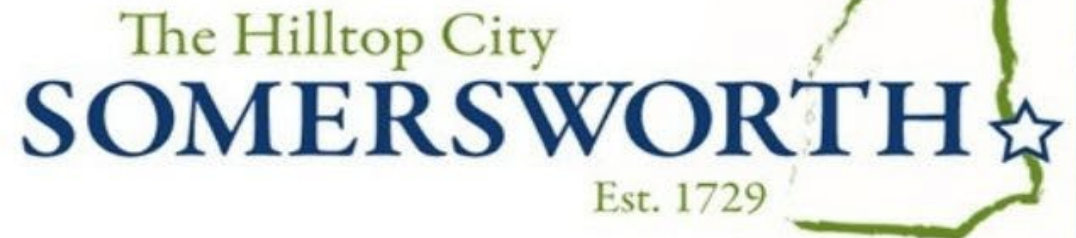


**LIVING IN  
SOMERSWORTH:  
A HOUSING  
PLAN FOR  
THE CITY**



**SEPTEMBER 14, 2023  
5-8:30PM**

# Tonight's Agenda

- Keynote Speakers
- Panel Discussion
- Breakout Sessions



# Keynote Speakers

**Jennifer Czysz**

Executive Director

*Strafford Regional Planning  
Commission*

**Nick Taylor**

Executive Director

*Seacoast Coalition for  
Workforce Housing*

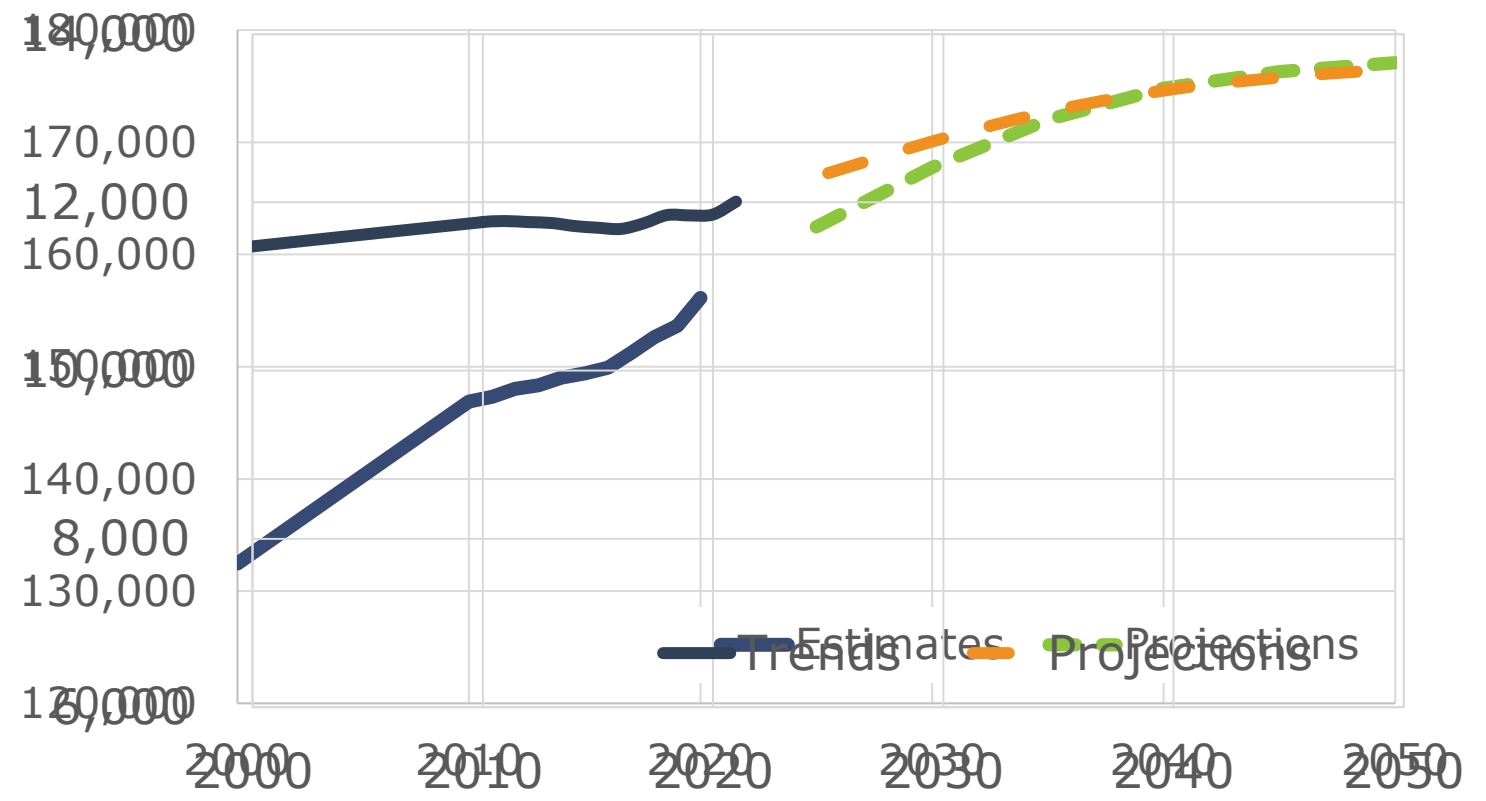
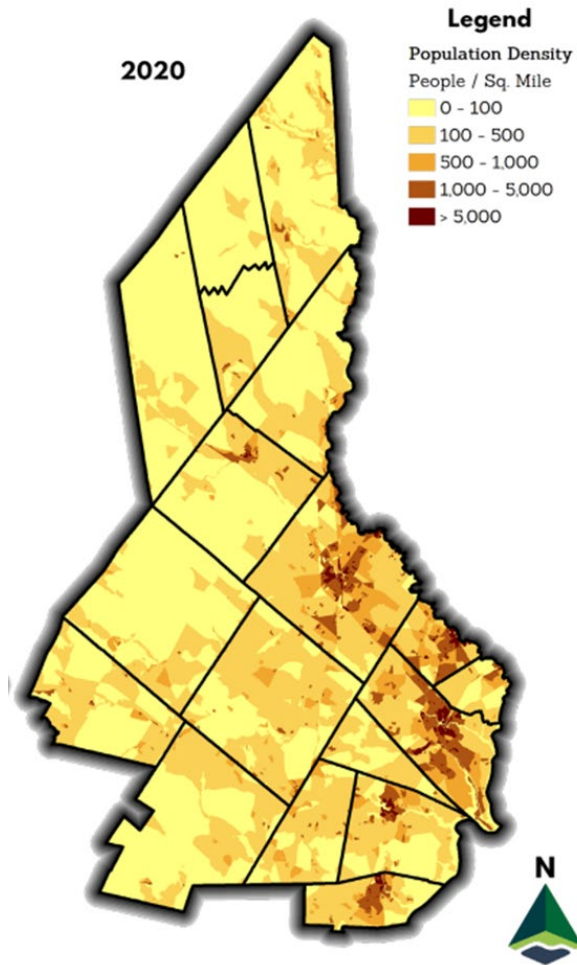




