



**LEBANON HOUSING TASK FORCE  
DECEMBER 16, 2024 - 8:15 AM  
COUNCIL CHAMBERS, CITY HALL OR  
REMOTE VIA VIRTUAL PLATFORM  
LEBANONNH.GOV/LIVE**

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**1. Call to Order**

- A. To participate in this meeting, please [join live via Microsoft Teams](#) or call 929-229-5356 (access code: 941 820 619#). If you have trouble accessing this meeting, please [email catheryn.hembree@lebanonnh.gov](mailto:catheryn.hembree@lebanonnh.gov).

**2. Approval of Minutes**

- A. November 18, 2024

**3. Old Business**

**4. New Business**

- A. Building Official - Minimum Housing Standards  
B. Continued Discussion of the Housing Master Plan Chapter  
C. Discussion Re: Upcoming goals for the January meeting with consultants

**5. Other Business**

**6. Future Agenda Items**

7. Call to Order

**8. Adjournment**

9. Approval of Minutes  
10. Study Items  
11. Other Business  
12. Adjournment

**The order of agenda items is subject to change.**

Meetings are open for in-person and remote attendance. Members of the public who wish to attend remotely may do so by visiting [LebanonNH.gov/Live](https://lebanonnh.gov/Live) where you will find instructions on how to enter the meeting. Members of the public will be able to participate and ask questions through the City's virtual platform or by phone. Please note: Should technical difficulties occur during the meeting that disrupt virtual or phone connection(s), the meeting will continue without remote access capabilities.

If you have any questions, please contact the Planning and Development Department by sending an e-mail to [planning@lebanonnh.gov](mailto:planning@lebanonnh.gov), or by calling 603-448-1457, or by visiting the Planning and Development Office located in City Hall during regular work hours, Monday through Thursday, 7AM to 5PM. You can view the entire agenda packet on the City's website at [LebanonNH.gov/Agendas](https://lebanonnh.gov/Agendas).

DRAFT

**HOUSING TASK FORCE  
REGULAR MEETING MINUTES  
Remote Via Microsoft Teams  
LebanonNH.gov/Live  
Monday, November 18, 2024  
8:15AM**

**MEMBERS PRESENT:** Susan Almy, John D'Entremont, Ryan Dube, Ellen Smith Ahern, Tia Winter

**MEMBERS ABSENT:** Susan Almy, David Duncan

**STAFF PRESENT:** Mayor Tim McNamara, Catheryn Hembree, Andrew Faunce (remote), Tracy Hutchins, City Manager Designee, Mark Goodwin, GIS Coordinator

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1 **1. CALL TO ORDER – Meeting was called to order at 8:15AM by Mayor McNamara.**

2  
3 **2. APPROVAL OF MINUTES:**

4  
5 ----- (no name provided) **MOVED** to approve October 21, 2024 Minutes as amended. The  
6 motion was *Seconded* by ----- (no name provided).

7  
8 **Amendments:**

9 Susan Almy's name should be corrected to Almy, without an e

10  
11 *\* The MOTION was approved (7-0).*

12  
13 *Mayor McNamara abstained since he did not attend the October 21, 2024 meeting.*

14  
15 **3. OLD BUSINESS: NONE**

16  
17 **4. NEW BUSINESS:**

18  
19 A. Presentation by Mark Goodwin, GIS Coordinator for Lebanon: Housing in Lebanon

20  
21 Mr. Goodwin presented comprehensive information on Housing Inventory, Housing Trends, Housing  
22 Demand Analysis and Housing Tools & Strategies with this Task Force. His work involves substantial  
23 scrubbing due to a variety of fluidity and discrepancies.

24  
25 Housing categories include single family, multi-family and mixed use. Also, there are owned vs. rental,  
26 and condo form of ownership as well. Mr. Goodwin has the assessed values and has access to the  
27 approximate market values for all homes in Lebanon. He can also stack these up against recent market  
28 sales for the most accurate information.

29  
30 Multi-family values are more complicated than the rental amounts being received. The New Hampshire  
31 Housing Finance Authority publishes this information every year. They polled over 200 landlords

1 representing over 800 units. The average is \$2,900 for a 2 bedroom, and \$2,100 for a 1 bedroom. It does  
2 not include Section 8 or public housing. It is based on standard housing quality, so it is adjusted down for  
3 higher outliers.

4  
5 Information on owner-occupied single-family homes is much more accurate than other types of housing.  
6 Mr. Goodwin also has census data that reflects the owner's age and other relevant information.  
7 There are approximately 8,000 housing units (approximately 2,700 single family houses) in Lebanon and  
8 West Lebanon.

9  
10 Mr. Goodwin showed numbers going back to the 1950's and the City is on a record pace for new housing  
11 units being built in recent years.

12  
13 Lebanon is an outlier in both Grafton County and in the state of New Hampshire, for housing costs.

14  
15 Assessor Dwelling Units (ADUs) will continue to grow in the future; currently less than 40 in Lebanon.  
16 There are 192 Manufactured Homes in Lebanon.

17  
18 Middle Housing includes Single Family attached, Townhouse, Duplex through Sixplex. Currently there  
19 are approximately 1,400 of these in Lebanon. Multi-family makes up about 3,000 units in Lebanon; these  
20 have greater than 7 units.

21  
22 Mayor McNamara stated that we need to know where the demand is from local employers and decide  
23 how to get that information from them. Then planning can have this as a key focus. Then it can be  
24 decided where new housing can go. The growth needs to be within the current infrastructure, to prevent  
25 urban sprawling. Zoning might need to be tweaked as well, that could potentially have a positive impact  
26 on housing.

27  
28 Mr. Goodwin will share much of his information and Mr. Faunce will provide definitions.

29  
30 This is a complicated situation and the more information this task force has, the more helpful it is.

31  
32 B. Housing Master Plan Chapter

33 Ms. Hembree spoke next about updating the housing master plan since their current one is very  
34 dated (2012). She started with what issues and topics they want to focus on. There are many parts  
35 of the plan that are outdated. For example, currently there is a homeless population in Lebanon  
36 and this task force will want to address how the City can help them.

37  
38 Mayor McNamara also noted that they need to update to the 2020 census. Also, the 2010  
39 vacancy rate was 7%, it is now 1%. This too needs to be updated immediately.

40  
41 Mr. Faunce commented that we know the income numbers are inaccurate and provided some  
42 details of the information he has indicating that the income has gone down substantially, whereas  
43 it has likely gone up. Knowing who is being counted will be one starting point.

44  
45 Mayor McNamara said that they need to also determine the legal categories and asked Mr. Dube  
46 to help with this. The other metric is a rent burden discussion that needs to be considered as well  
47 to determine the amount of a family's income goes towards rent. Mr. Dube stated that the supply  
48 and demand is an area that he needs to have more information about. Also knowing the number of  
49 households owned by seniors would be useful. If they sell, where are they going? Quail Hollow?  
50 Florida?

1  
2 New Hampshire has one of the top three oldest populations of all states in the country. Mayor  
3 McNamara noted too that if there is no housing for the workforce, we can then be left out of the  
4 market, which could weaken our economy. Diversity is also key.  
5

6 **5. OTHER BUSINESS**

7 A. Review of the 2025 Housing Task Force meeting calendar  
8

9 Ms. Hembree shared the 2025 calendar. Their next meeting will be January 27, 2025.  
10

11 Last week the City of Lebanon received an award as the top housing place in the state – the BEA Award.  
12 Mayor McNamara said this is an honor and it helps in terms of both recognition and funding. There  
13 seems to be bipartisan support for housing in Concord. Lebanon can be an example to others in this arena.  
14

15 **6. FUTURE AGENDA ITEMS:**  
16

17 Mayor McNamara asked all involved to give thought to what this task force should focus on first and be  
18 prepared to share their opinion of the top 2-3 priorities, at the next meeting. For example, is it the Master  
19 Plan, the housing type, etc.?  
20  
21

22 **7. ADJOURNMENT:**  
23

24 **Mr. D'Entremont *MOVED* for adjournment.**  
25

26 **Seconded by Ms. Hutchins.**  
27

28 ***\*The MOTION was approved 8-0***  
29

30 ***\*The meeting was adjourned at 9:48AM***  
31  
32  
33

34 Respectfully submitted,  
35 Cinda Mersel  
36 Recording Secretary

# TITLE III

## TOWNS, CITIES, VILLAGE DISTRICTS, AND UNINCORPORATED PLACES

### CHAPTER 48-A

#### HOUSING STANDARDS

##### Section 48-A:14

###### **48-A:14 Minimum Standards Established. –**

No landlord, as defined by RSA 540-A:1, I, renting or leasing a residential dwelling in a municipality which has not adopted ordinances, codes or bylaws pursuant to this chapter shall maintain those rented premises in a condition in which:

- I. The premises are infested by insects and rodents where the landlord is not conducting a periodic inspection and eradication program;
- I-a. The premises are infested by bed bugs and the landlord is not conducting a periodic inspection and remediation program. In this paragraph "remediation" means action taken by the landlord that substantially reduces the presence of bed bugs in a dwelling unit for a period of at least 60 days;
- II. There is defective internal plumbing or a back-up of sewage caused by a faulty septic or sewage system;
- III. There are exposed wires, improper connectors, defective switches or outlets or other conditions which create a danger of electrical shock or fire;
- IV. The roof or walls leak consistently;
- V. The plaster is falling or has fallen from the walls or ceilings;
- VI. The floors, walls or ceilings contain substantial holes that seriously reduce their function or render them dangerous to the inhabitants;
- VII. The porches, stairs or railings are not structurally sound;
- VIII. There is an accumulation of garbage or rubbish in common areas resulting from the failure of the landlord to remove or provide a sufficient number of receptacles for storage prior to removal unless the tenant has agreed to be responsible for removal under the rental agreement and the landlord has removed all garbage at the beginning of the tenancy;
- IX. There is an inadequate supply of water or whatever equipment that is available to heat water is not properly operating;
- X. There are leaks in any gas lines or leaks or defective pilot lights in any appliances furnished by the landlord;  
or
- XI. The premises do not have heating facilities that are properly installed, safely maintained and in good working condition, or are not capable of safely and adequately heating all habitable rooms, bathrooms and toilet rooms located therein, to a temperature of at least an average of 65 degrees F.; or, when the landlord supplies heat in consideration for the rent, the premises are not actually maintained at a minimum average room temperature of 65 degrees F. in all habitable rooms.

**Source.** 1979, 305:7, eff. Aug. 21, 1979. 2013, 48:2, eff. Jan. 1, 2014.

## 6 | Housing

### 6 | A Vision & Purpose

The City of Lebanon will actively foster a diverse range of housing opportunities and choices for current and prospective residents, and will strive to promote the development of diverse, sustainable neighborhoods that reflect Lebanon's "small town" character and distinctiveness.

The City of Lebanon shall encourage a range of housing options for all segments of the population. New housing development should contribute positively to existing neighborhoods and create safe and desirable new neighborhoods consistent with the other planning goals of the city as expressed in this Master Plan.

### 6 | B Issues & Priorities

#### 6 | B-1 Housing Needs

Lebanon's continued economic vitality is dependent on the availability of housing that is affordable for the city's workforce. Not only does the city's housing stock need to expand as the economy grows, but the homes need to match the needs and means of those new workers and their families. As residents' housing needs will change over their lifetimes, the city needs to provide a diversity of housing options so that people at all stages of life can live in Lebanon. While ownership of a single-family home will remain the preferred choice for many households in Lebanon, other types of housing will be needed to attract/retain a diverse population, achieve higher-density development, increase the supply of affordable homes, meet the housing needs of both younger and older residents, and provide housing to residents with special needs.

