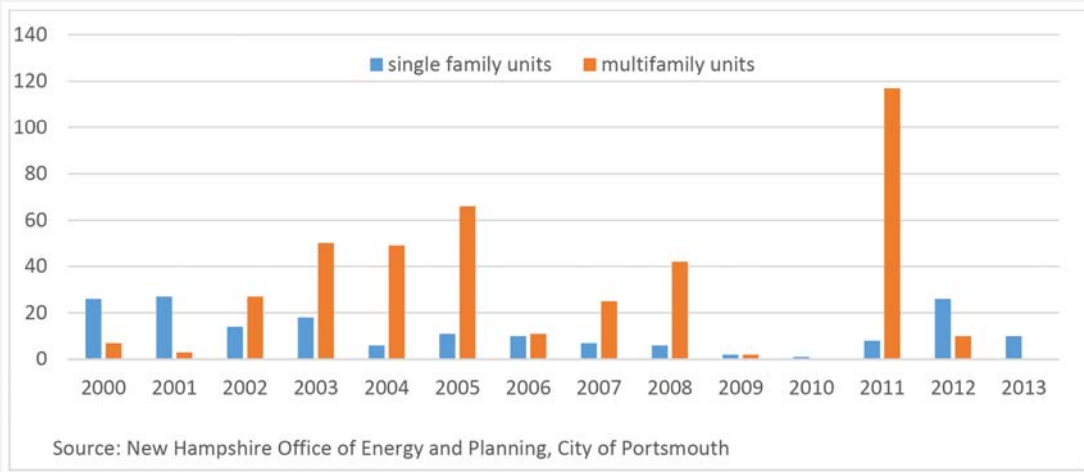
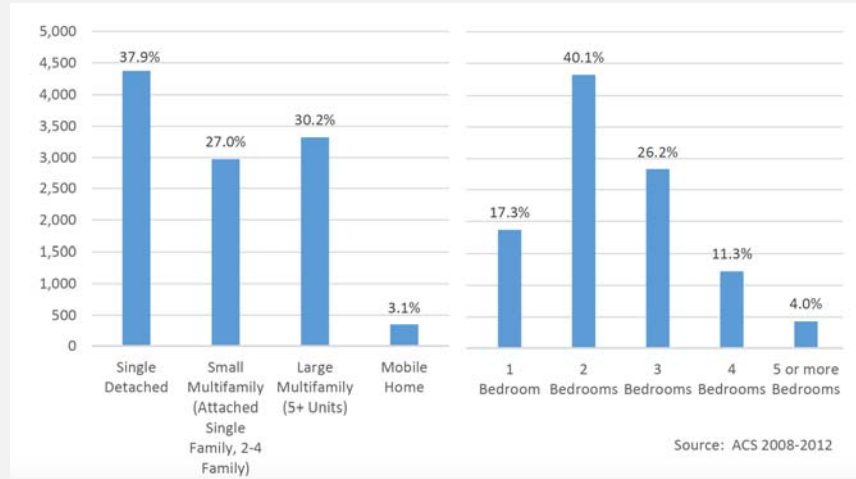


HOUSING DATA & ZONING

HOUSING GROWTH, 2000-2013



HOUSING STOCK, 2008-2012



HOUSING COST BURDEN, 2008-2012

TABLE 3-14: HOUSEHOLDS BY COST BURDEN BY HOUSEHOLD INCOME

Income	Total Households	Housing Costs, < 30%		Housing Costs, > 30%		Not Computed
		Count	Percentage	Count	Percentage	
Under \$20,000	1,157	141	12.2%	870	75.2%	146
\$20,000-\$34,999	1,461	277	19.0%	1,137	77.8%	47
\$35,000-\$49,999	1,139	351	30.8%	778	68.3%	10
\$50,000-\$74,999	1,966	1,345	68.4%	606	30.8%	15
\$75,000 and Over	4,335	3,808	87.8%	506	11.7%	21
Total	10,058	5,922	58.9%	3,897	38.7%	239

Source: ACS 2008-2012

HOUSING GROWTH, 2010-2020?

