Tisbury Housing Production Plan
FY2018-2022

EXECUTIVE SUMMARY

FUNDING PROVIDED BY THE MARTHA’S VINEYARD COMMISSION AND THE COMMONWEALTH OF MASSACHUSETTS

Prepared by
JM Goldson community preservation + planning
with RKG Associates, Inc.
**Housing Production Plan Purpose**

This Housing Production Plan (HPP) is a state-recognized planning tool that, under certain circumstances, permits the town to influence the location, type, and pace of affordable housing development. This HPP establishes a strategic plan for production of affordable housing that is based upon a comprehensive Island-wide housing needs assessment, prepared in 2013, and provides a detailed analysis of development constraints due to infrastructure capacity, environmental constraints, protected open space, and regulatory barriers. The HPP describes how the town plans to create and preserve affordable housing.

When an HPP is certified by DHCD, then a denial of a Comprehensive Permit will be upheld if such application is not consistent with local needs. The town would need to produce ten units that count on the state’s Subsidized Housing Inventory for a one-year certificate or twenty units for a two-year certificate.

**Housing Needs Assessment**

Chapter 4, which provides a demographic profile of the community, and Chapter 5, which describes local housing conditions, together provide analysis to determine Tisbury’s priority housing needs. This understanding of current and future housing needs lays the groundwork for the community’s housing vision, goals, and strategies.

Tisbury’s primary housing needs are more year-round rental housing units at all market levels including affordable, especially for households with up to 30 percent of the area median income; more affordable homeownership opportunities especially for households with incomes at or below 80 percent AMI and between 80 to 100 percent AMI; more diverse housing options including multi-family, service-enriched, and more housing options for seasonal employees.

**Development Constraints Analysis**

Some key findings of the development constraints analysis are as follows:

- Tisbury’s soils can support residential and commercial development, though in some areas may present a threat to groundwater because of its inadequate filtering of septic effluent. The southern part of Tisbury is comprised of prime agricultural soils.
- Increased recreational activity combined with shoreline development, road run-off and growing waterfowl populations have caused nitrogen pollution, contaminated runoff and fecal bacterial contamination in the town’s great ponds.
- Tisbury’s wastewater facility is close to capacity. There are two areas under review for additional sewer infrastructure in Tisbury. These include the area around Lake Tashmoo which would take current residential properties off of septic, and State Road between Main Street and Water Street.
- Tisbury’s zoning bylaws encourage some diversity of housing choice by allowing multi-family housing development and conversions, accessory apartments, and mixed-use development. The bylaws also provide exceptions to exceed maximum number of units for low/moderate income housing and elderly housing. However, the bylaws raise Fair Housing concerns and are out of date, difficult to navigate, sometimes unclear and difficult to interpret, and generally in need of reorganization and modernization.
Community Engagement Process

The Selectmen, Planning Boards and Housing Committees of all six towns held three community workshops, facilitated by the consultant team, to create housing visions, identify five-year goals, and prioritize implementation strategies. In Tisbury, these workshops were held in the Tisbury Senior Center on September 22, November 17, and December 15, 2016. In addition, the All-Island Planning Board issued an online survey about housing needs and strategies that had over 600 respondents.

Tisbury’s Housing Vision

Tisbury community members envision that in 2027 the community will still be a lively, family-oriented port town that sustains a vibrant, diverse year-round community known for its friendly people, excellent schools, and working waterfront. Mixed-use commercial/residential redevelopment along Main Street and throughout other commercial areas will add to the town’s year-round rental housing stock, while zoning updates will encourage the development of creative smaller housing options. The rehabilitation and conversion of large older homes to multi-family housing will help increase affordable housing opportunities for low/moderate-income and middle-income residents without impacting the character of this tree-lined, quaint, and walkable small town.

Tisbury’s vibrancy will be enhanced with new and rehabilitated mixed-use commercial/residential buildings, including new year-round micro-housing and small apartments in the downtown commercial area of Vineyard Haven, and supported with expanded sewer infrastructure. Community members also envision that the Town will have more affordable housing options for the year-round workforce, including smaller, infill development, starter-homes, and accessory apartments in homes and garages in residential neighborhoods, as well as dormitory-style housing for the seasonal workforce in appropriate locations. The town will have creative senior living options including intergenerational housing. These options will provide greater choice for older adults to downsize and stay in the community as they age.

New housing will include a variety of housing types and sizes including smaller units designed for single people and tiny/micro houses. In addition, there will be a few cluster housing developments on larger properties that protect extensive open space and natural resources. Community members hope that some of these projects will be made possible by expanded regional funding sources such as a new Vineyard Housing Bank, a real-estate transfer fee modeled after the successful Martha’s Vineyard Land Bank, as well as various progressive zoning updates.

Affordable housing will be scattered throughout town in residential neighborhoods, as well as mixed-use and multi-family buildings. Zoning updates and creative funding strategies will facilitate new development and the reuse of existing buildings for affordable and multi-family housing. Many of Tisbury’s older houses will be improved through an influx of rehabilitation funds for low/moderate-income homeowners.
Tisbury’s Housing Goals

**Goal 1: Housing Options**
Encourage new housing options through zoning updates that are well-integrated to enhance the existing community fabric and include a variety of housing types and sizes including smaller units designed for single-people, tiny/micro houses, smaller infill development, accessory apartments in homes and garages, conversion of older large single-family homes into multi-family, and mixed-use development/redevelopment in commercial areas.

**Goal 2: Household Types**
Foster creation of housing units to support housing needs of low/moderate income households, year-round workforce including municipal employees and service providers, seniors, people with disabilities, as well as extremely low-income households including individuals and families experiencing or at risk of homelessness. These housing options should include more senior living options such as intergenerational housing to provide greater choice for older adults to downsize and stay in the community as they age.

**Goal 3: Economic Vitality**
Encourage the private development of dormitory-style seasonal employee housing at appropriate locations that is funded and managed by employers. In addition, encourage the creation of affordable year-round rental housing to support the needs of the year-round workforce population and foster the creation of mixed-use development / redevelopment in commercial areas, such as along Main Street, that include year-round micro-housing and small apartments to enhance the vibrancy of Vineyard Haven.

**Goal 4: Community Character and Smart Growth**
Ensure new housing options are sensitive to environmental and infrastructure constraints and designed to enhance the character of this tree-lined, quaint, and walkable small port town by focusing on smaller in-fill development, rehabilitation of existing buildings for affordable and multi-family housing, and cluster housing developments on larger properties, if available, to protect extensive open space and natural resources.

**Goal 5: Resources & Capacity**
Work cooperatively with other Island towns, the Martha’s Vineyard Commission, and other organizations to promote expansion of local/regional resources that can support the creation of affordable rental housing, such as through creation of a new or expanded revenue sources.

**Goal 6: Numerical Production**
Support the creation of at least 50 low/moderate income (LMI) units over five years (an average of 10 LMI housing units per year) that will count on the Subsidized Housing Inventory, particularly rental units for extremely low-income households and ownership units affordable for households with income between 50-80% AMI. This rate of LMI housing production would support the town reaching 10% through incremental production (0.5% of year-round housing units) by 2026. In addition, support the creation of at least seven ownership units affordable to households between 80-100% of the area median.
Tisbury’s Housing Strategies

To achieve the community’s ten-year housing vision and five-year goals will require the town’s focused effort to implement a variety of local initiative strategies and local regulatory strategies as well as support and participation in Island-wide strategies. The community’s housing vision and goals are ambitious and can’t be achieved overnight or by a sole, isolated action. The strategies are presented as a package of strategies rather than a menu of choices because they are designed to work together to be most effective. They are like pieces of a puzzle that, when assembled and embraced together, can help the community accomplish its goals.

Local initiative strategies (#1-5)
These strategies refer to initiatives that the town can undertake to foster the creation of more housing options, especially affordable housing. These initiatives are not regulatory in nature - they deal with allocation of town resources including staff time, funding, and property.

Island-wide strategies (#6-10)
Island-wide strategies are initiatives that each town would contribute to for the benefit of the whole Island community. For these strategies to have maximum effect and success, it will be critical for each town on the Island to contribute with active support and coordinated efforts. Most of the Island-wide strategies would require special legislation, which will require a great deal of local political support to promote state adoption.

Local regulatory strategies (#11-14)
Regulatory strategies deal with amendments to the local zoning bylaws. However, it is important to note that for all the towns on Martha’s Vineyard, the imbalance between housing supply and housing demand means that regulatory reform alone will not solve all of the island’s affordable housing problems.
• Often, Chapter 40B is the best way to create affordable housing because of the design flexibility that comes with a comprehensive permit. However, zoning techniques to increase supply can, when paired with other actions, provide new opportunities for growing the affordable housing inventory.
The following matrix summarizes the strategies incorporated in the Housing Production Plan and demonstrates which goals each strategy could help achieve.

<table>
<thead>
<tr>
<th>Goal 1: Housing Options</th>
<th>Goal 2: Household Types</th>
<th>Goal 3: Economic Vitality</th>
<th>Goal 4: Community Character and Smart Growth</th>
<th>Goal 5: Resources and Capacity</th>
<th>Goal 6: Numerical Production</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strategy 1: Allocate funds for wastewater infrastructure to support creation of affordable housing</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Strategy 2: Increase allocations of local Community Preservation Act funds to create affordable housing</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Strategy 3: Explore opportunities to convert some existing conservation land for affordable housing development</td>
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<td>*</td>
<td>*</td>
</tr>
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<td>Strategy 4: Further consider establishing programs to convert existing market-rate housing to permanently affordable ownership units</td>
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<td>*</td>
<td>*</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Strategy 5: Investigate development potential of Water Department land to offer at little or no cost for development of affordable and/or mixed-income housing</td>
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<td>*</td>
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<td>*</td>
<td>*</td>
</tr>
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<td>Strategy 6: Advocate for adoption of special legislation to increase the existing real estate transfer fee by 0.5 percent to promote creation of affordable housing</td>
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<td>Strategy 7: Advocate for adoption of special legislation to create a seasonal rentals excise</td>
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<td></td>
</tr>
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<td>Strategy 8: Advocate for adoption of property tax incentives to encourage affordable year-round rental of units to households with up to 80 percent AMI*</td>
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<td>*</td>
<td>*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strategy 9: Support creation of an Island Seasonal Housing Task Force and its initiatives</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strategy 10: Explore creation of an island-wide or sub-regional housing trust</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strategy 11: Ease the requirements for accessory apartments</td>
<td>*</td>
<td>*</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strategy 12: Zone for multifamily housing</td>
<td>*</td>
<td>*</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strategy 13: Promote infill development where appropriate</td>
<td>*</td>
<td>*</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strategy 14: Recodify and update the Zoning Bylaw**</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*These units would not count on the SHI. **While Strategy 14 wouldn’t directly support the plan’s goals, it provides a critical foundation for the other regulatory strategies (#11-13).
Map
Permanently Protected Open Space
Rivers, Streams, Brooks
Town Boundary
School
Town Hall
Hospital
Airport
30 Foot Topography Interval
Open Water

Date: 1/2/2017
Sources:
Streets: MassDOT
Hydrography: MassGIS, MassDEP
Open Space: MassGIS, EOEEA
Airports: MassDOT
Hospitals: MassGIS
Town Halls: MassGIS, MEMA
Schools: MassGIS, MassDEP
Topography: MassGIS, USGS

This map is for general planning purposes only. The data used to create the map are not adequate for making legal or zoning boundary determinations or delineating natural resource areas. Exercise caution when interpreting the information on this map.
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Date: 1/3/2017
Sources:
- Streets: MassDOT
- Hydrography: MassGIS, MassDEP
- Public Drinking Water Wells: MassGIS, MassDEP
- Airports: MassDOT
- Hospitals: MassGIS
- Town Halls: MassGIS, MEMA
- Schools: MassGIS, MassDEP
- Wetlands: MassGIS, MassDEP
- Floodplain: MassGIS, MassDEP
- Wellhead Protection Areas: MassGIS, MassDEP

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TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>ACKNOWLEDGEMENTS</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACKNOWLEDGEMENTS</td>
<td>4</td>
</tr>
<tr>
<td>ACRONYMS</td>
<td>5</td>
</tr>
<tr>
<td>KEY DEFINITIONS</td>
<td>5</td>
</tr>
<tr>
<td>CHAPTER 1</td>
<td>6</td>
</tr>
<tr>
<td>INTRODUCTION</td>
<td>6</td>
</tr>
<tr>
<td>HOUSING PRODUCTION PLAN PURPOSE</td>
<td>6</td>
</tr>
<tr>
<td>REPORT ORGANIZATION</td>
<td>6</td>
</tr>
<tr>
<td>COMMUNITY OVERVIEW</td>
<td>7</td>
</tr>
<tr>
<td>PLANNING METHODOLOGY</td>
<td>7</td>
</tr>
<tr>
<td>SUMMARY OF KEY HOUSING NEEDS</td>
<td>9</td>
</tr>
<tr>
<td>CHAPTER 2</td>
<td>10</td>
</tr>
<tr>
<td>HOUSING VISION &amp; GOALS</td>
<td>10</td>
</tr>
<tr>
<td>Tisbury’s Housing Vision</td>
<td>10</td>
</tr>
<tr>
<td>Tisbury’s Housing Goals</td>
<td>11</td>
</tr>
<tr>
<td>CHAPTER 3</td>
<td>12</td>
</tr>
<tr>
<td>HOUSING STRATEGIES</td>
<td>12</td>
</tr>
<tr>
<td>LOCAL INITIATIVE STRATEGIES</td>
<td>14</td>
</tr>
<tr>
<td>ISLAND-WIDE INITIATIVE STRATEGIES</td>
<td>19</td>
</tr>
<tr>
<td>LOCAL REGULATORY STRATEGIES</td>
<td>23</td>
</tr>
<tr>
<td>ACTION PLAN</td>
<td>26</td>
</tr>
<tr>
<td>CHAPTER 4</td>
<td>27</td>
</tr>
<tr>
<td>DEMOGRAPHIC PROFILE</td>
<td>27</td>
</tr>
<tr>
<td>POPULATION GROWTH &amp; CHANGE</td>
<td>27</td>
</tr>
<tr>
<td>ECONOMIC CHARACTERISTICS</td>
<td>37</td>
</tr>
<tr>
<td>CHAPTER 5</td>
<td>39</td>
</tr>
<tr>
<td>LOCAL HOUSING CONDITIONS</td>
<td>39</td>
</tr>
<tr>
<td>KEY FINDINGS</td>
<td>39</td>
</tr>
<tr>
<td>HOUSING SUPPLY AND VACANCY TRENDS</td>
<td>39</td>
</tr>
<tr>
<td>RESIDENTIAL PROPERTY CHARACTERISTICS</td>
<td>39</td>
</tr>
<tr>
<td>OWNER-OCUPIED HOUSING CHARACTERISTICS</td>
<td>41</td>
</tr>
<tr>
<td>FOR-SALE MARKET</td>
<td>44</td>
</tr>
<tr>
<td>RENTER-OCUPIED HOUSING CHARACTERISTICS</td>
<td>45</td>
</tr>
<tr>
<td>HOUSING AFFORDABILITY IN Tisbury</td>
<td>47</td>
</tr>
<tr>
<td>AFFORDABLE HOUSING CHARACTERISTICS</td>
<td>49</td>
</tr>
<tr>
<td>CHAPTER 6</td>
<td>52</td>
</tr>
<tr>
<td>DEVELOPMENT CONSTRAINTS &amp; LIMITATIONS</td>
<td>52</td>
</tr>
<tr>
<td>SUMMARY</td>
<td>52</td>
</tr>
<tr>
<td>Section</td>
<td>Page</td>
</tr>
<tr>
<td>----------------------------------------------</td>
<td>------</td>
</tr>
<tr>
<td>ENVIRONMENTAL CONSTRAINTS</td>
<td>52</td>
</tr>
<tr>
<td>HISTORIC &amp; CULTURAL RESOURCES</td>
<td>55</td>
</tr>
<tr>
<td>INFRASTRUCTURE CAPACITY</td>
<td>56</td>
</tr>
<tr>
<td>REGULATORY BARRIERS</td>
<td>63</td>
</tr>
<tr>
<td>CHAPTER 7</td>
<td>67</td>
</tr>
<tr>
<td>IMPLEMENTATION CAPACITY &amp; RESOURCES</td>
<td>67</td>
</tr>
<tr>
<td>ISLAND-WIDE ORGANIZATIONS</td>
<td>67</td>
</tr>
<tr>
<td>COMMUNITY PRESERVATION ACT FUNDS</td>
<td>70</td>
</tr>
</tbody>
</table>
ACKNOWLEDGEMENTS

This Housing Production Plan was created under the direction of the Tisbury Planning Board and the Affordable Housing Committee.

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The Town of Tisbury gratefully acknowledges the Martha’s Vineyard Commission, The All Island Planning Board Housing Work Group, and The Island Housing Trust for their contributions to this project.
Acronyms

ACS  US Census Bureau’s American Community Survey  
AMI  Area Median Income  
DHCD  MA Department of Housing and Community Development  
MAPC  Metropolitan Area Planning Council  
MOE Margins of Error  
MVC  Martha’s Vineyard Commission  
SHI  Subsidized Housing Inventory

Key Definitions

The following definitions are for key terms used throughout the document and are based on information from the U.S. Census Bureau, unless otherwise noted:

**Chapter 40B (MGL c.40B)** – Massachusetts General Laws c.40B, §§ 20 through 23. Chapter 40B permits developers of projects that include a sufficient level of subsidized low and moderate income housing units to apply for a Comprehensive Permit from the local zoning board of appeals (the “Board”).

**Cost Burdened** – Households who pay more than 30 percent of their income for housing.

**Disability** – The American Community Survey defines disability as including difficulties with hearing, vision, cognition, ambulation, self-care, and independent living.

**Family** – A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

**Household** – A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of households excludes group quarters.

**Housing Unit** – A housing unit is a house, an apartment, a mobile home or trailer, a group of rooms, or a single room that is occupied, or, if vacant, is intended for occupancy as separate living quarters.

**Median Age** – The age which divides the population into two numerically equal groups; that is, half the people are younger than this age and half are older.

**Median Income** – Median income is the amount which divides the income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The medians for households, families, and unrelated individuals are based on all households, families, and unrelated individuals, respectively. The medians for people are based on people 15 years old and over with income.

**Millennials** – The demographic cohort following Generation X. There are no precise dates when the generation starts and ends. Researchers and commentators use birth years ranging from the early 1980s to the early 2000s. (en.wikipedia.org/wiki/millennials.)

**Poverty** – Following the Office of Management and Budget’s (OMB’s) Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If a family’s total income is less than that family’s threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation with the Consumer Price Index (CPI-U). The official poverty definition counts money income before taxes and excludes capital gains and noncash benefits (such as public housing, medicaid, and food stamps). Thresholds by year and households size are found at this link: https://www.census.gov/hhes/www/poverty/data/threshld/.

**Subsidized Housing Inventory** – The list compiled by DHCD containing the count of Low or Moderate Income Housing units by city or town.
CHAPTER 1
INTRODUCTION

Housing Production Plan Purpose

This Housing Production Plan (HPP) is a state-recognized planning tool that, under certain circumstances, permits the town to influence the location, type, and pace of affordable housing development. This HPP establishes a strategic plan for production of affordable housing that is based upon a comprehensive Island-wide housing needs assessment, prepared in 2013, and provides a detailed analysis of development constraints due to infrastructure capacity, environmental constraints, protected open space, and regulatory barriers.

This HPP has been prepared in accordance with the Massachusetts Department of Housing and Community Development (DHCD) requirements. The HPP describes how the town plans to create and preserve affordable housing.

When an HPP is certified by DHCD, then a denial of a Comprehensive Permit will be upheld if such application is not consistent with local needs. The town would need to produce ten units that count on the state’s Subsidized Housing Inventory for a one-year certificate or twenty units for a two-year certificate.¹

Under Massachusetts General Laws Chapter 40B Section 20-23 (C.40B), the Commonwealth’s goal is for all Massachusetts municipalities to have 10 percent of housing units affordable to low/moderate income households or affordable housing on at least 1.5 percent of total land area. As of June 2016, the state’s Subsidized Housing Inventory (SHI) included 5.5 percent of Tisbury’s year-round housing base.²

Report Organization

This Housing Production Plan is organized in seven chapters as follows:

1. Chapter 1 provides an overview of the purpose of the plan, a community overview, description of planning methodology, and summary of housing needs.
2. Chapter 2 describes Tisbury’s housing vision and five-year goals, as identified through the planning process associated with development of this plan.
3. Chapter 3 describes Tisbury’s housing strategies, both regulatory and local initiative, to achieve the plan’s goals.
4. Chapter 4 provides a demographic profile of the community.
5. Chapter 5 provides an analysis of local housing conditions including housing supply, residential market indicators, and affordable housing characteristics.
6. Chapter 6 describes Tisbury’s development constraints and limitations including environmental constraints, infrastructure capacity, regulatory barriers.
7. Chapter 7 describes local and regional capacity and resources to create and preserve affordable housing in Tisbury.

¹ Department of Housing and Community Development. Spreadsheet of 0.5% and 1.0% Thresholds for Each Community Based on 2010 Census Information. 2010.

² Department of Housing and Community Development. Chapter 40B Subsidized Housing Inventory. June 22, 2016.
Community Overview

Tisbury is the major port of entry to and from the Island and, historically, the principal center of year-round business activity. Known for its sheltered harbor and ‘working waterfront,’ the Tisbury waterfront is the least tourism-oriented of the down-Island towns. Geographically, West Chop peninsula is the northern end of the Island’s Western Moraine that creates gently rolling terrain. Oak Bluffs shares an odd, triangular-shaped boundary on the southern side of Tisbury. Oak Bluffs also borders Tisbury to the east, across Lagoon Pond. Tisbury's southwest border with West Tisbury runs perpendicular to the Island's shoreline at Vineyard Sound.