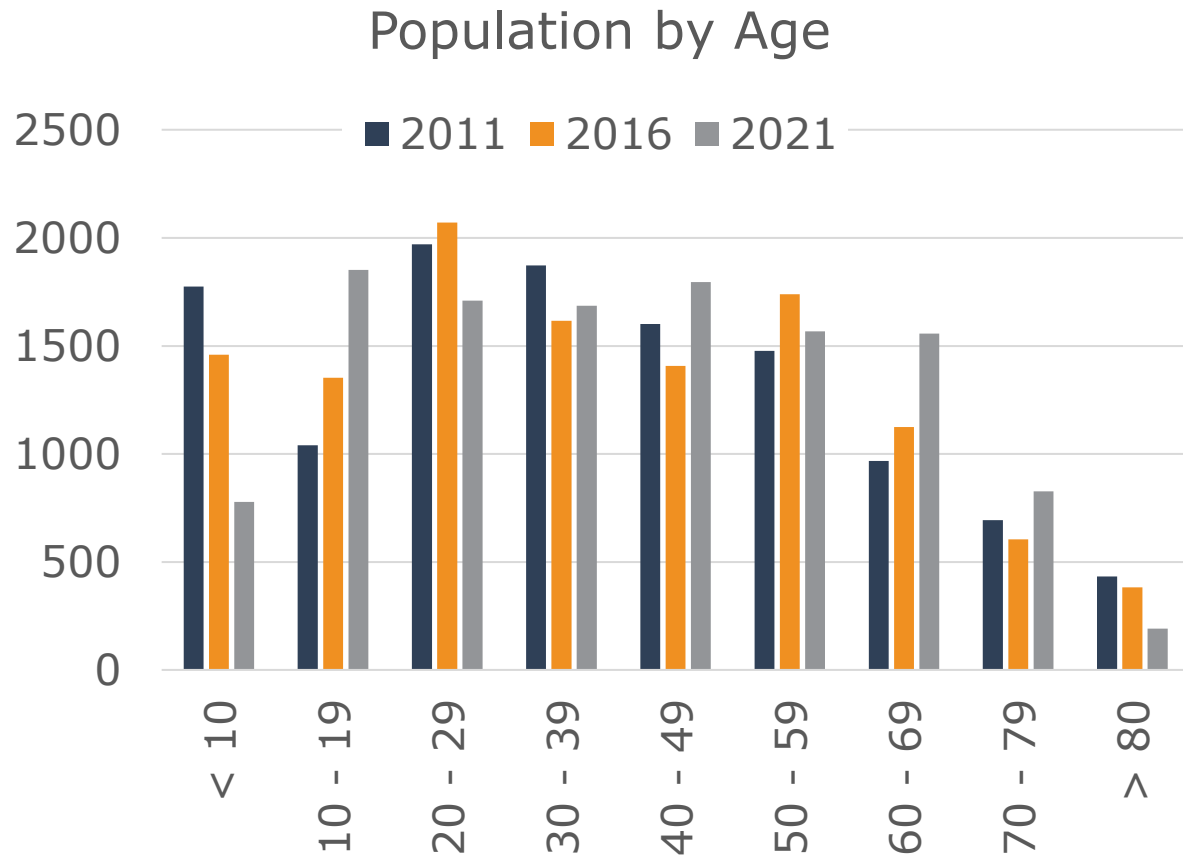
# SOMERSWORTH AND THE REGIONAL HOUSING NEEDS ASSESSMENT

**Jennifer Czysz**  
Executive Director

# POPULATION IS INCREASING

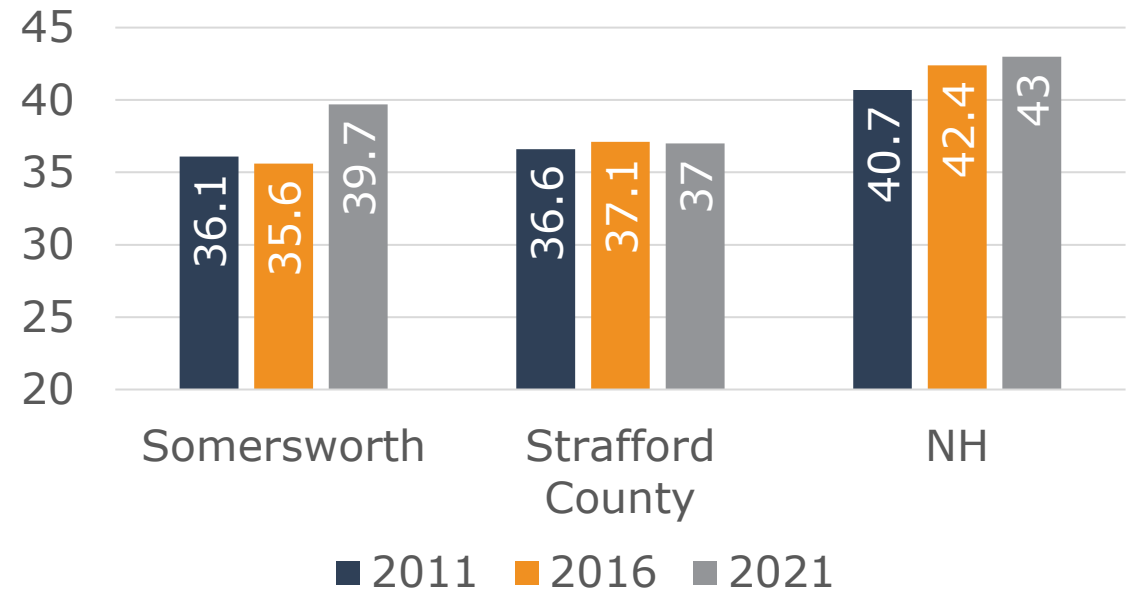


# POPULATION IS AGING

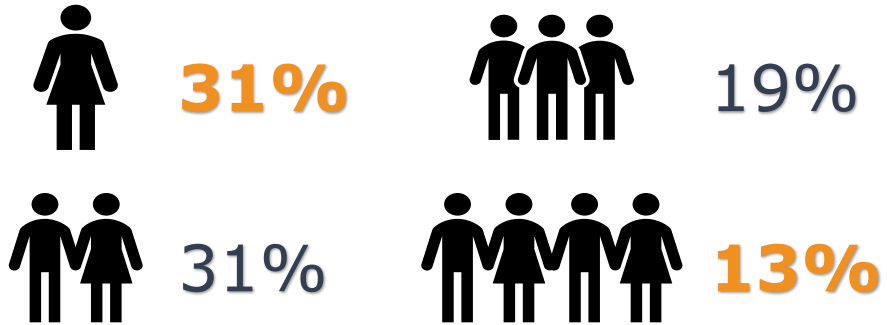


**20.8** SRPC Community With Lowest Median Age: Durham followed by Dover (35.7)

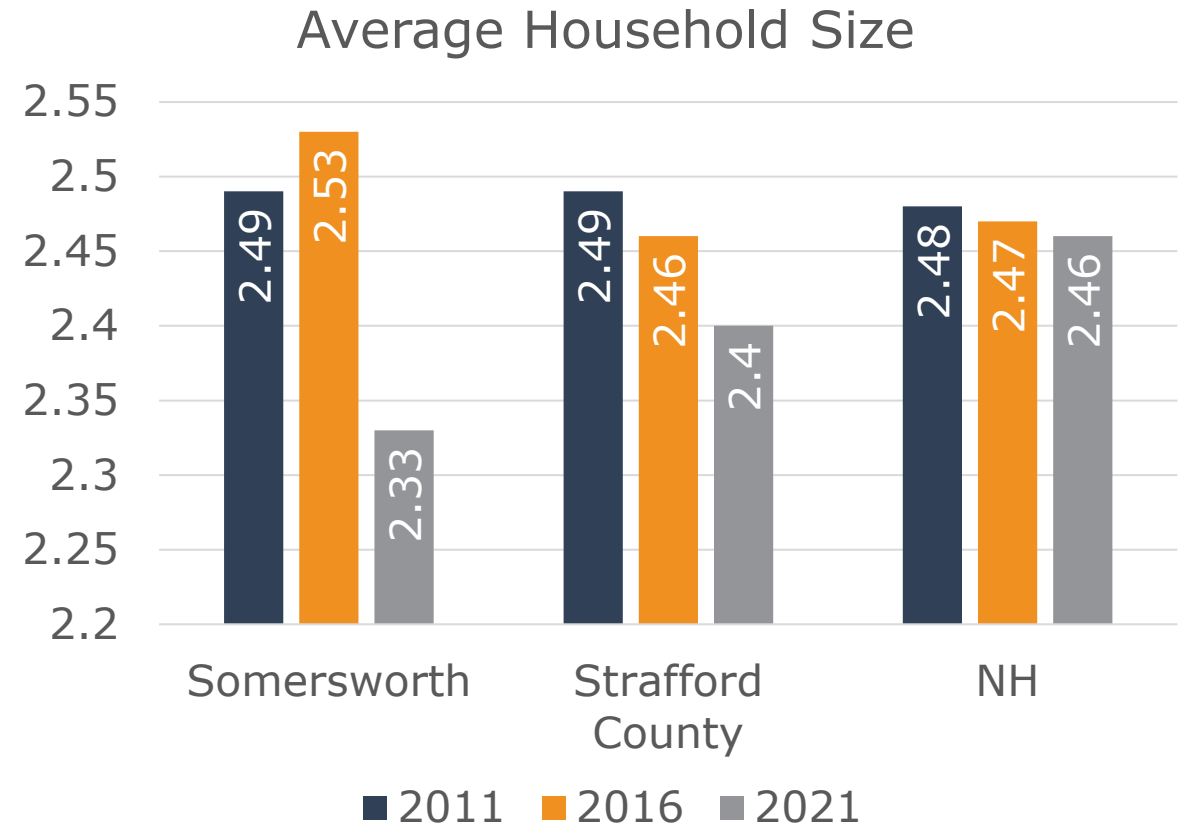
**50.3** SRPC Community With Highest Median Age: Wakefield



# HOUSEHOLD SIZES ARE DECLINING

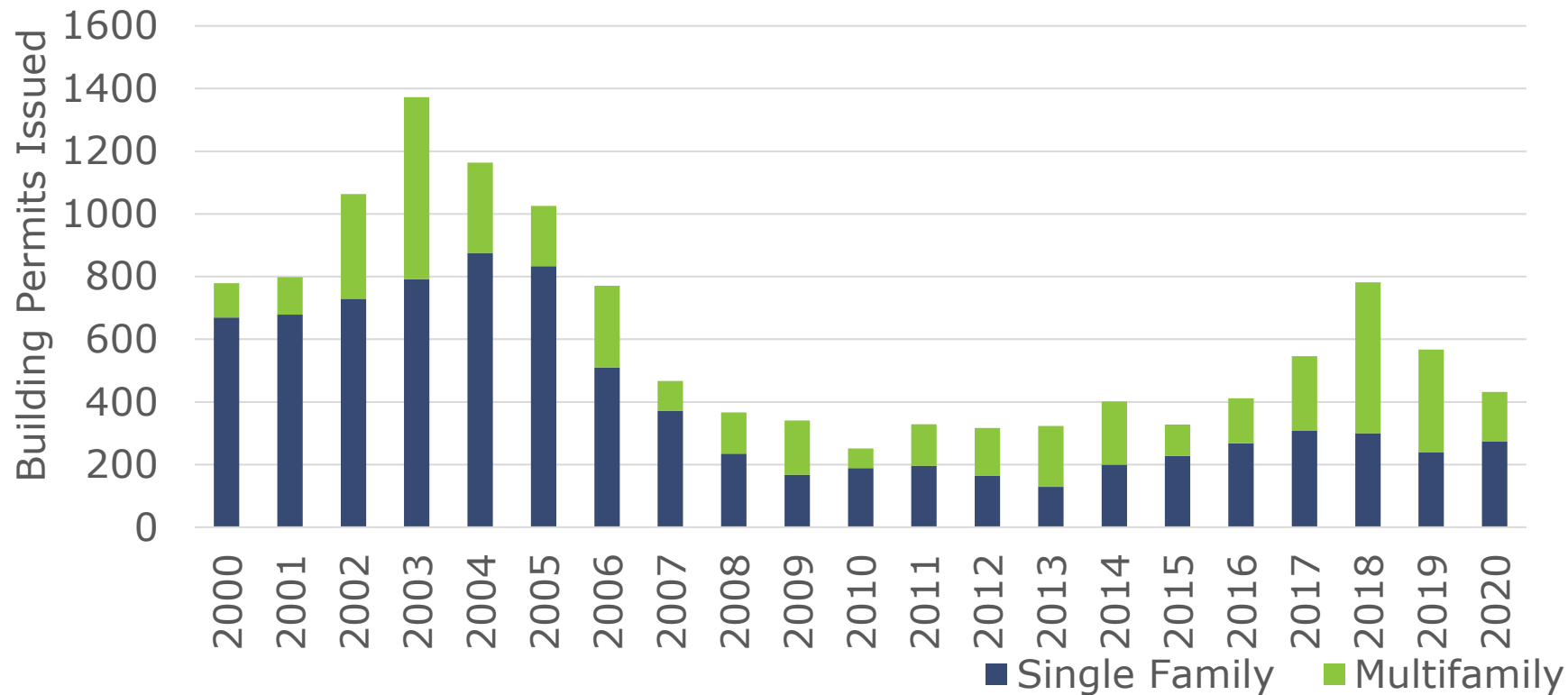


Somersworth Households  
with Children  
35% → 30%

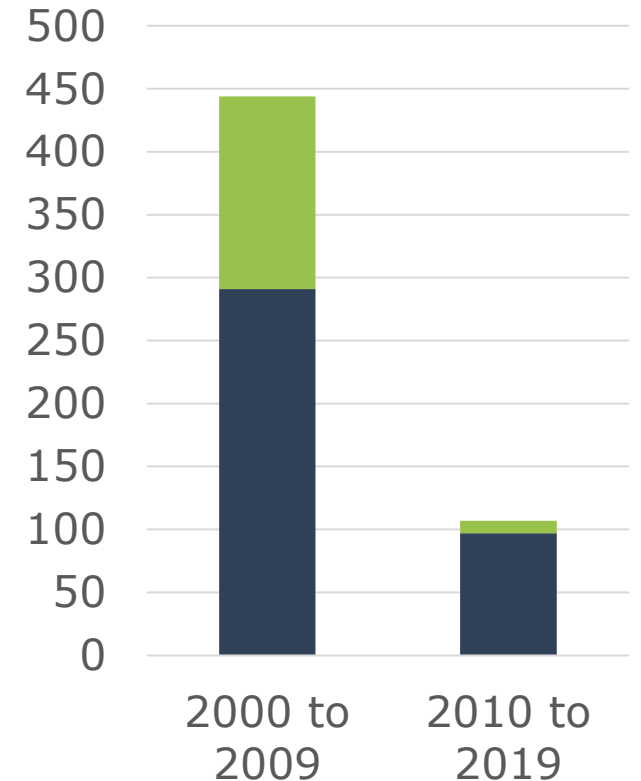


# HOUSING PRODUCTION HAS SLOWED

SRPC Single Family and Multifamily Structure Building Permits Issued 2000 to 2020



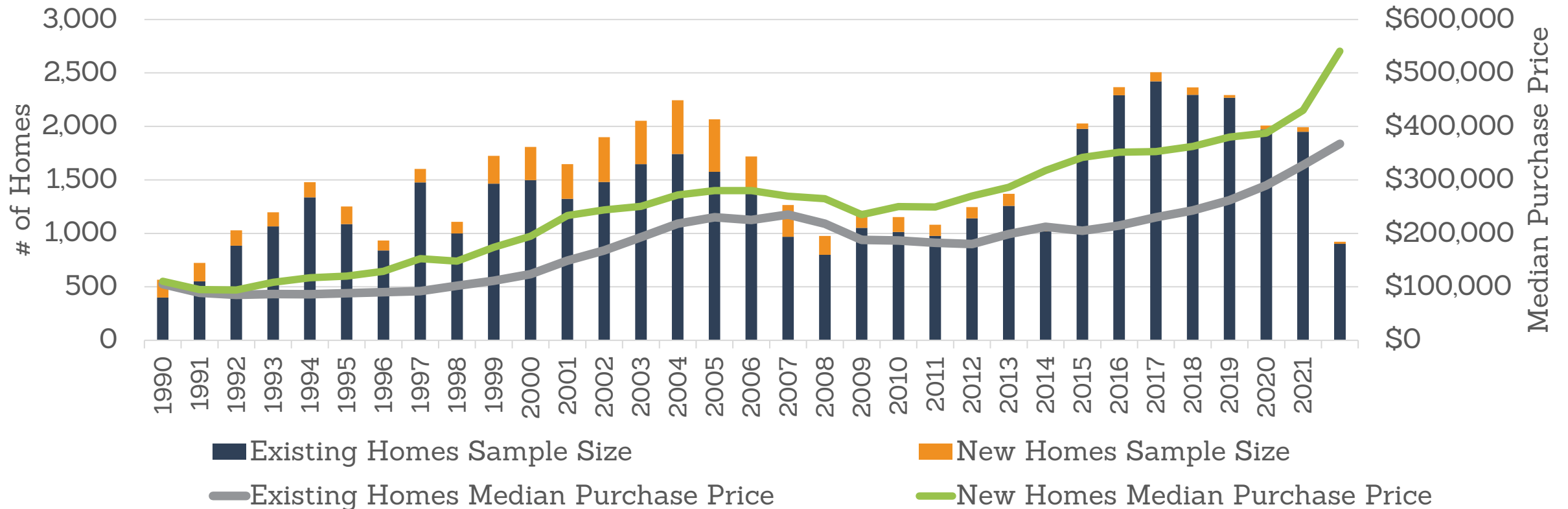
Somersworth Building Permits





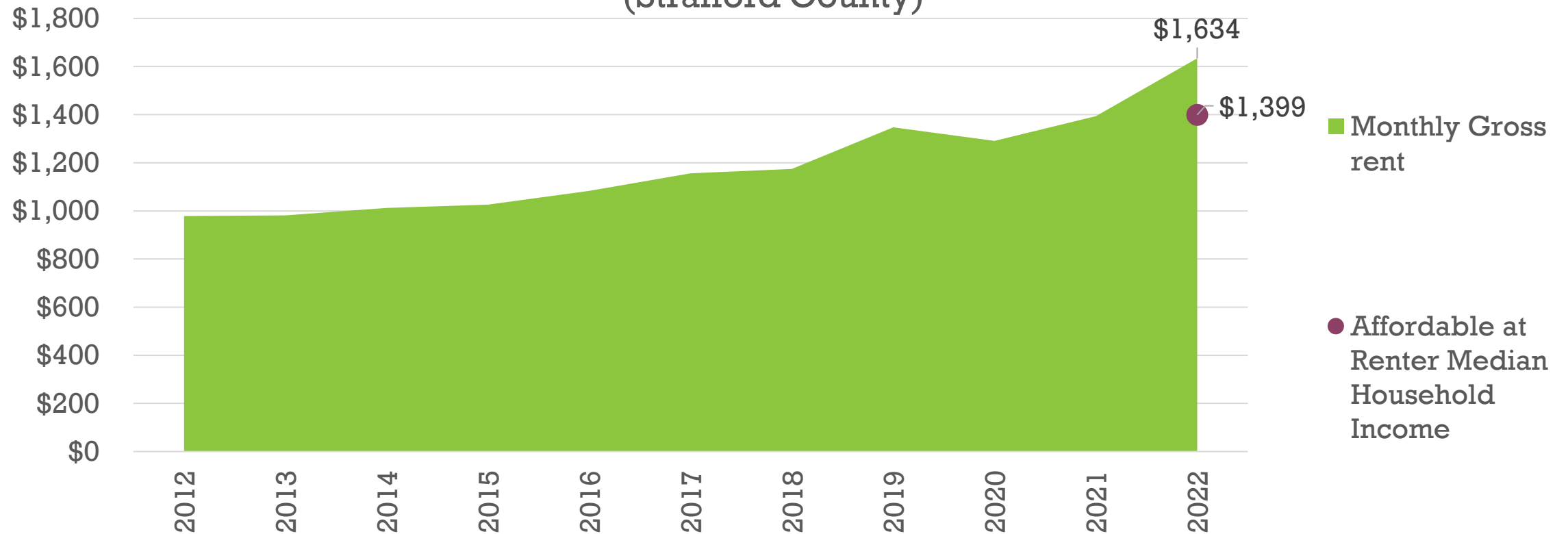
# COST OF HOUSING IS INCREASING (SALE)