	Dwelling Units
2010 Census	11,007
Constructed 2010-2015	182
To Be Completed In 2016	57
Approved, Not Yet Started	337
Under Review by Land Use Boards	62
No Land Use Application Yet	415
TOTAL	12,060

Use	R	SRA	GRA	GRC	GA/ SRB	SRB	GRB	GRC (A)	GA/ MH	MRO CD4- L1	CD4+ L2	MRB	CBA	CBB CD5 CD4	GB	GW	B	WB	OR
	1. Residential Uses																		
1.10 Single family dwelling	P	P	P	P	N					P	P	P	P	P	N	N	N	N	N
1.20 Two-family dwelling	N	N	P	P	P					P	P	P	P	P	N	N	N	N	N
1.30 Townhouse	N	N	S	P	P					P	P	P	P	P	N	P	N	N	N
1.40 Multifamily dwelling																			
1.41 3 or 4 dwelling units	N	N	S	P	P					P	P	P	P	P	N	N	P	N	N
1.42 5 to 8 dwelling units	N	N	N	S	P					P	P	P	P	P	N	N	P	N	N
1.43 More than 8 dwelling units	N	N	N	N	P					N	N	N	P	P	N	N	P	N	N
1.50 Conversion of a building existing on January 1, 1980, with less than the required minimum lot area per dwelling unit specified in Article 5																			
1.51 To 2 dwelling units	N	N	S	S	N					P	P	P	S	S	N	N	N	N	N
1.52 To 3 or 4 dwelling units	N	N	S	S	N					P	P	P	S	S	N	N	N	N	N
1.53 To 5 to 8 dwelling units	N	N	N	S	N					S	S	S	S	S	N	N	N	N	N
1.54 To more than 8 dwelling units	N	N	N	N	N					N	N	N	N	N	N	N	N	N	N
1.60 Live/work unit	N	N	N	N	N					P	P	P	P	P	N	N	P	N	N

	R	SRA	SRB	GRA	GRB	GRC	GA/MH	MRO	MRB
Minimum Lot Dimensions									
Lot area	5 acres	1 acre	15,000 sf	7,500 sf	5,000 sf	3,500 sf	5 acres	7,500 sf	7,500 sf
Lot area per dwelling unit	5 acres	1 acre	15,000 sf	7,500 sf	5,000 sf	3,500 sf	10,000 sf	7,500 sf	7,500 sf
Continuous street frontage	NA	150'	100'	100'	80'	70'	N/A	100'	100'
Depth	NA	200'	100'	70'	60'	50'	N/A	80'	80'
Minimum Yard Dimensions									
Front	50'	30'	30' ²	15'	5'	5'	30' ^{2,4}	5'	5' ²
Side	20'	20'	10'	10'	10'	10'	25'	10'	10'
Rear	40'	40'	30'	20'	25'	20'	25'	15'	15'
Maximum Structure Dimensions									
Structure height	35'	35'	35'	35'	35'	35' ³	35' ^{3,4}	40'	40'
Roof appurtenance height	8'	8'	8'	8'	8'	8'	8'	10'	10'
Building coverage	5%	10%	20%	25%	30%	35%	20% ⁴	40%	40%
Minimum open space	75%	50%	40%	30%	25%	20%	50%	25%	25%

NA = Not Applicable NR = No Requirement

ZONING DENSITIES

District	Unit Types	Minimum Lot Area	Min. Lot Area per DU (sq. ft.)	Maximum DU/Acre
R	SF	5 acres	217,800	0.20
SRA	SF	1 acre	43,560	1.00
SRB	SF	15000 sf	15,000	2.90
GA/MH	MF	5 acres	10,000	4.36
GRA	SF, 2F,TH, 3-4	7,500 sf	7,500	5.81
GRA/RDI-PUD	SF, 2F,TH, 3-6	1 acre	5,000	8.71
GRB	SF, 2F,TH, 3-4	5,000 sf	5,000	8.71
GRB/RDI-PUD	SF, 2F,TH, 3-6	1 acre	3,333	13.07
GRC	SF, 2F,TH, 3-8	3,500 sf	3,500	12.45
B	MF (mixed-use)	20,000 sf	2,500	17.42
GPD	TH, MF (mixed-use)	1 acre	2,500	17.42