Planning Methodology

DATA SOURCES

The U.S. Census Bureau’s Decennial Censuses of 2000 and 2010 and the 20010-2014 American Community Survey (ACS) were the primary sources of data for the needs assessment. The U.S. Census counts every resident in the United States by asking 10 questions, whereas the ACS provides estimates based on a sample of the population for more detailed information. It is important to be aware of the margins of error (MOE) attached to the ACS estimates, which is based on a sample and not on a complete count, especially in smaller geographies including Aquinnah and Chilmark, – the Island’s smallest towns.

Data was also gathered from a variety of available sources including: The Warren Group; Massachusetts Department of Revenue; Massachusetts Department of Education; Massachusetts Department of Housing and Community Development; as well as the Martha’s Vineyard Commission and Town of Tisbury.

The report builds on past work, particularly the following plans and studies:


COMMUNITY ENGAGEMENT PROCESS
The Selectmen, Planning Boards and Housing Committees of all six towns held three community workshops, facilitated by the consultant team, to create housing visions, identify five-year goals, and prioritize implementation strategies. In Tisbury, these workshops were held in the Tisbury Senior Center on September 22, November 17, and December 15, 2016. In addition, the All-Island Planning Board issued an online survey about housing needs and strategies that had over 600 respondents.

Workshop 1: September 2016
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, micro-housing 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 2: November 2016
The purpose of the second of three community workshops in Tisbury was to solicit participants’ feedback on the draft housing visions for Tisbury and Island-wide, to introduce the concept of HPP goals and strategies, to discuss the draft goals for Tisbury and Island-wide, and to begin to brainstorm strategy ideas to help achieve these goals.

The workshop took place in the Tisbury Senior Center on Thursday, November 17, 2016 from 6-8:30 pm. Twenty people attended the workshop. The purpose of the workshop was to engage Tisbury community members in an interactive process that both informs and solicits ideas.

Information: An interactive presentation gave participants an understanding of the purpose of Housing Production Plan (HPP) goals and strategies, as well as an overview of the results-to-date of the All Island Planning Board Online Housing Survey.

Public input: Through a series of open house exercises, participants were asked to provide their feedback on the draft housing visions for Tisbury and Island-wide. Working in small groups, participants assessed the draft housing goals for both Tisbury and Island-wide, and brainstormed strategy ideas for achieving these goals.

Workshop 3: December 2016
The purpose of the third of three community workshops in Tisbury was to solicit participants’ feedback on the draft implementation strategies to encourage the creation of affordable housing in Tisbury and throughout Martha’s Vineyard in the next five years. Additionally, participants were also asked to consider specific sites/areas in Tisbury that would be appropriate for the development of affordable housing.
Information: A detailed presentation outlined draft implementation strategies to encourage the creation of affordable housing throughout the island in the next five years, and introduced participants to potential sites/areas where the development of affordable housing might take place.

Public input: Through a series of small group exercises and individual dot voting, participants were asked to provide their feedback on which strategies should be considered for further investigation or implementation in the next five years. Participants were also asked to identify one or more sites on the map that merit further consideration for encouraging affordable / mixed-income development in the next five years.

**Summary of Key Housing Needs**

Chapter 4, which provides a demographic profile of the community, and Chapter 5, which describes local housing conditions, together provide analysis to determine Tisbury’s priority housing needs. This understanding of current and future housing needs lays the groundwork for the community’s housing vision, goals, and strategies.

Tisbury has 5.5 percent of its year-round housing stock counted on the SHI towards the state’s MGL c.40B goal of 10 percent of year-round units as affordable, with 109 units listed on the SHI. In addition, there are 80 affordable units that are not listed on the SHI: 37 are only temporarily affordable due to home rehabilitation funds and 14 are ownership housing units affordable to households above 80 percent AMI. In addition, Tisbury has 24 households with rental assistance vouchers.

Tisbury has unmet local housing needs that are not served with the existing affordable and community housing units. Over half of year-round households in Tisbury have income at or below 80 percent of the area median income (AMI) and about 395 - more than 60 percent of these year-round households - are severely housing cost burdened (spending more than 50 percent of their total gross income on housing).

Tisbury’s year-round population is expected to grow about 11 percent between 2010 and 2035 and have a marked growth in the older adult population. This indicates a need for more housing options to meet the needs of older adults including alternatives that are smaller, accessible, and have minimal maintenance needs.

The income needed to afford the 2016 median single-family house sales price in Tisbury ($683,313) is about $175,000 while the median household income for year-round residents in Tisbury is an estimated $42,727.

Tisbury’s primary housing needs are more year-round rental housing units at all market levels including affordable, especially for households with up to 30 percent of the area median income; more affordable homeownership opportunities especially for households with incomes at or below 80 percent AMI and between 80 to 100 percent AMI; more diverse housing options including multi-family, service-enriched, and more housing options for seasonal employees.

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4 An additional 23 rental units and six ownership units in Tisbury that do not count on the SHI may be eligible if they are affordable to households at or below 80 percent AMI, have a long-term affordability restriction of at least 30 years, and the units adhered to the state’s affirmatively and fairly marketing and resident selection requirements.

5 Source for non-SHI affordable unit and rental voucher data: Island Housing Trust, provided to author June-July 2016.
CHAPTER 2

HOUSING VISION & GOALS

The housing vision and goals included in this chapter are aimed primarily at creating more housing choice and affordable housing in Tisbury while recognizing and supporting the town’s ability to achieve other interrelated community goals, including goals for protection of historic and natural resources as well as strengthening the local economy. The community developed the housing vision and goals through a detailed analysis of housing needs, input from town officials and community members, guidance from the All Island Planning Board Housing Work Group, as well as the consultant team’s review of relevant planning documents.

Tisbury’s Housing Vision

Tisbury community members envision that in 2027 the community will still be a lively, family-oriented port town that sustains a vibrant, diverse year-round community known for its friendly people, excellent schools, and working waterfront. Mixed-use commercial/residential redevelopment along Main Street and throughout other commercial areas will add to the town’s year-round rental housing stock, while zoning updates will encourage the development of creative smaller housing options. The rehabilitation and conversion of large older homes to multi-family housing will help increase affordable housing opportunities for low/moderate-income and middle-income residents without impacting the character of this tree-lined, quaint, and walkable small town.

Tisbury’s vibrancy will be enhanced with new and rehabilitated mixed-use commercial/residential buildings, including new year-round micro-housing and small apartments in the downtown commercial area of Vineyard Haven, and supported with expanded sewer infrastructure. Community members also envision that the Town will have more affordable housing options for the year-round workforce, including smaller, infill development, starter-homes, and accessory apartments in homes and garages in residential neighborhoods, as well as dormitory-style housing for the seasonal workforce in appropriate locations. The town will have creative senior living options including intergenerational housing. These options will provide greater choice for older adults to downsize and stay in the community as they age.

New housing will include a variety of housing types and sizes including smaller units designed for single people and tiny micro houses. In addition, there will be a few cluster housing developments on larger properties that protect extensive open space and natural resources. Community members hope that some of these projects will be made possible by expanded regional funding sources such as a new Vineyard Housing Bank, a real-estate transfer fee modeled after the successful Martha’s Vineyard Land Bank, as well as various progressive zoning updates.

Affordable housing will be scattered throughout town in residential neighborhoods, as well as mixed-use and multi-family buildings. Zoning updates and creative funding strategies will facilitate new development and the reuse of existing buildings for affordable and multi-family housing. Many of Tisbury’s older houses will be improved through an influx of rehabilitation funds for low/moderate-income homeowners.
Tisbury’s Housing Goals

**GOAL 1: HOUSING OPTIONS**

Encourage new housing options through zoning updates that are well-integrated to enhance the existing community fabric and include a variety of housing types and sizes including smaller units designed for single-people, tiny/micro houses, smaller infill development, accessory apartments in homes and garages, conversion of older large single-family homes into multi-family, and mixed-use development/redevelopment in commercial areas.

**GOAL 2: HOUSEHOLD TYPES**

Foster creation of housing units to support housing needs of low/moderate income households, year-round workforce including municipal employees and service providers, seniors, people with disabilities, as well as extremely low-income households including individuals and families experiencing or at risk of homelessness. These housing options should include more senior living options such as intergenerational housing to provide greater choice for older adults to downsize and stay in the community as they age.

**GOAL 3: ECONOMIC VITALITY**

Encourage the private development of dormitory-style seasonal employee housing at appropriate locations that is funded and managed by employers. In addition, encourage the creation of affordable year-round rental housing to support the needs of the year-round workforce population and foster the creation of mixed-use development / redevelopment in commercial areas, such as along Main Street, that include year-round micro-housing and small apartments to enhance the vibrancy of Vineyard Haven.

**GOAL 4: COMMUNITY CHARACTER AND SMART GROWTH**

Ensure new housing options are sensitive to environmental and infrastructure constraints and designed to enhance the character of this tree-lined, quaint, and walkable small port town by focusing on smaller in-fill development, rehabilitation of existing buildings for affordable and multi-family housing, and cluster housing developments on larger properties, if available, to protect extensive open space and natural resources.

**GOAL 5: RESOURCES & CAPACITY**

Work cooperatively with other Island towns, the Martha’s Vineyard Commission, and other organizations to promote expansion of local/regional resources that can support the creation of affordable rental housing, such as through creation of a new or expanded revenue sources.

**GOAL 6: NUMERICAL PRODUCTION**

Support the creation of at least 50 low/moderate income (LMI) units over five years (an average of 10 LMI housing units per year) that will count on the Subsidized Housing Inventory, particularly rental units for extremely low-income households and ownership units affordable for households with income between 50-80% AMI. This rate of LMI housing production would support the town reaching 10% through incremental production (0.5% of year-round housing units) by 2026.

In addition, support the creation of at least seven ownership units affordable to households between 80-100% of the area median.
CHAPTER 3
HOUSING STRATEGIES

To achieve the community’s ten-year housing vision and five-year goals will require the town’s focused effort to implement a variety of local initiative strategies and local regulatory strategies as well as support and participation in Island-wide strategies. The community’s housing vision and goals are ambitious and can’t be achieved overnight or by a sole, isolated action. The strategies are presented as a package of strategies rather than a menu of choices because they are designed to work together to be most effective. They are like pieces of a puzzle that, when assembled and embraced together, can help the community accomplish its goals.

This chapter includes descriptions of local initiative strategies, Island-wide strategies, local regulatory strategies, and an action plan. The strategies are listed immediately below and discussed in more detail on the following pages:

Local Initiative Strategies
1. Allocate funds for wastewater infrastructure to support creation of affordable housing
2. Increase allocations of local Community Preservation Act funds to create affordable housing
3. Explore opportunities to convert some existing conservation land for affordable housing development
4. Further consider establishing programs to convert existing market-rate housing to permanently affordable ownership units
5. Investigate development potential of Water Department land to offer at little or no cost for development of affordable and/or mixed-income housing

Island-wide Initiative Strategies
6. Advocate for adoption of special legislation to increase the existing real estate transfer fee by 0.5% to promote creation of affordable housing
7. Advocate for adoption of special legislation to create a seasonal rentals excise
8. Advocate for adoption of property tax incentives to encourage affordable year-round rental of units to households with up to 80 percent AMI
9. Support creation of an Island Seasonal Housing Task Force and its initiatives
10. Explore creation of an Island-wide or sub-regional housing trust

Local Regulatory Strategies
11. Ease the requirements for accessory apartments
12. Zone for multifamily housing
13. Promote infill development where appropriate
14. Recodify and update the Zoning Bylaw
| Strategy 1: Allocate funds for wastewater infrastructure to support creation of affordable housing |  |  |  |  |  |
| Strategy 2: Increase allocations of local Community Preservation Act funds to create affordable housing |  |  |  |  |  |
| Strategy 3: Explore opportunities to convert some existing conservation land for affordable housing development |  |  |  |  |  |
| Strategy 4: Further consider establishing programs to convert existing market-rate housing to permanently affordable ownership units |  |  |  |  |  |
| Strategy 5: Investigate development potential of Water Department land to offer at little or no cost for development of affordable and/or mixed-income housing |  |  |  |  |  |
| Strategy 6: Advocate for adoption of special legislation to increase the existing real estate transfer fee by 0.5 percent to promote creation of affordable housing |  |  |  |  |  |
| Strategy 7: Advocate for adoption of special legislation to create a seasonal rentals excise |  |  |  |  |  |
| Strategy 8: Advocate for adoption of property tax incentives to encourage affordable year-round rental of units to households with up to 80 percent AMI* |  |  |  |  |  |
| Strategy 9: Support creation of an Island Seasonal Housing Task Force and its initiatives |  |  |  |  |  |
| Strategy 10: Explore creation of an Island-wide or sub-regional housing trust |  |  |  |  |  |
| Strategy 11: Ease the requirements for accessory apartments |  |  |  |  |  |
| Strategy 12: Zone for multifamily housing |  |  |  |  |  |
| Strategy 13: Promote infill development where appropriate |  |  |  |  |  |
| Strategy 14: Recodify and update the Zoning Bylaw** |  |  |  |  |  |

*These units would not count on the SHI. **While Strategy 14 wouldn’t directly support the plan’s goals, it provides a critical foundation for the other regulatory strategies (#11-13).
Local Initiative Strategies

Local initiative strategies refer to recommendations that the town can undertake to foster the creation of more housing options, especially affordable housing. These initiatives are not regulatory in nature - they deal with allocation of town resources including staff time, funding, and property.

1. ALLOCATE FUNDS FOR WASTEWATER INFRASTRUCTURE TO SUPPORT CREATION OF AFFORDABLE HOUSING

One of the most highly supported strategies discussed at the December community workshop in Tisbury was to allocate funds to support wastewater infrastructure needs for affordable housing development. One of the primary development constraints on the Island is limited wastewater treatment infrastructure. Five sewer plants on the Island treat less than 10 percent of the Island’s properties. The Tisbury wastewater facility is close to capacity and the town is studying needs for upgrades as well as potential expansion. There are two areas under review for additional sewer infrastructure: area around Lake Tashmoo and State Road between Main Street and Water Street.

In addition, regarding on-site wastewater treatment systems, Tisbury adopted new regulations that will require denitrifying septic systems for properties in the Lagoon Pond and Tashmoo watersheds based on four triggers: new construction, additional development, property transfer, or failed septic system (but for the last trigger only after a new subsidy program is in place). These systems are more costly to install and to maintain than standard Title V septic system.

Local CPA and Municipal Affordable Housing Trust funds are eligible to directly support infrastructure needs for the creation of CPA-eligible affordable housing whether for sewer connections or for on-site systems. In addition, the town should further investigate funding sources to help property owners improve existing on-site wastewater treatment systems (note – these would not directly support creation of affordable housing, but could help mitigate environmental constraints). Some possibilities for further investigation include the following:

– Community Septic Management Program (MA Energy and Environmental Affairs)
– EPA’s Clean Water State Revolving Fund

Implementation Milestones:

• Strategically allocate CPA and/or Municipal Affordable Housing Trust funds to support wastewater infrastructure needs for affordable housing development.
• Investigate funding sources to help property owners improve existing on-site wastewater treatment.

2. INCREASE ALLOCATIONS OF LOCAL COMMUNITY PRESERVATION ACT FUNDS TO CREATE AFFORDABLE HOUSING

A majority of workshop participants supported this strategy idea and ranked it high in the dot-voting exercise. Participants generally felt that some increased percentage of CPA funds should be allocated for affordable housing, but not the full 80 percent allocation because there are other CPA activities that are also important.

According to the Community Preservation Coalition CPA online database, about 34 percent of Tisbury's total Community Preservation Act (CPA) revenue collected since adoption (2005) has been allocated for community housing initiatives. Of total CPA revenue collected by all Island towns, about 30 percent has been allocated for community housing initiatives. CPA funds are locally controlled, requiring Town Meeting consideration of Community Preservation Committee (CPC) recommendations. In Tisbury, CPA revenue is generated from a three percent local property tax surcharge and a variable distribution from the State Community Preservation Trust Fund. The state distribution in Tisbury was 100 percent FY2007-2008 and 27.89 percent in FY2017. Total revenue in FY2016 was $784,477 and has ranged from $286,756 to $826,383.

Per MGL c.44B, section 5(b)(1), CPCs are required to

. . . study the needs, possibilities, and resources of the city or town regarding community preservation . . .
The committee shall consult with existing municipal boards, including the conservation commission, the historical commission, the planning board, the board of park commissioners and the housing authority, or persons acting in those capacities or performing like duties, in conducting such studies. As part of its study, the committee shall hold one or more public informational hearings on the needs, possibilities and resources of the city or town regarding community preservation possibilities and resources . . .

Many CPCs create a five-year Community Preservation Plan based on this study and update the plan annually. A target allocation can be established in the Community Preservation Plan for CPA categories (open space and recreation, historic preservation, and community housing) that exceeds the minimum 10% allocation required by the statute. Through this strategic planning process, which should involve input from the multiple boards/commissions listed in the statute and can also involve broader community input, community preservation resources and needs are thoroughly evaluated and the community can set allocation goals and priorities.

The target for any one CPA category can range between 10 and 80 percent. Funds can be set aside for housing in the CPA housing reserve or allocated to a housing trust. Some CPC's, including Eastham, Provincetown, and Somerville, have established target allocations ranging from 40 to 60 percent as CPC policy to help guide CPC's recommendations to the local legislative body.

Implementation Milestones:

• CPC to prepare Community Preservation Plan (CP Plan) to study the needs, possibilities, and resources for community preservation and to strategically plan for use of CPA funds over five years (FY2018-2022). CPA can utilize administrative funds (up to five percent of total annual CPA revenue) to support this planning effort, if needed. Planning effort should consider impacts of increasing allocations of CPA funds for housing.

• As part of such a pro-active planning effort, identify specific housing initiatives to support with CPA fund allocation. These initiatives would likely include supporting development of municipal property for affordable housing, a buy-down program as discussed below, and may include funding wastewater infrastructure to support affordable housing development. These initiatives should be identified in the CP Plan and can include rough budgets for such initiatives.

• Update application and review criteria for CPA funds to reflect goals and possibilities identified through strategic CPA planning effort (CP Plan).

• CPC recommendations between FY2018-2022 would reflect priorities established in the CP Plan.

7 Statewide CPA Statistics go to “Expenditures on CPA Projects” then “Summary of CPA Expenditures by Project Category” at www.communitypreservation.org “About” tab.
3. EXPLORE OPPORTUNITIES TO CONVERT SOME EXISTING CONSERVATION LAND FOR AFFORDABLE HOUSING DEVELOPMENT

At the December workshop in Tisbury, participants demonstrated support in the dot-voting exercise for an idea offered by a workshop participant – to convert about one percent of existing conservation land for affordable housing development. In Tisbury, per the 2004 Community Development Plan, about 20 percent of land was permanently protected as open space – about 860 acres. According to MASS GIS data, most of the conservation land in Tisbury is owned by the town and land trusts including the Sheriff’s Meadow Foundation. The town could work with the Conservation Commission and local land trusts to identify portions of existing conservation areas to consider for potential development, perhaps through a land swap with other town-owned land.

There are challenges associated with this strategy. One such challenge is that the town conservation land is protected by Article 97 of the Articles of Amendment to the Constitution of the Commonwealth of Massachusetts. Per the Article 97 Land Disposition Policy, the Massachusetts Executive Office of Energy and Environmental Affairs is to ensure no net loss of Article 97 lands, must determine that exceptional circumstances exist, and the town must obtain a unanimous vote of the local Conservation Commission. In addition, taking land out of Article 97 protection requires a 2/3rds vote of the Massachusetts legislature. Regarding the privately-owned land trust land, these properties are likely to be protected through a permanent conservation restriction, but more investigation would be needed to confirm protection mechanisms for these properties.

Implementation Milestones:
• Affordable Housing Committee consult with Conservation Commission and owners of local land trust properties to determine if there is any potential to convert some of the existing conservation land for development of affordable housing.
• Investigate legal requirements for conversion including per Article 97 and conservation restriction provisions, as applicable for subject properties. Evaluate costs/benefits of undertaking these steps.
• If assessment above, indicates moving forward with any properties, conduct preliminary feasibility study to evaluate development opportunities and consider appropriateness of site for affordable housing development.
• If indicated by feasibility study, move forward with legal steps to remove subject property(ies) from conservation and transfer ownership to Municipal Affordable Housing Trust (MAHT).
• Once property(ies) legally removed from conservation and ownership transferred to the MAHT, Trust can undertake more thorough feasibility study to assist bidders in preparing accurate development budgets and offer property(ies) for disposition through Request for Proposal (per MGL c.30B).

4. FURTHER CONSIDER ESTABLISHING PROGRAMS TO CONVERT EXISTING MARKET-RATE HOUSING TO PERMANENTLY AFFORDABLE OWNERSHIP UNITS

Existing housing units, including market-rate single-family houses, townhouses, and condominiums, can provide an opportunity for low/moderate and middle-income home buyers to purchase a home with local funding assistance to make the unit affordable. Buy-down and home buyer programs have been implemented by many Massachusetts communities and can provide affordable home-ownership opportunities while creating permanent affordable units that count on the Subsidized Housing Inventory through the Local Action Unit program of DHCD.

There are a few alternative structures for such programs: some programs provide a subsidy directly to the home buyer (home buyer program model), others purchase property and then sell to a qualified homebuyer (buy-down model), while others (e.g., Sudbury) create a match between a market rate unit and
a qualified homebuyer (hybrid model). There are benefits and challenges to each structure and type of program - each should be carefully considered to ensure best outcome. CPA funds could be allocated for such a program and the Municipal Affordable Housing Trust could implement the program. A housing coordinator or partner organization would be beneficial to administer such a program.

