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What's Old is New Again: Affordable Homeownership and Community

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NEW HAMPSHIRE HOUSING

2023 MEDIAN GROSS RENT & VACANCY RATE

2-BEDROOM UNITS / STATEWIDE

$1,764

MONTHLY MEDIAN GROSS RENT

11.4%

ANNUAL INCREASE IN MONTHLY MEDIAN GROSS RENT

0.6%

VACANCY RATE

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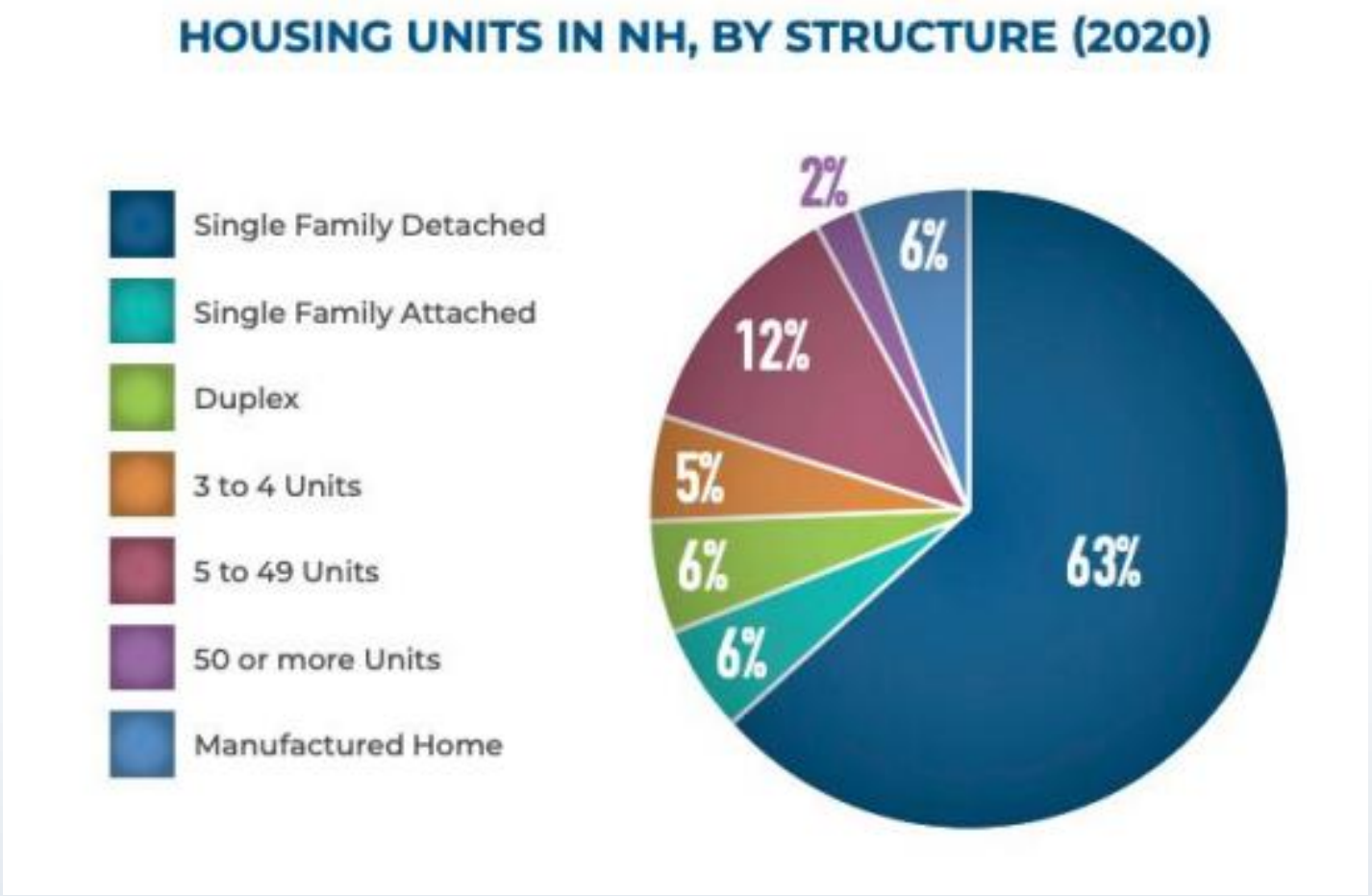
69% of all Homes are Single Family



Source: NH Housing 2023 Statewide Housing Needs Assessment and Seacoast Workforce Housing Coalition

