



NEW HAMPSHIRE
HOUSING

Council on Housing Stability

George Reagan, Director, Community Engagement
New Hampshire Housing

June 23, 2025

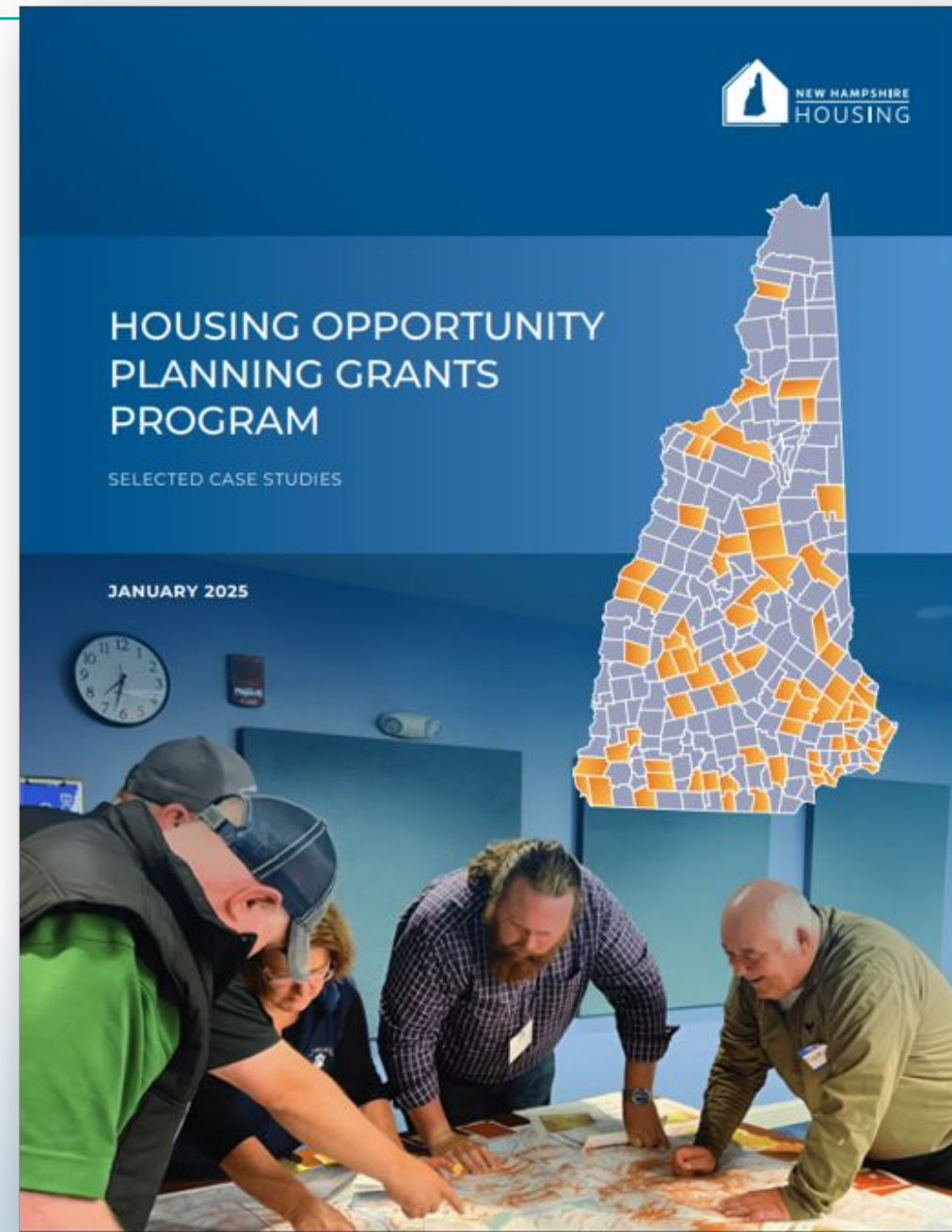
HOUSING OPPORTUNITY PLANNING (HOP) GRANTS

- Part of the Governor's \$100 million **InvestNH Initiative**
- In total, \$7.9 million was allocated to the **Municipal Planning & Zoning Grant Program**.
- Provides grants to municipalities to create local regulations that will help increase housing supply, especially for affordable and workforce housing.
- To date, 73 municipalities have been awarded 104 (!!!) HOP grants.
- **NHHOPGrants.org**



WHAT HAVE WE LEARNED?

