



Martha's Vineyard Housing Needs Assessment



September 2024

Cover photos (clockwise from top right): Tashmoo House (Harbor Homes congregate living) in Tisbury (Karen Sunnarborg), houses on Edgartown Harbor (Alex Elvin), Carl Widdiss Way affordable apartments in Aquinnah (Randi Baird), workforce housing on New York Ave. in Oak Bluffs (Laura Silber), Scott's Grove affordable apartments in West Tisbury (Randi Baird), a house on State Road in Tisbury (Alex Elvin).

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Housing Needs Assessment***

September 2024



Photo by Laura Silber.

Prepared by Karen Sunnarborg Consulting and MVC staff.

Contact:

Laura Silber, Island Housing Planner
silber@mvcommission.org
(508) 338-2405

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A note on US Census Bureau data

Much of the data in this report is drawn from the US Census Bureau's American Community Survey (ACS), which provides annual data estimates related to social, economic, housing, and demographic characteristics for particular areas. Unlike the 10-year Census, which in theory accounts for every resident in an area, the ACS is based on a sample of the population. For populations such as Dukes County with fewer than 65,000 people, the annual ACS numbers are based on survey responses over the previous five years. The 2022 ACS 5-Year Estimates, for example, are based on the years 2017-2021.

ACS results are released every year, but changes over time are shown here in non-overlapping five-year increments, ending with latest available data for 2022. This presents a more accurate picture, since the 5-year estimates have a smoothing effect and do not necessarily reflect year-by-year changes.

Because the ACS is based on a sample of each population, the data comes with a degree of uncertainty, or sampling error, which increases for smaller populations where the sample size is more limited. As such, small changes in the data over time may not be statistically significant. Monetary data in the ACS are adjusted for inflation to the final year in the 5-year period.

While the 10-year Census counts related to housing units and other characteristics are generally considered more accurate, the ACS is useful for estimating data in years between the 10-year Census, and for tracking sociodemographic changes that are not covered anywhere else.

The 2020 Census was somewhat anomalous due to the pandemic, with counts extending into the summer season and follow-ups extending into the fall. This likely influenced the observed growth in population in seasonal communities like the Cape and Islands, and the mix of occupied and vacant units, with the Census showing more occupied and fewer vacant units compared to the ACS. Because various agencies reference either the ACS or Census data, and because both provide insight into regional housing issues, this report includes data from both sources, but relies mostly on the ACS. Unless otherwise noted, data for 1990, 2000, 2010, 2020 is from the Census counts, and data from other years is from the ACS. As a rule, the Census and ACS data should not be directly compared, since their methods are different.

For more information, we recommend that readers consult the ACS handbook, *Understanding and Using American Community Survey Data* (<https://shorturl.at/16B4L>), and view the ACS and Census data sets directly on the US Census website, data.census.gov, which includes the margins of error and other information. A guide to ACS subject definitions is available at <https://shorturl.at/AQYrN> and a Census Glossary is available at <https://www.census.gov/glossary>.

I. Executive Summary

The Martha's Vineyard Commission (MVC) prepared this Housing Needs Assessment to gain an updated understanding of the wide range of affordable, community, and workforce housing needs on a town and Islandwide level. Since 2020, when the last Housing Needs Assessment was completed, additional and significant shifts in demographic, economic, and housing trends have occurred, which are documented in this report and point to the need to revisit local and regional housing agendas. This report analyzes housing needs in detail, offering conclusions and targeting solutions.

Definitions In this Housing Needs Assessment:

- **Affordable units** are defined as those targeted to year-round households with incomes at or below 80% of the Area Median Income (AMI).
 - » This includes units that qualify for the state's Subsidized Housing Inventory (SHI), which is the metric the Commonwealth of Massachusetts uses to determine if a municipality is meeting its expectations for creating affordable units. Other state requirements for counting units in the SHI include the preparation and implementation of an Affirmative Fair Housing Marketing Plan (AFHMP), deed restrictions to ensure long-term affordability, and direct funding through public programs or approved by a state subsidizing agency.
- **Community units** are defined as those targeted to year-round households with incomes between 80% and 150% AMI.
- **Workforce units** include affordable and community units as defined above, as well as other non AMI-restricted units that are available to local working residents. This includes employer-based housing and may include units for seasonal workforce where specified.

Since 1990, more than 500 affordable rental and homeownership units have been developed on Martha's Vineyard with approximately 200 new units planned through 2026. New funding streams and regulatory changes will be necessary to boost housing production and preservation efforts. In 2022 the six Island towns filed joint legislation for an Islandwide Housing Bank, and in fall of 2023 Governor Maura Healey introduced the Affordable Homes Act. Passage of both initiatives would result in significant new housing resources to support housing preservation and creation.

Producing affordable housing is a challenge in the best of times, but it became more difficult in the context of Covid-19. The pandemic created even greater imbalances between housing supply and demand when those from other places sought refuge on Martha's Vineyard. This surge of new residents drove up housing prices and drained the available inventory of both rental and ownership units. Many of these recent arrivals have returned to their former homes, but housing prices remain at unprecedented levels. While the market may be flattening (due largely to the lack of available inventory), most year-round residents are hard-pressed to secure housing that is safe and affordable. Intense environmental constraints, especially those related to nitrogen-loading impacts on Island ponds, as well as higher interest rates and construction costs, have only intensified the challenges of developing housing.

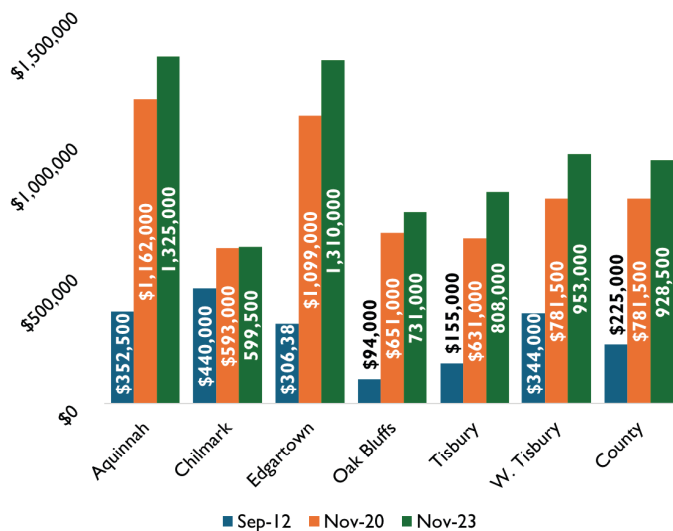
Despite a notable increase in rental units since 2012, a shortage of affordable rentals in general continues to destabilize the Island workforce and critical service infrastructure.

- According to American Community Survey (ACS) estimates, the number of renter-occupied units in Dukes County increased about 33% (from 1,214 to 1,614) between 2012 and 2022, compared to a population increase of about 24%.
- According to decennial Census data, the number of renter-occupied households increased about 4% (from 2,468 to 2,571) between 2010 and 2020, compared to a population increase of 25%. (See note on page I.)
- According to the ACS, between 2012 and 2022, the average household size for rental units in Dukes County increased about 9.6% (from 2.49 to 2.73), while that of owner-occupied units increased about 2.7% (from 2.92 to 3.00). Statewide, the average household size in 2022 was about 2.41.

As the population continues to grow, the expanding population will require the support of more workers, many of whom provide a wide range of vital year-round services via municipal government, public safety, and nonprofit organizations, along with those who are critical to the seasonal tourist economy.

Given widening affordability gaps (see page 29) between housing costs and what residents can afford, the subsidies required to produce affordable and community housing are increasing. Additionally, major challenges remain in obtaining site control and sufficient densities to make development feasible, both financially and politically. Island towns are facing other challenges as well, brought on by restrictive zoning, and aging infrastructure coupled with climate change, sea-level rise, and water quality issues.

Affordability Gaps for Towns and County, 2012, 2020, and 2023



Addressing these challenges requires critical strategic capital improvements and regulatory planning efforts designed to reduce the disappearance of the naturally occurring affordable and community housing inventory (both rental and homeownership), and support new production.¹

As with the 2013 and 2020 Housing Needs Assessments, and Housing Production Plans in FY18-FY22, this report embraces the primary housing goal of the 2009 Island Plan, which is to “provide a full range of housing options by significantly increasing the number of affordable housing and community housing units on the Vineyard by prioritizing those residents with the greatest need, and by emphasizing the creation of rental units.”² It also reflects the fact that almost all current state and federal funding is for rental unit development. The report highlights the likelihood that year-round rentals at all income levels, including market rate, will continue to diminish in the context of increasing short-term rentals and the disappearance of naturally occurring affordable and community homeownership opportunities. Thus, in addition to prioritizing rentals, new strategies must be developed to preserve year-round homeownership inventory and opportunities at a widening range of income levels.

Key Findings and Recommendations

This Housing Needs Assessment identifies the following key findings that demonstrate some recent progress but also formidable new challenges:

1. Increasing affordability gaps and cost burdens have been intensified by the pandemic and remain at unprecedented levels.

Because the Island’s economy relies largely on the tourism and service industries, efforts must be made to ensure there is adequate and reasonably priced housing available to workers who are essential to Island businesses but priced out of the private housing market.

2. The Island’s socio-economic diversity is eroding, while income disparity is increasing.

As shown on page 11, the estimated income distribution in Dukes County essentially flipped between 2012 and 2022, with more households now earning more than \$100,000 and fewer earning less than \$50,000. This has likely resulted from increasingly unaffordable home prices, along with a steady loss of naturally occurring affordable and community ownership units, and affordable year-round rentals. Lower-income households are dwindling in number and in proportion to the population, beyond normal inflationary trends, and many of these residents are critical to the Island’s functional infrastructure and the seasonal tourism and service economies.

Census data on cost burdens suggests a shortfall of at least 2,775 housing units, including 657 rental units and 2,118 owner units, based on the affordability threshold of spending no more than 30% of income on housing costs.

3. According to the ACS, the year-round inventory remains substantially smaller than the seasonal inventory, and has not kept pace with population growth.

Year-round housing makes up only about 39% of the total Island housing stock. While this is a modest gain compared to 34% in 2012, it should be viewed in light of the escalating cost of housing, and the change in income distribution noted above. Year-round occupied housing stock increased about 19%, (1,117 units), while population increased by 24%, between 2012 and 2022. Seasonal housing stock decreased about 5.6% (-636 units), transitioning into the year-round inventory at the higher end of the market. The total number of housing units increased by 2.8%.

4. Housing insecurity is an increasing problem for critical service workers; there is a pronounced need for more workforce housing.

Many workers who are part of the Island’s critical service and municipal/public sector industries are finding it extremely difficult to secure reliable long-term housing because of the inventory shortage. However, public employers, including municipalities, county

¹ “Naturally Occurring Affordable Housing” (NOAH) describes unsubsidized privately owned residences that are affordable to low- or moderate-income households.

² The Island Plan: Charting the Future of the Vineyard, MVC, December 2009, page 8-1.

services, and public safety organizations are currently unable under Massachusetts General Law to develop housing for their own employees using public funds. Nor can they provide housing subsidies. Likewise, preferences for public employees cannot be provided for units in publicly funded projects. This puts public employers at a disadvantage in attracting and retaining employees. Island towns will need to pursue a solution with the Commonwealth to create an allowable mechanism to address this critical need.

5. Homelessness has been a persistent and growing problem for Martha's Vineyard.

Due to the pandemic, Island homelessness issues were further recognized as a high-priority public health problem, yet there was no centralized response across the Island towns. It is imperative that the county, all Island towns, and the Martha's Vineyard Commission assume the responsibility of working cooperatively with each other and the state to address the major structural and systemic problems relating to unhoused residents and targeting measurable local solutions.

6. The Island is losing naturally occurring affordable year-round units far faster than it is producing deed-restricted replacements.

Intentional retention, preservation, and adaptive reuse of existing year-round rental units should be elevated as a priority focus in tandem with ongoing production. This will require new strategies, significant funding mechanisms, and close monitoring of market-driven unit transaction data. Maintaining the current level of deed-restricted housing production at about 50 units per year is insufficient to address the substantial level of unmet housing need.

On any given day in Dukes County, in 2024, up to 150 individuals face homelessness.

Approximately 500 additional affordable units serving households at or below 80% AMI are needed Islandwide to meet the state's minimum expectation of 10% Subsidized Housing Inventory. State policy and funding streams place the emphasis on rental units.

7. Geographic limitations, including climate concerns, will need to drive policy decisions.

As an Island, the Vineyard benefits from especially valuable and finite natural resources, which must be understood as such. In 2023 the MVC, Nantucket, and the Army Corps of Engineers launched a carrying capacity study for the two islands. The results of that study will help the Vineyard towns and Nantucket understand and craft policy to manage current and future growth locally, and to represent their unique needs at the state level.

8. Priority housing needs identified in previous reports are not only still evident but growing.

The most pressing housing need continues to be year-round rental housing that is affordable to people with a wide range of income levels who are priced out of the Island's exorbitant housing market, with a continued focus on the most vulnerable residents.

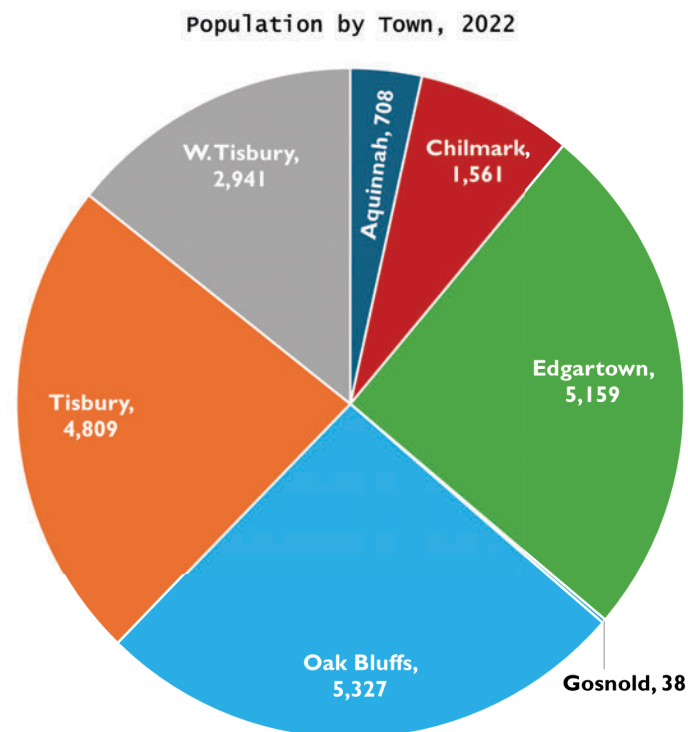
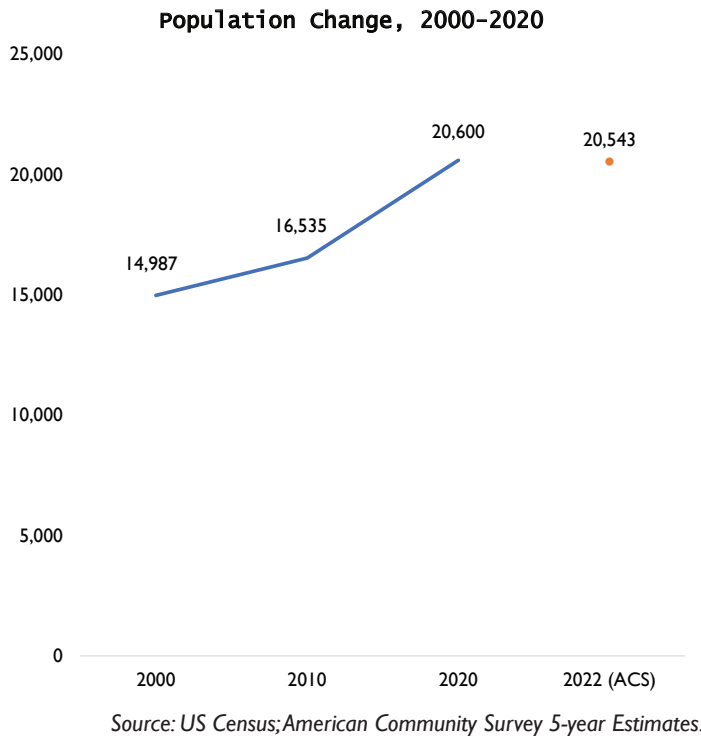
9. Many of the recommendations that were included as part of previous plans are of even greater urgency today, including:

- Adopt zoning and regulatory changes that will better utilize existing developable property with an emphasis on infill and Smart growth,³ and including affordable and community/workforce housing considerations in any zoning changes.
- Using smart growth principles, identify development opportunities that provide greater scale and density in appropriate locations.
- Update and implement the Island towns' Housing Production Plans, including strategies to preserve and expand the year-round inventory of both rental and ownership units.
- Access new and expanded funding resources to preserve and produce housing.
- Explore new and innovative approaches to protect water quality.
- Increase town resources to the Dukes County Regional Housing Authority (DCRHA) so it can serve a larger population and monitor a larger inventory of deed-restricted units as inventory increases.
- Pursue more collaborative planning and other types of collaboration among Island towns.
- Pursue greater regional collaboration across the Cape and Islands.
- Pursue educational opportunities through the Island Housing Trust (IHT), a community land trust and state-certified community development corporation, including in regard to proactively leveraging state housing funds for local projects, utilizing the nationally recognized "ground lease" model to create permanent affordability of ownership units, exploring models for public/private housing partnerships, and pursuing smart growth pocket neighborhoods and cluster developments to preserve open space. (See <https://www.ihtmv.org>.)
- Promote compliance with Fair Housing laws.

3 From [Mass.gov](https://www.mass.gov): "Smart growth is a principle of land development that emphasizes the mixing of land uses, increases the availability of a range of housing types in neighborhoods, takes advantage of compact design, fosters distinctive and attractive communities, preserves open space, farmland, natural beauty and critical environmental areas, strengthens existing communities, provides a variety of transportation choices." It is typified by walkable neighborhoods with density focused on transit lines to reduce automobile reliance, and preservation of open space.

II. Demographic Profile¹

Population Growth – Population growth in Dukes County in the last several years is the third highest in the state, after Nantucket and Suffolk counties



- The total population of Martha's Vineyard increased 37% between 2000 and 2020, from 14,987 to 20,600, according to US decennial Census data. (According to the American Community Survey [ACS], between 2017 and 2022, the population increased by 19%, from 17,275 to 20,543.)
- According to the MVC's [2024 Seasonal Population Estimate Report](#) (see Appendix 7), the Island's likely peak summer population is about 94,650, or 4.6 times the year-round population. Town-by-town estimates range from 2,843 in Aquinnah to 30,078 in Edgartown.
- About three-quarters of the Island's year-round population is split relatively evenly among Edgartown, Oak Bluffs, and Tisbury, with the other towns comprising approximately the remaining quarter.
- All towns have experienced population growth since 2000 except Gosnold.
- According to the Census, Aquinnah and Chilmark experienced the highest level of growth between 2000 and 2020, with growth rates of 41% and 40%, respectively.
- According to MVC estimates, the addition of seasonal residents, overnight visitors, and day-trippers can bring the population up to about 100,000 in July and August. The summer brings approximately 3,000 to 5,000 seasonal workers to the Vineyard to support the summer's busy tourist season.
- Dukes and Nantucket counties (the smallest in the state) had the greatest population increases at 25% and 40%, respectively, between 2010 and 2020. At the same time, Franklin and Berkshire Counties both lost population.
- Island residents who have relied on winter rentals in the past have been outbid by more affluent families from other places. These newer households are putting substantial pressures on local and regional infrastructure and services while driving up housing prices.
- The MVC collaborated with the Massachusetts Department of Transportation (MassDOT) and UMass Donahue Institute (UMDI) in 2023 on how to include seasonal residents and visitors in population projections and better understand how the second-home economy affects year-round housing.

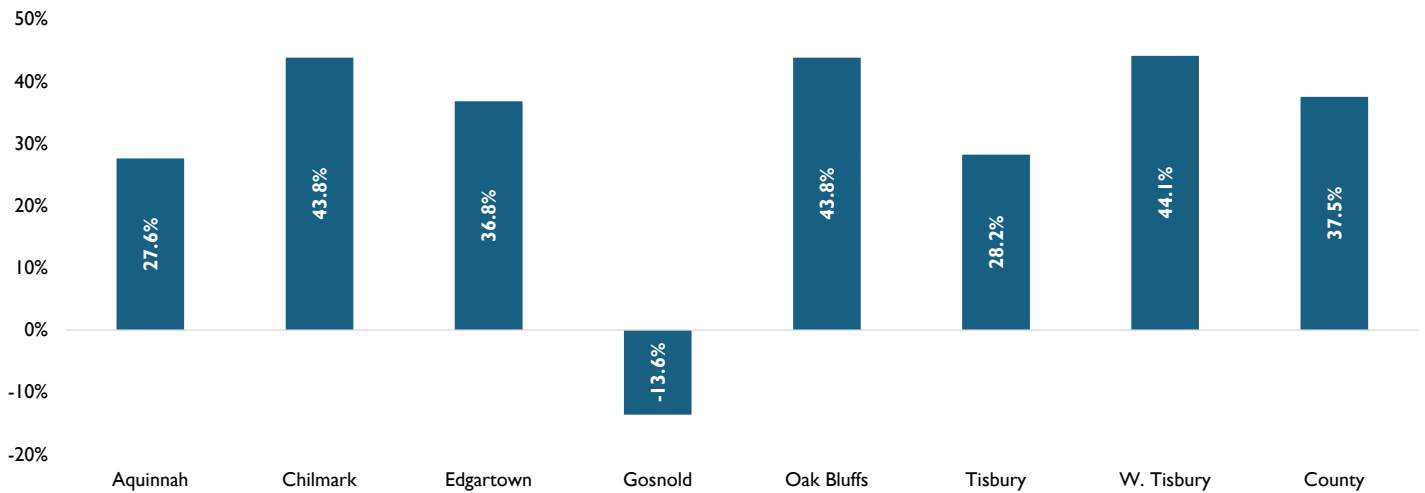
Of particular concern are water quality and nitrogen impacts on the Island's coastal ponds, especially with the influx of seasonal populations. Water quality concerns also partially dictate the location of development and density.

¹ This Housing Needs Assessment includes the latest data from the Census Bureau's American Community Survey (ACS), which provides 5-year estimates for the county, state, and towns. Because the ACS is based on sample data, it is subject to sampling error and variation. When other sources of data are used, the source will be identified. See note on page 1.

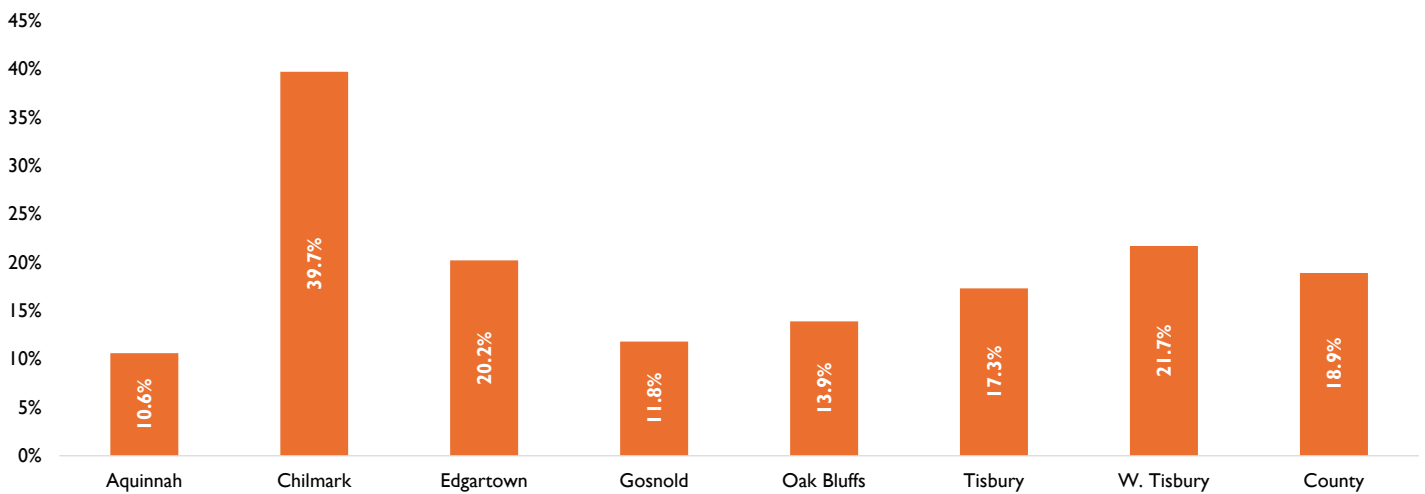
Population Change, Towns and County

	Census		ACS		Change in Population	
	2000	2020	2017	2022	2000-2020	2017-2022
Aquinnah	344	439	640	708	27.6%	10.6%
Chilmark	843	1,212	1,117	1,561	43.8%	39.7%
Edgartown	3,779	5,168	4,292	5,159	36.8%	20.2%
Gosnold	81	70	34	38	-13.6%	11.8%
Oak Bluffs	3,713	5,341	4,675	5,327	43.8%	13.9%
Tisbury	3,755	4,815	4,100	4,809	28.2%	17.3%
W. Tisbury	2,467	3,555	2,417	2,941	44.1%	21.7%
County	14,987	20,600	17,275	20,543	37.5%	18.9%

Percent Change, 2000–2020 (Census)

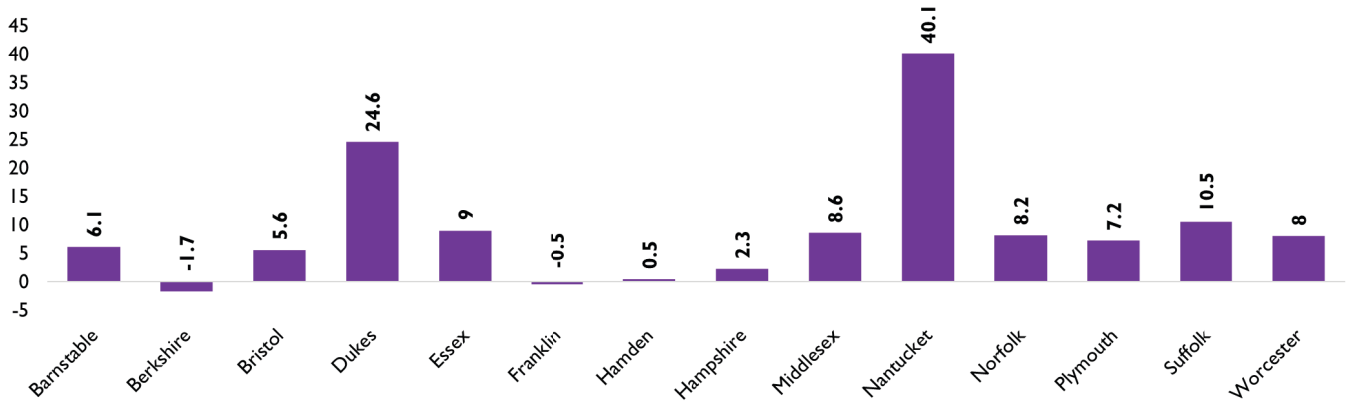


Percent Change, 2017–2022 (ACS)



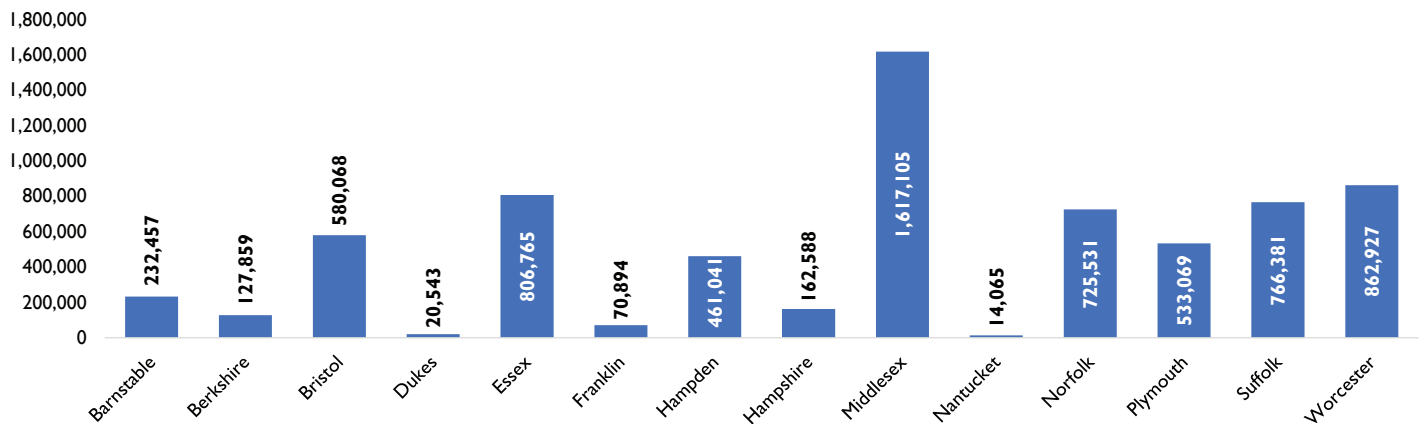
Source: US Census Bureau. Decennial data for 2000 and 2020, American Community Survey 5-year Estimates for 2017 and 2020.

Population Change by County, 2010-2020



Source: US Census.

Population by County, 2022



Source: American Community Survey 5-year Estimates.

Age Distribution – Significant gains in older adults

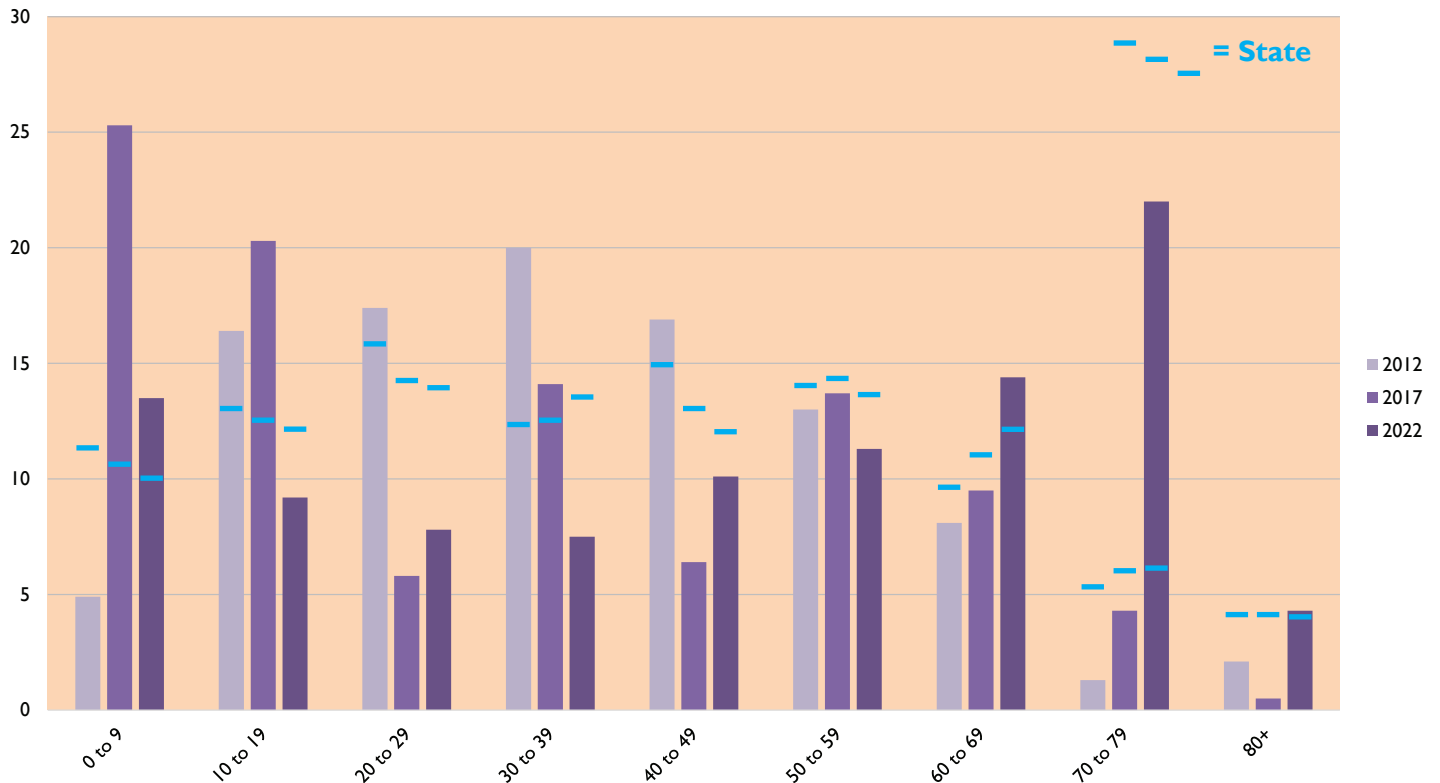
- In 2020, older adults (aged 65 and up) made up 27% of the population in Dukes County, second only to Barnstable County, where the figure was 32%. Statewide, the figure was 18%.
- There have been significant declines in the percentage of children over the decades; those under age 18 decreased from 23% of all residents in 1990, to 19% by 2010, and 16% in 2020. Nevertheless, because of population growth, this age group increased from 2,704 residents in 1990 to 3,319 in 2020. Since 2010, it has increased by 4.6% compared to a total population increase of 24.6%.
- Young adults between the ages of 18 and 34 have made up about 17% of all residents since 2000, with a net gain of 993 and a growth rate of 39%.
- Younger middle-age residents in the 35-44 age range decreased substantially, from 20% of the population in 1990, to 18% in 2000, and 12% by 2020.
- The number and percentage of middle-age residents between 45 and 54 fluctuated from 10% in 1990 to 19% in 2000, 17% in 2010, and 12% in 2020. There was a net loss of 295 such residents between 2000 and 2020.
- Residents in the 55-64 age range accounted for about 9% of the population in 1990 and 2000, and 17% in 2010 and 2020. This age group increased by about 1,384 residents, with growth rate of 134%, between 2000 and 2020.
- The number of older adults increased 171% between 2000 and 2020, making up 14% of the population in 2000 and 27% in 2020. The increase was largely attributable to the aging Baby Boomer generation.
- The distribution of older adults in 2020 ranged from about 24% in Edgartown to 26% in Oak Bluffs and Tisbury, 29% in West Tisbury, 30% in Aquinnah, and over 35% in Chilmark, and Gosnold.
- The increase in older residents is reflected in the changes in median age, from 37.3 in 1990 to 40.7 in 2000, 45.3 in 2010, and 49.3 in 2020.

