



**LEBANON HOUSING TASK FORCE
JUNE 1, 2026 - 8:15 AM
MEETING ROOM 1, 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: 426 515 738#). If you have trouble accessing this meeting, please email [Catheryn Hembree](#).

2. Approval of Minutes

- A. May 18, 2026

3. Study Items

- A. Draft Housing Chapter Discussion

4. Other Business

- A. Future Chapter Dates

5. Future Agenda Items

6. 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, 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 May 4, 2026
8:15AM**

MEMBERS PRESENT: Tim McNamara, Chair, Andrew Faunce, Vice Chair,
Ryan Dube, Sarah Riley,

MEMBERS ABSENT: John D'Entremont, Dave Duncan (Alt.), Ellen Smith Ahern,
Tia Winter

STAFF PRESENT: Nathan Reichert, Director, Planning & Development,
Cathryn Hembree, Associate Planner, Planning & Development

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. May 4, 2026

9

10 *Mr. Dube MOVED to approve the May 4, 2026 Minutes as amended*
11 *Seconded by Vice Chair Andrew Faunce*

12

13 **The MOTION was approved (3-0), 1 abstained*

14

15 Amendment: Change NIFA to NHHFA and mill to mil

16

17 **3. STUDY ITEMS:**

18

19 A. Housing Master Plan Chapter Discussion

20

21 Mr. Steve Whitman, Resilience Planning & Design shared his Chapter Editing Matrix (also in the Agenda
22 Packet) with the group and asked questions on the topics that needed further clarification. Members also
23 gave their feedback, asked questions, and made clarifications based on this matrix and Steve's questions
24 and comments.

25

26 Following are some key takeaways Mr. Whitman will continue working on for the TF.

27

- 28 • Work on rent graphic by unit type, median HH income, median assessed value and then use mil
29 rates to come up with median property taxes for property owners.

- 1 • Ms. Smith Ahern brought up “housing jargon” and subsequently, as examples, had pulled out 3
2 words and defined them, but it was decided that an extensive Glossary of Terms is needed, so that
3 any reader can understand this document. Sidebars will also be used throughout.
4
- 5 • Pathways to ownership will be emphasized as one way towards community stability. Mr.
6 Whitman and the Planning team will work on the verbiage for this.
7
- 8 • Mr. Whitman will be using information compiled by Mr. Mark Goodwin showing units by type
9 that have been built here over the last decade and also development that is in the pipeline- types
10 being built versus types actually desired.
11
- 12 • After the content is finished and adopted, Mr. Whitman and his team will digitize the document
13 for optimal useability.
14
- 15 • He will review the possibility of linking action items to the text (links to find more detail), though
16 this not typically done and since it is not linear and it is large, it also might be difficult to do and
17 it could make the document less readable.
18
- 19 • Setting the stage will be in the beginning of the Chapter leading with guiding principles. They
20 will share what informed these, while also highlighting the goal of socioeconomic diversity which
21 is one unifying theme that people seem to get behind. It guides everything else.
22
- 23 • Regarding Nate’s request to show the top 5 employers (by employee count), Chair McNamara
24 reiterated that he wants to be sure this Chapter is not too DH centric. He would like to steer away
25 from people taking sides, DH versus anyone. We need to recognize that healthcare is the biggest
26 sector, but it need not be a focus as the responsibility (of building more housing) lies with all.
27
- 28 • Mr. Dube will look for viable information on the change of household income versus housing
29 costs over the same period. Chair McNamara said that presenting data pre and post COVID-19 is
30 important.
31
- 32 • Infill is defined and covered. It was agreed that we need to be sensitive about the language.
33 Utilizing currently existing unused space can be addressed, for instance revitalizing downtown
34 spaces such as the Muse. The Muse was cited as a place that is mixed appropriately into the
35 community.
36 Village Centers versus sprawling – infill in existing/revitalizing urban center (i.e. Hanover
37 Street). Mixed income neighborhoods rather than “affordable” grouped together.
38
- 39 • Large multi-family structures belong in vital downtown areas, not in the country where they have
40 been built. To quote Vice Chair Faunce, “They have shown up in places where it is cheap to
41 build, not in places where it is smart to build.”
42
- 43 • Mr. Reichert and Chair McNamara reminded the team that they have a plethora of feedback from
44 the public, and that this Chapter is not the will of a few people. They need to have that
45 information at the ready, as there will inevitably be people that question the Chapter.
46

47 Mr. Reichert shared that while City Council does not need to approve this document, it would be good to
48 have them endorse it.
49

1 Ms. Riley said that it would be good to publicize this document and make the public aware of when this
2 will be before the Planning Board, which will in all likelihood take place June 22, 2026. The last meeting
3 of this Lebanon Housing Task Force is June 15, 2026.

