

# **Workforce Housing & Economic Development**



***George Reagan, Administrator  
Housing Awareness Program***

# New Hampshire Housing Programs

- Established by State Legislature under RSA 204-C
- Independent Self Sustaining Authority
  - *Not a State Agency*
- Mission
  - To help create housing which is affordable to low and moderate income people
  - Continuum of Services from Rental Assistance for very low income households to Home Ownership Programs for low to moderate income households
- NH Housing does not oversee local housing authorities



# New Hampshire Housing Programs

- Home Ownership
  - Single Family Mortgages
  - 1,300 -1500 loans / year: \$200 Million / year
- Multi-Family Housing Development
  - 450+ units financed / year
  - NH Housing finances multi-family housing construction, it does not develop or own housing.
  - NH Housing depends on developers to find opportunities to build or rehabilitate housing.
    - For Profit
    - Non-profit



# New Hampshire Housing Programs

- Tenant Assistance / Supportive Services
  - 3,000+ units of Tenant Based rental assistance
  - 5,000+ units of Project Based rental assistance
- Housing Research / Planning / Technical Assistance

[www.nhhfa.org](http://www.nhhfa.org)



# **Housing and Economic Development**

## **Making the Connection**



# What The '90s Told Us

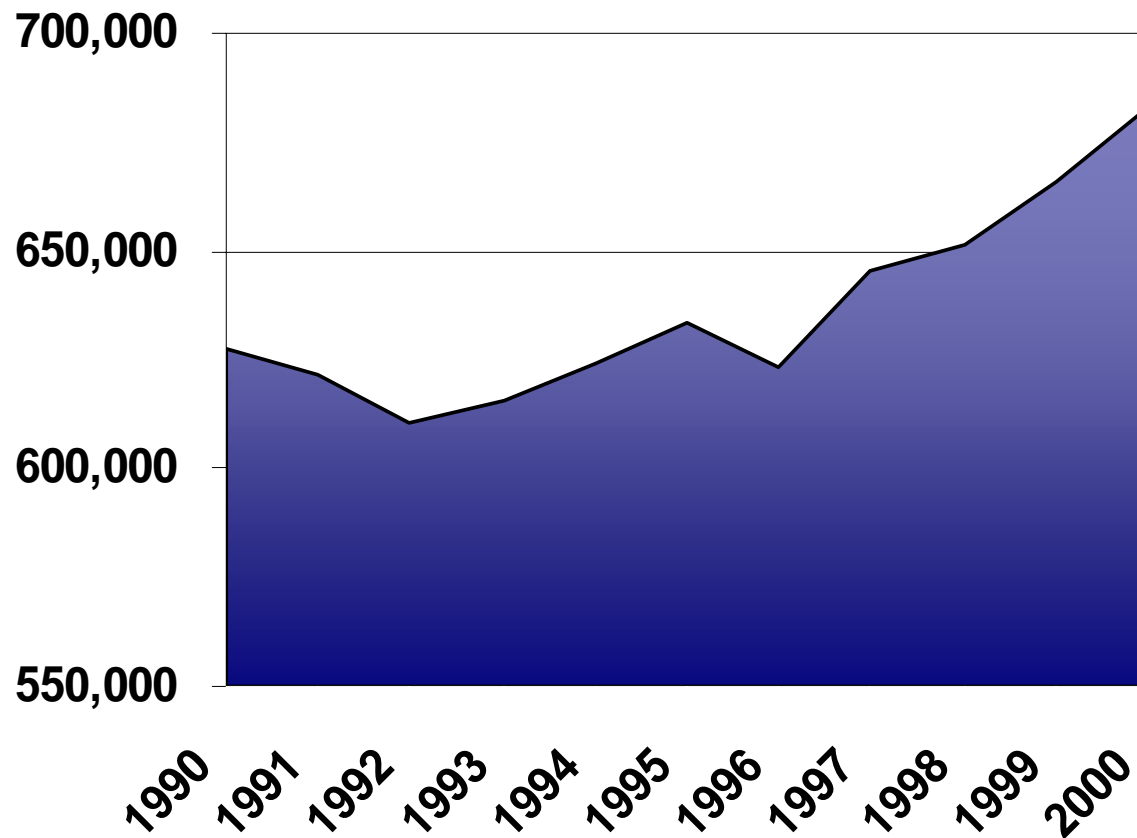


# 1998 NHHFA study by Russ Thibault

- Strong economic expansion through the 1990's
- Job growth
- Surplus from “housing boom” of the 1980's is gone
- Single family housing production is slow
- Multi-family rental production constrained