A few factors should be considered in evaluating if this type of program could be feasible given the local market and resources: target household income level; affordable price for targeted household; availability of lower-cost for-sale units in local market; potential subsidy amount required; potentially available local funding resources; and administration requirements. To help evaluate some of these factors, let's consider that a two-person household with 70 to 80 percent AMI could afford to purchase a unit of about $195,000. In Tisbury, the median sales price for a single-family house in 2016 was $556,500 and for a condominium (of which six sold) was $345,000. However, there were just under 60 residential units that sold for less than $300,000 between FY2013 and 2015. If a unit were priced at $300,000, a subsidy of $105,000 would be required to buy down the mortgage to a level affordable to a household of two persons with 70 to 80 percent AMI. Tisbury’s total CPA revenue in FY2016 was $784,477. If 50 percent of this revenue were to be allocated to this type of buy-down program, it is possible that the program could produce roughly three to four units per year.

Community workshop participants expressed interested in exploring an additional program structure along the lines of a buy-down program - a local Affordable Housing Deed Restriction program to purchase deed restrictions on existing residential properties to make the housing affordable in perpetuity. To be affordable, housing units, when they are eventually sold, must be sold to individuals or families who earn less than 80% of the median household income for this area. The current occupant would receive a life estate so that they may stay in the property as long as they want. When the current occupant or their heirs decide to sell the property, it must be sold or transferred to a qualified purchaser.

The Town of Stow attempted to operate such a program – it is no longer active, but may provide a good case study to further investigate to help determine if this type of program could work in Tisbury. The cost of such a program is likely to be similar to the cost of a buy-down program at about $105,000 per unit, as discussed in Strategy 4, above.

Implementation Milestones:
- Evaluate costs/benefits of various types of programs to convert market rate units to affordable
- Depending results of evaluation above, allocate CPA funds (or housing trust funds) to support creation of program design and marketing plan as well as initial year of program operation.
- Contract with local housing entity/organization or consultant to design buy-down program provisions after thorough consideration of best practices in comparable communities. Seek DHCD approval of program and marketing plan as Local Action Unit project/program.
- Market program and, depending on program design, create waiting list of qualified homebuyers and continue to implement program.

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8 This calculation is based on the DHCD Sales Price Calculator and assumes a 5% down payment, 30-Yr Fixed average rate per August 18, 2016 of 3.43% + 0.25% and Residential Tax Rate in Tisbury FY2016 of 9.16.

9 Note: The median sales price reported here is for January-November 2016; later in this report and in the infographics presented earlier in the planning process, the median sales price was for January-July, which was higher at $683,313.

10 LINK, 2016.
5. **INVESTIGATE DEVELOPMENT POTENTIAL OF WATER DEPARTMENT LAND TO OFFER AT LITTLE OR NO COST FOR DEVELOPMENT OF AFFORDABLE AND/OR MIXED-INCOME HOUSING**

At the December workshop, participants eliminated most of the municipal properties from consideration for potential affordable housing development, with one exception, as follows.

Site #4
Parcel ID 41_A_2, +/- 39.6 acres
Parcel ID 41_A_3, +/- 8.7 acres
Parcel ID 41_A_1.1, +/-6.98 acres
Parcel ID 42_A_1, +/-2.69 acres

Site #4, made up of four parcels, is the Water Department property on the unpaved Holmes Hole Road near the Tisbury Meadow Preserve may offer some potential that could be further explored. The site is located in a DEP Zone II water protection district and a smaller area of the site is Zone I due to the location of a public wellhead on the site. The site is just under 40 acres and, according to Mass GIS data, does not appear to have reported contaminants, is not located in an impaired watershed, and does not have wetlands.

**Implementation Milestones:**

- Fund preliminary feasibility studies on Site #4 to evaluate development opportunities and consider appropriateness of site for public disposition for affordable housing development. CPA funds are often used for such purposes. Study could include community engagement component to share results and solicit further community feedback.
- If indicated worthwhile for further investigation by preliminary feasibility study and community input, undertake more thorough feasibility study to analyze physical and regulatory/legal characteristics of the site to determine potential yield/density of development, best area of the site to locate development, course of action to protect natural resources, including well head and drinking water protection, and mitigate any environmental impacts, remedy any site contamination, and any legal limitations (such as deed restrictions). This type of feasibility study can help to assist bidders in prepare accurate development budgets.\(^{11}\)
- If determined feasible, the town, working through the Affordable Housing Committee with community feedback, would set project goals and establish guidelines for development that both reflects community character and addresses housing needs. Some considerations in setting project goals include target population, design guidelines (density, housing type, architectural style), price guidelines, and type of disposition (sale/ground lease).
- Seek Town Meeting approval for municipal property disposition and authorize Board of Selectmen to issue a Request for Proposals.
- Prepare and issue a Request for Proposals for disposition of municipal property. Follow property disposition requirements per MGL c.30B. RFP should anticipate that development would require a Comprehensive Permit per MGL c.40B. Select most responsive development proposal.

\(^{11}\) An excellent source to help guide municipalities in offering municipal property for development of affordable housing is the Massachusetts Housing Partnership guidebook Developing Affordable Housing on Public Land: A Guide for Massachusetts Communities, 2005.
Island-Wide Initiative Strategies

The following strategies are Island-wide initiatives. For these strategies to have maximum effect and success, it will be critical for each town on the Island to contribute with active support and coordinated efforts. Most of the Island-wide strategies would require special legislation, which will require a great deal of local political support to promote state adoption.

6. ADVOCATE FOR ADOPTION OF A HOUSING BANK THROUGH SPECIAL LEGISLATION TO INCREASE THE EXISTING REAL ESTATE TRANSFER FEE BY 0.5% TO GENERATE REVENUE FOR THE CREATION OF AFFORDABLE HOUSING

The idea to create a housing bank, based on the Martha’s Vineyard Land Bank, is not a new idea. Island residents have discussed this idea for well over a decade – the housing bank concept was approved in nonbinding form by all six towns in the spring 2005, but the bill was defeated by Massachusetts house of representatives in July 2006. Other municipalities have proposed such a real estate transfer fee for housing recently including Nantucket and Provincetown – both attempts appear stalled. Workshop participants in all towns expressed interest in pursuing this effort again, with some expressing concerns over likely success and effort required. Multiple workshop participants suggested to try for a more modest fee of 0.5% (in 2006, a 1% surcharge was proposed).

The housing bank could be modelled on the Martha’s Vineyard Land Bank, which was established in 1986 and has conserved over 3,100 acres through revenue generated by a 2% surcharge on most real estate transfers occurring in the six towns. As described above, the Martha’s Vineyard Land Bank has an affordable housing policy that expresses its willingness to consider support for an increase in the existing 2% transfer fee. In addition, the land bank policy states its willingness to serve as the fee collection agency.

Implementation Milestones:

- Work with other Island towns, the Martha’s Vineyard Commission, Island housing organizations, and Martha’s Vineyard Land Bank Commission to establish an Island housing legislation coalition (that could also work on other Island-wide strategies involving special legislation).
- Town meeting to consider adopting a local resolution to support housing bank legislation approval.
- Work with the coalition and the district’s state senator and representative to sponsor the bill.
- Coalition to raise funds to support lobbying effort.

7. ADVOCATE FOR ADOPTION OF SPECIAL LEGISLATION TO CREATE A SEASONAL RENTALS EXCISE

Currently any city or town is authorized by MA state law to, “impose a local excise tax upon the transfer of occupancy of any room or rooms in a bed and breakfast establishment, hotel, lodging house or motel located within such city or town by any operator at a rate up to, but not exceeding, 6 per cent of the total amount of rent for each such occupancy” (MGL Chapter 64G, Section 3A).

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13 Legislators for Dukes County at time of this writing (12/31/16): Senator Daniel A. Wolf and Representative Timothy R. Madden
Five of the six communities on the Vineyard currently impose a local room excise tax in accordance with this law. The towns of Aquinnah, Chilmark, and Edgartown impose a 4% tax while the towns of Oak Bluffs and Tisbury impose a 6% tax (Services 2014). The Town of West Tisbury doesn’t currently impose a local room excise tax. However, MGL c.64G, s.3A doesn’t currently allow for taxation of seasonal rental property. Multiple attempts to allow for taxation of seasonal properties have been proposed recently including bills for the towns of Wellfleet, Provincetown, and Brewster.

Such special legislation, which could be proposed as a coordinated effort among all six towns, could potentially generate millions of dollars in revenue to support affordable housing initiatives on the Island. Workshop participants in all communities expressed some level of support for such an Island-wide initiative, which some participants expressing reservations about the effort and likely success of such an initiative.

Implementation Milestones:
- Work with other Island towns, the Martha’s Vineyard Commission, and Island housing organizations to establish an Island housing legislation coalition (that could also work on other Island-wide strategies involving special legislation).
- Town meeting to consider adopting a local resolution to support seasonal rental excise legislation approval.
- Work with the coalition and the district’s state senator and representative to sponsor the bill.
- Coalition to raise funds to support lobbying effort.

8. ADVOCATE FOR ADOPTION OF PROPERTY TAX INCENTIVES TO ENCOURAGE AFFORDABLE YEAR-ROUND RENTAL OF UNITS TO HOUSEHOLDS WITH UP TO 80 PERCENT AMI

The Island’s housing issues are exacerbated by competing markets for limited housing stock. Time after time workshop participants expressed concern over lack of year-round rentals and the impact this housing issue has on retaining year-round workers including teachers, municipal employees, and others.

Based on the 2002 Special Act in Provincetown, the Island communities could participate in a coordinated Island-wide effort to submit similar legislation to create a local property tax incentive that waives property tax for rent units if rented year-round to low-income households. In Provincetown, according to information provided by the town’s community housing specialist for FY2016, there were 116 affordable year-round rental units created as a result of this tax incentive. The average annual tax exemption per unit was $858. These are units that otherwise may have been rented seasonally. While the tax incentive doesn’t offset the funds that could be gained from weekly seasonal rentals, it does allow for up to 100% tax exemption if 100% of the property is rented year round to a household with income up to 80 percent AMI and helps to encourage the public to maintain year-round rentals. Note that property owners still pay property taxes on other units they own (including the unit they live in, if any).

The following is an excerpt from the 2002 Special Act for Provincetown:

SECTION 1. Notwithstanding any general or special law to the contrary, residential real estate in the town of Provincetown which is rented to and occupied by a person of low income, at a rental amount not exceeding the standards of the United States Department of Housing and Urban Development for low income persons, shall be exempt from taxation under chapter 59 of the General Laws.

14 LDS Consulting Group, Study on Martha’s Vineyard Seasonal Rental, prepared by Island Housing Trust, July 10, 2014.
SECTION 2. The exemption shall be equal to the tax otherwise due on the parcel based on the full and fair assessed value, multiplied by the square footage of the housing units rented to and occupied by a person or family of low income, divided by the total square footage of a structure located on the parcel. For rental housing, assessment of such property, if by an income approach to value, shall assume fair market rent for all units. To be eligible for exemption, the housing unit shall be leased to a low-income person at rents for the entire fiscal year for which the exemption is sought.

Implementation Milestones:
- Work with other Island towns, the Martha’s Vineyard Commission, and Island housing organizations to establish an Island housing legislation coalition (that could also work on other Island-wide strategies involving special legislation).
- Coalition to consider options for design of tax incentive, potential impacts on local tax base, and monitoring needs (which could potentially be funded through the revenue generated).
- Town meeting to consider adopting a local resolution to support property tax incentive legislation approval.
- Work with the coalition and the district’s state senator and representative to sponsor the bill.
- Coalition to raise funds to support lobbying effort.

9. SUPPORT CREATION OF AN ISLAND SEASONAL EMPLOYEE HOUSING TASK FORCE AND ITS INITIATIVES

By providing alternatives to house seasonal employees, more housing units could be available for potential year-round rentals. Local employers rely heavily on imported labor and the Islands labor force expanded by roughly over 4,600 employees in between January and July 2016.\(^\text{15}\)

This strategy would not require special legislation, but would benefit from the support and involvement of all Island towns to create a task force that focuses on creating seasonal employee housing. Such a task force could bring together the business community to work collaboratively on these issues.

The task force could be created by the Martha’s Vineyard Commission and include representation from business community and town officials. The task force could build on work of IHT’s Workforce Housing Survey to further identify the housing needs for seasonal employees (e.g., how much, what kind, locations?). The task force could also explore feasibility of sites for potential dormitory/hotel-style housing perhaps with consideration given to land at the airport, as was mentioned by multiple workshop participants. The task force could also explore the possibility of proposing a sales tax for seasonal employee housing based on Breckinridge, Colorado model (0.125% sales tax).

Not only did workshop participants in all communities (with the exception of Chilmark) support this strategy, but the All Island Planning Board online housing survey (Fall 2016) respondents expressed support for the creation of dormitory housing for seasonal employees, which this task for could focus on implementing.

Implementation Milestones:
- Support an initiative led by the Martha’s Vineyard Commission to work with the Chamber of Commerce, local employers, other Island towns to establish an Island Seasonal Employee Housing Task Force.

\(^{15}\) MA Executive Office of Labor and Workforce Development, accessed 11/22/16.
• Task Force to sponsor study to further investigate housing needs for seasonal employees (e.g., how much, what kind) and identify appropriate locations to pursue development (or through reuse/conversion of existing buildings) of seasonal employee housing.
• Task Force could nurture private collaborations of local business as well as possibility of other revenue generation such as adopting a sales tax.

10. EXPLORE CREATION OF AN ISLAND-WIDE OR SUB-REGIONAL HOUSING TRUST

An Island-wide or sub-regional housing trust would enhance the ability of Island communities to pool resources and coordinate housing efforts across the Island. Such a trust could have two main purposes: 1) collect housing revenues for regional use and 2) help coordinate and fund the implementation of the Housing Production plans.

Such a trust, whether truly Island-wide or established with a subset of towns as a sub-regional trust, could be a repository for housing funds generated through a seasonal rental excise tax, a real estate transfer fee (with administration possibly provided by the Martha’s Vineyard Land Bank Commission), and perhaps a portion of some local CPA funds. The Island towns are already pooling local CPA funds to help create affordable housing on the Island including for the Island Housing Trust’s Village Court Apartments in Tisbury and this could provide a streamlined mechanism to continue pooling funds.

Exploration of this strategy concept would involve working with the various towns interested in exploring this idea and should include defining potential Board of Trustees membership that has representation from the existing Municipal Affordable Housing Trusts, Affordable Housing Committees, and/or Community Preservation Committees of the towns involved in such a trust. In addition, the exploration would help to develop an allocation fund formula that the trust would use that could be based on established regional funding allocation models such as the County and/or Martha’s Vineyard Commission Land Bank allocation formula.

Such a regional or sub-regional housing trust would require special legislation, which could be generally based on the Municipal Affordable Housing Trust statute (MGL c.44 s.55C). Although no other regional housing trusts are in existence yet in Massachusetts, the precedent is favorable with dozens of local trusts created through special legislation including a new local housing trust created in 2016 in Provincetown.

Implementation Milestones:
• Work with other Island towns, the Martha’s Vineyard Commission, and Island housing organizations to establish an Island housing legislation coalition (that could also work on other Island-wide strategies involving special legislation). A subcommittee or task force of the coalition may be desirable to devote the focus that may be required to appropriately explore the option of creation an Island-wide or sub-regional housing trust.
• Coalition to investigate and consider benefits and challenges of created such a trust, evaluate various options including Island-wide and sub-regional model(s), work with interested towns to explore and design recommendations for board membership, possible fund allocation formula, revenue sources, and potential administration needs (and potential for cooperation/collaboration with the Martha’s Vineyard Land Bank to support administration).
• If indicated, after investigation conducted above, Coalition to propose special legislation for support by involved towns and ultimately by state legislature.
Local Regulatory Strategies

PURSUE REGULATORY OPPORTUNITIES TO CREATE AFFORDABLE HOUSING
For Tisbury and all of the towns on Martha’s Vineyard, the imbalance between housing supply and housing demand means that regulatory reform alone will not solve all of the island’s affordable housing problems. Often, Chapter 40B is the best way to create affordable housing because of the design flexibility that comes with a comprehensive permit. All of the towns on Martha’s Vineyard should have comprehensive permit guidelines to help the Zoning Board of Appeals and other local officials communicate and work with developers as effectively as possible. Still, zoning techniques to increase supply can, when paired with other actions, provide new opportunities for growing the affordable housing inventory. The problem in Tisbury is that the Zoning Bylaw is out of date, difficult to navigate, sometimes unclear and difficult to interpret, and generally in need of reorganization and modernization. The following are some ways that Tisbury could encourage affordable housing production.

11. EASE THE REQUIREMENTS FOR ACCESSORY APARTMENTS
Accessory apartments are allowed by special permit in the Residential districts. Some adjustments might make this provision more useful to homeowners, such as:

Increase the allowable floor area from 600 sq. ft. to 900 sq. ft. or not more than 30 percent of the gross floor area of the principal dwelling;
Allow the units as of right;
In terms of setbacks, require a minimum side yard buffer strip on the side of driveway side of the lot, with the buffer to be landscaped and prohibited from use for off-street parking;

Implementation Milestones:
- Seek technical assistance from the Martha’s Vineyard Commission to draft proposed changes to the Zoning Bylaw;
- Planning Board must hold a public hearing in accordance with G.L. c. 40A, Sec. 5, prior to town meeting, and present a report and recommendations to town meeting;
- If town meeting approves amendments to Section 4.3, submit required documentation to Attorney General;
- Provide public information and educational materials to Tisbury residents about the opportunity to create an accessory apartment and a simple procedures checklist for interested applicants.

12. ZONE FOR MULTIFAMILY HOUSING
Creating multifamily housing is not easy on Martha’s Vineyard. The only explicit mechanism for doing so in Tisbury is Section 04.03.12, Multiple Dwelling Units and Structures. The value of this provision as a tool for creating affordable housing is limited because:
- Multifamily dwellings require a special permit;
- The density and dimensional regulations are too restrictive for multifamily development;
- Multifamily dwellings are limited in size, so the zoning does not provide for economies of scale.

Tisbury could take a more proactive and realistic approach:
- Eliminate the special permit and use the bylaw to set the standards that have to be met for “by right” multifamily development;
- Revise the density framework so that projects with 25 percent affordable units will automatically qualify for at least two additional market-rate units for each affordable unit;
• Reduce the parking requirement to one space for housing units with one bedroom and two spaces for units with two or more bedrooms;
• Create flexibility for the Planning Board to reduce the minimum open space requirement for projects that include affordable housing.

Implementation Milestones:
• Seek technical assistance from the Martha’s Vineyard Commission to draft proposed changes to Section 7.3, the Table of Uses (Appendix A), the Table of Dimensional Requirements (Appendix B), and Section 7, Special Residential Regulations, where the Town should put any special site and building design regulations for multifamily use;
• Planning Board must hold a public hearing in accordance with G.L. c. 40A, Sec. 5, prior to town meeting, and present a report and recommendations to town meeting;
• If town meeting approves amendments, submit required documentation to Attorney General.
• Work with residential developers (public and private) to make use of the new provisions.
• Make multifamily dwellings constructed under the town’s zoning a priority for financial assistance from the CPC and/or affordable housing trust;
• Work with Town Counsel or the Massachusetts Housing Partnership to develop standard documents (affordable housing deed restriction and requirements for an Affirmative Fair Housing Marketing Plan)

13. PROMOTE INFILL DEVELOPMENT WHERE APPROPRIATE

Infill zoning strategies create new opportunities for housing at a scale compatible with surrounding properties by allowing units that meet appropriate size and design standards to be built in between existing structures. Since the cost to build affordable units almost always exceeds the attainable sale price or rent that lower-income households can afford, an infill bylaw is unlikely to generate many new affordable units. However, it can make a critical difference for non-profit housing developers in search of low-cost land, and infill zoning can create a useful disposition strategy for tax title lots (which are often non-conforming properties.)

Tisbury could consider the following approach:
• Allow an affordable unit as of right on a nonconforming lot with at least 5,000 sq. ft.
• Establish front, side, and rear setbacks for infill lots
• Establish a parking buffer strip requirement along one of the side lot lines
• Limit the special permit to circumstances requiring some additional dimensional flexibility
• Allow a two-family dwelling on a non-conforming lot if one is deed restricted to be affordable at 50% AMI (the other could be market-rate)

Implementation Milestones:
• Develop an inventory of nonconforming lots by district (in order to illustrate the maximum potential of the proposed amendment);
• Sample the nonconforming lots and their surroundings in different districts and different parts of town in order to determine appropriate setbacks;
• Seek technical assistance from the Martha’s Vineyard Commission to draft the proposed changes to the bylaw;
• Planning Board must hold a public hearing in accordance with G.L. c. 40A, Sec. 5, prior to town meeting, and present a report and recommendations to town meeting;
• If town meeting approves amendments to Section 4.3, submit required documentation to Attorney General;
• Help the Island Housing Trust, Dukes County Housing Authority, and other mission-based developers to locate interested property owners with eligible lots;
• Work with Town Counsel or the Massachusetts Housing Partnership to develop standard documents (affordable housing deed restriction and requirements for an Affirmative Fair Housing Marketing Plan).

14. Recodify and Update the Zoning Bylaw
Before Tisbury embarks on zoning changes to boost the supply of affordable housing, the Planning Board should work with the Martha’s Vineyard Commission or a consultant to recodify and update the Zoning Bylaw. It will be much better for town boards and applicants to work with a Zoning Bylaw that is current, clearly written, and easy to use, and to have these improvements made to the bylaw before trying to add more content.

The recodification process should begin with a zoning audit (or zoning diagnostic) that involves a “close reading” of the bylaw and an assessment of the following matters:
• Structure and format,
• Ease of access and navigability,
• Clarity of language and presentation,
• Internal conflicts and inconsistencies,
• Obsolete or missing provisions,
• Updates to implement recently completed plans, if any,
• Provisions that need to be updated to conform with Chapter 40A and current case law, and
• Other matters deemed significant by the consulting team, based on our review of the Zoning Bylaw and administrative regulations.