- **Funding for technical assistance works.** Dozens of municipalities have already changed their zoning – many more are in process! Some have already seen housing development as a direct result.
- **Capacity is needed.** 81% of grantees have populations less than 10,000 people. Over half (53%) have populations less than 5,000 people. Range from 508-91,322.
- Of the 73 municipal grantees, only 38 report having full-time planning staff.
- **Community engagement is essential.** The community needs to lead the process.
- **Incremental change is progress!** Every community has a different starting place.
- **Need a HOP 3.0!**



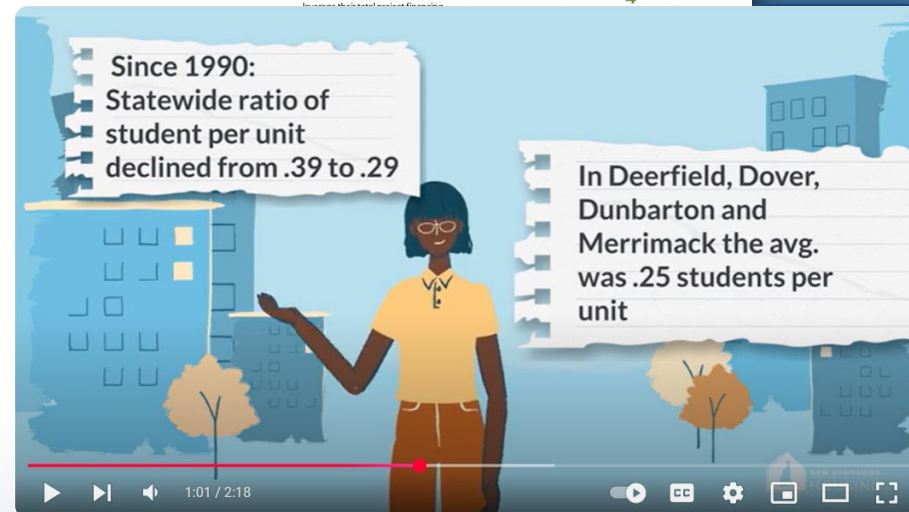
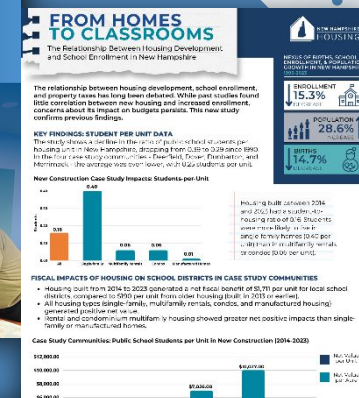
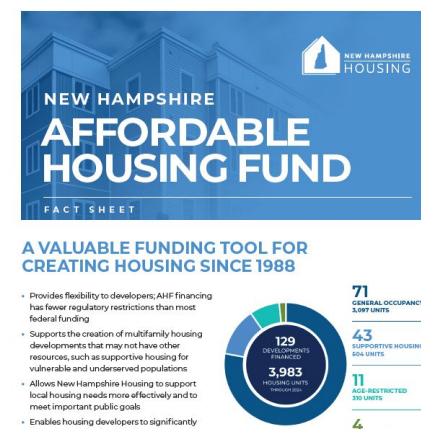
Housing Coalitions/Advocacy Organizations

Initiative for Housing Policy and Practice at Saint Anselm College



ENGAGEMENT • POLICY • COMMUNICATIONS

- Fact Sheets & Policy Videos
- Housing Planning Reports (state & federal)
- Conferences focused on housing issues and policies
- Support for local and regional advocacy organizations
- InvestNH Municipal Planning & Zoning Grants



