



Ossipee Village Apartments, Ossipee

Planning & Development Strategies

There is a direct relationship between the cost of housing and the local land use regulations that influence the density of housing development. To create a range of housing that is affordable for families and individuals at various income levels, communities should consider allowing housing development at greater densities in some areas.

An important first step is to identify the locations in your community where additional density would be most appropriate and the number of units per acre you will allow, either by right or as an incentive to promote affordability. In many communities the existing

downtown or village can accommodate higher densities using a range of unit types and designs. This approach can be used to reinforce the developed portions of the community while reducing the sprawl effect of development.

New Hampshire's zoning enabling statutes (RSA 674:16 and 21) give communities the opportunity to adopt the land use regulatory tools featured in this chapter. Each strategy is highlighted by at least one detailed example. Examples of regulatory language have been included in the Appendix as an additional resource for your community.

As you review these strategies, it is important to remember that clear, concise regulations make it much easier for your community to achieve the vision that your ordinances have been designed to implement. Allowing certain techniques and housing types by right, rather than requiring costly and time-consuming trips to several local boards for permission, will make potential developers more interested in delivering the types of housing your community desires.

Some New Hampshire municipalities have regulations that essentially prohibit the types of housing that the communities' own master plans indicate should be encouraged, or that place so many restrictions on development that it is impossible to create housing that is affordable for low income families, or even middle income families. Some examples include communities that require housing developments to be built in limited phases, which can substantially increase a developer's carrying costs, as they are required to maintain ownership and control over a development for an extended time period. Some older mill communities restrict revitalization efforts by only allowing residential units in 25% of the rehabilitated structures, even though there may be market demand for a much higher proportion of residential use.

Many communities require large lot sizes and other dimensional standards that typically require the development of more infrastructure than would otherwise be necessary, such as roads and utilities, and also push development into more rural areas. Other regulations require greater pavement widths on roads in new developments than are needed based on existing and expected traffic volumes, unnecessarily driving up the cost of development. Still others require closed drainage systems in rural locations, rather than using open stormwater designs that mimic natural drainage regimes and help to restore groundwater levels, while costing less to develop.

All of these regulations have costs associated with them. Their combined effect can have the unintended consequence of making it impossible to develop housing that meets the needs of our changing

population. Communities should evaluate whether such standards are necessary, or if they can be changed to make development easier and less costly, without compromising the communities' values, public safety, and environmental protection.

By contrast, communities may also use the following regulatory tools to help facilitate development that will be responsive to our citizens' housing needs and preferences:

Inclusionary and Incentive Zoning

Description: New development must include affordable housing units as part of the mix of uses in order to receive the incentives or bonuses identified in the ordinance.

Advantages: An inclusionary zoning ordinance provides an incentive to the property owner/applicant to include affordable housing in the project. Many such projects can be accomplished without traditional public subsidies.

Cautions: Inclusionary and incentive-based zoning ordinances are designed to operate through internal subsidies, where some costs are shifted from affordable units to market rate units. Therefore, it requires density bonuses and other incentives to achieve the desired affordability while ensuring a profitable return for the developer.

In New Hampshire, inclusionary ordinances are incentive-based. Some other states allow municipalities to adopt inclusionary zoning that does not provide an incentive, or direct benefit to the developer. State law in New Hampshire does not allow communities to require the inclusion of affordable housing in a proposed development without providing the developer with an offsetting benefit. Density is often the incentive of choice.

If a community decides to adopt an inclusionary or incentive zoning ordinance, some of the decisions they need to make are:

- ▶ What should the percentage of affordable units be?

- ▶ Must the affordable units be comparable in size and amenities to the market rate units?
- ▶ Will the community accept payments-in-lieu of affordable units to be used elsewhere in the community for creating housing?
- ▶ Will phasing be allowed?

The issue of integrating market and affordable units has become more complex as the types of development have become more diverse (age-restricted, service-enhanced, etc.), and more expensive. Carefully consider whether a payment-in-lieu-of units, or the provision of units off-site might better serve your community's identified needs. The first priority should be to increase the number of affordable housing units in the community. Communities can work to protect the affordability of these units into the future, or allow them to float with the market. The design of the units, and the amenities offered, can help regulate how much their value will increase in relation to other nearby properties. This is one technique for limiting the equity without extensive control mechanisms.

