

TOWN OF TEMPLE, NEW HAMPSHIRE  
PLANNING BOARD  
February 19, 2020  
MINUTES OF PUBLIC MEETING

Board members present: Brian Kullgren, Tedd Petro, Allan Pickman, Bruce Kullgren, Randy Martin, Bill Ezell and Nicole Concordia

Call to order by Pickman at 7:00 p.m.

Pickman announced that due to a procedural error on his part, the proposed zoning amendments would not be voted on. RSA 675:3, V requires that "Official copies of the final proposal to adopt or amend the zoning ordinance, historic district ordinance, or building code shall be placed on file and made available to the public at the town or village clerk's office not later than the fifth Tuesday prior to the date when action is to be taken. An official copy of the proposal shall be on display for the voters at the meeting place on the date of the meeting." This was not done in a timely manner. Pickman apologized.

Bruce Kullgren introduced George Reagan of the New Hampshire Housing Finance Authority (NHHFA), assisted by Lisa Murphy of the Southwest Regional Planning Commission, who gave a talk and answered questions on affordable housing. George had planned to use a PowerPoint presentation, but no-one had arranged for a projector and screen.

Brief introduction to NHHFA and its various programs: NHHFA was established in 1981 by state legislature as a self sustaining public corporation (not a state agency). It is governed by 9 member Board of Directors appointed by Governor and Council. Its mission is to promote, finance and support affordable housing and related services for the people of New Hampshire, Help create housing which is affordable to low and moderate income households and support the state's real estate economy and overall economic development.

Major activities include

- Housing Studies and Reports: Housing Market Reports; Annual Rental Cost Survey and Studies of home building costs, tax credits, rental property residents
- Housing Advocacy/Technical Assistance: Municipal Technical Assistance Grants Program; Housing conferences;
- Local housing advocacy grants, ADU Guides for Municipalities & Homeowners
- Planning Functions: Lead agency for state's Consolidated Plan (for HOME, CDBG and ESG funds) and State Biennial Housing Plan.

He gave a brief overview of NH's housing situation. At the present time that median sales price of a new home in New Hampshire is \$410,000, and the median sales price of an existing home is \$270,000, both of which are twice the levels they were 20 years ago. Another sign is MLS listing show a 4.4 month inventory, with less than half the number of houses listed for less than \$300,000 as were listed four years ago. On the rental side the median gross rent (including utilities) for a two bedroom unit is \$1,347, and for all units is \$1,250, an increase of 3.9%, and 6.3% respectively over the year before. Both numbers have increased more than 75% since 2000. The statewide vacancy rate is 0.8%, way below the 5% rate considered a balanced market.

In Temple the median sale price on an existing home is about \$297,000.

In the SWRPC district the median rental cost for a two bedroom is \$1,117, and for all units it is \$1,075. The vacancy rates are 1.4% and 1.1% respectively.

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Temple housing stock is approximately 600 units, of which about 450 are owner occupied, 45 are renter occupied and about 60 are vacant.

Temple Income characteristics: Median income of Owner occupied is \$93,571, and renter occupied is \$52,500. 32% of renters pay more than 30% of their income on rent and utilities.

According to ACS, temple has a 0% vacancy rate for rental units.

Definitions:

**Affordable Housing** - housing, rental or owner occupied, that costs no more than 30% of one's gross income. Rental cost is defined as rent + utilities. Ownership cost is monthly principal, interest, taxes and insurance.

**Workforce Housing** - a variety of housing types that are affordable (no more than 30% of gross income spent on housing cost) suitable for households of working people with different needs and income levels. Due to their income, this population is generally not eligible for any federal assistance programs.

**NH Workforce Housing Law** (RSA 674:58 - 61) defines workforce housing as housing that is affordable to a renter earning up to 60% of the Area Median Income for a family of three paying no more than 30% of their income on rent and utilities, or a homeowner earning up to 100% of the Area Median Income for a family of four paying no more than 30% of their income on principal, interest, taxes and insurance.

Market Summary in New Hampshire: Strong Demand for housing, but limited new construction., Rental incomes have not kept pace with increased rents (incomes up 5%, rents up 15.6%). Shortage rental properties has hindered local manufacturers from recruiting labor from outside the area.

Housing Challenges: Aging population; Younger adults with higher debt load impacts affordability and savings; Older adults want to "age in place" or "age in community"; Mismatch of housing stock with needs and desires of changing population; Demand for similar housing shared by older and younger people creates challenge for young homebuyers; One size solutions won't apply; Local resistance to housing development.

Factors that influence the ability of the market to respond:

- Material costs (lumber, concrete etc);
- Labor costs;
- Cost of land;
- Financing; and
- Regulations that discourage or slow housing development (Zoning, building codes).

Gail Cromwell: How do you know situation in Temple?

ACS (American Community Survey) Not sure how accessory dwellings are counted. Survey has margin of error.

Pickman: I've seen rentals advertised on Facebook, in houses that the tax roles show as single family, so the town records based on building permits are not accurate.

Lisa Murphy: ACS is pretty approximate, but is the best we have.

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Petro: We used have inventories that every one had to fill out every year, or pay a \$50 fine. We stopped doing that ten or so years ago.

Millipore is planning to add 400 jobs in the next few years, where are those people going to live? Low unemployment and housing shortage are limits to growth.

Also young buyers are often burdened by college debt, which often restricts them to rental housing much more than previous generations.

There has been a significant reduction in building permits since the recession, average number of new single family dwellings since 2008 is 2,080, before the recession it was 4,718.

The region has a lot of old housing stock, 54% of Cheshire County housing is more than 40 years old, and 43% in Hillsborough County.

There is a need for people to assist the elderly to stay in their houses as long as possible.

Keys to affordability:

- Small lot sizes
- Small frontage requirements
- Small houses.

Risks that discourage developers: Long approval processes, unknown land conditions, and costs of financing.

How do we keep housing affordable? Affordability covenants, with 3<sup>rd</sup> party verification, such as by NHHFA or other group.

Why is Zoning the way it is? Is it producing the desired results?

Workforce housing needs to be reasonably close to jobs.

Some jobs are everywhere, we all need to get our cars fixed, as well as teachers, police, fire fighters, etc.

Connie: People moved here for the rural environment.

Pickman: We have had no applications to develop workforce housing since ordinance was passed ten years ago. The intent of recently proposed density bonus was to encourage smaller, and therefore presumably more affordable houses with a more free market approach that the Workforce Housing ordinance. The houses built in the last 10 years or so have had an average size of about 2400 square feet. Allowing more houses in a PRD if the size was limited to 1600 square feet would result in the same square footage of house construction but result in more units, and at the same time preserve more open space. The smaller units could be targeted towards downsizing empty nesters and/or young families.

Amherst limited lot sizes and house sizes.

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Connie K. Have any towns embraced affordable housing.

I'm not sure any have embraced it, but some towns have felt the need. Conway in the Mt Washinton Valley and Jefferson have realized the need and gone forward, as housing was needed for people working tourism related businesses had no rentals available.

Lisa: Even Keene has a shortage of affordable rental units, which has made it hard for SW to hire planners.

Need to get developers involved in discussion, to find out what sorts of incentives might work.

Accessory dwellings and conversion of existing large buildings in to multiple dwellings are valuable incremental ways to increase available housing with out significantly changing rural character. Discussion of the Old School in Temple, and conversion of large dwellings and barns in other towns.

Legislation pending in Concord related to the issues:

A bill to require new Planning Board members to attend training sessions within 60 days of being elected.

A bill looking at tax incentives and moratoriums to encourage certain types of development.

A bill setting up a Housing Appeals Board, that would function like the Superior Court, and handle appeals of decisions by land use boards and ZBAs in a timely manner.

Reagan commented that requiring six acres for a detached accessory dwelling was not conserving land.

Reagan commented that the proposed "Tool kit" being discussed in Concord would probably not amount to anything substantive.

Recommendations:

- Getting Conservation Commission involved in process, and highlighting areas that a priority for preserving as open space.
- Importance of Broadband internet.
- Need for childcare.
- Transportation options.

There is need for approximately 20,000 housing units across the state. Hard to say what Temple's share of that is.

Conversation needs to continue, and include planning professionals, developers, and community.

Motion to put off approving minutes and adjourn by Pickman, second by Nicole Concordia, and so voted at 8:56 p.m.

Minutes submitted by Allan Pickman.

*~ The next meeting will be held on March 4, 2020 at 7:00 p.m. ~*



NEW HAMPSHIRE  
HOUSING

February 19, 2020

**NHHFA.org**



Housing Presentation  
Temple, NH

# About NHHFA

- **Established in 1981 by state legislature as a self-sustaining public corporation (not a state agency)**
- **Governed by 9-member Board of Directors appointed by Governor and Council**
- **Our mission is to promote, finance and support affordable housing and related services for the people of New Hampshire**
  - Help create housing which is affordable to low- and moderate-income households
  - Support the state's real estate economy and overall economic development

## Housing Studies and Reports

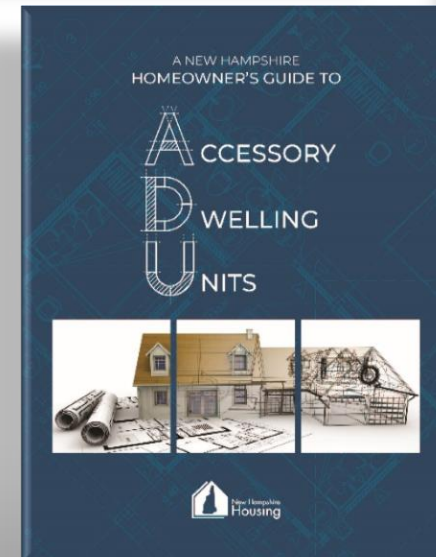
- Housing Market Reports
- Annual Rental Cost Survey
- Studies of home building costs, tax credit rental property residents

## Housing Advocacy/Technical Assistance

- Municipal Technical Assistance Grants Program
- Housing conferences
- Local housing advocacy grants
- ADU Guides for Municipalities & Homeowners

## Planning Functions

- Lead agency for state's Consolidated Plan (for HOME, CDBG and ESG funds)
- State Biennial Housing Plan





# NEW HAMPSHIRE'S HOUSING CHALLENGE



NEW HAMPSHIRE  
HOUSING

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# OWNERSHIP MARKET



NEW HAMPSHIRE  
HOUSING

[NHHFA.ORG](http://NHHFA.ORG)

