



PORTSMOUTH COMPREHENSIVE COMMUNITY PLAN
ELEMENT X – HOUSING

SUPPORTING DOCUMENTS

The following documents are incorporated by reference in this draft of the Portsmouth Comprehensive Community Plan:

- Comprehensive Community Plan – Town of Portsmouth, Rhode Island, Revised July, 2002
- Portsmouth Low and Moderate Income Housing Plan – Adopted December, 2004, Revised June, 2005

INTRODUCTION

What is housing?

The term “housing” refers to all of the structures in which people live – single-family homes, multi-family homes, apartment buildings, condominiums, mobile homes, mixed-use buildings, group homes, homeless shelters, etc. “Housing” includes both market-rate and subsidized units. Planning for housing within a comprehensive plan requires the assessment of existing and future housing needs for all populations and the development and inclusion of goals, policies and implementation actions for meeting the identified needs. Additionally, planning for housing within a comprehensive plan requires alignment between housing goals and those of the other topical areas of the plan, particularly land use, transportation and services and facilities.

Why Include Housing in a Comprehensive Plan?

Communities are made up of neighborhoods, which house residents, permit interactions between neighbors and allow families to build roots and make connections to a place. Housing, therefore, is not only a vital need of all human beings; it can also be a mechanism for building community. Planning for housing within a comprehensive plan gives communities the opportunity to envision their neighborhoods as they want them to be - with safe, healthy, sanitary and well-designed housing for people of all income-levels, ages and abilities, in the appropriate locations to make everyday life easier and more enjoyable.



Definitions – Affordable Housing, LMI Housing

Throughout this Comprehensive Plan, the term “affordable housing” is used to describe housing that is generally affordable, meaning that households would pay no more than 30% of their income on housing. The term “low- and moderate-income housing” or “LMI housing” is used to describe housing that has been subsidized and deed- or otherwise-restricted for a term not less than 30 years to ensure long-term accessibility to those of low- and moderate-incomes, as defined by the Low and Moderate Income Housing Act, RIGL § 45-53-3. Comprehensive plans must address “affordable housing” and, if not yet achieved, include specific strategies to achieve 10% of the housing stock as “low- and moderate-income housing”.

Relationship to Other Elements of the Plan

The overarching principal of comprehensive planning is that even though there are several specific topics/elements that are required to be addressed within a comprehensive plan, it is important that these topics/element not be considered in isolation, but rather as pieces of a larger whole. Everything within this comprehensive plan is connected in diverse and varied ways. This section is reserved to identify the ways the Housing Element relates to other elements of the plan and the ways that action items described herein are used to further goals and policies elsewhere in the plan.

Relationship to Land Use

The single most common use for land is for residences. The locations and densities of these residences will influence the population level of the community and its character. Furthermore, the location and density of housing can affect the level and types of services needed to serve its residents. Where and how a community chooses to locate its housing will have direct impacts on public safety, transportation, energy use, service delivery, and economic development. It is this interrelationship of where people live, and at what densities, with the other topics covered in a comprehensive plan that culminate in the allocation of land on the Future Land Use Map.

Relationship to Natural Resources

Portsmouth has long identified natural resources and the rural landscape as a source of significant pride in community character. Agriculture is a natural resource-based economic activity both



feasible and desired in our community. It is critical to plan for housing in such a way that our communities' natural resources and rural character are compromised for the sake of housing, particularly housing that does not reflect a diversity of choices.

Relationship to Services and Facilities

Targeting new residential development in areas that are already served by infrastructure, facilities and municipal services can reduce municipal and resident expenses. Infrastructure extensions - new roads, water mains, electricity lines, gas mains, etc - can be expensive, even without taking into account the cost of maintaining the infrastructure over time. While these costs are often not borne by the municipality, they are spread across all of the taxpayers, increasing user fees and the overall cost of living in a community. From an overall cost perspective, the best place to target new residential development is within existing developed areas.