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Missing Middle Housing

Source: Missingmiddlehousing.org

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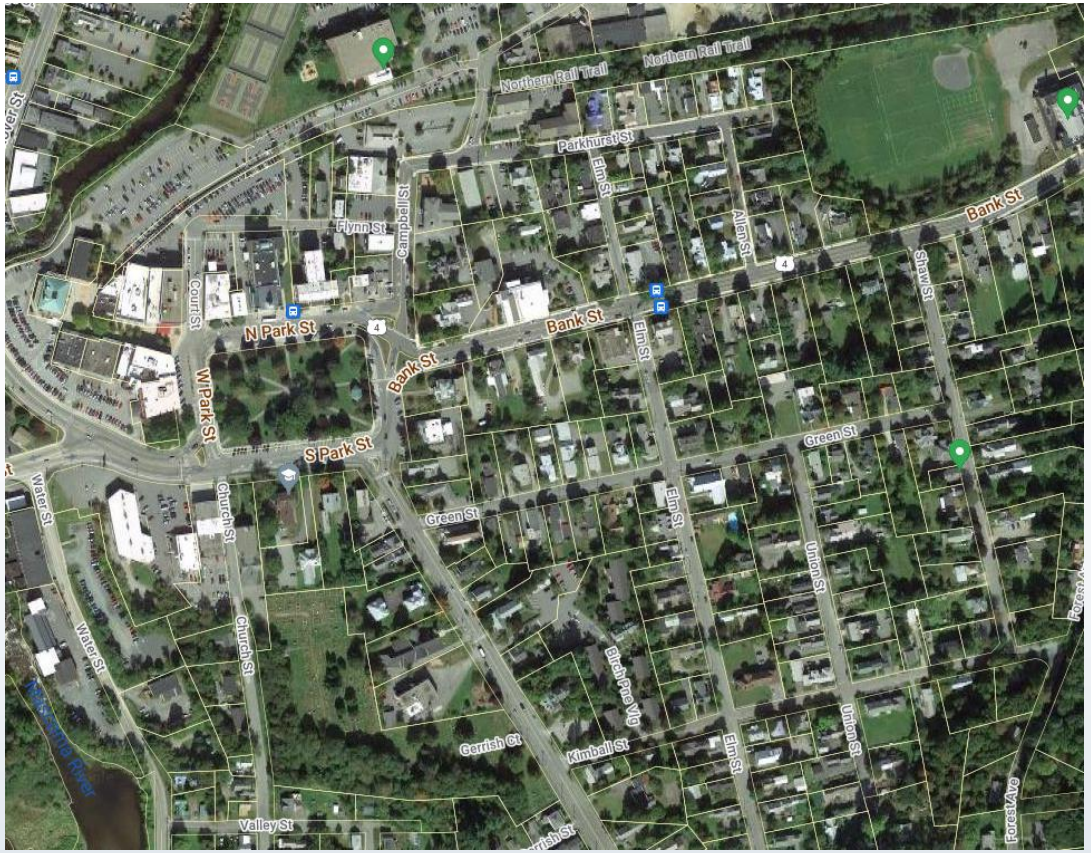
New England Town Centers – Suburban Zoning

City of Lebanon has a traditional town square with small lots and a variety of housing typologies



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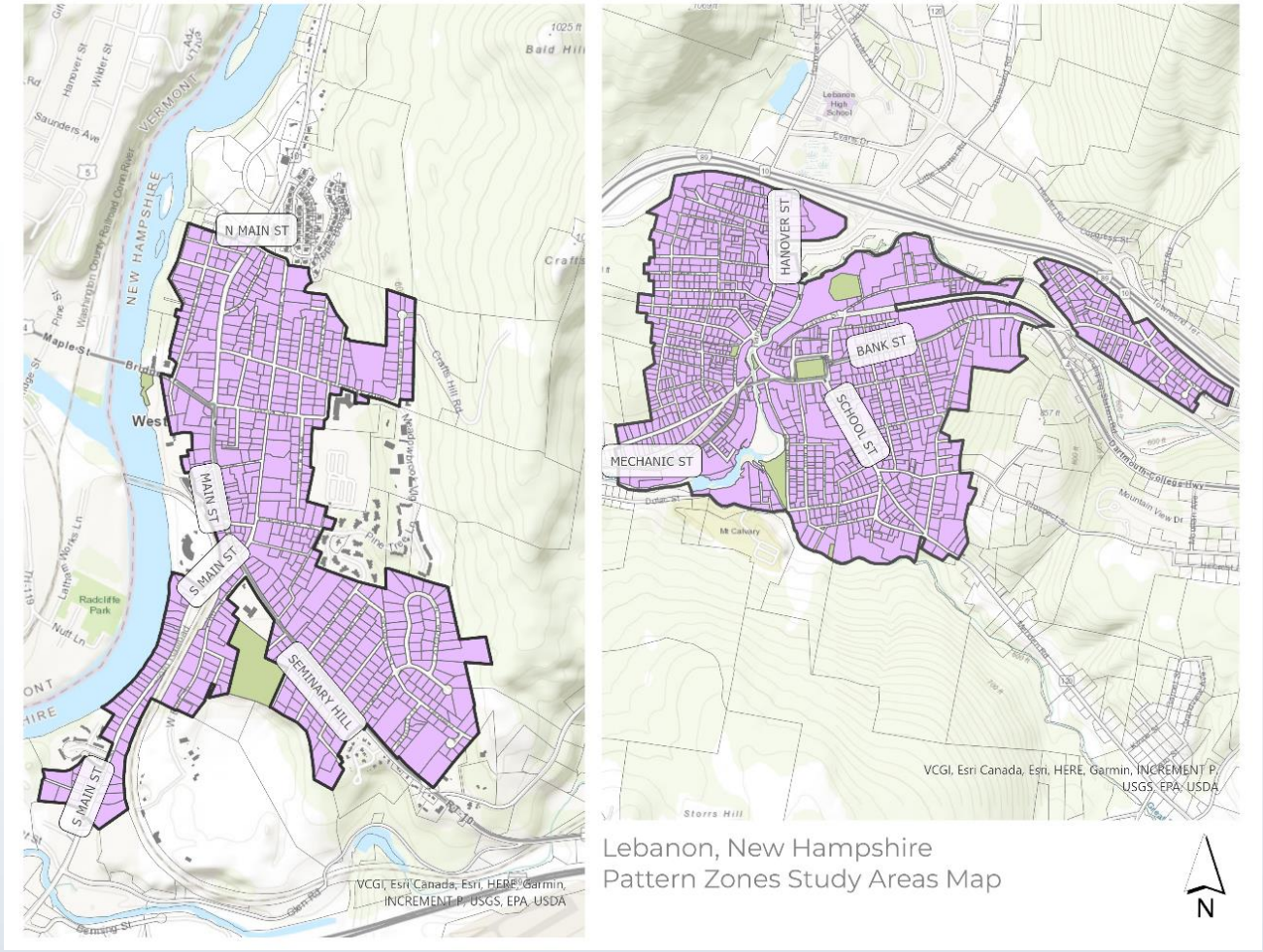
New England Town Centers – Suburban Zoning

Pattern Zones Lebanon and West Lebanon Study Area.