# PURCHASE PRICES

Median Home Purchase Price



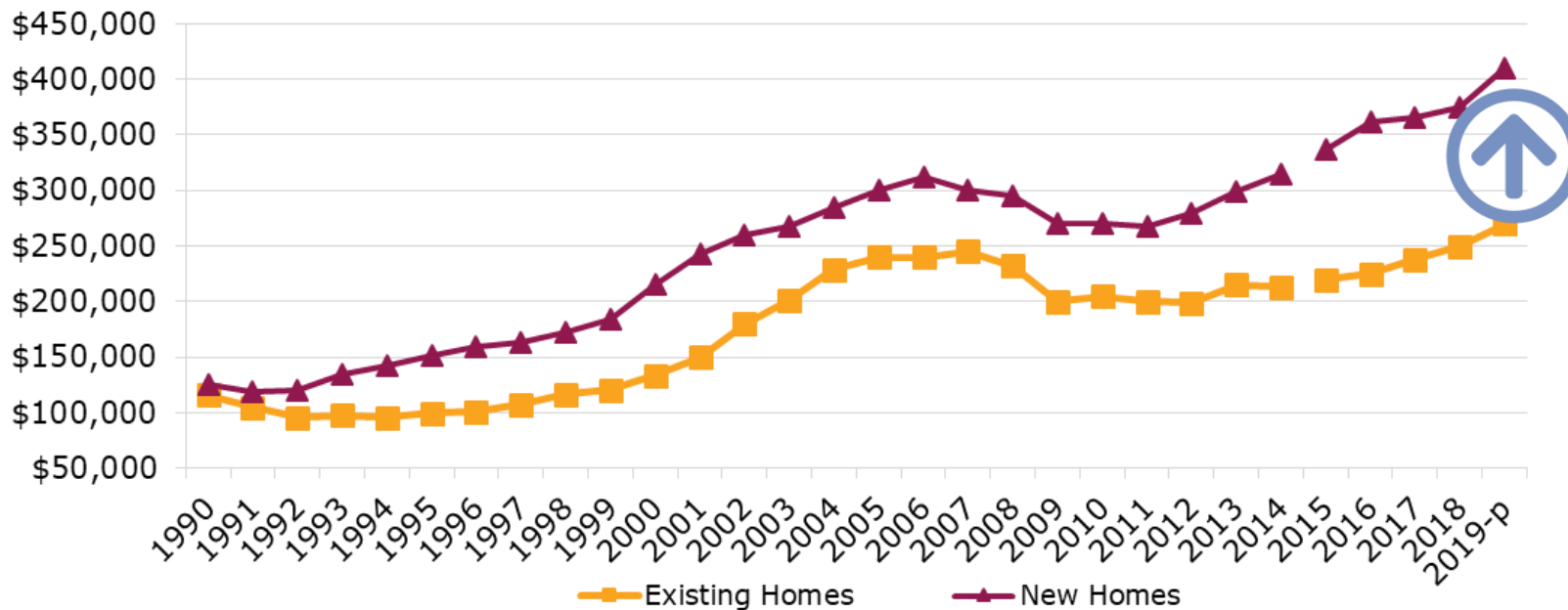
**New Hampshire**  
**MEDIAN SALES PRICE**

**New: \$410,000**

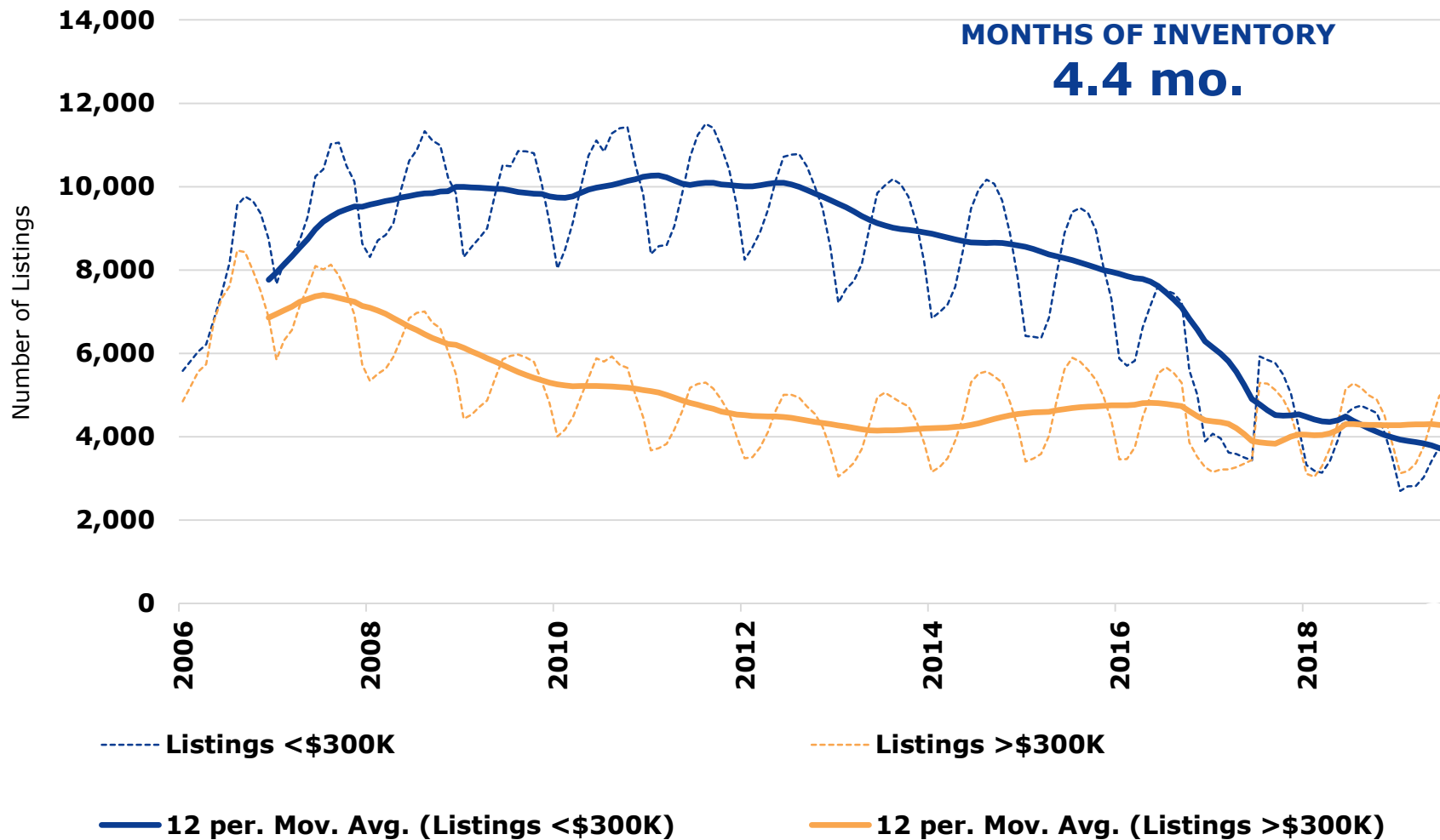
**Existing: \$269,933**



**52%**



# MLS CURRENT LISTINGS



**LISTINGS**

August 2019

**9,075**

**19.3%**

**Under \$300K  
3,930**

**2.5%**

**Over \$300K  
5,145**



NEW HAMPSHIRE  
HOUSING

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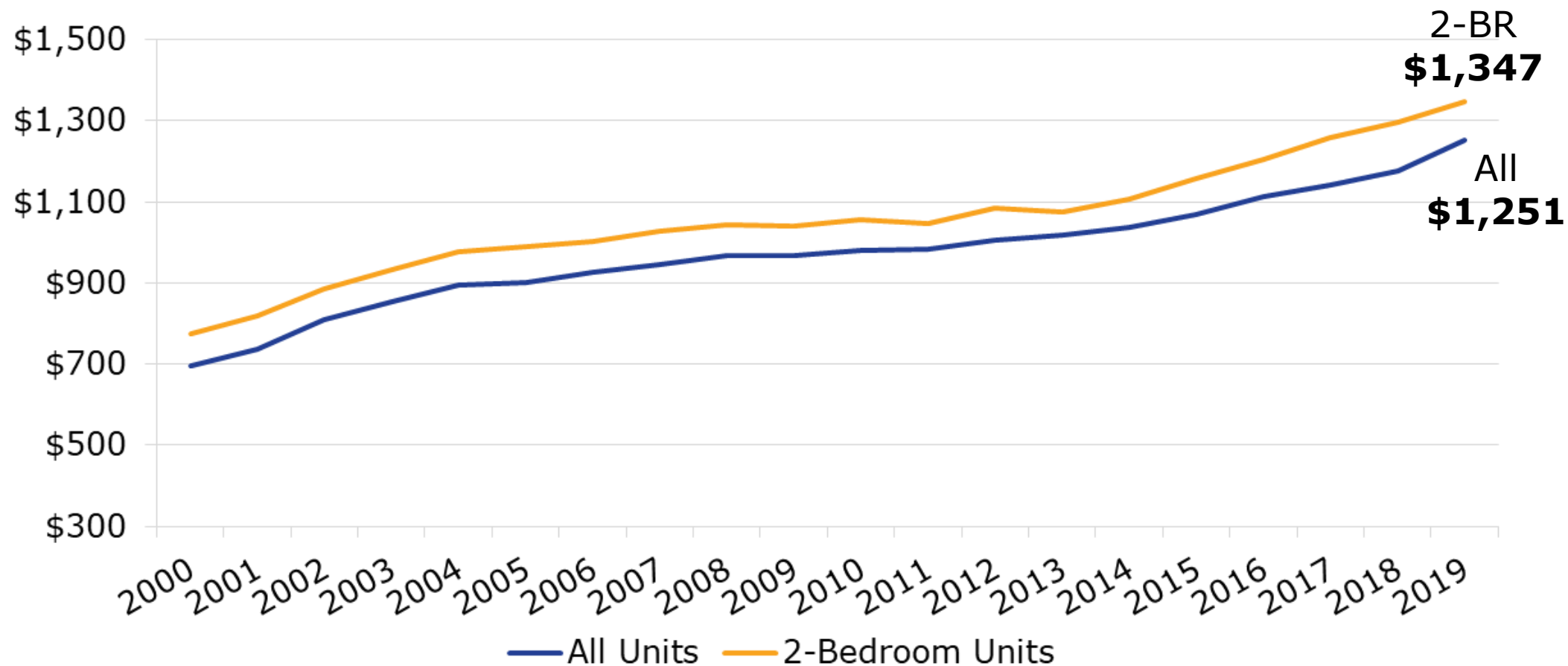
# RENTAL MARKET



NEW HAMPSHIRE  
HOUSING

[NHHFA.ORG](http://NHHFA.ORG)