Relationship to Transportation

Transportation and transit play a critical role in housing as they connect where people live where they work, shop and recreate. The adequacy of existing transportation systems and the impact of future development on the existing systems must be taken into consideration when planning for housing in Portsmouth.

Relationship to Natural Hazards and Climate Change

Climate change is projected to increase the severity and frequency of several natural hazards that have the potential to impact Portsmouth's housing stock. In order to mitigate these potential impacts and maintain viable housing for our citizens, Portsmouth must begin to plan for potential losses to shoreline protection and other resiliency issues.

State Goals and Policies

Every comprehensive plan must be consistent with and embody the State's goals and policies for housing as found in the State Guide Plan and the laws of the State. The goals and policies listed below represent the main themes of the State's goals and policies for housing and are intended to



provide focus as to which aspects of the State's goals and policies are most important for local comprehensive planning.

From the State Guide Plan

Ensure the provision of a sufficient number of housing units to meet population needs.

State Housing Plan, Goal 1-1-1 B

Provide an adequate number of affordable housing units for low-income citizens, those with severe cost burdens and those with special needs.

State Housing Plan, Goal 1-1-5 A

Encourage and support stabilization of local neighborhoods and the aggressive renewal of deteriorating areas while attempting to preserve essential indigenous characteristics and preventing unwarranted displacement of low-income citizens.

State Housing Plan, Policy 1-2-3 A

Encourage and support the optimum use and maintenance of the existing housing stock.

State Housing Plan, Policy 1-2-4 A

Support the location of new housing relative to existing or planned:

- (1) Transportation, water and sewer services, education, and other public services;
- (2) Employment opportunities, commercial and community services;
- (3) Site compatibility with land uses as specified in current local comprehensive plans, and those of bordering communities.

State Housing Plan, Policy 1-2-5 B

A minimum of 10% of housing in each community is affordable.

Rhode Island Five-Year Strategic Housing Plan: 2006-2010, Goal

Give a majority of the State's residents the opportunity to live in traditional neighborhoods, near growth centers.

Land Use 2025: Rhode Island's State Land Use Policies and Plan, LUO 3A

Promote low overall densities where public services are unavailable and are not planned. Promote conservation development in areas that lack supporting infrastructure.

Land Use 2025: Rhode Island's State Land Use Policies and Plan, LUP 8

**From the Rhode Island General Laws**

Comprehensive planning is needed to provide a basis for municipal and State initiatives to ensure all citizens have access to a range of housing choices, including the availability of affordable housing for all income levels and age groups.

Rhode Island Comprehensive Planning and Land Use
Regulation Act, RIGL subsection 45-22.2-3(a)(6)

The general assembly finds and declares that there exists an acute shortage of affordable, accessible, safe, and sanitary housing for its citizens of low and moderate income, both individuals and families; that it is imperative that action is taken immediately to assure the availability of affordable, accessible, safe, and sanitary housing for these persons; that it is necessary that each city and town provide opportunities for the establishment of low and moderate income housing; and that the provisions of this chapter are necessary to assure the health, safety, and welfare of all citizens of this State, and that each citizen enjoys the right to affordable, accessible, safe, and sanitary housing.

Rhode Island Low and Moderate Income Housing Act, RIGL section 45-53-2

To promote the production and rehabilitation of year-round housing and to preserve government subsidized housing for persons and families of low and moderate income in a manner that: considers local, regional, and statewide needs; housing that achieves a balance of housing choices, for all income levels and age groups; recognizes the affordability of housing as the responsibility of each municipality and the State; takes into account growth management and the need to phase and pace development in areas of rapid growth; and facilitates economic growth in the State.

Rhode Island Comprehensive Planning and Land Use
Regulation Act, RIGL subsection 45-22.2-3(c)(3)

PORTSMOUTH'S HOUSING VISION

Portsmouth's sense of community will be evident in a diverse stock of good quality, safe, affordable housing options for all individual needs and income levels all the while maintaining the character of individual neighborhoods and traditional development patterns.



