



## ***FINAL REPORT***

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# **MOUNT WASHINGTON VALLEY REGION:** ***Strategies to Support Affordable Housing & Economic Diversification***

A Project of the  
***The Mt. Washington Valley Regional Collaborative***

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*September 2015*

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## ***I. Introduction***

The Mt. Washington Valley Regional (MWV) Collaborative together with the MWV Chamber of Commerce, MWV Economic Council, and the MWV Housing Coalition (the “Partnership”) represents 13 townships with a total population of over 31,000 year-round residents in New Hampshire and Maine at the foothills of the White Mountains. Communities participating in the partnership include Albany, Bartlett, Chatham, Conway, Eaton, Freedom, Hart’s Location, Jackson, Madison, Ossipee, and Tamworth in New Hampshire and Brownfield and Fryeburg in Maine.

The overarching goal of the partnership is to improve the “viability and long-term sustainability of the region by engaging community and business leaders in strategic regional collaboration activities and capacity building”. Following several consultations with residents, business owners, elected officials, and other stakeholders in member communities, the Partnership discovered that the regulatory environment in MWV needed review and improvement for the region to successfully diversify its economy and improve housing affordability.

The Partnership contracted with Planning Decisions, Inc., (PDI) a land use planning and economic development consulting firm based in Portland, ME to:

- [1] Analyze existing land use regulations in MWV member communities, with particular attention to the impact that existing zoning has on the regional economy, housing affordability, and sustainable development.
- [2] Provide recommendations on future regional land use policies and strategies to help member communities realize desired levels of economic growth, housing affordability, and sustainable development.

### **OBJECTIVES**

This report serves four primary functions:

- [1] to provide a baseline understanding of the unique characteristics and issues that each MWV community faces with respect to affordable housing and economic diversification. This is achieved by completing a demographic and economic profile of each community and incorporating community feedback throughout the course of the study and through the development of future recommendations;
- [2] to serve as a resource for best practices with regard to regulation and land use management. This report provides individual recommendations for each MWV member community based on a review of local conditions and consultations with local representatives. The report also includes, for future reference and consultation, a detailed list of land use regulations and strategies used in other New England towns;
- [3] to offer strategies and policy suggestions that are relevant to each MWV member community. PDI held several meetings with the Partnership and consulted with member communities directly to arrive at the individual recommendations outlined in this report. The recommendations were vetted through local regulatory and administrative authorities; and
- [4] to provide a roadmap for the Partnership as a regional organization to assist member communities in implementing the policies and strategies outlined in this report.

### **APPROACH**

This study involved three preliminary reports that were synthesized into a final report on affordable housing and economic development strategies for MWVRC member communities. The first preliminary report (**Appendix A**) provided a snap shot of demographic and economic trends in the region and for each community. The trends were drawn from the U.S. Census, Bureau of Labor Statistics, and third-party reports, and then reviewed by each community. The report allowed for comparison between communities and highlighted unique issues (such as land area, population, vacancy rates, and average rents) that needed to be taken into consideration when making recommendations for each community.

Second, PDI worked with published data and local authorities to map public water, public sewer, telecommunications, and other infrastructure available in the region (**Appendix B**). Water and sewer infrastructure in particular are important considerations for (affordable) residential and commercial development because they support denser land use where they are readily available. The infrastructure report included an analysis of the potential to expand infrastructure capacity to accommodate any increased development in the identified service areas.

Next, PDI worked with MWVRC communities to evaluate institutional and environmental impediments to residential and commercial development. PDI held a meeting with representatives of the MWVRC communities and presented several strategies or best practices for supporting affordable housing, economic diversification, and sustainable development in New England communities (summarized in the following chapter). MWVRC representatives reviewed the best practices and identified strategies that were both relevant and had potential in their communities.

Based on the list of relevant and potentially effective strategies, PDI conducted a review of local regulations (**Appendix C**) to identify inconsistencies between best practices and existing standards. Zoning ordinances are the primary development control enforced in MWVRC communities, but other ordinances (local building codes, subdivision ordinances, etc.) were also reviewed to assess whether those regulations might impose other barriers to the desired types of development. PDI reviewed ordinances and regulations in each community and submitted a summary of barriers to, and opportunities for supporting affordable housing and economic diversification (**Appendix D** and **Appendix E**). Community representatives consulted with local regulatory bodies and officials to review the recommendations, ensure that regulations were interpreted correctly, address inconsistencies between regulations in writing and how they were implemented in practice (for example, if waivers were routinely granted for onerous standards), and once again to provide feedback on which changes were feasible and appropriate in the local context.

PDI's evaluation of institutional impediments also identified areas in each MWVRC community that were most suitable for higher density development under existing land use regulations and under revised zoning standards (**Appendix C**). The areas highlighted were reviewed with local representatives to account for any development restrictions, such as resource protection requirements, restrictive covenants, and site limitations that may exist in areas that may be suitable for growth.

The results from each of the three preliminary reports, including all feedback received from individual communities and the MWVRC during group meetings, was synthesized into a final report. This document presents the complete list of best practices that were reviewed by the Collaborative for future reference, as well as specific recommendations for each community. The preliminary reports are available for consultation in the appendices.

## ***II. Affordable Housing Best Practices***

One of the key objectives of the Collaborative is to increase the supply of affordable housing in the region so that people who work in MWV can afford to live in the area. This goal relates to both owner and rental housing, and is aimed at ensuring that households earning total income at or near the area median will be able to afford a home or rental apartment. The housing considered includes modest single-family homes, condominiums, apartments, and manufactured (or mobile) housing. The Partnership recognizes that subsidized and designated low-income housing is part of the solution but market-rate housing is a focus as well. The ultimate objective for affordable housing strategies in the region is to increase supply by enabling and enticing the development community to create additional units at a lower cost.

To achieve this objective, PDI reviewed regulations across New England communities to identify best practices for encouraging affordable housing, reducing development costs while maintaining development quality, and improving processes for approving and constructing housing. The complete list of best practices is outlined below. Interim Report 3 (**Appendix D**) summarizes local zoning requirements, development standards, and subdivision requirements for each MWV community as they relate to the affordable housing best practices. Recommendations for modifying and improving regulatory and administrative processes in each MWV community are outlined in Chapter IV.

### **GUIDING PRINCIPLES**

Mount Washington Valley is a special place. Providing more affordable housing should not compromise the quality and livability of MWV communities. Affordable housing development must occur in a way that is “appropriate;” the strategies outlined below are not designed to enable development at any cost or to eliminate all rules and standards. The following guiding principles were used when selecting land use regulations best practices that may be applicable to MWV communities in their effort to increase the supply of affordable housing:

- [1] Increasing the supply of affordable housing may result from a variety of approaches including the construction of new housing or the conversion or re-use of existing buildings. Policies and standards should provide a range of opportunities for creating more affordable housing throughout the region.
- [2] Housing should be good quality and of appropriate design and character for the region. Land use regulations should enable and encourage housing development that would be acceptable if done appropriately, but should not impose unreasonable burdens without offering offsetting benefits.
- [3] New housing should be appropriate to the community in which it is located and should be consistent with local goals. Policy changes that create opportunities or remove barriers in ways that reflect community goals have the greatest chance for adoption.

Increasing the supply of affordable housing in the region will be primarily dependent on creating opportunities for the private sector to develop additional housing that can be sold or rented for prices that typical year-round residents can afford. To do that, the per unit development cost must be reduced. Two aspects of local land use regulations play important roles in lowering per unit costs. The first is the amount of development allowed on a parcel. This influences the cost per unit of land and site improvements. If site acquisition costs can be spread over 10 units instead of five, the land cost per unit will be lower. The second is the type and extent of required improvements. Site improvements are a significant cost factor for new development. For example, a 24-foot wide road will cost a developer more than a 20-foot road, and these costs will be shifted to an individual or family looking to buy or rent a housing unit in the development.

### **AFFORDABLE HOUSING BEST PRACTICES**

The following outlines approaches that communities in MWV can consider to reduce the cost of developing housing and thereby increase the supply of affordable units. These approaches are drawn from best practices in New England communities but not all are relevant or appropriate for every community in MWV. Some approaches are already in place in some communities, some may be contradictory to community goals, and others may simply have too limited an impact because of local conditions. Chapter IV summarizes the individual recommendations

that are relevant and have the potential to help increase the supply of affordable housing for each community in MWV.

The list of possible approaches outlined below is divided into those related to land uses and activities permitted (or not), and development standards that outline standards for construction and site development. How local zoning ordinances treat various residential uses can either create opportunities for the development of more affordable housing or establish barriers by unnecessarily limiting possibilities or increasing development costs. Development standards are important in terms of assuring that housing is both appropriate to the community and that land uses are “good neighbor” with abutting properties. At the same time, standards must be carefully crafted because they can increase the cost of housing development and thereby make it more difficult to provide affordable housing.

