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## **NRPC Regional Plan Housing Subcommittee Meeting**

**NRPC Conference Room  
February 6, 2014**

### **Agenda**

1. Introductions & Review of Committee's Charge
2. Meeting Notes from August 29, 2013
3. Revised Chapter Outline
4. Chapter Draft Vision, Goals, and Objectives
5. Committee Survey Results and Brainstorm Strategies
6. Next Steps
  - a. Next meeting (mid-late March)
  - b. Preliminary Chapter Draft
  - c. Draft Scenario Planning Results



# Housing Committee Meeting

## February 6, 2014

### NRPC Conference Room 2:00-4:00pm

#### Meeting Attendees:

Members: Eileen Brady, Tom Young, Mike DellOrfano, David Hennessey, Jay Dinkel, Kevin Lynch, Lydia Foley, Robert Tourginy, James Pennington, Gerald Prunier

Staff: Jen Czysz, Jennifer DiNovo, Camille Martineau

#### **1. Introductions and Review of Committee Charge**

The group went around the table and did introductions as it was most members' first meeting. Once everyone was introduced the meeting proceeded. During discussion of the committee charge, Foley asked what happens to the plan after it is completed. She also asked if there was an opportunity to get more funding for communities of interest that were identified during analysis. Czysz explained that the regional plan is supposed to be adopted by the NRPC commission and may be used by towns as a guide in making their own Master Plans. She also explained that it is a more broad perspective that towns can draw from when making policy decisions. As for implementation Czysz noted that HUD grant programs award bonus points for applicants with Preferred Sustainability Status. If a project would further the goals of the regional plan Preferred Sustainability Status can be applied for through Kerrie Diers. Pennington added to the discussion by asking what the timeline looks like for the regional plan and when the end product is supposed to be finished. Czysz explained the three year process, outreach efforts, and general timeline for deliverables. She also mentioned that the plan will be shared with municipalities as well as posted online when complete.

#### **2. Meeting Notes from August 29, 2013**

This section was skipped.

#### **3. Revised Chapter Outline**

Hennessey began the discussion by asking about the term "elderly" and how we should be using it in the context of the plan. He mentioned that there is a big difference between what is deemed elderly and what is age restricted or assisted living age in regards to communities of interest. Hennessey asked for definitions of elderly and age restricted housing (i.e. 55-62, age restricted housing, elderly population), and said that there needs to be a distinction.

The conversation then shifted to heads of household and DellOrfano mentioned there is a growing number of "empty nesters" and suggested subdivision of land as a way for these homeowners with an abundance of extra space to be more flexible with their finances and this option is low risk to owners. They could provide condos or apartments for rent and still keep rural character and aesthetic cohesiveness intact.

Hennessey mentioned that contrary to the age of our current population large homes are still a trending household purchase type. He said that although the size of households is decreasing, kids today grew up



in those large “mcmansion” type homes and are purchasing those types of homes still because they want more space, the desire for large homes is still there. Lynch said he was curious about the age of people who are deciding to sell, since the rubber band generation is seeing more kids moving back in with their parents after college, empty nesters are not remaining empty nesters. Adding to this it was mentioned that having up to three generations in the household is not uncommon, whether it is the homeowner’s child and grandchild, or the homeowner’s parents that cannot safely live alone any longer. Hennessey also mentioned that these are not the only type of non-traditional homes that he is seeing more of, and that blended families that have more kids on the weekends than during the week need the space for their spouses’ kids or their kids from a previous relationship. Tourigny recommended looking at the data released last week from NHHFA.

DellOrfano switched topics and said that Amherst voted to revamp its affordable housing ordinance to ensure affordability for a broader spectrum. He mentioned that developers are accustomed to seeing density defined by the workforce housing perspective. What density you need to be affordable at a certain price threshold? He asked how you define economic viability and make it understandable to developers. DellOrfano said that he does not want this to become a deterrent to affordability. He also mentioned that "accommodative" housing is necessary for a broad range of income levels not just those in poverty or close to it. Pennington responded to DellOrfano and asked the question; how familiar are NH communities with 40-B in Massachusetts? He said that much of what NH is trying to define is already codified in 40-B. However, it was noted the problem with Massachusetts’s 40(b) is that it is a “stick,” New Hampshire needs “carrots” or incentives. DellOrfano responded by mentioning that having a well-defined housing mix would help the Planning Boards to define what to allow. He also said that we need to help towns see variation in housing choices in their community, and the more controversial "Fair share." He made the point that right now it’s not so much an issue because much is available and affordable at 100% MAI, but we should provide enough data and information for town's to assess whether they have their fair share.