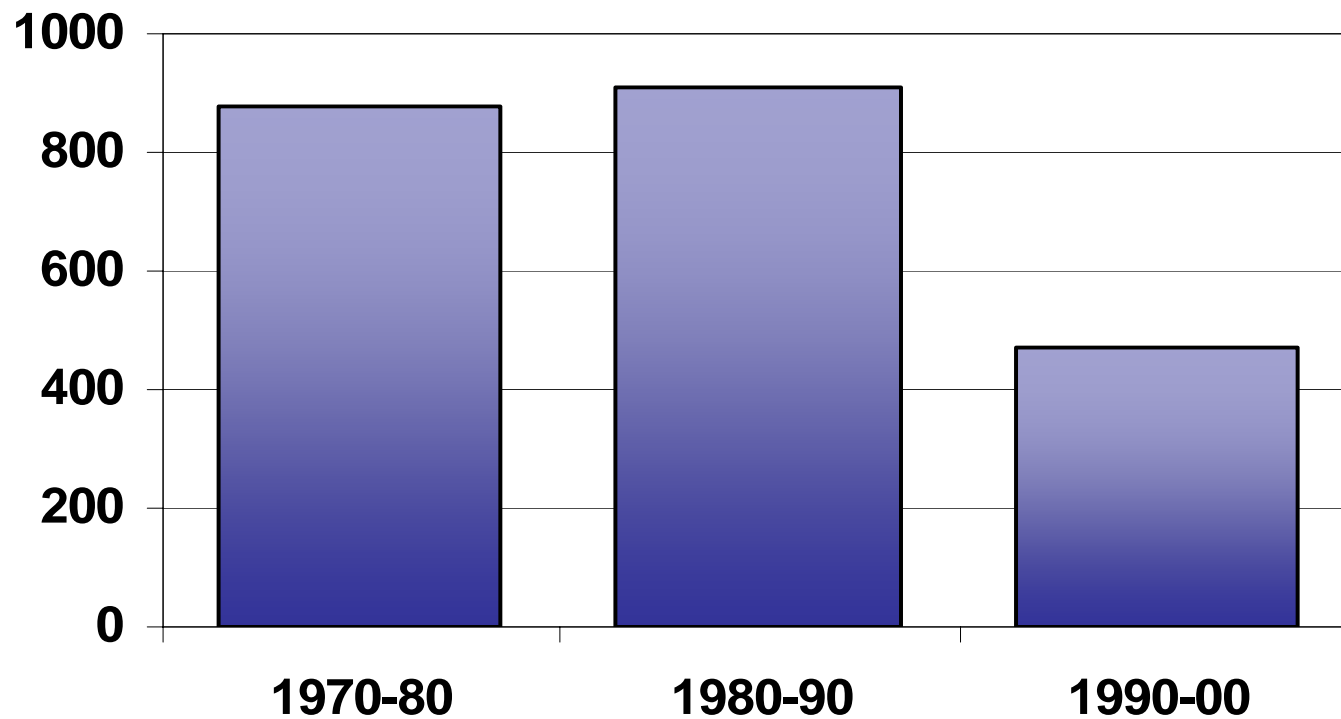
## State Labor Force



**Labor force expands in response to job growth**



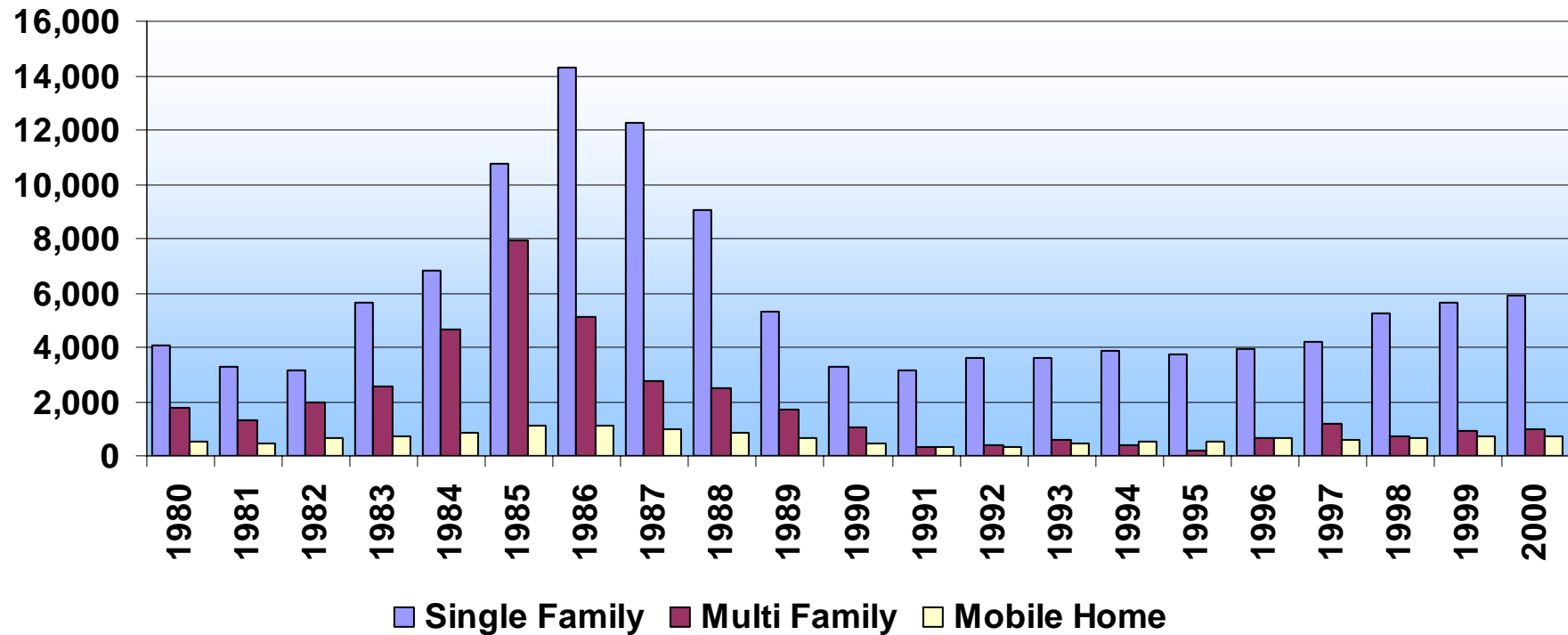
## New Housing Units per 1000 Jobs Added



**Housing construction lags  
job growth**



## Housing Units Authorized by Permit in New Hampshire

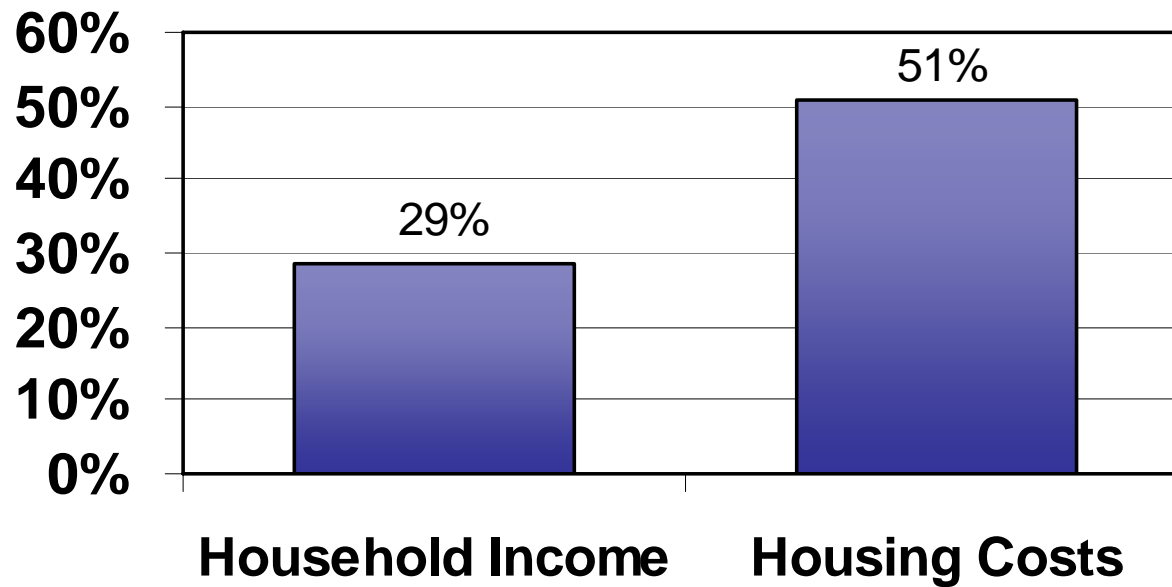


**Single family construction recovered by  
2000 (with a Median Price of \$240,000)**

**Multi-family did NOT**



## Housing Costs and Household Income 1995-2000



**Affordability gap has developed**



# 1998 NHHFA study by Russ Thibault

- Lack of available housing impairing migration of new labor into the state
- Labor shortage major factor in economic slowdown
- Major finding of analysis: Housing policy now has a structuring influence over the state's economic development



# **New Hampshire Housing Responds**

## **Public Education a Priority**





What do you mean when you say  
"Affordable Housing"?