Age Distribution in Dukes County, 1990-2022

	1990		2000		2010		2020		2022 (ACS)	
	#	%	#	%	#	%	#	%	#	%
Under 5 Years	826	7.1	817	5.5	880	5.3	811	3.9	780	3.8
5 – 17	1,878	16.1	2,581	17.2	2,293	13.9	2,508	12.2	2,887	14.1
18 – 24	678	5.8	827	5.5	985	6.0	1,282	6.2	1,150	5.6
25 – 34	1,912	16.4	1,743	11.6	1,856	11.2	2,281	11.1	2,444	11.9
35 – 44	2,345	20.1	2,695	18.0	2,177	13.2	2,431	11.8	2,198	10.7
45 – 54	1,107	9.5	2,787	18.6	2,770	16.8	2,492	12.1	2,465	12.0
55 – 64	1,051	9.0	1,384	9.2	2,875	17.4	3,234	15.7	3,466	16.9
65 – 74	1,061	9.1	1,132	7.6	1,477	8.9	3,521	17.1	3,135	15.3
75 – 84	577	5.0	783	5.2	831	5.0	1,536	7.5	1,409	6.9
85+	195	1.7	238	1.6	391	2.4	504	2.4	609	3.0
Total	11,639	100.0	14,987	100.0	16,535	100.0	20,600	100.0	20,543	100.0
Under 18	2,704	23.2	3,398	22.7	3,173	19.2	3,319	16.1	3,667	17.9
65+	1,833	15.7	2,153	14.4	2,699	16.3	5,561	27.0	5,153	25.1
Median Age	37.3		40.7		45.3		49.3		49.2	

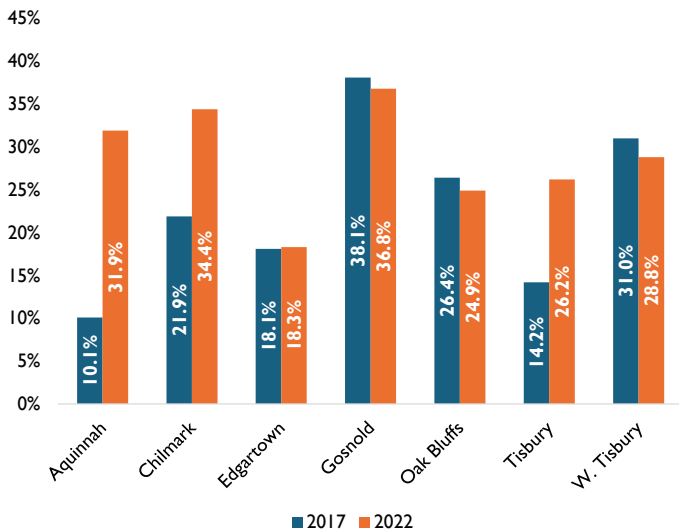
Source: US Census; American Community Survey 5-year Estimates.

Age Distribution in Dukes County (Percentage), 2012-2022

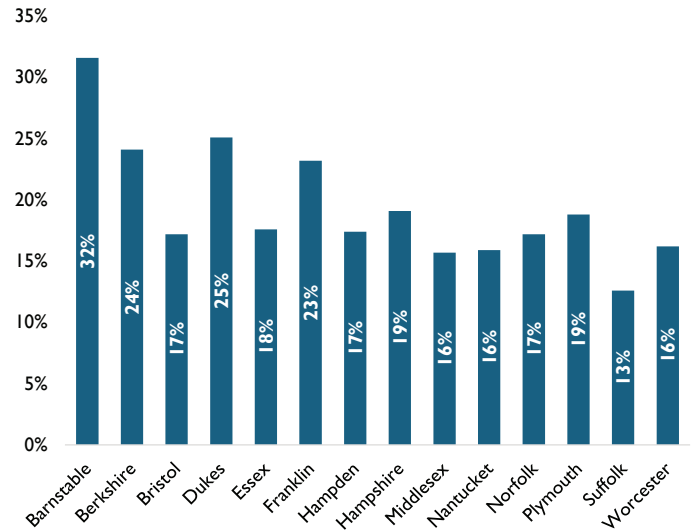


Source: American Community Survey 5-year Estimates.

Population 65+ by Town, 2017-2022



Population 65+ by County, 2022



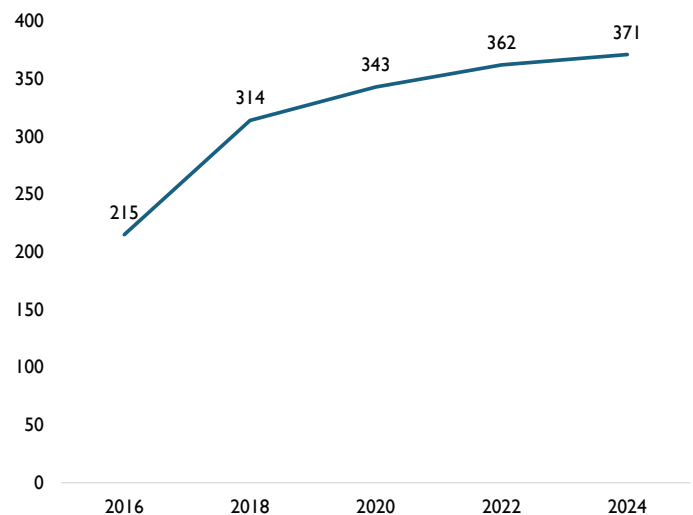
Source: American Community Survey 5-year Estimates.

The substantial growth of aging adults on the Vineyard suggests that there will be an increasing need for services directed to seniors, particularly those related to health care and transportation, at least through 2030. There should also be a focus on integrating more handicapped accessibility and supportive services into new and existing housing.

Race and Ethnicity – Increases in population diversity¹

- The 2022 ACS estimates that 18% of Dukes County residents are non-white (including people with two or more races), up from 8% in 2012, owing largely to a tenfold increase in the number of people identifying as having more than one race. This represents an increase from 1,400 to 3,598 minority and multi-racial residents since 2012, and a growth rate of 157%, compared to a 24% estimated increase in overall population during this period.
- The 2022 figures show increases in African American, Asian, and Hispanic/Latino residents since 2012, with a relatively stable Native American population mostly comprising the Wampanoag Tribe of Gay Head (Aquinnah).
- About 3,011 residents (15%) were foreign-born in 2022. Of those, about 80% were from Latin America, 5% from Asia and 13% from Europe.
- Regarding the primary language spoken at home, about 3,472 or 17% of all residents reported speaking a language other than English, including 2,013 or 10% of the population, who said they spoke English “less than very well.”
- 2023-2024 MA Department of Elementary and Secondary Education (DESE) figures show a total of 2,330 students in Island schools, of which 678 (29%) have a first language other than English, and 371 (16%) are English Language Learners (ELLs).
- About 349 (94%) of ELL students speak Portuguese as their home language, and about 2% speak Spanish. Small numbers of students in recent years also speak Bhutani, Bulgarian, Mandarin Chinese, Italian, French, Haitian Creole, Jamaican Patois, Polish, Serbian, and Ukrainian.
- The most recent DESE data indicate varying numbers of students who speak a language other than English at home, ranging from 10% in the Up-Island Regional School District (West Tisbury School and Chilmark School) to 54% at the Tisbury School.
- According to 2023 DESE data, school programs to address student language needs currently serve 19% of students in Edgartown, 15% at MVRHS, 23% in Oak Bluffs, 29% in Tisbury, and 3% in West Tisbury.
- The number of English Language Learners in Island Schools increased from 295 in 2016 to 343 in 2020 and 426 in 2023, dropping to 371 in 2024, due in part to students gaining proficiency in English and graduating from ELL programs.

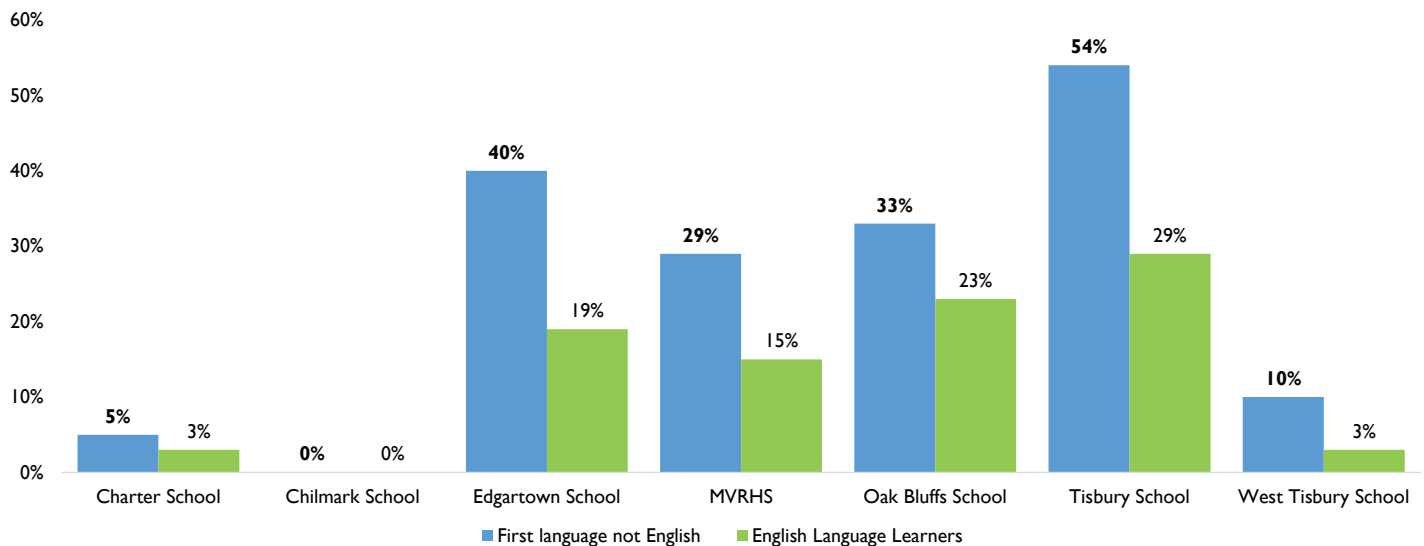
Number of English Language Learners, 2016-2024



Source: MA Dept. of Elementary and Secondary Education

¹ American Community Survey 5-Year Estimates, except where noted.

Students Whose First Language Is Not English, and English Language Learners

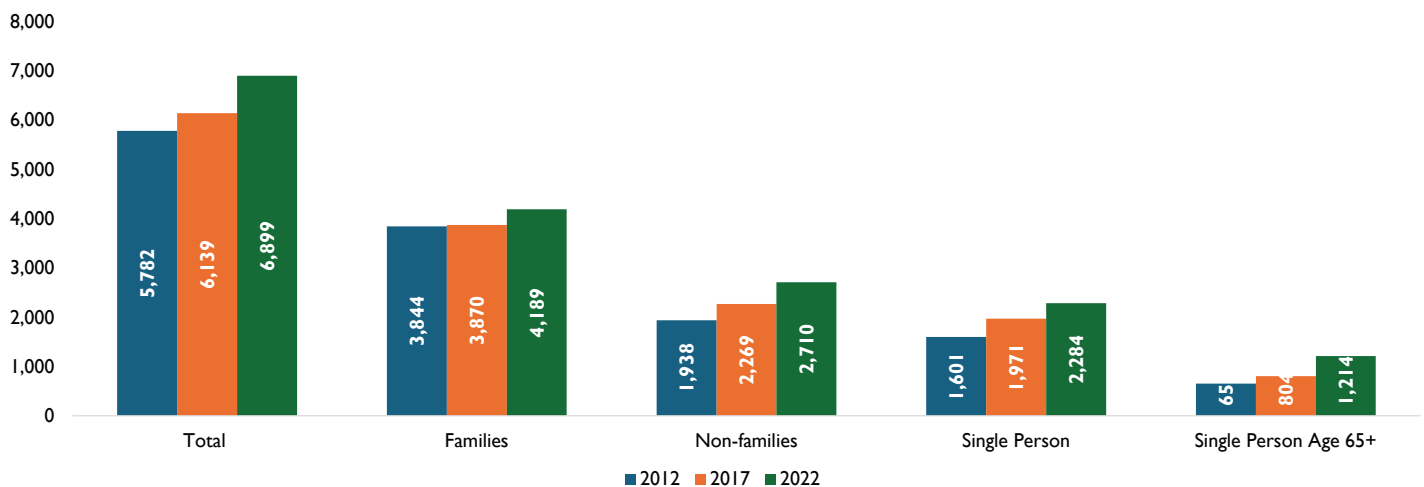


Source: MA Dept. of Elementary and Secondary Education

Households – Recent increases in larger households

- The ACS estimates an increase from 6,139 households in 2017 to 6,899 in 2022. Separately, the Census counts show an increase from 5,076 households in 1990 to 6,431 in 2000, 7,368 in 2010, and 8,932 in 2020. The Census figure for 2020 may reflect the early influx of residents and other anomalies during the pandemic. (See note on page 1.)
- The Vineyard had previously demonstrated growing numbers of smaller, non-family households, reflecting local and national trends toward having fewer children or “traditional” families, increases in “child-free” and “child-delayed” families, and increases in empty nesters and senior populations, particularly those living alone.¹ This is influenced partly by the Island’s large Baby Boomer population, and its attraction as a retirement destination. It may also reflect high housing costs, limited housing diversity (91% of inventory includes single-family homes), and even house-sharing or roommate situations, which are common on the Island.
- The 2022 ACS estimates that while the population grew by 24% between 2012 and 2022, the total number of households grew only 19%, but with notable increases in the number of single-person households (43% growth) and those with more than 4 people (29% growth). There was also a 40% increase in non-family households (including people living alone), compared to a 9% increase for those with family members.²
- The growth in larger households is further reflected in a recent increase in average household size, from 2.77 in 2017 to 2.94 in 2022, compared to a state average of 2.41 and a national average of 2.50 in 2022.

Household Types, 2012–2022



Source: American Community Survey 5-Year Estimates.

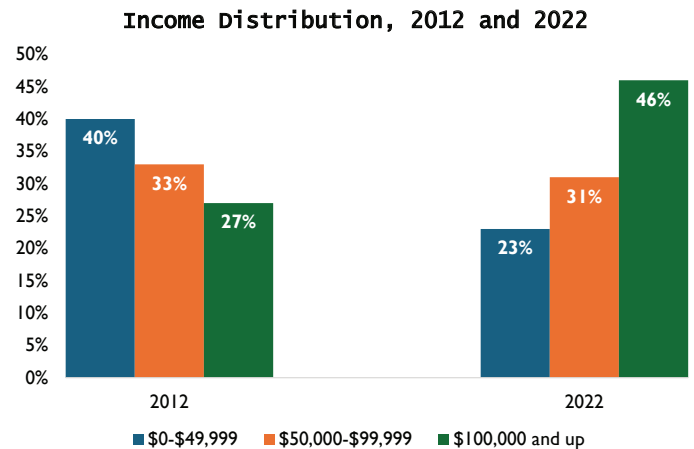
1 Non-family households include individuals as well as unrelated household members.

2 According to the ACS, family households are those where a householder lives “with one or more individuals related to him or her by birth, marriage, or adoption.” Family households may also include non-family members. Nonfamily households are those where a householder lives “alone or with nonrelatives only.”

III. Economic Profile

Income and Poverty – Widening income disparities

- The percentages of year-round households at most income levels below \$150,000 declined between 2012 and 2022, accompanied by striking increases in those earning above \$150,000.¹
- Between 2012 and 2022, the estimated percentage of households earning \$150,000-\$199,999 more than doubled to 11%, and the percentage of those earning \$200,000+ more than quadrupled to 19%. This may reflect the increasing size of households, the increase in seasonal residents living on-Island during the pandemic, and the Island housing market in general, which has set a progressively higher threshold to attaining housing.
- The estimated median household income for Dukes County increased 41% between 2012 and 2022, from \$65,896 to \$93,225. Again, the increase was fueled largely by new residents with higher incomes that could afford dramatically increasing housing costs.
- Median household incomes increased for all towns between 2012 and 2022, but disparity among the towns also widened considerably. Tisbury saw the smallest increase, and also had the lowest median income (\$65,789), compared to \$155,938 in Chilmark. The median for West Tisbury (\$128,045) was nearly twice that of Tisbury. This increase in wealth disparity is particularly notable because Tisbury has the most rental housing on the Island, most English Language Learners in its school population, and highest poverty level. At the same time, Chilmark's Subsidized Housing Inventory (SHI) is at zero, with West Tisbury's at less than 2%.
- The county's 2022 median household income of \$93,225 was just less than the statewide median of \$94,488 and slightly more than the median of \$91,438 in Barnstable County. The figure ranges from \$63,866 in Hampden County to \$135,590 on Nantucket.
- In 2022, the countywide median family income of \$121,417, as estimated by the ACS, was considerably higher than the median household income, in part because many households have only one person. The median family income increased about 53% from \$79,195 in 2012.
- Countywide, the median income of non-family households grew about 44% between 2012 and 2022, from \$41,025 to \$59,141, and was about half the median income level for families.
- There were also major racial and ethnic disparities



Income Distribution, 2012-2022

	2012	2022
Total households	5,782	6,899
<\$10,000	6.30%	3.80%
\$10,000-\$14,999	4.20%	0.90%
\$15,000-\$24,999	7.70%	3.60%
\$25,000-\$34,999	9.50%	8.90%
\$35,000-\$49,999	12.60%	5.50%
\$50,000-\$74,999	15.40%	19.20%
\$75,000-\$99,999	17.50%	11.70%
\$100,000-\$149,999	17.30%	16.60%
\$150,000-\$199,999	5.20%	10.80%
\$200,000+	4.20%	18.80%
Median income	\$65,896	\$93,225
Mean income	\$83,069	\$154,247

Source: American Community Survey 5-Year Estimates.

The Island's socio-economic diversity is eroding as lower-income households are dwindling in number and in proportion to the population, beyond normal inflationary trends.

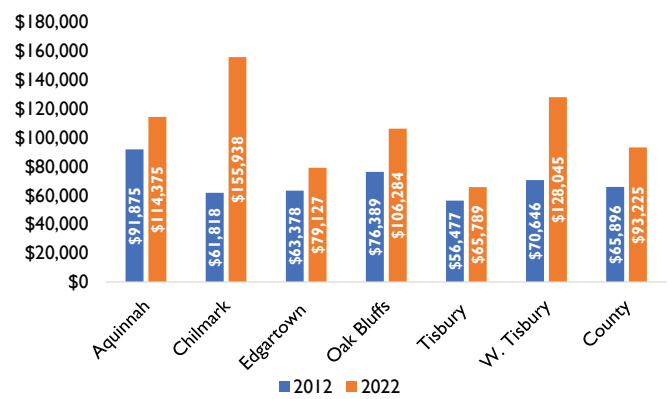
According to the ACS, 1,187 Island households and 1,051 residents had incomes of less than \$35,000 in 2022. This includes 630 seniors, or 19% of those age 65 or older, and 421 people under 65. It follows that a significant number of households have very limited financial means and are likely confronting enormous challenges to afford living on the Vineyard.

¹ Income figures in the ACS are adjusted for inflation. More info is available at <https://shorturl.at/IObfN>.

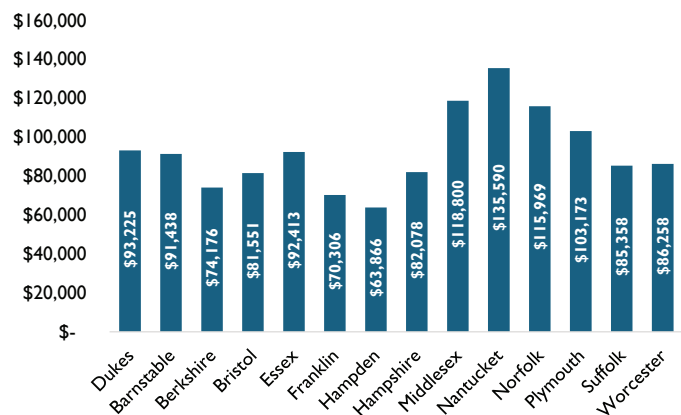
in income. The median household income for those identifying as White (\$95,916) was almost twice that of those identifying as Black (\$49,859).² In 2000, this disparity was evident but not as extreme, with median incomes of \$45,592 and \$29,464, respectively.

- Those who identified as Hispanic or Latino had a median household income of \$56,818.
- The median income of those living alone was significantly higher for men (\$63,485) for men, compared to women (\$47,301).
- Among heads of households, there were significant income discrepancies by age, with medians ranging from \$92,279 for ages 25-44, to \$120,295 for ages 45-64, and \$74,367 for older adults ages 65 and up, many of whom are retired and living on fixed incomes.
- Income disparities among homeowners and renters are increasing. The median household income of owner-occupants, as estimated by the ACS, increased 46% between 2012 and 2022, or from \$72,479 to \$106,109, while the median income of renter-occupants increased 39%, from \$38,285 to \$53,158. (The estimated median for renters has declined slightly since 2017.)
- In comparison to 2012, the income distribution among year-round renters in 2022 showed slightly more households earning less than \$50,000, and significantly more households earning more than \$100,000.
- Among year-round owners in 2022, there were significantly fewer households with incomes below \$50,000 compared to 2012, with an especially marked decline in the \$35,000-\$49,999 range (from 11.2% to 4.2%). At the same time, the percentage of households earning more than \$150,000 increased from 11.3% to 34.2%, while other higher income brackets held somewhat steady. Again, this likely reflects the rising cost of property on the Island, which most low- and moderate-income households cannot afford.
- The estimated poverty rate in Dukes County in 2022 was relatively low, at 6.7%, representing 1,376 residents. This was down from 10.8% (1,778 residents) in 2012.³
- Statewide, the estimated poverty rate in 2022 ranged from 4.9% in Nantucket County to 17% in Suffolk County. Barnstable County had a rate of 7%.
- Poverty levels among Island towns ranged from about 2% in Aquinnah to 11.1% in Tisbury, but it should be noted that the ACS in this case has a wide margin of error. Tisbury's higher rate may reflect a greater

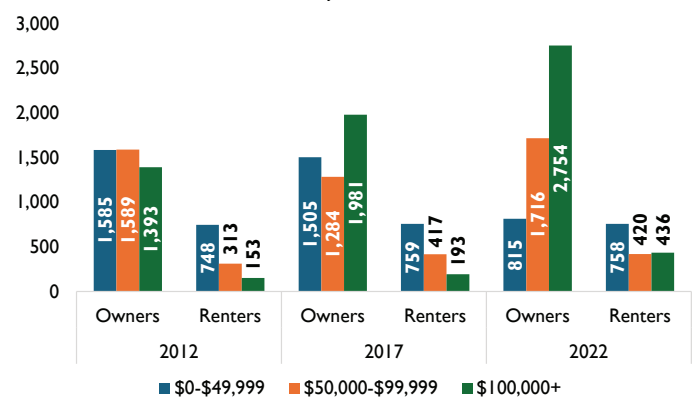
Median Income by Town: 2012, 2022



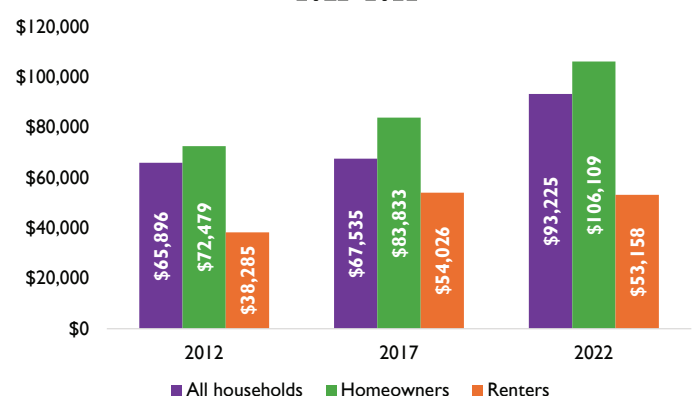
Median Household Income by County, 2022



Number of Households by Income and Tenure, 2012-2022



Median Household Income by Tenure, 2012-2022



Source: American Community Survey 5-Year Estimates.

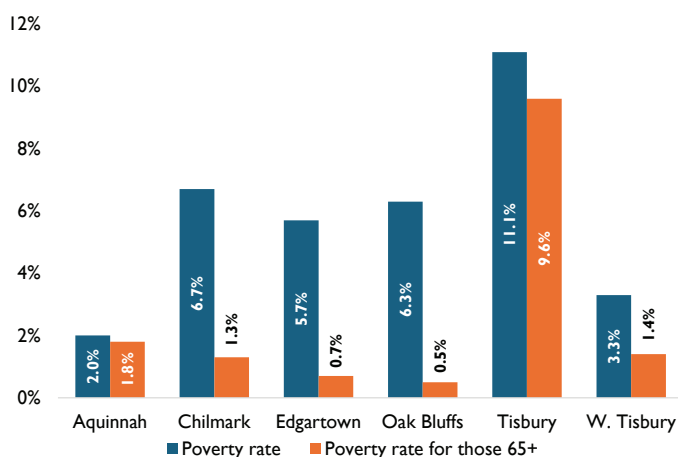
² People identifying as having one race.

³ The ACS determines poverty thresholds based on household size and the number of related children under 18, using a reference table from 1982 and adjusting for inflation. More information is available at <https://shorturl.at/IObfN> (see page 116 in the link).

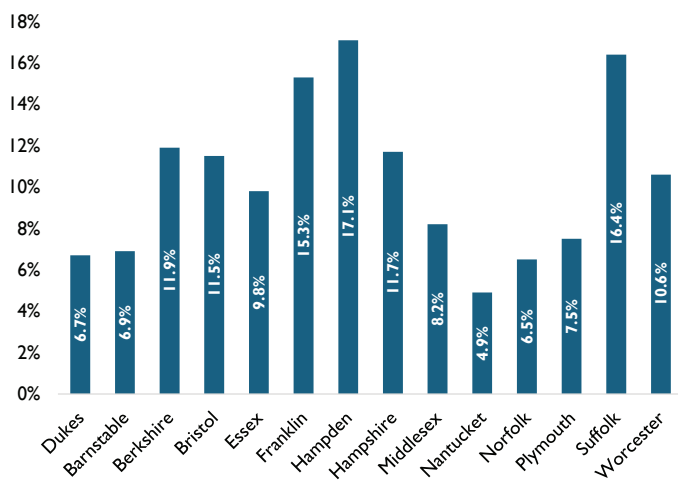
amount of rental housing including affordable SHI housing, which has provided much needed opportunities for some of the Island's most vulnerable residents, including low-income seniors.

- Poverty for those 65 years or older ranged from 0.5% in Oak Bluffs to 9.6% in Tisbury. This also may reflect a greater number of rental units, including affordable housing for low-income seniors.
- The 2022 county-wide weekly income average of \$1,793 is about even with the state average of \$1,817.⁴
- Those earning the state minimum wage of \$15/hour would have an annual income of about \$31,320 if they were able to work full-time throughout the year, something minimum-wage service workers on the Island seldom realize due to the seasonal economy. It follows that an increasing number of employed residents may be facing homelessness as housing costs rise.

Poverty Rate by Town, 2022



Poverty Rate by County, 2022

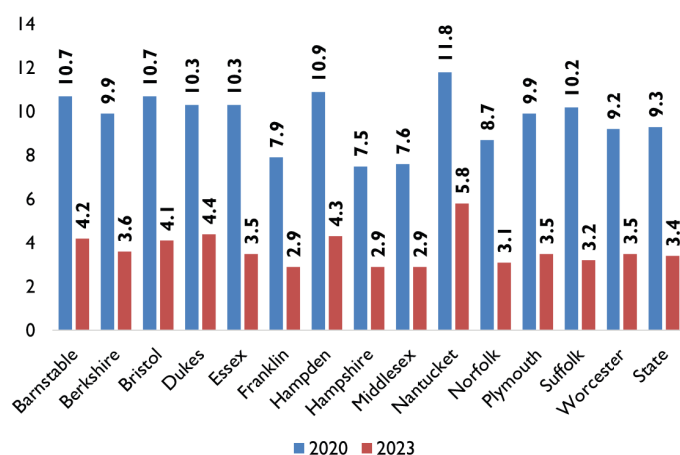


Employment – Rebounding economy with major impacts of seasonal employment and Covid-19

- The size of the Island workforce has expanded over the last 10 years, from 9,036 workers in 2012, to 9,460 in 2017, and 11,277 in 2022, to ACS estimates. This growth roughly corresponds to increases in the population over age 16.
- The annual unemployment rate in Dukes County, according to the MA Department of Economic Research, decreased from 8.9% in 2012, to 5% in 2022. In 2023, the unemployment rate was 4.4%, compared to the statewide rate of 3.4%.
- While the Island's seasonal economy has typically caused significant increases in unemployment during the winter, the arrival of the Covid-19 pandemic in March 2020 immediately resulted in a surge of unemployed workers, from 605 in March to 2,059 in April, and a corresponding spike in unemployment from 7.3% to 26%, returning to single digits by July of that year.

For many Vineyard families, summer is a make-it-or-break-it time to secure sufficient income to last through the winter. The pandemic seriously compromised the economic well-being of many of these residents. Since then, although the economy has rebounded, the underlying housing instability of many residents has intensified due to rising housing costs and diminishing inventory availability.

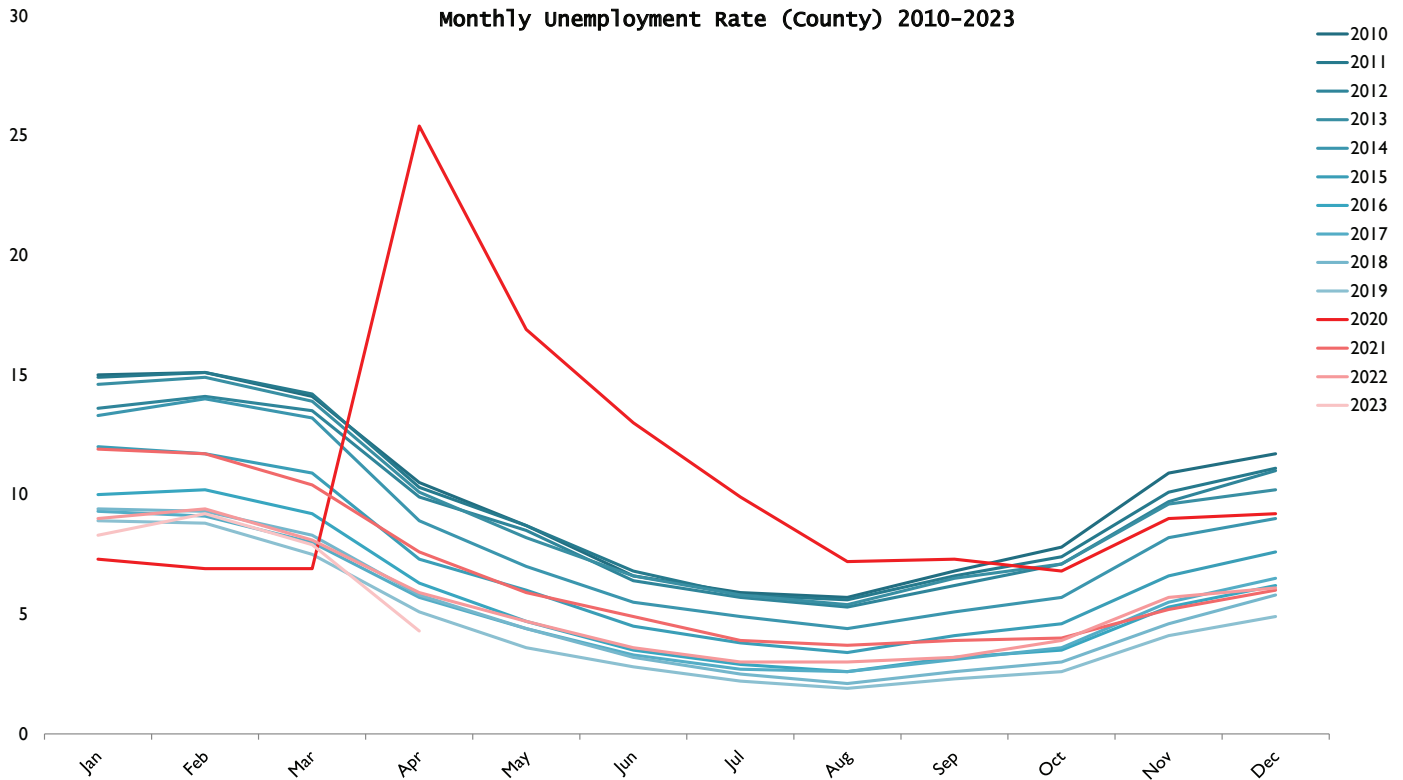
Unemployment Rate by County, 2020 and 2023



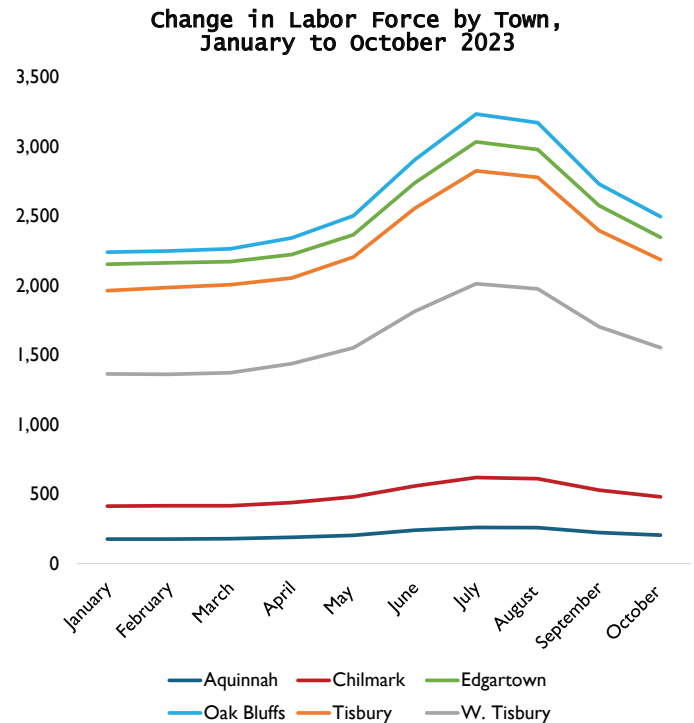
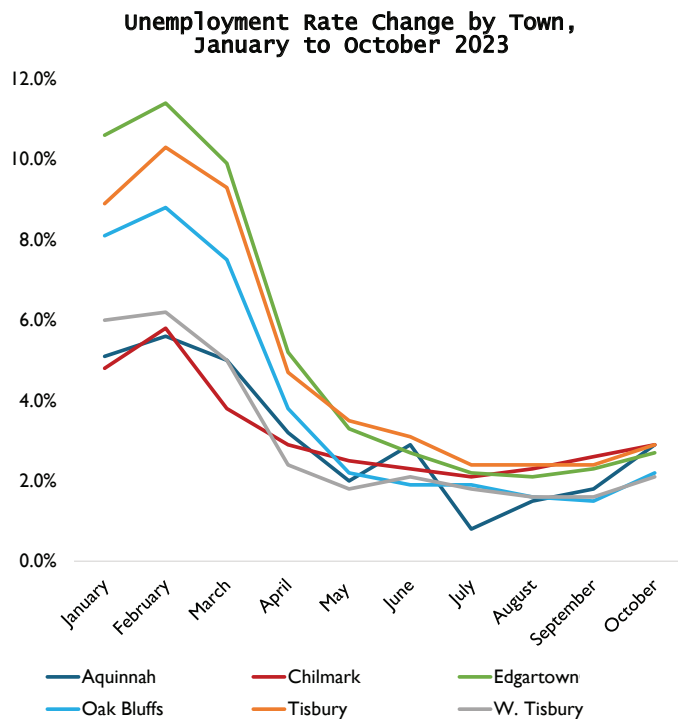
⁴ Area median income as estimated by the ACS, divided by 52.