Neighborhood Zoning Study – 2010

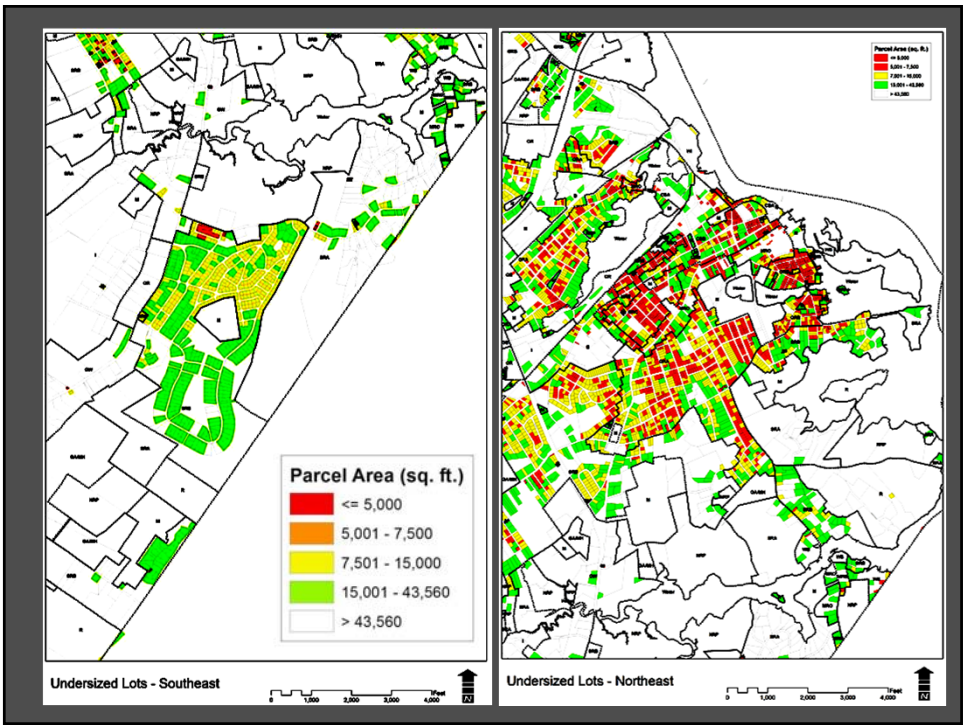


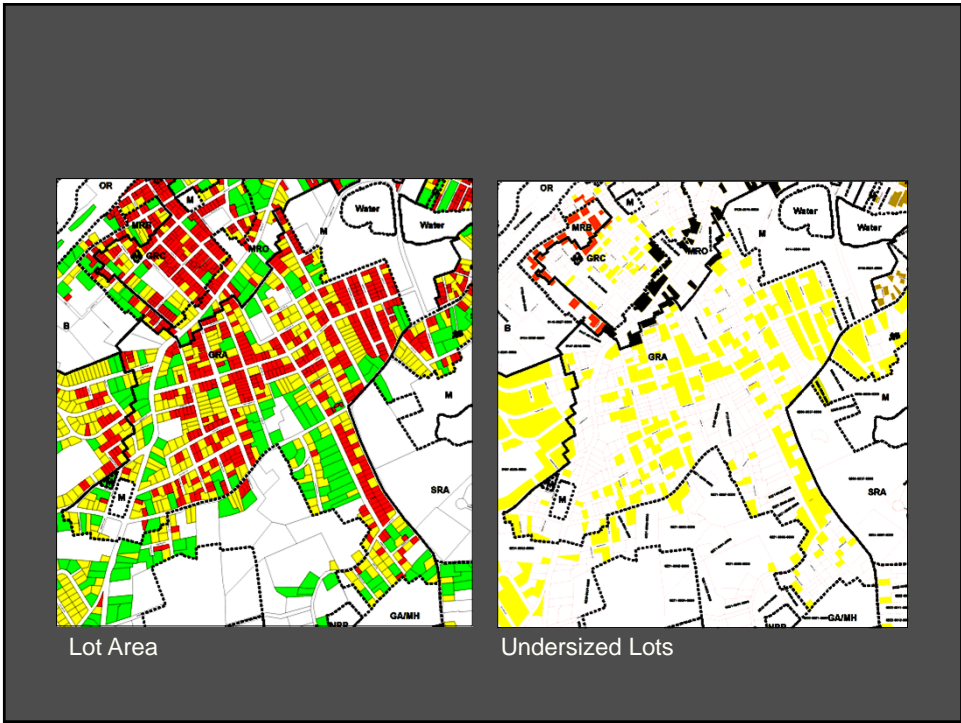
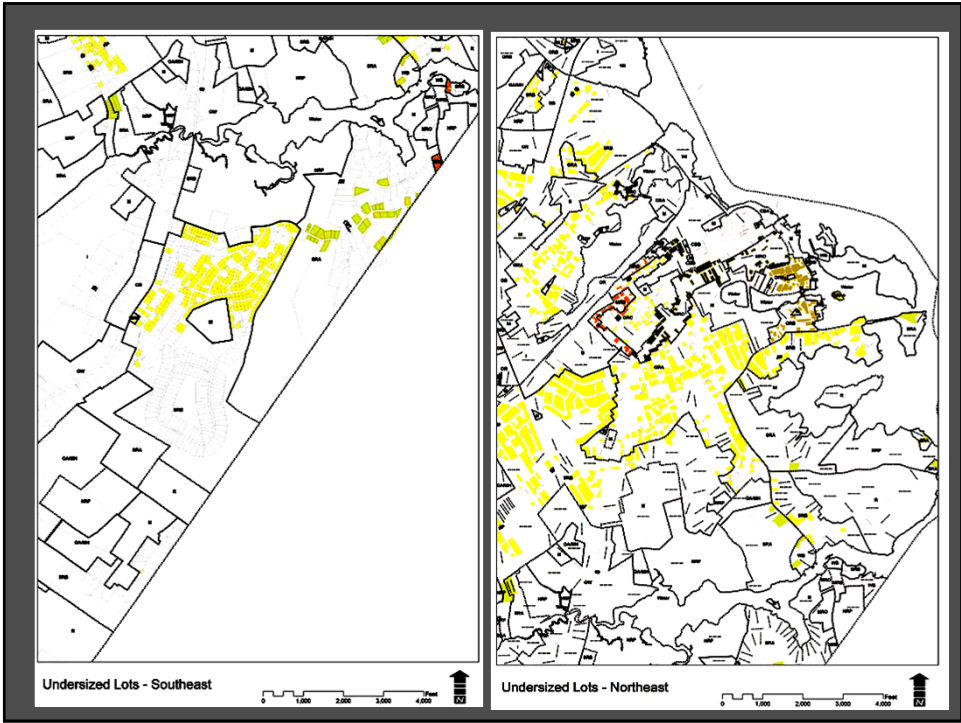
Zoning Ordinance Review – 2006

Zoning District	Number of Lots in District	Lots With Less Than Minimum Lot Area	% of Lots With Less Than Minimum Lot Area	% of Lots With Less Than 75% of Min. Lot Area
R	43	15	35%	30%
