

LAKES REGION PLANNING COMMISSION

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Meredith, NH 03253
Tel 603.279.8171
www.lakesrpc.org



Lakes Region Planning Commission

Minutes of September 26, 2022 Commission Meeting Approved October 24, 2022

Lake Opechee Inn and Spa
62 Doris Ray Court
Laconia, NH

PRESENT

| Commissioners | | Others | |
|----------------|-----------------|-----------------------------------|-----------------|
| Ashland: | Mardean Badger | NH Housing Finance Authority | George Reagan |
| Barnstead: | David Kerr | Lakes Region Community Developers | Carmen Lorentz |
| Bridgewater: | Ken Weidman | Eastern Lakes Housing Coalition | Diane MacArthur |
| Center Harbor: | Mark Hildebrand | Sanbornton Planning | Andrew Sanborn |
| Freedom: | Mark McConkey | Sanbornton Planning | Audry Barriault |
| Gilford: | John Ayer | Sanbornton Master Plan | Nina Gardner |
| Holderness: | Robert Snelling | Sanbornton Master Plan | Gail Morrison |
| Laconia: | Dean Anson, II | Moultonborough Town Planner | Dari Sassan |
| | Stacy Soucy | | |
| Northfield: | Wayne Crowley | LRPC Staff | |
| | Douglas Read | Executive Director: | Jeff Hayes |
| Tuftonboro: | Stephen Wingate | Regional Planner: | David Jeffers |
| | | Principal Planner: | Susan Slack |
| | | Admin. Assistant: | Linda Waldron |

1. Call to Order

The meeting was called to order at approximately 6:06 PM by Chair John Ayer and a quorum was established.

2. Approval of Minutes

Chair Ayer asked if there were any questions, comments, discussions, or changes concerning the six sets of minutes before the Commission for approval. Receiving none of the aforementioned, Chair Ayer suggested that all six minutes be included in one motion for approval. Mark McConkey put forth a motion to approve all six sets of minutes as presented; Mardean Badger seconded the motion. Chair Ayer conducted a verbal vote on the motion with all voices signifying they were in favor. Motion passed unanimously.

3. Old Business

Chair Ayer asked if there were any questions, comments, discussions, or recommendations concerning the proposed FY23 Meeting Calendar previously accepted by the Executive Board and now before the Commission

for approval. Receiving none of the aforementioned, Chair Ayer asked for a motion for approval. Wayne Crowley put forth a motion to approve the calendar as presented; Bob Snelling seconded the motion. Chair Ayer conducted a verbal vote on the motion with all voices signifying they were in favor. Motion passed unanimously.

4. New Business

a. FY23 Budget Approval

Executive Director Jeff Hayes spoke about the proposed budget and stated that it had been previously presented to the Executive Board who, after a couple of minor changes, recommended that it be submitted to the full Commission for approval. Executive Director Hayes went over a few of the line items for the Commissioners. Following a brief discussion, Mark McConkey made a motion that the FY23 Proposed Budget be approved as presented; Bob Snelling seconded the motion. Chair Ayer conducted a verbal vote on the motion with all voices signifying they were in favor. Motion passed unanimously.

b. FY24 Municipal Appropriations

Chair Ayer and Executive Director Hayes offered a short explanation of the document and Executive Director Hayes explained how the figures were derived. He also explained why the Town of Alton had been included where they are not a participating municipality (they are considering rejoining) and stated that their appropriation is not included in the proposed budget. Following a brief discussion, Mark McConkey put forth a motion that the FY24 Municipal Appropriations be approved as presented; Mardean Badger seconded the motion. Chair Ayer conducted a verbal vote on the motion with all voices signifying they were in favor. Motion passed unanimously.

5. Regional Housing Needs Assessment & How *InvestNH* Funds Can Help (PowerPoint Presentations)

Executive Director Hayes explained the Regional Housing Needs Assessment's purpose and its process, and presented an overview of the four scheduled presentations. Dave Jeffers was introduced as the first presenter.

Mr. Jeffers began with an additional summary of the project, purpose, and process. He noted that he will be just skimming the top of the data as not all information has been collected. The statistics are generated primarily from the 2010 and 2020 census along with public input. Of note, the data presented was collected pre-COVID so the numbers may be slightly skewed. Slides containing the data Mr. Jeffers went over are attached to these minutes in lieu of reiterating their contents here and include population changes, housing units, tenure, affordability & income by occupation, and gap analysis (availability v. need for both renters and owners). A handout provided by Mr. Jeffers at the outset of his presentation is attached as well containing the graph regarding "gap analysis" as it pertains to renters and owners (depicted in slide #10 & #15) for ease of review.

Executive Director Hayes recapped that the current need is to resolve the gap issue as it pertains to renters v. available rental units as well as for homeowners and that a future need would be to break down the population projections in terms of regions and municipalities in order to determine fair share data. Executive Director Hayes noted we have big challenges ahead as he introduced George Reagan of the NH Housing Finance Authority.

Mr. Reagan's presentation was entitled *InvestNH Municipal Planning & Zoning Grants*, and he explained NH Housing's involvement in this project and outlined what types of technical assistance is available. There are two grant programs currently being offered: the Community Housing Navigator Program grant (a total of \$1,500,000) and the Housing Opportunity Planning (HOP) grant (a total of \$2,875,000). Slides containing the information presented are attached to these minutes in lieu of reiterating their contents here. Mr. Reagan noted that the NH Extension is developing a Housing Academy program which is designed to train municipalities on community engagement (see Slides #8 & #9 for more information).

Following Mr. Reagan's presentation there was a brief period of questions and discussions by attendees.

For additional information on *InvestNH* funds, visit: <https://www.nheconomy.com/about-us/investnh>. Executive Director Hayes next introduced Carmen Lorentz, Executive Director of Lakes Region Community Developers (LRCD).

Ms. Lorentz addressed the building blocks for affordable housing, stressing infrastructure is the key. She discussed the history of LRCD and stated that their primary function is to provide housing for income-restricted essential workers and seniors – those households who are below federally defined income limits. This housing is rent-restricted in that they are not allowed to charge more than the federally defined “fair market rents”. Supportive housing is also offered which is geared towards those in recovery from some disorder, those at risk of homelessness, and those with developmental disabilities who are below the 30% median income and who are working in either part time or at low skill jobs. Ms. Lorentz PowerPoint slides are likewise attached to these minutes in lieu of reiterating their contents here. These slides include information on income limits, fair market rents, economic development, supportive housing, and an overview of the development process.

Following Mr. Lorentz’s presentation there was a brief period of questions and discussions by attendees.

Executive Director Hayes introduced LRPC’s Principal Planner, Susan Slack, as the final presenter to discuss the *InvestNH* program and how to use HOP grants to plan for the future, and announced that she will be retiring from her position at the end of October.

Ms. Slack referred to an interactive map which depicts a NH municipal land use regulation survey showing layers for a variety of subjects. She noted that only two towns within our region currently have adopted a workforce housing ordinance, those being Effingham and Alton, with an addition two towns that have a workforce housing ordinance with a multifamily overlay, those being Freedom and Wolfeboro. Additionally, there are only two towns that have adopted inclusionary zoning, those being Wolfeboro and Alton. For more information, visit: [2019 - 2020 NH Municipal Land Use Regulation Survey](#).

The creation of workforce housing units is purely voluntary. Developers are not mandated to participate, but incentives are provided to those who do. Ms. Slack also mentioned that, at present, nine towns include density bonuses in their zoning ordinances. She stressed that Master Plans should include housing regulations and that grant money can be used to develop these. HOP grants can also be used by municipalities to “beef up” their Master Plans as well as streamline the application and approval process for developers.

