

**Balanced Housing in the Nashua (NH) Region**

**Dean E. Shankle, Jr.**

2004

Advisor: Yoel Camayd-Freixas, Ph.D.

School of Community Economic Development, Southern New Hampshire University

Submitted in partial fulfillment of requirements for the  
Master of Science in Community Economic Development

Approved by Yoel Camayd-Freixas

## **Abstract**

The existence of a balanced supply of housing is vital to the economic and social health of a community. This includes the need for adequate and affordable housing for the local workforce and low- and moderate-income people of all ages. Presently, the lack of such a balanced housing stock in the Nashua region of southern New Hampshire has reached the crisis stage.

This situation is the result of nearly a decade of extremely rapidly rising housing costs that have not only made it virtually impossible for low-income households to enter the market but also have impacted many communities to the point where long-term residents are finding it difficult to remain. Another result is that affordable housing for the workforce is nearly non-existent. There is universal agreement that the land-use ordinances and regulations are a significant factor in preventing the development of such housing. This project developed information that will allow interested individuals and community groups to help lay the groundwork for the development of affordable housing in the Nashua Region of southern New Hampshire.

This is a community economic development project that consists primarily of policy development. The goals of the project have been to provide motivation and incentive for change, to provide necessary information to community members so they can address the issue locally, to develop an effective collaborative model and to facilitate subsequent activities toward balanced housing initiatives.

## **Executive Summary**

The mission of this project was to provide enough supportable documentation on the housing affordability situation in the Nashua region so that two things could occur. First, members of the community would have the tools they need to work within their municipalities to inform others regarding the issues surrounding balanced housing; and, second, to provide local solutions that will help address the problem in a manner that is appropriate for their community.

The Nashua Region Planning Commission (NRPC) serves twelve municipalities in south-central New Hampshire. The total population of the region, according to the 2000 census, is 195,788 (Nashua, 2000). The true target community is comprised of all of the residents of those towns who are now paying more than they can afford for housing and those who are denied housing opportunities due to the lack of balanced housing opportunities.

The fact is there is a shortage of affordable housing in the region. It is simply not possible for a significant number of those households with incomes that are moderate or below (less than 80% of the median income for the area) to find housing that does not take more than 30% of their income. This problem is widely recognized, and accepted, within the community.

The Executive Director of the New Hampshire Housing Authority, Clair Monier, lays the blame for this issue squarely on the shoulders of government. She suggests that the problem is scarcity of development due to “local land use controls” and that the local ordinances that are specifically designed to attempt to keep out affordable single family housing and new multi-family housing is to blame for high development costs that are driving up prices (Monier, 2001).

The long-term results of this project are expected to be two-fold. First, the process of developing the outputs will succeed in engaging the community in a dialogue on this issue,

which the community has already recognized as a significant problem. Second, the informational dialogue that occurs will facilitate further dialogue, and eventually action, so that the project will have an impact far beyond the policy development process.

At present, the four primary objectives are in the following stages. First, the (Nashua, NH) Mayor's Task Force on Housing 2003 has been completed. This task force "was charged with the assignment of evaluating the housing crisis and making recommendations..." (Mayor's Task Force 2003, p. 4). The report provided an excellent foundation for this project.

Second, a model regulations document, the "Housing Strategies Handbook" will be completed by June. This handbook has been designed to be a flexible, user-friendly and effective description of how to encourage balanced housing development.

Third, information on each of the twelve towns in the region has been gathered. This includes data from their current regulations related to issues that impact housing affordability. The fourth objective will be addressed once the handbook is completed. This will involve comparing local regulations with those suggestions found in the handbook, pointing out their strengths and weaknesses, and widely disseminating the information. It is vital to continue to inform the community of the problem and the possible solutions in public forums where this information can be presented and explained and where questions can be addressed.

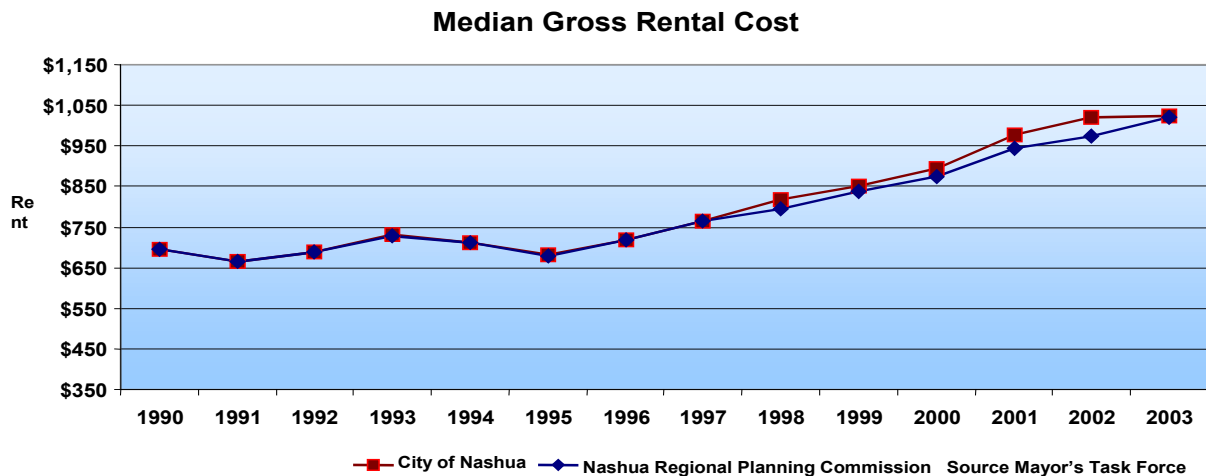
Although not all of the originally planned elements of the project will be done by the formal conclusion of the project, the project has actually been more successful in some ways than was originally conceived. The ultimate purpose of the project is to encourage the development of a more balanced housing stock in the region. The way the project developed should make that more likely than was originally envisioned.

## I. Community Needs Assessment

### Community Profile

The Nashua Region Planning Commission (NRPC) serves twelve municipalities in south-central New Hampshire. The largest, the City of Nashua, has nearly 90,000 residents; the smallest, Lyndeborough, 1,585. The total population of the region, according to the 2000 census, is 195,788 (Nashua, 2000).

The 1990's were a time of significant growth for the region, as it was for much of New Hampshire. According to the NRPC Census Profile, "During the 1990 – 2000 period, New Hampshire was the fastest growing state in the Northeastern United States, increasing in population by 11.4%. During this period, the region grew by 14.2%, outpacing the state (Nashua, 2000)."



Rapid growth seldom comes without a cost. One of these costs has been a reduction in the availability of affordable housing in the region. This problem has been especially acute in the lower-cost residential real estate market and all rental housing. For example, the median

monthly rental cost has increased in the region from an average of \$513 to \$771, just over 50% during the decade (Nashua, 2000).

