



Regional Housing Workshop



March 29, 2013

Nashua Regional Planning Commission, Merrimack, N.H.

Overview

The Housing Workshop is one of the many opportunities local officials, residents and businesses will have to provide input for NRPC's Regional Plan. The discussion topics for the workshop will focus on the region's existing housing supply conditions relative to demand, affordability, and equitable access to opportunity. Input from this event will be shared with the Housing Subcommittee members as they guide the development of housing related plan components and identify regional implementation strategies. The overall goal is to develop a long-term vision for housing in the region.

Break-Out Groups

Attendees will work in separate break-out groups. Each group will discuss:

- *Existing strengths in the region,*
- *Issues or challenges facing the region, and*
- *Regional housing needs.*

For the purposes of this discussion, the conversation will center upon three categories, including:

Supply, Demand and Existing Conditions:

An examination of the existing and projected housing need by type and tenure that is available to all ranges of family income, including an analysis of current housing conditions, and future housing plans and preferences. What kinds of housing do we offer in the region? What are the needs and preferences required to meet new demographic trends? Are young people looking for more rental options? Are residents looking for more rural neighborhoods? Are empty nesters looking for city living? What types of housing we should be encouraging and how should we do so?

Affordability:

Does housing supply meet affordability? An assessment of affordability addresses the ability of residents to take advantage of housing opportunities throughout the area without discrimination. Are there adequate housing choices for the region's residents and families of all income levels? Commonly, as well as by NH State Statute (RSA 674:58), "affordable" is defined as housing costs including rent or mortgage payments combined with utility costs, property taxes, and required insurance that do not exceed 30 percent of a household's gross annual income.

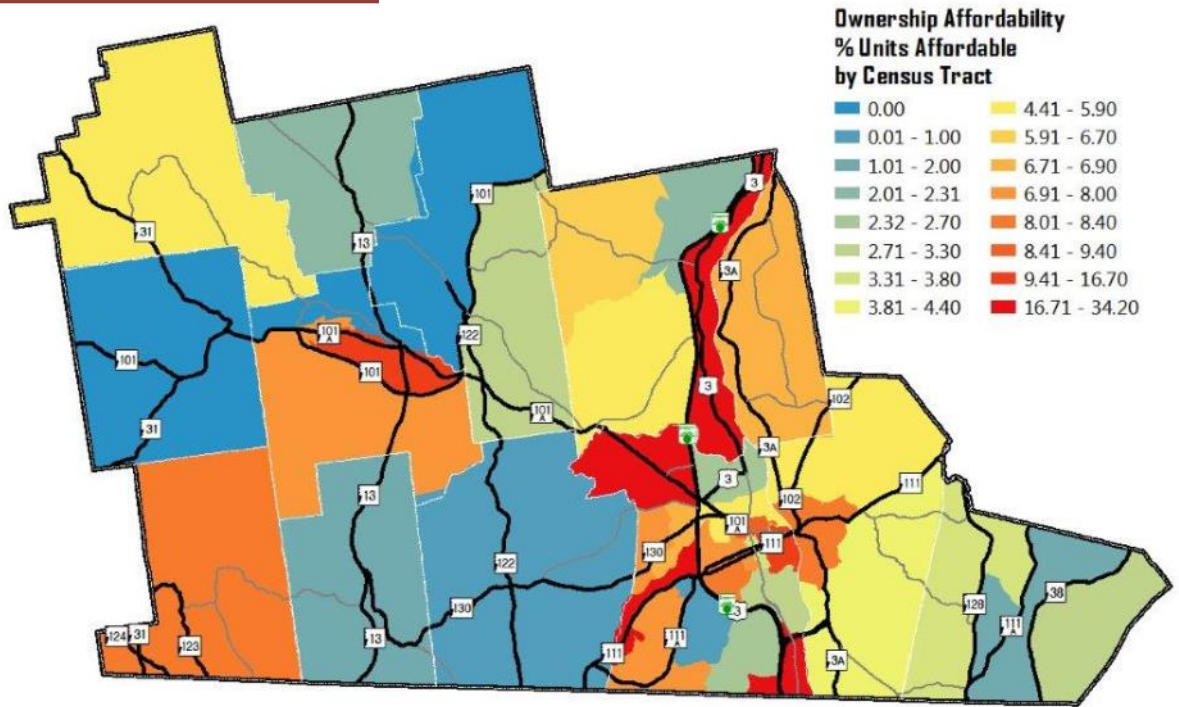
Access to Opportunity:

Assesses the existing regulatory framework, zoning ordinances and plans to identify disparities in housing choices when compared to areas of opportunity. Areas of opportunity include those with opportunities for employment, healthy foods, recreation, good schools, safe neighborhoods, child care, health care, recreation, infrastructure, and natural resources. Where are the region's areas of high opportunity? Are there disparities in neighborhood opportunity for minorities and low income populations? How do these inequities (or lack of) align with public investments? How can access to opportunity be increased?

Housing Affordability

Do seniors and young people have good options?
 Is housing affordable for residents with a wide range of incomes?

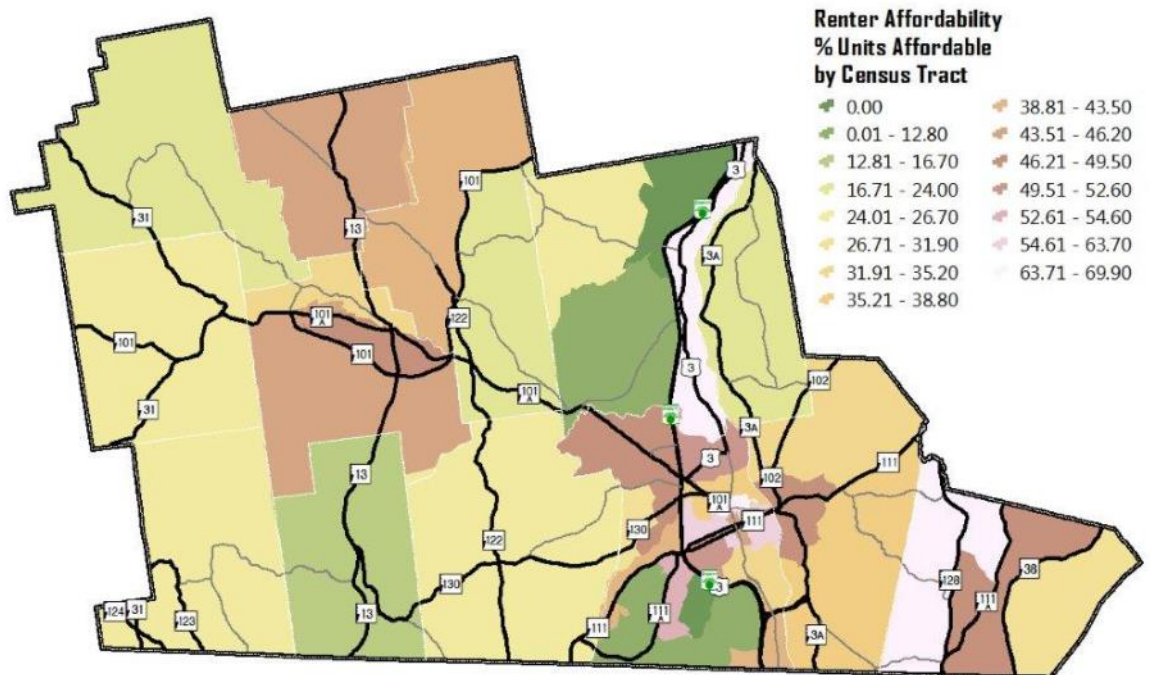
Ownership Affordability



What is Affordable?

