

Want to Learn More? Interested in Joining the Team?

We welcome invitations from groups and organizations in the region to speak about our work, hear your thoughts and concerns regarding housing, and to discuss potential solutions.

The Housing Coalition also welcomes your involvement, help, and support. If you are interested in joining a committee, being an on-call volunteer, or offering your financial support, please contact us.

There are many ways **you can make a difference** in addressing the housing challenge that, as a region, we face today. Among many opportunities, you can help educate others on who is impacted, speak to your local officials about the need for affordable workforce housing, and support responsible housing and zoning proposals.

The Housing Coalition exists to provide information, resources, and solution-driven tools for the community. Being an independent corporation, it is not affiliated with any one interest group, and its true strength lies in the breadth and amount of support and involvement from its members.

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Visit the Housing Coalition at:

www.UVHC.org

THE UPPER VALLEY HOUSING COALITION

The Upper Valley Housing Coalition is a partnership of business, community, and municipal groups and leaders, and non-profit organizations. Our mission is to promote balanced communities and work to increase the supply of diverse workforce housing in our region. The concept of workforce housing includes:

- affordable housing
- market-rate housing
- mixed-income housing
- ownership and rental.

The Coalition believes availability of diverse housing choices is critical to the Upper Valley's economic vitality and to maintain our high quality of life.

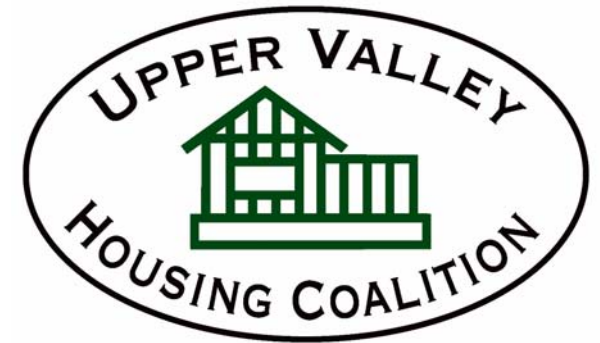
Economic success over the past decade has significantly outpaced residential development in our communities, creating a concern for the region's residents and employers. **A shortage of 3,100 units, as measured solely by the demand today,** was verified in the *Upper Valley Housing Needs Analysis*. This number is expected to triple by the end of the decade if recent historic patterns continue unchanged.¹

The Housing Coalition encourages citizens to take an active role in deciding how and where their communities and the region will grow.

Working together, the Coalition believes we can ensure adequate housing opportunities are available in each of our cities and towns.

¹"Upper Valley Housing Needs Analysis," Applied Economic Research, Laconia, NH. August 2002.
Call the Housing Coalition for a copy.

DISPELLING MYTHS ABOUT AFFORDABLE HOUSING IN THE UPPER VALLEY



*Promoting Responsible Housing
Opportunities for the Region*

www.UVHC.org

Myths About Affordable Housing

myth: People in affordable housing are on welfare or won't fit into my neighborhood.

reality: The word affordable simply means that housing should cost no more than 30% of a household's income. As housing costs rise, many of our neighbors struggle to keep up. Most residents of modern and affordable mixed-income housing work full-time at lower or moderate paying jobs.¹ Housing of this type is also referred to as **"workforce housing."** People already working in our towns would appreciate affordable housing. The question is, can they can afford to live in the Upper Valley?



myth: "Affordable housing" means large, uninviting projects.

reality: That may have been the case 30 years ago, but the latest generation of affordable and mixed-income housing is based on good planning, minimal impact, and recreating the neighborhood design of historic New England villages. Smaller, mixed-income developments can be distributed throughout a town, often as infill. Buildings in more rural settings are clustered to leave areas of open space. Compared to unplanned sprawl, such land use is much more efficient and attractive.



myth: Affordable housing will reduce property values.

reality: Studies have shown that housing proposals that are well-designed, properly-managed, and affordable do not have any significant or negative effect on neighboring property values.² In fact, some developments may actually increase property values.

myth: Affordable/Workforce housing will raise taxes.

reality: In a study comparing taxes in towns that had minimum, moderate, and high residential growth, the property taxes per household increased the most in slow-growing communities.³ Affordable/workforce housing frequently has a neutral or negligible effect on the local tax rate.



myth: Affordable housing will increase crowding and social problems.

reality: Studies do not show a relationship between population density and crime. Well-designed housing can actually help protect against crime by making neighborhoods safer as they bring added foot-traffic to an area in the day and evening.⁴ Densities of modern affordable/workforce housing communities are designed in the same style as many of our traditional New England communities.



Affordable housing ...why should you care?

- Thousands of people in the Upper Valley can't find an affordable place to live.
- A lack of affordable/workforce housing close to jobs and services stifles economic growth, increases traffic problems, creates worker stress, and affects the quality of life in our region.
- Lack of affordable housing causes families to pay substantially more than 30% of their income for housing or to live in overcrowded, substandard conditions.
- Well-kept, reasonably priced housing can provide families with a safe and healthy place to live.

► A lack of affordable housing affects all of us directly:

People will have more time for their families and volunteering in their community if they don't have to commute long distances.

Would your child's teacher prefer to live in your town?

Would hospitals have an easier time finding people to care for your family if a nurse could find an affordable apartment nearby?

Can the retail and service workers and the volunteer firefighters you rely on afford to live in your community?

Our communities are strengthened when the people who work at these jobs live in our towns and cities.

The UVHC wishes to extend its appreciation to the Workforce Housing Coalition of the Greater Seacoast for the inspiration and ideas for this brochure.

¹According to 1999 figures from the N.H Dept. of Employment Security, most workers in the following categories will need help with affordable housing: police officers, hairstylists, cashiers, carpenters, executive secretaries, social workers, teachers and loan officers.

²Green, Malpezzi, and Seah, *Low Income Housing Tax Credit Housing Developments and Property Values*. The Center for Urban Land Economics Research, Univ. of Wisconsin, June 14, 2002.

³Houses, Jobs and Maine People:2001. Report by Frank O'Hara, Planning Decisions, to the 2001 Governor's Affordable Housing Conference, Sept. 10, 2001.

⁴A survey of studies by the Housing Action Coalition (Santa Clara, CA) found no studies indicating a correlation.