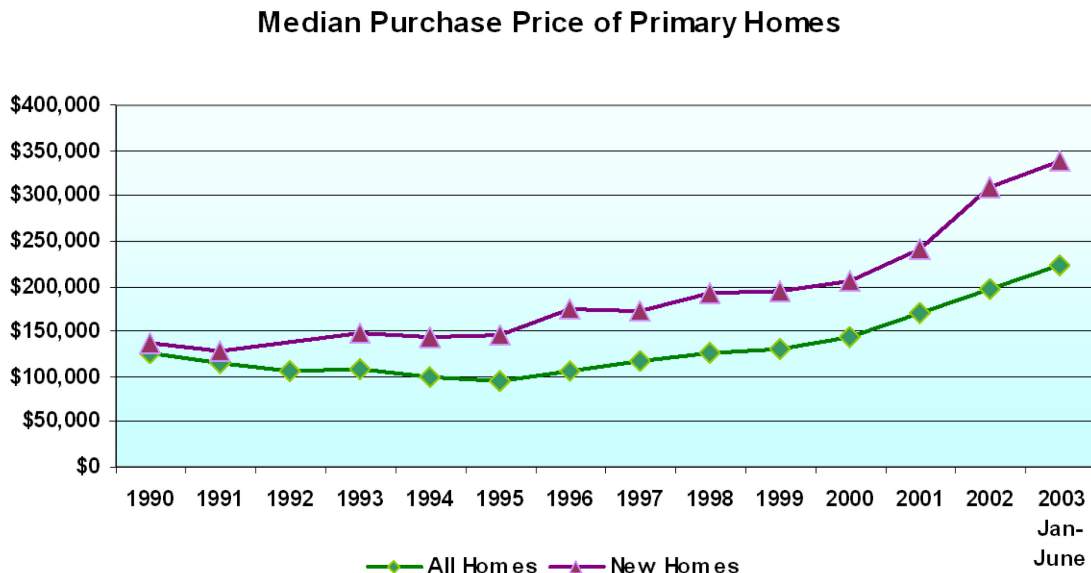
In 1999, the NRPC did a Regional Housing Needs Assessment. This 50-page document breaks down the regional housing situation and analyzes it from several sides. But when all is said and done, Table 13 in Appendix A (Nashua, 1999) provides a telling statistic: there are over 11,000 renter households in the region that are spending more than 30% of their incomes on housing.

It is always important in a community-based analysis to determine what the perceptions of the residents are relative to issues and concerns. In order to do this, the Greater Nashua United Way periodically conducts a regional household survey that it uses to help set funding priorities. In a survey done in October of 2001, 61% of the respondents rated “affordable housing” as a “major” or a “moderate” community problem. The only item that was deemed more of a problem, at 72%, was “affordable medical insurance” (Greater, 2002).

Of course, there are a number of social factors that led to this housing crunch. Small New Hampshire communities’ governments are notorious for being unfriendly to multi-family or public housing units. As Clair Monier, the Executive Director of the New Hampshire Housing Finance Agency, recently stated, “Local land use control barriers to the development of affordable housing increasingly are seen as the principal impediment to normal market responses to the housing shortfall (Monier, 2001).

This local government reticence is reflecting the concerns of many of their citizens. The “old timers” have many attitudes that discourage new housing: a distrust of “new” people in general; additional children in the public schools that are paid for with ever-increasing property

taxes; and the feeling that things just might change too much. Add these general concerns to the NIMBY (“not in my back yard”) syndrome that is inevitable in the affected neighborhoods, and it adds up to an unwelcoming culture.



Still, more and more people are recognizing the importance of increasing the stock of affordable housing. There is beginning to be the understanding that the lack of affordable housing will make continued expansion of the economy difficult. This fact is helping a number of “workforce housing” coalitions in the state to begin to convince government and business leaders that this problem needs to be seriously addressed.

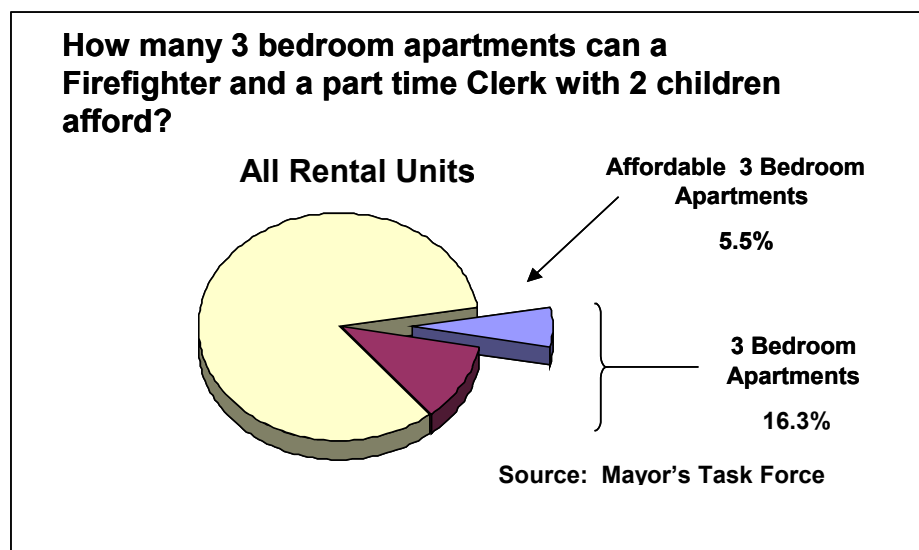
There are also a number of new approaches being tried and, because the problem has been recognized at the state and federal government levels, more resources are becoming available. There are ample resources between non-profit developers, low-income housing tax credits, and conventional lenders to make a significant dent in the problem. These, and other, approaches can be used once the political will exists to do so (Monier, 2001).

The community context is clear. The rapid growth in the region, combined with a number of social and legal factors, has resulted in a state of affairs that is recognized by the community as an issue that needs to be addressed.

### Needs Assessment

It is important, before resources are committed to a project of this scope, to determine whether the community involved actually believes that a need exists. As indicated above, the Greater Nashua United Way periodically does a Community Needs Assessment. Staff compiles the survey using the following techniques: a regional household survey, a human services provider survey, focus groups and an analysis of data developed by others.

Their 2002 Community Needs Assessment report identified affordable housing as one of its top two “challenges” overall (the other was affordable health care). In fact, the local human services survey actually identified affordable housing as the number one problem in the region. An overview of the needs assessment has been attached as Appendix 1 (Greater Nashua, 2002).





In addition, the Nashua Regional Planning Commission (NRPC) has developed an affordable housing needs assessment of the twelve towns that comprise the region. Using census data, they determined that there were over 6,300 low- and moderate- income renters who were paying more than 30% of their household income for rent. (Nashua, 1999) It is certainly also significant, from a supply/ demand perspective, that the vacancy rate is only approximately 1% (Monier, 2001).