6. Regional Updates/Announcements

Chair Ayer took this opportunity to thank Susan Slack for her years of service to the Lakes Region Planning Commission and wished her well in her future endeavors.

7. Commissioner Roundtable

Due to time constraints, this was tabled.

Before concluding, Executive Director Hayes asked the Commissioners to think about topics they would like to see for future meetings and let him know what they might be.

8. Adjournment

Chair Ayer thanked George Reagan and Carmen Lorentz for attending the meeting and providing us with valuable information. He also thanked Lake Opechee Inn and Spa for hosting our meeting.

The meeting was adjourned at 8:00 PM.

Lakes Region Housing Needs Assessment

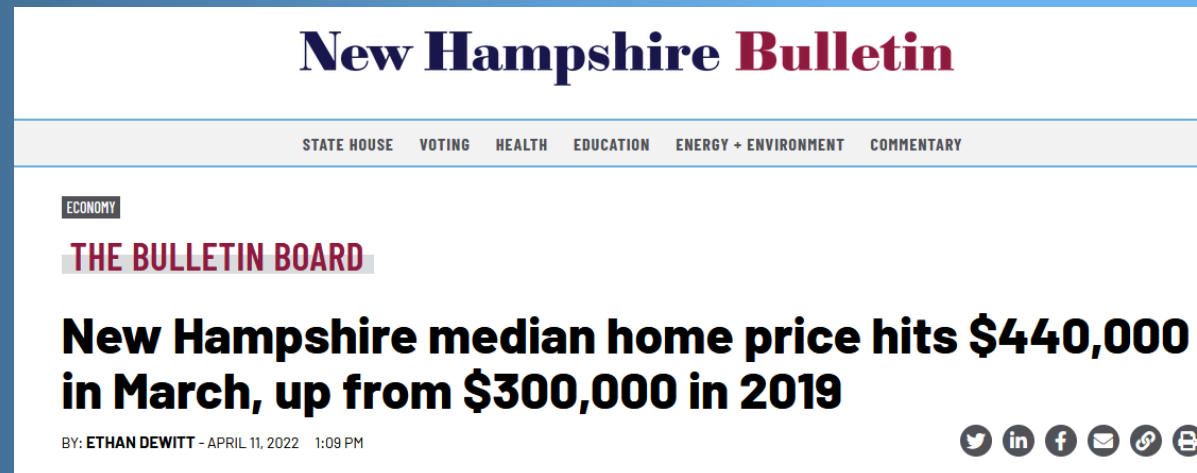
Status Report to LRPC Commissioners
September 26, 2022



Lakes Region Housing Needs Assessment

Overview

- Recap the RHNA
- Purpose
 - Process & Timeline
 - Products
- Data
- Modelling
- Developer's perspective
- InvestNH Municipal Planning & Zoning grants and other opportunities
- Regional Options
- Wrap Up



Lakes Region Housing Needs Assessment

RHNA - Purpose, Process & Timeline, Products

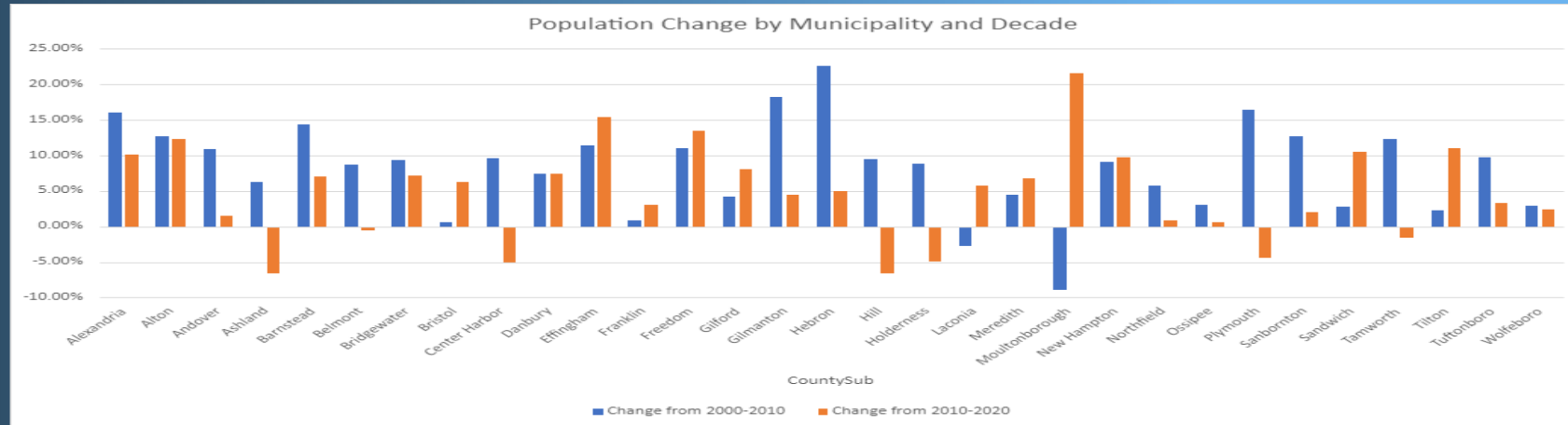
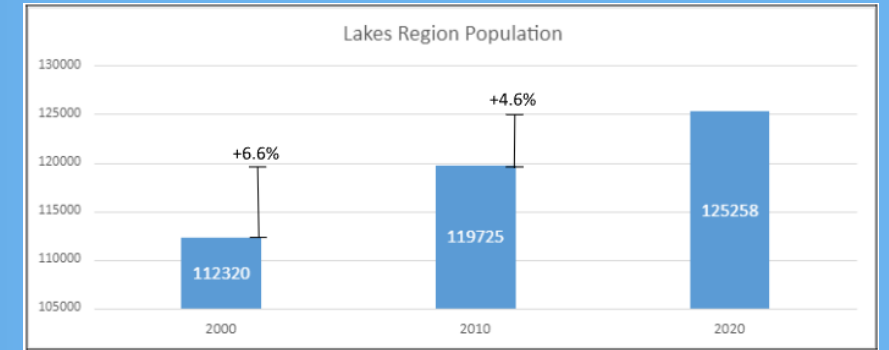
- History
 - Prior Lakes Region Housing Needs Assessments
 - 2004, 2010
 - 2015 – *Granite State Future* project
- Purpose of this RHNA
 - Fulfill RSA 36
 - Provide current, regional, and local data on housing needs for communities to determine compliance with the Workforce Housing Statute, RSA 674:58-61
- Process
 - Research, data, modelling, input
 - **Toolkit** of strategies for communities – winter/spring
 - **Public review and comment** – fall/winter
 - **Adoption by Commission** - winter
- Products



Lakes Region Housing Needs Assessment

- **Population Change**

- The Lakes Region population is growing, but at a slower pace than the previous decade
- Population changes vary by municipality