SRA	290	84	29%	27%
SRB	2521	1509	60%	49%
GRA	1182	512	43%	29%
GRB	464	282	61%	46%
A	293	84	29%	20%
MRO	195	116	60%	51%
MRB	108	54	50%	42%

Changing Lot Area Requirements

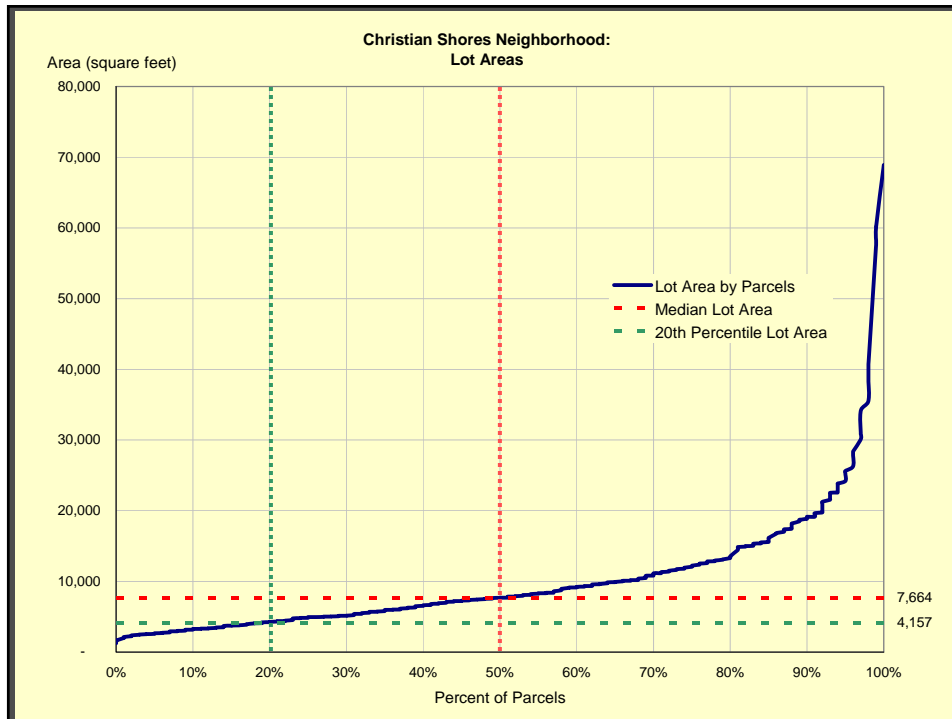
1951 Ordinance	1966 Ordinance	Current Ordinance
	SR I 43,560	SRA 43,560
	SR II 10,000	SRB 15,000
S 4,500		
	GR 7,500	GRA 7,500
G 4,500	A 5,000	GRB 5,000
		GRC 3,000