# MEDIAN GROSS RENTAL COST



**All Units 6.3%**



**2-BR 3.9%**



NEW HAMPSHIRE  
HOUSING

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# MEDIAN GROSS RENTAL COST

## 2-Bedroom Units

### STATEWIDE



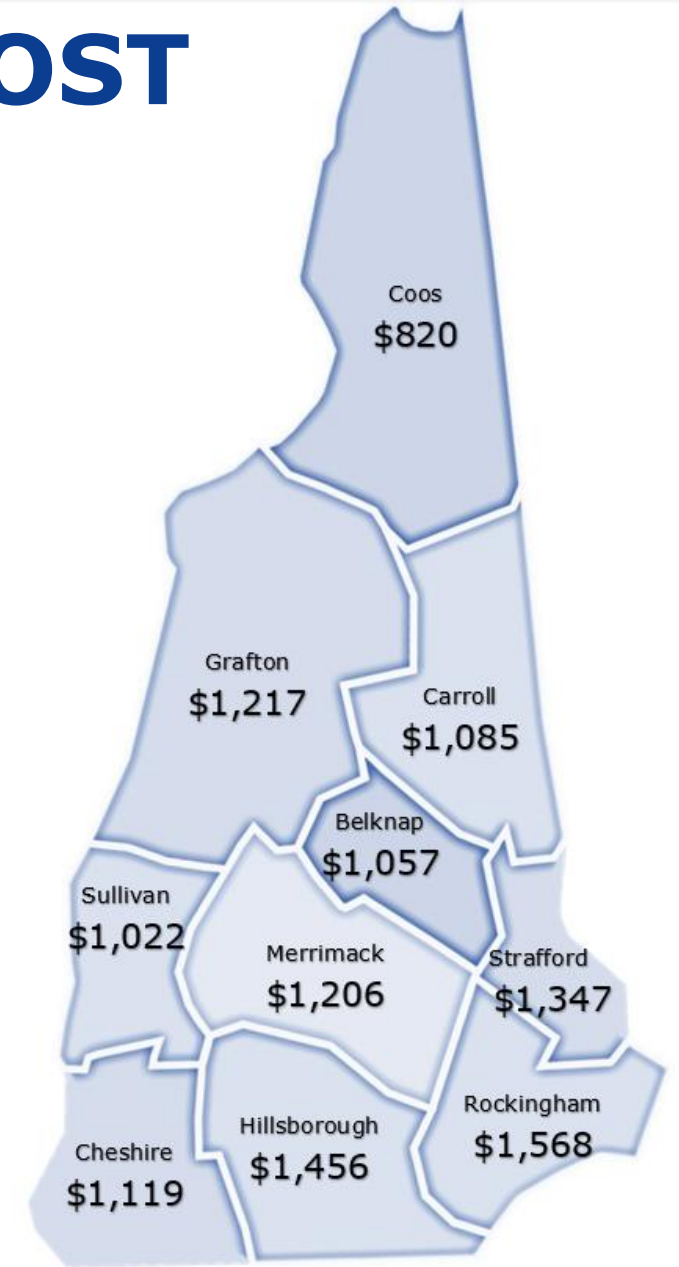
**Median Gross Rent**

**\$1,347**

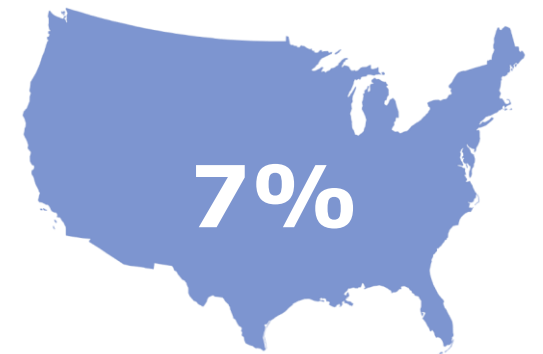
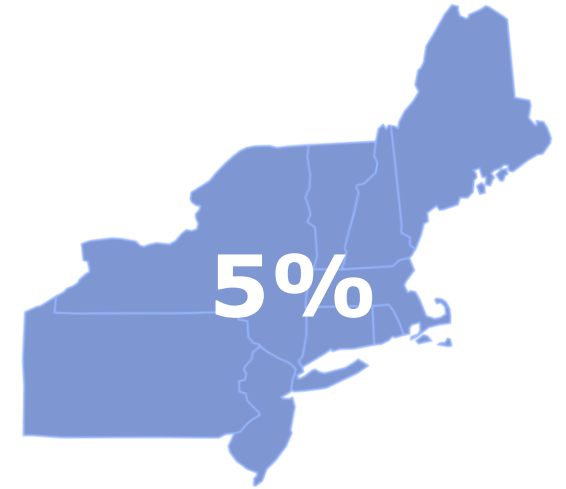
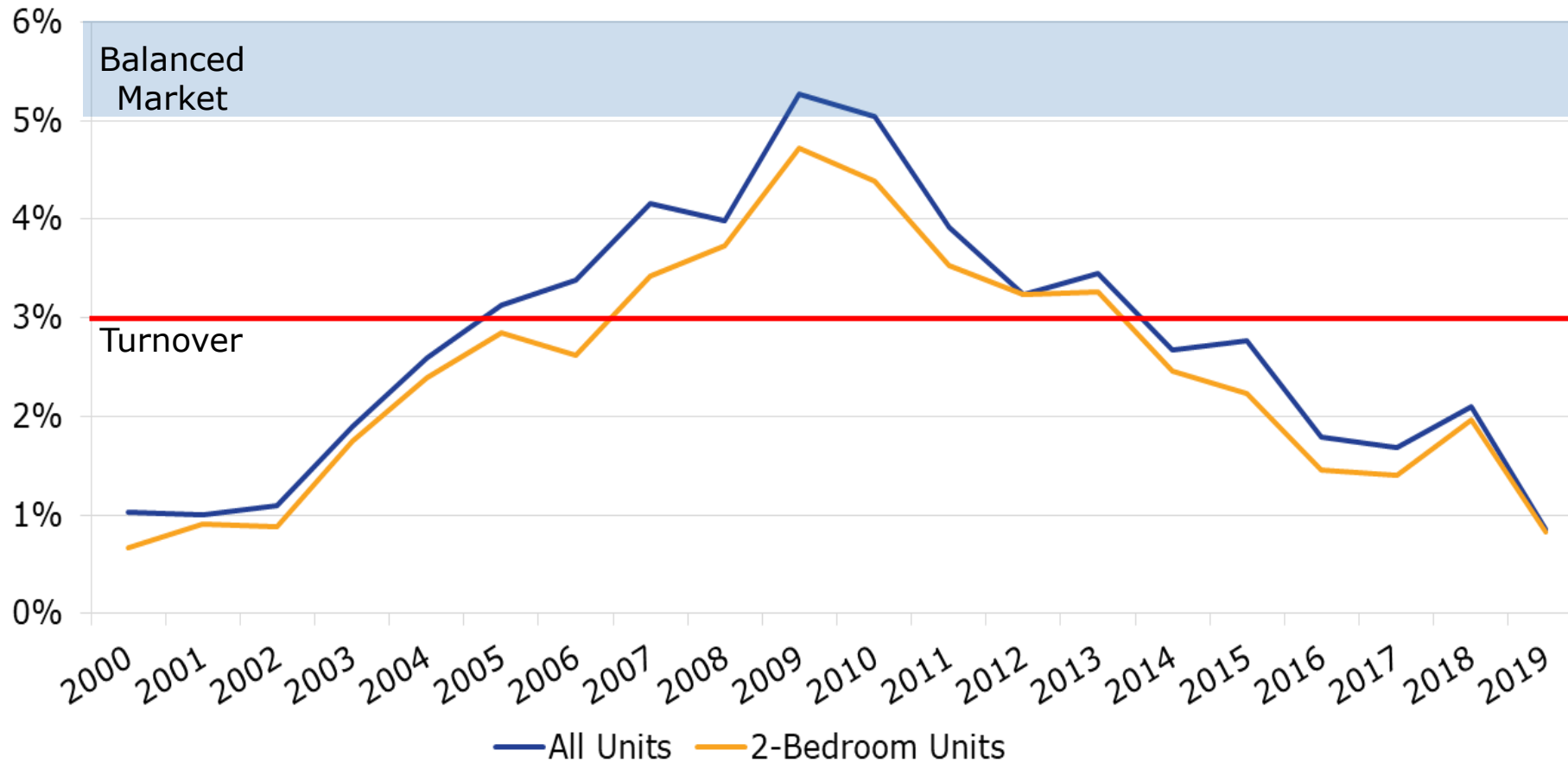


**Vacancy Rate**

**0.8%**



# VACANCY RATES STATEWIDE





# LOCAL OWNERSHIP MARKET

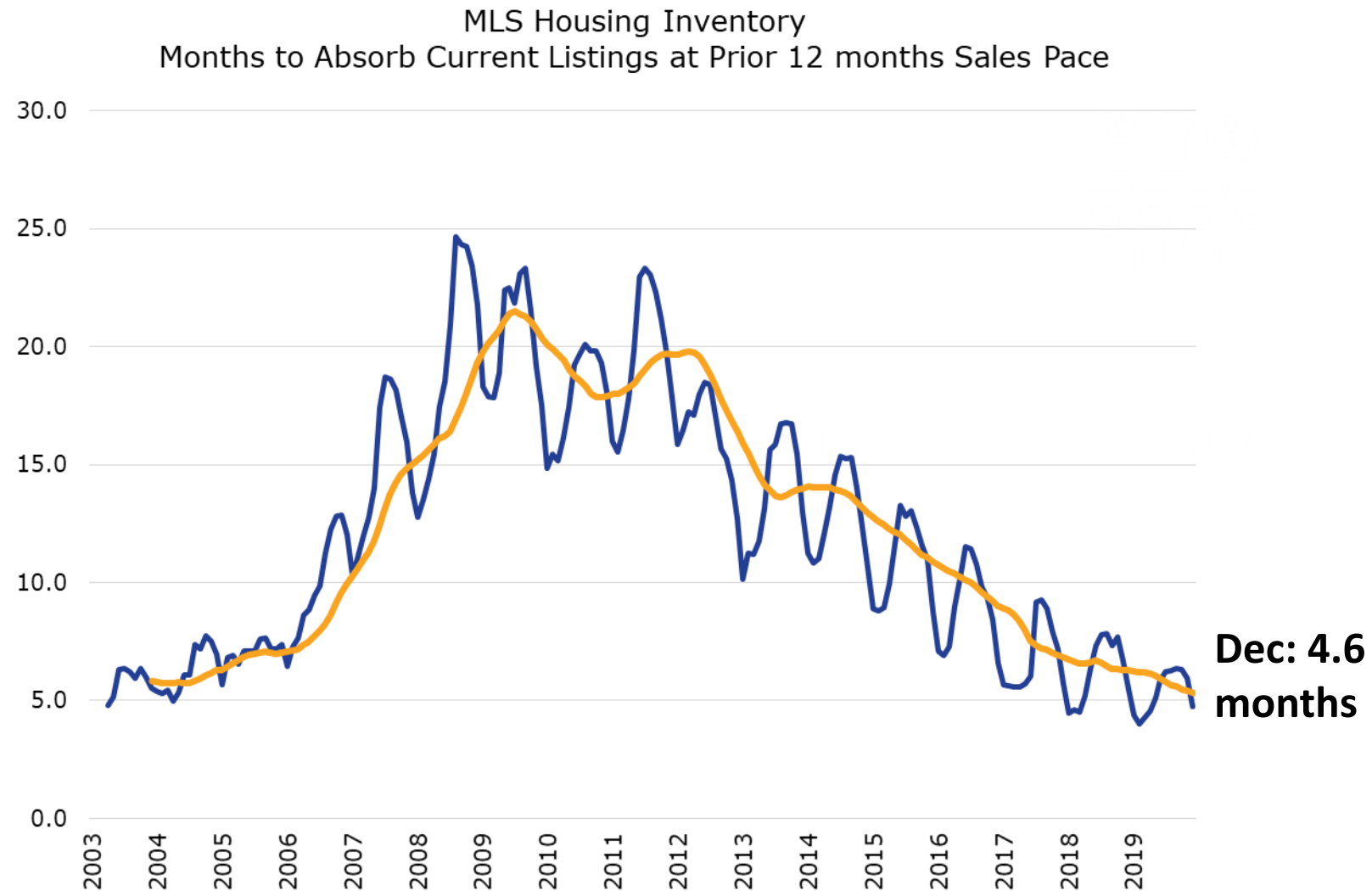


NEW HAMPSHIRE  
HOUSING

[NHHFA.ORG](http://NHHFA.ORG)