### ***Allowed Uses***

- [1] ***Accessory Dwelling Units*** – Increasing the number of accessory dwelling units (also known as accessory apartments, in-law apartments, or granny flats) can be an effective way to increase the supply of small, affordable apartments. Unfortunately, many communities either do not allow accessory dwelling units or restrict them to occupancy by family members. Allowing the owner of a single-family home to create a small apartment either within the principal building or in an accessory building without limits on occupancy can be appropriate in many residential areas as long as there are good standards in place to assure that the site has adequate sewage disposal and parking capacity. Measures to protect the residential character of the home and the lot are also important. Accessory apartments can also be an appropriate form for new construction (i.e. building house-and-a-half homes) that can enable home ownership at a lower cost for the property owner while providing small rental apartments.
- [2] ***Multifamily Housing*** – Some communities are concerned about allowing multifamily housing. While some of those concerns are well-founded many can be addressed through appropriate standards. One approach to managing the possible impacts of multifamily housing is to limit the number of dwelling units permitted in each building. While communities often think of multifamily structures in village or town centers, they can be appropriate in rural areas as well if their scale is controlled and properly integrated with the surroundings. For example, owners of large rural parcels can be permitted to develop one multifamily building with up to four units as a way to provide additional housing in the community and more development options for property owners. This kind of regulations allows a small area to be developed while preserving the rural character of the remaining (much larger) area of the parcel.
- [3] ***Townhouses*** – Local zoning ordinances often treat all multifamily housing (buildings with more than 3 units) equally. In many situations, differentiating the treatment of townhouses (attached single-family homes) can provide a way to allow for multifamily housing while being “context sensitive.”
- [4] ***Live/Work Units*** – Live/work units come in multiple styles and forms. At the simplest level, home occupations are a form of live-work unit that is predominantly residential in nature. In some cases, there may be demand and it may be possible to develop live/work units that are more work-oriented. These include units that can accommodate employees and customers, where trade is permitted, and more intense work-related tasks are being performed. Buildings that function as living units and places of employment can be an appropriate use for a variety of older buildings such as mills, churches, schools, grange halls, etc. when they do not lend themselves to conversion to other residential uses because of large central spaces, high ceilings, and other structural characteristics.
- [5] ***Conversion of Existing Single-Family Homes*** – Some communities struggle with how to treat larger, old homes that may be functionally obsolete or located in a less than desirable location such as along a busy road. In some situations, the owners of these homes become almost captive to their real estate since the property becomes difficult to sell as a home. A community might not want to allow multifamily housing but doing something with these properties may be in the community’s interest. This can be addressed by allowing an existing home to be converted to other residential uses without having to meet lot size requirements as long as they can provide adequate sewage disposal and parking capacity on-site and are

designed to be appropriate for the neighborhood. For example, allowing a large 5 bedroom home to be converted to two or three small apartments may be an appropriate use of the property and allow an existing property owner to remain in their residence while expanding the supply of affordable rental units.

- [6] **Manufactured Housing** – Manufactured housing units on residential lots and mobile/manufactured home parks can offer one of the lowest cost forms of housing but are often a sensitive issue in communities.

#### **Development Standards**

- [1] **Off-Street Parking Requirements** – The need for parking varies with the size of the dwelling unit. A one bedroom apartment generates less demand for parking spaces than a four or five bedroom single-family home. However, some ordinances require the same number of spaces per unit regardless of the size of the unit. Many communities have shifted to a sliding scale for parking requirements tied to unit size. These strategies can reduce the need for, and the cost of parking for residential uses, especially multifamily housing. By reducing costs for development, sliding scale parking standards encourage more affordable housing development.
- [2] **Minimum Lot Size Requirements with Sewer** – In areas where public sewer services are already available or where they can be easily extended to serve new lots, minimum lot size requirements should be lowered to permit higher density development. Where there is an established development pattern, allowing new development with similar lot sizes may be appropriate. Often in New England village areas older lots as small as 5,000 to 10,000 square feet are the norm but zoning regulations require new lots to be larger. Smaller lots can create attractive village-scale residential areas provided that good design standards are in place. Denser development may also help increase economic opportunities by concentrating the number of potential customers in village-like areas.
- [3] **Minimum Lot Size Requirements without Sewer** – New Hampshire has a recommended soils-based lot sizing system for subdivisions. This system recommends a minimum lot size of about  $\frac{3}{4}$  of an acre to three acres for a 4-bedroom single-family home depending on soil conditions. A number of communities in the region have adopted this standard. This soils-based system recommends that smaller lots be permitted for smaller units. Allowing relatively small lots in areas with suitable soils can influence the cost of housing. Communities should consider whether there are areas where 30,000-40,000 square foot lots are appropriate.
- [4] **Merger Provisions** – Ordinances sometimes contain provisions that require abutting undersized lots of record be merged to create conforming or more conforming lots. Merger provision in land use ordinances would treat abutting vacant lots that are commonly owned as part of the “developed” lot. In some instances this can create lots that are much larger than the minimum lot size standards in the area. Allowing abutting commonly-owned lots to be treated as separate lots, and controlling development with good standards, can increase the supply of buildable lots while allowing development that is compatible with the neighborhood. Removing merger provisions also helps encourage infill housing in developed areas. This is only applicable in Maine communities in the MWV region.
- [5] **Minimum Street Frontage Requirements** – One of the most important drivers of development costs can be minimum street frontage requirements since this standard often controls how many feet of road, utilities, and drainage have to be constructed for each residential structure. Carefully considering frontage requirements is important to ensuring that regulations do not unnecessarily drive up development costs. In addition, reduced frontage requirements on interior streets versus major streets or roads can be an incentive to encourage lot layouts that minimize lots fronting on busier streets.
- [6] **Back or Flag Lots** – A back lot or flag lot is a lot that has a small amount of frontage on a street (often 25 to 50 feet) with the majority of the lot located away from the street. Allowing back lots to be double- or even triple-stacked can result in more efficient use of infrastructure, which may reduce construction cost.

- [7] ***Lots with No Street Frontage*** – In some rural situations, allowing lots with no frontage on a street can be a reasonable strategy if access to the lot can be provided through an easement and a private driveway. This can allow lots to be located on the most appropriate sites without mandating costly road construction. This can be an effective way to allow rural land owners to capitalize on the development value of some of their land while creating low cost lots.
- [8] ***Minimum Lot Area per Unit Requirements for Multifamily Housing – Sewered*** – The availability of public or community sewer systems allows multifamily housing to be built at significantly higher densities. Attractive townhouse-style development can be achieved at a density of 8-12 units per acre, while apartment-style units can approach 16-20 units per acre. Providing areas where these densities are allowed can provide opportunities for the development community to build more units at lower per unit prices, and thereby increase the supply of more affordable market-rate housing.
- [9] ***Minimum Lot Area per Unit Requirements for Multifamily Housing #2*** – Many communities treat all dwelling units the same for lot size or density purposes regardless of the type or size of the unit. However, one and two-bedroom apartments typically have fewer occupants than larger single-family homes, generate less sewage and traffic, require less parking, create less runoff, and generally have less impact in the neighborhood. Allowing smaller units to be developed at a higher density than larger single-family homes can be appropriate. The New Hampshire soils-based lot size system includes factors that allow smaller lots for dwelling units with fewer bedrooms. Under that system, one and two bedroom units only require 60% of the minimum lot area per unit. An alternative is to treat small units as a fraction of a dwelling unit – for example, if a community requires at least 40,000 square feet for single-family lots, requiring a minimum of 20,000 square feet for one bedroom units and 25,000 square feet for two-bedroom units may be appropriate.
- [10] ***Reuse of Existing Buildings*** – Minimum lot area per dwelling unit requirements can sometimes limit the reuse of existing buildings for residential purposes. The conversion of single-family homes is discussed above; the same concept can be applied to other buildings as well. Allowing the entire floor area of an existing building to be reconfigured into dwelling units without consideration of lot size or density requirements may be an appropriate solution to increase the supply of housing as long as sewage disposal and parking capacity are addressed and appropriate standards are implemented to assure that the reuse is appropriate for the neighborhood.
- [11] ***Density Bonus for Affordable Housing*** – Some communities provide direct density bonuses for the development of affordable housing (often with requirements for the continued affordability of the units for a period of time). For example, in areas where developers may, for example, build 10 residential units on a parcel based on standard zoning requirements, communities have permitted up to 12 or 14 units if some or all of the units are affordable.
- [12] ***Inclusionary Zoning*** – There are a few communities in Northern New England that require that a percentage of dwelling units in a new housing development be affordable based on area median income guidelines. Inclusionary zoning must be considered very carefully; “affordable” must be clearly defined, and local market conditions must be understood to avoid the risk of imposing requirements that result in little to no housing construction.



[13] **Road Design Standards** – The construction of roads, utilities, site drainage, and stormwater management systems are major cost components in residential development projects. Three areas are of particular importance in Mount Washington Valley:

- a. **Roadway width** – Emerging street design practice for low volume residential streets typical of smaller subdivisions suggests that streets do not need to be more than 16-18 feet wide as long as there is no on-street parking, and 20-22 feet wide with limited on-street parking, to maintain efficient traffic flow. Streets wider than these dimensions tend to encourage faster travel speeds, cost more to construct, and produce more stormwater runoff. Reducing street width requirements from 24 feet (common throughout Maine and New Hampshire in rural areas) to 18 feet will significantly reduce per unit development costs.
- b. **Curbing** – Streets with curbs, gutters and underground stormwater collection systems are significantly more expensive than streets with ditches/swales and more natural stormwater management. If there are areas where curbed streets are required, evaluating the benefit versus the added cost to a potential housing developer should be considered.
- c. **Pedestrian Facilities** – Providing separate travel ways for pedestrians in residential neighborhoods can help create safer, more attractive, and more livable environments, but requiring appropriate facilities is important. Some residential areas with limited through-traffic can often meet pedestrian needs simply by requiring narrower streets that encourage slower travel speeds and allow pedestrians to comfortably walk on the street. In areas with higher traffic volume and speed, provisions for unpaved pedestrian pathways on one side of the street may be more appropriate than requiring developers to build paved sidewalks on both sides of the road.

[14] **Off-Site Improvements** – It is reasonable to expect developers to make or pay for improvements that are needed to adequately serve a new subdivision or development. Often communities achieve this by imposing impact fees or development exactions that are used to finance off-site improvements. Some communities have required developers to pay fees or contribute to building improvements that have a community-wide benefit, that are not necessarily needed as a result of the development. Requirements for off-site improvements can be effective for mitigating public costs that may result from growth (new development) but these requirements must be carefully planned and implemented to avoid placing an inequitable or disproportionate burden on developers.

### ***III. Economic Development Best Practices***

The economy of the Mount Washington Valley region is largely driven by tourism and related activities. There is a strong interest among member communities and the Partnership to identify and support opportunities for economic diversification, particularly with respect to encouraging more year-round, well-paying jobs not directly related to tourism and the hospitality sector.