4
5 Mr. Whitman asked the team to be very specific about any further input, and to get it to him prior to their
6 June 1st meeting, because time is running very short.

7
8 Ms. Riley suggested that all photos have a narrative of each photo they include in the document.

9
10 **4. OLD BUSINESS:** None

11
12 **5. NEW ITEMS:** None

13
14 **6. OTHER:** None

15
16 **7. FUTURE AGENDA ITEMS:** None

17
18 **8. ADJOURNMENT:**

19
20 *Ms. Sarah Riley MOVED for adjournment*
21 *Seconded by Vice Chair Andrew Faunce*

22
23 **The MOTION was approved (4-0)*

24
25 **The meeting adjourned at 9:23AM.**

26
27 Respectfully submitted,

28 Cinda Mersel

29 Recording Secretary

30 ** Recording started at 8:22AM



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

SETTING THE STAGE.....	2
Vision and Goals.....	3
Limit of Municipal Influence on Housing Solutions.....	4
Lebanon as a Regional Employment Center.....	5
The Role of Housing in the Master Plan.....	6
Purpose of the Housing Chapter.....	7
HOUSING ISSUES AND PRIORITIES.....	8
Issue #1: Persistent Supply and Demand Imbalance.....	10
Issue #2: Widespread Affordability Pressures.....	11
Issue #3: Workforce Housing Constraints.....	13
Issue #4: Changing Household Composition.....	14
Issue #5: Limited Diversity of Housing Types.....	16
Issue #6: Barriers to Housing Access and Development.....	18
COMMUNITY INTEREST AND GUIDING PRINCIPLES.....	19
IMPLEMENTATION.....	22
Action Table.....	25
GLOSSARY.....	30

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**. The recent adoption of Pattern Zoning was an important step in the right direction.

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, that pathways to ownership exist so residents build equity and contribute to community stability, 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**

A **glossary of planning and housing related terms** has been included at the end of this chapter. Some key terms are also explained within the body of this chapter.

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

Lebanon is a community that retains its socioeconomic diversity while maximizing opportunities for home ownership. 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)—and the tax rate **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.



Lebanon's Role as a Regional Employment Center

Lebanon's role as a major regional employment center is reflected in the presence of large employers such as ***Dartmouth Health, Hypertherm, FUJIFILM Dimatix, Alice Peck Day Memorial Hospital and School Administrative Unit 88***, all of which contribute to sustained housing demand across the Upper Valley. A range of local and regional housing solutions are needed to support employees across a wide range of incomes, occupations, and household types, with varying household needs, including workers employed by ***smaller businesses and service providers*** throughout the region.

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, taxes, 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 **six 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:

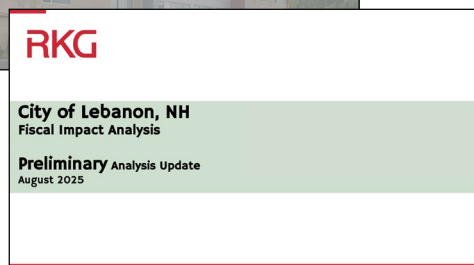
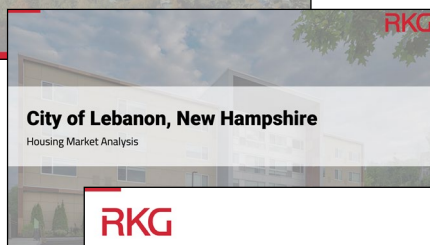
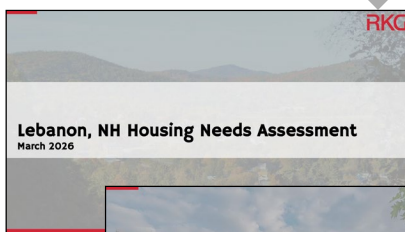
- **Housing Needs Assessment:** Evaluates current and projected housing demand, identifying gaps between available housing and the needs of residents across income levels, household types, and life stages.