Median Purchase Price and Number of Sales



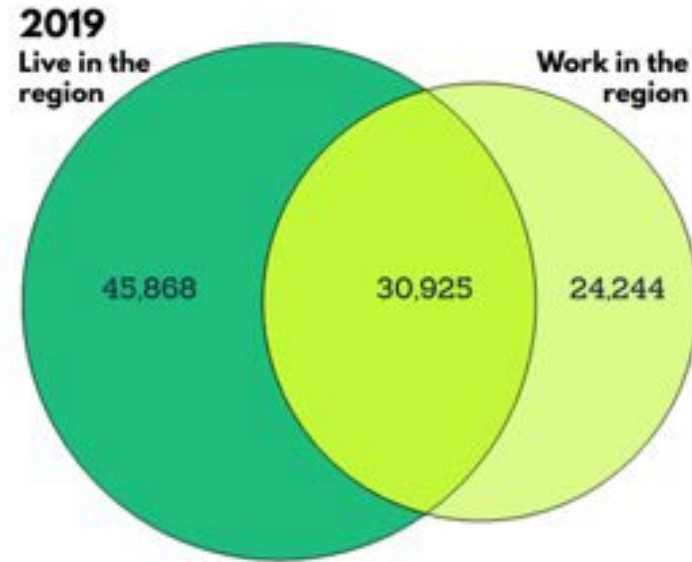
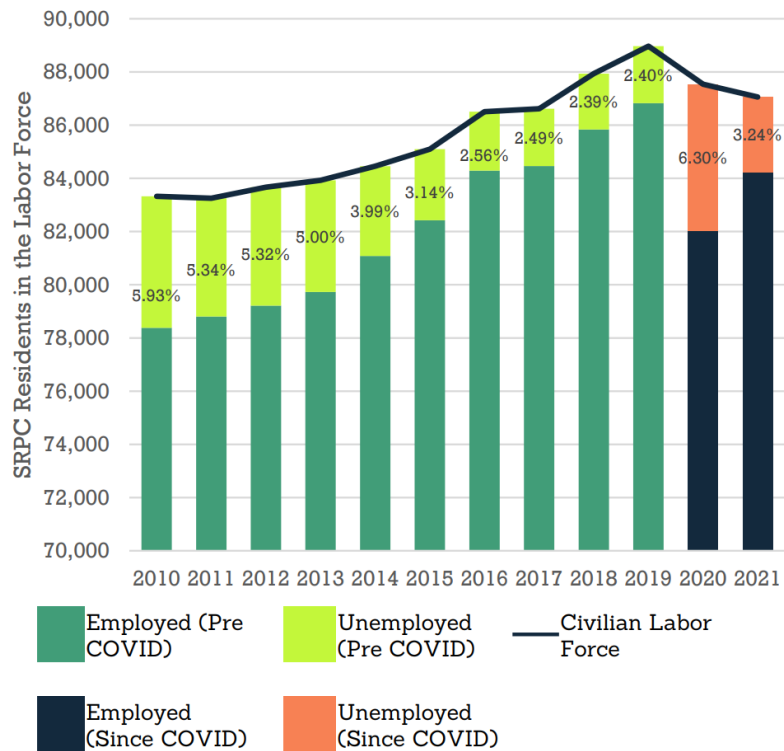
# COST OF HOUSING IS INCREASING (RENT)

Median Rent for 2-Bedroom Units  
(Strafford County)



# EMPLOYMENT TRENDS ARE CHANGING THE MARKET

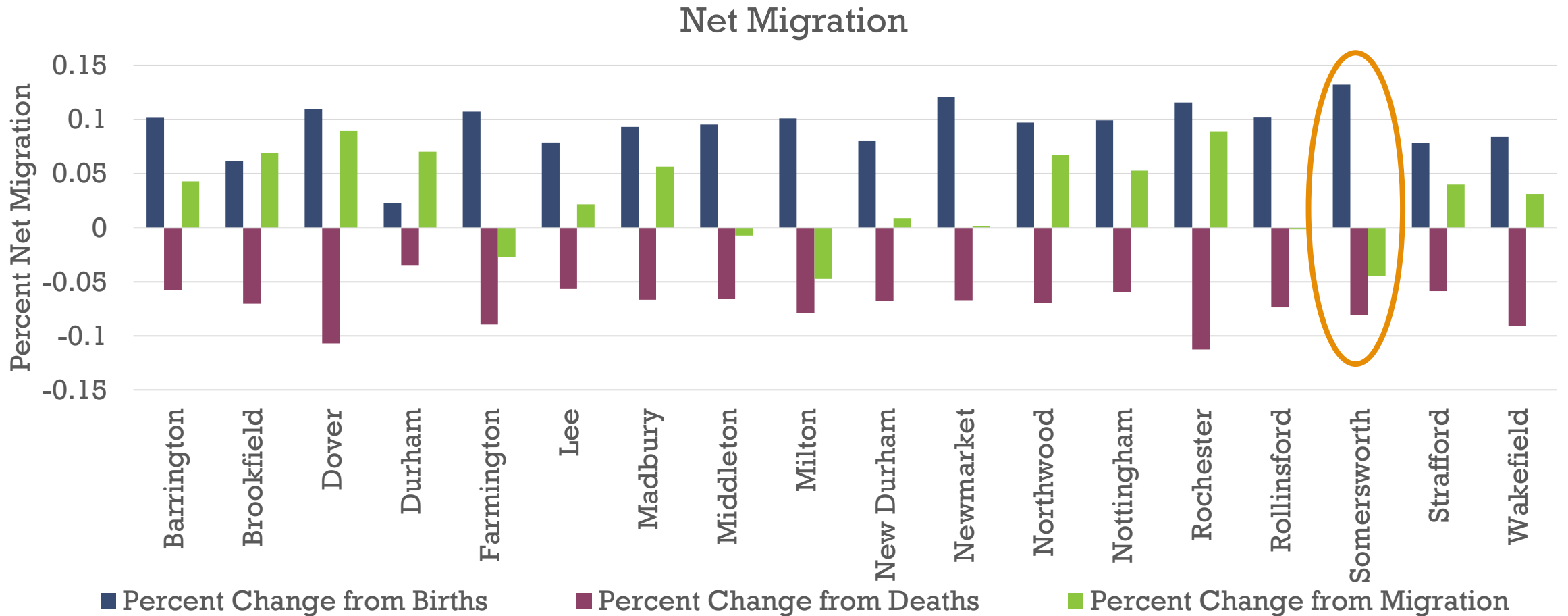
**SRPC Regional Employment  
2010–2021**



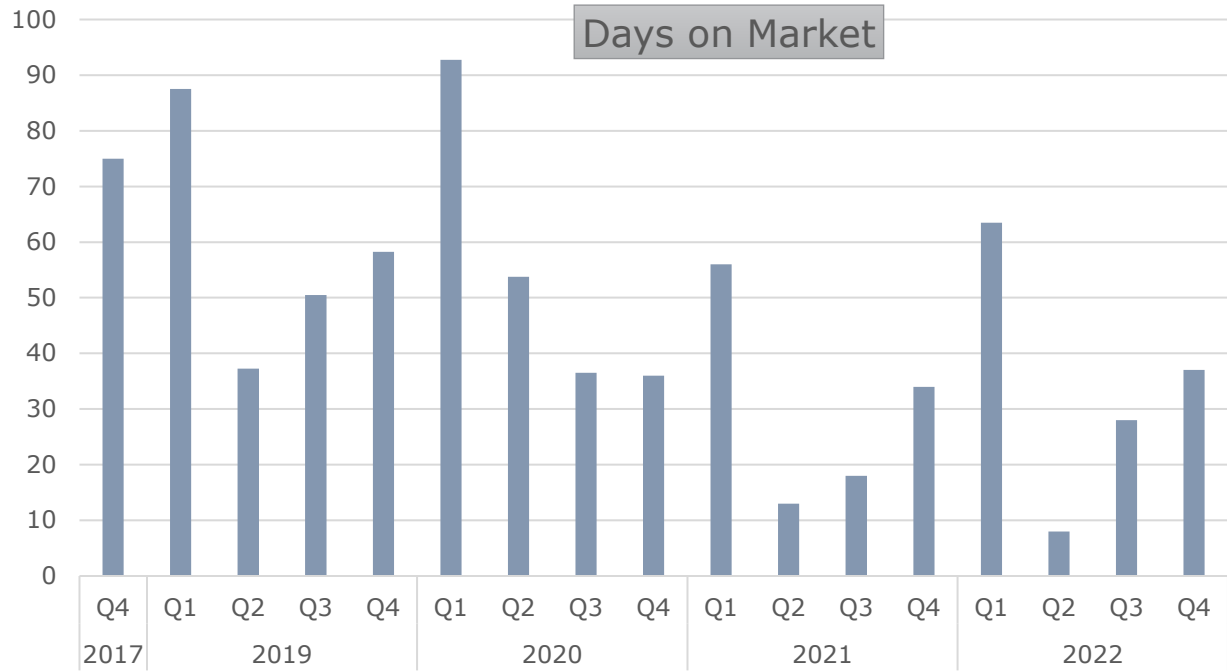
SRPC Current Labor Force = **Roughly 87,000 workers**

NHES Employment Projections through 2045 show an **increase in the number of jobs** in ALL municipalities in the region.

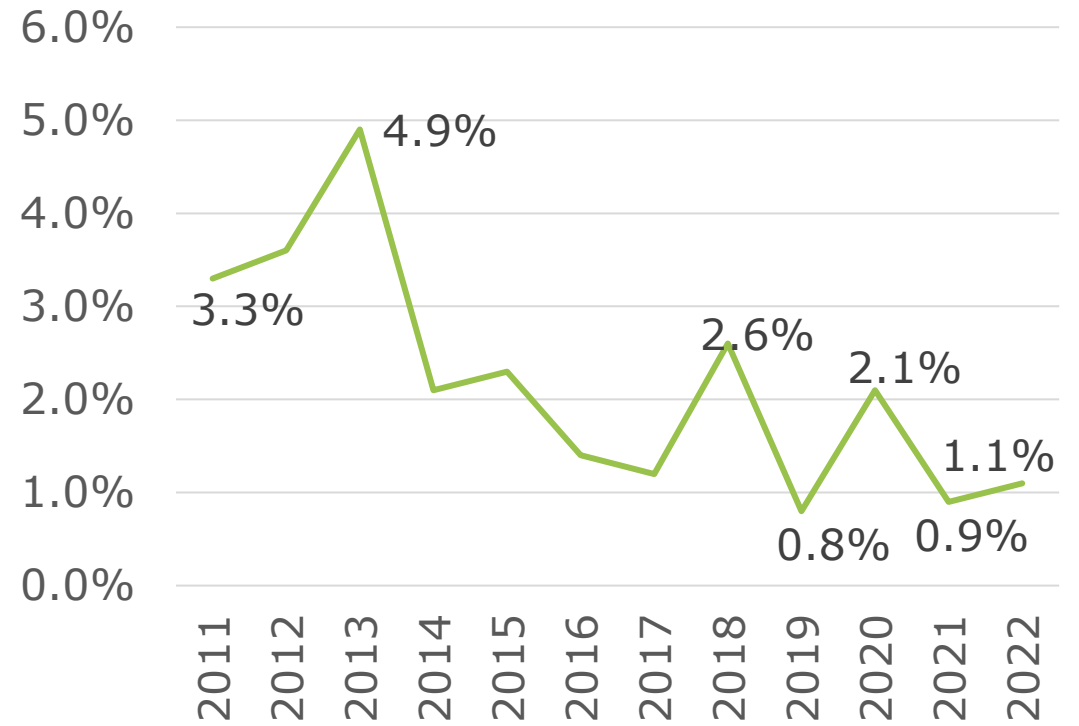
# IN-MIGRATION TRENDS ARE CHANGING THE MARKET



# HOUSING STOCK DOES NOT MEET LOCAL NEEDS

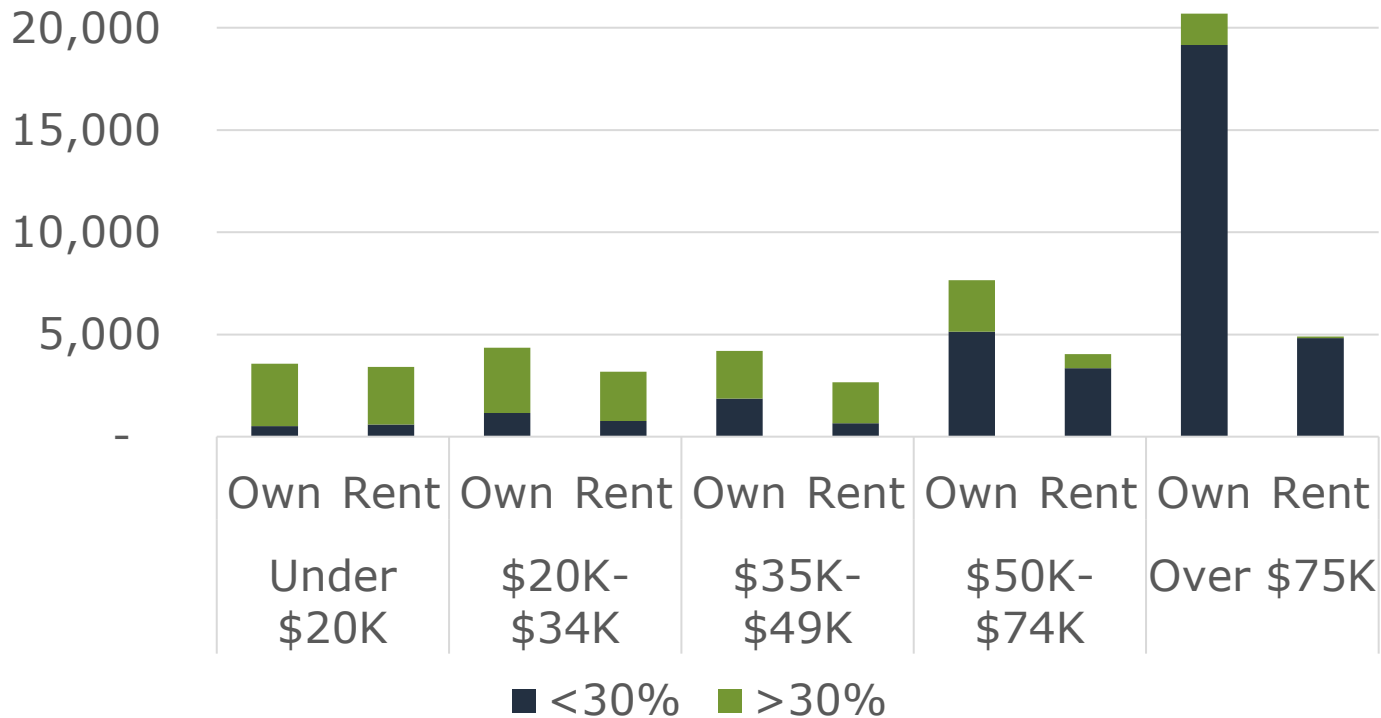


Rental Vacancy Rates  
(Strafford County)

