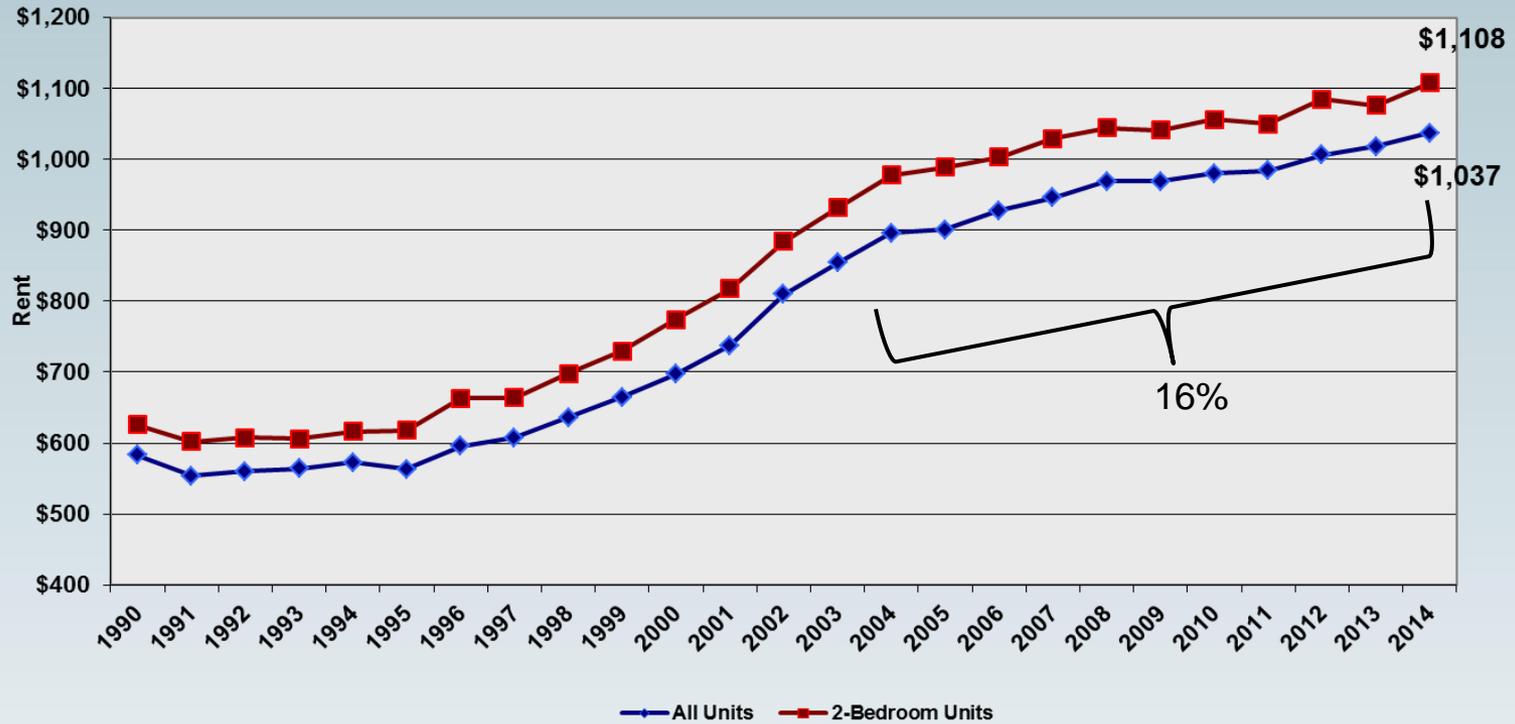


# The Role of Municipalities in Adapting to Changing Demographics

NH Office of Energy & Planning  
21st Annual Spring Planning & Zoning Conference  
May 2, 2015