The conversation switched to the topic of data, and Lynch reminded the group that re-educating is important. He also mentioned that it is necessary to consider data received for towns that surround the region. Lynch said that both Manchester and Milford affect Litchfield and Merrimack as well as other towns and data needs to be considered outside the region as well. Cysz responded by saying all nine regions are utilizing comparable data. Dinkel mentioned that it would be nice to have data by town as much as possible in the plan. He even mentioned bringing it down to the census tract level in some cases and said we should be going into as much detail as possible. Tourigny stated that we should be careful on term usage and that we need to know the exact definition of region, community, and municipality so they can be used appropriately in the plan. DellOrfano brought it back to Amherst’s Planning Board and mentioned that there are two issues with Amherst revamping their affordable housing and the first is that developers are accustomed to having zoning defined in absolute density. He said that the second issue is how much density you need to make it economically viable. He asked the question; where do you draw the density line? He also mentioned that the term “affordable” should be replaced with “accommodative”. He said that a well-defined community mix would show what they have/don’t have. Hennessey said this is not 40-B housing and NH wants no part of that. Young mentioned that people are turned off by anything that says section-8 on it. DellOrfano wondered how deep the data goes and was interested in a way to define each town’s fair share without attacking anyone, and added that communities need the capacity to measure their own amount of housing.



#### **4. Vision, Goals and Objectives**

DiNovo explained how she formed the vision for the housing chapter as well as the summaries of what we have heard in outreach, the housing workshop, and fall regional outreach. Martineau explained that the goals and objectives drew from key themes and strategies in existing town master plans. She added that the issue with this is that many master plans in the region are outdated.

DellOrfano said that we need to include SROs. He also mentioned that manufactured and Mobile homes were a forgotten piece of housing, we have sold more manufactured homes recently, and they are a big part of the conversation. Hennessey said that more mobile homes sold than multi-family and they have the highest occupancy rates. About half of these sales are cash, banks finance on their own loan, in a park it's harder to get financing. Brady added that the Community Loan Fund has financed over 100 parks. Hennessey added that state law requires mobile home parks where single family residential is allowed and are now becoming economically viable.

#### **5. Committee Survey Results and Brainstorm Strategies**

Czys began by briefly reviewing the results of the housing survey. Foley began discussion and asked if we can get the housing survey circulated more widely, possibly to the Nashua and Merrimack Patch? Czys responded by saying that it was created for an audience familiar with certain housing principles and terminology, but we can certainly revise it to fit other needs if necessary. DellOrfano said we should send the survey to others, especially planning boards. He then focused on "what can NRPC do?" and asked when this would be integrated. Czys stated that NRPC will make concrete recommendations so NRPC can keep moving forward after the written plan.

Lynch changed topics to home maintenance and said that he has seen a lot of professionals coming into Litchfield who only want to live there and then drive to work, and in turn he has seen a lack of maintenance for many homes in Litchfield.

Prunier asked the question; what is the housing problem? We don't have one, no-one is moving here. We can't compete with NY or MA, and the 495, 93, and 95 corridors that are really booming and houses are selling fast. This means that in 2+ years, NH will be in the same position. Hennessey replied outside of 128 he has sold more expensive houses, not an increased quantity of houses. DellOrfano responded that we should want to have an economy and infrastructure to support growth. He stated the analogy; Darien CT median house price is \$1.9 million and is 45 min from Grand Central Station, same distance as Nashua to Boston. Hennessey responded that while the increase in prices was modest, we did have some growth and sold more houses last year than in the last 5 years. One of the interesting things he has been seeing in the recovery is gender - single women buyers used to be part of the recovery, but generally it is couples that are purchasing, not singles. He mentioned that marital status is becoming important to consider along with income, age and ability when providing a diversity of housing options. Foley jumped in and said that lack of singles buying a house is a symptom of lack of affordability and lack of something to offer for the young demographic. She asked; why would young person stay in the region compared to Boston? Hennessey said one impediment to keeping people here is tax breaks to those over 75, forcing the burden on younger households. He also mentioned there is an institutional bias and there is nothing for young people.