The New Hampshire communities of Amherst and Exeter provide two examples of inclusionary zoning and both ordinances have been included in the Appendix. Exeter's ordinance was revised in 2008, and now has provisions for density bonuses on affordable rental units and rent-to-own units. The new ordinance also defines the affordability of a unit as the cost of the mortgage payment or rent plus other annual expenses (i.e. taxes, insurance, association fees and utility expenses). Amherst's ordinance provides flexibility in the design and development of affordable housing units, and provides density bonuses. Allowing a greater density on the site makes the creation of affordable units possible. Another key provision is that the developer does not need to comply with the standard dimensional requirements for the parcels.

For more information, see the Appendix for link to the Inclusionary Zoning chapter in the "Innovative Land Use Planning Techniques Handbook," published by the NH Department of Environmental Services.



Watson Woods, Exeter

Watson Woods — Exeter

The Town of Exeter has adopted an ordinance that provides a density bonus for the inclusion of affordable housing in a development. A major subdivision on Watson Road incorporates affordable housing and open space to create a mixed income neighborhood.

With a total of 90 units on 112 acres, this development includes an additional 153 acres of permanently protected open space that links to other protected parcels in the area and preserves an existing trail network. Twenty affordable housing units are included in multi-family structures along with some market rate multi-family units, duplex units and single family residences. The development uses a community well and relies on a mix of individual and community septic fields.

Contact Information:

Town of Exeter, Planning Department
 10 Front Street
 Exeter, NH 03833
 603-778-0591
www.exeternh.org



Peacock Brook, Amherst



Bellevue Drive, Amherst

Inclusionary Housing in Amherst

The Town of Amherst understands the importance of encouraging suitable opportunities for the development of new affordable housing units in the community. Their “Innovative Land Use Control for Affordable Housing” regulations provide flexibility in the design of the development, and provide density bonuses. Allowing a greater density on the site makes the provision of affordable units possible. The developer does not need to comply with the standard dimensional requirements. This creates an opportunity for the planning board to work with the developer to create a density that will support the creation of affordable units, or to make use of a non-conforming lot.

A range of unit types have now been created by developers under this ordinance. Some of the units mix affordable units with market rate units. Amherst has been very pleased with the diversity of housing units that have been encouraged by this incentive-based ordinance.

Realizing that prices are relative to size, the Amherst Ordinance limits the heated square footage of “Affordable Housing” to 1300 square feet. This has the effect of allowing the housing developed under this zoning provision to meet the income targeting requirements of the New Hampshire Workforce Housing Law (RSA 674:58 et seq.).

Contact Information:

Town of Amherst, Planning Department
2 Main Street
Amherst, NH 03031
603-673-6041
www.amherstnh.gov

Maintaining Long-Term Affordability

New Hampshire Housing has developed a model zoning ordinance for New Hampshire communities interested in implementing innovative techniques for maintaining affordability of owner-occupied housing designated as “affordable” as part of developments approved under inclusionary zoning ordinances.

Recognizing that the municipality is providing the developer something of value, such as a density bonus, in exchange for creating affordable housing, this model allows the municipality to protect its interest in the development by ensuring the long-term affordability of the restricted, affordable units. This is accomplished by attaching a lien and restrictive covenant to these properties. In the first sale of the unit from the developer to the home buyer, the price is limited to what is considered affordable to a family making up to 80% of area median income. Thereafter, the sale price changes with the market but is limited based on the value of the municipality’s lien, and this reduced price is used to determine the appropriate maximum income of qualified buyers, recognizing that owners typically shouldn’t pay more than 30% of their incomes on housing costs.

Of the various methods available to municipalities to ensure long-term affordability of a home, this method:

- ▶ requires the least amount of interaction with, and oversight of, buyers/owners;
- ▶ is designed to work easily with the existing real estate, financial, and legal systems;
- ▶ allows the buyer/owner access to any appreciation or risk of depreciation (making it like regular ownership);
- ▶ requires the least amount of administrative effort;
- ▶ allows for easy conversion to other forms of affordability retention if desired; and
- ▶ provides for increasing the subsidy or cashing-out if the home becomes unaffordable to the target clientele.

Municipalities can contract-out the administration of this method, the cost of which can be funded by each

transaction, meaning that there should be no cost to the municipality. New Hampshire Housing can administer these transactions as a service to municipalities that adopt the recommended model. Other entities are also qualified to administer programs based on this model, or the municipality may choose to administer the program in-house. The complete ordinance is included in the Appendix.

Higher Density Housing

Description: Allowing higher density to increase unit affordability by increasing the number of units per fixed land cost.

Advantages: Allowing a greater number of units to be constructed reduces the cost per unit for the developer and makes the creation of affordable units possible. This provides a win-win for the developer and the community.

