

Planning Lunches at Noon (PLAN) Monthly Webinar Series

Welcome to the February 2025 PLAN Webinar!

“Housing Update”

Check out OPD’s [Planning and Zoning Training webpage](#) for:

- Slides and recording of past PLAN Webinars and conferences
- Planning Board and Zoning Board 101 slides and recordings
- Planning Board and Zoning Board Handbooks
- Optional Tests and Certificates

Planning Lunches at Noon (PLAN) Monthly Webinar Series

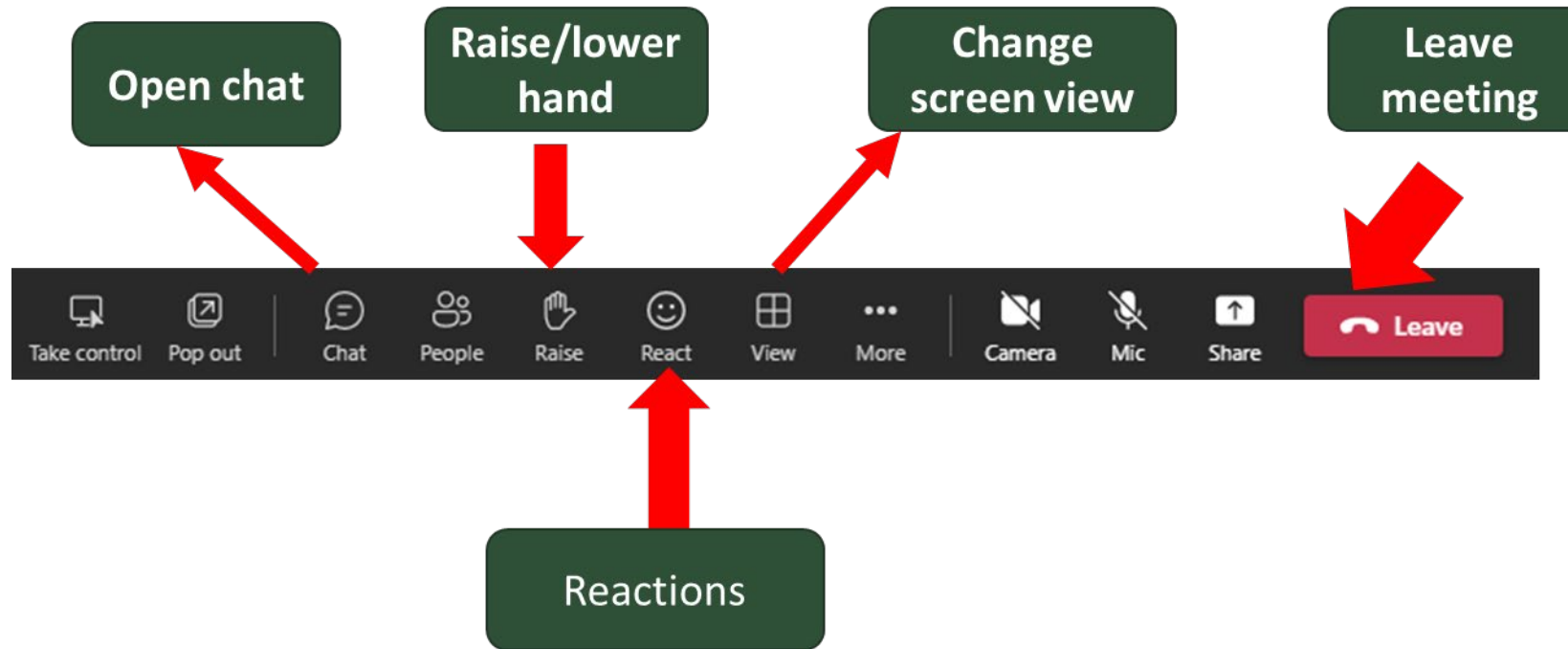
“Housing Update”

AGENDA

- Invest NH overview
 - *Andrew Dorsett, NH BEA*
- New Hampshire’s Housing Supply – 2024
 - *Ken Gallager, NH BEA*
- City of Manchester – Increasing Housing Supply
 - *Jodie Nazaka, Director, Manchester Economic Development*

How To Participate

- ▶ For questions, type them into the chat box
- ▶ We will do our best to answer all questions by the end of the webinar



Invest NH Housing



New Hampshire Department of
**BUSINESS AND
ECONOMIC AFFAIRS**

Invest NH Summary

Capital Grant Program

- \$50,000,000
- 26 Awards
- 1,344 Units – 845 Affordable

Municipal Per Unit (MPU) Program

- \$16,220,000
- 43 Awards
- 1,910 Units – 1,623 Affordable

Demolition Grants

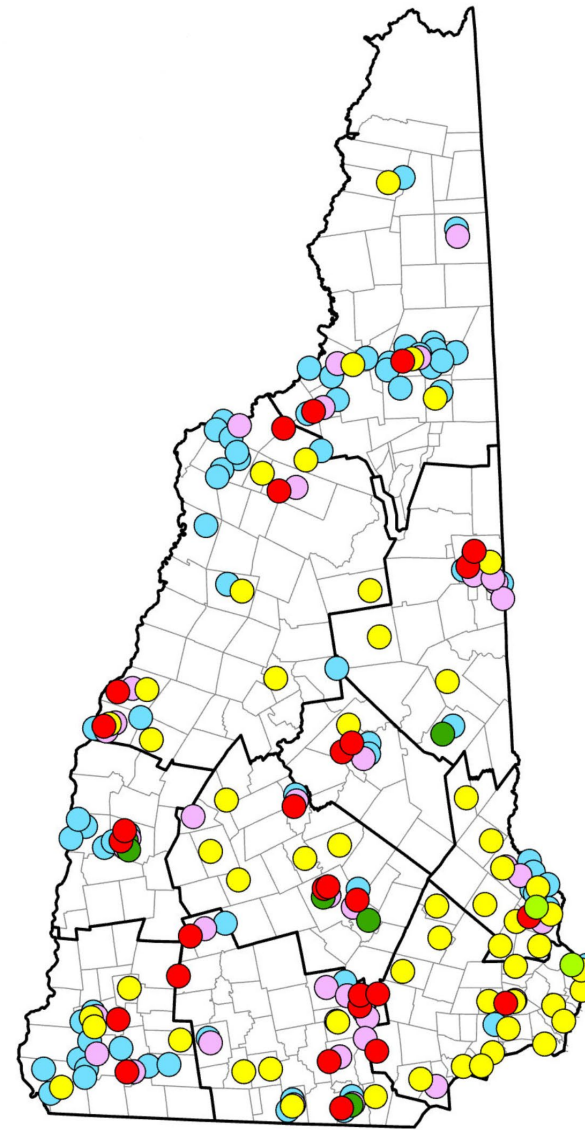
- \$11,900,000
- 72 Awards
- 2,302 Units – 920 Affordable

Capital Subsidy Grant

- \$14,000,000 to support NHHFA projects
- 6 projects
- 261 Units – 235 Affordable

Municipal Planning and Zoning Grant

- \$7,900,000 to NHHFA
- Housing Opportunity Program (HOP) – 73 municipalities
- Housing Academy - 194 participants from 60 communities
- Community Navigator Program – 5 Projects (11 municipalities)



Type of Grant

- Capital
- Capital Subsidy
- Municipal Demolition
- HOP
- Municipal Per Unit
- Housing Navigator

INVEST NH PROGRAM 2024



The InvestNH Program is established to provide grants and loans to municipalities and to housing developers for the purpose of improving the ability to accelerate the approval of affordable workforce housing, and other types of housing determined by the department to be important for the economic development of the state.

InvestNH 2024 has been allocated \$10 million dollars to be distributed to eligible municipalities and housing developers in an effort to increase affordable housing opportunities in NH.

This program will be administered by the New Hampshire Department of Business and Economic Affairs.

Funding Requirements for Affordability

- 20% of the housing units to be developed must be affordable.
- Deed restricted for a minimum of 10 years.
- Units shall be affordable to and intended for occupancy by households with incomes up to 80 percent of the AMI, as established by HUD.