VIDEO RESOURCES

- Housing Fact or Fiction
 - ❑ Addressing the myths in short, easy to use episodes
 - ❑ Who is workforce housing?
 - ❑ What is workforce housing?
 - ❑ Demystifying Manufactured Homes
- Communities & Consequences
 - ❑ Two documentaries (2008 and 2020 sequel)
 - ❑ Focused on demographics, housing, and advocacy
- Working the Housing Problem
 - ❑ Financial feasibility and the economics of development

communitiesandconsequences.org

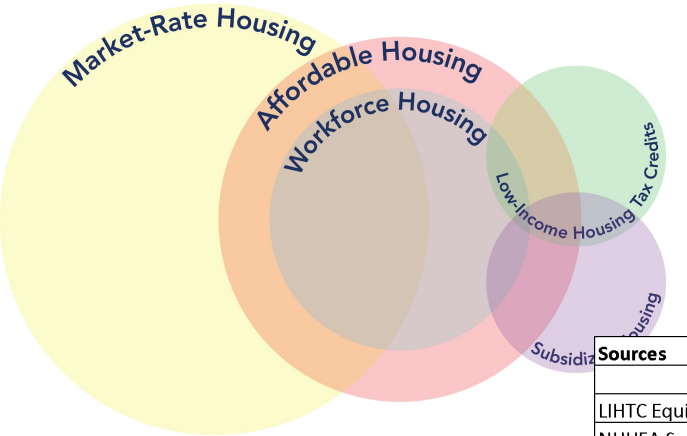


Working with Municipalities Emerging Best Practices

**Noah Hodgetts
Principal Planner
Office of Planning & Development**

June 23, 2025

Housing Terminology



FARMINGTON PROPOSED ZONING AMENDMENTS



The Farmington Planning Board has put forth a series of proposed Zoning Amendments that seek to address the current housing shortage. These changes include: minimum lot size requirements; clarifying density calculations for different housing types; and density bonuses for districts with municipal utilities (water/sewer).

The changes below are addressed by district; however, please note that some districts may have more than one proposed amendment and it's presented in parts.



AMENDMENT 1. AGRICULTURAL DISTRICT

Warrant Article Summary (Contiguous Area): Lots where residential development will occur, which do not have access to water/sewer, must be built within the 40,000 square feet of contiguous buildable area to the maximum extent possible. This includes: structures, sewage disposal, leach fields, and water supply.

Why Change? Currently, the regulations only require that an applicant show that a 40,000 square foot area can exist on the lot, but does not require that the development be built in that area.

Goal: To encourage high-quality housing developments that reduce impacts to wetlands and other environmentally sensitive areas.



Emerging Best Practices for Working with Municipalities on Housing



Sources		
LIHTC Equity		\$8,579,140
NHHFA Subordainte Debt		\$1,600,000
City of Nashua Subordinate Debt		\$900,000
NWSNH Subordinate Debt		\$645,000
Bank Financing		\$4,506,370
Total Project Sources		\$16,230,510
Uses		
Acquisition		\$525,000
Construction & Contingency		\$13,266,900
Architecture & Engineering		\$400,500
Soft Costs (fees, permits, insurance, interest, etc.)		\$711,350
Developer Fee		\$835,000
Reserves		\$491,760
Total Project Uses		\$16,230,510

HOUSING COMMISSIONS IN NEW HAMPSHIRE
A GUIDE FOR MUNICIPALITIES

The logo for New Hampshire Housing, featuring a stylized house icon and the text 'NEW HAMPSHIRE HOUSING'.