The NRPC is comprised of the twelve towns in the region, each of which has representatives on the Commission. It is clear that both the people themselves, and those who represent their towns on the Commission, recognize the need for more balanced housing in the communities.

## II. Problem Identification Statement

### Problem Statement

There is a shortage of affordable housing in the Nashua Region of New Hampshire. It is simply not possible for a significant number of those households with incomes that are moderate or below (less than 80% of the median income for the area) to find housing that does not take more than 30% of their income. This problem has been recognized by a number of agencies and by members of the community themselves.

The Executive Director of the New Hampshire Housing Finance Agency has identified this issue as a *crisis*: “Coming off an extended economic boom period, many... continue to scratch their heads over the apparent lack of market activity on all but the high end of the housing industry. Rental and for-sale housing for middle- and low-income households is troublingly scarce” (Monier, 2001).

### Causes

Monier goes on to lay the blame for this issue squarely on the shoulders of government. She suggests that the problem is scarcity of development due to “local land use controls” and suggests that the local ordinances that are specifically designed to attempt to keep out affordable single family housing and new multi-family housing is to blame for high development costs that are driving up prices (Monier, 2001). Certainly, it is a human tragedy and results in stories of personal pain.

Why is this a community economic development (CED) concern? Monier clearly explains why this is very much a CED issue. “Business, industry and political leaders are beginning to identify the region’s inadequate supply of housing as a factor that will limit

continued economic growth, since a saturated housing market can no longer support new workers and industries. When local communities cannot house new workers, prospective growth and economic opportunities will move elsewhere. As an economic development issue, housing thus begins to assume ever-broader policy implications....” (Monier, 2001).

### **Addressing the Problem**

Recognizing the problem is one thing, determining how to address it is quite another. In New Hampshire, as in many other states, land use regulation is done primarily on the local level. Although states can set ground rules and expectations, they generally have limited impact in this policy area. The fact is that the communities themselves need to address the issue by changing their regulations and ordinances. Although it is recognized that not all segments of a community are interested in assisting in the development of balanced housing opportunities, there are certainly some individuals and groups within the affected communities that do see the need and want to address it.

Many people, although recognizing the problem, remain concerned that addressing it is not in the best interest of their community. They fear that the character of the community will be altered in undesirable ways. Therefore it is obvious that before concerned and aware community members can help champion the necessary changes an analysis of the regional situation is vital; it should include both clear documentation of the causes of the problem as well as simple flexible and practical solutions to address the issue. This report, by arranging the necessary information in a user-friendly format, provides the foundation for the initiation of actions that can lead to the development of affordable housing in the region.

## **Target Community**

The twelve municipalities of the Nashua Region of south-central New Hampshire together form the community targeted by this project. However, the greater target community has been comprised of all of the residents of those towns who are now paying more than they can afford for housing and those who are denied housing opportunities in each of these towns due to the lack of balanced housing opportunities.

## **Goals and Objectives**

The overall purpose of this project has been to provide each of the towns with a direct method that residents in these communities can use to undertake a program of increasing affordable housing opportunities by changing their local ordinances and regulations. In order to achieve this purpose this project has encouraged, supported and continues to be involved in the implementation of four specific tasks:

First, the (Nashua, NH) Mayor's Task Force on Housing 2003 has been completed. The task force was made up of a broad cross section of the community, both locally and regionally and included the manager of this project. As the report says, "the task was charged with the assignment of evaluating the housing crisis and making recommendations..." (Mayor's Task Force 2003, p. 4). This report provides an excellent backdrop for this project.

Second, a "model regulations" document, the "Housing Strategies Handbook" is being developed. Balanced housing ordinances exist in municipalities in other parts of the state and nation. The manager of this project was instrumental in encouraging the NHHFA to hire a consultant (a former director of the New Hampshire Office of State Planning) to develop this

handbook, and serves on the steering committee for this project. This handbook has been designed to be flexible, user-friendly and effective.

Third, information on each of the twelve towns in the region has been gathered. This includes data from their current regulations related to multi-family units and issues that impact housing affordability. This data base contains such information as required lot sizes, zoning restrictions, and required frontage and setbacks. The collection of this data was time consuming but necessary.

Fourth, the information from the local regulations will be compared with those suggestions found in the handbook. This should allow communities to see clearly the strengths and weakness of their ordinances in regards to encouraging, or to preventing, the development of a balanced housing stock. This information will then be widely disseminated through the institutional organizations involved, through the press and through local meetings.

It is vital to continue to inform the community of the problem and the possible solutions. It also continues to be essential that the information be provided to local officials and interested community members in smaller seminars and forums. This report deals with concepts that, if you do not have a background in planning, can be confusing. It is important that there continues to be forums provided where this information can be presented and explained and where questions can be addressed.

The long-term results of this project are expected to be two-fold. First, the process of developing the outputs will succeed in engaging the community in a dialogue on this issue, which the community has already recognized as a significant problem. Second, the informational

dialogue that occurs will facilitate further dialogue, and eventually action, so that the project will have an impact far beyond the policy development process.

### III. Project Design

#### Review of the Literature

The scope of this project grew and developed based on the literature review. As has been documented above, there was a demonstrable problem with affordable housing in the area. The following literature documented this need.

Central New Hampshire Regional Planning Commission Affordable Housing Committee.  
(1995) *Affordable Housing Assessment of the Central New Hampshire Region*.

Greater Nashua United Way Staff. (2002) *Community Assessment*

Monier, C. (2001, Fall) New England's Affordable Housing Crisis. *Multifamily Trends*.

Nashua Region Planning Commission Staff. (1999) *Regional Housing Needs Assessment*.

Nashua Region Planning Commission Staff. (2000) *NRPC Census 2000 Profile*.

New Hampshire Housing and Community Development Planning Council. (2001)  
*Consolidated Plan For The State Of New Hampshire: 2001-2005*.

Identifying the problem was the first step. Next, it was important to determine what models or solutions existed. The answer to that question is found in the following literature:

Baldassare, M. (1992) Suburban Communities. *Annual Review of Sociology*.

Bipartisan Millennial Housing Commission. (2002) *Meeting Our Nation's Housing Challenges*.

Freeman, L. (2002, May) America's Affordable Housing Crisis: A Contract Unfulfilled.

Housing America, Inc. (1999) *There's No Place Like Home: How America's Housing Crisis Threatens Our Children*.

The final issue was related to the purpose of the project: could the problem be addressed within the context of the tradition of Community Economic Development? The following literature indicated that this was not only possible, but necessary:

Cloud, V., Garner, J., Phillips, S., Stover, M., Strauss, L. (1994) *Overcoming Exclusion in Rural Communities: NIMBY Case Studies*.

Fallis, G., Rosen, K. T. & Smith, L.B. (1988, March) *Recent Developments in Economic Models of Housing Markets*.