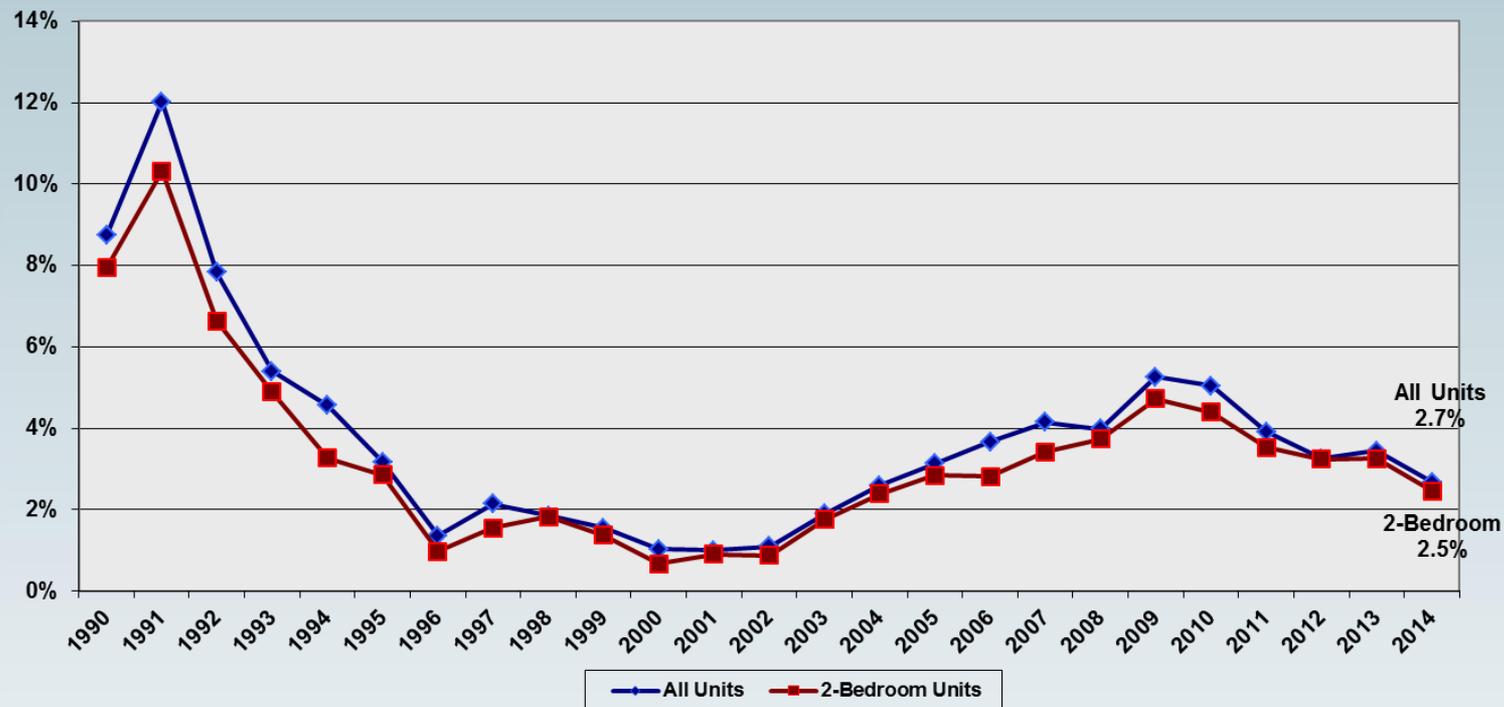
*George Reagan, Administrator, Housing Awareness Program  
New Hampshire Housing*

## New Hampshire Statewide Median Gross Rental Cost



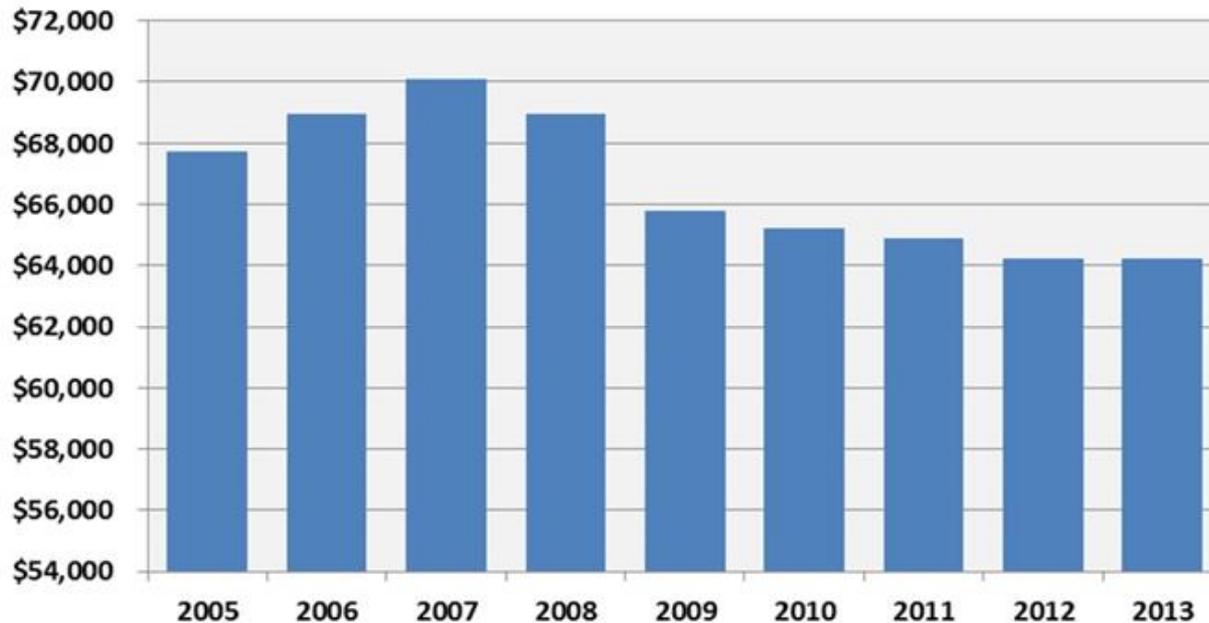
Despite or because of the recession, the median rent continues to increase.

## New Hampshire Rental Housing Vacancy Rate



The low vacancy rate and rising rents represent a lack of supply....