Use of Funds

- Redevelopment costs for affordable housing development
- Site development
- Site acquisition
- Code requirement improvements such as fire suppression systems.
- Costs related to development of affordable housing focused overlay districts
- Regional revolving loan funds
- Hard costs associated with the housing project

Housing Champion Program

- In 2024, 18 municipalities were designated as Housing Champions.
- Communities can apply for designation by documenting that they:
 - Have zoning and land use regulations which promote workforce housing
 - Train members of their land use boards on appropriate procedures and on the laws that apply to board members
 - Implement sewer and water infrastructure improvements
 - Implement public transportation and walkability infrastructure such as sidewalks
- Designation makes communities eligible for funding that supports housing production and housing infrastructure

Housing Champion Grant Program

- Eligible to designated Housing Champion communities
- FY 2025: \$5 million
 - \$1.5 million towards housing production
 - \$3.5 million towards municipal infrastructure
- Deadline = March 1, 2025
- Guidance on grant applications at [Housing Champion Program](#) page
- More information: contact Lee Ann Moynihan at (603) 931-9697, or at housingchampions@livefree.nh.gov

- Second round of applications for Housing Champion **designation** opens April 1.

NEW HAMPSHIRE'S HOUSING SUPPLY

Current Estimates and Trends

Update: 2024

NH Office of Planning and Development

Background

- RSA 78-A:25 directs the Office of Planning and Development (OPD) to “**estimate annually the resident population for all cities and towns...as of July 1 of the preceding year**”
- Two components:
 - Group quarters
 - **Housing units** – calculated from annual dwelling unit survey
- Towns and cities report all building permits issued in previous year and resulting number of permitted dwelling units

Sample Dwelling Unit Survey

- Permits issued during Calendar Year 2023
- Assume constructed by July 1, 2024
- Categories: single family, 2 family, 3-4 family, 5+ family, conversions, and manufactured housing
- Conversions are assigned to 2-family category for consistency

2023 DWELLING UNIT RESPONSE FORM New Hampshire Office of Planning and Development

Code Official
Town of Alger
PO Box 999
Alger, NH 03000
Weston County

Address Correction (if different from what is listed):

Completed by (please print clearly)

Title

Signature

Telephone Number

E-mail Address

Last year the response form was completed by: Walter Balcones, Code Enforcement Officer

NOTE: The Office of Planning and Development is interested only in permits that change the number of residential dwelling units in your community. Permits for alterations (room additions, decks/porches, sheds, etc.) or non-residential garages should not be tabulated on this form. If your community does not have a permit system in place, please use the best comparable information available (i.e., certificate of occupancy).

CALENDAR YEAR 2023
(January 1, 2023 through December 31, 2023)
Please review the instructions on the back of this form.

PERMITS ISSUED THAT RESULTED IN NEW RESIDENTIAL DWELLING UNITS	NEW RESIDENTIAL CONSTRUCTION		RESIDENTIAL DEMOLITIONS		EXPIRED RESIDENTIAL PERMITS FROM 2021 NOT RESULTING IN A NEW BUILDING FOR 2022 (see back of form)		FOR OPD USE ONLY
	NUMBER OF BUILDINGS	NUMBER OF DWELLING UNITS	NUMBER OF BUILDINGS	NUMBER OF DWELLING UNITS	NUMBER OF BUILDINGS	NUMBER OF DWELLING UNITS	TOTAL UNITS
1 Family*	41	41	9	9	3	3	29
2 Family**	2	4					4
3 or 4 Family							
5+ Family	2	12					12
Conversions***		3					3
Manufactured Housing	1	1	2	2			-1
TOTAL HOUSING UNITS	46	61	11	11	3	3	47

* Excluding manufactured housing.

** A new single family home with an ADU attached is counted as 2 family.

*** Conversions: Count only the number of residential units created or lost. Examples of conversions include: (a) conversion of a single family house to a multifamily house (increasing the number of dwelling units), (b) construction of accessory dwelling units (increasing the number of dwelling units), and (c) conversion of a residence to an office or restaurant or other non-residential use (decreasing the number of dwelling units – enter this number in the demolitions column).

Should you have questions, please contact Ken Gallager, Principal Planner, at 271-1773 or kenneth.r.gallager@livefree.nh.gov

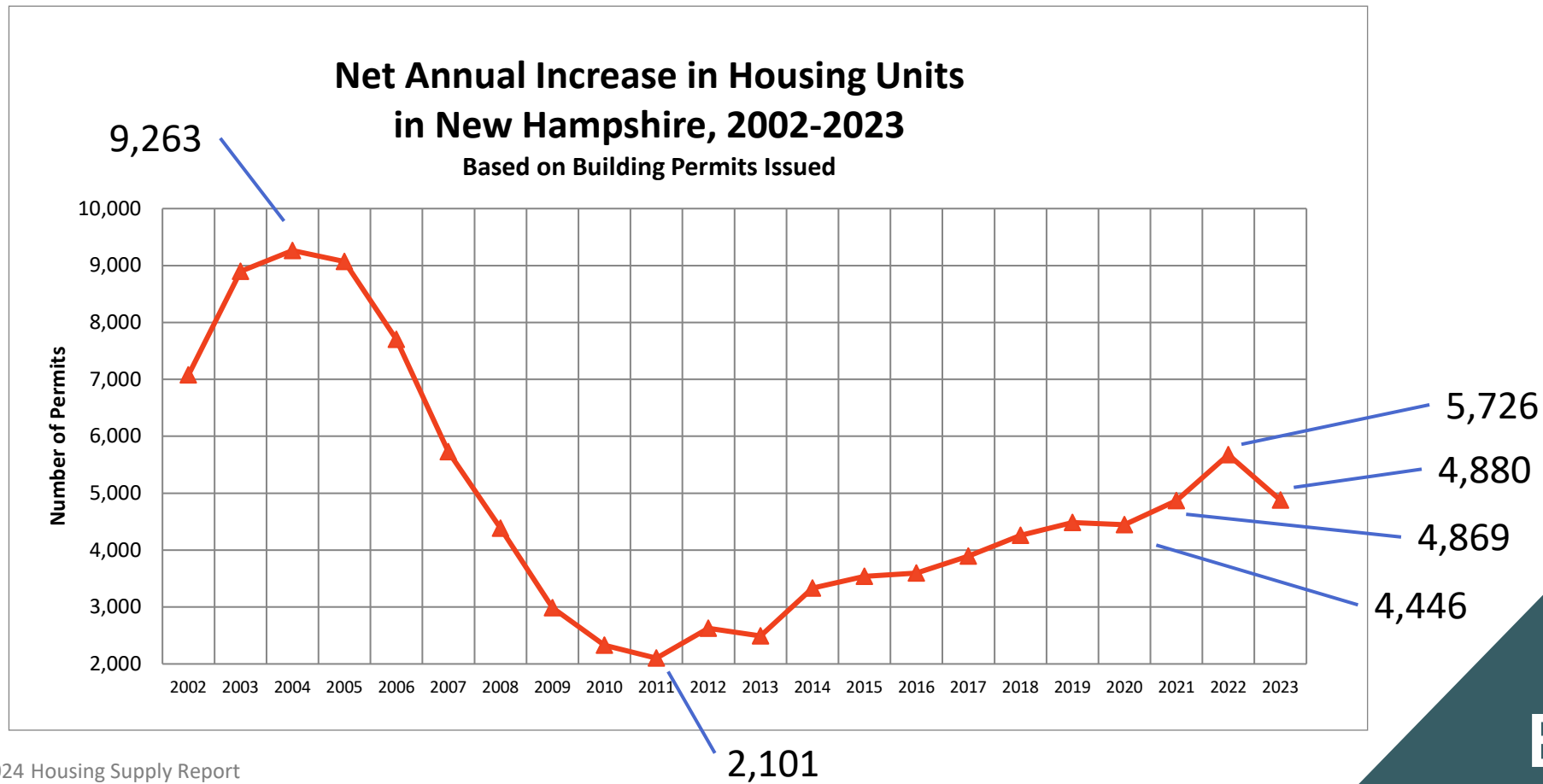
Submit completed form to:
Office of Planning & Development
100 N. Main Street, Suite 100
Concord, NH 03301
Email: kenneth.r.gallager@livefree.nh.gov