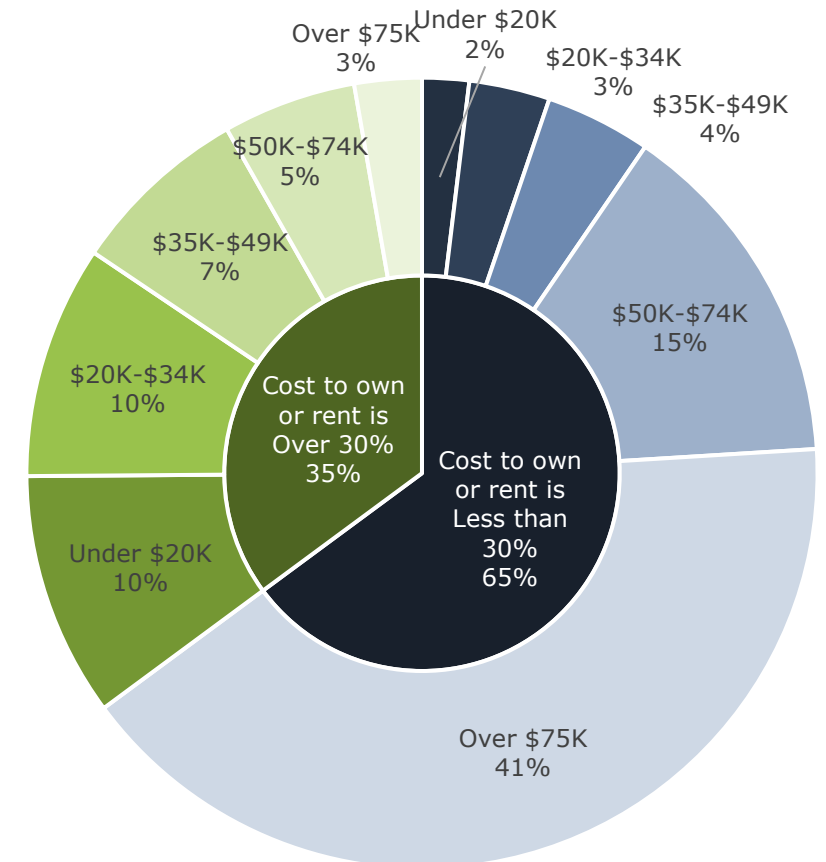


# HOUSING STOCK DOES NOT MEET LOCAL NEEDS

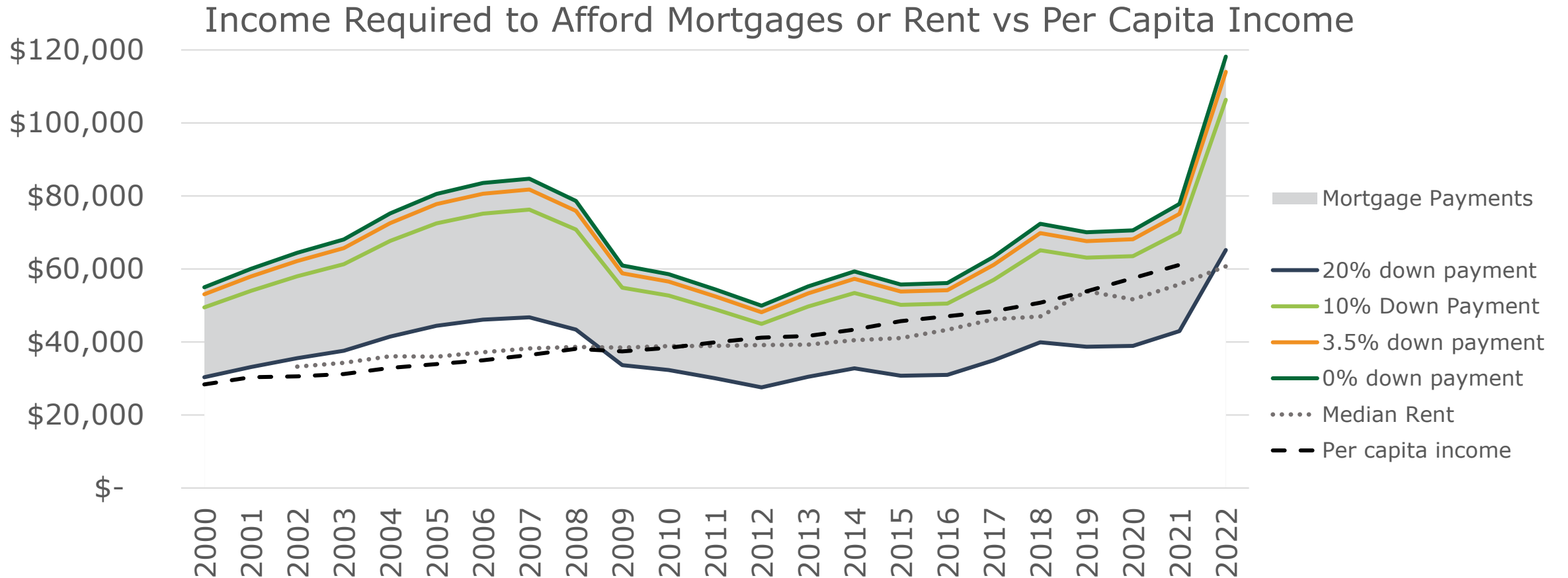
Cost Burden by Household Income and Tenure (2020)



Cost Burden By Income



# HOUSING COSTS EXCEED INCOMES



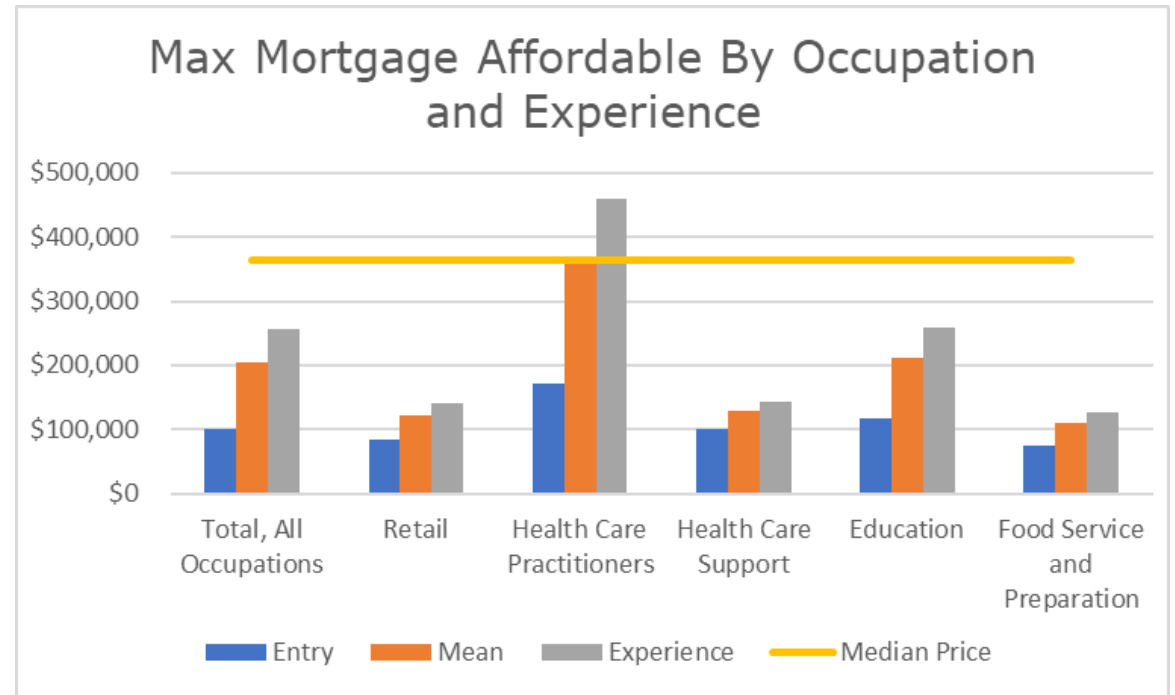
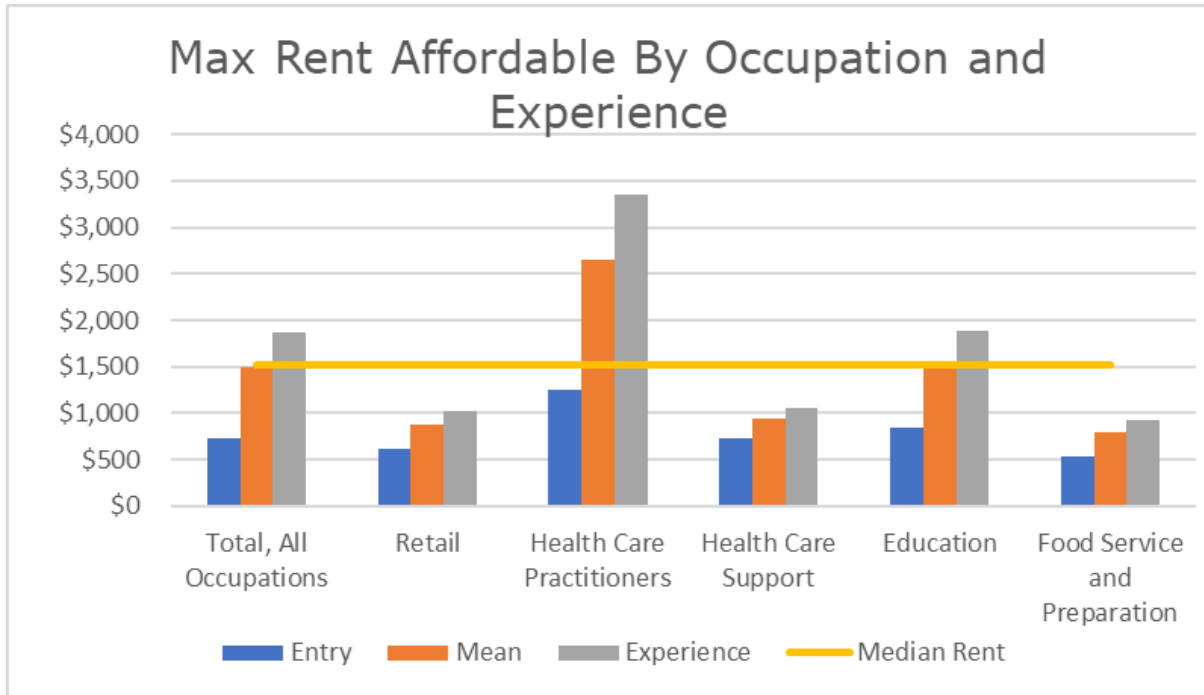
# HOUSING COSTS EXCEED INCOMES

Description	Dec-21	Oct-22
<b>Home Price</b>	\$400,000	\$400,000
<b>Down Payment</b>	5%	5%
<b>Mortgage Interest Rate</b>	<b>3.10%</b>	<b>7.08%</b>
<b>Monthly Payment</b>	<b>\$1,623</b>	<b>\$2,549</b>
<b>*Monthly payment does NOT include taxes, insurance, PMI, HOA, etc.</b>		

