



**LEBANON HOUSING TASK FORCE  
MAY 4, 2026 - 8:15 AM  
COUNCIL CHAMBERS, CITY HALL OR  
REMOTE VIA VIRTUAL PLATFORM  
LEBANONNH.GOV/LIVE**

---

**1. Call to Order**

- A. To participate in this meeting, please [join live via Microsoft Teams](#) or call 929-229-5356 (access code: 380 480 447#). If you have trouble accessing this meeting, please email [Catheryn Hembree](#).

**2. Approval of Minutes**

- A. April 13, 2026

**3. Study Items**

- A. Housing Master Plan Chapter Discussion

**4. Old Business**

**5. New Business**

**6. Other Business**

**7. Future Agenda Items**

**8. 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 going to [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.

Any person with a disability who wishes to attend this public meeting and needs additional accommodation, please contact the ADA coordinator at City Hall by calling 603-448-4220 at least 72 hours in advance so that the City can make any necessary arrangements.

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](#).

DRAFT

**LEBANON HOUSING TASK FORCE  
MEETING MINUTES  
Remote Via Microsoft Teams  
LebanonNH.gov/Live  
Monday April 13, 2026  
8:15AM**

**MEMBERS PRESENT:** Tim McNamara, Andrew Faunce, Vice Chair,  
Ryan Dube, Sarah Riley , Ellen Smith Ahern

**MEMBERS ABSENT:** John D’Entremont, Dave Duncan (Alt.), Tia Winter

**STAFF PRESENT:** Nathan Reichert, Director, Planning & Development,  
Cathryn Hembree, Associate Planner, Planning & Development  
Chief Jim Wheatley, Fire, Deputy Chief Jeff Libby, Fire,  
Leigh Hayes, Building Inspector, Planning Department

---

1 **1. CALL TO ORDER:**

2  
3 Mr. Tim McNamara, Chair, started the meeting at 8:15AM.

4  
5 Ms. Catheryn Hembree read the Preamble.

6  
7 **2. APPROVAL OF MINUTES:**

8 A. None

9  
10 **3. STUDY ITEMS:**

11  
12 A. Discussion of Rental Housing Inspections

13  
14 The purpose of today’s meeting was to discuss rental housing inspections, and this discussion was led by  
15 Chief Jim Wheatley, Fire Department, and Chair McNamara.

16  
17 Mr. Reichert shared that they have had clear feedback from the community regarding their concerns about  
18 the low quality rentals in Lebanon, added to a feeling of powerlessness by renters, to have their concerns  
19 for safety conditions in rental units addressed fairly and timely.

20  
21 Today’s focus will be about

- 22
- 23 • the current inspection process in place in Lebanon (“the status quo”)
  - 24 • the legal authorities that Lebanon could put in place, should the City Council, policymakers, and  
the legislative body choose to do so, and lastly,
  - 25 • a review and discussion about resources and what would be needed in order to effectively  
26 implement a more dynamic, timely, and effective rental inspection program.
- 27

28 Chief Wheatley started by saying there is currently no rental inspection program. They have tried during  
29 the past couple of years to start a homegrown program. Currently, they focus on the common areas in the  
30 big apartment buildings. They are allowed to get in and inspect individual units, which they plan to do,

1 but it will require a logistical process and scheduling to contact landlords and the renters living in these  
2 units.

3  
4 The State has decided though that individual cities and towns cannot decide on their own fire ordinances  
5 any longer. There is now one State, one Code. It no longer allows cities and towns to adopt their own  
6 model set of model codes. It limits local municipalities to tailor or add additional requirements. Chief  
7 Wheatley said that they now have a built in fee structure moving forward and will be asking the City  
8 Council to adopt this. This would include a certain fee per unit (charged to landlords) and if the property  
9 gets a clean bill of health, the landlord gets a certificate good for three years. If they do not get a “clean  
10 bill of health”, then the inspector will be back every year, until there is a clean inspection. One concern  
11 though is that these fees will simply be passed along to tenants.

12  
13 With the amount of new units being built, along with their current workload, they would need an  
14 additional FTE to accomplish the proposed inspection program. Chair McNamara said that hiring an  
15 additional FTE at this point in time is probably not an option based on the current environment. He posed  
16 the idea of hiring out to complete initial inspections on all rental properties, e.g., 3 or more units (say  
17 3,000 units) over a one year period which could entail 1,500 hours of initial inspections, but then all these  
18 properties would be inspected and have a baseline. Properties could then be reinspected on a  
19 predetermined schedule by City staff. The cost to do this should be substantially less than hiring another  
20 FTE which would entail salary, benefits, retirement contribution, continuing education, etc. The City  
21 would then have data on every rental, and based on that data, they could then decide what resources they  
22 need and where. This is a way to solve this problem for the short term and could inform direction for the  
23 future.

24  
25  
26 Chief Wheatley likes this idea and said that it is a way to do this right from the beginning of their new  
27 inspection program. “We start from the foundation. We develop a program that we all agree on and we  
28 start getting into all of them and then we can issue the three-year certificate” for those properties that  
29 pass. This initiative will be a study of sorts and give the City a snapshot and important information about  
30 all rental units.

31  
32 Mr. Reichert added that some other considerations are to look at possibly more efficient and cost effective  
33 ways to handle landlords that are non-compliant. For example, using District court rather than Superior  
34 Court, and inside staffing versus hiring outside attorneys at a higher hourly rate. Also increasing penalties  
35 on those who do not comply with impact fees within the established timeframes. Financially  
36 disincentivizing those who do not comply, landlords who try to work around the laws, will cause those  
37 who choose not to comply to pay additional costs in addition to the original fees that they should have  
38 paid initially. He added that only about 5% of this group of landlords cause a majority of the problems  
39 with non-compliance.

40  
41 Deputy Chief Libby concurred that having all units inspected would be a huge plus and then have a  
42 program in place for necessary follow ups and to have all properties reinspected every three years.  
43 Building codes are in place for safety reasons and have done a lot to prevent fires. He added that  
44 buildings will continue to age though so the ability to schedule regular inspections becomes even more  
45 important.

46  
47 Historically it has taken a catastrophic event to organize people to avoid major events such as multiple  
48 people (or any person) dying in an unsafe property. Mr. Dube cited an example that happened just last  
49 year, where he told the landlord that he had 24 hours to install a smoke detector. The landlord promptly  
50 put one in. 48 hours later a candle started a fire in the top floor unit. A neighbor heard the smoke alarm

1 and went and put out the fire with a fire extinguisher. Lives were saved and property damage was avoided  
2 because of an active smoke detector.