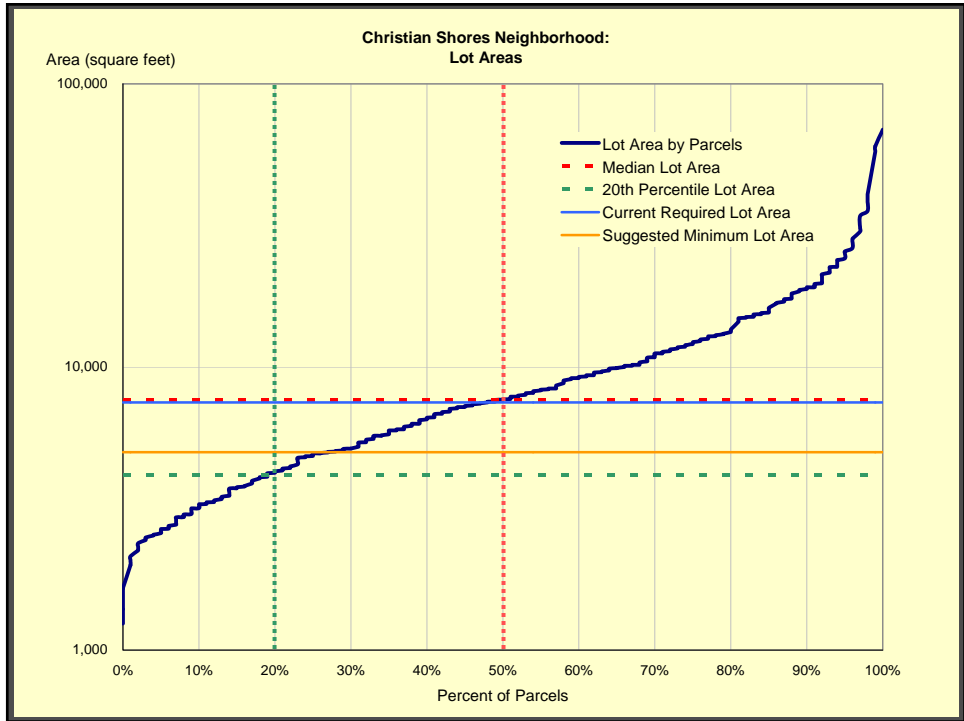
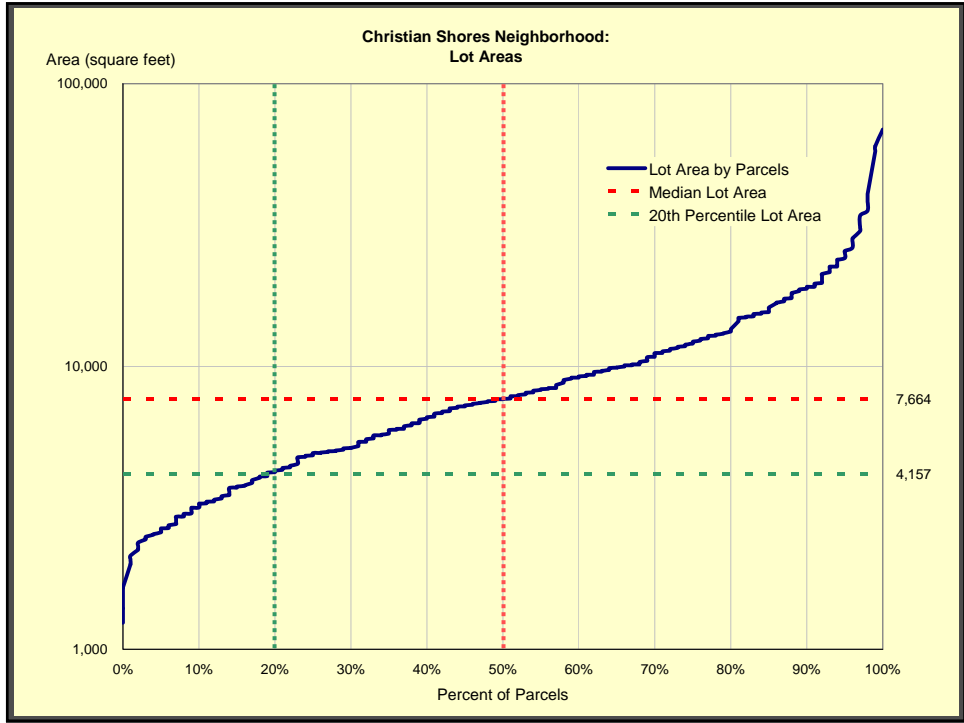