Limitations of the Dwelling Unit Survey

- It is not a comprehensive housing survey
 - Does not gather assessed value
 - Does not gather physical attributes (size, materials, rooms, etc.)
 - Does not split out ADUs
 - No addresses are collected; only gathers total numbers per municipality
 - Not all permitted units might be built
 - Complete municipal coverage, but therefore less timely

Results

- 14% decrease in total units permitted from 2022, but nearly 20,000 units have been added between 2020 and 2024
- Assuming similar permitting in 2024, the state will have added 25,000 units by later this year, or 75% of target in NH Housing's Statewide Housing Needs Assessment



Permits issued – State totals

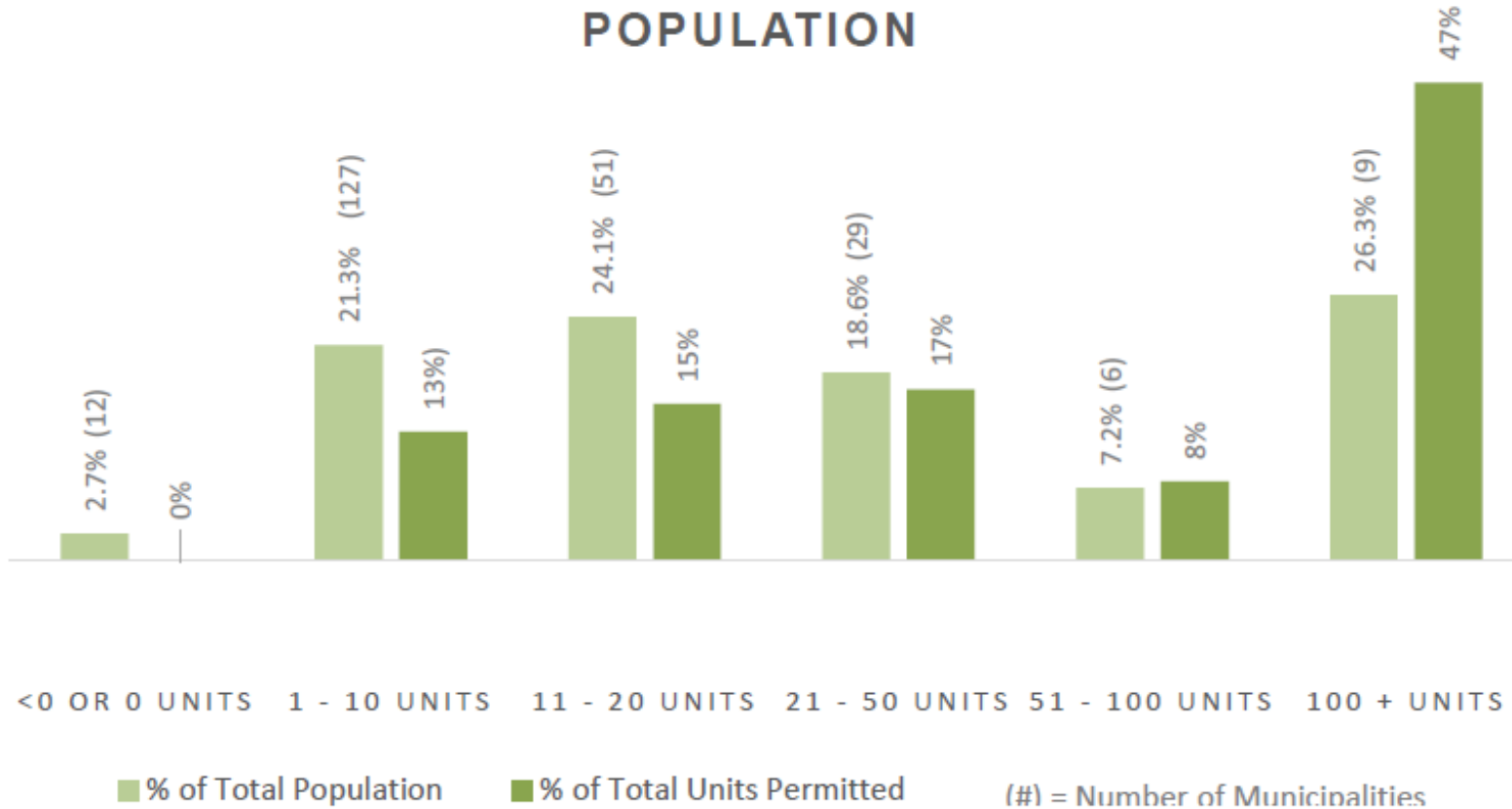
- 2023 – Permits issued for 4,880 dwelling units:
 - Single-family: 2,239 (45.9%) *(211 fewer than in 2022)*
 - Multi-family: 2,511 (51.5%) *(579 fewer)*
 - 2 units: 331 *(17 fewer)*
 - 3-4 units: 172 *(11 more)*
 - 5+ units: 1,684 *(400 fewer)*
 - Conversions: 324 *(183 fewer)*
 - Manufactured housing: 131 (2.7%) *(nearly unchanged)*
- 2022 – Single-family 43.2%, Multi-family 54.5%, Manufactured 2.3%
- 2021 – Single-family 52.1%, Multi-family 45.2%, Manufactured 2.6%

Patterns of permitting

- 2023 saw continued concentration of permitting into a smaller number of the largest communities in the state
- 11 communities (28% of NH population) permitted 50% of total housing units
 - *In 2022, 13 communities (34% of NH population) permitted 50% of total housing units*
- 9 communities permitted 100 or more units:
 - Manchester (683, up from 263)
 - Merrimack (172, down from 203)
 - Nashua (352, up from 101)
 - Laconia (149, up from 135)
 - Lebanon (240, down from 262)
 - Rochester (125, down from 287)
 - Portsmouth (238, down from 404)
 - Epping (120, up from 82)
 - Dover (226, up from 102)

Permitting patterns, contd.

