

WHO LIVES IN OAK BLUFFS?

OAK BLUFFS HAS THE LARGEST YEAR-ROUND POPULATION ON THE ISLAND

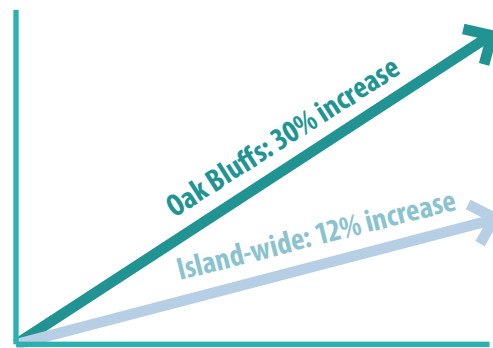


27% of the year-round population of Martha's Vineyard (4,599 residents)

Source: 2010-14 ACS

YEAR-ROUND POPULATION MAY INCREASE THE MOST OF ALL ISLAND COMMUNITIES

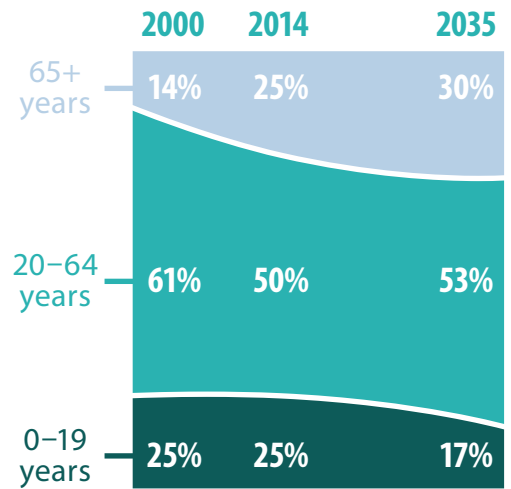
PROJECTED YEAR-ROUND POPULATION FROM 2010 TO 2035:



Oak Bluffs' year-round population is expected to increase from 4,527 in 2010 to 5,904 in 2035.

Source: 2010 US Census and UMass Donahue Institute Population Projections

FEWER YOUTH AND WORKING AGE ADULTS, AND MORE OLDER ADULTS BY 2035



Source: 2000 US Census, 2010-2014 ACS, and UMass Donahue Institute Population Projections

Oak Bluffs' year-round population has significantly grown and may grow at a rate almost three times higher than any other Island town – adding close to 1,400 year-round residents between 2010 and 2035.

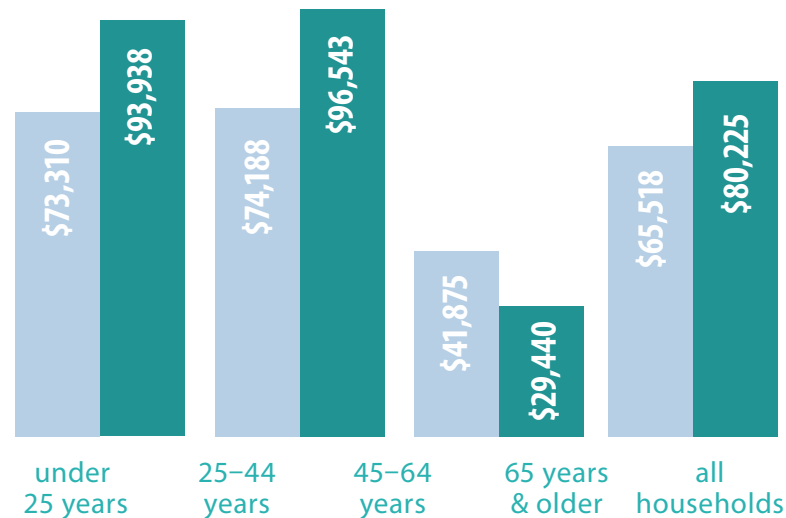
2010 US Census and UMass Donahue Institute Population Projections

OVERALL, YEAR-ROUND HOUSEHOLDS HAVE HIGHER INCOME THAN COUNTY-WIDE

Though older adults in Oak Bluffs have significantly lower median income than county-wide and the lowest island-wide.