**\$926** difference in monthly payment

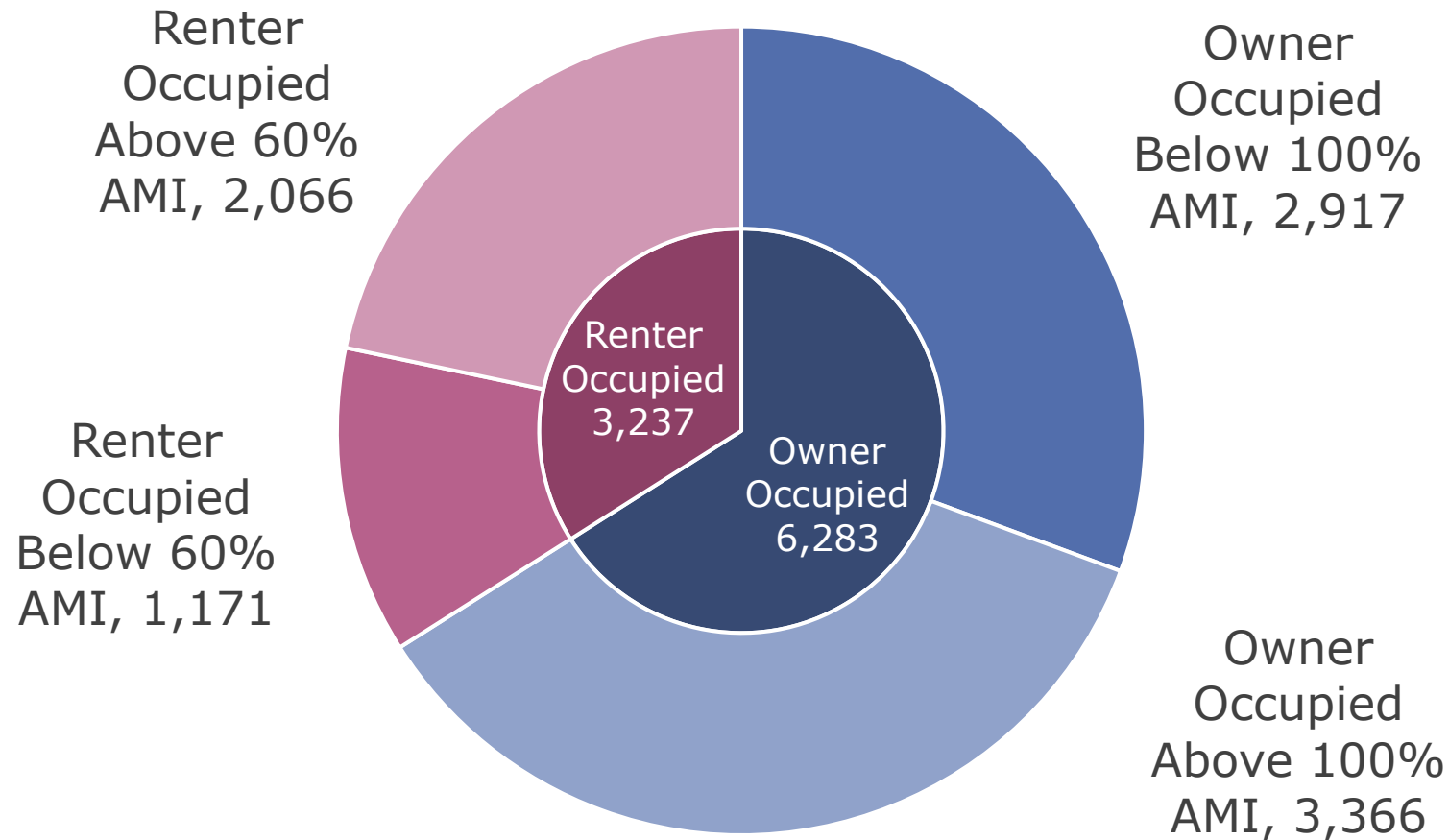


# HOUSING COSTS EXCEED INCOMES



Affordability By Occupation – 1 Worker In The Occupation

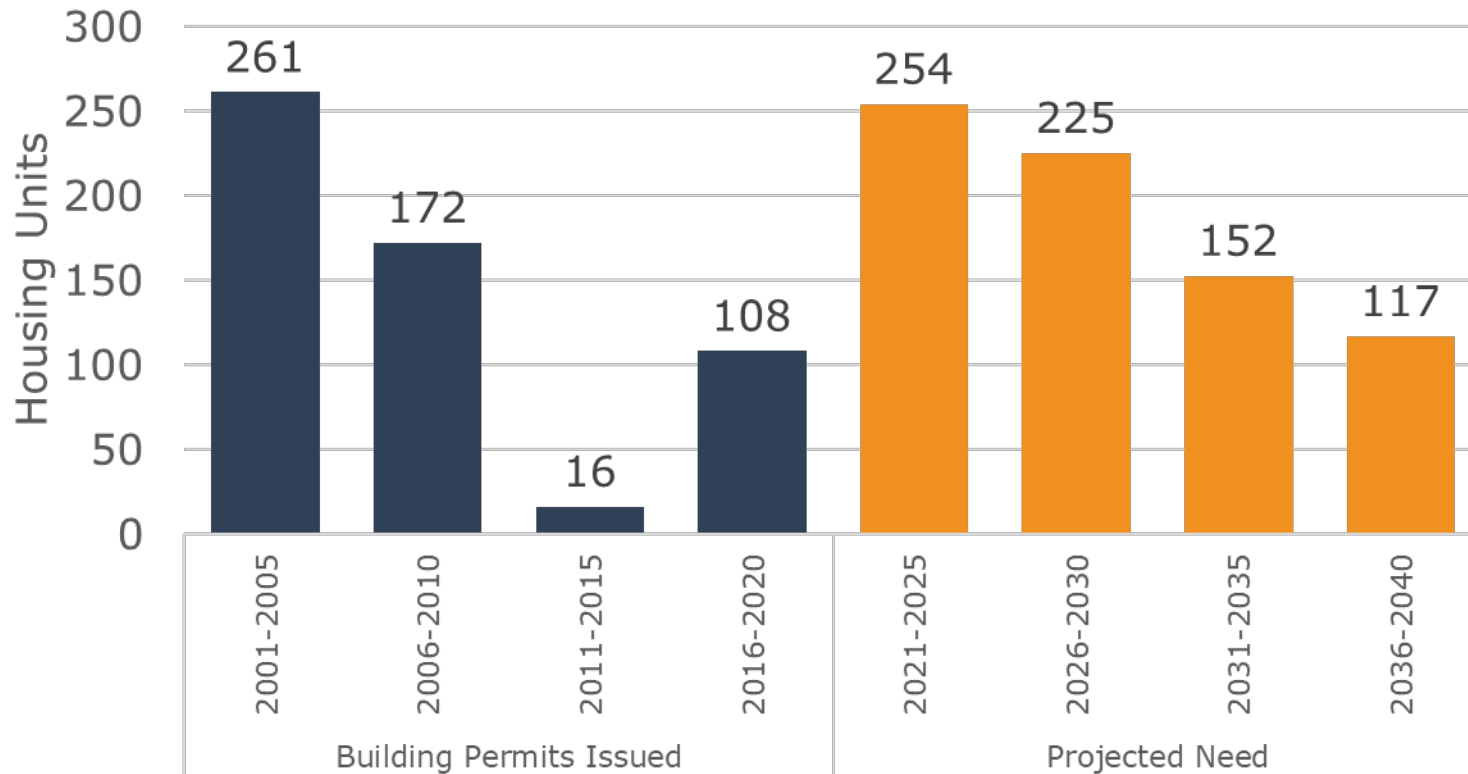
# 2040 REGIONAL HOUSING PRODUCTION NEED



**9,520**  
New Units

# 2040 LOCAL HOUSING PRODUCTION NEED

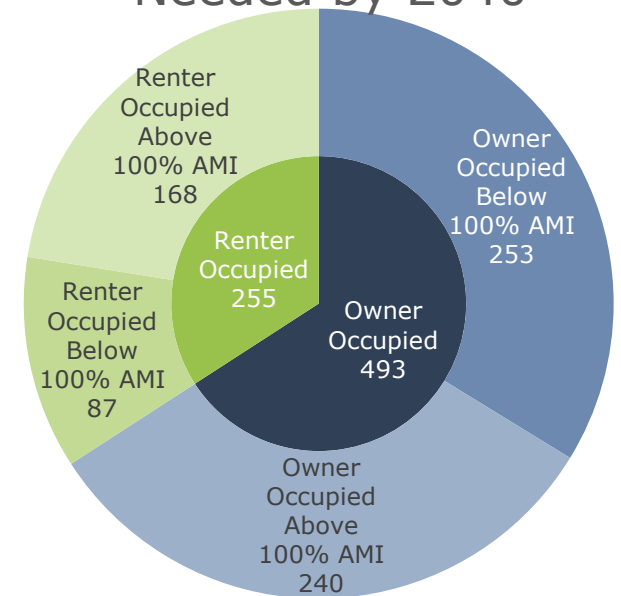
Past Housing Construction and Future Need









**748**

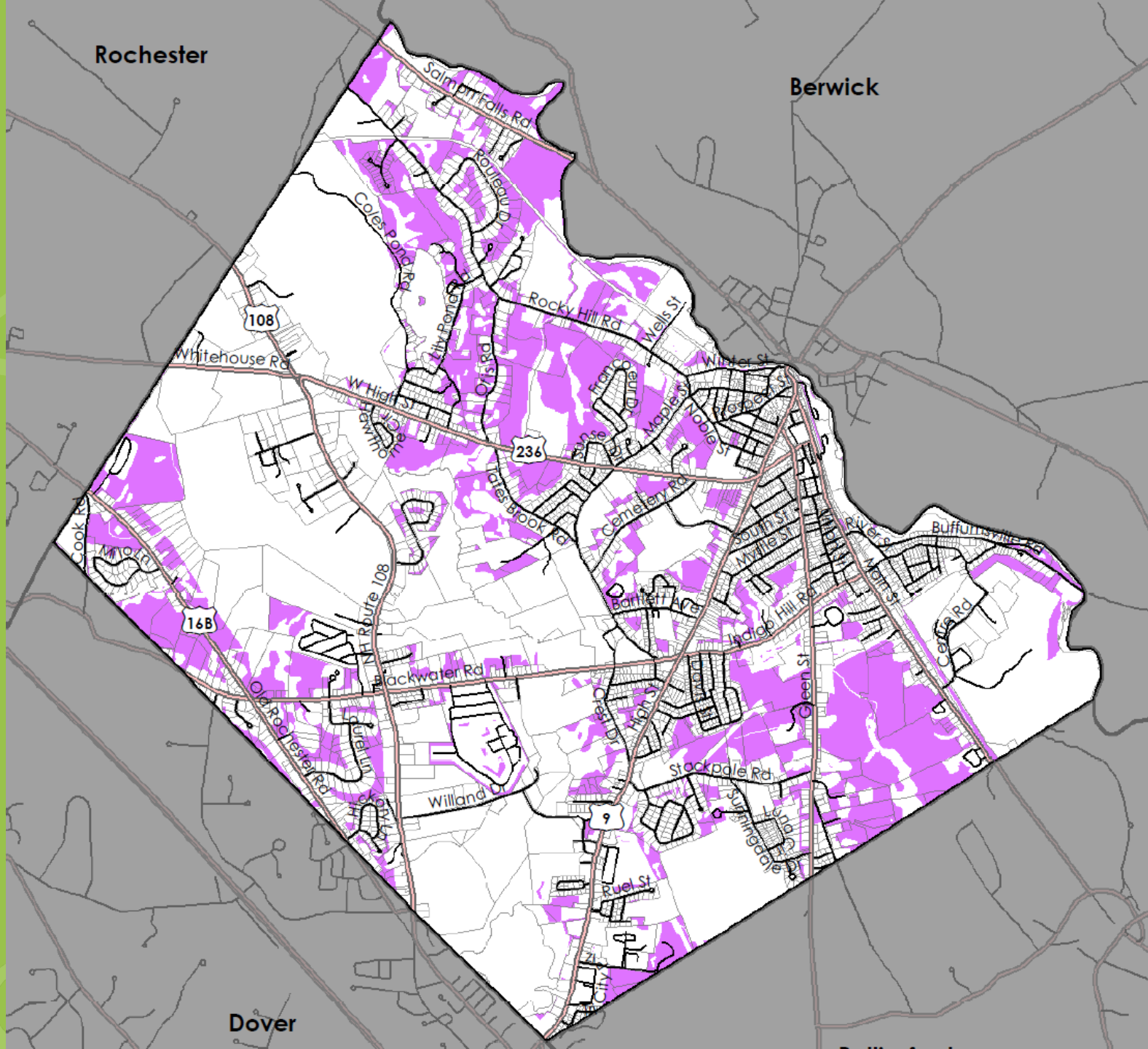
## New Units

Needed by 2040

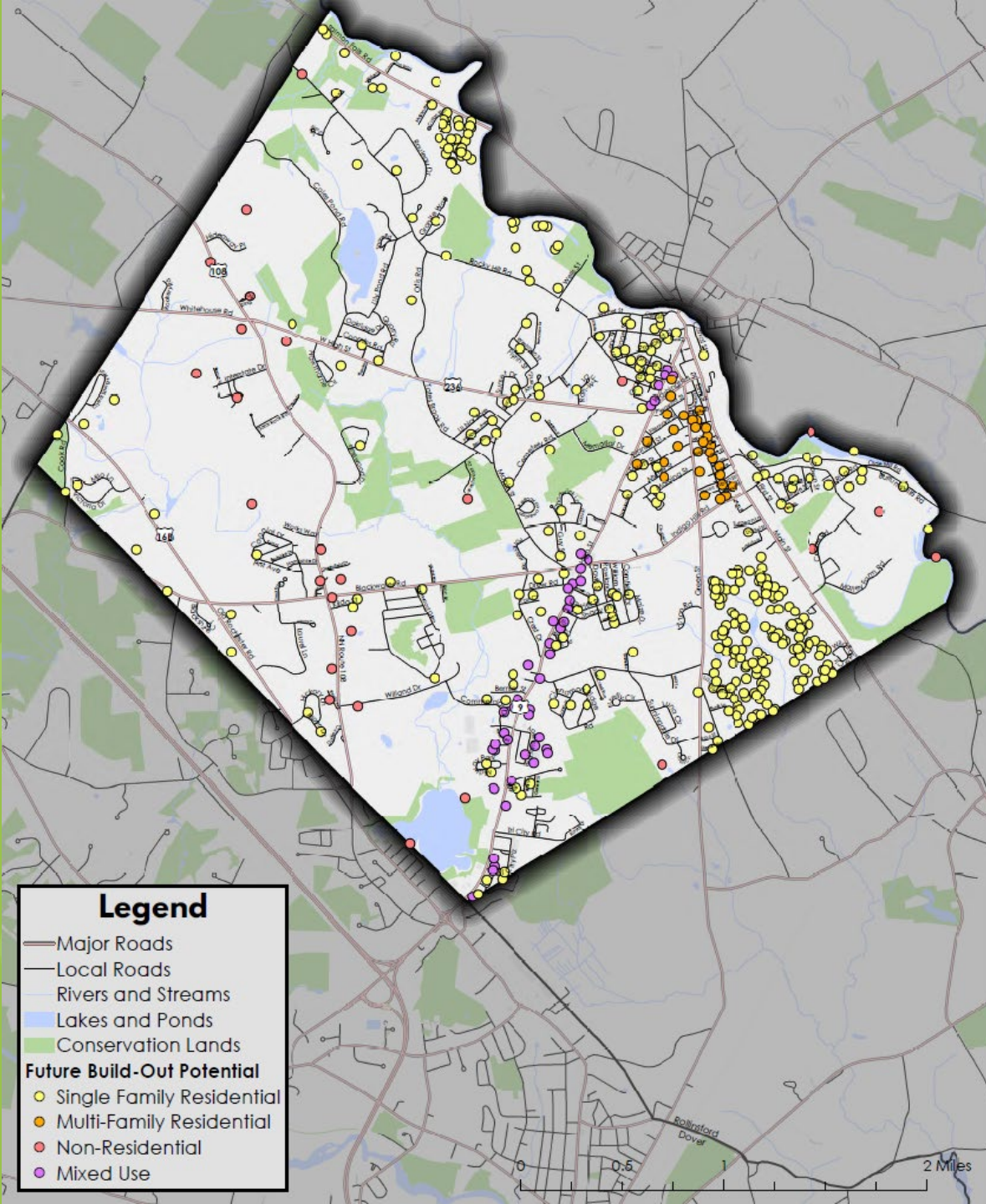


# DEVELOPABLE LAND

-  Residentially Zoned Land
-  Physical Infrastructure (Residences, Transportation, etc.)
-  Conservation Land
-  Wetlands
-  Water
-  Steep Slopes