3  
4 Mr. Hayes added that prevention is always cheaper.

5  
6 Mr. Dube will get a list of four or more inspectors that would have the capability to do something at this  
7 large scale and he and will give this to staff. They will get cost options on the various types of  
8 inspections. This Task Force has identified that there is a meaningful public concern about the safety of  
9 rental units. They will make the City Council aware of this issue and offer some potential solutions. It  
10 will then be up to the City Council what they want to do.

11  
12 Mr. Hayes stated that they can also convey options on what the actual inspections are looking at which  
13 can be spelled out in a new “rental house ordinance”. Are they solely looking at the minimum housing  
14 standards that they adopted or the fire code, or the ICC property maintenance code, etc.

15  
16 Once established, it will also be important to get the word out there to landlords about the new rental  
17 housing ordinance to all impacted parties. This can be done in a variety of ways including postcards to  
18 landlords, a piece in the Lebanon Times, etc., which can help many good faith landlords get out ahead of  
19 this.

20  
21 Mr. Dube said that since the State of New Hampshire does nothing at a statewide level to help the  
22 disenfranchised, it might make sense for the Housing TF to prepare a list of fair housing lawyers, to help  
23 these families whose landlords retaliate against them. This could be a list of attorneys who are known to  
24 take these kinds of cases. This is one mechanism that the city might be able to make available, by having  
25 a list on the City website, as well as possibly providing a resource packet; neither of these would impact  
26 staffing. Renters can go to these attorneys since New Hampshire legal aid has been severely understaffed  
27 for decades.

28  
29 Ms. Riley and Mr. Dube spoke about the legal aid 603 website; it is very powerful so this could be  
30 another resource the City could place on the Lebanon website and also include this in a resource packet.  
31 Things like you have the right to indoor working plumbing with no sewage backup, you have the right to  
32 live in a home without any infestations of bug or mice, or rats, and including information on helping  
33 people understand their eviction rights. 603 is written in layman’s term, particularly in comparison to  
34 RSA 48, which is not, they said.

35  
36 Ms. Smith Ahern inquired about being able to establish a Housing Commission. Chair McNamara along  
37 with City Manager Andrew Hosmer are giving this serious consideration. This Housing TF will be  
38 discussing this in their upcoming meetings, including membership, tasking, among other things. For now,  
39 though, the immediate task at hand for the Housing TF is to complete the new Housing Chapter.

40  
41 **4. OTHER BUSINESS:**

42  
43 **5. FUTURE AGENDA ITEMS:**

44  
45 **6. ADJOURNMENT:**

46  
47 *Ms. Smith Ahern MOVED for adjournment*  
48 *Seconded by Chair McNamara*

49  
50 *\*The MOTION was approved (4-0)*

1

2     **The meeting adjourned at 9:47AM.**

3

4     Respectfully submitted,

5     Cinda Mersel

6     Recording Secretary



# LIVING IN LEBANON 2035

**A Housing Chapter** for the City of  
Lebanon Master Plan

Adopted \_\_\_\_\_

# Acknowledgments

This Housing Chapter was developed through a collaborative effort involving the City of Lebanon Planning Department, the Lebanon Housing Task Force, community participants, and the consultant team, Resilience Planning and Design and RKG Associates. The Planning Department provided leadership and coordination throughout the process, while the Housing Task Force helped guide the chapter through review of housing data, identification of housing challenges and opportunities, and discussion of future housing needs and strategies. ***The City extends its appreciation to everyone who contributed their time, expertise, feedback, and perspectives throughout the development of this chapter.***

## **Housing Task Force Members:**

Timothy McNamara, City Councilor  
Andrew Faunce, City Councilor  
Sarah Riley, Conservation Commission Representative  
Tia Winter, DEI Commission Representative  
John D'Entremont, Lebanon School Board Representative  
Ryan Dube, Lebanon Housing Authority Representative  
David Duncan, Business Member Representative  
Ellen Smith Ahern, Resident Representative

# Table of Contents

|  |           |
|--|-----------|
| <b>SETTING THE STAGE.....</b>                                  | <b>2</b>  |
| Vision and Goals.....  | 3         |
| Limit of Municipal Influence on Housing Solutions.....         | 4         |
| The Role of Housing in the Master Plan.....                    | 5         |
| Purpose of the Housing Chapter.....                            | 6         |
| <br>   |           |
| <b>HOUSING ISSUES AND PRIORITIES.....</b>                      | <b>7</b>  |
| Issue #1: Persistent Supply and Demand Imbalance.....          | 9         |
| Issue #2: Widespread Affordability Pressures.....              | 10        |
| Issue #3: Workforce Housing Constraints.....                   | 11        |
| Issue #4: Changing Household Composition.....                  | 12        |
| Issue #5: Limited Diversity of Housing Types.....              | 14        |
| Issue #6: Barriers to Housing Access and Development.....      | 15        |
| Issues #7: Strong Community Interest in Housing Solutions..... | 16        |
| Guiding Principles.....  | 17        |
| <br>   |           |
| <b>IMPLEMENTATION.....</b>                                     | <b>19</b> |
| Action Table.....  | 22        |

# SETTING THE STAGE

Lebanon's **existing housing stock**, along with **the housing units developed over the next decade**, will be defining factors in the city's future. The composition and availability of housing shape who is able to live in Lebanon, how neighborhoods change over time, and how effectively the local economy operates. As a regional center for employment, healthcare, and education, Lebanon's ability to provide a range of housing options directly affects **workforce retention and attraction, economic competitiveness, and long-term community stability**.

Lebanon residents and decision makers are serious about addressing the documented housing supply issues, and this **Housing Chapter** establishes a clear framework for how housing related actions will support the community's broader vision. Doing so will ensure that growth is aligned with local values, that new development activity reinforces and enhances the existing development patterns, and that residents across income levels and life stages have access to appropriate housing options.