Cautions: On-site septic requirements may not permit this technique in all areas, but community septic systems allow for much higher densities than individual systems.

Increasing the variety of housing options and reducing production costs by allowing higher density housing forms is one of the most fundamental ways to increase affordability, and communities have ample opportunity to do so within their regulatory powers.

Higher housing densities can be achieved as a matter of right, or by special permit and/or incentives. Techniques include:

- ▶ Allow a mix of residential and commercial uses in new development by allowing new residential and mixed-use developments with alternative site patterns (e.g. flexible development or clustering) and/or a variety of housing types (detached single-family, townhouse, duplex, garden apartment, etc.).
- ▶ Provide density bonuses, or other incentives.
- ▶ Allow alternative housing forms (duplex, triplex, etc.) in all residential areas.
- ▶ Establish multi-family zones.



Palisades, Stowe, Vermont

Palisades — Stowe, Vermont

Palisades is a wonderful design example of a dense neighborhood composed of a variety of unit types at varying levels of affordability. This 5.7 acre site is adjacent to Stowe Village and contains 24 residential units and 6 commercial units. The 13 single family homes are on lots averaging .13 acres. These homes have three bedrooms and shared garages. One building contains nine two-bedroom condominium units, and there is one (residential) duplex and two structures for commercial units.

Contact Information:

Town of Stowe, Planning Department
Akeley Memorial Building, 67 Main Street
PO Box 216
Stowe, VT 05672
802-253-2705
www.townofstowevt.org

While these techniques can result in reduced construction costs, more efficient land use and a greater number of housing options, they may not produce additional affordable units without an inclusionary incentive with a corresponding affordability requirement. Often a development site can absorb higher density housing than is allowed by right, or provided for by special permit. There is often a market for such units, which may be smaller and require less maintenance than the existing inventory. Demand may come from older residents who want to stay in the community, but downsize, or from those employed in the area and are more concerned with location than lot/home size. Provisions in zoning and subdivision regulations for accommodating smaller, or clustered, units can enhance housing affordability, accommodate a greater diversity of needs, and improve the efficiency of land use and development of municipal services.

Housing Overlay Districts

Description: Within an overlay district, higher density, or mixed use development, is usually encouraged.

Advantages: Provisions for higher density, mixed use, reduced parking requirements, and other techniques make the creation of housing units in a designated zone, such as a village or downtown, feasible.

Cautions: Some areas that have been targeted with overlay districts, such as riverfront districts, have resulted in the creation of units at the high end of the market. If a community intends to encourage a variety of unit types, inclusionary incentives with corresponding affordability requirements may be necessary.

Overlay districts are separate zoning districts superimposed over the existing districts that create a new level of requirements and opportunities. Overlay districts are often used to protect sensitive environmental features, such as aquifers or wetlands, or to promote the adaptive reuse of historic properties, such as mills, or to allow flexibility in the siting of housing for seniors. The technique can also be effective in promoting affordable housing by encouraging higher density, or mixed-use development in targeted applications within an existing low density, or single use area. Housing overlay districts can be especially effective for infusing new life into non-residential areas by encouraging the adaptive reuse of functionally-obsolete properties.

Mixed Use Zoning Districts

Description: A mix of residential and commercial uses are encouraged for efficient use of the infrastructure (waste, water, transportation, etc.), and to create an economically vibrant and walkable built environment.

Advantages: Planning new mixed use districts, or allowing housing in existing non-residential zones, can encourage more efficient use of infrastructure, add vitality to an area, and promote better access to employment opportunities and services.

Cautions: The uses within the zone should be compatible, and performance standards may be used to reduce the potential for conflict between adjacent uses. This technique may consume the limited non-residential land in the zone.

Local governments can allow a mix of residential and commercial uses in new development through any of several methods including re-zoning, overlay districts, or planned unit development. Many new mixed use developments have been targeted to the high end of the market, making inclusionary incentives with corresponding affordability requirements necessary to ensure the creation of a range of housing with affordability at different income levels.

Traditionally located in New Hampshire's downtown and village areas, providing housing—especially affordable housing—near job opportunities, services, and existing infrastructure can be a smart growth strategy for many communities. It may be particularly appropriate in areas where market conditions have changed, and existing or planned commercial uses are economically less viable than they once were. This may also be a useful tool for identified future development nodes.

Development on Non-Conforming Lots

Description: Lots that do not meet minimum dimensional requirements may be considered “buildable” for affordable housing.

Advantages: Reduces the overall cost of creating new affordable units in the community by providing an opportunity to develop sites which have very little value for other uses, or by allowing higher densities of development.



