AQUINNAH COMMUNITY WORKSHOP #1: SUMMARY OF RESULTS

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Summary

The purpose of the first of three community workshops in Aquinnah was to introduce participants to the Housing Production Plan (HPP) project scope and schedule, to discuss housing needs in the community and Island-wide, and to develop a preliminary housing vision for the community and the Island.

The following themes emerged as residents considered the current housing environment in Aquinnah and ideas for the future of housing in their community: enhancing town center vibrancy, community building, protecting the fragile environment, need for year-round rental units, and expanding funding resources.

Housing development can foster community building in a rural town where residents prize their privacy and cherish the small-town feel and also crave connection with their neighbors. Workshop participants recognized that town center vibrancy can be enhanced by increasing zoning flexibility and allowing smaller in-town lot size. Participants identified wealthier seasonal residents as a possible untapped resource that could help by contributing land and/or funds to address housing needs. Participants also identified that a strong partnership between tribal and town governments could help provide additional resources.

Workshop Design

The workshop took place in Aquinnah's Old Town Hall on Monday, September 19, 2016 from 7-9:30pm. Twenty-eight people attended. The purpose of the workshop was to engage Aquinnah community members in an interactive process that both informs and solicits ideas.

- Information: A presentation gave participants an introduction to the purpose of a Housing Production Plan, affordability criteria, and indicators of housing need.
- Public input: Working in small groups, participants outlined a housing vision for their town and the Island and also identified opportunities and obstacles in the community and the Island to address housing needs.

Methods

The workshop consisted of a presentation and digital group polling as well as small group discussions and other informal exercises. To start, participants placed a pin on a map of Martha's Vineyard to show where they live, and then using post-it notes they answered two questions to create a word cloud, "Describe a quality you like about Aquinnah," and "Describe a quality you like about Martha's Vineyard."

Before the consultants' presentation, participants worked in pairs or threesomes to interview each other about how long they have lived on the Vineyard and housing issues.

Consultants Jennifer Goldson and Judi Barrett described the purpose and process of creating a Housing Production Plan and re-enforced the need for community insight and input into the process. The presentation also included preliminary findings from the recently completed draft Housing Needs Assessment, as well as digital group polling.

After the presentation, participants worked for one hour in small groups of 4-8 on three discussion topics. To start, participants discussed the presentation they heard and considered the information together as a group-- What was a surprise to them? What unanswered questions were they left with? Next, the groups developed a vision of their community and the Island with a range of housing options that satisfy the needs of multiple groups and users. What would that look like? Lastly, groups identified the real-world opportunities and obstacles to achieving this vision. At the close of the workshop, a representative from each table presented some of the ideas their group identified.

Interviews

The interviews consisted of five questions designed to record how long participants have lived on the Vineyard and in this community, and how their housing needs may have changed over that time. In addition, the questions captured participants' ideas about the Island's and their community's housing needs.

Participants indicated that they have been living in Aquinnah part-time and year-round from ten years to more than fifty, and that practically all of them have lived only in Aquinnah. Participants have also lived in many types of housing—single-family homes owned and rented, yurts, apartments, seasonal family homes, tents, and summer shacks, and many have done the "shuffle." Most participants whose housing needs have changed over time have have needed a bigger home to accommodate growing families.

Some respondents noted that tribal housing has helped alleviate housing pressures in Aquinnah but many felt that large lot zoning, the cost of housing, and an increase in the number of very large homes contribute to the town's housing problems. Participants noted that Aquinnah is different from the Island because of its rural nature and residents' concern with preservation of the natural environment.

Digital Group Polling

Group polling enables workshop organizers to get a picture of who participants are and what brought them to the workshop. How long have they lived on the Vineyard? How long have they lived in their current homes? Are they homeowners or renters? Year-round or seasonal? The following lists the key polling responses from workshop participants in Aquinnah.