## KEY POINTS:

- Housing shapes Lebanon's **community composition** and **economic stability**
- **Municipal influence** over housing production is important but **limited**
- **Market pressures** are driving housing challenges
- A coordinated, policy-driven **housing strategy** is needed
- Core guiding principles focus on **housing diversity, neighborhood character, and greater accessibility**

The **VISION** for Lebanon's housing future is as follows:

*Lebanon is a community where people can find housing that meets their needs at every stage of life, supported by a housing supply that balances economic growth and workforce retention with neighborhood stability, and guided by development patterns that reinforce walkability, reflect local character, ensure equity, and make efficient use of land.*

To achieve this vision, five housing goals have been identified:

**GOAL 1:** Improve *Housing Affordability*

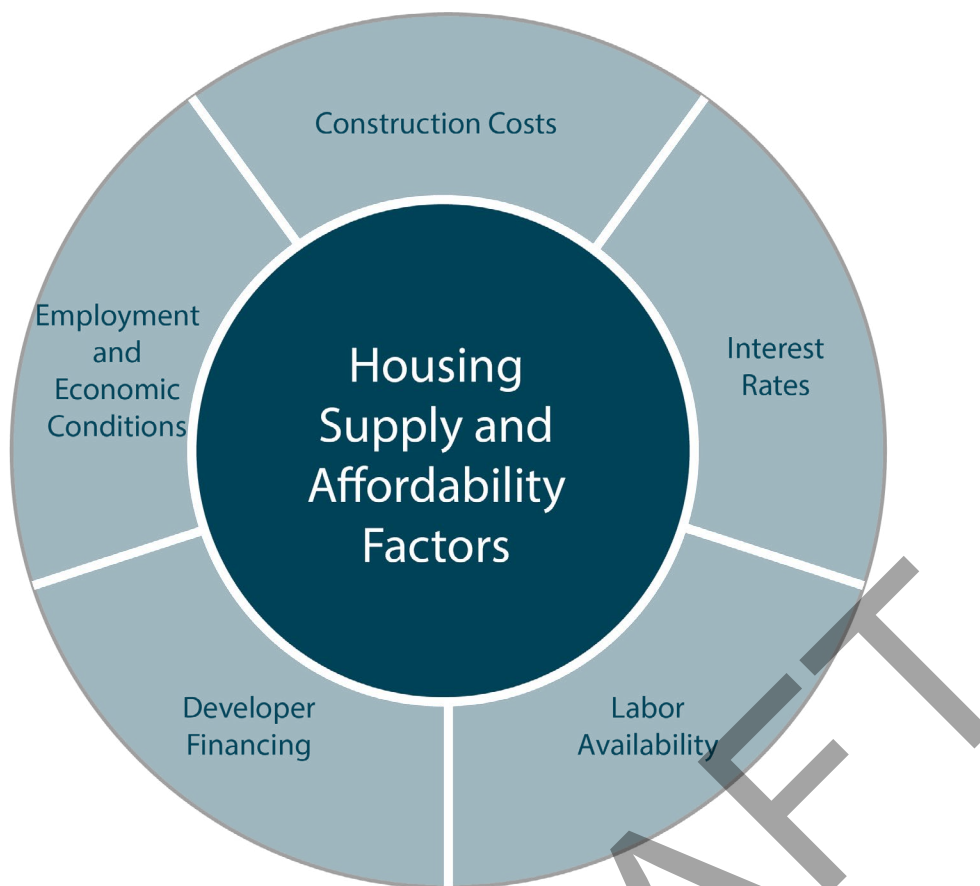
**GOAL 2:** Expand *Housing Diversity*

**GOAL 3:** Increase *Housing Supply*

**GOAL 4:** Direct Growth *Appropriately*

**GOAL 5:** Remove *Regulatory Barriers*

The **implementation actions** found at the end of this Chapter clarify the steps that need to be taken to achieve these goals and the housing vision over the next decade.



## Limits of Municipal Influence on Housing Solutions

While the City of Lebanon plays an important role in shaping housing outcomes through its authority over land use regulations, zoning, and the development review and approval process, ***its influence over the broader topic of housing supply is inherently limited and should be noted.*** Many of the factors that ultimately determine whether housing is built, the type of units produced, and at what price point are driven by external forces beyond municipal control. These include ***market dynamics*** such as construction costs, interest rates, labor availability, and developer financing, as well as ***regional demand pressures*** tied to employment and economic conditions. In addition, ***individual preferences***—such as choices about location, housing type, and tenure (owner occupied or rental)—***further shape how the market responds.***

As a result, while the city cannot fully dictate the pace, scale, or affordability of housing development on its own, it can create a ***regulatory and policy environment*** that enables and encourages desired housing outcomes. This underscores the importance of partnerships, incentives, and coordinated regional approaches required to make Lebanon’s housing vision a reality.

# The Role of Housing in the Master Plan

## *Housing is not a standalone issue.*

It is a foundational component of the Master Plan that intersects with land use, economic development, infrastructure, and community character. Lebanon’s housing market reflects its role as the Upper Valley’s primary employment center, with strong demand driven by major employers and regional in-migration.

At the same time, the city is experiencing changes that are placing **sustained pressure** on the housing supply:

- **Population growth** and an influx of new residents, including young professionals, are increasing demand for housing units.
- **Household sizes are declining**, with a growing share of one- and two-person households that are seeking new housing opportunities.
- **Rising housing and construction costs**, combined with **limited supply** across housing types, are creating **barriers** for renters, first-time homebuyers, moderate-income households, and residents wishing to age-in-place.
- **A mismatch between available housing and the evolving needs of residents**—particularly a lack of larger units and ownership opportunities—is limiting options for families and contributing to challenges in retaining residents over time.
- **Development projects are constrained by market conditions**, and guided by local

regulations, with most new construction skewing toward larger multifamily projects while smaller-scale and “missing middle” housing types remain difficult to deliver.

- **Regional employment dynamics and in-migration of higher-income households** are intensifying **competition** for housing, with implications for workforce retention and access to housing for local residents.

These trends reinforce the need for a **coordinated housing strategy** that balances growth with affordability, supports economic vitality, retains Lebanon’s distinct character, and maintains quality of life.





## Purpose of The Housing Chapter

***The purpose of this chapter is to establish a policy and planning framework that guides housing decisions over the next decade.***

It provides the foundation for ***regulatory updates, investment priorities, and partnership strategies*** that will shape Lebanon's housing landscape. By aligning housing with land use, economic development, transportation, energy, natural resource and other community goals, this chapter ensures that future growth contributes to a more balanced, inclusive, and sustainable city. A city that can accommodate continued housing demand while preserving the qualities that define Lebanon's distinct character and quality of life.