There are local and regional economic development organizations that are working to nurture local businesses and to attract businesses to locate in the region. These efforts involve all types and sizes of businesses. Previous studies conducted by the Partnership identified small and micro businesses—technology, services, electronic businesses—as commercial development opportunities that would support economic diversification. Arts and cultural businesses, as well as food-related industries, were also identified. Supporting these and other forms of economic diversification in MWV is the focus of this report. Local land use and development regulations can influence the ability of the Mount Washington Region to diversify its economy. The economic development best practices outlined below highlight regulatory strategies and policy considerations—drawn from other New England communities—that help create or enable opportunities for the private sector to undertake various types of business activities. PDI reviewed land use regulations in the region’s 13 communities against the best practices list outlined below (**Appendix E**). Recommendations for each MWV community, outlined in Chapter IV, incorporate community feedback on the strategies and recommendations that are most suitable in the local context.

#### **GUIDING PRINCIPLES**

As PDI reviewed best practices in local land use regulations for encouraging economic development and diversification, the following guiding principles were used:

- [1] Diversification of the regional economy may result from a variety of types of businesses with different size and locational needs. The goal should be to assure that there is a wide range of opportunities for new or expanded economic activities throughout the region.
- [2] Any economic growth and development should be good quality and of appropriate design and character for the region. The focus of the discussion of land use regulations should be on assuring that the regulations allow economic uses that would be acceptable if done appropriately while not imposing unreasonable cost burdens without offsetting benefits.
- [3] Any economic growth should be appropriate to the community in which it is located and should be consistent with local goals. Realistically, changes that create opportunities or remove barriers in a way that reflects community goals have the greatest chance for adoption.

A major potential for diversifying the regional economy is growing and attracting, small, independent businesses. While economic development groups are actively recruiting and attracting larger businesses to the region, successfully nurturing small and start-up businesses is more challenging. Costs are especially important to small, independent businesses. They may be start-ups or sole proprietors with a growing business, for whom assuming the cost of space is a major consideration. Lower-cost space is often where these businesses get started, thrive and grow. There are two parts to the cost equation that must be considered:

- [1] **Ongoing occupancy cost** – the financial burden of covering monthly rent or the cost of owning the space can be an insurmountable hurdle to fledging businesses. This is one of the reasons home-based businesses are so important – it is typically the lowest cost option for starting a business and developing a business plan to be competitive in a market.
- [2] **Front-end costs** – getting necessary approvals and permits to establish a business or build a small commercial space can be onerous. Complying with local requirements can result in excessive cost to the developer or business owner if not carefully planned and prepared.

#### **ECONOMIC DEVELOPMENT AND DIVERSIFICATION BEST PRACTICES**

The following are strategies and policies used in New England communities to support economic diversification and development. These strategies or best practices are designed to accommodate economic activities of various types. The approaches fall into three categories: zoning use provisions related to the type of non-residential activity that is permitted, development standards, and development review procedures that govern the

requirements and process for receiving approval to develop non-residential space. How local zoning ordinances treat non-residential uses can either create opportunities for business growth or establish barriers especially for small or emerging businesses. Development standards must balance being a “good neighbor” with how they may negatively impact the potential for business growth. The same applies to the process in place for receiving necessary approvals and permits to open a business or construct a non-residential building.

#### *Allowed uses*

- [1] ***Traditional Home Occupations*** – The concept of the home occupation originated with the “professional” such as a doctor, lawyer, or surveyor with an office in their home. Over the years the concept has expanded to allow residents to carry on a wider range of business activities in their residence. The connection between business owner and resident of the home is often mandatory in home occupation regulations but may not always be appropriate. Creating good regulations that encourage home occupations while protecting neighbors from nuisances can be a powerful tool for encouraging small business growth. Leading New England communities that support home occupations have taken steps to expand zones where these activities are permitted, loosened requirements that business operators must be residents of the home (allowing extended family, non-relatives, and even contractors to operate low-impact businesses in residences for a fee), permitted a limited number of employees to work for the home occupation if adequate parking, water, and sewer treatment capacity is available, and adopted provisions to manage customers and delivery vehicles visiting the residence. Not all of these allowances are reasonable in all areas of a community. What is appropriate for home occupations varies depending on local circumstances. Increasingly, communities are moving away from one-size-fits-all approaches, and instead tailoring home occupation provisions to the needs of different neighborhoods.
- [2] ***Accessory Business Uses*** – In many home occupation regulations, the business must be operated by a resident of the home. There are occasions when it is reasonable to allow a portion of a residential property to be used for operating a business, but by a non-resident. This can be an appropriate solution for large older homes on busy streets or roads, as well as in rural areas. Accessory business uses can be a source of income for property owner (indirectly helping to offset the cost of housing) while creating opportunities for small businesses.
- [3] ***Re-use of Former Agricultural Buildings*** – Some communities have buildings such as barns and sheds that were formerly used for agricultural activities but are no longer needed for those purposes. Allowing the re-use of these structures for a broader range of non-residential activities can help increase the supply of low-cost commercial space in the community. These provisions may also have the added benefit of providing income to rural landowners. These facilities can be appropriate for a range of businesses, including storage, contractors, light manufacturing and assembly, and similar uses that do not generate a large amount of customer traffic. The re-use of these buildings can often be treated as an allowed use in areas where the community would otherwise not wish to have these types of activities taking place.
- [4] ***Re-use of Former Community Buildings*** – Some communities struggle with what to do with a vacant school or church or other community building. Typically these are located in town centers or residential neighborhoods. While residential use is an option, certain non-residential activities may be appropriate in these buildings, including offices, artist studios, software development companies, or a number of other “low-impact” uses. Since the specifics of the site, the surrounding neighborhood, and the nature of the business can determine if a particular use is appropriate, setting up a process that allows case-by-case review of specific proposals is often the best approach. New England communities have used overlay or contract zone provisions that apply to specific properties as a means to provide proper oversight and minimize negative community impacts. Most municipal attorneys have not considered this strategy to be illegal “spot zoning” so long as it is incorporated into the community’s Master or Comprehensive Plan.
- [5] ***Re-use of Nonconforming Commercial Buildings*** – Communities often have older business properties that were made nonconforming when zoning was adopted or amended. Legal precedent is that nonconforming uses should be eased out of existence; however communities may wish to allow the reuse

of those properties for different business uses. There are a number of ways to do this without “spot zoning”. Some communities allow nonconforming buildings to be re-purposed for other nonconforming uses that are deemed “more conforming” than previous activities. Standards must be in place and a clear review process is needed for determining what constitutes an activity that is “more conforming”. Other examples of provisions to allow re-use of nonconforming commercial properties include allowing re-use of those properties within certain zoning districts for designated “lower impact” nonresidential uses, or installing a case-by-case review process to consider appropriate nonresidential activities in those properties.

- [6] ***Agriculturally-Related Businesses*** – With the growing popularity of the local food and agriculture movement in Northern New England, there is also a growing need for businesses and facilities that service the needs of agricultural businesses. This can be traditional uses such as equipment dealers, feed and grain stores, or tack shops or small-scale processing, storage and distribution facilities such as slaughter houses, as well as “food hubs” where space, equipment, expertise, and other resources are co-located to provide a one-stop location for services needed by food and agricultural businesses. Providing for these types of activities outside of traditional commercial zones should be considered.
- [7] ***Farm Stands/Stores*** – Traditionally communities have allowed farmers to operate roadside stands to sell their products, often with limitations on the type and source of the products that can be sold, when the stand can be operated, the number of employees and customers that are permitted at any given time, and signage that can be used to advertise the stand. In some neighborhoods there may be a desire from the business community to establish a “farm store,” which might incorporate farm stand items as well as products raised or made by others, and value-added or related products that are not necessarily food. Providing for these types of activities outside of traditional commercial zones should be considered.
- [8] ***Accessory Farm Uses*** – Many “farmers” want or need to have alternative sources of income to support farm income. Allowing accessory business activities in agricultural areas that might not otherwise be allowed can make sense for the community and its farmers. Accessory uses may include commercial food or agricultural processing, the sale and distribution of agricultural products, retail sales of non-farm products such as ice cream, commercial recreation and entertainment activities, farm-to-table restaurants, bed and breakfasts, farm camps, and others.
- [9] ***Contractors*** – The physical location of contractors’ offices, shops, and equipment storage can sometimes be problematic. These businesses have office functions that can often be accommodated through home occupation provisions, but facilities are also needed for customer intake, material storage, and materials delivery that are more suitable in commercial/industrial districts. Often rural areas are suitable for contractor businesses; careful designed buffer and shelter provisions have been used to protect rural landscapes in communities where contractor businesses are permitted in rural areas.
- [10] ***Artist and Craftsmen’s Studios*** – Many studios of artists and crafts people are typically home occupations. But in some situations, the question of retail sales can be problematic, or noise and materials handling provisions may be too restrictive. Collaborative arts studios are common, but frequently land use regulations restrict artist activities to the primary homeowner or occupant. More nuanced regulations can allow artist and craft businesses more leeway while still protecting the neighborhood from more intensive commercial activities.
- [11] ***Residential/Office/Service Uses #1*** – Allowing existing homes along major roads to be converted to office and service uses, with provisions to protect the residential character of the building, can help increase the supply of low-cost but desirable nonresidential space while providing property owners with new markets for their property in areas that may have become less desirable for residential use. Appropriate standards are needed to limit exterior changes to the building, require parking to be located beside or behind the building, allow for modest signage, and otherwise limit an overly commercial appearance and function to the property.