## Median Household Income in 2013 Dollars

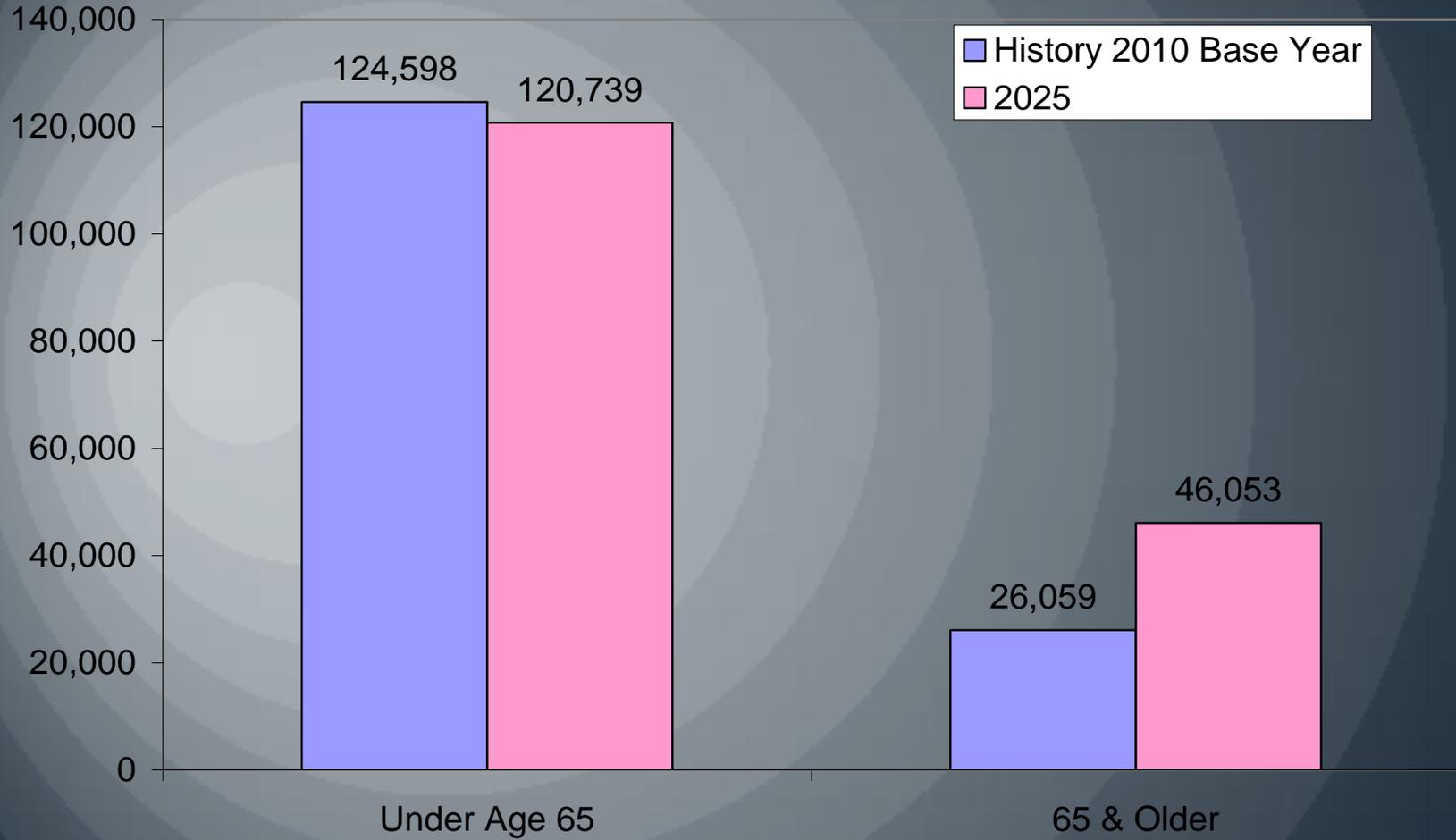


Today's median income of \$64,230 is higher than the peak median income in 2008, but when adjusted for inflation New Hampshire workers have not recovered the buying power that was lost during the recession.