# PROJECTED BUILDOUT



# Housing in New Hampshire

Nick Taylor

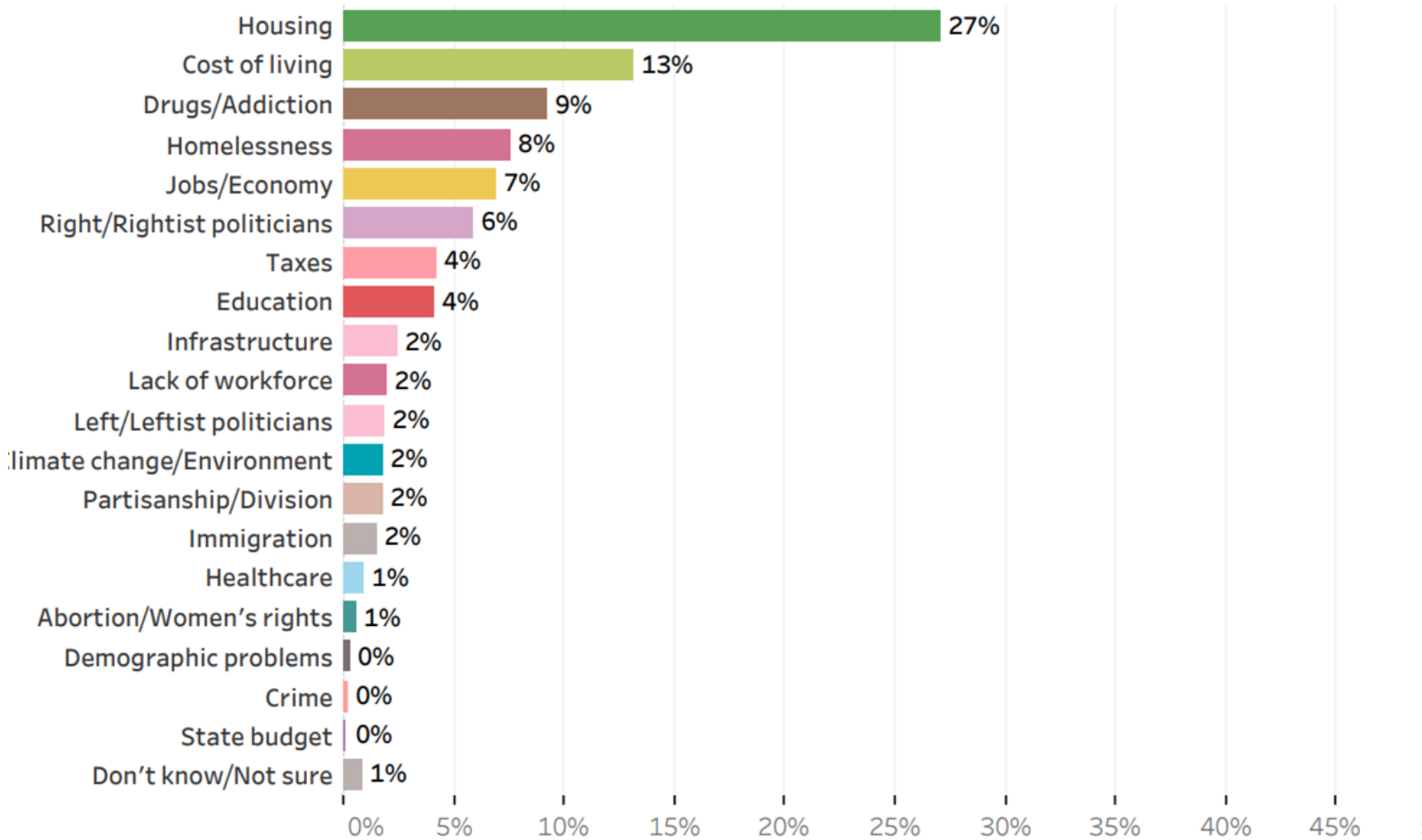
*Executive Director*

*Workforce Housing Coalition of the Greater Seacoast*

# Public Opinion

# University of New Hampshire: Granite State Poll

Most Important Problem Facing New Hampshire - August 2023



→ **27%** of respondents said housing is the most important problem facing New Hampshire



# Saint Anselm College: 2023 Housing Poll

**78%** of New Hampshire voters think that their community needs more affordable housing to be built.

**58%** of New Hampshire voters want more affordable homes built in their neighborhood.

**60%** of New Hampshire voters think that towns and cities should change zoning regulations to allow for more housing to be built.

# We See The Challenges

# What Can We Do?

# The Five “L’s” of Housing Development

## What drives housing development costs?

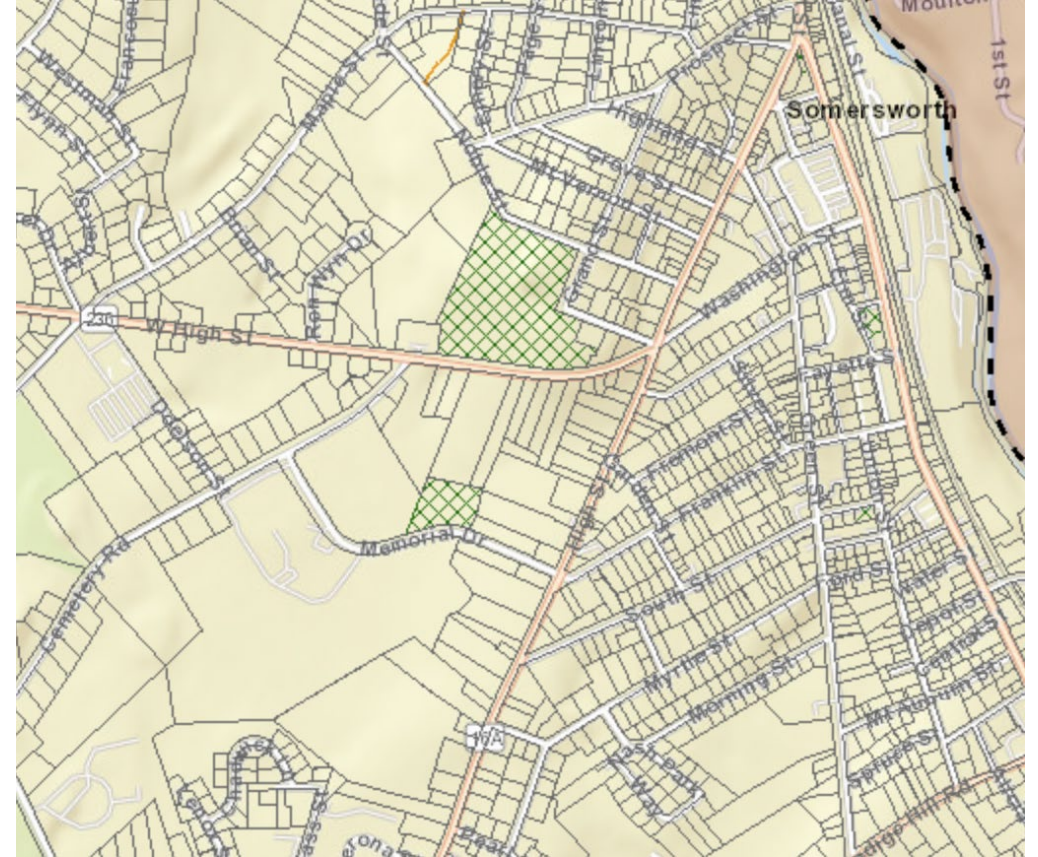
- **Labor:** Workforce
- **Land:** Location to build
- **Lending:** Access to financing
- **Lumber:** Materials
- **Laws:** Zoning and regulations



# Policy Levers

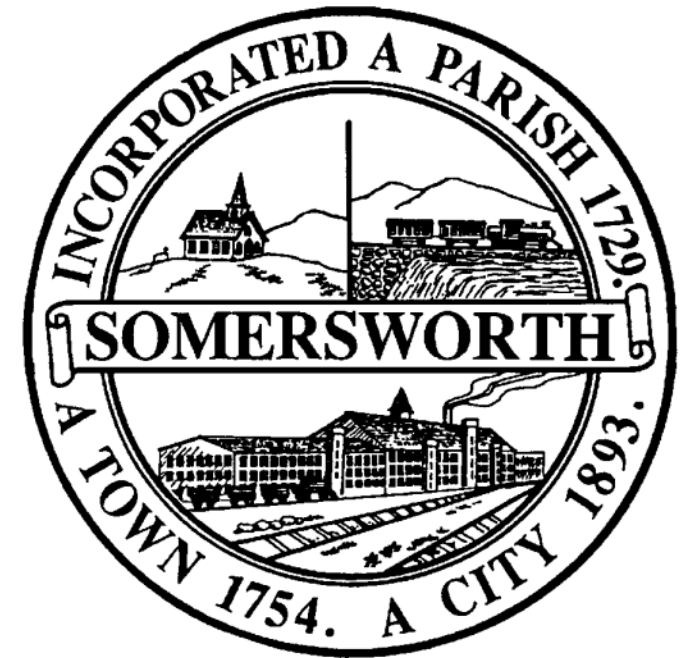
# Five L's of Housing Development: Land

- Typically, land costs are out of a municipality's control. The majority of sales are between private entities.
- The exception is town/city owned land:
  - ◆ Request For Proposal could include long-term leases or favorable terms to help accomplish a shared goal

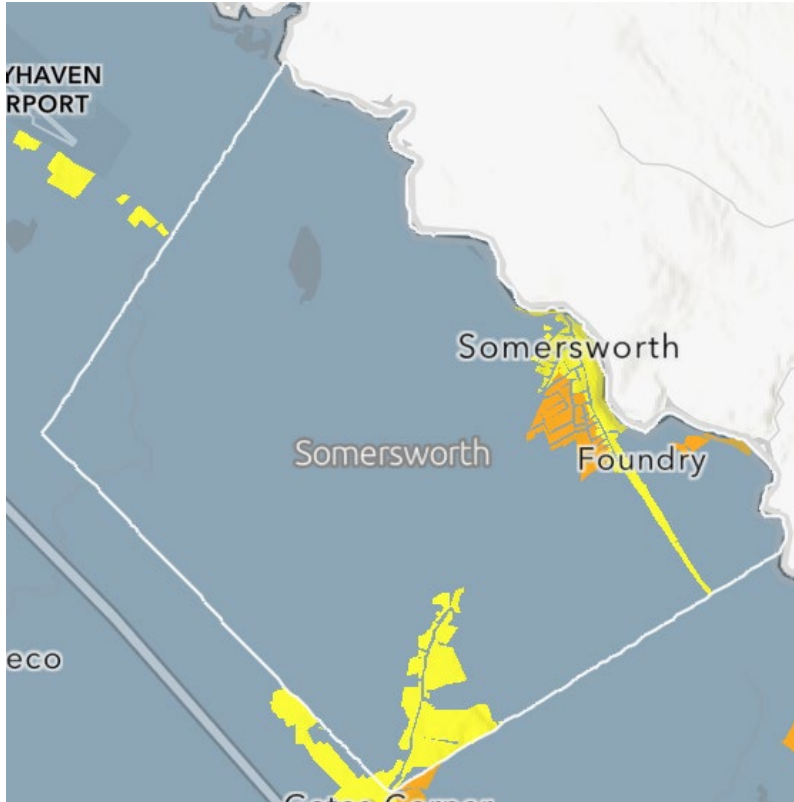


# Five L's of Housing Development: Laws

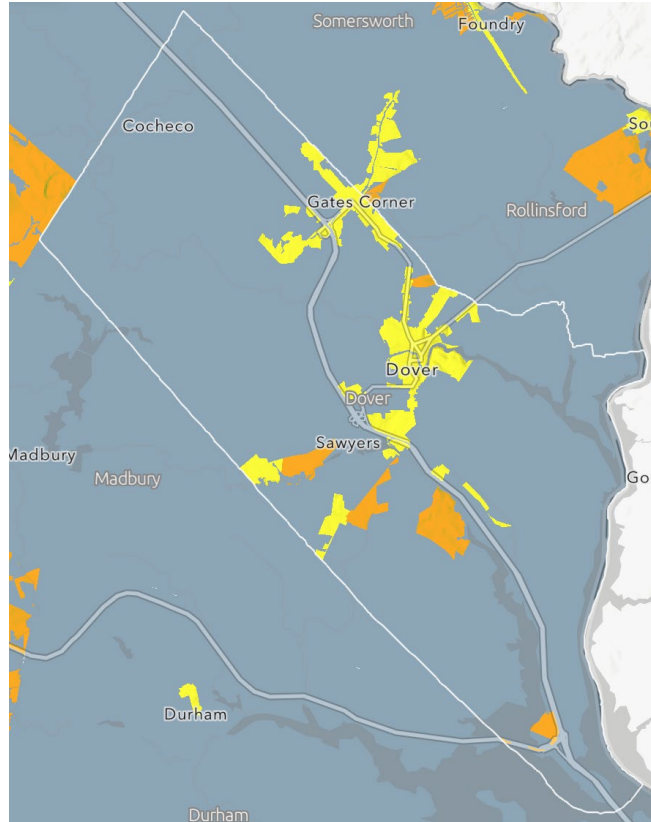
- Local zoning laws and economic development incentives are where towns can have the greatest impact
- What are zoning ordinances?
  - ◆ Laws that regulate the use and development of land
    - Ex. commercial vs. residential, building height, required parking, etc.
- What are economic development incentives?
  - ◆ Policies granted to communities to incentivize development in certain areas
    - Ex. 79-E community revitalization tax relief, tax increment financing (TIF)