Upon initial study 65% of Lebanon (on the right) was non-conforming with current zoning regulations.



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Pattern Zoning

Pattern zones are a **tool that can be adapted to many prevailing urban patterns in the United States**— including suburbs, towns, and small- and mid-sized cities. Buildings included in a pattern zone are designed to match the city's unique architecture and feel familiar after they are completed.

Source: www.CNU.org

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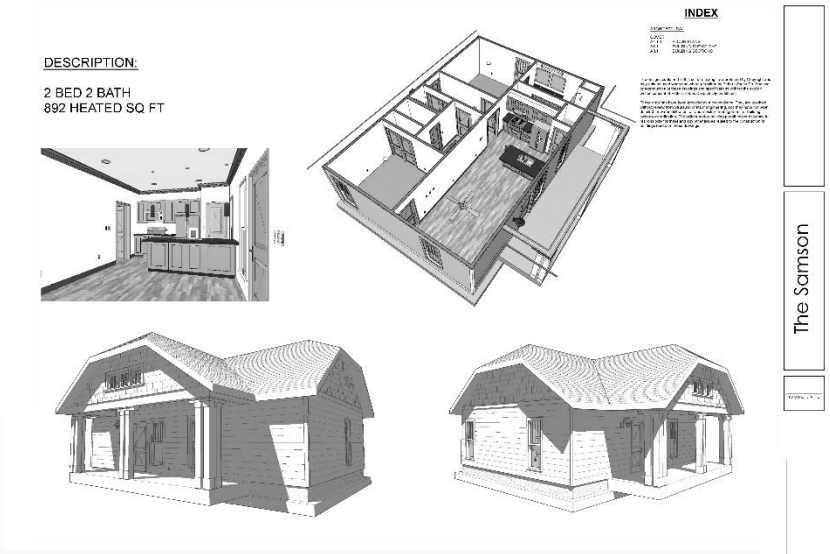
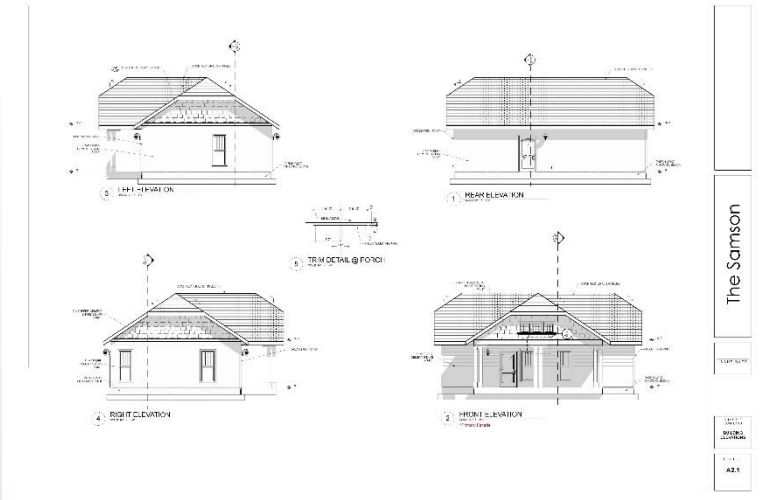


A kit duplex from Sears, which offered customers plans, construction materials, and financing, using their mass production and distribution networks to turn homebuilding into a consumer good (Credit: Sears, Roebuck and Co.)



Source: Zoning Practice, Pattern Zones and Pre-Reviewed Homes, January 2024 APA

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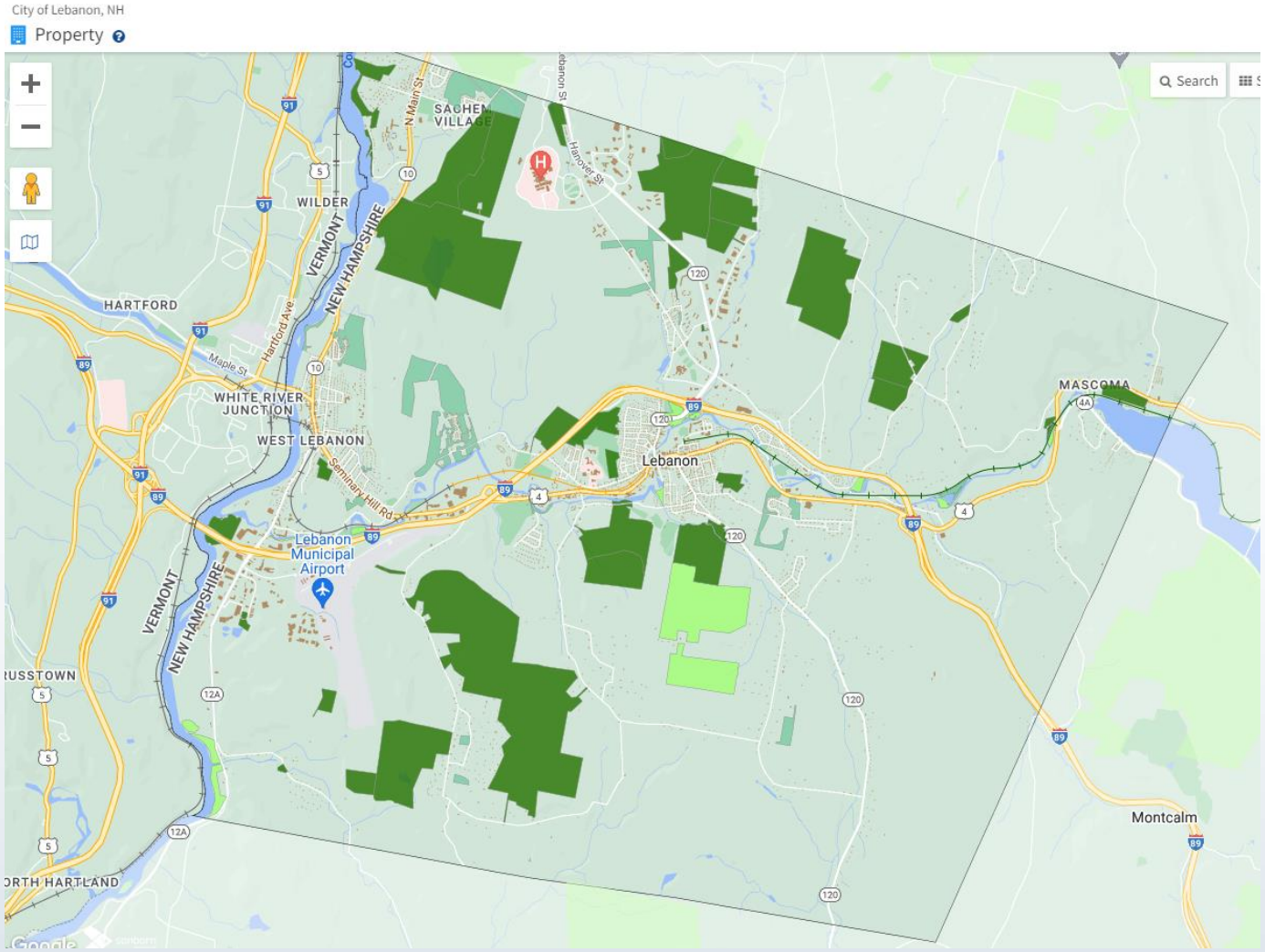
Balancing Conversation and Development