Low Income Housing?



Subsidized Housing?

Public Housing?



Workforce Housing?



# Affordability Explained

## What is Workforce Housing?

- Housing that is affordable to households in the workplace without regard to subsidy
- Typically targets households with incomes representing the local labor market
- Includes some subsidized housing
- Does not include retirement or most age restricted housing



# Housing Awareness Program

- Created in 2001
- Long-term effort
- Recognition that the “social message” of the need for affordable housing is important, but
- “Economic message” is more effective
- Mini-grants fund research and local education and advocacy
- And at the same time...



# Businesses Respond

- Local businesses throughout the state see the same pattern, from a different perspective
- Seacoast and Upper Valley efforts, 2001
  - “Workforce Housing” Summits
  - Creation of true grassroots advocacy initiatives
  - Employers become the champions of housing
  - Fund the creation of regional coalitions



# A Movement Takes Off

- Workforce Housing Council convened 2003 – “to support and strengthen” regional coalitions – coordinated advocacy
- Many partners: OEP, BIA, NHCF, RPC’s, HBRANH, Municipalities



# Growing Pains

- But workforce housing remains an issue without a home statewide
  - NHCF, NHHFA, independent entity?
- 2004, NHHFA begins funding coalitions
- 2005, NHHFA commits resources to staffing the Workforce Housing Council