#### 6 | B-2 Livable Neighborhoods

Lebanon's quality of life and small town character is rooted in its residential neighborhoods, particularly the older neighborhoods that grew outward from the Lebanon and West Lebanon business districts. These traditional neighborhoods have many attractive characteristics that were not replicated in much of the housing development that occurred in the second half of the 20<sup>th</sup> century. To maintain the city's quality of life and small town character, new residential development should incorporate the characteristics that have made those traditional neighborhoods attractive places to live for generations of city residents.

### 6 | C Existing Conditions & Trends

Lebanon's housing helps shape the identity of the city, and is a principal influence on the lives of its residents. There are a variety of housing options in Lebanon, with significant components of renter and owner-occupied multi-family, duplex, single family, and manufactured homes found throughout the city, in urban, suburban and rural settings. The City's location and amenities make it an attractive place to live. The regional economy is stabilized by the presence of large institutional employers, and includes a robust workforce, which in turn requires housing for employees.

#### key points

- Foster a diverse range of housing opportunities for all segments of the population
- Promote development of diverse, sustainable neighborhoods that contribute to Lebanon's quality of life and small town character

#### key points

- Provide a range of housing options that will support the city's continued economic vitality and a diverse population
- Build and maintain livable neighborhoods that will contribute to Lebanon's quality of life and small town character

## key points

- While Lebanon has a diverse housing stock, particularly as compared to other Upper Valley communities, the supply of housing in the city and region has not kept pace with the needs of a growing workforce.
- Lebanon and the Upper Valley continue to struggle to provide housing that is affordable for the region's workforce, with a particular need in the city for rental housing affordable to low- and moderate-income households. There is also a need for housing for the region's growing number of older residents.
- The design and character of residential neighborhoods is critical to maintaining Lebanon's quality of life and small town character. The city's older residential areas extending out from the Lebanon and West Lebanon business districts provide excellent examples of the characteristics of livable, attractive neighborhoods.



The Land Use chapter describes the general settlement pattern of Lebanon's housing, both historical and recent trends, which includes a broad generalization as being 73% within the traditional urban neighborhoods of downtown Lebanon and West Lebanon and 27% outside of the downtown areas. Neighborhood character and existing housing patterns, as well as the preservation of historic housing attributes are additional themes supported throughout this plan.

6 | C-1

## Housing Supply

Lebanon's housing supply includes the amount or number of housing units, the range or diversity of housing types, and the range of housing costs, which in turn provides a spectrum of housing opportunities and choices: single family, non family and smaller or single person households; owner occupied and rental units.

The following list highlights some of the major characteristics of Lebanon's housing supply:

- 6,649 housing units are located within Lebanon. (Census 2010)
- 942 housing units were added from 2000-2010, representing a 17% increase for the decade. (Census 2010)
- Housing development in Lebanon from 2000-2010 occurred at a greater rate than Hanover, Hartford, Claremont and the State of New Hampshire, and was similar to the rate for Grafton County. (Census 2010)
- Lebanon's housing units are 47% single family and 53% multi-family. (Lebanon Planning Office)
- During the 2000s, 80% of housing units were constructed within the urban core and 20% outside. The 1990s had approximately 47% of new housing construction within the urban core and 53% outside the urban core. (Lebanon Planning Office)
- 49% of occupied housing units are owner occupied, 51% are renter occupied. (Census 2010)
- The 2010 housing unit vacancy rate was 7%, up from 4% in 2000. (Census 2010)
- In 2010, the average household size was 2.10 people, as compared to 2.23 people in 2000. (Census 2010)

In addition to the existing diverse housing stock, there is a significant land base that could meet housing demand into the foreseeable future. However, the 2002 Upper Valley Regional Housing Analysis report, concluded that housing development in the region has not kept pace with the needs of the growing workforce. In 2010, the Upper Valley Lake Sunapee Regional Planning Commission initiated an update of the Upper Valley Regional Housing Analysis report, with a projected completion date of Spring 2012. The updated analysis will provide a synopsis of the current status of both supply and demand for housing within the region.

The relationship between housing supply and demand is not a simple linear relationship, but a more complex dynamic in which the types or categories of housing units have their own unique balance to be achieved. For example, in Lebanon it is generally acknowledged that the demand for "workforce" housing exceeds supply, where currently the supply of "higher end" homes exceeds demand. This is supported by feedback from the region's major employers requesting more workforce housing opportunities be provided, and evidenced by the number of approved but yet to be built housing units priced above the median home sale price. Vacancy rates are an additional metric reflecting the balance between supply and demand, as our housing costs and the ability of peoples income to support housing choices.

## Housing Affordability

Housing affordability is a growing challenge. Housing is becoming less affordable due to a number of factors, which include high land costs, the regulatory process, costs of building material and labor, and the state property tax structure. At the same time, housing assistance funding has been diminishing.

Many families are finding it increasingly difficult to find affordable housing options close to work and necessary services. When housing is not available in the job center communities, households have to seek options in smaller communities further away. This negatively affects vehicle miles traveled, air pollution, and other by-products of sprawl, as well as quality of life factors such as time for family and community. In addition, high gas prices are more difficult for lower income households to absorb. There is an insufficient supply of suitable affordable/workforce housing to serve the residents of Lebanon. This problem is even more serious for the growing elderly population who are often most in need of living in in-town locations where transit, shopping, and other services are available.

Despite the best efforts of local non-profits such as the Lebanon Housing Authority and the Twin Pines Housing Trust, Lebanon has been unable to provide affordable housing for all of its residents, including the growing elderly population.

New Hampshire statute RSA 674:58.1 defines affordable housing as: “housing with combined rental and utility costs or combined mortgage loan debt services, property taxes, and required insurance that do not exceed 30 percent of a household’s gross annual income”. In 2008, the State of New Hampshire enacted Senate Bill (SB) 342, which “requires municipalities that exercise the power to adopt land use ordinances to provide opportunities for the development of workforce housing, and establishes a mechanism for expediting relief from municipal actions which deny, impede, or delay qualified proposals for workforce housing.”

In response to this, the Lebanon Planning Office produced the report, “City of Lebanon Workforce Housing Law Compliance Overview”. The purpose of the report was to examine whether the City of Lebanon provides reasonable and realistic opportunities for the development of workforce housing, including rental and multi-family housing as required by the Workforce Housing Law. Key findings of that report included:

- Moderate- to low-income households (e.g. earning 60% or less of the median household income) are unable to find appropriate rental housing in Lebanon.
- There is a high demand for rental housing concentrated in the City of Lebanon, resulting in high prices and low vacancy rates, suggesting that the available housing stock is not meeting demand for the workforce.
- The average single-family home is not affordable when using the 30% affordability guideline and assessing median household incomes applied to median residential property cost, both assessed and sale values.
- Mobile homes and condominiums can be quite affordable options in Lebanon.
- Affordability is better in higher density zoning districts.
- 84% of the Lebanon’s residentially zoned land allows workforce housing development.

In essence, the report highlights that although opportunity exists, outcomes are not being achieved to address the provision of affordable housing, with the affordability of rental housing units being of greater concern than affordability of single-family home ownership.

6 | C-3

### Neighborhood Character and Design

Much of the residential development in the 1970s and 1980s lacked the characteristics that made older, more traditional neighborhoods attractive places to live. These residential developments were often poorly planned and isolated from the community, requiring the use of automobiles to serve the needs of residents. More recent developments such as Spencer Square and Emerson Gardens were better situated to enable residents to socialize and walk to errands or to the bus stop. Future residential development, unless properly planned, has the potential to create excessive traffic and place other additional economic burdens on the city, as well as to degrade the resources and amenities that make Lebanon a special place to live.

6 | D

## **Future Challenges & Opportunities**

6 | D-1

### Planning Techniques and Principles

Increased residential development to meet the needs of the city's residents and businesses does not need to be inconsistent with other planning goals. Poorly planned or inappropriately sited development often degrades both critical natural resources such as water quality, and those features of the neighborhood that give it its special character such as a scenic pasture or ridgeline. However, there are many land use planning techniques available, both common and more innovative, to ensure that development is consistent with the protection of important natural resources and special features. They include:

- Shoreline and wetland buffers
- Clustering human activity away from sensitive areas or special resources, such as steep slopes, wetlands, important habitats, and important agricultural or forest lands
- Stormwater management, erosion and sedimentation control
- Siting and design to reduce visibility of development located on ridgelines and hillsides
- Designing outdoor lighting to achieve the goals on the site without impacts off-site
- Ensuring ample open space areas are available for outdoor recreation
- Siting to maximize energy efficiency

Similarly, good planning principles can ensure that residential development is consistent with the goal of building livable, walkable communities and the reduction in the traffic increase that development can otherwise bring. These principles can result in creation of new neighborhoods evolve rather than merely assembling houses. Some of these principles are:

- Locate near shopping, jobs and services
- Connectivity among roads

### key points

- Lebanon needs increased residential development that is compatible with other community goals such as resource protection, smart growth, transportation alternatives.
- Lebanon needs housing available at prices, sizes, and locations to match the needs and means of the people who will fill the jobs being created in the city and region, as well as the changing housing needs of current residents as they move through life.
- Lebanon will have to be more proactive in expanding the availability of housing affordable to low- and moderate-income households, as the market is not creating an adequate supply of affordable homes.
- Residential neighborhoods in Lebanon should be planned and designed with characteristics that make them attractive, healthy, sustainable, livable places, and that create a sense of community and belonging for residents.

- Pedestrian and bicycle paths and sidewalks
- Narrow roads and shallow setbacks
- Building design features such as rear garages and front porches
- Street trees and other pedestrian amenities (like benches or public art)

Fiscally, as noted in the Land Use Chapter, it is less expensive for the city to provide facilities and services to high-density residential development in and near the downtown areas than it is to serve low-density development in outlying areas. Some examples of the increased costs associated with rural sprawl are increased school bussing, road maintenance, and police, as well as environmental costs and loss of community and rural character. Additionally, Lebanon should continue to require new development to pay their proportional fair share of off-site improvements necessitated by the development. RSA 674:21 enables planning boards to require developers to pay for highway, drainage, and sewer and water upgrades made necessary by their development.

#### 6 | D-2 Housing Supply and Demand

The idea of balancing housing and jobs goes beyond achieving equilibrium between the number of housing units and jobs. Preferably, housing should be available at prices, sizes, and locations to match the type and location of jobs available. For those with special needs, sufficient housing should be developed to eliminate the existing waiting lists. Upon completion of the Master Plan, the city will engage in developing a housing implementation plan that will include an analysis of the supply/demand equation across the various categories of housing stock, including incorporating the findings of the 2011 Regional Housing Needs Assessment report. The plan will include recommendations addressing supply, as well as the form or design characteristics of residential neighborhoods.

