

Housing Nantucket's Affordable Rental Program serves low, moderate and middle income residents of Nantucket County. When one of our rental units becomes vacant, we select tenants from our Ready-to-Rent list (unless the unit must be awarded by lottery due to its inclusion on the Subsidized Housing Inventory, in which case the lottery will be advertised).

Our Ready-to-Rent list is not first-come-first-served. Rather, we examine incomes of the other tenant households in our rental units to determine which income bracket is under-represented. We then select a household from our Ready-to-Rent list within targeted income range. It is helpful for households to know where they fall in the Area's Median Income (AMI) limits to understand which programs they may be eligible for.

FY 2026 Area Median Income (AMI) Limits						
Nantucket Median Family Income: \$163,200						
Persons in Family (incl. children)	1	2	3	4	5	6
Bedroom Size (assumed)	Studio	1BR	2BR	3BR	4BR	4BR
Very Low (50%) AMI	\$63,750	\$72,850	\$81,950	\$91,050	\$98,350	\$105,650
Affordable Rent	\$1,594	\$1,821	\$2,049	\$2,276	\$2,459	\$2,641
Low (60%) AMI*	\$69,150	\$79,013	\$88,913	\$98,775	\$118,020	\$126,780
Affordable Rent	\$1,729	\$1,975	\$2,223	\$2,469	\$2,951	\$3,170
Low (80%) AMI	\$92,200	\$105,350	\$118,550	\$131,700	\$142,250	\$152,800
Affordable Rent	\$2,305	\$2,634	\$2,964	\$3,293	\$3,556	\$3,820
100% AMI*	\$115,250	\$131,688	\$148,188	\$164,625	\$196,700	\$211,300
Affordable Rent	\$2,881	\$3,292	\$3,705	\$4,116	\$4,918	\$5,283
110% AMI*	\$126,775	\$144,856	\$163,006	\$181,088	\$216,370	\$232,430
Affordable Rent	\$3,169	\$3,621	\$4,075	\$4,527	\$5,409	\$5,811
150% AMI*	\$172,875	\$197,531	\$222,281	\$246,938	\$295,050	\$316,950
Affordable Rent	\$4,322	\$4,938	\$5,557	\$6,173	\$7,376	\$7,924
Market Rent (based on broker insight)		\$3,200	\$4,000	\$5,500		

*Calculated based on HUD Published 80% AMI

Rent

In general, housing costs are considered affordable when they do not exceed 30% of a household's income. Housing Nantucket uses this formula to determine if rent is affordable for a tenant.

Household Size & Bedroom Composition

First priority shall be given to households requiring the total number of bedrooms in a Housing Nantucket unit based on the following criteria:

- There is at least one occupant and no more than two occupants per bedroom.
- A married couple, or those in a similar living arrangement, shall be required to share a bedroom. Other household members may share but shall not be required to share a bedroom.
- A person described in the first sentence of (b) shall not be required to share a bedroom if a consequence of sharing would have a severe adverse impact on his or her mental or physical health.

Household size shall not exceed state sanitary code requirements for occupancy of a unit. Please also note that households with disabilities will not be excluded from a priority/preference for a larger unit based on household size if such larger unit is needed as a reasonable accommodation.