# TISBURY COMMUNITY WORKSHOP #1: SUMMARY OF RESULTS

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#### Summary

The purpose of the first of three community workshops in Tisbury 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 Tisbury and ideas for the future of housing in their community: mixed-use development, microhousing and small apartments, seasonal workforce housing, and smaller, in-fill development.

Workshop participants envisioned Tisbury's downtown commercial area with opportunities for mixed-use development that could include housing above existing retail space, including small apartments and micro housing. In addition, participants saw dormitories for seasonal workforce housing and felt that affordable housing should be inconspicuously scattered throughout the town and the Island. Zoning amendments and creative funding strategies could facilitate the development of smaller, in-fill homes, or rehabilitation of existing houses for affordable and multi-family housing.

#### Workshop Design

The workshop took place in the Tisbury Senior Center on Thursday September 22, 2016 from 6-8:30pm. Thirty-nine people attended. The purpose of the workshop was to engage Tisbury 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 Tisbury," 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 live don the Island between six and 28 years and that they have mostly lived in single-family houses but some also lived in apartments, summer rentals, friend's houses, and a summer family home. Primarily housing issues that participants identified include affordability, senior housing, worker housing including seasonal workers, infrastructure constraints, and need for year-round rentals.

#### **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?

#### Lived on the Vineyard

- Fifty-three percent of respondents have lived on the Vineyard for 20 years or more.
- Twenty-four percent have lived in the Island for 10-20 years

#### Moved to Current Home

- Forty-eight percent of respondents moved into their current homes between 1990 and 2009.
- Thirty-six percent moved into their current homes since 2010.

#### Own/Rent

- Fifty-one percent of participants own their home and live in them year-round.
- Twenty-six percent of respondents rent their homes year-round, and nine percent live in seasonal rentals.

#### Primary Reason for Attending Workshop

- Forty-four percent responded that they attended in order to advocate for affordable housing.
- Twenty-six percent attended in order to gather information.
- Twelve percent indicated they attended to protect open space/natural resources
- Nine percent to ensure the community's economic vitality and another nine percent to protect community integrity.

#### **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. What surprised them? What questions did they have after the presentation? The second discussion topic asked participants to formulate a "perfect-world" vision of housing in their community and the Island as a whole. Finally, groups considered what real world opportunities and obstacles exist to help or hinder their vision coming to fruition.

#### Part A - Debriefing

Participants found the statistics about the high amount of low/moderate income and cost burdened households living in Tisbury important as well as the need for housing and growing senior population. Participants were most surprised by the extent of low/moderate income cost burdened households, the number of low and extremely low-income households and how there is a higher rate of lower-income households in Tisbury compared with other Island towns. Some questions that participants have after the presentation are about homelessness, senior housing options, immigrant populations, work-force housing, the island shuffle, jobs, and zoning.

#### Part B - Visioning

#### Tisbury

Some participants in all but one of the groups indicated that they felt Tisbury's current housing stock poorly meets the needs of the population – two groups also indicated fair and poor and one group indicated just fair. Participants envisioned more housing for single-people, tiny houses, cluster housing, varying sizes of housing, mixed use, smaller units that are family sized, and small apartments. In addition, participants envisioned dorm-style housing, rehabbed houses and older, and larger houses converted to apartments. Participants also envisioned having a housing bank (like the Land Bank) and zoning changes that allowed small affordable housing projects. Participants also saw creative senior living, including intergenerational housing, smaller projects that can get through the public process and be well integrated into neighborhoods – inconspicuously.

#### Island-wide

Island-wide, participants thought the housing stock poorly met the needs of the population — one group indicated poor and fair. Participants envisioned the Island with smaller, cluster houses, more affordable rental units, and dispersal of affordable housing so that other towns can shoulder more of the burden. Participants saw dorm housing for seasonal worker, studio space for artists, "live-in" care situations that allow elderly to say in their homes, and multigenerational rental units in downtown areas. Participants envisioned more year-round housing in general on the Island and more young families, as well as housing for educators.