# Regional Workforce Housing Coalitions

**2001**

- *Seacoast, Upper Valley*

**2004**

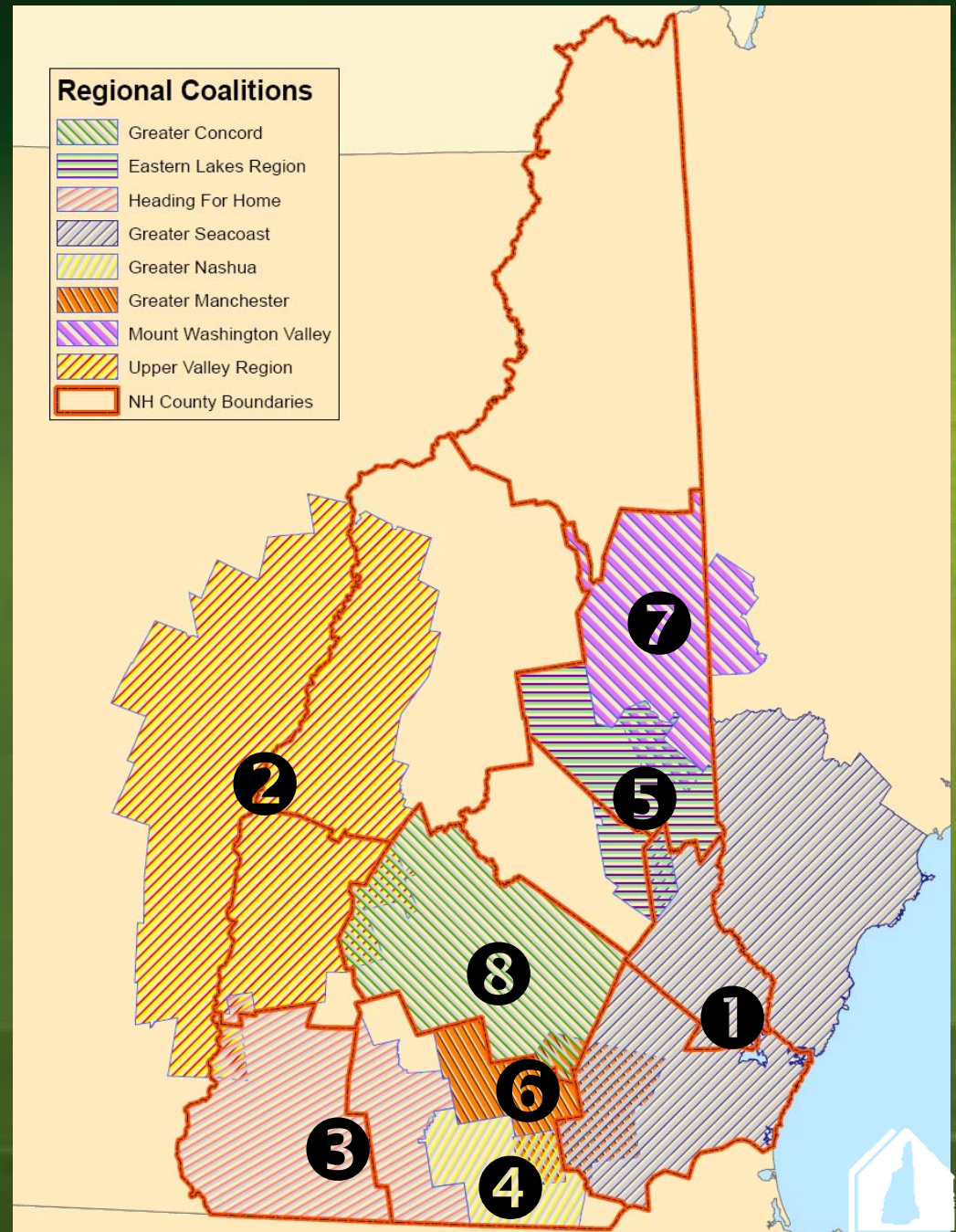
- *Monadnock*

**2005**

- *Nashua, Eastern Lakes*

**2007**

- *Manchester, Concord, Mt. Washington Valley*



# New Hampshire Housing continues research...



March 28, 2005

## Housing New Hampshire's Workforce

Prepared for  
The New Hampshire Workforce Housing Council  
[www.workforcehousingnh.com](http://www.workforcehousingnh.com)

Prepared by  
Dr. Lisa K. Shapiro, Chief Economist  
Heidi L. Kroll, Market and Policy Analyst  
Hannah E. Kelly, Research and Administrative Assistant  
Gallagher, Callahan & Gartrell, P.A.  
Augusta Boston Concord  
E-mail: [shapiro@gcglaw.com](mailto:shapiro@gcglaw.com)



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SARAS MARCHESTER RINDRIDGE NASHUA NORTH COUNTRY PISCATAQUA UPPER VALLEY

# 2005

# Shapiro – Economic Impact of Constrained Housing Supply



March 28, 2005

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Prepared by  
Dr. Lisa K. Shapiro, Chief Economist  
Heidi L. Kroll, Market and Policy Analyst  
Hannah E. Kelly, Research and Administrative Assistant  
Gallagher, Callahan & Gartrell, P.A.  
Augusta Boston Concord  
E-mail: [shapiro@gcglaw.com](mailto:shapiro@gcglaw.com)



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## A tight workforce housing market is estimated to cost New Hampshire annually:

- 1,300 to 2,800 fewer jobs
- \$57 to \$121 million less personal income
- \$123 to \$253 million reduction in Gross State Product
- \$21 to \$33 million less in state and local revenues



**2005**

# **Thibeault – School Impact Study**



*Housing and  
School Enrollment  
in New  
Hampshire:  
An Expanded View*



*May 2005*

*Prepared For: New  
Hampshire Housing  
Finance Authority*



*Prepared By: Applied  
Economic Research  
Laconia New Hampshire*



**Perception: Each unit of workforce housing brings with it two parents and two children.**

Reality:

- 26% of NH's housing have a married couple with children under 18
- 24% have only one person living in the household
- 31% are non-family households. No relatives or children occupy the household



*Housing and School Enrollment in New Hampshire: An Expanded View*



*May 2005*



*Prepared For: New Hampshire Housing Finance Authority*

*Prepared By: Applied Economic Research  
Laconia New Hampshire*



**Perception: Each unit of workforce housing brings with it two parents and two children.**

Reality:

# of students enrolled by housing type...

- Single family home: 0.54
  - $4 BR=0.81$
- Two-unit building: 0.38
- 3-4 unit building: 0.34
- Mobile homes: 0.34
- All structure types: 0.45



*Housing and  
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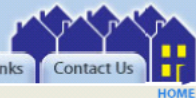
*Prepared By: Applied  
Economic Research  
Laconia New Hampshire*



# Spreading the Word

- NHHFA hires Coordinator (1/2006)
- Council website
- NHCf support for strategic planning with coalitions and *messaging*
- “Homes for New Hampshire’s Future”
  - Putting a face on workforce housing





## What is Workforce Housing?

"Workforce Housing" means a broad range of owner and renter housing, meeting the needs of families and individuals that represent the majority of New Hampshire's diverse workforce and whose income is generally below 120% of the area median.

Workforce Housing is permanent housing, intended as a primary year-round residence, that is available to households regardless of age.