The zoning audit will help the Planning Board focus on most-needed changes and options, and provide direction as to the scope and content of the zoning rewrite.

Implementation Milestones:
• Seek technical assistance from the Martha’s Vineyard Commission to conduct the zoning audit and draft proposed changes to the bylaw;
• Planning Board must hold a public hearing in accordance with G.L. c. 40A, Sec. 5, prior to town meeting, and present a report and recommendations to town meeting;
• If town meeting approves amendments to Section 4.3, submit required documentation to Attorney General.
<table>
<thead>
<tr>
<th>#</th>
<th>Housing Strategies</th>
<th>FY2018</th>
<th>FY2019</th>
<th>FY2020</th>
<th>FY2021</th>
<th>FY2022</th>
<th>Responsible Entity</th>
<th>Supporting Entities</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Allocate funds for wastewater infrastructure to support creation of affordable housing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Community Preservation Committee/ Trust</td>
<td>Affordable Housing Committee and Town Meeting</td>
</tr>
<tr>
<td>2</td>
<td>Increase allocations of local Community Preservation Act funds to create affordable housing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Community Preservation Committee</td>
<td>Town Meeting</td>
</tr>
<tr>
<td>3</td>
<td>Explore opportunities to convert some existing conservation land for affordable housing development</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Affordable Housing Committee/ Trust</td>
<td>Board of Selectmen and Town Meeting</td>
</tr>
<tr>
<td>4</td>
<td>Further consider establishing programs to convert existing market-rate housing to permanently affordable ownership units</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Community Preservation Committee/ Trust</td>
<td>Affordable Housing Committee and Town Meeting</td>
</tr>
<tr>
<td>5</td>
<td>Investigate development potential of Water Department land to offer at little or no cost for development of affordable and/or mixed-income housing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Affordable Housing Committee/ Trust</td>
<td>Board of Selectmen, Water Department, and Town Meeting</td>
</tr>
<tr>
<td>6</td>
<td>Advocate for adoption of special legislation to increase the existing real estate transfer fee by 0.5% to promote creation of affordable housing</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td>Affordable Housing Committee</td>
<td>Board of Selectmen and Town Meeting</td>
</tr>
<tr>
<td>7</td>
<td>Advocate for adoption of special legislation to create a seasonal rentals excise</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Affordable Housing Committee</td>
<td>Board of Selectmen and Town Meeting</td>
</tr>
<tr>
<td>8</td>
<td>Advocate for adoption of property tax incentives to encourage affordable year-round rental of units to households with up to 80 percent AMI*</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td>Affordable Housing Committee</td>
<td>Board of Selectmen and Town Meeting</td>
</tr>
<tr>
<td>9</td>
<td>Support creation of an Island Seasonal Housing Task Force and its initiatives</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Martha’s Vineyard Commission</td>
<td>Board of Selectmen</td>
</tr>
<tr>
<td>10</td>
<td>Explore creation of an Island-wide or sub-regional housing trust</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Affordable Housing Committee</td>
<td>Community Preservation Committee, Board of Selectmen, and Town Meeting</td>
</tr>
<tr>
<td>11</td>
<td>Ease the requirements for accessory apartments</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Planning Board</td>
<td>Town Meeting</td>
</tr>
<tr>
<td>12</td>
<td>Zone for multifamily housing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Planning Board</td>
<td>Town Meeting</td>
</tr>
<tr>
<td>13</td>
<td>Promote infill development where appropriate</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Planning Board</td>
<td>Town Meeting</td>
</tr>
<tr>
<td>14</td>
<td>Recodify and update the Zoning Bylaw</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Planning Board</td>
<td>Town Meeting</td>
</tr>
</tbody>
</table>

Note: lighter shade indicates strategies that are ongoing and/or should be implemented as opportunities arise, rather than a specific schedule.
CHAPTER 4
DEMOGRAPHIC PROFILE

Population Growth & Change

TOTAL POPULATION CHANGE
Consistent with the county’s growth trends, Tisbury’s largest population increase was between 1970 and 1980, growing 32 percent in that period. In the same period, the county population increased 46 percent. Per the 2014 ACS estimates, Tisbury continues to be among the largest three towns on the Island with an estimated population of 4,194 people – about 25 percent of the county’s total population.

According to UMass Donahue Institute population projections, Tisbury’s total population is projected to continue to increase but only about 2 percent from 4,194 to 4,258 people between 2014 and 2030 and about 3 percent between 2030 and 2035 to about 4,385 people. The county projections anticipate modest growth of 6 percent and 3 percent in total population respectively between 2014 and 2030, and 2030 and 2035.

TABLE 4.1: TISBURY AND DUKES COUNTY POPULATION CHANGE 1930-2014 & 2030 & 2035 PROJECTIONS

<table>
<thead>
<tr>
<th>YEAR</th>
<th>TISBURY</th>
<th>DUKES COUNTY</th>
</tr>
</thead>
<tbody>
<tr>
<td>1930</td>
<td>1,541</td>
<td>4,953</td>
</tr>
<tr>
<td>1940</td>
<td>1,966</td>
<td>5,669</td>
</tr>
<tr>
<td>1950</td>
<td>1,930</td>
<td>5,633</td>
</tr>
<tr>
<td>1960</td>
<td>2,169</td>
<td>5,829</td>
</tr>
<tr>
<td>1970</td>
<td>2,257</td>
<td>6,117</td>
</tr>
<tr>
<td>1980</td>
<td>2,972</td>
<td>8,942</td>
</tr>
<tr>
<td>1990</td>
<td>3,120</td>
<td>11,639</td>
</tr>
<tr>
<td>2000</td>
<td>3,755</td>
<td>14,987</td>
</tr>
<tr>
<td>2010</td>
<td>3,949</td>
<td>16,460</td>
</tr>
<tr>
<td>2014</td>
<td>4,194</td>
<td>16,816</td>
</tr>
<tr>
<td>2030 projected</td>
<td>4,258</td>
<td>17,902</td>
</tr>
<tr>
<td>2035 projected</td>
<td>4,385</td>
<td>18,453</td>
</tr>
</tbody>
</table>

Source: Martha’s Vineyard Housing Needs Assessment 2013; 2010-2014 American Community Survey, as provided by MVC; Massachusetts Population Projections, UMass Donahue Institute, as provided by MVC. Note: ACS data based on samples and are subject to variability.
AGE COMPOSITION

In 2014, Tisbury’s population is estimated to be younger overall than in 2000. Tisbury’s median age is estimated to be 39.7 years per the 2014 ACS estimates – lower than the median age reported in the 2000 U.S. Census of forty-two years. The opposite trend is seen in the County where median age has increased from 40.7 years to an estimated 45.7 years.

In 2000, about 23 percent of Tisbury’s total population was age nineteen years or younger; in 2014, there was an estimated 21 percent in this age cohort; and projections indicate that about 20 percent of the total population in Tisbury will be age nineteen years or younger in 2035.

About 66 percent of the total town population was age twenty to sixty-five years in 2014 – an increase from 2000 when this age cohort made up about 59 percent of the total population. The 2035 projections indicate this population may decline to about 55 percent of total population.

In 2000, about 18 percent of Tisbury’s total population was age sixty-five years or older; in 2014, the percentage of older adults decreased - an estimated 13 percent of total population was age sixty-five years or older; in 2035, projections indicate a greater share of total population will be age sixty-five years or older at about 25 percent.

<table>
<thead>
<tr>
<th>Age</th>
<th>Tisbury 2000</th>
<th>Tisbury 2014</th>
<th>Tisbury 2035 projection</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Est.</td>
<td>%</td>
<td>Est.</td>
</tr>
<tr>
<td>under 19</td>
<td>868</td>
<td>23%</td>
<td>3,665</td>
</tr>
<tr>
<td>20 to 64</td>
<td>2,214</td>
<td>59%</td>
<td>9,169</td>
</tr>
<tr>
<td>65 +</td>
<td>673</td>
<td>18%</td>
<td>2,153</td>
</tr>
<tr>
<td>Total</td>
<td>3,755</td>
<td>100%</td>
<td>14,987</td>
</tr>
</tbody>
</table>

Median Age

Source: US Census 2010, 2010-2014 American Community Survey. Note: ACS data based on samples and are subject to variability; Massachusetts Population Projections, UMass Donahue Institute.

RACIAL COMPOSITION

The 2014 estimates indicate that about 94 percent of Tisbury’s total population identifies racially as white alone, which is comparable to county-wide figures: about 94 percent of the total county population also identifies as racially white alone. About 2 percent of the total population identifies racially as black/African American and about less than 0.5 percent of the population identifies as Asian. The largest increase in non-white population in the county between the 2000 and 2014 estimates is the population identifying as Asian, with a 119 percent increase. This increase is not reflected locally in Tisbury where there was only a 50 percent increase in population identifying as Asian.
TABLE 4.3: RACIAL COMPOSITION, 2000-14

<table>
<thead>
<tr>
<th></th>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>White</td>
<td>3607</td>
<td>3952</td>
<td>10%</td>
<td>14,509</td>
<td>16,673</td>
<td>15%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Black or African American</td>
<td>3381</td>
<td>3785</td>
<td>12%</td>
<td>13,592</td>
<td>15,975</td>
<td>18%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>American Indian and Alaska native</td>
<td>11</td>
<td>83</td>
<td>-25%</td>
<td>359</td>
<td>305</td>
<td>-15%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Asian alone</td>
<td>12</td>
<td>18</td>
<td>50%</td>
<td>69</td>
<td>151</td>
<td>119%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Native Hawaiian and other Pacific Islander</td>
<td>2</td>
<td>0</td>
<td>-100%</td>
<td>11</td>
<td>0</td>
<td>-100%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Some other race</td>
<td>50</td>
<td>66</td>
<td>32%</td>
<td>222</td>
<td>132</td>
<td>-41%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Population of two or more races</td>
<td>148</td>
<td>84</td>
<td>-43%</td>
<td>478</td>
<td>242</td>
<td>-49%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Total population</td>
<td>3755</td>
<td>4036</td>
<td>7%</td>
<td>14,987</td>
<td>16,915</td>
<td>13%</td>
</tr>
</tbody>
</table>

Source: US Census Decennial Censuses 2000, 2010; Martha’s Vineyard Housing Needs Assessment 2013; 2010-2014 American Community Survey; Note: ACS data based on samples and are subject to variability ACS 2010-14

FOREIGN-BORN POPULATION
The 2014 estimated population of foreign-born residents was about 10 percent of Tisbury’s total population and about 7 percent of the county’s population. Most of the foreign-born population in Tisbury originated from one country – Brazil – with about 68 percent of the total foreign-born population. The county as a whole also has a large Latin American population (about 47 percent of total foreign-born population), primarily from Brazil. In addition, the county has a large population born in Cambodia, but this population is not prevalent in Tisbury.
<table>
<thead>
<tr>
<th>Population Origin</th>
<th>Tisbury</th>
<th></th>
<th>Dukes County</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Estimate</td>
<td>%</td>
<td>Estimate</td>
<td>%</td>
</tr>
<tr>
<td>Total Foreign Born Persons:</td>
<td>387</td>
<td>100%</td>
<td>1,260</td>
<td>100%</td>
</tr>
<tr>
<td>Europe:</td>
<td>37</td>
<td>10%</td>
<td>487</td>
<td>39%</td>
</tr>
<tr>
<td>Northern Europe:</td>
<td>29</td>
<td>78%</td>
<td>199</td>
<td>41%</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>12</td>
<td>41%</td>
<td>65</td>
<td>33%</td>
</tr>
<tr>
<td>(incl. Crown Dependencies)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>United Kingdom</td>
<td>12</td>
<td>41%</td>
<td>30</td>
<td>15%</td>
</tr>
<tr>
<td>(excluding England and Scotland)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>England</td>
<td>0</td>
<td>0%</td>
<td>35</td>
<td>18%</td>
</tr>
<tr>
<td>Ireland</td>
<td>0</td>
<td>0%</td>
<td>108</td>
<td>54%</td>
</tr>
<tr>
<td>Denmark</td>
<td>0</td>
<td>0%</td>
<td>1</td>
<td>1%</td>
</tr>
<tr>
<td>Sweden</td>
<td>17</td>
<td>59%</td>
<td>25</td>
<td>13%</td>
</tr>
<tr>
<td>Western Europe:</td>
<td>0</td>
<td>0%</td>
<td>97</td>
<td>20%</td>
</tr>
<tr>
<td>Austria</td>
<td>0</td>
<td>0%</td>
<td>72</td>
<td>74%</td>
</tr>
<tr>
<td>France</td>
<td>0</td>
<td>0%</td>
<td>7</td>
<td>7%</td>
</tr>
<tr>
<td>Germany</td>
<td>0</td>
<td>0%</td>
<td>7</td>
<td>7%</td>
</tr>
<tr>
<td>Netherlands</td>
<td>0</td>
<td>0%</td>
<td>11</td>
<td>11%</td>
</tr>
<tr>
<td>Southern Europe:</td>
<td>0</td>
<td>0%</td>
<td>43</td>
<td>9%</td>
</tr>
<tr>
<td>Portugal</td>
<td>0</td>
<td>0%</td>
<td>43</td>
<td>100%</td>
</tr>
<tr>
<td>Eastern Europe:</td>
<td>8</td>
<td>22%</td>
<td>148</td>
<td>30%</td>
</tr>
<tr>
<td>Bulgaria</td>
<td>0</td>
<td>0%</td>
<td>17</td>
<td>11%</td>
</tr>
<tr>
<td>Czechoslovakia</td>
<td>0</td>
<td>0%</td>
<td>2</td>
<td>1%</td>
</tr>
<tr>
<td>(incl. Czech Republic and Slovakia)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hungary</td>
<td>0</td>
<td>0%</td>
<td>2</td>
<td>1%</td>
</tr>
<tr>
<td>Poland</td>
<td>8</td>
<td>100%</td>
<td>103</td>
<td>70%</td>
</tr>
<tr>
<td>Romania</td>
<td>0</td>
<td>0%</td>
<td>3</td>
<td>2%</td>
</tr>
<tr>
<td>Russia</td>
<td>0</td>
<td>0%</td>
<td>21</td>
<td>14%</td>
</tr>
<tr>
<td>Asia:</td>
<td>17</td>
<td>4%</td>
<td>165</td>
<td>13%</td>
</tr>
<tr>
<td>Eastern Asia:</td>
<td>17</td>
<td>100%</td>
<td>41</td>
<td>25%</td>
</tr>
<tr>
<td>China</td>
<td>9</td>
<td>53%</td>
<td>30</td>
<td>73%</td>
</tr>
<tr>
<td>China, excluding Hong Kong and Taiwan</td>
<td>9</td>
<td>53%</td>
<td>30</td>
<td>73%</td>
</tr>
<tr>
<td>Japan</td>
<td>0</td>
<td>0%</td>
<td>3</td>
<td>7%</td>
</tr>
<tr>
<td>Korea</td>
<td>8</td>
<td>47%</td>
<td>8</td>
<td>20%</td>
</tr>
<tr>
<td>South Eastern Asia:</td>
<td>0</td>
<td>0%</td>
<td>112</td>
<td>68%</td>
</tr>
<tr>
<td>Cambodia</td>
<td>0</td>
<td>0%</td>
<td>112</td>
<td>100%</td>
</tr>
<tr>
<td>Western Asia:</td>
<td>0</td>
<td>0%</td>
<td>12</td>
<td>7%</td>
</tr>
<tr>
<td>Lebanon</td>
<td>0</td>
<td>0%</td>
<td>12</td>
<td>100%</td>
</tr>
<tr>
<td>Americas:</td>
<td>333</td>
<td>86%</td>
<td>608</td>
<td>48%</td>
</tr>
<tr>
<td>Latin America:</td>
<td>327</td>
<td>98%</td>
<td>593</td>
<td>98%</td>
</tr>
<tr>
<td>Caribbean:</td>
<td>63</td>
<td>19%</td>
<td>81</td>
<td>14%</td>
</tr>
<tr>
<td>Barbados</td>
<td>0</td>
<td>0%</td>
<td>11</td>
<td>14%</td>
</tr>
<tr>
<td>Jamaica</td>
<td>63</td>
<td>100%</td>
<td>70</td>
<td>86%</td>
</tr>
<tr>
<td>South America:</td>
<td>264</td>
<td>81%</td>
<td>512</td>
<td>86%</td>
</tr>
<tr>
<td>Brazil</td>
<td>264</td>
<td>100%</td>
<td>512</td>
<td>100%</td>
</tr>
<tr>
<td>Northern America:</td>
<td>6</td>
<td>2%</td>
<td>15</td>
<td>2%</td>
</tr>
<tr>
<td>Canada</td>
<td>6</td>
<td>100%</td>
<td>15</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: 2010-2014 American Community Survey
Note: ACS data based on samples and are subject to variability
Residence One Year Ago
Residents in Tisbury tend to move somewhat more than residents in that county. Roughly 91 percent of Tisbury’s total population lived in the same house one-year prior per the 2014 ACS estimate. About 93 percent of the total county population lived in the same house one year prior to the estimate. Most of the population that moved to their current home in the past year, moved from Dukes County – so, likely on Island.

Table 4.5: Geographic Mobility: Residence One Year Ago, 2014

<table>
<thead>
<tr>
<th></th>
<th>Tisbury</th>
<th></th>
<th>Dukes County</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Units</td>
<td>%</td>
<td>Units</td>
<td>%</td>
</tr>
<tr>
<td>Total</td>
<td>3,928</td>
<td>100%</td>
<td>16,516</td>
<td>100%</td>
</tr>
<tr>
<td>Same Home</td>
<td>3,562</td>
<td>91%</td>
<td>15,394</td>
<td>93%</td>
</tr>
<tr>
<td>Same County</td>
<td>132</td>
<td>3%</td>
<td>330</td>
<td>2%</td>
</tr>
<tr>
<td>Same State</td>
<td>61</td>
<td>2%</td>
<td>231</td>
<td>1.4%</td>
</tr>
<tr>
<td>Different State</td>
<td>51</td>
<td>1%</td>
<td>429</td>
<td>2.6%</td>
</tr>
<tr>
<td>Abroad</td>
<td>122</td>
<td>3%</td>
<td>132</td>
<td>0.8%</td>
</tr>
</tbody>
</table>

Source: 2010-14 American Community Survey Note: ACS data based on samples and are subject to variability As provided by MVC.

Household Characteristics
Overall number of households in Tisbury is estimated to have decreased between 2000 and 2014 from 1,646 households in 2000 and 1,260 households in 2014 while average households size increased from 2.21 to 3.29 persons per household. Per the 2014 ACS estimates, average household size in Tisbury was larger than county wide (2.86) and statewide (2.53).

About 57 percent of Tisbury’s households are family households - a smaller percentage of family households than the county, which has an estimated 66 percent family households. Statewide, about 78 percent of households are family households.

Per the 2014 ACS estimates, Tisbury has about the same estimated percentage of family households with children under eighteen (26 percent of total households) as the county, a comparable percentage of single-person households (about 31 in Tisbury and 29 percent in the county), and a somewhat larger percentage of older adults living alone (16 percent in Tisbury and 13 percent in the county).

In 2000, there was a lower percentage of family households (about 55 percent) and slightly lower percentage of family households with children (25.5 percent) in 2014. Although the percentage of households with children was less in 2000 in the town, the absolute number of households with children decreased between 2000 and 2014 (419 households in 2000 and 331 households with children in 2014). Whereas county-wide, the number and percentage of family households decreased from about 28 percent to about 26 percent and from about 1,824 to 1,535 families with children.

Table 4.6: Household Characteristics 2000 & 2014

<table>
<thead>
<tr>
<th></th>
<th>Tisbury</th>
<th>2000</th>
<th>%</th>
<th>2014</th>
<th>%</th>
<th>Dukes County</th>
<th>2000</th>
<th>%</th>
<th>2014</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household Type</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total households</td>
<td>1,646</td>
<td>100%</td>
<td></td>
<td>1,260</td>
<td>100%</td>
<td>6,421</td>
<td>100%</td>
<td></td>
<td>5,839</td>
<td>100%</td>
</tr>
<tr>
<td>Total family households</td>
<td>902</td>
<td>54.8%</td>
<td>713</td>
<td>57%</td>
<td>3,791</td>
<td>59.0%</td>
<td>3,863</td>
<td>66%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family households with related</td>
<td>419</td>
<td>25.5%</td>
<td>331</td>
<td>26%</td>
<td>1,824</td>
<td>28.4%</td>
<td>1,535</td>
<td>26%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Tisbury Housing Production Plan FY18-FY22
### HOUSEHOLD TENURE

Only about 70 percent of Tisbury’s households own their home and about 30 percent rent, whereas the county has much lower percentage of renters – about 22 percent of households in the county rent. In comparison to the other five towns on the Island, Tisbury has the second highest percentage of renter households on the Island – Aquinnah has the highest percentage of renters with close to 38 percent of total households. Although high compared to Island communities, Tisbury’s share of renter households is less than the state as a whole where about 38 percent of households also rent per the 2014 ACS estimates.

#### TABLE 4.7: HOUSEHOLD HOUSING TENURE, 2014

<table>
<thead>
<tr>
<th>Tenure Type</th>
<th>Tisbury</th>
<th>Dukes County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Own</td>
<td>848</td>
<td>4,552</td>
</tr>
<tr>
<td>Rent</td>
<td>368</td>
<td>1,281</td>
</tr>
<tr>
<td>Total</td>
<td>1,216</td>
<td>5,839</td>
</tr>
<tr>
<td>% Own</td>
<td>70%</td>
<td>78.06%</td>
</tr>
<tr>
<td>% Rent</td>
<td>30%</td>
<td>21.94%</td>
</tr>
</tbody>
</table>

Source: 2010-14 American Community Survey Note: ACS data based on samples and are subject to variability. As provided by MVC

### HOUSEHOLD INCOME DISTRIBUTION

Per the 2014 ACS estimates, Tisbury had about the same proportion of higher-income households as the county, however had a significantly larger share of lower-income households, therefore the estimated median household income in Tisbury of $42,727 was substantially lower than the estimated county-wide median of $65,518. Per the 2014 estimate, Tisbury had the lowest median household income of all towns on the Island. The estimated median household income statewide was $67,846 per the 2014 ACS - slightly higher than Dukes County. Massachusetts median household income is estimated to be $67,846 per the 2014 ACS, most comparable to Chilmark.