OVERVIEW

Housing Snapshot

Data points (5.1)

a. Existing housing units, both the number and the relative trend in housing development over the past 10 or more years;

	Portsmouth				Rhode Island			
	1980	1990	2000	2010	1980	1990	2000	2010
Population	14,257	16,857	17,149	17,389	947,154	1,003,464	1,048,319	1,052,567
Total Housing Units	5,773	7,235	7,386	8,294	372,672	414,572	439,837	463,388
	% +/- 1980-1990	% +/- 1990-2000	% +/- 2000-2010		% +/- 1980-1990	% +/- 1990-2000	% +/- 2000-2010	
Population	15.42%	1.71%	1.4%		5.90%	4.50%	0.41%	
Total Housing Units	20.21%	2.10%	12.3%		11.20%	6.10%	11.8%	

Source: RI Housing Database 2003; U.S. Census 1990; 2000, 2010

- b. Occupied and vacant housing units, both the number and as a percentage of total housing units;
 c. Year-round and seasonal, single-family and multi-family housing units, both the number and as a percentage of total housing units;
 d. Owner-occupied and rental units, both the number and as a percentage of occupied housing units;

Subject	Year	Portsmouth	%	Rhode Island	%
Total Units	1990	7,217	-	414,572	-
	2000	7,386	-	439,837	-
	2010	8,294	-	463,388	-
% Change	1990-2000	+ 2.3%	-	+ 6.1%	-
	2000-2010	+ 12.3%	-	+ 5.4%	-
	1990-2010	+ 14.9%		+ 11.8%	-
Occupied Units	1990	6,313	87.30%	377,977	91.2%
	2000	6,758	91.50%	408,424	92.9%
	2010	6,988	84.25%	413,600	89.25%
Owner-Occupied	1990	4,552	72.10%	224,792	59.5%
	2000	5,003	73.90%	245,156	60.0%
	2010	5,191	74.3%	250,952	60.7%



Renter Occupied	1990	1,761	27.9%	153,185	40.5%
	2000	1,755	26.1%	163,268	40.0%
	2010	1,797	25.7%	162,648	39.3%
Vacant Units Total	1990	922	12.70%	36,595	8.8%
	2000	628	8.50%	31,413	7.1%
	2010	1,306	15.7%	49,788	10.7%
Vacant Seasonal Units	1990	516	7.10%	12,037	2.9%
	2000	381	5.20%	12,988	3.0%
	2010	882	10.6%	17,077	3.7%
Vacant for Sale	1990				
	2000	38	0.5%	2,400	0.5%
	2010	113	1.4%	5,171	1.1%
Vacant for Rent	1990				
	2000	74	1.0%	8,615	2.0%
	2010	156	1.9%	15,763	3.4%
Vacant Rented/Sold Unoccupied	1990				
	2000	27	0.4%	1,726	0.4%
	2010	30	0.4%	1,946	0.5%
Vacant All Other	1990				
	2000	108	1.5%	5,684	1.3%
	2010	125	1.5%	9,831	2.1%

Source: U.S. Census 1990, 2000, 2010

e. The median age of housing units;

Median year built: 1971

Median age: 44 years

Source: 2013 ACS B25035

f. The number of single-family and multi-family units constructed each year for the past 10 or more years;

