

[NH Voter](#): July 2023. The newsletter of the League of Women Voters NH.

**Housing Issues in New Hampshire — a new study by LWFNH members & supporters.
Why housing issues and why now?**

It seems every day there is another article in our print and online news sources about the shortage of housing in NH and its effects on various groups:

Employers can't fill vacancies because prospective workers can't find affordable housing in the area. That in turn affects us all as businesses close or cut hours, health services have long wait times for appointments, nursing homes and childcare centers can't operate at full capacity because they are understaffed, police and fire departments are understaffed as well...so the lack of enough workforce housing is an economic issue that affects our well-being as **consumers** and **residents**.

Retirees (and we have the second oldest population in the country) reach the point of necessary downsizing and can't find accessible housing in the communities where they've lived and worked and volunteered for decades.

Younger residents, including many recent college grads that we sorely need in our workforce, move out of state for lack of affordable housing here.

Low-income people of all ages find rising rents and reduced available rental units have them on the verge of homelessness.

As towns work on master plans (usually every ten years) the topic of housing diversity is considered, but **efforts to create more housing options** often hit the brick wall of exclusionary residential zoning codes that developers say make affordable housing construction a bad business decision.

And so it goes. At our biennial state convention May 6 of this year, the attending LWFNH members voted to do this study. In July, following work done by the study steering committee, the board approved the following purpose/scope/timeline of the study. We ask all members who are interested to join us as we learn more about housing issues in NH over the next year in order to take action at the local, regional, and state level.

LWFNH study 2023-2024: Housing issues in New Hampshire

Purpose: to prepare League members to take action at the local level, at the regional planning commission level, and at the state level to increase housing options in New Hampshire.

Scope: Identify the following: current and projected housing needs and shortfalls in NH; problems arising from housing shortfall; barriers to increased housing choice; proposed and possible solutions.

Not included in this study: homelessness; federally supported housing subsidies; short term rental issues.

Timeline:

Overall timeline: Gather enough information to adopt an interim position in time for 2024 legislative action. Hold final consensus meeting in Spring 2024 or earlier to develop our state League position.

Proposed detailed timeline: Summer 2023: articles in NHVoter (newsletter via email)

Fall 2023: in-person workshop open to membership (*more details to come*)

Fall 2023: more articles in NHVoter

November or December 2023: first consensus meetings (in local units, via zoom, and with limited option for mail-in participation); steering committee to draft and submit to state board for approval an interim position based on consensus reached.

January 2023: LWVNH board to consider proposed interim position and adopt or revise.

January 2024-April 2024: observation and advocacy in NH legislature, based on interim position. Include housing legislation in weekly legislative alerts.

April or May 2024: at LWVNH Council, final consensus meeting.

June 2024 or earlier: steering committee to draft and submit to state board for approval the final state position from consensus. State board to consider proposed final position and adopt or revise.

To get us started in our study, the following terms are often heard in New Hampshire when discussing housing issues:

Accessory Dwelling Unit (ADU): A secondary residential living unit that's created within, attached to, or detached from a single-family dwelling on the same parcel of land. The ADU must provide provisions for sleeping, eating, cooking, and sanitation. Some localities may have additional requirements as to owner occupancy, or size and number of bedrooms. See New Hampshire Accessory Dwelling Units statute (RSA 674:71-73)

Affordable Housing: housing, rental or owner-occupied, that costs no more than 30% of one's gross income. Rental cost is defined as rent + utilities. Ownership cost is monthly principal, interest, taxes and insurance. This cost figure is based on the specific household members' income total, so it varies from family to family.

Area Median Income (AMI): The midpoint of a region's household income distribution; half of families in a region earn more than the median and half earn less than the median. Housing programs and the state's workforce housing law use AMI to determine housing eligibility.

Duplex: A residential structure with two housing units. **Three-plex** and **Quad-plex** are 3 and 4 housing units in one residential structure respectively.

Dwelling or Dwelling Unit: A structure, or part of a structure, that is residential in nature and includes areas for living, cooking, sleeping, bathing, and sanitary facilities for one household.

Housing Choice Vouchers (also known as Section 8): a federal government program that assists very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. It is a form of subsidized affordable housing in which families who qualify may be provided with government funding to pay a portion of their rent in standard, market-rate housing. Program eligibility and assistance is based upon income and household size.

Housing Opportunity Planning Grants (HOP): \$5 million has been allocated to provide grants to municipalities to analyze and update their land use regulations to help increase housing development opportunities. The NH Department of Business and Economic Affairs has contracted with New Hampshire Housing to administer [this program](#).

Housing Trust Funds (HTFs): Established sources of funding for affordable housing construction, acquisition, preservation, and other related purposes created by governments or private corporations to meet the housing needs of low-income households. Ideally, HTFs are usually funded through dedicated revenues like real estate transfer taxes or document

recording fees to ensure a steady stream of funding rather than being dependent on regular budget processes.