# And More Senior Renters

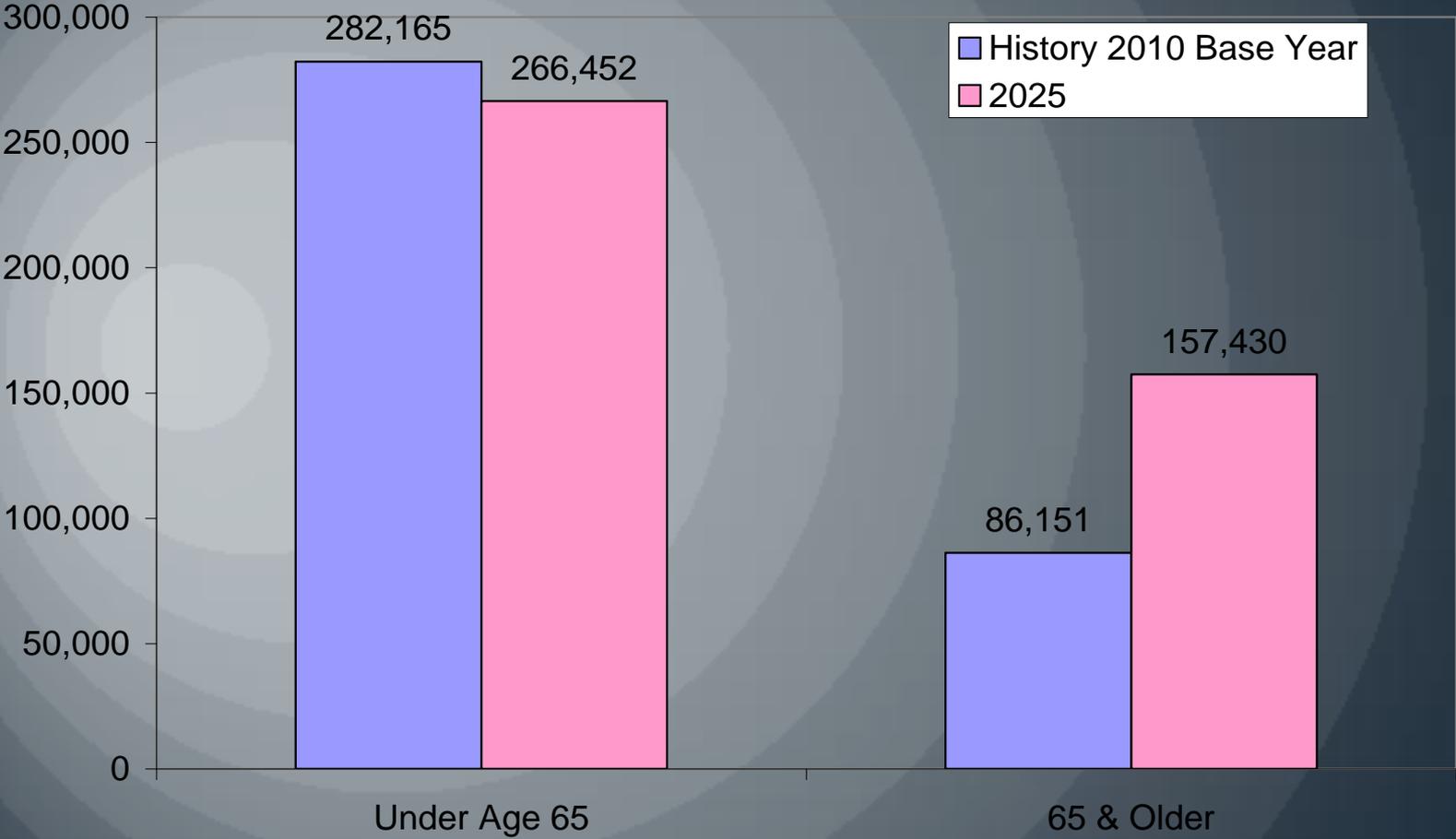
Renter Households

New Hampshire

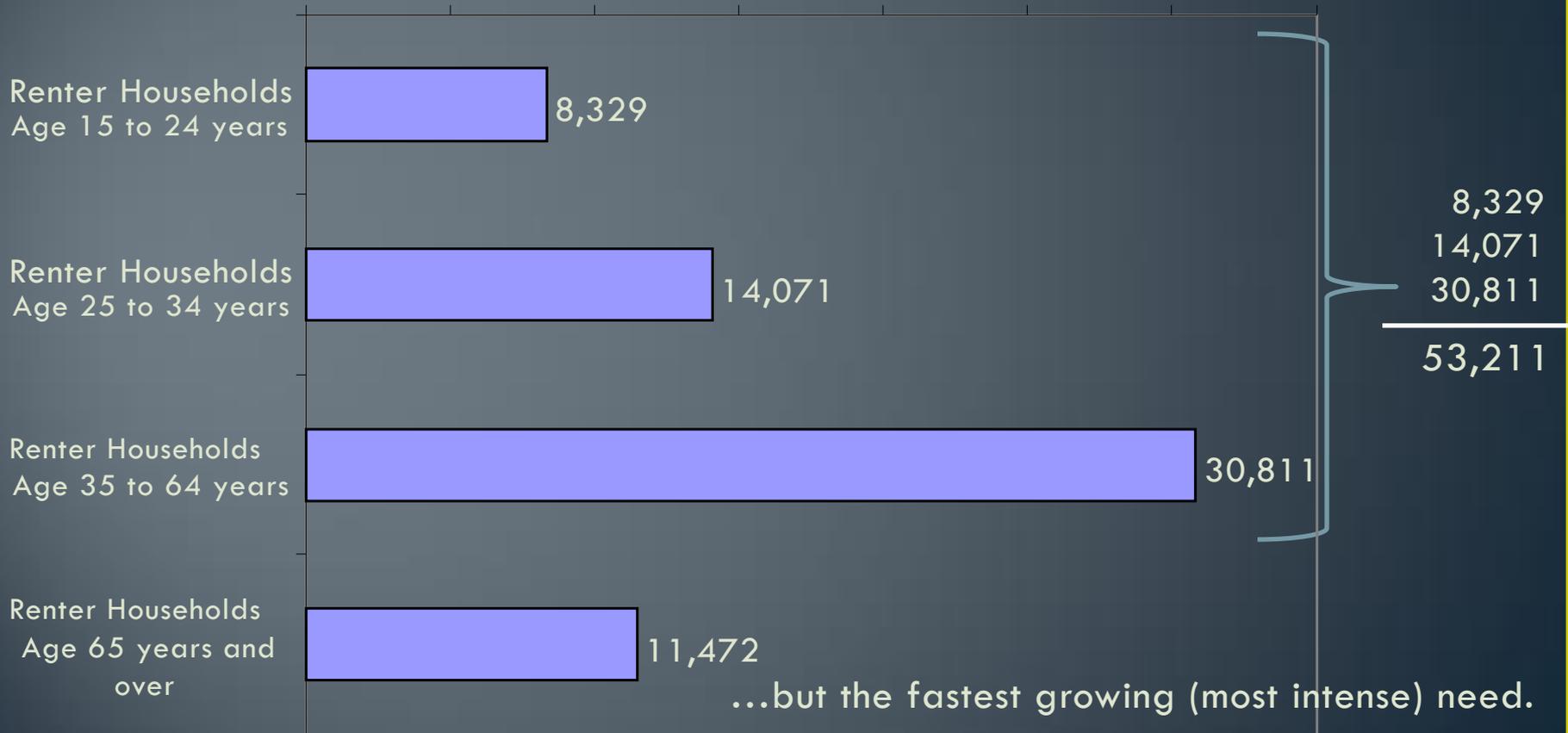


# An Increase in Older Home Owners

Owner Households  
New Hampshire



## NH Renters Paying 30% or more of Income on Housing by Age Group



1st time home buyers are challenged, delaying entry in the ownership market



Millennials preference for renting in a vibrant downtown over homeownership

# NH Community Planning Grant Program

## Round 1

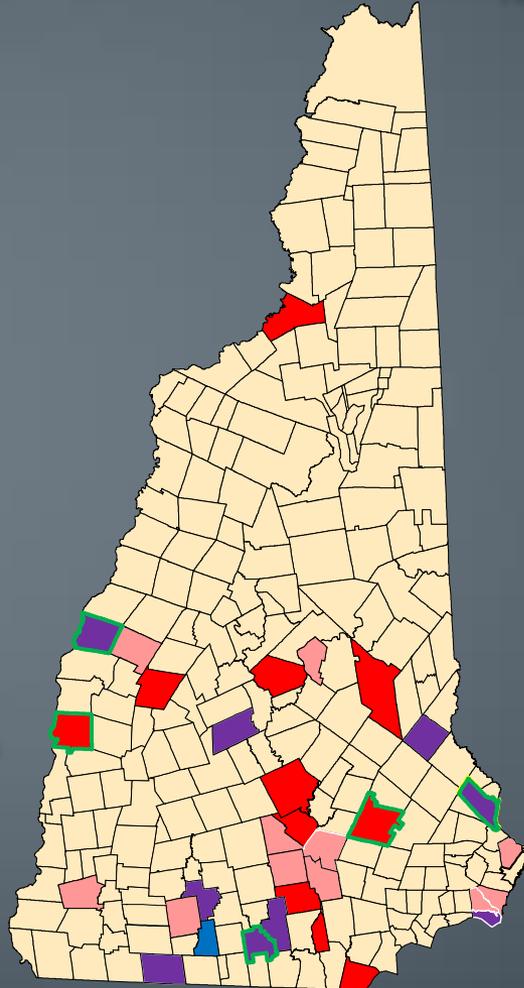
21 grants, \$535,450 awarded

Regulatory Reform Grantees

Dover  
Dunbarton  
Enfield  
Goffstown  
Hampton  
Hampton Falls  
Hooksett  
Keene  
Laconia  
Lebanon  
Manchester  
Peterborough  
Portsmouth  
Salisbury  
Seabrook

Regulatory Review Grantees

Amherst  