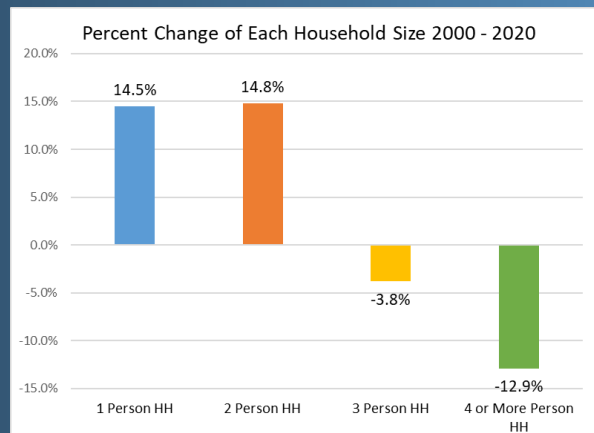
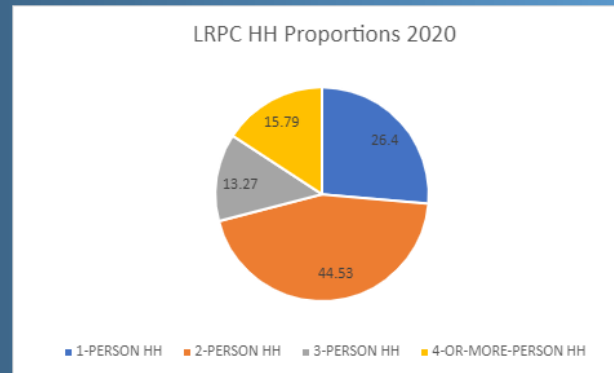
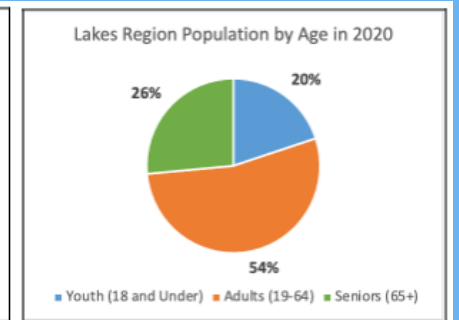
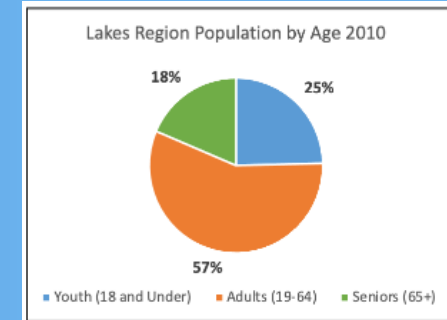
Source: Census 2020



Lakes Region Housing Needs Assessment

Population Change

- Households
 - The LR population is aging (green in pie charts)
 - Shift Towards Smaller, Fewer-Person Households



Lakes Region Housing Needs Assessment

- **Housing Units**

- Number of Housing Units has grown (1.5%) but not as fast as population (4.6%)
- Fewer Housing Units are vacant



| Housing Units | 2010 | 2020 | Change | 2010% | 2020% | % Change |
|-----------------|--------|--------|---------|-------|-------|----------|
| Total | 76,200 | 77,374 | 1,174 | | | 1.5% |
| Occupied | 48,922 | 52,856 | 3,934 | 64.2% | 68.3% | 8.0% |
| Vacant | 27,278 | 24,518 | (2,760) | 35.8% | 31.7% | -10.1% |

6



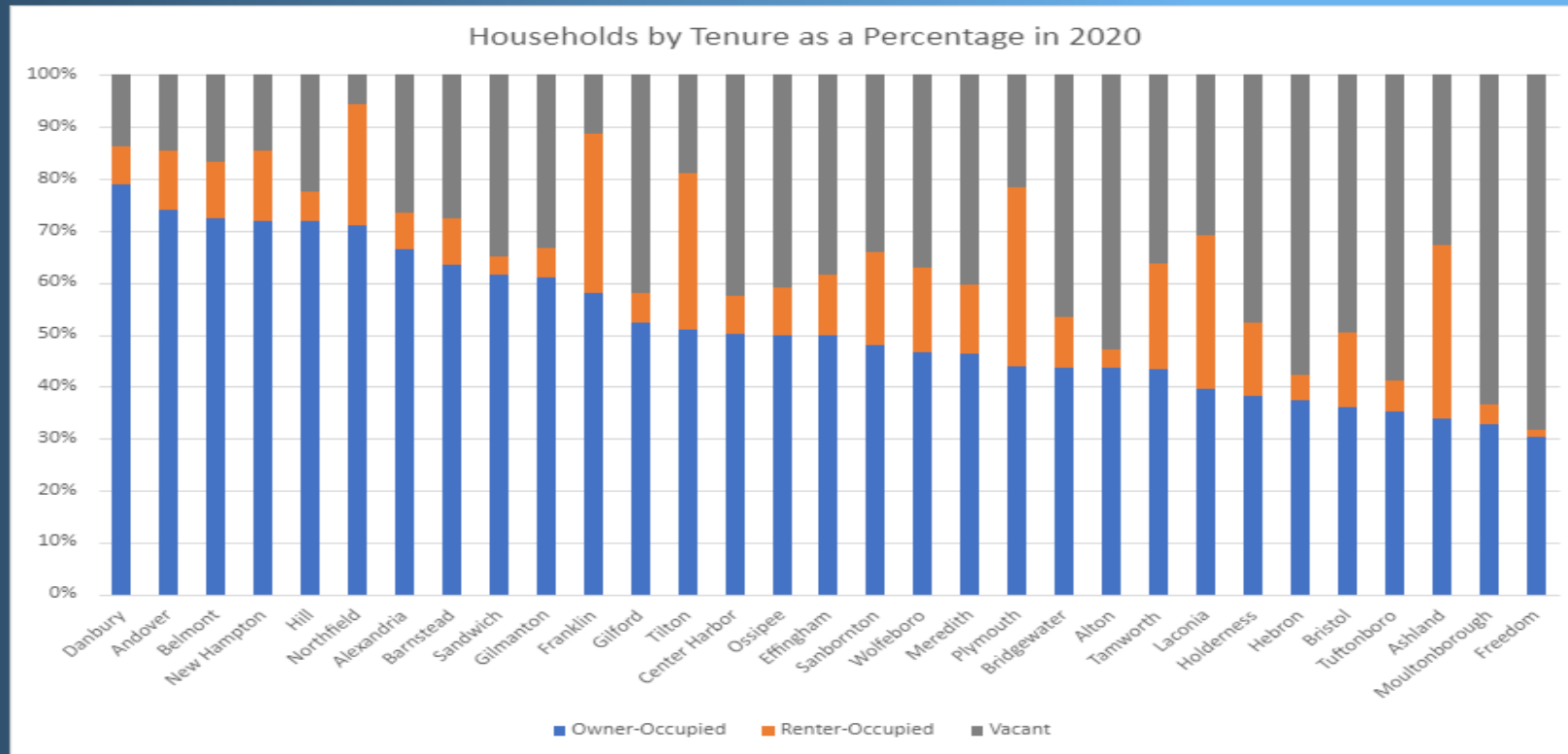
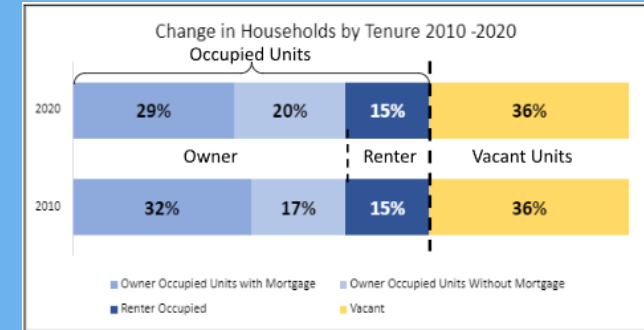
Source: Census 2010, 2020



Lakes Region Housing Needs Assessment

• Tenure

- Owners/Renters/Vacant
- Regional proportions haven't changed significantly
- Owners without mortgages has increased
- There is variation by municipality



Source: Census
2010, 2020



Lakes Region Housing Needs Assessment

- **Affordability & Income by Occupation**

- Home Affordability means spending no more than 30% of income on housing (including utilities)
- Many in the Lakes Region are likely overburdened.

