

SUMMARY

Lakes Region Planning Commission Regional Housing Plan Workshop Meredith Community Center September 27, 2013 11 AM to 2:30 PM

Purpose: Exchange information with communities regarding local and regional housing issues; seek local and informed input as the LRPC works on the Housing Chapter of the Lakes Region Plan.

Welcome and Introductions -- Kimon Koulet, Executive Director, LRPC; Kim welcomed the attendees, presenters and guests and described the Lakes Region Plan and how LRPC is planning to bring informed experts together in public workshops to talk about each of the plan components. The Regional Housing Workshop is the first one. Regional planning commissions (RPCs) prepare the Housing Needs Assessments required by state statute; he emphasized that LRPC is looking for informed comments from planners, housing experts, practitioners and others interested in housing; Jean Marshall, Chair, Lakes Region Plan Advisory Committee (LRPAC) welcomed all those present and noted her Planning Board in Freedom has a workforce housing zoning amendment; the LRPAC will guide the development of the Lakes Region Plan.

Informational Presentations

Existing and future housing conditions in the Lakes Region: Gerald Coogan, AICP, LRPC – See PowerPoint presentation at http://www.granitestatefuture.org/files/6413/8065/9771/LRPC_Housing_Presentation.09.27.13.pdf

Housing, Planning and Zoning --- NH RSAs and the appropriate response: Ben Frost, ESQ & AICP, NH Housing Finance Authority - See PowerPoint presentation at http://www.granitestatefuture.org/files/1413/8065/9760/LRPC_Fair_Housing_BF_09-27-13.pdf

Housing Needs Assessment and Fair Housing & Equity Assessment: Ben Frost – See PowerPoint presentation at http://www.granitestatefuture.org/files/1413/8065/9760/LRPC_Fair_Housing_BF_09-27-13.pdf

Information we are receiving in the Lakes Region: Gerald Coogan - See PowerPoint presentation at http://www.granitestatefuture.org/files/6413/8065/9771/LRPC_Housing_Presentation.09.27.13.pdf

Working Lunch --- case studies --- what works and can the experience be transferred?

Pinecrest, Boynton Road, Meredith: Linda Harvey, Laconia Area Community Land Trust (LACLT) – Linda provided background on the LACLT and how it was created as a non profit housing developer in 1992 and worked exclusively in Laconia until about the mid 2000s. Around 2005, the Meredith business community (Church Landing and others) and the Town of Meredith invited the LACLT to assist the community in developing workforce housing. Working together, LACLT acquired a deteriorating mobile home park sitting on a large tract of land on Boynton Road. The park and units were replaced and upgraded, and sidewalks, trees, and sewer were brought down Boynton road to the site. Additionally, 32 units of new rental housing were constructed. The residents work at employers such as Church Landing, the SAU, PSU, the Town of Meredith, local grocery and retail stores etc. LACLT owns the property and contracts with a property management organization. Pinecrest pays its full fair share of local real estate taxes. The buildings and site are visually attractive, and all are pleased with the development.

Harriman Hill, Wolfeboro: Donna Young, Eastern Lakes Region Housing Coalition – Donna described the process for developing Harriman Hill. In 2005, the Eastern Lakes Region Housing Coalition identified a parcel of “in village” land in Wolfeboro that would meet the Master Plan goals of village in-fill, access to public utilities, and close to services and employment. The coalition was able to negotiate the purchase of the land and secured feasibility funding from NHHFA. Local banks invest in NHHFA and bringing those funds back to our community would be appropriate. A local summer resident contacted the chairman regarding his wish to make a donation in memory of his late wife, and the Nancy Clement Beck Memorial Fund was created. This enabling fund, currently valued at just under \$300,000, is owned by the ELRHC and can be borrowed from or against to promote workforce housing in the area. It has its own trustees. It has provided the bulk of the pre-development costs for Harriman Hill. The mortgage for Harriman Hill is now held privately by a local bank.

See PowerPoint presentation at

http://www.granitestatefuture.org/files/3513/8065/9714/LRPC_Powerpoint_Harriman_Hill_09_27_13.pdf

Ossipee Village apartments, Ossipee: William Caseldon, Great Bridge Properties, a private for profit housing developer.