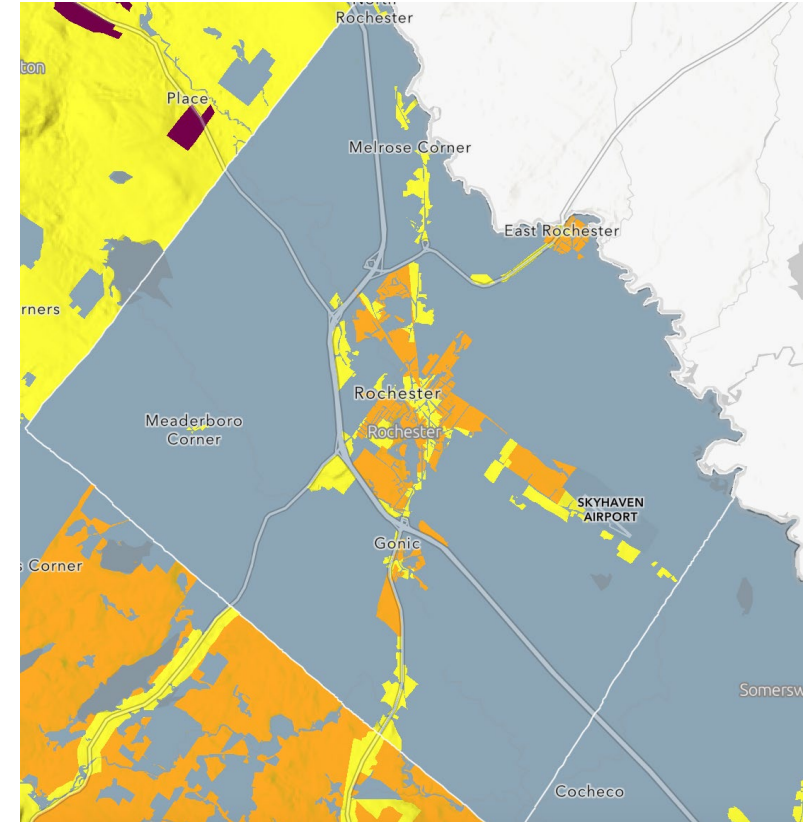
# Zoning In Practice: 5+ Family



Somersworth



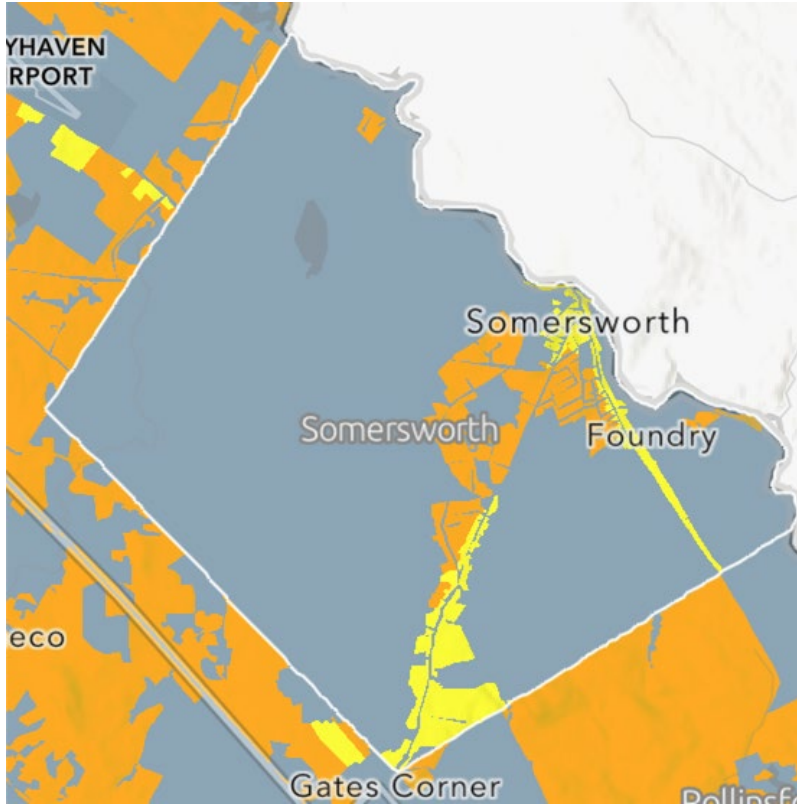
Dover



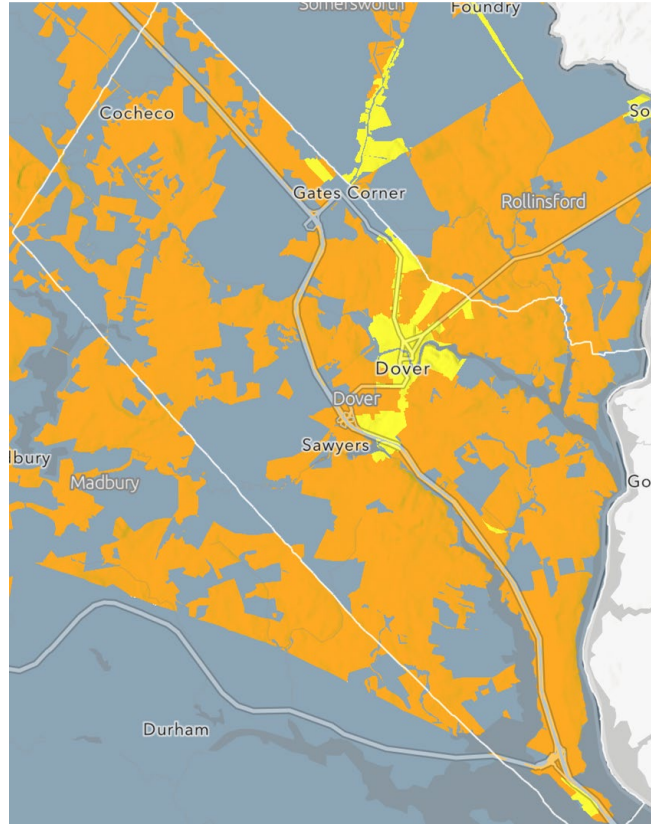
Rochester



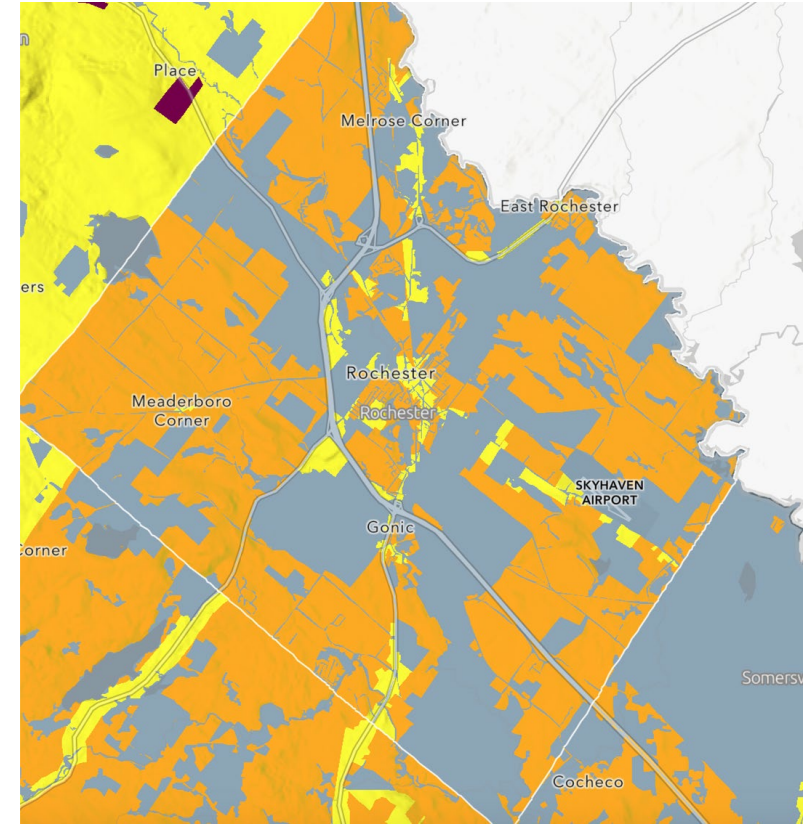
# Zoning In Practice: 2 Family



Somersworth



Dover

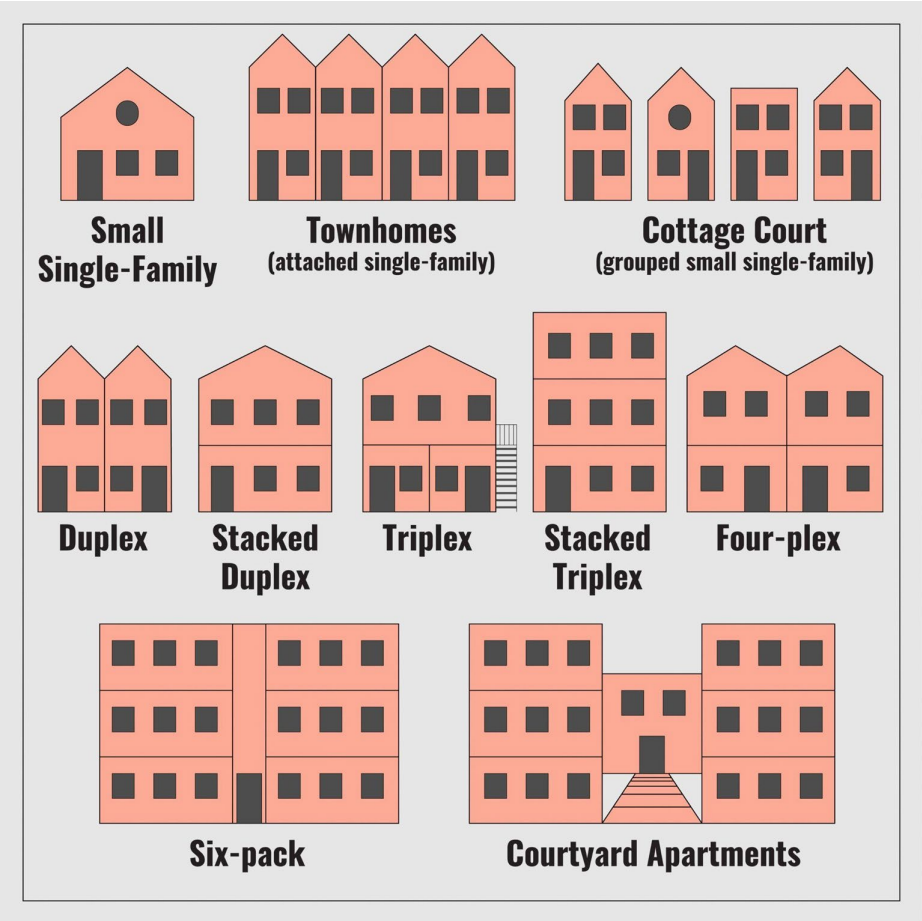


Rochester

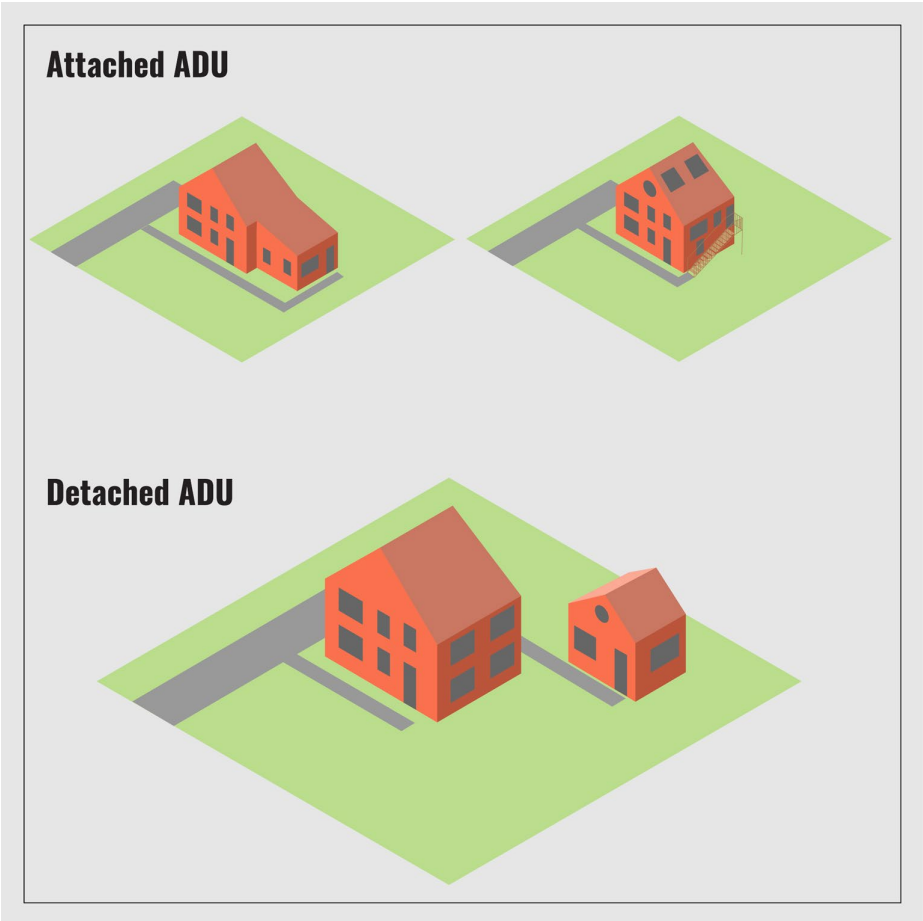
Good news!

You don't need to be a zoning expert.