% OF HOUSING UNITS PERMITTED BY MUNICIPALITY RELATIVE TO % OF POPULATION

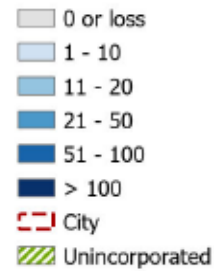


Permitting Patterns Statewide

Map 2.
Housing Units Permitted in
New Hampshire by Municipality

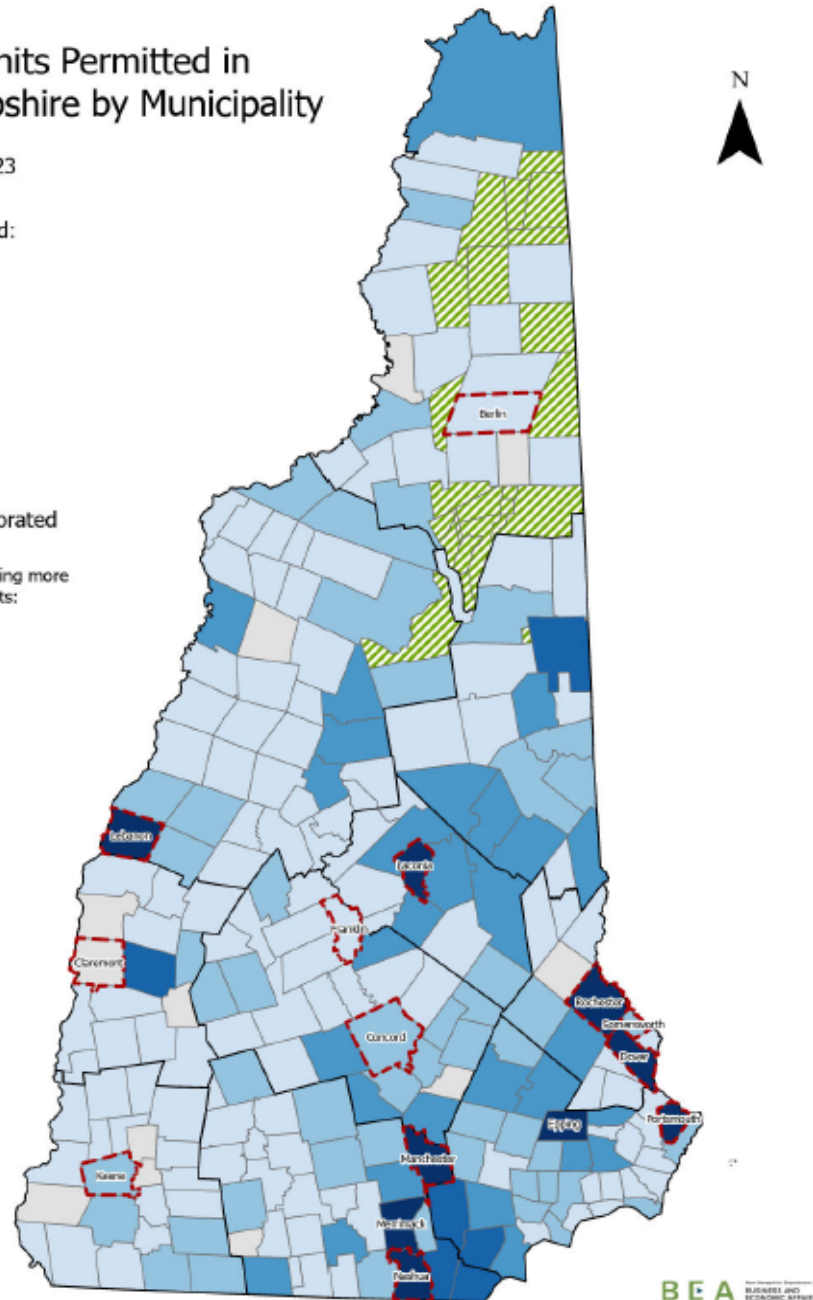
Calendar Year 2023

Units permitted:



Municipalities permitting more than 100 housing units:

1. Manchester 683
2. Nashua 352
3. Lebanon 240
4. Portsmouth 238
5. Dover 226
6. Merrimack 172
7. Laconia 149
8. Rochester 125
9. Epping 120

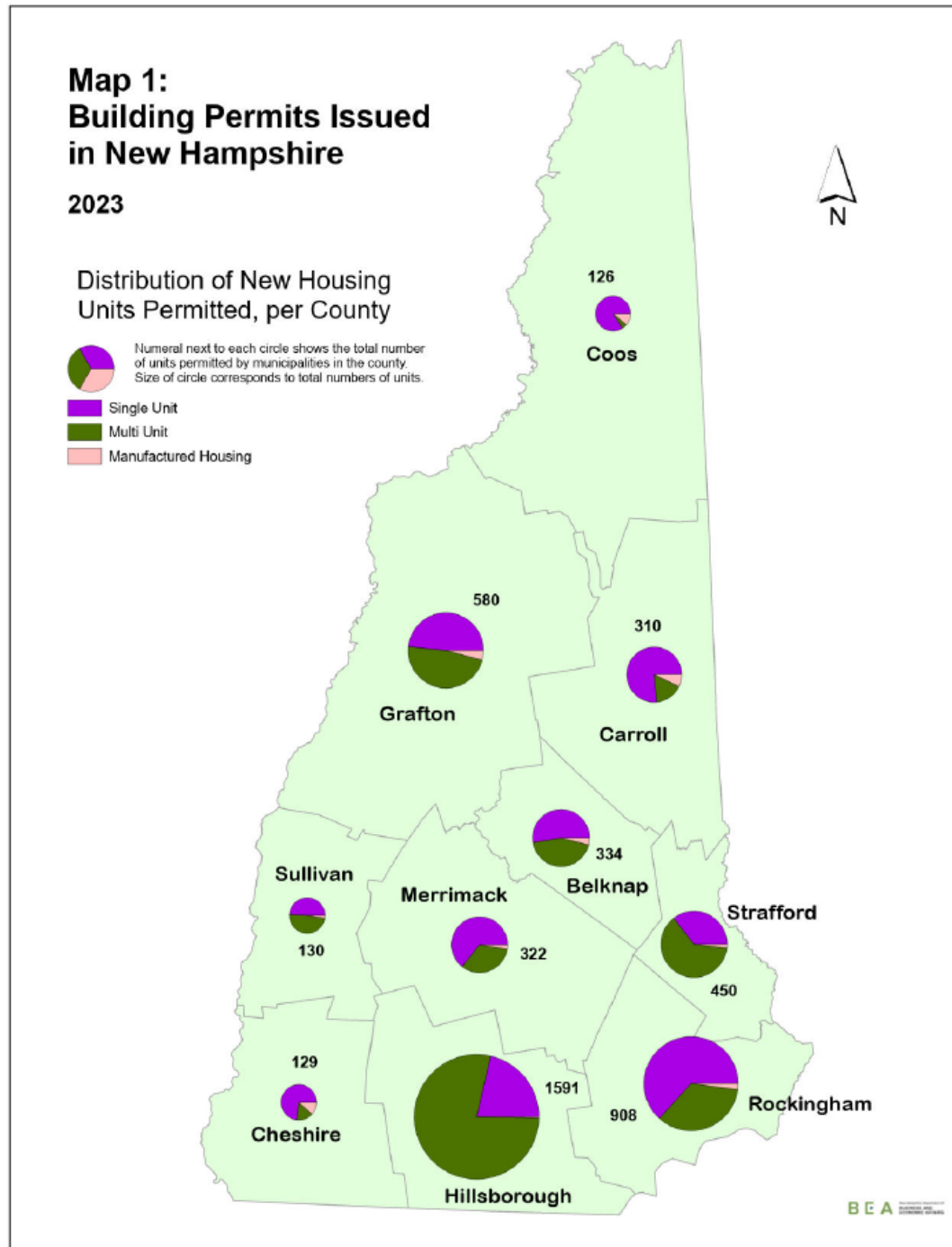


Differences by county

- Most single-family units permitted:
 - Rockingham (574), Hillsborough (340), Grafton (281), Carroll (237)
 - *Previous year: Rockingham (487), Hillsborough (419), Carroll (285), Merrimack (276)*
- Most multi-family units permitted:
 - Hillsborough (1,246), Rockingham (316), Strafford (282), Grafton (275)
 - *Previous year: Rockingham (1,255), Hillsborough (580), Grafton (356), Strafford (335)*
- Two counties (Hillsborough and Strafford) issued more permits for multi-family than single-family housing (*compared to 6 in previous year*)
- Two counties (Belknap and Hillsborough) issued more permits for multi-family than in previous year
- Three counties (Coos, Grafton, and Rockingham) issued more single-family permits than in previous year

County Overview

Hillsborough County was the only county where more permits were issued in 2023 than in 2022



Municipalities

- Most single-family units permitted:
 - Portsmouth (110), Epping (79), Dover (66), Pelham (64), Laconia (54), Merrimack (42)
 - *Previous year: Laconia (105), Londonderry (76), Hooksett (58), Moultonborough (53), Manchester (50)*
- Most multi-family units permitted:
 - Manchester (666), Nashua (331), Lebanon (211), Dover (159), Merrimack (130), Portsmouth (121)
 - *Previous year: Salem (421), Portsmouth (365), Lebanon (257), Londonderry (244), Rochester (222)*
- Greatest percentage increase in total housing stock:
 - Epping (120 units, 3.72%), Lebanon (240, 3.04%), Dunbarton (28, 2.35%), Portsmouth (238, 2.04%)