#### 6 | D-3 Housing Affordability

Every resident of Lebanon should have access to decent, affordable housing. For this to occur, the city needs to preserve the existing inventory of affordable housing and take positive steps to encourage the development of new housing affordable to the city's workforce and lower income households. Land use tools available to the city to encourage more housing affordable to the city's workforce and lower income households include:

- Density bonuses for including a percentage of affordable housing/workforce housing in large subdivisions or multifamily developments.
- Allowing accessory apartments with reasonable restrictions.
- Ensuring that some developable land is zoned for high densities, including multi-family housing.
- Ensuring that local ordinances do not discourage alternative housing types (concrete, yurts, cottages, etc.), including manufactured housing.
- Zoning downtown and commercial areas for mixed use to encourage second floor apartments and redevelopment with infill, as well as employer-provided housing.

- Ensuring that zoning definitions do not restrict nontraditional households or alternative living arrangements.
- Coordinating with Grafton County Economic Development Corporation to attract and retain jobs that pay livable wages.
- Encouraging diversification in neighborhoods through housing development policies that permit various kinds of housing for various income levels in the same zone.
- Encouraging opportunities for housing developments that include diverse income levels within the development of neighborhoods.
- Exploring cottage/bungalow development strategies to promote, smaller, more energy-efficient, more affordable subdivisions of dwellings with limited size and footprint.
- Exploring ways to cooperate with the Lebanon Housing Authority and other agencies to use city-owned land and explore opportunities to for development of low- to moderate-income housing on city land.
- Allowing modern manufactured homes on permanent foundations in all residential zones.
- Exploring the use/renovation/expansion of under-utilized buildings to include affordable housing/workforce housing units.
- Exploring with community-based land trusts the possibility of creating developments where land is held in trust while selling/renting housing units, thus protecting affordability by preventing excessive land appreciation.
- Revisiting/emulating how the city created other successful affordable housing/workforce housing projects.

6 | D-4

### Neighborhood Character and Design

The city should encourage the types of neighborhood development patterns that residents find most attractive. Patterns of development already existing that have produced pleasant and congenial neighborhood development balanced with open space areas should be allowed to be replicated. New residential development should similarly be based on the conventions of traditional neighborhood development.

Residential activities within such neighborhoods should include both owner-occupied and rental housing. The city should, however, discourage dense development of multi-family housing in the more rural areas of the city to minimize development impacts on the character of these areas.

The city should encourage integration of workplaces, retail establishments, and educational, cultural, religious, and recreational institutions into existing and new neighborhoods. A variety of land uses should be in close proximity to one another, allowing development to achieve a more economical density in order to take advantage of centralized utilities and services. Instead of prohibiting mixed uses, the city should strive to reasonably control the nuisance effects of nonresidential uses within neighborhoods. This kind of integration also provides a sense of civic pride. When people work, live, shop and entertain themselves within such an integrated community they establish close relationships with neighbors and develop a greater sense of personal community responsibility.

Neighborhood design should facilitate social interaction and serve the needs of pedestrians and bicyclists as well as automobiles. To this end, the city should work to reduce the intrusion of the automobile into the daily life of the residential neighborhood. Sidewalks, bike paths, parks, playgrounds, and other pedestrian

oriented amenities should be encouraged as part of neighborhood planning. Neighborhood zoning ordinances should outline desired amenities. Civic and neighborhood organizations should be given incentives to develop these amenities in existing neighborhoods. Incentives could include abatement of fees and/or taxes, access to city planning services and city construction programs and services. Developers should be required to include such amenities in new developments.

New owner-occupied and rental housing should be conveniently accessible to major centers of employment, including the existing urban centers of Lebanon and West Lebanon and Route 120 North to promote walkable, bikeable neighborhoods. New housing should be located principally in areas most economically served by existing city services and utilities. Priority should be given to development close to the existing urban centers of Lebanon West Lebanon, and Route 120 North and in those areas adjacent to these centers to which water and sewer can easily be extended. Residential development should be encouraged at a density that creates viable new neighborhoods and avoids a pattern of small, scattered residential subdivisions.

The elderly and other residents with special needs require housing that is near services and transit. Some households may need additional on-site services that are offered in group housing, nursing homes and assisted living facilities. Housing developed for seniors and people with special needs should be integrated into the community and located conveniently to the downtown areas of Lebanon and West Lebanon near shopping and community services.

## Outcomes & Strategies

| GOAL 1 Provide a range of housing options that will support the city's continued economic vitality and a diverse population. |                                                                                                                                                                                                                                                                                                                                                          |    |
|------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| 1                                                                                                                            | Ensure that the city takes a proactive role in bringing jobs and housing back into balance.                                                                                                                                                                                                                                                              |    |
| 2                                                                                                                            | Ensure that a sufficient amount of land with high development potential is zoned for high-density residential use consistent with the rest of this plan.                                                                                                                                                                                                 |    |
| 3                                                                                                                            | Ensure that building standards for rehabilitation of existing buildings are reasonable.                                                                                                                                                                                                                                                                  |    |
| 4                                                                                                                            | Continue to consider the opinion and recommendations of the Upper Valley Housing Coalition and regional planning agencies regarding increased housing development to meet the needs of the city's workforce in collaboration with surrounding communities as appropriate.                                                                                |    |
| 5                                                                                                                            | Encourage large employers to participate in housing development.                                                                                                                                                                                                                                                                                         |    |
| 6                                                                                                                            | Encourage the development of housing that is affordable for low- and moderate-income households in Lebanon.                                                                                                                                                                                                                                              |    |
| 7                                                                                                                            | Consider city road maintenance for permanently affordable housing, and property tax exemptions for affordable housing owned by non-profits.                                                                                                                                                                                                              |    |
| 8                                                                                                                            | Ensure that tax appraisals on affordable housing reflect the market value as encumbered by deeded affordability restrictions.                                                                                                                                                                                                                            |    |
| 9                                                                                                                            | Explore legislation to enable the city to require new residential developments above a threshold size to create an adequate number of permanently affordable units, and incorporate in the zoning ordinance if it becomes enabled.                                                                                                                       |    |
| 10                                                                                                                           | Require PURDs (Planned Unit Residential Developments) to include a certain number of affordable units with protection of affordability.                                                                                                                                                                                                                  |    |
| 11                                                                                                                           | Provide incentives for the private development of affordable/workforce housing, e.g. fee exemptions and/or density bonuses where appropriate for rental units as well as owner occupied homes.                                                                                                                                                           |    |
| 12                                                                                                                           | Continue to coordinate with Grafton County Economic Development Corporation to attract and retain jobs that pay livable wages.                                                                                                                                                                                                                           |    |
| 13                                                                                                                           | Encourage diversification in neighborhoods through housing development policies that permit various kinds of housing for various income levels in the same zone.                                                                                                                                                                                         |    |
| 14                                                                                                                           | Encourage opportunities for housing developments that include diverse income levels within the development of neighborhoods.                                                                                                                                                                                                                             |    |
| 15                                                                                                                           | Explore cottage/bungalow development strategies to promote, smaller, more energy-efficient, more affordable subdivisions of dwellings with limited size and footprint.                                                                                                                                                                                   |    |
| <b>POLICY ACTION</b>                                                                                                         |                                                                                                                                                                                                                                                                                                                                                          |    |
|                                                                                                                              | Revise the city's land use ordinances to allow conversion of single family homes to duplexes or multifamily dwellings.                                                                                                                                                                                                                                   | 1  |
|                                                                                                                              | Revise the city's land use ordinances to allow accessory apartments with reasonable restrictions for owner occupied single-family homes.                                                                                                                                                                                                                 | 2  |
|                                                                                                                              | Revise zoning in downtown and commercial areas for mixed use to encourage second floor apartments and redevelopment with infill, as well as employer-provided housing.                                                                                                                                                                                   | 3  |
|                                                                                                                              | Revise the city's land use ordinances to encourage new manufactured home parks using innovative layouts and site planning.                                                                                                                                                                                                                               | 4  |
|                                                                                                                              | Revise the city's land use ordinances to allow modern manufactured homes on permanent foundations in all residential zones, and ensure that local ordinances do not discourage alternative housing types, including manufactured housing.                                                                                                                | 5  |
|                                                                                                                              | Revise the city's land use ordinances to create flexibility for Planning Board consideration and approval of unique housing proposals in the Residential High Density (RHD) District beyond the nominal building heights and setback requirements to permit significant increases in density taking into consideration land and neighborhood conditions. | 6  |
|                                                                                                                              | Revise the city's land use ordinances to offer density bonuses to developers who include a respectable number of workforce housing units in large subdivisions or multi-family projects                                                                                                                                                                  | 7  |
|                                                                                                                              | Re-zone some developable land for high-density development, including multifamily housing.                                                                                                                                                                                                                                                               | 8  |
|                                                                                                                              | Review the zoning ordinance to ensure that realistic development potential is available close to services and transit for a variety of housing options to meet the needs of the elderly and disabled and amend as needed.                                                                                                                                | 9  |
|                                                                                                                              | Review the zoning ordinance to ensure that zoning definitions do not restrict nontraditional households or alternative living arrangements for example: congregate housing, hospice home, assisted living, or transitional living and amend as needed.                                                                                                   | 10 |
|                                                                                                                              | Review the approval process and streamline it where possible.                                                                                                                                                                                                                                                                                            | 11 |

**GOAL 1** Provide a range of housing options that will support the city's continued economic vitality and a diverse population.

- |           |                                                                                                                                                                                                                             |
|-----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>16</b> | Explore ways to cooperate with the Lebanon Housing Authority and other agencies to use city-owned land and explore opportunities to allow city land for low to moderate-income housing.                                     |
| <b>17</b> | Explore the use/renovation/expansion of under-utilized buildings to include affordable housing / workforce housing units.                                                                                                   |
| <b>18</b> | Explore with community-based land trusts the possibility of creating developments where land is held in trust while selling/renting housing units, thus protecting affordability by preventing excessive land appreciation. |
| <b>19</b> | Revisit/emulate how the city created other successful affordable housing/workforce housing projects.                                                                                                                        |
| <b>20</b> | Seek to provide all residents of the city, whether elderly, disabled, or with other special needs, with an adequate supply of housing addressing their needs.                                                               |
| <b>21</b> | Cooperate with and support the efforts of area nonprofits working to provide shelter and supportive social services for those with housing needs not provided for by the private for-profit market.                         |
| <b>22</b> | Pursue opportunities for high-density housing development within walking distance of DHMC and other large employers in cooperative partnership with the employers.                                                          |
| <b>23</b> | Encourage workforce housing development within walking and biking distance of any future business growth areas.                                                                                                             |

**POLICY**

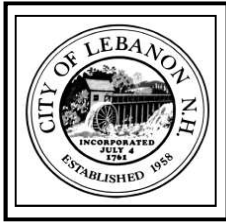
**GOAL 2** Build and maintain livable neighborhoods that will contribute to Lebanon's quality of life and small town character.