Lived on the Vineyard
- Seventy-three percent of respondents have lived on the Vineyard for 20 years or more.
- Seventeen percent have lived in the Island for 10-20 years

Moved to Current Home
- Very few respondents moved into their current homes before 1979, just 4%.
- Fifty-eight percent of respondents moved into their current homes between 1990 and 2009.
- Twenty-one percent of respondents moved into their current homes since 2010.

Own/Rent
- Seventy-six percent of respondents own their own homes
- Fifty-three percent of respondents own homes and live in them year-round.
- Twenty percent of respondents rent their homes
- Thirteen percent of respondents live in seasonal rentals.

Primary Reason for Attending Workshop
- Forty-five percent responded that they attended in order to advocate for affordable housing.
- Twenty-one percent of respondents were there to protect community integrity.
- Seventeen percent of respondents attended in order to gather information.
- Ten percent of respondents to ensure the community's economic vitality.
- Three percent of respondents were there to gather information.

Small Group Discussions

Participants worked in groups of four to eight on three discussion topics. To start, groups considered the information they heard in the presentation (Part A). What surprised them? What questions did they have after the presentation? The second discussion topic (Part B) asked participants to formulate a "perfect-world" vision of housing in their community and the Island as a whole. Finally, in Part C, groups considered what real world opportunities and obstacles exist to help or hinder their vision coming to fruition.

Part A – Debriefing

With regard to the presentation, Aquinnah residents were surprised that their community is projected to lose younger residents and have a significant increase in older adults over the next twenty years. Participants were also surprised to learn that 67 percent of the town's housing stock is seasonal or recreational, and the number of million-dollar plus homes in their community. Participants were dismayed by the high rate of property taxes in their town and pondered the impact this has on housing development or one's ability to obtain a mortgage. Some noted that high taxes might deter people from moving to Aquinnah.

Some participants were pleased that their town is the only Island community to have not only met but surpassed the state's 40B ten percent affordable housing goal. Others wondered if tribal housing authority units, which contribute the majority of affordable housing to the SHI,

should be discounted since the units are primarily for tribal members and do not address broader affordable housing needs.

Part B - Visioning

Aquinnah

Most of the discussion groups felt that their community does a poor job of meeting the local housing needs, the remaining groups felt the community does a fair job. Results of the exercises show that residents cherish the quiet, rural nature of their community though they also want a more vital town center with businesses that serve the needs of town residents. Affordable housing could be a key piece of this development—a cluster of small homes near a local business district would function to promote community and increase opportunities for interaction. Residents value their privacy and relative isolation but also crave opportunities for connection and community – residential development on smaller lots in town center could foster this.

Most groups felt that smaller lot sizes updated zoning were essential to meeting Aquinnah's housing needs. Also, participants noted that large minimum lot sizes do not encourage housing development that serves the needs of small families, single people, or the elderly. Smaller lot size requirements would enable development of small clusters of housing.

Island-wide

Participants were also asked to create a vision for the Island and most agreed that the Island does a poor job of meeting housing needs. Groups noted that their visions for Aquinnah can also serve the Island though some added that the Island towns should pool their resources and create housing together.

Part C - Opportunities and Obstacles

Aquinnah

After formulating a vision, groups considered what opportunities and obstacles exist to either help or hinder their visions. Groups noted that Aquinnah's seasonal homeowners should be included in the conversation. They can lend resources (both financial and land) and connections. Groups saw seasonal owners as both an opportunity and an obstacle. How will they react to the development of cluster housing near their isolated multi-million dollar homes? Buy-in from this group is important for a variety of reasons.

Aquinnah is the only Island town with two governments, tribal and town government. How can these entities work together to pool resources, expertise, land, etc., to reduce Aquinnah's affordable housing need? Some groups recognized that Aquinnah residents are sensitive to housing issues and open to change while others noted that NIMBY-ism is an obstacle and that opposition in a small town is hard to work around.

Obstacles that groups noted that may be harder to work around are the lack of wastewater infrastructure, and the high cost of land and construction. Groups identified tax incentives and

funding options as a way to diminish these obstacles. Ideas included increasing CPA funds for affordable housing development and tax freeze or abatement for the elderly or owners that provide year-round rentals.