| | Emp | Annual Median Wage | Max monthly gross rent | Max affordable home price | Max affordable home price with 1.5 workers in | Can afford median rent? | Can afford median home price? | Can afford median home price with 1.5 workers per household? | | Median Rent 2022 | Median Sold Price 2022 |
|---|-------|--------------------|------------------------|---------------------------|---|-------------------------|-------------------------------|--|-----------|------------------|------------------------|
| Lakes RPC | | | | | | | | | | | |
| Assemblers and fabricators | 490 | \$36,673 | \$917 | \$106,571 | \$159,856 | No | No | No | Lakes Reg | \$1,109 | \$374,500 |
| Cashiers | 1,180 | \$25,139 | \$628 | \$73,053 | \$109,580 | No | No | No | | | |
| Childcare workers | 130 | \$24,304 | \$608 | \$70,626 | \$105,940 | No | No | No | | | |
| Construction Laborers | 310 | \$40,938 | \$1,023 | \$118,966 | \$178,449 | No | No | No | | | |
| Electricians | 250 | \$52,774 | \$1,319 | \$153,362 | \$230,043 | Yes | No | No | | | |
| Engineers | 450 | \$86,392 | \$2,160 | \$251,057 | \$376,585 | Yes | No | Yes | | | |
| Fast Food and Counter Workers | 1,190 | \$25,454 | \$636 | \$73,969 | \$110,953 | No | No | No | | | |
| Heavy and Tractor-Trailer Truck Drivers | 480 | \$52,107 | \$1,303 | \$151,424 | \$227,137 | Yes | No | No | | | |
| Home Health and Personal Care Aides | 740 | \$31,777 | \$794 | \$92,346 | \$138,518 | No | No | No | | | |
| Janitors and cleaners, except maids and housekeeping cleaners | 640 | \$32,317 | \$808 | \$93,914 | \$140,871 | No | No | No | | | |
| Office Clerks, General | 870 | \$40,942 | \$1,024 | \$118,978 | \$178,468 | No | No | No | | | |
| Police and sheriff's patrol officers | 250 | \$56,002 | \$1,400 | \$162,742 | \$244,112 | Yes | No | No | | | |
| Registered Nurses | 660 | \$81,316 | \$2,033 | \$236,306 | \$354,459 | Yes | No | No | | | |
| Retail Salespersons | 1,340 | \$31,034 | \$776 | \$90,184 | \$135,276 | No | No | No | | | |
| Waiters and Waitresses | 700 | \$21,202 | \$530 | \$61,613 | \$92,420 | No | No | No | | | |



Source: Economic and Labor Market Information Bureau,
NH Employment Security, MLS, Root Policy Research



Lakes Region Housing Needs Assessment

Gap Analysis

- Gap Analysis for Rentals
- Gives a picture of the current match between:
 - the current housing (Rental Units/Supply) at various price levels and
 - the current households (Renters/Demand) at various income levels
- Formula at each AMI level: Housing - Households = Gap
 - Examples at specific AMI level:
 - Housing (225 units) - Households (100 HH) = 125 [excess units]
 - Housing (20 units) - Households (50 HH) = -30 [shortfall of units]
 - Housing (147 units) - Households (147 HH) = 0 [balance]

AMI (Area Median Income)
Regional AMI (HUD 9
3-Person HH) =
\$78,137

| AMI | \$ 78,137 |
|----------|-----------|
| 10% AMI | \$ 7,814 |
| 20% AMI | \$ 15,627 |
| 30% AMI | \$ 23,441 |
| 40% AMI | \$ 31,255 |
| 50% AMI | \$ 39,069 |
| 60% AMI | \$ 46,882 |
| 70% AMI | \$ 54,696 |
| 80% AMI | \$ 62,510 |
| 90% AMI | \$ 70,323 |
| 100% AMI | \$ 78,137 |
| 110% AMI | \$ 85,951 |
| 120% AMI | \$ 93,764 |

| Max Rent | |
|----------|----------|
| 10% AMI | \$ 195 |
| 20% AMI | \$ 391 |
| 30% AMI | \$ 586 |
| 40% AMI | \$ 781 |
| 50% AMI | \$ 977 |
| 60% AMI | \$ 1,172 |
| 70% AMI | \$ 1,367 |
| 80% AMI | \$ 1,563 |
| 90% AMI | \$ 1,758 |
| 100% AMI | \$ 1,953 |
| 110% AMI | \$ 2,149 |
| 120% AMI | \$ 2,344 |



Source: Root Policy Research, US Dept. of
Housing and Urban Development



Lakes Region Housing Needs Assessment

Gap Analysis: **Renters**

- Lakes Region – similar pattern as other regions in NH
- Some variation by municipality

| Renter Gap Analysis - 2020 | 0-30% AMI | 31-50% AMI | 51-60% AMI | 61-80% AMI | 81-100% AMI | 101-120% AMI | 120% AMI+ |
|-------------------------------------|---------------|--------------|--------------|--------------|-------------|--------------|---------------|
| LRPC | -1,711 | 2,000 | 1,235 | 1,348 | -206 | -494 | -1,362 |
| Alton town, Belknap County | 6 | -21 | 4 | -24 | -25 | 42 | 19 |
| Barnstead town, Belknap County | -57 | 15 | 80 | 64 | 0 | -28 | -72 |
| Belmont town, Belknap County | -66 | 125 | 37 | 44 | -1 | -15 | -90 |
| Center Harbor town, Belknap County | -3 | 19 | 12 | -1 | -18 | -6 | -2 |
| Gilford town, Belknap County | -16 | 18 | 37 | 65 | -9 | -45 | -45 |
| Gilmanton town, Belknap County | -65 | -3 | 6 | 33 | 29 | 6 | -6 |
| Laconia city, Belknap County | -584 | 602 | 81 | 347 | 123 | -108 | -277 |
| Meredith town, Belknap County | -153 | -111 | 95 | 293 | -10 | -7 | -45 |
| New Hampton town, Belknap County | -35 | 43 | 10 | -2 | -11 | -4 | -1 |
| Sanbornton town, Belknap County | -74 | 87 | 47 | -20 | -34 | 11 | -16 |
| Tilton town, Belknap County | -95 | 120 | 53 | 61 | -27 | -50 | -62 |
| Effingham town, Carroll County | -32 | 28 | 12 | 3 | -1 | 10 | -11 |
| Freedom town, Carroll County | -3 | -16 | 13 | 7 | -1 | 0 | 0 |
| Moultonborough town, Carroll County | 4 | 21 | -23 | 42 | 26 | -17 | -35 |
| Ossipee town, Carroll County | -21 | 26 | 7 | -2 | -9 | 0 | 0 |
| Sandwich town, Carroll County | 2 | -4 | 3 | -4 | 12 | -4 | -5 |
| Tamworth town, Carroll County | -45 | 42 | 1 | 44 | 16 | -14 | -43 |
| Tuftsboro town, Carroll County | 28 | 1 | 32 | -17 | -30 | -4 | 4 |
| Wolfeboro town, Carroll County | 17 | 183 | 46 | 75 | -42 | -9 | -226 |
| Alexandria town, Grafton County | 1 | -6 | 20 | 4 | -8 | -6 | -5 |
| Ashland town, Grafton County | -90 | 40 | 85 | 29 | 0 | -11 | -36 |
| Bridgewater town, Grafton County | 0 | -6 | 24 | 42 | -5 | -21 | -8 |
| Bristol town, Grafton County | -27 | 101 | 55 | 21 | -14 | -14 | -36 |
| Hebron town, Grafton County | -9 | 7 | 6 | 10 | -4 | -8 | -3 |
| Holderness town, Grafton County | -54 | 42 | 5 | -5 | 26 | 56 | -65 |
| Plymouth town, Grafton County | -186 | 144 | 263 | 116 | -112 | -35 | -68 |
| Andover town, Merrimack County | -32 | 27 | 7 | 7 | 17 | -3 | -23 |
| Danbury town, Merrimack County | -6 | -4 | 16 | 3 | -1 | 0 | -9 |
| Franklin city, Merrimack County | -59 | 319 | 177 | 137 | -57 | -210 | -174 |
| Hill town, Merrimack County | -10 | 6 | -2 | 7 | 2 | 0 | -4 |
| Northfield town, Merrimack County | -48 | 154 | 27 | -33 | -37 | 1 | -16 |

Renter Gap

- represents a rough snapshot of availability of rental units at different price points compared to the number of renter households that can afford such units without:
 - being cost burdened or
 - significantly underpaying for rent.
- Negative numbers at a specific income level indicates a shortage at that level, positive number indicate an excess of units.