About 30 percent of households in Tisbury had incomes of $100,000 or greater, which reflects the income distribution county-wide - about 29 percent of households county-wide had incomes of $100,000 or greater. However, only about fourteen percent of Tisbury households had incomes between $50,000 and $100,000; whereas county-wide about thirty percent of households had incomes in this range. About 45 percent of households in Tisbury had incomes less than $35,000; whereas about 29 percent of households county-wide had incomes less than $35,000.
Households with younger and older householders will typically have lower incomes than households with householders in the middle (between 25 and 64 years of age) as seen for the estimated median income for Dukes County households by age of householder where the estimated median income for all households is $65,518 but households with a householder less than 25 years of age have an estimated median income of $50,114, and those with householder over 65 years have an estimated median income of only $41,875 – a gap of about $15,400 and $23,600 respectively.

However, this does not appear to hold true in Tisbury where lower median income is estimated across all age cohorts. The estimated 2014 median income in Tisbury is $42,727; $46,053 for households with householders between 25 and 44 years; and $43,068 for households with householders over 65. Only the population age 65 years and over have median income greater (only slightly) than the County median for that age cohort.
The median income of renter households is often lower than for owner households and this holds true at both the county and local level. The estimated 2014 median home owner household income in the county is $69,827 and in Tisbury is $50,303; the estimated median for renter households in the county is $46,544 and in Tisbury is $30,139. Both estimated 2014 median home owner household income in Tisbury and median renter household income is lower than the median in the county.

TABLE 4.11: MEDIAN INCOME BY AGE OF HOUSEHOLDER, 2014

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Tisbury Estimate</th>
<th>Dukes County Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 25 years</td>
<td>-</td>
<td>$50,114</td>
</tr>
<tr>
<td>25 to 44 years</td>
<td>$46,053</td>
<td>$73,310</td>
</tr>
<tr>
<td>45 to 64 years</td>
<td>$41,190</td>
<td>$74,188</td>
</tr>
<tr>
<td>65 years and older</td>
<td>$43,068</td>
<td>$41,875</td>
</tr>
<tr>
<td>Median income for all ages</td>
<td>$42,727</td>
<td>$65,518</td>
</tr>
</tbody>
</table>

Source: 2010-14 American Community Survey Note: ACS data based on samples and are subject to variability. As provided by MVC.
Tisbury has the most severe poverty rates on the Island. Tisbury had a greater share of its population, particularly children, living in households with income below the federal poverty thresholds than the county and the state. Per the 2014 weighted average federal poverty thresholds, a household of three is below the poverty threshold if household income is at or below $18,850. In Tisbury, per the 2014 ACS estimates, about 18 percent of total population were living in households with incomes below poverty thresholds and almost 34 percent of children under the age of eighteen.

In Massachusetts, per the 2014 ACS, about 11.5 percent of the total population were living in households with incomes below poverty thresholds and about 15 percent of total children under age eighteen years. In Dukes County, about 11 percent of the total population were living in households with incomes below the poverty thresholds and about 16 percent of total children in the county.

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Homelessness

Martha’s Vineyard reported six unsheltered individuals, three sheltered individuals, and five sheltered family members in a motel for a total of fourteen for the federal Point in Time Count 2016. Between January and March 2016, Hospitality Homes (HH) provided winter shelter for twenty-two individuals – eighteen men and four women. There are no other shelters on the Island.

A total of forty-seven individuals (thirty-two men and fifteen women) and eight families have been identified by HAC as homeless between January and June 2016, including the individuals who slept at HH. However, these figures do not include residents who are involved with the “summer shuffle” and who are displaced temporarily for the summer months while their housing is used as short term rentals for tourists.

Homeless individuals on the Vineyard are challenging to house because they often have limited income, no positive rental history, and no assets. In addition, the majority have chronic physical and/or emotional handicaps, complex needs, and trauma histories. Approximately 75 percent of this population have a history of current or previous addiction to drugs or alcohol. Sixty-three percent of the homeless individuals presenting at the Housing Assistance Corporation Office in Vineyard Haven have a diagnosed disability, including Traumatic Brain Disorder, Asperger’s Syndrome, chronic heart condition, HIV/AIDS, physical handicap, emotional disability, or cognitive impairment. Many of these individuals would benefit from a supportive housing situation with case management services.

Of the eight families that identified as homeless, two were domestic violence situations, six had young or school age children, and two were employed married couples. Four individuals had been awarded Massachusetts Rental vouchers that would pay for a one-bedroom apartment up to $1088/month, but remained homeless because of the total lack of affordable apartments on the Island.

Disability

Per the 2014 ACS, Tisbury and county estimates of population with physical or cognitive disabilities, with about 6 percent in Tisbury and 8 percent in the county, were less than the estimated statewide population with disabilities (about 12 percent).

<table>
<thead>
<tr>
<th>TABLE 4.13: POPULATION BY ESTIMATED DISABILITY STATUS 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tisbury</strong></td>
</tr>
<tr>
<td>Non-institutionalized civilian population estimated</td>
</tr>
<tr>
<td>Under 18</td>
</tr>
<tr>
<td>18-64</td>
</tr>
<tr>
<td>65+</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

Source: 2010-14 American Community Survey Note: ACS data based on samples and are subject to variability

17 The homelessness information was provided by Karen Tewhey, HCEC Housing Counselor, Housing Assistance Corporation, On Cape Cod.
Economic Characteristics

A significant economic difference apparent on the Island compared to the state, is that there is a prevalence of self-employed workers in all Island towns. Statewide, the 2014 ACS estimates indicate that only 6 percent of all workers age sixteen years and older are self-employed, yet about 19 percent of all workers in Dukes are self-employed and about 15 percent in Tisbury are self-employed.

Roughly 42 percent of Tisbury’s total labor force is employed in the services sector, which includes professional, scientific, management, administrative, entertainment, food, accommodations, and other services. Similarly, about 45 percent of Dukes County labor force is employed in the services sector. About 21 percent is employed in construction in Tisbury and about 16 percent in construction in the county. About 13 percent in the town and 12 percent in the county are employed in wholesale/retail trade. About 16 percent of the total labor force in the town is employed in finance, insurance, or real estate – a slightly higher percentage that in the county at 11 percent.

<table>
<thead>
<tr>
<th>Industry</th>
<th>TISBURY</th>
<th>DUKES COUNTY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Services18</td>
<td>927</td>
<td>3,950</td>
</tr>
<tr>
<td>Construction</td>
<td>462</td>
<td>1,408</td>
</tr>
<tr>
<td>Wholesale &amp; Retail Trade</td>
<td>298</td>
<td>1,049</td>
</tr>
<tr>
<td>Finance, Insurance, Real Estate</td>
<td>350</td>
<td>937</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>66</td>
<td>329</td>
</tr>
<tr>
<td>Government</td>
<td>31</td>
<td>384</td>
</tr>
<tr>
<td>Transportation, Warehousing</td>
<td>85</td>
<td>211</td>
</tr>
<tr>
<td>Information</td>
<td>117</td>
<td>316</td>
</tr>
<tr>
<td>Agriculture, Forestry, Fishing</td>
<td>11</td>
<td>180</td>
</tr>
<tr>
<td>Total</td>
<td>2,224</td>
<td>8,764</td>
</tr>
</tbody>
</table>

Source: MA Executive Office of Labor and Workforce Development. As provided by MVC.

The unemployment rate in Tisbury is higher than county wide – per the Massachusetts Executive Office of Labor and Workforce Development (EOLWD) 2015 figures, Tisbury’s unemployment rate was 7.8 percent and the county was 6.9 percent. However, as expected in a resort area, the average January unemployment rate is higher than the annual rate – 14.5 percent for the town and 12 percent for the county – the town January rate is still higher than county-wide possibly indicating that a larger share of Tisbury residents are employed in industries that fluctuate with seasons (such as tourism industries).

<table>
<thead>
<tr>
<th></th>
<th>TISBURY</th>
<th>DUKES COUNTY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Labor Force</td>
<td>2,203</td>
<td>9,328</td>
</tr>
<tr>
<td>Employed</td>
<td>2,032</td>
<td>8,688</td>
</tr>
<tr>
<td>Unemployed</td>
<td>171</td>
<td>640</td>
</tr>
<tr>
<td>Area Unemployment Rate</td>
<td>7.8%</td>
<td>6.9%</td>
</tr>
<tr>
<td>MA Rate</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>Average January Unemployment Rate Area</td>
<td>14.5%</td>
<td>12%</td>
</tr>
<tr>
<td>Average January Rate MA</td>
<td>5.8%</td>
<td>5.8%</td>
</tr>
</tbody>
</table>

Source: MA Executive Office Of Labor And Workforce Development

18 Includes professional, scientific, management, administrative, waste management, education, health care, social assistance, arts, entertainment, food, accommodations, recreation and other services.
**EDUCATIONAL ATTAINMENT**

Per the 2014 ACS estimates, Tisbury residents have attained higher education levels than residents county-wide. About 48 percent of Tisbury’s population twenty-five years and over have a Bachelor’s degree or higher; whereas about 41 percent county-wide have a Bachelor’s degree or higher. About 40 percent of the statewide population twenty-five years and over has a Bachelor’s degree or higher.
CHAPTER 5
LOCAL HOUSING CONDITIONS

Key Findings

- Fifty-two percent of the housing units in Tisbury are dedicated to seasonal or vacation use.
- According to the federal Census Bureau, the number of year-round renters between 45- and 64-years has declined 495 percent since 2010.
- There are 650 low- or moderate-income households in Tisbury, and 540 live in housing that costs more than they can afford.

Housing Supply and Vacancy Trends

OVERVIEW
Tisbury has a total of 2,912 housing units and a year-round vacancy rate of zero. With 52 percent of its housing dedicated to seasonal or vacation use, Tisbury has the largest percentage of year-round units (48 percent) on all of Martha’s Vineyard. Of Tisbury’s year-round housing, which is currently estimated at 1,216 units, 70 percent are owner occupied and 30 percent, renter occupied. 19

PERMIT ACTIVITY
The Massachusetts State Data Center reports that in 2015, the Tisbury Building Department issued eighteen new residential construction permits, all for single family dwellings, with a total reported construction cost of $9,537,565. 20 Only a decade ago (2005), the Town granted building permits for forty-eight new single family homes with a total reported construction cost of $7,481,000. Comparatively, the average construction cost of a single family dwelling in 2015 was $529,865 while the 2005 average was $155,854: a growth rate of 240 percent, or 24 percent annually. 21 By contrast, the cumulative inflation rate for the same period was 21.4 percent. 22

Residential Property Characteristics

Tisbury’s land is divided into 3,543 parcels averaging 1.32 acres in size. 23 Table 5.1. shows that the majority of residential land consists of single-family properties (38 percent), followed by multiple dwellings on a single parcel (7 percent). Not surprisingly, parcels with multiple dwellings tend to be larger than other types of

21 Ibid.
23 MassGIS, Level 3 Parcel Data, citing Tisbury Assessing Department, 2016
residential properties (an average of 1.4 acres) and they are also among Tisbury’s most valuable properties (average value: $1,355,281).²⁴

### Table 5.1. Residential Land Use

<table>
<thead>
<tr>
<th>Use Type</th>
<th>Percent of Land</th>
<th>Number of Parcels</th>
<th>Average Lot Size</th>
<th>Average Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single-Family</td>
<td>38%</td>
<td>2,203</td>
<td>0.81</td>
<td>$834,815</td>
</tr>
<tr>
<td>Two-Family</td>
<td>0%</td>
<td>40</td>
<td>0.30</td>
<td>$605,945</td>
</tr>
<tr>
<td>Three-Family</td>
<td>0%</td>
<td>4</td>
<td>0.29</td>
<td>$610,725</td>
</tr>
<tr>
<td>Mobile Homes</td>
<td>0%</td>
<td>4</td>
<td>0.25</td>
<td>$169,275</td>
</tr>
<tr>
<td>Multiple Homes on One Parcel</td>
<td>7%</td>
<td>223</td>
<td>1.40</td>
<td>$1,355,281</td>
</tr>
<tr>
<td>Apartments</td>
<td>0%</td>
<td>7</td>
<td>0.28</td>
<td>$667,157</td>
</tr>
<tr>
<td>Potentially Developable Residential Land</td>
<td>6%</td>
<td>231</td>
<td>1.31</td>
<td>$349,150</td>
</tr>
<tr>
<td>Non-Residential Uses</td>
<td>49%</td>
<td>831</td>
<td>2.76</td>
<td>$636,306</td>
</tr>
</tbody>
</table>

Source: MassGIS.

---

**TRENDS IN RESIDENTIAL PROPERTY VALUES**

A review of trends in residential property values provides some perspective on what is occurring with housing costs in the local real estate market. Data from the Massachusetts Department of Revenue (DOR) and other sources can offer insights about residential assessed values, average single-family home values, tax rates, and tax bills for each municipality in the Commonwealth. For this analysis of residential property trends, a thirteen-year time period has been used in order to understand how values have changed, particularly before, during, and after the Great Recession (2007-2009).

As illustrated in Figure 5.1., Tisbury’s residential property values fell in 2009 in response to the Great Recession. While still below the 2007-2008 peak, Tisbury’s housing values (including all types of housing) have shown some modest recovery since the trough that occurred in 2013.

![Figure 5.1. Tisbury Residential Assessed Values by Year ($ millions)](source: DOR Municipal Data Bank, 2016)

Property taxes play a part in determining the degree to which a community’s housing is affordable to a variety of households and householders in different age groups. Tisbury has the highest tax rate on Martha’s Vineyard at $9.16 per thousand dollars of assessed value. However, its residents appear to be paying property tax bills that are similar to most of Tisbury’s neighbors. DOR does not report the average single-family home value or average tax bill for Tisbury because the town offers its year-round homeowners the

²⁴ Ibid.
option of a residential exemption (G.L. c. 59, Section 5C), so it is hard to make a direct comparison between Tisbury and other towns on Martha’s Vineyard. Nevertheless, judging from residential assessment trends overall, the Town’s tax levy growth, and estimates from the Census Bureau, Tisbury residents seem to be taxed to about the same degree as their counterparts in adjacent communities.

Table 5.2. Residential Property Taxes in Tisbury and Surrounding Towns

<table>
<thead>
<tr>
<th>Geography</th>
<th>All Homeowners</th>
<th>Homeowners with Mortgage</th>
<th>Homeowners without Mortgage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Massachusetts</td>
<td>$3,896</td>
<td>$3,917</td>
<td>$3,844</td>
</tr>
<tr>
<td>Aquinnah</td>
<td>$4,083</td>
<td>$2,857</td>
<td>$5,357</td>
</tr>
<tr>
<td>Chilmark</td>
<td>$2,744</td>
<td>$2,384</td>
<td>$3,143</td>
</tr>
<tr>
<td>Edgartown</td>
<td>$2,880</td>
<td>$2,488</td>
<td>$4,545</td>
</tr>
<tr>
<td>Oak Bluffs</td>
<td>$3,554</td>
<td>$3,521</td>
<td>$3,628</td>
</tr>
<tr>
<td>Tisbury</td>
<td>$3,406</td>
<td>$3,057</td>
<td>$3,682</td>
</tr>
<tr>
<td>West Tisbury</td>
<td>$3,454</td>
<td>$3,278</td>
<td>$3,717</td>
</tr>
</tbody>
</table>


Owner-Occupied Housing Characteristics

Tisbury has a total of 848 year-round owner-occupied housing units. The Census Bureau estimates that 303 year-round homeowners moved in sometime between 2000 and 2009. This is a disproportionately high rate of recent move-ins (36 percent) compared to the average for Martha’s Vineyard (6 percent).

![Figure 5.2. Owner Occupied Units: Year Householder Moved into Unit](source: ACS 2010-14)

Homeowner Households by Age

Most homeowners in Tisbury fall into one of two age cohorts: 45- to 54-year olds or 65- to 74-year olds. Table 5.3. shows that 34 percent or 287 out of Tisbury’s 848 year-round homeowners are between 45- and 54-years-old. The fastest growing homeowner age cohort in Tisbury, as seen in Figure 5.3., is 65 to 74 years,
a condition foreseen in the Martha’s Vineyard Commission’s island-wide Housing Needs Assessment in 2013.\textsuperscript{25} From 1990 to 2014, the number of homeowners 65 years and over has increased 28 percent (from 169 to 217 households).\textsuperscript{26}

<table>
<thead>
<tr>
<th>Homeowner Households by Age</th>
<th>Tisbury</th>
<th>Martha’s Vineyard</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner occupied Units</td>
<td>848</td>
<td>70%</td>
</tr>
<tr>
<td>Householder 25 to 34 years</td>
<td>16</td>
<td>2%</td>
</tr>
<tr>
<td>Householder 35 to 44 years</td>
<td>88</td>
<td>10%</td>
</tr>
<tr>
<td>Householder 45 to 54 years</td>
<td>287</td>
<td>34%</td>
</tr>
<tr>
<td>Householder 55 to 59 years</td>
<td>71</td>
<td>8%</td>
</tr>
<tr>
<td>Householder 60 to 64 years</td>
<td>102</td>
<td>12%</td>
</tr>
<tr>
<td>Householder 65 to 74 years</td>
<td>217</td>
<td>26%</td>
</tr>
<tr>
<td>Householder 75 to 84 years</td>
<td>58</td>
<td>7%</td>
</tr>
<tr>
<td>Householder 85 years and over</td>
<td>9</td>
<td>1%</td>
</tr>
</tbody>
</table>

Source: US Bureau of the Census, American Community Survey 2010-14, “B25007: Tenure by Age of Householder”.

**Figure 5.3. Homeowner Age Cohort by Year**


**Homeowner Households by Income**

The median income for a year-round homeowner in Tisbury is $50,303, which is roughly twenty thousand dollars more than the median renter income of $30,139.\textsuperscript{27} As shown in Table 5.4, Tisbury homeowners tend to be bifurcated along class lines. Households with annual incomes between $25,000 and $34,999 comprise 24 percent of the Town’s year-round homeowners, which is a significantly larger percentage than

\textsuperscript{25} Karen Sunnarborg, Martha’s Vineyard Housing Needs Assessment, 2013.

\textsuperscript{26} ACS 2010-14, “B25007: Tenure by Age of Householder”.

\textsuperscript{27} US Bureau of the Census, American Community Survey 2010-14, “B25077: Median Value (Dollars)”.

---

Tisbury Housing Production Plan FY18-FY22  42
that of Martha’s Vineyard as a whole, and another 25 percent of Tisbury homeowners make between $100,000 and $149,999.  

Table 5.4. Homeowner Households by Income

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Tisbury Count</th>
<th>Tisbury Percent</th>
<th>Martha’s Vineyard Count</th>
<th>Martha’s Vineyard Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $5,000</td>
<td>4</td>
<td>0%</td>
<td>4</td>
<td>4%</td>
</tr>
<tr>
<td>$5,000 to $9,999</td>
<td>30</td>
<td>4%</td>
<td>2</td>
<td>2%</td>
</tr>
<tr>
<td>$10,000 to $14,999</td>
<td>21</td>
<td>2%</td>
<td>4</td>
<td>4%</td>
</tr>
<tr>
<td>$15,000 to $19,999</td>
<td>45</td>
<td>5%</td>
<td>3</td>
<td>3%</td>
</tr>
<tr>
<td>$20,000 to $24,999</td>
<td>34</td>
<td>4%</td>
<td>2</td>
<td>2%</td>
</tr>
<tr>
<td>$25,000 to $34,999</td>
<td>207</td>
<td>24%</td>
<td>12</td>
<td>12%</td>
</tr>
<tr>
<td>$35,000 to $49,999</td>
<td>79</td>
<td>9%</td>
<td>10</td>
<td>10%</td>
</tr>
<tr>
<td>$50,000 to $74,999</td>
<td>76</td>
<td>9%</td>
<td>15</td>
<td>15%</td>
</tr>
<tr>
<td>$75,000 to $99,999</td>
<td>43</td>
<td>5%</td>
<td>14</td>
<td>14%</td>
</tr>
<tr>
<td>$100,000 to $149,999</td>
<td>213</td>
<td>25%</td>
<td>22</td>
<td>22%</td>
</tr>
<tr>
<td>$150,000 or more</td>
<td>96</td>
<td>11%</td>
<td>11</td>
<td>11%</td>
</tr>
</tbody>
</table>


**Owner-Occupied Housing Values**

The median value of all owner-occupied units in Tisbury is estimated at $585,400. The median includes all types of housing reported by the Census Bureau, from boats and mobile homes to single-family estate properties. This helps to explain the low-high distribution of owner-occupied housing values in Table 5.5. Sixty-eight percent of the units have values of $500,000 or more, and 20 percent have values of $750,000 or more. The availability of modestly priced housing in good condition is quite limited in Tisbury.  