Island-wide

Drawing from responses for Part C as well as the interviews and bonus question, participants in Aquinnah see opportunity island-wide for more housing and less obstacles than in Aquinnah due to the extent of conservation and environmental issues in the community. Participants also saw that having the island split into six towns as an obstacle can that massive coordination is needed to create unified Island-wide action. Some participants saw Island-wide approaches, such as pooling CPA funds, regional fundraising, and creating more island-wide working groups, as opportunities.

Some participants noted that there could be opportunities for a variety of housing types Island-wide such as co-housing, multiple units, house boats, tiny houses, and apartments above stores, especially in other island towns' commercial centers. However, participants also recognized many obstacles including wastewater and drinking water constraints, NIMBY attitudes, restrictive zoning, and taxes.

APPENDIX I: WELCOMING EXERCISES

MAP

Place a pin on the map of the Island to show where you live

All participants indicated that they live in Aquinnah – most lived in the western section of town.

Word Clouds

Describe a quality you like about Aquinnah

- Small population, physical beauty
- Safe, quiet, clean
- Beauty and wildness
- Intimate community
- Small town, sense of community
- Peaceful calm beauty
- Privacy, beaches
- Isolation
- Culture
- Wild beauty, peaceful
- No traffic, less stress
- Trees
- Multicultural community
- The quiet majestic beauty

Describe a quality you like about Martha's Vineyard

- The multi-faceted community
- the beauty, the non-United States part
- Quality of the schools
- Community, environment, safety
- Wampanoag, sustainability
- Beauty
- Beauty
- Unique people unlike anywhere else
- Variety of people
- Community, children's opportunities, isolated from mainland
- The community
- Wampanoag culture

APPENDIX II: INTERVIEWS

1. Find a partner
2. Ask you partner the following questions and record their answers.

	Respondent
1. How long have you lived on the Vineyard? This town?	65 years
2. What types of housing have you lived in on the Vineyard?	Two family and single family
3. Have your housing needs changed over time? If so, how?	No
4. What do you believe are the primary housing issues on the Island and in your community that you hope the this planning effort will help to address?	I hope more affordable year-round
5. What differences, if any, do you see between housing issues in your community and Island-wide?	No difference

	Respondent
1. How long have you lived on the Vineyard? This town?	56 years
2. What types of housing have you lived in on the Vineyard?	Single family with apartment over garage; accessory unit
3. Have your housing needs changed over time? If so, how?	No
4. What do you believe are the primary housing issues on the Island and in your community that you hope the this planning effort will help to address?	Cost of land
5. What differences, if any, do you see between housing issues in your community and Island-wide?	Most issues are the same Island-wide

	Respondent
1. How long have you lived on the Vineyard? This town?	Summers in Aquinnah since 1954
2. What types of housing have you lived in on the Vineyard?	Single family
3. Have your housing needs changed over time? If so, how?	Yes, needed more space for an expanded family
4. What do you believe are the primary housing issues on the Island and in your community that you hope the this planning effort will help to address?	Scale of buildings/size
5. What differences, if any, do you see between housing issues in your community and Island-wide?	Aquinnah has more a sense of preservation and conservation

	Respondent

1. How long have you lived on the Vineyard? This town?	Summers since 1964, now half the year
2. What types of housing have you lived in on the Vineyard?	Own camp; single family in the summer
3. Have your housing needs changed over time? If so, how?	Needed more place for family; winterization for shoulder season
4. What do you believe are the primary housing issues on the Island and in your community that you hope the this planning effort will help to address?	Affordable single family but doesn't have to be large; Limiting giant houses
5. What differences, if any, do you see between housing issues in your community and Island-wide?	Tribal housing has filled a big need in our town; A lot of concern for the environment in Aquinnah