- [12] **Residential/Office/Service Uses #2** – Allowing small buildings to be used for office or service businesses can be appropriate to encourage infill in developed areas or new development in other areas. Standards assuring that these buildings are sited and designed to be compatible with the existing neighborhood are needed.
- [13] **Light Manufacturing** – Perceptions toward manufacturing are that these land uses generate noise, fumes, heavy vehicle traffic, and other nuisances that make them highly incompatible with residential and mixed-use neighborhoods. The reality is that there is a spectrum for manufacturing activities that ranges from low-nuisance activities such as wood-shops, to heavy industrial facilities. Light manufacturing can be clean and quiet; deliveries by UPS can replace heavy freight, and there need not be external evidence of the manufacturing activities occurring within a building. Regulating light manufacturing based on performance standards—the type of interior operation, exterior storage, noise and vibration levels, odors, etc.—rather than by product or commercial classification, and allowing light manufacturing in areas where other low-impact businesses are located, can make sense.
- [14] **Live Work Units** – A live work unit is type of dwelling unit that is intended to be both living quarters and work space. Originally these were often loft-style units in old mills where an artist or craftsman could have a unit in which they both lived and worked. Now we are seeing this type of unit in other situations. We might think of these as pre-approved home occupation spaces that permit more intense but still relatively minimal commercial activities than might be otherwise allowed in a home occupation.

#### **Development Standards**

- [1] **Off-Street Parking Requirements** – Requirements for off-street parking are typically based on national standards developed from parking demand at major chain stores and commercial facilities. These standards may not be appropriate for many of the uses discussed above. An artist's studio or an office for an appraiser or a small, light manufacturing operation may need less parking than typical standards require. Fine-tuning parking standards or adopting a flexible review process can be important.
- [2] **Shared Parking Provisions** – Allowing more than one business to use the same parking area can be an effective technique to lower business costs and prevent the oversupply of parking. For example a building with an office on the first floor and an apartment upstairs may be able to share parking spaces since these activities will require the parking facilities during different times of the day. Allowing for off-site parking can also be useful to encourage business employees to park further away in public spaces, thereby reducing the number of parking spaces needed to serve customers. These strategies can reduce development and lease costs, minimize stormwater runoff, and create more attractive commercial areas.
- [3] **Signs** – Most businesses require identification and advertisement signage, but this can be problematic in areas where commercial and residential activities co-exist. Sign standards should be tailored to different neighborhood needs and different business types: home occupations and accessory businesses in residential areas should not be treated the same as businesses located along major roads or streets.
- [4] **Coverage or Impervious Surface Ratios** – Many ordinances include provisions that either limit the percentage of the lot that can be covered by buildings and other impervious surfaces, or require that a portion of the lot be maintained as green space. These are well intentioned provisions but they must be carefully considered to allow for development that is reasonable, and in keeping with the character of the neighborhood. Denser village areas can benefit from lower open space requirements, for example.

### ***Development Review and Approval Process***

- [1] ***Submission Requirements*** – Communities often err on the side of caution and require development proposals to submit a large number of documents before reviewing the project application. Scaling review requirement to reflect the size and intensity of the proposed activity, as well as outlining a clear process for waiving submission requirements up front, can significantly reduce front-end costs for small businesses. Thinking about how submission requirements apply to the re-use of an existing building or minor enlargements or changes is proactive and can be beneficial for both the community and property investors. Some communities establish separate requirements for qualified “minor projects” that the community has agreed would have a limited impact and are desirable forms of development.
- [2] ***Staff Review*** – Allowing staff the authority to review and approve small-scale nonresidential projects can speed up the time it takes to acquire approvals for development. Some communities create staff review committees to perform these tasks.
- [3] ***Development Review Committee*** – An alternative to staff review of small projects is the creation of a development review committee that can meet as needed to review small projects. This may be a sub-committee of the Planning Board or a separate committee. Standing, regular meetings can be scheduled that are either held when projects need to be reviewed, or cancelled if there are no project applications. This structure allows communities to quickly review and respond to small development applications.

## ***IV. MWV Community Recommendations***

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PDI synthesized the three preliminary reports (socio-economic profiles of each community, infrastructure availability throughout the region, and local institutional and environmental conditions relevant to affordable housing and economic development), as well as several rounds of input from community representatives into a list of recommendations for each community to encourage affordable housing development and economic diversification. The recommendations presented below are divided into regulatory recommendations (and strategies) for encouraging (A) affordable housing development and (B) economic development or diversification. PDI also worked with local representatives to identify areas where greater development was possible, both for commercial activities and (affordable) housing. The focus areas are suggestions of where Town staff and local leadership may wish to focus development activity and offer incentives to encourage desirable forms of development.

### **RECOMMENDATIONS FOR THE TOWN OF ALBANY**

#### ***Affordable Housing:***

- Accessory apartment regulations can be more transparent and flexible: Local regulations define accessory dwellings but offer no provisions or standards related to their development. As a result, accessory apartments are treated as single-family dwelling units and are subject to more stringent requirements than may be needed given their low-intensity use.
- There is an opportunity to relax parking standards: Town regulations require two off-street parking spaces per dwelling unit. This applies to small units such as accessory apartments and 1-bedroom apartments that often do not require 2 parking spaces. Lower parking requirements for smaller units would help reduce residential construction costs and help create more affordable units.
- Albany does not have clear regulations and standards for mixed-use or live-work units. Clear language in local ordinances would help developers that may be interested in building these units.
- There is an opportunity to increase the density allowances along Route 16 by capitalizing on existing water and sewer infrastructure and the area's proximity to Conway Village
- Increasing the allowable number of units per lot would allow denser development in the limited land area available for development in Albany.
- Reducing street frontage requirements from 200 feet in all zones to as low as 50 feet for lots fronting on internal streets would lower development costs and make better use of limited developable land.
- Reducing minimum road width standards in subdivisions to 18 feet, especially on roads that dead end or serve a small number of dwelling units will help lower construction costs for residential subdivisions.

#### ***Economic Development:***

- Low-cost commercial space can be increased by permitting home occupations to be operated by individuals not residing in the residence
- To minimize negative impacts from home occupations, the Town can consider clarifying the number of employees permitted in home businesses or occupations
- More nuanced standards for home occupations such as lowering requirements for lower-intensity activities can reduce up-front cost and time needed to establish small home-based businesses. For example, signage may be permitted in certain areas that are more suitable for "higher-intensity" home occupation but not permitted in other areas where the signage would be inappropriate.
- Allowing conversions of existing residential and non-residential properties to non-residential use can increase the supply of low-cost commercial space that will benefit growing and home-based businesses.
- Office and service uses, as well as some light industrial uses, may be compatible in the village area where residential conversions may be feasible. Clarity is needed in local regulations to permit these uses.
- Increasing allowances for reasonable non-residential development in residential zones, such as accessory farm operations or agricultural-oriented businesses in rural areas, may increase economic opportunities.
- Live-work units may be viable in the Industrial district along Route 16; supportive regulations and standards are needed to encourage this form of development.



- To encourage denser development on limited developable land in Albany, the Town may permit higher lot coverage ratios, increasing the current 20% maximum to at least 40-50%
- To reduce start-up costs and time for growing businesses, the Town may permit staff review of pre-approved (small-scale) commercial activities in commercial zones.

## **RECOMMENDATIONS FOR THE TOWN OF BARTLETT**

### ***Affordable Housing:***

Reducing lot sizing requirements can increase development opportunities while preserving Bartlett's landscapes through targeted densification in select areas.

- Reducing road frontage requirement for lots in areas suitable for denser development along Route 302, Route 16, and West Side Road would help encourage infill development.
- Allowing smaller lots for dwellings with fewer than three bedrooms would also help encourage infill development in desirable locations
- Reducing in minimum road width requirements on new roads from 66 feet to 50 feet can help reduce construction costs for residential subdivisions
- Reducing frontage requirements on Route 302 and Route 16 could be coupled with measures to promote driveway-sharing and rear laneways. This would help reduce curb cuts, control traffic, and improve safety concerns along arterials.

### ***Economic Development:***

- To increase economic activity and diversity, the Town should consider supporting greater development along major arteries, especially through more mixed-use development along these corridors
- Permitting conversion of agricultural buildings to non-agricultural uses for non-disruptive light industrial or commercial activities would help increase economic and business opportunities in all areas of town
- The Town should consider allowing products to be sold at farm stands that are not produced on-site, and allowing non-food items to be sold
- There is an opportunity to review and revise signage regulations for home businesses with the goal to allow minor, attractive signs to be displayed in a manner that is suitable in residential neighborhoods

## **RECOMMENDATIONS FOR THE TOWN OF CONWAY**

### ***Affordable Housing:***

- There may be opportunities to repurpose industrial buildings along the Route 16 corridor approaching Albany as affordable, spacious mixed-use lofts.
- There is an opportunity to increase the supply of housing units, while limiting undesirable sprawl, through greater development of a parcel located west of Kennett High School.
- Clustered development is encouraged in the Conway Village area according to the Town's Master Plan. Such development is supported by the availability of municipal water and sewer infrastructure as well as the potential for increased development along Route 16 in Albany. Opportunities for infill and higher-density development can be pursued in this area.

### ***Economic Development:***

- Mixed-use and live-work activities are permitted throughout Conway if each proposed use included in the "mix" is permitted in the applicable district. The Town can consider increasing the threshold for minor reviews to streamline the permit application process. Conway's Planning Board already has the authority to waive a full site plan review if a proposed change of use or site alteration is insignificant relative to the existing development. Increasing the threshold for minor reviews may help clarify the types of projects that commonly receive such waivers.
- In some predominantly residential areas, there may be an opportunity to permit and promote small-scale light industrial uses (light manufacturing with limited noise and nuisances).