# HILLSBOROUGH COUNTY HMFA

Antrim,  
Bennington,  
Deering.  
Francestown,  
Greenfield,  
Hancock,  
Hillsborough,  
Lyndeborough,  
New Boston,  
Peterborough,  
Sharon, Temple,  
Windsor



NEW HAMPSHIRE  
HOUSING

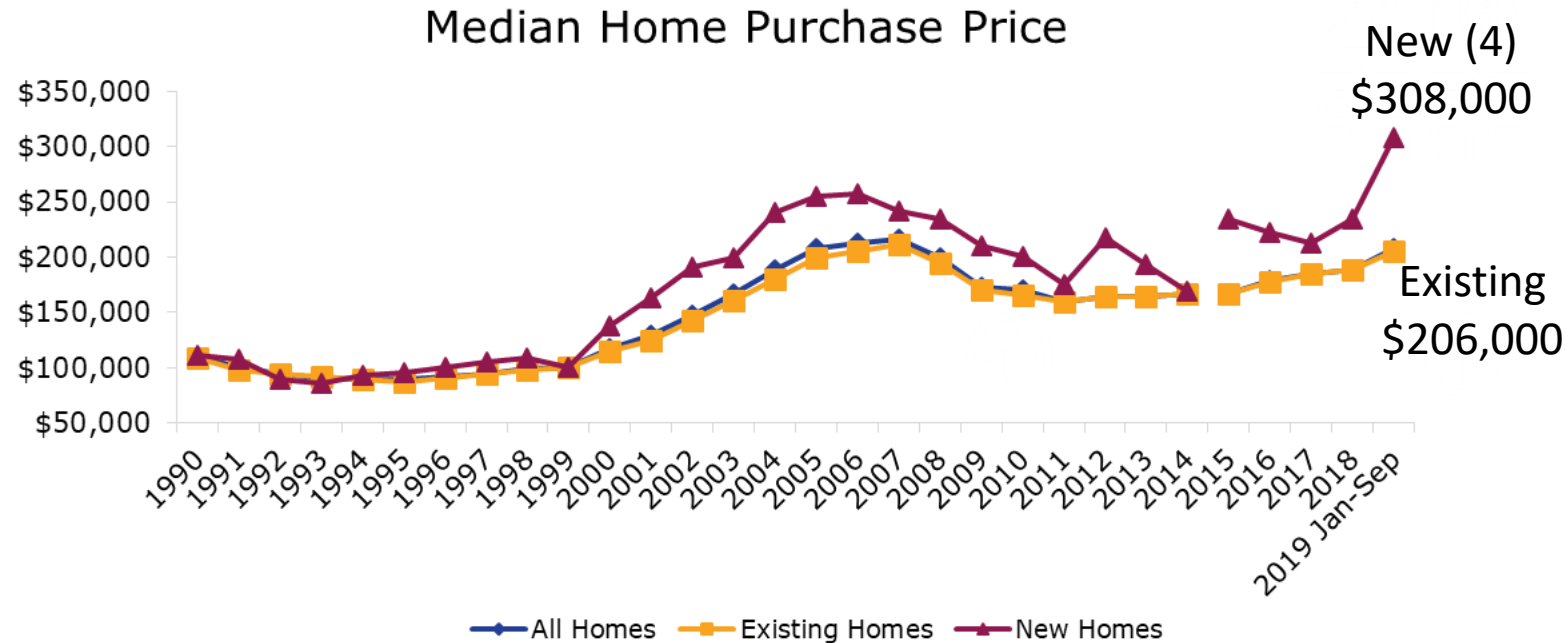
NHHFA.ORG

# PURCHASE PRICES

## Southwest Regional Planning District

2015-2018

13% increase in median price  
4.4% increase ave./yr

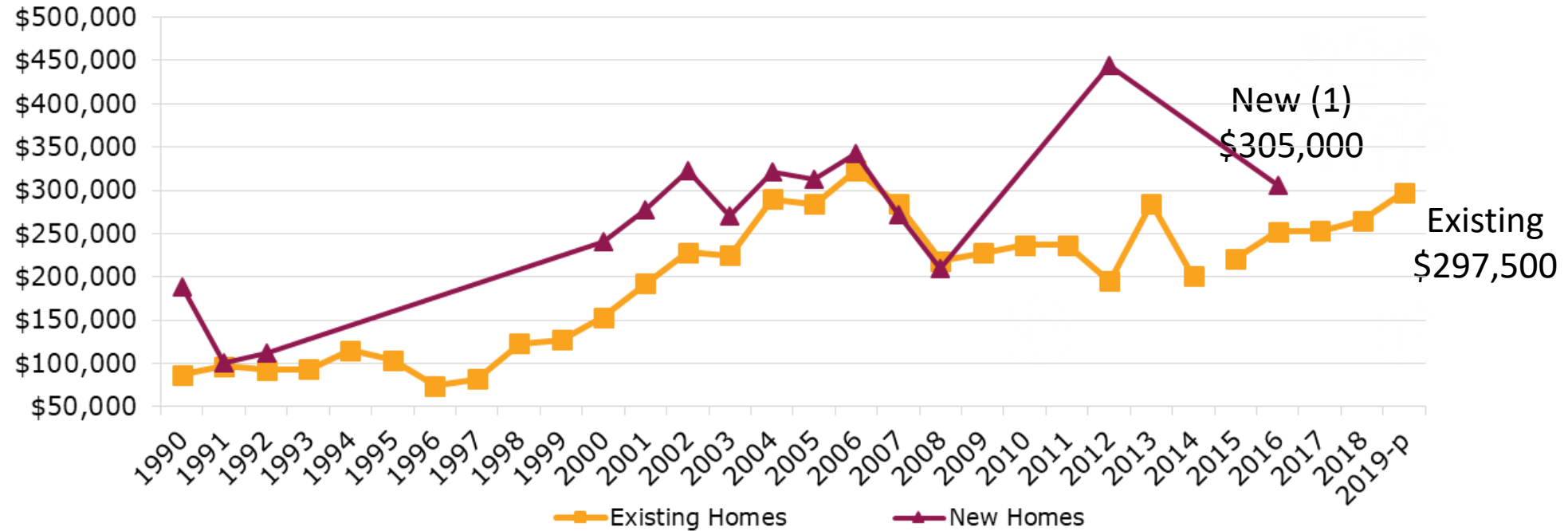


- Little new construction in many areas
- Access to housing (inventory) may be just as challenging as cost/affordability

Sold in 2018: 1,452 (\$40K to \$540K). 21 new homes  
Jan 2019-Sept: 1,171. 4 new

# PURCHASE PRICES

## Temple, NH



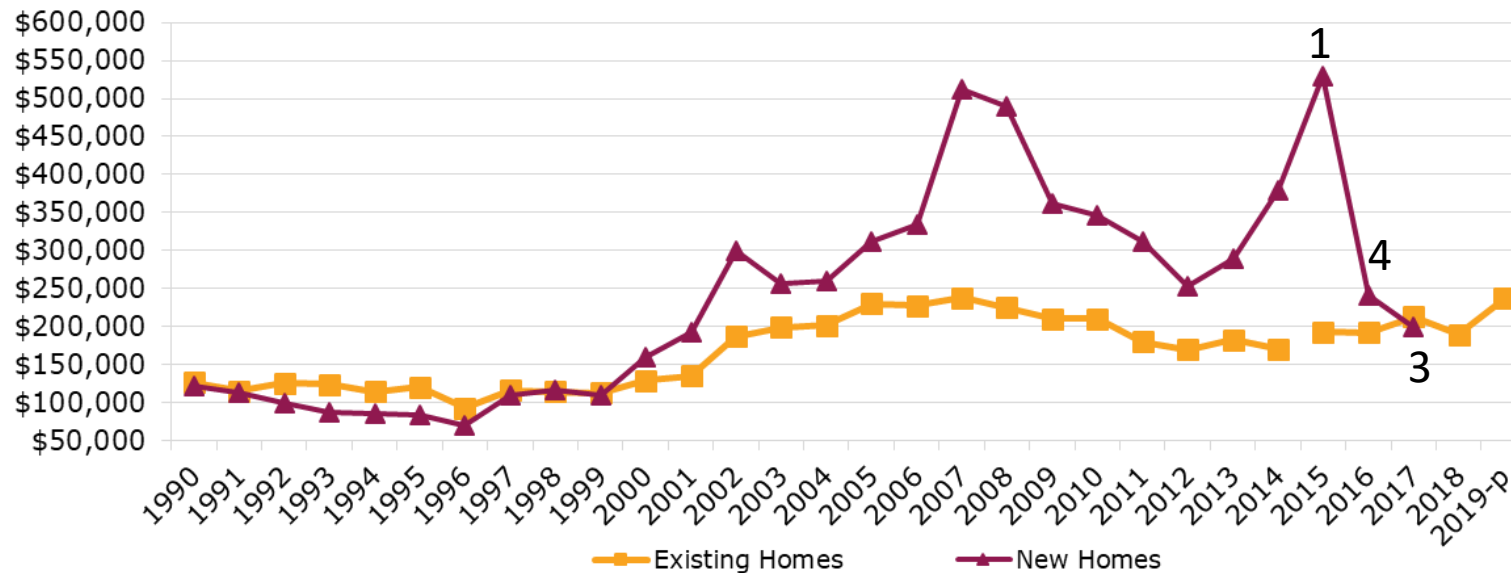
Sold in 2018: 21 (0 new)  
Jan 2019-Sept: 16 (0 new)