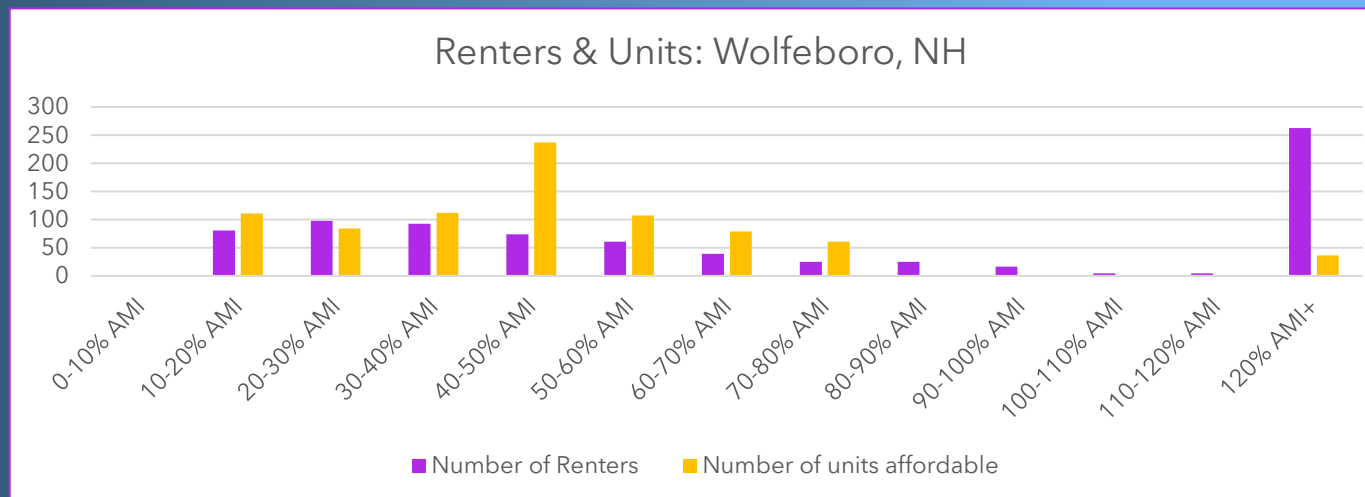
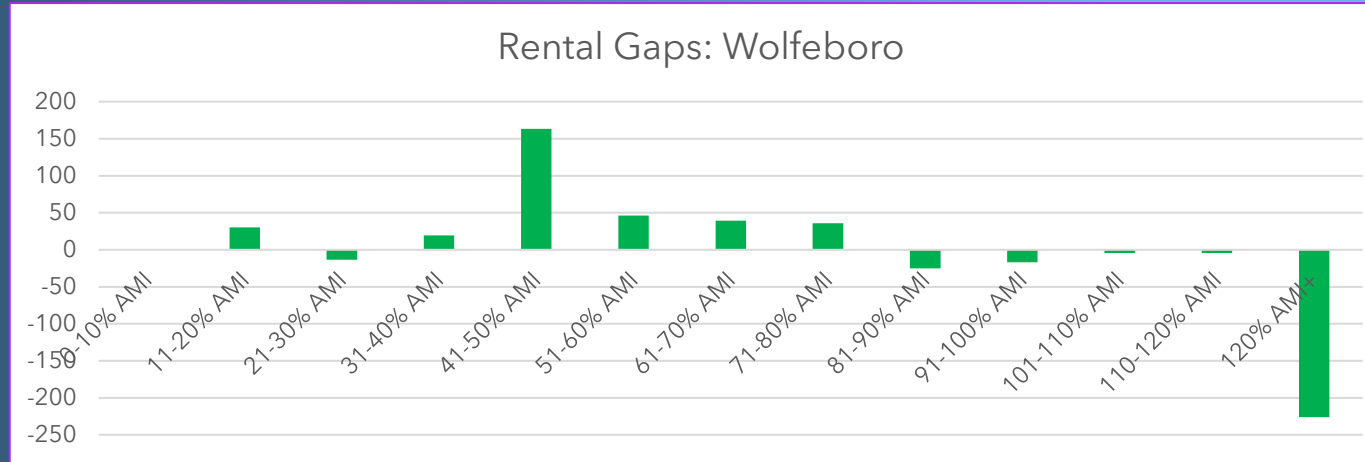
Source: Root Policy Research, ACS 2020 Renters by Income, ACS 2020 Gross Rent distribution paid for rentals



Lakes Region Housing Needs Assessment

Gap Analysis: A Closer Look

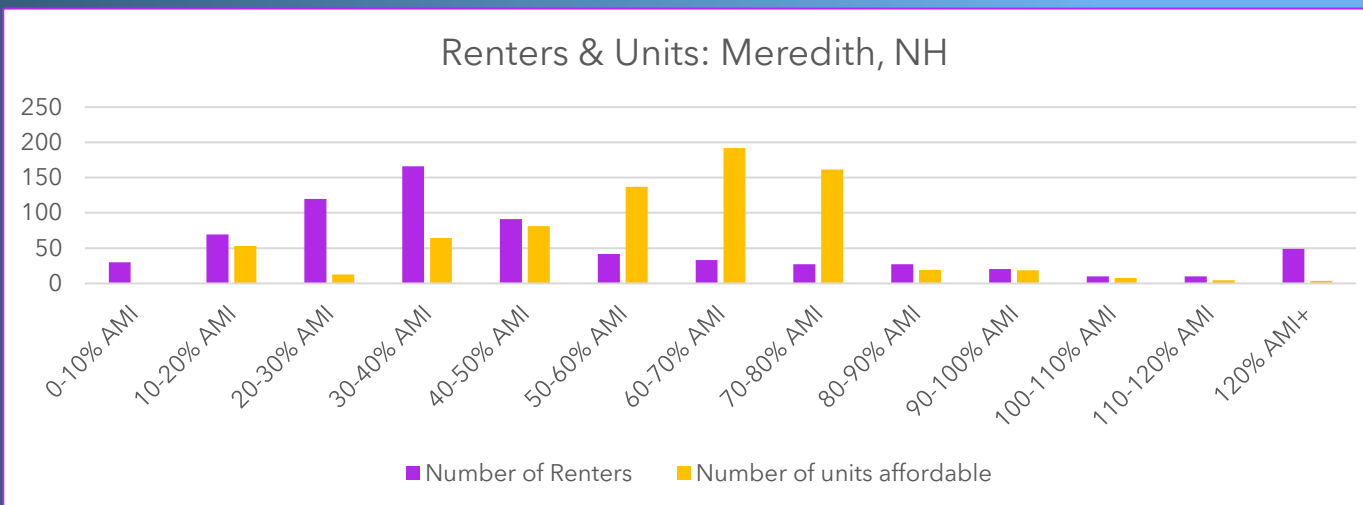
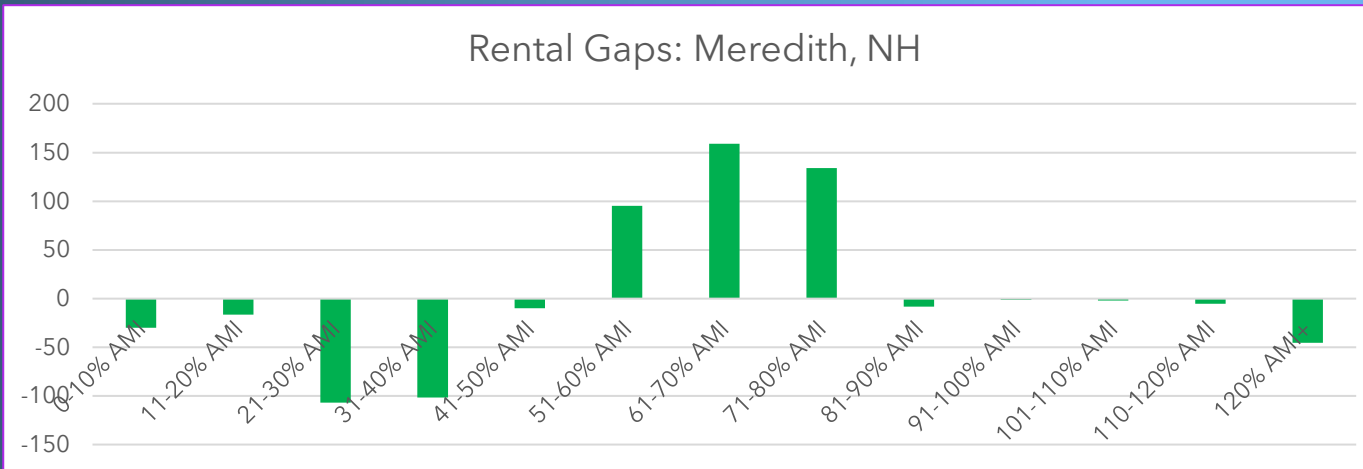
- Wolfeboro: Renters 783, Units 828