## RECOMMENDATIONS FOR THE TOWN OF EATON

### *Affordable Housing:*

- The existing slopes- and soils-based lot sizing standard permits minimum lot sizes of 40,000 square feet. Other communities using the same lot sizing system have allowed lots as small as 30,000 square feet without water and sewer utilities available for use.  
The Town allows lot size to be reduced on parcels serviced by public water and sewer, but this only applies to single-family dwellings. Providing a similar incentive to multi-unit housing may encourage development of smaller, more affordable housing units.
- Increasing the number of units permitted in multi-unit housing within the Village district, from two units to at least four units will enable more housing development. Four-unit buildings are both feasible in the development market and complementary to a rural village atmosphere.
- There is an opportunity to increase development density along existing public roads by reducing road frontage requirements from 200ft to 100ft in areas that currently have smaller lots. Combining the road frontage reduction with reduced minimum lot size standards would make both provisions more effective.

### *Economic Development:*

- The Town may allow home businesses to be operated by individuals not residing in the residence
- Permitting re-use of agricultural buildings in rural areas for other commercial or industrial activities may be a suitable approach to increase opportunities for low-impact business activities in rural areas.
- Permitting a wider range of commercial uses than is currently allowed may be appropriate in the village
- Agriculture-oriented businesses (feed stores, tractor supply shops, etc.) can be encouraged in rural areas
- There is a need to clarify standards for farm stands relating to the sale of goods not produced on-site and the sale of non-food items.
- Small-scale office and professional service uses may be appropriate for areas outside of the Commercial/Industrial zone, such as the village zone. This would increase opportunities for commercial development in areas that may be more desirable and beneficial to certain businesses.
- Low-impact industrial activities (light manufacturing, for example) may also be suitable for the village
- Allowing the conversion of residential structures into mixed-use and live-work space in predominantly residential areas can help revitalize distressed properties and provide low-cost commercial space
- More flexible parking standards that require fewer spaces for commercial activities and allow shared parking will help reduce commercial construction and lease costs
- New standards to allow modest, attractive signage can be beneficial for commercial activities that depend on walk-in traffic
- Permitting expedited Planning Board or staff review of minor, pre-approved commercial projects can help reduce costs for businesses in Eaton

## RECOMMENDATIONS FOR THE TOWN OF FREEDOM

### *Affordable Housing:*

- Expanding the parking requirement reduction benefit currently offered by the Town to include accessory apartments will encourage more homeowners to provide these low-cost dwelling units
- Although current minimum lot size standards can be reduced by one third on lots serviced by sewer, the minimum cannot fall below the standard for the underlying zoning district. Reducing the minimum standard in the Village and Residential/Light Commercial districts (where denser development is most feasible) from 1 acre to 20,000ft<sup>2</sup> can encourage infill by lowering costs for affordable housing projects.
- Road construction standards for subdivisions can be relaxed so that the required width of paved roads is 18 feet; this is especially applicable to dead end roads or roads serving few dwelling units.

### *Economic Development:*

- The Town can support home businesses by allowing customers to visit the business
- Allowing appropriately designed non-agricultural, and agriculture-oriented (non-farming) commercial activity in rural areas can increase commercial opportunities in Freedom.

- Expanding permitted activities at farm stands to allow sale of non-food items and products not produced on-site can help diversify income opportunities for residents operating small food businesses.
- Commercial activities are permitted after the operator receives a Special Exception from the Board of Adjustment. This process may be relaxed for pre-approved businesses that do not disrupt the scenic and residential character of the community
- Waiving the paving requirement for parking spaces associated with accessory uses in residential and rural areas can help reduce development costs for small-scale commercial spaces.
- Consider permitting compatible, small-scale, live-work or mixed-use development in the residential core between Danforth Ponds and Broad Bay, and along Route 153 approaching the Effingham town line
- Differentiating industrial from commercial activities may help create a land use structure that supports infill and mixed-use development in more areas of the town
- Reducing parking standards for commercial activities, or allowing for alternative standards can help reduce development costs and create low-cost commercial space
- Consider shared parking provisions to encourage denser commercial development in commercial zones
- Increasing allowable impervious coverage in commercial and mixed-use developments to 40-50% will encourage higher-density commercial development and commercial infill development
- Expedited site plan review or staff review of small-scale, pre-approved commercial projects can streamline the approval process. Some major home occupations may also be appropriate for staff review.

## **RECOMMENDATIONS FOR THE TOWN OF HART'S LOCATION**

### ***Affordable Housing:***

Hart's Location is extremely land constrained and lies almost entirely within the boundaries of the White Mountains National Forest, which makes the possibility of new development—affordable or otherwise—very limited. Multi-family dwellings are not permitted in the town and no provisions exist to deal with off-site water and sewer services. Given the large lot sizes that have already been enforced, affordable housing may be encouraged through conversion provisions and a relaxation of the prohibition against multi-family dwellings when such units are constructed within existing buildings. It is unlikely that water and sewer services will be available in Hart's Location but future coordination with the Town of Bartlett may allow southern portions of town to connect to these services in the future; an overlay district or new zoning district that permits greater density near the Bartlett border would be justified at that point. In the interim, the town can explore room rental provisions to provide residents with a supplemental income and low-cost accommodations for seasonal workers and tourists.

### ***Economic Development:***

Hart's Location has limited opportunities for commercial activity and the Town has adopted regulations to encourage conversion of all commercial property to residential use. Allowing home occupations to be operated by non-residents of the building, and allowing signage to advertise home businesses would support local goals and objectives while still allowing for modest commercial activities to take place.

## **RECOMMENDATIONS FOR THE TOWN OF JACKSON**

### ***Affordable Housing:***

- The minimum lot size needed for a single-family home to be built with an accessory apartment is 63,500 square feet (1.46 acres). Reducing the lot size requirements for accessory apartments will make it easier to provide these low-cost housing options
- Public water is available in Jackson village: decreasing road frontage and lot size requirements in the village to under 100ft and 20,000ft<sup>2</sup> respectively will allow infill and new development
- Decreasing the required width of streets in subdivisions to 18 feet and reducing turnaround measurement requirements on dead end streets to 60 feet will reduce development costs and potentially increase the supply of affordable housing
- Developable areas are limited in the village due to flood hazards and steep slopes immediately surrounding the village. Areas to prioritize development and potentially amend ordinance standards are:

east of the village on Switchback Road and Thorn Hill Road, and the southern portion of Carter Notch Road. An extension of the water service area may be needed to support development in these areas

#### ***Economic Development:***

- Allowing home occupations operated by those not residing in the home would benefit fledgling businesses
- Consider allowing farm structures in rural areas to be converted for non-residential use if they have minimal neighborhood impact
- Clarity is needed on the definition of “agricultural activities;” the Town may benefit from allowing farms to perform processing and other farm-related activities for clients
- Allowing farm stands to sell goods not produced on-site and non-food items will diversify income sources
- Adopt standards for mixed-use development in the Village district
- Permit eating establishments in the Village district
- Adopt mixed-use development standards to encourage partial residential conversion and multi-unit development with small-scale commercial activity
- Adopt standards for industrial activities that provide flexibility for businesses with limited impact on surrounding neighborhoods (for example, contained light manufacturing activities with screened storage).
- Clarify signage standards for home businesses
- Adopt shared parking provisions or allowances for alternative parking standards based on projected demand
- Adopt variable development review processes for less intensive non-residential development projects; consider staff review and permitting for minor projects (based on the type of activity and intensity of use)

### **RECOMMENDATIONS FOR THE TOWN OF MADISON**

#### ***Affordable Housing:***

- Madison has adopted regulatory provisions that give considerable flexibility to the review board when considering multi-family housing projects. Ensuring review board members understand that providing affordable housing is a community goal, and providing adequate training to members so that projects may be approved that do not compromise other important community goals will ensure that this system continues to be successful
- The review board has flexibility with adopting minimum lots size, but this review system adds ambiguity that may detract potential developers
- The review board is authorized to waive site standards (such as minimum lot size) for affordable and workforce housing if developers demonstrate significant financial hardship would result; this can be difficult for a developer, and may therefore be an inadvertent barrier to affordable housing projects
- Madison may consider three options to increase affordable housing options:
  - o define the extent of the review board’s discretionary approval limits for lot density with sewer and water infrastructure
  - o adopt a standard that outlines the minimum lot size for lots served by off-site sewer and water,
  - o remove the financial hardship requirement for securing a waiver from low-density standards. Affordable and workforce housing projects are the only projects that can qualify for the regulatory waivers. It may not be necessary to also require proof of financial hardship
- Only affordable housing and workforce housing *subdivisions* are eligible for waivers to district development regulations. Allowing conversions to affordable housing, or single-lot projects to receive the same benefit may be a useful strategy to encourage affordable housing infill
- Provisions to support multi-unit affordable housing with up to four units, especially in areas surrounding state roads and near the Conway border, can create the necessary incentive and development allowance to increase the supply of affordable housing in Madison

#### ***Economic Development:***

- Flexible standards for accessory agricultural uses in rural areas can increase opportunities for supplemental income to agricultural activity. This includes diversifying activities on farms beyond the RSA 21:34-a definition of agricultural activity, and permitting agricultural activity not associated with farming

- Accessory farm uses, light industrial activities, and contractors with adequate buffering may be compatible with large-lot residential developments in rural areas. Consider permitting such uses in the Rural Residential district with appropriate measures to minimize visual and other nuisances
- Commercial areas along Route 113 and Route 16 have the potential for live-work and mixed-use development given their proximity to the Conway and Edelweiss village. Promoting multi-unit development with commercial activities/components may support new businesses in the area
- Expedited board and/or staff review for desirable low-impact commercial activities can reduce front-end costs for business owners and commercial developers.

## **RECOMMENDATIONS FOR THE TOWN OF OSSIPEE**

### ***Affordable Housing:***

- Reducing the minimum lot size permitted where water and sewer utilities are not available is possible. State regulations permit lots as small as 30,000ft<sup>2</sup> on suitable soils and terrain.
- The density increase that is permitted in the CN district when public sewer is available cannot be taken advantage of because the allowance cannot be lower than state minimum lot standards for non-sewered lots. Addressing this discrepancy could encourage more infill development in the CN district.
- To qualify for a cluster subdivision, Town standards require the originating parcel to be at least 20 acres. This standard can be lowered to as little as five acres to encourage smaller subdivisions. To encourage affordable housing in these subdivisions, smaller originating parcels may be permitted only for subdivisions offering affordable units.