Friedrichs, J. (Editor). (1988) *Affordable Housing and the Homeless*

Fulton, W. (2000, August) *The Missing Link?: Cities Want Business to Fund Affordable Housing*

Innovative Housing Institute. (1996) *The House Next Door*

From a different perspective, the literature tends to fall into three main categories. First, there are those sources that provide general information on the affordable housing issue. These outline the extent of the problem on a nationwide basis. These tend to address the issue from specific points of view. For example, Baldassare (1992) looks at the development of suburban areas and demonstrates how this growth has led to a decline of affordable housing. Freeman (2002) suggests that there is an explicit social contract that requires that everyone has access to affordable housing. He discusses the reasons that this contract is not being fulfilled. The Housing America, Inc. report (1999) discusses the worsening housing crisis nationwide with a focus of its impact on children.

Second, there are those sources that provide more specific information on the role of local governments in creating the affordable housing problem. These give specific information regarding the types of regulations and ordinances that can cause problems and the methods that communities can use to encourage affordable housing. Cloud, et al. (1994) approaches the issue by analyzing eight projects, in various parts of the country, and documents the local regulations and opposition that worked to prevent the projects. Davis (1994) reviews various housing policies that were designed to provide affordable housing but failed to guarantee long-term



affordability. Fallis (1988) shows how the extensive involvement of government in housing influences the economics of production and affects affordability. Miller (2001) suggests that governmental policies are causing a decrease in affordable housing for the non-elderly disabled, and Monier (2001) suggests that local land use control barriers are the primary barriers to housing production in New England.

Third are the documents that specifically relate to the affordable housing situation in New Hampshire and the Nashua region. These include those done by the Nashua Regional Planning Commission (1999) and the New Hampshire Housing and Community Development Planning Council (2001). The NRPC study is a Regional Housing Needs Assessment. This document clearly documents that shortage of affordable housing in the region. The NHHCDPC report is an overview of the affordable housing problem in New Hampshire and contains sections on need, barriers to affordable housing and an action plan for addressing the issue.

Taken together, this literature provided a sound foundation for this project. It provided both the theoretical background and a significant amount of the practical data that were important.

### **Program Overview**

The project was designed to help initiate the development of more balanced housing opportunities in twelve municipalities in southern New Hampshire. The hope is that the communities will use the ideas found herein to develop specific proposals to begin taking regulatory steps to alleviate this regional crisis.

Resources have been provided primarily by two organizations. The Nashua Regional Planning Commission has been the host organization and has provided staff support and

encouragement throughout. The New Hampshire Housing Authority provided general technical assistance and funded the consultant that developed the model regulations.

The mission of this project was to provide enough supportable documentation on the balanced housing situation in the Nashua region so that two things could occur. First, members of the community would have the tools they need to work within their municipalities to inform others regarding the issues surrounding balanced housing; and, second, to provide local solutions that will help address the problem in a manner that is appropriate for their community.

This is a community economic development project that consists primarily of policy development. This work is vital to allow necessary project planning for the type of project that a community has not yet done and if, without it, further CED activities are not likely to occur (Schorr, 1998). This has been the first project of this type done for this region and that is why both the NRPC and the NHHFA are willing to dedicate resources to this project.

The accomplishments of this project should be short term and long term. In the short term, the project has provided a format in which participants, who are representatives of the community, have helped develop information that has increased knowledge of the situation and the greater community's desire to see the situation addressed. The project has been designed so that, as was the case in a CED policy development project in Savannah, "that new awareness of the problem...(will) provide the necessary motivation and incentive for change..." (Schorr, 1998, pg. 338).

In the longer term, it is hoped that the impacts of this project will result in further community action. This action would, first, include a willingness of municipal governments to address the issues identified with the solutions suggested, or at least use those suggestions as a

basis for a community dialogue. Second, it can be the catalyst for real change that will not only enable, but also encourage, more balanced housing development.

### **Community Role**

The community has played a role through the broad participation in the Mayor's Housing Task Force and its institutional commitment to the Nashua Regional Planning Commission (NRPC). Each community in the region voluntarily belongs to the commission and the commission's board is comprised of representatives of the individual towns. The board has opted to support this project.

Because of this, the NRPC took a lead role. The commission provided up to date information and served on the Mayor's Task Force. As the project host organization, they have assisted by committing staff resources and have made raw data available.

The larger community, the State of New Hampshire, also has an interest in this both because of its effect on its people and on its economy. This has been recognized by a special commission of the state legislature, through its recently released report on "Reducing Regulatory Barriers to Workforce Housing in New Hampshire" (Legislative Commission, 2002) and the New Hampshire Housing Finance Authority. It is because of this interest that the Executive Director of the NHHFA has provided assistance during production of the report, funding for the consultant, and has pledged assistance in publicizing the results.

### **Host organization**

The host organization for this project was the Nashua Regional Planning Commission. It has a long history of involvement with housing issues in the community and has a depository of local ordinances that will play a vital role in this project.

It would have been impossible to finish this project in a timely manner had it not been for the support of the staff of the NRPC. It was there staff that developed the data used for the Mayor's Task Force and they provided crucial data that facilitated the overall policy analysis.

The NRPC has also indicated a willingness to continue working on this issue and to assist in the dissemination of the final report. This has been vital since the long-term success of the project depends upon the community members being fully informed.

### **Products and outputs**

During this project, three major outputs have been developed that add to the results. First is the report of the Mayor's Task Force on Housing. This report documents the issues related to the housing crisis and suggests local and regional approaches. Originally, this section of the project was going to use an Update of the Regional Housing Needs Assessment. However, the Commission decided to focus its resources on the Task Force and provided them with the data that would have been used in the update. The same basic information is included, it is just presented differently. In fact, since the purpose of the Task Force Report was to provide a document for the community to use, the final project was more "user-friendly" than the updated report would have been.

The second major product is the Housing Strategies Handbook, which contains the model regulations and suggestions for the development of affordable housing. Lastly, the Survey of

Town Regulations that compiled the existing regulations from each community so they can be analyzed using the information in the Housing Strategies Handbook.