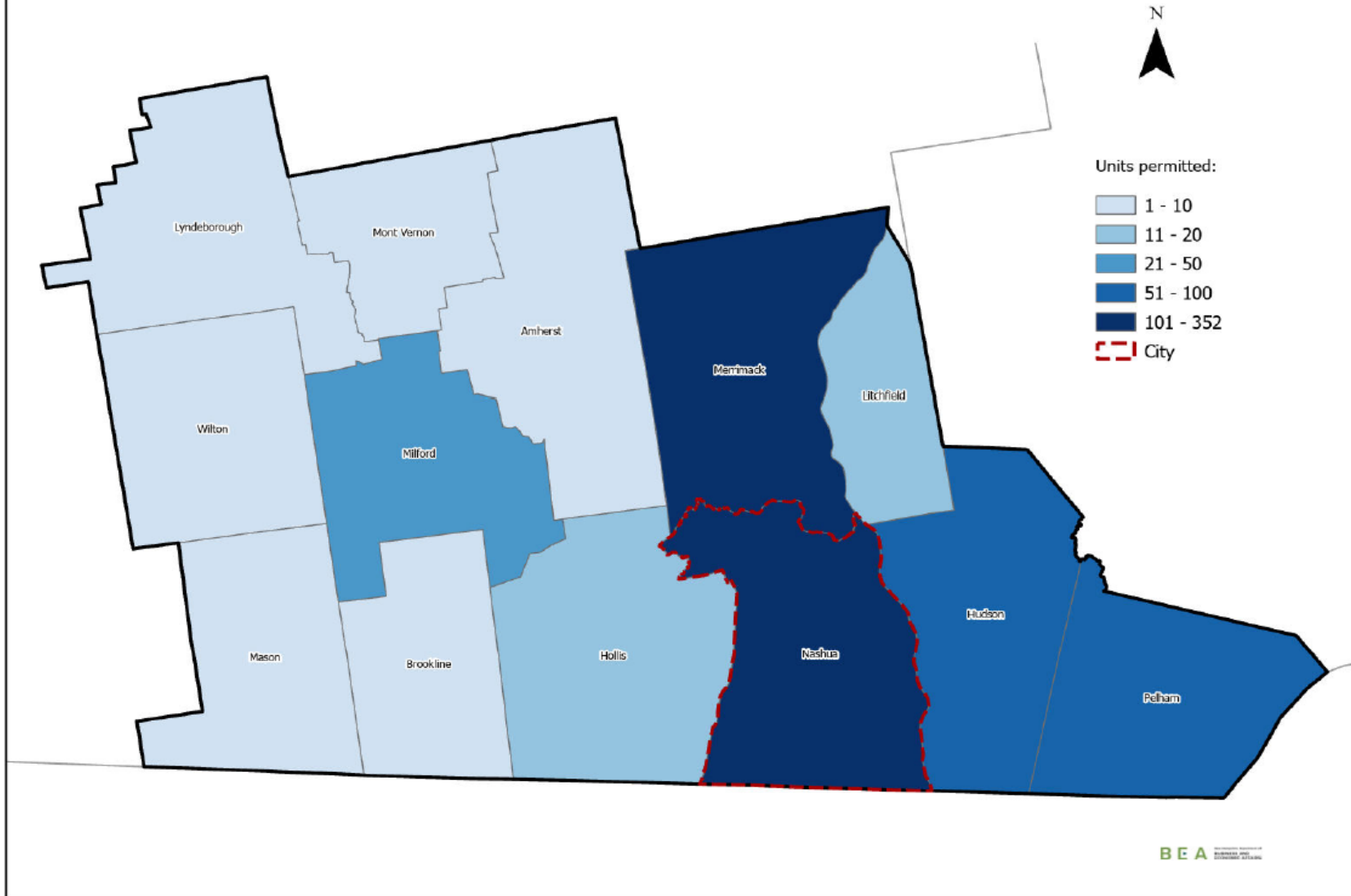
Measuring Progress

Region	'20 – '23 Housing Units Permitted*	'20 – '24 Year-Round Housing Units Needed
Central New Hampshire Regional Planning Commission	1,231	3,028
Lakes Region Planning Commission	2,189	2,815
Nashua Regional Planning Commission	3,249	5,143
North Country Council	1,826	1,782
Rockingham Planning Commission	3,236	5,352
Southern New Hampshire Planning Commission	3,200	7,212
Southwest Region Planning Commission	963	1,873
Strafford Regional Planning Commission	2,197	3,289
Upper Valley Lake Sunapee Regional Planning Commission	1,777	2,210
New Hampshire	19,868	32,704

* Includes seasonal housing units

Map 9. Housing Units Permitted by Municipality: Nashua Regional Planning Commission

Calendar Year 2023



Example of Housing Units Permitted by Region

Takeaways

- While the number of housing units permitted in 2023 was equivalent to the number in 2021 and down from the number in 2022, the state is still on track to have added about 25,000 units between 2020 and 2025
- Multi-year trend towards a smaller number of communities, mainly cities and large towns, accounting for a majority of housing units permitted
- 2023 ended a multi-year trend of number of multi-family (2 or more units) units permitted increasing and number of single-family units permitted decreasing
- While the report assumes all units permitted in 2023 were built by July 1, 2024, it is difficult to know how many units permitted in 2023 have been completed or are under construction.



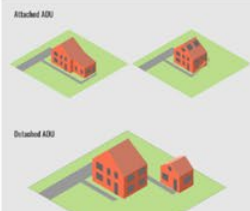
NEW HAMPSHIRE HOUSING TOOLBOX PLANNING AND ZONING STRATEGIES FOR HOUSING PRODUCTION IN NEW HAMPSHIRE COMMUNITIES.



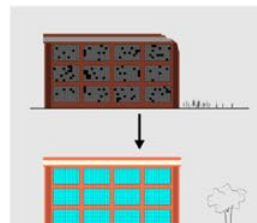
HOUSING STRATEGIES

FILTER BY ISSUES ADDRESSED

- All
- Affordable Housing
- Housing Costs
- Housing Options
- Infrastructure
- Multigenerational
- Redevelopment
- Sustainable Housing



Accessory Dwelling Units (ADUs)
Secondary homes or apartments on an existing single family lot.



Adaptive Reuse
The practice of reusing old buildings for new purposes



Age Friendly Neighborhoods
Places that address the needs of younger and older adults.



<https://nhhousingtoolbox.org/>



Manchester, NH

Planning and Zoning Processes to Increase Housing Supply

Office of Planning and Development State Department of Business and Economic Affairs | FEBRUARY 20, 2025

Background & Overview

60% Of New Hampshire's Population lives within 30 miles of Manchester



Realtor.com's Hottest Housing Market:
October 2024
& A Record 30+ Times Since 2021

Manchester Listings:
3.3x More
Views than National Average



Median Sales Price:
\$430K
New Hampshire Median Sales Price: \$470K



Residential Units Completed:
(2022-October 2024)
1,123

Manchester's Economy

Businesses:
9,394

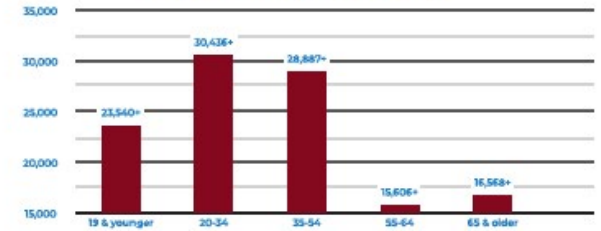


Unemployment Rate (2023):
2.8%
U.S. Unemployment Rate (2023): 3.6%

Average Hourly Pay:
\$23.24

Population:
115,474

Population by Age Group:



Median Age:
37 years

New Hampshire Median Age: 43 years

Median Household Income:
\$78,825

Education Levels, population age 25 or older:

88.3%
High school graduation or higher

32.3%
Bachelor's degree or higher



Housing Market Trends

SELECTED

City of Manchester

COMPARISON

State of New Hampshire

Housing Units by Units in Structure and Permits

Total Housing Units 2022

51,256

City of
Manchester

Homeownership Rate 48.2% in 2022

5-year ACS

Pct. Point Change 2010-2022

-2.4%

City of
Manchester

-0.4%

State of New
Hampshire

Rental Vacancy Rate

New Hampshire Residential Rental
Cost Survey

Vacancy Rate for All Units

0.7% in 2023

City of Manchester

Median Sales Price

N/A in 2022

MLS Data

Pct. Change 2010-2022

(Blank)

City of
Manchester

106.9%

State of New
Hampshire

Median Rent

\$1,713 in 2023

New Hampshire Residential Rental
Cost Survey

Pct. Change 2010-2023

81.1%

City of
Manchester

67.8%

State of New
Hampshire



NH REAL ESTATE MARKET

"The hottest markets in New Hampshire continued to be in and around Manchester and along the New Hampshire Seacoast..."

The Masiello Group
2022 Real Estate Market Outlook for Northern New England



NEW HAMPSHIRE'S
BUSINESS



Top stories :

New Hampshire housing market



Realtor.com

Historic New Hampshire City Is America's Hottest Housing Market as Homebuyers...

1 day ago

Seacoastonline.com

This NH city had the country's hottest housing market in January. Here's where

11 hours ago

Daily Mail

Historic New Hampshire city retakes crown as America's hottest housing market as...