# HOUSING ISSUES AND PRIORITIES

Lebanon's housing conditions reflect a combination of sustained regional demand, shifting demographics, and structural constraints in the housing market. Organized around the most consistent and actionable seven housing themes identified, this section of the Housing Chapter provides a framework that integrates **existing conditions, key issues, and priority outcomes** to guide Lebanon's future housing strategies and implementation efforts.

This chapter was informed by the following work products created during the Livable Lebanon project funded in 2025/26 through a Housing Opportunity Planning Grant, and each document is included in the Appendix:

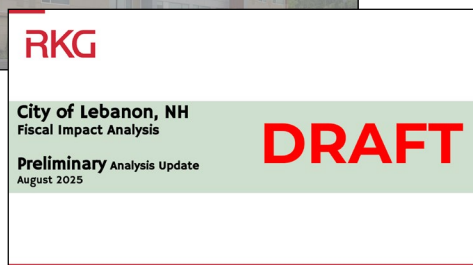
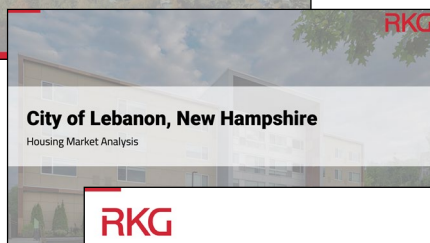
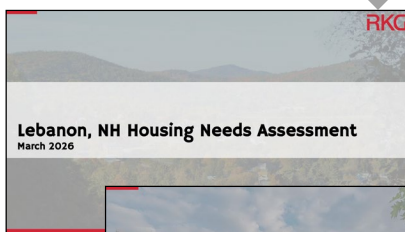
- **Housing Needs Assessment:** Evaluates current and projected housing demand, identifying gaps between available housing and the needs of residents across income levels, household types, and life stages.



- **Market Analysis:** Examines housing market conditions, including pricing, supply trends, vacancy rates, and development activity, to understand how the local market is functioning and responding to demand.
- **Fiscal Impact Analysis:** Assesses the costs and revenues associated with different types of housing development, helping to understand how housing growth affects municipal finances and service delivery.
- **Policy and Regulatory Audit:** Reviews existing zoning, land use regulations, and development processes to identify barriers, inconsistencies, and opportunities to better support housing production and diversity.
- **Outreach Summary:** Synthesizes input from Livable Lebanon community engagement efforts—including surveys, focus groups, and public events—to capture resident experiences, priorities, and preferences related to housing.

## KEY POINTS:

- **Housing demand continues to outpace supply**, resulting in a constrained and highly competitive market.
- **Affordability pressures are widespread**, with rising costs outpacing incomes across household types.
- **Workforce housing gaps** are impacting economic stability, employee retention, and access for essential workers.
- **Changing household composition is reshaping demand**, with increased need for smaller, flexible, and accessible housing options.
- **The housing stock lacks diversity**, particularly in missing middle and smaller-scale housing types, and units desirable to families.
- **Regulatory, financial, and market barriers** continue to limit housing production and access.
- **Community feedback** emphasized a desire for increasing housing options while maintaining affordability, neighborhood character, and quality of life.



# Issue #1: Persistent Supply and Demand Imbalance

Housing demand in Lebanon continues to outpace supply, driven by steady population growth, workforce in-migration, and the city's role as the Upper Valley's primary employment and service center. Over the past decade, population growth of approximately 9% and continued projections of growth through 2030 have reinforced **sustained demand for housing across all types**.

At the same time, housing production—while active—has not kept pace with this demand. Multifamily development has increased significantly, particularly since 2015, positioning Lebanon as the focal point for regional rental housing. **However, overall production remains insufficient, especially for ownership opportunities and smaller-scale infill development.**

These conditions have resulted in a **constrained housing market** characterized by **low vacancy rates, rising prices, and intense competition** for available units. A significant share of homes sell above asking price, and rental units are quickly absorbed. This imbalance between supply and demand is the primary driver of broader housing challenges, limiting housing choice and increasing barriers to entry across income levels.

Median home prices  
more than

**DOUBLED**

since 2015 (from  
**\$205,000 to \$451,000**),  
far outpacing local  
income growth



Median Monthly Rent:

**\$2,500**

Median Household Income:



**\$92,288**

## TENURE PATTERNS

Lebanon has a relatively balanced tenure distribution, with **a nearly even split between renters and homeowners**. This balance distinguishes Lebanon from surrounding communities and reinforces its role as a regional housing center, particularly for renters and a more mobile workforce. Many of Lebanon's renters tend to be younger and more transient, while homeowners are more likely to be older and longer-term residents. This distinction has implications for housing demand, unit types, and neighborhood stability.

***Strategic Priorities: Expand overall housing supply through a range of housing types and scales, with a focus on infill development, redevelopment, and adaptive reuse in areas with existing infrastructure and services.***

# Issue #2: Widespread Affordability Pressures

**Housing affordability is a central issue affecting households across the income spectrum.** Rising rents, home prices, property taxes, and utility costs have become a primary concern for residents, influencing their ability to remain in or move to Lebanon.

A significant portion of renters are cost-burdened, with approximately one in five households spending more than 50% of their income on housing. While household incomes have increased in recent years, these gains have not kept pace with escalating housing costs. Higher-income households have driven overall income growth, while lower- and moderate-income households face increasing difficulty accessing housing that aligns with their budgets. These conditions have created a widening affordability gap, reducing housing mobility and limiting options for first-time homebuyers, renters, and moderate-income households.

## MARKET CONDITIONS

Lebanon's housing market is characterized by strong demand and constrained supply:

- **Rising Prices and Rents:** Home prices have increased substantially over the past decade, while rents continue to climb in response to sustained demand.
- **Low Vacancy Rates:** Rental vacancy rates remain low, indicating limited availability and a highly competitive market.
- **High Competition:** A significant share of home sales are above asking price, and rental units are quickly absorbed, reflecting intense competition for available housing.

These conditions collectively limit housing choice and increase barriers to entry for both renters and homebuyers.



**18%**

of **HOMEOWNERS** are cost-burdened in Lebanon, spending more than 30% of their incomes on housing

**43%**

of **RENTERS** are cost-burdened in Lebanon, spending more than 30% of their incomes on housing

***Strategic Priorities: Improve affordability and access by preserving existing affordable housing, incentivizing mixed-income and workforce housing, and reducing financial and regulatory barriers that contribute to cost burdens.***

# Issue #3: Workforce Housing Constraints

Lebanon's economy is closely tied to major employment sectors, including **healthcare, education, and professional services**. These sectors generate sustained demand for housing and shape both the scale and type of housing needed in the city.