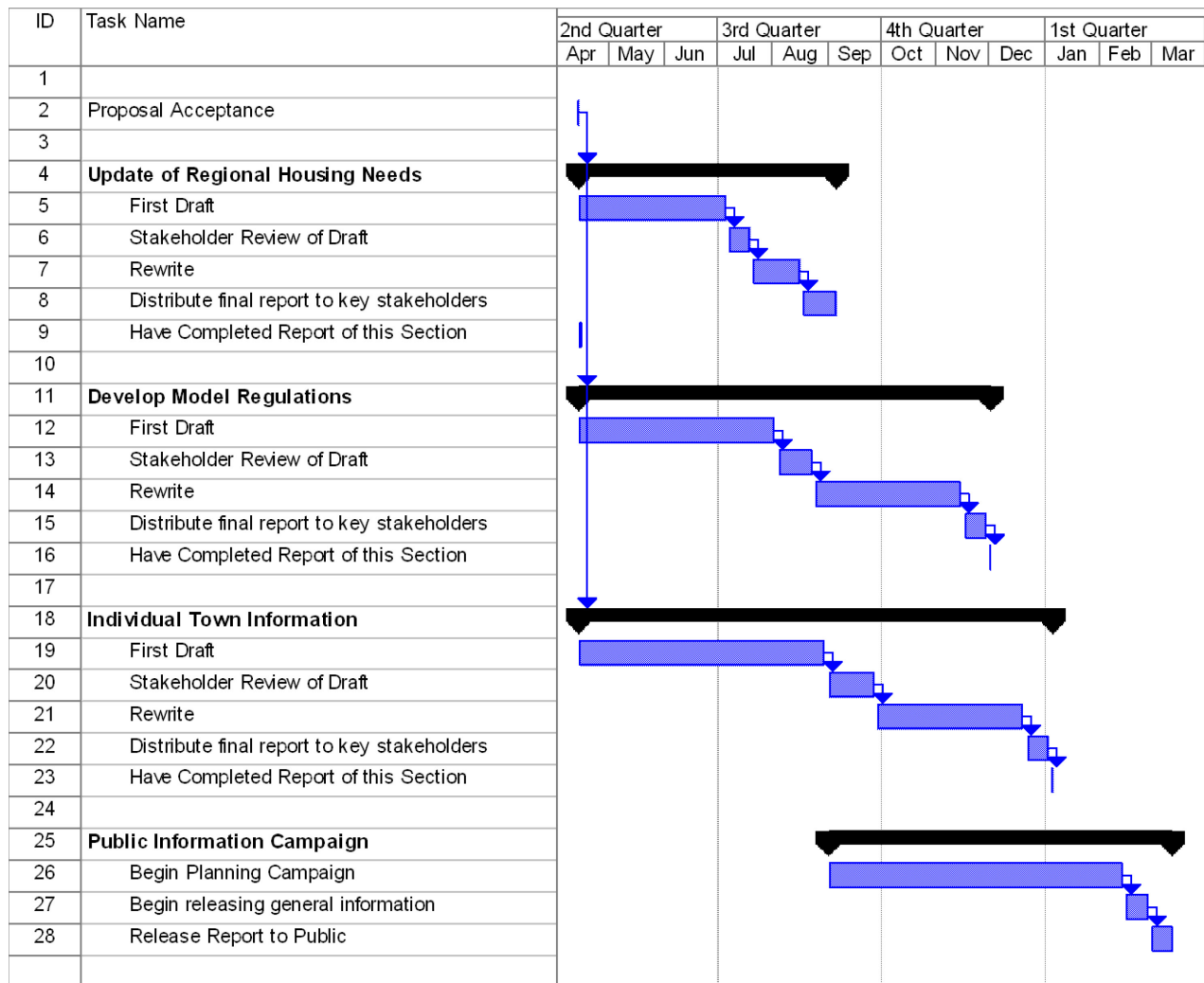
Although the development of these reports is vital, it is only significant if the results are made available both to key policy-makers at the state, regional and local levels as well as to general community members. Therefore, the products of this project are designed to be easily read so they can be widely disseminated. The purpose has been to provide information so that the community can better understand the significance of the problem, some of the causes, and what they, as a group and as individual municipalities, can do to address the issue.

## IV. Project Implementation

### Implementation Plan

The project's original planning included each of the deliverables mentioned above. The planned periods for the project milestones can be seen in the Gantt chart below.

**Table 1: Original Project Implementation Milestones  
Gantt Chart Representation**



The actual implementation differed from the plan in three significant areas. First, the addition of the Mayor's Task Force Report in place of the Updated Regional Housing Needs Assessment. This task force was not in place when the project was first proposed and the project manager was assigned by the Mayor as a member of this Task Force. The addition of this task force, and this report, was a timely and significant addition illustrating the obvious importance of the issue to the region. This was obviously a positive addition to the project.

Second, the New Hampshire Housing Finance Authority made the decision to raise the funding for the development of the model regulations. They hired a former director of the New Hampshire Office of State Planning to facilitate the project that they are calling a "Housing Strategies Handbook." This decision was a direct result of contact between staff of the NHHFA and this project's manager.

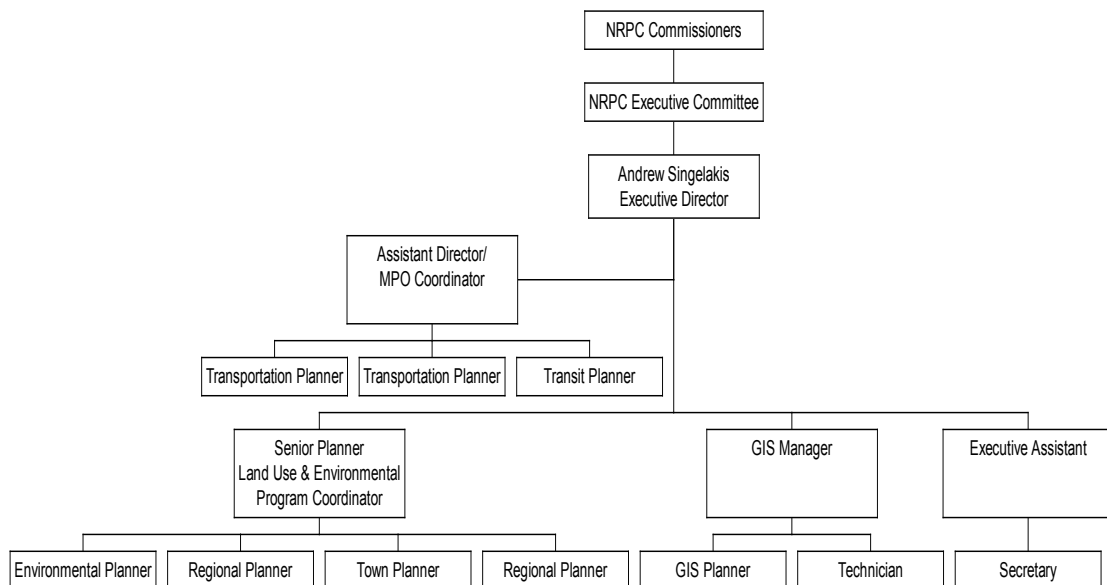
When preparing to develop these regulations, the project manager approached staff of the Authority to discuss the project and the expected outcomes. The staff felt it was such a needed project they found \$50,000 in funding from a variety of sources. Although this will no doubt increase the dissemination and immediate acceptance of this much needed information, it has resulted in a timing issue for this project.

Since the handbook will not be ready until later in the spring, it will not be possible to do the analysis of the individual towns or provide the public education envisioned, prior to submission of this project report, which is the third area in which implementation is going to vary from the planning. However, since the town-by-town data on the town's regulations has been gathered, these final steps should be fairly easy to accomplish once the Housing Strategies Handbook is complete.