#### **Part C - Opportunities and Obstacles**

#### **Tisbury**

Some opportunities that residents pointed out in Tisbury include the safer bike paths, need for year-round rental, improved zoning, and the commercial nature of the town that allows mixed-use dwelling. There are opportunities to improve zoning further, create incentives to promote year-round rental housing, create micro-housing, and link work opportunities to housing needs. Obstacles include lack of community investment, an aging population, lack of available land, and environmental, zoning, and health issues in addition to the stigma of affordable housing and NIMBY-attitudes. The cost of living and land values are high and the incomes are low. There are sewage and nitrogen issues.

#### Island-wide

Participants saw opportunities to realize the Island-wide vision including creating a housing bank, using creative temporary structures for seasonal workers, and providing incentives to promote year-round and rental housing. One group noted that the Airport property could be an opportunity for seasonal housing. The same group saw tiny houses, land sharing, and composting toilets as opportunities. Participants identified many obstacles including the price of land, limited wastewater treatment capacity, nitrogen and environmental issues, and restrictive zoning.

## **APPENDIX I: WELCOMING EXERCISES**

#### MAP

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



Most participants lived in Tisbury, particularly the central area and in Vineyard Haven. Two participants lived in Oak Bluffs, one lived in West Tisbury, and one in Edgartown.

#### **WORD CLOUDS**

#### Describe a quality you like about Tisbury

- Year-round town and port
- Small town
- Town closes down before 11pm
- Excellent year-round community with port
- Great education for children, port town
- Year-round town, people LIVE here
- Access to the harbor
- Close to everything
- Its quaint charm and lovely walkability
- The sense of a small community
- I feel it's the best town to live in
- Tree lined streets, working marina
- Very mixed population
- Access to year-round services
- It is a town for year-round residents
- Living quarters. average year-round residents
- Convenience, year-round population
- Best school on Island, lively year-round
- Late town, friendly people
- Year-round neighbors and town
- The woods
- Diversity and year-round community
- Walkability, where I live anyway
- Family oriented
- Walkable village-post office, groceries, etc.

#### Describe a quality you like about Martha's Vineyard

- The people, the sea, the beauty
- It was a good place to raise my kids: 1. sense of safety and freedom; 2. easy involvement in schools; 3. Feeling of both town and country
- Public walking trails, beaches, the people
- Atmosphere of community
- Its beauty and its community
- The girls
- The people: they tolerate eccentricity quite well
- I am a native and the Island with all its faults, is home to me
- Natural beauty
- The diversity, geographical and social
- Community spirit
- The pace is more relaxed
- I enjoyed being a native and living here
- Takes me back in time, calming
- Quality of life + the commitment of the population to ensure that
- Community

- Great place to raise children
- The sea, the relaxed pace, the people
- Safe place to live
- Safety
- Very relaxed (dress), very mixed
- Nature, community

# **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?	25 years
2. What types of housing have you lived in on the	Single family home
Vineyard?	
3. Have your housing needs changed over time? If so,	Raised family
how?	
4. What do you believe are the primary housing issues on	Affordability, senior housing
the Island and in your community that you hope the this	
planning effort will help to address?	
5. What differences, if any, do you see between housing	None
issues in your community and Island-wide?	
	Respondent
1. How long have you lived on the Vineyard? This town?	28
2. What types of housing have you lived in on the	Single family, apartment,
Vineyard?	rent/own
3. Have your housing needs changed over time? If so,	Needed home for family
how?	
4. What do you believe are the primary housing issues on	Workers housing seasonal,
the Island and in your community that you hope the this	rentals
planning effort will help to address?	
5. What differences, if any, do you see between housing	Tisbury has more opportunity
issues in your community and Island-wide?	for housing
	Respondent
1. How long have you lived on the Vineyard? This town?	6
2. What types of housing have you lived in on the	Single family
Vineyard?	
3. Have your housing needs changed over time? If so,	No
how?	
4. What do you believe are the primary housing issues on	Seasonal workers, infrastructure
the Island and in your community that you hope the this	
planning effort will help to address?	
5. What differences, if any, do you see between housing	Other towns need to do more
issues in your community and Island-wide?	
	Respondent
1. How long have you lived on the Vineyard? This town?	15/8
2. What types of housing have you lived in on the	Apartment, single family,
Vineyard?	roommates