**However, a mismatch exists between wages—particularly for lower- and moderate-income workers—and available housing options.** Many employees in essential sectors face difficulty finding housing within the

community, leading to longer commutes, reduced retention, and challenges in workforce recruitment.

This issue is particularly pronounced given Lebanon's role as a **regional employment hub**, drawing workers from across the Upper Valley. The lack of accessible workforce housing has direct implications for economic stability and the ability of employers to attract and retain staff.



**Strategic Priorities:** Strengthen workforce housing solutions through partnerships with employers, housing organizations, and regional stakeholders, and explore tools such as employer-assisted housing and targeted development incentives.

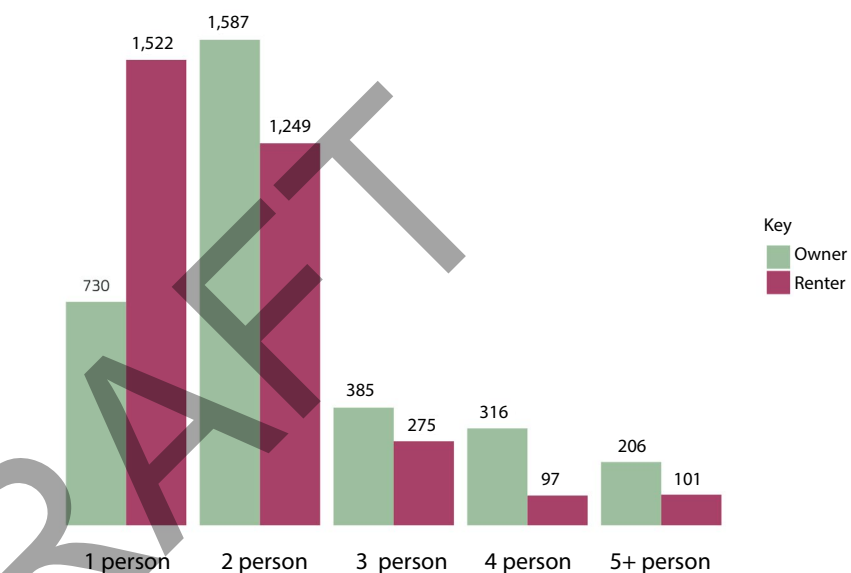
# Issue #4: Changing Household Composition

Demographic trends in Lebanon are reshaping housing demand. **Household sizes are decreasing**, with one- and two-person households now representing approximately 80% of all households. At the same time, the community is experiencing both an **aging population** and an **influx of younger, working-age residents**.

These shifts are increasing demand for **smaller, more flexible housing options**, including rental units, downsizing opportunities, and housing that supports aging in place. However, gaps remain in the availability of family-sized units and accessible housing options for seniors and individuals with disabilities.

This evolving demographic profile requires **a housing stock that can accommodate a wider range of life stages and household needs**. These new units should be encouraged in locations that have the necessary infrastructure, and reinforce the desired development pattern.

### Household Size by Tenure



Source: US Census Bureau ACS 5-Year Estimates, 2018 and 2023

## Lebanon has a high concentration of smaller households.

Across owner and renter units in Lebanon there is a high proportion of smaller households, with **80%** consisting of one or two people.

**Strategic Priorities:** Expand housing options that reflect changing household needs, including smaller units, accessible housing, and housing that supports aging in place, while maintaining adequate supply of family-oriented housing.

# What is Missing Middle Housing?

Missing middle housing refers to a range of multi-unit housing types that fall between single-family homes and large apartment buildings. These housing forms are typically compatible in scale with traditional neighborhoods, but provide more units and a greater diversity of housing options.

## Core Characteristics

- Moderate density (generally 2–12 units per building or lot)
- Residential scale (similar height and massing to single-family homes)
- Often integrated into existing neighborhoods rather than large standalone developments
- Supports both rental and ownership opportunities

## Common Missing Middle Housing Types

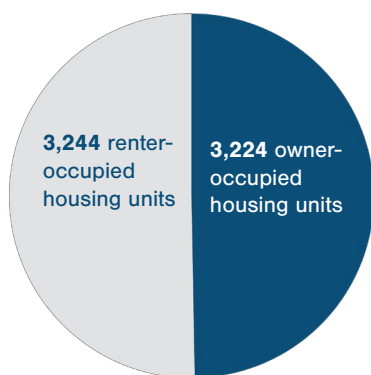
- Duplexes, triplexes, and fourplexes
- Townhouses and rowhouses
- Cottage courts (small homes clustered around a shared open space)
- Small multiplex buildings (e.g., 6–12 units)
- Live/work units



# Issue #5: Limited Diversity of Housing Types

Lebanon’s housing stock includes a mix of traditional single-family homes and a growing share of multifamily developments. While this reflects its role as a regional center, ***the range of available housing types remains limited relative to current and emerging needs.***

***Development activity has increasingly favored larger multifamily structures,*** while smaller-scale housing options—such as accessory dwelling units (ADUs), duplexes, townhouses, and other missing middle housing types—remain underrepresented. This limits the availability of intermediate housing options that can bridge the gap between single-family homes and large apartment buildings. As a result, the housing supply does not consistently provide a mix of unit types, tenures, and price points needed to support a diverse population.



The total number of 1 and 2-person households increased by **10 percent** between 2013 and 2023.

## GAPS IN THE HOUSING SUPPLY

Despite ongoing development activity, significant gaps remain between the housing supply and community needs:

- **Small Units:** Demand for smaller units is increasing due to changing household composition, yet supply remains limited relative to need.
- **Family-Sized Housing:** There is a lack of larger rental units and ownership options suitable for families.
- **Entry-Level Homeownership:** Rising home prices and limited inventory restrict access for first-time homebuyers.
- **Senior Housing:** Aging residents require accessible, downsized, or supportive housing options that are currently limited.
- **Workforce Housing:** A mismatch persists between available housing and the needs of moderate-income and essential workers.

***Strategic Priorities: Expand housing diversity by enabling and incentivizing missing middle housing, smaller-scale multifamily development, and a broader mix of ownership and rental opportunities.***

# Issue #6: Barriers to Housing Access and Development

A variety of barriers continue to limit both access to housing and the production of new units. For many households, **competition, eligibility requirements, and financial constraints** restrict access to available housing, particularly for lower-income and nontraditional applicants.