Elwyn Park

Lot Area	Frontage					Total	
	<75	75<100	100<125	125<150	150+		
<7500	2	1	0	1	0	4	1%
7500<10000	14	43	28	2	8	95	27%
10000<15000	15	72	27	13	11	138	39%
15000<20000	2	46	15	4	12	79	23%
20000+	0	10	10	6	8	34	10%
Total	33	172	80	26	39	350	
	9%	49%	23%	7%	11%		





Suggested New Districts

	Minimum Lot Dimensions			
	Lot Area	Lot Area <i>Per Dwelling Unit</i>	Continuous Street Frontage	Lot Depth
SRA	43,560		150	200
SRB	15,000		100	100
SRC	7,500		75	100
GRA	7,500	5,000	100	70
GRB	5,000	3,500	80	60
GRC	3,500	2,500	70	50
GRD	2,000	2,000	25	80
MRO	7,500	5,000	100	80
MRB	5,000	3,500	100	80

	Elwyn Park	Maple Haven	Christian Shores	South End	Atlantic Heights
Actual Development					
Total Lots	342	216	367	146	204
Median					
Lot Area (sq.ft.)	12,530	9,444	7,664	3,291	3,067
Street Frontage (ft.)	97	97	62	52	44
20th percentile					
Area	9,334	8,799	4,157	1,941	2,079
Frontage	89	85	50	37	26
Current Zoning					
District	SRB	SRB	GRA	GRB	GRB
Minimum Area (sq.ft.)	15,000	15,000	7,500	5,000	5,000
Minimum Frontage (ft.)	100	100	100	80	80
Suggested Zoning					
District	SRC	SRC	GRB	GRD	GRD
Minimum Area (sq.ft.)	7,500	7,500	5,000	2,000	2,000
Minimum Frontage (ft.)	75	75	80	50	50
Compliant Lots (Area & Frontage)					
Current Zoning	16%	3%	18%	9%	5%
Suggested Zoning	93%	84%	27%	47%	41%
Potential Lot Splits					
Current Zoning	1	1	2	1	4
Suggested Zoning	21	2	19	10	7

Trade-Offs

- Balance
 - Reduce the number of nonconforming lotsBUT ...
 - Minimize undesired density increases (“unintended consequences”)
- Simplicity/Flexibility
 - More districts → closer to individual neighborhood patternsBUT ...
 - Fewer districts → simpler zoning ordinance/map

Continued Study

- Closer look at neighborhoods – identify subareas
- Data layer for front setbacks
- Recommendations:
 - Changes to existing districts
 - New districts
 - Neighborhood zoning changes

Tools for the Creation of Affordable Housing

Portsmouth Planning Board
September 24, 2015



Workforce vs. Affordable Housing

- Affordable Housing – ability to pay based on price and income – targeting is important
 - Many definitions, depending on source of funding
- Workforce Housing – state statute
 - 30% housing cost burden
 - Owners: making up to 100% area median income
 - Renters: making up to 60% area median income