## Staffing Pattern

The Executive Director of the Nashua Region Planning Commission provided staff support by assigning the commission's Senior Planner who is the Land use and Environmental Program Coordinator to work on the update. The Executive Director was also very involved and reviewed the data and the reports as they become available. His overview of the regional situation, and how housing issues affects other areas, such as economic development, was invaluable.

### Nashua Regional Planning Commission Organizational Chart



The project manager was responsible for the overall coordination, data collection and analysis. The Executive Director of the NRPC, due to the importance of this project to the region, made access to other staff resources of the Commission readily available. The NRPC Organizational Chart is above.



## Budget

The main costs for this project were the consultant fees and personnel costs for Regional Planning Commission and project staff. The remainder was miscellaneous supplies (e.g., paper, copying) and indirect expenses.

### Balanced Housing in the Nashua (NH) Region

#### Project Budget

Period from May 2003 to April 2004

#### Project Direct Costs

Wages (1)	20,000
Office Supplies, misc.	500
Travel Allowance	250
<b>Total Direct Costs</b>	<b>20,750</b>

#### Project Indirect Costs

Overhead (2)	2,075
--------------	-------

<b>Handbook Consultant</b>	<b>50,000</b>
----------------------------	---------------

<b>Total Costs</b>	<b>72,825</b>
--------------------	---------------

Notes:

- (1) Includes benefits.
- (2) This equals 10% of direct costs and covers a portion of rent, utilities, etc.

Personnel costs were related to the data collection, data analysis and production of the documents. The work was divided, as appropriate, between staff at the NRPC, and the project manager. In addition, rather than try to detail the indirect costs, the budget includes an indirect cost allowance equal to 10% of the direct costs, a standard allowance on projects of this type.

## **V. Monitoring and Evaluation**

### **Monitoring**

The nature of this project made monitoring straightforward. There were a set of specific deliverables and a timetable for meeting each. These were also the project's performance indicators. The original plan was seen in Table 1 above. The present projected schedule can be seen in Table 2: Project Monitoring Schedule Gantt chart found below.

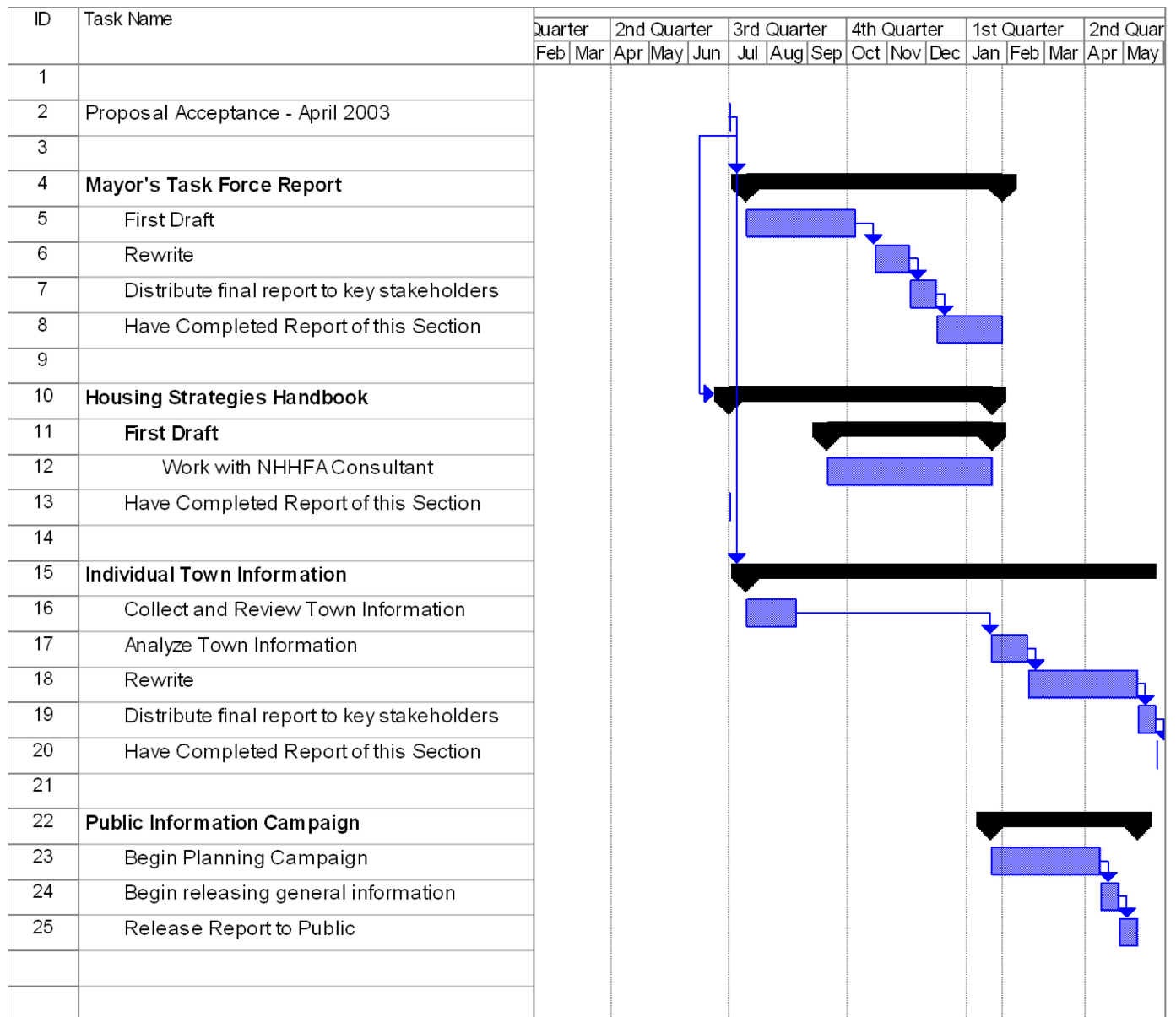
As you can see from the charts, each of the major tasks was broken down into a series of sub-tasks and a schedule was developed for each of these sub-tasks. Using Microsoft Project, the graphic representation enabled the project to be reviewed on a monthly basis and allowed adjustments to be made on a timely basis as needed.

For example, if you compare the two charts you will see that originally it was projected that the “model regulations” – the Housing Strategies Handbook – would be completed by December 2003. The decision to hire a consultant to do that task, although ultimately resulting in a better product, has pushed the projected completion out to April 2004.

Once again, if you compare Table 1 and Table 2, you see that this automatically moved out each of the other tasks and sub-tasks that depended on the completion of this handbook. Hence, by using, and regularly updating, the Gantt chart in Microsoft Project, the project timelines were consistently updated.

On a weekly basis each task was reviewed and the new information was input into the program by the project manager. All slippages were immediately evident and the resulting changes could be reviewed, and evaluated, to determine if any issues needed to be addressed.