From a development perspective, **regulatory complexity, development costs, and approval processes** can constrain housing production—especially for smaller-scale or infill projects. In some instances, requirements related to **zoning, permitting, and site development** can make it difficult to deliver the types of housing most needed by the community. These barriers contribute to both limited supply and reduced accessibility, reinforcing Lebanon’s broader housing challenges.

## RELEVANT TRENDS

- Stakeholders report that Lebanon’s housing is both **too expensive and too limited**, with essential workers often living far away, buyers priced out, and renters unable to find units in the \$1,800–\$2,000 range.
- High development costs, long permitting timelines, and regulatory barriers are **limiting new construction**, pushing builders to pursue projects in other communities.
- Since 2015, **nearly all new housing growth has been in rental units**, while owner-occupied development has remained modest and inconsistent.

## Key Findings from the Policy and Regulatory Audit of the Lebanon Master Plan and Land Use Regulations:

- Lebanon has been focused on addressing housing variety and supply issues for many years;
- The city’s recognition of the need for housing unit diversity has informed some significant regulatory changes over the years;
- Further refining and expanding on these land use regulations over the coming decade is the most likely path forward; and
- Beyond these regulatory approaches, there is also an ongoing need to educate and support the actions of landowners and developers creating needed housing.

**Strategic Priorities: Continue to modernize zoning and development regulations to reduce constraints, streamline approvals, and enable a wider range of housing types, particularly small-scale and infill development.**

# Issue #7: Strong Community Interest in Housing Solutions

Community engagement efforts completed during the Livable Lebanon initiative—including focus groups, community conversations, tabling events, and a citywide survey—collected input from over 1,000 participants, offering a broad perspective on housing needs and priorities.

Respondents consistently identified **housing costs and availability as major concerns**, while also expressing a strong desire for housing solutions that align with neighborhood character, walkability, and quality of life. There is clear support for **increasing housing options across a range of types and price points**, particularly in walkable, service-rich areas.

Community feedback also emphasized the importance of housing that supports **different life stages**, including young professionals, families, and older adults, as well as interest in **balancing growth with livability** through thoughtful design and location of new development.



**1,000+ participants**

engaged in all outreach activities conducted for the Living in Lebanon Housing Chapter

**“We need housing to be affordable. Essential staff often make low wages. If they can’t afford to live close to work because of high housing costs, then they are less likely to remain in this area.”**

**“It’s really hard to want to stay here when it feels like we will never save enough for a down payment to buy a house, when we are paying \$2800+ in rent a month.”**

**“Pricing and availability are an issue. With the increase in inflation, everything is getting harder to afford. My income level stays the same.”**

***Strategic Priorities: Advance housing strategies that reflect community priorities, support a range of life stages, and balance housing growth with neighborhood character and quality of life.***

Together, Lebanon’s **housing issues and strategic priorities** provide a comprehensive understanding of the city’s housing landscape and establish a clear foundation for action.

They highlight the need to expand and diversify housing supply, improve affordability and access, support workforce housing, respond to demographic shifts, remove barriers to development, and better align housing efforts with broader community priorities.

The following guiding principles are intended to help frame future housing decisions, policies, investments, and implementation efforts throughout the city.

## Guiding Principles

### 1. Provide a Range of Housing Options

As a city, Lebanon must support a **diverse mix of housing types, sizes, and price points** to meet the needs of a changing population. This includes rental and ownership opportunities, smaller units for individuals and couples, and larger units for families. A broader housing mix will better reflect the city’s evolving household composition and workforce needs, while also addressing gaps in the existing housing supply identified through market analysis and community feedback.

### 2. Support Community Character and Neighborhood Quality

Housing development should reinforce Lebanon’s **existing neighborhood patterns**, maintain **human-scale design**, and integrate with **surrounding land uses**. New housing should contribute positively to neighborhood form, support safe and accessible public spaces, and reflect the community’s expectations for design, scale, and livability. Land use regulations, zoning, and partnerships with private and public housing developers should help guide these outcomes.



### 3. Promote Walkability and Access to Services

Future housing should be directed toward areas with **existing infrastructure, services, and transportation options**. Encouraging infill, redevelopment, and mixed-use development in walkable areas will reduce reliance on automobiles, improve access to jobs and services, and support more sustainable growth patterns. This approach also aligns with broader goals in the Master Plan to focus development in established areas rather than expanding into undeveloped land.



### 4. Maintain and Enhance Quality of Life

Housing policy should support **stable, safe, inclusive, and resilient neighborhoods for all people**, including marginalized communities\*. This includes ensuring that residents can remain in the community as their housing needs change, supporting aging in place, and addressing cost pressures that affect household stability. Community input highlights that housing affordability, availability, and overall cost of living are central to residents' ability to stay in Lebanon.

*\*Marginalized communities are groups of people often excluded from mainstream social, economic, cultural, and political life, often relegated to the periphery of society due to systemic discrimination. They face unequal power relationships and reduced access to resources, opportunities, and rights based on factors like race, gender, disability, or low income. (National Institutes of Health)*

---

Building on this framework, **the implementation section translates these needs into a coordinated set of actions**. These actions are designed to be practical and achievable, reflecting both market realities and the City's regulatory role, while also identifying opportunities for partnerships and targeted investments. Grounded in both data and community input, this approach positions Lebanon to continue to thoughtfully respond to evolving housing needs and to guide future growth in a way that supports long-term economic stability and community well-being.

# IMPLEMENTATION

This section serves as the **implementation framework** for Lebanon’s housing vision. These identified strategies build on and respond to data analysis findings and community priorities presented in this chapter and its appendices. The intent is to guide policy, regulatory updates, partnerships, and investment decisions that collectively shape a more balanced, accessible, and resilient housing system.

## Implementation Strategies

**Lebanon’s housing vision seeks to expand and diversify the housing supply by increasing production across a range of housing types, scales, and price points.** This includes supporting missing middle housing, multifamily development, and the adaptive reuse of existing structures—particularly in areas with existing infrastructure, services, and transportation access. Directing housing development to these locations reinforces walkable neighborhoods, supports an efficient land use pattern, and strengthens Lebanon’s downtown, neighborhoods, and key development corridors as priority areas for investment.