	1
3. Have your housing needs changed over time? If so,	Yes, needed more space,
how?	rent/own
4. What do you believe are the primary housing issues on	NA
the Island and in your community that you hope the this	
planning effort will help to address?	
5. What differences, if any, do you see between housing	NA
issues in your community and Island-wide?	
	Respondent
1. How long have you lived on the Vineyard? This town?	10.5/8
2. What types of housing have you lived in on the	Single family
Vineyard?	
3. Have your housing needs changed over time? If so,	No
how?	
4. What do you believe are the primary housing issues on	Affordable rentals
the Island and in your community that you hope the this	/ Wordable Ferrais
planning effort will help to address?	
5. What differences, if any, do you see between housing	none
issues in your community and Island-wide?	none
issues in your community and island-wide:	Respondent
1 Have large have you lived another Vincound? This town?	•
1. How long have you lived on the Vineyard? This town?	20+ years
2. What types of housing have you lived in on the	Single family, summer rental
Vineyard?	
3. Have your housing needs changed over time? If so,	Yes, needed bigger, now smaller
how?	
4. What do you believe are the primary housing issues on	Senior housing, year-round
the Island and in your community that you hope the this	rental
planning effort will help to address?	
5. What differences, if any, do you see between housing	Tisbury is more dense, already
issues in your community and Island-wide?	doing more
	Respondent
1. How long have you lived on the Vineyard? This town?	16 seasonal, MV 5 YR
2. What types of housing have you lived in on the	Summer family home,
Vineyard?	apartment, friend's houses,
	single family
3. Have your housing needs changed over time? If so,	Always needed a home-didn't
how?	always find one
4. What do you believe are the primary housing issues on	More affordable homes
the Island and in your community that you hope the this	
planning effort will help to address?	
5. What differences, if any, do you see between housing	No
issues in your community and Island-wide?	
133063 III your community and island-wide:	1

# **APPENDIX III: SMALL GROUP DISCUSSIONS**

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

### PART A: INTRODUCTIONS AND DEBRIEFING (15 MINUTES)

I. What is	your name and how long have you lived in the Island? (15 minutes)
Table A:	<ul> <li>Dana, 25 years</li> <li>Toni, 6 days</li> <li>Mary Ellen, 73 years</li> <li>Mary, 37 years</li> <li>Lindsay, 23 years</li> <li>Alisa, 28 years</li> </ul>
Table B:	<ul> <li>Dawn, 15</li> <li>Scott, 20</li> <li>Noel, visiting for 50 years, here half time for 3 years</li> <li>Steve, recently moved here with family</li> </ul>
Table C:	<ul> <li>Paulo, 10.5 years</li> <li>Karen, I</li> <li>Jan, 10+</li> <li>Ray, 26</li> </ul>
Table D:	<ul> <li>Chris, 20+ years</li> <li>Ben, 20+</li> <li>RJ, 20+</li> <li>Alycelle, 20+</li> <li>David, 3</li> </ul>
Table E:	<ul> <li>Erika, 6 years</li> <li>Tristan, 38 years</li> <li>Art, 16</li> <li>Jean, 36</li> <li>Hyung, 13</li> </ul>
Table F:	<ul> <li>5 years</li> <li>30 years</li> <li>43 years</li> <li>seasonal 16, year-round 5</li> <li>18 years</li> <li>46 years</li> <li>own home in MV</li> </ul>
	as the most important thing you heard about your community's and
the Island's Table A:	<ul> <li>housing needs in the presentation tonight?</li> <li>The heavily housing cost burdened. Percent was so high</li> </ul>
Table B:	<ul> <li>Elderly housing issue</li> <li>Existence of the % of renters + also income/plus age related/prime location of town on Island</li> <li>no jobs to produce income to match housing cost</li> <li>Magnitude of issue/costs</li> <li>Homelessness information?</li> </ul>