Workforce Housing / Affordable Housing

Housing cost that is no more than 30% of gross income

- Ownership: Housing cost includes Principal, Interest, Taxes and Insurance
- Rental: Housing cost includes Rent plus Utilities

Gross Income: HUD Fair Market Rent Area for Portsmouth-Rochester

2015 Affordability-Ownership

100% of Area Median Income (family of 4)	\$86,100
Affordable Purchase Price (PITI)	\$289,000
80% of Area Median Income (family of 4)	\$68,880
Affordable Purchase Price (PITI)	\$231,200
50% of Area Median Income (family of 4)	\$43,050
Affordable Purchase Price (PITI)	\$144,500



Workforce Housing / Affordable Housing

Housing cost that is no more than 30% of gross income

- Ownership: Housing cost includes Principal, Interest, Taxes and Insurance
- Rental: Housing cost includes Rent plus Utilities

Gross Income: HUD Fair Market Rent Area for Portsmouth-Rochester

2015 Affordability-Renter

60% of Area Median Income (family of 3)	\$46,490
Affordable Rent (Rent + Utilities)	\$1,160
50% of Area Median Income (family of 4)	\$38,750
Affordable Purchase Price (Rent + Utilities)	\$970



Inclusionary Zoning

- **RSA 674:21,IV(a): "Inclusionary zoning" means land use control regulations which provide**
 - a ***voluntary incentive*** or benefit to a property owner
 - to ***induce*** the property owner
 - to ***produce housing units***
 - which are ***affordable*** to persons or families of low and moderate income



Workforce Housing in Your Community

5

Developer Incentives

Possibilities include:

- **Density Bonuses**
- **Reduced lot sizes, frontage, and other dimensions**
- **Expedited Permit / Application Review**
- **Financial Assistance**
- **Exemption from Fees (esp. Impact Fees)**
- **Exemption from Phasing or Growth Management Ordinance**



Workforce Housing in Your Community

6

Developer Incentives

- **Inclusionary Zoning Bonuses**

Housing Type	Set Aside	Density Bonus/ Minimum Site Frontage Reduction
Low Income Rental Housing	15 to 25%	15 to 25%
Moderate Income Rental Housing	20 to 30%	15 to 25%
Low Income Owner-occupied Housing	5 to 10%	15 to 25%
Moderate Income Owner-occupied Housing	10 to 20%	15 to 25%
Moderate to Median Income Owner-occupied Housing	15 to 25%	15 to 25%

These are just examples – you have to determine what will work in your own community. What will induce a developer to do this?

Follow the money!



Inclusionary Zoning Requirements

- **Compatibility of Style (make the affordable units indistinguishable from the others)**
- **Intersperse affordable units throughout the development**
- **Project phasing (don't allow all market-rate units to be built before the affordable ones)**
- **Purchaser/renter income and asset certification**
- **Long-term deed restriction**



Inclusionary Zoning Examples in NH

- Londonderry
- Exeter
- Bedford
- Amherst
- Rye



Workforce Housing in Your Community

9



- **Watson Woods, Exeter**
 - **28 Unit-Mixed Income Development**
 - **6 Multi-Family Townhouse Buildings**
 - **In exchange for greater density, 20% of the units must remain affordable**
 - **30 year restriction, renewable upon sale during affordability term**



- **Northwoods/
Southwoods,
(Aspen Court &
Balsam Lane)
Amherst**



- **25 Single Family
Condos**
- **Market Rate
Affordable**

- **Peacock Brook,
Amherst**
- **Single Family Condo**
- **Market Rate
Affordable**
- **Current unit on the
market for \$239,000**





**Hidden Pond
Amherst Historic District
28 Low-Income Family Units
(60% area median income)**



**The Silverton in the Silver Spring area of
Montgomery County (MD) includes 27 affordable
condominiums in a 160-unit complex**



Sources of Financial Support


- Payments in lieu of providing affordable units
 - Strong track record nationally, little experience in NH
- Local Housing Trust Fund
- Housing Revolving Fund – RSA 31:95-h(d) – for creating affordable housing and facilitating transactions
- Provision of municipally-owned property



Gile Hill, Hanover

- 120 units approved (61 rental)
- 46 affordable rental and 8 affordable ownership units
- Town sold the property to a non-profit developer for \$1





gilehill

affordable rentals—believe it!
HANOVER, NEW HAMPSHIRE

Apply Today!

home
view apartments
area amenities
availability & eligibility
contact us

Availability and Eligibility

Gile Hill has 61 rental apartments. 46 of them meet the [New Hampshire Housing Finance Authority's](#) affordability definition with modest rents available to qualified households.