Item	2004			2005			2006			2007			2008			2009		
	Buildings	Units	Construction cost	Buildings	Units	Construction cost	Buildings	Units	Construction cost	Buildings	Units	Construction cost	Buildings	Units	Construction cost	Buildings	Units	Construction cost
Single Family	77	77	\$ 19,270,500	106	106	\$ 23,920,390	54	54	\$ 15,848,273	37	37	\$ 11,942,684	29	29	\$ 8,647,710	8	8	\$ 2,591,500
Two Family	2	4	\$ 400,000	0	0	\$ -	0	0	\$ -	1	2	\$ 300,000	0	0	\$ -	0	0	\$ -
Three and Four Family	5	15	\$ 1,460,000	0	0	\$ -	1	3	\$ 290,000	0	0	\$ -	0	0	\$ -	0	0	\$ -
Five or More Family	0	0	\$ -	2	10	\$ 500,000	1	65	\$ 37,200,000	1	5	\$ 250,000	3	18	\$ 1,120,000	0	0	\$ -
Total	84	96	\$ 21,130,500	108	116	\$ 24,420,390	56	122	\$ 53,338,273	39	44	\$ 12,492,684	32	47	\$ 9,767,710	8	8	\$ 2,591,500
Item	2010			2011			2012			2013			2014			Building Permits Monthly New Privately-Owned Residential Building Permits		
	Buildings	Units	Construction cost	Buildings	Units	Construction cost	Buildings	Units	Construction cost	Buildings	Units	Construction cost	Buildings	Units	Construction cost			
Single Family	15	15	2845895	17	17	\$ 3,207,000	18	18	\$ 3,827,692	33	33	\$ 7,549,600	35	35	\$ 6,784,060	Portsmouth town		
Two Family	0	0	0	0	0	\$ -	2	4	\$ 524,000	0	0	\$ -	1	2	\$ 150,000			
Three and Four Family	0	0	0	0	0	\$ -	0	0	\$ -	1	3	\$ 420,000	1	3	\$ 225,000			
Five or More Family	0	0	0	0	0	\$ -	0	0	\$ -	0	0	\$ -	0	0	\$ -			
Total	15	15	2845895	17	17	\$ 3,207,000	20	22	\$ 4,351,692	34	36	\$ 7,969,600	37	40	\$ 7,159,060	Source: U.S. Census Bureau		



g. The current median home sale price, and the general trend in home sales prices over the past 10 or more years; and

		1999		2000		2001		2002		2003		2004		2005		2006	
		Sales	Median Sales Price	Sales	Median Sales Price	Sales	Median Sales Price	Sales	Median Sales Price	Sales	Median Sales Price	Sales	Median Sales Price	Sales	Median Sales Price	Sales	Median Sales Price
Portsmouth	Single Family	233	\$175,000	178	\$179,950	163	\$214,900	173	\$290,000	177	\$320,000	191	\$345,000	201	\$376,000	165	\$423,500
	Multi Family	6	\$137,500	8	\$128,500	6	\$224,450	1	\$230,000	3	\$290,000	3	\$399,500	6	\$421,000	7	\$300,000
	Condo	15	\$165,500	12	\$161,250	23	\$189,000	50	\$314,355	38	\$355,742	34	\$327,441	41	\$540,471	34	\$502,925
Rhode Island	Single Family	9659	\$126,000	9108	\$135,976	9113	\$156,000	9069	\$188,150	9189	\$230,000	9982	\$264,700	9711	\$282,900	8313	\$282,500
	Multi Family	1632	\$96,000	1882	\$108,000	2063	\$125,000	2284	\$153,000	2366	\$209,000	2478	\$260,000	2307	\$290,000	1725	\$285,000
	Condo	1260	\$88,500	1283	\$102,500	1371	\$121,500	1327	\$147,000	1493	\$175,000	1759	\$205,000	2251	\$218,900	1883	\$225,000

Source: Statewide MLS

		2007		2008		2009		2010		2011		2012		2013		2014	
		Sales	Median Sales Price	Sales	Median Sales Price	Sales	Median Sales Price	Sales	Median Sales Price	Sales	Median Sales Price	Sales	Median Sales Price	Sales	Median Sales Price	Sales	Median Sales Price
Portsmouth	Single Family	163	\$367,000	129	\$320,000	108	\$280,000	106	\$285,000	148	\$321,500	158	\$292,500	160	\$299,500	211	\$315,000
	Multi Family	3	\$325,000	2	\$214,000	4	\$245,000	3	\$235,000	3	\$355,000	5	\$251,000	3	\$265,000	3	\$335,000
	Condo	21	\$518,000	28	\$422,500	23	\$297,000	26	\$392,450	35	\$350,000	23	\$285,000	32	\$343,500	35	\$310,000
Rhode Island	Single Family	7600	\$275,000	6648	\$234,900	7720	\$199,900	6833	\$210,000	6701	\$195,000	8014	\$190,000	8844	\$205,000	8891	\$215,000
	Multi Family	1254	\$255,000	1670	\$135,000	2284	\$90,000	1565	\$121,900	1284	\$119,950	1334	\$120,000	1339	\$130,000	1318	\$145,750
	Condo	1806	\$221,000	1210	\$212,700	1203	\$214,950	1144	\$187,000	1134	\$176,950	1266	\$175,000	1640	\$197,250	1557	\$192,000

