

# Housing Supply & Demand

What works	What could be improved	Regional needs
Large supply of rural, single family housing (3)	Zoning is outdated, constricts supply (3)	Land use regulations should be more flexible and responsive to existing conditions (3)
Many opportunities for multi generational housing and accessory dwelling units (2)	Not enough flexibility in land use regulations, minimum lot sizes too large (3)	Towns should scrap senior housing incentives (2)
Strong sense of community character (2)	Foreclosures - home vacancy rate hidden. Banks holding onto empty units (2)	Need to build housing with all age groups, family sizes in mind (2)
Community water and septic are easy and affordable (2)	Lack of small (1 or 2 bedroom) units (2)	Need to change image of multi family housing (2)
Excellent housing diversity in downtown Nashua and Milford (2)	Senior housing may be too saturated (2)	More support and programs for existing homeowners for maintenance
Prevalence of housing options for seniors (2)	Negative stereotypes of multi-family housing are prevalent (2)	Region is not well prepared for variation in economy, energy costs
Region satisfies country/rural appeal (2)	Excessive regulations and expense of lead abatement in older rentals for landlords	Region must be responsive to the market, because it always prevails
Strong diversity of housing in some areas	Young persons with college degrees forced to move home	Supply and demand need to be better balanced
Strong understanding in region of housing supply strengths and needs	Lack job development and economic diversity	Towns need to negotiate with developers, find tradeoffs
Good public transit in some areas	Lack recreational opportunities for younger families	More strategic investments in water and sewer to match desired land use patterns
Preference to age in place	Too much housing segregation within communities	Need to examine single-family housing supply, how it might be retrofitted to meet current demands
Inclusionary zoning is gaining a stronger foothold in region	Economic environment has stalled housing development	More public education of housing needs is necessary
	Too many homeowners are underwater on their mortgages	
	Need for more rental options	
	Young generation more transient - don't want to be tied to a house that may depreciate.	
	Land use regulations need to more accurately reflect current conditions	
	Age restricted housing may not be in best locations (transportation issues)	

# Affordability

What works	What could be improved	Regional needs
Many towns have a good supply of affordable housing in accessible areas (2)	Land use regulations can constrict affordability (3)	Need to incentivize compact, mixed-use development (3)
There are good opportunities in region to retrofit homes to meet multi-generational needs (2)	More affordable housing options in accessible areas (3)	Need to reframe land use regulations to support affordable housing (2)
There are excellent resources available related to home-buying, financial help and credit maintenance (2)	Some towns shoulder disproportionate share of affordable housing (2)	Need to better define a town's responsibility to provide 'fair share' of affordable housing in region
Workforce housing is a sound concept	Affordability threshold is too high (2)	Need to look at restricted land use regs for regional diversity of housing
Availability of affordable housing per data	Affordable housing is in areas of perceived or real safety issues, and vacancy rates goes up (2)	Economic opportunity and economic development must be linked to affordable housing
Accessory dwelling units are a good option for seniors and more affordable than assisted care or have care taker live there	Clustering affordable housing in low income areas is a form of segregation	More financial literacy programs
Region has several good examples of cluster, open space developments	Certain regulations makes housing more expensive	Lack of balance (appropriate placement) in housing affordability and availability
	Access to affordable housing limited by transport and credit approval	Political support for more affordable housing
	Increased costs for landlords threatens affordability	More choices for single elderly women of low income
	Structure of property tax (where are taxes cheapest) creates biases in development	Raise minimum wage in NH
	Older individuals face affordability challenges	
	People are coming together because they are living together. Buddy up to afford a home because of student loan debt	
	Excessive wait list for Section 8 and public housing	
	Section 8 no longer a path to home ownership	

# Access to Opportunity

What works	What could be improved	Regional needs
Excellent walkable downtown models in Main Street Nashua and Milford Oval (2)	Many parts of the region are not walkable (2)	More mixed-use development (3)
Most employment is located along key, centrally located corridors (2)	The region needs to attract more young people by focusing on more transportation options and nightlife (2)	Need for more political support of affordable housing and its relationship to economic development (2)
Good access to Manchester Airport (2)	Expense of converting uses and infill development	Broadband improvements and expansion (2)
Region has excellent public school systems (2)	I-93 new airport access rd increases access to Manchester	Need for more housing in accessible, mixed-use areas (2)
Nashua Transit System functions well (2)	Litchfield not positioned to do business because of regulations	Plan to repurpose large supply of single-family housing to meet new demand for more compact housing (2)
Diverse education options	Consider mortgage interest rates in relation to affordability	Microhousing, review regulations to encourage it (2)
Strong commercial base and options	Regional median income is a flawed metric. There are high variations in income across towns.	Develop downtown main arteries/infrastructure (2)
Good supply of open space	Transportation costs need to be factored into housing costs	Housing and transportation costs need to be factored into housing choice (2)
The region's high median income is a sign that we are doing well economically	People move to Manchester - cheaper housing	Need to attract young people - offer transportation and nightlife (2)
		Region needs to embrace trend of young people and baby boomers moving to downtown areas
		Need more access to lower paying jobs
		Support public schools, particularly in low income areas, to make related housing choices less important
		Need to attract more artists and professionals in creative fields
		Environmentally sustainable housing is needed
		More neighborhood and community investment
		Housing design standards must accommodate local expectations/conventions but also need for growth
		what to do with aging population and oncoming surplus of oversized houses
		Bring amenities to the neighborhoods
		Family activities at the schools
		More incentives for infill/rehab
		Concentrate housing near services