



MEETING POSTING TOWN OF NANTUCKET

Pursuant to MGL Chapter 30A, § 18-25
All meeting **notices and agenda** must be filed, and time stamped with the
Town Clerk's Office and posted at least 48 hours prior to the meeting
(excluding Saturdays, Sundays, and Holidays)

Committee / Board	AFFORDABLE HOUSING TRUST
Day, Date, and Time	TUESDAY, APRIL 1, 2025, AT 12:30PM
Location / Address	REMOTE PARTICIPATION VIA ZOOM (<i>See Below</i>) THE MEETING WILL BE AIRED AT A LATER TIME ON THE TOWN'S GOVERNMENT TV YOUTUBE CHANNEL AT https://www.youtube.com/channel/UC-sgxA1fdoxteLNzRAUHIxA
Signature of Chair or Authorized Person	Ellis Ramos Housing & Real Estate Office Manager
WARNING: IF THERE IS NO QUORUM OF MEMBERS PRESENT, OR IF MEETING POSTING IS NOT IN COMPLIANCE WITH THE OML STATUTE, NO MEETING MAY BE HELD!	

AGENDA FOR 04/01/2025

Please list below the topics the chair
reasonably anticipates will be discussed at
the meeting.

PLEASE CLICK ON FOLLOWING LINK TO JOIN ZOOM MEETING:

Join Zoom Meeting

<https://us06web.zoom.us/j/88127887697?pwd=PSX19vdcyWfawlQtpw5snwA0lXR9w9.1&from=addon>

Meeting ID: 881 2788 7697

Passcode: 652105

I.Call to Order

II.Approval of Agenda – ACTION

III.Public Comments *for items not on the agenda*

IV. Announcement

1. The Affordable Housing Trust Fund (AHTF) is now accepting nominations for the Howard M Dickler Citizen Award until April 4th. The Trust will announce the nominees on April 15th, and the winner will be revealed at Annual Town Meeting on May 3rd. This award honors a community member who has made significant contributions to affordable and attainable housing on Nantucket. Submit your nominations today!

V. Closing Cost Assistance Program Applications – REVIEW/ACTION

1. Yadira Fernandez Ventura – 9A Waitt Drive
2. Andre Palma Pereira – 9B Waitt Drive

VI. Status Reports for the Affordable Housing Trust Fund Grants – UPDATE

1. Housing Nantucket Update on House Recycling Grant for 66 Pochick Avenue
2. Housing Nantucket Update on Lease to Locals Grant
3. Housing Nantucket update on Wiggles Way Development
4. Habitat for Humanity Nantucket Update on Waitt Drive Development Project

VII. Request For Proposal for 135 and 137 Orange Street, 12 and 12R Bartlett Road and 16 Vesper Lane Evaluation Committee – DISCUSSION/ACTION

VIII. Annual Town Meeting Communications Strategy Discussion – Ellis Ramos, Abby De Molina and Shantaw Bloise-Murphy – DISCUSSION/ACTION

IX. Board Comments

X. Other Business

Next meetings:

- April 15, 2025, at 12:30pm
- May 6, 2025, at 12:30pm

XI. Executive Session PURSUANT TO MGL C. 30A § 21(A)

1. Purpose 7: To Comply with, or Act Under the Authority of, Any General or Special Law (Open Meeting Law, G.L. c. 30A, §§ 18-23) to Approve Executive Session Minutes from March 4th, 2025.
2. Purpose 6: To consider the purchase, exchange, lease, or value of real property located at 42E Nobadeer Farm Road where an open meeting may have a detrimental effect on the negotiating position of the public body.
3. Purpose 6: To consider the purchase, exchange, lease, or value of real property located at 7 White Street where an open meeting may have a detrimental effect on the negotiating position of the public body.
4. Purpose 6: To consider the purchase, exchange, lease, or value of real property located at 14 Waydale Road where an open meeting may have a detrimental effect on the negotiating position of the public body.
5. Purpose 6: To consider the purchase, exchange, lease, or value of real property located at 1, 2, 3, 6, 7 and 8 Gooseberry Place/Meadows I where an open meeting may have a detrimental effect on the negotiating position of the public body.



AGENDA PROTOCOL

For all Town of Nantucket Boards, Committees, Commissions, Work Groups, Councils and Trusts
(herein collectively referred to as "Committees" in this document)

Roberts Rules: Town of Nantucket Committees follows Roberts Rules of Order to govern its meetings as per the Town Code Charter.

Public Comment: Public Comment is to bring matters of public interest to the attention of the Committees. At the Committee's discretion, matters raised under Public Comment may be directed to Town Administration and/or appropriate departmental staff, or may be placed on a future agenda, allowing all viewpoints to be represented before the Committee takes action, if any. Except in emergencies, the Committee will not normally take any other action on Public Comment in its sole discretion.

