

The Nantucket Buyer Brief

A private guide to acquiring real estate thirty miles
out to sea.

Nantucket is not simply a real estate market.

It is a finite island, a legacy destination, and a lifestyle few places can replicate. Ownership here is about more than a home — it is about place, privacy, and long-term value.

Very few Nantucket purchases are accidental. Most are the result of years of visiting, renting, and imagining a deeper connection to the island. What separates successful buyers from frustrated ones is preparation and local guidance.

Land is limited.	Regulations are meaningful.	Demand is resilient.
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Those who understand these fundamentals make the strongest acquisitions — and some of the most compelling Nantucket opportunities never reach public listing platforms.

Why Nantucket is different

Fourteen miles long, three and a half wide — and much of it protected or tightly regulated. Small details influence long-term value and future flexibility.

A MARKET SHAPED BY

01 Historic preservation oversight

02 Strict zoning and lot coverage rules

03 Environmental and conservation
protections

04 Septic system limitations

05 Strong second-home and legacy demand

06 Highly seasonal transaction cycles

Knowledge is not optional here. It is the advantage.



A significant portion of the island is protected or tightly regulated — what exists today is, largely, what will ever exist.

2025, in numbers

The year demand came back in force — more sales at slightly softer prices means the market broadened rather than spiked.

\$1.82B

TOTAL SALES VOLUME

▲ 35% vs. 2024

419

PROPERTIES SOLD

▲ 33% vs. 2024

\$3.3M

MEDIAN HOME PRICE

▼ 5.6% vs. 2024

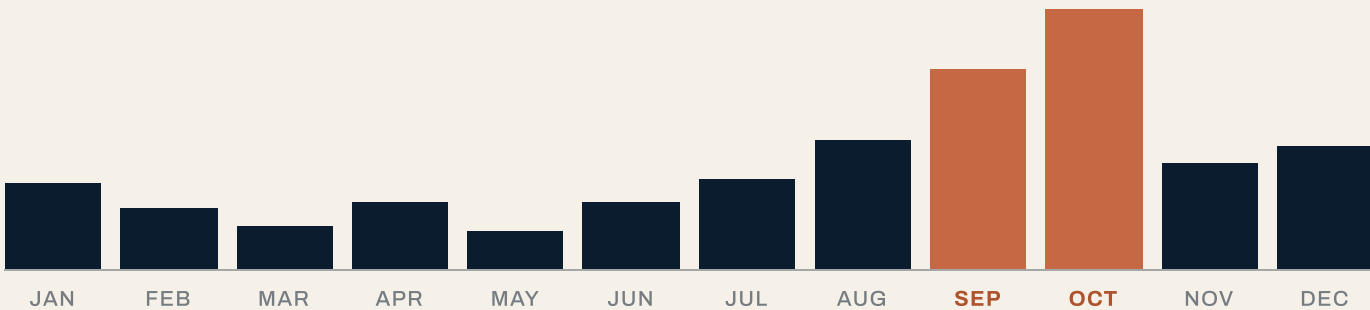
95.4%

OF ASKING ACHIEVED

154% of assessed value

MONTHLY SALES VOLUME

Sep + Oct: \$657M — over a third of the year in 61 days



HOMES

338 sold

\$1.59B in volume · \$3.3M median · 95.3% of asking.

LAND

60 lots

\$150.8M · \$2.0M median — a 76% jump over 2024.

COMMERCIAL

21 sales

\$78.2M — nearly double 2024's count.

Source: LINK MLS Year-To-Date Sales Summary, full year 2025 · The Kalman Co. Annual Market Report

Understanding Nantucket values

A premium coastal market driven by scarcity and lifestyle demand. On Nantucket, location often matters more than square footage.

Entry points



Typically beginning in the low millions — condos and mid-island anchor the entry tier.

In-town homes



Command premiums for walkability and historic charm.

Near-water



Valued for beach access and partial views.

Waterfront & estate



The top tier of the market.

Prime Nantucket real estate rewards patience and perspective.



The true cost of ownership

Sophisticated buyers look beyond the purchase price.

