

# 2021 Housing Design Charrette



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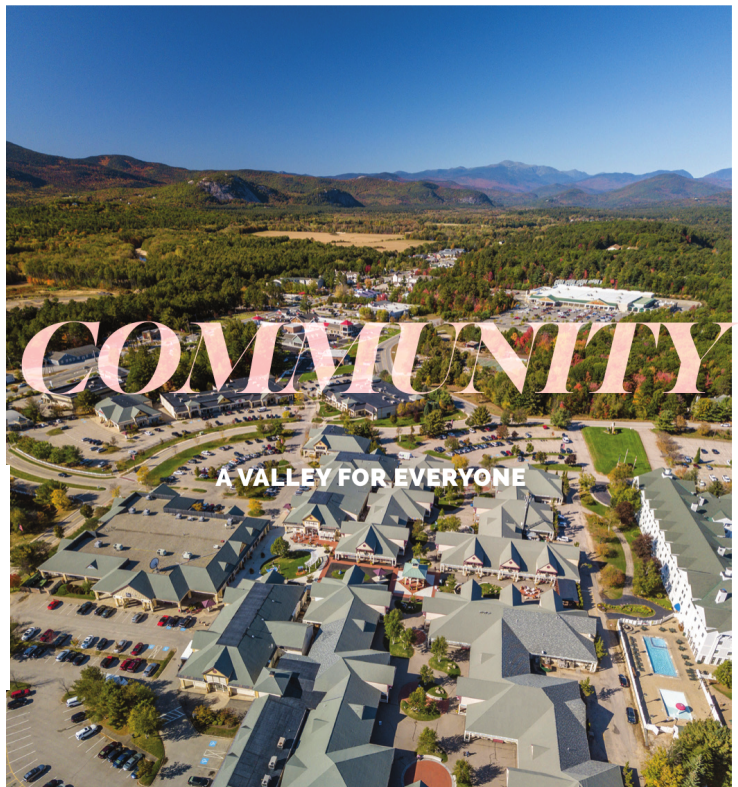
# Acknowledgments

The 2021 MWV Design Charrette was made possible by a grant from the National Association of Realtors and the generous support of our sponsors: Bank of NH, Lupine Pet Co., Settlers Green Outlet Village Plus, Cormack Construction, Leone McDonnell & Roberts, Coldwell Banker Lifestyles, Pinkham Real Estate, HEB Engineers, Great Bridge Properties, Keller Williams Lakes & Mountains, TB Realty Partners, and Chalmer's Insurance.

This guidebook was developed by the Mt. Washington Valley Workforce Housing Design Charrette Steering Committee. For more information about the MWV Workforce Housing Design Charrette or the Mt. Washington Valley Housing Coalition, please contact Harrison Kanzler at [harrison@mwwhc.org](mailto:harrison@mwwhc.org) or visit our website at [www.mwwhc.org](http://www.mwwhc.org)

For more information about the White Mountain Board of Realtors please contact: Tim Arnold at [tim@whitemountainboard.com](mailto:tim@whitemountainboard.com)

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## 2021 Charrette Steering Committee

A special thank you goes out to the following volunteers. This dedicated group made sure the Charrette was possible!

Kerri Richards - Coldwell Banker Lifestyles, MWVHC

Josh Brustin - Pinkham Real Estate, MWVHC

Theresa Bernhardt - TB Realty Partners

Krista Karnan - Keller Williams Lakes & Mountains

Andrea DiDonato - Berkshire Hathaway Verani Realty

Rachael Brown - Badger Realty

Evelyn Whelton - Bank of New Hampshire, MWVHC

Dan Lucchetti - HEB Engineers, MWVHC



# The Design Team

Our 2021 Charrette Design Team was made up of local professionals who volunteered their time to help visualize what affordable, workforce, housing could look like in Conway. This team was instrumental in bringing the Charrette to life and are dedicated to helping solve the housing problems facing the Mount Washington Valley.



From Left: Harrison Kanzler-MWVHC, Evelyn Whelton-Bank of NH, Josh Brustin-Pinkham Real Estate, Allen Gould-TD Bank, Gordon Cormack-Cormack Construction, Michael Couture-Architect, Dan Lucchetti-HEB



From Left: Josh McAllister-HEB, Michael Couture-Architect, Dan Lucchetti-HEB, Evelyn Whelton-Bank of NH, Josh Brustin-Pinkham Real Estate



# Charrette Mission and Process

The MWV Workforce Housing Design Charrettes are dedicated to transforming the way people work together by broadening a community's capacity for collaboration. Each charrette is a hypothetical thought exercise that harnesses the talents and energies of volunteer architects, engineers, and other housing industry professionals. The charrette process relies on the realistic challenges presented by a real site, but allows the community and volunteers to ask "what if?".

We ask community members to describe their vision for the property and our volunteers to bring these ideas to life. The charrette process is intended to be a catalyst, helping host communities identify and change local land-use regulations that aren't conducive to the development of financially feasible workforce housing. Volunteers are encouraged to push the community's existing land-use regulations and present a design that will inspire change.

The lack of an adequate and balanced supply of housing poses a threat to the regions economic health. Addressing this issue requires that a broad range of individuals, organizations, and public officials become engaged in efforts to change attitudes toward housing development, and to identify and amend local land-use regulations in order to better facilitate the development of financially feasible workforce housing. For two days, planners, architects, engineers, developers, bankers, business leaders, elected officials, property owners, and community members join forces to cooperatively discuss creative plans for solutions around workforce housing.



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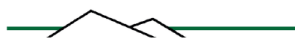
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# Workforce Housing in NH

## An Overview

Workforce housing is a term that is used to describe a broad range of owner occupied and rental housing that is affordable to the individuals and families that represent a majority of a diverse workforce. New Hampshire statute R.S.A. 674:58 defines workforce housings as, "...housing which is intended for sale and which is affordable to a household with an income of no more than 100 percent of the median income for a 4-person household...(or) rental housing which is affordable to a household with an income of no more than 60 percent of the median income for a 3-person household..."

Workforce housing is permanent, quality housing intended as a primary year-round residence, and is available to households regardless of age. Options that are affordable to moderate- and low- income households include single or multi family homes, townhouses, condominiums, and apartments. Workforce housing is based on good design and minimal impact. The housing includes small, mixed income developments that are distributed throughout a town. Developments in suburban settings are clustered to leave areas of open space is much more efficient and attractive.

A healthy and vibrant community with strong ecosystems is filled with all generations of the workforce: young professionals to empty-nesters. The face of the workforce often includes healthcare workers, teachers, firefighters, hospitality and skilled laborers. These workers provide the benefits and services we associate with a desirable place to live. Ensuring that there are housing options available to provide the opportunity for them to establish roots and become part of the community where they work will create healthy social, cultural and economic systems.

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# The Design Charrette

## An Overview

### PROJECT GOAL:

To show how creative design and strategic land use policies can stimulate the development of affordable housing by hosting a workforce housing design charrette using sites with the potential for re-use, revitalization, and appropriately sized rural land development.

### PROJECT OBJECTIVES:

- Stimulate creative design concepts for workforce housing in a relatively short period of time by engaging professionals with expertise in key areas, elected officials, and community stakeholders.
- Test the financial feasibility of workforce housing design concepts by determining site acquisition, site work, landscaping, structure requirements, building materials, and construction costs.
- Test the limits of existing zoning by highlighting potential barriers to the development of workforce housing.
- Identify strategies to overcome barriers on a particular site.

### PROJECT OUTCOMES:

- Promote an honest dialogue and working relationship between the development community and municipalities.
- Develop long-term relationships with participants, increasing the likelihood that the charrette site and/or other sites, will be developed for workforce housing.
- Foster improved understanding of workforce housing issues including the need for work-force housing, zoning implications, challenges, financial and design.

### CHARRETTE BENEFITS:

Professionals from multiple disciplines come together to form an integrated design team engaged in a “whole building design”.

Having the architect, landscape architect, contractor, Realtor, banker, planners, and property representative working together in the same place improves project creativity and productivity.

As questions arise about design, feasibility or impacts, the person who has the answer is likely to be in the room.

Open and honest dialogue; a focus on the big picture, as well as the details; and the creative burst of energy that ensues produces collaborative agreement on the product and the local regulations that impact affordability.

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# Design Charrette Action Plan

Prior to the start of the process, a site will be identified and the design team will be recruited for the site. The team will receive copies of all relevant and available site information, team expectations, and team activities prior to the first team meeting. The charrette event itself will occur over the course of one and half days with the first being the shorter of the two days. On day one:

1. Members will gather in the late afternoon at or near the site for a team meeting. The facilitator will make introductions and review the goal and objectives of the charrette, expectations of the team, and the plan for the afternoon. The owner and/or the architect will provide a history of the site, known limitations and possibilities, and best approaches to achieve goals.
2. The site walk/tour takes place immediately following the team meeting. Pertinent aspects of the site will be identified along the way.
3. After the site walk, the sponsors will host a design team dinner meeting to:
  - Examine how the character of the building or site and surrounding neighborhood will be best served by a workforce housing structure, complex, and/or development, in terms of size and design.
  - Determine if mixed use (commercial and residential) will be an asset to the project.
  - Determine if mixed income (market rate units in combination with affordable units) will be needed to provide a return to the developer.
4. Following dinner, the Team will host a Public Listening Session for abutters, elected officials, and interested community members who want to share their thoughts about what should happen at the site for the good of the neighborhood, town, and region. All comments will be documented. The listening session concludes the activities of day one.

On day two the design team convenes at a facility with breakout rooms and dining facilities to accommodate a day long design process. On day two:

1. The team convenes for a breakfast meeting. After introductions an overview of the site is provided including opportunities, challenges, and community input received at the listening session.
2. After breakfast, the team will retreat to their breakout room to brainstorm development ideas given the limitations of the site and community input. Once the best and most affordable development concept emerges, the team will create drawings, budgets, financing, and zoning strategies to make it work.
3. The team will report out in front of the public and provide answers to public questions regarding the design.



**Tuesday, June 15**

## **Site Walkthrough and Public Listening Session**

**3:15 pm** - Meet on Kancamagus Hwy. to walk site.

**3:30 - 4:45pm** - Walk site.

**4:45 - 5:00pm** - Head to dinner location.

**5:00 - 6:30pm** - Dinner.

**6:30 - 7:00pm** - Arrive at North Conway Community Center and set up.

**7:00 - 8:00pm** - Public Listening Session.



Theresa Bernhardt with



**Wednesday, June 16**

## **Design Day**

**8:30am - Arrive at Tech Village, Executive Conference Room.**

**-Morning Refreshments Provided.**

**8:30am - 11:30pm - Work on Charrette Design.**

**11:30 - 12:30pm - Break for Lunch/Working Lunch .**

**-Provided on location.**

**12:30 - 3:00pm - Finalize Charrette Design.**

**3:00 - 3:30pm - Reveal Charrette Design.**



# 2021 Charrette

## 00 Kancamagus Highway

### Conway, NH

Local regulations can be a major obstacle for developing affordable housing. Lot size, set backs, utility hook-up fees, and road requirements increase the cost of development to such a degree that the urgent need often goes unanswered.

#### **DESIGN TEAM OBJECTIVES:**

The objective for the design team is to test current zoning and requirements by developing a workforce housing project that achieves the maximum number of for-purchase units that the lot can reasonably handle, regardless of what current zoning dictates.

Normally, state regulations, based on a specific lots soils, would need to be observed. In this case, the state's density requirements do not apply because the lot in question has sewer and water infrastructure.

#### **CURRENT ZONING:**

The subject property is a wooded 39 acre lot. Current zoning allows for just over 160 units, however, a traditional subdivision with single house lots would not allow for 160 units because of topography, wetlands, setbacks, etc. The current zone also provides for a density bonus when building affordable housing. In 2020 Conway voters approved this density providing a developer with the option of getting double density if 25% of units created are restricted as affordable. Using this calculation the site could provide for just over 330 units. The design team, decided to use the affordability ordinance to increase the total number of allowable units.



## **Planning:**

Using information from the community listening session and observations from the walkthrough the team set out to plan the development of 00 Kancamagus Highway.

The community made it very clear that "Big Box" development was not wanted. These larger structures typically contain 30-50 units per building. This type of construction is the most cost effective for a developer and would allow for the creation of the full 330 units. However they are aesthetically unpleasing and out of alignment with the community and adjacent neighborhoods. These units also tend to be rental units and the community members present at the public listening session stated that they were in favor of for purchase housing over rental housing.

Another item that came up at the public listening session was proximity to amenities. The lot location is situated near Conway Elementary School and Kennett Middle School within a short walk or biking distance. The schools are also situated north of the lot as are the majority of local employers, making it en route to work for parents who wish to drop off their children at school. However simple amenities are a bit farther afield as is typical in a more rural area. The members of the public present at the listening session stated that they wanted a development designed with a neighborhood feel. Something where people could walk to stores to pick up things they might need, or have a walking distance destination for socialization or recreation.

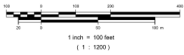
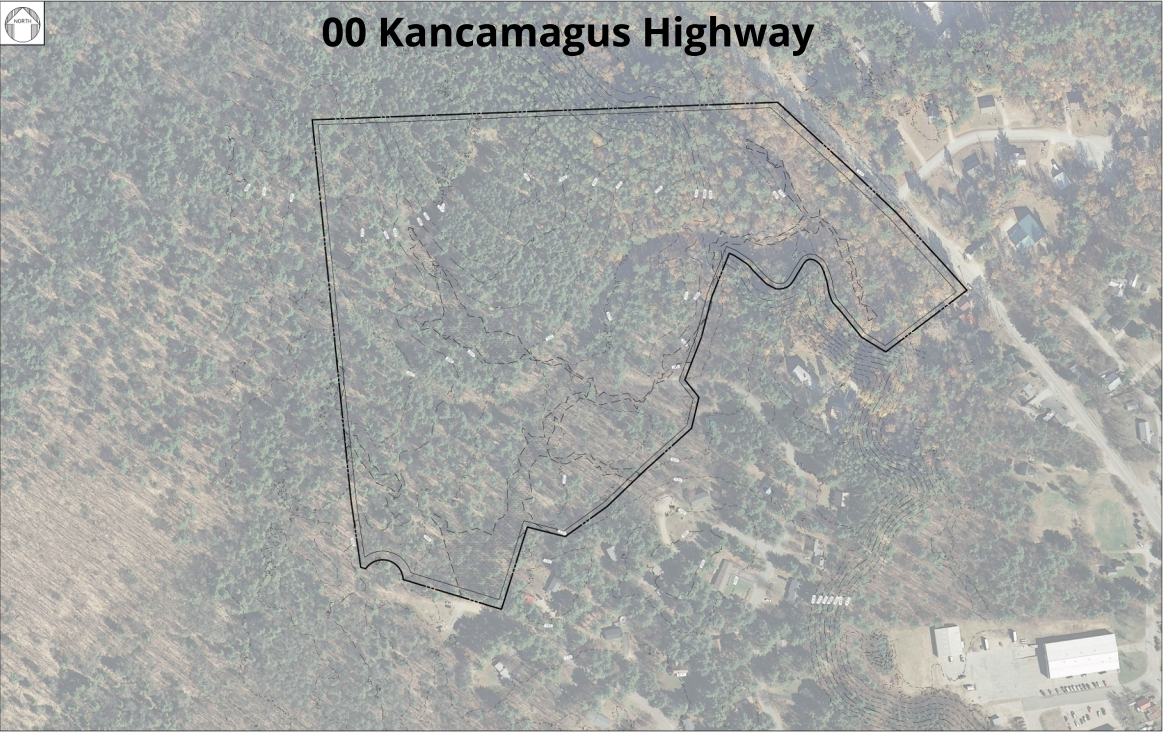
With these key pieces of information we ultimately decided to create a mixed use neighborhood, incorporating commercial space with apartments above and for purchase housing in the surrounding area. In order to make the overall design work out financially it was also determined that there would need to be a mixture of affordable and market rate for purchase homes.