■ Dukes County* ■ Oak Bluffs

MEDIAN HOUSEHOLD INCOMES:



Source: 2010-2014 ACS

OAK BLUFFS IS THE ONLY TOWN WHERE BOTH HOUSEHOLD SIZE AND ESTIMATED YEAR-ROUND NUMBER OF HOUSEHOLDS ARE INCREASING

OAK BLUFFS	2000	2014
Number of Households	1,590	1,824
Household Size	2.33	2.47

Source: 2000 US Census and 2010-2014 ACS

J M Goldson

RKG
ASSOCIATES INC

*Dukes County includes all the towns on the Island and the Town of Gosnold

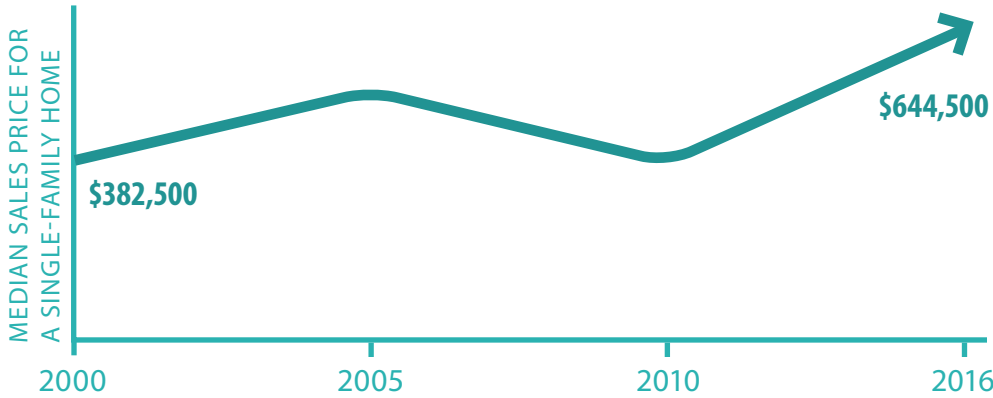
ACS data are estimates based on samples and subject to variability.



OAK BLUFFS HOUSING AND AFFORDABILITY

IF YOU DON'T ALREADY OWN A HOME HERE, YOU PROBABLY CAN'T AFFORD ONE NOW

Sales prices have risen close to 70% since 2000, yet Oak Bluffs still has the lowest median sales price for single-family homes on the Island.



Source: The Warren Group

income needed to afford the 2016 median sales price for single-family home*



2014 Oak Bluffs median household income**



*based on assumptions of 30-year fixed mortgage, August 18, 2016 interest rates, and Oak Bluffs FY2016 residential tax rate (8.11). The median sales price for 2016 Jan-July was \$644,500. | **estimated median household income isn't available yet for 2016
Source: 2010-2014 ACS, The Warren Group, and author's calculations using MA DHCD's affordability calculator

Close to 40% of all year-round households in Oak Bluffs have low/moderate income.



More than half of these households spend more than 50% of their total gross income on housing.

Source: 2009-2013 ACS, CHAS data

OAK BLUFFS HAS MORE YEAR-ROUND HOUSING THAN MOST ISLAND TOWNS

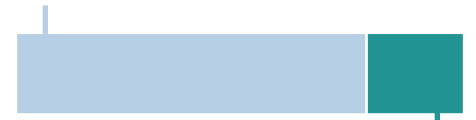
43% YEAR-ROUND HOUSING

Island-Wide, the housing is 38% year-round.

Source: 2010-2014 ACS

OAK BLUFFS HAS MORE DIVERSE HOUSING THAN OTHER ISLAND TOWNS

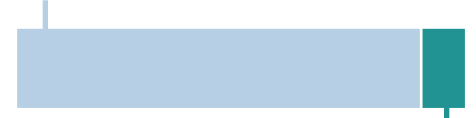
78% owner-occupied



22% renter-occupied

These figures do not include seasonal rentals. Island-wide the housing is 22% renter-occupied. State-wide it is 38%.

90% single-family housing



10% other (townhouses, two-family, multi-family, and mobile homes)

Island-wide, the housing stock is 91% single-family housing.

Source: 2010-2014 ACS