To facilitate that any individual who wishes to provide Public Comment has the opportunity and to ensure the ability of the Committee to conduct its business in an orderly fashion, the following rules and procedures are adopted consistent with the United States Constitution and the Massachusetts Declaration of Rights.

The agenda for regular Committee meetings will include a Public Comment period at the beginning of the meeting unless there is more urgent business for the Committee to take up first. This time is reserved for speakers to address the Committee on matters that are not related to any other Agenda item. If a speaker wishes to address the Committee on a matter that is related to another Agenda item, the Chair will accept public comment when that Agenda item is reached during the meeting.

All speakers are encouraged to present their remarks in an orderly and peaceable manner, without disruption to other speakers.

All remarks will be addressed through the Chair of the meeting.

The Chair of the meeting may not interrupt speakers who have been recognized to speak, except that the Chair reserves the right to terminate speech which is not protected under the United States Constitution and the Massachusetts Declaration of

Rights because it constitutes true threats, incitement to imminent lawless conduct, or engages in conduct that disrupts other speakers.

Each speaker may not exceed three (3) minutes during any Public Comment portion of the meeting.

Disclaimer: Public Comment is not a time for debate or response to comments by the Committee. Comments made during the Public Comment period do not reflect the views or positions of the Committee. Because of free speech principles, the Committee does not have authority to prevent all speech that may be upsetting and/or offensive made during the Public Comment period.

Unanticipated Business: Topics not reasonably anticipated by the Chair 48 hours in advance of the meeting may be brought up for discussion in accordance with the Open Meeting Law.

Public Participation: The Committee welcomes valuable input from the public at appropriate times during the meeting with recognition from the Chair at their sole discretion. For appropriate agenda items, the Chair will introduce the item and take public input. Individual Committee Members may have questions on the clarity of the information presented. The Committee will hear any staff input and then deliberate on a course of action.

Committee Report and Comment: Individual Committee Members may have matters to bring to the attention of the Committee during a meeting. If the matter contemplates action by the Committee, Committee Members will consult with the Chair and/or appropriate Town officials or employees in advance and provide any needed information by applicable Committee deadlines and/or schedule the matter for a future Committee meeting. Otherwise, except in emergencies, the Committee will not normally take action on Committee Comment.

Approved: March 27, 2024

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V. Closing Cost Assistance Program Applications – REVIEW/ACTION

1. Yadira Fernandez Ventura – 9A Waitt Drive
2. Andre Palma Pereira – 9B Waitt Drive



Yadira Fernandez Ventura 80% AMI
Complete Application for CCAP 9A Waitlist Drive
Nantucket Affordable Housing Trust Fund

16 Broad Street, Nantucket, MA 02554

Closing Cost Assistance Program Application Checklist

Applying for closing cost payment assistance is a multi-step process. The first step is to submit an application and copies of all required documentation in order for us to determine if you qualify for the program. Second, once you have found a home, submit all of the property eligibility information for review. After the property's eligibility is confirmed, at your loan closing with your primary lender, you will sign loan agreements provided by the closing attorney.

To avoid unnecessary delays, submit your application and all required documentation a minimum of eight (8) weeks prior to your loan closing.

Step 1: Submit Applicant Eligibility Information

- ☒ Completed Closing Cost Assistance Program Application
- ☒ Completed and signed W-9
- ☒ Written verification from an authorized monitoring agent that you are income and asset qualified to be purchasing the permanently deed-restricted 175% or below AMI restricted unit on the application
- ☒ ~~Bona fide Loan Estimate including estimated closing costs from a recognized financial institution (N/A for Habitat for Humanity homes)~~
- ☒ Provide us with your closing attorney's contact information and wiring instructions *Patricia Holstead*
- ☒ ~~An executed Purchase and Sale Agreement, as soon as it is available (N/A for Habitat for Humanity)~~
- ☒ Notify the AHTF of your closing date as soon as it's available to you (please keep in mind note at bottom of page when scheduling the closing date) · *7/05/25*

Additional information (not required, but helpful to submit if you have it):

- ☐ Mortgage Pre-Qualification letter on bank letterhead from a recognized financial institution (For Habitat for Humanity Homes you must provide the Terms and Conditions Letter in place of the Mortgage Pre-Qualification)
- ☐ Executed Final Loan Commitment Letter on bank letterhead from a recognized financial institution (Habitat for Humanity Homes are to provide a final Settlement Statement)

Step 2: Post-Closing

- ☐ Copy of the final affordability deed rider to be executed at closing
- ☐ Prompt return to the AHTF by the closing attorney of excess funds beyond closing costs disclosed on the Closing Disclosure
- ☐ Copy of the Closing Disclosure statement (This is the Settlement Statement for Habitat homes)
- ☐ Copy of the recorded mortgages, promissory note, and post-closing agreement note.

