Zoning Bylaw to provide clear standards and guidelines for development of seasonal employee (SE) housing (which may include housing for year-round workers) including appropriate density and management standards. Specifically, the Town of Nantucket should:
 - a. Establish standards that encourage smaller-scale employee residences compatible with existing neighborhoods in the Town Overlay District on scattered sites, tied to public utilities, and accessible by shuttle and bicycle and pedestrian paths.
 - b. Require Special Permits for larger-scale seasonal employee housing (including dormitory-style) projects. The Zoning Bylaw should contain special standards for the siting, design, and density of such housing to be located outside of existing neighborhoods.
2. SHORT TERM: Site a large-scale seasonal employee housing facility both for private employers and Town of Nantucket employees on Town of Nantucket property within, or in the vicinity of, the airport.
3. SHORT TERM: Continue the program of constructing and operating seasonal employee housing for municipal summer employees.

Objective 2.7

To provide dispersed housing for seasonal employees.

Recommendations:

1. SHORT TERM: Condition some new secondary dwellings and some units of new duplexes on use as SE housing through the Planning Board's approval process for new secondary dwellings, and vest the NHO or its designee with the responsibility for qualifying employees.
2. SHORT TERM: Motivate year-round and seasonal residents to rent rooms to seasonal employees during peak employment periods. Advocate that such a program meets applicable Health Department regulations and builds in employer accountability, thus increasing the comfort level of potential landlords.
3. SHORT TERM: Encourage the private sector to maintain a centralized inventory of seasonal rentals (such as the program initiated by the Chamber of Commerce) for matching seasonal employees with available rentals, in cooperation with local real estate offices and the Chamber of Commerce.
4. SHORT TERM: Encourage the creation of scattered site lots restricted to SE housing under the management control of employers.

IMMEDIATE (will occur within the timeframe of Town Meeting),

SHORT-TERM (will begin within five years of plan adoption), LONG-TERM (will begin more than five years after plan adoption)



Rob Benchley

Other Housing Needs

The Island Today

Nantucket's retiree population is growing. Long-time Nantucketers often choose to retire here where they've spent their lives among family and friends. Many former seasonal residents, because they have happy summer memories and are attracted by Nantucket's mild climate, are opting to retire here. And more and more islanders are bringing one or both parents here to be closer to them as they age and require more assistance.

This growing retiree population increasingly needs housing where more services are provided, including both health-care related

Landmark House, in the process of expansion, provides apartment housing for senior citizens and the handicapped or disabled.

services and household services such as lawn maintenance and home maintenance and repair. Nantucket has provided—through Academy Hill, Landmark House, Our Island Home, and the Homestead—some of the needed housing, but that is already insufficient, with long waiting lists.

The same kinds of housing and services are needed for people with disabilities and special needs. Although Nantucket does not attract such a population in the way that it attracts retired people, our tradition of "taking care of our own" has increased the demand for such



facilities for long-time island families as well as the families of newer residents who choose to live here full time.

Our Goal

- ◆ To meet the housing needs of senior citizens and those with special needs.

Strategies for the Future

The senior-citizen population is expected to increase significantly in the coming years

on Nantucket as elsewhere in the United States due to increased longevity and the aging of the “baby boom” generation. The desirability of Nantucket as a community for active retirees will lead to even higher proportions of senior citizens on the island.

Nantucketers with disabilities and other special needs will find it increasingly difficult to find housing that is designed appropriately and that has the services they need for daily living. The same cost pressures described above will affect housing opportunities for those with special needs, most of whom cannot afford to pay market rates for housing.



Rob Benchley

Senior citizens and those with disabilities should have suitable housing and services that give them an opportunity to remain an active and vital part of the community.

Housing for senior citizens and those with special needs should be provided through a “continuum of care” ranging from small, independent living units, to congregate housing or co-housing, to assisted living, to nursing-home care. Senior-citizen housing enables older residents to move from existing large homes to places that better meet their needs, while putting their homes on the market to meet Nantucket’s most critical housing needs. The Nantucket Housing Authority, charitable and religious organizations, health care and social service providers, the construction industry, and other business sectors should work together to build the needed facilities.

The Town of Nantucket may wish to consider a program of purchasing Nantucket Housing Needs Covenants on the homes of older citizens, so that those citizens can pay for medical or nursing care. When the owners move on, their houses can then enter the NRCH market to benefit those committed to year-round residency.

Making It Happen: Other Housing Needs

The objectives and recommendations listed below are not intended as mandates to the Town of Nantucket, or to any other person, agency, organization, or public or quasi-public entity.

Objective 2.8

To support and promote any efforts of the Town of Nantucket or other entities to expand affordable housing opportunities for senior citizens.

Recommendations:

1. SHORT TERM: Encourage the creation of additional housing units to meet housing needs of the elderly through, among other measures, leasing of Town of Nantucket-owned land and seeking supplementary funding and technical services.
2. SHORT TERM: Continue to encourage development of an assisted- and independent-living facility or facilities.
3. SHORT TERM: Promote co-housing for senior citizens that produces the benefits of the financial support derived from shared rent and communal facilities.
 - a. Promote programs that encourage shared housing arrangements for senior citizens within new or existing housing units.
 - b. Amend the Zoning Bylaw to permit and provide standards for the creation of larger-scale co-housing developments for senior citizens.

Objective 2.9

To meet the need for housing and related care for special populations.

Recommendations:

1. SHORT TERM: Assess the need and feasibility of providing care facilities for persons with dementia.
2. SHORT TERM: Assess the need for housing and support/rehabilitation services for special-needs populations.
3. SHORT TERM: Develop a program for meeting the needs identified for residents with special requirements.



Al Novissimo

The Community Plan calls for additional facilities for assisted- and independent-living, such as the Homestead, for older island residents who cannot maintain a home of their own.

IMMEDIATE (will occur within the timeframe of Town Meeting),
SHORT-TERM (will begin within five years of plan adoption), LONG-TERM (will begin more than five years after plan adoption)