Workforce Housing can include, but is not limited to, subsidized and affordable housing. It is best provided near places of employment.



Housing for a healthy economy and strong communities

The Workforce Housing Council (WHC) is a statewide organization that promotes ways to increase and diversify the supply of housing so employers will view our state as an attractive place to live and work.

### Document Center

- [Workforce Housing Council](#)
- [Workforce Housing Law](#)
- [Tools](#)
- [Research](#)

### News & Articles

[view all](#)

**Wed, Jun. 9, 2010**  
REVISED Purchase and Rent Guidelines for NH Workforce Housing Law  
[read more](#) →

**Wed, Jun. 2, 2010**  
2-day session eyes workplace housing  
[read more](#) →

**Mon, May. 17, 2010**  
There's No Place Like Home  
[read more](#) →

## Upcoming Events...

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

[View this month's events](#) >

▶ **Oct. 25, 2010 - NHHFA Annual Housing Conference**  
"Re: Think Housing" -- The housing conference is being hosted at a new location this year and we have overhauled the event's structure to provide an exciting and unique educational opportunity that will spur housing professionals to think creatively about addressing the Granite State's housing needs. In addition, New Hampshire Housing will honor leaders in the housing industry with its first-ever award reception. View or print a copy of the statewide housing conference brochure

▶ **Nov. 13, 2010 - OEP Fall Planning & Zoning Conference**  
This conference is designed to fulfill our statutory obligations under RSA 673:3-a

### Follow us on:



Want to contact your region's housing Coalition?

Start here.

[Click here for contact info.](#)



# Homes for New Hampshire's Future

**Housing for a healthy economy and strong communities.**



[www.workforcehousingnh.com](http://www.workforcehousingnh.com)

# Businesses Weigh In

- 2008 New Hampshire Employers Survey
  - 55% - rental cost housing a “serious problem”
  - 63% - cost of housing for purchase a “serious problem”
  - 80% reported wage pressure
  - Commute times, absenteeism



# Businesses Weigh In

- 2008 New Hampshire Employers Survey

“If we are directly impacted on recruiting talent by housing issues, we have to participate in evaluating options and solutions.”

“As an employer, we struggle to recruit well qualified candidates and their families to our organization due to housing issues.”

“Should help but not sure how to have input.”