### KEY POINTS:

- Strategies and actions reinforce the **Housing Chapter’s Vision**
- A **multi-faceted approach** is what will help “move the needle”
- Housing solutions must also support the area’s **workforce**
- **Land use regulations** play a key role in shaping the housing landscape
- **Housing stability** and meeting **life cycle needs** are core priorities
- Implementation must respond to **broader system level factors**

**Improving housing affordability and access is a core priority and will require a multi-faceted approach.** This includes preserving existing affordable housing, incentivizing new workforce and mixed-income development, and addressing financial and regulatory barriers that limit access for a broad range of households. Expanding the diversity of housing types—including smaller units, multifamily housing, and missing middle formats—will help ensure the housing stock reflects changing household needs while creating both rental and ownership opportunities at a scale that better aligns with demand. Supporting homeownership and exploring tools such as employer-assisted housing will further strengthen access and long-term stability for residents.

**Supporting workforce and community-based housing solutions is also essential to implementation.** Strengthening partnerships with employers, housing authorities, nonprofit

organizations, and regional stakeholders will be critical to advancing projects, leveraging funding, and aligning housing production with economic development goals. These partnerships will help address workforce retention challenges while ensuring that housing solutions respond to both local and regional dynamics.

**Modernizing zoning and development regulations is a key enabling strategy.** Removing unnecessary constraints, streamlining approval processes, and allowing a broader range of housing types will be necessary to support housing production—particularly smaller-scale, infill, and context-sensitive development. These regulatory improvements should be paired with a continued focus on aligning new development with neighborhood character, ensuring that housing growth reinforces the scale, form, and identity of existing areas while accommodating needed change.





**Supporting housing stability and lifecycle needs ensures that residents can access appropriate housing at different stages of life.** This includes expanding options for aging in place, downsizing, family housing, and transitional or supportive housing where needed. In parallel, protecting and maintaining the existing housing stock through rehabilitation programs, quality standards, and long-term occupancy strategies will help preserve affordability and strengthen neighborhood stability.

**Finally, implementation must respond to broader system-level factors that influence housing outcomes.** This includes addressing market pressures such as short-term rentals, vacancies, and speculative ownership patterns, as well as coordinating housing growth with infrastructure capacity, capital planning, and fiscal sustainability. Ongoing outreach and education will support these efforts by building community understanding, increasing transparency, and fostering support for housing initiatives.

Together, these strategies establish a clear and integrated framework for action—one that expands and diversifies housing supply, improves affordability and access, strengthens partnerships, aligns growth with infrastructure and land use, and supports residents throughout all stages of life while maintaining Lebanon’s distinct character and quality of life.

| #  | Action  | Priority | Responsible Party | Secondary Party | Approaches Addressed | Action Status |
|--|---|----------|-------------------|-----------------|----------------------|---------------|
| <b>1. Persistent Supply and Demand Imbalance</b> |   |          |                   |                 |                      |               |
| 1.1  | Create housing production opportunities for households of all sizes and income levels using a variety of additional unit types including: ADUs, duplexes, triplexes/quadplexes, cottage courts, rowhouses, co-housing, shared living, boarding/rooming houses, modular/manufactured homes, and tiny homes where appropriate.  |          |                   |                 |                      |               |
| 1.2  | Incentivize multifamily, small-scale infill, mixed-use, missing middle, and upper-story residential redevelopment in walkable and service-rich areas. Doing so will prioritize development and redevelopment in downtown neighborhoods and established development areas before greenfield expansion.   |          |                   |                 |                      |               |
| 1.3  | Encourage the conversion of underutilized or overbuilt commercial sites and vacant buildings to residential uses.   |          |                   |                 |                      |               |
| 1.4  | Assess and plan for water, sewer, utilities, transportation, and emergency service capacity to support projected housing unit development.  |          |                   |                 |                      |               |
| 1.5  | Align housing growth with capital improvement planning and fiscal sustainability to ensure that higher-density housing is directed to areas already served by infrastructure and existing transit options.  |          |                   |                 |                      |               |
| 1.6  | Regulate short-term rentals and other uses that remove units from the long-term housing stock available to residents.   |          |                   |                 |                      |               |
| 1.7  | Encourage local ownership and management practices that enhance resident stability. Incentivize occupancy and revitalization of vacant housing units, structures, or storefronts.   |          |                   |                 |                      |               |
| <b>2. Widespread Affordability Pressures</b>     |   |          |                   |                 |                      |               |
| 2.1  | Preserve and expand the availability of affordable rental and ownership housing options, including subsidized housing, workforce housing, and homeownership programs. Reduce financial barriers to enable construction or redevelopment projects that will deliver affordable/workforce housing developments through fee waivers, tax relief, incentives, and impact fee adjustments. |          |                   |                 |                      |               |

| #                                       | Action   | Priority | Responsible Party | Secondary Party | Approaches Addressed | Action Status |
|---|--|----------|-------------------|-----------------|----------------------|---------------|
| 2.2                                     | Explore new ways to provide renter assistance (deposits, documentation, stabilization supports).   |          |                   |                 |                      |               |
| 2.3                                     | Commit to strengthening the inspection/quality standards for rental units in Lebanon.  |          |                   |                 |                      |               |
| 2.4                                     | Expand options for transitional, short-term, and supportive housing for unhoused or precariously housed populations.   |          |                   |                 |                      |               |
| 2.5                                     | Evaluate the adequacy of the seasonal winter shelter system and explore options for more consistent year-round shelter and supportive services for unhoused residents.   |          |                   |                 |                      |               |
| 2.6                                     | Stabilize rent escalation and promote consistent property management standards.  |          |                   |                 |                      |               |
| 2.7                                     | Preserve and improve multimodal access and regional transit opportunities accessible to residential areas to reduce auto dependence.   |          |                   |                 |                      |               |
| 2.8                                     | Ensure that new housing developments provide a net fiscal benefit to the city, reducing the tax burden per resident.   |          |                   |                 |                      |               |
| 2.9                                     | Review assessment and tax policies to avoid any disproportionate burdens on homeowners. Advocacy at the state level for tax structure improvements should continue to focus on allowing appropriate distribution of municipal cost burdens between businesses, residents, and other parties. |          |                   |                 |                      |               |
| <b>3. Workforce Housing Constraints</b> |  |          |                   |                 |                      |               |
| 3.1                                     | Expand partnerships with Lebanon Housing Authority, nonprofits, employers, and developers to deliver affordable and community-focused housing solutions.   |          |                   |                 |                      |               |
| 3.2                                     | Coordinate with major regional and local employers to forecast and monitor housing demand and collaborate on solutions. This should include addressing housing barriers affecting recruitment and retention in essential sectors.  |          |                   |                 |                      |               |
| 3.3                                     | Explore employer-supported nonprofit housing models that allow local employers to partner in acquiring, rehabilitating, and maintaining affordable housing.  |          |                   |                 |                      |               |