Lakes Region Housing Needs Assessment

Gap Analysis: A Closer Look

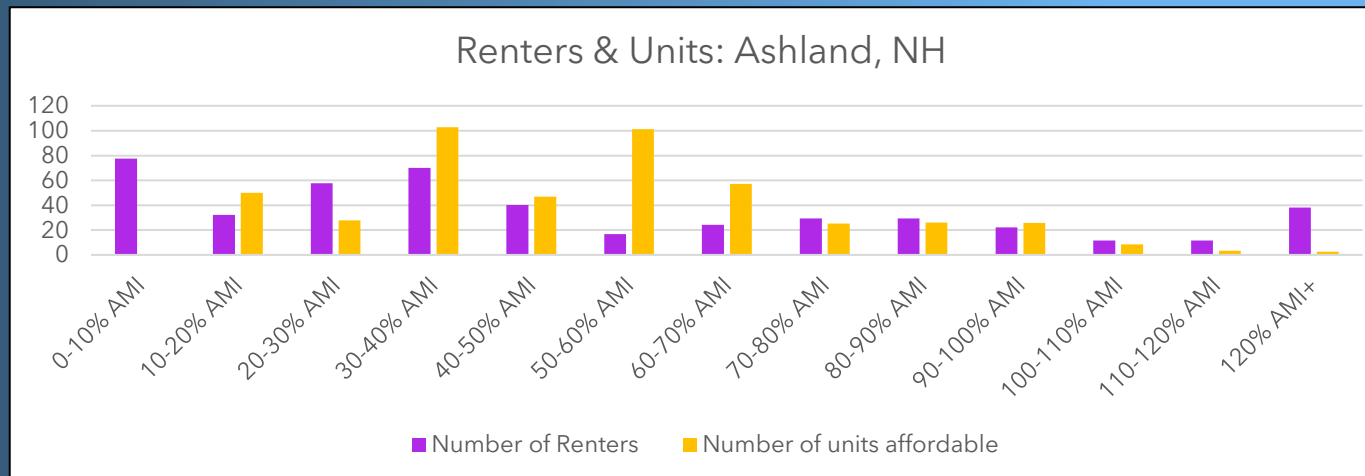
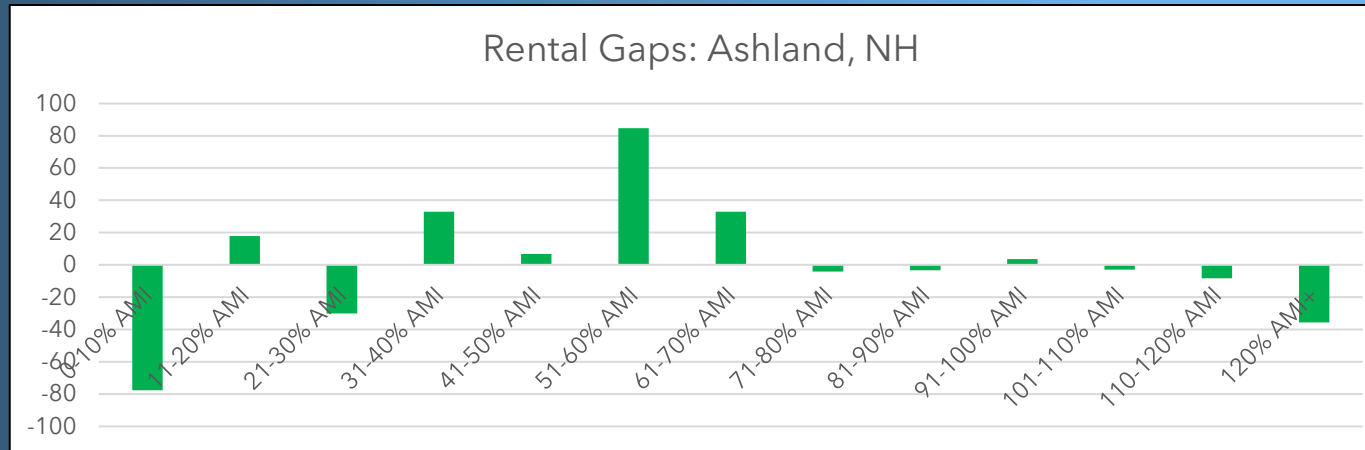
- Meredith: Renters 693, Units 755