Source: Statewide MLS

h. The average monthly rental price for one-bedroom, two-bedroom and three-bedroom rental units, and the general trend in rental prices over the past 10 or more years.

RHODE ISLAND RENT SURVEY						
Rhode Island Housing						
http://www.rhodeislandhousing.org/filelibrary/RentSurveyFinals_98_14.pdf						
	1 BR	1 BR w/CPI adj to 2014	2 BR	2 BR w/CPI adj to 2014	3 BR	3 BR w/CPI to 2014
2014	\$ 1,121		\$ 1,281		\$ 1,812	
2013	\$ 979	\$ 995	\$ 1,344	\$ 1,366	*	
2012	*		\$ 1,391	\$ 1,434	*	
2011	\$ 1,024	\$ 1,078	\$ 1,233	\$ 1,298	*	
2010	\$ 1,073	\$ 1,165	\$ 1,441	\$ 1,564	*	
2009	\$ 1,020	\$ 1,126	*		*	
2008	\$ 1,067	\$ 1,173	*		*	
2007	\$ 999	\$ 1,141	\$ 1,239	\$ 1,415	\$1,722	\$ 1,966
2006	\$ 1,007	\$ 1,183	\$ 1,128	\$ 1,325	\$1,416	\$ 1,663
2005	\$ 1,016	\$ 1,232	\$ 1,244	\$ 1,508	*	
2004	\$ 983	\$ 1,232	\$ 1,307	\$ 1,638	\$1,937	\$ 1,428
% Change 5 year 2009 - 20014		less than -1%		*		*



% Change 10 year 2004 - 20014		-9%		-22%		-25%
* = insufficient data						

Housing Patterns and Density (5.2)

a. Discussing areas of the community, or neighborhoods, in which housing is located and, for each area, the average density, the prevalent housing types, the general condition of housing, and the general age of housing;

See tables below and element maps to complete this section.

Possible themes or topics:

- CFP & IP highest density*
- Construction trends, high end res const,*
- Built out neighborhoods*

b. Discussing any condition-related issues that may be occurring within the municipality, such as high rates of foreclosure or abandonment, general neglect or deterioration of the housing stock, overcrowding of housing units, etc.

Possible themes or topics:

- Research foreclosures w/ assessor input*
- Research housing condition and min housing enforcement w/ BO*



Housing and Demographic Statistics: Portsmouth Census Block Group Level														
Key	Census Tract	Census Block Group	Housing Units	H.U. Occupied	H.U. Vacant	Area (Ac)	Population Total	Pop. per Acre	Pop. Prop Owner	Pop. Renter	Pop. Median Age	Median Household Income	Median Year Built	Median Home Value
1	40103	5	737	571	166	1,782	1,156	0.65	853	303	51.1	\$ 53,750	1969	\$350,000
2	40101	1	679	629	50	373	1,300	3.49	803	497	47.7	\$ 65,375	1947	\$287,300
3	40102	1	614	561	53	1,101	1,421	1.29	1,279	142	51.1	\$ 120,313	1975	\$572,000
4	40101	3	847	692	155	661	1,554	2.35	1,445	109	45.3	\$ 85,000	1975	\$285,800
5	40102	2	595	581	14	1,751	1,709	0.98	1,197	512	45.8	\$ 122,625	1974	\$470,500
6	40103	2	923	800	123	1,542	1,792	1.16	1,297	495	49.7	\$ 79,643	1981	\$338,700
7	40101	2	767	712	55	454	1,912	4.21	1,446	466	41.7	\$ 66,750	1974	\$275,000
8	40103	3	482	123	359	3,783	259	0.07	259	0	52.6	\$ 115,074	1952	\$227,700
9	40103	6	1,102	1,026	76	1,676	2,770	1.65	2,382	388	44.2	\$ 92,799	1971	\$359,600
10	40102	3	1,315	1,174	141	935	2,784	2.98	2,266	518	45.6	\$ 67,708	1969	\$394,200
11	40103	4	81	81	0	722	298	0.41	0	298	24.3	\$ 34,099	1983	*
12	40103	1	168	33	135	177	99	0.56	99	0	42.5	*	1956	*