- **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:

\$2,923

Source: 2024 NH Housing Data

Median Household Income:

\$92,288 - \$121,300

Source: 2024 American Community Survey

Source: 2025 U.S. Dept. of Housing and Urban Development

TENURE PATTERNS

Lebanon has a **nearly even split between renters and homeowners**. This balance distinguishes Lebanon from many surrounding communities and reinforces its role as a regional housing center that supports a broad mix of households, housing needs, and life stages. 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 30% 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.

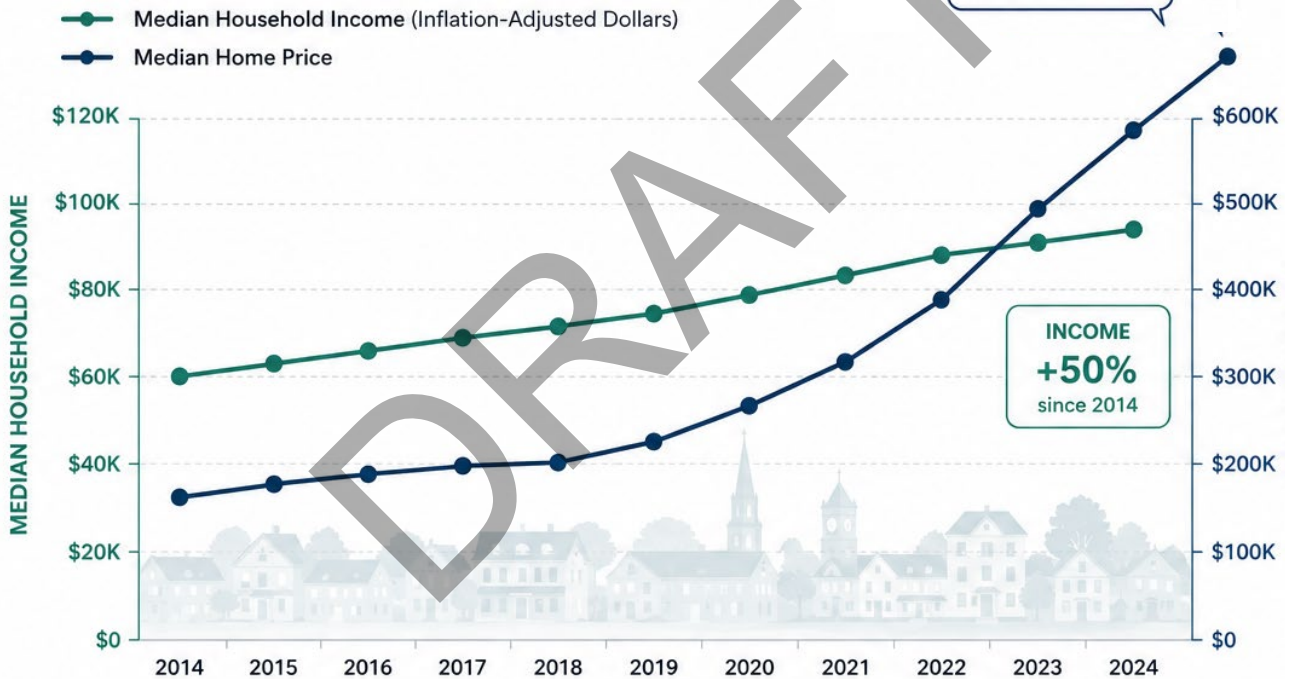
The growing gap between household income and housing costs in Lebanon highlights an increasing affordability challenge affecting households across the community. While household incomes have increased over the past decade, median home values and housing costs have risen at a substantially faster rate, making homeownership increasingly difficult for many residents, area employees, older adults, and first-time homebuyers. Current data indicates that the **median assessed value of a single-family home** in Lebanon is approximately **\$470,200**, with a median **annual property tax bill** of roughly **\$10,123**. Based on current housing cost estimates, purchasing a median-priced home in Lebanon would require the equivalent of two individuals each working full-time at approximately \$34.00 per hour.

LEBANON, NH

Median Income vs. Median Home Price: A Decade of Change

Home prices have increased substantially faster than incomes, making homeownership less attainable for many households.

MEDIAN INCOME & MEDIAN HOME PRICE



MEDIAN HOME PRICE
+212%
increase
(2014–2024)



MEDIAN INCOME
+50%
increase
(2014–2024)



THE GAP IS WIDENING
Home prices have risen over
4x faster
than incomes.



