

2024 Housing Charrette Design Booklet



Hosted By:

MWV 
Housing Coalition
www.mwvhc.org



A Special “Thank You”:

The MWVHC would like to extend their deepest gratitude to the esteemed professionals who volunteered their time and skills to be a part of the Design Team!

Josh McAllister, Vice President of Operations/Director of Civil Engineering - HEB Engineers

Bryan Walsh, PE - Horizons Engineering, Inc.

Michael E. Couture - Architect

Robert White - RW Landscape Architecture

Ryan Fecteau, Senior Officer of Policy and Planning - Avesta Housing

Harrison Kanzler, Executive Director - AHEAD

Alex Loth, Project Manager – Minco Development

Megan Ryder, Vice President, Commercial Loan Officer - Meredith Village Savings Bank

Ryan O’Connor, Town Planner - Town of Conway

Evelyn Whelton, Housing Advocate - MWVHC Board Member, NHHFA Board Member

Josh Brustin, Owner and Broker - Pinkham Real Estate

Brittany Hodge, Mortgage Loan Officer NMLS #2387835 - Meredith Village Savings Bank



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What is a Housing Charrette:

A charrette is an intensive planning session where citizens, planners, and other housing industry professionals collaborate on a vision for development.

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. While the property is real, the exercise is hypothetical.

Pictured right is a glimpse in to what a design day looks like. The 2024 Housing Charrette Design Team brainstormed, ran numbers, and creatively thought all together for 8 hours to come up with the final design reveal.





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How Was The Property Selected For The 2024 Housing Charrette?

In February 2023, The Carroll County Delegation appointed a Land and Annex subcommittee to recommend future uses of the 800+ acres of county land in the town of Ossipee. In June of that year, the delegation expanded the committee charge to include future use of the former county nursing home (now the county annex).

Currently, the site features county offices and services as well as the recently-built county nursing home. Some of the land is in agricultural use.

The Mount Washington Valley Housing Coalition was asked by the Land and Annex subcommittee to apply the charrette process to engage local communities in this discussion. The hope is for the end result to assist with creating scenarios that can be used for consideration by the Land and Annex subcommittee to help them in their task to come up with a recommendation to the county delegation.

Pictured right are design team members Bryan Walsh, and Josh Brustin giving the rest of the design team an overview of the property during the on site walk through.



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.

Pictured right is MWVHC board member and design team member, Ryan O'Connor diligently researching the Ossipee Zoning Ordinances. This is an integral piece of the design day process.



PROJECT GOALS:

- Promote an open and honest dialogue and help cultivate working relationships between the development community and municipalities and their elected officials.
- Develop long-term relationships with participants and community stakeholders, in hopes that 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 critical need for workforce housing and what may be preventing it from being built such as zoning implications, property challenges and financial barriers.



Pictured right, Conway Town Selectmen John Colbath, one of the many elected officials present at the listening sessions, gave his feedback and thoughts on what should be on the county owned land.



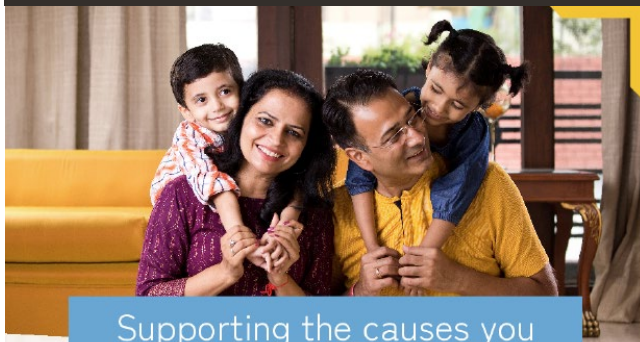
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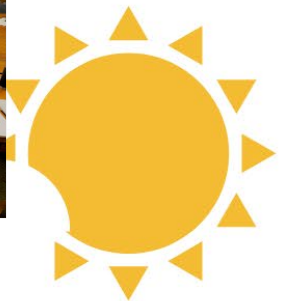


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CHARRETTE BENEFITS:

- Professionals from multiple disciplines come together to form an integrated design team engaged in a “whole building design.”
- Having an architect, landscape architect, developers, realtor, lenders, planners, and advocates working together in the same place as this helps improve project creativity and productivity.
- As questions arise through out the session about design, feasibility or impacts, the person who has the answer is likely to be in the room.
- The ability to have open and honest dialogue amongst professionals with a focus on the big picture and the important details that go along with it. Followed by the creative burst of energy that allows for collaboration on the project and the local regulations that impact affordability.

Pictured right, 2024 Design Team has reached crunch time and is beginning to finalize numbers and plans, and get the presentation ready for the big reveal.



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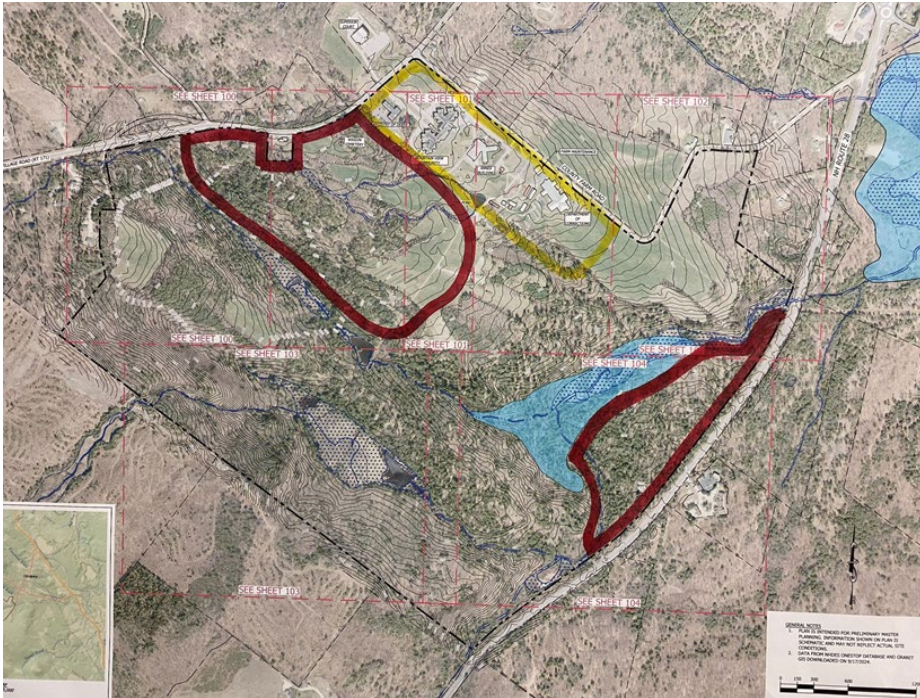


2024 Housing Charrette Location:

460 Acres Of Carroll County Owned Land In Ossipee, NH:

Total County Land (includes other building) 460 acres

Land area under consideration: 422 acres



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Property Site Walk:

The Charrette process also includes a property site walk. This critical piece of the process has the design team take a walk together at the actual property site. This allows them to see the land in person, and be able to realize additional factors that need to be considered that may not be able to be seen from maps. Things that are discovered can range from sandy terrain, rocks, moist land, brooks and much more.

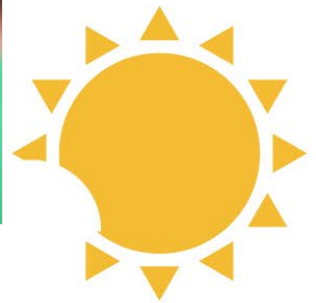
Pictured below, the design team takes in a piece of the property while reviewing maps to try to determine which section of the 400+ acres would best fit development and where to look next. Where they stand, has a few things that would make a development undesirable or not possible in this specific location.



Pictured above, design team member Ryan Fecteau and MWWHC Executive Director, Sara Butterfield, review maps of the property during the site walk.



Pictured right, design team members Robert White and Bryan Walsh help create a game plan before the site walk begins.



The Listening Sessions:

Where this particular housing charrette was unique in the fact that the property involved in the project was county owned land, it was important to the MWWHC to get feedback from different areas of the county as it would effect not only the Town of Ossipee directly, but also the entire county indirectly.

Two listening sessions were hosted, one in Conway and one in Ossipee that involved more than 200 local residents and elected officials over a period of two nights.

During these sessions, the public was asked:

- What would you like to see for housing on County Land?
- What would make you excited about this project (building housing on county land)?
- What concerns or reservations do you have about housing on county land?



The Listening Sessions:

A lot of lively and productive conversation occurred during the listening sessions. From having many questions asked, along with a wide array of answers to the questions from the MWVHC and a wide variety of different topics discussed. These sessions were very insightful and informative, not only for the design team, but for the community members as well.

Some comments and feedback that frequently came up:

- The perception of what housing is “affordable” is often different from government and agency definitions of affordable housing
- Current local residents should get priority over new residents if housing becomes available at this location (or other locations that are currently publicly owned)
- A mix of owned and rental housing is desirable
- There should be a shelter, or space for homeless individuals on the property as Carroll County is the only county in the State of NH without a homeless shelter.
- Some provision to also have retail or other services on location (such as personal services, small retail spaces, daycare, or even health care office space) is desirable.



A Glimpse In To The Public Listening Sessions



Pictured above, MWVHC Board Member and 2024 Design Team Member, Evelyn Whelton, shares her wealth of knowledge and expertise in response to a question at one of the public listening sessions held.

Pictured below, a public listening session attendee signs in and looks at the MWVHC informational table.



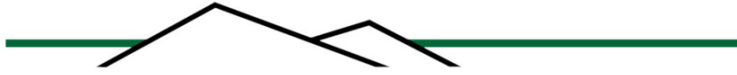
Pictured below, MWVHC Executive Director, Sara Butterfield stands with engaged citizens as they provide feedback and details about what they envision on the property.



Pictured above, moderator Joy Gagnon introduces the design team to the community members present. The design team is present at each listening session to help answer questions, and take in the valuable feedback that the community stakeholders have.



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Design Day:

DESIGN TEAM OBJECTIVES:

During a Housing Charrette, the objective for the team on design day is to test current zoning requirements by developing a housing project that achieves the maximum number of units allowable. Then the team collaborates and comes up with alternative ideas for zoning, that could increase the feasibility of the project. These alternative ideas suggest possible changes to zoning to allow more housing to be built in the respective town.

The discussion and creative thinking usually begins before design day. Pictured right, design team members Robert White, Mike Couture, Alex Loth and Ryan Fecteau are energized and already discussing the property immediately after the site walk and prior to the first listening session.



Design Day:

DESIGN GUARDRAILS FROM PUBLIC LISTENING SESSIONS & LANDS ANNEX SUB COMMITTEE:

- Protect prime agricultural areas
- Assume no access to county or town water and sewer resources
- Plan for fixed affordability and access types.
- Allow room for support services such as daycare
- Building design should highlight local character
- Buildings should be energy efficient
- The new homes should serve as the primary home for occupants
- The housing should serve as transitional housing for residents growing into their next type of housing unit

ROADBLOCKS:

- Density is limited by the restriction of two primary structures per lot.
- Potential for multifamily in the zone would be limited due to lack of town water and sewer on property.





A focus on... community

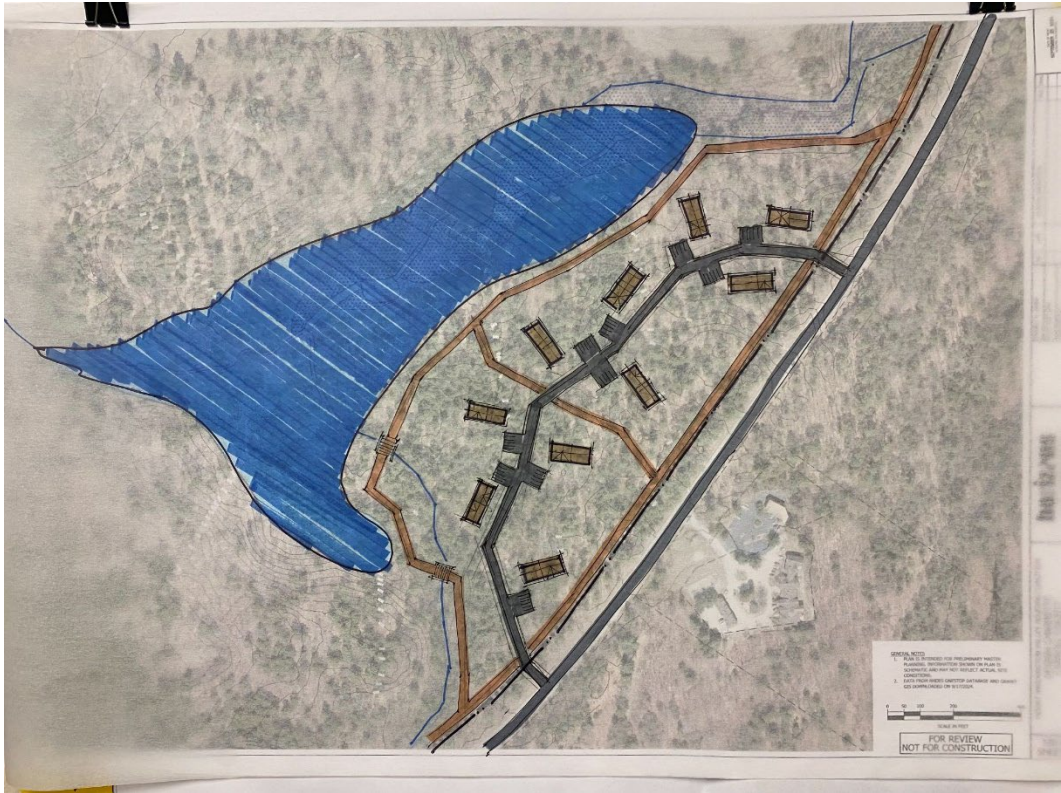
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Final Design:



Proposed Design:

After a full day of brainstorming and designing the conclusion that the design team was able to reach to get the project to work only included units for purchase.

Rental units were not a possibility to make the numbers feasible for a developer without using federal grants and without having town water and sewer available for a water sprinkler system.

The final reveal included the following units:

Single Family - 52 Units for Purchase

3 Bed / 2 Bath - 1000 avg. sq. ft.

Cottages - 45 Units for Purchase

2 Bed/ 2 Bath 860 avg sq. ft.

Duplexes- 20 Units for Purchase

2 Bed/ 2 Bath 900 sq.ft.

Duplex Cottages - 20 Units

2 Bed/1 Bath 860 avg sq.ft





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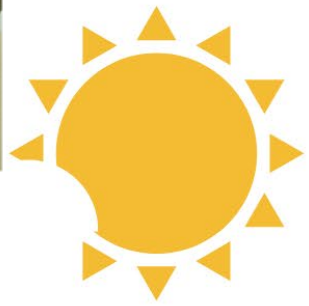
Financial Analysis:

The chart below shows the breakdown of the number of units per unit type. It also details out the number of units that would be considered workforce housing based on cost along with the number of units that would need to be sold at market rate to make the project pencil out.

Because the units proposed were all for sale units this would also benefit residents of the town of Ossipee, as it would add 167 units to the tax rolls. In doing so, it would then translate in to more property tax revenue being generated.

Potential Purchase Costs and Tax Revenue			Workforce %	Workforce #	Workforce \$	Market %	Market #	Market \$
	# Units	Square Feet	Workforce %	Workforce #	Workforce \$	Market %	Market #	Market \$
Single Family Cottage	45	860	25%	11	\$ 322,000	75%	34	\$ 366,878
Single Family Home	52	1000	25%	13	\$ 322,000	75%	39	\$ 419,815
Duplex Cottage Unit	30	860	25%	8	\$ 317,000	75%	23	\$ 316,470
Duplex Unit	40	950	25%	10	\$ 319,000	75%	30	\$ 347,408
Total Units	167							
Taxes to Ossipee	\$11.43				\$ 649,131			

With only 15 minutes until clean up needs to begin, pictured right, design team members Evelyn Whelton and Brittany Hodge are calculating numbers for monthly mortgage payments and analyzing the for sale units affordability factor.



Financial Analysis:

Below are examples of what mortgage financing could look like on two of the workforce housing options utilizing New Hampshire Housing First Time Home Buyer Lending Products.

Single Family Cottage

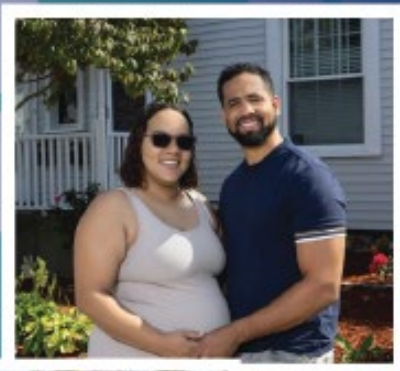
Purchase Price: \$322,000
Down Payment: \$10,000
Loan Amount: \$312,000
New Hampshire Housing Home First FHA Program + \$15,000 DPA: 6.625% APR 7.387%
Estimated Fully Escrowed Monthly Payment:
Principal & Interest: \$1998.00
Hazard Insurance \$125.00
PMI \$150.00
Property Tax: \$325.00
HOA: \$150.00
Total estimated monthly payment \$2748.00

Duplex Cottage

Purchase Price \$317,000
Down Payment: \$12,000
Loan Amount: \$305,000
New Hampshire Housing Home First FHA Program + \$15,000 DPA: 6.625% APR 7.387%
Estimated Fully Escrowed Monthly Payment:
Principal & Interest: \$2029.00
Hazard Insurance \$125.00
PMI \$165.00
Property Tax: \$307.00
HOA: \$150.00
Total estimated monthly payment \$2776.00



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How Is Affordable Defined When It Comes To Housing?

The design team used the following explanations in regards to the term affordable when it comes to housing to help explain why what is affordable to one, may not be affordable to another.

- “Little a” affordable housing: Housing where no more than 30% of income goes to a households housing cost. This is not tied to a specific income amount. This is what is affordable to YOU and your household.
- “Capital A” Affordable Housing: Specific programs that use the 30% rule and tie it to a specific area median income.
- Market Rate Housing: Housing with no restrictions, priced at what the market will support



Zoning Analysis:

Considerations For Zoning Amendments:

Adopting Standards For Planned Unit Development & What The Changes Are That Would Happen If Adopted:

- Removes individual lot dimensions to allow for more flexible layout.
- Allows density to be considered per unit rather than a minimum lot area.
- Allows for the units to be clustered which in turn can help reduce development cost.
- Restrictions can be established that would require for there to be a set requirement for open / green space to still allow a neighborhood look and feel along with the cluster development – similar to what is commonly referred to as a pocket neighborhood.



Zoning Analysis:

Considerations For Zoning Amendments:

Transfer of Development Rights:

Allows for the transfer of allowable density from one parcel, or a portion of a lot, to another location. The idea with TDR is that the community overall ends-up with the desired density that zoning sets out to achieve but dwellings are able to be consolidated to land that may be best suited for development. In turn, this can also help lower some of the construction costs – for example for roads and utilities.

Pictured right, MWVHC Board Member and Design Team Member, Ryan O'Connor presents the zoning analysis and proposed zoning changes that could potentially help break down some barriers for affordable housing development in Ossipee during the design reveal presentation.



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For more information about the Mount Washington Valley Housing Coalitions Housing Charrette, please reach out to director@mwwhc.org or visit our website www.mwwhc.org

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