Table 5.5. Home Values in Tisbury

<table>
<thead>
<tr>
<th>Home Value</th>
<th>Tisbury Count</th>
<th>Tisbury Percent</th>
<th>Martha’s Vineyard Count</th>
<th>Martha’s Vineyard Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $49,999</td>
<td>9</td>
<td>1%</td>
<td>1</td>
<td>1%</td>
</tr>
<tr>
<td>$50,000 to $99,999</td>
<td>0</td>
<td>0%</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>$100,000 to $199,999</td>
<td>19</td>
<td>2%</td>
<td>2</td>
<td>2%</td>
</tr>
<tr>
<td>$200,000 to $299,999</td>
<td>26</td>
<td>3%</td>
<td>3</td>
<td>3%</td>
</tr>
<tr>
<td>$300,000 to $399,999</td>
<td>126</td>
<td>15%</td>
<td>12</td>
<td>12%</td>
</tr>
<tr>
<td>$400,000 to $499,999</td>
<td>88</td>
<td>10%</td>
<td>10</td>
<td>10%</td>
</tr>
<tr>
<td>$500,000 to $749,999</td>
<td>409</td>
<td>48%</td>
<td>41</td>
<td>41%</td>
</tr>
<tr>
<td>$750,000 to $999,999</td>
<td>114</td>
<td>13%</td>
<td>19</td>
<td>19%</td>
</tr>
<tr>
<td>$1,000,000 or more</td>
<td>57</td>
<td>7%</td>
<td>13</td>
<td>13%</td>
</tr>
</tbody>
</table>


29 US Bureau of the Census, American Community Survey 2010-14, "B25057: Value".
For-Sale Market

The Warren Group reports that between 2013 and 2015, a total of 447 residential sales occurred in Tisbury, though only 206 were “arm’s-length” sales. DOR defines an “arm’s-length” sale as meeting three criteria, “(1) willing seller and buyer not under compulsion; (2) knowledgeable, unrelated parties; (3) property on the market for a reasonable period of time”. Of the 2013-2015 arm’s length sales, approximately 54 percent involved buyers who most likely purchased a home for vacation or seasonal use. Including all residential property types, the median sale price rose from $500,000 in 2013 to $557,500 in 2014, and dropped to $541,000 in 2015 (which is reflected in the assessed value trends reported in Figure 5.x). Figure 5.4 shows the distribution of housing sales prices from 2013 to 2015, by price band.

Figure 5.4. Tisbury Residential Sales: 2013-2015

---

30 Warren Group, 2016
Renter-Occupied Housing Characteristics

Much like renters elsewhere on Martha’s Vineyard, the majority of Tisbury’s year-round renter households moved into their present unit sometime after 2000. The ACS estimates that of Tisbury’s 368 year-round renters, 129 have moved in since 2010 and 219 moved in at some point after 2000.31

![Figure 5.5. Tisbury Renters: Year Householder Moved into Unit](Image)

Source: ACS 2010-14

**Table 5.6. Renter Households by Age**

<table>
<thead>
<tr>
<th></th>
<th>Tisbury</th>
<th>Percent</th>
<th>Martha’s Vineyard</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Renter occupied Units</td>
<td>368</td>
<td>30%</td>
<td>22%</td>
<td></td>
</tr>
<tr>
<td>Householder 25 to 34 years</td>
<td>115</td>
<td>31%</td>
<td>23%</td>
<td></td>
</tr>
<tr>
<td>Householder 35 to 44 years</td>
<td>123</td>
<td>33%</td>
<td>26%</td>
<td></td>
</tr>
<tr>
<td>Householder 45 to 54 years</td>
<td>22</td>
<td>6%</td>
<td>16%</td>
<td></td>
</tr>
<tr>
<td>Householder 55 to 59 years</td>
<td>6</td>
<td>2%</td>
<td>7%</td>
<td></td>
</tr>
<tr>
<td>Householder 60 to 64 years</td>
<td>12</td>
<td>3%</td>
<td>4%</td>
<td></td>
</tr>
<tr>
<td>Householder 65 to 74 years</td>
<td>43</td>
<td>12%</td>
<td>6%</td>
<td></td>
</tr>
<tr>
<td>Householder 75 to 84 years</td>
<td>23</td>
<td>6%</td>
<td>9%</td>
<td></td>
</tr>
<tr>
<td>Householder 85 years and over</td>
<td>21</td>
<td>6%</td>
<td>6%</td>
<td></td>
</tr>
</tbody>
</table>

Source: US Bureau of the Census, American Community Survey 2010-14, “B25007: Tenure by Age of Householder”.

31 US Bureau of the Census, American Community Survey 2010-14, “B25038: Tenure by Year Householder Moved into Unit”.

Tisbury Housing Production Plan FY18-FY22
RENTER HOUSEHOLDS BY INCOME
The median income for year-round renter households in Tisbury, $30,139, is the lowest on Martha’s Vineyard.\(^{32}\) Table 5.7. shows that 201 of 368 renter households have incomes below $35,000 per year, which is to be expected of a younger renter demographic.

Table 5.7. Renter Households by Income

<table>
<thead>
<tr>
<th></th>
<th>Tisbury</th>
<th>Martha’s Vineyard</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Count</td>
<td>Percent</td>
</tr>
<tr>
<td>Less than $5,000</td>
<td>12</td>
<td>3%</td>
</tr>
<tr>
<td>$5,000 to $9,999</td>
<td>35</td>
<td>10%</td>
</tr>
<tr>
<td>$10,000 to $14,999</td>
<td>40</td>
<td>11%</td>
</tr>
<tr>
<td>$15,000 to $19,999</td>
<td>63</td>
<td>17%</td>
</tr>
<tr>
<td>$20,000 to $24,999</td>
<td>11</td>
<td>3%</td>
</tr>
<tr>
<td>$25,000 to $34,999</td>
<td>40</td>
<td>11%</td>
</tr>
<tr>
<td>$35,000 to $49,999</td>
<td>51</td>
<td>14%</td>
</tr>
<tr>
<td>$50,000 to $74,999</td>
<td>38</td>
<td>10%</td>
</tr>
<tr>
<td>$75,000 to $99,999</td>
<td>21</td>
<td>6%</td>
</tr>
<tr>
<td>$100,000 to $149,999</td>
<td>57</td>
<td>15%</td>
</tr>
<tr>
<td>$150,000 or more</td>
<td>0</td>
<td>0%</td>
</tr>
</tbody>
</table>


RENTAL HOUSING COSTS
Table 5.8. shows that 257 of Tisbury’s 368 year-round renter households (70 percent) pay more than $1,000 per month in gross rent. This is surprising because Tisbury has relatively young renters and there are not many high-wage jobs in Tisbury or elsewhere on Martha’s Vineyard. However, since 63 percent of all renters in Tisbury live in single-family homes,\(^{33}\) the prevalence of high year-round rents makes sense. High

\(^{32}\) US Bureau of the Census, American Community Survey 2010-14, "B25077: Median Value (Dollars)".

\(^{33}\) ACS Five-Year Estimates 2010-2014, B25032.
year-round rents also point to a supply shortage, which is a common problem in most seasonal/resort communities.

Table 5.8. Renter Households by Gross Rent per Month

<table>
<thead>
<tr>
<th>Gross Rent per Month</th>
<th>Tisbury</th>
<th>Martha’s Vineyard</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $250</td>
<td>21</td>
<td>2%</td>
</tr>
<tr>
<td>$250 - $500</td>
<td>0</td>
<td>6%</td>
</tr>
<tr>
<td>$500 - $750</td>
<td>10</td>
<td>3%</td>
</tr>
<tr>
<td>$750 - $1,000</td>
<td>54</td>
<td>16%</td>
</tr>
<tr>
<td>$1,000 - $1,500</td>
<td>126</td>
<td>37%</td>
</tr>
<tr>
<td>$1,500 or more</td>
<td>131</td>
<td>38%</td>
</tr>
</tbody>
</table>

Source: US Bureau of the Census, American Community Survey 2010-14, “B25063: Gross Rent”.

Housing Affordability in Tisbury

HOUSING COST BURDEN
As defined by the U.S. Department of Housing and Urban Development, “housing cost burden” occurs when low- or moderate-income households have to spend more than 30 percent of their monthly income on housing costs. For homeowners, “housing costs” include the monthly cost of a mortgage payment, property taxes, and insurance. For renters, it means monthly rent plus basic utilities (heat, lights, hot water, and cooking fuel). When housing costs exceed 50 percent of a low- or moderate-income household’s monthly income, the household meets the definition of “severely cost burdened.” Table 5.8 reports the number of households in Tisbury with housing costs that are below 30 percent, between 30 and 50 percent, and over 50 percent of their monthly gross income.

Table 5.8. Household Expenditures on Housing in Tisbury

<table>
<thead>
<tr>
<th>Housing Costs as % Household Income</th>
<th>Homeowners</th>
<th>Renters</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equal to/less than 30% Monthly Income</td>
<td>390</td>
<td>170</td>
<td>560</td>
</tr>
<tr>
<td>Between 30 and 50% Monthly Income</td>
<td>215</td>
<td>48</td>
<td>263</td>
</tr>
<tr>
<td>More than 50% Monthly Income</td>
<td>285</td>
<td>165</td>
<td>450</td>
</tr>
<tr>
<td>Estimates Unavailable</td>
<td>0</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>Total</td>
<td>895</td>
<td>395</td>
<td>1,290</td>
</tr>
</tbody>
</table>

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS) Data

About 56 percent of all homeowners in Tisbury pay more than 30 percent of their income toward housing, which is very high. However, not all of them can be said to have housing cost burdens because people with high incomes usually have choices in the market. Table 5.9 shows that of 1,290 reported households in Tisbury, there are 540 households with very low, low, or moderate incomes that have housing cost burdens and 395 with severe housing cost burdens. It is particularly noteworthy that all households with incomes higher than the federal definition of “low or moderate income” but less than the median for Dukes County have high housing costs as well.
### Table 5.9. Housing Cost Burden in Tisbury: All Households (Owners and Renters)

<table>
<thead>
<tr>
<th>Household Income Range</th>
<th>Housing Costs &gt;30%</th>
<th>Housing Costs &gt;50%</th>
<th>Total</th>
<th>Percent w/ Housing Costs &gt;30%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Low Income (&lt;30% AMI)</td>
<td>255</td>
<td>255</td>
<td>295</td>
<td>86.4%</td>
</tr>
<tr>
<td>Low Income (31-50% AMI)</td>
<td>210</td>
<td>120</td>
<td>250</td>
<td>84.0%</td>
</tr>
<tr>
<td>Moderate Income (51-80% AMI)</td>
<td>75</td>
<td>20</td>
<td>110</td>
<td>68.2%</td>
</tr>
<tr>
<td>Median Income (80% to &lt;=100% AMI)</td>
<td>40</td>
<td>20</td>
<td>60</td>
<td>100.0%</td>
</tr>
<tr>
<td>All Other Households (Income &gt;100% AMI)</td>
<td>130</td>
<td>35</td>
<td>600</td>
<td>21.7%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>710</strong></td>
<td><strong>450</strong></td>
<td><strong>1290</strong></td>
<td><strong>55.0%</strong></td>
</tr>
</tbody>
</table>

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS) Data. Note: moderate-income total adjusted to correct for sampling error.

Table 5.10. shows that of the 500 total year-round homeowners who pay more than 30 percent of their income toward housing, 350 are low- or moderate-income households. Moreover, 66 percent of Tisbury’s low- or moderate-income homeowners (230) have severe housing cost burdens.

### Table 5.10. Housing Cost Burdened Homeowners in Tisbury (Year-Round Homeowners)

<table>
<thead>
<tr>
<th>Household Income Range</th>
<th>Cost burden &gt;30%</th>
<th>Cost burden &gt;50%</th>
<th>Total</th>
<th>Percent Housing Cost Burdened</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Low Income (&lt;30% AMI)</td>
<td>130</td>
<td>130</td>
<td>130</td>
<td>100.0%</td>
</tr>
<tr>
<td>Low Income (31-50% AMI)</td>
<td>170</td>
<td>80</td>
<td>185</td>
<td>91.9%</td>
</tr>
<tr>
<td>Moderate Income (51-80% AMI)</td>
<td>50</td>
<td>20</td>
<td>85</td>
<td>58.8%</td>
</tr>
<tr>
<td>Median Income (80% to &lt;=100% AMI)</td>
<td>35</td>
<td>20</td>
<td>35</td>
<td>100.0%</td>
</tr>
<tr>
<td>All Other Households (Income &gt;100% AMI)</td>
<td>115</td>
<td>35</td>
<td>460</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>500</strong></td>
<td><strong>285</strong></td>
<td><strong>895</strong></td>
<td><strong>N/A</strong></td>
</tr>
</tbody>
</table>

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS) Data. Note: moderate-income total adjusted to correct for sampling error.

Finally, Table 5.11 reports housing costs for renter households in Tisbury. It shows that 250 renters have low or moderate incomes, including 78 percent (194) with housing cost burden and 66 percent with severe cost burden.

### Table 5.11. Housing Cost Burdened Renters in Tisbury (Year-Round Renters)

<table>
<thead>
<tr>
<th>Household Income Range</th>
<th>Cost burden &gt;30%</th>
<th>Cost burden &gt;50%</th>
<th>Total</th>
<th>Percent Housing Cost Burdened</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Low Income (&lt;30% AMI)</td>
<td>125</td>
<td>125</td>
<td>160</td>
<td>78.1%</td>
</tr>
<tr>
<td>Low Income (31-50% AMI)</td>
<td>44</td>
<td>40</td>
<td>65</td>
<td>67.7%</td>
</tr>
<tr>
<td>Moderate Income (51-80% AMI)</td>
<td>25</td>
<td>0</td>
<td>25</td>
<td>100.0%</td>
</tr>
<tr>
<td>Median Income (80% to &lt;=100% AMI)</td>
<td>4</td>
<td>0</td>
<td>4</td>
<td>100.0%</td>
</tr>
<tr>
<td>All Other Households (Income &gt;100% AMI)</td>
<td>15</td>
<td>0</td>
<td>140</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>213</strong></td>
<td><strong>165</strong></td>
<td><strong>395</strong></td>
<td><strong>N/A</strong></td>
</tr>
</tbody>
</table>

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS) Data. Note: moderate-income total adjusted to correct for sampling error.
Affordable Housing Characteristics

For the purposes of this analysis, affordable housing is housing that is restricted to individuals and families with qualifying incomes and asset levels, and receives some manner of assistance to bring down the cost of owning or renting the unit, usually in the form of a government subsidy, or results from zoning relief to a housing developer in exchange for the income-restricted unit(s). Affordable housing can be public or private. Public housing is managed by a public housing authority, established by state law to provide affordable housing for low-income households. Private income-restricted housing is owned and operated by for-profit and non-profit owners who receive subsidies in exchange for renting to low- and moderate-income households.

The Massachusetts Department of Housing and Community Development (DHCD) maintains a Subsidized Housing Inventory (SHI) that lists all affordable housing units that are reserved for households with incomes at or below eighty percent of the area median income (AMI) under long-term legally binding agreements and are subject to affirmative marketing requirements. The SHI also includes group homes, which are residences licensed by or operated by the Department of Mental Health or the Department of Developmental Services for persons with disabilities or mental health issues.

The SHI is the state’s official list for tracking a municipality’s percentage of affordable housing under M.G.L. Chapter 40B (C.40B). This state law enables local Zoning Boards of Appeals to approve affordable housing developments under flexible rules if less than 10 percent of year-round housing units in a town consist of income-restricted or subsidized housing for low-moderate income households. It was enacted in 1969 to address the shortage of affordable housing statewide by reducing barriers created by local building permit approval processes, local zoning, and other restrictions.

Tisbury Affordable Units

As of June 2016, there were 109 units in Tisbury listed on the SHI.

<table>
<thead>
<tr>
<th>Town</th>
<th>Number of SHI Units</th>
<th>% SHI of Total Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aquinnah</td>
<td>41</td>
<td>25.95%</td>
</tr>
<tr>
<td>Oak Bluffs</td>
<td>146</td>
<td>6.83%</td>
</tr>
<tr>
<td>Tisbury</td>
<td>109</td>
<td>5.55%</td>
</tr>
<tr>
<td>Island-Wide</td>
<td>411</td>
<td>5.21%</td>
</tr>
<tr>
<td>Edgartown</td>
<td>89</td>
<td>4.54%</td>
</tr>
<tr>
<td>W. Tisbury</td>
<td>23</td>
<td>1.84%</td>
</tr>
<tr>
<td>Chilmark</td>
<td>3</td>
<td>0.72%</td>
</tr>
</tbody>
</table>

Source: DHCD Subsidized Housing Inventory, 6/22/16
### TABLE 5.13: Tisbury Affordable Units by Type

<table>
<thead>
<tr>
<th></th>
<th>SHI</th>
<th>Non-SHI</th>
<th>Total Restricted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental</td>
<td>81</td>
<td>23</td>
<td>104</td>
</tr>
<tr>
<td>Accessory Apts.</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Ownership</td>
<td>6</td>
<td>20</td>
<td>26</td>
</tr>
<tr>
<td>Rehab</td>
<td>22</td>
<td>37</td>
<td>59</td>
</tr>
<tr>
<td>Rental Assistance</td>
<td>0</td>
<td>24</td>
<td>24</td>
</tr>
<tr>
<td>Total</td>
<td>109</td>
<td>104</td>
<td>213</td>
</tr>
</tbody>
</table>

Source: DHCD Subsidized Housing Inventory, 6/22/16 and Martha’s Vineyard Commission, 7/25/16

Approximately 23.85 percent (twenty-six units) of the total SHI units were created through comprehensive permits under C.40B.\(^{34}\)

**Term of Affordability**

Almost four percent of the units listed on the SHI are restricted as affordable in perpetuity. Of the approximately 96 percent of units that are not restricted in perpetuity, roughly 23 percent (twenty-five units) have affordability restrictions (88 percent of which are ownership units) that will expire within three years (prior to 2020). These include the following units:

- Three rental units with the project name “Rectory” and an address of 45 Franklin Street, with an end term in 2017.
- One Tisbury HOR Program\(^{35}\) ownership unit at Mariner Road, with an end term of 2017.
- Nine Oak Bluffs HOR Program\(^{36}\) ownership units at Pine Street, Franklin Street, Kelly’s Way, West Williams, Renear Street, Edgartown-Vineyard Haven Road, Martin Road, Mariner’s Way, and Spring Street, with an end term of 2018.
- Two Tisbury HOR Program\(^{37}\) ownership units at Causeway Road and Summer Street, with an end term of 2018.
- Ten Tisbury HOR Program\(^{38}\) ownership units at Street Road, Lagoon Pond Road, Central Avenue, Daggett Avenue, Midland Avenue, Greenwood Avenue, Walker Way, Pine Street, and Tashmoo Avenue, with an end term of 2019.

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\(^{34}\) Department of Housing and Community Development Subsidized Housing Inventory, 6/22/16

\(^{35}\) Tisbury HOR Program – Tisbury Homeownership Rehab Program

\(^{36}\) Oak Bluffs HOR Program – Oak Bluffs Homeownership Rehab Program

\(^{37}\) Tisbury HOR Program – Tisbury Homeownership Rehab Program

\(^{38}\) Tisbury HOR Program – Tisbury Homeownership Rehab Program
Roughly 73 percent (eighty units) of the units listed on the SHI have affordability restrictions that will expire within ninety years (between 2025 and 2106), 78 of which are rental units. These include the following units:

- Forty rental units with the project name “Hillside Village” at Edgartown Road, Vineyard Haven, with an end term in 2025.
- Twelve rental units with the project name “Vineyard Village” off State Road, with an end term in 2029.
- Ten rental units with the project name “Hillside Village III” at 449 Edgartown Road, with an end term in 2030.
- Five rental units with the project name “Hillside Village III” at Vineyard Haven Road, with an end term in 2035.
- Five rental units with the project name “Love Housing Apartments” at 159 Main Street, with an end term of 2042.
- One ownership unit with the project name “Kelsey Project” at Takemmy Path, with an end term of 2104.
- One ownership unit with the project name “Habitat for Humanity of Martha’s Vineyard” at Andrews Road, with an end term of 2106.

**Regional SHI Comparison**

Island-wide, Martha’s Vineyard has 411 units counted on the SHI. Tisbury’s 109 units are about 5.5 percent of the island’s total SHI units. The town with the most affordable units is Oak Bluffs with 146 units – about 46 percent of the island’s total units. Chilmark has the least amount, with only three units counting on the SHI.

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**Figure 5.7: Comparison of SHI Units by Town**

Source: DHCD Subsidized Housing Inventory, 6/22/16

<table>
<thead>
<tr>
<th>Town</th>
<th>Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aquinnah</td>
<td>41</td>
</tr>
<tr>
<td>Oak Bluffs</td>
<td>146</td>
</tr>
<tr>
<td>Tisbury</td>
<td>109</td>
</tr>
<tr>
<td>Edgartown</td>
<td>89</td>
</tr>
<tr>
<td>W. Tisbury</td>
<td>23</td>
</tr>
<tr>
<td>Chilmark</td>
<td>3</td>
</tr>
</tbody>
</table>

**Figure 5.8: Comparison of % SHI Units by Town**

Source: DHCD Subsidized Housing Inventory, 6/22/16

<table>
<thead>
<tr>
<th>Town</th>
<th>% SHI Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aquinnah</td>
<td>35.95%</td>
</tr>
<tr>
<td>Oak Bluffs</td>
<td>6.83%</td>
</tr>
<tr>
<td>Tisbury</td>
<td>5.55%</td>
</tr>
<tr>
<td>Edgartown</td>
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<tr>
<td>W. Tisbury</td>
<td>1.84%</td>
</tr>
<tr>
<td>Chilmark</td>
<td>0.72%</td>
</tr>
</tbody>
</table>
CHAPTER 6
DEVELOPMENT CONSTRAINTS & LIMITATIONS

Summary

The focus of this chapter is to detail the Island’s development constraints and limitations and includes a description of environmental constraints, infrastructure capacity, and regulatory barriers. Primary development constraints on the Island consist of the following:

- Tisbury’s soils can support residential and commercial development, though in some areas may present a threat to groundwater because of its inadequate filtering of septic effluent. The southern part of Tisbury is comprised of prime agricultural soils.
- Increased recreational activity combined with shoreline development, road run-off and growing waterfowl populations have caused nitrogen pollution, contaminated runoff and fecal bacterial contamination in the town’s great ponds.
- The MA Estuaries Project has determined that a 50 percent reduction in septic load from two of the pond’s sub watersheds would meet the Total Maximum Daily Load of nitrogen.
- The area east of Lake Tashmoo to Vineyard Haven Harbor extending southward to the border of Oak Bluffs is served by public water. The area west and south of Lake Tashmoo is designated as a Zone I, Zone II and/or Operational Zone of Influence and properties there are served by private wells.
- Tisbury’s wastewater facility has a maximum flow capacity of 102,000 gallons per day. The town generates approximately 60,000 gallons per day in the winter and an additional 30,000 gallons in the summer.
- There are two areas under review for additional sewer infrastructure in Tisbury. These include the area around Lake Tashmoo which would take current residential properties off of septic, and State Road between Main Street and Water Street (from the Mansion House Inn to the Black Dog Tavern). The system is close to capacity.