# PURCHASE PRICES



## Town of Peterborough

Median Home Purchase Price



New Hampshire  
**MEDIAN SALES PRICE**

**New: \$198,600 (3 in 2017)**

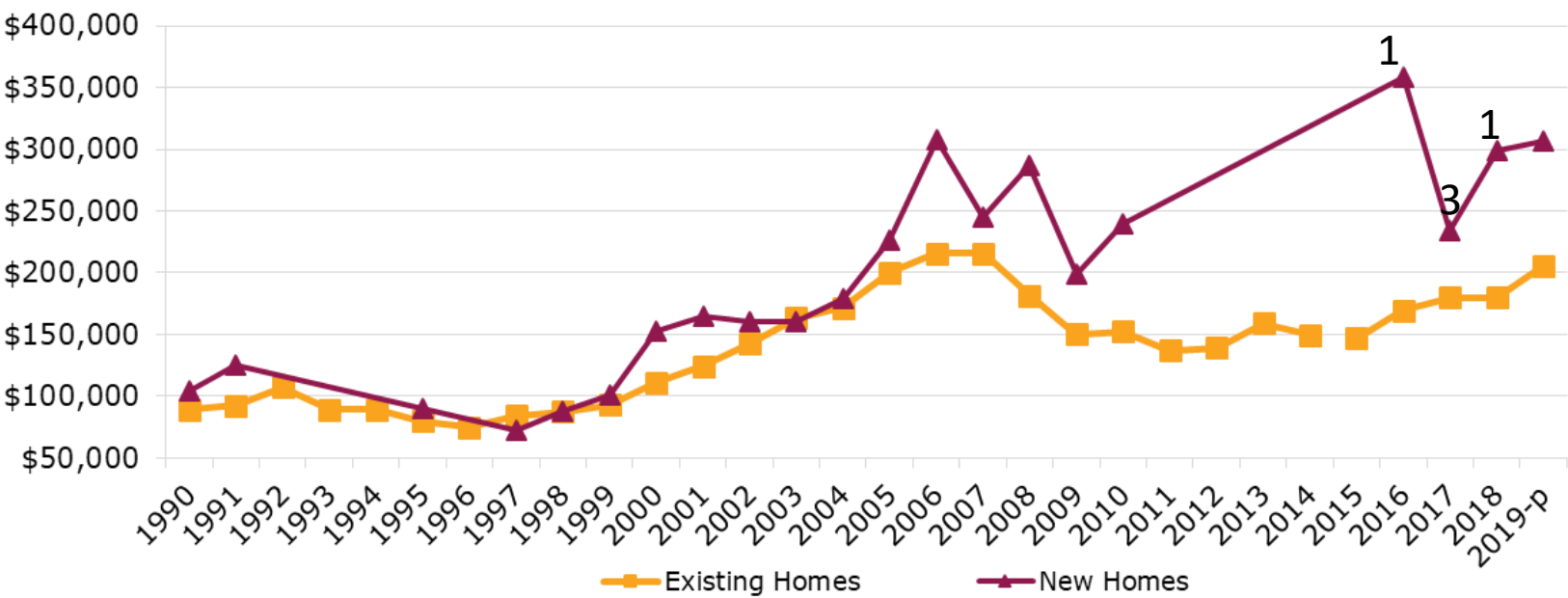
**Existing: \$237,000**

# PURCHASE PRICES



## Town of Jaffrey

Median Home Purchase Price



**New Hampshire**  
**MEDIAN SALES PRICE**

**New: \$306,500 (4)**  
**Existing: \$206,000**

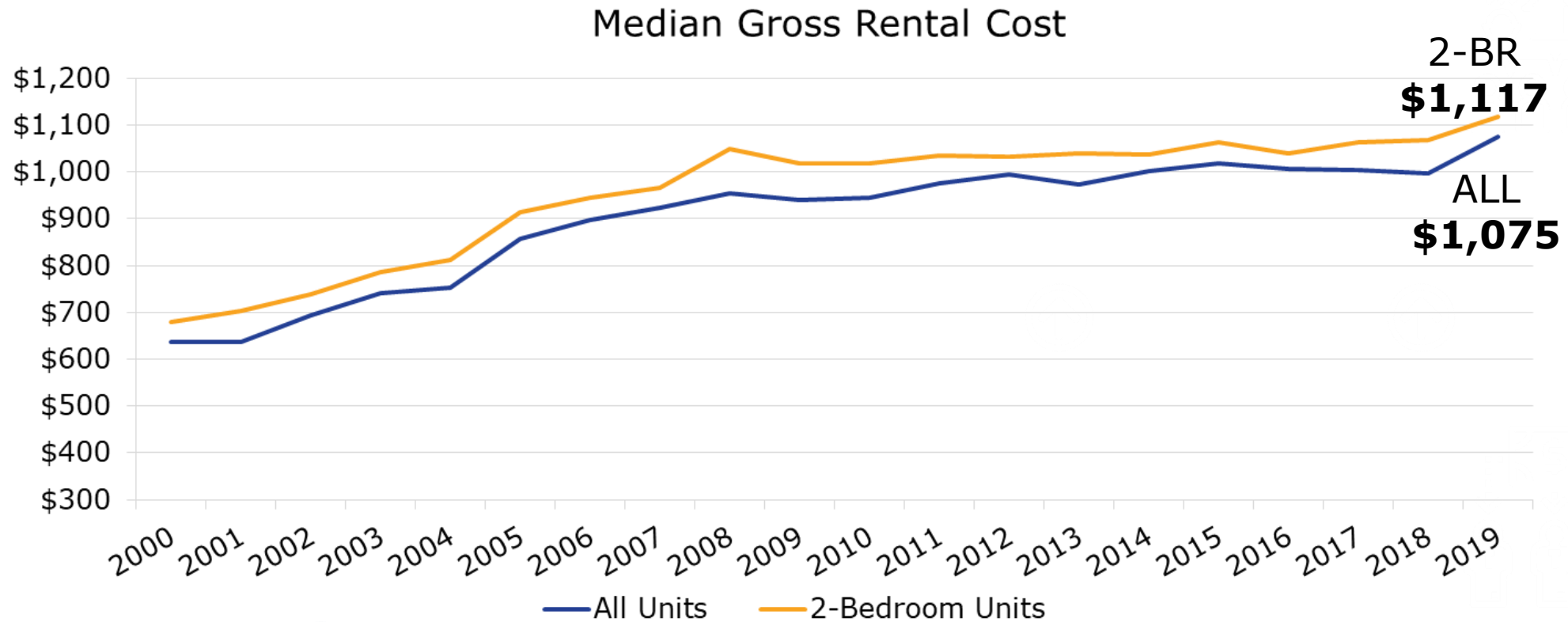
# LOCAL RENTAL MARKET





# MEDIAN GROSS RENTAL COST

## Southwest Regional Planning District



**All Units 7.9%**



**2-BR 4.6%**



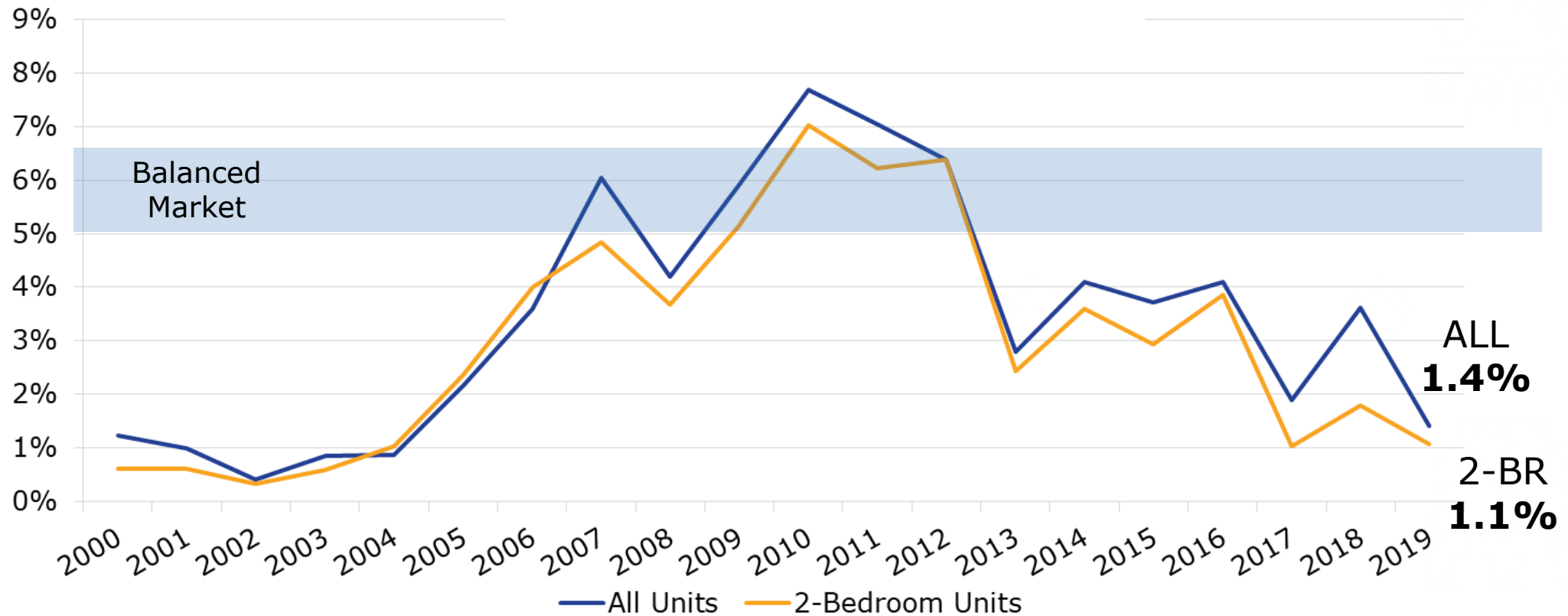
NEW HAMPSHIRE  
HOUSING

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# VACANCY RATE

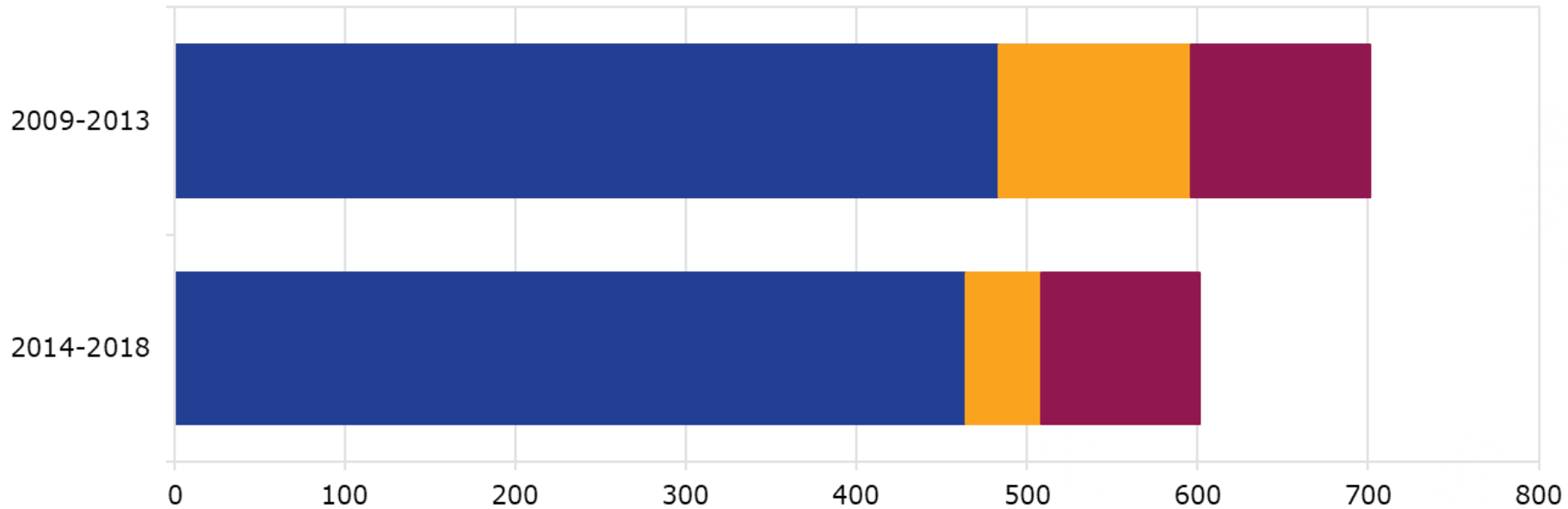
## Southwest Regional Planning Commission