	Respondent
1. How long have you lived on the Vineyard? This town?	1989
2. What types of housing have you lived in on the Vineyard?	Accessory unit; single family
3. Have your housing needs changed over time? If so, how?	Needed more space as family grew
4. What do you believe are the primary housing issues on the Island and in your community that you hope the this planning effort will help to address?	Size of homes; property values too high
5. What differences, if any, do you see between housing issues in your community and Island-wide?	Insufficient affordable homes; more affordable housing

	Respondent
1. How long have you lived on the Vineyard? This town?	1979
2. What types of housing have you lived in on the Vineyard?	Summer shacks, trailer, 46 different places
3. Have your housing needs changed over time? If so, how?	No
4. What do you believe are the primary housing issues on the Island and in your community that you hope the this planning effort will help to address?	People in Aquinnah want/need single family house; on the Island, summer worker housing
5. What differences, if any, do you see between housing issues in your community and Island-wide?	Up-Island, in Aquinnah, a stronger desire to keep the community small and rural; development is less of a desire or need; already a lot of concern/regulation about environmental

	Respondent
1. How long have you lived on the Vineyard? This town?	26 years
2. What types of housing have you lived in on the Vineyard?	Rental; tent; single family
3. Have your housing needs changed over time? If so, how?	Same house for 22 years, had to accommodate bigger family
4. What do you believe are the primary housing issues on the Island and in your community that you hope the this planning effort will help to address?	Create more opportunities, market and subsidized
5. What differences, if any, do you see between housing issues in your community and Island-wide?	Ownership priority, tribal housing

	Respondent
1. How long have you lived on the Vineyard? This town?	On and off for 20 years
2. What types of housing have you lived in on the Vineyard?	Apartment; single family
3. Have your housing needs changed over time? If so, how?	I have been trying to be full time for 10 years but I am in a family house that I can't be in year-round
4. What do you believe are the primary housing issues on the Island and in your community that you hope the this planning effort will help to address?	You need a half million dollars to own anything. It's not possible to find small affordable lots/houses
5. What differences, if any, do you see between housing issues in your community and Island-wide?	Zoning rules for lot size are so big and make prices even higher
	Respondent
1. How long have you lived on the Vineyard? This town?	20 years
2. What types of housing have you lived in on the Vineyard?	Single family
3. Have your housing needs changed over time? If so, how?	Yes, permanent
4. What do you believe are the primary housing issues on the Island and in your community that you hope the this planning effort will help to address?	More affordable rentals
5. What differences, if any, do you see between housing issues in your community and Island-wide?	That we have tribal housing has taken some pressure off our needs
	Respondent
1. How long have you lived on the Vineyard? This town?	Ten years seasonally, away for 10 years, back in AQ YR for one year

2. What types of housing have you lived in on the Vineyard?	Rooms in summer rentals; friends' houses; single family winter rentals
3. Have your housing needs changed over time? If so, how?	Yes, I'm back to AQ with a wife and 2 kids
4. What do you believe are the primary housing issues on the Island and in your community that you hope the this planning effort will help to address?	Lack of affordable year-round housing
5. What differences, if any, do you see between housing issues in your community and Island-wide?	Very few options in AQ
	Respondent
1. How long have you lived on the Vineyard? This town?	39 years
2. What types of housing have you lived in on the Vineyard?	Wooden camp; canvas tent; plywood hut; yurt; winter rentals; single family house
3. Have your housing needs changed over time? If so, how?	Yes, with work and family needs
4. What do you believe are the primary housing issues on the Island and in your community that you hope the this planning effort will help to address?	Affordable options for housing and community preservation
5. What differences, if any, do you see between housing issues in your community and Island-wide?	Fewer people, more affordable housing; more fragile community
	Respondent
1. How long have you lived on the Vineyard? This town?	51 years
2. What types of housing have you lived in on the Vineyard?	Single family
3. Have your housing needs changed over time? If so, how?	Increase in size
4. What do you believe are the primary housing issues on the Island and in your community that you hope the this planning effort will help to address?	Lost single family homes; abandoned/unused year-round housing issues; no longer rent to Islanders
5. What differences, if any, do you see between housing issues in your community and Island-wide?	No affordable home rentals; limited year-round and seasonal houses and unequipped for renters
	Respondent
1. How long have you lived on the Vineyard? This town?	8 years/4 years
2. What types of housing have you lived in on the Vineyard?	All of above
3. Have your housing needs changed over time? If so, how?	No