### ***Economic Development:***

- Allowing home businesses to be operated by non-residents of the dwelling would support small businesses
- Consider permitting lot sizes in the Commercial zone to match standards in the Commercial Node
- Permitting farm stands throughout town, and allowing operators to retail products not produced on-site will help diversify farm-related income
- Adopt expedited site plan review and staff review procedures for pre-approved, low-intensity projects

## **RECOMMENDATIONS FOR THE TOWN OF TAMWORTH**

### ***Affordable Housing:***

The Town of Tamworth has not adopted a zoning ordinance; development is primarily regulated by a subdivision ordinance. The Town enforces the New Hampshire soils- and slope-based lot sizing standard but permits smaller lots than most towns that use this framework. Regulations that would support increased development of affordable units, and help preserve affordable housing in Tamworth include more flexible parking standards to encourage accessory dwelling units, reduced lot frontage requirements to promote and enable more compact development. With the absence of a land use ordinance, there is the potential for significant flexibility when reviewing project; through education and training the Town should ensure that project review board members are able to identify and use review procedures to promote desirable (affordable) housing development.

### ***Economic Development:***

The Town's subdivision standards include provisions that may impact the potential for economic development. In the absence of a local regulatory framework, it is imperative that project review boards and committees are well trained to consider alternative and flexible standards in order to promote desirable, non-residential projects.

## RECOMMENDATIONS FOR THE TOWN OF BROWNFIELD, ME

### *Affordable Housing:*

Brownfield, Maine has not adopted a comprehensive zoning ordinance, but limited regulations, a subdivision ordinance, as well as requisite state regulatory standards for development are enforced. Town standards are designed to support a rural, low-density development pattern. This is most evident in a mandatory 2-acre minimum lot size per dwelling unit townwide. A secondary unit, such as an accessory apartment, requires an additional acre. Multi-unit development requires two acres per unit and no more than four units can be built per lot. Reducing these requirements in designated Growth Areas for affordable housing projects could support new development while preventing sprawling, high-value residential construction.

### *Economic Development:*

Brownfield may consider adopting more targeted Land Use regulations for non-residential development, training Planning Board members to be flexible in evaluating commercial development proposals, and potentially instituting a commercial development review committee that is better equipped to deal with commercial projects.

## RECOMMENDATIONS FOR THE TOWN OF FRYEBURG, ME

### *Affordable Housing:*

- Fryeburg is the only community in MWV to ignore accessory dwellings in lot sizing and residential density calculations; however accessory apartment must be located within existing buildings and cannot result from an expansion of the home. Allowing accessory dwellings to be built separate from existing homes would provide more flexibility for those interested in building these low-cost dwellings.
- The Town permits the smallest lot sizes for lots served by private septic systems in the MWV region. Reducing the required road width for subdivisions to 18 feet, especially for roads that are dead ends or that serve a small number of dwelling units, would help reduce subdivision development costs and potentially encourage more (affordable) housing projects.

### *Economic Development:*

- The Town can support small business development by permitting home occupations and artist studios operated by non-occupants of the dwelling
- **Village Commercial** and **General Commercial** districts provide an opportunity to increase mixed-use development and denser commercial activities. Consider linking these areas in Fryeburg village to promote transitional development from higher-intensity to village-oriented commercial activities

## ***V. Next Steps for the Partnership***

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Over the course of this study, there have been a number of occasions when the Partnership and PDI coordinated meetings with representatives from MWV communities to review and discuss local and regional opportunities for increasing the supply of affordable housing and diversifying economic activities. The recommendations presented in Chapter IV were developed through these discussions and follow-up conversations held at the local level. As MWV communities consider how the recommendations may be applied in their communities, the Partnership can perform several important functions to assist with implementation and build momentum toward achieving local and regional housing and economic development goals.

### **INFORM**

The process of developing this report led to several conversations around the topic of increasing the supply of affordable housing and promoting economic diversification. The Partnership should continue these discussions at the regional level in a focused and organized manner. Holding forums for local staff, elected officials, and board members to discuss the approaches presented in Chapters II, III, and IV will assist the local adoption process and improve local understanding of the benefits that may result from those approaches. Likewise, the Partnership may want to host a public forum to engage residents in the discussion of how to address affordable housing issues and promote economic diversification.

The Partnership can serve as the primary resource for communities interested in improving housing affordability and increasing economic activities by publicizing examples of effective policies that are already in place within the region. Chapter IV presents a number of recommendations for improving or modifying local ordinances and policies, but several communities—such as Conway, Fryeburg, and Ossipee—have already adopted strategies to address affordable housing and economic development issues. Sharing these local ordinance provisions with other communities may be helpful. The Partnership is an excellent vehicle for sharing existing knowledge and expertise related to drafting ordinances, implementing the changes, and managing the process after new standards are adopted.

### **ENGAGE**

One of the most important next steps for the Partnership is to work with member municipalities to implement the recommendations of this report. This may involve reaching out to local planning staff and planning review boards, and working with elected officials to provide examples of how strategies can be implemented. The Partnership may wish to provide samples of ordinance provisions or prepare model ordinances for communities to simplify the process, or help develop a process for evaluating how one-size-fits all solutions can be modified to be more flexible while still upholding community needs and goals.

The Partnership can also serve as the liaison between communities and external resources. Applying for and coordinating technical assistance for developing ordinances is one example, applying for grants and coordinating further research is another. The economies of MWV communities are interconnected. As the Partnership matures, there may be new opportunities to support regionalized efforts that are not available today.

As it has throughout this study, the Partnership should continue to serve as a liaison between communities in the region. Continuing to coordinate meetings between local representatives will help build a regional identity and sustain interest and energy in regional action that can support local efforts. The Partnership should foster continued idea-sharing: as mentioned, many of the recommendations (“best practices”) presented in Chapter II and Chapter III have already been implemented in some form by MWV communities. As other Towns consider adopting similar ordinances, the Partnership can help communicate lessons learned from within the region.

## **OUTREACH**

Outreach is another area in which the Partnership has an important role to play. The Partnership should engage developers and business owners that may be interested in building housing or establishing businesses in Mount Washington Valley. The Partnership may host marketing events and workshops with developers and other partners to publicize regulatory and process improvements made in each member community to support affordable housing and commercial development.

## **CELEBRATE**

It is important to celebrate progress that the region makes toward supporting affordable housing and economic diversification. The Partnership can encourage all member communities by publicizing successes at the local level. This can be achieved through annual award and recognition events, newsletters, and other media. Circulation should include, as much as possible, partners involved in housing and economic development within the region as well as elsewhere.

## ***Appendix A: Profiles of MWV Region and Communities***

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The following section presents social, demographic, and economic profiles for the Mount Washington Region, as well as each individual community. The regional profile presents aggregated data to establish a baseline for comparison between communities in the region. The regional analysis presents:

- population characteristics, including age, educational attainment, employment and income patterns;
- economic activity, seen through employment, wages, and changes since the recession;
- housing characteristics, notably age and composition of housing, as well as housing affordability; and
- a summary table that compares land use regulations, available utilities, and core socio-economic characteristics of the thirteen communities.

The community profiles look more closely at each community. They provide context-specific insight that can be compared to regional trends. The community profiles highlight areas where trends are more pronounced. The community profiles cover:

- population characteristics, including age profiles, household income, and educational attainment;
- economic characteristics, including places of employment, commuting patterns, and employment and earnings by sector; and
- housing statistics, including housing affordability for renters and home-owners, housing types, and age of the housing stock.

The data presented in this report is drawn from three sources: (a) interviews with municipal representatives in the member communities, (b) reports published by the Economic and Labor Market Information Bureau of New Hampshire and the Maine Department of Labor, and (c) the 2012 American Community Survey (ACS), which presents five-year rolling average estimates at the community level.

There are two limitations to the data sources. First, the ACS provides statistical estimates, which contain relatively small margins of error. In communities with very small populations (Harts Location for example) the margins of error can suggest considerable year-over-year fluctuation, which may not in fact be occurring. Secondly, the report often presents trends as percentages of the total. In communities with few local residents, small absolute changes (e.g. ten people move into Hart's Location with 41 residents) can translate into large changes in percentage terms (in-migration in Hart's Location is 124%). Policies and decisions made based on data presented in the report must consider these limitations.