Source: American Community Survey 5-Year Estimates.

- The economy has mostly rebounded since April 2020. As one indication, by August 2023, Dukes and Nantucket Counties had the lowest unemployment rates in the state (2.3% and 2.2%, respectively), while all counties in the state had rates that dropped to 3% or less that year, except Bristol and Hampden Counties (3.3% and 3.6%, respectively).
- Seasonal jobs lead to an increase in employment during the summer in all Island towns. Employment peaks in July and declines as the summer season ends – a trend that continued through the pandemic.



Source: MA Dept. of Economic Research.

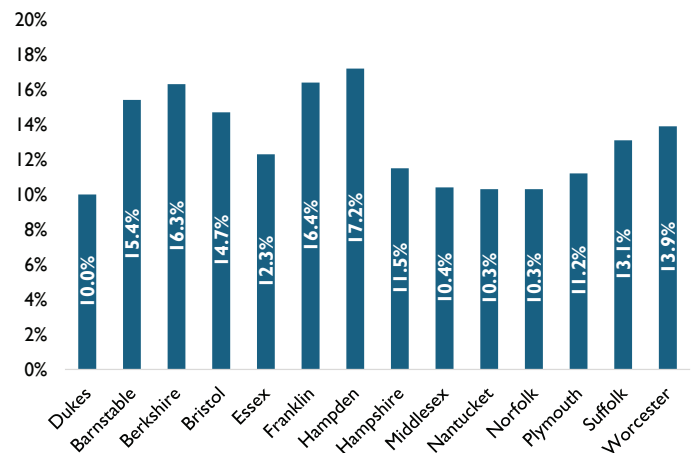


Source: MA Dept. of Economic Research.

People with Disabilities – 2,038 residents (10%) reported a disability in 2022, up from 1,572 (9.2%) in 2017

- According to the ACS, the greatest portion of disabilities were ambulatory, particularly among people 65 or older.
- Ten percent of Island residents reported having a disability, slightly less than the state average of 12.6%.
- Tisbury had the largest share of residents reporting a disability, with 720 residents or 14% of the population. This likely reflects Tisbury's higher share of residents over 85 (5.2%), and its proximity to down-Island services including the hospital.
- In recent years, most Island communities have prepared ADA Self Evaluation Plans, and there has been a push towards adopting Universal Design standards as part of any new development, and the retrofitting of existing units.

Percentage of Residents Reporting a Disability, by County, 2022

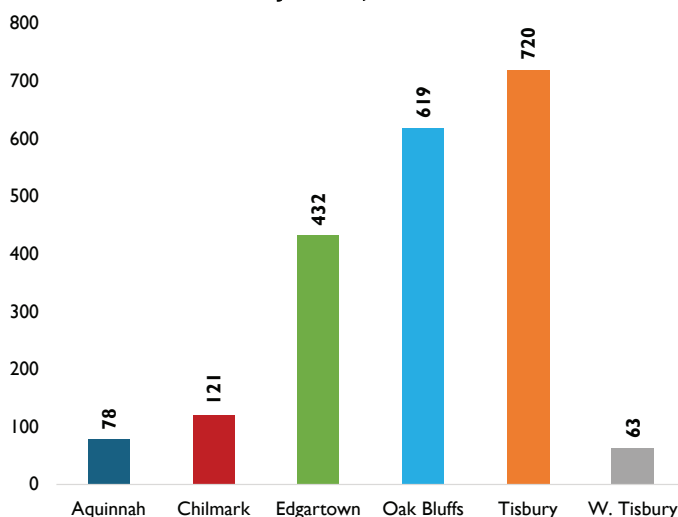


Source: American Community Survey 5-Year Estimates.

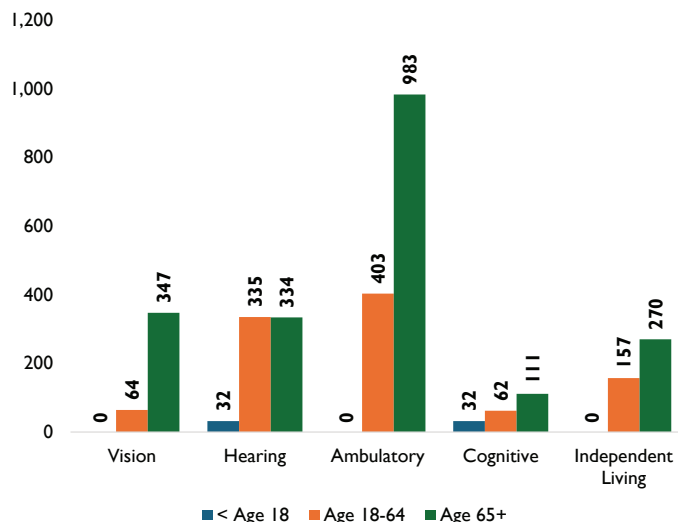
Tax Revenue – Covid-19 had significant impacts on local resources

- One effect of the pandemic was a spike in seasonal residents taking shelter on the Vineyard in 2021 (according to the Census Population Division), converting many housing units to year-round use. Many of these residents have since left the Island. Nevertheless, Martha's Vineyard remains a destination for occasional visitors, providing significant streams of revenue from a number of sources.
- It is worth noting that property taxes are a primary source of local revenue for all communities in Massachusetts. Extremely high property values on the Island lead to some of the lowest property tax rates in the state. However, because of extremely high property values, the average single family tax bill on the Island (\$7,891) is higher than the state average (\$6,822).
- Tax rates vary widely by town, from \$2.63 per thousand of assessed value in Chilmark to \$7.32 in Tisbury.¹
- Property values increased dramatically during the pandemic, leading to lower tax rates in every Island town. Rising property values offset the decreases, so overall collected revenue from property taxes have continued to rise across the Island, especially in Edgartown and Tisbury. Average single-family tax bills also continue to rise across the Island, with the exception of Edgartown, where the figure has declined slightly since 2019.
- During the pandemic in 2020-2022, SSA passenger ridership declined significantly from 2019. In 2023, ridership exceeded 2019 levels during January through April, but not during the summer months.
- As with the number of passengers, Steamship Authority revenue increases significantly during the summer and declines after August. Total revenue in 2022 was

Residents Reporting a Disability, by Town, 2022



Types of Disability, 2022



Source: American Community Survey 5-Year Estimates.

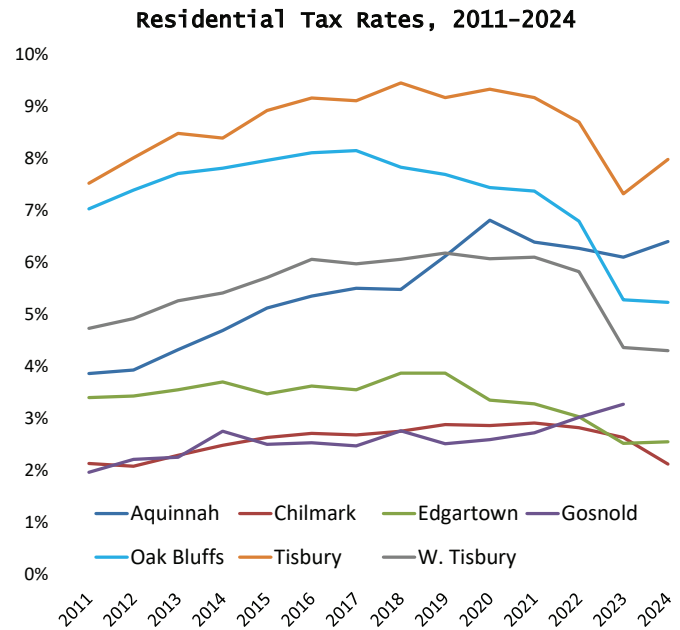
¹ Tisbury and Oak Bluffs have adopted the residential exemption, which shifts some of the property tax burden onto non-resident homeowners.

\$32,978,471, up from \$30,722,031 in 2021.

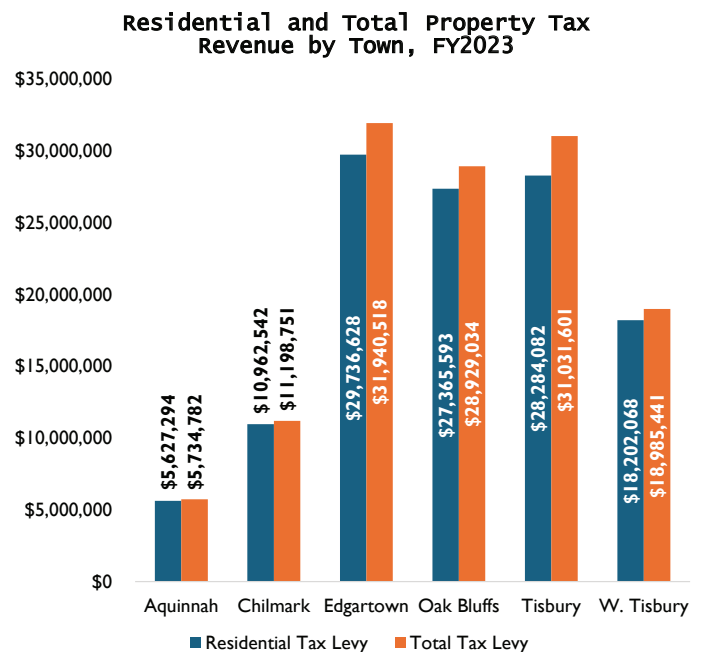
- A state law passed in 2003 allows a city or town that has a ferry embarkation site to impose a \$0.50 per-person fee for travel originating from the community (\$1.00 round-trip). These fees are remitted to the respective municipalities through the MA Department of Revenue (DOR). The statute requires the municipality to deposit the money into a special fund to be used solely to mitigate the impacts of ferry service on the city or town. Vineyard fees in 2022 totaled \$128,505 for Oak Bluffs and \$266,472 for Tisbury.

Rooms Tax, Including Short-Term Rental Revenue

- Tax revenue from short-term rentals, introduced in July 2019, increased as visitors opted to rent beyond the summer season, given their ability to work and attend school remotely. Consequently, revenue from the Local Option Room Occupancy Tax and Short-Term Rental Tax increased considerably, from about \$2.1 million in FY19 to \$5.5 million in FY21, and almost \$9 million in FY23, according to the DOR.
- Edgartown has experienced the greatest benefit from these rental revenues, followed by Oak Bluffs and Tisbury.
- Revenue for FY23 ranged from a low of \$128,457 in Aquinnah to \$3,929,690 and \$2,476,186 in Edgartown and Oak Bluffs, respectively. To date, none of this funding has been earmarked in direct support of affordable or community housing, except in Chilmark, which recently voted to direct 1/3 of revenue to its housing trust.
- Towns are entitled to charge a local option tax of up to 6% of revenues. However, as of 2023 Aquinnah, Chilmark, and Edgartown were still collecting 4% instead of the full amount to which they are entitled.
- In May 2023, Aquinnah voted to increase its rate to 6% starting Jan. 1, 2024, with projected additional revenue of about \$65,000 per year.
- In April 2024, Edgartown voted to increase its rate to 6% starting Jan. 1, 2025, with projected additional revenue of about \$2 million per year.
- In April 2024, Chilmark also voted on an increase to 6%, starting Oct. 1, 2024, with projected additional revenue of about \$200,000 per year directed to the town housing trust.



Source: MA Division of Local Services.



Source: MA Dept. of Revenue.

Local Option Room Tax Revenue by Town, FY2019-FY2023

Town	Charge	2019	2020	2021	2022	2023
Aquinnah	4%	\$10,466	\$30,568	\$100,635	\$123,328	\$128,457
Chilmark	4%	\$55,286	\$144,044	\$355,080	\$458,990	\$442,209
Edgartown	4%	\$1,038,410	\$36,700	\$2,468,569	\$3,809,007	\$3,929,690
Oak Bluffs	6%	\$642,162	\$1,038,482	\$1,420,537	\$2,332,000	\$2,476,186
Tisbury	6%	\$350,156	\$559,197	\$883,159	\$1,401,200	\$1,438,741
West Tisbury	6%	\$0	\$165,874	\$316,045	\$506,675	\$483,110
Total	-	\$2,096,480	\$3,481,594	\$5,544,025	\$8,631,200	\$8,898,393

Source: MA Dept. of Revenue.

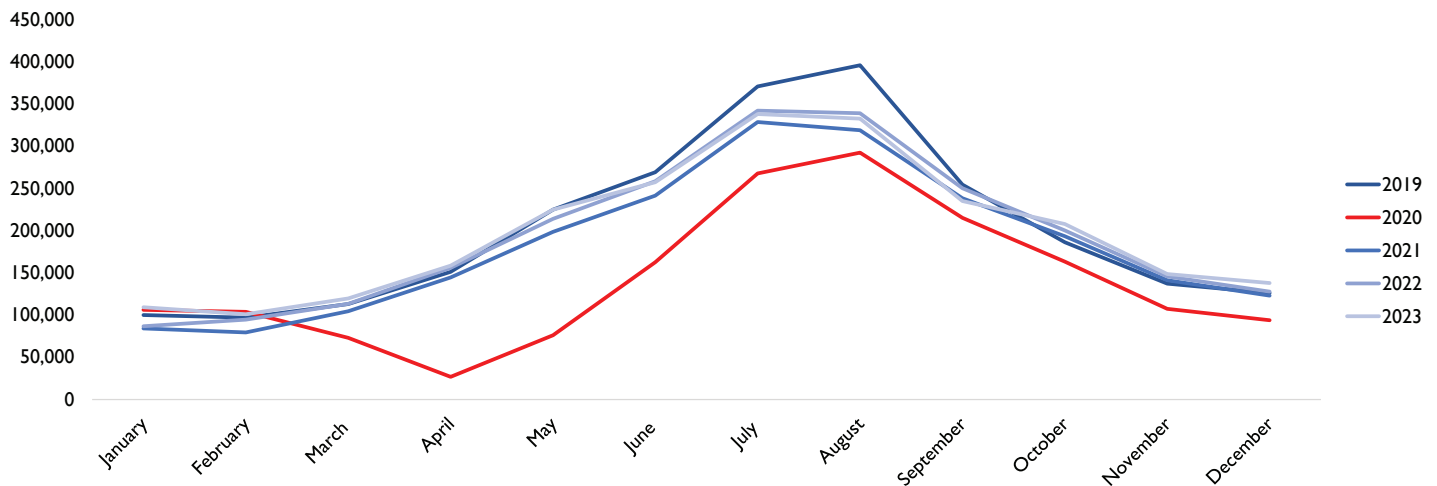
Local Meals Excise Revenue by Town, FY2019-FY2023

Town	2019	2020	2021	2022	2023
Oak Bluffs	\$361,923	\$353,789	\$409,378	\$417,311	\$515,717
Tisbury	\$179,933	\$168,878	\$220,332	\$207,844	\$248,735

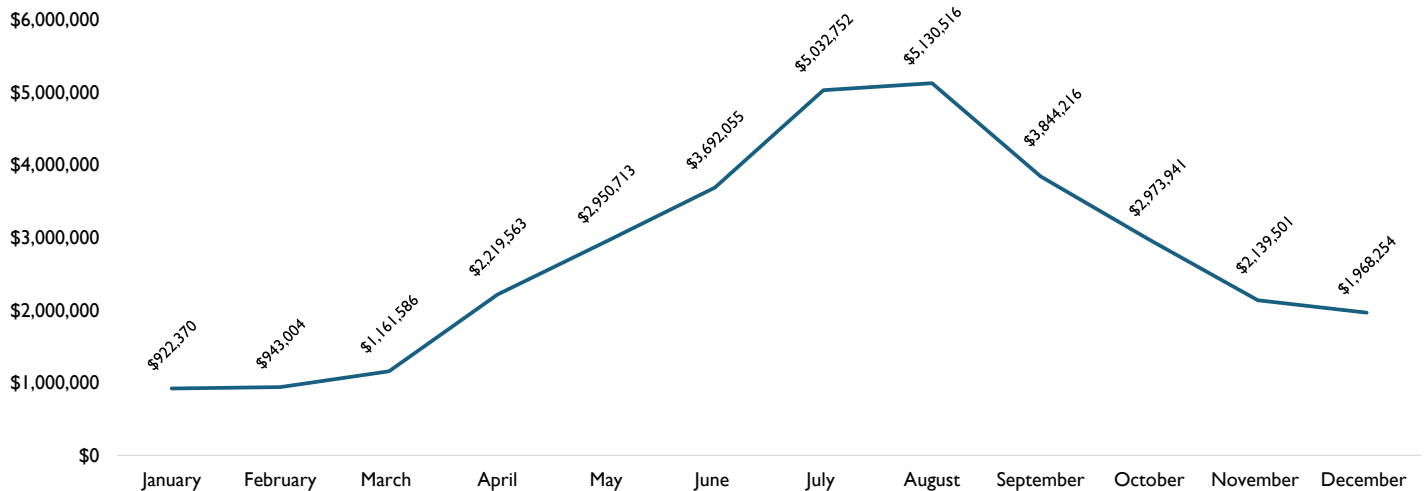
Source: MA Dept. of Revenue.

- Community Impact Fee 3% Local Option: None of the Island towns has yet adopted this additional fee for “Professionally Managed” Short-Term Rentals, which would apply to operators with more than one property in the locality. This may include an owner-occupied, two- or three- family house if multiple units are being rented on a short-term basis. (See <https://shorturl.at/qCH0z>)
- Cape Cod and Islands Water Protection Fund 2.75% Local Option: None of the Vineyard towns has yet to adopt this fee, which all Cape towns currently collect. The option is only available to Cape and Island towns, and by state statute goes directly into a pooled regional fund to which member towns can apply for wastewater infrastructure funding.
- Meals Excise Tax 0.75% Local Option: Oak Bluffs and Tisbury are the only Island towns to have adopted this local option tax, which cities and towns can impose on sales of restaurant meals within the municipality. This is in addition to the 6.25% sales tax on meals, bringing the effective tax rate to 7%.
- Meals tax figures for 2023 indicate growing returns of \$515,717 for Oak Bluffs and \$248,735 for Tisbury. This could be considered as an additional revenue source for other Island towns.

SSA Passengers (MV Route), 2019–2023



SSA Revenue from Ticketed Passengers, 2022



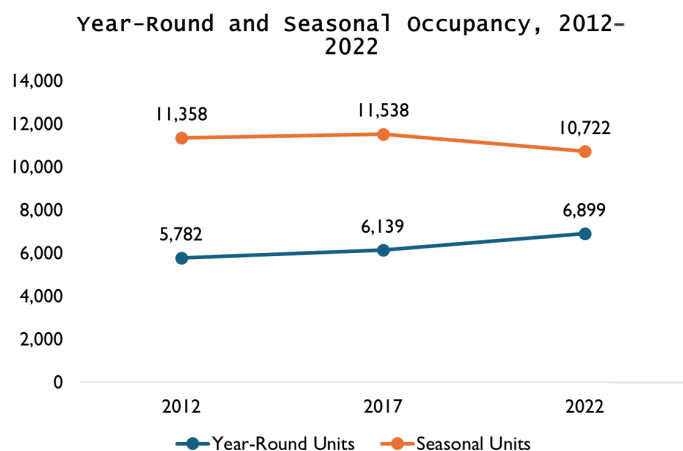
Source: Steamship Authority

IV. Housing and Water Quality Profile

Housing Growth and Occupancy – Limited housing growth and continuing attrition of attainable year-round housing stock post-pandemic

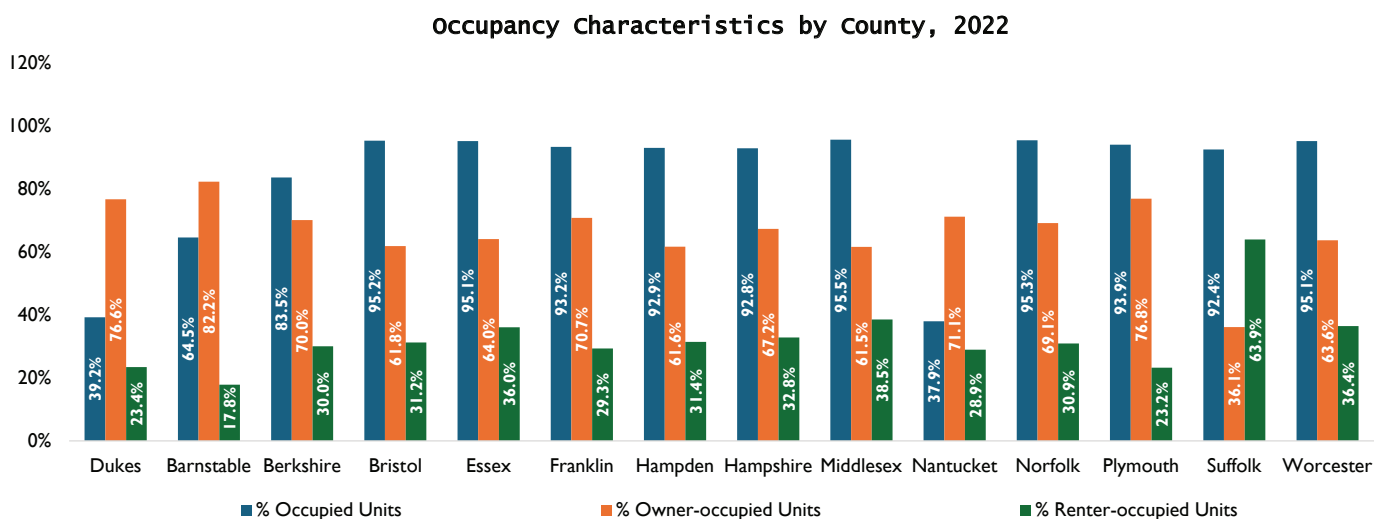
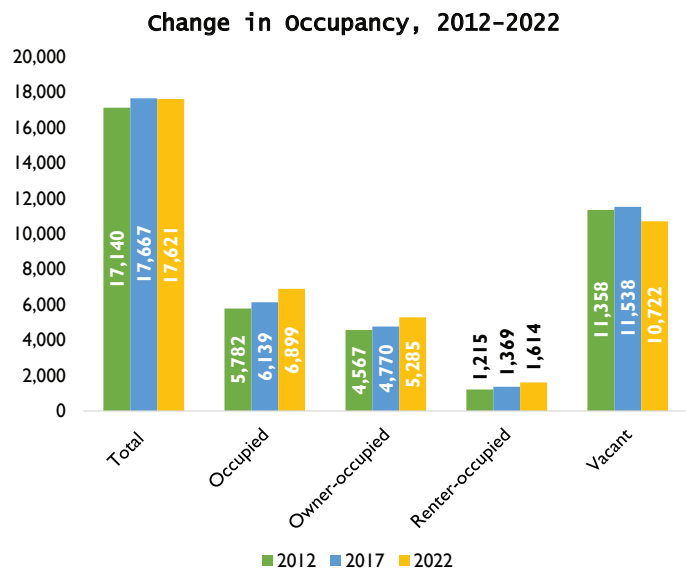
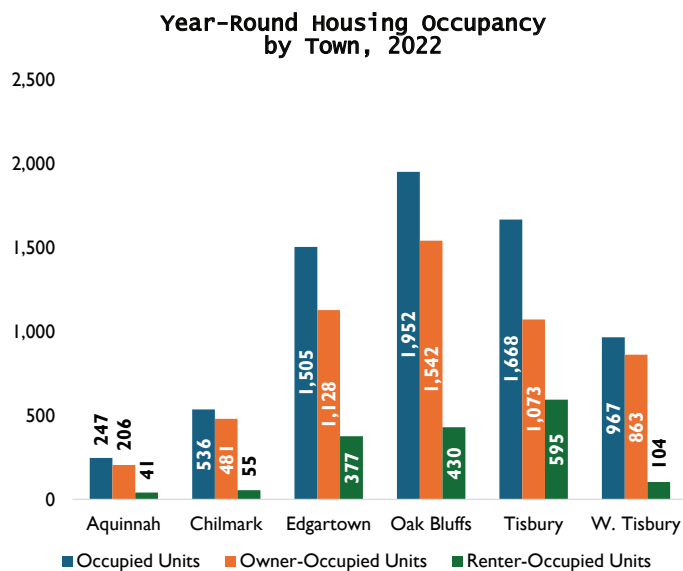
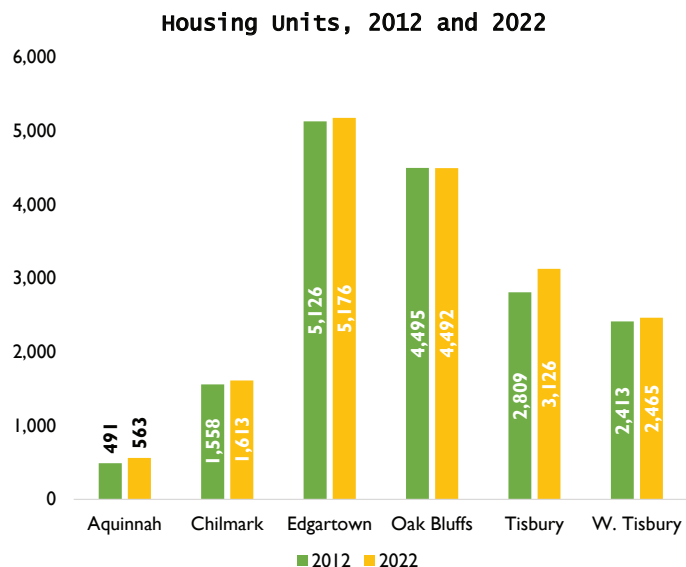
- The seasonality of the vacation rental market, in combination with a relative lack of available year-round inventory at all income levels, forces increasingly more Island workers to live off-Island and commute to work by ferry.
- The 2020 decennial Census reveals some effects of the Covid-19 pandemic, including an anomalous increase in the “year-round” housing inventory. This represented a reversal of prior trends, where housing growth occurred mostly in the seasonal or second-home market, and is attributed at least partly to an influx of mainland residents sheltering on the Island, and the 2020 Census extending into the summer season.
- The 2020 Census counted 17,188 housing units, showing a 21% increase in the year-round housing stock, from 7,368 units in 2010 to 8,932 in 2020. Similar trends were noted across the Cape and Islands as well as the Berkshires during this period. Again, this is understood to be an anomaly related to the pandemic.
- Separately, the 2022 ACS indicates a 19% increase in year-round occupied units since 2012, from 5,782 to 6,899. At the same time, the number of seasonally occupied units decreased about 6%, from 11,358 to 10,722. The percentage of seasonal units fell from 66% in 2012 to 65% in 2017 and 61% in 2022. (It should be noted that the ACS estimates are an average of data over the previous five years, and do not necessarily reflect year-by-year changes such as the pandemic and recovery.)
- The ACS estimates a 2.8% increase in the total housing stock between 2012 and 2022, representing a gain of 481 units. The increase is significantly lower than population growth of 24% during this period, indicating that households are becoming larger in the context of limited housing production.
- Most of the estimated housing growth between 2012 and 2022 occurred in Tisbury, with the most growth relative to population occurring in Aquinnah, followed by Tisbury and Chilmark. The number of units in Oak Bluffs remained about the same.
- According to the ACS, the total number of units increased by 2.8% between 2012 and 2022. The year-round occupied housing stock increased by 19% or 1,117 units, accounting for 39% of the total housing stock. At the same time, seasonal or occasional units decreased by about 6% or 636 units, still accounting for 61% of the total stock. The 2022 ACS estimates a total of 5,285 year-round, owner-occupied units compared to 1,614, year-round rentals. These account for 77% and 24% of the year-round housing stock, respectively.
- Between 2012 and 2022, according to the ACS, the estimated number of year-round rental units increased 33%, from 1,214 to 1,614, while year-round ownership units increased 16%, from 4,568 to 5,285. Vacancy rates on the Island are extremely low (2.1% for homeownership 0.7% for rentals) based on 2022 ACS estimates.
- Not surprisingly, seasonal and second-home occupancy was highest in Dukes, Nantucket, Barnstable, and Berkshire Counties and negligible for other counties in the state.

The Dukes County Regional Housing Authority notes in its 2023 annual report that in the 1980s when it was created, “The number of 12-month leases had begun to shrink even as rents rose, inexpensive winter rentals were drying up, and the Vineyard Shuffle between at least two different rentals per year was on the rise. 37 years later, in 2023, the advent of short-term rentals, the effects of the worldwide pandemic, and changes to Island demographics have combined to raise the cost of the few year-round rentals ... beyond the reach of a widening range of Island households ...”



Source: American Community Survey 5-Year Estimates.

- Dukes County has a relatively high owner-occupancy rate of 72.3% compared to other counties where the figure ranges from 36.1% in Suffolk County to 95.2% in Norfolk County.
- Renter-occupancy rates ranged from 10.3% of all occupied units in Chilmark to 35.7% in Tisbury.
- According to the decennial Census counts, year-round units increased 21% while seasonal units decreased 12% between 2010 and 2020; year-round rental units increased 4% and ownership units 28% between 2010 and 2020. However, it should be noted again that 2020 was an anomalous year due to the pandemic.



Source: American Community Survey 5-Year Estimates.

Housing Occupancy, 2022

	Total	Occupied ⁱ	Vacant ⁱⁱ	Seasonal/ occasional ⁱⁱⁱ	% Seasonal/ occasional
Aquinnah	563	247	316	265	47.1%
Chilmark	1,613	536	1,077	1,054	65.3%
Edgartown	5,176	1,505	3,671	3,493	67.5%
Gosnold	186	24	162	152	81.7%
Oak Bluffs	4,492	1,952	2,540	2,481	55.2%
Tisbury	3,126	1,668	1,458	1,400	44.8%
W.Tisbury	2,465	967	1,498	1,390	56.4%
Total/County	17,621	6,899	10,722	10,235	58.1%

Source: American Community Survey 5-Year Estimates.

i) A housing unit that is the place of residence of the person or people living in it at the time of the ACS interview, or where the occupants are only temporarily absent (for two months or less).

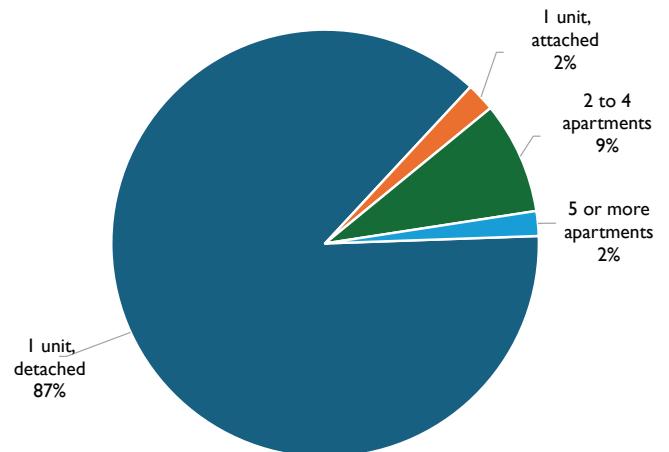
ii) A housing unit that no one is living in at the time of the ACS interview, or that is occupied only by people staying there for two months or less and who have a more permanent residence elsewhere.

iii) A housing unit that is used or intended for use only in certain seasons or for weekends or other occasional use throughout the year.

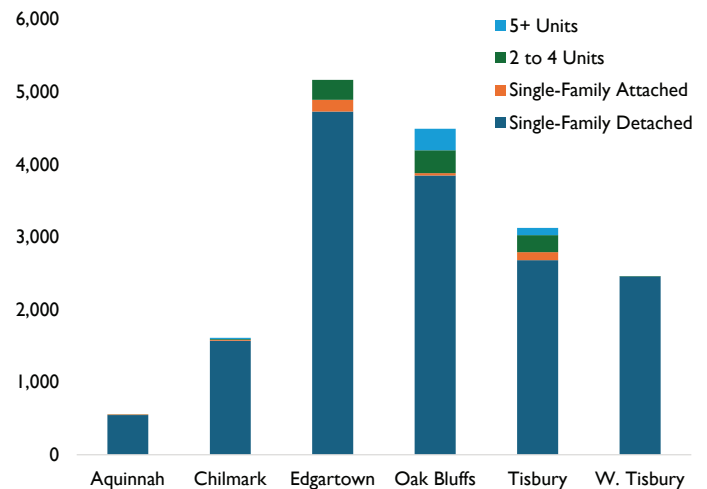
Types of Structure and Unit – Very limited multi-family housing stock¹

- There is still a relative lack of diversity among housing types, as 92% of the housing stock involved single-family detached units with only 5% in structures with 2-4 units, and 2% in structures with 5 or more units. New multi-family rental housing development such as Kuehn's Way in Tisbury, Southern Tier in Oak Bluffs (both phases), and Meshacket Commons in Edgartown will help diversify the housing stock and address a wider range of housing needs.
- The seasonality of the housing stock, in combination with a relative lack of multi-family housing, contributes to a limited supply of affordable housing and is partly why so many residents are forced to live off-Island and commute to work by ferry.
- The estimated number of dwellings with two units increased notably between 2012 and 2022, from 551 to 861, with the largest share being year-round rentals. Structures with 5-9 units increased from 139 to 259, and those with 10 or more units increased from 78 to 154.
- About 55% of rental units were in single-family (1-unit) homes in 2022, down from 75% in 2012, indicating an increase in multi-family homes. Almost all owner-occupied units were also in single-family homes.
- Because affordable housing typically relies on economies of scale to make development feasible, the high cost of land on the Vineyard, in tandem with local zoning and environmental challenges, has severely constrained affordable multi-family housing production.
- Only 2.3% of all units in Dukes County involve multi-family housing with 5 or more units, which is less

Units in Structure, 2022
(occupied units only)

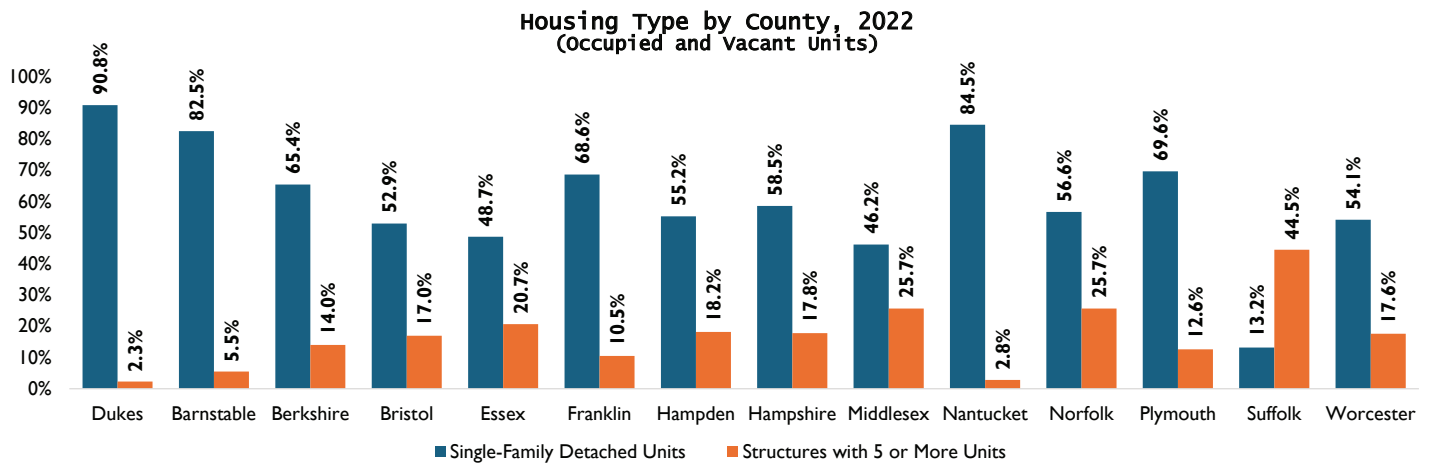


Units in Structure, by Town, 2022
(occupied and vacant units)



Source: American Community Survey 5-Year Estimates.