4. What do you believe are the primary housing issues on the Island and in your community that you hope the this planning effort will help to address?	More year-round housing for everyone including singles
5. What differences, if any, do you see between housing issues in your community and Island-wide?	Easier to get decent housing in Aquinnah
	Respondent
1. How long have you lived on the Vineyard? This town?	25 years
2. What types of housing have you lived in on the Vineyard?	Single family
3. Have your housing needs changed over time? If so, how?	Yes. Rented and owned, low income and high
4. What do you believe are the primary housing issues on the Island and in your community that you hope the this planning effort will help to address?	Housing costs too high/build/land etc.
5. What differences, if any, do you see between housing issues in your community and Island-wide?	Shortage of adequate housing for different groups

APPENDIX III: SMALL GROUP DISCUSSIONS

Working in groups of 4-8, participants discussed the following topics.

PART A: INTRODUCTIONS AND DEBRIEFING (15 MINUTES)

1. What is your name and how long have you lived in the Island? (15 minutes)	
Table A:	• Sophia, 26 years; • Juli, 51 years; • Martha, 58 years; • Paul, 25 years; • Meg, 12 years; • Brenda Lee, 8 years
Table B:	• Gary, 20 • Jim, 16 • Beverley, 60+ • Alan, 2 + seasonal • Derrill, 26 • Richard, 33
Table C:	• Wendy, 37 • Nancy, 27 • Gardner, 62 • Woody, 41 • Adrianna, 65 • Victoria, 52 • Berta, 56
Table D:	• Jon, 10 +seasonal • Jill, 10 + seasonal • Sibel, 24 • Megan, 35 • Kathy, 16 YR + 23 seasonal • Peter, 26 YR + 5 seasonal
Table E:	NA

2. What was the most important thing you heard about your community's and the Island's housing needs in the presentation tonight?	
Table A:	• Diversity in housing • gap between incomes and affordable housing • age trends/demographics • tax rate: no commercial tax base-control rate to encourage youth to remain
Table B:	• % of million dollar homes • Aquinnah's tax rate, highest • % of million dollar houses • Different growth rates by age • The projected shrinkage of year-round housing • % of million dollar homes

Table C:	• There is still so much need even after reaching the 40B 10%
	• The number of low-income residents we have
	• The age of our residents becoming "older"
Table D:	• Critical need for housing-surprised to hear Aquinnah met state 10% requirement
	• That some people spend 50% of income on housing
	• Emphasis on AQ able to be flexible because we've met the 10%
	• Seasonal workforce housing lessens demand for affordable
Table E:	• Happy to hear #1 need is home ownership and not year-round rental
	• Couldn't believe amount of taxes than rest of island! Trying to get a mortgage, that's held against me
	• Surprised 67% of houses are seasonal/recreational-how do we rectify this? How do we get people to share with this who can't afford?
	• Are there incentives? People talking to each other with needs-meet people who are already here (e.g., elders freeze taxes)

3. What surprised you most about what you heard in the presentation?

Table A:	• Tribal housing should NOT be included in estimates, skews the perception of the town's affordable housing availability
	• Highest tax burden
Table B:	• Skewed to older population
	• Tax rate
	• Increase in family size
	• Nothing
	• Increase in household coupled with projected town shrinkage
	• Family size increase
Table C:	• Our tax rate
	• Cost/value of average house in Aquinnah
	• Different options for housing
	• large percentage of seasonal/recreational homes in Aquinnah
Table D:	• Income needed to afford a market rate home
Table E:	• Technology-real time answers
	• Younger generation #s going down

4. What unanswered questions do you have now?

Table A:	• What is the percentage without AWTHA?
	• What would be the type of property or lot that would result in the greatest significant outcome to most people?
Table B:	• How will town shrink given family size increase?
Table C:	• How do we get there?
	• What level income is needed to buy a fair-market value home in Aquinnah?
Table D:	NA
Table E:	• What are past successful options in other towns?
	• Is there a housing agenda to steer toward one direction?
	• Housing trust used to buy land but moving towards developments
	• Concern of regionalization, not defining our community when we get lumped into MV as a whole and state

	• What percent of non-tribal affordable housing is there, have we met it outside the tribe? Is tribal housing part of 40B?