Source: 2010-2014 American Community Survey 5-Year Estimates

Neighborhoods Within Census Block Groups			
Key	Census Tract	Census Block Group	Neighborhoods (for general spatial reference)
1	40103	5	West Bristol Ferry, Carnegie - NBC - Arnolds Point, Abbey – Industrial, Kings Grant, North Hedly - Middle Road, Willow Lane - Lehigh Terrace
2	40101	1	Island Park, Hummocks
3	40102	1	Sherwood, McCorrie – Windstone, North Sandy Point
4	40101	3	Bristol Ferry - Bay View Ave, Common Fence Point
5	40102	2	East Main Road – South, Wapping Road, South Sandy Point, Indian Ave - Black Point, Old Mill Lane
6	40103	2	Oakland Farm, South Union – Jepson, St Mary's – Sisson, South Carriage Dr - Middle Road, Redwood Farms, Almeida – Lawton, West Raytheon – Navy,



			Melville Trailer Park
7	40101	2	East Bristol Ferry, Sprague – North, North Portsmouth Park
8	40103	3	Prudence Island
9	40103	6	South Hedly - Middle Road, Hilltop, Schoolhouse Road, Valleyview, Indian Hill, North Union – Jepson, North Carriage Dr - Middle Road
10	40102	3	South Portsmouth Park, High School, East Central – north, East Central - south
11	40103	4	Melville Park, East Raytheon – Navy,, Melville Waterfront
12	40103	1	Hog Island

Housing Affordability (5.3)

Include the following data points related to housing affordability:

(Data Source: Comprehensive Housing Affordability Strategy ("CHAS") data - Summary Level: MCD - Data for: Portsmouth town, Newport County, Rhode Island Year Selected: 2009-2013 ACS) https://www.huduser.gov/portal/datasets/cp/CHAS/data_querytool_chas.html

a. Number of households within the community that are housing cost-burdened, meaning that they are paying more than 30% of their income on housing, also as a percentage of total households
Number of cost-burdened households: 2,490 or 35.14% of total households

b. Number of households within the community that are severely housing cost-burdened, meaning that they are paying more than 50% of their income on housing, also as a percentage of total households
Number of severely cost-burdened households: 1,040 or 14.7% of total households

c. Number of LMI households that are housing cost-burdened, also as a percentage of total LMI households
Number of LMI cost-burdened households: 1,590 or 64.24% of total LMI households

d. Number of LMI households that are severely housing cost-burdened, also as a percentage of total LMI households



Number of LMI severely cost-burdened households: 835 or 33.74% of total LMI households

e. Number of cost-burdened LMI households that are currently renting, also as a percentage of total cost-burdened LMI households

Number of LMI cost-burdened households that are renting: 690 or 43% of total LMI cost-burdened households

f. Number of cost-burdened LMI households that own their home, also as a percentage of total cost-burdened LMI households

Number of LMI cost-burdened households that own their home: 900 or 56.6% of total LMI cost-burdened households

THE NEED FOR PLANNING IN HOUSING – Section Under Construction

Housing Needs Analysis (5.4)

Portsmouth's Low Moderate Income Housing Plan

Low and Moderate Income Housing

Numeric identification of the 10% threshold and Deficit (5.5b.i thru 5.5.b.vii)

Description of Strategies to meet the Threshold (5.5b.x thru 5.5.b.xiii)