- 1 Plan new residential development in a manner that enhances the elements that make a neighborhood feel like a neighborhood.
- 2 Encourage as part of neighborhood planning: sidewalks, bike paths, parks, playgrounds, bus stops, walking paths and other pedestrian-oriented and traffic calming amenities.
- 3 Seek creative approaches to encourage resident participation in all aspects of neighborhood planning.
- 4 Give incentives to civic and neighborhood organizations to develop pedestrian oriented amenities in existing neighborhoods including access to city planning services and city construction programs and services.
- 5 Locate new housing principally in areas most economically served by existing city services and utilities.
- 6 Link zoning and services so that high-density development is allowed where services are most cost effective to provide.
- 7 Encourage higher density housing near core areas with existing infrastructure and discourage sprawl.
- 8 Integrate multi-family and condominium development of appropriate scale into larger neighborhoods with other types of housing.
- 9 Require developers to present complete site inventories (including opportunities and constraints) as part of preliminary subdivision and site plan review so that the Planning Board can determine when and if clustering of homes is needed to protect high priority resources, similar to conservation design techniques.
- 10 Ensure that the Zoning Ordinance, Subdivision Regulations, Site Plan Review Regulations, and Driveway Regulations all work together to guide residential development towards a livable, bikeable and walkable design.
- 11 Encourage developers to site and design buildings to meet LEED certification (Leadership Energy Environmental Design) or other energy sustainability guidelines.
- 12 Require new development to pay its proportional fair share of off-site improvements as enabled by RSA 674:21 Innovative Land Use Controls.
- 13 Promote the role of the Planning Office and Planning Board to assist housing developers in conceptualizing large projects.

**POLICY**

**ACTION**

- 1 Identify and analyze existing residential neighborhoods to identify desirable elements of neighborhood development patterns, including building mass and setbacks and integration of compatible nonresidential uses and identify ways to amend existing regulations to strengthen existing neighborhoods as growth continues and build successful new ones.
- 2 Develop neighborhood plans to ensure that improvements and new development encourage social interaction, serve the needs of pedestrians and bicyclists, and reduce automobile traffic.
- 3 Study and modify Site Plan Review and Subdivision Regulations to control automobile traffic to allow safer pedestrian activity, addressing such issues as road widths, corner radii, signage, and other specific design criteria, while ensuring adequate access by emergency vehicles.
- 4 Revise subdivision and site plan review regulations to require developers to include pedestrian and bicycle oriented amenities in new residential neighborhoods.
- 5 Establish urban service boundaries based on careful consideration of current capacity of the city's water supply and wastewater treatment plant, expansion capabilities, future needs, and areas where high density development is most appropriate.
- 6 Make zoning changes to encourage increased housing density in areas deemed suitable by the Planning Board due to their proximity to jobs and services, water and sewer, and other considerations as identified in the Land Use chapter of this plan.
- 7 Review the city's land use regulations and amend as needed to protect the city's natural resources from poorly planned or inappropriately sited development.
- 8 Revise the city zoning ordinance to include "performance zoning" for integrating nonresidential uses into neighborhoods, which would regulate the factors that affect compatibility with residential uses (e.g., size of business as measured by square feet, customers, employees, noise, lighting, hours, and volume and types of traffic).
- 9 Consider adopting differential impact fees based on the cost of community services for downtown development vs. scattered development in outlying areas if the rate of residential development increases and facility expansions will be necessitated.



## CITY OF LEBANON ~ PLANNING & DEVELOPMENT

September 27, 2024

New Hampshire Housing  
32 Constitution Dr  
Bedford, NH 03110  
[info@NHHOPgrants.org](mailto:info@NHHOPgrants.org)

Subject: City of Lebanon – Master Plan Housing Chapter Update  
InvestNH Municipal Planning and Zoning Program  
Housing Opportunity Planning (HOP) Grant Program - July 2024

Dear NH Housing and Partners:

The City of Lebanon is pleased to submit the enclosed application for HOP funding, including this cover sheet and a narrative, scope of work, budget, letters of support, and letter of commitment from a consultant.

- Name of municipality: City of Lebanon, 51 North Park Street, Lebanon, NH 03766
- Project contact: Catheryn Hembree, AICP, Associate Planner, Planning and Development Department, 603-442-6107, [Catheryn.Hembree@lebanonnh.gov](mailto:Catheryn.Hembree@lebanonnh.gov)
- Alternate project contact: Nathan Reichert, Director Planning and Development, 603-448-1457, [Nathan.Reichert@lebanonnh.gov](mailto:Nathan.Reichert@lebanonnh.gov)
- Date of most recent Master Plan and section(s) of the Master Plan that support this project: Lebanon Master Plan - March 26, 2012: Chapter 7 Housing
- About our community: The City of Lebanon is a former mill town and current health and tech industry hub with a steadily growing resident population of approximately 15,044 and daytime population of 30,000-35,000 between its two zip codes, east/Downtown Lebanon (03766) and West Lebanon (03784). Lebanon is located in Grafton County at “the Crossroads of New England”, along the Connecticut River, and is considered to be the center of the Upper Valley NH/VT region.
- Unique Entity Identifier (UEI): ELDLFBGFAK81

Thank you for your consideration:

Shaun Mulholland  
Shaun Mulholland (Sep 27, 2024 14:06 EDT)

Shaun Mulholland  
City Manager

Nathan Reichert  
Planning and Development Director



## CITY OF LEBANON ~ PLANNING & DEVELOPMENT

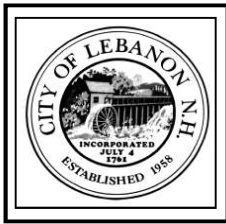
### Application Narrative

#### Housing Challenge and Project Goals

The City of Lebanon’s project will perform a market analysis with housing needs assessment and a compliance audit to inform an updated housing plan that supports Lebanon’s sustainable development. The current Housing Chapter of the Master Plan is severely outdated. It was written in March of 2012 and does not effectively address homelessness, equity, or resilience among other notable current issues, or reflect the extreme growth of Lebanon’s housing stock in recent years, which has changed the dynamics of the market.

Lebanon has some of the state’s greatest housing challenges and associated costs:

- Driven by the Lebanon area, Grafton County has the second highest rental costs (\$2,027) in NH, and leads the state with the greatest percent change in median gross rent for 2BR units 2019-2024, with a 67% leap. Just since last year, for a two-bedroom apartment gross monthly rent costs have increased by 7.7% in Lebanon, which is nearly double the state’s 3.9% increase; the median in Lebanon is now \$2,923/month.
- Only 13% percent of all market-rate (unsubsidized) rental units are affordable to residents earning the median income in the state. This lack of affordable housing options is pronounced in Lebanon (NH Housing 2023 Residential Rental Cost Survey Report)
- Approximately 20% of Lebanon’s owner households and 50% of its renter households are cost-burdened in Lebanon (2021 UVLSRPC Keys to the Valley). The City has a 68<sup>th</sup> percentile ranking nationally for transportation insecurity among residents, and is considered “disadvantaged” likely due to such cost burdens—but also our patterns of growth.
- These factors are part of the rise in local homelessness which necessitated the City’s opening of an emergency homeless shelter in 2023 and again this coming winter.
- The 2020 vacancy rate in Lebanon was approximately 5%. ([Decennial Census](#)). This exacerbates the workforce crisis that hurts not just the local but state economy. Area employers like Dartmouth College, Novo Nordisk, and Dartmouth Hitchcock Medical Center have hundreds of vacant positions for which housing is a top retention and recruitment barrier.
- The future housing needs of the Upper Valley Lake Sunapee (UVLS) region suggests an additional 5,671 housing units are needed between by 2040 with 961 owner units needed below 100% AMI and 329 rental units needed below 60% AMI—and Lebanon shouldering the highest target of 1,102 units. (UVLSRPC 2023 RHNA)



## CITY OF LEBANON ~ PLANNING & DEVELOPMENT

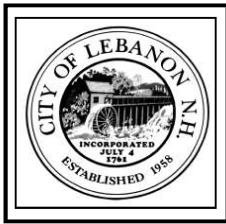
- The pressures demonstrated above are in large part due to the City's steady growth. The residential population is approximately 15,044 with a daytime population of approximately 30,000-35,000 people due to our role as an employment hub. Lebanon hosts 46% of the total top employers in the UVLS region (UVLSRPC 2023 Regional Housing Needs Assessment).
- There are also concerns about climate change. According to FloodFactor, 736 properties in Lebanon have greater than a 26% chance of being severely affected by flooding over the next 30 years. Approximately 20% of properties in Lebanon are vulnerable (UVLS RHNA). We need to know not only what housing we need but *where* in terms of resilience and maximizing land use.
- The Census counted 7,201 housing units in 2020. Between 2021 and 2023, Lebanon permitted 580 new housing units; 373 have been completed and 207 are close to completion. Currently, the City has close to 1,500 units (not including minor subdivisions, ADUs, one to two-family conversions, and small multi-family conversions) that have been approved and/or proposed but not built, in part due to market barriers to construction.

While the overall increases in Lebanon's housing stock help, there are concerns that the pace is lagging and that these challenges are not being addressed effectively. In addition, other issues impact housing. For example, there are concerns that COVID-era programs aimed at increasing affordable housing are winding down but generally adverse market factors persist. From high interest rates that freeze sales, limited supply that increases housing prices, rising property tax assessments, and lack of developable land, to lack of qualified construction workforce and housing capacity for such workforce, our community is like many others caught in a vicious cycle of cost-prohibitive conditions.

The housing plan that results from this project will help Lebanon to improve the metrics identified above, among others, review the impact of our recent housing supply progress, adjust to meet new/unmet demand, and identify barriers to existing approvals. The HOP project is critical to updating related data and current conditions/risks, and providing housing mix scenarios as well as policy solutions that guide the public and community leaders with a "right-size" approach.

### Outcomes and Deliverables

Our goal is to modify local land use regulations including [Site Plan](#), [Zoning](#), and [Subdivision Regulations](#) to reduce barriers to housing in the City of Lebanon, and increase the stock of affordable and workforce housing in particular. To do so, we propose to update the Housing Chapter of the 2012 Lebanon [Master Plan](#) which is the main reference for modifying such regulations. To accomplish this, our team will deliver:



## CITY OF LEBANON ~ PLANNING & DEVELOPMENT

1. Involvement of the Lebanon Housing Task Force to implement grant activities, including participation in the Housing Academy.
2. A robust Community Engagement Plan using a variety of tools and high level of participation from diverse stakeholders including governmental bodies (planning board, elected officials, housing task force, etc.), as well as other community groups and the general public.
3. Local capacity-building including leadership, staff, volunteer/board members, overall community education.
4. A housing Policy and Regulatory Audit that includes a broad review of the city's regulations as they relate to housing, identifies barriers to development, and provides recommended updates and amendments.
5. Housing Needs Assessment and Market Analysis.
6. Update Housing Chapter of the Master Plan
7. Recommendations to strengthen an auxiliary project, Lebanon's pursuit of BEA Housing Champion Designation
8. On-the-ground short- as well as long-term housing success by implementing specific actions related to housing in the 12 months following project completion.

Project success indicators, among others:

- Informs zoning amendments process in 2025-2026.
- Identifies key performance metrics to inform the Lebanon 2026-2029 Strategic Plan update (see Housing in [2025-2028 plan](#)) and on-going monitoring of progress.
- The community engagement process leads to broad support of the new Housing Plan and its adoption by the Planning Board.
- Increases not only the overall housing supply its inclusiveness, from temporary safe shelter and elderly housing to permitted missing middle, affordable/workforce, and low-income units in the next 10-20 years.
- Supports specific opportunities to attract and collaborate with developers for owner-occupied and/or affordable housing projects.
- Reduce the cost burden rate by improving affordability—with no more than 30% of household income committed to housing.
- Increase ownership opportunities while continuing to support rentals.
- Updated data from the housing market analysis will provide insights and strategies that the City implements to increase housing sales.
- Development of a cohesive suite of strategies with tools to measure the local housing market (new units, energy efficiency, ADUs, redevelopment, new permits, etc.).



