



# COVENANT SELLERS' ROADMAP

*Approximate timeline 3-6 months*

Contact Housing Nantucket for further information  
[info@housingnantucket.org](mailto:info@housingnantucket.org)  
or 508-228-4422

## Prepare

**1. Meet with HN staff** to learn more about programs, discuss the specifics of your lot, and determine what assistance you may need

**2. Apply for CFAP loan** (if desired). Submit a [completed CFAP application](#) to HN for approval at the next AHT meeting

**3. Hire a Permitting Professional** if you need help through the permitting process

**4. Hire a surveyor** to create a plot plan for your subdivision

## Define the lot

**5. Create plans** with the help of your surveyor. When you receive a bill, submit it to HN for payment under CFAP loan.

**6. Apply to Planning Board.** Determine what waivers are required (ground cover, setbacks, 2nd driveway) and include them on your application

**7. Submit your [Covenant Seller's application](#) to HN.** Receive Covenant presentation. Obtain Qualified Seller's Certificate

**8. Prepare to sell** your Covenant property. List w/ a real estate broker or create a for-sale-by-owner webpage

## Market the Property

**9. List and show your property.** HN will help by marketing on social media, in our newsletters, and on [our website](#)

**10. Negotiate with buyers.** Save time by requiring a valid Qualified Purchaser Certificate with all offers to purchase

**11. Accept an offer,** schedule a closing, and notify HN

**12. Transact.** Pay back CFAP loan

## Sold!

**HN**= Housing Nantucket   **CFAP** = Covenant Formation Assistance Program   **AHT** = Affordable Housing Trust



# PLANNING BOARD PROCESS

Approximate timeline 2-3 months

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Start

1. Complete Special Permit application, and get it stamped by Town Clerk

2. Submit stamped application to Planning Board (with all materials and fees) by deadline for next public hearing meeting

3. Planning Board approves application at monthly meeting

4. ANR (approval not required) Plan application is submitted to the Planning Board\*\* (with all materials/fees)

5. Special permit drafted and filed with Town Clerk by PLUS staff

6. Special Permit remains with Town Clerk for at least 21 days

7. Special permit then **picked up by applicant and brought** to Registry of Deeds to get recorded

8. Planning Board approves/endorse ANR plan at their monthly ANR meeting –typically Thursday before regular monthly Planning Board meetings

9. Applicant or surveyor **picks up endorsed mylar plan** after meeting – generally available same afternoon

10. Applicant or representative must **record endorsed plan** with Registry of Deeds

Lot defined!

Go to Step #7 on Covenant Roadmap

PLUS = Planning and Land Use Services Dept. \*\* ANR process can begin after approval at Planning Board meeting (Step #3)– no need to wait for filing, appeal period, and recording of Special Permit