Lakes Region Housing Needs Assessment

Gap Analysis: A Closer Look

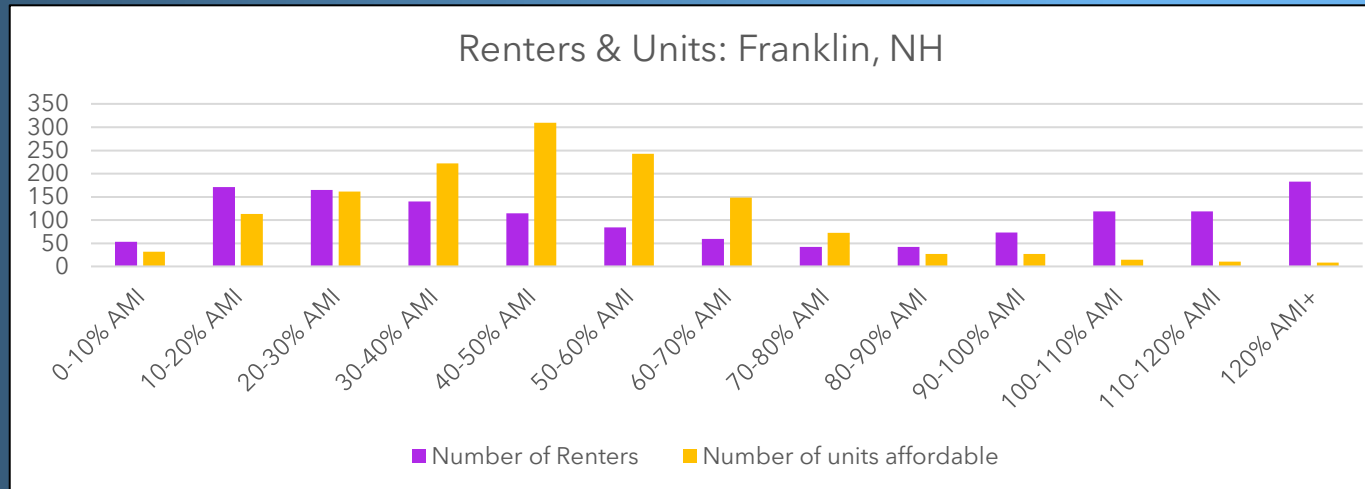
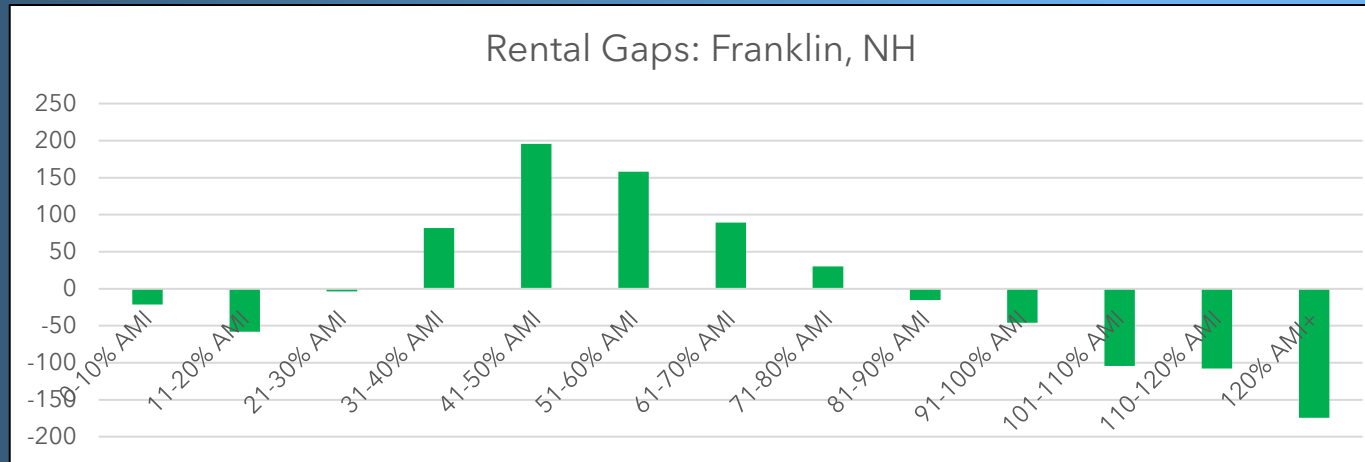
- Ashland: Renters 461, Units 478



Lakes Region Housing Needs Assessment

Gap Analysis: A Closer Look

- Franklin: Renters 1,366, Units 1,390



Lakes Region Housing Needs Assessment

Gap Analysis: **Ownership**

- Lakes Region – similar pattern as other regions in NH
 - Shortage in supply over a much broader income range
 - Variation by municipality
 - Reported in percentages
-
- Assume a 30-year mortgage with a 10% down payment and an interest rate of 5.5%
 - The estimates also incorporate property taxes, insurance, HOA payments and utilities– assumed to collectively account for 40% of the monthly payment.

| Ownership Gap 2020 | 0-30% AMI | 31-50% AMI | 51-60% AMI | 61-80% AMI | 81-100% AMI | 101-120% AMI | 120% AMI+ |
|-------------------------------------|-----------|------------|------------|------------|-------------|--------------|-----------|
| LRPC | -32% | -18% | -4% | -2% | 7% | 10% | 40% |
| Alton town, Belknap County | -28% | -34% | -3% | -17% | 2% | 13% | 67% |
| Barnstead town, Belknap County | -33% | -2% | 3% | -2% | 15% | 20% | -2% |
| Belmont town, Belknap County | -35% | -1% | -5% | 1% | 2% | 11% | 25% |
| Center Harbor town, Belknap County | -6% | -9% | -2% | -42% | -18% | 0% | 77% |
| Gilford town, Belknap County | -26% | -18% | -3% | -4% | 1% | -5% | 55% |
| Gilmanton town, Belknap County | -52% | -2% | 2% | -15% | 3% | 27% | 37% |
| Laconia city, Belknap County | -30% | -17% | -8% | 1% | 11% | 8% | 35% |
| Meredith town, Belknap County | -37% | -33% | -5% | -5% | 0% | 2% | 78% |
| New Hampton town, Belknap County | -32% | -14% | -12% | -15% | -4% | 22% | 55% |
| Sanbornton town, Belknap County | -27% | -12% | -5% | -18% | 1% | 16% | 46% |
| Tilton town, Belknap County | -41% | -5% | -3% | -6% | 4% | 9% | 42% |
| Effingham town, Carroll County | -30% | -16% | -10% | 1% | 35% | 14% | 6% |
| Freedom town, Carroll County | -14% | -74% | 2% | 5% | 12% | 15% | 54% |
| Moultonborough town, Carroll County | -9% | -12% | -12% | -17% | -10% | 4% | 56% |
| Ossipee town, Carroll County | -61% | -13% | -5% | 8% | 15% | 23% | 33% |
| Sandwich town, Carroll County | -17% | -7% | 3% | -21% | -6% | -9% | 57% |
| Tamworth town, Carroll County | -24% | -41% | 12% | 4% | 20% | 13% | 17% |
| Tuftsboro town, Carroll County | 0% | -31% | -6% | -25% | -9% | 15% | 56% |
| Wolfeboro town, Carroll County | -25% | -21% | -7% | -1% | 2% | 13% | 40% |
| Alexandria town, Grafton County | -45% | -14% | 3% | 3% | 17% | 5% | 30% |
| Ashland town, Grafton County | -37% | -22% | 11% | 29% | 0% | 7% | 11% |
| Bridgewater town, Grafton County | -11% | -35% | -11% | -2% | -5% | -12% | 77% |
| Bristol town, Grafton County | -48% | -17% | -1% | 5% | 16% | 6% | 39% |
| Hebron town, Grafton County | -39% | -4% | -2% | -3% | -12% | -12% | 72% |
| Holderness town, Grafton County | -31% | -7% | 0% | -3% | -1% | 12% | 31% |
| Plymouth town, Grafton County | -50% | -1% | 1% | 4% | 13% | 14% | 20% |
| Andover town, Merrimack County | -27% | -27% | -4% | 6% | 13% | 6% | 33% |
| Danbury town, Merrimack County | -13% | -39% | -5% | 13% | 10% | 13% | 21% |
| Franklin city, Merrimack County | -29% | -15% | 1% | 8% | 22% | 0% | 14% |
| Hill town, Merrimack County | -43% | -18% | 4% | 16% | 20% | 26% | -5% |
| Northfield town, Merrimack County | -11% | -47% | -11% | -7% | 13% | 32% | 30% |

Ownership Gap

- Compares:
 - renters, renter income levels, and the maximum monthly housing payment they could afford, vs.
 - the proportion of units in the market that were affordable to them.
- the analysis intends to capture renters' ability to purchase a home¹⁵
- Negative numbers at a specific income level indicates a shortage at that level, positive number indicate an excess of units.