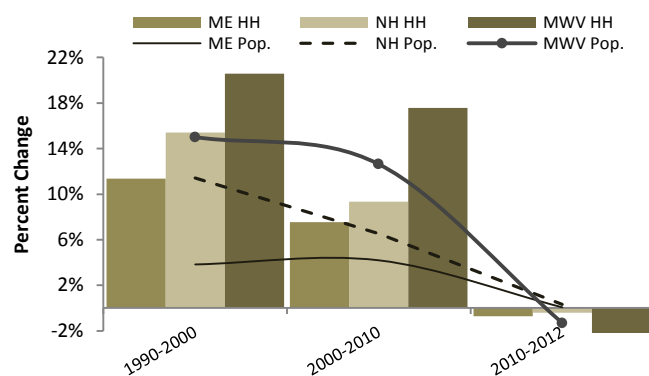


## MWV REGIONAL PROFILE



<b>Area:</b>	717 sq. miles
<b>Population:</b>	31,049 (2012 estimate)
<b>Household Size Δ ('00-'10)</b>	2.36 → 2.24
<b>Median Age:</b>	48.1
<b>Median Household Income:</b>	\$47,404
<b>Average Property Value:</b>	\$225,892
<b>Median Mthly Mortgage:</b>	\$1,421
<b>Median Gross Rent:</b>	\$839
<b>Home Ownership Market:</b>	57% principal residences, 39% secondary/recreational
<b>Δ Housing Units '00-'10:</b>	+15% ME: +11% NH: +12%
<b>'10-'12:</b>	-0.6% ME: -0.1% NH: +0.4%
<b>Vacancy Rates:</b>	<b>Owners:</b> 2.6% <b>Renter:</b> 5.1%

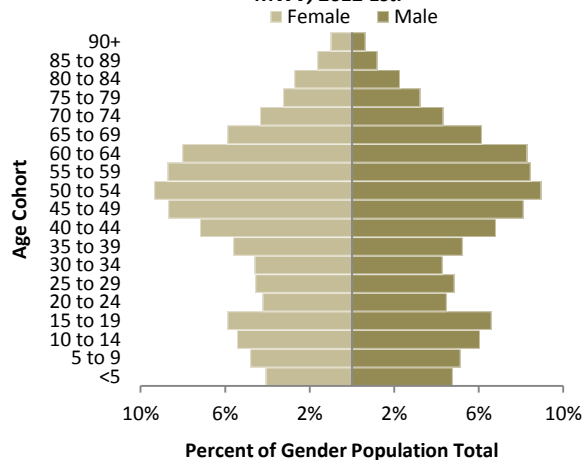
**Fig 1 - Population & No. of Households (HH), 1990-2012  
MWV, Maine, & New Hampshire**



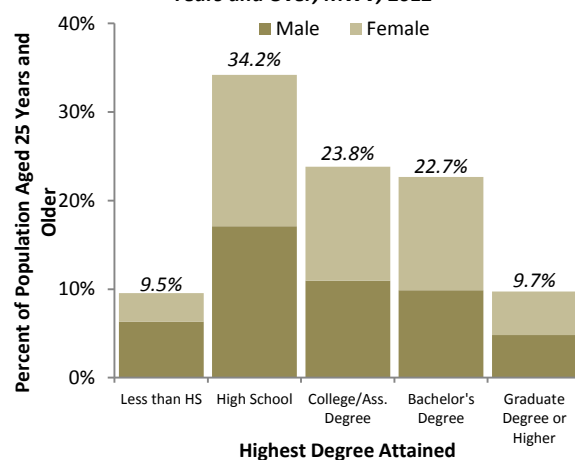
## INTRODUCTION

The Mt. Washington Valley (MWV) region, located on the footsteps of the White Mountains National Forest, encompasses 13 municipalities with significant economic and social ties. The region covers over 700 square miles and is home to more than 30,000 year-round residents. Since the 1990s regional population growth has outpaced average growth rates in Maine and New Hampshire, but early data from 2012 suggests that the growth trend in population and households has slowed since 2010 (Fig. 1). The region's households are getting smaller (from an average of 2.36 in 2000 to 2.24 in 2010, a 5% reduction), and the population is aging; residents 40-65 years of age represent the largest cohort in most MWV communities (Fig. 2). Nearly half of residents 25 years and older have received some level of post-secondary education (Fig. 3) – one in ten holds a graduate or doctoral degree (in step with Maine but below the 12.6% New Hampshire average).

**Fig. 2 - Population by Gender  
MWV, 2012 Est.**



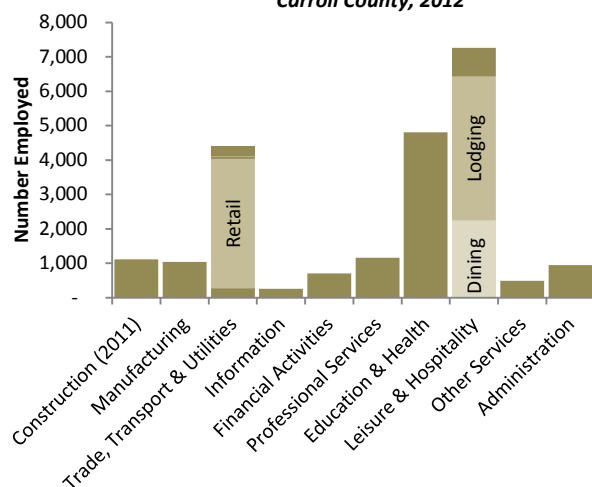
**Fig. 3 - Educational Attainment of Population 25 Years and Over, MWV, 2012**



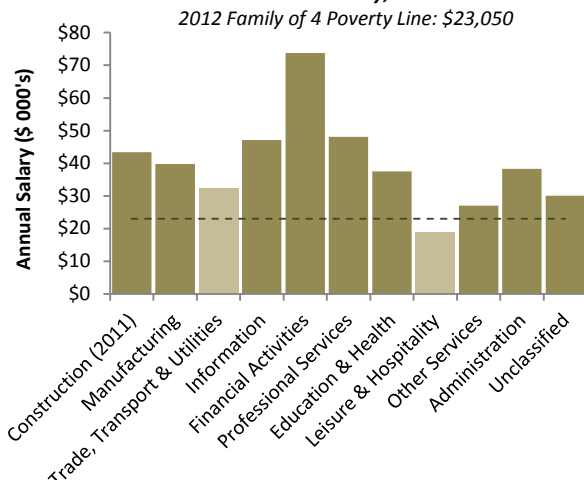
## ECONOMY

The White Mountains National Forest represents a significant environmental and quality of life asset for the region, while being a key driver of economic activity. The *tourism* sector employs the vast majority of residents, followed by the *education & healthcare*, and *retail* (predominantly grocery, food, and beverage stores) sectors (Fig. 4). The tourism sector has two defining characteristics: its seasonality (economic activity peaks in July and August) and prevalence of low-wage employment (Fig. 5). The regional median household income – 25% below the New Hampshire median but roughly equivalent to median across Maine – results from the prevalence of low-wage tourism jobs.

**Fig. 4 - Employment by Sector  
Carroll County, 2012**

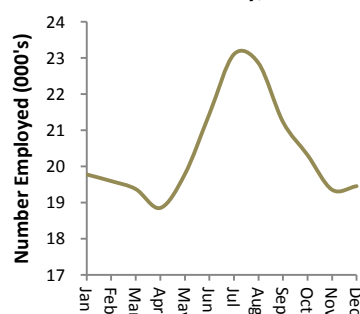


**Fig. 5 - Average Annual Wages  
Carroll County, 2012**

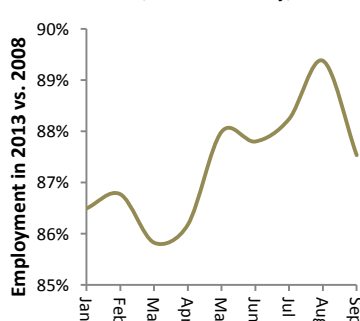


Several sectors in Carroll County have not recovered from the 2008 recession. Average employment in 2013 (for the months that data has been made available) was 13% below their 2008 levels. *Education & healthcare*, *construction*, and *resource extraction* industries have been the slowest to rebound (Fig. 6-8). The *tourism* sector has nearly returned to 2008 levels – a positive sign in so far as *tourism* indirectly stimulates other industries, not least the demand for *professional*, *financial* and *other services*; three sectors that have grown since 2008 (Fig. 8).

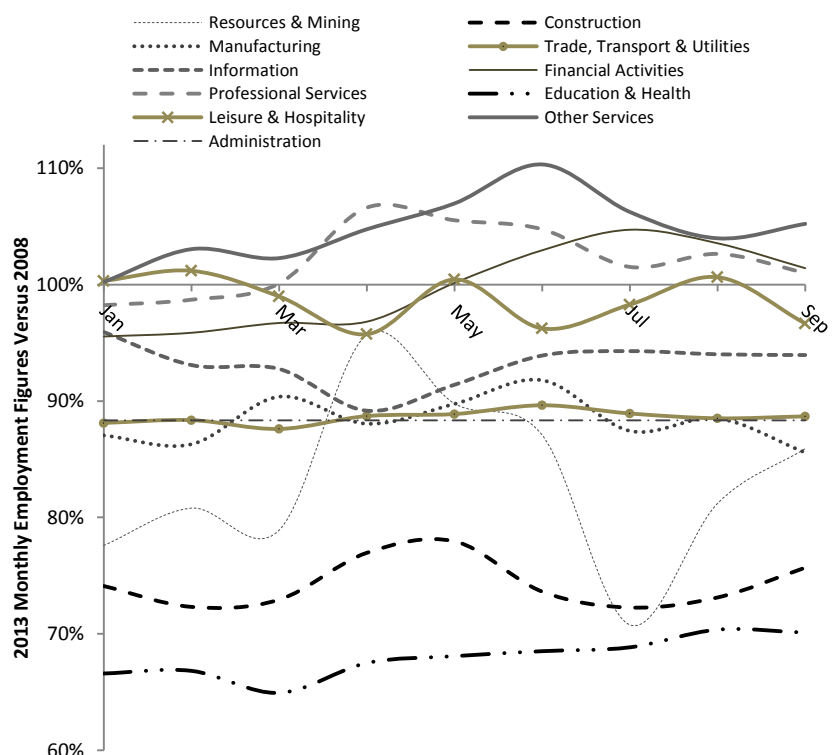
**Fig. 6 - Employment Season  
Carroll County, 2008**



**Fig. 7 - Employment Change  
2008-13, Carroll County, NH**



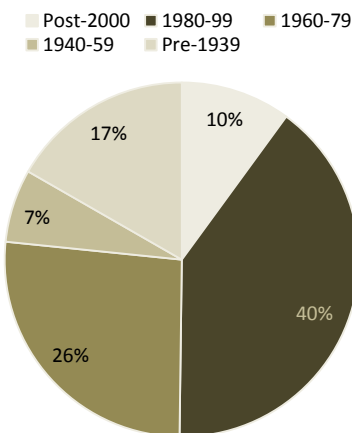
**Fig. 8 - Employment in Carroll County: 2013 Monthly Figures vs. 2008**