### Vacancy Rate of Rental Housing Units



# Temple Housing Characteristics

Units By Tenure



	2009-2013	%	Margin of Error 2009-2013	2014-2018	%	Margin of Error 2014-2018	% Change	Statistically Significant Change
Total Units	701		+/-107	501		+/-73	-14%	N
Occupied Units	596	85% of Total	+/-105	508	85% of Total	+/-64	-15%	N
Owner Occupied	483	81% of Occ.	+/-92	454	91% of Occ.	+/-65	-4%	N
Renter Occupied	113	19% of Occ.	+/-65	44	9% of Occ.	+/-22	-61%	Y
Vacant Units	105	15% of Total	+/-56	93	15% of Total	+/-45	-11%	N
Vacant For Sale	31	6% Vac.	+/-37	0	0% Vac.	+/-11	-100%	N
Vacant For Rent	0	0% Vac.	+/-11	0	0% Vac.	+/-11	#DIV/0!	N
Vacant Seasonal	20	3% of Total	+/-18	60	10% of Total	+/-36	200%	N

# Temple Housing Characteristics

## Rental Housing Costs

### Renter Occupied Housing Units By Gross Rent

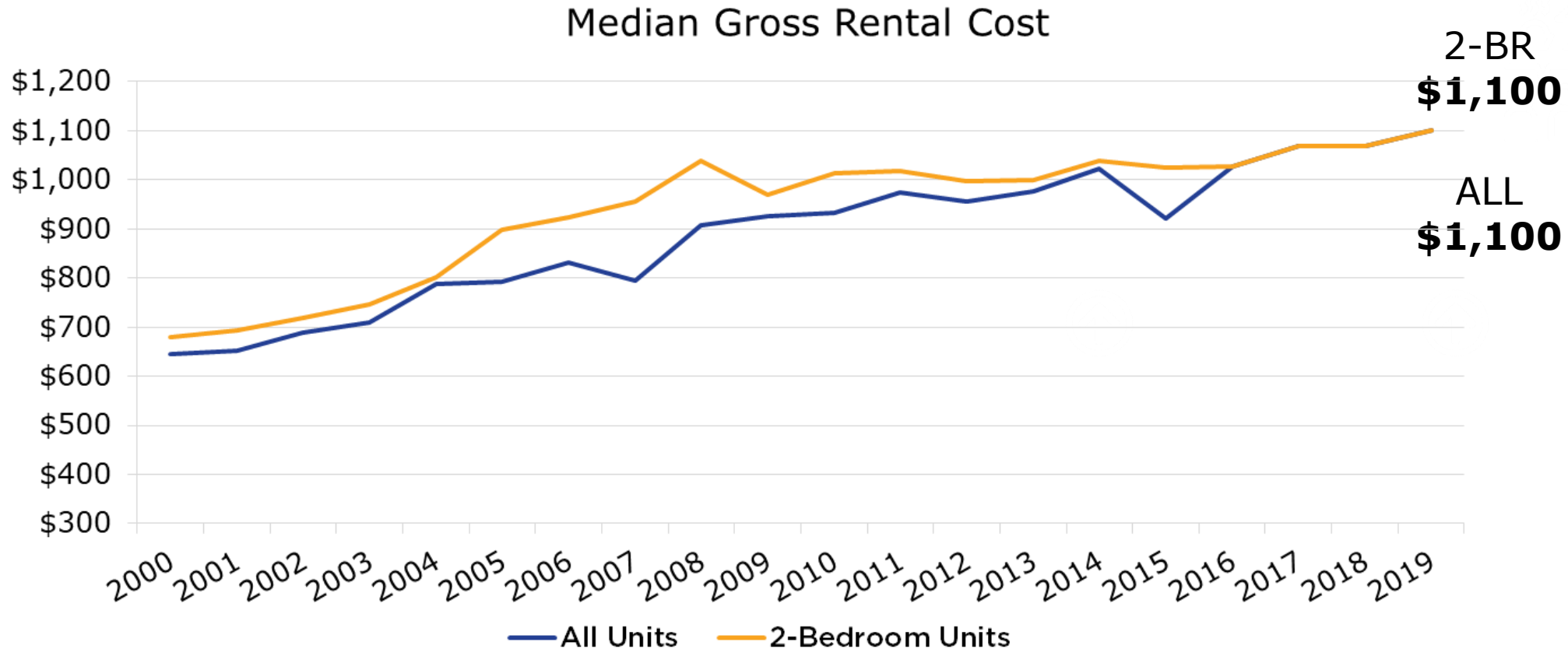
	Units	Margin of Error
Specified Renter Occ Housing Units	44	+/-22
Renter Occ. Housing Units w/ Cash Rent	40	+/-21

Gross Rent	Units	Margin of Error 2014-2018
Less than \$100	0	+/-11
\$100 to \$149	0	+/-11
\$150 to \$199	0	+/-11
\$200 to \$249	0	+/-11
\$250 to \$299	0	+/-11
\$300 to \$349	0	+/-11
\$350 to \$399	0	+/-11
\$400 to \$449	0	+/-11
\$450 to \$499	0	+/-11
\$500 to \$549	0	+/-11
\$550 to \$599	0	+/-11
\$600 to \$649	3	+/-5
\$650 to \$699	0	+/-11
\$700 to \$749	0	+/-11
\$750 to \$799	0	+/-11
\$800 to \$899	4	+/-6
\$900 to \$999	0	+/-11
\$1000 to \$1249	11	+/-9
\$1250 to \$1499	10	+/-16
\$1500 to \$1999	12	+/-10
\$2,000 to \$2,499	0	+/-11
\$2,500 to \$2,999	0	+/-11
\$3,000 to \$3,499	0	+/-11
\$3,500 or more	0	+/-11
Renter Occ. Housing Units w/ No Cash Rent	4	+/-6
Median Gross Rent	\$ 1,300.00	+/-239

Median rent: \$1,300/mo

# MEDIAN GROSS RENTAL COST

## Town of Peterborough



Cheshire County renter income can afford \$836/mo.