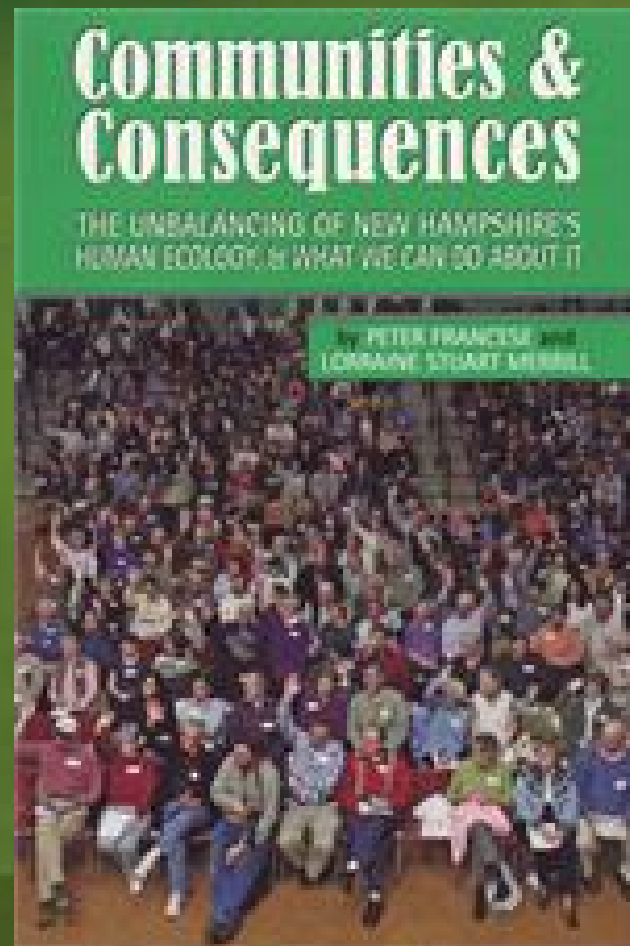


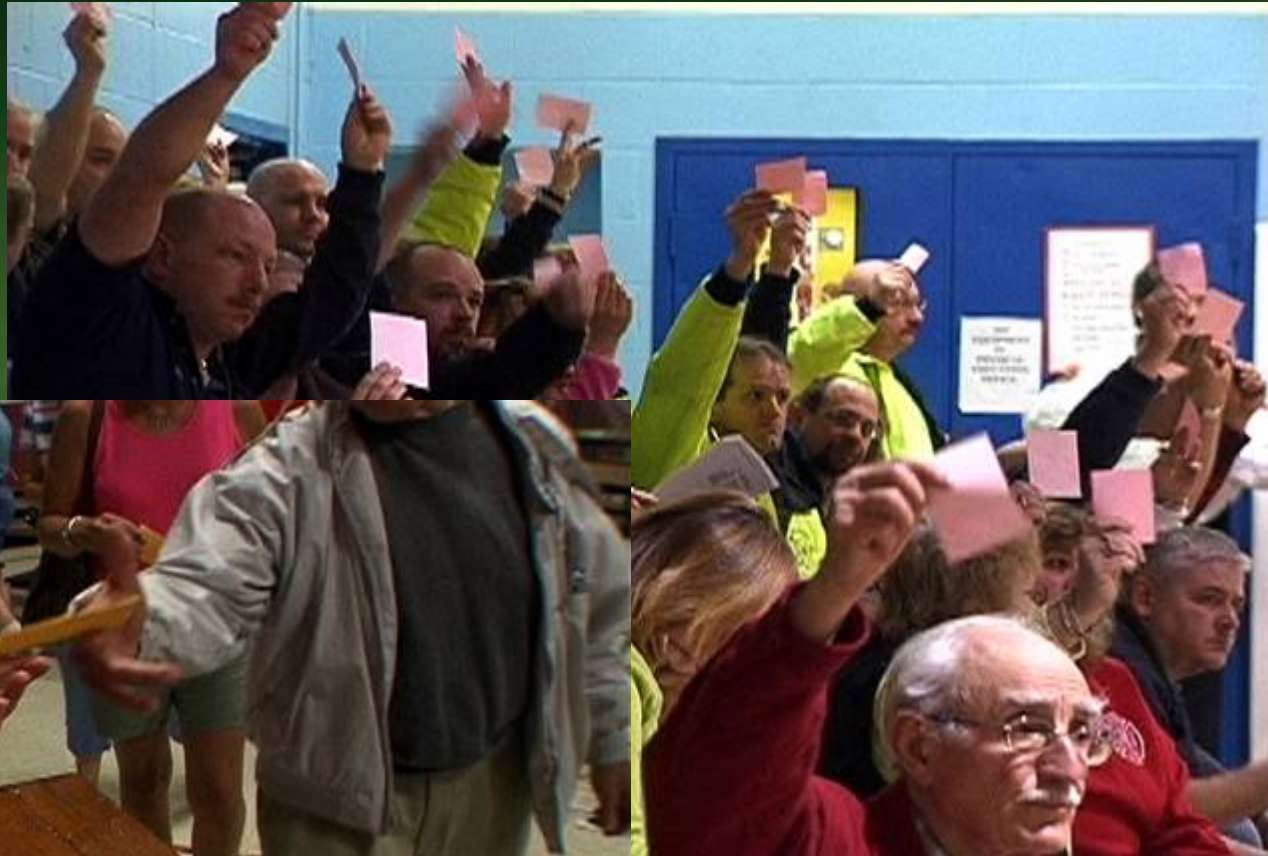
# Overcoming Obstacles

- Local barriers remain
- Inclusionary Zoning Implementation Program – “IZIP” (2008)
  - Grants to municipalities
  - Funding: NHHFA, NHCF, NHDOT, NHCDFEA



***“Communities & Consequences”***  
**Statewide Screenings & Panel Discussion**













Are we voting.....

You are cordially invited to a free public screening and discussion of:

# Communities & Consequences

A new documentary film by Jay B. Childs that is based on the research of demographer, Peter Francese, that explores how community decisions are fueling unbalanced growth and a frightening demographic shift with unintended results.

At Anderson Hall, (Former St. Cecelia's R.C. Church)  
Brewster Academy, South Main St., Wolfeboro

Date: Thursday, June 5, 2008

Time: 6:00 pm networking & refreshments

6:30 Documentary

7:30 Audience/Panel Discussion

**Presented by: The Eastern Lakes Region Housing Coalition - with thanks and appreciation to our Co-sponsors:**

**Brewster Academy**

**Governor Wentworth Regional School District**

**Huggins Hospital**

**NH Charitable Foundation**

**WEDCO-Wentworth Economic Development Corporation**

**Wolfeboro Area Chamber of Commerce**

**Wolfeboro-Tuftonboro Land Bank**

**So that we may adequately plan for refreshments and seating, please RSVP to WEDCO at 569-4216 or elrhco@roadrunner.com by 5/30/08**



.....for empty playgrounds?