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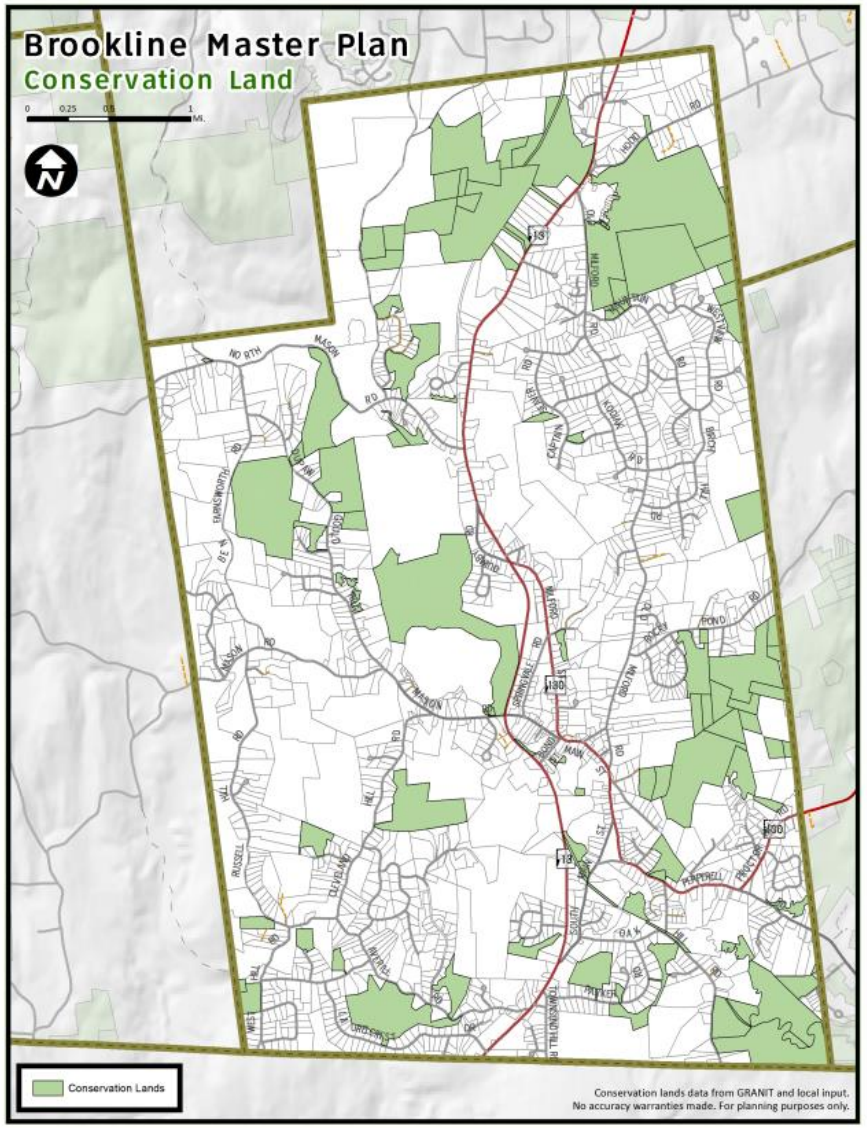