Property taxes 01

Coastal insurance coverage 02

Utilities and services 03

Landscaping and maintenance 04

Property management for rentals 05

Septic inspections and system care 06

Historic compliance for exterior work 07

Island logistics carry island pricing — plan accordingly.

Nantucket ownership is deeply rewarding when approached with clear expectations and thoughtful planning.



Neighborhoods at a glance

The right choice depends on how you intend to live, host, and enjoy your home.



Town

Historic, walkable, socially vibrant, and highly rentable. Summer activity runs higher than many off-island buyers expect.



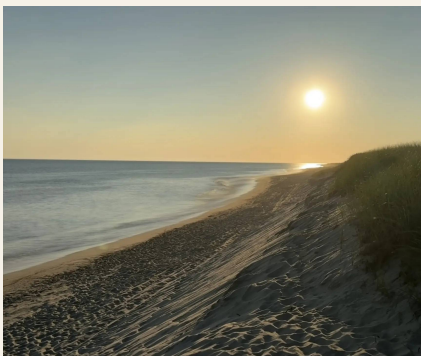
'Sconset

Quintessential charm, rose-covered cottages, and ocean air on the eastern bluff.



Cisco / Hummock Pond

Surf culture, open space, farms, and relaxed south-shore coastal living.



Madaket

Privacy, big skies, and the island's most renowned sunsets on the west end.



Surfside

Wide south-shore beaches and room for family compounds.



Polpis / Wauwinet

Quiet, scenic, and connected to nature — between harbor and ocean.

The Nantucket buying experience

Island transactions benefit greatly from local expertise and careful pacing. Closings typically run 30–60 days.

01 Define lifestyle goals and budget

How you'll live, host, and hold shapes everything downstream.

02 Targeted, often discreet search

Including opportunities that never reach public platforms.

03 Offer strategy and negotiation

The right strategy at \$2M looks nothing like the right strategy at \$10M.

04 Inspections and diligence

Local inspectors who know island construction and its weather.

05 Septic and regulatory review

Title 5, HDC, flood zones — verified before you commit.

06 Attorney-led closing

Massachusetts closings are attorney-led; remote is routine.

Buying remotely? The entire process can be guided by video — you don't need to be here at every turn. You need someone you trust who already is.



Diligence that protects value

Proper diligence protects both enjoyment and long-term equity. Serious buyers evaluate:

Zoning compliance

Lot coverage and setbacks

Expansion potential

Easements and rights of way

Flood zone status

Rental history

Utility access

Conservation restrictions

SEPTIC SYSTEMS

Bedroom count ties directly to system capacity.

Most Nantucket homes rely on septic. Inspections are required in most sales, and many expansion plans are limited by septic before zoning. Placement influences what a property can become.

HISTORIC DISTRICT COMMISSION

The HDC reviews every exterior change visible from public ways.

Additions, demolitions, windows and doors, exterior materials, new construction design. Approval timelines should be part of any renovation plan.



Renting as a strategy

Seasonal rentals can meaningfully offset ownership costs — but they are a commitment, not a passive checkbox. Short-term rental rules continue to evolve at the town level, so current bylaws should be part of any purchase decision.

A Nantucket home should serve your lifestyle first and investment goals second.

Summer rental demand is deep and consistent; well-located homes book strongly year after year.