Inclusionary Zoning: Local zoning that requires or encourages the inclusion of affordable housing units in new development, often through an additional density allowance, tax incentive, or less restrictive lot size and coverage.

Low- and Moderate-Income Housing: Housing which is specifically funded by local, state, or federal government agencies or by private individuals or organizations for the use of economically disadvantaged persons. Low-Income shall mean those families earning less than fifty percent (50%) of the area median family income (AMI) and moderate-Income shall mean those families earning between fifty percent (50%) and eighty percent (80%) of the area median family income (AMI).

Low Income Housing Tax Credit (LIHTC) Program: Federal tax incentive program, administered by state-designated agencies, to promote the development of new affordable rental units. Federal income tax credits have a lifespan of 10 years, and participating properties are committed to meet specific affordability thresholds for 99 years.

Market Rate Housing: housing that is available on the private market, not subsidized or limited to any specific income level.

Mixed-Income Housing Development: development that includes housing for various income levels, including housing that is targeted toward low- to moderate-income individuals and families.

Mixed Use: Any combination of residential, commercial, public, etc. may all be considered appropriate for co-location on one lot or in one area.

Open Space Residential Development (OSRD): A form of residential subdivision that encourages and facilitates the maximization of protected open space by allowing housing units to be grouped on sites or lots with dimensions, frontages and setbacks reduced from conventional sizes (older term was “cluster development”).

Subsidized Housing: housing where all or a portion of the occupants’ monthly housing cost is paid for directly by the government, such as by Housing Choice Vouchers. The renters pay the portion of the rent that is determined to be affordable to them based on their income.

Workforce Housing: Affordable housing that is near employment centers and is typically associated with members of the community who are gainfully employed and generally not eligible for any federal assistance programs. The term is used to cover housing in which more than 50% of units have 2 or more bedrooms, that does NOT include age-restricted housing, that does not exclude minor children from more than 20% of the units, and that is affordable to RENTERS: guideline based on family of 3 making 60% of Area Median Income, and to OWNERS: guideline based on family of 4 making 100% of the Area Median Income. See NH Workforce Housing Law (RSA 674:58-:61)

We will use this medium and our website to share more information on our new study topic of housing, but will also continue our work on voting rights and public education.

PUBLIC SCHOOLS REMAIN IN DANGER

On June 27 Governor Sununu signed House Bill 367, which expanded eligibility for NH’s school voucher program known as the Education Freedom Account Program to children with a household income up to 350 percent (from 300 percent) of the federal poverty level, or \$105,000 for a four-person family. This means that NH taxpayers will be required to direct even more tax dollars to private, religious and home schooling with virtually no oversight as to how our public tax dollars are being spent or what curriculum is being taught.

There is more serious danger ahead for public schools. As you read this, a draft of the NH public schools minimum standards (**ED 306 rules**) is being reviewed at listening sessions throughout the state.

What are the Ed 306 Rules and why are they so critically important? Simply put, they are requirements that all public schools must meet to ensure that all NH students have the same access to quality education. The rules are revised every ten years and the current revision must be completed by the end of 2024. The NH State Board of Education (SBOE) is responsible for adopting and enacting the ED 306 Rules. In November 2020, the Executive Council and the SBOE, without competitive bidding, awarded a sole source contract to the National Center for Competency Based Learning (NCCBL) led by Fred Bramante to conduct the current revision process. This process happened largely out of public view, with some limited input from teachers. The currently proposed revisions now include subtle but critically important changes that would facilitate the outsourcing of elements of NH public school curriculum to for-profit entities.

The lack of public participation in the revision process led the public to demand opportunities to consider and comment on the ED 306 revisions. Several public listening sessions have taken place, but at each one Fred Bramante of the NCCBL has made it clear that it is not NH citizens but NH's Commissioner of Education Frank Edelblut and the members of the SBOE who have jurisdiction over the final draft of the ED 306 Rules.

Three public listening sessions are scheduled for September, at which the public is welcome:

September 12 at 6:30 p.m. at Concord High School, Concord

September 18 at 6:30 p.m. at Exeter High School, Exeter

September 26 at 6:30 p.m. at White Mountains Regional High School, Whitefield

As more listening sessions are scheduled for fall, check the [NEA-NH's Ed 306 Landing Page](#).

NOTE: The SBOE website has a list of education bills that have passed the NH Legislature in the 2023 session, some of which have yet to make it to the Governor's desk. See the list [here](#).

Funding of public education has never really left NH news headlines. But right now with a decision on the most recent lawsuits pending, it is helpful to review the issues of the last 30 years that have been addressed by the courts and too often ignored by the legislature. Garry Rayno of In DepthNH has done just that in a July 16 column. Read it here: <https://indepthnh.org/2023/07/15/distant-dome-state-has-had-30-years-to-fix-ed-funding-system/>