6 hours ago

More news >

What To Know

The five hottest housing markets in the country last month, according to Realtor.com, were Manchester, New Hampshire; Hartford, Connecticut; Kenosha, Wisconsin; Norwich, Connecticut; and Worcester, Massachusetts.

Manchester, Realtor.com experts say, is facing high demand from buyers at the same time as inventory remains low and continues shrinking, making the market extremely competitive.

Homes in the city received two offers on average in December, according to Redfin data, and sold in about 31 days. Realtor.com reported that in January, homes lingered on the market for 46 days before being sold, much lower than the national median of 73 days.



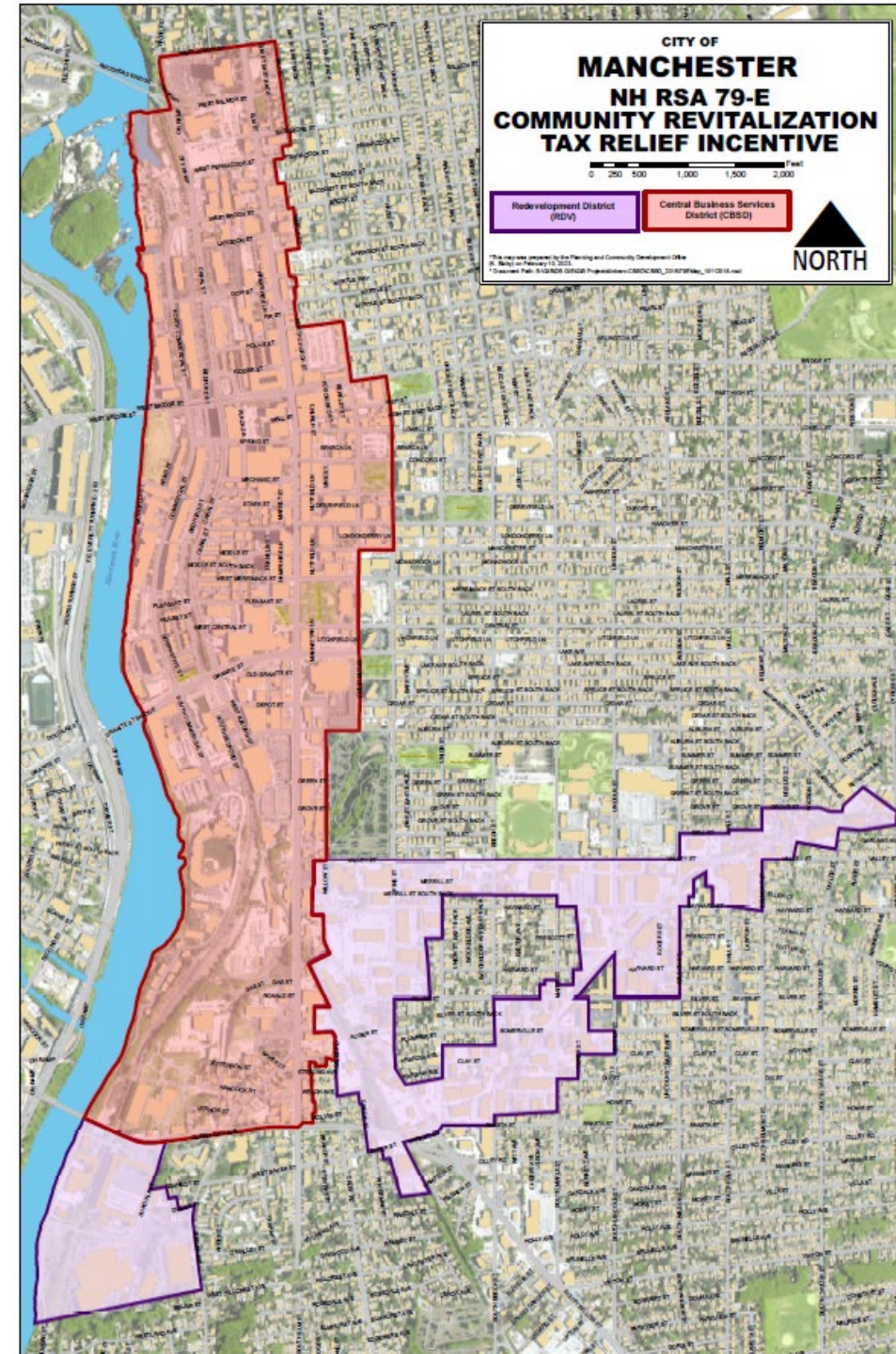
State SA 79-E: Community Revitalization Tax Relief Incentive

Temporary property tax relief for a defined period to incentivize development projects.



Through the 79-E program, a governing body may grant temporary property tax relief for a defined period. The tax relief period is intended to incentivize development projects that substantially rehabilitate a qualifying structure or replace structures that do not possess significant historical, cultural, or architectural value, provided said projects create certain public benefits.

In Manchester, properties within the Central Business Service District (CBSD) or the Redevelopment District (RDV) qualify for the relief incentive.





Priority Goal: Incentivize & Encourage Housing

The city utilizes initiatives such as 79-E to attract housing developers and investors to the Manchester market, thereby enhancing the total housing inventory and investments in our community. As more homes become available, the supply of housing units grows, and the vacancy rate increases.

When housing supply matches demand, the market tends to offer more consistent and fair rental rates.



Filling the Crisis- Level **Need:** First 3D Printed Home & ADU's

A new and simplified approach to filling the crisis-level need for workforce and affordable housing in New Hampshire.



Selling Tax Deeded Lots for the

Affordable Housing Trust Fund

Manchester auctions off city lots to fund Affordable Housing Trust

Fifteen city-owned parcels sold to highest bidder at public auction

Share



Updated: 6:48 PM EDT Jun 8, 2024

Infinite Scroll Enabled



Ross Ketschke f t ✉

News Reporter



Housing

New Hampshire recognizes 18 communities as housing champions

Provided by Department of Business and Economic Affairs Dec 22, 2024 Updated Dec 23, 2024

Listen to this article now
Powered by Trinity Audio
00:00 01:39



Manchester has been designated as a New Hampshire Housing Champion by the state's Department of Business and Economic Affairs (BEA), opening the door for the city to apply for grants to advance innovative housing initiatives and infrastructure improvements, officials announced Friday.



The Department of Business and Economic Affairs (BEA) has designated 18 communities as Housing Champions, recognizing their efforts to address the state's housing challenges by supporting affordable, accessible, and sustainable housing development.

The 2024 Housing Champion awardees are: Boscawen, Concord, Derry, Dover, Enfield, Farmington, Hinsdale, Hooksett, Jaffrey, Keene, Lebanon, Manchester, Nashua, Newport, Portsmouth, Rochester, Salem and Somersworth.

"Housing is one of the biggest challenges to the New Hampshire economy and these communities have demonstrated leadership in fostering solutions supporting affordable, accessible, and sustainable housing development," said BEA Commissioner Taylor Caswell. "These communities set an example by creating opportunities for housing solutions that benefit residents and drive economic growth. Their innovative approaches and collaborative efforts are instrumental in addressing our state's housing challenges.

In earning the Housing Champion designation, the municipalities were scored based on their commitment to advancing housing initiatives.