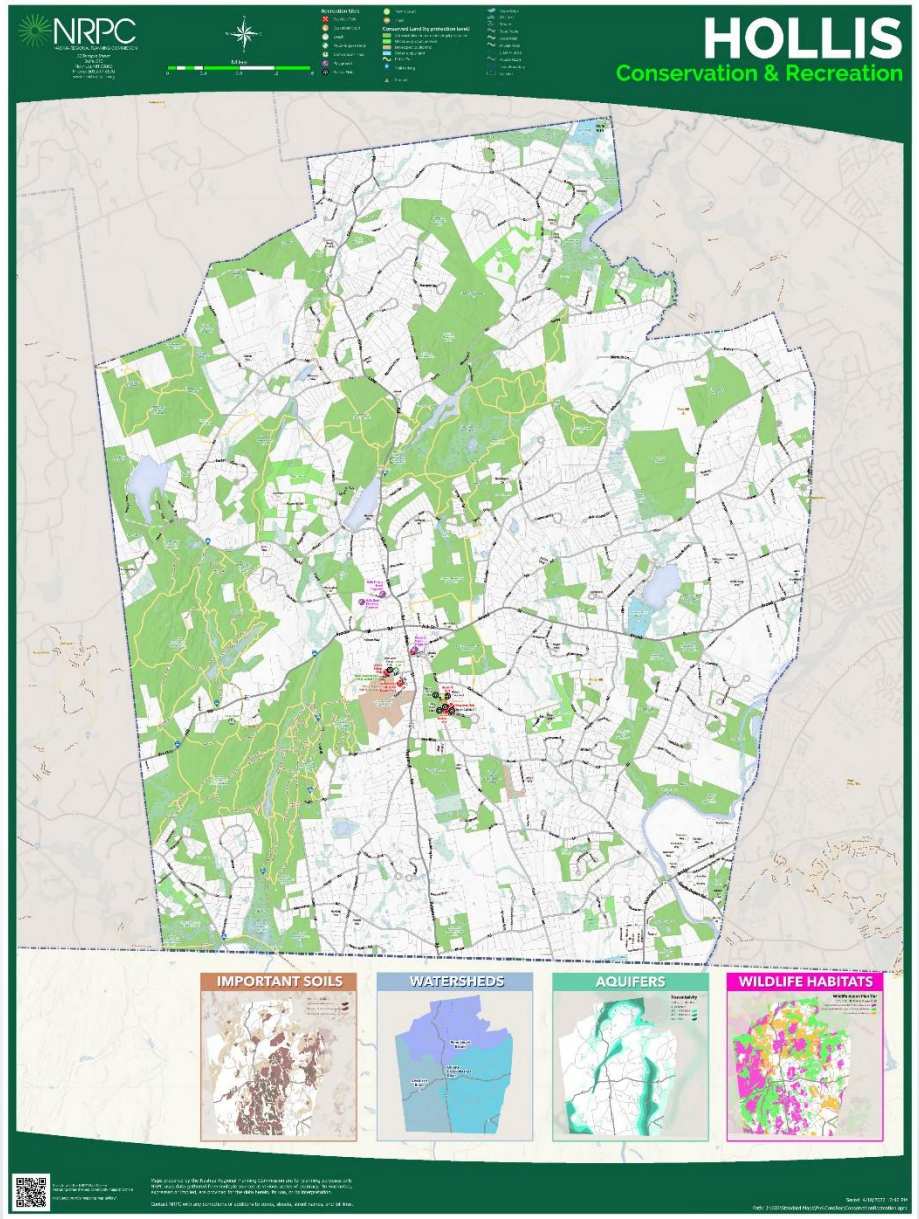

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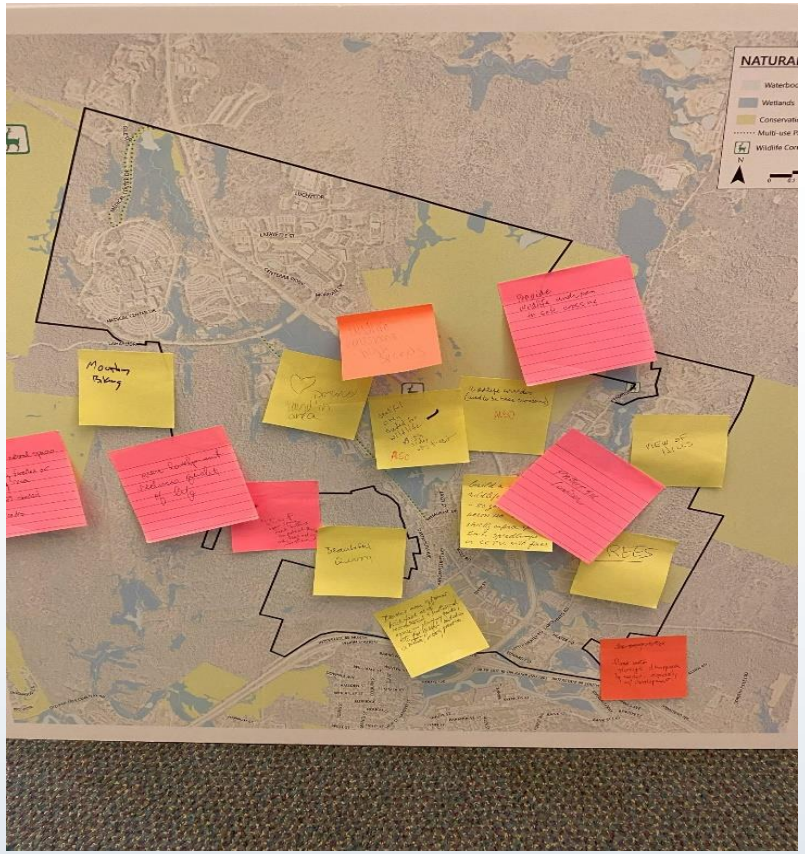
120 Corridor in Lebanon

Balancing the need for housing in a planned Industrial Park. Jobs = Housing needed!



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Cottage Style Neighborhoods and Tiny Homes

Allow for small homes (350SF to 1500SF) to be in neighborhoods at greater density than traditional single-family zoning.

Barrow Street Project on City Owned Property.