DellOrfano asked in terms of housing, what can NRPC do? He wondered if we have the tools to help communities measure their housing needs. He also asked if we can help communities map their housing needs and give towns statistical data. Lynch agreed that municipalities need to be given statistical data. DellOrfano asked how can we take the resources from the regional plan and transform that into value to municipalities? Will they use it in their master plans? Lynch mentioned we can also use this as an educational opportunity for Planning Boards. He suggested helping Planning Boards update their Master Plan and procedures. Hennessey added that NRPC needs to get out there and educate boards - have got to get facts out there that it's not a growth issue, it's a death issue - net migration is negative, natural population is nearly negative and these are the issues our region is facing. Foley wondered whether NRPC could do guerrilla style marketing to say this is what the growth rates are, get the word out. She mentioned that another part of the problem is college loan debt.

Czys gave an overview of the preliminary econometric modelling NRPC is working on with the State's Employment and Labor Market Information Bureau to analyze the impact to the region if all employees age 55 and over in manufacturing were to retire in the next 10 years and there are no new young employees to fill their vacated jobs. Foley shifted the conversation slightly to the educational needs in the region and said we need to have training programs at the high school, especially for trades/manufacturing. Another solution would be work regionally with local classrooms to promote education/training. DellOrfano suggested we use empty classrooms for workforce training, providing housing for young adults within proximity to job training sites. He thinks this is essential for our region's economy, but we must get a younger population in.

Prunier brought it back to migration rates and population and said we should tell it as it is - the region is dying... College degrees aren't paying for themselves. Cities and towns aren't making it attractive for developers. Lynch suggested we use case studies. He added we shouldn't have cookie cutter regulations and developments, and wondered; can we show how to be more flexible and still provide safe housing? Foley wondered if we can create incentives for younger people to stay here. Possibly waive real estate transfer tax for new home buyers? DellOrfano said that case studies in Amherst show where regulations allowed the Planning Board to do good things. He said the discussion on the effect of eliminating regulations isn't working because people really cling onto community character.

Prunier began discussion on land use by stating that good land is gone, you need to have flexibility with the Planning Board to move a development forward as long as it's good for the town. DellOrfano responded that measuring goodness to the town is a slippery slope. What NRPC can do is help to define what is good when reviewing the good that a development may do for a town. Bottom line its education for boards. Lynch responded by saying one acre lot isn't it for baby boomers, they are looking for neighborhoods where you can walk, take care of grandkids, and can run to the neighbors for help, but families are looking for those things also. Foley responded by saying the issue for Nashua is they are out of land, how do we bring investors in to redevelop existing structures? Nashua, the tallest building is 5 stories, compared to Manchester. Redevelopment of existing projects would bring in more vitality.

Prunier responded, why would I redevelop and then have to pay higher taxes? He suggested we need incentives for development such as tax breaks. Foley suggested tax credit or other programs for land lords to reinvest in their property. She also thought that land lord training was a must.



Hennessy noted one of the striking things in this recovery, generally you see investors buy up multi-families during a recession then a return to owner occupied multi-family buyers. Tourigny jumped in and said that NWSNH isn't seeing family buyers for their multifamily rehabs, and its singles only. In Nashua there is so much transiency in the low income neighborhoods that it's tough to find leaders in the community. Foley said that door to door was the only way to get active, and DellOrfano suggested NRPC offer outreach services.

## **6. Next Steps**

Czysz, DiNovo, and Martineau asked the committee to take the survey if they have not, and read the materials distributed and email in any questions or comments. The goal for the next meeting is to have a preliminary chapter draft to discuss.