Assessment of Effectiveness of Past Strategies (5.5.b.viii thru 5.5.b.ix)

How and When the Threshold will be met (5.5.b.xiv thru 5.5.b.xvi)

Inclusionary Zoning (5.6)



GOALS, POLICIES AND IMPLEMENTATION

Note to reader: The following Goals, Policies and Action items can be read as follows:

Goal – *“In order to achieve the economic development vision for the Town of Portsmouth, this plan establishes as a goal for the town to.....”*

Policy – *“In order to achieve the above stated town Goal, this plan sets forth as a policy that the town will.....”*

Action – *“In order to implement the above stated town policy, the town will.....”*

As will be the practice throughout in this plan, each of the action items listed in this section are evaluated with the following guiding principles in mind. Does the action.....?

- Conserve, protect and enrich our historic landscape and cultural heritage.
- Embrace energy conservation and responsible stewardship of our natural environment.
- Provide a safe and healthy environment for current and future generations to live, work and play.
- Ensure a stable, long-term economic future by making Portsmouth a great place to live, work and conduct business.
- Improve community resilience in the face of a changing natural environment.
- Build on existing community strengths.
- Advance the wise use of technological innovation where appropriate.
- Minimize negative impacts on future generations.
- Foster civic engagement and community cohesion.

GOAL H - 1 - *Attain a degree of diversity in safe and affordable housing choices that meet the needs of present and future residents of all economic status and household groups.*

Policy H - 1.1 *Preserve existing affordable housing opportunities.*

Action H - 1.1a – Monitor the status of all existing LMI units for expiration of deed restrictions and participate in activities that would extend the LMI status.

Action H - 1.1b – Maintain and annually review a database of current housing stock, evolving housing needs and trends in household make up, paying particular attention to housing in the affordable range.



Action H - 1.1c – Amend local tax assessment policy regarding affordable housing units to reflect acquisition costs rather than market value.

Action H - 1.1d – Support local active residential developments that have the opportunity to provide additional low and moderate income housing for the community (Quaker Manor, Boys Town, Anthony House, etc)

Action H - 1.1e – Develop a tax abatement program that encourages owners of affordable housing units to voluntarily deed restrict their homes to allow them qualify as LMI units.

Policy H - 1.2 Support and incentivize future residential development projects that result in additional affordable housing units.

Action H - 1.2a – Adopt provisions in Portsmouth’s Zoning Ordinance that make it mandatory for all new residential developments of 6 units or more to designate 20% of the units as LMI units (Inclusionary Zoning).

Action H - 1.2b – Adopt provisions in the zoning Ordinance that allow for payment-in-lieu-of, off-site construction or rehabilitation and other strategies that allow developers to fulfill their affordable housing obligations.

Action H - 1.2c – Review and update the Low and Moderate Income Housing section of our Zoning Ordinance (Article XIX) which governs affordable housing development in the Residential Multi-Family Incentive District.

Action H - 1.2d – Require all proposed residential developments to submit a cluster or open space plan in addition to the standard yield plan for land subdivision.

Action H - 1.2e – Continue to waive all building permit fees for the construction Low Moderate Income housing units.

Action H - 1.2f – Adjust the assessment if Impact Fees to reduce development costs for affordable and LMI housing units.

Policy H - 1.3 Encourage the development of more types of housing choices to accommodate changing household demographics.

Action H - 1.3a – Allow Accessory family dwelling units (so-called in-law apartments) by Special Use Permit in all residential zoning districts.



Action H - 1.3b – Encourage the conversion of the Town’s existing mobile home parks to affordable housing a portion of which to qualify as LMI units.

Action H – 1.3c – Increase the density bonus for duplex housing particularly if one of both of the units is designated as an LMI unit.

Action H - 1.3d – Amend the Zoning Ordinance to support the development of work force housing where appropriate.