## CITY OF LEBANON ~ PLANNING & DEVELOPMENT

### Readiness

The City has ample backing and anticipates collaboration from its land use boards to accomplish the project goals; refer to the attached letters of **support** and (draft) meeting minutes. Support is also illustrated by the City's recent establishment of the **Lebanon Housing Task Force**, which started meeting in September 2024. This group consists of representatives from the Lebanon Housing Authority, Planning Board, City Council (Mayor), Conservation Commission, Lebanon School Board, Diversity, Equity, and Inclusion Commission, local businesses, and residents at-large.

The Housing Task Force will work with a project consultant to lead public engagement and use the project to inform its final deliverables to Lebanon City Council in July 2026. The **consultant** (see attached letter of commitment) has already been identified following the Lebanon Planning and Development Department's outreach to pre-qualified vendors and we will be ready for formal procurement as soon as the grant funds are approved.

We have a **track record** of success working with consultants to complete HOP-funded projects. We are currently implementing a 2023 grant to develop a pattern zoning program, which this project will extend the work of. The City has also completed similar recent **community engagement** efforts related to housing topics that will inform the housing chapter update, including the 2024 [Northern Lebanon Neighborhood Community Plan](#), 2024 [Pattern Zoning Study](#), 2023 [Open Space Plan](#), 2023 [Walk Bike Ride Lebanon](#), 2024 [Downtown Redevelopment Study](#), and 2023 [Action Plan for West Lebanon](#), and staff participated in the 2021 [Keys to the Valley](#) regional housing study.

Overall, the City is ready to use this project and the Housing Task Force to step back and review how effective our tools have been, what barriers still exist, and what additional strategies should be investigated. **Recent regulatory audits and/or changes** with housing-friendly zoning amendments based on some of the above include:

- Creating a new Lebanon Downtown zoning district to encourage more mixed use development with housing on the upper floors and increased building height.
- Encouraging manufactured housing development by reducing regulatory requirements and increasing the number of zoning districts in which they're permitted.
- Adopting a cottage housing ordinance to allow significantly denser development on qualifying parcels in our urban core.
- Establishing a Downtown TIF district to support urban vitality and finance infrastructure necessary to accommodate additional residential growth.
- Significant streamlining ADU requirements and encouraging ADU development by allowing them with two-family dwellings.
- Refinement of Lebanon's 79-E program to encourage rehabilitation of residential uses in our urban core.



## CITY OF LEBANON ~ PLANNING & DEVELOPMENT

- Encouraging residential infill by establishing a Minor Site Plan Committee to review small-scale multi-family conversions.
- Amending zoning (pending) based on regulatory audits from our pattern zoning study and Route 120/Northern Lebanon Community Plan to facilitate residential infill in areas already served by public utilities.

### Consistency with Local or Regional Plans

This application relates to Lebanon's [Master Plan](#), adopted in 2012 as "a comprehensive plan to implement the community vision for 2030." While implementation efforts continue across chapters, it is time to update the Plan to track efforts, resources, and progress over the last 12 years and calibrate for future needs. Updates are occurring on a chapter-by-chapter basis and our project will update [Chapter 07: Housing](#).

Our application is also consistent with Lebanon's 2025-2028 [Strategic Plan](#) housing goals to:

- 2.1 Facilitate the healthy continuum of development/redevelopment of housing.
- 2.2 Work cooperatively with internal and external partners to address homelessness.
- 2.3 Revise Land Use Regulations to limit barriers to development/redevelopment while nurturing neighborhood character.
- **2.4 Develop a comprehensive citywide housing strategy.**
- 2.5 Develop policies and a plan to move new residential construction toward being zero carbon ready, being mindful of [the balance between sustainability and affordability]
- 2.6 City-led development of new for sale housing on City-owned parcels

The project also builds on and will cohesively link several recent local studies listed under "Readiness". These plans cover infill options, upzoning, economic revitalization, natural resource protection, and mobility, but none cover housing communitywide, apply updated census data, or study Lebanon in the context of the region.

Finally, this application to develop a tailored housing strategy addresses the Upper Valley Lake Sunapee Regional Planning Commission's 2023 [Regional Housing Needs Assessment](#) which identifies a housing needs target of 1,102 new units by 2035 in Lebanon.

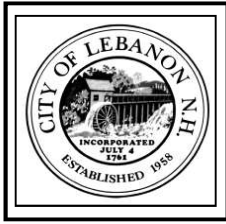


## CITY OF LEBANON ~ PLANNING & DEVELOPMENT

### Community Engagement Plan

City of Lebanon Planning and Development Department staff and the HOP consultant will work with the Lebanon Housing Task Force, Planning Board and other partners to understand and develop an appropriate community engagement plan that informs the Housing Needs Assessment and Market Analysis, Policy and Regulatory Audit, and Housing Plan / update of the Master Plan Housing. The plan will be completed within 6 months of the project's launch and be updated as the project progresses. We anticipate incorporating the following activities into the plan, each of which will be given a timeline, assigned responsible parties, and completed during the HOP grant period:

1. Promote community leader *capacity building* by enrolling three representatives in NH Housing's Housing Academy.
2. Incorporate community engagement techniques and tools taught to the *Housing Academy* participants.
3. Confer with *UNH Cooperative Extension* about the engagement plan and best practices for housing outreach, request outreach examples and model materials from other communities, and welcome their assistance if they have capacity (e.g., community survey).
4. Review draft and final engagement plan with Lebanon's Housing Academy representatives / Lebanon Housing Task Force.
5. Develop a project section under the Housing Task Force *webpage* that can serve as a clearinghouse of the project summary and goals, draft materials, advertise public engagement opportunities, and feedback form with contact information, with associated regular public updates on *social media*.
6. Create Lebanon Master Plan/Housing 'branded' engagement materials e.g., boards/posters, maps, (info) *graphics* and conceptual diagrams in support of key concepts and recommendations, (e.g., housing types) for use at in person events and online.
7. Complete a public *survey* that can be deployed online and in print form at key locations (City Hall, Farmer's Market, Library, etc.).
8. Host three public engagement *events* including 2 charettes, and a discussion on the draft of the plan. These three events will take place across different locations and times to reach as many members of our community as possible. Possible locations include Dartmouth Hitchcock Medical Center, Lebanon Schools, Lebanon Libraries, River Valley Community College, and Lebanon City Hall.
9. Conduct *targeted outreach* (e.g., focus groups, interviews, field intercept exercises).
10. Regular meetings with *Lebanon Housing Task Force* over the course of the project.
11. Meeting(s) with the *Lebanon Zoning Board of Adjustment*.
12. Invite NH Housing to *comment on draft(s)* prior to any public hearings.
13. Attend meetings with *Lebanon Planning Board*, including public hearing with presentation to adopt the proposed revised Housing Chapter of the Master Plan.
14. Presentation of Planning Board-adopted Housing Chapter to the Lebanon City Council for final *community endorsement*.



## CITY OF LEBANON ~ PLANNING & DEVELOPMENT

### Housing Academy

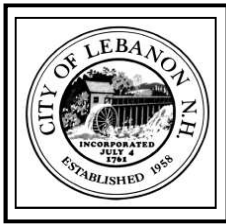
The City would welcome Housing Academy stipends for three (3) volunteers, with an *alternate* include below, and may send additional participants at our expense if space allows:

- Catheryn Hembree, Staff – Associate Planner, HOP Project Contact and Housing Task Force staff, [Catheryn.Hembree@LebanonNH.gov](mailto:Catheryn.Hembree@LebanonNH.gov), 603-442-6107
- Ellen Smith Ahern, Member of the Housing Task Force (as a representative of the Upper Valley Business Alliance), [Ellen.Smith14@gmail.com](mailto:Ellen.Smith14@gmail.com), 207-240-7288
- Tia Winter, Member of the Housing Task Force (as a representative of the Diversity, Equity, and Inclusion Commission)
- [winter.tia@gmail.com](mailto:winter.tia@gmail.com), 802-392-0469
- *Ryan Dube, Member of the Housing Task Force (as a representative of the Lebanon Housing Authority)* [rdube@lebanonhousing.org](mailto:rdube@lebanonhousing.org), 603-298-5753

### Scope of Work

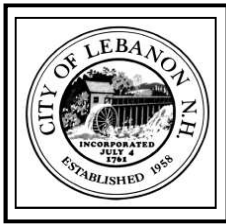
Per the attached budget, the City requests \$100,000 to fund the scope of work.

| Phase 1 – Community Engagement Plan |                           |                                                                                                                                                                                                                                                                                                                                             |            |                                                                       |                         |
|-------------------------------------|---------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|-----------------------------------------------------------------------|-------------------------|
|                                     | Task Name                 | Summary & Deliverables                                                                                                                                                                                                                                                                                                                      | Assignee   | Partners & Roles                                                      | Milestones & Completion |
| 1.1                                 | Kickoff / Working Session | Collaborate with project partners to understand the project scope, initiate bi-weekly meetings, and identify a path to developing a community engagement plan that informs phases 2-4. All identified outreach and engagement strategies will be given a timeline, assigned responsible parties. Conducted as a regular meeting of the HTF. | Consultant | Housing Task Force (HTF), Planning Staff (Staff), Planning Board (PB) | Q1 2025                 |
| 1.2                                 | Housing Academy           | The City will promote community leader education by enrolling at least three representatives in NH Housing's Housing Academy.                                                                                                                                                                                                               | HTF        | UNH Cooperative Extension (UNH)                                       | Q1 2025                 |



## CITY OF LEBANON ~ PLANNING & DEVELOPMENT

|     |                                |                                                                                                                                                                                                                                                             |                                                |                                    |                                                                     |
|-----|--------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|------------------------------------|---------------------------------------------------------------------|
| 1.3 | Identify engagement strategies | Confer with UNH Cooperative Extension about the engagement plan and best practices for housing outreach, request outreach examples and model materials from other communities, and welcome their assistance if they have capacity (e.g., community survey). | Consultant                                     | HTF, Staff, UNH                    | Q1 2025                                                             |
| 1.4 | Draft plan                     | Recommend strategies in a draft community engagement plan that includes concepts, roles, and schedule for tasks (e.g., project summary, webpage format).                                                                                                    | Consultant                                     | HTF, Staff                         | Q1 2025                                                             |
| 1.5 | Review and finalize draft plan | Provide the draft with a memo to the HTF and project partners for review and attend a regular meeting of the HTF.                                                                                                                                           | Consultant                                     | HTF, Staff                         | Q2 2025                                                             |
| 1.6 | Webpage                        | Develop a project section under the <a href="#">HTF webpage</a> that can serve as a clearinghouse of draft materials, calendar for public engagement, and feedback form with contact information, and announce publicly via LebNews.                        | Consultant                                     | Staff, City Communications Officer | Q2 2025 for webpage set-up; ongoing updates for project duration    |
| 1.7 | Graphics                       | Create Lebanon Master Plan/Housing 'branded' engagement materials e.g., boards/posters, maps, (info) graphics and conceptual diagrams in support of key concepts and recommendations, (e.g., housing types) for use at in person events and online.         | Consultant, Staff                              | HTF                                | Q2 2025 for umbrella concept; ongoing graphics for project duration |
| 1.8 | Survey                         | Develop and implement a public survey that can be deployed online and in print form at key locations (City Hall, Library, etc.)                                                                                                                             | Consultant, Staff, City Communications Officer | HTF                                | Q3 2025                                                             |