Allan Rogers Mill, Laconia

Downtown Riverfront Overlay & Parking Overlay — Laconia

Laconia's downtown riverfront overlay district, and the reduced parking requirements of the parking overlay district, allowed Chinburg Builders to redevelop the vacant and dilapidated Allan Rogers Mill complex. The redeveloped site includes 46 market rate two-bedroom apartments and 16 two-bedroom condominiums in the old mill structure, 12 new townhouses, 20,000 square feet of retail space, and a 6,500 square-foot restaurant.

A similar application of this regulatory approach in other communities should promote development and redevelopment efforts in the areas that are already served by infrastructure (water, sewer, etc.) and are most suitable for accommodating growth.

Contact Information:

City of Laconia, Planning Department
45 Beacon Street East
Laconia, NH 03246
603-527-1270
www.city.laconia.nh.us



Avery Hill, Laconia



Batchelder School, Laconia

Housing Redevelopment Overlay District — Laconia

The Laconia Area Community Land Trust (LACLT) has worked extensively within this overlay district to buy properties that are typically substandard and require extensive rehabilitation. LACLT brings the properties up to safe, good quality standards, and preserves them as permanently- affordable.

The housing overlay was established for this very reason – to promote the development of affordable housing units, to encourage investment in multi-unit housing stock, and to increase the quality of living conditions for renters living near the central business district. A density of 12 units per acre is allowed in this district.

LACLT projects within this district include the redevelopment of a 1.5 acre site on Avery Hill with five new buildings containing 18 affordable housing units. LACLT has also rehabilitated several existing structures which offer five-bedroom units. The Batchelder Street School was redeveloped into six one- and two-bedroom apartments.

Contact Information:

Laconia Area Community Land Trust
658 Union Avenue
Laconia, NH 03247
603-524-0747
www.laclt.org

Cautions: Lots sizes were selected for a reason, so a community using this tool may want to consider only allowing smaller units on these lots.

In communities across the state, land exists that could accommodate affordable housing, but does not because of insufficient lot size, dimensional requirements, access issues, etc. Often these sites languish in tax title, and are eventually taken by the municipality without any consideration of alternative uses. Such properties may be suitable for development, and could

add affordable units to the town’s housing supply, but require more flexible development standards than local regulations may provide.

Lots having less than the prescribed basic minimum area, minimum frontage, width, yard, or depth requirements may be appropriate for development of affordable housing if the resulting use is not substantially different in character or detrimental in its effect on the neighborhood.

Mixed Uses in the Squamscott Block — Exeter

There are many benefits to having residential units in a downtown, and the Town of Exeter changed its zoning to encourage this mix of uses in its downtown area. By allowing residential units as a principal use in these zones, a mix of residential units was returned to the upper floors of downtown structures that were largely underutilized. Residential units are not allowed on the street level; street-level units are reserved for retail, commercial, or office uses.

Located in the heart of downtown Exeter, the Squamscott Block is an infill development that includes a mix of uses. The project has 30 mixed-income apartments, 2,600 square feet of street-level retail space, and a two-story parking garage. The apartments range in size from 650 square feet for a one-bedroom unit to 900 square feet for a two-bedroom unit. The building also offers indoor bicycle storage and a laundry center. The building site was previously a large surface parking lot on Water Street, Exeter's main retail and commercial area, where mixed-use buildings once stood. While providing affordable rental units in the center of town, this building compliments downtown Exeter's architecture, including the adjacent Town Hall, listed on the National Register of Historic Places. The Squamscott Block building opened in September 2007.



Squamscott Block, Exeter

Allowing a mix of uses, including residential, makes good use of areas with infrastructure and buildings that are already in place. This strategy promotes community “walkability” because a range of uses are close together. Mixed use downtowns also benefit from the safety of “eyes on the street” day and night.

Contact Information:

Town of Exeter, Planning Department
10 Front Street - Exeter, NH 03833
603-778-0591
<http://www.exeternh.org>

Limited Development - A Partnership of Conservation and Development

Description: Preserving open space by allowing development on a small portion of the site.

Advantages: Reduces the cost of housing by shifting or splitting the land costs with a conservation organization. Promotes the creation of housing units and the preservation of open space. Easements for wells within conservation areas could help reduce lot sizes.

Cautions: Septic systems will need to be incorporated into the developed portion of the site in most cases, and on-site wells may also be necessary. Long term controls should be placed on the open space portion of the property to ensure their continued protection, and the long-term cost of conservation stewardship should be accounted for as a development cost. Identification of a willing and qualified stewardship entity is also important. .

