

## Hanover Affordable Housing Commission

Minutes of the meeting of  
January 19, 2012

Present: Andrew Winter (Chair), Bruce Altobelli (Vice Chair), Don Derrick, Chip Brown, Paul Olsen, Jim Reynolds, Karen Geiling, Robert Chambers, Judy Doherty  
Planning Board Members: Judith Esmay, Kate Connelly, Iain Sim  
Staff: Jonathan Edwards

Called to order at 7:30 pm

Chair Winter opened the joint meeting of the Hanover Affordable Housing Commission and the Planning Board with introductions, and Chip Brown offered an overview of the commission's approach in exploring need, location, and how to adapt to the economic challenge of providing affordable housing.

The Planning Board sent a list of questions in response to the commission's letter to them dated December 15. The questions are listed here and were used as a guide for our ensuing discussion.

From the Planning Board:

"Overall topic: In what ways can regulations promote affordable housing?"

1. For whom are we providing affordable housing?
2. The planning board believes that providing multi-family housing is the most immediately effective path to providing affordable housing in Hanover.
  - a. Do you agree?
  - b. Where would you put it?
  - c. What type of density is needed to make it affordable?
3. What would be the role of single family housing itself in promoting affordable housing?
4. What is the role of accessory units within single homes in promoting affordable housing?  
What is the role of accessory units on the same lot but separate from single homes in promoting affordable housing?
5. To what extent do workforce housing and affordable housing need to be tied into public water and sewer systems?
6. To what extent do workforce housing and affordable housing need to be tied into transit accessibility?
7. What inducements, density bonuses, etc, at what scale, would facilitate affordable housing?
8. As a matter of policy, do we need to assure a dwelling unit remains affordable over successive ownerships or for any specified period of time (including "in perpetuity")? "

There was discussion on the following:

Question 3 – Don Derrick pointed out that perhaps regulations hinder large developments (such as Dartmouth's projects) and that simplifying regulations might be a way to promote building of affordable homes or at least reduce the cost of building. He provided statistics (see attached) on the sale of single family homes in Hanover, Hartford and Lebanon for the years 2009-2011 and pointed out that the majority of homes sold in Hanover were in the \$250,000 - \$499,000 range. He suggested that we look at ways to promote affordable housing in that range. Bruce Altobelli followed up with a scenario illustrating that someone making \$60,000 could afford a \$250,000 home. With 20% down, a \$250K home would have a \$200K mortgage. At 30 years, 4%, that translates to \$955/mo. Add in taxes and insurance of \$600/mo and that makes for monthly payments of \$1555. Affordable is defined as no more than 33% of gross income for PITI which translates to an annual income of \$56,500 to carry that monthly charge.

Discussion ensued around this target market. Chip pointed out that workforce housing is accessible with a 15 to 20 minute commute. Jim Reynolds suggested that there are large quantities of liveable, affordable housing within 5-10 minutes drive that sell at \$100,000 and we can not compete in a vacuum. What exactly does Hanover want? Do outlying communities provide enough? Do we have some social responsibility? Is perpetuity a consideration? There are regulatory means to promote and enforce perpetuity. If Hanover's housing stock adds 75 units annually, what percentage should be affordable? How do accessory dwellings vs. large scale complexes fit into this picture?

Jim pointed out that the one affordable housing project we have built is meeting with great market resistance, and has units available. He suggested up that if we are interested in another affordable project closer to Town, we needed to have better control over the architectural character and impression so that residents of Hanover would be pleased with the outcome. Jim suggested that there is a lot of work force housing already in Hanover, as evidenced by the great economic diversity of our residents. He argued for a more focused, smaller scale approach to affordable housing as advocated by Bob Strauss in the past.

In response to questions 5 and 6, the commission is in general agreement, but would not exclude an opportunity because of lack of public sewer, water and transit. Jonathan pointed out that those folks with income of \$60,000 affording a \$250,000 home can afford an auto for commuting. The strategy would be different rural vs. in-town. Don argued that septic and wells should be fine for affordable housing and that group septic and group well is available. This would allow for cluster developments in the rural areas, and Don felt that it might be possible to develop housing without density bonuses or other restrictions/incentives.

Don spoke with Buff McLaughry about accessory dwellings in the GR zone. In one instance there was a large property that could have accommodated 4 couples in one dwelling, but it is against the current regulations. Judith Esmay offered a suggestion that it could be looked at in the context of how would it affect the character of the neighborhood?" and then possibly "condominimize" the property. There is an example on Austin and Park St of a Victorian made into condos and it looks better than ever. Jonathan spoke of a second successful example at Park and Wheelock. Accessory dwellings have presented problems due to absentee landlords, especially regarding student rentals. The zoning administrator is the only recourse; the

Planning Board is working on improving compliance with the regulations through a Rental Housing Ordinance.

In response to Question 1, the commission agrees that the focus would be workforce housing, with a variety of types (single/multi-family) for a mix of seniors, singles and families. We do not have a singular focus, in fact it was raised that by promoting density for student housing would possibly alleviate other housing pressures.

Jonathan suggested using ¼ acre subdivisions with small ranch or cape style houses, no community property, no housing associations. Kate Connelly thought Greensboro or SandHill might fit that type of plan.

Regardless of what changes are made, cars present a problem for parking and traffic. There was much discussion regarding traffic and Kate felt that Hanover should not stop building due to traffic impact from outlying towns. Some members of the commission have great concern over the traffic issue and would like it to be resolved before developing along the heavily traveled routes (Rte 120 specifically).

Jim Reynolds offered the comment: "this is a committee of widely divergent views and opinions. It is, however, a committee with a near consensus opinion that the present draft of the planning board is too far reaching and would be "dead on arrival" with our constituents. It is also totally unnecessary to have large segments of our Town rezoned from single family to multi-family which destroys the character, and scale of our beautiful Town."

We concluded with some discussion by planning board members of what they are "marketing" to the town – neighborhoods and guidelines that preserve the character of the neighborhood. They asked "how do we sell the idea of affordable housing in any one of these neighborhoods?" We agreed to another joint meeting in order to further explore these questions.

Meeting adjourned at 9:08 PM. The next meeting is at 7:30 PM February 16, 2012.

Respectfully Submitted,  
Karen Geiling

Sales 2009-2011, three year

	Hanover	Han	Lebanon	Hartford
total units	37	26	153	130
Ave price	\$597 in the 500-750 range	\$355 in the 250-500 range	\$150 in the <250 range	\$151 in the <250 range

	Hanover	Han	Lebanon	Hartford
total units	75	75	70	52
Ave price	\$355 in the 250-500 range	\$355 in the 250-500 range	\$308 in the 250-500 range	\$310 in the 250-500 range

	Hanover	Han	Lebanon	Hartford
total units	26	26	2	2
Ave price	\$206 in the <250 range	\$206 in the <250 range	\$599 in the 500-750 range	\$572 in the 500-750 range

	Hanover	Han	Lebanon	Hartford
total units	153	153	153	7
Ave price	\$150 in the <250 range	\$150 in the <250 range	\$150 in the <250 range	\$572 in the 500-750 range

	Hanover	Han	Lebanon	Hartford
total units	52	52	52	52
Ave price	\$310 in the 250-500 range	\$310 in the 250-500 range	\$310 in the 250-500 range	\$310 in the 250-500 range