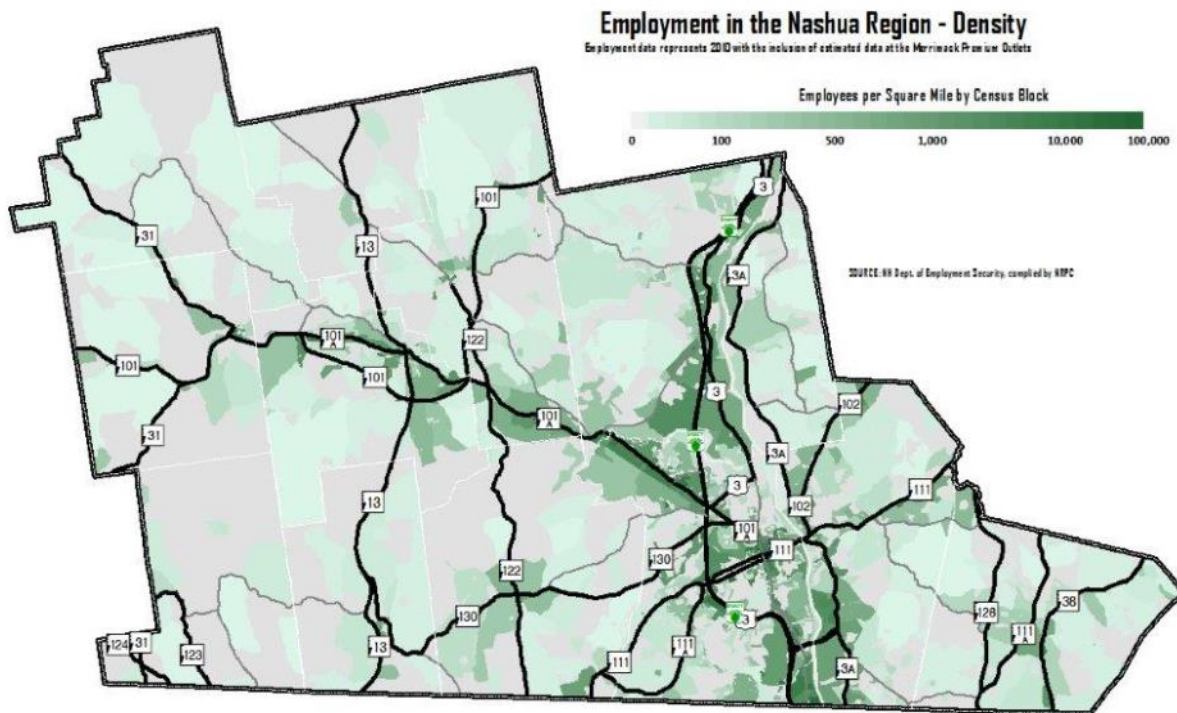
"Affordability" can be a relative term. But in these maps, it refers to the ability of a household of four people which earns 80% of the area's Median Family Income to spend no more than 30% of its income on gross housing costs. For most of the Nashua Region, 80% of median family income is \$75,200, as calculated by the Department of Housing and Urban Development. Spending no more than 30% of this means that housing must cost no more than \$22,500 per year to be affordable. "Gross housing costs" includes expenses like utilities.

Renter Affordability



Is housing convenient to employment centers?
 Does our existing housing stock meet current and future needs?