*****Please Note-Funds are not immediately released after application is approved. Once applications are approved and all documentation has been received, the CCAP Funds will be processed and sent for approval to be paid through Town Warrant. Town Warrants are held every couple of weeks. On the Friday after Town Warrant, the CCAP Funds will be sent to your closing attorney's IOLTA account via wire transfer to be held until the closing date. Please keep this process in mind when scheduling your closing date as to not cause any delays.*****

Andree Palma Perceira 80% AMI
complete Application for CCAP for
9B Waitt Drive



Nantucket Affordable Housing Trust Fund

16 Broad Street, Nantucket, MA 02554

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4. Habitat for Humanity Nantucket Update on Waitt Drive Development Project

1. Housing Nantucket Update on House Recycling Grant for 66 Pochick Avenue



**AFFORDABLE HOUSING TRUST GRANT
66 POCHICK AVENUE HOUSE RECYCLING PROJECT
PROJECT COMPLETION: FEBRUARY 2025**



1. Housing Nantucket Update on Lease to Locals Grant

Housing Nantucket's Lease to Locals Update

In Year 2, Lease to Locals continues to prove it is the fastest and most effective way to utilize existing housing stock to immediately house essential workers. As a valuable bridge program while longer-term solutions are developed, Lease to Locals currently provides stable year-round rentals for 68 qualified tenants and their families. While the most significant employer beneficiaries have been Nantucket Cottage Hospital and Nantucket Public Schools, employees from 54 different island businesses—spanning healthcare, education, hospitality, trades, and more—have secured housing through this initiative. This success would not be possible without the generosity of our donors—thank you!



Funding from the Town of Nantucket's Affordable Housing Trust (AHT) has also been instrumental in supporting the program's growth. **We are especially grateful to AHT members and Town Meeting voters for their continued commitment to affordable housing on the island.**

We are currently accepting new applications from property owners interested in receiving cash grants in exchange for converting short-term rentals or vacant dwellings into year-round homes for local employees. With incentive amounts ranging from \$4,500 to \$27,000, Lease to Locals offers a practical, immediate solution to Nantucket's housing shortage—creating stability for workers, reliable income for landlords, and vital support for the human infrastructure that keeps our island running.

[Learn More>>>](#)

3. Housing Nantucket update on Wiggles Way Development

Housing Nantucket - Wiggles Way Update

Our largest rental development to date, [Wiggles Way](#), is on track to welcome its first tenants by the end of Q1 2025. This 22-unit mixed-income development will provide much-needed accessible rental options for Nantucket's year-round workforce.



One of our most significant accomplishments this year was the completion of the [Wiggles Way Solar Carport](#). This groundbreaking initiative, supported by [Remain](#) through the [Community Foundation for Nantucket](#)'s Remain Housing Nantucket Fund, the [Massachusetts Department of Environmental Protection](#) (MassDEP) Gap III Energy Grant Program, and the [Town of Nantucket's Affordable Housing Trust](#) (AHT), will generate approximately 133 MWh of renewable energy annually, providing an estimated \$30,000 in yearly energy savings shared directly with tenants.

Over 25 years, this system is projected to save \$1.1 million in utility costs, stabilizing expenses for income-qualified households while reducing the island's reliance on fossil fuels. This project exemplifies how sustainable energy solutions can

be seamlessly integrated into community housing developments, ensuring long-term financial and environmental benefits for the Nantucket workforce.

4. Habitat for Humanity Nantucket Update on Waitt Drive Development Project



Waitt Drive Village



Construction as of 3.26.2025 (Ground Broken 2.14.2024)



9A (left) & 9B with #7 Duplex Footings in the foreground

Taken from 5A & 5B – Waitt Drive is on the left



Kitchen in 5A

Project Costs

	Sq. Ft./unit	Act. Cost T/D
5A Waitt Dr. 3BR	1,900	\$ 577,811
5B Waitt Dr. 2BR	1,350	\$ 526,488
7A Waitt Dr.Duplex	1,350	\$ 53,112
7B Waitt Dr.Duplex	1,350	\$ 53,108
9A Waitt Dr. 3BR	1,900	\$ 449,021
9B Waitt Dr. 2BR	1,350	\$ 443,823
Totals		\$ 2,103,363

Waitt Drive Cost by Funding Source	Affordable Housing Trust	Community Foundation for Nantucket	Habitat Nantucket	Total
Grant/Contribution	\$ 4,000,000	\$ 28,000	\$ 360,000	\$ 4,388,000
Actual To Date	\$ 1,855,879	\$ 21,000	\$ 228,195	\$ 2,105,074

VII. Request For Proposal for 135 and 137 Orange Street, 12 and 12R Bartlett Road and 16 Vesper Lane Evaluation Committee – DISCUSSION/ACTION

**VIII. Annual Town Meeting Communications Strategy
Discussion – Ellis Ramos, Abby De Molina and
Shantaw Bloise-Murphy – DISCUSSION/AC-
TION**

AFFORDABLE HOUSING TRUST

MAKING HOMES
ATTAINABLE

•
ON NANTUCKET



Providing housing solutions for the
community since 2019

Deed Restrictions keep year-round homes
affordable in perpetuity

Since 2019, almost 250 deed restricted units in 19 projects
have been created with \$57M in Affordable Housing Trust
funds.