State of NH Housing Champion Designation

- Housing Infrastructure Municipal Grant – fire suppression system to support affordable housing development
- Housing Production Municipal Grant – reinvest in the affordable housing trust fund

In 2024 we had **48 units** capped at either 50% of AMI or 30% of AMI \$4,450,000 in InvestNH funds for 3 projects for a total of 92 units 72 are affordable at 80% AMI utilities included for 5 years



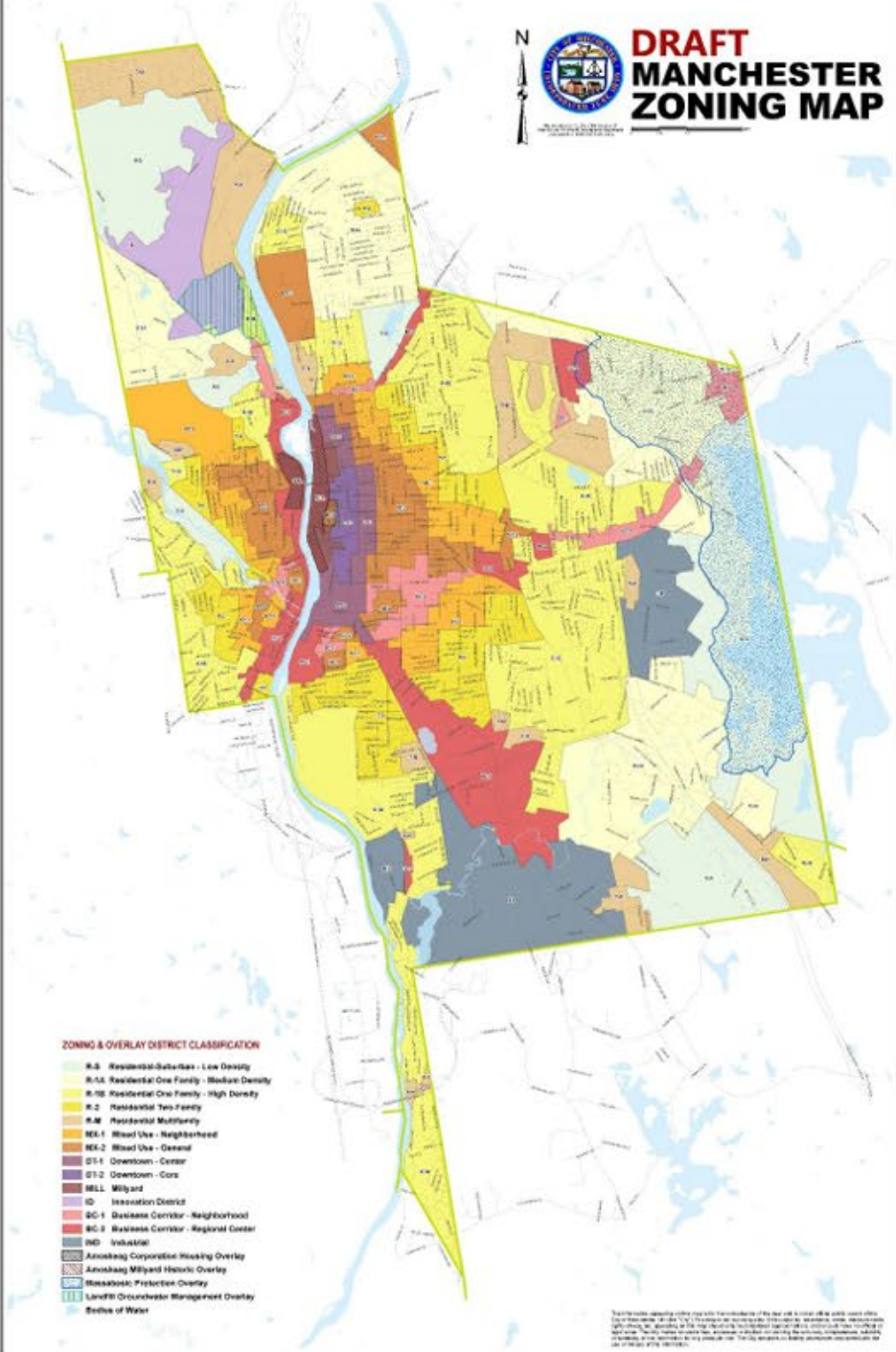
MANCHESTER

LAND USE CODE





DRAFT MANCHESTER ZONING MAP



ZONING & OVERLAY DISTRICT CLASSIFICATION

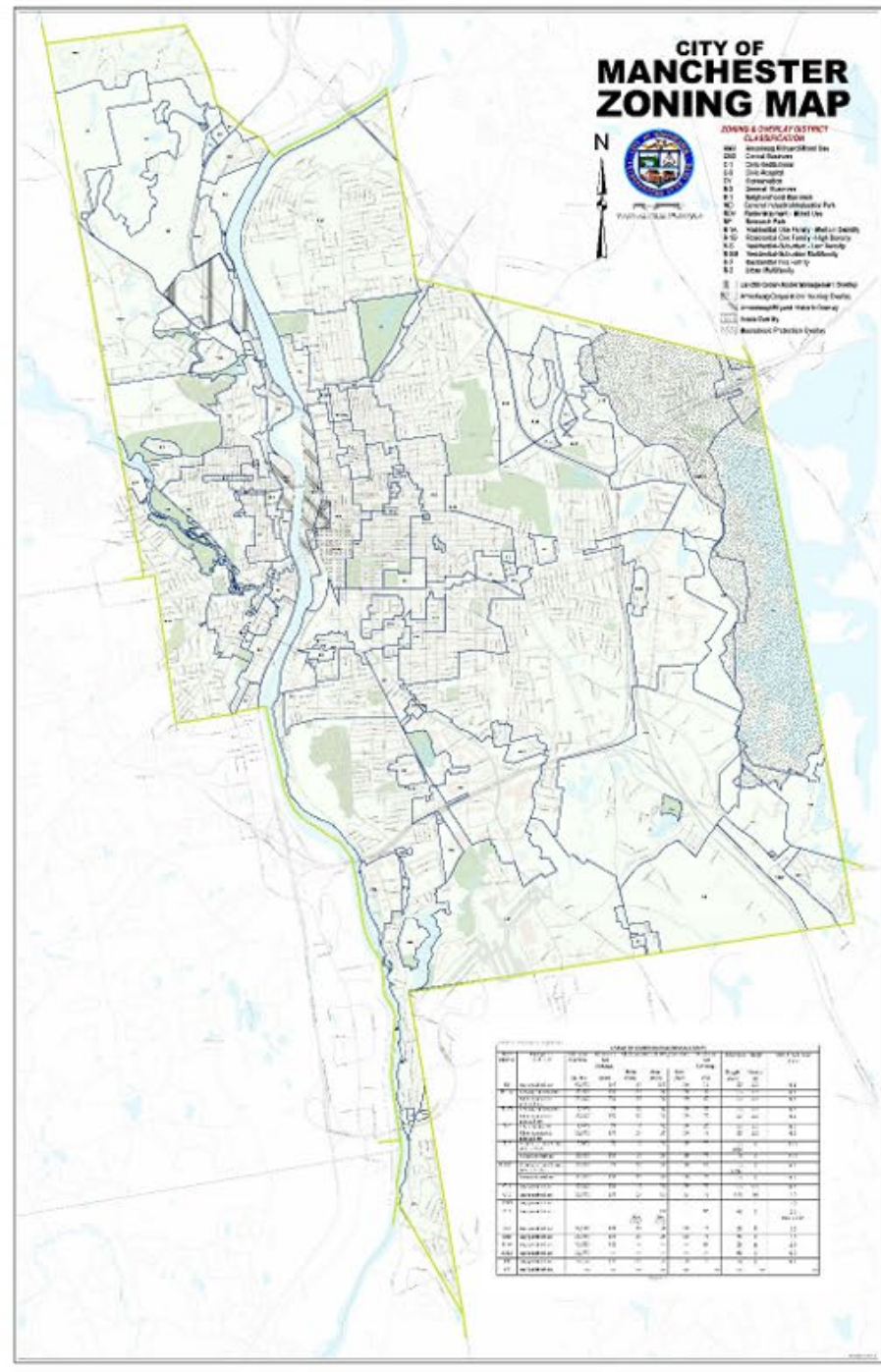
- R-3 Residential-Suburban - Low Density
- R-1A Residential One Family - Medium Density
- R-1B Residential One Family - High Density
- R-2 Residential Two Family
- R-4M Residential Multiplicity
- NE-1 Mixed Use - Neighborhood
- NE-2 Mixed Use - Central
- DT-1 Downtown - Center
- DT-2 Downtown - Core
- MLL Milliard
- ID Innovation District
- BC-1 Business Corridor - Neighborhood
- BC-2 Business Corridor - Regional Center
- I-1 Industrial
- Anisquam Corporate Housing Overlay
- Anisquam Milliard Historic Overlay
- Massachusetts Protection Overlay
- Landfill Groundwater Management Overlay
- Bodies of Water

This is a draft map and is subject to change. The City of Manchester is not responsible for any errors or omissions. The City of Manchester is not responsible for any errors or omissions. The City of Manchester is not responsible for any errors or omissions.