Limited development is a strategy for preserving open land by developing only a small portion of a larger site. The



Farrell Farm, Norwich, Vermont

Farrell Farm — Norwich, Vermont

A partnership of conservation and housing interests came together in 1989 to save the Farrell Farm in Norwich, Vermont. The Farrell Farm project involved permanently protecting 110 acres of active farmland, which is still in operation today, and creating a new affordable housing subdivision. The 14 modest homes are clustered on a small portion of a 15-acre parcel located north of the farm operation. This project was implemented by the Twin Pines Housing Trust. Funding for this conservation and development project included funds from the Vermont Housing and Conservation Board as well as extensive local fundraising to undertake the initial protection of the farmland. In the end, new affordable units were created and significant farmland was protected.

Contact Information:

Twin Pines Housing Trust
240 South Main Street, Suite 4
White River Junction, VT 05001
802-291-7000
www.tphtrust.org

structures are clustered in one area at a higher density than may normally be allowed by right in that zone, and the remaining acreage is permanently protected. As a conservation strategy, limited development is typically used to subsidize the preservation of open space. In the context of affordable housing, the goal is to minimize the cost of the housing by shifting or splitting the land cost with a conservation organization.

A third party facilitator is sometimes involved in securing the property targeted for preservation and holds it for disposition to another entity (often the local Conservation Commission or land trust). This is typically a time-consuming process, allowing the community time to evaluate the possibility of limited residential development, with or without additional conservation easements or site controls. Affordable housing advocates are often conservationists and vice versa, and increasingly the two are forging alliances to achieve the goals of both interest groups.

Accessory Dwelling Units

Description: Allowing additional independent housing units within existing structures, or on the same lot.

Advantages: Creates additional units and increases the affordability for the owner by providing a new income source. This is an easy way to increase the number of affordable units in the community with little or no land use impact.

Cautions: Allowing dwelling units in accessory structures needs to be examined carefully at the local level to ensure that such a policy will not impact the community, or adjacent land owners, in a negative fashion.

The creation of independent housing units within existing residential structures, or on the same lot, by right is one way to increase the housing supply and improve affordability. Identified in NH RSA 674:21 as an innovative land use control, accessory dwelling units can be constructed as apartments within existing single family dwellings, as additions to the homes, or through the conversion of garages, barns or other outbuildings. They can also be built as freestanding cottages and, in some communities, they are being included as parts of new housing construction.

Hearthstone — Wilton

Originally conceived in the 1970s, Hearthstone is now home to 14 families in 12 single-family homes and one duplex. The homes sit on 9.5 acres of a 95 acre site, the remainder of which has been permanently protected. The Monadnock Community Land Trust was formed as part of this project. The purpose of this development was to protect open space and provide affordable housing. The homes were built by a post-and-beam contractor for the original owners and are part of a limited equity arrangement to control resale prices.

The houses are on land owned by the land trust through a land lease arrangement. The land trust leases the 9.5 acres to the Hearthstone Homeowners Association and the Association leases individual areas to homeowners. There are no formal property lines. Only “responsibility areas” around each residence and a great deal of common land, including two community gardens located in the development’s two cul-de-sacs. The infrastructure, which includes the roadway, septic systems and community well, is maintained by the Association. In most cases this includes volunteer labor from the homeowners themselves.

It took two years for Hearthstone to move through the regulatory process, and many families had difficulty securing financing during the early years of the project. The project’s open space is taxed under Current Use and is a managed tree farm.

Contact Information:

Monadnock Community Land Trust
61 Hearthstone Road
Wilton, NH 03086
603-654-2158



Hearthstone Community, Wilton



Plymouth



Warner

Accessory Dwelling Unit Regulations

Throughout New Hampshire, communities are allowing accessory dwelling units. Among others, the communities of Bow, Dover, Dublin, Exeter, Fitzwilliam, Hollis, Rindge, Sanbornton, and Windham all allow accessory dwelling units in some fashion, and their regulations have been included in the Appendix. Some of these regulations allow the units in the primary structure, and within existing, or new, accessory structures. This allows extra flexibility to include units over garages, or in remodeled or new outbuildings.

The first example is from Plymouth, and is a renovated carriage house that now accommodates two apartments. There are several primary differences between the various “Accessory Dwelling Unit” regulations that have been adopted by many New Hampshire towns. These differences include restrictions on the placement of a new unit in the existing single

family structure, allowing only one accessory dwelling unit on the property, requiring the occupant to be a relative of the structure’s owner and prohibiting rental of the unit, and requiring the structure owner to occupy either the primary or accessory unit.