## CITY OF LEBANON ~ PLANNING & DEVELOPMENT

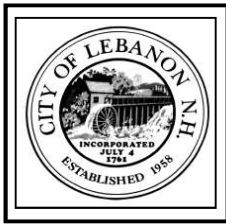
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|------|-------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|---------------------------------------------------------------------------------|------------------------|
| 1.9  | Events                              | Conduct three public engagement <i>events</i> including 2 charettes, and a discussion on the draft of the plan. These three events will take place across different locations and times to reach as many members of our community as possible. Possible locations include Dartmouth Hitchcock Medical Center, Lebanon Schools, Lebanon Libraries, River Valley Community College, and Lebanon City Hall. | Consultant, Staff | HTF                                                                             | Q3 2025                |
| 1.10 | Direct Outreach                     | Conduct targeted outreach (e.g., focus groups, interviews, field intercept exercises).                                                                                                                                                                                                                                                                                                                   | Consultant, Staff | HTF                                                                             | Q3 2025                |
| 1.11 | Board Meetings - HTF                | Regular meetings/work sessions with Lebanon Housing Task Force over the course of the project.                                                                                                                                                                                                                                                                                                           | Consultant, Staff | HTF                                                                             | throughout the project |
| 1.12 | Board Meetings - ZBA                | Meeting (1) with the Lebanon Zoning Board of Adjustment.                                                                                                                                                                                                                                                                                                                                                 | Consultant, Staff | ZBA                                                                             | Q4 2025                |
| 1.13 | Public Review of Draft Housing Plan | Invite NH Housing and other stakeholders to comment on final draft of Housing Plan prior to any public hearings (dovetail with HTF July 2026 report to Lebanon City Council with recommended Housing Plan and Strategic Plan updates)                                                                                                                                                                    | Consultant, Staff | HTF, all land use boards, Lebanon Housing Authority, UVLSRPC, Vital Communities | Q2 2026                |
| 1.14 | Board Meetings - PB                 | Attend meetings (1-2) with Lebanon Planning Board, including public hearing with presentation to adopt the proposed revised Housing Chapter of the Master Plan.                                                                                                                                                                                                                                          | Consultant, Staff | PB                                                                              | Q3 2026                |
| 1.15 | Presentation of Final Housing Plan  | Presentation of Planning Board-adopted Housing Chapter to the Lebanon City Council for final community endorsement.                                                                                                                                                                                                                                                                                      | Consultant, Staff | HTF                                                                             | Q4 2026                |



## CITY OF LEBANON ~ PLANNING & DEVELOPMENT

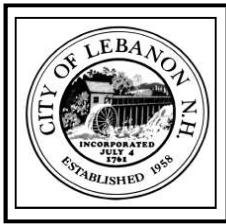
### Phase 2 – Housing Needs Assessment and Market Analysis

|     | Task Name                                  | Summary & Deliverables                                                                                                                                                                                                                                                                                                                                                  | Assignee   | Partners & Roles    | Milestones & Completion |
|-----|--------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|---------------------|-------------------------|
| 2.1 | Data Collection and Analysis (Local Needs) | Gather and analyze a comprehensive data set that includes up-to-date demographic, housing, and economic information specific to Lebanon. Clarify who is seeking housing, the range of housing solutions desired, opportunities and limitations associated with the existing housing inventory, and the connection to jobs and Lebanon's economy, including land values. | Consultant | HTF, Staff, UVLSRPC | Q1 2025                 |
| 2.2 | Due Diligence                              | Review and incorporate findings from related key references (existing Master Plan, Strategic Plan, Keys to the Valley, NH Housing, etc.).                                                                                                                                                                                                                               | Consultant | HTF, Staff          | Q1 2025                 |
| 2.3 | Data Collection and Analysis (Market)      | Summarize the existing conditions, challenges, and anticipated future conditions/trends, including current and possible future gaps and barriers in the housing supply. This will include an assessment of both rental and owner-occupied markets.                                                                                                                      | Consultant | HTF, Staff          | Q3 2025                 |
| 2.4 | Provide housing mix scenarios              | Identify housing mix alternatives based on market and public engagement.                                                                                                                                                                                                                                                                                                | Consultant | HTF, Staff          | Q4 2025                 |
| 2.5 | Preferred housing mix                      | Identify recommended/desired housing type mix and the steps necessary to create these new units in Lebanon.                                                                                                                                                                                                                                                             | Consultant | HTF, Staff          | Q1 2026                 |



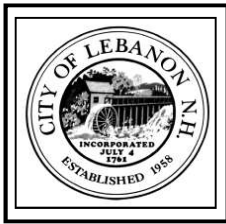
## CITY OF LEBANON ~ PLANNING & DEVELOPMENT

| 2.6                                          | Compiled Housing Needs Assessment and Market Analysis | Use the data, trends, key findings, and recommendations from this Assessment and Analysis to engage the public and local decision makers in planning for housing in Lebanon. Specifically, the Consultant shall provide a single document draft of findings and recommended changes to the Housing Chapter in support of the Housing Task Force's requirement to produce a report for Lebanon City Council. | Consultant | HTF, Staff       | Q2 2026                 |
|----------------------------------------------|-------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------------|-------------------------|
| <b>Phase 3 – Policy and Regulatory Audit</b> |                                                       |                                                                                                                                                                                                                                                                                                                                                                                                             |            |                  |                         |
|                                              | Task Name                                             | Summary & Deliverables                                                                                                                                                                                                                                                                                                                                                                                      | Assignee   | Partners & Roles | Milestones & Completion |
| 3.1                                          | Kick-off                                              | Begin audit of Lebanon's land use regulations (Zoning, Site Plan, and Subdivision Regulations) against the Master Plan for general compliance. Evaluate the alignment of these documents with InvestNH Municipal Planning & Zoning Grant Program's Housing Champion criteria.                                                                                                                               | Consultant | HTF, Staff       | Q1 2025                 |
| 3.2                                          | Identify recommended policy/regulatory changes.       | Recommend regulatory changes and additions based on the findings of this Audit. Include a tailored review of existing and recommended financial tools to incentivize workforce housing development.                                                                                                                                                                                                         | Consultant | HTF, Staff, ZBA  | Q3 2025                 |
| 3.3                                          | Draft priority recommended update(s)/new regulations  | Assist City staff, if feasible and time permitting, with drafting regulatory language to update Zoning Ordinance and other land use regulations to implement recommendations.                                                                                                                                                                                                                               | Consultant | HTF, Staff, ZBA  | Q3 2026                 |



## CITY OF LEBANON ~ PLANNING & DEVELOPMENT

| 3.4                                                        | Final Draft of the Audit                   | Use the audit findings and recommendations to engage the public and local decision makers in planning for housing in Lebanon.                                                                                                                                                                                                                                                                                                                                                                                                                         | Consultant | HTF, Staff                                                                      | Q4 2025                 |
|------------------------------------------------------------|--------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|---------------------------------------------------------------------------------|-------------------------|
| <b>Phase 4 – Housing Plan / Master Plan Chapter Update</b> |                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |            |                                                                                 |                         |
|                                                            | Task Name                                  | Summary & Deliverables                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Assignee   | Partners & Roles                                                                | Milestones & Completion |
| 4.1                                                        | Due Diligence                              | Review and familiarize with City's key plans including the Strategic Plan and Lebanon's Master Plan adopted March 26, 2012.                                                                                                                                                                                                                                                                                                                                                                                                                           | Consultant | HTF, Staff                                                                      | Q1 2025                 |
| 4.2                                                        | Integrate prior project phases             | Update the Housing Chapter Master Plan based on the findings of above phases i.e., public engagement, housing analysis, and compliance audit.                                                                                                                                                                                                                                                                                                                                                                                                         | Consultant | HTF, Staff                                                                      | Q1 2026                 |
| 4.3                                                        | Revise the Housing Plan Mission and Vision | Develop and present a current preferred mission statement and vision based on citizen input and consensus support.                                                                                                                                                                                                                                                                                                                                                                                                                                    | Consultant | HTF, all land use boards, Lebanon Housing Authority, UVLSRPC, Vital Communities | Q1 2026                 |
| 4.4                                                        | Align Housing Plan                         | Recommendations should address the variety of issues, constraints, and actions related to Lebanon's housing supply that were identified during prior phases. The development of these recommendations requires the consideration of cross-cutting themes (e.g., infrastructure, resilience, land use, energy, transportation) associated with other Master Plan chapters in order to coordinate and optimize housing opportunities for all including populations ranging from houseless members of our community to high end housing market segments. | Consultant | HTF, Staff                                                                      | Q1 2026                 |



## CITY OF LEBANON ~ PLANNING & DEVELOPMENT

|     |                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |            |            |         |
|-----|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|---------|
| 4.5 | Develop Housing Plan final draft content | Develop a Housing Strategy Plan and clarify the regulatory and non-regulatory strategies recommended near-term and long-term action. Strategies should include an estimated timetable and sequencing for modifications as well as recommendations for appropriate financing, incentives and policy mechanisms to achieve the near-term and long-term elements of the plan.                                                                       | Consultant | HTF, Staff | Q2 2026 |
| 4.6 | Format final draft of Housing Plan       | The final formatting of this chapter will establish a new Master Plan format that will be the new standard for all chapters that follow. The new format will be concise, user-friendly, dynamic, attractive, and functional. The Chapter will deliver a clear vision, tell a compelling story about housing in Lebanon now and in the future, and be the action-oriented public policy document the community needs to expand housing solutions. | Consultant | HTF, Staff | Q3 2026 |
| 4.7 | Public Engagement Summary                | Provide a spreadsheet or similar a) comprehensive data set including the final community engagement plan tools and associated data and b) engagement data/analysis, potentially as an appendix to the Housing Plan.                                                                                                                                                                                                                              | Consultant | Staff      | Q4 2026 |
| 4.8 | Administrative - Consultant              | Prepare and submit monthly invoices with summary reports.                                                                                                                                                                                                                                                                                                                                                                                        | Consultant | Staff      | monthly |
| 4.9 | Administrative - City                    | Review and remit invoices, submit to InvestNH for reimbursement. Complete monthly and final HOP reporting requirements.                                                                                                                                                                                                                                                                                                                          | Staff      | InvestNH   | monthly |