PART B: DEFINING ISSUES AND VISIONING (25 MINUTES)

Martha's Vineyard communities need a variety of year-round housing options to provide genuine housing choice to residents and to strengthen both the individual communities and the Island as a whole.

1. How well does your community's current housing stock meet the needs of the population? Poor? Fair? Well? Why.	
Table A:	• Poor. Lack of seasonal worker housing. Lack of housing diversity.
Table B:	• Fair. Concern for town employee and service housing • Plus needing housing to serve low income folks
Table C:	• Poor. We need seasonal housing for low to moderate incomes (since we don't have this we lose summer work force too). Also, high tax rates and values drive rental costs up.
Table D:	• Fair. Excluding tribal housing and residential affordable lots-AQ has no affordable housing • Without tribal housing current stock is poor. We debated this.
Table E:	• Poor. Not enough year-round affordable houses to meet needs of local population • Building houses creates higher taxes because more kids

2. Using perfect-world thinking, imagine that your community had a variety of housing options for a range of incomes, ages, lifestyles, family sizes and needs. What would that be like? What would that look like?	
Table A:	• Year-round community • Focus on town center, increase businesses to serve basic needs of the community and create sense of interaction • Flexibility in zoning to allow for development of more unique housing that maintains current environment, i.e., privacy, safety, beauty • Split around town, not one section of town • Owner and rental, increase smaller units for singles and elderly • Small odd lots with multiple homes +working farm or garden
Table B:	• Areas in town with smaller lots along State Road • More subsidized housing both rental and single family in a mix • Hearing about projected population shrinkage—be open to serving residents from elsewhere on the Island • Subsidized program to buy down existing stock for affordable housing
Table C:	• A more diverse community would be more dynamic • Smaller sized houses on smaller lots are needed. We are concerned about preserving our natural environment. Cluster housing and co-housing seems important • We can envision a variety of these but in low quantities such as one large (6-8 unit) apartment building; one set of small cluster housing; an area of seasonal small places (cottages/cabins)

	• Some of our highly generous and wealthy landowners would arrange to offer land areas to the town • Using the old youth lot system-allowing people to build their own homes on affordable lots
Table D:	• Develop a variety without losing rural character • Smart growth-density near town center which could create stronger sense of community • Land use regs that allow case-by-case review when a second dwelling (accessory cottage/caretaker home) is applied for • More square footage based on scale of principal house for accessory unit (big house, small AU; small house, big AU) • Zoning tailored to needs/community goals-vital town center (One-acre zoning near Town Hall)
Table E:	• Having structures people can feel proud of like South Mountain community. Community if houses together, something that fits in • Do it so it doesn't raise taxes when new houses are built - diminishes the middle class. 67% need to pay more. but they already pay more and don't use as much services (police/school) • Tax incentive for people who rent year-round • More things like accessory housing rules • Promoting people's businesses • Affordable apt with tax exemptions • Pay by sliding scale-different kinds of housing for different income • Create a fund to help subsidize tax burden onto others • Keep raising funds for affordable housing • Put portion of taxes to affordable housing 1%-2% CPA, 1% affordable housing

3. How well does the Island's current housing stock meet the needs of the population? Poor? Fair? Well? Why?	
Table A:	• Poor. Isn't serving Island-too remote, expensive, limited
Table B:	• Poor. It's obvious. That's why we're here.
Table C:	NA
Table D:	• Poor. Only Aquinnah has met 10%. Exponentially greater impact with large towns and Island community as a whole
Table E:	• Well.