Rising home prices make it harder for local workers, young families, and first-time buyers to achieve homeownership in Lebanon.

SOURCES:

American Community Survey (ACS) 5-Year Estimates
Zillow Home Value Index (ZHVI) – Lebanon, NH
Note: 2014 dollars adjusted for inflation using CPI-U-RS.

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.

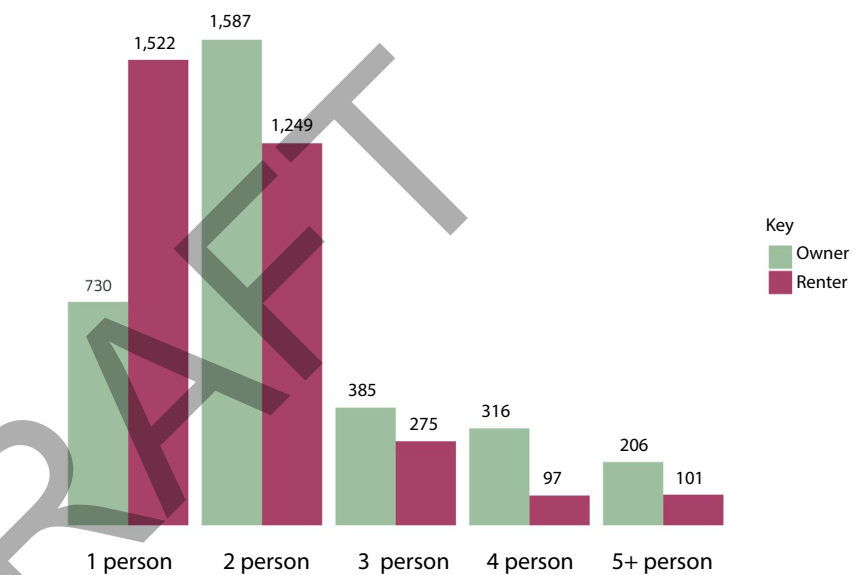
Issue #4: Changing Household Composition

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

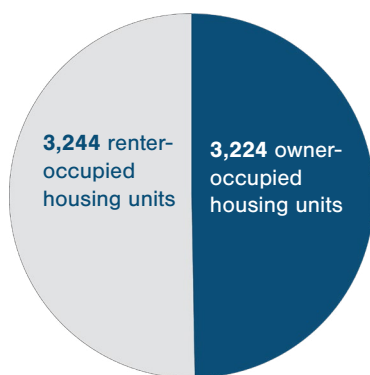
Below Images: Examples of Missing Middle Housing Type (not in Lebanon)



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.

Housing Production Trends

Lebanon’s housing production patterns have shifted significantly in recent decades, with substantially lower rates of single-family home construction and a notable increase in multifamily housing development.

While single-family construction since 2020 has remained relatively consistent with the previous decade, multifamily production has accelerated considerably, reflecting growing demand for a wider range of housing types, household sizes, and price points. In addition, more than 900 housing units are currently identified within the development pipeline, indicating continued development pressure and the potential for substantial housing growth in the coming years. This trend highlights the increasing importance of long-range planning efforts related to infrastructure capacity, transportation, housing affordability, workforce needs, and maintaining a socially, economically, and generationally diverse year-round population.

Below: Table illustrating historic housing production trends in Lebanon and modelled future projections provided by the City of Lebanon

Year Units Built	Single-Family Units	Multi-Family Units
2020-2029 <i>(projected)</i>	130	1,768
2020-2025	65	884
2010-2019	126	521
2000-2009	409	420
1990-1999	220	169
1980-1989	509	489
1970-1979	447	477
1960-1969	488	84



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 per month 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.

COMMUNITY INTEREST AND GUIDING PRINCIPLES

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.”

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, multi-family, 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
1. Addressing Persistent Supply and Demand Imbalance						
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.					
2. Responding to Widespread Affordability Pressures						
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.					
3. Expanding Workforce Housing Opportunities						
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.					
4. Adapting to Changing Household Needs						
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.					
5. Encouraging a Greater Diversity of Housing Types						
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.					
6. Reducing Barriers to Housing Access and Development						
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
7. Responding to Strong Community Interest in Housing Solutions						
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.					

GLOSSARY

Accessory Dwelling Unit (ADU): A smaller, secondary housing unit located on the same lot as a primary residence. ADUs may be attached to, detached from, or located within the main home.