¹ The figures here include both year-round and seasonal units.



Source: American Community Survey 5-Year Estimates.

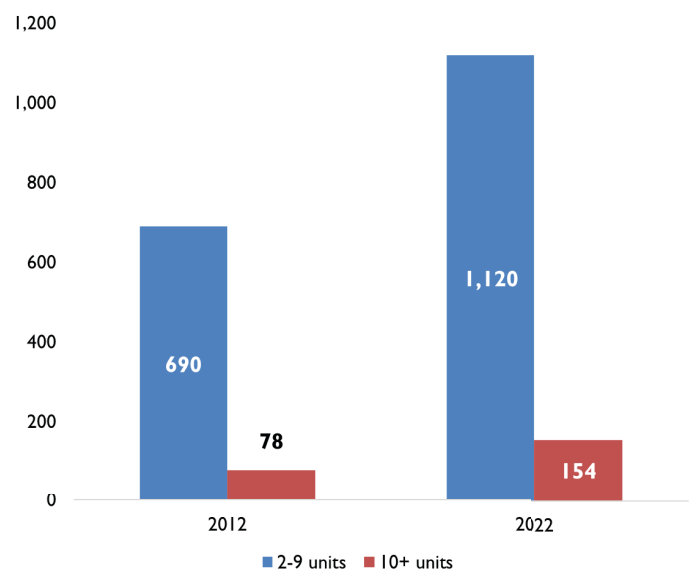
than any other county in the state, including Nantucket, where the figure is 2.8%.

- The Vineyard also had the highest number of single-family detached dwellings (90.8%), followed by Nantucket (84.5%).
- Aquinnah, Chilmark, Edgartown, and West Tisbury had no structures with five or more units. Aquinnah and West Tisbury had less than a dozen units each in small multi-family dwellings with 2-4 units.
- While environmental constraints such as nitrogen loading are serious development concerns, they do not preclude some amount of denser development in appropriate locations. Focusing on density and infill will prevent sprawl, providing opportunities to balance housing needs with open space preservation.

Short-Term Rental Inventory

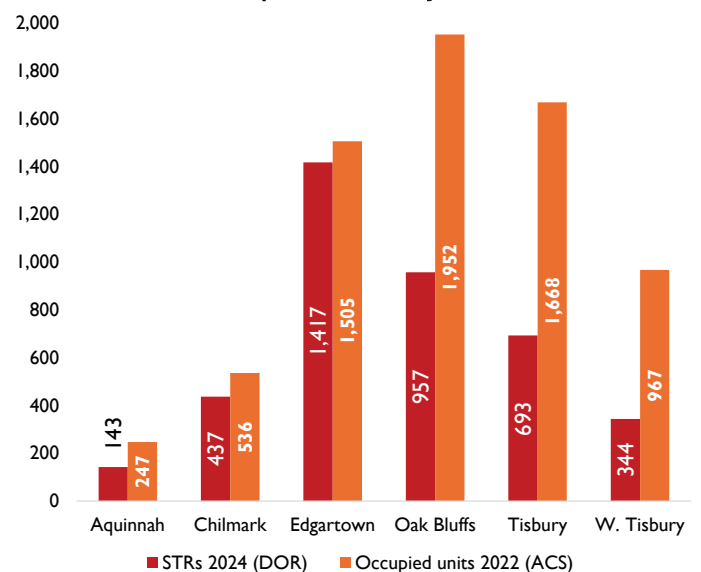
- Short-Term Rentals (STRs) are defined by the MA Department of Revenue as rentals of private residences, or rooms in private homes, with a duration of 31 days or less. While the Cape and Islands have a long tradition of family-owned STRs, such rentals have increased dramatically across the country in the last few years due to the popularity and convenience of online platforms such as Airbnb and VRBO. In 2018, the Commonwealth passed legislation to tax STRs through the Room Occupancy Tax, providing towns with a local-option revenue stream. Although all six Island towns adopted the local option, this funding has not yet been used to support affordable housing directly by any of the six towns, except Chilmark (see page 16).
- While STR units provide a new revenue source for the towns, they place additional pressures on the existing housing stock, further increasing demand and housing prices.
- According to the MA Department of Revenue, in April 2024 the number of registered STRs on the Vineyard ranged from 143 in Aquinnah to 1,417 in Edgartown.
- The Islandwide total about of 3,999 STR units far eclipsed the Island's supply of 1,614 year-round rental units.

**Units in Structure (Dukes County),
2012 and 2022**



Source: American Community Survey 5-Year Estimates.

**Comparison of Short-Term Rentals and
Occupied Units by Town**



Source: MA Dept. of Revenue and American Community Survey 5-Year Estimates.

Water Quality and Nitrogen Loading – Continuing need to mitigate negative water quality impacts on coastal ponds

- The MVC has participated in many studies to assist the six Island towns in wastewater management planning, including the Wastewater Management Study prepared in 2010 by the Wright-Pierce engineering firm and a follow-up in 2017 as part of the Massachusetts Estuary Project (MEP).
- The MVC conducts yearly Islandwide water quality sampling. Additionally, 13 ponds are sampled four times each over the course of the summer.
- The Island has five public or quasi-public wastewater facilities with traditional municipal wastewater plants in Edgartown, Oak Bluff, and Tisbury. Dukes County owns a small system serving the airport and nearby commercial uses, and the Housing Authority of the Wampanoag Tribe of Gay Head (Aquinnah) owns another small system in Aquinnah. About 1,600 properties are served by these five plants.
- Of particular concern is restoring and maintaining water quality in coastal ponds, where excessive nitrogen loading has resulted from on-site wastewater disposal, fertilizer, and runoff from impervious surfaces, among other causes. There are 15 coastal pond systems, several shared by multiple towns, and all of which were determined to be impaired or somewhat impaired, except Cape Poge in Edgartown, which has much less surrounding development.
- MEP reports beginning in 2008 identified 3,852 current housing units in the major watersheds, with another 5,662 units that could potentially be developed under existing zoning standards. The reports recommend remediation efforts to reduce nitrogen loading, many of which are already underway. (See Appendix 6.)
- Innovative Alternative (IA) denitrifying septic systems, such as the NitROE systems under provisional permit by the MA Department of Environmental Protection (DEP), can help address nitrogen reduction problems. While sewerage and IA systems can greatly reduce nitrogen loading into the ponds, expanded sewerage is a major expense. The Island Housing Trust's Kuehn's Way project in Tisbury is using a NitROE system that was subsidized by the state.
- Some of the recommendations from the studies and other sources include:
 - » Allocating responsibility for nitrogen load reduction among towns in shared watersheds.
 - » Using currently unused treatment plant capacity for sewer extension projects, or increasing the use of leaching fields.
 - » Establishing cooperative watershed management districts for shared watersheds, such as the current Oak Bluffs and Tisbury Lagoon Pond collaboration.
 - » Increasing tidal flushing of the estuaries.
 - » Increasing shellfish aquaculture and shellfishing in the estuaries.
 - » Improving stormwater management with green infrastructure and Best Management Practices (BMPs).
 - » Implementing alternative solutions such as Permeable Reactive Barriers (PRBs).
 - » Continuing to support IA septic system technologies such as the NitROE system.
 - » Reviewing the MVC's Islandwide Fertilizer District of Critical Planning Concern (DCPC), and updating BMPs related to fertilizer applications for both commercial and private uses.
 - » Reviewing farm manure BMPs.
 - » Prioritizing among nitrogen control and other wastewater needs such as water supply protection, economic growth, and housing development.
 - » Building capacity for future growth and determining the best ways to finance increased capacity.
- The MEP and other programs have increased the MVC's capacity to apply more sophisticated models, such as the Cape's Watershed MVP multi-variant model, in estimating nitrogen loads and refining watershed boundaries. These tools are fundamental to good planning.
- The MVC continues to advance Islandwide Water Quality and Watershed Planning (the US Environmental Protection Agency's 208 Equivalent). It also helps facilitate town participation in the DEP's Targeted Watershed Management Plan Program to address nitrogen loading in watersheds that span multiple towns, with potential cost sharing options. The Pleasant Bay Targeted Watershed Management Plan is a good example in Barnstable County. Falmouth's Water Quality Management Committee has made great progress on planning and implementation with the Three Bays Project.
- Oak Bluffs and Tisbury are in the process of updating their Comprehensive Wastewater Management Plans (CWMPs), while the up-Island towns are working on a 208 Equivalent. A Targeted Wastewater Management Plan (TWMP) is also in the works for Tashmoo Pond.
- The Cape Cod and Islands Water Protection Fund is an option for Island towns interested in leveraging current debt for existing wastewater infrastructure systems. The fund provides towns with low-interest financing options for future sewer infrastructure projects, and funding for alternative nitrogen reduction projects and programs.

Housing Costs and Affordability – Extremely high housing costs were exacerbated by Covid-19, and remain extremely high

Limited new year-round housing production has led to a further imbalance between housing supply and demand and, in combination with increasing demand for seasonal units or second homes, drives housing prices skyward. This has further eroded the supply of housing for lower-wage workers, as well as middle-income households who are increasingly priced out of the private housing market.

The 2023 real estate market report from LINK (the local Multiple Listing Service for the Vineyard) indicates that the housing market is flattening, and as LINK president and owner Debra Blair stated in a January 2024 Vineyard Gazette article, “If you’re a buyer, there’s nothing to buy – if you wanted to buy something for under \$1.5 million you would be hard pressed to find something livable.”

While affordability gaps between the cost of available housing and what many working residents can afford have always been high, the pandemic converted extreme conditions into dire ones for many residents.

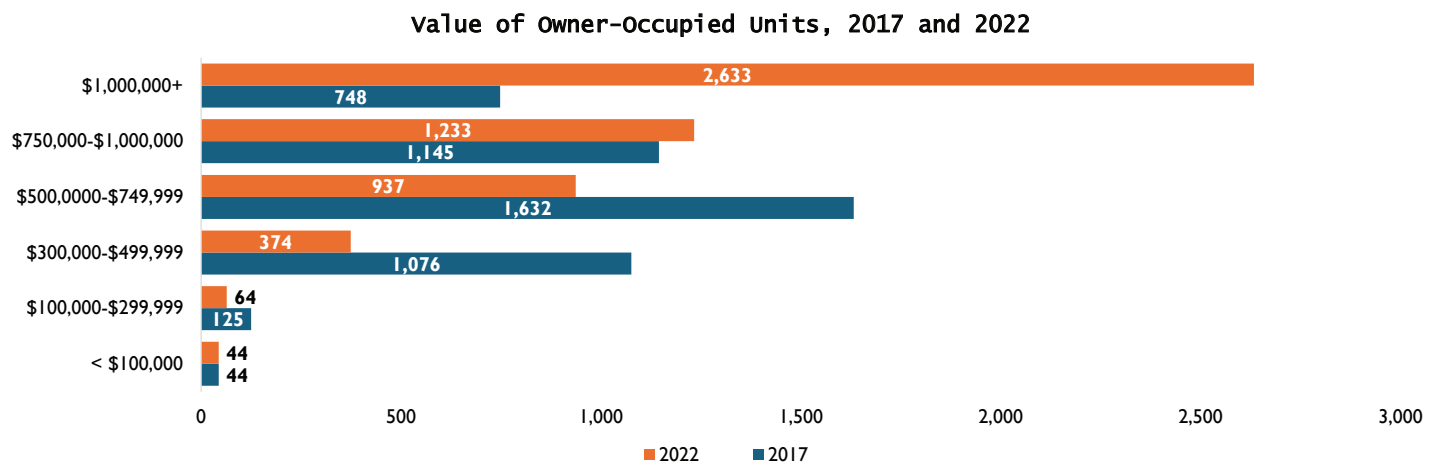
Covid-19 brought with it additional pressures on the housing market. First was the accelerated rate of new sales activity as people from other counties sought refuge on the Vineyard. The ability to work and attend school remotely made this far-flung living situation possible. Second, the heightened demand

drove up prices while diminishing the inventory of available units. Third, some people who moved into summer houses chose to stay, draining the supply of what had been more affordable winter rentals on which many Island workers rely. The Vineyard therefore lost a part of its traditional community and gained more affluent residents during the off-season. Some of these pandemic-flight households became year-round residents only temporarily, and have subsequently left the Island or have become part-time residents again. However, we are not seeing the lost rental inventory come back onto the market.

Housing prices remain at unprecedented levels despite some flattening of the housing market, precipitated largely by rising interest rates and low availability of units. Buyers are hard-pressed to find available units, much less ones that they can afford, and potential sellers who are locked into lower-interest mortgages are choosing to stay put.

Homeownership Costs¹

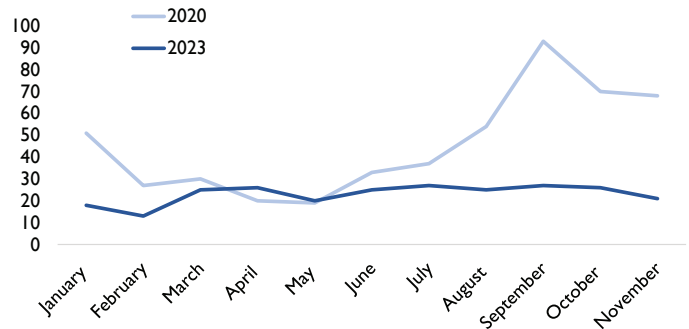
- The number of year-round, owner-occupied units valued below \$200,000 has been extremely scarce for decades. In 2012, there were 121 such units as estimated by the ACS, decreasing to 67 in 2022. It should be noted that this data includes a relatively high margin of error. The ACS also does not differentiate between deed-restricted affordable and market-rate units. The Subsidized Housing Inventory for Dukes County currently includes 25 homeownership units, so it is likely that some of those units are deed-restricted for affordability.
- Year-round, owner-occupied units valued between \$200,000 and \$499,999 have also been extremely limited, but grew from 1,103 in 2012 to 1,143 in 2022, then declined to 415 units by 2022. The Island has 99 community housing units that are deed-restricted for owners with incomes between 81% and 150% AMI and thus are likely included in these figures.



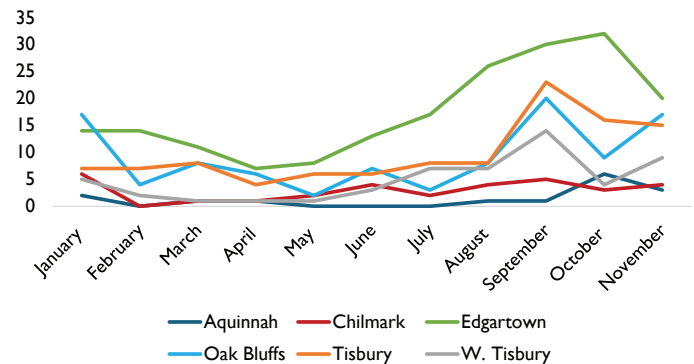
¹ Data from the American Community Survey 5-Year Estimates, except where noted.

- Year-round owner-occupied units valued between \$500,000 and \$999,999 decreased from about 2,539 in 2012 to 2,170 in 2022. These units are not affordable to lower-wage service workers or middle-income residents.
- Year-round, owner-occupied units valued at more than \$1 million doubled from 804 in 2010 to 1,633 in 2022, including about 976 homes valued over \$2 million.
- According to Banker & Tradesman, the number of single-family home sales between January and November 2020, compared to 2023, shows the significant impact of the pandemic, with major increases in housing demand in the fall of 2020 compared to relatively flat level of sales in 2023 (data does not include Gosnold). By 2020, the number of homes sales dropped from 27 in February to 19 in May, then rose to 93 in September; and 68 in November. Local realtors were working overtime to accommodate this surge in sales activity.
 - ◇ The lull in sales in April and May relates to the lockdown that was imposed due to the pandemic. The spike in sales in September likely correlates to the beginning of the school season and greater acceptance and technical ability to work remotely.
 - ◇ Sales activity in 2023 showed fluctuations by town. However, total monthly sales of single-family homes rarely exceeded 12 units per town, except Edgartown in March.
 - ◇ Sales prices have escalated as well. For example, the Island's median single-family home sale price was \$807,000 in 2019, rising to \$960,000 in 2020, and \$1,325,000 in 2022, remaining relatively stable at about \$1.3 million as of December 2023.
 - ◇ The small inventory of condominiums is lower-priced. The median condominium price was \$545,000 in 2023, with only 30 total sales.
- According to LINK (the local Multiple Listing Service for the Vineyard), the county's median single-family home price is even higher, at \$1.55 million. (The LINK data is considered more accurate than the Banker & Tradesman data,

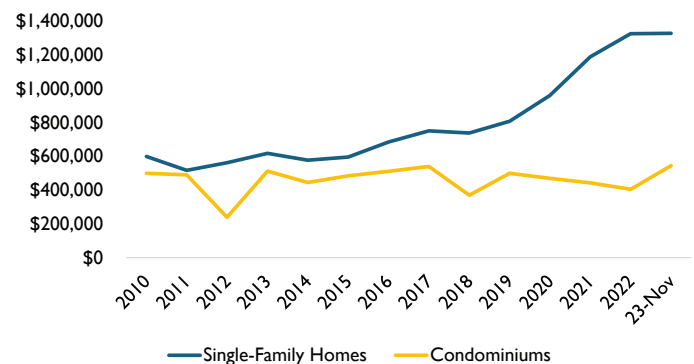
Single-Family Home Sales, Jan.-Nov. 2020 and 2023



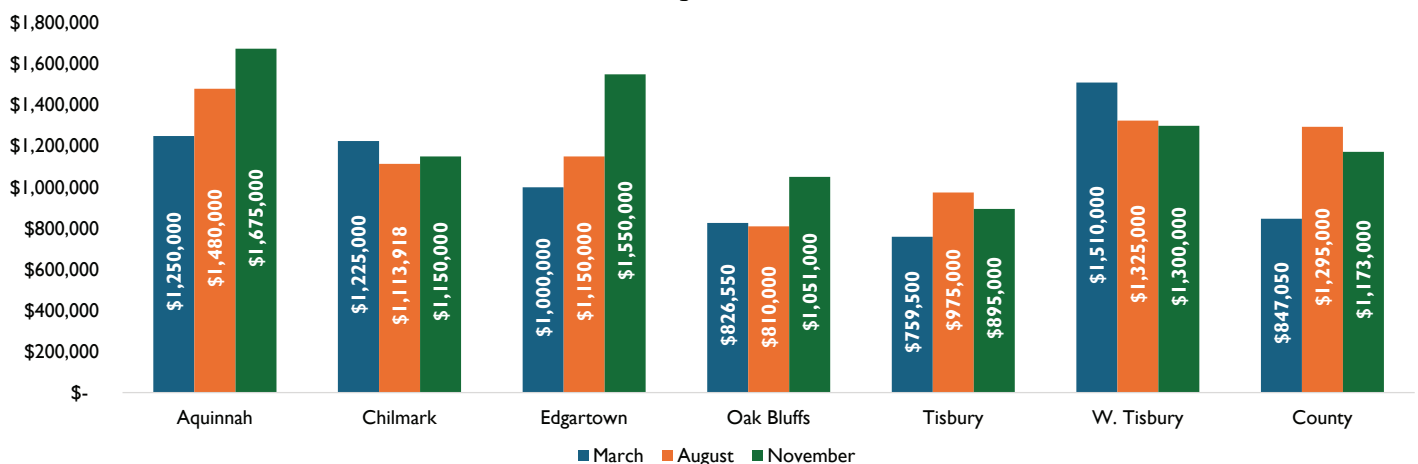
Single-Family Home Sales by Town, Jan.-Nov. 2020



Median Single-Family and Condo Sale Prices, 2010 to November 2023

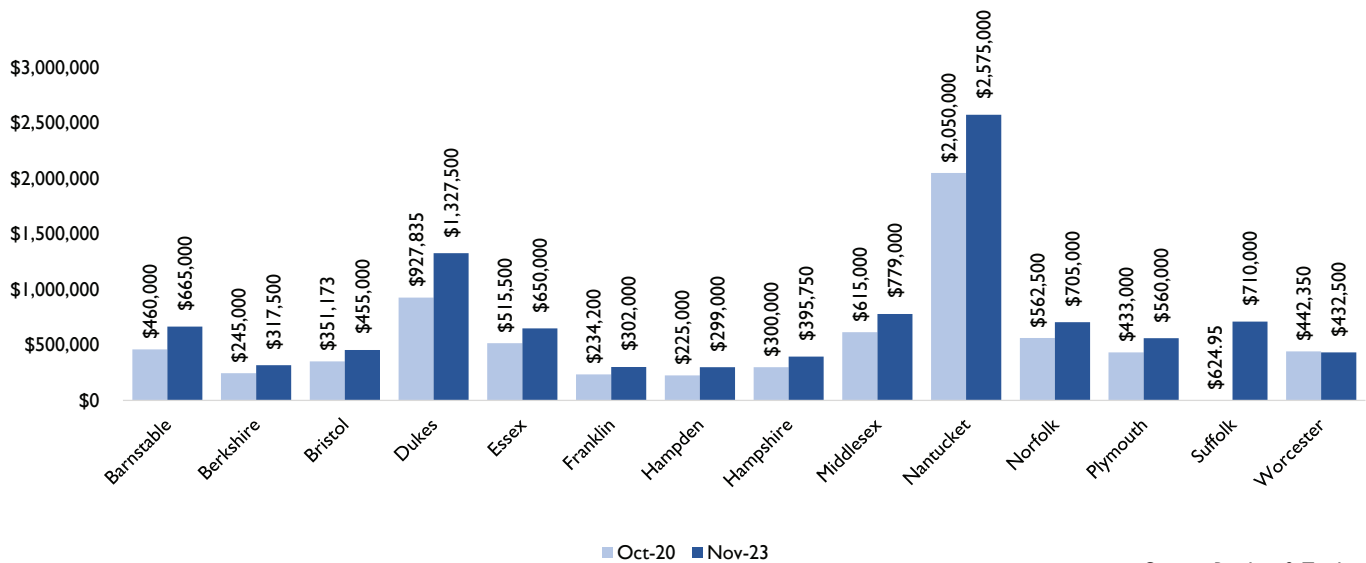


Median Single-Family Sales Price, 2020 (March, August, November)



Source: Banker & Tradesman.

Median Single-Family Home Prices by County, October 2020 and November 2023



Source: Banker & Tradesman.

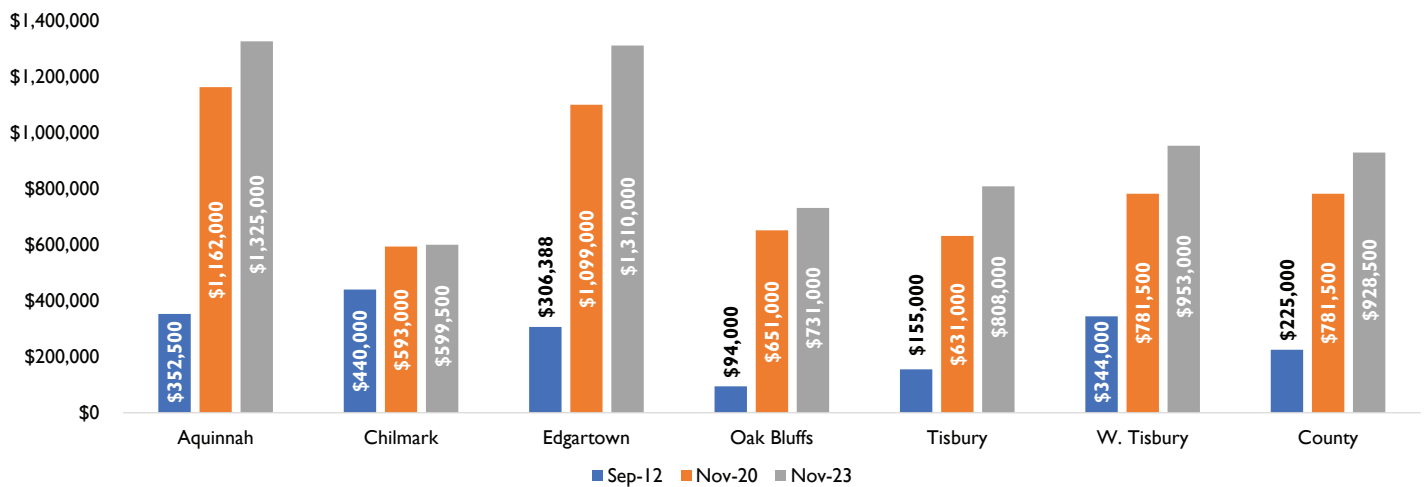
since LINK only includes arm's-length transactions.)

- The Dukes County median single-family home price of \$1,327,500 as of November 2023 (up from \$927,835 in October 2020) was higher than any county in the state except Nantucket, which had a staggering median of \$2,575,000, according to Banker & Tradesman.
- While there were some fluctuations in the median single-family home prices in 2020, particularly for towns with more limited sales and thus a smaller sample size, the predominant trend during the first year of Covid-19 was towards much higher prices.

Affordability Gaps – Homeownership

- As prices continue to rise, so have affordability gaps, typically defined as the difference between what a median-income household can afford and the median home price.
- A comparison of all Island towns and the county for September 2012 and November 2020 and 2023 shows widening affordability gaps in all cases. Even between 2020 and 2023, gaps widened considerably, with a more modest increase in Chilmark, due in part to the town's higher median household income of \$155,938.
- Covid-19 in tandem with rising interest rates and low property tax rates have had a major impact on the recent changes in affordability gaps. (See Appendix I.)
- Gaps range from a low of \$599,500 in Chilmark to over \$1 million in Aquinnah and Edgartown.
- The affordability gap for all towns except Chilmark has increased dramatically since 2012, based largely on rising median home prices. Escalating housing values, further fueled by the pandemic, have pushed the affordability gaps to the extreme.
- Islandwide, the affordability gap was \$928,500 in November 2023 (based on a median sale price of \$1,327,500 and the \$399,000 that a median-income household could afford), up from \$781,500 in November 2020 and \$225,000 in 2012. This represents a 313% increase between 2012 and 2023, which is way beyond the inflationary rate of 33% during the same period.
- As presented in Appendix I, affordability gaps are also calculated based on additional income thresholds.
 - » Based on 80% area median income (AMI) limits for 2023, gaps ranged from a low of \$709,000 in Tisbury (in large part because of a lower median household income), to a high of \$1,424,500 in Aquinnah, with gaps of over \$1 million in Edgartown and West Tisbury as well. Countywide, the figure was \$941,500.
 - » Based on 150% AMI limits, the calculations still show enormous gaps for most towns, ranging from a low of \$391,000 in Tisbury to a high of \$1,102,000 in Aquinnah. The countywide gap was \$610,500. This shows that even middle-income households are being shut out of the private housing market, including Island workers who support the critical infrastructure of community services and public safety.

Change in Ownership Affordability Gaps for Towns and County, 2012, 2020, and 2023



Source: Karen Sunnarborg Consulting.

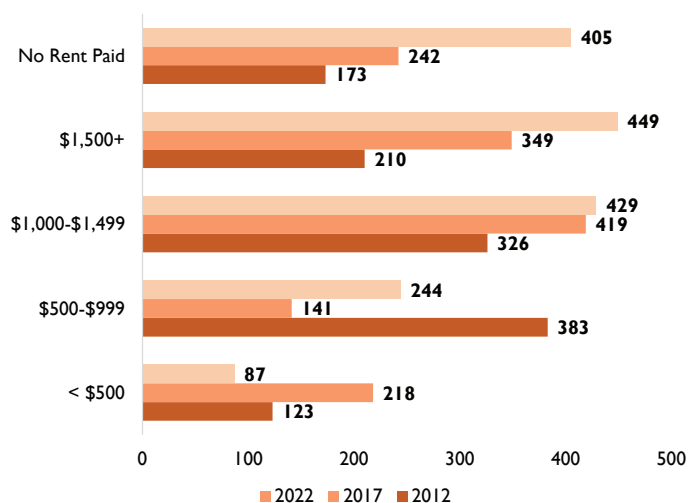
Rental Housing Costs

- The Vineyard's rental market has been complicated by substantial seasonal shifts and lack of inventory. Because of the typically high demand for summer rentals, many property owners are economically motivated to rent in the summer and shoulder seasons, often for extremely high prices by the week or night, and then lower the price during the off-season, which typically spans from Columbus Day to Memorial Day. There is another burst of tourism rental activity around the Thanksgiving and Christmas holidays.
- The increase in seasonal renters staying longer, and the increase in investment properties put on the market during the pandemic, along with the popularity of short-term rentals, have caused a shortage of availability of both winter and year-round rentals.

This economic scenario establishes the context for what has been known as the "Island Shuffle," where many who rely on winter rentals are forced to find alternative accommodations during the summer. This cycle of dislocation has also been extended to the winter months due to Covid-19. In essence, many of these renters become homeless in search of a temporary place to live – whether doubled up with friends or family, camping, or commuting from off-Island.

- The ACS median rent calculation falls well short of actual market conditions, since 56% of the Vineyard's rental units are either subsidized or do not require rent payments. The ACS does not calculate or distinguish separate median rental rates for these and market-rate units.
- According to the official SHI, a total of 498 units, or 31% of the Island's total rental housing stock, involves government subsidies or financing. According to the ACS, another 405 units, or 25%, involve tenants who did not pay rent, likely involving family and friends.
- The estimated median gross rent for year-round rentals was \$1,252 in 2012, increasing to \$1,441 in 2017, and \$1,636 in 2022, according to the ACS. The margins of error in this case were $\pm\$125$, $\pm\$219$, and $\pm\$286$, respectively.
- The estimated median rent of \$1,636 would require an income of about \$75,440, assuming average monthly

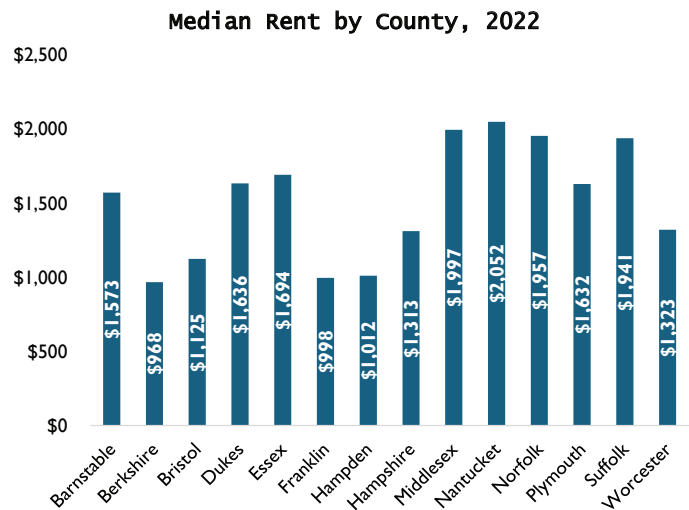
Contract Rent (Number of Households), 2012–2022



Source: American Community Survey 5-Year Estimates.

utility bills of \$250 and the household not paying more than 30% of its income on housing. This is well above the estimated \$53,158 median income of renter households in Dukes County.

- In reality, a one-bedroom, year-round, market-rate rental is currently around \$3,000/month, according to real-estate listings.
 - » By contrast, the Dukes County Regional Housing Authority (DCRHA) calculates that the 2023-2024 rent for a deed-restricted one-bedroom at 80% AMI is \$1,608/month without utilities, and \$1,878 with utilities.
 - » DCRHA calculates that the 2023-2024 rent for a deed-restricted one-bedroom unit at 100% AMI is \$2,172/month without utilities, and \$2,442 with utilities.
 - » Rents have risen considerably during the last decade. Year-round rentals of more than \$1,500 increased by about 47% between 2012 and 2017, and another 25% between 2017 and 2022.
- Given the seasonality of the rental market in tandem with such high market prices, 12-month leases have become unusual unless the units involve affordability restrictions.
- Relatively affordable rentals in the private housing market are difficult and sometimes impossible to find.
- Only a few years ago, there were online listings available for winter rentals, but those are rapidly disappearing as well.
- The increasingly limited rental opportunities are now more typically found by word of mouth and at much higher rents.
- While the median rent for Martha's Vineyard was high, it was less than several other counties due to the high percentage of deed-restricted or subsidized units in the Island rental inventory. Additionally, the rental stock in most counties except Nantucket was mostly year-round and not subject to exorbitant seasonal prices. Seasonal units were not factored into the median calculations.
- Estimated median rents increased considerably for all Island towns between 2012 and 2022, with the greatest proportional increases in West Tisbury and Chilmark.
- Vacation or seasonal rentals are charged by the night or week and can be exorbitant, especially near the water. According to Avenu Insights and Analytics, the average nightly rate for a short-term rental in Dukes County in 2023 was about \$930.