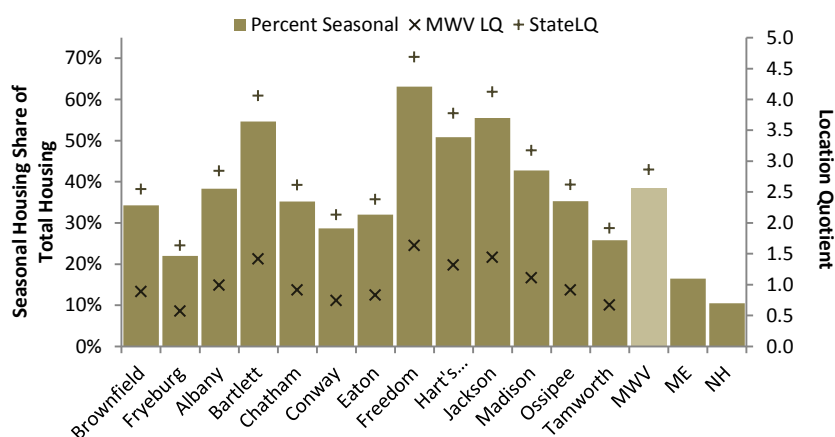
## HOUSING

*Tourism* has also played a large role in region housing availability and affordability. Half of the homes in the region were developed post-1980 (Fig. 9) and nearly 40% of housing stock is in recreational or seasonal use<sup>1</sup>, significantly higher than the average in Maine and New Hampshire. These statistics suggest that real estate development interest from out-of-region investors is a significant and relatively recent phenomenon. Location quotients (LQ) offer a means to compare concentrations of recreational housing between geographic regions. For example, a recreation housing LQ greater than 1.0 in Brownfield, ME compared to the MWV average indicates that a larger share of Brownfield's housing stock is committed to recreational use than in the region. Conversely, an LQ below 1.0 indicates a comparably smaller share of housing stock in recreational property. The recreational housing LQ in nearly every MWV town is double (an LQ above 2.0) the combined Maine and New Hampshire average (Freedom, NH is highest at 4.86). The MWV overall regional LQ is nearly three times (2.86) the combined state average.

**Fig. 9 - Housing Year of Construction MWV, 2012**

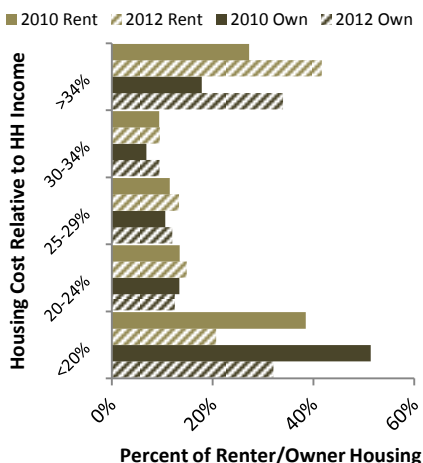


**Fig. 10 - Seasonal Housing Share of Total in MWV Towns and Location Quotient of Towns vs. MWV Average and Towns vs. ME-NH Average**

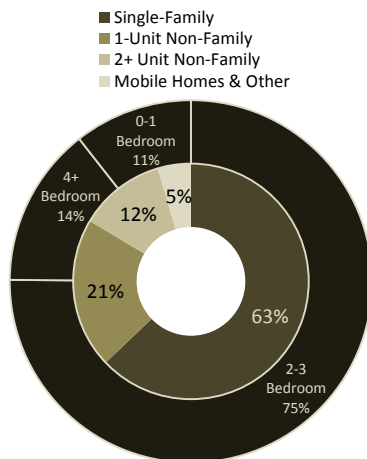


Housing affordability has declined in the region as a result of demand for seasonal homes. Since 2000, the number of renters and homeowners with housing costs exceeding 35% of household income has increased dramatically (Fig. 11), and the number paying less than 20% of income toward housing has decreased by a similar margin (very little change has occurred between these extremes). The housing market is predominantly single-family, 1-unit homes with 2-3 bedrooms (Fig. 12). In 2000, over 80% of owner-occupied housing fell within this category. Overall, residential properties containing five or more units constitute only 11% of total rented and owned housing stock, up from 9% in 2000 (Fig. 13). Three of the region's four largest towns (Conway, Ossipee, and Tamworth) have public water and sewer systems that enable clustered, higher-density development (Table 1). Expansion of these systems and development of new water and sewer utilities throughout the region are needed to enable multi-unit residential construction projects that may provide affordable housing options.

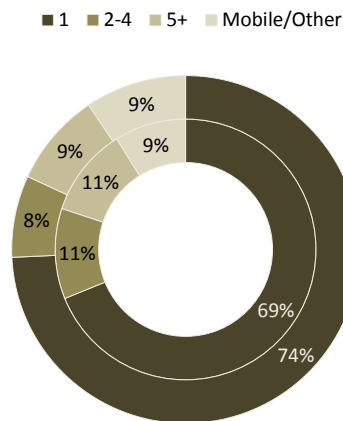
**Fig. 11 - Housing Cost : Income MWV, 2000-2012**



**Fig. 12 - Owner Housing MWV, 2012**



**Fig. 13 - Housing Units, MWV 2000 (Outer Ring) 2012 (Inner Ring)**



<sup>1</sup> Mount Washington Valley Housing Coalition. (August, 2012). *Housing Matters in Mt. Washington Valley*

Table 1 – Summary of Key Land Use Planning, Infrastructure and Socio-Economic Characteristics in MWV Towns

	Comp/ Master Plan	Zoning Update	Electric	Natural Gas	Public Water <sup>1</sup>	Public Sewer	Waste Treatment	Waste Pickup	Phone	Cell	TV	Internet	Est. Pop. (2012)	Percent Pop. Δ (2010-12)	2012 Per Cap. Income(\$)	2012 Unemployment
Albany	2001	2011	PSNH	-	-	-	Contracted	-	TW	✓	✓	✓	728	-0.9%	\$28,191	7.1%
Bartlett	2012	2013	NHEC	-	3	-	-	-	FP	✓	✓	✓	2,768	-0.7%	\$29,367	4.6%
Chatham	1997	-	PSNH	-	-	-	-	-	FP, NL	Ltd.	✖	✓	338	+0.3%	\$21,450	7.4%
Conway	2008	2012	PSNH, NHEC	-	2	✓	✓	-	FP, NL	✓	✓	?	10,070	-0.4%	\$25,275	5.3%
Eaton	2004	2013	PSNH, NHEC	-	-	-	-	-	FP	Ltd.	Ltd.	Ltd.	392	-0.3%	\$35,944	4.6%
Freedom	2009	2013	PSNH, NHEC	-	1	-	-	-	FP	Ltd.	✓	✓	1,485	-0.3%	\$27,443	5.0%
Hart's Lctn	2000	2009	NHEC	-	-	-	-	✓	FP	Ltd.	Sat.	Bus. Only	41	+0.0%	\$32,630	4.8%
Jackson	2003	2012	NHEC	-	1	-	-	-	FP	✓	✓	✓	811	-0.6%	\$37,364	5.2%
Madison	2010	2013	PSNH, NHEC	-	1	-	-	-	FP	✓	Ltd.	Ltd.	2,511	+0.4%	\$31,148	5.0%
Ossipee	2006	2010	PSNH, NHEC, W	-	2	✓	-	-	TW, FP	✓	✓	Res. Ltd.	4,308	-0.9%	\$19,356	7.5%
Tamworth	2008	-	PSNH, NHEC	-	1	✓	-	-	FP	✓	Ltd.	Ltd.	2,845	-0.4%	\$31,091	6.0%
Fryeburg	1996	2013	CMP	-	1	-	-	-	FP	✓	Ltd.	✓	3,435	-0.4%	\$20,995	5.3% <sup>2</sup>
Brownfield	1990	-	CMP	-	-	-	-	-	FP	✓	Sat.	✓	1,317	-17.5%	\$24,363	6.1% <sup>2</sup>
<b>MWV</b>													<b>31,049</b>	<b>-0.6%</b>	<b>\$28,047</b>	<b>5.7%</b>
<b>New Hampshire</b>													<b>1,320,718</b>	<b>+0.3%</b>	<b>\$32,201</b>	<b>5.3%<sup>2</sup></b>
<b>Maine</b>													<b>1,329,192</b>	<b>+0.1%</b>	<b>\$26,020</b>	<b>6.7%<sup>2</sup></b>

1: Number of public water utilities servicing the municipality

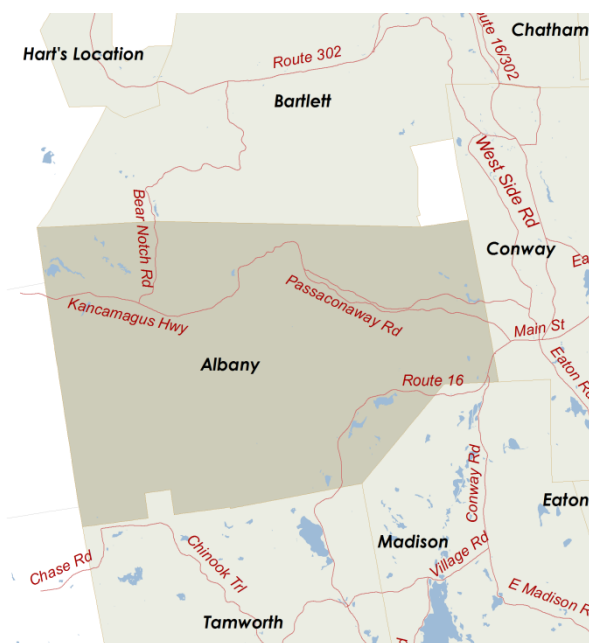
2: Unemployment rates: (2013) Maine Department of Labor, Center for Workforce Research & