

# NH does **better** when more Granite Staters have an **affordable** place to call **home.**



**Building and retaining a vibrant workforce are not possible without enough affordable housing.** In order for Granite Staters of every age to stay, work and play in New Hampshire, we need housing that people at every income level can afford.

**Having a safe, decent and affordable place to call home is a core foundation of a household's economic independence.** There's a strong relationship between stable housing and improved health as well as better educational achievement for children.

## THE CHALLENGE

The current supply of NH's housing market is mismatched to the needs of its population. It's clear if we want our families, businesses and communities to thrive, we need to respond to changing market demands for more choices that include affordable rental housing.

## THE SOLUTION

In order to address NH's housing challenges, effective policy as well as public and private investments are needed to guide the market and help bring people home.



# HOME MATTERS IN NH

## Who needs affordable housing?

### NH's Workforce

#### **Raya Nepomuceno**

Raya Nepomuceno loves to work with flowers. As a gardener, she provides landscaping for some of the prettiest homes in Wolfeboro. But her wages are not enough for her to own a home in this affluent community herself. The lack of affordable housing is a systemic problem for many people who work in the resort community's service industry, but who have to commute in.

"It makes it difficult to find work. Bad weather can keep you from getting to your job," said Raya. "And the quality of some of the apartments out there is really sketchy."

Not long ago, Raya and her sister Leah moved into Harriman Hill, a workforce housing development envisioned by the Eastern Lakes Regional Housing Coalition and the Laconia Area Community Land Trust.

Funded in part with state tax credits and Community Development Block Grants administered by NH's Community Development Financing Authority (CDFFA), a total of 48 homes have been built in Wolfeboro for residents like Raya and Leah.

Raya loves her apartment, and even has a place on her stoop to plant her own flowers. As she tips a watering can into a bed she said, "Maybe someday I'll be able to buy my own house here." If so, it will surely have the most colorful garden in town.





## Seniors

### Clarence “Timer” Blais

Clarence “Timer” Blais has a Union-Leader front-page clipping on his apartment wall at Hallsville Court in Manchester. It’s a photo of Timer, now 97, and his four brothers, all of whom served in different branches of the military at the same time during World War II.

Timer recalled his service in the Navy, which includes two years aboard the USS Cates (DE-763) with about 200 fellow sailors. “It was the only time in my life I didn’t worry about paying rent,” he quipped. “I was dodging artillery instead.”

After the Navy, Timer joined the Manchester Fire Department, where he continued to serve his community for 21 years until he retired in 1973.

The Manchester native moved to Hallsville Court, an elderly housing development owned and operated by Southern NH Services, in 2013.

In fact, he was there at the very beginning: to prove it, he pointed with pride to a more recent photo on his wall: the one of him and Manchester Mayor Ted Gatsas at the Hallsville ribbon-cutting ceremony in 2013.

The 70-unit development is staffed by a housing manager who ensures maintenance of the property, as well as the safety and security of residents. The manager also facilitates social activities and fosters independent living for residents like Timer by connecting them to community resources such as transportation or social services.

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## Families, People with Disabilities

### Nicole and Paul Cleworth

The Cleworths, like many couples today, met and began their relationship on the Internet. Nicole, a health aide, lived in Portsmouth, while Paul, an electrician, lived in England. Paul traveled to NH to meet Nicole in person, and eventually moved to NH to start his new life with Nicole. From there, two energetic young sons, now 12 and 6, rounded out their lives.

Recently, a series of events crashed in on the family. A diving accident left Paul unable to walk. Nicole’s mother fell ill, and the family moved in with her so that Nicole could care for her and Paul. Their older son had been diagnosed with autism.

When her mother passed away, the Cleworths needed to find a home that was affordable, accessible for Paul, and able to accommodate their young and growing family. They wanted to stay local so their older son could remain in the same school and avoid disruption to his education.

After a lengthy search, they were able to find that new home in a historic Dover property, Woodbury Mills. Though their 2-bedroom apartment was not originally built as an accessible unit, the building’s wide hallways, doorways, elevators and open-plan construction in the unit allow Paul to maneuver his wheelchair throughout the building and their home.

Formerly housing a shoe factory, the property was redeveloped using Housing Tax Credits. Forty-two families and individuals including the Cleworths call Woodbury Mills home, thanks to the work of nonprofit developer The Housing Partnership.





# HOME MATTERS IN NH

How to ensure everyone has an **affordable** place to call home.

## KEY POLICIES

### ● STATE AND FEDERAL INVESTMENTS IN THE DEVELOPMENT OF AFFORDABLE HOUSING

Current high priority programs include: the Low Income Housing Tax Credit (LIHTC/Housing Tax Credit); HOME; CDBG; the National Housing Trust Fund; the NH Affordable Housing Fund; and the NH Community Development Investment Program.

### ● STATE AND FEDERAL INVESTMENTS IN SUPPORTING RENTAL COSTS

Current high priority programs include: Project Based Rental Assistance Programs; Tenant Based Rental Assistance Programs; and NH's Housing Bridge Subsidy Program.

### ● HOUSING WITH SERVICES

For certain populations, housing stability means housing with wrap-around services. On-site services for seniors, or vulnerable populations with support needs, is an evidenced-based model for success. These services can be provided using resources like Emergency Solutions Grants (ESG), Substance Abuse and Mental Health Services Administration (SAMHSA) programs like PATH, or Supportive Services for Veteran Families.

### ● LOCAL SUPPORT

NH towns and cities want to keep housing options open for all members of their community. To do so, they need to address the state and local regulatory barriers that prevent creation and preservation of affordable housing in NH.

### ● PUBLIC HOUSING

NH's public housing agencies are an important partner in ensuring that every NH resident has a place to call home. Both operating and capital funding from the Federal budget are critical to their ability to serve those with the lowest incomes.

### ● ADDRESSING HOMELESSNESS

A tight rental housing market creates significant pressures on low-income families and generates homelessness. Public support for a functional shelter system that works on homeless prevention, coordinated services and a rapid rehousing approach to ending homelessness is critical.

Thanks to Southern NH Services, The Housing Partnership and Community Development Finance Authority for assistance with housing stories. Photos: Justin Cross, Cross Photography, Community Development Finance Authority/Dana Flewelling