Environmental Constraints

The information presented in this section below is largely based on the Island towns’ Open Space & Recreation plans that date from 1997 through 2015, the Martha’s Vineyard Commission’s 2009 Island Plan, 2003 Wastewater Management Study and 2011 Regional Transportation Plan, the Massachusetts Estuaries Project, Massachusetts Division of Fisheries and Wildlife: BioMap2, Massachusetts Historical Commission Town Reconnaissance Reports, and USDA 1986 Soil Survey of Dukes County.

LANDSCAPE CHARACTER

Located in the northwestern area of Martha’s Vineyard known as West Chop, Tisbury’s landscape is a mix of historic town center and harbor, scrub oak and pine forests in the interior, and agricultural lands in the south. The town is bordered by Vineyard Sound to the west and Vineyard Haven Harbor to the east. Tisbury is home to two of the Island’s great ponds, Tashmoo Pond and Lagoon Pond.
**GEOLOGY & TOPOGRAPHY**

Over the last 25,000 years, Tisbury's landscape has been shaped by glacial forces. The result is a topography characterized by a hilly crescent along the northern borders of the town which is dotted with small ponds and pocket wetlands, and flatter outwash areas to the south which contain valuable agricultural soils.

Large volumes of melting glacial water sculpted Tisbury's varied topography. In some areas, meltwater torrents deposited gravel and debris as nearly flat outwash. In areas to the south of Tashmoo, and curving around to the head of Lagoon Pond, an extinct river channel carved the topography with steep banks up to one hundred feet in elevation.

The 1986 Dukes County Soil Survey indicates that the geologic deposits that make up Tisbury date from the Pleistocene era advance of the Wisconsin Ice Sheet. The northwestern portion of the town lies within the terminal moraine which is characterized by higher elevations and the presence of large rocks and boulders. The southern interior portion of the town lies within the broad outwash plain, a flat open landscape characterized by soil permeability and scrubby oak and pine forest. The eastern coastal portion of the town is made up up sandy deposits deposited by the retreat of the last glacier.

**SOILS**

Tisbury's predominant soil type is Carver which is defined as a well-drained loamy, coarse sand. This soil type has only limited usefulness as an agricultural soil as its available water capacity is very low.

It can support residential and commercial development, though in some areas may present a threat to groundwater because of its inadequate filtering of septic effluent. The southern part of Tisbury is comprised of prime agricultural soils.

**GROUNDWATER**

Martha's Vineyard has one freshwater aquifer that is its main source of drinking water. The Island's main aquifer resides primarily in a geologic deposit known as the outwash plain. Precipitation falling on Tisbury percolates through the coarse, sandy soils until it reaches the upper level of the water table. Beneath this level lies a large underground reservoir of soil saturated with fresh water.

**PONDS**

**Lake Tashmoo**

Located in north central Tisbury and measuring 270 acres in size, Tashmoo is named for a spring at the head of this estuarine system. Tashmoo was a mainly fresh water estuary until it was permanently opened and armored by the Army Corps of Engineers after the 1938 hurricane. Opening Tashmoo significantly increased the extent of tidal penetration, and altered the makeup of estuarine plant and animal communities.

Increased recreational activity combined with shoreline development, road run-off and growing waterfowl populations have caused nitrogen pollution, contaminated runoff and fecal bacterial contamination.

The MVC categorized this pond as Impaired. Eelgrass is present but declining. Total organic nitrogen load is high and there is reduced transparency at the south end. There is no real bay scallop harvest.
**Lagoon Pond**

Shared by Tisbury and Oak Bluffs, Lagoon Pond, at 593 acres is a long and deep saltwater pond. Water quality in the pond is impacted by nitrogen from on-site septic systems and to a lesser extent by fertilizer, stormwater and agricultural activities.

The MA Estuaries Project has determined that a 50 percent reduction in septic load from two of the pond’s sub watersheds would meet the Total Maximum Daily Load of nitrogen.

Representatives from Tisbury and Oak Bluffs have formed the Lagoon Pond Watershed Planning Committee to address nitrogen loading. The following actions are part of the process to restore the pond’s health:

- Oak Bluffs set up a committee to prepare recommendations about how to meet the Total Maximum Daily Load.
- Oak Bluffs and Tisbury are working jointly to determine strategies to reduce nitrogen.
- Oak Bluffs had MEP do an attenuation study of the freshwater pond at the south end of the pond.
- Shellfish aquaculture is implemented.
- Oak Bluffs is also doing studies to sewer areas in the watershed.
- A ribbed mussel and salt marsh restoration project is proposed with a pilot project currently in Mud Creek.
- A pilot oyster reef project has been installed in West Arm.
- A “Floating Islands” pilot project is currently underway.

**PLANT COMMUNITIES & WETLANDS**

Tisbury’s vegetation is characterized by maritime scrub species along the coast grading into dry oak woodland interspersed with mature stands of pitch pine. Interior wetland areas are comprised of beetlebung and maple swamp cover. A common feature of Tisbury’s forest lands is that many woodland stands are of uniform age, having grown up in former fields and pastures at about the same time. Most are less than 100 years old.

**AREAS OF CRITICAL ENVIRONMENTAL CONCERN: BIOMAP239 AND PROTECTED OPEN SPACE**

The Massachusetts Department of Fish & Game, through the Division of Fisheries and Wildlife’s Natural Heritage & Endangered Species Program (NHESP), and The Nature Conservancy’s Massachusetts Program developed BioMap2 to protect the state’s biodiversity in the context of climate change. BioMap2 identifies two complementary spatial layers, Core Habitat and Critical Natural Landscape.

Core Habitat identifies key areas that are critical for the long-term persistence of rare species and other Species of Conservation Concern, as well as a wide diversity of natural communities and intact ecosystems across Massachusetts. Protection of Core Habitats will contribute to the conservation of specific elements of biodiversity.

Critical Natural Landscape identifies large natural Landscape Blocks that are minimally impacted by development. If protected, these areas will provide habitat for wide-ranging native species, support intact ecological processes, maintain connectivity among habitats, and enhance ecological resilience to natural and environmental disturbances.

anthropogenic disturbances in a rapidly changing world. Areas delineated as Critical Natural Landscape also include buffering upland around wetland, coastal, and aquatic Core Habitats to help ensure their long-term integrity.

Tisbury provides important habitat to a number of endangered plant and animal species including the Roseate tern. The following are found within Tisbury:

Core Habitat
- 8 Species of Conservation Concern Cores-6 birds, 13 insects, 6 plants

Critical Natural Landscape
- 3 Landscape Blocks
- 3 Coastal Adaptation Areas
- 1 Tern Foraging Area

According to the 2004 Tisbury Community Development Plan, about 20 percent of total land area was permanently protected as open space, about 47 percent developed.

**Historic & Cultural Resources**

Tisbury likely possesses many native sites though their whereabouts are either unknown or undisclosed. First permanent European settlement of Holmes Hole Neck took place by 1674 as a peripheral area of Tisbury. Growth of Holmes Hole village (the area now known as Vineyard Haven) led to late eighteenth century separation as East Parish Tisbury, and 1817 designation as sub-port of entry for Edgartown. With the importance of Holmes Hole as a sheltered harbor for coastal ship traffic, maritime oriented village growth continued through the early nineteenth century, with Union Wharf focus. Holmes Hole subsequently became a focus for maritime benevolent organizations, including a Marine Hospital, Seamen's Chapel, and a branch of the Seamen's Friend Society.

An 1883 fire destroyed much of the central district. Several Federal period residences remain intact south of the current business area, and mid-nineteenth century Williams Street residential district remains intact. The 1890s Shingle Style estates of West Chop also survive relatively unaltered. Intensive, tourist-oriented commercial development on Main Street has significantly altered the rebuilt, 1880s business district.

Tisbury possesses a large number of historic properties including many homes built for seamen in the mid-nineteenth century. One of the oldest properties is the Seamen’s Reading Room on West Chop Road, built in 1711. The West Chop Light is another impressive and historic landmark within Tisbury.
Infrastructure Capacity

**DRINKING WATER**\(^{40}\)

Tisbury Water Works serves 2,650 residential and commercial customers.

The area east of Lake Tashmoo to Vineyard Haven Harbor extending southward to the border of Oak Bluffs is served by public water. The area west and south of Lake Tashmoo is designated as a Zone I, Zone II and/or Operational Zone of Influence and properties there are served by private wells.

While the town currently has capacity for growth, the Department of Environmental Protection will not permit additional public water development.

An analysis of town-by-town water billing records indicates the following typical water use per property:
- Residential properties 140 to 210 gpd per property
- Non-residential users 400 to 1,500 gpd per property

**WASTEWATER**

Wastewater in Tisbury is managed by the Tisbury Department of Public Works. The facility processes the wastewater from 110 residential and commercial properties, this the smallest number of sewered properties of the three towns with municipal wastewater facilities.

The facility has a maximum flow capacity of 102,000 gallons per day. The town generates approximately 60,000 gallons per day in the winter and an additional 30,000 gallons in the summer.

The system removes approximately 95 percent of nitrogen from its effluent. Recent upgrades at the wastewater facility include updating pumps and creating a preventative maintenance plan.

There are two areas under review for additional sewer infrastructure in Tisbury. These include the area around Lake Tashmoo which would take current residential properties off of septic, and State Road between Main Street and Water Street (from the Mansion House Inn to the Black Dog Tavern). The system is close to capacity.

Of all the wastewater that should be collected for nitrogen control purposes, 70 percent is generated within the town boundaries of Edgartown, Oak Bluffs and Tisbury, where municipal wastewater infrastructure already exists. Based on the Commission’s growth projections, those three towns account for 72 percent of the future nitrogen control needs.

These estimates of wastewater collection and treatment needs assume that the collected wastewater is removed from the sensitive embayments and that effluent disposal occurs in watersheds that are not nitrogen sensitive. If effluent disposal must occur in nitrogen-sensitive watersheds, then a greater number of septic systems must be eliminated to account for the effluent nitrogen that remains in those watersheds.

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\(^{40}\) Martha’s Vineyard Commission. Martha’s Vineyard Wastewater Management Study. May 2010.
Wastewater quantities would be 20 percent to 40 percent higher if effluent disposal occurs in sensitive watersheds.

**SOLID WASTE DISPOSAL**

Oak Bluffs and Tisbury manage their wastes together; these two towns are the most densely populated and are the only towns that provide curbside collection. In addition, several private companies are involved in collection, consolidation, and off-Island shipment of waste, independent of any governmental functions. Each town has its own waste transfer station, often at former landfill sites, all of which incorporate deposit of materials for recycling.

The volume of waste the Vineyard disposes of is an energy-intensive and, thus, costly operation. Currently the island ships 33,500 tons of trash off-Island each year, accounting for 15 percent of the Steamship Authority’s freight traffic, or one in seven freight trips. The Vineyard’s generation of waste is growing much faster than its year-round population.

**TRANSPORTATION**

**Roadways**

During the summer, there are several intersections and roads that have been highly congested for a long time and feature longer delays of up to 20 minutes at certain times. Although the delays are presently less problematic off-season, traffic growth in the shoulder season threatens to negatively impact mobility in the off-season, too. The following are some areas where congestion is particularly challenging:

**Five Corners, Tisbury:** This intersection features three local roads (Water St., Beach St. Ext., and Lagoon Pond Rd.) converging on an urban principal arterial road (Beach Street/State Road – Beach Road). The Woods Hole, Martha’s Vineyard, and Nantucket Steamship Authority (SSA) ferry terminal on Water St., Vineyard Haven, generates traffic throughout the day. Much commercial, municipal, and pedestrian activity in the immediate area contributes to summertime delays of ten minutes or more. The VTA bus hub is also at the end of Water Street near the Union Street parking lot for downtown transit customer convenience. Improvements that are completed or underway include:

- Having police officers direct traffic at key locations during peak summer periods;
- Improving the ferry vehicle staging area, including improved signage, moving the check-in booth farther back from Water Street, and improving the short-term parking layout so back-ups do not extend into the street;
- Reorganizing the Water Street Parking Lot so that cars can circulate without having to go back onto the street.

**State Road, Edgartown-Vineyard Haven Road, and Look Street Intersection, Tisbury:** An urban principal arterial (Edgartown- Vineyard Haven Rd.) ends at State Road, the junction continues as an urban principal arterial to Five Corners intersection, but is an urban minor arterial uphill toward Upper State Road. With the cross island and intermediated connections to Edgartown-Vineyard Haven Road and the Vineyard Haven downtown attractions like restaurants, shopping, movies, recreation, and the ferry terminal, it is a well-used arterial connection. The State Road corridor is equally important as a connection to the same Vineyard Haven downtown destinations and carries traffic from the three Up-Island towns. A study carried out by the MVC for the Town indicated that, provided all three planned links to State Road are constructed, it would offer the following advantages:

- Relieve traffic along the Upper State Road corridor and at the Look Street intersection by allowing much of the traffic between the Edgartown-Vineyard Haven Road and the congested Upper State

---

Upper State Road, Tisbury: A commercial corridor along an urban minor arterial/rural major collector, this area frequently experiences congestion related to the many access points. In the 1990’s, the State Road Corridor Committee commissioned a study by MS Transportation that, among other things, recommended limiting curb cuts and suggested the possibility of local commercial roads on both sides of State Road and parallel to it, which would better handle the local commercial traffic and relieve congestion on State Road itself. Some projects in the area that were reviewed by the Martha’s Vineyard Commission as Developments of Regional Impact have been conditioned to include easements to all for the future construction of such roads.

Vineyard Haven is exploring ideas for relieving traffic congestion in the vicinity of the SSA terminal and VTA transit hub. Suggestions for improving the infrastructure focus on:

- completing pedestrian ways and upgrading their width or condition
- controlling pedestrian street crossings through a combination of improved or additional crosswalks, physical barriers to direct pedestrians to crosswalks, and education and enforcement efforts
- improving way-finding signage at the terminals and the village centers
- re-evaluating vehicular circulation patterns as they affect terminals

As traffic volumes on main roads approach their design limits at peak hour, more and more traffic is being channeled onto local roads in order to avoid congested intersections. The fact that certain roads and intersections are congested for several months of the year does not mean that there should be physical changes. The challenge is how to deal with increases in population and traffic with a historic road network, and keep congestion within bearable levels. In cases where expanding a road’s capacity would result in a significant detriment to the surrounding environment, the decision should be against the expansion. There needs to be a balance between the unique experience and environment of Martha’s Vineyard and the travel demands.

With continued community desire to keep the infrastructure similar there is a need for increased tolerance in travel delays and more real-time information to be able to choose to avoid the congested locations at peak times, a change to transit or other alternate mode in the busiest times, and careful consideration in zoning toward a viable yet comfortably walkable, bikeable, and transit-friendly area. Alternatives to road improvements that should be considered where roads are chronically at or over capacity include:

- Increase alternate mode use, e.g., the use of bus, taxi, bicycle and foot; if one commutes one out of five days per week via an alternate mode there is a 20% home to work trip reduction
- Limitations on use, such as restricting oversize vehicle traffic or restricting vehicle traffic in certain areas
- Converting some two-way roads into one-way roadways for an improved circulation system, where feasible
- Land use, zoning, and site design aspects that facilitate walking, biking, and transit use traffic management techniques, such as providing information on congestion so that others may avoid getting into the queue, if possible

Public Transit
The Martha’s Vineyard Transit Authority (VTA) is the Island’s regional transit authority. A fleet of 33 fully accessible vehicles, with seating capacities ranging from 18 to 37 passengers, provide service on 14 fixed
routes from mid-May through mid-October. Due to the great success of a two-year pilot program funded by the towns, the VTA is able to provide public transit service to 12 of these established fixed-route corridors throughout the off-season.

The VTA routes cover nearly all island major roads and all parts of the Island including the main public beaches and two park-and-ride lots. Timed transfers at various locations on the Island allow passengers to plan efficient longer trips. Single one-way fares are $1.25 per town, including town of origin up to $6.25 for five towns. The cost of bus passes ranges from $8 for one day to $120 for an annual pass. Discounted passes are available to year round resident seniors age 65 and up.

The VTA operates paratransit van service, as required by law, giving access to the bus routes to eligible disabled individuals. The service runs within 3/4 mile of each route. In addition to paratransit trips, the VTA provides contract transportation to the Adult Day Care Program and Senior Lunch Programs.

**Park and Ride**

There are two Park-and-Ride lots on the Vineyard, one in Edgartown and one in Tisbury. These are primarily intended to serve employees (freeing up in-town spaces for shoppers), ferry passengers, and visitors. The Vineyard Transit Authority links these lots to town centers.

The Tisbury lot has a capacity of 420, is free for parking up to seven days, and has a charge for longer-term parking. An agreement between the Town of Tisbury, the VTA, and the Steamship Authority set up a free, year-round shuttle service from the Park-and-Ride to the ferry terminal with at least two trips an hour based on the SSA boat schedule. Use of the Tisbury lot has increased significantly in the past two years, since the free shuttle and the free short-term parking were instituted. The SSA leased a property at the airport for possible use in the longer term as an off-site parking/service center.

**Sidewalks & Shared Use Paths**

Town centers, particularly Down-Island, see heavy pedestrian activity, especially in summer. The dense, historic layouts of the downtowns of Vineyard Haven, Oak Bluffs, and Edgartown make it difficult to accommodate large volumes of pedestrians, bicyclists, and motor vehicles despite the many existing and planned amenities for pedestrians and bicyclists. Narrow public rights-of-way often leave little room for sidewalks, let alone wider shared-use paths. The condition of the sidewalks and pedestrian congestion effectively prevents their use by cyclists, who are relegated to the roadway, which can further congest motor vehicle traffic.

Many sidewalks are less than four feet wide, are obstructed in many places with utility poles, signs and mailbox posts, or have uneven surfaces. These limitations are particularly problematic for the handicapped and elderly, people with strollers, and visitors with luggage. Even without obstructions, sidewalks can overflow with pedestrians near ferries in Vineyard Haven and Oak Bluffs, and shopping areas in all of the down-Island towns, and by queues for buses. Pedestrians often spill out onto the roadway which frequently conflicts with automobiles.

In certain downtown areas, pedestrian ways are sometimes merely indicated with lines painted on the asphalt, not delineated at all, or the right-or-way is insufficient to even dedicate a pedestrian area. This absence of a continuous pedestrian pathway network forces pedestrians to walk in the roadway, a safety concern that can also increase traffic congestion. In other areas, such as Upper State Road in Tisbury and Upper Main Street in Edgartown, sidewalks exist but the layout of buildings is automobile-oriented, with large parking lots and frequent curb cuts undermining the principle that pedestrians have priority. Such layouts are not conducive to walking from business to business.
There is one shared use path from the outskirts of Vineyard Haven to Edgartown along the Vineyard Haven-Edgartown Road. This is the only designated shared use path in Tisbury.

Many sidewalks are less than four feet wide, are obstructed in many places with utility poles, signs and mailbox posts, or have uneven surfaces. These limitations are particularly problematic for the handicapped and elderly, people with strollers, and visitors with luggage. Even without obstructions, sidewalks can overflow with pedestrians near ferries in Vineyard Haven and Oak Bluffs, and shopping areas in all of the down-Island towns, and by queues for buses. Pedestrians often spill out onto the roadway which frequently conflicts with automobiles.

Major gaps in the SUP network are:
- Contiguous path from Oak Bluffs to Vineyard Haven;
- Contiguous path through or around Vineyard Haven and Oak Bluffs;
- Connections into the hearts of town centers, particularly to the ferry terminals.

Proposed connections within Tisbury include:
- Tisbury-Beach Road: Winds Up to Tisbury Market Place
- State Forest -Northern edge
- State Forest -Eastern edge
- Northeast corner of State Forest to Edgartown-Vineyard Haven Road
- Tisbury/West Tisbury -Park-and-Ride to State Forest
- Tisbury -Park-and-Ride to Veteran’s Park Area

Boats and Harbor

Harbor
Vineyard Haven has a harbor with anchorage or marina facilities for 150 transient recreational boats in addition to hundreds more marina dockages, harbor moorings and anchorages used by residents. The harbor also offers ferry and tug/barge service from mainland, with a breakwater, dockage, and anchorage. Recent harbor improvements include:
- A new mooring field has been placed in the inner harbor to take better advantage of the recently opened gut at the beach end of the harbor jetty.
- The Tisbury Harbormaster is compiling SSA, barge, and other vessel traffic data in preparation for future dredging of the harbor.
- Tisbury recently established a new mooring field to take best advantage of the improvements in the dock adjacent to the existing boat ramp in Lake Tashmoo.