Farmington  
Greenfield  
Milford  
Rindge  
Temple



## Round 2

20 grants, \$474,736 awarded

Regulatory Reform Grantees

Alton  
Amherst  
Bedford  
Bow  
Claremont  
Concord  
Deerfield  
Dover  
Farmington  
Greenfield  
Lancaster  
Lebanon  
Litchfield  
Milford  
Pelham  
Rindge  
Salisbury  
Sanbornton  
Seabrook  
Springfield

 Awards in Both Rounds 1 & 2

## Supplemental Round

5 grants, \$ awarded

Claremont  
Deerfield  
Dover  
Lebanon  
Milford



## Case Studies

Alton  
Bedford  
Claremont  
Dover  
Keene  
Laconia  
Lancaster  
Lebanon  
Pelham  
Peterborough  
Salisbury  
Seabrook



New Hampshire Housing  
Bringing You Home

# SALISBURY, NH

Population: 1,400

*“Distinctly Rural”*

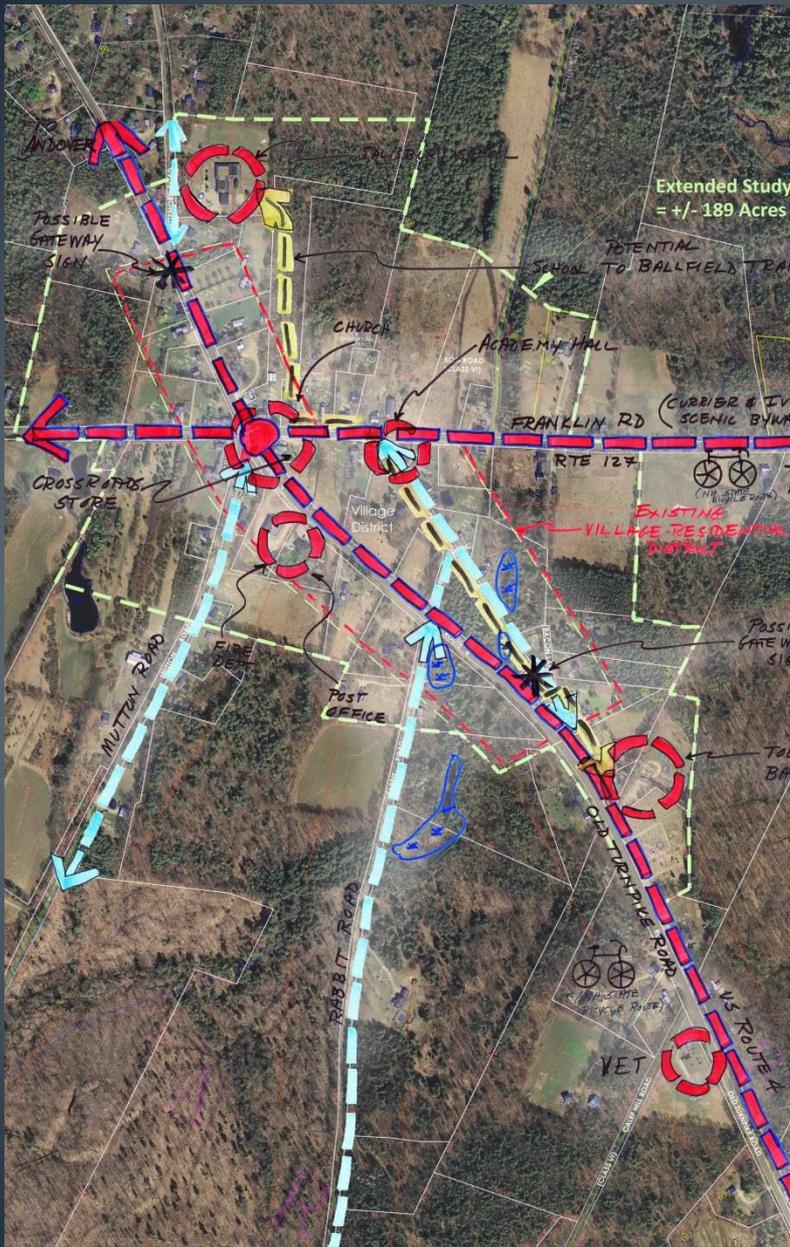
Single family residences  
and small business