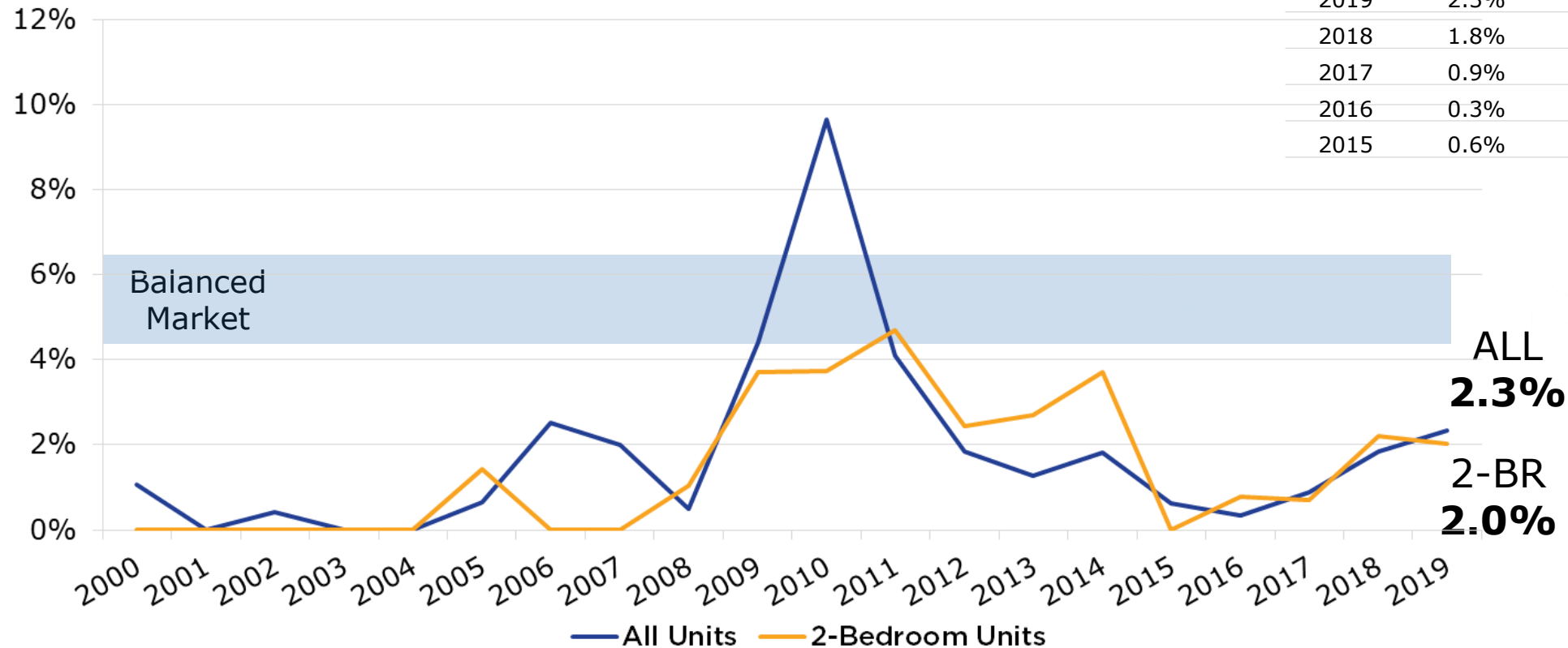
NEW HAMPSHIRE  
HOUSING

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# VACANCY RATE

## Town of Peterborough

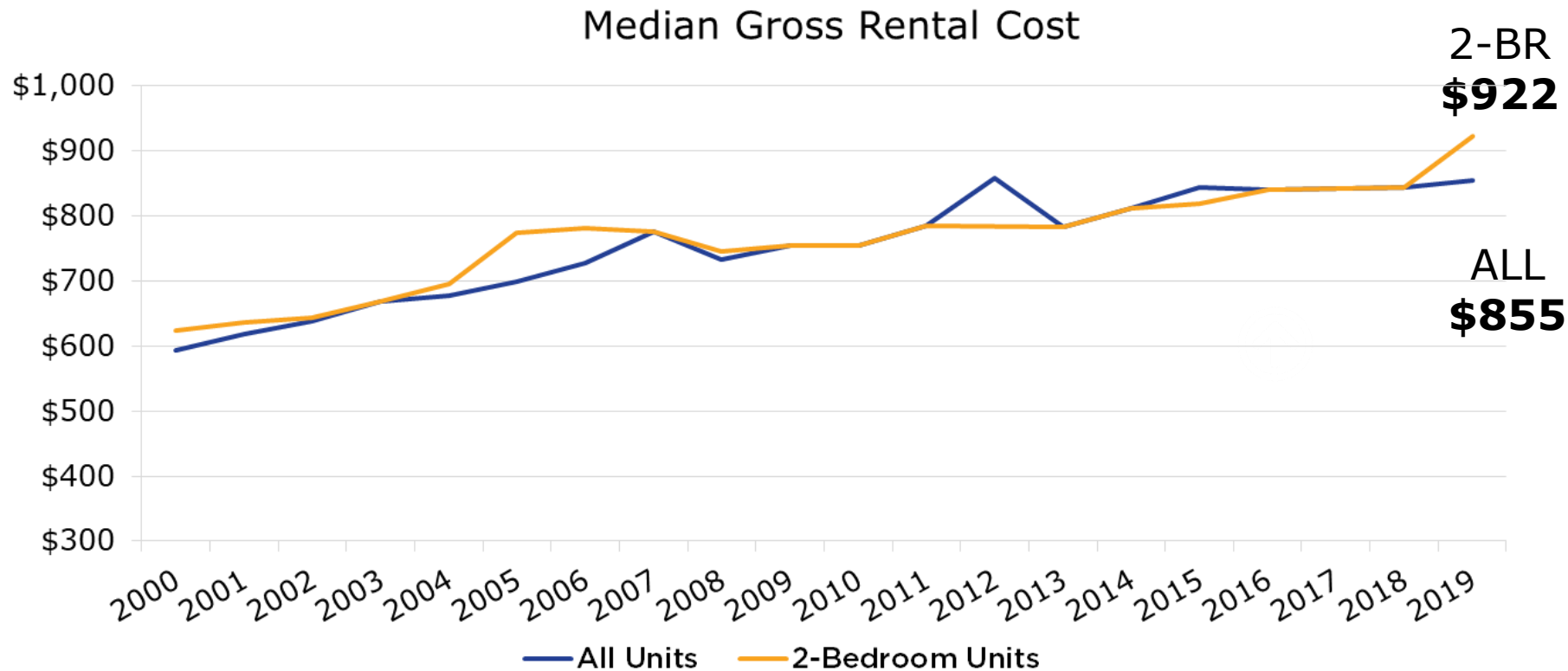
Vacancy Rate of Rental Housing Units



Year	All Units		2-Bedroom Units	
	Vacancy Rate	Sample Size	Vacancy Rate	Sample Size
2019	2.3%	106	2.0%	51
2018	1.8%	95	2.2%	43
2017	0.9%	101	0.7%	44
2016	0.3%	97	0.8%	47
2015	0.6%	65	0.0%	34

# MEDIAN GROSS RENTAL COST

## Town of Jaffrey



Cheshire County renter income can afford \$836/mo.

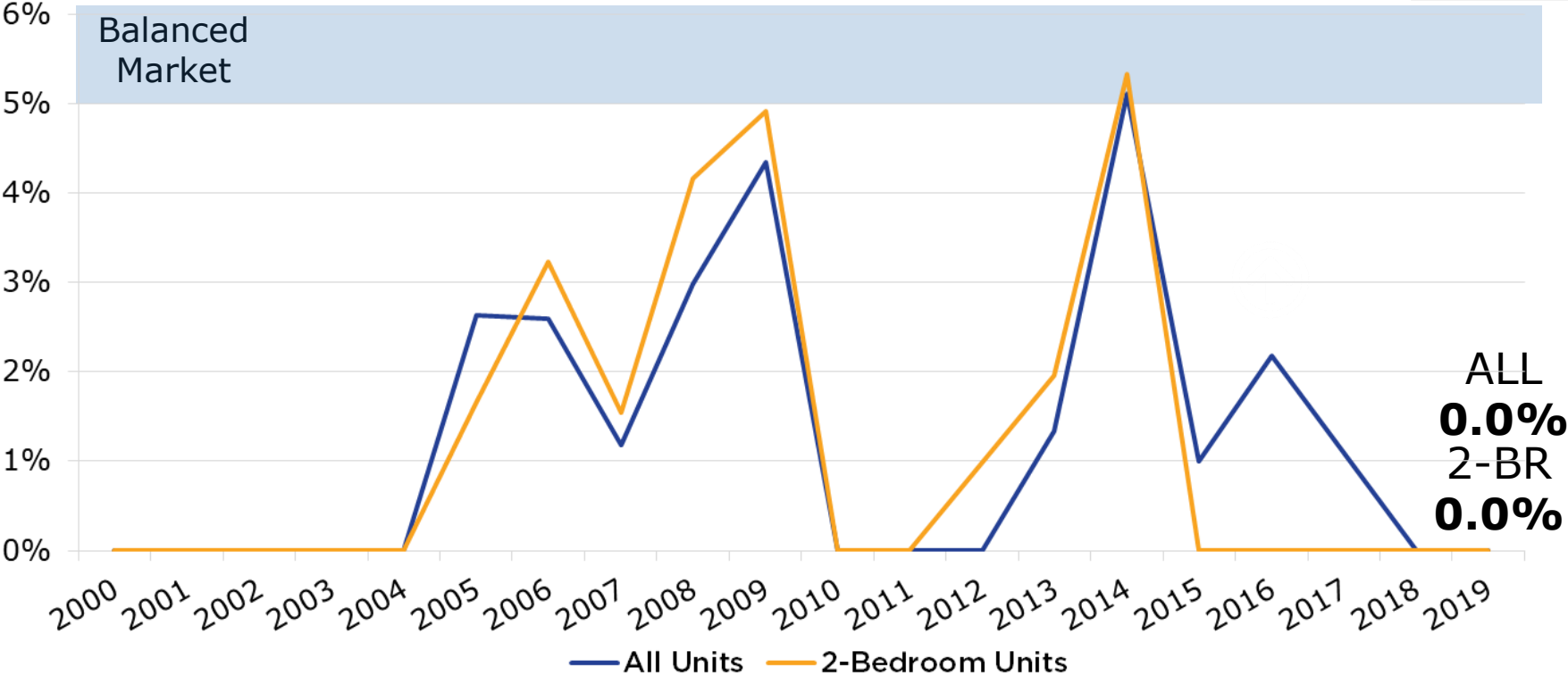


# VACANCY RATE

## Town of Jaffrey

Year	All Units		2-Bedroom Units	
	Vacancy Rate	Sample Size	Vacancy Rate	Sample Size
2019	0.0%	50	0.0%	29
2018	0.0%	47	0.0%	24
2017	#N/A	4	#N/A	1
2016	2.2%	60	0.0%	31
2015	1.0%	68	0.0%	34

Vacancy Rate of Rental Housing Units



# INCOME CHARACTERISTICS

## Tempe, NH

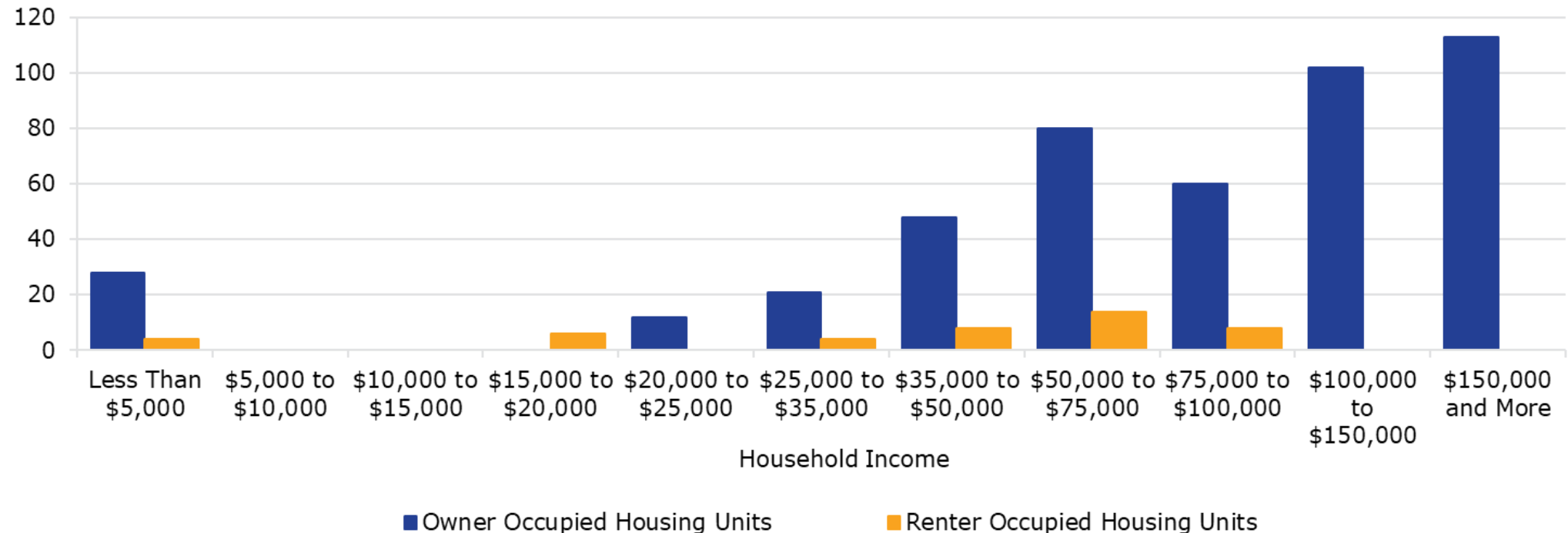
### Median Income

Owner Occupied: \$93,571. Renter Occupied: \$52,500.

32% of renters pay more than 30% of their income on rent & utilities.

24% pay more than 30% on PITI

Household Income By Tenure



American Community Survey 2014-2018



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# HOUSING TERMS

**Affordable Housing – housing, rental or owner-occupied, that costs no more than 30% of one's gross income.**

Rental cost is defined as rent + utilities.