Source: American Community Survey 5-Year Estimates.

Affordability Gaps – Rental Housing

- As noted above, while year-round rental listings are scarce, they suggest market rents for 1-bedroom apartments of approximately \$3,000 per month.
 - » A \$3,000 one-bedroom apartment, plus an average of \$250 in monthly utility costs, would require a household income of approximately \$130,000 based on federal and state affordability guidelines that the household pay no more than 30% of its income on rent and utilities. Currently, this would describe a 1-person household with income at the 150% AMI limit or a 2-person household at approximately 130% AMI.
 - » This income is much higher than a 1-person household or 2-person household with incomes at the 80% AMI limits of \$70,150 and \$80,150, respectively. It is also more than twice the estimated median renter household income of \$53,158.
- The rental affordability gap is therefore about \$920 monthly, the difference between an estimated median rent of \$3,000, assuming one can find such an available apartment, and the \$2,080 that a median-income household at 100% AMI can afford. (AMI for Dukes County in 2023 was \$80,150.)
- The affordability gap widens considerably to \$1,246 for a 2-person renter household with income at 80% AMI. This is the difference between the \$3,000 estimated market rent and the \$1,754 that the household could likely afford.
- Affordability gaps for larger units would be higher than the estimates based on a one-bedroom unit, once again assuming one could even find an available unit. (One winter rental with four bedrooms was recently listed at \$6,000.)

-
- Median Rent by Town, 2012-2022**
- | Town | 2012 | 2017 | 2022 |
|------------|---------|---------|---------|
| Aquinnah | \$1,219 | \$950 | \$1,375 |
| Chilmark | \$1,143 | \$1,714 | \$1,686 |
| Edgartown | \$1,426 | \$1,702 | \$1,893 |
| Oak Bluffs | \$1,082 | \$1,386 | \$1,091 |
| Tisbury | \$1,179 | \$1,282 | \$1,476 |
| W. Tisbury | \$1,228 | | \$2,000 |
- Source: American Community Survey 5-Year Estimates.
(No 2017 data for West Tisbury.)

- ## Cost Burden

Housing affordability is defined by the income of the household in comparison to housing costs. State and federal governments recognize units as affordable if a household is paying no more than 30% of its income on housing, whether for ownership or rental.

- Households paying more than 30% are described as cost-burdened.
- Households paying 50% or more are described as severely cost-burdened.

US Census Bureau American Community Survey (ACS) 5-Year Estimates 2017-2021²

Total Households

- » Out of a total of 6,899 estimated households in the 2022, 1,470 or 21.3% were spending between 30% and 49% of their income on housing, with another 1,305 spending more than half their income on housing. This means that a total of about 2,775 year-round Island households, or 40% of all such households, were experiencing cost burdens caused by spending too much on housing.
- » This suggests a shortfall of at least 2,775 affordable housing units, including 657 rental units and 2,118 owner units, based on cost burden.
- » About 70% of households earning less than \$75,000 were paying more than 30% of their income on housing.
- » About half this amount, or 1,305 units, were occupied by households that are considered severely cost-burdened. This includes 357 renter households and 948 homeowners, many of whom are likely struggling to afford to remain on the Vineyard.
- » It is worth noting that affordable homeownership units are more challenging to produce than affordable rental units, given asset limits; and that almost all current state and federal housing funds are targeted to rentals.

¹ This formula can become problematic at levels above 150% AMLI, as potential renters are often discouraged from staying on the Island by high rents that would exceed or equal a mortgage payment in another county.

2 It should be noted that the margins of error for this data are relatively high. The datasets can be viewed directly here: [rb.gy/bf7xfjs](https://data.boston.gov/dataset/cost-burden-renters-owners) (cost burden; renters and owners), [rb.gy/0sr5gg](https://data.boston.gov/dataset/severe-cost-burden-renters) (severe cost burden; renters), [rb.gy/kv3ko9](https://data.boston.gov/dataset/severe-cost-burden-owners) (severe cost burden; owners).

Owner Households

- » In 2022, there were an estimated 2,130 year-round owner households spending more than 30% of their income on housing costs. This represented 40% of all owner households, including 18% with severe cost burdens.
- » The number of households with cost burdens ranged from 72 in Aquinnah to 591 in Edgartown. This was up from 19 and 586, respectively, in 2012, although cost burdens decreased in Oak Bluffs (from 635 to 486), Tisbury (from 467 to 457), and West Tisbury (from 445 to 329) during the same period. It should be noted that the margins of error in this case are relatively high, although the estimated decreases in Oak Bluffs and West Tisbury are consistent with estimated increases in median income during the same period.
- » Owner households with severe cost burdens ranged from about 28 in Aquinnah to 282 in Edgartown.
- » As a percentage of the year-round, owner-occupied housing stock in each town, cost burdens ranged from 25% in Oak Bluffs to 39% in Edgartown. Severe cost burdens ranged from 0% in West Tisbury to 34% in Edgartown.
- » Year-round homeowners with cost burdens were distributed among a wider range of incomes than renters. There were about 200 homeowners with incomes of less than \$20,000, nearly all with severe cost burdens.
- » It should be noted that qualifying homeowners for affordable housing is more challenging, not only because of income limits, but also due to asset requirements. Some homeowners who have significant equity in their home may qualify for affordable housing based on their income but ultimately may be ineligible because of their financial assets or age.³ There is some precedent for integrating income tiers above 80% AMI into new Island developments, including deed restrictions to maintain the relative affordability of these units in perpetuity via ground leases.

Renter Households

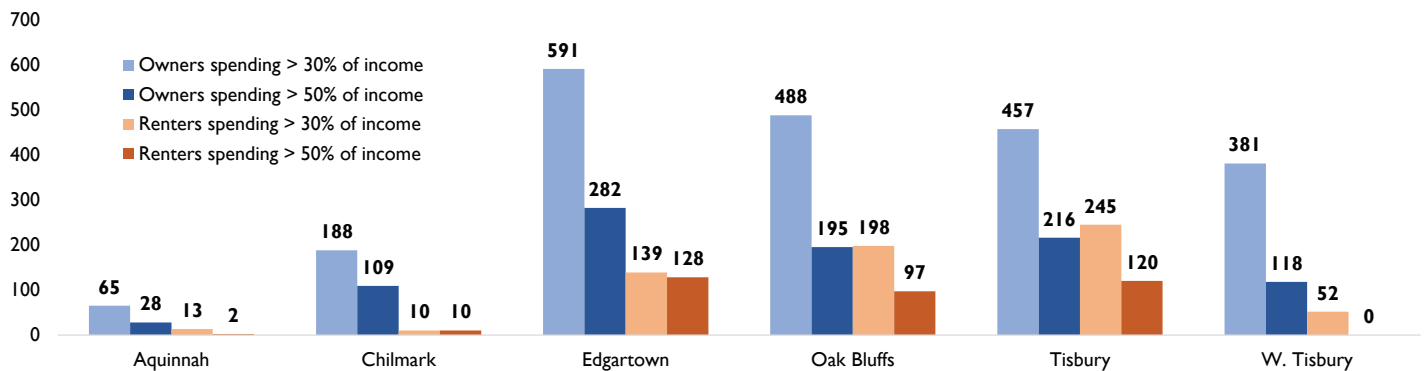
- » Of the 1,614 year-round renter households estimated by the ACS for 2022, about 657 or 41% were experiencing cost burdens, and 357 or 22% were experiencing severe cost burdens.
- » The estimated number of year-round renter households with cost burdens ranged from 13 in Aquinnah to 245 in Tisbury, up from 10 and 205, respectively, in 2012, but down from a range of 20-211 in 2017. The decrease since 2017 may indicate that people with high cost burdens have had to leave the community given rising prices. It should be noted that the margins of error for this data are relatively high.
- » Towns with small rental inventory still showed notable cost burdening. In Aquinnah, 13 out of 41 total renter households (32%) were cost burdened, and in Chilmark, 10 out of 55 renter households (18%) were cost burdened.
 - ◇ Despite having no affordable units that are eligible for inclusion in the SHI, the relatively low level of cost burdening in Chilmark likely correlates to the small number of rental units in general, and the town having the highest median income in the county.
- » Towns with the highest percentage of cost-burdened rental households were West Tisbury (50%) and Edgartown (52%).
- » Towns with the highest percentage of severely cost-burdened rental households were Oak Bluffs (13%) and Edgartown (25%).
- » There were limited cost burdens for year-round renters earning more than \$75,000, for example only 34 households in Oak Bluffs and 11 in Tisbury in the \$75,000 to \$100,000 range. The data did not show cost burdens for renters with incomes of \$100,000 or more. However, it is important to note this data does not include post-pandemic housing cost increases.
- » The data suggests that new rental units should target those earning at or below 80% AMI, to relieve cost burdening.
- » Given the extreme scarcity of year-round rentals, units created for residents above the \$100,000 income level would still find willing occupants. Those who are knowledgeable about housing issues on the Island, particularly realtors, planners, and service providers, indicate that many renters at higher income levels are struggling to find year-round housing that they can afford, or to remain in their current units.

³ For example, people under 55 cannot have owned a home within the last three years of applying for affordable housing, with some small exceptions. Moreover, the asset limit for these households is \$75,000. For age-restricted housing targeted to people 55 or older, up to \$200,000 in net equity from a previous house is allowed, plus another \$75,000 in financial assets. Earned income from financial assets is also added to household income to determine eligibility.

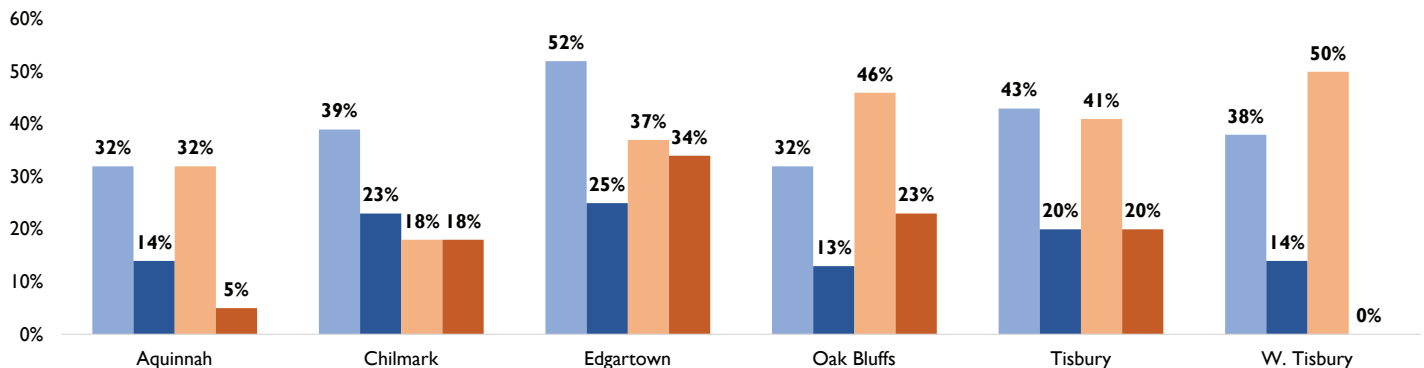
Cost Burden by Tenure, Income, and Town (Households Spending 30% or More of Income on Housing)

	Aquinnah	Chilmark	Edgartown	Oak Bluffs	Tisbury	W.Tisbury	Total
Renters							
<\$10,000	0	0	0	0	0	0	0
\$10,000-19,999	0	0	21	104	23	0	148
\$20,000-34,999	6	4	0	31	118	0	159
\$35,000-49,999	2	6	41	29	81	0	159
\$50,000-74,999	5	0	77	0	12	52	146
\$75,000-99,999	0	0	0	34	11	0	45
\$100,000+	0	0	0	0	0	0	0
<i>Subtotal</i>	<i>13</i>	<i>10</i>	<i>139</i>	<i>198</i>	<i>245</i>	<i>52</i>	<i>657</i>
Owners							
<\$10,000	0	4	0	33	29	56	122
\$10,000-19,999	1	20	43	0	0	13	77
\$20,000-34,999	0	13	73	196	48	35	365
\$35,000-49,999	7	5	31	38	55	13	149
\$50,000-74,999	28	16	148	37	216	44	489
\$75,000-99,999	21	59	110	84	57	105	436
\$100,000-149,999	5	12	127	100	43	57	344
\$150,000+	3	59	59	0	9	6	136
<i>Subtotal</i>	<i>65</i>	<i>188</i>	<i>591</i>	<i>488</i>	<i>457</i>	<i>329</i>	<i>2,118</i>
<i>Total</i>	<i>78</i>	<i>198</i>	<i>730</i>	<i>686</i>	<i>702</i>	<i>381</i>	<i>2,775</i>

Number of Cost-Burdened Households by Town, 2022



Percentage of Cost-Burdened Households by Town, 2022



Source: American Community Survey 5-Year Estimates.

**Severe Cost Burden by Tenure, Income, and Town
(Households Spending 50% or More of Income on Housing)**

	Aquinnah	Chilmark	Edgartown	Oak Bluffs	Tisbury	W.Tisbury	Total
Renters							
<\$10,000	0	0	0	0	0	0	0
\$10,000-19,999	0	0	21	66	0	0	87
\$20,000-34,999	2	4	0	31	62	0	99
\$35,000-49,999	0	6	30	0	58	0	94
\$50,000-74,999	0	0	77	0	0	0	77
\$75,000-99,999	0	0	0	0	0	9	0
\$100,000+	0	0	0	0	0	0	0
<i>Subtotal</i>	<i>2</i>	<i>10</i>	<i>128</i>	<i>97</i>	<i>120</i>	<i>0</i>	<i>357</i>
Owners							
<\$10,000	0	4	0	33	29	56	122
\$10,000-19,999	1	20	43	0	0	13	77
\$20,000-34,999	0	0	37	74	0	35	146
\$35,000-49,999	4	5	31	38	40	13	131
\$50,000-74,999	1	14	68	37	99	1	220
\$75,000-99,999	17	38	92	0	36	0	183
\$100,000-149,999	2	0	0	13	12	0	27
\$150,000+	3	28	11	0	0	0	42
<i>Subtotal</i>	<i>28</i>	<i>109</i>	<i>282</i>	<i>195</i>	<i>216</i>	<i>118</i>	<i>948</i>
<i>Total</i>	<i>30</i>	<i>119</i>	<i>410</i>	<i>292</i>	<i>336</i>	<i>118</i>	<i>1,305</i>

Source: American Community Survey 5-Year Estimates.

HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2016-2020

Every year the US Department of Housing and Urban Development (HUD) obtains custom tabulations of the American Community Survey (ACS) data from the US Census Bureau, known as the Comprehensive Housing Affordability Strategy (CHAS) data, to analyze housing problems and needs. Reports are released annually for 4-year blocks. The data provides breakdowns of numbers of households by type, income range, and tenure, including those with cost burdens (spending 30% or more of income on housing) and severe cost burdens (spending at least 50% of income on housing). The most recent CHAS data, for 2016-2020, (released Sept. 2023) is detailed in Appendix 4. While this data is older than the 2022 ACS estimates and does not reflect the increasingly difficult post-Covid housing landscape for moderate-income year-round households, it offers further breakdowns of cost burdens that are helpful in identifying unmet housing needs, and is largely consistent with the 2022 ACS data.

Perhaps most compelling about the CHAS data is its indication of the very high need among households earning 80% AMI or less. For this group of Island residents, the data indicates a shortfall of 2,786 affordable units, including 859 rentals and 1,927 ownership units. Within this income range, many residents were paying far too much for their housing and thus struggling to remain in the community, some likely having to decide whether to pay their rent or mortgage, versus

utility bills, medical prescriptions, or food. This data correlates with the Island Food Pantry reporting an escalation in food insecurity across the community in recent years. (See Appendix 5.)

Other findings from CHAS data:

Total Households

- The data suggests that of the 6,900 households included, about 2,686 or 39% were spending more than they could afford on housing, including 1,427 or 21% spending more than half their income.
- About 3,395 or 49% of Island households had incomes at or below 80% AMI, and of these, 2,886 had cost burdens, including 2,309 or 39% with severe cost burdens.
- About 1,025 households had incomes at or below 30% AMI (up from 730 in 2009 and 765 in 2017), referred to by HUD as extremely low-income households, and 805 or 79% were spending too much on housing. This included 690 or 67% of households with severe cost burdens.
- About 790 households had incomes between 30% and 50% AMI, referred to by HUD as very low-income households, with 425 or 54% experiencing cost burdens, and 215 or 27% experiencing severe cost burdens.
- Of the 1,580 households earning between 50% and 80% AMI, which HUD defines as low- and moderate-income households, 779 or 49% were cost-burdened, with 404 or 26% spending at least half their income on housing.
- About 910 households had incomes above 80% and below 100% AMI. Of these, 258 or 28% were overspending on housing, including 49 or 5% spending more than half their income.
- Not surprisingly, even those with incomes above 100% AMI were paying too much for their housing. Of these 2,595 households, 419 or 16% had cost burdens, and 69 or 3% had severe cost burdens.

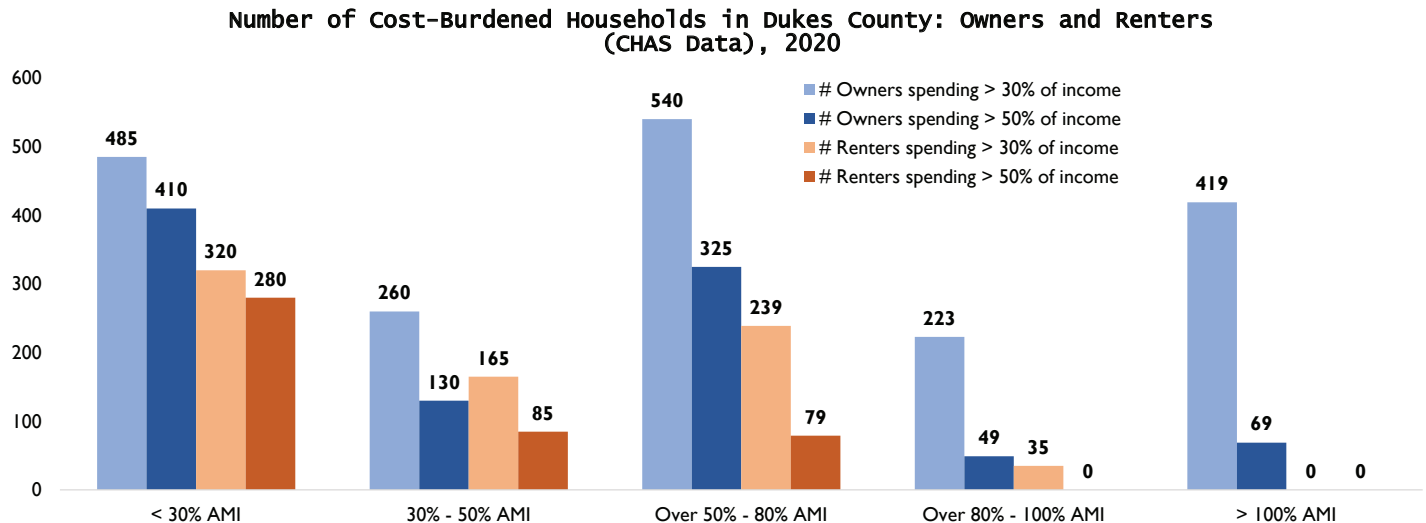
Owner Households

- Because there are far more year-round owner households than renters on the Island, it is not surprising that more owners (1,927 households) are experiencing cost burdens, compared to 759 rental households.
- The 1,927 year-round owners paying too much represented 39% of the 4,985 owners in total, and 983 or 20% were experiencing severe cost burdens.
- 2,075 or 42% of owner households had incomes at or below 80% AMI, and of these, 1,285 or 62% were experiencing cost burdens, including 865 or 42% with severe cost burdens. This figure is striking for two main reasons:
 1. It shows that the Island as of 2020 still had an economically diverse range of homeownership households.
 2. It clearly displays cost burdening as a significant threat to that diversity.
- Of the 4,985 owner households, 52% were seniors age 62 or over, 28% were small families (two to four members), 6% were large families (five or more members), and 13% were largely single individuals under the age of 62.
- Regarding household type, 36% of households with seniors, 33% of small families, 52% of large families, and 53% of non-elderly, non-family households were experiencing cost burdens. This demonstrates a need for a wide range of housing types, from smaller units to larger ones fit for families.
- Of particular concern are the 230 extremely low-income elderly owners, as well as the 85 small families and 95 mostly-singles, who had severe cost burdens.

Renter Households

- Of the 1,915 year-round renters, 759 or 40% were cost-burdened, and 444 or 23% severely cost-burdened.
- About 1,320 renters had incomes at or below 80% AMI. Of these, 724 or 55% were paying too much for their housing, and 444 or 34% were severely cost-burdened. The more recent 2022 ACS data indicates that approximately 903 renter households were living in units included on the Subsidized Housing Inventory or did not pay rent. This indicates that post-Covid, fewer households were overpaying for housing. It is likely that some of the households identified in the earlier CHAS data had left the Island or moved in with family or friends.
- Of the 595 renters with incomes above 80% AMI, only 35 were experiencing cost burdens, and none had severe cost burdens. The 2016-2020 data suggests that more new rental development should focus on households earning below the 80% AMI limits.

- » Of particular concern are the 280 extremely low-income renters paying more than 50% of their income on housing.
 - » However, given the escalation of Island housing prices during the pandemic, which resulted in higher year-round housing demand and prices at all income levels, other more current data sources should be examined to determine the current need for units above the 80% AMI limit.
 - » The 2022 ACS data indicates that almost all the cost-burdened renter households had incomes below 80% AMI, but it also identified 45 cost-burdened renter households with incomes in the \$75,000 to \$100,000 ranges, most of whom would have incomes above 80% AMI. In fact, many essential public sector, healthcare, and professional services workers are earning above 80% AMI and are hard-pressed to find year-round rental units they can afford.
- Of the 1,915 total renter households, 26% were seniors, 35% were small families, 4% were large families, and 35% were non-family households (singles or roommates) under the age of 62.
 - Regarding household type, 46% of renter households with seniors, 39% of small families, 53% of large families, and 34% of non-elderly, non-family households were paying too much for their housing. As with homeownership development, this distribution of cost burden suggests a need for a wide range of housing types, from smaller units to larger ones that are suitable for families.



Recognizing and addressing homelessness as a growing public health challenge exacerbated by the housing crisis.

Due to the pandemic, Island homelessness issues were further recognized as a high-priority public health problem, yet there was no centralized response across Island towns. To date there is still no year-round emergency shelter.

Locals have known for years that people are often forced to move more than once a year, in what has been called the “Island Shuffle.” The use of this term now is understood to denote persistent housing insecurity. Of those who are confronting homelessness, many are contributing members of the Island’s local economies, working at low-paying full-time and part-time jobs that still leave them in poverty. Workers often come to the Island for jobs where they are promised housing that has durational limitations, or is only seasonal, leaving them unhoused over the winter months.

None of the Island towns nor Dukes County has created structured resources or organized a permanent location for shelter accommodations to support community members facing homelessness, despite the increasing risk of displacement. The absence of a County Public Health Department for the Island contributes to the lack of an integrated public health response to homelessness. A more robust array of public health services in general is required to address the needs of unhoused residents, especially since being unhoused is frequently associated with and exacerbates health-related issues, including mental health problems and substance-use disorder.

Harbor Homes of Martha's Vineyard was established in 2019 by a network of faith groups, businesses, housing advocates, and concerned citizens, with support from the Dukes County government, as a year-round permanent supportive housing organization focused on homelessness prevention on the Vineyard. This has included grant-seeking and management activities for an overnight emergency winter shelter and warming center, as well as raising funds for buying and operating transitional housing with ongoing case management services, among other efforts. Harbor Homes now has four full-time staff, 11 part-time caseworkers, and a board that offers many hours of volunteer service to the organization.

While other housing entities have importantly focused on those with incomes of 30% to 150% AMI, Harbor Homes has historically sought to address those who are "too poor for affordable housing" as they do not have the income or subsidy to access even the Island's existing subsidized units.

- This has consistently included elderly residents on fixed incomes and on very long wait lists (up to seven years) for elderly housing.
- Demographics are changing, though, as the Harbor Homes emergency shelter guests now regularly include fully or seasonally employed adults who have suddenly lost their housing.

The current 2023-24 Harbor Homes winter shelter and congregate home beds were full over the winter, leaving a significant unhoused population of Island residents unable to be served.

Harbor Homes 2023-2024 capacity:

- Emergency Shelter, November-April: 20 beds/adults only
 - » An additional 3-5 individuals visit the shelter daily to access meals.
 - » 54 guests accessed the Emergency Shelter this winter, a significant increase from past years.
 - » Harbor Homes is seeking permission from Martha's Vineyard Community Services (MVCS) to add five beds next winter due to increasing need.
 - » A temporary emergency shelter location at MVCS has no showers; arrangements are made for guests to wash at the YMCA.
 - » At the end of the season in April 2024, having no other resources to offer, Harbor Homes provided shelter guests with tents.
- Women's congregate house: six adults
- Men's congregate house: six adults

The Island Wide Youth Collaborative (IWYC), which is part of the MVCS Family Resource Center, is also part of the Island's safety net and has been providing important emergency assistance to families with children who are at risk of homelessness.

- In 2023, IWYC served 383 families as well as another 97 in January 2024.
- Between October 2023 and February 2024, the organization assisted 30 families in paying their rent, involving a total of \$41,760 in grant funding.
- During the same period, IWYC helped pay utility bills for 14 families that totaled \$8,689. (Some of those families may also have received rental assistance). A significant portion of IWYC funding comes from a state grant through the Department of Children and Families.

There remains a persistent lack of shelter or adequate transitional services for the following groups:

- Families with children under 18.
- Victims of domestic violence, including families.
- Children who require housing and support services because they must be removed from their families or are unaccompanied minors who arrive on the Island.

- Those who are unhoused and trying to break the cycle of substance abuse, who find that the single existing emergency shelter cannot accommodate their need for a sober environment; there are no other alternatives on the Island without high costs and long waits.
- Seniors: Exceptionally long waitlists for elder housing are resulting in an increasing number of homeless Island seniors. Many have medical and mobility needs that are not met by sleeping on cots at the emergency shelter or in group homes with stairs and no overnight in-house care.

In the years prior to 2019, an absence of organized municipal response to homelessness left a gap which was filled by faith communities and volunteers. During this time, the Vineyard experienced both progress and setbacks in addressing the needs of homeless community members, including the following:

- In 2013, after the death of an unhoused individual due to hypothermia, several individuals, including clergy, formed the Clergy Homeless Task Force, which engaged a broad range of housing stakeholders on the issue of homelessness.
- In 2015, the Dukes County Manager arranged for a critical research study by the Rural Scholars of the University of Massachusetts Medical School and School of Nursing (rb.gy/a7swsf) that documented the depth of the affordable housing crisis and the resulting increase in the number of residents at risk of homelessness. Concurrently, the County Manager, Vineyard Health Care Access, and Dukes County Regional Housing Authority identified the critical need for funding case management services.
- The Dukes County Associate Commissioner for the Homeless responded to those in crisis in her volunteer capacity and was subsequently replaced by a part-time housing counselor funded by the state and employed by the Housing Assistance Corporation (HAC).
- In 2016, the Houses of Grace network began operating as a faith-based solution to provide basic shelter for individuals over 18. Run by clergy and volunteers, it offered temporary overnight sleeping accommodations, rotating nightly between various Island houses of worship from late fall through March. On April 1, after the shelter closes, residents are typically challenged to find alternative places to live, often resorting to camping in the woods or couch surfing. After several months, some might be able to return to the summer housing that was provided by their employers.
- In 2016, the Good Shepherd Parish Church in Oak Bluffs began providing a daytime warming shelter, also open from late fall through March.
- In 2019, Harbor Homes was established to work on longer-term solutions.
- In 2020, the Houses of Grace winter shelter and warming day center closed immediately during the Covid-19 lockdown. Other public places where the homeless had sought refuge, such as libraries, were also closed. Homeless community members, including those who had contracted Covid, began seeking help in the Martha's Vineyard Hospital emergency room.
 - » Harbor Homes received a grant to rent a building in order to respond, merging the winter emergency shelter program and warming center day shelter into one program in 2020 when the churches were shut down.
 - » The Houses of Grace winter shelter had provided housing for up to 16 individuals, but during the height of the pandemic Centers for Disease Control (CDC) regulations reduced the guest capacity to 12 per night, plus two overnight staff.

Thus far, Harbor Homes has secured the funding and staff capacity to implement a number of programs and services to address homelessness on the Island:

- Developed a congregate home for six formerly homeless men that opened in June 2020 in Tisbury. The home was acquired despite considerable local pushback in regard to several possible locations on the Island.
- Converted another property to congregate living for six formerly homeless women in Oak Bluffs.
- The two facilities above are meant to be transitional, with occupancy for no more than two years. However, some residents have no place to go after that period has expired. This is especially true for seniors who have limited opportunities to increase their income and afford typical rents. As a result, some residents are forced to move off-Island. More such facilities are needed, as wait times are typically at least two years.
- Conducts case management services to help the homeless obtain important services and move towards self-sufficiency.

This has included responding to the needs of 120 individuals who identified as homeless over the past year.

- Identified 88 homeless individuals on the Vineyard (60 documented via the 2024 Point in Time count, plus an additional 28 who couldn't be reached on the day the PIT was taken). This count does not include families, or unhoused individuals who have not accessed Harbor Homes' services. Of the 60 individuals who participated in the count:
 - » About three-quarters were male.
 - » About 10% were under age 34.
 - » Almost one-quarter were between the ages of 35 and 44.
 - » A little more than 40% were between the ages of 45 and 64.
 - » 15% were 65 or older.
 - » About two-thirds were white, 23% were Brazilian, and 13% were black.
 - » About two-thirds had been homeless for three years or more, and 31% for about 12 months. About 22% were homeless for the first time.
 - » In terms of disabilities, 20% had mental health problems, 23% had alcohol problems, 15% had drug problems, and 10% had both alcohol and drug problems.
- Continues to coordinate the shelter system. During the 2022 shelter season, MVCS offered Harbor Homes the use of its former pre-school building after opening its new one.
- Next winter, the MVCS building is only available Nov. 1 – mid-Feb., at which point it will be torn down. At the time of this writing, a new emergency shelter location for mid-Feb. – April 1, 2025, and beyond has not been identified.
- Works with facilities off-Island to find additional beds, along with funding for ferry tickets and transportation for people on the Island to access the beds.
- Manages a Homeless Hotline to provide information and appropriate referrals, responding to about 5-10 new calls per week.
- Provided 54 individuals with overnight accommodations during the shelter season.
- Developed cooperative agreements with three local hotels to house homeless residents. Five of the residents were able to relocate to the congregate houses when they were completed. Some of the residents were chronically homeless and too mentally unstable to go to the emergency shelter. Some were families. This service arrangement ended in summer 2023, when hotels no longer could offer accommodations.
- Secured funds to continue and expand existing efforts. The Harbor Homes staff and board are continuously raising funds for advocacy, public education and outreach, inter-agency partnerships, and coordinated actions, in addition to those related to program operations.
 - » Funding for Harbor Homes initially came from a variety of sources including Martha's Vineyard Hospital, MVCS, the Permanent Endowment for Martha's Vineyard (now the Martha's Vineyard Community Foundation), Martha's Vineyard Bank, a state grant to house medically fragile homeless individuals, and Community Preservation Act (CPA) funds. A total of \$350,000 in donations enabled Harbor Homes to expand operations to their current scope.
 - » Dukes County has annually committed almost \$60,000, which covers about three-quarters of the Homelessness Prevention Coordinator's salary. This funding is derived proportionally from each town's annual budget, requiring Harbor Homes staff to present its funding request annually to all town Finance Committees for approval. The balance of the salary comes from the Harbor Homes operating budget.
 - » There is no direct dedicated funding from the towns at this time. Physical facility maintenance and upkeep has become the sole responsibility of Harbor Homes, in addition to responsibility for services and programming. Funding has been made available to Harbor Homes via CPA funds on a year-to-year, as-available basis from the towns. This requires significant time and effort from staff to meet with and convince each town to allot a share of the increasingly smaller CPA pie each year.

Nightly winter shelter capacity is 20 beds for people over the age of 18. Harbor Homes has no capacity to shelter families or unaccompanied minors. The Island Wide Youth Collaborative (part of MV Community Services) has some grant funding from the MA Department of Children and Families and provides case management support to address some of these needs.

Subsidized Housing Inventory (SHI) – Approximately 500 additional SHI units are needed Islandwide to meet the state’s minimum requirement for the Vineyard¹

- The Subsidized Housing Inventory (SHI) is a municipality-by-municipality, state-level count of affordable units available to year-round households with incomes at or below 80% of the Area Median Income (AMI). The units must also meet other state criteria, such as having displayed the preparation and implementation of an Affirmative Fair Housing Marketing Plan (AFHMP), deed restrictions to ensure long-term affordability, and direct funding through a public program or approved by a state subsidizing agency.
- SHI percentages are always calculated relative to the number of year-round units in each municipality; as residency trends shift, SHI percentages will reflect that shift.
- SHI is used by the state for several purposes, a primary one being “to measure a community’s stock of low-or moderate-income housing for the purposes of M.G.L. Chapter 40B, the Comprehensive Permit Law,” which allows certain affordable housing developments to bypass local zoning review. The SHI for all municipalities in Massachusetts is publicly available at <https://www.mass.gov/info-details/subsidized-housing-inventory-shi>.
- A municipality which can display significant, steady progress toward the state-required 10% SHI goal can apply for temporary “Safe Harbor” from 40B. This is a more readily accessible metric to meet for towns which have adopted a Housing Production Plan. See page 15 of the mass.gov Chapter 40B Handbook: <https://shorturl.at/HEBzX>
- A municipality which meets the 10% SHI goal is in permanent Safe Harbor from 40B, but may still choose to entertain 40B proposals, particularly those that help it further the municipality’s own affordable and community housing goals. Municipalities may also choose to utilize 40B to advance their own town-initiated housing projects, a process commonly known as “friendly 40B”.
- Municipalities are responsible for updating their SHI annually with the MA Executive Office of Housing and Livable Communities (EOHLC), formerly known as the MA Department of Housing and Community Development (DHCD): <https://www.mass.gov/orgs/executive-office-of-housing-and-livable-communities>
- The MVC has review authority over 40B projects that meet its criteria as Developments of Regional Impact (DRIs): <https://shorturl.at/hjdp2>
- For a development to qualify under Chapter 40B, it must meet all the following requirements:
 - » Must be part of a “subsidized” development built or approved by a public agency, nonprofit organization, or limited dividend corporation.
 - » At least 25% of the units in the development must be restricted to households with incomes at or below 80% AMI (or 20% of the units must be targeted to those earning at or below 50% AMI), with rents or sale prices restricted to income levels defined each year by the US Department of Housing and Urban Development (HUD).
 - » Affordability restrictions must in effect be in perpetuity, unless there is a justification for a shorter term that is approved by EOHLC.
 - » Development must be subject to a regulatory agreement and monitored by a public agency or nonprofit organization.
 - » Project sponsors must meet Affirmative Fair Housing marketing requirements.
- The Vineyard has a total of 430 SHI units, including 405 rental units and 25 ownership units.
 - » Rentals comprise 94% of all SHI units, and 33.5% of all rental units on the Island where tenants were paying rent.
 - » The 430 units represents a net gain of 91 since 2020.
- While it is the state’s expectation that municipalities should have at least 10% of their occupied, year-round housing inventory on the SHI, the Island’s inventories vary widely from town to town, as shown in the tables below, from 0% in Chilmark, to 15.35% in Aquinnah.
- The Island’s total combined percentage is currently 4.4% of its year-round housing stock of 9,783 units, based on the 2020 Census. This is down from 5.1% in 2010, largely due to the increase in the 2020 year-round housing figure. (See table on pages 38 and 39.)
- The 2020 Census year-round housing count shows an increase from 7,368 to 8,932 units since 2010, which likely reflects increased migration to the Island during the pandemic, and the fact the 2020 Census extended into the summer season. Nevertheless, the 2020 year-round figure will remain the basis for calculating the SHI percentage until the 2030 decennial Census data is released.
- Another 68 units will be eligible for inclusion in the SHI shortly, including:
 - » 36 rental units as part of the Meshacket Commons project in Edgartown
 - » Two rental units in the Old Courthouse Road project in West Tisbury

¹ The data in this section relies on the decennial Census counts, which the state uses to calculate the SHI percentages in each municipality.