**Panelists:**

**Ben Frost, Esq, AICP: Director, Public Affairs, NH Housing Finance Authority**

**Peter Francese: Demographer, Author**

**Jennifer Czysz: Senior Planner, NH Office Energy & Planning**

**Jack Savage: VP Communications & Outreach, Society for Protection of NH Forests**

**Anne Duncan Cooley: Executive Director of the Upper Valley Housing Coalition**



# And the Legislature Listens

- 2008: A Banner Year
  - Growth management reform
  - Tax credit assessments
  - Local housing commissions enabled
  - Workforce Housing Law



# Workforce Housing Law

- Local land use regulations
  - Reasonable & realistic opportunities
  - Provides definitions for “workforce housing” and “affordable”
  - Multi-family rental
  - Inclusionary zoning
- Local responses
- Regional coalitions and the voice of businesses



# Leveraging Opportunities

- Conversation continues to help remove barriers to the creation of WFH
  - Compact Design Video
  - Density Visualization Project
  - Water & Sewer Conference



# Implementing the Law

- Tools needed to help implement Workforce Housing Law
  - Workforce Housing Guidebook
  - Housing Commission Handbook
- Training for professionals
- Local technical assistance
- Citizen Planners Collaborative
- Assistance to developers



# Preserving the Law

- HB 368
- Continued Education & Advocacy
- Continued broad based support
  - Local advocates
  - Municipal government
  - Business community
  - BIA
  - Developers
  - Regional Coalitions



# What's Next?

## Monday's Business

NEW HAMPSHIRE  
UNION LEADER

Monday, September 13, 2010 • Page C1

### Report: NH poised for jobs 'boom'

◆ **Schooling required:** Georgetown University study says employment hike — by 2018 — will be paced by a demand for more postsecondary education.

By DENIS PAISTE  
New Hampshire Union Leader

MANCHESTER — New Hampshire will lead the region with 11 percent more jobs through 2018, but more of those jobs will require a postsecondary education, according to a Georgetown University report.

By 2018, 64 percent of jobs in the state will require education beyond high school, the report says. That is 1 percent higher than the projected national average of 63 percent, and puts New Hampshire 15th on a nation ranking.

"New Hampshire is poised for a boom in post-recession, postsecondary jobs," said Anthony P. Carnevale,

director of Georgetown's Center on Education and the Workforce.

Postsecondary education covers an array of programs from certificates in specific trades or skills through associate's, bachelor's and graduate degrees.

The Georgetown report contains projections that New Hampshire's 11 percent growth in net new jobs from 2008 through 2018 will lead the New England states, bringing to 486,000 the number of jobs requiring a postsecondary education.

New Hampshire will add 53,000 jobs requiring postsecondary education during the period, more than double the 22,000 job openings for high school graduates and dropouts.

The state will be seventh nationally for the percentage of jobs requiring a bachelor's degree, the study predicts.

New Hampshire has been a net importer of college graduates, said Nicole Smith, senior economist and research professor at the Georgetown center. That means many of the best jobs are filled by folks moving in from out of state.

"If you have the jobs, you don't need to build the educated workforce, you can import people," Carnevale said. "That will be more difficult in the future."

Shannon Reid, director of communications for the Community College System of N.H., said, "The focus of (the Georgetown) report is the array of postsecondary opportunities that we are going to need to address in order to have a well-positioned workforce."

"If we see projections that the computer technician field of jobs is going

to be growing, that tells us we need to enhance offerings in the computer and information technology field, and we do that across all of our programming," she said.

Thomas R. Horgan, president and CEO of the New Hampshire College and University Council, said, "Higher education in New Hampshire, both public and private, is prepared to respond to the increased demand and the colleges and universities have capacity to serve more students, both on their campuses and through the use of technology, such as online (programs)."

"As new requirements for educated and skilled workers come along for new industries and technological demands, the colleges have a pretty strong history of responding with new programs at the community college level and at the four-year college

» See **Jobs**, Page C3



# NH Economy Ready to Grow

- And housing prices likely to rise again in response
- Barriers remain to workforce housing creation



# NHHFA's Role

- Communities continue to need assistance
- Professionals require ongoing training
- Responding to a dynamic environment
- Evolution of our message
- Leadership role in statewide efforts



# QUESTIONS?