The second example is from Warner, where an accessory apartment was added over the existing attached garage in a single family home. The building’s outward appearance in this rural setting is unchanged from its original purpose.

The best approach to providing expanded housing opportunities through the use of accessory dwelling units is to provide some flexibility in household arrangements to accommodate family members, or nonrelated people, of a permitted, owner occupied, single family dwelling, while maintaining aesthetics and residential use compatible with homes in the neighborhood. This can be accommodated in the primary structure, or in another structure on the property.

Many communities view accessory apartments as an invisible means of growing and diversifying their housing stock, and they have used a variety of techniques for regulating them. They can be allowed by right, subject to design guidelines, or allowed by special permit regulating unit design, ownership, tenure, parking requirements, etc., to ensure compatibility with local planning objectives. Accessory dwelling units can serve a wide range of

housing needs, but the increased interest in them is fueled by four forces: shrinking household size, an aging population that wants to downsize and age in place, a younger population with a greater interest in renting, and the difficulty of siting new development. A commonly used, related technique involves allowing large single family homes to be converted to two or more units and sold as condominiums, or two- and three-family homes.

Adaptive Reuse

Description: Reuse of abandoned, underutilized, or functionally obsolete properties for housing.

Advantages: The reuse of abandoned or underutilized properties as housing is a strategy that enables the community to accommodate growth in established locations instead of on undeveloped land, while preserving or restoring the architectural fabric of the community.

Cautions: Many adaptive reuse projects include contaminated sites, and the liability and clean-up issues must be resolved in such situations.

A number of municipalities have modified their zoning regulations to encourage new uses, including affordable housing, for vacant or underutilized buildings. Downtown overlay districts, allowing residential uses on upper floors in commercial districts, and live/work space are all examples of strategies communities use to bring new life to old buildings.

Adaptive reuse often brings a unique set of challenges. The proximity of mills and other industrial properties to rivers may mean waivers to flood plain and set-back requirements will be required. Often, industrial contaminants must be removed, and the sites remediated. The reuse of historic properties can enhance the special sense of place that distinguishes one New Hampshire community from another and is fundamental to preserving the character of the State.

Home Occupations and Live/Work Space

Description: Allow residents to engage in various levels of commercial activities from their homes.

Advantages: Recognizes the importance of “cottage industry” to our State’s economy; provides homeowners and renters with space to run a business without incurring extra cost; efficiently uses built resources; recognizes and echoes historic patterns of commerce.

Cautions: Avoids negative impacts on surrounding properties and the community by adopting standards that will control the outward appearance of commercial activity in residential areas, including signage, customer visits, and impacts associated with manufacturing activity.



Page Belting Building, Concord

Page Belting — Concord

Page Belting used its Concord mill facility to create leather belts that were at one time used to drive machinery in water- and steam-powered mills. Over time the old mill structure no longer met the company’s manufacturing needs. With the mill facility available for redevelopment, the City of Concord created an Opportunity Corridor zoning district encompassing the mill facility and adjacent available acreage along Interstate 93.

After extensive renovation, the final product is a mixed use facility which includes 77 units of elderly housing. The other uses in the facility include non-profit office space, for profit space currently housing a dance academy and a doctor’s office, and a community meeting room. The project used a combination of development equity raised through the Low Income Housing Tax Credit Program and Community Development Block Grant funds.

Contact Information:

City of Concord, Community Development Department
City Hall, 41 Green Street
Concord, NH 03301
603-225-8595
www.concordnh.gov

Richmond Village Housing Partnership — Richmond, Vermont

Located near Interstate 89 in Richmond, Vermont, this development project created 16 new rental housing units within the village area. The duplex structures are managed by Lake Champlain Housing Ventures of Burlington, Vermont. The development is served by public utilities, including town water and sewer. Similar to downtown redevelopment efforts in other communities, this development is primarily residential with a commercial twist.

Five of the units are live/work units, and include home office space. The home office space is composed of a room attached to the structure with a separate entrance. The financing package for this project included funding from the Town of Richmond, the Vermont Community Development Block Grant Program, and the Vermont Housing and Conservation Board.

The Richmond Village Housing Partnership was developed under older regulations that allowed residential units in the commercial zoning districts. The current regulations now allow live/



Richmond Village Housing, Richmond, Vermont

work via the home occupation or cottage industry in most districts in which single family units are allowed.