Table C:	Affordability
	# of people below median income
	Need for diversity
Table D:	Comparison of median income and actual cost
	Tisbury has most diverse housing
Table E:	The need for low/very low income housing
	We have high numbers of young renters and diverse housing
Table F:	% of extremely cost burdened
	<ul> <li>housing burden of low income and large numbers of people in this situation</li> </ul>
	Growing senior population

3. What sur	rprised you most about what you heard in the presentation?
Table A:	Lack of year-round rentals
Table B:	# of low and extremely low income population
Table C:	Tisbury has the highest # year-round population
	Not surprised with #
	How the housing is going to transition?
	<ul> <li># of households went down 2000-14</li> </ul>
Table D:	<ul> <li>Comparison of median income and actual cost</li> </ul>
	• Income
Table E:	The difference in tax rate for people w or without mortgage
	<ul> <li>We have higher rate of low income than other towns</li> </ul>
	The decline of population of younger folks-we need more younger folks to take
	care of older folks
Table F:	Low priced properties available
	That our seasonal stock is so huge
4. What un	answered questions do you have now?
Table A:	What are the number of seasonal rentals? (Island shuffle)
	Senior housing options and affordability
	<ul> <li>How are immigrant populations reflected in this presentation?</li> </ul>
Table B:	Homeless situation information
	<ul> <li>Options for group/congregate living/seasonal/temporary housing</li> </ul>
	<ul> <li>Is group working with other state agencies or non-profits related to housing?</li> </ul>
	Do property taxes unfairly
Table C:	How to apply this data to something real
Table D:	Where were the area wide income figures from?
Table E:	<ul> <li>How much of the lower income demographic is elderly/fixed income?</li> </ul>
	<ul> <li>Is there any relief for tax burden for elderly?</li> </ul>
	<ul> <li>Work force housing-how it's defined + what to do to fix the problem</li> </ul>
	<ul> <li>DO we have enough jobs that pay enough for people to afford rent, etc.?</li> </ul>
	Congregate housing?
	<ul> <li>Why stop at 100% of income? on MV that is skewed</li> </ul>
	<ul> <li>Shuffling issue-can it be regulated by law? Or de-authorized?</li> </ul>
	<ul> <li>What is the most popular rental type and price?</li> </ul>
	<ul> <li>How does our zoning hamper the availability of affordable housing?</li> </ul>
Table F:	We don't understand mortgage holder vs. non-mortgage costs

•	How much more build out can Tis accommodate under current zoning?
•	Can we build our way out of this problem?
•	Does SHI require that there are state subsidies-don't understand all SHI

## PART B: DEFINING ISSUES AND VISIONING (25 MINUTES)

requirements

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.

	I does your community's current housing stock meet the needs of the ? Poor? Fair? Well? Why.
Table A:	• Poor
Table B:	<ul> <li>Fair. Lack of prior interest in producing affordable houses</li> <li>Perhaps needs of population are unrealistic/difficult with respect to housing</li> </ul>
Table C:	Poor/Fair. Still not meeting the needs
Table D:	Poor. Cost of housing is too high across the board
Table E:	<ul> <li>Poor. Most of us feel it's poor</li> <li>Elderly are struggling to maintain, people are land poor, younger folks can't get into housing</li> <li>Fair. Our town has more affordable housing than other places on MV</li> </ul>
Table F:	<ul> <li>Poor/fair.</li> <li>Diversity of housing stock, burden is too great, not meeting needs of community adequately</li> <li>Conditions are so stressful that it impacts quality of life</li> <li>Not good for community</li> </ul>

housing op	rfect-world thinking, imagine that your community had a variety of tions for a range of incomes, ages, lifestyles, family sizes and needs. Id that be like? What would that look like?
Table A:	<ul><li>More housing for single people-</li><li>Tiny houses, cluster housing</li></ul>
Table B:	<ul> <li>Like it the way it is. Inconspicuous affordable housing</li> <li>Units of varying sizes/mixed use/smaller units for family size. See a problem w large families, dogs, trucks</li> <li>More mixed use/increase allowances for apts in homes + garages for year-round rentals to help mitigate problem</li> </ul>
Table C:	<ul> <li>Community housing that is not stigmatizing and segregated</li> <li>Community housing with educational program or work program</li> </ul>
Table D:	<ul> <li>Less reliance on tourist industry</li> <li>Rely more on local commerce</li> <li>Housing bank? Like land bank</li> <li>Vision of low-income at waterfront and Main St with centralized tourist area in center of Island</li> </ul>
Table E:	<ul> <li>A \$400k home that doesn't need a lot of work to move into</li> <li>Small footprint apartments</li> </ul>