| #  | Action   | Priority | Responsible Party | Secondary Party | Approaches Addressed | Action Status |
|--|--|----------|-------------------|-----------------|----------------------|---------------|
| 3.4  | Encourage employer-owned or sponsored, employer-adjacent, or workforce-dedicated housing and provide a regulatory path for the creation of these housing units. This could include options for both short-term/rotational workers and long-term employees.   |          |                   |                 |                      |               |
| <b>4. Changing Household Composition</b>     |  |          |                   |                 |                      |               |
| 4.1  | Create new pathways to homeownership using both regulatory and non-regulatory strategies and incentives. This should be in addition to traditional single-family detached homes in order to promote additional owner-occupied housing types such as townhomes, small-lot starter homes, cottage courts, limited-equity models, rent-to-own, etc. |          |                   |                 |                      |               |
| 4.2  | Incentivize the inclusion of a percentage of ownership units in larger residential rental developments.  |          |                   |                 |                      |               |
| 4.3  | Support downsizing options, intergenerational housing, and home-sharing/co-housing models.   |          |                   |                 |                      |               |
| 4.4  | Explore programs that help homeowners finance repairs, conversions, or accessory units that allow them to create rental housing while remaining in their homes.  |          |                   |                 |                      |               |
| 4.5  | Assist homeowners with rehabilitation and accessibility improvements to remain in their homes. This could include the adoption of a revitalization tax incentive for existing older residential structures.  |          |                   |                 |                      |               |
| <b>5. Limited Diversity of Housing Types</b> |  |          |                   |                 |                      |               |
| 5.1  | Promote mixed-income and mixed-tenure developments (rental and ownership) to improve housing opportunities for all household types.  |          |                   |                 |                      |               |
| 5.2  | Incentivize or encourage the creation of family-sized housing options (2+ bedrooms) in both rental and owner-occupied housing.   |          |                   |                 |                      |               |
| 5.3  | Enable a streamlined process for the conversion of existing buildings or large homes into multi-unit housing.  |          |                   |                 |                      |               |

| #  | Action  | Priority | Responsible Party | Secondary Party | Approaches Addressed | Action Status |
|--|---|----------|-------------------|-----------------|----------------------|---------------|
| 5.4  | Reduce or eliminate regulatory barriers to the development or conversion of existing structures or the creation of new structures to support alternative living arrangements (boarding houses, co-housing, etc.). |          |                   |                 |                      |               |
| 5.5  | Integrate or improve green space, safe outdoor access, and trail/open space connectivity within existing neighborhoods and into new developments.   |          |                   |                 |                      |               |
| 5.6  | Advocate for expanded weatherization, electrical upgrade, lead paint remediation, and home rehabilitation programs that allow older housing units to remain safe and habitable.                                   |          |                   |                 |                      |               |
| 5.7  | Partner with housing focused nonprofits or cooperatives to acquire and rehabilitate homes while keeping them out of speculative markets.  |          |                   |                 |                      |               |
| <b>6. Barriers to Housing Access and Development</b> |   |          |                   |                 |                      |               |
| 6.1  | Update zoning to allow a wider range of housing types and lot configurations by right or through a streamlined approval process.  |          |                   |                 |                      |               |
| 6.2  | Reduce or eliminate dimensional, parking, and design mandates that add unnecessary development or regulatory cost.  |          |                   |                 |                      |               |
| 6.3  | Offer density bonuses or other incentives for workforce and affordable housing unit creation.   |          |                   |                 |                      |               |
| 6.4  | Simplify subdivision and site plan review processes for smaller projects through the expansion of staff-level approvals.  |          |                   |                 |                      |               |
| 6.5  | Relocate parking and architectural standards to site plan regulations to provide greater flexibility.   |          |                   |                 |                      |               |
| 6.6  | Balance housing growth with protection of wetlands, steep slopes, wildlife corridors, and agricultural lands.   |          |                   |                 |                      |               |
| 6.7  | Consider the use of conservation subdivision design, transfer of development rights (TDRs), and other regulatory tools to direct housing development and to protect natural resource areas.                       |          |                   |                 |                      |               |
| 6.8  | Review the Policy and Regulatory Audit Finding generated in 2025 through the Housing Opportunity Planning Grant for additional specific regulatory amendments.  |          |                   |                 |                      |               |

| #  | Action   | Priority | Responsible Party | Secondary Party | Approaches Addressed | Action Status |
|--|--|----------|-------------------|-----------------|----------------------|---------------|
| <b>7. Strong Community Interest in Housing Solutions</b> |  |          |                   |                 |                      |               |
| 7.1  | Maintain a variety of ongoing, accessible engagement efforts on housing city-wide (tabling, surveys, focus groups, forums, etc.).  |          |                   |                 |                      |               |
| 7.2  | Provide clear and accessible information about housing programs, processes, and resources.   |          |                   |                 |                      |               |
| 7.3  | Use real stories and local examples to build broader understanding and support for local housing solutions, and promote regional cooperation on housing solutions.                                       |          |                   |                 |                      |               |
| 7.4  | Research and promote the concept of home-sharing through a partnership with a dedicated organization that can provide coordination and oversight.  |          |                   |                 |                      |               |
| 7.5  | Continue pursuing all appropriate municipal, state, and federal funding sources to develop local infrastructure and housing projects and explore innovative financing tools to allow sustainable growth. |          |                   |                 |                      |               |
| 7.6  | Explore the potential for cooperative or community-based housing ownership opportunities and management models.  |          |                   |                 |                      |               |
| 7.7  | Coordinate regionally with neighboring communities on housing supply and transportation strategies, share best practices, and learn from peer communities to deliver improved outcomes.                  |          |                   |                 |                      |               |
| 7.8  | Within established neighborhoods require context-appropriate designs that reinforce a human-scale and help maintain the existing character, but do not drive-up construction costs.                      |          |                   |                 |                      |               |