Contact Information:

Town of Richmond
203 Bridge Street
Richmond, VT 05477
802-434-5170
www.richmondvt.com

Encouraging home occupations, the combination of residential and limited commercial uses is another revitalization strategy that makes sense economically, politically, and environmentally. This is the way we used to do business, with people living over their places of business. Local governments may allow home occupations by right, by special permit, or in specific zoning districts. Live/work arrangements require additional integration into zoning and building regulations because they may involve both mixed use and mixed occupancy units.

Demolition Delays & Home Recycling

Description: Require a waiting period before demolition can take place in order to encourage building recycling.

Advantages: Demolition delays create an incentive for relocation and reuse of existing units, and help avoid a net loss of units in the community.

Cautions: This tool does not necessarily add more housing units. The structures may be used for other uses.

Demolition delay ordinances or by-laws impose a waiting period before a permit can be granted to demolish a residential structure. The waiting period creates an incentive for reuse and gives interested parties an opportunity to acquire the reusable residential structure(s) slated for demolition.

Communities have used this technique for years to save historic buildings from the wrecking ball, but it can be equally useful for preserving viable, but at-risk housing. Some communities have preserved properties by appealing informally to individuals or businesses that have targeted properties for teardown. To mandate such a delay, a community must amend that portion of its regulation that governs the issuance of demolition permits.

The demolition delay itself won't preserve housing. It must be used in combination with programs or tools that allow the surplus structure to be relocated, rehabilitated, sold or managed. Anywhere that modest, existing homes lie in the path of development plans, demolition delays and home relocation strategies can be effectively used to preserve the number of housing units in the community.

Communities that use this tool solely for the preservation of housing units may want to consider allowing an exception if the demolition is intended to make way for new affordable housing units. Otherwise, the additional time delay and regulatory processes may reduce the viability of the proposed housing development.

Homesharing

Description: Allowing living arrangements in which two or more unrelated people, or households, share common areas (kitchens, living areas, etc.) while having private, separate bedrooms. While it may require only limited renovation, or none at all, to the existing housing stock, it may require modifications to zoning definitions that prohibit unrelated people living together. People homeshare for different reasons.

Advantages: This type of housing provides a favorable affordable housing option for those who cannot afford a complete unit on their own.

Cautions: This form of housing may not work well in every market and, depending on the location, it may target different segments of the population (elderly, college students, single parent households, professional people in the process of relocating, etc.).

Homesharing is a living arrangement in which two or more unrelated people, or households, share housing accommodations. Each has private living space (bedroom), but share common areas such as kitchens, baths, and living rooms. Residents may also share activities of daily living with each other.

An elderly homeowner renting out a room; a couple of singles, or single parent families, sharing a house; and congregate living facilities specifically designed for seniors or people with special needs, are all types of shared living arrangements. Shifting demographics,



Keene Housing Authority, Keene

Historic Buildings — Keene

Located on West Street in Keene, these two historic buildings were slated for demolition to make room for a new CVS retail store. After a public outcry over the loss of these structures, they were moved from their West Street location to their new site on land owned by the Keene Housing Authority. This move took place in June of 2001, and was partially funded by the New Hampshire Land and Community Heritage Investment Program, and a Community Development Block Grant. The structures now provide office space and a common area for the Housing Authority.

The energy surrounding this project resulted in the creation of a demolition delay ordinance in Keene. Now the City of Keene and its citizens have an opportunity to evaluate structures that are slated for demolition if they are greater than 500 square feet in size and at least 50 years old. This provides a process that may now be used to preserve Keene's historic structures that are slated for demolition, and make the units they contain available for housing. This is another opportunity to avoid a net loss of housing units as new uses are developed in the city and older structures are threatened.

Contact Information:

City of Keene, Planning Department
3 Washington Street, Keene, NH 03431
603-352-5474
www.ci.keene.nh.us



Emerson Gardens, Lebanon

Emerson Gardens – Lebanon

Located in downtown Lebanon, Emerson Gardens provides an opportunity for unrelated individuals to share a housing unit. The development contains 160 housing units. Each individual, or family, can rent a private bedroom(s) and bath area, and share a common area which includes a living room, dining room and kitchen. While the size and scale of this project may not be appropriate for many communities in New Hampshire, homesharing is a living arrangement that happen almost anywhere.

Emerson Gardens is within walking distance of the downtown center which includes City Hall, the post office, senior center, retail and employment opportunities and public transportation. This is another solution to the issue of affordability for individuals who could not afford an entire unit on their own. This is also a convenient solution for individuals that can't, or choose not to, own and maintain an automobile.