4. Imagine that the Island had a variety of housing options for a range of incomes, ages, lifestyles, family sizes and needs. What would that be like? What would that look like?	
Table A:	• Our vision is awesome and applicable Island-wide • Center of Island should include basic/simple seasonal workforce housing
Table B:	• Looks like paradise • A grand vision for rental housing. All six towns pooling their resources to create housing opportunities together instead of town by town.
Table C:	NA
Table D:	• Location location location • Smart growth. Big houses could be used as apartment complexes
Table E:	NA

5. Describe any differences and similarities from what you saw for your community and for the Island.

Table A:	• No
Table B:	NA
Table C:	NA
Table D:	• See 3
Table E:	NA

PART C: OPPORTUNITIES AND OBSTACLES (20 MINUTES)

We know that it is not easy to address housing issues—especially in a place with such a fragile environment, infrastructure limitations, and common public misconceptions. You know your communities best—what could work and what would never fly. With this in mind…

Using real-world thinking, what are some of the opportunities and obstacles to realizing the perfect-world envisioned in Part B above? Both in your community and Island-wide?

Table A	Opportunities	Obstacles
Your community	• Community more open to affordable housing • Outreach to higher income summer residents to create interest in the projects and help fund projects using their resources and connections • Focus on town-tribal collaboration	• rent vs. own • What are summer people going to think/do? • Town itself is taking property out of housing stock (homestead, Manning property)
Island-wide	• Not sure	• Not sure

Table B	Opportunities	Obstacles
Your community	• 2 governments in one town working together towards solutions • Historically, AQ has always supported housing issues • CPA funds	• Zoning • NIMBY • Wetlands
Island-wide	• An Island-wide approach to these issues would be powerful • Pooling CPA funds • Fundraising in a seasonal community	• six towns • Massive coordination needed to create unified action

Table C	Opportunities	Obstacles
Your community	• Construction of multiple units	• Cost of living • Availability of land, especially large parcels

	Opportunities	Obstacles
	• Allowing some moderate-income families to build on smaller "affordable" lots • Changing zoning requirements	• NIMBY attitude • Cost of construction • Large [lot] zoning requirements • Smaller town with vocal personalities and strong opinions
Island-wide	• Construction of multiple units, co-housing • Land bank housing of some type, a contributions or a percentage of help • House boats, and allowing people to live aboard boats seasonally • Allowing tiny houses	• Parking availability for affordable apartments • NIMBY attitude • Cannot "Have your cake and eat it too!" This is a housing crisis.

Table D	Opportunities	Obstacles
Your community	• More vital town center (there is available land) • Keep young and old here, a diverse population • More economic development • Tribe has WW capacity so potential to tie in • Provide affordable car	• $ we have no tax base to build multifamily • maintain character of town • high educational and service costs-higher taxes • wastewater and drinking water • traffic based on development + housing
Island-wide	• Apts above stores-increase vitality • More economic development • Other island towns have commercial town centers so character wouldn't change a dramatically	

Table E	Opportunities	Obstacles
Your community	• Fundraising diverting taxes to AH • Low taxes for people trying to build • Freeze taxes for older people • Incentive for younger people • Zoning-help each person make situation work • Committee should be made up of summer/local/affordable representatives • people who have needs hooking up with people who can help that need	• Taxes so high • Zoning-makes it hard for people to be here • Youth lots are for anyone, not just local • Expensive to build with all permits and assessments

	• Used to be that a large parcel of land that was sold had to give certain % to town • Maybe landlocked parcels could be opened	
Island-wide	NA	NA

Bonus question: Can you think of any realistic/feasible ways to overcome any of the obstacles your group identifies?

- Change zoning for "non-buildable" lots to allow for housing
- In town-revise zoning to increase pockets of higher density
- Create a greater range of housing options
- On Island-Island-wide working groups: BOH, Planning Board, CPAs, all schools