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Cottages at Back River Road, Dover, NH

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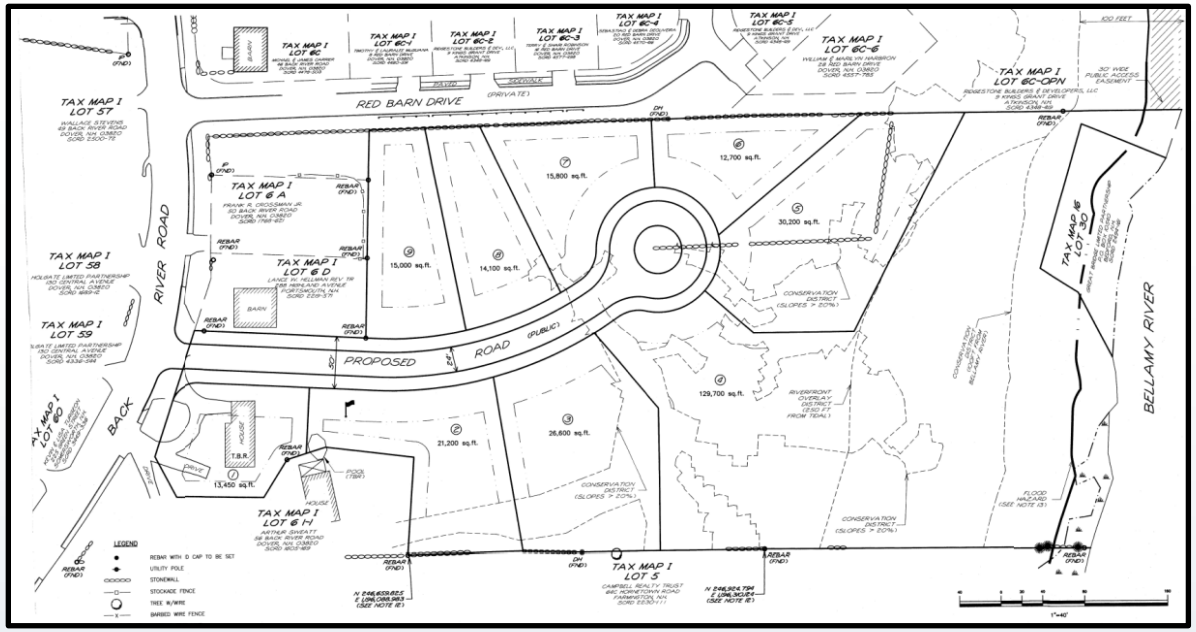
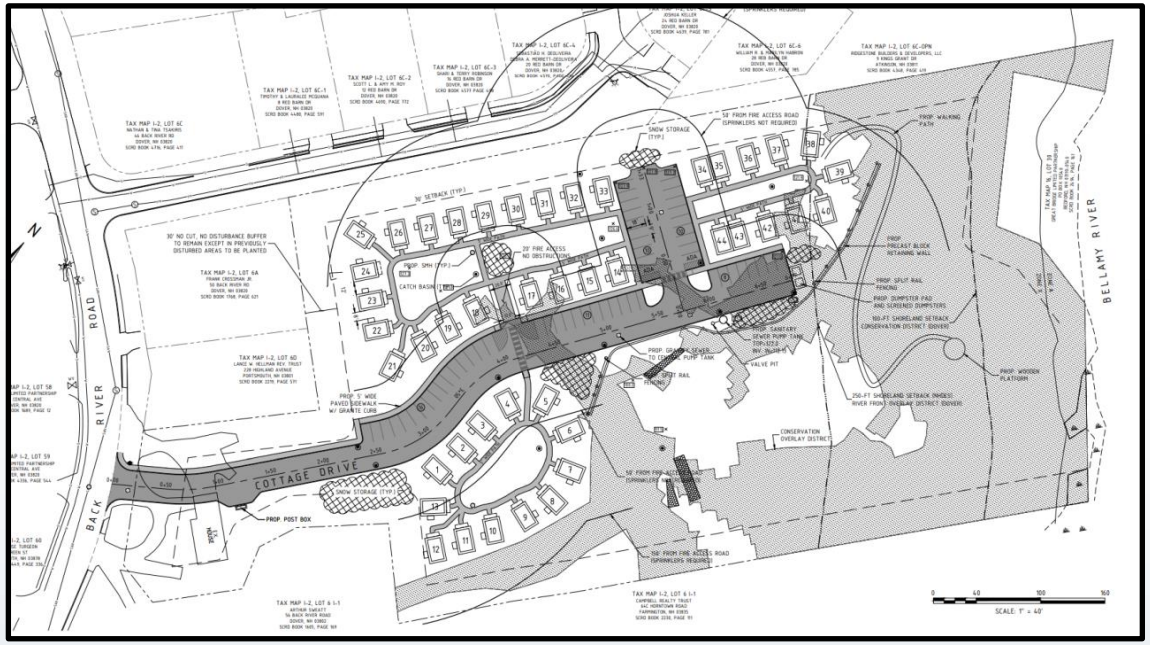
Two Options for Single Family





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Manufactured Housing Parks

- Neighborhood design and layout
- Community amenities
- Defined by RSA 205-a

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Mascoma Meadows Co-op, Lebanon

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What are manufactured homes?