Adaptive Reuse: The conversion of an existing building or structure into a new use, such as transforming a commercial or industrial building into housing.

Affordable Housing: Housing that costs no more than 30% of a household's gross income, including rent or mortgage payments and basic utilities.

Aging in Place: The ability for individuals to remain in their homes and communities safely and comfortably as they grow older.

Area Median Income (AMI): The midpoint of household incomes within a region, as calculated annually by the U.S. Department of Housing and Urban Development (HUD). AMI is commonly used to determine eligibility for housing assistance and affordable housing programs.

Co-Housing: A housing model in which residents have private living spaces but share common facilities, amenities, or open spaces to encourage community interaction.

Community Character: The overall identity and feel of a community, shaped by factors such as building patterns, architecture, scale, public spaces, natural features, and cultural identity.

Context-Sensitive Development: Development designed to fit the scale, character, and surrounding conditions of an existing neighborhood or area.

Cost-Burdened Household: A household spending more than 30% of its income on housing costs. Severe cost burden typically refers to spending more than 50% of income on housing.

Density Bonus: A regulatory incentive that allows additional housing units or development intensity in exchange for providing public benefits such as affordable or workforce housing.

Duplex: A residential building containing two separate dwelling units, either side-by-side or stacked vertically.

Employer-Assisted Housing: Housing programs or initiatives supported by employers to help employees secure housing, often through financial assistance, partnerships, or dedicated housing development.

Family-Sized Housing: Housing units designed to accommodate larger households, typically including two or more bedrooms and sufficient living space for families.

Housing Diversity: A range of housing types, sizes, tenures, and price points that can meet the needs of households at different income levels and life stages.

Human-Scale Design: Development designed to be comfortable and accessible for people, emphasizing walkability and bikeability, building proportions, and streetscape quality.

Infill Development: New development occurring on vacant or underutilized land within already developed areas that are served by existing infrastructure and services.

Live/Work Unit: A building or dwelling designed to accommodate both residential living and small-scale commercial or professional work activities.

Missing Middle Housing: A range of housing types between single-family homes and large apartment buildings, such as small single family units, duplexes, triplexes, townhouses, and cottage courts, that provide moderate-density housing options.

Mixed-Income Housing: Housing developments that include units affordable to households with a variety of income levels within the same project or neighborhood.

Mixed-Use Development: Development that combines multiple land uses, such as residential, commercial, office, or civic uses, within a single building or area.

Mixed-Tenure Housing: Housing developments that include both rental and owner-occupied units within the same project or neighborhood.

Modular Housing: Housing constructed in sections within a factory and assembled on-site. Modular homes are built to the same building codes as traditional site-built homes.

Multifamily Housing: Residential buildings containing three or more dwelling units, such as apartment buildings or condominium complexes.

Short-Term Rental (STR): A dwelling unit rented for short periods of time, typically fewer than 30 days, often through online rental platforms.

Subsidized Housing: Housing supported through public funding or financial assistance programs to make it more affordable for lower- or moderate-income households.

Supportive Housing: Housing combined with support services intended to assist individuals or households facing challenges such as disabilities, chronic homelessness, or health-related needs.

Tenure: The legal status under which a household occupies housing, most commonly categorized as owner-occupied or renter-occupied.

Townhouse / Rowhouse: Attached single-family housing units that share one or more walls with adjacent units but have separate entrances and ownership arrangements.

Transitional Housing: Temporary housing intended to provide stability and support for individuals or families moving from homelessness or unstable living situations toward permanent housing.

Triplex / Quadplex: Residential buildings containing three or four separate dwelling units within a single structure.

Upper-Story Residential: Housing units located above ground-floor commercial or nonresidential uses, commonly found in downtowns and mixed-use areas.

Walkability: The extent to which an area supports safe, convenient, and comfortable walking access to destinations such as housing, jobs, services, parks, and businesses.

Workforce Housing: Housing affordable to households earning moderate incomes, including many essential and local workers, based on regional income levels and housing costs.

DRAFT

Housing Chapter of the Master Plan Future Dates:

June 15th: Lebanon Housing Task Force

Final Meeting – final draft chapter review

June 22nd: Planning Board

Housing Chapter Public Hearing for Planning Board Endorsement

July 1st: City Council

Housing Chapter Presentation to Council