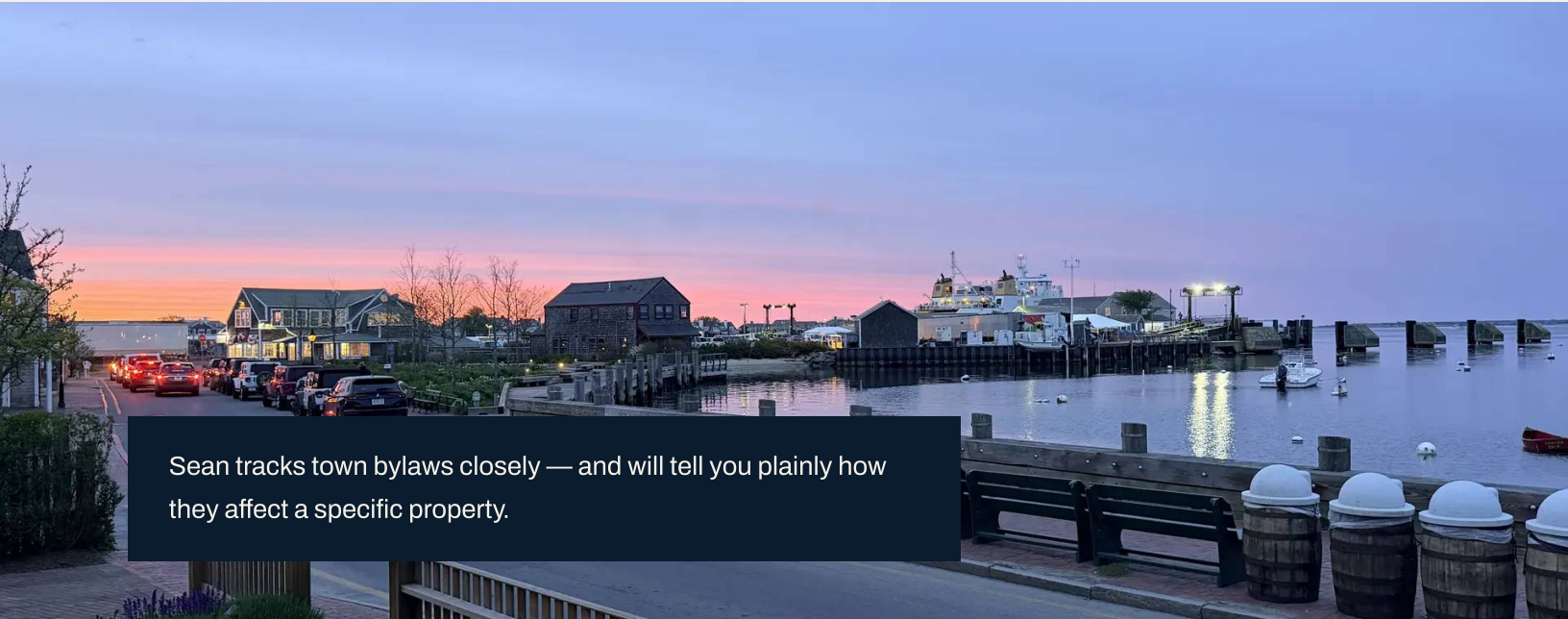
SUCCESSFUL RENTALS REQUIRE

Professional oversight

Clear expectations

Respect for neighbors and community norms

Maintenance readiness



Sean tracks town bylaws closely — and will tell you plainly how they affect a specific property.

Assemble the right advisory team

Local knowledge reduces risk and improves outcomes. Successful buyers work with:

A Nantucket-focused buyer's agent

A qualified inspector

An insurance advisor

A Massachusetts real estate attorney

A septic specialist

A lender familiar with island properties

Mistakes to avoid

- Underestimating regulations
- Skipping due diligence
- Buying based only on aesthetics
- Ignoring septic capacity
- Overlooking carrying costs



Questions, answered

Is Nantucket a strong long-term hold?

Historically, limited supply has supported values — but every purchase should align with personal goals.

Can a home be expanded later?

Possibly — subject to zoning, septic capacity, and HDC review.

When is the best time to buy?

Spring and summer bring the most inventory and competition; winter is quietly one of the best windows. The honest answer: when the right property surfaces.

How long does closing take?

Often 30–60 days, depending on inspections and financing.

Can I buy without being on the island?

Yes — a large share of purchases happen remotely: video walkthroughs, local inspections, and coordination through closing.

How do I hear about off-market listings?

A meaningful share of Nantucket real estate trades through relationships. Tell Sean what you're looking for — you'll hear about the quiet opportunities that fit.



A discreet next step

The most successful Nantucket purchases begin with clarity and quiet strategy. If you're considering a purchase in the next 6–24 months, a private buyer consultation can help you avoid costly missteps and identify the right opportunities early — including a curated shortlist aligned with your goals, revealed quickly and privately.

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