**Table 2: Project Monitoring Schedule  
Gantt Chart Representation**



### **Performance Indicators**

The four performance indicators were the three deliverables and the resulting public education. The first major deliverable for the project, the Update of the Regional Housing Needs Assessment, was replaced by the Mayor's Task Force on Housing and has been completed on schedule. This went as planned with the Executive Director of the Regional Planning Commission and the Balanced Housing project manager serving as members of the committee.

Second, the zoning ordinances, land use regulations and master plans of each town were reviewed and a series of charts indicating the present situation in each town has been developed. This will allow for a rapid comparison of each town's ordinances as they relate to the Model Regulations.

Third, as has already been related, in beginning the development of the Model Regulations the New Hampshire Housing Finance Authority (NHHFA) was approached to discuss methodologies and to ensure that the document to be produced would contain the type of information that they could use on a statewide basis.

The NHHFA staff person felt that this was such an important project that he proposed to get funding, hire a consultant and complete the project in time for towns to use this fall as they reviewed possible zoning changes. He proceeded to do just that, getting \$50,000 committed to the project. The consultant chosen was a former Director of the New Hampshire Office of State Planning. The project will result in a "Housing Strategies Handbook."

Clearly, the acceptance of this handbook will be enhanced greatly by the participation of the NHHFA in this manner. However, this has put control over the timing of this aspect of the

project in the hands of the NHHFA. It is now scheduled to be completed by June 2004, which will not allow time for this project to use it to review the various towns' regulations.

Below, in Table 3, is a summary of performance indicators. The specific indicator, its original due date and its present status can be easily seen.

**Table 3: Summary of Performance Indicators**

	<b>Due to Be Done</b>	<b>Status</b>
Mayor's Task Force Report	December-03	Complete
Develop Housing Strategies Handbook	January-04	In Progress
Community Regulation Review	April-04	Partially Complete
Collect and Review Town's Information	August-03	Complete
Analyze Town Information Using Handbook	February-04	In Progress
Public Information Campaign/ Community Meetings	April-04	On Hold

### **Sustainability Elements and Institutional Plan**

This project has been designed to be sustained by the organizations that are lending their support to it. Both the Nashua Regional Planning Commission and the New Hampshire Housing Finance Authority regularly address the issues raised by the lack of balanced housing in the region. This project provides them with further data to address it.

From the perspective of the NRPC, this project is very timely. The New Hampshire legislature, in a report recently released by a Commission set up to address the lack of workforce housing opportunities in the state, has just made it clear that they want this issue addressed in the towns (Legislative Commission, 2002). It is the NRPC's responsibility to help the towns address the issue. The NRPC staff is very concerned that each of the towns find a solution that

appropriately addressed the needs of the present residents, takes into account the present character of the community, and yet allows for the development of more balanced housing.

Since it is the rules and regulations of the municipalities that are causing much of the problem, and since the towns use the NRPC specifically to help them address such issues (e.g. to help them with master plan and zoning updates), it is very significant for the sustainability of this project that they are the host organization.

The New Hampshire Housing Finance Agency is also very interested in this project and is in a position to make sure that the report's findings do not just sit on a shelf. They are presently working with a number of workforce housing coalitions around the state. These coalitions are involved in the encouragement and development of a more balanced housing stock in their regions.

The Director of the NHHFA has already expressed an interest in seeing such a grass roots housing group in the Nashua region. She has expressed the belief that this project should provide the theoretical foundation for the work of such an organization. (Monier, 2002)

The need for more balanced housing is recognized by virtually all segments of the community. The fact that local government regulations are negatively influencing this situation is also widely known. The New Hampshire legislature has indicated that they want the issue to be addressed. The major organizations concerned with local regulation and housing issues for the region believe that something needs to be done. This project should be the catalyst to allow communities to determine how they want to address the issue and, going forward, to result in a more balanced regional housing stock. The need for this project ensures its sustainability.

## **VI. Conclusions and Recommendations**

Although not all of the originally planned elements of the project will be done by the formal conclusion of the project, the project has actually been more successful in some ways than was originally conceived. The ultimate purpose of the project is to encourage the development of a more balanced housing stock in the region. The way the project developed should make that more likely than was originally envisioned.

Originally, the plan was to assist the Nashua Regional Planning Commission in updating the Regional Housing Needs Assessment. Instead, the Commission staff and the project manager worked on the Nashua Mayor's Task Force on Housing. The result of involvement was a study that was more regional in nature than the task force originally planned. The quality and workmanship of the task force report is truly excellent and easy to read.

Also, the project was designed to develop "model regulations" that towns could use to update their ordinances and regulations to provide for a more balanced housing stock. Due to the support of the New Hampshire Housing Finance Authority, a planning expert with a statewide reputation was contracted to do this work. This will result in a Housing Strategies Handbook that will be received immediately as a significant and legitimate planning tool.

The only negative result of these otherwise very positive developments is that it moved the period for completing the remainder of the necessary work beyond the scope of this project. Although the ordinances, regulations and master plans of each town have been reviewed and data gathered, there will not be time to analyze them in conjunction with the recommendations in the Housing Strategies Handbook. Of course, this also means that the related public information and education will not take place during the formal project.

## Appendix 1

### Needs Assessment

#### **An Excerpt from The Greater Nashua United Way Community Needs Assessment (<http://www.unitedwaynashua.org/communityassessment2002.html#communityissues>)**

#### **"Greater Nashua Measures Up**

##### **The 2002 Community Assessment**

Periodically, United Way facilitates a process that provides a snapshot of our area's health. Health is defined broadly as a state of complete well being -- physical, social and mental -- and not merely the absence of disease or infirmity. The extensive use of data from original and secondary sources makes this assessment the only compendium of health and human care issues for our region.

United Way's volunteers use the results as the basis for funding decisions, with programs that specifically address issues highlighted in the Community Assessment being favored. Non-profit agencies use the assessment in developing grant proposals and strategic plans, and community service clubs use it to help set priorities for annual projects.

United Way is taking the process a step further with this assessment by inviting other local groups to work collaboratively on creating a community health and human services plan that will seek to make a measurable difference on a limited number of the area's most pressing needs. This work will involve developing new partnerships spanning the non-profit, for-profit, government, and faith sectors....

##### **How was the assessment compiled?**

The 2002 Community Assessment, "Greater Nashua Measures Up," was compiled using several techniques.

- **Regional Household Survey:** An extensive set of questions was posed to 500 area residents over the telephone in October 2001. Survey respondents came from a randomly selected sample representative of households from the 11 towns in the region.
- **Human Services Provider Survey:** Area health and human service agencies were asked to complete the community issues portion of the household survey. Forty questionnaires were returned and analyzed separately from the household responders.
- **Focus Groups:** Two focus groups of recipients, a Hispanic service provider group, human resources professional group, and a group of parents of the developmentally disabled contributed their thoughts and ideas.
- **Analysis of Data Developed by Others:** Statistics collected from many sources were studied to help document local health and social trends. These include the 2000 Census of Population and Housing, the Teen Assessment Projects of the Merrimack and Nashua School districts, area non-profit organizations, and state and local government data on education, employment, crime, and health status..