# New Hampshire Housing Toolbox Examples

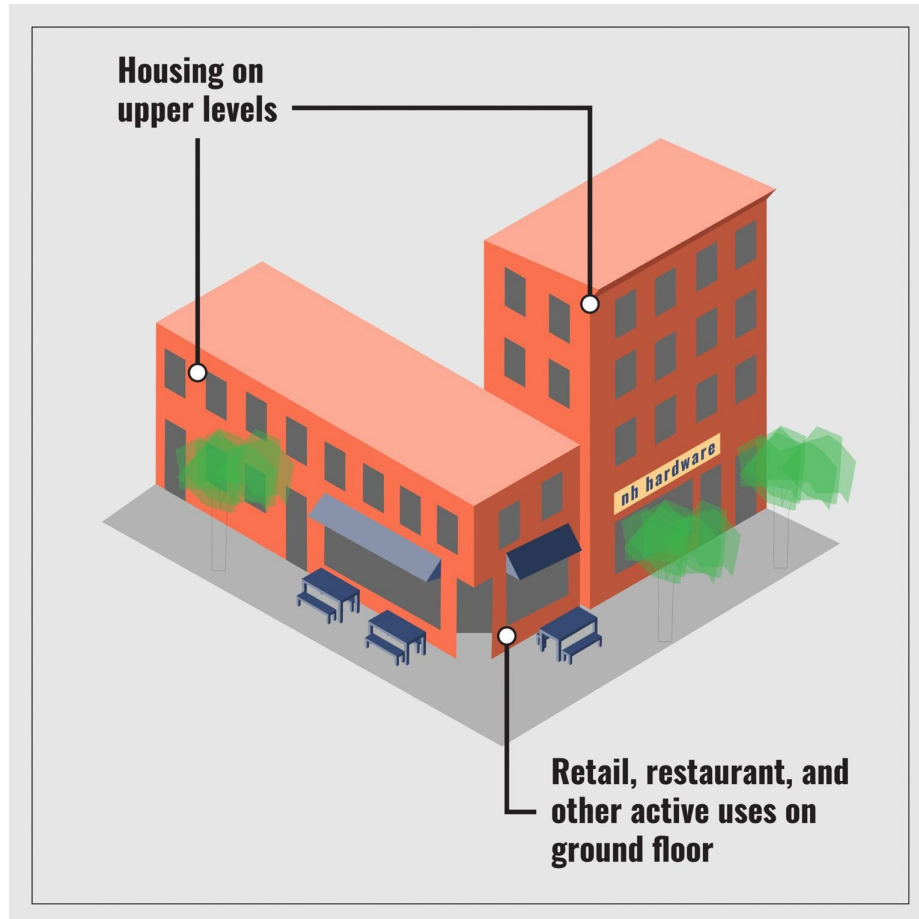


Missing Middle Housing Types

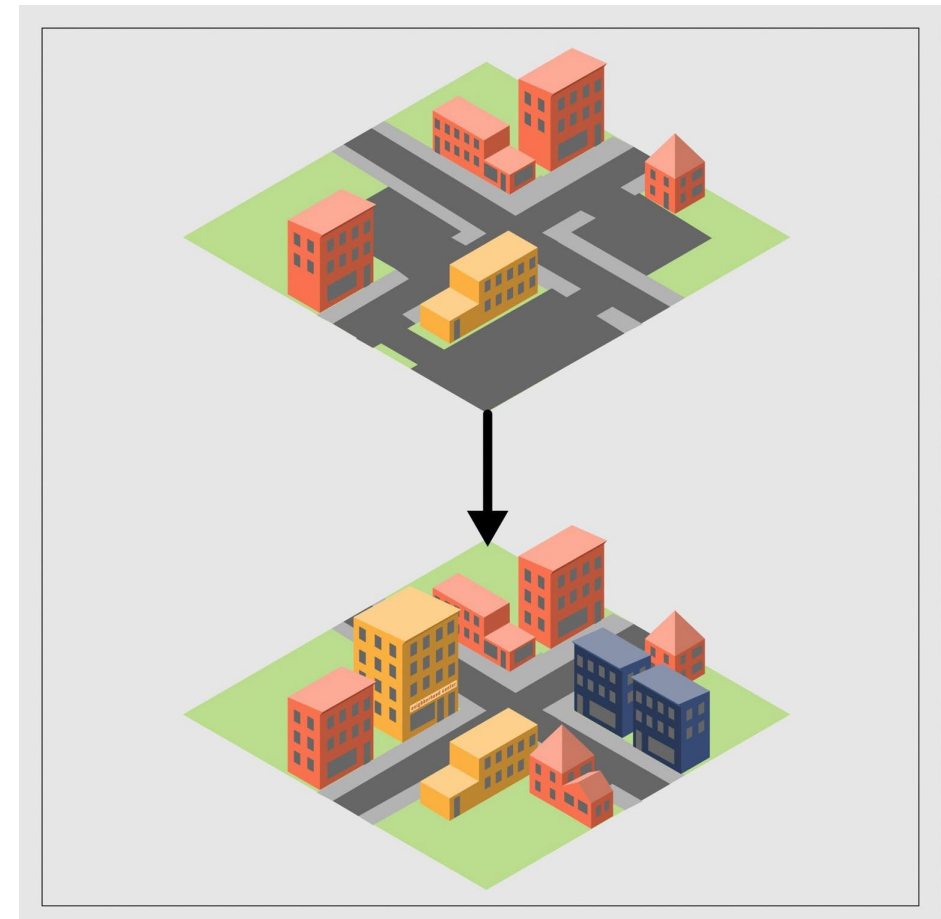


Accessory Dwelling Units

# New Hampshire Housing Toolbox Examples

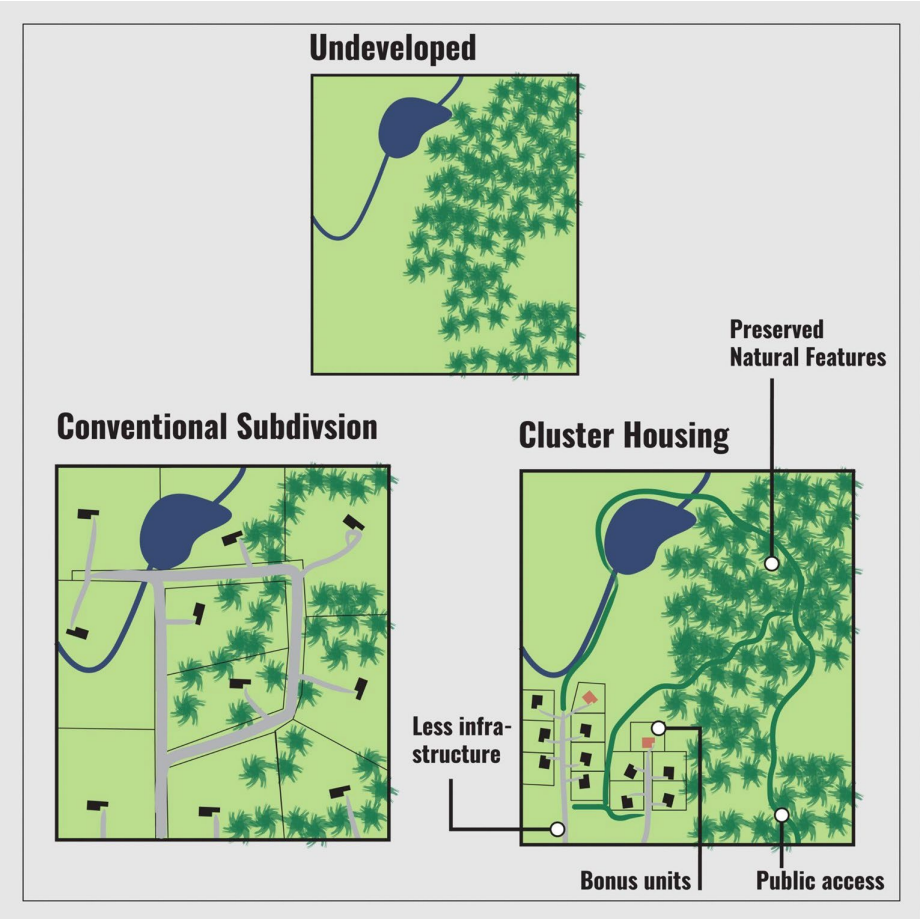


Mixed Use Development

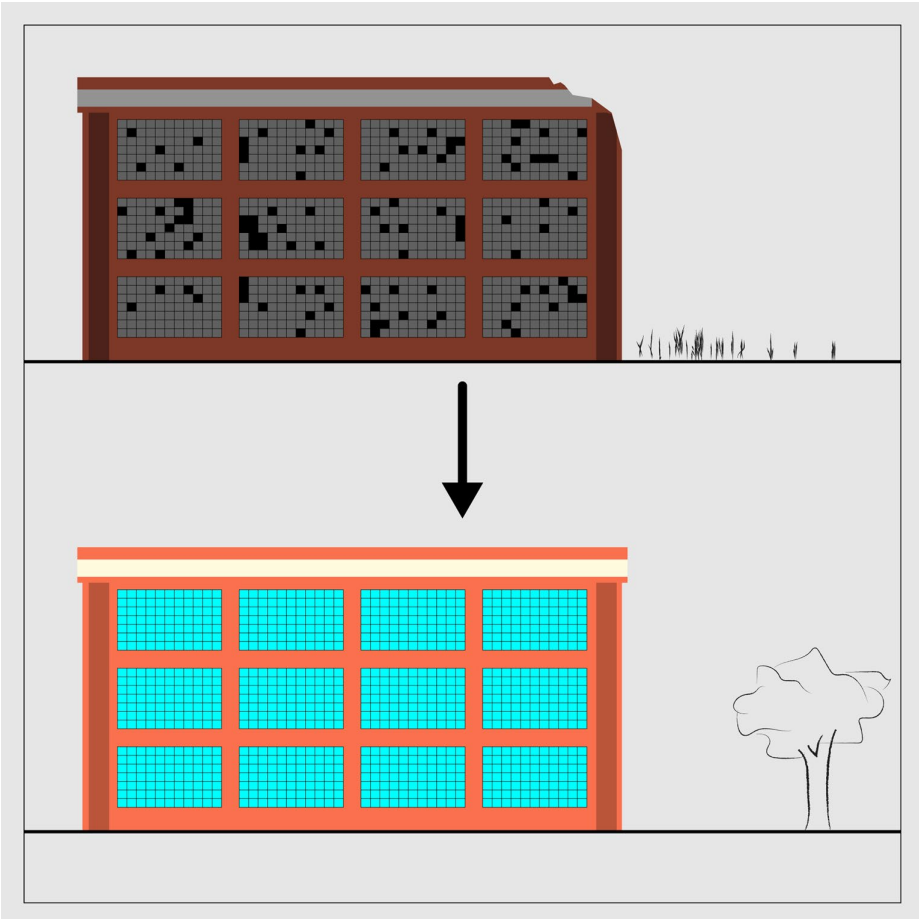


Infill Development

# New Hampshire Housing Toolbox Examples



Cluster Housing



Adaptive Reuse

There's no one solution.

Develop a vision and enact policies that  
make your vision possible.

# Thank You!

[www.seacoastwhc.org](http://www.seacoastwhc.org)  
[director@seacoastwhc.org](mailto:director@seacoastwhc.org)  
[@seacoastwhc](#)

# Panelists

Jennifer Czysz, Executive Director for  
Strafford Regional Planning  
Commission

Tory Jennison, Population Health  
Systems Chief, Strafford County

Michelle Mears, Director of Planning  
and Community Development, City of  
Somersworth

Nick Taylor, Executive Director for  
Seacoast Coalition for Workforce  
Housing





# Myth: Homeless People Want To Be Homeless (or are lazy/addicts, etc)



**OTHER TRIGGERS TO CONSIDER ARE NATURAL DISASTERS AND CHILDREN AGING OUT OF FOSTER CARE.**

# Myth: Shelters/Supportive Housing Brings Property Values Down



7

Things That Effect

## Home Appreciation



### The Land

Land is in limited supply, is in constant demand, and no more will be made again.



### Location

Neighborhoods, schools, and the proximity to shopping are some of the biggest factors in home appreciation.



### Population Growth

The overall increasing birthrate, immigration, and job opportunities, automatically improve demand.



### Real Estate Market

Using an experienced Realtor can help you understand which homes are selling better than others, which tells you where the demand is.



### Infrastructure

Homes that are in an improved social and physical infrastructure create more demand, increasing appreciation.



### Appeal

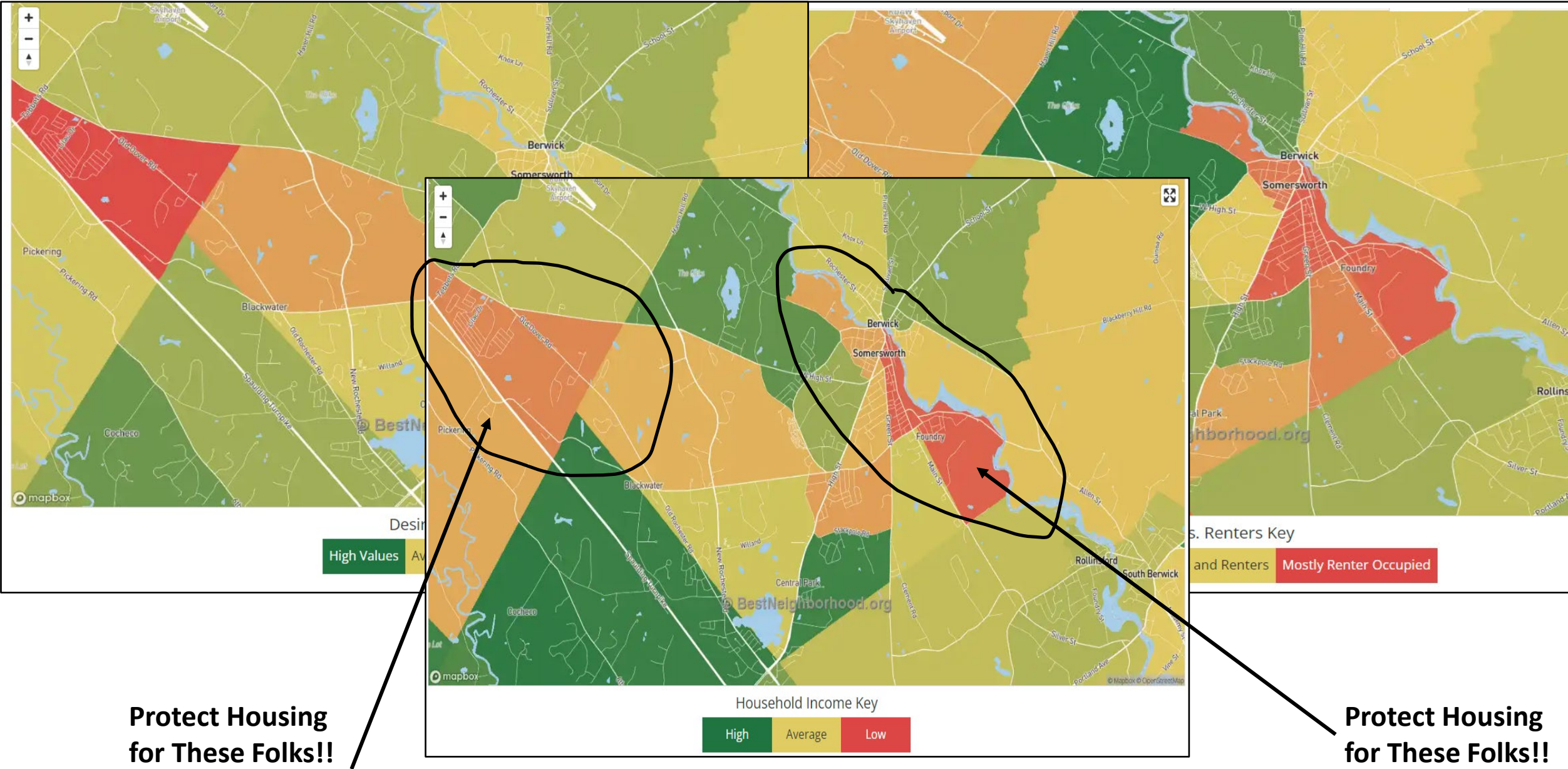
Size, age, and the condition of a home increase the appeal factor; hence improving demand.



### Inflation

Inflation causes the cost of goods to increase, raising home prices.

# MYTH: Homeless Services BRING people to Strafford County from other parts of the state



**Protect Housing for These Folks!!**

**Protect Housing for These Folks!!**

**QUESTIONS?**



# Breakout Sessions

## **Session 1: Mulligan's Grill**

Where should new housing development be focused?

## **Session 2: Black Box Theater**

What can we do to increase support for Housing?

## **Session 3: Custodian's Office**

Accessibility, Availability, Affordability for Young and Older Adults.



# Thank you for coming!

## Keep in touch:

<https://strafford.org/projects/somersworth-housing-chapter-and-audit/>