Projects include:

- Honeysuckle Drive (3 units)
- Richmond Place (134 units)
- Wiggles Way (22 units)
- Habitat for Humanity (11 units)

An additional 135 units are coming with the remaining
\$26M in funds, including land purchases and rental and
ownership opportunities.

Serving Nantucket families with 80% - 240% Area Median
Income (\$153,100 - \$348,240 for a family of 4)

Adding value
Using Nantucket Town funds
efficiently

Did you know the cost per unit
created is **\$218K**?

That is impossible to replicate in
this housing market.

Programs:

- Construction subsidies
- Year-round deed restrictions
- Closing Cost Assistance
- Covenant Formation
- Grants to relocate restricted
homes
- Lease to Locals

Working to keep Nantucket in
Safe Harbor



Post 1 (Homeowner Testimonial – CCAP Recipient and Trust Member)

"Housing is Essential—That's Why I Serve."

Hi, I'm [Name], and I've been living on Nantucket for [X] years. Like so many others, I dreamed of owning a home here, but finding an affordable option felt impossible. Thanks to the Nantucket Affordable Housing Trust and the Closing Cost Assistance Program (CCAP), along with support from Habitat for Humanity, that dream became a reality.

Having a safe, stable place to call home has changed my life, and I know firsthand how important these programs are for our community. That's why I chose to give back by serving on the Affordable Housing Trust. As a board member and a CCAP recipient, I see the real impact of our work—helping Nantucketers live where they work, raise their families, and build their futures.

Let's keep working together to ensure housing remains within reach for our community!

Post 2 (ADA unit recipient at Wiggles Way)

A Home That Works for Me—Thanks to the Affordable Housing Trust"

Hi, I'm [Name], and I've been living on Nantucket for [X] years. Finding housing on the island has always been a challenge, but finding an accessible home that truly meets my needs? That felt nearly impossible.

Thanks to the Nantucket Affordable Housing Trust, that's changing. Through their support, I'll soon be moving into an ADA-accessible unit at Wiggles Way—a place designed to provide safety, stability, and independence. Having a home that works for me means everything, and I'm so grateful for the Trust's commitment to making housing accessible for all Nantucketers.

Affordable, inclusive housing strengthens our community, and I'm proud to be part of a future where more people can live, work, and thrive right here on the island.

Let's keep moving forward together!

Post 3 (Workforce Housing/ Covenant Housing) – (the Scarlets or Joel Alvarado FedEx delivery guy)

Nantucket's Workforce Deserves a Place to Call Home!

I'm [Name], a [profession] who's been living on Nantucket for X years.

We all know that finding affordable housing on Nantucket can feel harder than getting a summer ferry reservation! But that's where the Affordable Housing Trust steps in!

Programs like the Closing Cost Assistance Program (CCAP) and Covenant Homeownership Program help make homeownership a reality for the island's workforce. Plus, AHT collaborates with other housing organizations to provide funding for both rentals and affordable homeownership opportunities.

Because a strong workforce means a strong community! Let's keep Nantucket's workforce on-island, housed, and thriving!

Post 4 (Partnership with Housing Nantucket – Housing Nantucket representative)

Affordable Housing Takes a Village—And AHT is Leading the Way!

I'm housing Nantucket rep, I have been living on Nantucket for X years.

Finding affordable housing on Nantucket is tough—but thanks to the Affordable Housing Trust's funding and support, organizations like Housing Nantucket can continue building year-round workforce housing for islanders.

When we work together, we create homes, stability, and a stronger community. Huge thanks to AHT for their commitment to making Nantucket a place where locals can live, work, and stay.

Post 5 (Habitat for Humanity Partnership)

Building Homes, Building Futures!

I'm David Robinson, a landscaper who has lived on Nantucket for 22 years.

The Affordable Housing Trust isn't just about housing—it's about creating opportunities for year-round residents to build a future right here on Nantucket.

With AHT's support, Habitat for Humanity is able to build more affordable homes, helping local families achieve the dream of homeownership. Because when neighbors help neighbors, the entire island thrives.

Proud to partner with AHT to keep Nantucket home for those who love it most.