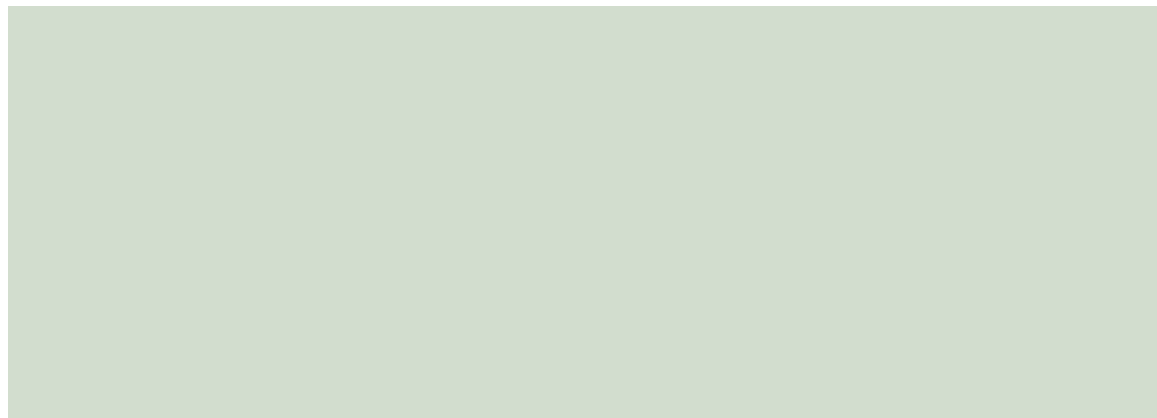


SERVICE CREDIT UNION CHARRETTE

A WORKFORCE HOUSING COALITION DESIGN
CHARRETTE



JUNE 2024

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Welcome!

On June 20 and 21, 2024 dozens of volunteers and community members came together for a Workforce Housing Coalition Design Charrette to start an inclusive planning process. This report will outline the mission of the participating organizations, what transpired over the two day charrette, and the final product. Thanks for reading!



Charrette property at Lang and Longmeadow Road in Portsmouth

Workforce Housing Coalition



Mission Statement

Our mission is to educate and engage communities and municipalities to advance diverse housing options. We envision an ample supply of affordable, desirable housing throughout the Seacoast region of New Hampshire, providing opportunities for members of the workforce, including our teachers, firefighters, police officers, small business owners, artists, chefs, caregivers, bankers, and all families and individuals, to put down roots and create a more diverse and equitable community that benefits us all.

What is Affordable and Workforce Housing?

“Little a” affordable housing:

Housing where no more than 30% of income goes to all-in housing costs (utilities, rent/mortgage, etc.). This is not tied to a specific income level.

“Capital A” Affordable Housing:

Funding programs that tie the rental cost of housing to a specific area median income. E.g. Affordable to someone making 40% of the area median income.

Workforce Housing:

Generally referring to housing that is available to individuals and families making 60% of area median income.

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Service Credit Union



Mission Statement

At Service Credit Union, our mission is doing what is right for our members by: improving financial well-being, supporting the communities we serve and creating value and enduring relationships. We partner with local and national organizations that have a meaningful impact, supporting their causes both domestically and overseas.

Why Build Housing?

Service Credit Union is dedicated to giving back to the communities they serve. As the cost of living across the Seacoast continues to rise, Service Credit Union has pledged to create mission-aligned housing using the land that is part of its Portsmouth headquarters. Service Credit Union envisions a mixed-use project that the entire community can be proud of and one that fills a need for housing attainable to veterans, seniors, and those in the workforce.



Charrette Team

Design Team

- Robbi Woodburn, Woodburn and Company
- Bob White, RW Landscape Architect
- North Sturtevant, JSA Design
- Maggie Randolph, GSD Studios
- David Rheamue, City of Portsmouth Zoning Board of Approval

Finance Team

- Michael Castagna, Castagna Consulting Group
- Tony Coviello, McClure Engineering
- Preston Hunter, Eckman Construction
- Carrie DiGeorge, Strafford CAP
- Greg Mikolaities, August Consulting
- Jim Menihane, New Hampshire Housing

Facilitator

- Robin LeBlanc, RHL Strategies

Photography and Videography

- Jay Childs, JBC Communications

Other Volunteers:

- Todd Hanson, JSA Design
- Jen Kimball, REDC
- Katrin Kasper, Clean Energy New Hampshire
- Doug Marino, New Hampshire Housing
- Sarah Wrightsman, New Hampshire Housing
- George Raegan, New Hampshire Housing
- Howard Snyder, City of Portsmouth
- Ben VanCamp, Greater Portsmouth Chamber Collaborative

Workforce Housing Coalition:

- Nick Taylor
- Taylor Cray

Service Credit Union:

- Mike Mulhern
- David Weed
- Mark O'Dell



Charrette Mission and Process

The Workforce Housing Coalition's signature design charrettes are dedicated to transforming the way people work together. Each charrette is a hypothetical thought exercise that harnesses the talents and energies of volunteer architects, engineers, developers, planners, and other housing industry professionals.

The charrette process relies on the realistic challenges presented by a real site, but encourages the community and the volunteers to ask, "what if?" We ask community members to describe their ideal community, and our volunteers bring these ideas to life.

Charrette Goals:

- Gather community input about the project.
- Envision possible outcomes for the project based on that input.

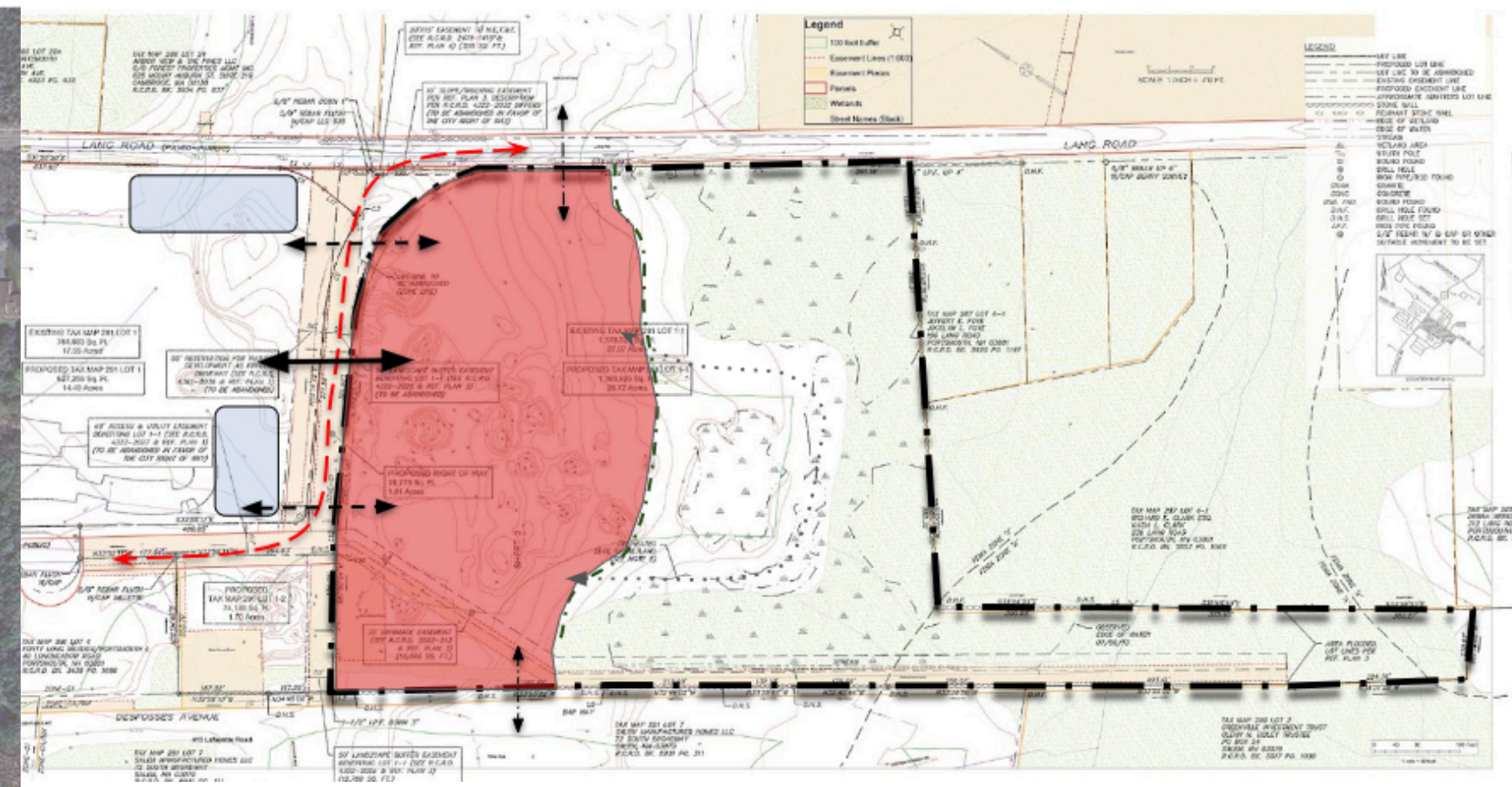


Service Credit Union Property

Service Credit Union owns over 20 acres of land behind its corporate headquarters at 3003 Lafayette Road. Service Credit Union hopes to develop some of this land into attainable housing options. The property has about 11 ½ acres of buildable land and is located along Lang Road and Longmeadow Road.



The space within the dotted line in the image above represents the property where Service Credit Union hopes to build.



The red area on this map denotes the buildable area (about 11.5 acres) that is available on this property. The remainder of the property is wetlands.

The Zoning

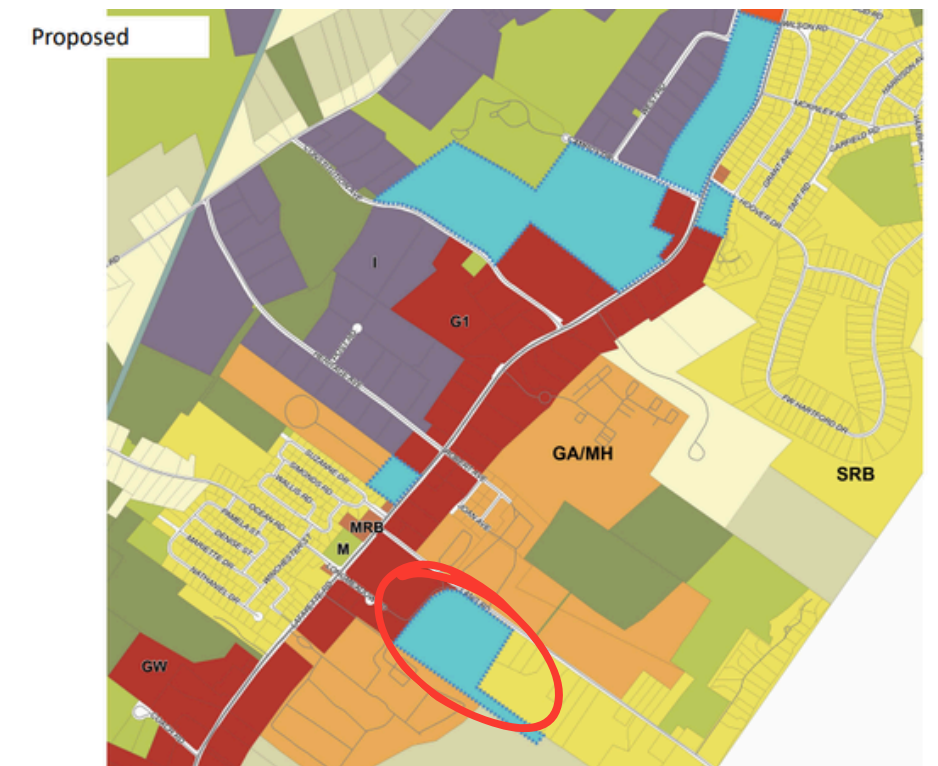
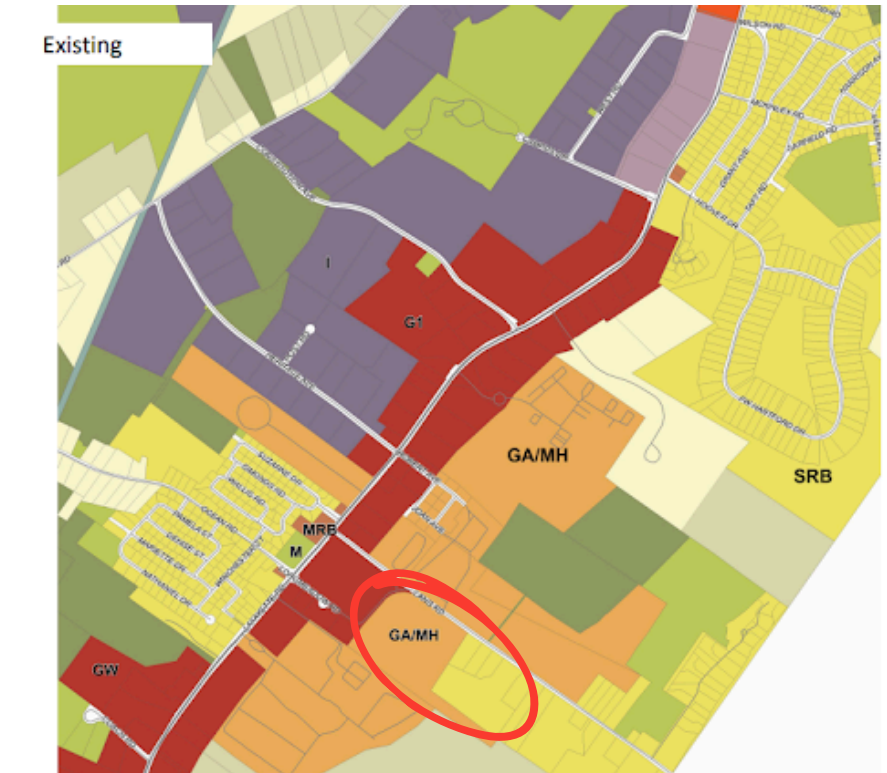
Background

The Longmeadow and Lang Road property that Service Credit Union owns was rezoned in the spring of 2024 with support from the Planning Board and City Council. The rezoning process included public hearings before the Planning Board and City Council. The parcel of land was originally under GA/MH (Garden Apartment / Mobile Home) zoning. The area was rezoned to G1 (Gateway Corridor), which allows for mixed-use development.

2024 Zoning Changes

This image outlines the previous zoning in this area, GA/MH (Garden Apartment / Mobile Home). This zoning would have limited development opportunities on the Service Credit Union property, which is circled in red.

This image outlines the zoning after the area was rezoned to G1 (Gateway Corridor). This zoning does allow for attainable housing development on the Service Credit Union property.



Site Walk

The purpose of a site walk is to familiarize the volunteer team with the charrette property.

The day of our site walk was unseasonably warm, with temperatures in the 90s, so we opted for an abridged version of the site walk. While some volunteers opted to walk to the pond at the edge of the developable land, many instead decided to view the site from the roadway and supplement their knowledge with aerial maps of the property.

The site for this charrette is 11 ½ buildable acres of land, with approximately 10 acres of wetlands in the back of the property.



Community Input Session

Community input is an integral part of the charrette process. During the community listening session, held at Service Credit Union on the evening of June 20th, we gathered input from abutters and community members. The listening session included a robust facilitated community discussion featuring both group discussion questions and individual questions, the latter of which were answered anonymously on notecards.

After an initial large group conversation about the goals of both the charrette and the proposed housing development, we broke off into smaller groups to explore the discussion questions in more detail.

Attendees expressed excitement at the possibilities for the project and some concern about increased strain on existing traffic infrastructure, the need for connection to the wider community, and the need to respect existing neighborhoods around the property.



What We Asked and What We Heard

Group Discussion Questions:

What values do you hold that you would like to see reflected in this space?

- Walkability, connected neighborhoods. Access to transportation. Affordability and mixed-income options.

What would you like to see in this project?

- Green space and community gathering areas. Affordable options, a mix of rental and ownership options. Energy efficiency.

What else should the team take into consideration?

- Create a design that is not focused on parking. Accessibility and diversity. How can these housing options remain affordable over time?

Individual Notecard Questions:

What doubts and/or reservations do you have about the project?

- Concerns about affordability, both on the development side and on the rental/ownership side. Current abutting neighborhoods do not want to be altered by this project.

What would it take for you to become an advocate for this project?

- Permanent affordability and economic diversity within the project. Focus on neighborhood connectivity and accessible transportation.



Design Process:

Based on the feedback from the community, the walking tour, and background knowledge about the site itself, the design team got to work early on Friday morning. The team created a few different design schemes, which are concepts of what a potential development could look like. The design team worked to create a community-oriented, accessible, and inviting design that also factored in the density necessary for affordability.

Missing Middle Housing

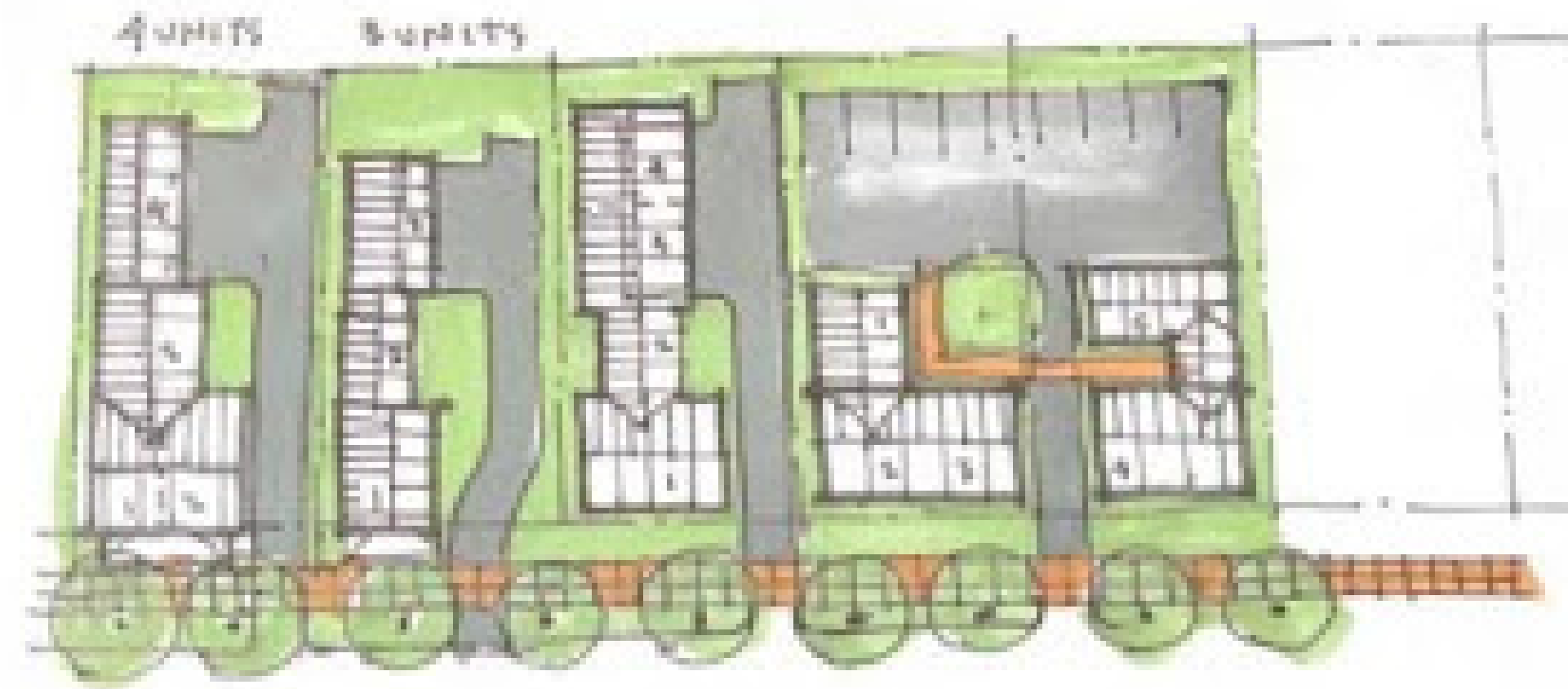
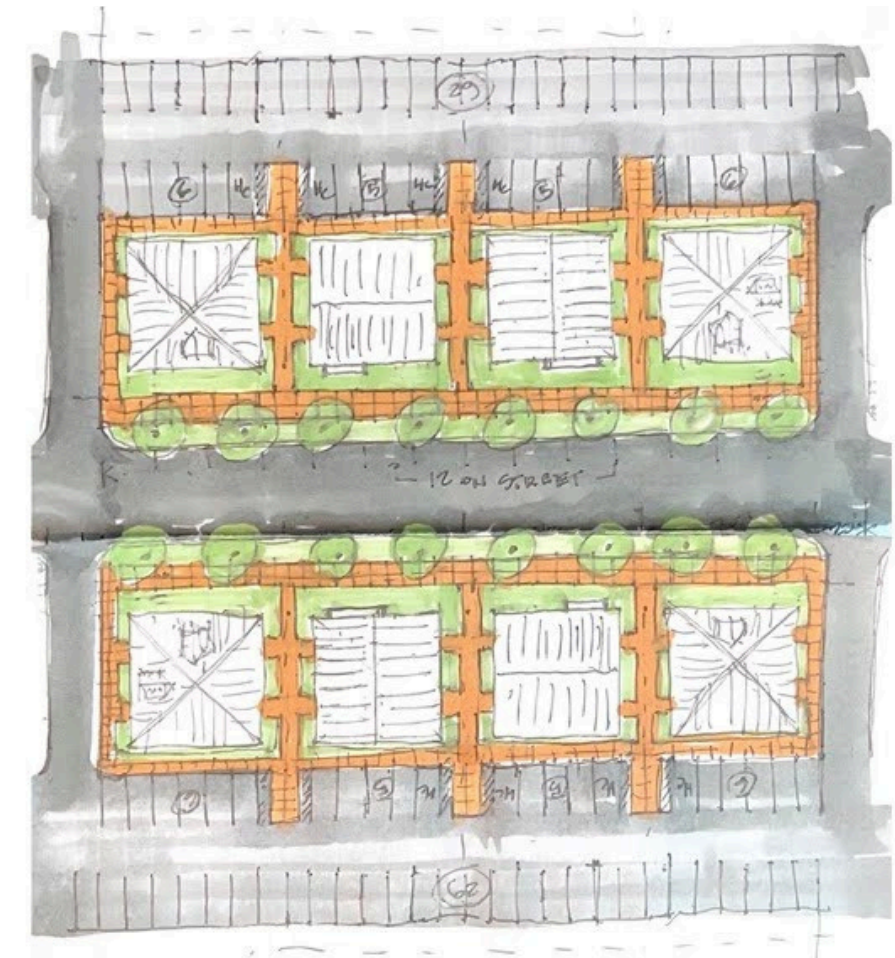
Throughout the design process, the team based much of their design on the incorporation of “missing middle housing” and other diverse housing types that fit with the surrounding character. Missing middle housing is housing designed to fill the gap between traditional single-family homes and larger apartment buildings. Some examples of missing middle housing include duplexes, triplexes, courtyard apartments, townhouses, and cottage style homes. These housing designs allow neighborhoods to increase density, and subsequently affordability, while allowing for a smoother transition between single-family homes and large apartment buildings.



Housing Types:

During the community listening session, the team and community members discussed different neighborhoods and developments throughout the city including Middle Street, Islington Corridor, Atlantic Heights, Ruth Lewin Griffin Place, and West End Yards.

Residents of abutting neighborhoods were quick to note that they did not want a sea of paved parking lots with a few large apartment buildings. It was important to have a neighborhood feel with outdoor space. To help envision different designs, the team outlined a few styles of missing middle housing that could fit into the development.



Design Schemes:

The design team came up with two schemes based on the available property, community feedback, and housing density necessary for affordability. Both schemes incorporate a few key elements to increase safety and encourage community integration.

Central Artery / “Spine”: a central, connecting element in the middle of the buildings that allows for greenspace and access to the park near Service Credit Union corporate headquarters and the pond at the back of the lot.

Road Safety: The schemes incorporate road design elements that create a safer environment for bikers and pedestrians walking near the property. Longmeadow, the road that connects Lang Road and Lafayette Road, is a through-way where traffic often travels faster than the posted speed limit.



Scheme #1:

This scheme incorporates a variety of housing types, ranging from multifamily rental options to townhouses that could be available for purchase. The housing options in the top of the scheme allow space for duplexes, triplexes, or fourplexes, while the housing options directly below them are larger, denser options that allow for more affordability. Townhouses ring the space at the back of the design, adjacent to the wetlands and accompanying trail system. This scheme is designed to encourage a creative mix of housing options, to allow for affordability while also creating housing that fits within the preexisting environment.

Green space (shaded in green throughout the design) has been incorporated, including the use of the existing park at the corporate headquarters of Service Credit Union.

Parking is dispersed throughout the design. This is intentionally done, to prevent the need for a large, central parking lot.

The back 11.5 acres of the property are wetlands, allowing for the creation of recreational trails that connect to neighboring communities.



Traffic calming elements, such as trees, street parking, and pedestrian crosswalks, have been added to this scheme to slow down traffic on Longmeadow Road.

Scheme #2:

This scheme incorporates green space, parking options, trail systems, and community spaces. The housing styles in this scheme are multifamily options, such as triplexes and fourplexes, which can be seen in the center of the scheme. This scheme orients parking options along the back of the design, closest to the wetlands and trail system.



Financing

One of the primary challenges when developing affordable housing is financial viability. These below-market-rate projects often require multiple different funding sources, or “funding stacks.”

The team identified several financing options that are often utilized in affordable housing development:

- LIHTC (Low Income Housing Tax Credit)
- CDBG (Community Development Block Grants)
- New Hampshire Affordable Housing Fund
- Other Options

Drivers of Affordability

Allowable density and available financing programs are the key drivers of housing affordability. Increased density allows for the fixed costs (ie. land) and costs that are more efficient at scale (ie. materials, labor) to be spread out over more homes, allowing the price of each individual home to decrease.



Low Income Housing Tax Credit

LIHTC: What is the Low Income Housing Tax Credit?

The LIHTC program provides tax incentives for the acquisition, construction, and/or rehabilitation of affordable rental housing for low-income households. The federal government provides state housing authorities with funds that can then be allocated to developers through a competitive application process. In New Hampshire, the LIHTC program is administered by New Hampshire Housing.



LIHTC properties require an income test for tenants and a gross rent test for the building as a whole.

- At least 20% of units are occupied by tenants with income levels 50% or less of area median income (AMI).
- At least 40% of units are occupied by tenants with income levels 60% or less of AMI.
- At least 40% of units are occupied by tenants with income levels averaging no more than 60% of AMI.
- No units occupied by tenants with income greater than 80% of AMI.

Community Development Block Grants (CDBG)

Community Development Block Grants:

CDBG grants are funds allocated by the U.S. Department of Housing and Urban Development (HUD) to assist states, cities, and counties with the expansion of economic opportunities, particularly for lower-income individuals. These funds support a variety of initiatives, including the development of affordable housing. Once these funds have been allocated by HUD, they are then distributed by the recipients (states, cities, counties) to various entities promoting community development, affordable housing, or other economic opportunities.

HOME and CDBG:

While CDBG cannot be used to construct all forms of new housing, it can be used in conjunction with the HOME program, which is designed specifically to help fund the construction of affordable housing projects.



Affordable Housing Fund

Affordable Housing Fund:

The Affordable Housing Fund (AHF) was created by the Legislature in 1988, and is administered by New Hampshire Housing. The goal of this fund is to help facilitate the construction, or purchase and rehabilitation, of affordable housing, primarily for low and moderate-income households. Funds from the AHF provide zero or below-market-rate loans to affordable housing developments, allowing the constructed housing to be rented or sold at a lower cost.

At least half of the units in housing developments constructed using AHF funds must be affordable to households with incomes at or below 80% of the area median income.



Additional Financing Options and Other Considerations

Additional Financing Options:

While the funding from many of the previously mentioned programs can be layered together to help finance a project, there are often still gaps in financing, particularly in projects that are entirely affordable.

Fortunately, there are other potential options, such as congressionally designated funding, equity partnerships with other organizations, and municipal or state funding for housing projects.

Other Considerations:

Energy efficiency: Heat pumps could be used to limit energy usage in units. Solar panels on some of the units could increase energy efficiency and reduce utility costs.

Accessibility: Walkable spaces should be created to accommodate individuals with varying physical abilities and needs. Wider sidewalks and doorways would allow for easier wheelchair accessibility. Adding bike lanes and sidewalks will help to connect the neighborhood to the rest of the community.

Thank you to our sponsors, volunteers, and all who made this possible!

The charrette at Service Credit Union provided us with a wonderful opportunity to bring together community members, housing leaders, and a dedicated team of volunteers to visualize the future of the property behind Service Credit Union's corporate headquarters. While this was only the first step in a much longer process, the team was able to create two feasible design schemes and provide ideas for housing options that would fit within the outlined parameters.