- » Four rental units at Carl Widdiss Way in Aquinnah
 - » 13 rental units as part of Phase 2 of the Southern Tier project in Oak Bluffs
 - » 12 units in the Veterans Housing project in Oak Bluffs
 - » One ownership unit at 60 Andrews Road in Tisbury
 - » These additional 68 units will bring the Islandwide SHI total to 498 units, and back up to 5.1% of the year-round housing stock.
- In addition to SHI units, Island towns currently have 105 community housing units that are directed to households earning between 80% and 150% AMI and that still include deed restrictions to ensure long-term affordability, although they may not be permanent. These include the following:
 - » 99 units homeownership units
 - » Six rentals
 - » Another four units will be completed in the near future, including 60 Andrews Road, two at Lake Street, and another on State Road, all in Tisbury. Others are included in upcoming approved projects such as Meshacket and Southern Tier.

Year-Round and Subsidized Units, 2020, 2022, and 2024 (County)

Housing Type	2020	2022	2024 (with pipeline units)
# Year-round Units	6,682 (from 2010 decennial Census)	9,783 (from 2020 decennial Census)	9,783 (from 2020 decennial Census)
# SHI Units	339	430	498
% SHI Units	5.1%	4.4%	5.1%
Community Housing Units (81% to 150% AMI or not eligible for SHI)	166	105	109
Rental Subsidies	99	89	89
Total Units	604	624	696

Source: US Census decennial counts for 2010 and 2020; EOHLC list of SHI units.

SHI by Town

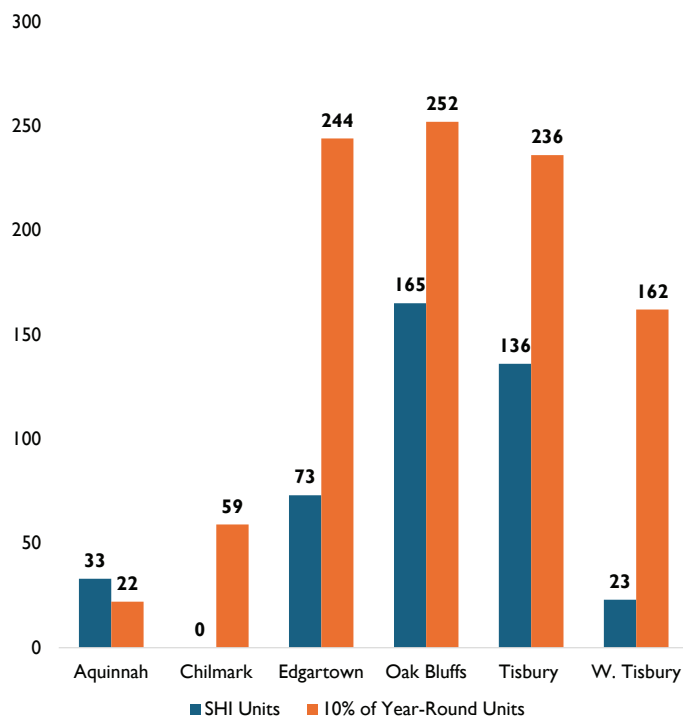
- Comparisons are noted as of Aug. 14, 2020, and Jan. 9, 2024, and based on state SHI lists and pipeline information.
- SHI varies widely by town, as shown below, indicating an imbalance between the Island towns' commitments to meeting state affordable housing goals. This also correlates with the median income disparity among the towns (with Chilmark showing the lowest SHI and the highest median income level at 2.5 times that of Tisbury) and with Tisbury having the most residents living in poverty (11% of all residents, including almost 10% of those 65 or older).
- Of the 91 SHI units added since 2020, 48 were in Oaks Bluff, 34 in Tisbury (also with a loss of three units due to expiring affordability restrictions), and 12 were added in West Tisbury.
- While not yet permitted, another nine units are being developed as part of the 401 State Road project in West Tisbury. Additionally, 10 overlooked existing units which should qualify are in the process of being added to the SHI, all in West Tisbury: three rental units as part of Scott's Grove, and seven ownership units (four Habitat for Humanity units at Bailey Park and East Eliakims Way and three IHT homes at East Eliakims Way and Harpoon Lane).
- The management of Meshacket Commons and Southern Tier will be handled by The Community Builders (TCB). DCRHA manages most of the smaller projects across the Island.
- Because Aquinnah's year-round housing stock is so small, its 33 Tribal Housing SHI units have put it over the 10% state affordability threshold for Safe Harbor.
- Oak Bluffs has the next highest SHI percentage at 6.55% (252 units) and has qualified for Safe Harbor status until May 2025.
- Tisbury is close behind at 5.76% (236 units), but is not currently in Safe Harbor.
- Edgartown's percentage decreased from 3.72% to 2.99%, due to the increase in the year-round housing figure from 1,972 to 2,440 units. Edgartown is the only Island town which has not adopted a Housing Production Plan, so its path to temporary Safe Harbor status will require more effort than the other Island towns.
- Chilmark has no SHI units at this point.
- West Tisbury is currently showing 1.42% (23 units), and is applying for SHI recognition of another 10 existing units. If those units are approved, their percentage would rise to 2.29%.
- All towns except Gosnold experienced significant increases in year-round occupied units between the 2010 and 2020 Censuses, on which the SHI percentages are based.

- A total of 274 (64%) of the SHI units were produced through Chapter 40B comprehensive permits, and therefore involved overrides of local zoning. The Island towns regularly utilize 40B to advance town-initiated affordable housing projects. Chapter 40B can be an effective permitting tool when the proposed project addresses local housing needs.
- In some cases, affordability restrictions are due to expire and may lead to some further loss of SHI units if interventions to extend the dates are unavailable or unsuccessful.
 - » The 40 units at Hillside Village I in Tisbury are due to expire in 2025, with 10 units in Hillside II and five in Hillside III expiring in 2030 and 2035, respectively.
 - » The 12 units included in the Vineyard Village project in Tisbury are due to expire in 2029.
 - » Fisher Road in Edgartown with eight units is due to expire in 2027.
 - » 45 units as part of the first phase of Woodside Village in Edgartown are due to expire in 2034.
 - » An additional nine units, where affordability is not in perpetuity, involve expiring dates beyond 2040. Restrictions for some of these projects included different terms and conditions than those currently used and should be closely monitored by the towns via their Municipal Deed-Restricted Unit inventory lists to ensure continued affordability.

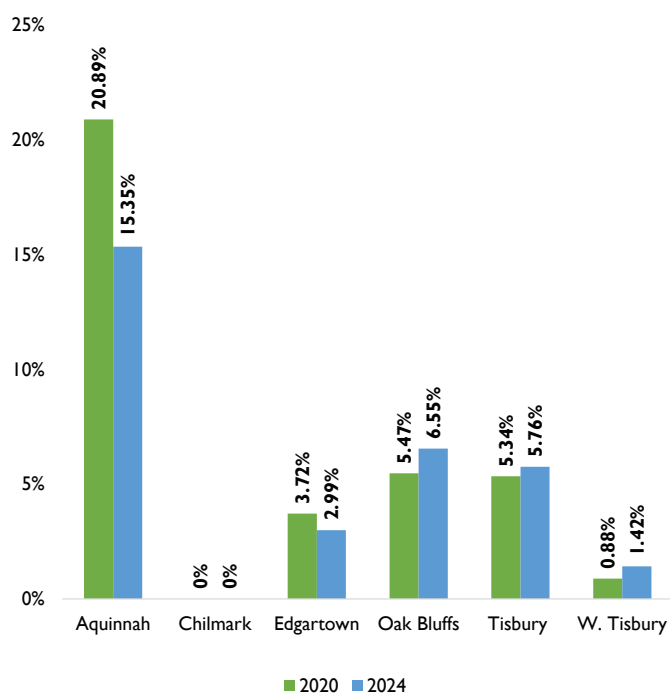
Year-Round and Subsidized Housing Inventory (SHI), 2010 and 2020 (Towns)

	<u>Year-Round Units</u>		<u>SHI Units</u>	
	Based on 2010 Census	Based on 2020 Census	Based on 2010 Census	Based on 2020 Census
Aquinnah	158	215	33 (20.9%)	33 (15.35%)
Chilmark	418	592	0	0
Edgartown	1,972	2,440	73 (3.73%)	73 (2.99%)
Gosnold	41	39	0	0
Oak Bluffs	2,138	2,518	117 (5.47%)	165 (6.55%)
Tisbury	1,965	2,360	105 (5.34%)	136 (5.76%)
West Tisbury	1,253	1,619	11 (0.88%)	23 (1.42%)

Comparison of SHI Units to 10% Chapter 40B Goal: January 2024



SHI Percentage by Town, 2020 and 2024



Source: US Census decennial counts for 2010 and 2020; EOHLC list of SHI units.

SHI Tables

Aquinnah

Project	Year-Round Units	SHI Units	Project Type / Subsidizing Agency	Comprehensive Permit	Affordability Expiration Date
Tribal Housing		18	Rental/HUD	Yes	2048
Tribal Housing		6	Rental/HUD	Yes	2049
Mutual Housing		7	Rental/HUD	Yes	2051
Tribal Housing		2	Rental/HUD	Yes	2054
<i>Total</i>	<i>215</i>	<i>33 (15.35%)</i>	<i>All units showing on SHI as rentals.</i>		

- Another 4 rental units were developed by the Island Housing Trust as part of a Chapter 40B development at Carl Widdiss Way and should be added to the SHI. Tribal Housing also has an additional 3 units in development. **These projects would increase the SHI to 41 units, or 19.1% of the year-round housing stock.**
- The town has another 9 below-market, deed-restricted ownership units, 4 of which are targeted to those with incomes at or below 80% AMI, four for those up to 100% AMI, and another for those at 120% AMI. None of these were eligible for inclusion on the SHI.
- The town has an additional 12 homes that participated in the Housing Rehab Program coordinated by TRI, although they are not included on the SHI, as their affordability restrictions expired, or they were not eligible for inclusion.
- DCRHA provides rental assistance to another for units through its Rental Assistance Program.

Chilmark

Project	Year-Round Units	SHI Units	Project Type / Subsidizing Agency	Comprehensive Permit	Affordability Expiration Date
<i>Total</i>	<i>592</i>	<i>0</i>			

- Chilmark has 12 deed-restricted units in its Middle Line Road development:
 - » 6 ownership units are restricted to incomes at or below 150% AMI
 - » 6 rentals
 - ◇ 4 restricted to incomes no higher than 100% AMI
 - ◇ 2 restricted to incomes no higher than 150% AMI
 - ◇ None of these units is eligible for the SHI.
- There were 3 units that participated in TRI's Housing Rehab Program, all with deed restrictions that expired.
- Chilmark has also allowed ownership lot development initiatives, including:
 - » Youth Lots to enable young Chilmark residents below age 30 (with some exceptions) to attain a piece of property without income requirements or any provisions that the properties remain affordable in perpetuity. Most lots were privately created. Town residency is required, but no AMI limit, nor is there a deed restriction.
 - ◇ 35 lots have been created to date: 22 through private arrangements, 11 through subdivision agreements, and 2 by the town.
 - ◇ Of the 35 lots awarded, 10 have subsequently been sold by the recipients at market rate.
 - » Homesite Lot Program allows a property owner with 4 or more acres to carve off 1 acre for development by an income-qualified Chilmark resident or worker selected by the property owner. Purchasers of the affordable homesite lots must have incomes at or below 150% AMI and have lived or worked in Chilmark for at least 5 years.
 - ◇ There are 16 Homesite lots to date: 10 offered by the town, and 6 through private arrangements.
- DCRHA is also providing rental assistance for 4 households with incomes below 100% AMI.

Edgartown

Project	Year-Round Units	SHI Units	Project Type / Subsidizing Agency	Comprehensive Permit	Affordability Expiration Date
Fisher Road Apartments		8	Rental / EOHLC and MHP	No	2027
Pennywise Path / Morgan Woods		60	Rental / EOHLC and MHP	Yes	2057
High and Pease's Point		2	Ownership / MassHousing	Yes	Perpetuity
Fair Way Village		3	Ownership / MassHousing	Yes	Perpetuity
<i>Total</i>	<i>2,440</i>	<i>73 (2.99%)</i>	<i>68 (93%) were rentals</i>		

- 36 rental units will be added to the SHI as part of the Meshacket Commons project that is being developed by the Island Housing Trust through a Chapter 40B permit. **This project will increase the SHI to 109 units, or 4.47% of the year-round housing stock.**
- 4 homeownership units will be built as part of Meshacket, targeted to purchasers with incomes between 80% and 100% AMI. These will not qualify for the SHI but will help meet local housing needs.
- 48 other deed restricted ownership units serve year-round households in the 80%-140% AMI range. These are not on the SHI but help meet local housing needs.
- 16 homes participated in the TRI Housing Rehab Program, none of which currently are included on the SHI.
- 14 units involve DCRHA Rental Assistance Program subsidies for those with incomes at or below 80% AMI.
- 11 families with incomes at or below 30% AMI are receiving Section 8 Housing Choice vouchers administered by the Housing Assistance Corporation (HAC).

Note: These numbers are based on the 2023 Town of Edgartown Affordable Housing (EAH) Inventory list, and the EOHLC Edgartown SHI report. The total count of deed-restricted units (not all SHI) on the town list is 176.

Gosnold

Project	Year-Round Units	SHI Units	Project Type / Subsidizing Agency	Comprehensive Permit	Affordability Expiration Date
<i>Total</i>	<i>39</i>	<i>0</i>			

Oak Bluffs

Project	Year-Round Units	SHI Units	Project Type / Subsidizing Agency	Comprehensive Permit	Affordability Expiration Date
Lagoon Heights*		8	Rental –SRO's/EO-HLC	No	Perpetuity
Woodside Village I**		45	Rental/HUD	No	2034
Woodside Village II**		18	Rental/HUD	Yes	2041
Woodside Village III**		9	Rental/HUD	Yes	2042
Aidylberg I**		5	Rental/HUD	Yes	Perpetuity
Aidylberg II**		5	Rental/HUD and EOHLC	Yes	Perpetuity
Woodside Village IV**		9	Rental/HUD	Yes	Perpetuity
Woodside Village V**		5	Rental/HUD	Yes	Perpetuity
Woodside Village VI**		9	Rental/HUD and EOHLC	Yes	Perpetuity
Twin Oaks		1	Ownership/EOHLC	Yes	Perpetuity
Noyes Building*		3	Rental/EOHLC	No	Perpetuity
Richmond Avenue		1	Ownership/EOHLC	No	Perpetuity
Southern Tier Phase I		47	Rental/EOHLC	Yes	Perpetuity
<i>Total</i>	<i>2,518</i>	<i>165 (6.55%)</i>	<i>163 (99%) were rentals</i>		

Shaded rows represent new units added since 2020.

* Dukes County Regional Housing Authority units.

** Island Elderly Housing units for seniors and people with disabilities.

- 13 additional units will be eligible for the SHI as part of Phase 2 of the Southern Tier project, developed by the IHT as part of a Chapter 40B comprehensive permit.
- 12 units in a new Veterans Housing project will be eligible for the SHI, developed by IHT in partnership with the Cape and Islands Veterans Outreach Center, and partially funded by all six Island towns.
 - » **These 2 projects will increase the SHI to 190 units, or 7.55% of the town's year-round housing stock.**
- 3 below-market ownership units also exist for households earning between 80% and 140% AMI. These units are not eligible for the SHI.
- 78 properties participated in TRI's Housing Rehab Program, although none of these units is currently eligible for inclusion on the SHI.
- 19 households receive rental assistance from DCRHA.
- One Section 8 Housing Choice Voucher is administered by the Housing Assistance Corporation (HAC) of Cape Cod.

Tisbury

Project	Year-Round Units	SHI Units	Project Type / Subsidizing Agency	Comprehensive Permit	Affordability Expiration Date
Greenough House*		6	Rental/EOHLC	No	Perpetuity
Hillside Village**		40	Rental/RHS	No	2025
Vineyard Village*		12	Rental/EOHLC	No	2029
Hillside Village II**		10	Rental/HUD	Yes	2030
Hillside Village III**		5	Rental/EOHLC and HUD	Yes	2035
Love Housing Apts.**		5	Rental/HUD	Yes	2042
Fairwinds		3	Ownership/FHLBB and MassHousing	Yes	Perpetuity
Kelsey Project		1	Ownership/EOHLC	Yes	2104
Habitat for Humanity / Andrews Road		1	Ownership/EOHLC	Yes	2106
Lambert's Cove Road		1	Ownership/EOHLC	Yes	Perpetuity
DMH Group Homes		8	Rental/DMH	No	NA
Lake Street*		2	Rental/EOHLC	Yes	2110
Water Street		6	Rental/EOHLC	Yes	Perpetuity
Greenwood Avenue		2	Ownership/EOHLC	No	Perpetuity
Daggett Avenue		1	Ownership/EOHLC	No	Perpetuity
Kuehn's Way***		20	Rental/EOHLC	Yes	Perpetuity
Perlman House		7	Rental/EOHLC and MassHousing		Perpetuity
Village Court Apts.		6	Rental/EOHLC	No	Perpetuity
<i>Total</i>	<i>2,360</i>	<i>136 (5.76%)</i>	<i>127 (93%) were rentals</i>		

Shaded rows represent new units added since 2020.

Three units as part of Rectory project removed from SHI due to expiring affordability restrictions.

* Dukes County Regional Housing Authority units.

** Island Elderly Housing units for seniors and individuals with disabilities.

***Island Housing Trust units.

- 17 additional rental units may qualify for the SHI, including 9 at 118 Franklin Street, 4 at 43 Lagoon Pond Road, and 4 at Lake Street. **These 17 units would increase the SHI to 153 units, or 6.48% of the year-round housing stock.**
- 20 ownership units serve households with incomes between 80% and 140% AMI.
- 59 homes received funding from the Housing Rehab Program managed by TRI, although none currently qualify for inclusion in the SHI.
- 14 households in Tisbury receive Rental Assistance from DCRHA.
- 6 Section 8 Housing Choice Vouchers are administered by the Housing Assistant Corporation (HAC) of Cape Cod.
- 3 vouchers are administered as part of the Massachusetts Rental Voucher Program (MRVP).

West Tisbury

Project	Year-Round Units	SHI Units	Project Type / Subsidizing Agency	Comprehensive Permit	Affordability Expiration Date
Sepiessa Rental Housing		4	Ownership/EOHLC	Yes	Perpetuity
Island Co-Housing		4	Ownership/FHLBB	Yes	Perpetuity
Halcyon Way Apts.*		2	Rental/MassHousing	Yes	2101
Shovelhead Realty Trust		1	Ownership/FHLBB	Yes	Perpetuity
Sepiessa II*		3	Rental/EOHLC	Yes	Perpetuity
Scott's Grove**		9	Rental/EOHLC and MassHousing		2117
<i>Total</i>	<i>1,619</i>	<i>23 (1.42%)</i>	<i>14 (61%) were rentals</i>		

Shaded rows represent units added since 2020.

*Dukes County Regional Housing Authority units.

** Island Housing Trust units.

- 2 rental units on Old Courthouse Road are in the process of being added to the SHI.
- 9 rental units are in development as part of the 401 State Road project and should be added to the SHI soon.
- 7 existing ownership units should qualify to be added to the SHI, including 4 Habitat for Humanity units at Bailey Park and East Eliakims Way and 3 IHT homes at East Eliakims Way and Harpoon Lane.
- **The additional projects above would increase the SHI to 44 units, or 2.72% of the year-round housing stock.**
- 28 ownership units have been created for households with income limits between 80% and 120% AMI that are not SHI-eligible.
- 21 homes were involved in TRI's Housing Rehab Program. These are not eligible for SHI.
- 14 households are receiving rental assistance from DCRHA.
- 2 households are receiving vouchers from HAC (one Section 8 voucher and one through the Massachusetts Rental Voucher Program).

Due to the exceedingly high property values on the Vineyard, in 2004 the State Legislature granted Nantucket and Dukes County the right to place permanent deed restrictions on properties available to households earning up to 150% AMI but are still priced out of the local housing market. A summary of the full range of income limits, from 30% to 150% AMI, is included as Appendix 2. The state has also allowed the DCRHA to apply exceptional rent levels of 110% of HUD Fair Market Rents as its rent limits. These limits still fall short of actual market rents.

- The DCRHA waitlist for the 98 rental units it manages included 358 applicants as of Oct. 2023, up from 258 in Aug. 2020. A detailed breakdown is summarized in Appendix 3.
- The Island has benefited from 60 ongoing rental subsidies through DCRHA's Rental Assistance Program,¹ as well as 24 Section 8 Housing Choice Vouchers and five vouchers from the Massachusetts Rental Voucher Program (MRVP) managed by the Housing Assistance Corporation (HAC). These vouchers and rental subsidies combined with SHI units represent a total of 519 subsidized rental housing units on the Island, or 32% of all rental units that pay rent, although rental vouchers cannot be included in the SHI. Given such high housing costs, those with housing vouchers are finding it extremely difficult to find qualifying year-round rentals.
- The Covid-19 Emergency Rental Relief Program, operated by DCRHA, has been able to provide continuing emergency rental assistance with support from the Martha's Vineyard Community Foundation (MVCF). During the start of the pandemic, DCRHA recognized that its tenants had access to a variety of existing supports typical to affordable rentals that market renters and their landlords did not. DCRHA used the homegrown Rental Assistance Program to work out an approach and a basic budget to support qualified local-market renters.
- MVCF funding, totaling \$279,535, allowed DCRHA to administer 132 rental payments to landlords of apartments and single rooms, for an average payment of \$2,046. DCRHA administrative costs were initially absorbed by the organization until later availability of administrative funding equal to 7% was offered through the Statewide Community Foundation organization. DCRHA received \$9,463 at that time, which worked out to just under 3.5% of total funding.
- It is also worth noting that most Island projects with affordable units are relatively small, with less than a dozen units each. Exceptions include Morgan Woods in Edgartown with 60 units, Woodside Village Phases I and II with a total of 63 units, Hillside Village in Tisbury with 40 units, and Kuehn's Way in Tisbury with 20 units. The new Southern Tier project in Oak Bluffs will have 60 units and the new Meshacket Commons project in Edgartown will have 40 units.
- Because affordable housing typically depends on economies of scale and subsidy programs are often geared to larger projects, small developments are challenging to make financially feasible. Development has been difficult to site for many reasons, including high land prices and community opposition.
- Martha's Vineyard is fortunate to have strong local capacity to produce affordable and community housing and provide important housing resources and services through local and regional organizations including:
 - » Dukes County Regional Housing Authority (DCRHA)
 - » Martha's Vineyard Commission (MVC)
 - » Island Housing Trust (IHT)
 - » Island Elderly Housing (IEH)
 - » Habitat for Humanity of Martha's Vineyard
 - » Harbor Homes of Martha's Vineyard
 - » Aquinnah Wampanoag Tribal Housing Authority
 - » The Resource Inc. (TRI)
 - » The Community Builders (TCB)
 - » Housing Assistance Corporation (HAC)
 - » Community Action Committee of Cape Cod and the Islands
 - » Martha's Vineyard Community Services (MVCS), via the Island Wide Youth Collaborative (IWYC)
 - » Town affordable housing committees and housing trusts²

¹ Since 2001, DCRHA has administered the Rental Assistance Program, which is modeled after the federal government's Section 8 Housing Choice Program, though funded locally. The original intent of the program was to entice landlords to rent their units year-round instead of on a seasonal basis in exchange for a range of management services. The focus was on stabilizing a portion of the Island's resident workforce through subsidized rentals in existing housing units in each town. There are currently about 60 households living in market rentals with the program subsidizing the difference between 30% of the household's adjusted income and a maximum of 50% of the total rent (based on an adjusted Fair Market Rent). Landlords may require that the tenant pay one month's rent as a security deposit, but these deposits must be held in an interest-bearing account. DCRHA provides annual income certifications, apartment inspections, contracts, and reports to the six Island towns and works with their housing and community preservation committees to establish each year's funding requests for town meeting votes.

² All Island towns have both, except Aquinnah, which has an Affordable Housing Committee and is working on establishing a Housing Trust.

V. Key Findings and Recommendations

This Housing Needs Assessment identifies the following key findings that indicate some recent progress but also formidable new challenges:

1. Increasing affordability gaps and cost burdens have been intensified by the pandemic and remain at unprecedented levels.

The Island towns will need to expand existing programs and commit more resources to housing preservation and production for a wide range of residents to maintain a viable workforce and functional infrastructure. Martha's Vineyard has been encountering widening affordability gaps and increasing cost burdens for decades. This has caused many to struggle to live on the Island, driven others to relocate off-Island and commute to work by ferry, and forced others into homelessness. (See Appendix I and 4). Because the Island's economy relies largely on the tourism and service industries, ensuring that there is adequate and reasonably priced housing available for workers who are essential to Island businesses and services is a necessity.

Although valuable as a component to a larger strategy, employer-based housing is not on its own a wholesale solution for long-term year-round community stability. Many employers are now providing housing to attract and retain employees, but relying on a largely private-employer-based housing market has no precedent in Massachusetts and has the unintended effect of further constraining available inventory as employers compete with individual community members for available residential units. It also fails to address the importance of free market competition in the job market as a benefit to economic vitality. Employer-based housing is designed to be temporary, as it is not secure in the long term: In the private employer-based model, when an employee separates from a job, that individual (and their household) also separates from their housing. With few or no alternatives available to transition to community-based housing, job separation in these cases tends to result in displacement from the Island community.

Even middle-income households are being shut out of the private housing market. As noted earlier, Covid-19 accelerated the rate of new sales activity as people from even distant places in the country sought refuge on the Vineyard. It caused temporary renters to lengthen their stays, further depleting the supply of what had been more affordable winter rentals on which many Island workers rely. While many of the newcomers in 2020 and 2021 are no longer living full-time on the Island, the increased pressure contributed to surge in already sky-high housing prices, and the lost rental units did not return. While there has been some flattening of the housing market in the last year, affordability gaps remain at unprecedented levels, as summarized above.

The 2022 ACS estimates that a total of 2,775 households (40% of the total) were experiencing housing cost burdens. As noted above, with such high housing prices, it follows that increasing numbers of residents are paying too much of their income on housing and utilities.

This Housing Needs Assessment recognizes the need for some amount of first-time homeownership opportunities and options for downsizing. Unfortunately, many currently cost-burdened homeowners are likely ineligible for subsidized or affordable housing, as the significant equity in their homes would disqualify them from assistance. Recognizing this dynamic, the towns should explore ways to advance new creative solutions, including pursuing resources at the state level, such as the Commonwealth Builder Program, and cultivating local initiatives such as the Healthy Aging Martha's Vineyard Homesharing Pilot Program: <https://www.hamv.org/home-sharing-pilot>.

2. Rising inequities among the Island towns' populations are becoming more pronounced.

- There are growing income disparities among the towns, with median incomes ranging from \$65,789 in Tisbury to highs of \$155,938 in Chilmark and \$128,045 in West Tisbury (well above the county median of \$93,225), according to ACS data for 2022.
- Disparity is also evident in estimated town poverty rates, which range from 2% in Aquinnah to 11% in Tisbury, where a greater amount of rental housing and affordable SHI housing has provided much needed opportunities for some of the Island's most vulnerable residents, including low-income seniors.
- Poverty among those 65 or older was low in most towns, but ranged from 0.5% in Oak Bluffs to 9.6% in Tisbury. Again, the higher rate in Tisbury is not surprising given the town's larger share of affordable housing for low-income seniors.
- There was considerable variation in SHI percentages, from 0% in Chilmark and 1.92% to 15.35% in Aquinnah. (See pages 37-44.)

- Tisbury had the most people reporting a disability, with 720 residents, or 14% of the population.
- Students who do not speak English as their primary language at home ranged from 10% in the Up-Island Regional School District (West Tisbury School and Chilmark School) to 54% at the Tisbury School, as of 2024.

Such inequities indicate the need for greater attention in all towns, particularly in terms of how each town can equitably expand existing programs and commit more resources to housing preservation and production efforts for a wide range of residents. It also indicates the need for better collaborative planning among the towns, since the critical infrastructure services concentrated in the down-Island towns, such as medical care, transit hubs, social services, large grocery stores, business districts and homelessness prevention, serve the entire Island.

3. According to the ACS, the year-round inventory remains substantially smaller than the seasonal inventory, and has not kept pace with population growth.

Year-round housing makes up only about 39% of the total Island housing stock. While this is a modest gain compared to 34% in 2012, it should be viewed in light of the escalating cost of housing, and the change in income distribution noted above. Year-round occupied housing stock increased about 19%, (1,117 units), while population increased by 24%, between 2012 and 2022. Seasonal housing stock decreased about 5.6% (-636 units), transitioning into the year-round inventory at the higher end of the market. The total number of housing units increased by 2.8%.

4. Housing insecurity is an increasing problem for critical service workers; there is a pronounced need for more workforce housing.

Housing insecurity affects more than just very low-wage workers. Many in the Island's critical service industries are finding it extremely difficult to secure reliable long-term housing because of the inventory shortage. Even residents with historically stable rentals find themselves abruptly displaced when a property they have been renting changes ownership. These workers support a wide range of local industries, including health and social services, education, public safety, and other essential services such as wastewater treatment and public works. Many who cannot secure year-round housing face the stress and unpredictability of needing to move multiple times during the year, including in the summer. They are often forced to find housing off-Island and commute each day by ferry, which is not always feasible or compatible with their work responsibilities. It is also worth noting that summer housing opportunities on or near the Cape are increasingly less available and less affordable, leading to longer commutes. According to the Cape Cod Chamber of Commerce, 30% of the Cape's workforce now commutes from over the Bourne and Sagamore bridges. Displacement from Island housing frequently means having to give up Island employment as well. In many cases, job offers to off-Island candidates are turned down due to housing.

At the same time, it is likely that some portion of the housing needs of Island workers will need to be met off-Island, with a continued reliance on commuters, as is often the case in seasonal communities. In light of this, the Island will need to focus more on improving the existing infrastructure for commuters.

The "Missing Middle"

The lack of year-round rental inventory has wide-ranging impacts. Calculations of affordability gaps show that not only are more moderate-income households being shut out of the housing market due to lack of supply, but more middle-income households with incomes of up to 150% AMI are also experiencing significant cost burdens as they try to maintain or secure local homeownership in order to stay on the Island. These households include much of the Island workforce that supports the infrastructure of critical services, and are often referred to as "the missing middle." Many of these workers earn above the 80% AMI limits which qualify for affordable housing. However, they are still challenged to find available housing which they can afford, due largely to escalating prices. Targeted year-round rental and ownership housing solutions are needed for these important community residents.

The Public Sector Employee Workforce Dilemma

Public employers, including municipalities, Dukes County, and public safety organizations, are currently unable under Massachusetts General Law to develop housing for their own employees using public funds. Nor can they provide housing subsidies. Likewise, preferences for public employees cannot be provided for units in publicly funded projects. This eliminates potential opportunities for public employers to attract and retain employees. Island towns will need to pursue a solution with the Commonwealth to create an allowable mechanism to address this critical need, as exists in California and Colorado.

The Island towns and MVC should prioritize advocating for passage of the Governor's proposed Affordable Homes Act, which would provide greater flexibility and funding to subsidize units for those with incomes above 80% AMI. This includes the following:

- \$100 million in statewide funding for a Middle-Income Housing Fund for households earning up to 120% AMI.
- \$800 million for the state's Affordable Housing Trust Fund for those with incomes up to 110% AMI.
- \$10 million in tax credits to produce first-time homeownership opportunities for those with incomes of up to 120% AMI.
- Creating a framework for a Seasonal Communities Designation, identifying communities with substantial seasonal variations in employment and housing needs, such as the Cape and Islands, as a first step towards developing special programs for these communities.
- While not in the current version of the act (as of summer 2024), the Island should continue pressing the state to allow municipalities and regional affordable housing commissions to adopt a transfer fee of 0.5%-2% on the portion of sale over \$1 million or the county median home sales prices, whichever is greater, to be used for affordable and attainable housing.
- Once the act is approved, the Island should work to maximize the amount of revenue directed to the region.

The following actions are also needed to address workforce housing needs:

- Continue to produce rental and ownership housing that includes income tiers over 80% AMI, including those restricted to year-round occupancy not designated to a specific AMI.
- Prioritize preservation and retention of existing units available to those earning over 80% AMI.
- Continue to advocate for changes in state requirements that will enable municipalities and other public employers, such as Dukes County and the Sheriff's Office, to develop or access housing programs for public sector employees.
- Focus specific attention on development of seasonal employee housing. More renter households are competing for a steadily declining supply of attainable year-round rental and ownership units. This includes not only year-round residents but employers needing to secure housing for their seasonal workers. Likewise, seasonal workers arriving without access to employer-based housing are competing with displaced year-round residents for the dwindling supply of season-long rentals or rooms. In addition to the need for year-round rental units, towns should work together and with local employers to identify and pursue opportunities for supporting housing production specifically for seasonal workforce use, in order to relieve pressure on the year-round housing stock.

5. The problem of homelessness is growing, and threatens the health and well-being of an increasing number of individuals and families.

There is a pressing need to acknowledge and address homelessness and transitional services as part of the continuum of affordable housing efforts across all Island towns, and to target this as an Island-wide public health priority. The lack of a year-round emergency shelter should be an immediate concern to all Island governmental entities, and addressing this should be a joint priority for all towns.

There remains a persistent lack of shelter or adequate transitional services, including for the following:

- Families with children under 18, who have no emergency or transitional shelter on the Island.
- Victims of domestic violence, including families, who have no emergency or transitional shelter on the Island.
- Children requiring housing and support services because they must be removed from their families or are unaccompanied minors who arrive on the Island.
- Those who are unhoused and trying to break the cycle of substance abuse. These individuals find that the single existing emergency shelter cannot accommodate their need for a sober environment, and there are no other alternatives on the Island without high costs and long waits.
- Older adults: Exceptionally long waitlists for elder housing result in an increasing number of homeless Island seniors. Many have medical and mobility needs that are not met by sleeping on cots at the emergency shelter or in group homes with stairs and no overnight in-house care.

It is imperative that the county, all Island towns, and the MVC assume the responsibility of working cooperatively with each other and the state to implement the following key actions:

- Develop shared resources for countywide public health planning and action.
- Identify locations and funding for permanent emergency shelters, including at least one for homeless individuals and another for families. A separate shelter for at-risk youth may also be required.
- Operate shelters on a year-round basis, including on-site case management and support services.

- Provide transitional shelter to those who are victims of domestic violence, including their children.
- Identify and create permanent housing options without long waits, specifically for those transitioning out of the existing congregate facilities.
- Secure accessible locations for warming centers during the winter.
- Provide a more robust array of public health services to address the needs of the unhoused, especially since being unhoused frequently correlates to and exacerbates health-related issues, including mental health problems and substance abuse.
- Adopt the necessary zoning in each town to permit emergency shelters and transitional housing.
- Establish a permanent Emergency Fund for those at risk of homelessness to prevent displacement.
- Ensure adequate funding for programs and services provided by Harbor Homes.
- Ensure adequate funding for the Island Wide Youth Collaborative's family support program and other nonprofit organizations that address housing needs.
- Consider the Islandwide adoption of a "functional-zero" goal for homelessness, including strategy development and implementation.

These strategies for ending homelessness on the Island are within reach but remain elusive as the expense, time, and technical expertise needed to navigate and resolve complex zoning and other regulations slow down or prevent the creation of new units for those who become unhoused. It is imperative that increased permanent town support advances the implementation of the above recommendations while new resources are being pursued at the state level.

6. The Island is losing naturally occurring affordable year-round units much faster than it is producing deed-restricted replacements.

Without significant intervention, the housing attrition rate of open-market units previously available to low- and moderate-income households is predicted to continue to far outpace production, furthering the erosion of economic diversity and displacing more workers. Maintaining the current level of deed-restricted housing production, about 50 units per year, is insufficient to address the substantial level of unmet housing needs. The Island towns will need to expand existing programs and commit more resources to housing preservation and production for a wide range of residents, in order to maintain a viable workforce and functional community.

The production of deed-restricted inventory (including both rental and homeownership units) is not keeping pace with the loss of naturally occurring affordable and community housing, or with population growth.¹

- According to Census counts, the Island's year-round rental housing inventory increased about 4% between 2010 and 2020, compared to population growth of about 25%. As of 2020, it made up about 29% of the total year-round inventory.
- While there was a net gain of 91 SHI units between 2020 and 2023, with approximately 68 units in the pipeline expected to be added in the near future, the Island experienced a net gain of 1,564 year-round housing units between 2010 and 2020 (about a 19% increase), according to the Census, which affected the SHI percentages. (See page 39.)
- Between 2010 and 2020, the Island had a net gain of 1,461 owner-occupied units but only 103 year-round rentals.

Change in Year-round Occupied Units, 1990-2020

Year	Year-round Occupied Units	Change	Percentage Change
1990	5,003	-	-
2000	6,421	1,418	28.3%
2010	7,368	947	14.7%
2020	8,932	3,018	44.6%
Net Change 1990 to 2020		3,929	78.5%
Net Change 2000 to 2020		2,511	39.1%
Net Change 2010 to 2020		1,564	21.2%

¹ "Naturally Occurring Affordable Housing" (NOAH) describes unsubsidized, privately owned residences that are affordable to low- or moderate-income households.

Change in Year-round Occupied Rental Units, 1990-2020

Year	Year-round Occupied Units	Change	Percentage Change
1990	1,434	-	-
2000	1,844	410	28.6%
2010	2,468	624	33.8%
2020	2,571	103	4.2%
Net Change 1990 to 2020		1,137	79.3%
Net Change 2000 to 2020		727	39.4%
Net Change 2010 to 2020		103	4.2%

Change in Year-round Occupied Ownership Units, 1990-2020

Year	Year-round Occupied Units	Change	Percentage Change
1990	3,569	-	-
2000	4,577	1,008	28.2%
2010	4,900	323	7.1%
2020	6,361	1,461	29.8%
Net Change 1990 to 2020		2,792	78.2%
Net Change 2000 to 2020		1,784	39%
Net Change 2010 to 2020		1,461	29.8%

Source: US Census decennial counts.

To help address the serious shortage of year-round rental units, all Island communities must prioritize the retention, preservation, and adaptive re-use of existing units, in tandem with ongoing production. This will require new strategies, significant funding mechanisms, and close monitoring of market-driven unit attrition.

- As prices rise, more year-round units will likely be lost into the seasonal and second-home market. Without intervention, market forces will continue to drive this trend unabated.
- The income range of residents needing subsidy to access year-round housing will continue to expand as prices continue to rise and more naturally occurring year-round inventory is lost.
- Retention, preservation, and adaptive re-use must be incorporated into overall strategic planning to more effectively advance Island housing goals while simultaneously helping to preserve the Island's ecological integrity and climate resilience, which is reliant on protection of open space, water quality, undisturbed habitat and permeable surface area.

The following actions are needed to address the specific needs of Island homeowners:

1. Increased focus on first-time homeownership opportunities. Such opportunities are no longer attainable for most workforce income levels without subsidy.
2. Diversification of ownership opportunities. Unfortunately, many cost-burdened homeowners are likely ineligible for subsidized/affordable housing, as the significant equity in their homes would disqualify them from assistance. More diverse housing options, such as downsizing opportunities and smaller units such as those generally found in multi-family housing or Accessory Dwelling Units (ADUs), should be pursued.

- Advancing state-level policy changes to provide the Island with more resources for diversification should be a priority.
3. Preserving the Island's history of economic diversity among homeowners. As prices continue to rise and ownership opportunities under \$1 million disappear, most new buyers coming into the market will necessarily be in higher income brackets. This results in a steady erosion of the Island's economic diversity as low-, moderate-, and middle-income households seeking homeownership leave the Island for opportunities elsewhere.

7. Priority housing needs identified in previous plans are not only still evident but growing.

As with the 2013 and 2020 Martha's Vineyard Housing Needs Assessments, and FY18-22 Martha's Vineyard Housing Production Plan, this report embraces the primary housing goal of the 2009 Island Plan: To "provide a full range of housing options by significantly increasing the number of affordable housing and community housing units on the Vineyard by prioritizing those residents with the greatest need, and by emphasizing the creation of rental units."¹

The most pressing need continues to be year-round rental housing that is affordable to those at many different income levels who are priced out of the Island's exorbitant housing market, with a continued focus on the most vulnerable residents. DCRHA's emergency rental assistance, as well as other rental subsidy programs, are essential to stabilizing Island residents, particularly the year-round workforce. As noted above, support for those confronting or at risk of homelessness must remain an Islandwide priority embraced by all towns.

Notably, renters with incomes of 100%-150% AMI are still confronting sudden displacement and housing instability due to the severe year-round rental inventory shortage. This involves first locating a unit that they can afford and then potentially needing to relocate once or more during the summer, when rents typically multiply to meet demand.

Additionally, even higher-income workforce renters (above 150% AMI) are experiencing the same displacement risks and housing insecurity challenges due to the lack of year-round rental inventory. This unpredictability discourages resident workforce renters from remaining on the Island, and qualified professionals from coming to the Island to fill vacant positions in critical industries such as health care, public safety, and public works.

Prioritizing year-round rental housing is based in part on the following important considerations:

- The Island experienced a net gain of only 103 year-round rentals between 2010 and 2020, although population increased by 24%.
- The number of year-round (occupied) housing units increased by 1,564 between 2010 and 2020 (about a 21% increase), although population has outpaced this growth at about 24%.
- Despite the increase in housing units, an estimated 70% of year-round households earning less than \$75,000 were cost-burdened in 2022, about the same proportion as in 2012. This shortfall of year-round units requires immediate attention
- Increasing housing costs on the Island are contributing to a demographic shift, with lower-income households (earning less than \$49,999) decreasing 33%, middle-income households (earning \$50,000-\$99,999) increasing 12%, and higher-income households (earning \$100,000 or more) increasing 113% between 2012 and 2022, according to ACS estimates.
- Rentals, rather than ownership units, more effectively address the needs of lower-wage workers, who still make up a large portion of the Island workforce.
- Rentals address the more transitory residency of many necessary workers at all income levels.
- Housing efforts must support the Island's most vulnerable residents, including those with very low incomes who have the greatest cost burdens and risk of homelessness.
- Households with incomes higher than 80% AMI are still priced out of the housing market, especially essential municipal and public sector workers.
- Housing efforts must aim to reduce the negative impacts of the "Island Shuffle" on both individuals and families.

1 Martha's Vineyard Commission (MVC), Island Plan: Charting the Future of the Vineyard, December 2009, page 8-1.

The Island's housing stock must be further diversified, as the current supply of year-round rental housing represents only about 9.2% of all housing units. (Only 2% of all housing units are in multi-family properties for five or more units.)

- Some seniors who are “overhoused” are spending far too much to remain in their homes to relocate to more affordable and less isolated settings. Such homes could potentially be purchased and converted to multi-family year-round housing, in line with efforts to preserve and retain the existing housing stock.
- Most public subsidies are currently directed to rental housing development. It is important for the Island towns and MVC to advocate strongly for passage of initiatives that provide more project funding and allow more flexibility in spending.
- Housing with greater densities in appropriate locations can integrate both rental and ownership housing, as well as several income tiers.
- New rental opportunities would help reduce the period of time (sometimes years) that applicants must wait for existing affordable rentals on the Island.

Concord Group Report for Cape Cod

While focused solely on Cape Communities, another consideration with respect to housing production priorities is the conclusion of a study by the Concord Group that was commissioned by the Housing Assistance Corporation (HAC). (Visit <https://shorturl.at/ZGsDq>.) The report recommends that communities on the Cape promote more multi-family rental units, focusing less on the SHI goals and more on boosting housing supply for a wide range of income ranges. The report finds that economic forces are creating the exclusionary displacement of working households due to three distinct mismatches: 1) Labor versus high-income residents; 2) Attainable housing demand versus current inventory; and 3) Aging population versus caregivers. “Housing is infrastructure, but current zoning laws prohibit large-scale multi-family structures in many areas across the Cape,” the report states. “Without these developments, residents are forced to compete in an extremely expensive market which offers very little housing options to households earning \$75,000 or less per year. This causes workers to look elsewhere, and typically off Cape, for housing options suitable for their budgets or to be cost burdened.” It called for the following actions to help mitigate the mismatch challenges:

- Focus beyond the 10% SHI limits.
- Boost the supply of multi-family housing, catering to the needs of workers.
- Commit to getting closer to a 1/3 “year-round rental ratio” each year, meaning that 1/3 of all year-round rental units created are affordable to households earning below 80% AMI. Adding 250 multi-family housing units annually would provide more opportunities for households, in addition to bolstering the local and regional economy.
- Reform zoning laws and provide development incentives to multi-family builders.
- Work with development partners to ensure that housing development and future projects meet the needs of a variety of income ranges.
- Unite around legislation that pools funds for financial assistance, rental housing preservation, housing trust funds, and homeowner education programs.

While these recommendations are directed to Cape communities, the Concord Group report offers potential tools for addressing housing dynamics similar to those on the Vineyard that are occurring on a more extreme scale.

The Vineyard's Unmet Housing Needs: CHAS Data

The table on page 53 breaks out unmet housing needs based on tenure and income range, comparing 2017 and 2020 data from HUD's Comprehensive Housing Affordability Strategy (CHAS), based on cost burden. This data shows an increase from 2,579 to 2,786 needed units during this period, with deficits of 859 rental units and 1,927 ownership units as of 2020. These numbers demonstrate the magnitude of affordability challenges, particularly for those with incomes at or below 80% AMI. While there are many more owner-occupied units than rentals on the Island, the amount of needed housing is proportionately higher for rentals. For example, 45% of renters had cost burdens, compared to 39% of owners.

Nevertheless, the level of cost burden among owners is considerable, particularly for those earning less than 80% AMI. This Housing Needs Assessment recommends that communities include first-time homeownership as part of their housing agendas, continuing to work with the Island Housing Trust and other entities on new development and adaptive re-use of existing structures.

8. Geographic limitations, including climate concerns, will need to drive policy decisions.

As an Island, the Vineyard benefits from especially valuable and finite natural resources, which must be understood as such. In 2023 the MVC, Nantucket, and the Army Corps of Engineers launched a carrying capacity study for the two islands. The results of that study will help the Vineyard towns and Nantucket understand and craft policy to manage current and future growth locally, and to represent their unique needs at the state level.

The reality of limited developable land, intensifying climate issues, and the popularity of the Vineyard as an international destination must inform development priorities: The unconstrained market demand for luxury vacation homes is not likely to abate. In desirable and geographically isolated vacation destinations across the US median home prices can exceed \$5 million, and more. The median single-family home price in Aspen, CO, for example, is currently more than \$10 million. Its median condo price is \$2.7 million. The Island towns and the Vineyard as a whole will need to determine whether and how to control the escalation of prices, which must include consideration of what and how much latitude to allow the luxury vacation and investment market.

Unmet Housing Needs, 2017 and 2020

Type of Housing	Housing Units Available		Unmet Need (Units)	
	2017	2020	2017	2020
<u>Rental</u>				
Extremely Low Income (at or below 30% AMI)	190	200	145	320
Very Low Income (>30% to 50% AMI)	105	165	95	165
Low to Moderate Income (>50% to 80% AMI)	240	131	225	339
Community Housing (>80% to 100% AMI)	115	140	70	35
>100% AMI	341	420	4	0
<i>Subtotal</i>	<i>991</i>	<i>1,056</i>	<i>539</i>	<i>859</i>
<u>Ownership</u>				
Less than 80% AMI	425	790	1,265	1,285
80% to 100% AMI	170	512	205	223
>100% AMI	2,180	1,756	520	419
<i>Subtotal</i>	<i>2,775</i>	<i>3,058</i>	<i>1,990</i>	<i>1,927</i>
<i>Total</i>	<i>3,766</i>	<i>4,114</i>	<i>2,529</i>	<i>2,786</i>

Sources: US Dept. of Housing and Urban Development (HUD), CHAS Data based on American Community Survey (ACS) 5-Year Estimates.

Year-Round Deed Restrictions to Prioritize Year-Round Housing Preservation and Economic Diversity

Increasing the supply of affordable and workforce ownership units using existing structures may be possible through a Massachusetts-compatible adaptation of the Vail InDEED Program (<https://shorturl.at/Azonx>). In 2017, the town of Vail, CO, launched this program to promote greater housing affordability for residents and workers in Vail and elsewhere in Eagle County. Under a voluntary agreement between the property owner, the town purchases a year-round deed restriction on a residential property, similar to the way in which permanent conservation restrictions are purchased in Massachusetts. Year-round deed-restricted housing must be occupied by a household that includes at least one “qualified resident,” a person who works at least 30 hours per week in an Eagle County business. The property owner may be the qualified resident, or rent to the resident. The InDEED

Program is managed by the Vail Local Housing Authority (VLHA) and funded through the town's general fund. It allows the town to purchase deed restrictions from homeowners and developers to permanently limit the occupancy of a given unit to individuals employed in Eagle County. At considerably less than full development cost, the program has obtained deed restrictions on hundreds of residences, including all 65 units in one particular project.

While the Massachusetts Fair Housing Law currently prohibits some of the Vail In-DEED program stipulations, including some of the resident qualifications, Massachusetts does recognize the Community Land Trust model utilized by Island Housing Trust, which provides the same essential structure of year-round deed restriction via a ground lease model. Additionally, the In-DEED restriction is not yet recognized by Fannie Mae and Freddie Mac, so currently the purchases of deed-restricted residences must be financed by Colorado lenders. IHT's ground lease model is universally recognized by Fannie Mae and Freddie Mac, making financing options for purchasers easier. Expanding on IHT's successful ground lease model to include units with year-round restrictions without accompanying AMI restrictions may be a viable way for the Island to adapt the successful In-DEED program for use in Massachusetts.

9. Many of the recommendations included as part of previous Island Housing Needs Assessments are of even greater urgency today.

Island towns need to mobilize new resources and adopt new regulations to produce actual affordable, community, and workforce units to address the continuing and intensifying housing crisis on the Island. In addition to local efforts, regional and state-wide solutions to the housing crisis must be pursued.

Recommendations

It is estimated that 29% of the Island is already developed, another 40% is preserved as open space, and the remaining 31% includes potentially developable property, although some of this property is likely to have significant development constraints. As the Island continues to grow, there will be greater market pressures on properties that remain available for development. Consequently, good long-term regional planning – the pursuit of opportunities that direct growth at an appropriate scale and in locations that allow for density/infill, and that are also “need-driven” – is fundamental to the future of each town, and to preserving the environmental integrity and rural character of the Island as a whole.

This Housing Needs Assessment provides updated information on demographic, economic, and housing changes that have occurred in recent years, including during and after the pandemic. As with the 2020 Housing Needs Assessment, the report also provides recommendations for focusing the Island's housing agenda over the next few years. Many of the following recommendations were included in the 2020 report but have grown even more important, given the Island's worsening housing crisis:

A) Identify development opportunities that provide greater scale and density in appropriate locations. Strong community inclinations towards small projects and single-family homes have entailed higher costs than typical off-Island developments. This has been difficult to manage at scale across the Island, and has not kept pace with the growing need for housing. It has, however, resulted in creative solutions for adaptive re-use and low-impact infill models, which if scaled up considerably would be an important step forward in creating density where density exists, and utilizing the already-built environment while preserving the Island's limited habitat and open space. Important work has been accomplished by the towns, employers, and local housing providers.

This report encourages a balance between larger projects that can take advantage of economies of scale in appropriate locations, particularly town-owned property with little or no acquisition costs, and continued smaller infill projects, as well as acquisition of market-rate properties for adaptive re-use where possible. Specific recommendations include the following:

1. Identify developable property that is more conducive to higher densities and economies of scale, with a focus on multi-unit/cluster housing to minimize footprints and maximize open space.
2. Identify, inventory, and assess for development the many smaller town-owned parcels that can be utilized for infill housing opportunities.

3. Where appropriate, review and update previous studies and reports identifying such properties as described above.
4. Continue to respond to development opportunities as they arise, with an eye toward adaptive re-use of previously developed properties.
5. Provide deeper subsidies to reach lower-income residents, particularly those who are homeless or at risk of homelessness.
6. Integrate workforce units for those whose income is over the 80% AMI limit but who are still priced out of the housing market, particularly critical service and public safety workers, many of whom work in nonprofit organizations and municipal or county government.
7. Pursue the application of year-round deed restrictions on market-rate units in mixed-income projects.

B) Adopt zoning and regulatory changes that will better utilize existing developable property using smart growth principles and include affordable housing. Zoning is a powerful tool not only to direct growth but to ensure the integration of public benefits such as affordable housing. Growth on Martha's Vineyard is largely dictated by six separate sets of zoning bylaws, which differ significantly in terms of what can and cannot be built. The required shift from supermajority to simple majority approval for certain housing-related zoning changes, established by the state Housing Choice Initiative, should make necessary zoning changes to advance smart growth solutions somewhat less challenging.

2024 Housing Zoning Analysis: The MVC has received a state grant to undertake a comprehensive Islandwide housing zoning analysis. The consultant for this project, Barrett Planning Group, is expected to issue its final report in the fall of 2024, providing the towns a path forward in aligning their zoning bylaws and housing goals.

This Housing Needs Assessment recommends the following strategies for consideration in supporting more types of mixed-income, workforce, or affordable housing options in suitable areas, and offering essential incentives and regulatory support:

1. Of highest priority is to allow more diverse types of housing in more areas, including mixed-income, multi-unit housing projects and housing for the homeless. State requirements under the MA Zoning Enabling Act now require only a simple majority vote, as opposed to a super majority, for approvals of zoning that promotes housing production, which should make zoning changes somewhat less daunting. Moving forward, the towns must be proactive in promoting housing that serves the full range of housing needs, particularly for their most vulnerable residents, and workers who perform critical public service and safety functions.
2. Permit the development of smaller and nonconforming lots (or remainder lots) for affordable housing.
3. Offer incentives for year-round rental housing, such as tax credits, or cash incentives like the Lease to Locals program.
4. Expedite permitting for affordable housing development at the town and regional levels of government.
5. Develop form-based model zoning bylaws that can be adapted in each community to better promote accessory dwelling units, multi-family housing, infill development, mixed-use development, Growth Incentive Zoning, and Natural Resource Protection Zoning (NRPZ).
6. Develop model Chapter 40B review guidelines.
7. Update and implement the town and Islandwide Housing Production Plans (HPPs) to address market pressures driving the shortage of year-round attainable housing. The HPPs should be updated every five years.

C) Access new and expanded housing resources to preserve and produce housing. The loss of the Island Affordable Housing Fund (IAHF) about a decade ago was perceived at the time as a significant setback with respect to shared Island resources for housing organizations and various types of initiatives.² Island towns compensated by committing local resources towards housing efforts, including land and Community Preservation Act (CPA) funding. But substantially more resources will be required in the years ahead to address increasing and pressing housing needs.

Resource development strategies should be promoted that enable towns and Island donors to proactively pursue long-term goals instead of reactive temporary fixes. New or renewed efforts to secure sufficient resources include the following:

² The IAHF raised funds from individuals, businesses, and foundations to provide loans, grants, and technical assistance to organizations working to increase the supply of year-round affordable housing on the Vineyard. The focus was on the use of existing structures and, when that was not possible, small-scale development opportunities as opposed to larger projects, promoting perpetual affordability through deed restrictions and land trusts. In fiscal year 2006-2007, the organization raised \$1,116,964 in private contributions, \$172,521 through special events, and about \$3,000 in investment income. It provided grants of almost \$600,000 and spent about \$130,000 on program expenses. It typically raised about \$800,000 – \$1 million annually..

1. Pursue Housing Choice designation from the state for all Island towns to increase eligibility for housing grant funds. This designation requires demonstrated gains in housing production.
 - Island towns are no longer eligible for construction-related funding through the MA Executive Office of Economic Development (EOED) Rural Development Fund, which provides a maximum of \$500K per project and was a significant revenue stream for Island affordable projects. This funding stream is now only offered to Housing Choice Communities as certified by the MA Executive Office of Housing and Livable Communities (EOHLC). This means the Island towns can only apply for state Infrastructure and Site Preparation funding through the EOED Rural Development Fund.
 - Provincetown and Nantucket have acquired Housing Choice designation to increase their funding eligibility.
 - » <https://www.mass.gov/doc/2024-housing-choice-best-practices/download>
 - » <https://www.mass.gov/orgs/housing-choice-initiative>
2. Explore the expansion of Islandwide housing programs such as DCRHA's Emergency Rental Relief Program and Harbor Homes as a priority for all Island towns.
3. Advocate for new resources at the state level, including a transfer fee to fund the proposed Martha's Vineyard Housing Bank, and a state-recognized Seasonal Communities Designation with accompanying housing toolkit.
4. Continue to identify and commit publicly owned property for affordable or community/workforce housing.
5. Raise the service range on Municipal Housing Trusts to at least 150% AMI, if they are not already at that level.
6. Expand the formal missions of town affordable housing committees and housing trusts to include a commitment to advancing "Year-Round Housing" and "Community Housing," as well as "Affordable Housing."
7. Now that all Island towns have adopted the full 6% local option Rooms Tax (also known as the Short-Term Rental [STR] tax), all towns should consider adopting the additional optional 3% Community Impact Fee on professionally managed STR units.
8. Consider adopting the additional optional 2.75% Cape Cod and Islands Water Protection Fund fee as an addition to the Rooms Tax. This fee is currently collected by the Cape towns and Nantucket.
9. Aquinnah, Chilmark, Edgartown, and West Tisbury may consider adopting the Local Option Meal Tax, which is currently collected in Oak Bluffs and Tisbury.³
10. Commit additional taxes and special fees including a portion of the proceeds from the Rooms Tax/STR Tax to affordable and community housing, water quality infrastructure, Innovative Alternative Denitrifying Technologies such as the NitROE systems, and other denitrifying methods including shellfish propagation.
11. Adopt ordinances to address the proliferation of STRs and create a registration/license fee structure to offset their infrastructure impacts.
12. Adopt or update town timeshare bylaws to prevent commercialization of residential units.
13. Seasonal workforce housing solutions must be intentionally developed so that seasonal workers and employers are not competing with year-round residents for available inventory. This could include:
 - Dormitory-style housing, as is being developed in Provincetown (<https://www.shankpainter.com/the-barracks>).
 - Tiny houses, as are being utilized in Aspen, CO (<https://purepapaya.org/aspen-ski-company>).
 - Increased mechanisms and expedited permitting to allow employers to create seasonal workforce housing on their commercial business lots.
14. Continue Islandwide Water Quality and Watershed Planning (EPA 208 Equivalent). The MVC can help facilitate town participation in the MA Department of Environmental Protection's Targeted Watershed Management Plan Program to help address nitrogen loading in watersheds that include multiple towns.
15. Establish a permanent Emergency Fund for those at risk of homelessness.
16. Establish a robust Islandwide Public Health program in support of a wider range of public health services and housing. This may be done at the county level or via an inter-municipal agreement.
17. Secure enhanced funding for the Island's nonprofit housing developers and service providers.
18. Adopt permit fee waivers or reductions for affordable housing.
19. Commit more CPA funding for community housing efforts, including bonding available funds to maximize impact.

³ Oak Bluffs and Tisbury are the only two Island towns to have adopted the local option Meals Tax. Recent meals tax figures for FY 2023 indicate returns of \$515,717 for Oak Bluffs and \$248,735 for Tisbury.

20. Coordinate intentional cooperative strategies among each town's community preservation committee, affordable housing committee, and municipal housing trust to leverage local matches of state funds, in order to maximize access to additional state and federal subsidies for housing projects.
21. Commit funding from the towns' general budgets.
22. Adopt new tax incentives.

- Tax rates vary widely by town, with rates below \$3.00 per thousand of assessed value in Chilmark and Edgartown, and a high of \$7.32 in Tisbury.
- Tisbury and Oak Bluffs have adopted residential tax exemptions of 22% and 15%, respectively, which is intended to help enable low- and moderate-income owners stay in place by reducing their tax burden. West Tisbury is also considering such an exemption.
- In addition to adopting a residential tax exemption in all towns, some tax-related incentive might also be considered for landlords who rent to year-round residents, as has been adopted in Provincetown.

23. Reach out to private donors.

D) Explore new and innovative approaches to protecting water quality. In June 2023, the MA Department of Environmental Protection passed new Title 5 regulations that require communities in designated nitrogen-sensitive areas to develop a watershed-wide permit that outlines a plan for reducing pollution. In watershed districts that do not obtain a permit, owners of septic systems will have to replace or upgrade their septic systems within five years.

New septic system regulations in Tisbury that went into effect in January 2024 apply to properties in the Lagoon Pond and Lake Tashmoo watersheds. The regulations require advanced denitrification systems in each watershed under four circumstances: new construction; when an existing wastewater treatment system fails; additional development or intensified use of a property; and when the Board of Health deems a new system necessary after a property changes hands. The updates require advanced systems to replace any existing septic systems that need to be upgraded, repaired, or replaced, whether or not they have failed. Properties that change hands will also be required to have or to install advanced denitrifying systems.

Island towns are also exploring other methods of nitrogen reduction. Pilot programs for Permeable Reactive Barriers, aquaculture, composting toilets, inlet openings, constructed wetlands, and urine diversion must be further explored.

E) Increase town resources to DCRHA to increase capacity. As deed-restricted inventory increases across a wider range of income levels, the towns will need to plan for the capacity to serve a larger range of community members and inventory. DCRHA is authorized by the state to serve households earning up to 150% AMI but cannot expand services without additional resources.

F) Increase local professional governmental capacity for pursuing and implementing housing solutions to meet projected needs. This should include the development and implementation of programs and policies, along with monitoring and compliance.

G) Pursue more collaborative planning among town boards to maximize efficacy. With the support and leadership of the town select boards, closer working relationships must be formalized among planning boards, town affordable housing trusts, affordable housing committees, community preservation committees, and zoning boards of appeal. Collaboration among boards will streamline effectiveness, shorten response time, keep costs down, and create opportunities to strategically leverage town funds for the maximum in state contributions.

H) Pursue greater regional collaboration among Island towns. While recognizing the important sharing of resources to date (such as through the Rental Assistance Program and DCRHA administrative costs, and commitments in support of Harbor Homes and Island Housing Trust projects, including the planned Veterans Housing Project), more opportunities for Island towns to work together to advance both local and Islandwide interests should be cultivated. This will rely on cooperative planning among the town select boards, affordable housing trusts and/or housing committees, and planning boards, with support from the MVC.

I) Pursue greater regional collaboration across the Cape and Islands. Housing challenges across the region share key similarities due to the geography and seasonal economy, and innovative solutions can be adapted across town borders. Collaboration with Nantucket and Cape Cod is necessary to advance new tools at the state level, such as municipal employee housing solutions, transfer fees, and a Seasonal Communities Designation for the Cape and Islands.

J) Pursue educational opportunities through the Island Housing Trust (IHT). Martha's Vineyard has a unique resource in IHT, which operates as a Community Land Trust. IHT can provide educational opportunities to the Island towns focused on how to proactively leverage state housing funds for local projects, and other topics.

K) Promote compliance with Fair Housing laws. It is important for all communities to ensure compliance with Fair Housing laws. These federal and state laws make it illegal to discriminate. Towns can promote fair and equal access to housing through the following important approaches.

1. Provide training on Fair Housing laws to municipal officials and committees.
2. Provide information to residents, property owners, realtors, contractors, property managers, etc. on the fundamentals of these laws and their role in mitigating any potential discriminatory actions.
3. Make sure that all subsidized housing, and housing for inclusion on the Subsidized Housing Inventory (SHI), has an Affirmative Fair Housing Marketing and Resident Selection Plan (AFHMP). Guidelines for such plans and instructions for implementation are established by the MA Executive Office of Housing and Livable Communities (EOHLC).
4. Consider hiring an entity to monitor Fair Housing compliance.

VI. Appendix

1. Affordability Gaps for Homeownership
2. Rental Rates for AMI-Restricted Units
3. DCRHA Rental Waitlist and 2023 Income Limits
4. Cost Burdens Based on State of the City Data Systems (SOCDS): Comprehensive Housing Affordability Strategy (CHAS)
5. Island Food Pantry Data
6. Martha's Vineyard Coastal Ponds Summary Matrix
7. 2024 Seasonal Population Estimate Report

1. Affordability Gaps for Homeownership

Based on median household incomes as of Nov. 2020 and Nov. 2023.

	Median Household Income*		Affordable Price**		Median House Price (in millions)***		Affordability Gap	
	11/20	11/23	11/20	11/23	11/20	11/23	11/20	11/23
Aquinnah	\$95,625	\$114,375	\$513,000	\$475,000	\$1.675	\$1.8	\$1,162,000	\$1,325,000
Chilmark	\$96,471	\$155,938	\$557,000	\$680,500	\$1.15	\$1.28	\$593,000	\$599,500
Edgartown	\$78,902	\$79,127	\$451,000	\$349,000	\$1.55	\$1.65	\$1,099,000	\$1,301,000
Oak Bluffs	\$75,294	\$106,284	\$400,000	\$449,000	\$1.051	\$1.18	\$651,000	\$731,000
Tisbury	\$51,456	\$65,789	\$264,000	\$272,000	\$0.895	\$1.08	\$631,000	\$808,000
W.Tisbury	\$95,351	\$128,045	\$518,500	\$547,000	\$1.3	\$1.5	\$781,500	\$953,000
County	\$71,811	\$93,225	\$391,500	\$399,000	\$1.173	\$1.3275	\$781,500	\$928,500

Calculations provided by Karen Sunnarborg.

* Based on American Community Survey 5-year estimates for 2016-2020 and 2018-2022 for county and six towns. The county total includes Gosnold. It should be noted that the 5-year estimates in this case overlap by three years.

**For 2020, based on an interest rate of 3.5%, 30-year term, insurance costs of \$6 per thousand, and property tax rates of \$6.81 for Aquinnah, \$2.86 for Chilmark, \$3.35 for Edgartown, \$7.44 for Oak Bluffs, \$9.33 for Tisbury, and \$6.07 for West Tisbury, also with owners spending 30% of income on housing costs. Annual property tax rate of \$5.93 per thousand for Dukes County (this is based on an average of the tax rates for all six towns, weighted by the number of housing units).