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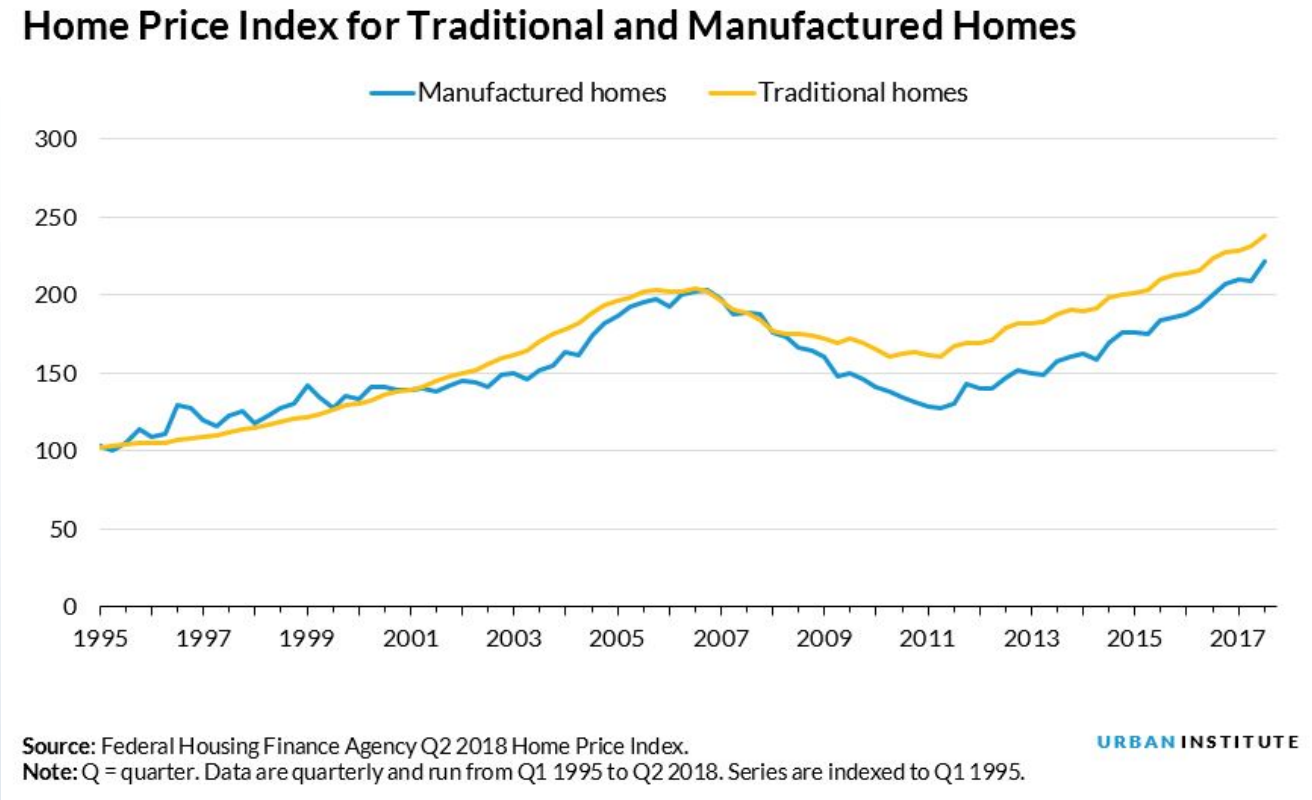
Manufactured-home appreciation



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Full rankings: Median value of a mobile home by state

Rank	State	Median value of a mobile home	Median value of a single-family home	Difference in median values	5-year median value appreciation of a mobile home	5-year median value appreciation of a single-family home
37	Idaho	$67,900	$369,300	$301,400	82.04%	94.98%
38	Tennessee	$70,200	$235,200	$165,000	27.40%	49.14%
39 (tie)	North Carolina	$70,600	$236,900	$166,300	19.86%	43.23%
39 (tie)	New Mexico	$70,600	$214,000	$143,400	12.60%	27.76%
41	Montana	$71,400	$322,800	$251,400	38.91%	48.62%
42	New Hampshire	$74,700	$345,200	$270,500	62.39%	37.48%
43	Arizona	$74,800	$336,300	$261,500	43.30%	63.33%
44	Rhode Island	$80,200	$348,100	$267,900	132.46%	40.53%
45	Massachusetts	$90,300	$480,600	$390,300	21.70%	30.99%

Source: LendingTree analysis of U.S. Census Bureau 2021 American Community Survey data.

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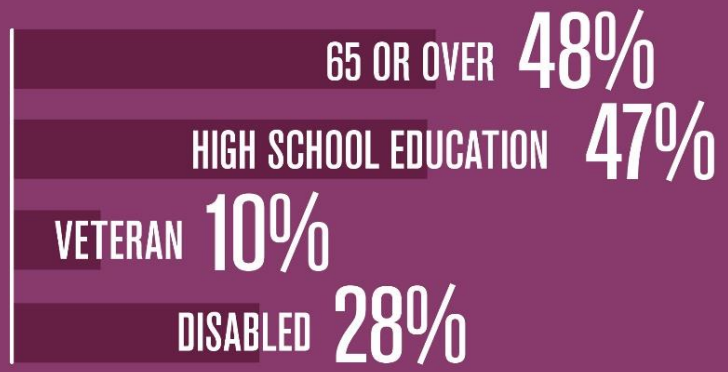
MANUFACTURED-HOME OWNERS



Source: American Community Survey, 2011-2015, N.H. Community Loan Fund, Congress.

Manufactured-home households are more likely to include a person age 65 or over (48%), a person whose highest education level was high school (47%), or a veteran (10%).

The homes are one-story, easy to maintain, and easily ramped, leading to manufactured-home households being more likely to include a person with a disability (28%).

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N.H.’s most-affordable housing