Off-island Ferry Service
Steamship Authority: The SSA provides year-round service from Woods Hole to Vineyard Haven. It is the only ferry that carries both passengers and vehicles between Martha’s Vineyard and the mainland and Vineyard Haven is the only year-round port of entry. The terminal in Vineyard Haven was built in 1995, and is more sheltered than the previous terminal and built further into the Vineyard Haven Harbor. This is the year round terminal connection for SSA ferries, and sometimes the Town of Tisbury is overwhelmed as the year round trips and related traffic seem to grow.
**SCHOOLS**

The Martha’s Vineyard six public schools and the MV Public Charter School provide education from pre-kindergarten to grade 12, which are generally recognized as being of excellent quality. The school population has been declining for about eight years; the 2015 enrollment of 2,325 students was a little more than three-quarters of its facility capacity of 2,980. The public school system is the largest single Island employer, with about 600 employees.\(^{43}\)

Martha’s Vineyard is a school choice district. Children may attend any school of their family’s choice on the Island. They are not restricted to their town school in the lower grades if there is space available in the school of their choice outside of their town. If the number of applicants exceeds the number of spaces available, a lottery is held. Priority is given to siblings of currently enrolled students at the school of choice, and to children of employees at the school.

The town elementary schools serve grades K-8 with the exception of the Chilmark School which only goes to the fifth grade. Chilmark is also the smallest school with an enrollment of 62 students in 2015-16 school year. Aquinnah is the only town without its own elementary school. Oak Bluffs Elementary has the largest enrollment (431 students) and the student body grew by 50 students between 2015 and 2016, the largest increase among the Island’s elementary schools. West Tisbury added 31 students, the second largest increase. The Martha’s Vineyard Public Charter School also serves k-8 students and had 132 students enrolled in these grades in 2015-16.

Students have two options on the Island for high school, the Martha’s Vineyard Regional High School and the Martha’s Vineyard Public Charter School. For the 2015-16 school year, the high school had an enrollment of 655 and the charter school 32, for grades 9-12.

**Chilmark School**

Chilmark School is a K-5 school located in Chilmark. It is one of two schools that makes up the Up-Island Regional School District. Its enrollment is the smallest of all the island schools with forty-eight students enrolled in 2015-16. The school had an enrollment of sixty-two students in 2014-15. Students from Chilmark School enter the West Tisbury School in the sixth grade.

Chilmark School’s student body is more white (85.7 percent) than the other Island schools and 25 percent more white than the state. Chilmark School has a higher rate of multi-race, non-Hispanic students (5.4 percent) than the state (3.1 percent). Native American students and Hispanic students both make up 1.8 percent of the school’s enrollment.

At the Chilmark School kindergarten and first grade are combined, second and third grades are combined and fourth and fifth grades are combined. The multi-age classroom offers many benefits to the student as well as the school community. The multi-age approach has been an integral piece of the Chilmark School’s philosophy since its inception. This environment embraces the differences in learning styles and embodies cooperation and support between learners. Instruction is customized to a student’s learning speed, rather than the student being confined to a grade level based set of expectations. Students experience new roles in a multi-age classroom - transitioning from novice to mentor within each two-year cycle. This growth promotes confidence, self-esteem and helps to nurture strong classroom communities.

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West Tisbury School
The West Tisbury School is a K-8 school located in West Tisbury. It is one of two schools that makes up the Up-Island Regional School District. Students from Chilmark School enter the West Tisbury School in the sixth grade. West Tisbury School had 329 students enrolled for the 2015-16 school year. This is an increase of thirty-one students over 2014-15.

West Tisbury School's racial composition is 85 percent white, a 23 percent increase over the state. The school has a lower rate of African American (3 percent) and Hispanic (4.4 percent) students when compared to the state but a higher rate of both Native American (2.3 percent) and multi-race, non-Hispanic (4.7 percent) students than the state.

Oak Bluffs Elementary
Oak Bluffs Elementary is a K-8 school which had a student enrollment of 431 for the 2015-16 school year. Enrollment at the Oak Bluffs' school increased by close to 50 students since the 2014-15 school year. Oak Bluffs Elementary has a smaller white student population (66.8 percent) than other Island schools and a higher percentage of Hispanic students than other schools (17.4 percent) which is close to the state proportion of Hispanic students.

Tisbury Elementary
Tisbury Elementary is a K-8 school with an enrollment of 325 students for the 2016-17 school year. Enrollment at the school has remained relatively static since 2012, with a net loss of just six students over that time. Twenty-three percent of students at Tisbury Elementary are Hispanic, 6 percent are multi-race, non-Hispanic and 3 percent are Native American. These are all higher than the state proportions in the same categories. The school has a smaller proportion of white students (64.7 percent) than other schools but is close to the state percentage (63.3 percent).

Edgartown School
The Edgartown School is a K-8 school that had 345 students enrolled in the 2015-16 school year. A new facility was built in 2003 to accommodate additional capacity of 550 students. There was a net increase of ten students between 2012 and 2016. Thirteen percent of students at the school are Hispanic, 5 percent are multi-race, non-Hispanic and 3 percent are Native American. The school has a higher proportion of white students (76.4 percent) than the state (63.3 percent).

Martha's Vineyard Regional High School (MVRHS)
MVRHS is the only high school on the Island and one of two schools that teaches grades 9-12. The Martha's Vineyard Regional High School has a 91 percent graduation rate, 6 percent higher than the state average, and a dropout rate of just 1 percent. The school has received the prestigious National Blue Ribbon School Award from the US Department of Education twice. The award recognizes schools “based on their overall academic excellence and their progress in closing achievement gaps among student sub-groups.”

MVRHS enrolled 655 students in the 2015-2016 school year. This number represents a decrease in enrollment by 32 students over the previous year. The racial composition of the school more closely reflects the Island-wide population. As a regional school, racial distinctions within the town schools are less pronounced. However, multi-race, non-Hispanic students still make up a greater proportion in the school than they do at the state level. The MVRHS student body is almost 80 percent white and 2.4 percent Native American, and both of these are higher than the state proportions. Hispanic students make up 10 percent of the student body and African Americans, 2.4 percent, both lower than state proportions.

Compared with the state, a smaller proportion of students at MVRHS are Economically Disadvantaged or have Limited English Proficiency, 16.9 percent and 2.8 percent respectively. However, 19.2 percent of MVRHS students receive Special Education compared to 16.9 percent at the state level.

**Martha’s Vineyard Public Charter School (MVPCS)**
The idea for the creation of an alternative school on the Island was developed in 1993 by a group of Vineyard parents, teachers and community members. In 1995, the Martha’s Vineyard Public Charter School was authorized by the state, and in 1996 the school opened its doors to students. The school is now a k-12 school with a total enrollment of 178 students. The school’s enrollment has remained relatively steady since 2012 with a net loss of four students between 2012-2016. Students are chosen by lottery.

MVPCS has a higher percentage of African American students (7.1 percent) than other Island schools which also approaches the state-wide proportion (8.6 percent). Almost 78 percent of students are white, higher than the state and 6.6 percent are multi-race, non-Hispanic, also higher than the state’s proportions.

**Regulatory Barriers**
Tisbury’s zoning bylaw includes the purpose “to encourage housing for persons of all income levels” among its other purposes. The bylaw encourages diversity of housing choice by allowing multi-family housing development and conversions, accessory apartments, and mixed-use development. The bylaw also provides exceptions to exceed maximum number of units for low/moderate income housing and elderly housing.

Regulatory barriers in Tisbury’s zoning bylaw include Fair Housing concerns raised by the definition of “family” and “multi-unit dwelling,” and rate of development limitations, which only offer limited exceptions for low/moderate income housing.

**Overview of Zoning Bylaw for Residential Uses**
**Residential Uses Permitted**
Tisbury’s zoning bylaw includes five residential districts, two business districts, and a waterfront/commercial district. Residential and mixed-used districts are described in the following matrix.
Cluster Development Provisions
These provisions apply to developments with a minimum of ten acres and allow for the reduction of lot size and other dimensional requirements with the provision of common open land that is conveyed to the town or a non-profit corporation for conservation purposes. Total density is no greater than the underlying zoning. No density bonuses or inclusionary zoning requirements are included.

Multi-Family Dwelling Provisions
Per section 4.04.02, the Planning Board may grant a special permit for multi-family dwellings of four to eight units, with an exception to the maximum unit requirement for low/moderate-income housing and housing for the elderly. Allowed density for low/moderate income and elderly housing is not specified.

Definition of Multi-Unit Dwelling:
The bylaw’s definition of “multi-unit dwelling” poses Fair Housing considerations due to its limitation to two-bedroom units, which may have a disparate impact especially on larger households including households with children.
The number of dwelling units does not exceed two (2), the number of bedrooms per dwelling unit does not exceed two (2), and the number of dwelling structures does not exceed two (2) on any lot, including contiguous lots under the same ownership.

**Definition of Family**
The bylaw provides the following definition for “Family,” which presents Fair Housing considerations. Policies that require relations by blood/mandage and/or have a limit of unrelated adults in a household may be considered discriminatory if they have an adverse impact on a protected class including people with disabilities. For example, limiting the number of unrelated persons in a dwelling can impact group home uses, foster families, or other alternative household composition.

*Any number of individuals related by blood or marriage, or not more than five (5) persons not so related, living and cooking together in a single housekeeping unit.*

**Rate of Development Limitations**
The bylaw, under section 4.07, limits the rate of development for construction of dwelling structures at an annual rate of 10% of the total number lots. The Planning Board can grant an exemption, by special permit, for the provision of housing for low-income or elderly persons, among other considerations for up to 20% of total lots.

**Overlay Districts**
- **Coastal Districts** – Residential uses prohibited in the Shore Zone; single-family welling is allowed in the Inland Zone.
- **Tisbury Island Road Districts** – Any use permitted in the underlying zoning is permitted; limitations relate to stone wall removals or alterations, vehicular access, and building height.
- **Scenic Roads** – One scenic road district on Lambert’s Cove Road that restrict work on the road including tree removal, stone walls, etc.
- **Flood/Storm District** – Primarily controls design and site planning for protection of public safety and property damage prevention due to flooding.
- **Groundwater Protection District** – Requires a special permit for any use that will render an impervious surface more than 15 percent or 2,500 square foot of any lot.
- **Wild and Scenic North Shore District** – A limited area extending one hundred feet seaward from the mean low water line that prohibits permanent structures unless municipal or commercial fishing, etc.

**2014 MVC Zoning Analysis**
Per the findings of the 2014 MVC Zoning Analysis, the Tisbury zoning bylaw encourages diversity of housing choice by allowing multi-family housing development and conversions, accessory apartments, and mixed-use development. As of 2014, Tisbury had an amnesty program for illegal apartments but without incentives and had little activity.

To help implement the recommendation of this zoning analysis, the MVC is proposing that each town adopt uniform definitions in its zoning bylaws including the following key terms: affordable housing (up to 80 percent AMI) and community housing (81 to 150 percent AMI).
**HISTORIC DISTRICT**

**William Street Historic District** - Tisbury adopted a Local Historic District per MGL c.40C in 1975 and the district includes over fifty properties. Towns may establish local historic districts to protect historic resources. Property owners must submit any exterior changes that are visible from a public way, park, or body of water to a local district commission for approval. A variety of exterior features are often exempt such as air conditioning units, storm doors, storm windows, paint color, and temporary structures. The decision on which features are exempt from review depends on the specifics of the local bylaw.

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CHAPTER 7
IMPLEMENTATION CAPACITY & RESOURCES

Island-wide Organizations

The major housing providers on the Island offer substantial and growing capacity to address Island housing needs. These organizations and their particular niches are summarized below:

Dukes County Regional Housing Authority (DCRHA)\textsuperscript{46}: DCRHA is unusual in that it provides services Island-wide as opposed to just one specific municipality. Also, unlike most housing authorities, which rely on state and federal housing funds, DCRHA has financed its projects locally, and through other types of subsidies.

- The Housing Authority manages 77 year-round Rental Apartments across the island which serve over 170 island residents who make less than 80 percent of the area median income.
- In addition, the Housing Authority administers town-funded Rental Assistance for 70 households in market rentals, monitors over 45 apartments permitted through the West Tisbury Accessory Apartment By-law and maintains an Island-wide rental wait list. The Housing Authority partners with other organizations that offer assistance with rent, utility and apartment rehabilitation costs to Island tenants and landlords.
- The Housing Authority maintains a database of those households interested in affordable home buying opportunities offered on Martha’s Vineyard by towns, organizations or developers. Completion of the Homebuyer Clearinghouse Form allows the Housing Authority to contact households directly when specific opportunities become available.
- The Housing Authority further assists towns and developers by administering lotteries of homes and homesites, providing homebuyer education training to lottery participants and providing affordability monitoring services for deed restricted properties.
- The Housing Authority participates in advocacy and planning efforts in partnership with the Martha’s Vineyard Commission, the County of Dukes County, the MA Department of Housing and Community Development, other agencies and non-profits as well as private individuals and groups at work on the Island’s housing issues.

Island Elderly Housing (IEH)\textsuperscript{47}: IEH focuses on senior rental housing and younger disabled individuals. With the availability of developable IEH property, the organization has expressed renewed interest in developing additional units for seniors.

- IEH provides 165 apartments for the low income elderly and the disabled of the Vineyard. IEH has four campuses: Hillside Village and Love House in Vineyard Haven and Woodside Village and Aidylberg Village in Oak Bluffs. Woodside Village has 95 apartments, Hillside Village (55), Aidylberg Village (10) and Love House (5).
- IEH receives funding from the Department of Housing and Urban Development (HUD) and the Department of Agriculture Rural Development (USDA). This funding is for housing only. The

\textsuperscript{46} Dukes County Regional Housing Authority. \url{https://housingauthoritymarthasvineyard.org/}. Accessed 8/27/16.

\textsuperscript{47} Island Elderly Housing. \url{http://www.iehmv.org/about-us/}. Accessed 8/27/16.
supportive services offered, such as transportation and community meals, depend on private donations.

Island Housing Trust (IHT):\(^{48}\) IHT was established as a Community Land Trust for the stewardship of land and the development of permanently affordable rental and ownership housing by holding long-term ground leases. Their model lowers the initial cost of homeownership by eliminating the land cost and a portion of the construction costs through grants and donations. IHT is also certified as a Community Development Corporation (CDC)\(^ {49}\) which provides the organization with a wider network of housing providers.

- Over the past nine years IHT has sold or rented over 70 homes and apartments to low and moderate-income families throughout Martha’s Vineyard. The organization’s goal is to double the annual rate of safe, stable year-round affordable homes available to island families from 70 to 180 by 2020, by working in partnership with island towns, other housing organizations, and individuals.
- IHT’s designation as a CDC will allow it to move more aggressively into rental housing development if given the appropriate support.
- IHT created eleven affordable units in 2014, seven in 2015 and is expecting to create twenty-two in 2016-2017.

IHT’s has partnered multiple times with the Martha’s Vineyard Land Bank, including projects at Eliakims Way in West Tisbury, Takemmy Path in Tisbury, Kuehn’s Way in Tisbury, and Beach Road Way in Aquinnah, to create conservation based affordable housing initiatives, and the DCRHA (Sepiessa and Halcyon Way in West Tisbury) and Town of West Tisbury (565 Edgartown Road & Bailey Park), Town of Tisbury (325 Lumberts Cove Rd, 129 Lake Street), Town of Aquinnah (Church Street, 20 State Road, 45 State Road), Town of Edgartown (22nd St), and the Town of Oak Bluffs (27 Sunset Ave) to create or preserve ownership and/or rental housing.

In addition, the IHT has collaborated with private developers (Fisher Road, West Tisbury, North Summer Street, Edgartown) who have built and sold homes and transferred the land to the IHT to ground lease with restrictions to the homeowners.

IHT has secured funding from the FHLB Boston Affordable Housing Program (AHP) through member banks such as the Edgartown National Bank for rental and ownership projects as well as Low Income Housing Tax Credits (LIHTC), and competitive state grant funding programs for rental projects. IHT has secured and invested $4.9 million in CPA funding in ownership (29 units) and rental (15 units) projects over the past 11 years. In addition, IHT has secured and invested approximately $5.8 million in private donations in ownership (36 units) and rental (15 rentals) over the past 11 years.

Habitat for Humanity of Martha’s Vineyard: Habitat Martha’s Vineyard’s mission is to build simple, decent homeownership housing for families in the lowest qualifying income ranges. While the volume of development is very low, with only one or two units completed per year, each build is in essence a community-building initiative that brings awareness and a spirit of good will to the issue of affordable housing.

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\(^{49}\) Community development corporations (CDCs) are non-profit, community-based organizations that anchor capital locally through the development of residential and/or commercial property, ranging from affordable housing to shopping centers and businesses. While often neighborhood-based, CDCs can extend far beyond the bounds of a single community to cover an entire city, county, multi-county region or state.
The Martha’s Vineyard Land Bank Commission50: The Land Bank’s principal mission is to protect land for conservation across the Island and since its inception in 1986, the Land Bank has preserved 3,100 acres for conservation. However, the Land Bank recognizes the Island’s affordable housing need and has set forth policies to address the dual interests of preserving land and creating affordable housing. The Land Bank may cooperatively purchase land with a town or housing entity for the purpose of preserving land and creating affordable housing. In addition, the following Land Bank policies support the development of housing:

- In order to encourage density in the Island’s village centers, the Land Bank has made preserving land within village centers a secondary priority.
- The Land Bank requires that any land or building it acquires that may be used for affordable housing must have perpetual affordability attached, and the housing must be entirely affordable with no market rate units allowed.
- The Land Bank performs analysis prior to every land purchase to determine if the land could support affordable housing along its fringe and recommends that the seller sell that portion of the property to the Dukes County Regional Housing Authority or another suitable entity to be used for affordable housing.
- The Land Bank will allow the siting of septic and wells on its properties for the development of affordable housing when that development minimally impacts the integrity of the land.
- If buildings are present on a Land Bank acquisition, the organization may subdivide the property so the buildings can be used for affordable housing and managed by a housing entity, it may offer the buildings to be moved by a housing entity at no cost, and lastly, if the buildings will not serve the Land Bank or a housing entity, the Land Bank will offer the fixtures and components to a housing entity for removal and re-use.

The Resource, Inc. for Community and Economic Development (TRI): TRI is a non-profit, community development corporation founded in response to a consortium of town and private sector representatives who wished to more actively and innovatively impact housing and economic development in Southeastern Massachusetts, Cape Cod and the Islands. TRI has two offices, one of which is in Vineyard Haven.

Since its incorporation in 1994, TRI has secured funding for and successfully managed federal, state and local housing rehab and development projects for 15 Massachusetts communities. TRI’s research, design and implementation efforts have resulted in the award of more than $20 million in housing rehabilitation funds for the completion of 500+ rehabilitation, repairs and renovations for eligible homeowners and community development initiatives. The majority of TRI’s housing rehab experience has been in the successful completion of MA CDBG Small Cities Housing Rehab program management and delivery in communities located in Southeastern Massachusetts.

Collaboration
Many of these organizations, true to their own mission and capacity, have found it useful to collaborate, leading to a spirit of mutual support rather than competition. In addition, Habitat for Humanity, the Island Housing Trust and the Housing Authority are all located in the Vineyard Housing Office in Vineyard Haven. Examples of collaboration include:

- IHT has partnered with Habitat for Humanity on six houses, executing ground leases for 60 Andrews Road (Tisbury), 148-A Edgartown-Vineyard Haven Road (Oak Bluffs), 21 11th Street (Edgartown), and 45, 49 and 50 Bailey Park (West Tisbury).
- DCRHA has organized home buyer trainings and has qualified all of IHT’s homebuyers.

• DCRHA serves as property manager for a rental property built and owned by IHT at Halcyon Way (West Tisbury), and will continue to enter into management contracts with IHT on their rental developments.
• DCRHA manages properties developed by other entities including the towns of Oak Bluffs and Chilmark, and the Resource, Inc.
• Joint fundraising efforts have been launched by IHT, DCRHA and HFHMV.

Partnerships
In addition to the Island housing development and management entities described here, there are occasions when these organizations will require the increased capacity and experience of off-island developers to undertake larger-scale projects. This is particularly true when multiple layers of financing are required in larger development projects.

The Community Builders (TCB): TCB is an example of an off-island developer that partnered with the town of Edgartown in the development of housing at Pennywise Path, now called Morgan Woods. TCB is a nationally-recognized organization with offices in the Boston, the mid-Atlantic and mid-west. The organization continues to own and manage the Morgan Woods project.

Community Preservation Act Funds
Tisbury adopted the Community Preservation Act (CPA) per MGL s.44B to collect revenues through a local property tax surcharge and variable annual state Community Preservation Trust Fund distribution. CPA funds must be spent or set aside for future spending to preserve open space and historic resources, create and preserve affordable housing, and to develop or improve outdoor recreational facilities. Tisbury adopted CPA in 2005 with the maximum local property tax surcharge of three percent. In addition, the town adopted an exemption on the first $100,000 of residential property value.

Tisbury has raised $6,365,316 in CPA revenue since adoption through FY2016 (including the local property tax surcharge and the state Community Preservation Trust Fund distributions). The CPA statute requires that at least 10 percent of total revenue be spent or set aside for future spending for creation, preservation, or support of community housing (defined as housing affordable to households at or below the area median income).

Tisbury Affordable Housing Trust
The Town of Tisbury adopted a Municipal Affordable Housing Trust in 2005 per MGL c.44 s.55c. The Board of Trustees’ membership of four overlaps with the membership of the Affordable Housing Committee.

Tisbury Affordable Housing Committee
The Tisbury Affordable Housing Committee is made up of four members who are appointed by the Board of Selectmen and is supported by a town employee serving as secretary. The Affordable Housing Committee recognizes that affordable housing is a serious problem on Martha’s Vineyard and that there is an acute shortage of affordable rental and homeownership opportunities. The Committee is dedicated to helping find housing for people making up to 150 percent AMI. The Committee actively evaluates town-owned properties for potential of affordable housing development. The Committee also works closely to evaluate and support private proposals for affordable housing including the Island Housing Trust’s projects at Water Street and the active proposal for Kuehn’s Way.