Contact Information:

SMC Management Corporation
One Sundial Avenue, Suite 510
Manchester, NH 03103
603-626-1144
www.emersongardens.com

including more elderly residents, more entry level jobs, and insufficient affordable housing in many communities, has created interest in this alternative on the parts of both older and younger residents. Other homesharing constituencies include people with disabilities who need support services to live independently, low- or moderate-income households seeking to reduce housing costs, and single parent households requiring assistance with childcare.

Infill Development

Description: Infill development is either new development or the redevelopment of sites within existing developed areas of the community.

Advantages: Utilizes land in the developed portions of the community that are already served by infrastructure, and can often accommodate higher densities of development than former uses of the property.

Cautions: The new structures must be designed to provide fire and life/safety protection to the new inhabitants and the residents in the existing adjacent structures.

Instead of developing a relatively pristine area, the infill developer attempts to create new and often higher density uses for land within existing developed areas. While traditional “conversion and renovation” developers take an existing structure, such as an apartment building, and turn it into a condominium complex or office space rental, the infill developer will take an underutilized lot located within an existing development area and maximize the use of that lot, usually for a new type of development.

As more municipalities regulate development growth to preserve natural resources and avoid suburban sprawl, developers are often faced with two options: buying land farther out from town centers for projects or infilling their development within existing neighborhoods in the community. As a general rule, the communities that regulate new suburban growth the most encourage infill development. These municipalities have concluded that the way to manage future population growth is to increase density around existing transportation and other infrastructures instead of spreading the growth to the outer edges of their community, requiring new investments and expanded municipal services.



Perley Place, Concord

Perley Place – Downtown Concord

The Concord Area Trust for Community Housing (CATCH) redeveloped this site located on Perley Street in downtown Concord in 1998 to provide affordable housing units for city residents. Three of the pre-existing structures were beyond repair and needed to be removed. The fourth structure was renovated and three new structures were constructed on the property. The development comprises 11 units.

CATCH then rehabilitated and converted several other neighborhood structures adding 13 additional affordable units to the city's housing stock. A playground was also constructed by volunteers and staff as part of the first CATCH Community Day in September 2000.

Contact Information:

CATCH – Concord Area Trust for
Community Housing
79 South State Street
Concord, NH 03301
603-225-8835
www.catchhousing.org



Union Street, Manchester

Transitional Living Program in Green Housing – Manchester

This infill development is located on an urban lot on Union Street in Manchester. The site provides all of the residents h access to public transportation and many other services. It was the first Leadership in Energy and Environmental Design (LEED) Platinum-certified affordable housing project in New Hampshire. The project exceeded several Energy Star® requirements, recycled the majority of the construction waste, and incorporated rain gardens to reduce storm water runoff from the site. All of the residents are transitioning from foster care to adult independence. The structure houses 12 individuals in four apartments. Each apartment features individual bedrooms and common kitchen and living areas.

Contact Information:

Child and Family Services
464 Chestnut St., P.O. Box 448,
Manchester, NH 03105
603-518-4000
www.cfsnh.org

Newmarket Mills — Newmarket

When builder Eric Chinburg was considering acquiring abandoned historic textile and shoe manufacturing mills in Newmarket, the numbers did not add up. But then the town adopted the Community Revitalization Tax Relief Incentive and the Board of Selectmen granted his development temporary relief from the increase in property taxes that would result from the rehabilitation of the stately granite mill buildings. This helped create positive cash flow for the project, and as a result, the mill buildings were converted into 112 market-rate apartments ranging from studios to 3-bedroom units, and over 50,000 square feet of commercial space that can be tailored to occupants' needs.

Community Revitalization Tax Relief Incentive

The Community Revitalization Tax Relief Incentive (RSA 79-E) is enabling legislation that authorizes municipalities to waive increased property taxes for a limited time that are attributable to the “substantial rehabilitation” of structures in downtown areas. This is defined as 15% of the pre-rehab assessed value of the structure or \$75,000, whichever is less. The tax relief may be granted by the local governing body and is for a term of up to five years. Relief may be granted for a longer time period if historic structures or new affordable housing is included in the project.

The purpose of this statute is to encourage the rehabilitation and active use of under-utilized buildings in New Hampshire’s downtown areas. This activity promotes strong local economies, and smart and sustainable growth options for the future. Unlike a tax increment finance district, the benefit of this statute is applied to individual properties within a defined area as opposed to providing a broader benefit. As a consequence, it helps specific property owners to finance improvements to their properties. 🏠



Newmarket Mills, Newmarket