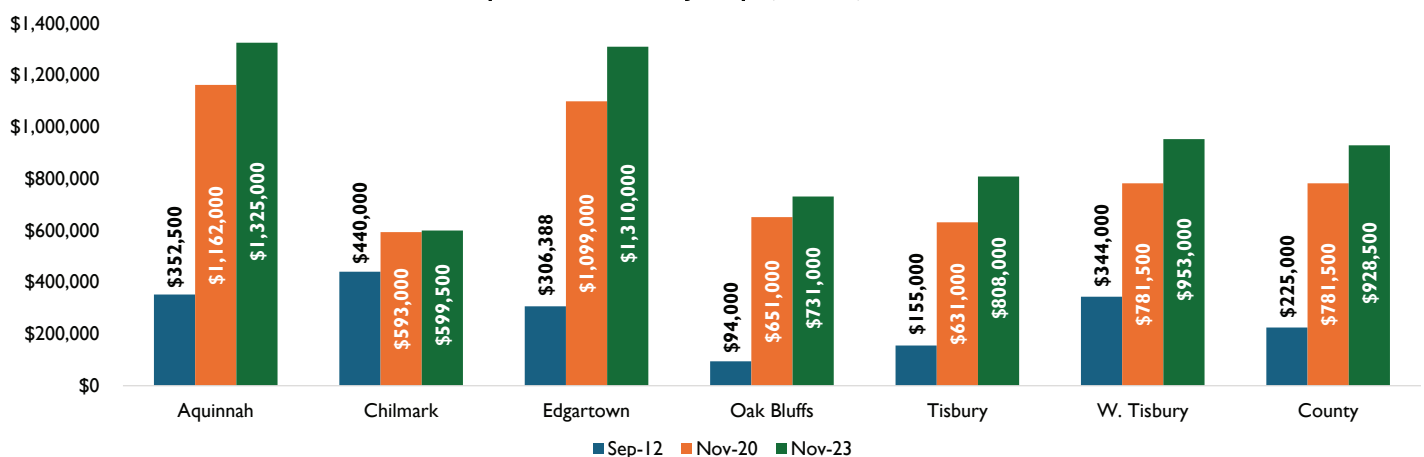
**For 2023, based on an interest rate of 6.5%, 30-year term, insurance costs of \$6 per thousand, and property tax rates of \$6.40 for Aquinnah, \$2.63 for Chilmark, \$2.55 for Edgartown, \$5.23 for Oak Bluffs, \$7.32 for Tisbury, and \$4.30 for West Tisbury, also with owners spending 30% of income on housing costs. Annual property tax rate of \$4.43 per thousand for Dukes County (this is based on an average of the tax rates for all six towns, weighted by the number of housing units).

*** Based on Warren Group/Banker & Tradesman figures as of December 2020 and December 2023.

The charts below show the town and county-wide affordability gaps (the difference between the affordable purchase price, based on the Census estimates of median household income for the town or county and other assumptions; and the median single-family house price from Banker & Tradesman) for November 2020 and November 2023.

The tables below present the affordability gaps based on different income thresholds. The first table is based on the 80% AMI limits for 2023, with gaps ranging from \$709,000 in Tisbury (due largely to a lower median household income) to \$1,424,500 in Aquinnah, with gaps of over \$1 million in Edgartown and West Tisbury as well. Countywide, the gap was \$941,500.

Ownership Affordability Gaps, 2012, 2020 and 2023



Based on 80% of Area Median Income (AMI) Limits for Dukes County, 2023

Town	80% AMI Limit for a 3-Person Household*	Affordable Price**	Median House Price***	Affordability Gap****
Aquinnah	\$90,150	\$375,500	\$1,800,000	\$1,424,500
Chilmark		\$396,000	\$1,280,000	\$884,000
Edgartown		\$396,500	\$1,650,000	\$1,253,500
Oak Bluffs		\$381,500	\$1,180,000	\$798,500
Tisbury		\$371,000	\$1,080,000	\$709,000
W.Tisbury		\$386,500	\$1,500,000	\$1,113,500
County		\$386,000	\$1,327,500	\$941,500

Calculations provided by Karen Sunnarborg.

*Based on 2023 HUD Income Limits for Dukes County for a household of three (the average household size for Dukes County was 2.94, based on the 2022 ACS).

**Based on the assumptions in the table on page 60.

***Based on Banker & Tradesman data as of November 2023.

****Based on the difference between the affordable price and the median house price.

The following two tables present affordability gaps based on the 100% AMI limits, the first for a three-person household and the second for a single-person household, both showing wide disparities. Gaps for three-person households with an income of \$112,450 range from \$618,750 in Tisbury to \$1,333,000 in Aquinnah, with the county at \$847,500. When estimating gaps for single-person households with income at the 100% AMI level of \$87,450, the gaps increase as the lower-income household can afford less. The gaps ranged from a low of \$720,000 in Tisbury to \$1,435,500 in Aquinnah, with the county at \$953,000. Such large gaps clearly demonstrate the extent to which moderate-income households, including members of the Island's critical service industries, are being shut out of the housing market.

Based on 100% of Area Median Income (AMI) Limits for Dukes County, 2023

Town	100% AMI Limit for a 3-Person Household*	Affordable Price**	Median House Price***	Affordability Gap****
Aquinnah	\$112,450	\$467,000	\$1,800,000	\$1,333,000
Chilmark		\$492,500	\$1,280,000	\$787,500
Edgartown		\$493,000	\$1,650,000	\$1,157,000
Oak Bluffs		\$474,500	\$1,180,000	\$705,500
Tisbury		\$461,250	\$1,080,000	\$618,750
W.Tisbury		\$481,000	\$1,500,000	\$1,019,000
County		\$480,000	\$1,327,500	\$847,500

Calculations provided by Karen Sunnarborg.

*Based on 2023 HUD Income Limits for Dukes County, for a household of three (the average household size for Dukes County was 2.94 based on the 2022 ACS).

**Based on the assumptions in the table on page 60.

***Based on Banker & Tradesman data as of November 2023.

****Based on the difference between the affordable price and the median house price.

Based on 100% of Area Median Income (AMI) Limits for Dukes County, 2023

Town	100% AMI Limit for a Single Person*	Affordable Price**	Median House Price***	Affordability Gap****
Aquinnah	\$87,450	\$364,500	\$1,800,000	\$1,435,500
Chilmark		\$384,250	\$1,280,000	\$895,750
Edgartown		\$384,700	\$1,650,000	\$1,265,300
Oak Bluffs		\$370,400	\$1,180,000	\$809,600
Tisbury		\$360,000	\$1,080,000	\$720,000
W.Tisbury		\$375,250	\$1,500,000	\$1,124,750
County		\$374,500	\$1,327,500	\$953,000

Calculations provided by Karen Sunnarborg.

*Based on 2023 HUD Income Limits for Dukes County for a household of three (the average household size for Dukes County was 2.94, based on the 2022 ACS).

**Based on the assumptions in the table on page 60.

***Based on Banker & Tradesman data as of November 2023.

****Based on the difference between the affordable price and the median house price.

Affordability gaps based on 150% AMI (below) are still enormous for most communities, ranging from \$391,000 in Tisbury to \$1,102,000 in Aquinnah. Countywide, the figure was \$610,500. This shows that even middle-income households are being shut out of the private housing market.

Based on 150% of Area Median Income (AMI) Limits for Dukes County, 2023

Town	100% AMI Limit for a 3-Person Household*	Affordable Price**	Median House Price***	Affordability Gap****
Aquinnah	\$168,615	\$698,000	\$1,800,000	\$1,102,000
Chilmark		\$735,500	\$1,280,000	\$544,500
Edgartown		\$736,500	\$1,650,000	\$913,500
Oak Bluffs		\$709,000	\$1,180,000	\$471,000
Tisbury		\$689,000	\$1,080,000	\$391,000
W.Tisbury		\$718,000	\$1,500,000	\$782,000
County		\$717,000	\$1,327,500	\$610,500

Calculations provided by Karen Sunnarborg with above assumptions.

*Based on 2023 HUD Income Limits for Dukes County, for a household of three (the average household size for Dukes County was 2.94 persons based on the 2022 ACS) and 1.5% of the Community Preservation Coalition's figure for a three-person household earning 100% AMI or \$112,410.

**Based on the assumptions in the table on page 60.

***Based on Banker & Tradesman data as of November 2023.

****Based on the difference between the affordable price and the median house price.

2. Rental Rates for AML-restricted units (Dukes County Regional Housing Authority)

DCRHA Rent Schedule 2023/2024 FINAL 11-14-2023

Properties	Income Max		Studio	1 bdrm	2 bdrm	3 bdrm	4 bdrm
	50% w/utilities	LH/MHP	1,140	1,221	1,465	1,693	1,888
SPII, 14 VC, WS	50% w/o	(gas)	911	951	1,120	1,274	1,394
GH		(oil)	924	966	1,141	1,301	1,427
	60% w/utilities	MHP	1,368	1,465	1,758	2,031	2,266
LP, GH	60% w/o	(gas)	1,139	1,195	1,413	1,612	1,772
SPII 14 VC		(oil)	1,152	1,210	1,434	1,639	1,805
LP	65% w/utilities	(oil)	1,463	1,568	1,883	2,167	2,398
LP	65% w/o	(oil)	1,247	1,313	1,559	1,775	1,937
	80% w/utilities	MHP	1,753	1,878	2,253	2,604	2,905
FR,FS,NB,HW,LS	80% w/o	(gas)	1,524	1,608	1,908	2,185	2,411
MLR, SP, VV		(oil)	1,537	1,623	1,929	2,212	2,444
100% w/o utilities ****		Novo	2,186	2,342	2,811	3,247	3,622
100% (50% * 2)	100% w/utilities	MHP	2,280	2,442	2,930	3,386	3,776
MLR (50% * 2 - gas)	100% w/o	gas		2,172	2,585	2,183	3,282
Section 8	120% w/utilities	Section 8	2,133	2,469	2,790	3,619	3,816
	120% w/utilities	MHP	2,736	2,931	3,516	4,063	4,533
MLR	120% w/o		2,507	2,661	3,171	3,644	4,039
(50% * 2 * 1.4)	140% w/utilities	MHP	3,192	3,419	4,102	4,740	5,286
(50% * 2 * 1.4)	150% w/utilities	MHP	3,420	3,663	4,395	5,079	5,664
HUD's Fair Market Rent			1778	2058	2325	3016	3180
Utility Allowance-gas			229	270	345	419	494
Utility Allowance-oil			216	255	324	392	461
Utility Allowance-elec			214	251	334	414	496

* HUD Home Program rents (50%, 60% and FMR); MHP's 60% & 80%; DHCD 110% and MHP 110%

** HAC Single Family Attached, gas heat Utility Allowances used

*** FMR relates only to Section 8 rents as a 100% base (but includes utilities where FMR does not).

**** MLR 100% = 2X50% w/o utilities (gas)

- For Tenants with incomes over max % AML for project, DCRHA uses lower of 30% of gross income or FMR.

- Federal Home Loan Bank (FHLB): gross income to qualify and, if over-income @ 50% or 60%, rent is not raised.

IHT properties	1BR	2BR	3BR
SPII	152	183	227
WS	142	0	
14VV	126	131	
SG	157	180	210
VC	174	204	
HW		287	
OCR	108	121	

3. DCRHA Rental Waitlist and 2023 Income Limits

The 2023 HUD **Median Family Income (MFI)** for Dukes County is **\$124,900 ***

	30%	50%	60%	80%	100%	110%	120%	140%	150%	240%**
1 person	\$27,350	\$45,600	\$54,720	\$70,150	\$87,450	\$100,320	\$109,400	\$127,700	\$136,800	\$218,880
2 person	\$31,250	\$52,100	\$62,520	\$80,150	\$99,950	\$114,620	\$125,000	\$145,900	\$156,300	\$250,100
3 person	\$35,150	\$58,600	\$70,320	\$90,150	\$112,450	\$128,920	\$140,600	\$164,100	\$175,800	\$281,280
4 person	\$39,050	\$65,100	\$78,120	\$100,150	\$124,900	\$143,250	\$156,200	\$182,300	\$195,300	\$312,480
5 person	\$42,200	\$70,350	\$84,420	\$108,200	\$134,900	\$154,770	\$168,800	\$197,000	\$211,100	\$337,680
6 person	\$45,300	\$75,550	\$90,660	\$116,200	\$144,900	\$166,210	\$181,300	\$211,500	\$226,700	\$362,640
7 person	\$48,450	\$80,750	\$96,900	\$124,200	\$154,900	\$177,650	\$193,800	\$226,100	\$242,250	\$387,600

* Applicants are sent an update letter every two years with non-reponses removed and retained seperately for possible later response.

DCRHA Rental Waitlist 10/16/2023 **358 Applications***

Household	1 - Person		2 - Person		3 - person		4 - Person		5 - Person		6 - Person		7 - Person		Totals
0% to 30% AMI*	63		11		9		5		1		0		0		89
31% to 50%	57		17		22		11		4		0		0		111
51% to 80%	53		21		25		15		4		2		2		120
81% to 100	10		8		7		3		0		0		0		28
101% to 150%	3		4		2		0		1		0		0		10
Totals	186		61		65		34		10		2		2		358

By Town		Aquinnah		Chilmark		Edgartown		Oak Bluffs		Tisbury		West Tisbury		Off-Island		
0% to 30% AMI*		4		3		15		19		30		16		2		89
Household 1	2	2	1	3	0	9	0	14	1	26	2	7	7	2	0	
3	4	1	0	0	0	2	4	3	1	1	0	2	0	0	0	
5	6	0	0	0	0	0	0	0	0	1	0	0	0	0	0	
31% to 50%		6		3		22		28		37		12		3		111
Household 1	2	1	4	2	0	13	0	12	4	17	8	9	1	3	0	
3	4	1	0	1	0	6	3	6	3	6	5	2	0	0	0	
5	6	0	0	0	0	0	0	3	0	1	0	0	0	0	0	
51% to 80%		0		2		33		25		40		12		8		120
Household 1	2	0	0	0	1	10	2	11	4	21	11	5	2	6	1	
3	4	0	0	1	0	12	6	6	4	5	2	1	2	0	1	
5	6	0	0	0	0	3	0	0	0	1	0	0	1	0	0	
7		0	0	0	0	0	0	0	0	0	0	1	0	0	0	
81%-100%		0		0		8		8		9		2		1		28
101%-130%		0		2		4		2		2		0		0		10
Totals		10		10		82		82		118		42		14		358

4. Cost Burdens Based on State of the City Data Systems (SOCDS): Comprehensive Housing Affordability Strategy (CHAS)

Every year the US Department of Housing and Urban Development (HUD) obtains custom tabulations of the American Community Survey (ACS) data from the US Census Bureau, known as the CHAS data, to analyze housing problems and needs. This data provides breakdowns of numbers of households by type, income range, and tenure, including those with cost burdens (spending 30% or more of their income on housing costs) and severe cost burdens (spending at least 50% of their income on housing). The CHAS data for 2016-2020 (the latest report available) is summarized below. While this data is older than the 2022 ACS estimates, it offers further breakdowns of cost burden that are helpful in identifying unmet housing needs.

Major findings from this data include:

Total Households

- The data suggests that of the 6,900 households counted in this report, 2,686 or 39% were experiencing cost burdens, including 1,427 or 21% with severe cost burdens. The level of cost burden is down somewhat since the CHAS data for 2017 that estimated 41% of all households were paying too much for their housing. However, the number of households with severe cost burdens has increased to 1,294, or 21% of all households. The 2020 figures are also down somewhat from 2009, when 47% of households had cost burdens and 22% severe cost burdens. It is likely that at least some of the decrease can be explained by rising incomes over time, some outmigration by those who could not afford to remain on the Vineyard, and the passing or relocation of some older residents.
- The data estimates that 3,395 or 49% of households had incomes at or below 80% Median Family Income (MFI) or Area Median Income (AMI), and of these 2,009 or 59% had cost burdens, and 2,309 or 39% had severe cost burdens. The number of households in this income range is up from 2,530 in 2017.¹
- There were 1,025 households with incomes at or below 30% AMI (up from 730 in 2009 and 765 in 2017), referred to by HUD as extremely low-income households, and 805 or 79% were spending too much for their housing. This included 690 households (67%) with severe cost burdens. This is up from 2017, when 67% of households were cost-burdened and 61% severely cost-burdened.
- There were 790 households with incomes between 30% and 50% AMI (up from 610 in 2009), referred to by HUD as very low-income households, with 425 or 54% experiencing cost burdens, and 215 or 27% with severe cost burdens. This is down from 72% and 50%, respectively, in 2017.
- Of the 1,580 households earning between 50% and 80% AMI (up from 925 in 2017), which HUD defines as low- and moderate-income households, 779 or 49% were spending too much on housing, and 404 or 26% were severely cost-burdened. The figures in 2017 were 65% and 27%, respectively.
- There were 910 households with incomes over 80% and up to 100% AMI in 2020. Of these, 258 or 28% were overspending on their housing, including 49 or 5% spending more than half their income. The 2017 data showed 560 households in this income range and about twice the levels of cost burdens, at 49% and 10%, respectively.
- Not surprisingly, even those with incomes of more than 100% AMI are experiencing cost burdens. Of these 2,595 households, 419 or 16% had cost burdens and 69 or 3% severe cost burdens. The number of households in this income range declined from 3,045 in 2017, while the percentage that were cost-burdened remained about the same.

Owner Households

- A total of 1,927 owner households were cost-burdened in 2020, compared to 759 renters. This is not surprising, given the much larger number of owner households on the Island (4,985 in 2020, compared to 1,915 renters.)
- Among the year-round owners experiencing cost burdens 983 or 20% were experiencing severe cost burdens.
- Altogether there were 2,075 owner households with incomes at or below 80% AMI, and of these, 1,285 or 62% were experiencing cost burdens, including 865 or 42% with severe cost burdens.
- Of those 735 households with incomes between 80% and 100% AMI, 223 or 30% were overspending, with 49 or 7% spending more than half their income on housing.

1 HUD Area Median Family Income (HAMFI or MFI) is the equivalent of AMI or area median income in this HUD report.

- The data counts 2,175 households with incomes over 100% AMI, including 419 or 19% with cost burdens, and 3% with severe cost burdens.
- Of the 4,985 owner households, 52% were age 62 or older, 28% were families with 2-4 members, 6% were larger families with 5 or more members, and 13% were non-elderly and non-family households, mostly single individuals.
- Regarding household type, 36% of households with seniors, 33% of small families, 52% of large families, and 53% of non-elderly, non-family households were experiencing cost burdens. This demonstrates a need for a wide range of housing types, from smaller units to larger ones fit for families.
- Of particular concern are the 410 extremely low-income households who were experiencing severe cost burdens: 230 extremely low-income elderly owners, 85 small families, and 95 largely non-family and non-elderly households (largely single individuals). This represents approximately 8% of the Island's total year-round owner households. It is likely that many of these households, while cash poor, have significant amounts of equity invested in their homes.

Renter Households

- Of the 1,915 year-round renters, 759 or 40% were experiencing cost burdens, with 444 or 23% experiencing severe cost burdens.
- There were 1,320 renters with incomes at or below 80% AMI, and of these 724 or 55% were experiencing cost burdens, and 444 or 34% severe cost burdens.
- Of the 595 renters with incomes above 80% AMI, only 35 were experiencing cost burdens, and none had severe cost burdens.
- Of particular concern are the 280 extremely low-income renters with severe cost burdens who comprise about 15% of all renter households and is the group most prone to displacement.
- In regard to household type, 46% of renter households with seniors, 39% of small families, 53% of large families, and 34% of non-elderly, non-family households were experiencing cost burdens. As with homeowners, this distribution suggests a need for a wide range of housing types, from smaller units to larger ones that are suitable for families.

Calculation of Unmet Housing Needs – Analyzing Cost Burdens²

The tables below illustrate another view of cost burden. While there are many more owner-occupied units than rentals on the Island, the amount of unmet housing need is proportionately higher for rentals. For example, 45% of renters had cost burdens, compared to 39% of owners; and 23% of renters were experiencing severe cost burdens, compared to 20% of owners.

Nevertheless, the number of cost-burdened owners is considerable, particularly for those with incomes at or below 80% AMI. For example, 520 or 81% of extremely low-income owners were spending more than half their income on housing, compared to 505 or 54% of renters with relatively comparably sized households. Moreover, an estimated 42% of owners with incomes at or below 80% AMI had severe cost burdens, compared to 34% of renters.

It should also be noted that there are greater challenges in developing owner-occupied housing as opposed to rentals, in part due to the limited availability of subsidized financing.

² It should be noted that the distribution of cost burdens will change over time as data is updated.

Housing Needs by Cost Burden –Households by Income Level and Tenure (Rental vs. Ownership)

Household Income Level	Existing Households	Households Without Cost Burdens	Cost-Burdened Spending = >30% to <50% of Income	SEVERELY Cost-Burdened Spending = >50% of Income*	Households Cost-Burdened + SEVERELY Cost-Burdened
Rental Units					
Extremely Low Income (Within 30% AMI)	520	200	40	280	320
Very Low Income (30% to 50% AMI)	330	165	80	85	165
Low to Moderate Income (50% to 80% AMI)	470	131	260	79	339
<i>Subtotal <80% AMI</i>	<i>1,320</i>	<i>496</i>	<i>380</i>	<i>444</i>	<i>824</i>
80% to 100% AMI	175	140	35	0	35
Above 100% AMI	420	420	0	0	0
<i>Total – Rental</i>	<i>1,915</i>	<i>1,056</i>	<i>415</i>	<i>444</i>	<i>859</i>
Owner Units					
Extremely Low Income (Within 30% AMI)	505	20	75	410	485
Very Low Income (30% to 50% AMI)	460	200	130	130	260
Low to Moderate Income (50% to 80% AMI)	1,110	570	215	325	540
<i>Subtotal <80% AMI</i>	<i>2,075</i>	<i>790</i>	<i>420</i>	<i>865</i>	<i>1,285</i>
80% to 100% AMI	735	512	174	49	223
Above 100% AMI	2,175	1,756	350	69	419
<i>Total – Ownership</i>	<i>4,985</i>	<i>3,058</i>	<i>944</i>	<i>983</i>	<i>1,927</i>
<i>TOTAL – Rental and Ownership</i>	<i>6,900</i>	<i>4,114</i>	<i>1,359</i>	<i>1,427</i>	<i>2,786</i>

Source: US Dept. of Housing and Urban Development (HUD), SOCDS CHAS Data, 2020.

*Includes all those spending more than 30% of income on housing. Severely cost-burdened households are those spending 50% or more of their income on housing costs.

The following table presents the same 2016-2020 HUD survey data, based on household type, including seniors, families, and single individuals under age 62 with incomes at or below 80% AMI. An analysis of cost burden is one approach for estimating unmet housing needs in a community.

Among older-adult households, more owners than renters were overspending (730 vs. 230, respectively). However, 55% of the older-adult owners had cost burdens, compared to 72% of renters. Because of asset limits, it is typically harder for older homeowners to qualify for affordable housing.

Among those households with incomes at or below 80% AMI, older adults made up the largest share with 960 households, including renters and homeowners, followed by families (574 households) and single individuals under age 62 (475 households). This is not surprising, given the number of older residents who are retired and living on fixed incomes.

Among families with incomes at or below 80% AMI, there were more rental than owner households (304 vs. 270, respectively). However, 71% of owner households were cost-burdened, compared to 59% of renters. Among non-family households, involving members under age 62 and mainly single individuals, there were more homeowners than renters (285 vs. 190 households, respectively). In this case, more owners also had cost burdens (77% vs. 49% of renters).

Cost Burden – Dukes County Households by Income Level and Household Type

Target Population in Need	All Units Occupied By Those Earning ≤ 80% AMI	Housing Available That is Affordable to Those Earning ≤ 80% AMI	All Those with Cost Burdens/Unmet Needs Occupied by Those Earning ≤ 80% AMI
Older Residents (age 62+)	320 renters 1,325 owners	90 renters 595 owners	230 renters (72%) 730 owners (55%)
Families	515 renters 380 owners	211 renters 209 owners	304 renters (59%) 270 owners (71%)
Individuals (under age 62)	385 renters 370 owners	195 renters 85 owners	190 renters (49%) 285 owners (77%)

Source: US Dept. of Housing and Urban Development (HUD), SOCDs CHAS Data, 2016-2020.

What is compelling about this documentation is the very high level of cost burden for those with incomes at or below 80% AMI.

The data also indicates that the Vineyard has a shortfall of 2,786 affordable units (units that do not create cost burdens), including 859 rentals and 1,927 ownership units. This is only a bit more than the 2,775-unit shortfall indicated in the ACS data for 2018-2022. Many residents at or below 80% AMI are paying far too much for their housing and thus struggling to remain on the Vineyard, some likely having to decide whether to pay their rent or mortgage versus utility bills, medical prescriptions, or food.

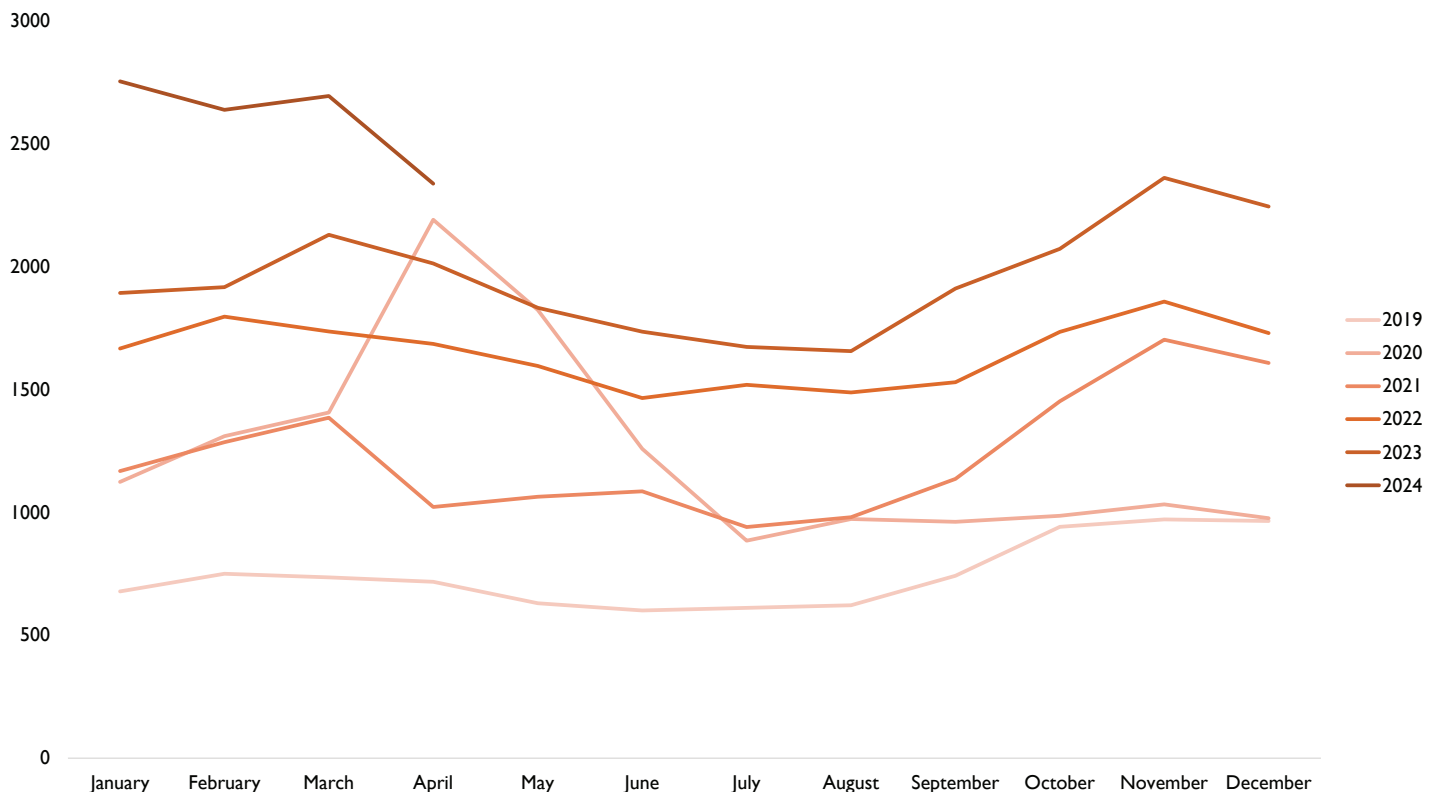
Another important consideration is that the cost burden data only reflects those residents who are still living on-Island, not those who have left because they could not find housing that they could afford. Because half of Island rental units are subsidized or involve tenants who do not pay rent, fewer of those renters are bearing cost burdens and most have incomes at or below 80% AMI. With only a tiny pool of units for anyone earning above 80% AMI, many renters have left the Island, are living with family members, or are declining to move here to accept Island job offers because there is no available year-round rental housing they can afford.

5. Island Food Pantry Data

Island Food Pantry Visits (Individuals)

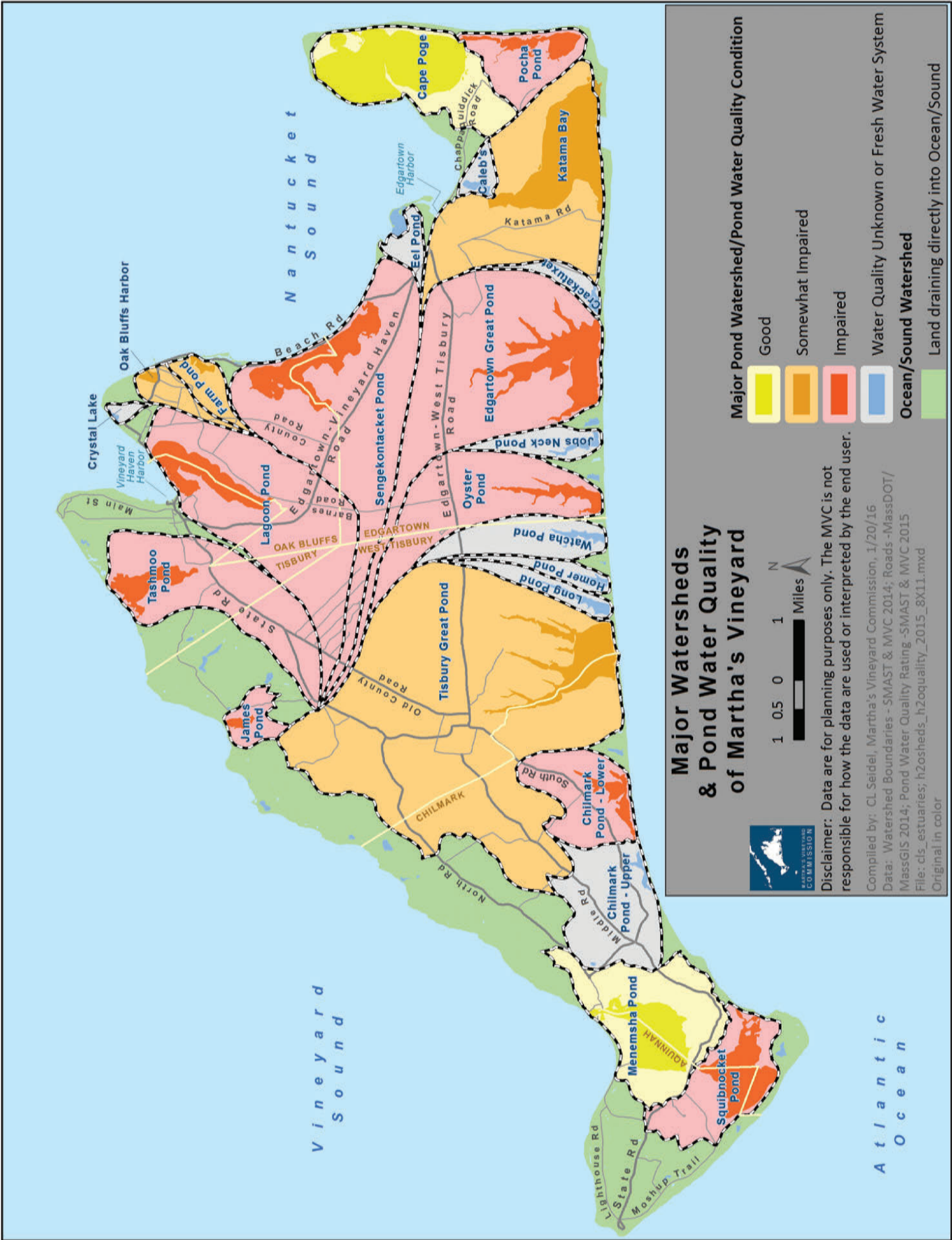
	2019	2020	2021	2022	2023	2024
January	678	1,124	1,168	1,666	1,892	2,753
February	750	1,310	1,285	1,796	1,916	2,637
March	735	1,406	1,385	1,736	2,129	2,694
April	717	2,190	1,022	1,685	2,012	2,337
May	630	1,823	1,063	1,595	1,832	
June	601	1,258	1,085	1,465	1,735	
July	611	885	940	1,519	1,673	
August	622	973	980	1,488	1,656	
September	742	961	1,136	1,529	1,910	
October	941	986	1,452	1,734	2,072	
November	971	1,032	1,702	1,857	2,361	
December	965	976	1,608	1,729	2,244	

Island Food Pantry Visits per Month, 2019-2024



Source: Island Grown Initiative.

6. Martha's Vineyard Coastal Ponds Map and Summary Matrix



System	Pond area (acres)	Eelgrass condition	Rating	Nitrogen load limit (kg per year)	Nitrogen load at time of MEP	Projected load	TMDL (kg per day)	Load reduction required
Cape Pogue	1,560	Fair	Good	45,500	11,200	12,600	UA	0%
Chilmark Pond	241	None	Impaired	5,653	6,241	6,389	15.5	22% (Chilmark east)
Edgartown Great Pond	890	Variable	Impaired	7,686	11,053	17,763	46.06	18%
Farm Pond	42	Fair	Impaired	1,604	2,179	2,610	4.13	26%
James Pond	40	Patchy	Impaired	200	600	1,050	UA	67%
Katama Bay	1,700	Patchy	Impaired	54,700	23,200	30,800	UA	0%
Lagoon Pond	573	Poor	Impaired	11,177	17,081	24,062	74.07	35%
Menemsha Pond	670	Good	Impaired (Nashaquitsa)	31,600	12,950	16,860	75.775	47%
Oak Bluffs Harbor	36.3	None	Impaired (Sunset Lake)	6,026	4,834	5,926	22.63	25%
Oyster Pond	200	None	Impaired	1,800	3,600	5,200	UA	50%
Pocha Pond	115	Patchy	Impaired	5,680	2,500	3,300	UA	0%
Sengekontacket Pond	716	Poor	Impaired (Major's Cove and Trapps Pond)	11,051	13,713	18,306	34.56	19.41% overall
Squibnocket Pond	600	None	Impaired	3,400	3,920	4,400	20.565	13%
Tashmoo Pond	269	Poor to fair	Impaired	6,244	9,163	13,203	35.55	32%
Tisbury Great Pond	845	None	Impaired	13,578	16,783	19,325	62.78	19%

Source: MVC and Massachusetts Estuaries Project.

Nearly every coastal pond on the Vineyard is impaired to some degree by an excess of nitrogen, which fuels harmful algal blooms and reduces habitat for plants and animals. The Massachusetts Estuaries Project, a collaboration between the state Department of Environmental Protection and the University of Massachusetts, has studied most of the Island's major estuaries and assigned load reduction targets for nitrogen entering the ponds. The total maximum daily loads (TMDLs) are non-binding but serve as a tool for communities to take steps to preserve the health of their ponds.



A camp in the Manuel Correllus State Forest.
Photo by Philippe Jordi.

Martha's Vineyard Commission
P.O. Box 1447
Oak Bluffs, MA 02557
(508) 693-3453
www.mvcommission.org