Action H - 1.3e – Update the Zoning Ordinance to allow more opportunities for mixed-use housing development in our Commercial and light

Action H – 1.3f – Zoning that allows multi-family dwelling units to encourage town-house and condominium style developments

Policy H - 1.4 *Recognize a particular obligation to meet the housing needs of our elderly population, first-time home buyers and those who are disabled or with special needs.*

Action H - 1.4a – Continue the Town’s property tax abatement program for our elderly and impoverished residents.

Action H - 1.4b – Establish a locally funded low-interest loan program (modeled after the Septic Loan program) to assist owners of affordable housing in maintaining and rehabilitating their homes.

Action H – 1.4c – Continue to robustly enforce the Building Code and Minimum Housing Standards particularly with regard to elderly and special needs residents.

Action H - 1.4d – Work with the Portsmouth Housing Authority to expand elderly housing opportunities.

Action H - 1.4e – Consider the Town acquisition of available land for the development of affordable housing development, particularly parcels with easy access to existing infrastructure and services.

Action H – 1.4f – Address Needs of First-Time Buyers, Elderly and Handicapped by providing information on available programs and housing opportunities in a central location.

GOAL H - 2 - *Guide future housing development that is in character with that of Portsmouth in general and that of individual neighborhoods in particular.*



Policy H-2.1 *Promote opportunities to integrate affordable housing into existing neighborhoods.*

Action H – 2.1a – Develop a program, to be administered by an Affordable Housing Commission to vigorously pursue the creation of LMI units from existing housing stock.

Action H – 2.1b – Develop neighborhood-sensitive design guidelines for rebuilding “tear-downs” and for the rehabilitation and/or reconstruction of housing units in the creation of LMI units in existing neighborhoods.

Policy H-2.2 *Prioritize locations for affordable housing that are closely related to existing infrastructure, facilities and services.*

Action H – 2.2a – Identify specific sites and specific projects for the development of affordable housing, particularly those sites in close proximity to facilities and services.

Action H – 2.2b – Consider improvements to public infrastructure to facilitate the development of affordable housing.

Policy H-2.3 *Recognize that scattered site and infill development accompanied by effective housing rehabilitation programs is the surest way to achieving Portsmouth’s housing goals.*

Action H - 2.3a – Create a database of existing structures and vacant in-fill sites that appropriate for the conversion and/or development for affordable housing and LMI units.

Action H - 2.3b – Identify housing stock in flood-prone areas for exclusion in affordable housing strategies.

GOAL H - 3 - *Build a level of community support for affordable housing development that is self-sustaining, all-inclusive and proactive.*

Policy H - 3.1 *Advance programs that raise awareness of housing needs in the community and expand civic participation in affordable housing programs.*



Action ED – 3.1a – Create and fund an Affordable Housing Trust Fund to aid in the financing of affordable housing and the creation of LMI units.

Action ED – 3.1b – Establish an affordable Housing Commission with the powers and duties necessary to guide housing strategies in Portsmouth.

Action ED – 3.1c – Expand collaborative effort with local non-profit housing providers.

Action ED – 3.1d – Participate in Statewide Housing legislative activities and planning efforts.

Action ED – 3.1e – Issue general obligation bonds to assure a steady source of income to the Housing Trust Fund.

Action ED – 3.1f – Advocate for Fair and Effective affordable housing legislation at the state level.

Action ED – 3.1g – Conduct periodic “Housing Summits” to educate the public on housing needs and opportunities as well as the effectiveness of current programs and policies.

GOAL H - 4 - Goal - Reach the quantitative threshold of having at least 10% of all year-round housing units in Portsmouth be Low-Moderate Income (LMI) housing units as defined by State law.

To reach the 10% threshold within the current planning time-frame, the Town must create approximately **550** new Low-Moderate Income housing units as defined by State Law by the year 2040, twenty threes from now. Although many housing units in Portsmouth can be considered affordable by State definition, a unit can only count as an LMI unit if it is brought about by some form of government subsidy, is affordable to those who qualify as low-moderate income households and are deed restricted to remain that way for a minimum period of 30 years.

Listed below are a preliminary list of direct actions to be taken by Portsmouth that will result in the production of LMI units and an estimate of the number of units resulting.

TBD