## INVESTNH Municipal Planning & Zoning Grant Program

Housing Opportunity Planning (HOP) Grant

### BUDGET

application attachment

Date: 9/27/2024

Municipality: Lebanon, NH

Total Request: \$100,000

| TASK #                                                       | TIMELINE<br>(month/year) | BUDGET ITEM                                                                | AMOUNT       | SUB-TOTAL    |
|--------------------------------------------------------------|--------------------------|----------------------------------------------------------------------------|--------------|--------------|
| <b>Consultant Technical Assistance Expenses</b>              |                          |                                                                            |              |              |
|                                                              |                          | Housing Needs Assessment and Market Analysis                               | \$ 30,000.00 |              |
|                                                              |                          | Regulatory and Compliance Audit                                            | \$ 8,000.00  |              |
|                                                              |                          | Housing Plan/Housing Master Plan Chapter Update                            | \$ 35,000.00 |              |
|                                                              |                          |                                                                            |              |              |
|                                                              |                          |                                                                            |              |              |
| Total Consultant Technical Assistance Expenses               |                          |                                                                            |              | \$ 73,000.00 |
| <b>Consultant-Driven Community Engagement Expenses</b>       |                          |                                                                            |              |              |
|                                                              |                          | Community Engagement Plan (meetings, memos, plan, survey, materials, etc.) | \$ 20,000.00 |              |
|                                                              |                          |                                                                            |              |              |
|                                                              |                          |                                                                            |              |              |
|                                                              |                          |                                                                            |              |              |
|                                                              |                          |                                                                            |              |              |
| Total Consultant-Driven Community Engagement Expenses        |                          |                                                                            |              | \$ 20,000.00 |
| <b>Municipal-Driven Community Engagement Expenses</b>        |                          |                                                                            |              |              |
|                                                              |                          | Community Engagement Plan (board logistics, webpage)                       | \$ 2,238.09  |              |
|                                                              |                          |                                                                            |              |              |
|                                                              |                          |                                                                            |              |              |
|                                                              |                          |                                                                            |              |              |
|                                                              |                          |                                                                            |              |              |
| Total Municipal-Driven Community Engagement Expenses         |                          |                                                                            |              | \$ 2,238.09  |
| <b>TOTAL EXPENSES</b>                                        |                          |                                                                            |              | \$ 95,238.09 |
| <b>Administrative Support:</b> automatically calculated @ 5% |                          |                                                                            |              | \$ 4,761.90  |
| <b>TOTAL REQUEST:</b>                                        |                          |                                                                            |              | \$ 99,999.99 |

rev. 4/25/24



## Lebanon City Council

City of Lebanon, NH  
51 N. Park Street  
Lebanon NH, 03766  
[www.lebanonnh.gov](http://www.lebanonnh.gov)

September 18, 2024

Plan NH  
Attn: Ms. Tiffany Tononi McNamara, Executive Director  
PO Box 1105  
Portsmouth, NH 03802

Re: City of Lebanon, NH - Housing Opportunity Planning (HOP) Grant Application 2024

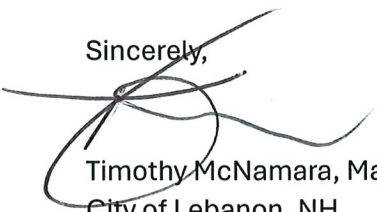
Dear Ms. McNamara,

On behalf of the Lebanon City Council, I write to support the City of Lebanon's application for the Housing Opportunity Planning (HOP) Grant. Funds from this grant program will help with the City's ongoing work to improve our understanding of and planning for the housing availability and affordability crisis impacting the residents and businesses of Lebanon.

Through this project, the City will accomplish two key components to understand and plan for the City's current and future housing needs. The first effort is to complete a Housing Market Analysis and Needs Assessment. The second step is to revise and update the nearly 13-year-old Master Plan Housing Chapter with a new chapter based upon updated analysis, public engagement and community needs.

The Lebanon City Council highly recommends the application for the Housing Opportunity Planning (HOP) Grant. I appreciate your consideration of this application and will work with City staff to respond to any questions you may have.

Sincerely,



Timothy McNamara, Mayor  
City of Lebanon, NH



## Lebanon Planning Board

City of Lebanon, NH  
51 N. Park Street  
Lebanon NH, 03766  
[www.lebanonnh.gov](http://www.lebanonnh.gov)

September 16, 2024

Ms. Tiffany Tononi McNamara; Plan NH  
PO Box 1105  
Portsmouth, NH 03802

Re: The City of Lebanon, New Hampshire's HOP Grant Application 2024

Director Ms. McNamara,

On behalf of the City of Lebanon, New Hampshire Planning Board, I write to support the City of Lebanon's application for the Housing Opportunity Planning (HOP) Grant. Funds from this grant will help with the City's ongoing work to improve the housing availability and affordability crisis impacting residents and businesses throughout the Upper Valley of NH/VT.

Through this project the City will accomplish two key components to understand and plan for the community's current and future housing needs. The first effort is to complete a Housing Market Analysis and Needs Assessment. The second step is to replace the now 13-year-old Housing Chapter of the Lebanon Master Plan with a new chapter based upon updated analysis, public engagement and community needs.

The Lebanon Planning Board highly recommends the application for the Housing Opportunity Planning Grant. I appreciate your consideration of this application and will work with City staff to respond to any questions you may have.

Sincerely,

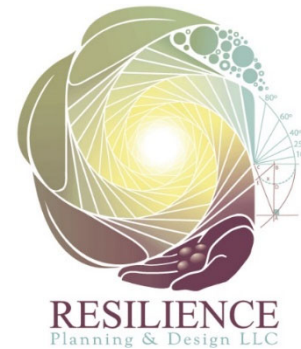
Andrew Faunce, Chair  
City of Lebanon, NH Planning Board

Tiffany Tononi McNamara, Executive Director, Plan NH  
InvestNH Steering Committee

Re: Letter of Commitment for Lebanon Housing Opportunity  
Planning (HOP) Grant

September 16, 2024

Dear Ms. Tononi McNamara:



Please accept this letter of commitment as an indication of our interest in supporting the City of Lebanon's Housing Opportunity Planning (HOP) Grant application. Resilience Planning & Design (RP&D) has assembled a consultant team that is eager to assist the City of Lebanon with the research, analysis, and engagement necessary to complete the tasks identified below. This will include the four members of our firm, staff from RKG Associates, and Fougere Planning & Development.

With the support of the grant funds provided, RP&D's role in this project will be to complete the following tasks in collaboration with City Staff:

- Task 1. Community Engagement Plan
- Task 2. Housing Needs Assessment and Market Analysis
- Task 3. Policy and Regulatory Audit
- Task 4. Housing Plan/Housing Master Plan

The project budget includes up to \$95,000 to support the work of our consultant team as we work to complete these tasks in collaboration with the City of Lebanon as identified in the grant application.

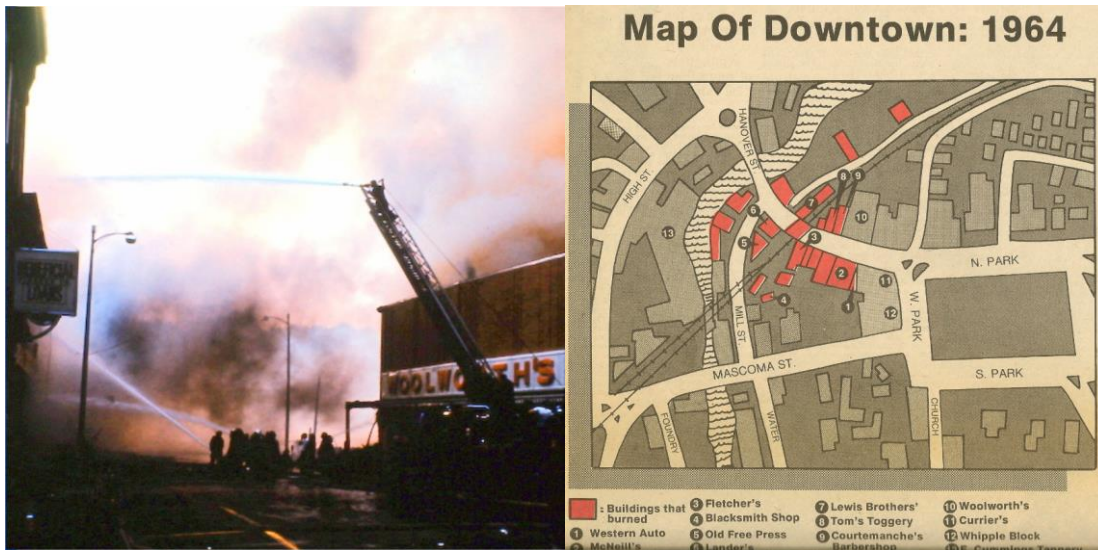
This is an exciting project and we look forward to partnering with the city, residents, and local businesses. The results of these effort will be the identification of Lebanon specific housing data, a broader understanding of the housing needs in the community, an engaging and inspiring Housing Chapter, and clear and actionable implementation efforts. Should you have any questions, please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read "Steve Whitman", written in a cursive style.

Steve Whitman, EdD, AICP  
Resilience Planning & Design LLC  
1 Bridge St, Suite 301  
Plymouth, NH 03264

# Origins of LHA and Affordable Housing Programs in Lebanon



After a disastrous fire on June 19, 1964 destroyed the downtown Lebanon business and residential district, the Lebanon City Council resolved under title of the U.S. Housing Act of 1949 to establish the Lebanon Housing Authority on July 9, 1964. The Council charged the LHA with the task of making surveys and preparing plans to undertake and carry out an urban renewal project in the Central Business District. The Council was equally cognizant of the conditions imposed by the Federal Government in undertaking and carrying out an Urban Renewal Project including relocation of site occupants; preventing discrimination with respect to housing, facilities related to residential use, and all public facilities within the project area; and employment. It was also the sense of that Council that a feasible method for the relocation of families displaced from Urban Renewal Areas be prepared and carried out by the Lebanon Housing Authority.

The fire destroyed most of the Hanover Street commercial district, which was then declared a federal disaster area: 20 buildings were destroyed, 20 businesses and 100 residents were displaced, and two people were killed. In the aftermath, the city acquired federal urban renewal funding to convert the formerly bustling main street into a pedestrian mall.

Upon completion of its Urban Renewal tasks, LHA continued achieving new goals to provide affordable, decent, safe and sanitary housing to income-eligible residents in the community through development of Public Housing and the Section 8 Housing Assistance Payments Program.

The Lebanon Housing Authority is overseen by a six-member Board of Commissioners and managed by professional staff. Funding is provided primarily from the U.S. Department of Housing and Urban Development (HUD) and revenues derived from rents and fees.

Sources: LHA Section 8 Administrative Plan; LebanonNH.gov, "History of Lebanon"

Unofficial reference material compiled and created for Lebanon Housing Task Force – December 9, 2024

## Public Housing



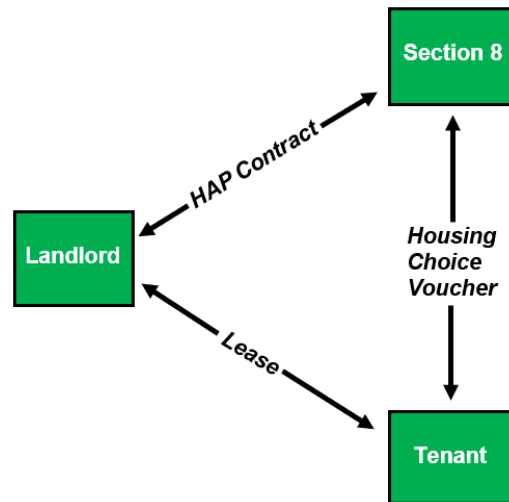
Rogers House in Lebanon, NH (56 units)

Public housing was established as a core component of the Housing Act of 1937 to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single-family houses to high rise apartments for elderly families. As of 2024 there are approximately 970,000 households living in public housing units, managed by some 3,300 Housing Authorities. The U.S. Department of Housing and Urban Development (HUD) administers Federal aid to local housing agencies (HAs) that manage the housing for low-income residents at rents they can afford. (HUD.gov)

In Lebanon, there are currently 4 Public Housing developments: Lebanon Towers, Rogers House, Maple Manor, and Romano Circle. Totaling 166 units, these developments are managed by the Lebanon Housing Authority. Eligibility for Public Housing requires a family to be at or below the 80% of area median income threshold for their family size. Family rents are determined based on household income, which is determined at admission, annually, and when families report changes in income and/or family composition.