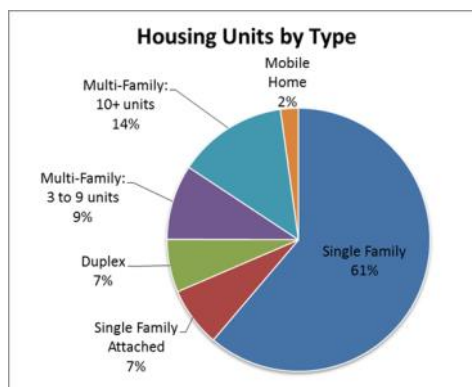
Regional Employment



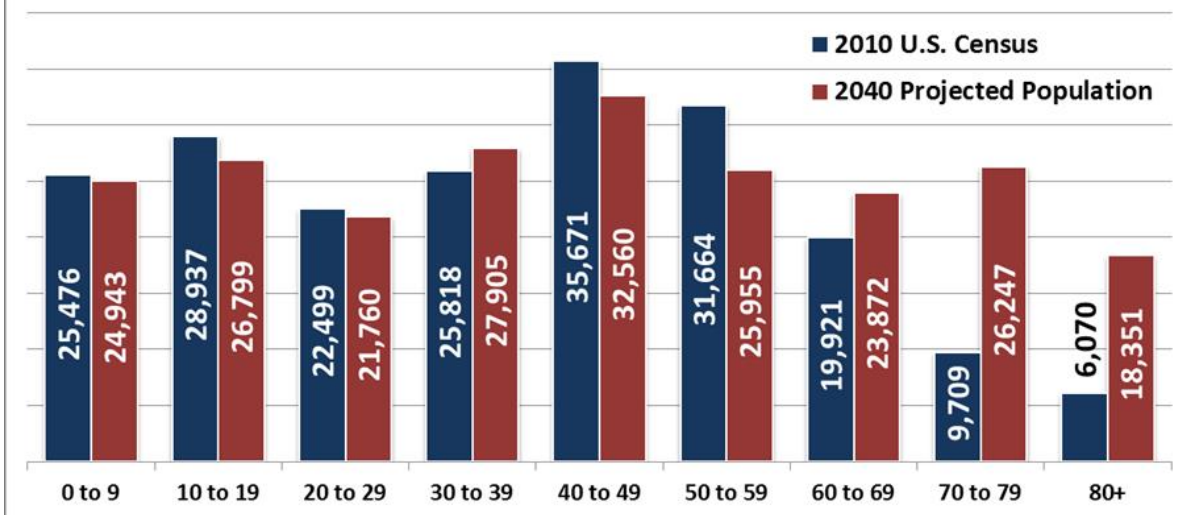
Existing and Forecasted Conditions

A Changing Population

Demographic trends indicate that New Hampshire is one of the fastest aging states in the nation. This presents both opportunities and challenges for the region. Is housing in the region sufficient to meet the needs of seniors? Should the region do more to attract and retain young people?



Population by Age - 2010 to 2040 Comparison





Housing Trends and Strategies



Regional Housing Workshop

Declining population growth, slower overall job growth, and fewer families moving into the region means we need fewer new housing units. How do we determine what our housing preferences are and provide a range of choices for the families and residents who live here?

A balanced housing supply is essential to economic well-being. Strategies to ensure a diverse range of housing choices include:

- Perform an audit of your community's planning, zoning and land use regulations.
- Ensure that local regulatory policies, such as zoning, land use regulations, and building codes, do not unnecessarily add to the cost of creating new workforce housing or limit the opportunity for a range of housing types to meet housing needs.
- Implement mechanisms like incentive zoning, which allow new housing developments to include a certain amount of housing for low and moderate income households, or mixed-use zoning that allows a blend of commercial and residential development in a town center.

Households are smaller with fewer children and are generally older.

Possible strategies to provide options for smaller households to downsize or to entice younger populations to live and work in our communities include:

- *Inclusionary and Incentive Zoning*: Enables municipalities to create a set of incentives to provide a range of housing choices – size, type or cost – in a single development.
- *Higher Density Housing*: Allowing higher density increases the affordability of units by increasing the yield of units per fixed land cost and increases the variety of housing options.
- *Overlay Districts*: Within an overlay district, a variety of development types such as higher density, mixed use, reduced parking, or a variety of housing types may be encouraged to meet housing demand and preferences.
- *Accessory Dwellings*: provide a low cost, smaller home alternative for smaller households – both young and old – by permitting additional independent units within existing homes.

Participants in the NRPC Opinion Survey expressed that access to amenities is one of the best features of the Nashua region, but think the region would be better if there were greater housing choices.

Possible strategies to enhance housing choices and strengthen local economies and amenities include:

- *Conservation Subdivision*: Clustering housing while preserving desirable open space can help communities maintain rural character while still providing for single family home development.
- *Adaptive Reuse*: Reuse of abandoned or underutilized structures, such as old mills, allows a means of overall community revitalization while providing alternative housing choices for those looking to live closer to local amenities or in a smaller home.
- *Mixed Use Development*: Allowing a mix of uses –residential and commercial – provides residents with greater housing choices and the opportunity to live near employment options and amenities.
- *Compact and Infill Development*: Focusing new development where infrastructure already exists, instead of in pristine undeveloped areas, can accommodate higher densities and variety of housing choices.