Maximum Household Income Limits
Affordable units are restricted to those households earning up to 50% or 60% of Area Median Income for Grafton County, depending on the unit.

Persons in Household	Up to 60%	Up to 50%
1 Person	\$29,580	\$24,650
2 Person	\$33,840	\$28,200
3 Person	\$38,040	\$31,700
4 Person	\$42,240	\$35,200
5 Person	\$45,660	\$38,050
6 Person	\$49,020	\$40,850

of Persons in Household:

Total Gross Annual Household Income:

Click Here

All household income must be included: wages, social security, child support, SSI, etc.*

*Calculating income is not entirely straightforward. If you are interested in an affordable rental and have income of approximately the allowable amount, please contact [Madison Properties](#) who will work with you to determine your eligibility.

Monthly Rents—Affordable Units


1 Bedroom\$595
2 Bedroom.....\$712—\$868
3 Bedroom.....\$1,002

There are some two-bedroom units that are not income-restricted. Rents for these units are between \$1275 - \$1479.

FAQ: Find answers to [frequently asked questions](#) ▶

[Contact us](#) for more information ▶

For information on [Gile Hill Condominiums](#) ▶



Other Resources

- Municipal Housing Commissions – RSA 674:44-h
- Workforce Housing Coalition of the Greater Seacoast
- New Hampshire Housing
 - “Meeting the Workforce Housing Challenge”
 - “Housing Solutions for New Hampshire”

SB 146 – NEW RULES FOR ACCESSORY DWELLINGS

March 17, 2016
NH Audubon
Concord, New Hampshire



Benefits of ADUs

- Increases a community's housing supply without further land development
- Facilitates efficient use of existing housing stock & infrastructure
- An affordable housing option for many low- and moderate-income residents
- Improves homeowner cash flow
- Helpful to elderly and/or disabled people who may want to live close to family members
 - ▣ or caregivers, empty nesters, young adults, etc.

SB 146 – The Basics

- Defined: independent living unit (sleeping, cooking, eating, sanitation)
- Adequate water supply and sewage disposal required
- Interior door between primary unit and ADU required

- Municipalities must allow an attached ADU in any single-family zone by right, special exception, or conditional use permit
- If the zoning ordinance is silent on ADUs, then they are allowed in any single-family home (regardless of zone)
- Standards for a single-family home also apply to combined SF and ADU (e.g., setbacks and frontage)

SB 146 – Options

- Municipality may
 - ▣ Require adequate parking to accommodate an ADU
 - ▣ Require owner occupancy of one of the units (but can't say which one)
 - ▣ Require demonstration that a unit is the owner's *primary* dwelling unit
 - ▣ Control for architectural appearance ("look and feel")
 - ▣ Limit the number of ADUs per single family dwelling
 - ▣ Limit the number of unrelated individuals that occupy a single unit (concern of college towns)

SB 146 – Prohibitions

- Municipality must not
 - ▣ Limit ADU to 1 bedroom or to be less than 750 s.f.
 - ▣ Require familial relationship between occupants of principal dwelling and ADU
 - ▣ Require additional lot area or other dimensional standards for ADU (but it may increase lot size for a detached ADU)
 - ▣ Require door between primary unit and ADU to remain unlocked

SB 146 – Miscellanea

- Other elements
 - ▣ Detached ADUs
 - Municipalities may allow at their discretion
 - A municipality may require increased lot size, but other statutory standards for attached ADUs will apply
 - ▣ Amends NH RSA 674:21 Innovative Land Use Controls
 - ADUs are removed from list along with its definition – no longer a voluntary land use regulation

Next Steps

- SB 146 signed by Governor Hassan on March 16
- Effective date: June 1, 2017
- Educate municipalities about the new ADU law and how to meet its requirements
 - ▣ Create training materials and other resources
 - ▣ Work with partners
 - Plan NH
 - NH Municipal Association
 - Office of Energy and Planning
 - BIA
 - Regional Planning Commissions
 - Workforce Housing Coalitions
 - NH Homebuilders Association
 - You!