## PROJECT GOALS:

- More housing choice
  - Accessory Dwelling Units
  - Multi-family zoning
- The “Cross Roads”
  - Expanded Mixed-Use Village District



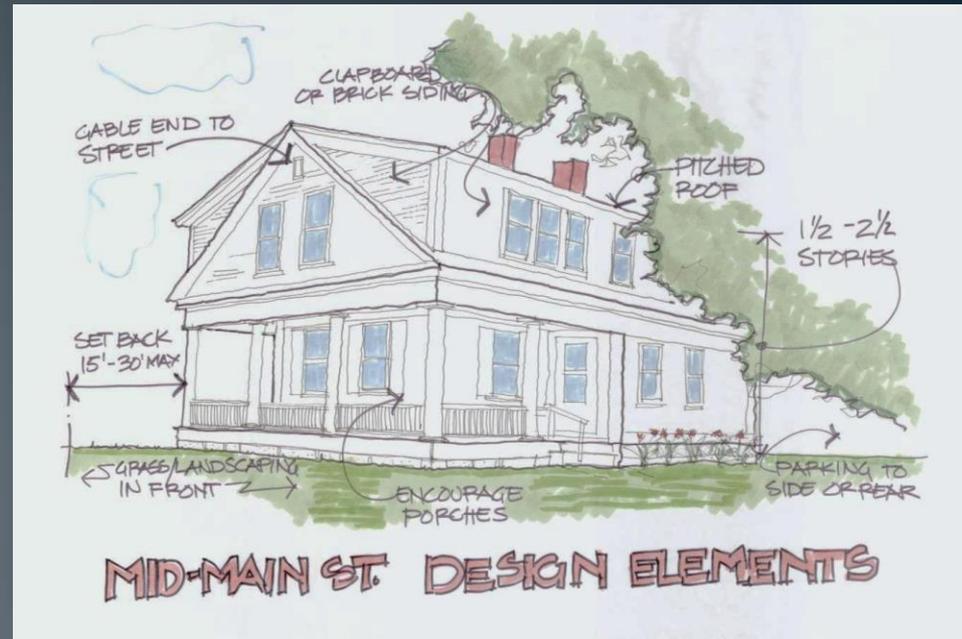
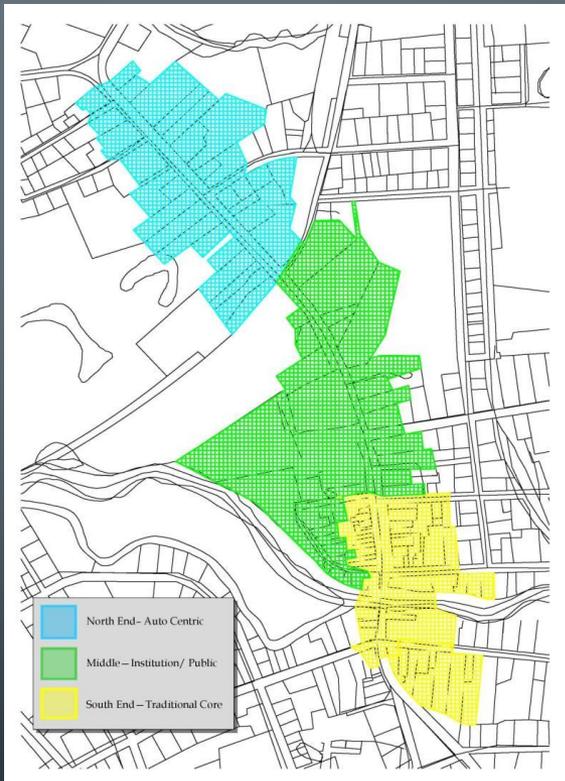