# 00 Kancamagus Highway

C1.11  
SHEET 1 OF 1

MWVHC  
Site Plan  
MWVHC Charrette



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Project No.	2021-001
Project Name	MWVHC Charrette
Project Location	Conway, NH
Project Date	08/15/2021
Project Status	Final

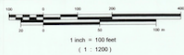
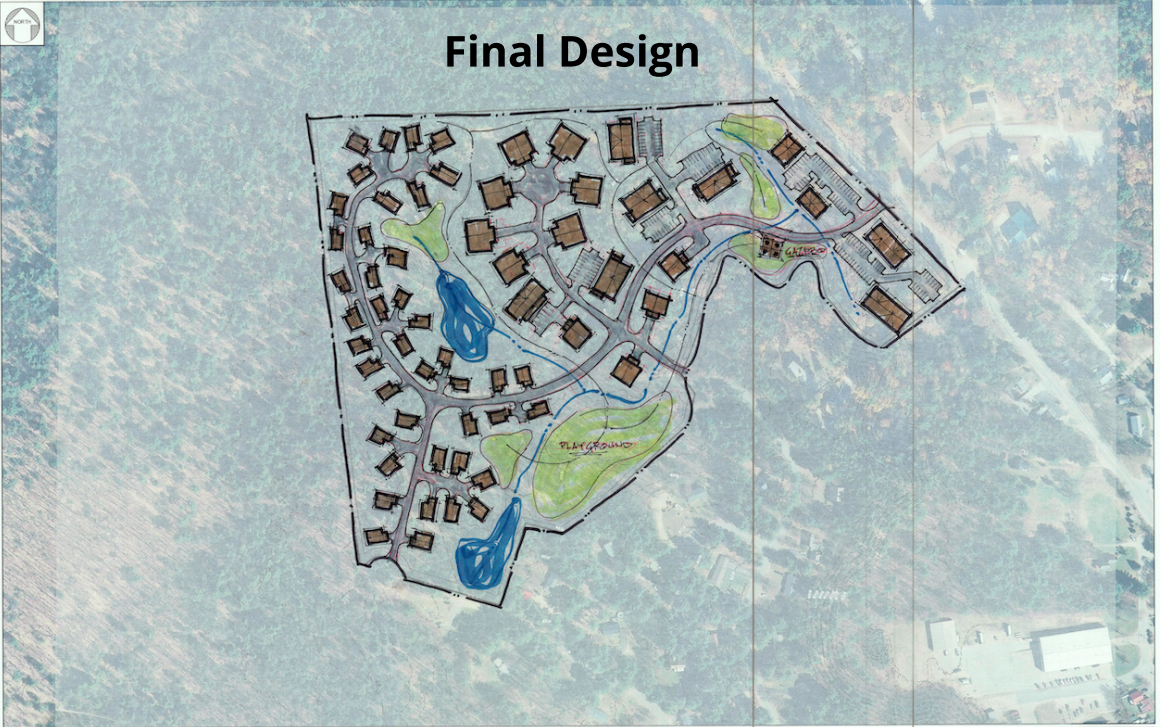
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MWVHC Charrette  
Conway, New Hampshire  
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## Final Design



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Site Plan  
for  
MWVHC Charrette  
Conway, New Hampshire  
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SHEET 1 OF 1

# The Roadblocks

In order to make the development work we had to create the design as if some of Conway's regulations were different than they are currently written. We also looked at ways of reducing different development costs to make it easier for a developer to attain their necessary profit margin. Here are the different points we looked at as roadblocks that the community can work together to remove.