	<ul> <li>Zoning changes made that allow small affordable housing projects that are integrated into neighborhoods</li> <li>Studio, I-3 bdrm units-low cost living-multiunit structures w/ low cost maintenance. Community within itself that is open community can share and benefit from amenities</li> <li>"low income" housing for higher incomes that still can't afford a house</li> <li>Smaller scope projects that can be "put through"</li> <li>Dorm style housing at airport-for seasonal workforce</li> <li>Zoning changes, no homes are over 3,000 sq. ft. in VH, different types of housing, more housing for elders, enough for 20-25 people, housing teachers, EMT workers (younger people)</li> <li>Help for moderate income people, who are paying up to 50% of income on housing</li> <li>Another tax bracket-raise rates graduated square footage, pool of money then helps subsidize other housing</li> <li>Affordable housing "bank" similar to land bank-\$ would come from land sales (from seller)</li> <li>People who voluntarily want to or have to leave their home (foreclosure), instead of bank owned, become "town owned" rental. Rent controlled + town uses revenue</li> </ul>
Table F:	<ul> <li>Variety of housing options-town houses</li> <li>Rehab existing houses-provide support for this innovative program</li> <li>Older larger houses developed into apartments</li> <li>Creative senior living situations-intergenerational, seniors move out and free single housing</li> <li>More permanent rental properties</li> <li>We maintain identity as year-round hub</li> <li>Hard for seniors to downsize and buy new house-need other options so people can change housing situation, still stay on Island</li> </ul>

	Il does the Island's current housing stock meet the needs of the ? Poor? Fair? Well? Why?
Table A:	• Poor.
	<ul> <li>Economic entitlements have fostered lack of ambition?</li> </ul>
Table B:	• Poor/fair
Table C:	<ul> <li>Poor. Statistics show there is not enough housing for everyone including seasonal employees</li> </ul>
Table D:	NA
Table E:	• Poor
Table F:	• Poor

_	that the Island had a variety of housing options for a range of incomes, yles, family sizes and needs. What would that be like? What would that
Table A:	We need more cluster, smaller houses
	More affordable rental units

	Zoning changes vs ecology-waste water?
Table B:	NA
Table C:	<ul> <li>Cluster housing</li> <li>Vineyard Haven is a place to accommodate seasonal employees which would alleviate the year-round rental</li> </ul>
Table D:	NA
Table E:	<ul> <li>I 50 State Rd-preference to educators</li> <li>More dispersal of affordable housing and low rent, other towns shoulder more of the burden</li> <li>Multi-generational rental units in downtown area</li> <li>Holmes Hole Rd-develop rental units-if people give up their cars they can live there for low rent</li> <li>The town and Island need to access federal and state dollars to go to affordable housing and the costs that go along with affordable housing (apply for more available \$)</li> <li>More housing that has studio space for artists, etc., bringing more business here</li> <li>Have more flexible rental units-seasonal or singles, depending on demand</li> <li>Promote more "live in" care situations that allow elderly to stay in their homes while providing housing to others</li> <li>Employers subsidize key workers but make them sign contract instead</li> <li>Efficiency units</li> <li>Housing for educators</li> </ul>
	Sell property and use proceeds to help with housing
Table F:	<ul> <li>Burden sharing among towns-as we raise density down-Island has to share burden. We are one Island and need to share the cost of density-school, roads, pond water, quality, etc.</li> <li>Increase w year-round housing</li> <li>Develop town centers with density-cluster communities around town centers and commercial areas, support businesses</li> <li>Dorm living or camp for seasonal population</li> <li>More young families</li> </ul>