A 24-member Community Assessment Committee guided the assessment process from its inception. The committee would like to extend its appreciation to St. Joseph Hospital, Southern NH Medical Center, and United Way of Greater Nashua for supporting the assessment process. In addition, the committee would like to thank BAE SYSTEMS for printing the final report. The assessment could not have been completed without the support of all these organizations.



## Community Issues

(Note: percentages listed in all surveys combine the rankings of "a major problem" and "a moderate problem.")

### Top 10 Issues Identified by Household Survey

62% Affordable medical insurance  
61% Affordable housing  
59% Affordable medications\*  
58% Affordable dental insurance\*  
51% Affordable dental care  
50% Affordable medical care  
44% High levels of stress at work\*  
44% Affordable childcare  
43% Drug use by youth\*  
42% Alcohol use by youth\*

### Top 10 Issues Identified by Providers' Survey

100% Affordable housing  
100% Affordable medications\*  
98% Affordable medical insurance  
94% High levels of stress at home\*  
93% Affordable dental care  
93% Affordable dental insurance\*  
93% Affordable medical care  
90% Affordable childcare  
88% High levels of stress at work\*  
88% Public transportation

\* - New or revised from the 1998 survey...

## Summary of Findings

...**Housing crunch.** The rental vacancy rate in Greater Nashua is less than 1%. The wait list for a two-bedroom apartment in public housing is approximately 24 months. On March 27, 2002, there were 367 people identified as homeless in Greater Nashua, and another 376 receiving homeless services....

## Affordable Housing/Homelessness Highlights

A shortage of affordable housing has existed in Greater Nashua for several years and demand continues to outstrip supply.

- Nashua's vacancy rate for rental units is less than 1%.
- The wait for public housing is long--24 months for a two-bedroom apartment.

...The number of nights of shelter provided to homeless persons in the two area shelters grew from 15,237 in 1999 to 16,850 in 2001. At the same time, the number of clients served at the two shelters has declined from 474 to 356...."

## VII. Bibliography

- Baldassare, M. (1992) Suburban Communities. *Annual Review of Sociology*. (Vol. 18, pp. 475 – 494).
- Bipartisan Millennial Housing Commission. (2002) *Meeting Our Nation's Housing Challenges*. Retrieved on October 5, 2002 from [http://www.nhdc.org/dwnld/mhc\\_final.pdf](http://www.nhdc.org/dwnld/mhc_final.pdf)
- Cloud, V., Garner, J., Phillips, S., Stover, M., Strauss, L. (1994) *Overcoming Exclusion in Rural Communities: NIMBY Case Studies*. Washington, DC: Housing Assistance Council. Retrieved on October 5, 2002 from <http://www.ruralhome.org/pubs/development/nimby/nimby.pdf>
- Central New Hampshire Regional Planning Commission Affordable Housing Committee. (1995) *Affordable Housing Assessment of the Central New Hampshire Region*. Boscawan, N.H.: The Central New Hampshire Regional Planning Commission.
- Davis, J. E. (Editor). (1994) *Affordable City: Toward a Third Sector Housing Policy*. Philadelphia: Temple University Press.
- Fallis, G., Rosen, K. T. & Smith, L.B. (1988, March) Recent Developments in Economic Models of Housing Markets. *Journal of Economic Literature*. (vol. XXVI, pp.29 -64).
- Freeman, L. (2002, May) America's Affordable Housing Crisis: A Contract Unfulfilled. *American Journal of Public Health* (vol. 92, no. 5 pp. 709 – 712). New York: American Public Health Association.
- Friedrichs, J. (Editor). (1988) *Affordable Housing and the Homeless*. New York: Walter de Gruyter, Inc. Publisher.
- Fulton, W. (2000, August) The Missing Link?: Cities Want Business to Fund Affordable Housing. *California Planning & Development Report* (vol. 15, no. 8).
- Greater Nashua United Way Staff. (2002) *Community Assessment*. Retrieved from <http://www.unitedwaynashua.org/annual%20report%202002.pdf>.
- Housing America, Inc. (1999) *There's No Place Like Home: How America's Housing Crisis Threatens Our Children*. Retrieved on October 5, 2002 from <http://www.housingamerica.net>.

- Innovative Housing Institute. (1996) *The House Next Door*. Retrieved October 5, 2002 from <http://www.inhousing.org/housenex.htm>.
- Legislative Commission Established by Chapter 262 of the Laws of 2001. (2002) *Reducing Regulatory Barriers to Workforce Housing in New Hampshire*. Retrieved on November 18, 2003 from <http://www.nhhfa.org/hap/SB21%20Report.pdf>.
- Mayor's Task Force on Housing (Nashua, NH). (2003) *Report of the Mayor's Task Force on Housing 2003*. Papergraphics, Inc., Nashua, NH
- Miller, E., O'Hara, A. (2001) *Priced Out in 2000: The Crisis Continues*. Boston: The Technical Assistance Collaborative, Inc. Retrieved on October 5, 2002 from <http://www.c-c-d.org/POin2000.html>.
- Monier, Clara. (2001, Fall) New England's Affordable Housing Crisis. *Multifamily Trends*. ULI- the Urban Land Institute. Retrieved October 12, 2002 from [http://research.uli.org/content/mftrends/mftrends\\_s2.htm](http://research.uli.org/content/mftrends/mftrends_s2.htm).
- Monier, Clara. (2002) Private conversation with author.
- Nashua Region Planning Commission Staff. (1999) *Regional Housing Needs Assessment*. Retrieved October 5, 2002 from <http://www.nashuarpc.org/projects/landuse/housneed.pdf>
- Nashua Region Planning Commission Staff. (2000) *NRPC Census 2000 Profile*. Retrieved October 12, 2002 from <http://www.nashuarpc.org/census/profile2000.pdf>.
- National Low Income Housing Coalition. (2002) *Rental Housing for America's Poor Families: Farther Out of Reach Than Ever* Retrieved October 5, 2002 from <http://www.nlihc.org/or2002/index.htm>
- New Hampshire Housing and Community Development Planning Council. (2001) *Consolidated Plan For The State Of New Hampshire: 2001-2005* Retrieved on October 5, 2002 from <http://www.nhhfa.org/conplan.htm>
- Schorr, L.B. (1998). *Common Purpose: Strengthening Families and Neighborhoods to Rebuild America*. New York: Anchor Books.
- Springer, J. F.; Kress, G. G. (1991, summer – 1993, winter). Land Use Regulation and Affordable Housing: A Study in Policy Complexity. *The Journal of the Western Governmental Research Association* (vol. 7 – 8)
- United States Department of Housing and Urban Development. (2002) *Ten Things Your Faith Community Can Do To Encourage Homeownership*. Retrieved on October 5, 2002 from <http://www.hud.gov/initiatives/fbc/topten/index.cfm>.