## Zoning:

In order to create the neighborhood feel with amenities on site we had to create a mixed-use zone. The current zoning for this lot is Residential/Agricultural and does not permit commercial use. The lot is also extremely close to a commercial zone. We considered the creation of a "Residential/Mixed Use" zone which would be separate from the Residential/Agricultural zone and would exist within a specified distance an adjacent commercial zone. This zone could allow for commercial use with the requirement that residential units be attached to the commercial unit, this would create a blending outward from our commercial districts to our Residential/Agricultural districts. Similarly in order for this to work and increase potential for currently available units, we reconsidered the Town of Conway's current allowance for caretaker units. Currently the provision requires that a residential unit placed above an existing commercial unit only be filled by an employee of the commercial unit. It would make current and future creation of mixed use buildings easier were the requirement for employment with the commercial unit to be removed.

## Fees:

Two main fees to developers came up during our design. The first is the requirement to have onsite engineering during road construction. The Town of Conway currently requires that any developer pay an engineer to be present for the entire construction of a roadway. While this is not unheard of, it is also common for a town to require "Milestone Check-ins" by an engineer during road construction. This means that instead of being present the entire time, the engineer is brought on site during initial and finalizing steps of each phase to ensure that it has been done correctly and to code. This could save a developer a few \$100,000 in construction costs which ultimately translate to greater affordability to the home buyer. Another cost considered was utility hook-up fees. The Conway Village Fire District, the water utility for this lot, has a fee of \$3,300 per residential unit. This has a significant impact on larger developments even at the normal rate of density for this lot of 160 units that would be a hook-up fee of \$528,000. If the community is interested in incentivizing affordable development the voters of the Conway Village Fire District could consider waiving or reducing this hook-up cost only for units that are restricted affordable.



# Project Proforma

**Total Units - 188**

**Affordable Units - 96**

## **Site Development Costs**

<b>Expenses</b>	<b>Cost</b>
Land Acquisition	\$450,000
Roads/Utilities	\$2,000,000
Site Development	\$1,000,000
Water/Sewer Hook-up	\$620,400
Engineering/Soft Costs	\$175,000
Construction Engineering	\$125,000
Architectural Engineering	\$120,000
<b>Total</b>	<b>\$4,490,400</b>

# **Project Proforma**

## **Phase I - Commercial and Apartments**

**4x Mixed Use Buildings**

**4,250 Sqft. Commercial Space per Building**

**1x One Bedroom Apartment per Building**

**5x Two Bedroom Apartments per Building**

**Phase I Est. Cost: \$5,130,000**

## **Phase II - Multifamily Buildings**

**3x Twenty-Four Unit Condo Style Buildings**

**12x Single Level One Bedroom Units per Building**

**12x Two Story Two Bedroom Units per Building**

**Phase II Est. Cost: \$10,900,000**

# **Project Proforma**

## **Phase III - "Plexes"**

**1x Twenty-Four Unit Condo Style Building**

**11x Duplexes**

**1x Quad/Fourplex**

**Phase III Est. Cost: \$8,221,000**

## **Phase IV - Single Family Homes**

**14x 1,200 Sqft. Ranch Home**

**14x 1,800 sqft. 1.5 Story Home**

**14x 2,400 sqft. 2 Story Home**

**Phase IV Est. Cost: \$13,986,000**

# Project Proforma

## Total Development Cost

Development/Phase	Cost
Site	\$4,490,400
Phase I	\$5,130,000
Phase II	\$10,900,000
Phase III	\$8,221,000
Phase IV	\$13,986,000
<b>Total</b>	<b>\$42,727,400</b>