Source: Root Policy Research, ACS 2020 Renters by Income, MLS Sales, 2020



Lakes Region Housing Needs Assessment

Looking Ahead

- Population Projections
 - Increased growth rate during the 2020s
 - Followed by much slower growth, and potentially decreases in population

| Area | 2010 Census | 2020 Census | 2030 projection | 2040 projection | 2050 projection |
|-----------------|-------------|-------------|-----------------|-----------------|-----------------|
| Lakes Region | 119,725 | 125,258 | 134,739 | 137,797 | 136,302 |
| New Hampshire | 1,316,470 | 1,377,533 | 1,473,286 | 1,511,770 | 1,501,909 |
| Change | | | | | |
| Lakes Region | | 5,533 | 9,481 | 3,058 | -1,495 |
| New Hampshire | | 61,063 | 95,753 | 38,484 | -9,861 |
| % Change | | | | | |
| Lakes Region | | 4.6% | 7.6% | 2.3% | -1.1% |
| New Hampshire | | 4.6% | 7.0% | 2.6% | -0.7% |



Source: NH Office of Planning & Development,
RLS Demographics, Inc. 2022



Lakes Region Housing Needs Assessment

Still to Come

- Fair Share Analysis
- Report
- Toolbox
- Opportunities for Implementation

17

Municipal Land Use – Interactive Tool [Municipal Land Use Regulation Annual Survey | Planning | NH Office of Strategic Initiatives](#)



LRPC Housing webpage: <https://www.lakesrpc.org/serviceshousing.asp>
Contact: David Jeffers djeffers@lakesrpc.org 603.279.5341





INVESTNH MUNICIPAL PLANNING & ZONING GRANTS



September 2022

Planning & Zoning Grants Overview

- Part of Governor Sununu's \$100 million InvestNH initiative
- Objective: Increase housing supply by changing local land use regulations
- Two grant programs
- Focus on community engagement
- No match required
- Full information at www.NHHOPgrants.org
- Send questions to info@NHHOPgrants.org
- FAQs on website

Community Housing Navigator Program

\$1,500,000

- Municipal grants to hire staff to coordinate regulatory change and to conduct community engagement activities
- Fundamental purpose of Navigator is to serve as a community organizer – community engagement is a central activity
- Eligible applicants: individual municipalities
 - Joint applications coordinated by RPCs or workforce housing coalitions
- Smaller communities advised to work on a joint application
- Navigators must work on one of three phases of regulatory change

Community Housing Navigator Program

- Grants of up to \$250,000
- Advance payments made quarterly
- Maximum of six grants (individual and joint)
- Applications due September 30, 2022
- Awards made by October 14, 2022
- All funds must be fully expended by September 30, 2024

Housing Opportunity Planning (HOP) Grants

\$2,875,000

- Municipal grants to hire consultants to work on three phases of local regulatory change and to conduct community engagement activities
- Eligible applicants: individual municipalities only
- Municipalities may use a pre-approved consultant (including all RPCs)
 - See website for list
 - Accepting SOQs from consultants

Housing Opportunity Planning (HOP) Grants

- Needs analysis and planning – up to \$25,000
 - Housing and demographic data, housing markets, affordability
 - Master plan sections related to housing
 - Open until January 27, 2023
- Regulatory audits – up to \$50,000
 - ID regulatory barriers to housing development, recommend changes
 - Cross-reference local regulations for conflicts regarding housing
 - Open until June 30, 2023
- Regulatory development – up to \$100,000
 - Create or amend regulations to promote housing development
 - Inclusionary zoning, development standards, tax incentives
 - Open until November 15, 2023

Housing Opportunity Planning (HOP) Grants

- Community engagement plan is an important part of this work
 - Doesn't need to be fully developed for the grant application
 - Budget must include at least \$2,500 for community engagement
- Rolling applications, rolling awards
- Flexible application cycle – apply for one phase or all three
- Reimbursement basis – payment on presentation of consultant invoice

HOUSING ACADEMY



Extension

- Training for municipalities that receive Community Housing Navigator or HOP grant funding
- Each grantee is encouraged to identify up to three participants
- In-person, virtual, and place-based training with online resources
- Interactive sessions
- Stipends of \$250 per participant (volunteers only, not paid staff) will be approved as allowable direct expenses

Program Administration

- Programs will be administered by Plan NH
- Plan NH is providing support to applicants
- Steering committee will make decisions on applications
 - NH Housing
 - Plan NH
 - UNH Cooperative Extension
 - NH Office of Planning & Development
 - NH Community Development Finance Authority
 - NH Municipal Association

CONTACT US

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NHHousing.org



info@nhhfa.org





Lakes Region Community Developers (LRCD)

Carmen Lorentz, Executive Director

Homes for Essential Workers & Seniors





Homes for Essential Workers & Seniors

- Built using federal and state tax credits and grants administered by NH Housing Finance Authority and NH Community Development Finance Authority
- Income-restricted: we are required to rent to households below federally defined “Income Limits,” which vary by funding source
- Rent-restricted: we are not allowed to charge more than federally defined “Fair Market Rents”
- Cannot be used for student housing – we are prohibited from renting to fulltime college students



“Income Limits”

For Belknap County, NH

| | 1 person | 2 person | 3 person | 4 person | 5 person | 6 person | 7 person | 8 person |
|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 60% AMFI | \$39,960 | \$45,660 | \$51,360 | \$57,060 | \$61,680 | \$66,240 | \$70,800 | \$75,360 |
| 50% AMFI | \$33,300 | \$38,050 | \$42,800 | \$47,550 | \$51,400 | \$55,200 | \$59,000 | \$62,800 |

AMFI = Area Median Family Income

Source: NH Housing Finance Authority, US Dept of Housing & Urban Development



“Fair Market Rents”

For Carroll County, NH

| | Efficiency | 1 BR | 2 BR | 3 BR | 4 BR |
|----------------|------------|--------|---------|---------|---------|
| 60% rent limit | \$999 | \$1070 | \$1284 | \$1484 | \$1574 |
| 50% rent limit | \$832 | \$891 | \$1,070 | \$1,236 | \$1,380 |

Source: NH Housing Finance Authority

Note that LRCD rents are generally below these limits due to the fact that wages among the renter population in the region are too low to afford these rents. For example, our 2BRs are \$825 to \$1,095.

Economic Development:

- 370 apartments in 6 towns
- We pay taxes on 100% of our properties.
- \$5 million in local property taxes over 28 years.



Employees who live in healthy homes are more productive at work.

65% of tenants ages 26-60 are employed

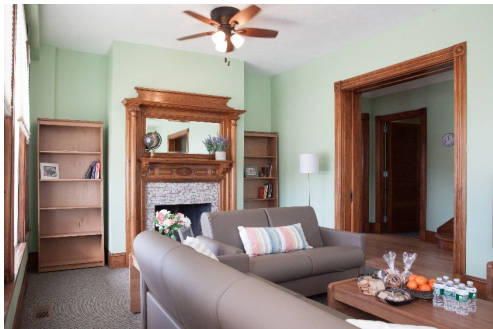
155 different local businesses

**27% Healthcare
21% Restaurants
20% Retail
17% Education
12% Manufacturing**



Supportive Housing

- People in recovery from substance use disorder
- People experiencing or at-risk of homelessness
- People living with a developmental disability
- Usually below 30% of area median income
- Many work part time in food service or other lower skill jobs





Our Development Process

1. Feasibility analysis – zoning, wetlands, density, infrastructure, acquisition cost
2. Make an offer with contingencies, pay a deposit
3. Deeper site investigation, concept plans, planning approvals
4. Secure funding/financing

Steps 1-4 can take 12-18 months and cost \$100,000 to \$150,000, if planning goes smoothly and funding applications are successful.

Once funding is secured, another 6-8 months and \$100,000 to \$150,000 more to get to closing and start construction.



Risk Assessment

- Most sites don't pass the feasibility analysis phase.
- Finding feasible sites is the biggest constraint for us, not funding.
- For sites that move forward, we continue to assess risk vs. mission throughout pre-development.





Questions?