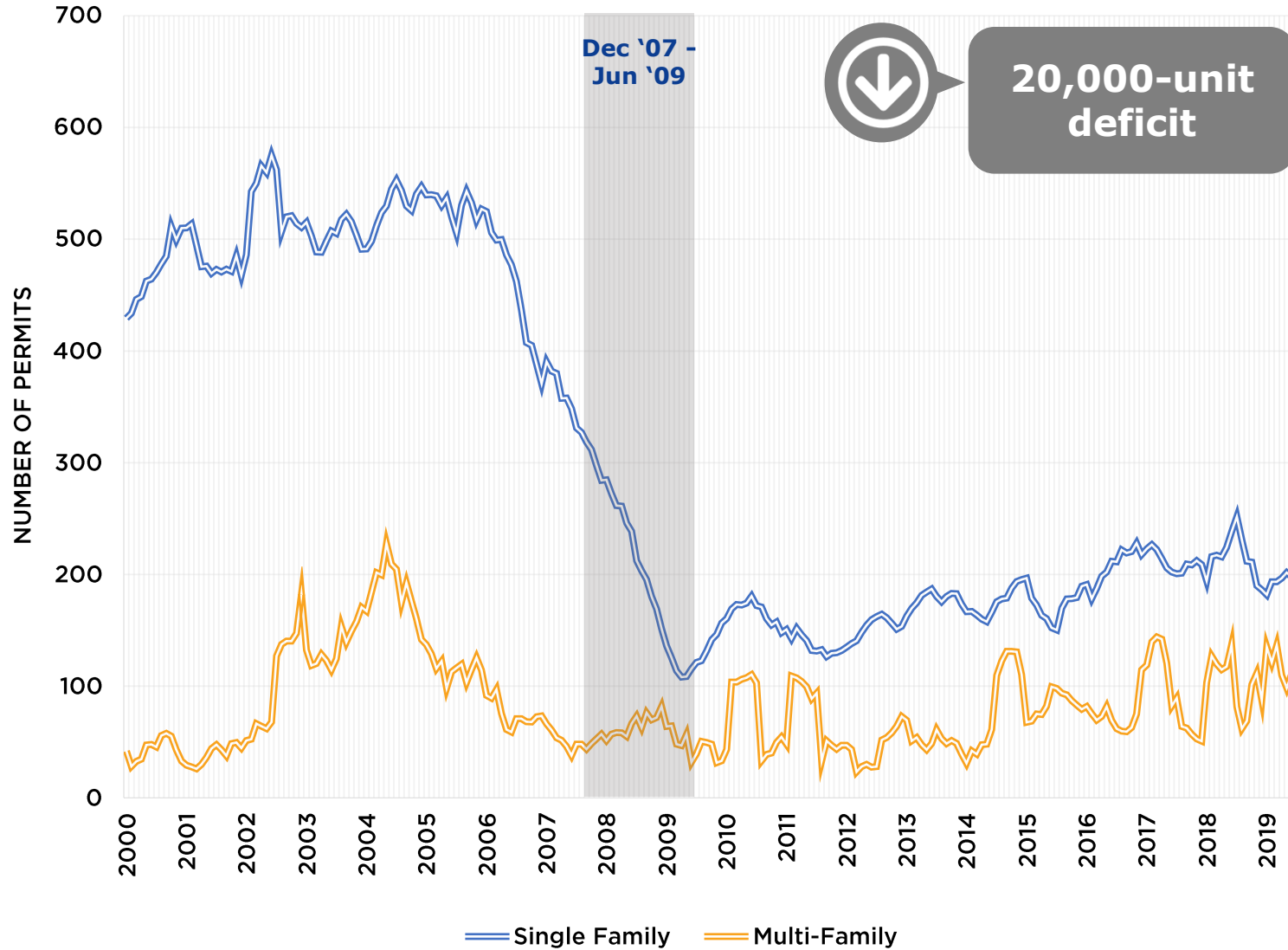
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**NH Workforce Housing Law (RSA 674:58-:61)** defines workforce housing as housing that is affordable to a renter earning up to 60% of the Area Median Income for a family of three paying no more than 30% of their income on rent and utilities, or a homeowner earning up to 100% of the Area Median Income for a family of four paying no more than 30% of their income on principal, interest, taxes and insurance.

# BUILDING PERMITS



## Average Annual S-F Permits

**1990 to 2007 = 4,718**

**2008 to 2018 = 2,080**

## Average Annual M-F Permits

**1990 to 2007 = 791**

**2008 to 2018 = 870**



NEW HAMPSHIRE  
HOUSING

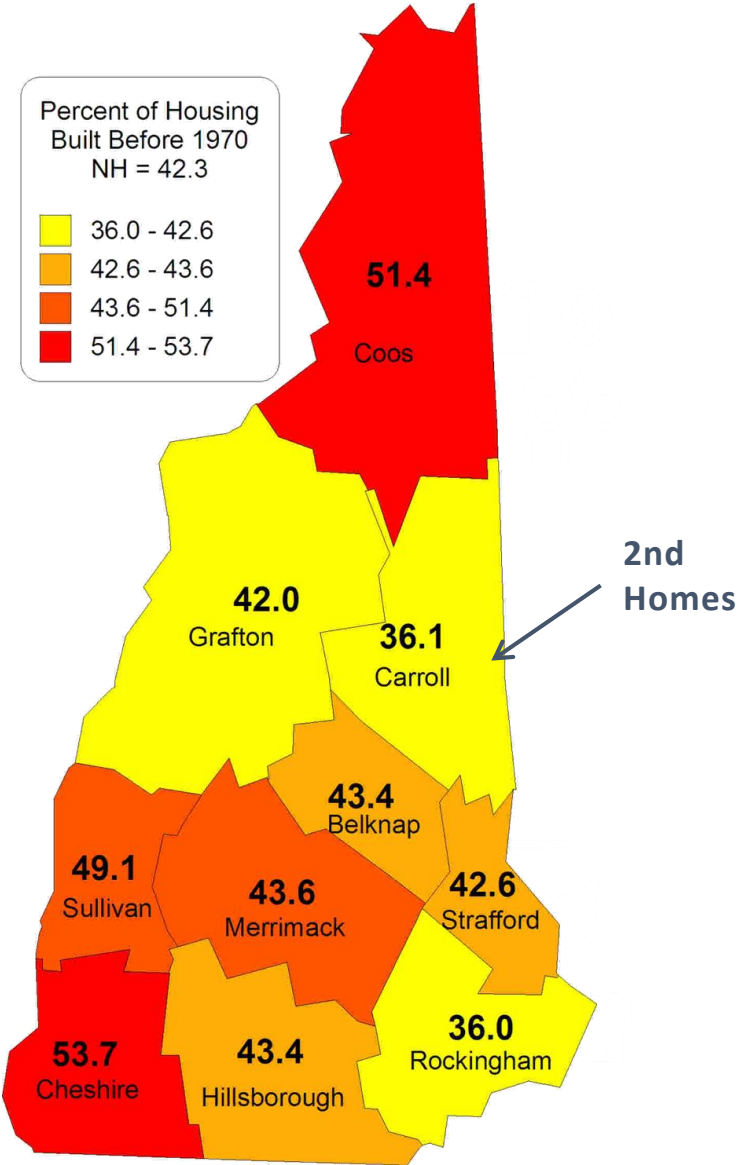
HOUSING & THE ECONOMY CONFERENCE

NHHFA.ORG

# Difference in Age of Housing Stock

2 out of 5 housing units in NH are more than 40 years old.

Half of the housing units in the West and North Country are more than 40 years old.



# MARKET SUMMARY

## STRONG DEMAND FOR HOUSING

with upward pressure  
on prices and rents

Sales may  
be leveling  
due to a lack  
of supply

Limited new  
construction  
(some rental projects  
in southern NH)



## RENTER INCOMES

have not kept pace  
with increases in rents

5-year change  
(2013-2018)

Renter **INCOME**

⬆️ **5.0%**

Rental **COSTS**

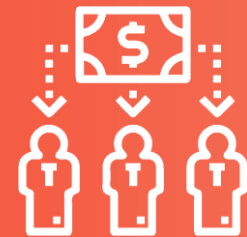
⬆️ **15.6%**

## POTENTIAL IMPACT

on economic  
growth/stability

Recruitment &  
retention of  
workforce

Employers seek  
locations with  
available labor



**Unemployment Rate in NH Dec 2019: 2.3%** (not seasonally adjusted)

*Source: NH Dept. of Employment Security/ELMI*



NEW HAMPSHIRE  
HOUSING

NHHFA.ORG

# Housing Challenge

- **Aging population**
- **Younger adults with higher debt load impacts affordability and savings**
- **Older adults want to “age in place” or “age in community”**
- **Mismatch of housing stock with needs and desires of changing population**
  - What are the housing options we have now?
  - What do we need?
  - What do we allow?
- **Demand for similar housing shared by older and younger people creates challenge for young homebuyers**
- **One size solutions won't apply**
- **Local resistance to housing development**
- **Factors that influence the ability of the market to respond**



# Impediments to Adequate Housing Development

- ☐ Development costs (Lumber)
- ☐ Workforce availability (Labor)
- ☐ Land
- ☐ Financing (Loans)
- ☐ Regulatory practices that discourage or slow housing development (Laws)



PLAN NH  
Visioning for Sustainable Communities

Menu

Support the work


Join Plan NH

[2019 Membership Information →](#)

[Online Registration →](#)

## NH Municipal Technical Assistance Grant (MTAG) Program

Applications are now being accepted on a rolling basis.



Peterborough residents gathered in the ConVal High School cafeteria on Thursday, Oct. 7, 2016, to exchange ideas about the future of zoning and development in Peterborough. (Brandon Latham / Monadnock Ledger-Transcript)

Does your community need more choices in places to live – but zoning is preventing them? Perhaps you want a mixed-use downtown or neighborhood, or multi-family homes – but your current zoning prevents it. Or people may be looking for denser neighborhoods of smaller homes, but current zoning does not allow it

The MTAG Program may be assistance you need.

Funded by New Hampshire Housing and administered by Plan NH, the MTAG Program is for New Hampshire communities who want to expand options for places to live (eg, by location, and/or design and/or price-point) and need to change their zoning regulations in order to do so. Grants range from \$5000 to \$20,000. A 25% cash match is required.

Grant funds are for hiring consultants to review current regulations and re-writing what's there and/or creating new ones to address the wants and needs of the community's members regarding housing choices.

A key part of the program is community outreach and engagement in the process.

Go here for more info and application materials:

[NH Municipal Technical Assistance Grant Program 2019 – 2020](#)

Please give us a call at 452-7526 if you'd like to find out more for your own community.

**George Reagan**  
Community Engagement Manager  
(603) 310-9253  
[greagan@nhhfa.org](mailto:greagan@nhhfa.org)  
[www.nhhfa.org/housing-challenges-solutions](http://www.nhhfa.org/housing-challenges-solutions)



NEW HAMPSHIRE  
HOUSING

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