Median monthly costs, 2023

$1,525

Source: NH Housing Finance Authority, Residential Rental Cost Survey Report 2023

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Resident-owned communities

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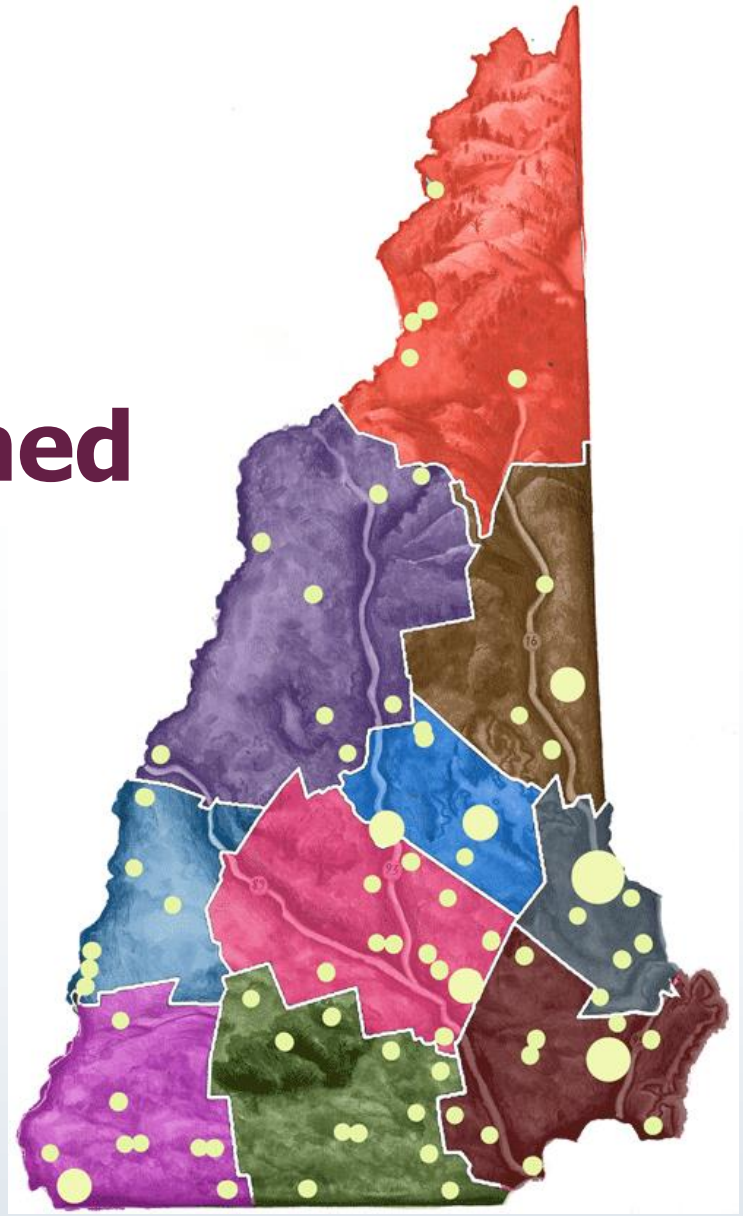
149 resident-owned communities in New Hampshire



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Lebanon NH Zoning Change

Cross-Mod Rezone request. Opening pathways to affordable housing development

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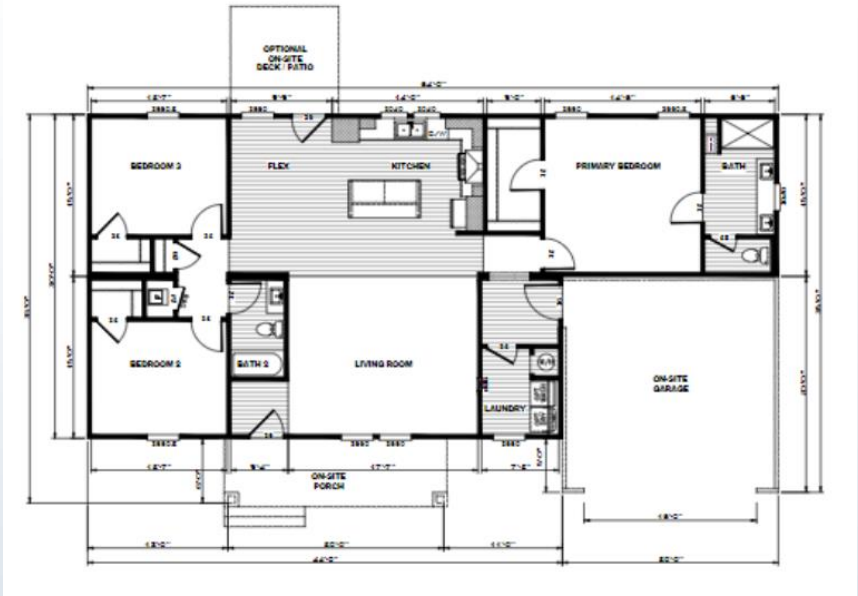
CrossMod Homes



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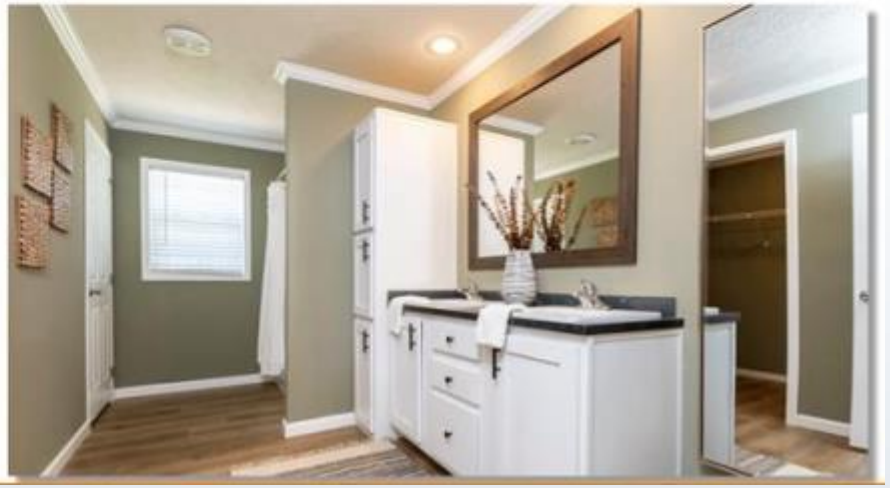

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Summary

- New England Town Centers and Suburban Zoning
- Pattern Zoning
- Balancing Conservation and Development
- Route 120 Corridor
- Cottage Style Development
- Manufactured Housing
- Resident Owned Communities
- Zoning for Manufactured Housing and CrossMods

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Questions?

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