CITY OF MANCHESTER ZONING MAP

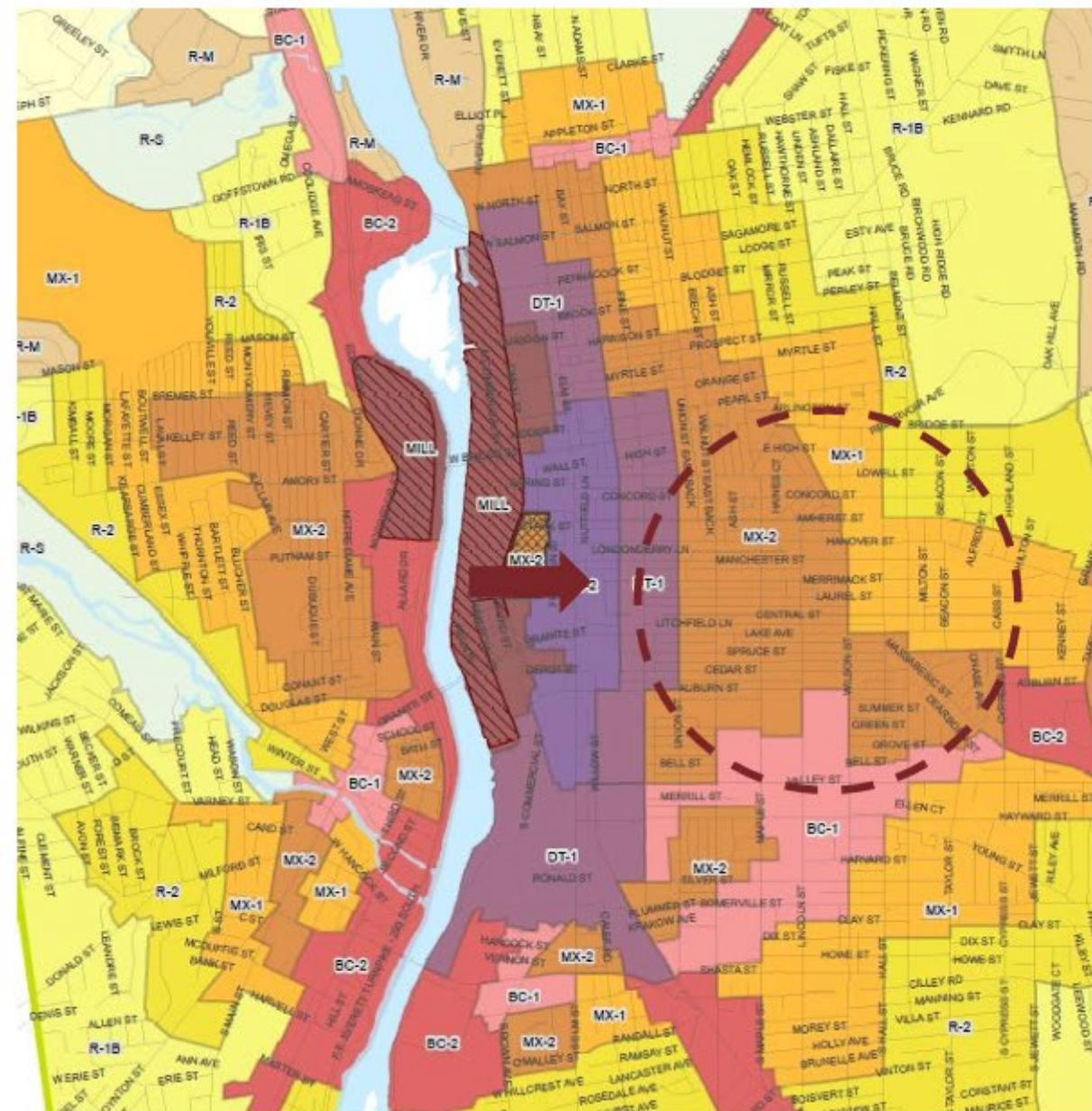


- ### ZONING & OVERLAY DISTRICT CLASSIFICATION
- R-3 Residential-Suburban - Low Density
 - R-1A Residential One Family - Medium Density
 - R-1B Residential One Family - High Density
 - R-2 Residential Two Family
 - R-4M Residential Multiplicity
 - NE-1 Mixed Use - Neighborhood
 - NE-2 Mixed Use - Central
 - DT-1 Downtown - Center
 - DT-2 Downtown - Core
 - MLL Milliard
 - ID Innovation District
 - BC-1 Business Corridor - Neighborhood
 - BC-2 Business Corridor - Regional Center
 - I-1 Industrial
 - Anisquam Corporate Housing Overlay
 - Anisquam Milliard Historic Overlay
 - Massachusetts Protection Overlay
 - Landfill Groundwater Management Overlay
 - Bodies of Water



Zone	Area (sq. ft.)	Area (sq. mi.)	Area (ac.)	Area (ha.)	Area (km ²)	Area (mi ²)	Area (km ²)
R-3	1,234,567	0.028	0.028	0.028	0.028	0.028	0.028
R-1A	2,345,678	0.054	0.054	0.054	0.054	0.054	0.054
R-1B	3,456,789	0.080	0.080	0.080	0.080	0.080	0.080
R-2	4,567,890	0.106	0.106	0.106	0.106	0.106	0.106
R-4M	5,678,901	0.132	0.132	0.132	0.132	0.132	0.132
NE-1	6,789,012	0.158	0.158	0.158	0.158	0.158	0.158
NE-2	7,890,123	0.184	0.184	0.184	0.184	0.184	0.184
DT-1	8,901,234	0.210	0.210	0.210	0.210	0.210	0.210
DT-2	9,012,345	0.210	0.210	0.210	0.210	0.210	0.210
MLL	10,123,456	0.236	0.236	0.236	0.236	0.236	0.236
ID	11,234,567	0.262	0.262	0.262	0.262	0.262	0.262
BC-1	12,345,678	0.288	0.288	0.288	0.288	0.288	0.288
BC-2	13,456,789	0.314	0.314	0.314	0.314	0.314	0.314
I-1	14,567,890	0.340	0.340	0.340	0.340	0.340	0.340
Other	15,678,901	0.366	0.366	0.366	0.366	0.366	0.366
Total	100,000,000	2.273	2.273	2.273	2.273	2.273	2.273





1. Enact the Vision of the 2021 Master Plan

Master Plan's Vision for Zoning

- Write new regulations
 - Focus on form and character
- Emphasize quality construction
 - Materials, scale, orientation, fenestration
- Increase allowable density
 - Allow more uses to build higher and occupy more of their lots
- Encourage mixed uses
 - Allow for more intense mixed uses in the downtown, but also allow complementary uses in near one another in other areas
- Revise the Zoning Map
- Help reduce housing costs
 - Allow missing-middle housing in more places
 - Allow residential in primarily commercial areas
 - Consider reducing or eliminating single-family zoning districts



2. Take the Middle Ground

Many Possible Paths with Land Use

- E.g. single-family zoning

3. Address Issues with Current Ordinance

Split-Zoned Parcels

Poor-Quality Maps

Legal Compliance

- Sign regulation
- Variance standards

Legal Opportunities

- Junkyards

Catch the Zoning Up to Current Land Uses

4. Accessibility

Zoning Laws Should Be Understandable

- Illustrations
- Clear language
- Instructions

Manageable Length

- From 459 pages to 259

5. Create the Ordinance that the People of Manchester Want



Thank you!

Contact Info and Links

- [NH State Data Center: Housing and Household Data](#)
 - [Current Estimates and Trends in New Hampshire's Housing Supply – 2024 Update](#)
 - Source data for report
 - Maps of Housing Units Permitted in 2023 by state, counties, regions, and municipalities
- **Ken Gallagher, Principal Planner, NH Office of Planning and Development**
 - kenneth.r.gallager@livefree.nh.gov
 - (603) 271-1773
- [InvestNH](#)
 - **Andrew Dorsett, Housing Finance Director**
 - (603) 931-2109
 - andrew.l.dorsett@livefree.nh.gov
- [City of Manchester](#)
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Planning Lunches at Noon (PLAN) Monthly Webinar Series

click the link above for the slides and recordings of all completed
webinars

Schedule for 2024 upcoming webinars

A short, anonymous online feedback survey

THANK YOU