# LANCASTER, NH

Population: 3,500

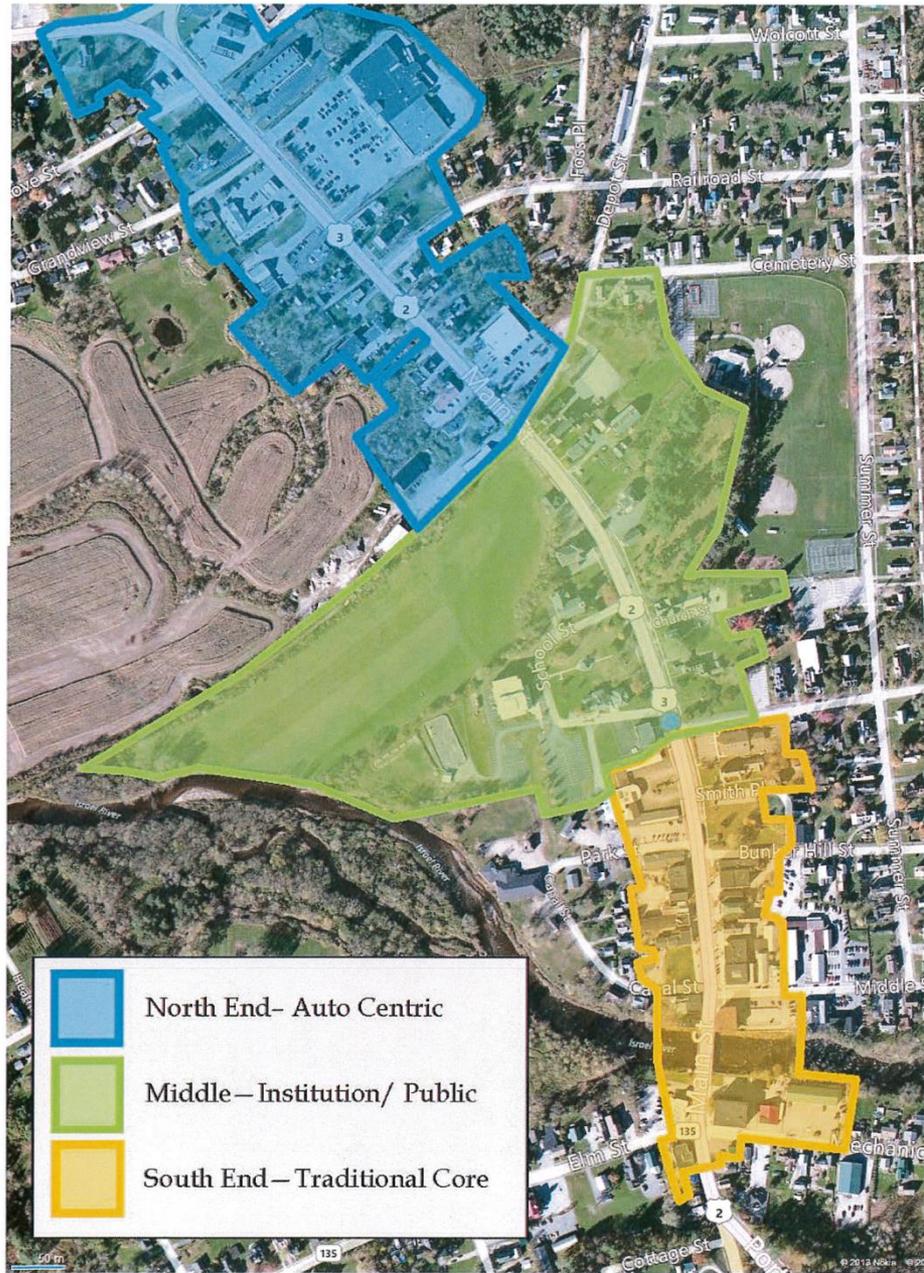
North Country Thoroughfare

Downtown mix of uses in  
three distinct areas



## PROJECT GOALS:

- Promote aesthetically pleasing development
- Form-Based Code for a small downtown







MIXED-USE REDEVELOPMENT  
MATCH SCALE & SETBACK OF EXISTING

BUILDING MATERIALS &  
DESIGN FEATURES SIM.  
TO EXISTING STRUCTURES

UPPER FLOOR OFFICE/RES.