5. Describe any differences and similarities from what you saw for your community and for the Island.		
Table A:	Smaller cluster rentals for single people w/in a community development for both	
Table B:	NA	
Table C:	Similarities-seasonal rental issues, zoning issues	
Table D:	NA	
Table E:	NA	
Table F:	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	<ul> <li>Safer bike paths</li> <li>Year-round rentals-need as opposed to revenue</li> <li>Improve zoning</li> <li>Townspeople become more involved</li> <li>Incentives</li> <li>Not enough information</li> </ul>	<ul> <li>Personal gain</li> <li>Accountability-enforcement of codes</li> <li>Lack of investment in the community</li> </ul>
Island-wide	Similar to VH	

Table B	Opportunities	Obstacles
Your community	<ul> <li>Elderly houses becoming available</li> <li>Commercial nature of town allows multiple mixed use dwellings</li> <li>Reviewing zoning to allow for more</li> </ul>	<ul> <li>Aging population</li> <li>Population-increase in immigrant, impact on tax base</li> <li>Available land</li> <li>Lack of cohesive planning/zoning to more specific for smaller additions</li> </ul>
Island-wide	<ul> <li>Start over-optimizing what we have-understanding of limitations/economic development</li> <li>Housing bank</li> <li>Creative use of seasonal rentalstemporary structures for seasonal workers</li> </ul>	

Table C	Opportunities	Obstacles
Your community	<ul> <li>Being able to do micro housing</li> <li>Grant opportunities for solar installation</li> <li>Linking work opportunities to housing needs</li> <li>Incentives to promote year-round rental</li> </ul>	<ul> <li>Income issues</li> <li>Environmental, zoning and health</li> <li>Stigma of affordable housing</li> </ul>
Island-wide	<ul><li>More seasonal housing</li><li>Incentives to promote year-round and rental</li></ul>	<ul><li>Income issues</li><li>Environmental, zoning and health</li></ul>

Guest garage apartment		
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Table D	Opportunities	Obstacles
Your community	<ul><li>Allow for expanded zoning</li><li>Community involvement</li><li>Develop Main St housing above shops</li></ul>	<ul><li>Slow down building</li><li>Cost of living</li><li>Current zoning laws</li><li>Nitrogen</li></ul>
Island-wide	• SAME	• SAME

Table E	Opportunities	Obstacles
Your community	<ul> <li>More revenue</li> <li>When prices go low, should town buy them?</li> <li>Buy houses that are low end, control rent</li> <li>Spread low income throughout communities</li> <li>Control and regulate "big" development</li> <li>Give tax breaks if they sold to IHT</li> <li>Have central housing authority have power to buy</li> <li>Give incentive to winterize and rent their home</li> </ul>	<ul> <li>Sewage</li> <li>Nitrogen</li> <li>Traffic</li> <li>High real estate values</li> <li>More people, less job opportunities</li> <li>More aging people, fewer young people</li> <li>Speculation-when prices are down, wealthy move in and turn into rentals, raise taxes, etc.</li> </ul>
Island-wide	NA	NA

Table F	<b>Opportunities</b>	Obstacles
Your community	<ul> <li>Rehab old housing stock-energy efficient, more affordable</li> <li>Put multi-family housing in larger older buildings</li> <li>Reverse mortgage for home owner with agreement that unit becomes affordable when sold. Buy affordability over time</li> </ul>	<ul> <li>Zoning law</li> <li>Parking</li> <li>Hardships</li> <li>NIMBY</li> <li>Lack of commitment</li> <li>Sewage and environmental concerns</li> <li>Rising value of land</li> <li>Market pressure</li> </ul>
Island-wide	<ul> <li>Airport property for seasonal housing</li> <li>Tax infernal housing business like Air B N B, etc.</li> <li>Housing bank like Land Bank</li> <li>Stronger public transportation</li> <li>Tiny houses</li> <li>Sharing the land</li> <li>Composting toilets</li> </ul>	<ul> <li>Seasonal-wastewater capacity for population cluster at dorm/camp</li> <li>Price of land</li> </ul>

Bonus question: Can you think of any realistic/feasible ways to overcome any of the obstacles your group identifies? No responses recorded.