In recent decades, new affordable housing development around the country has shifted away from the Public Housing model and towards providing rental assistance in the private market (such as Section 8) and incentivizing affordable housing projects by private investors (such as Low-Income Housing Tax Credit developments).

## Section 8 Housing Assistance



Section 8 Housing Choice Voucher (HCV) Relationships

Section 8 of the United States Housing Act of 1937 (42 U.S.C. 1437f) authorizes housing assistance to aid lower income families in renting decent, safe, and sanitary housing. Assistance payments are limited by Fair Market Rents (FMR's) or Small Area (FMR's) established by HUD for different areas.

LHA provides rental subsidies for eligible lower income families in private housing around the community through the HUD Section 8 Housing Choice Voucher Program. Successful applicants must meet HUD income and eligibility guidelines. To be eligible for Section 8, a family must be within the Very Low-Income 50% of area median income threshold. In this tenant-based program families must seek out privately-owned rental housing within the City of Lebanon. Each selected property must be inspected by LHA to ensure compliance with HUD Housing Quality Standards and safety codes and the rent must be within an approved range for the family. Once lease approval is granted, LHA disburses monthly Housing Assistance Payments (HAP) to a landlord on behalf of the participating family based on family income and HUD Payment Standards linked to family size.

As a tenant-based assistance, the HCV program differs from other forms of housing assistance that are project-based, such as Public Housing or Project-Based Vouchers (PBV's). Project-based assistance is tied to the unit that is provided to the family, whereas tenant-based assistance is tied to the family and can be utilized in any approvable privately owned housing. Housing Choice Vouchers are federally recognized, allowing families to use them in jurisdictions and communities across the United States. Lebanon currently has 166 vouchers allocated to LHA and also falls within the jurisdiction of NH Housing Finance Authority (NHHFA), which manages vouchers and program state-wide.

## Lebanon Housing Authority HUD Program Income Limits – April 1, 2024

| All Values Expressed in US Dollars (\$) |                                 |                            |                        |
|-----------------------------------------|---------------------------------|----------------------------|------------------------|
| # of Persons in Household               | Extremely Low*<br>30% of Median | Very Low*<br>50% of Median | Low**<br>80% of Median |
| 1                                       | 22,750                          | 37,900                     | 60,600                 |
| 2                                       | 26,000                          | 43,300                     | 69,250                 |
| 3                                       | 29,250                          | 48,700                     | 77,900                 |
| 4                                       | 32,450                          | 54,100                     | 86,550                 |
| 5                                       | 36,580                          | 58,450                     | 93,500                 |
| 6                                       | 41,960                          | 62,800                     | 100,400                |
| 7                                       | 47,340                          | 67,100                     | 107,350                |
| 8                                       | 52,720                          | 71,450                     | 114,250                |
| *Section 8                              |                                 | **Public Housing           |                        |

Income limits are listed by dollar amount and family size and are published by the United States Department of Housing and Urban Development (HUD) for different areas of the United States. They are primarily used to determine if an applicant for the Public Housing, Section 8, or other program subject to Section 3(b)(2) of the United States Housing Act of 1937, as amended, meets the relevant income eligibility requirement for admission. The limits shown are effective as of the date indicated.

The eligibility threshold for admission to Section 8 is Very Low-Income (50%).

The eligibility threshold for admission to Public Housing is Low-Income (80%).

Income limits are based on the HUD estimates of median annual family income. As required by statute, the definition of "Low-Income" is tied to 80% of median income for an area while "Very Low-Income" is tied to 50% of the area median income. "Extremely Low-Income" is tied to the greater of: 30% of median income or the poverty guideline as established by the U.S. Dept. of Health & Human Services (HHS) provided this amount is not greater than 50% of median income for an area. The term "area" is defined such that the higher of the local median income or the State nonmetropolitan median income is used in income limit calculations. To comply with HUD income targeting requirements, not less than 75% of new Section 8 admissions nor less than 40% of Public Housing admissions MUST be Extremely Low-Income families.

## Low-Income Housing Tax Credit Developments



Heater Landing in Lebanon, NH (44 units)

“The **Low-Income Housing Tax Credit (LIHTC)** Program provides a strong incentive for private investment in affordable rental housing. The LIHTC program gives investors a dollar-for-dollar reduction in federal tax liability in exchange for providing funding to affordable housing developments.” (HUDuser.gov PD&R)

“The Low-Income Housing Tax Credit (LIHTC) program is currently the single largest source of federal capital subsidy to create and preserve affordable rental housing. The program was added to Section 42 of the Internal Revenue Code (IRC §42) in 1986. Under IRC §42, the Internal Revenue Service allocates LIHTCs to states on a per-capita basis. States in turn designate an agency to allocate LIHTCs, using competitive criteria established in accordance with IRC §42. The State of New Hampshire designated New Hampshire Housing Finance Authority (NH Housing or NHHFA) as the agency to allocate LIHTCs.” (NHHFA Qualified Allocation Plan HFA 109)

Generally, LIHTC developments in NH commit to a minimum period of setting affordable rents and oversight by NHHFA (typically 15 years). Proposals and applications for LIHTC are reviewed and scored by NHHFA and often include designations for unit allocation to families meeting specific income-targeting thresholds. As shown below, HUD publishes income limits for thresholds ranging from 20%-80% of family median annual income based on household size.

## **FY 2024 Multifamily Tax Subsidy Project Income Limits**

**Source: HUDUser.gov; Accessed 12/9/2024**

HUD refers to projects financed with tax exempt housing bonds issued to provide qualified residential rental development under section 142 of the Internal Revenue Code (IRC) and low-income housing projects funded with tax credits authorized under section 42 of the IRC, as Multifamily Tax Subsidy Projects (MTSPs). MTSPs are subject to HUD-determined income limits.

**For projects placed into service in Grafton County, NH following publication of the FY2024 Income Limits:** For [minimum set-asides](#) using the 20-50 test, use the 50 percent (very low) income limits in the table below; for the 40-60 test, use the 60 percent income limits below. All income limits shown in the following table are applicable in low-income housing credit projects that are using the income averaging test for compliance subsequent to the Consolidated Appropriations Act of 2018, [Pub.L. No. 115-141, 132 Stat. 348 \(SEC. 103.\)](#).

| FY 2024 MTSP Income Limits     |                              |          |          |          |          |          |           |           |           |
|--------------------------------|------------------------------|----------|----------|----------|----------|----------|-----------|-----------|-----------|
| FY 2024 MTSP Income Limit Area | Income Limit Category        | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person | 6 Person  | 7 Person  | 8 Person  |
| Grafton County, NH             | 80 Percent Income Limits     | \$60,640 | \$69,280 | \$77,920 | \$86,560 | \$93,520 | \$100,480 | \$107,360 | \$114,320 |
|                                | 70 Percent Income Limits     | \$53,060 | \$60,620 | \$68,180 | \$75,740 | \$81,830 | \$87,920  | \$93,940  | \$100,030 |
|                                | 60 Percent Income Limits     | \$45,480 | \$51,960 | \$58,440 | \$64,920 | \$70,140 | \$75,360  | \$80,520  | \$85,740  |
|                                | <u>50 Percent (Very Low)</u> | \$37,900 | \$43,300 | \$48,700 | \$54,100 | \$58,450 | \$62,800  | \$67,100  | \$71,450  |

|  |                                 |          |          |          |          |          |          |          |          |
|--|---------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|
|  | <b><u>Income Limits</u></b>     |          |          |          |          |          |          |          |          |
|  | <b>40 Percent Income Limits</b> | \$30,320 | \$34,640 | \$38,960 | \$43,280 | \$46,760 | \$50,240 | \$53,680 | \$57,160 |
|  | <b>30 Percent Income Limits</b> | \$22,740 | \$25,980 | \$29,220 | \$32,460 | \$35,070 | \$37,680 | \$40,260 | \$42,870 |
|  | <b>20 Percent Income Limits</b> | \$15,160 | \$17,320 | \$19,480 | \$21,640 | \$23,380 | \$25,120 | \$26,840 | \$28,580 |

Since FY 2010, HUD has not allowed income limits to increase by the greater of five percent or twice the annual change in national median family income. Pursuant to [Federal Register Notice FR-6436-N-01](#), for FY 2024 and beyond, HUD is modifying its income limit cap rule such that the ceiling can never exceed 10 percent. Since the MTSP Income limits are derived from the corresponding Section 8 Very low-income limits, they are subjected to the new income limit cap policy without further rounding.

For FY 2024, the two most recent years of national median family income data are from the American Community Survey (ACS) in 2021 and 2022, at \$85,806 and \$92,148. Twice the change in these values is 14.78%. Therefore, the ceiling is set at 10.00%.

**NOTE:** Very low-income (50% Income Limits) calculations published by HUD are used as the basis for determining the full range of income limits for minimum set-aside tests. The following illustrates the calculation of additional limits:

80% limit: 160 percent or  $(80/50)$  of the income limit for a very low-income family of the same size.

70% limit: 140 percent or  $(70/50)$  of the income limit for a very low-income family of the same size.

60% limit: 120 percent or  $(60/50)$  of the income limit for a very low-income family of the same size.

50% limit: Equals the income limit for a very low-income family of the same size.

40% limit: 80 percent or  $(40/50)$  of the income limit for a very low-income family of the same size.

30% limit: 60 percent or  $(30/50)$  of the income limit for a very low-income family of the same size.

20% limit: 40 percent or  $(20/50)$  of the income limit for a very low-income family of the same size.

# Workforce Housing in NH

## Definitions:

- Workforce housing summary:
  - Housing that's "affordable" for:
    - Renter family of 3 making 60% of Area Median Income.
    - Owner family of 4 making 100% of Area Median Income.
    - Does not include age-restricted housing.
    - Does not include developments with >50% of units having less than 2 bedrooms.
  - Source Text: "Workforce housing means housing which is intended for sale and which is affordable to a household with an income of no more than 100 percent of the median income for a 4-person household for the metropolitan area or county in which the housing is located as published annually by the United States Department of Housing and Urban Development. "Workforce housing" also means rental housing which is affordable to a household with an income of no more than 60 percent of the median income for a 3-person household for the metropolitan area or county in which the housing is located as published annually by the United States Department of Housing and Urban Development. Housing developments that exclude minor children from more than 20 percent of the units, or in which more than 50 percent of the dwelling units have fewer than two bedrooms, shall not constitute workforce housing for the purposes of this subdivision." (RSA 674:58 IV)
- "Affordable means housing with combined rental and utility costs or combined mortgage loan debt services, property taxes, and required insurance that do not exceed 30 percent of a household's gross annual income." (RSA 674:58 I)
- "Multi-family housing for the purpose of workforce housing developments, means a building or structure containing 5 or more dwelling units, each designed for occupancy by an individual household." (RSA 674:58 II)
- Reasonable and realistic opportunities
  - Economically viable workforce housing.
  - Collective impact of land use ordinances and regulations.
  - Natural features and market considerations may be beyond the control of a municipality.

## Sources:

- New Hampshire's Workforce Housing Law (RSA 674:58 through 61)
- New Hampshire Housing Finance Authority Summary and Case Study Report of New Hampshire Workforce Housing Law

Unofficial reference material compiled and created for Lebanon Housing Task Force – December 9, 2024