STREET LEVEL  
RETAIL/COMMERCIAL

CIVIL ST

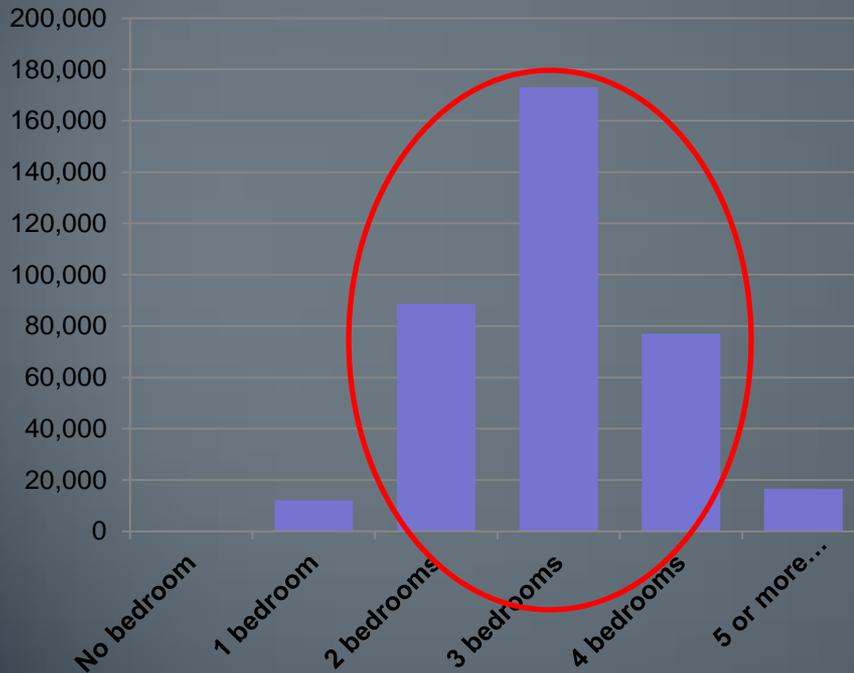
MAIN ST

# LOWER MAIN ST. REDEVELOPMENT

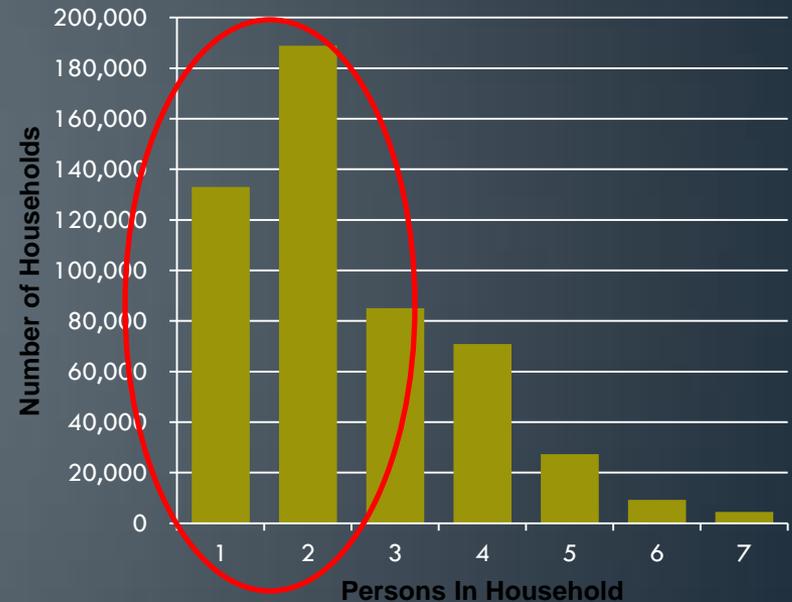


# Mismatch With the Inventory—Small Households, Large Units—Downsizing to What?

Bedroom Count in Owner Occupied Units



NH Households by Household Size



Victims of our own success?



# NH's Changing Environment Has Consequences

## Environment



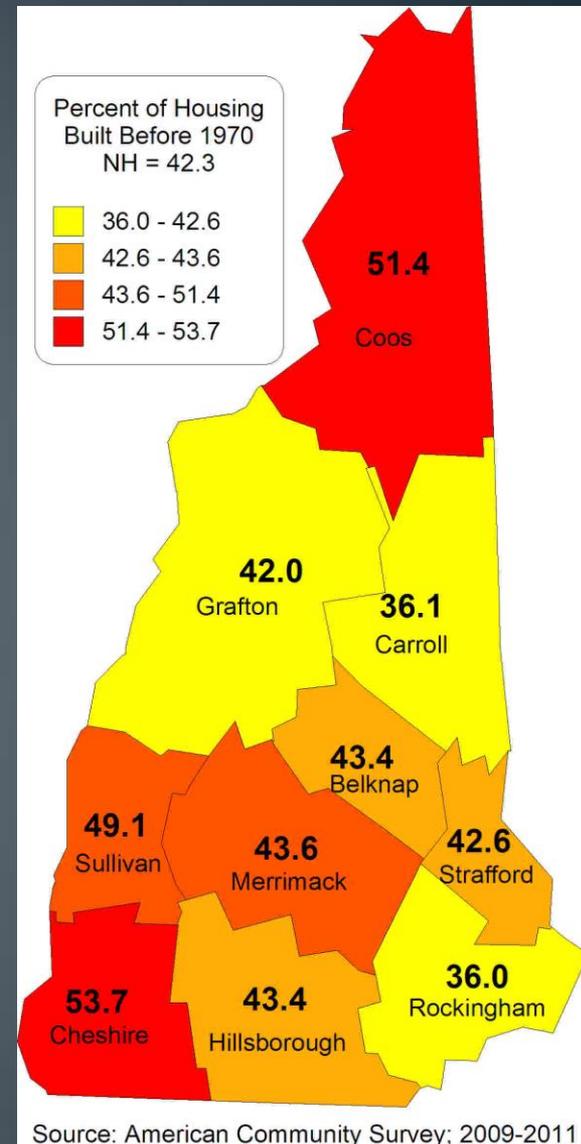
## Consequences

- New Hampshire's population growth is slowing down
  - Job quality has decreased
  - Elders will be increasingly larger share of owners and renters
  - Young home buyers are challenged
  - Recent trend away from ownership and towards rental
  - Different problems in different regions
  - General public, town officials and business are not aware of issues affecting NH's housing. Local regulations are retrospective.
- Fewer new households, and fewer families
  - Overpayment problems for low income renters
  - Elder overpayment, service needs, aging and mismatched housing stock
  - Hampered move-up market and pressure on rental market
  - Multi-family production shortages
  - One size solutions won't apply.
  - Town officials not comfortable changing existing regulations.



# Dichotomy in NH

- 2 out of 5 housing units in NH are more than 40 years old.
- Half of the housing units in the West and North Country are more than 40 years old.



# NH Seniors Overpaying For Housing, 2009