Site Selection: 75 Route 16B (Intersection of Route 25 and 16B); in sight of NH Route 16; Center Ossipee; located on Town water and sewer (difficult to find in small towns); centrally located with easy access to major arteries in the area

Physical Configuration: 24 units; 9 Acres; 4 units per building; On-Site Laundry; On-Site Management Office; On-Site Children’s Play Area

Unit Mix: 6 - 1 BR Units; 12 - 2 BR Units; 6 - 3 BR Units

Rents: 50% of the units set aside at 50% of the Median Annual Income (MAI); 50% of the units set aside at 60% of the MAI;

- Carroll County income limits apply
- 1 BR rents, \$600 - \$695 (Incl. Heat & HW)
- 2 BR rents, \$710 - \$795
- 3 BR rents, \$810 - \$905

Timeline: Approvals started in the fall of 2002; Neighborhood meetings and presentation to the BOS (even though no BOS approval was needed); Approvals received in February 2005 after a contentious litigious process; Construction started in the summer of 2005 and completed in summer of 2006; the property was fully occupied within 3 months

Resident composition at Ossipee Village Apartments: 46 People in total, of those; 29 adults, 17 children (14 school age); 5 seniors and 2 people with physical impairment

Anecdotal information:

- During rent up, 80% school age children were already in school system.
- Almost all applicants had connections to Ossipee or the immediate area.
- Providing workforce housing has the ancillary benefit of providing housing for the elderly and those with disabilities due to modern code compliance and fair housing.
- An interesting story Married couple with two children moved in when first open. Both had connections to Ossipee and both worked in retail and hospitality in relatively low wage jobs. Both lost their jobs at different times during the recession and now are reemployed. The apartment was a source of stability for them and their children during a very tough time in their life.
- One person with minor physical impairment has resided there since opening.
- One resident is over 90
- One resident and child household from a divorce of a professional that had worked on the project

Residents work at: Green Mountain Furniture, Bea's Café, Osh Gosh, Value Land, Applebee's, Hannaford's, Lakeview Supportive Living, Red Jacket Inn, Ocean State Job lot and many other retail, hospitality and medical jobs in Ossipee and the surrounding area

Break Out Groups --- Facilitators

Those present broke into two groups discussed the following:

- Housing supply, demand and existing conditions
- Affordability of housing
- Access to opportunity

Group # 1:

Group #1 participants were asked to comment on any of the three designated topics. Each comment from a group member has been captured in one of the following bullet points:

- Low-income population (trailer parks, assisted living)= additional services (e.g., police, courts, fire, water)
 - Meredith does not experience higher levels of service calls in workforce housing neighborhoods
 - The people aren't going to disappear, thus eliminating service calls is a fruitless pursuit
- Need/desire for senior housing—seek smaller units closer to town
- Infrastructure needs to exist
- Communities like Barnstead don't have central villages/areas of opportunity—rural areas don't lend to dense development in proximity to services
- Evaluation of existing stock is a valuable, eye-opening exercise
- Small, high density projects are a good fit in small towns
 - large projects may not be feasible
 - small towns present scaling issues in regards to economic feasibility
- areas of need inherently experience high demand, which drives up rental costs
- In some cases, commercial development has further exasperated the problem
- Community groups, towns, lenders, builders working together is what makes it work
- Zoning can be an issue
- Perception related to workforce housing is a challenge
- Negative attitudes exist regarding families with children
- Towns are not staffed to fully facilitate workforce housing opportunities
- Towns like Freedom are not workforce oriented.
- Growth is no longer universally sought
- Economic activity can be increased by housing workers within town
- Compact, energy-efficient housing increases affordability
- A variety of housing types are needed/desired
- Preferences for housing types have—and will—change over time.
- The region's population is aging

Group # 2:

Housing supply: Lack of jobs and thus a lack of housing demand; in Meredith, employees at EFI cannot find suitable housing; in Alton, 130 single family units are for sale and 200 approved lots for sale; in Franklin, there are “short sales” and inventory; the cost of energy, federal regulations and policy contribute to high housing costs; with less families coming into the housing market and the changing demographics, there appears to be “balance” between housing supply and demand.

Housing affordability: Housing cost are high in New Hampshire and New England due to the original purchase price, maintenance, heating, electricity and taxes; there is a for more education needed regarding “subsidized” and WFH and other housing issues; difficult economic conditions remain and people are struggling to find suitable housing; government codes drive up housing costs.

Access to housing opportunities: There may be some discrimination regarding housing; impact fees make it difficult for families to purchase a home; a single family home is the preferred choice.

LRPC will keep residents and officials updated on the progress with the Lakes Region Plan.