# Project Proforma

Units/Sale Prices	Revenues
Phase I 4 Mixed Use Buildings at \$2,953,750	\$11,815,000
Phase II 36 1 Bedroom Units at \$149,000 36 2 Bedroom Units at \$225,000	\$13,464,000
Phase III 11 Duplexes at \$349,000 12 1 Bedroom Units at \$149,000 16 2 Bedroom Units at \$225,000	\$9,227,000
Phase IV 14 Ranch at \$279,000 14 1.5 Story at \$349,000 14 2 Story at \$499,000	\$15,778,000
<b>Total</b>	<b>\$50,285,000</b>

Less Costs	-\$42,727,400
<b>Ant. Revenue</b>	\$7,556,600 Return on Investment: 17.69%

# Results

Of the total 188 units the team was able to create 96 of them for affordable sale. As of this Charrette an affordable sale price, as determined by HUD using the area median income for Carroll County, was \$267,500. Every unit in the multifamily portion of the development fell in this range at \$149,000 for the one bed units and \$225,000 for the two bed units. We were also pleased that we were able to get the 1,200 sqft. Ranch homes at \$275,000. This price is just outside of the range of affordability, however they meet a much needed price point in our current market, and would be within economic reach of many of the families here in the Mount Washington Valley. To ensure affordability on the one and two bedroom units our residential lender provided the following figures using 3% down on the one bed and 3.5% down on the two bed.

## Monthly Payment on a 30 Year Fixed Rate Mortgage on \$144,530 @ 3.75%

Principle and Interest	\$669
Taxes	\$466
Insurance	\$100
<b>Total Mortgage Payment</b>	<b>\$1,235</b>
Home Owners Association Fee	\$200
<b>Total Monthly Payment</b>	<b>\$1,435</b>

Table 1.

## Monthly Payment on a 30 Year Fixed Rate Mortgage on \$217,125 @ 3.75%

Principle and Interest	\$1,006
Taxes	\$563
Insurance	\$100
<b>Total Mortgage Payment</b>	<b>\$1,669</b>
Home Owners Association Fee	\$200
<b>Total Monthly Payment</b>	<b>\$1,869</b>

Table 2.

# Results

For the 1 Bedroom, \$149,000 unit, if we assume the purchasers are a couple earning a total of \$60,000 a year, putting them at the Area Median Income, and incorporating the figures provided in Table 1, at \$1,435/mo. the couple has a Housing Debt to Income Ratio of 28.7%, just under the allowable 30% provided by HUD. For the 2 Bedroom, \$225,000 unit, if we assume the purchasers are a family of 4 earning \$75,000 a year they are at the Area Median Income. If we then use the figures from Table 2 giving them a monthly payment of \$1,869 their Housing Debt to Income Ratio would be 29.9% coming in right at the allowable 30% provided by HUD.

The remaining units, while not fitting HUD standards of Affordability, still fall with the economic range of the Mount Washington Valley. In preparing for the 2021 Charrette we spoke with many employers and employees who provide or hold positions at or above the Area Median income. Even in these economic ranges there is a dire shortage of housing. As such a development like the one detailed herein would provide a much needed boost to the housing stock at various price points helping to bring economic and housing stability to the region. However as designed this project would not be allowed by the Town of Conway. Phase I's Mixed Use buildings fall outside of Conway's zoning ordinances, however the ability to have consumer opportunities and amenities close at hand was something the community expressed a strong desire for. If the Town of Conway were to provide for mixed use in certain areas this could become a reality. Further more the Return on Investment to the developer fell short of a preferred 20% at 17.69%. The town could consider some cost saving measures to developers such as; allowing for milestone check-ins during site development instead of constant engineering oversight, Conway Village Fire District voters could seek to waive or reduce the \$3,300 per unit hook-up fee for water only for affordable units,. These two measures could potentially save the developer enough money to bring the Return on Investment closer to 20%, bringing the development in question one step closer to reality. If the residents of the Town of Conway want to see changes in availability and affordability in housing, they must work together with their planning board to come up with solutions that work for the community at large.

## 2021 Housing Design Charrette



***Thank you to all of our contributors***