ZONING AMENDMENTS	
Warrant Article 2: Amendment #1: Are you in favor of the adoption of Amendment No. 1 as proposed by the Planning Board for the Farmington Zoning Ordinance as follows: To clarify that residential development on a lot must be within the minimum contiguous buildable area, and general textual clarifications to Table 2.01(B)?	YES 295 NO 83
Warrant Article 3: Amendment #2: Are you in favor of the adoption of Amendment No. 2 as proposed by the Planning Board for the Farmington Zoning Ordinance as follows: To increase the maximum density for duplex and multi-family housing; clarify density bonus criteria for those properties connected to water or sewer; clarify that residential development on a lot must be within the minimum contiguous buildable area, and general textual clarifications to Table 2.02(B)?	YES 211 NO 144
Warrant Article 4: Amendment #3: Are you in favor of the adoption of Amendment No. 3 as proposed by the Planning Board for the Farmington Zoning Ordinance as follows: To add density bonus criteria for those properties connected to water or sewer, clarify that residential development on a lot must be within the minimum contiguous buildable area, and general textual clarifications to Table 2.03(B)?	YES 261 NO 116
Warrant Article 5: Amendment #4: Are you in favor of the adoption of Amendment No. 4 as proposed by the Planning Board for the Farmington Zoning Ordinance as follows: To set the maximum density for single family residential at one dwelling unit per 30,000 square feet; increase the maximum density per dwelling unit for duplex (15,000 square feet), multi-family (10,000 square feet), and mixed-use (15,000 square feet) units; amend the minimum lot size to 30,000 square feet; add density bonus criteria for those properties connected to water or sewer; and general textual clarifications to Table 2.04(B)?	YES 242 NO 89
Warrant Article 6: Amendment #5: Are you in favor of the adoption of Amendment No. 5 as proposed by the Planning Board for the Farmington Zoning Ordinance as follows: To amend the maximum density per dwelling unit for single family (8,000 square feet), duplex (4,000 square feet), and multi-family (2,500 square feet) units; amend residential development restrictions on specific streets; and general textual clarifications to Table 2.05(B)?	YES 83 NO 129
Warrant Article 7: Amendment #6: Are you in favor of the adoption of Amendment No. 6 as proposed by the Planning Board for the Farmington Zoning Ordinance as follows: To amend the maximum density for mixed-used developments and to set a minimum unit size (750 square feet)?	YES 83 NO 129
Warrant Article 8: Amendment #7: Are you in favor of the adoption of Amendment No. 7 as proposed by the Planning Board for the Farmington Zoning Ordinance as follows: To allow for a duplex to be built on lots subdivided using the rear lot provision in all residential zoning districts except for the Agricultural Residential District?	YES 229 NO 145



Will this Building Make Money?
(If not, it probably won't be built!)

An illustration of a large, multi-story house with a gabled roof and many windows.

Spring 2025 Planning and Zoning Conference

Paradigm Shift?

Technical Assistance Resources

- Workforce Housing Coalitions
- Regional Planning Commissions
- How Do We Talk About Housing? (*NH Housing*)
- Housing Commissions in New Hampshire Guide (*NH Housing*)
- New Hampshire Housing Toolbox (BEA/RPCs)
- New Hampshire Zoning Atlas (*BEA/NH Housing/St. Anselm College*)
- HOP Grant Selected Case Studies (*NH Housing*)
- Municipal Guide to RSA 79-E (*NH Housing*)
- OPD Planning and Zoning Conference Slides & Recordings (*BEA*)
- From Homes to Classrooms: The Relationship Between Housing Development and School Enrollment in New Hampshire (*NH Housing*)

BEA

New Hampshire Department of
BUSINESS AND
ECONOMIC AFFAIRS

Contact Information

Noah Hodgetts, Principal Planner
NH Department of Business & Economic Affairs
Office of Planning and Development
Noah.D.Hodgetts@livefree.nh.gov, (603) 271-2157



New Hampshire Department of
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Community Development Block Grant (CDBG) Program

- CDBG is a Federal (U.S. Department of Housing and Urban Development) grant program that supports community and economic development
- Community Development Finance Authority (CDFA) administers the state allocation for New Hampshire and makes grants in eligible communities throughout the state
- Funding is available for planning and implementation activities related to housing, public facilities and economic development



CDBG PLANNING GRANT PROGRAM

Funding resource used to support planning activities that could lead to projects that benefit predominantly low-to moderate- income individuals.

Traditional Planning Grants- Focused on activities that help determine whether a proposed project is viable and bring it to “shovel readiness.”

- Eligible activities include: Income surveys, Preliminary (and advanced) architectural and engineering design, Cost estimates, Market analysis, Energy Audits and recommendations

Transformational Planning Grants- Focused on advancing community-level strategies and planning work being done related to housing

- 2023 Pilot Round - Eight Regional Planning Commissions currently have projects underway



Mollie Kaylor, Director of Housing & Community Development
mkaylor@nhcdfa.org

Community Development Finance Authority
www.nhcdfa.org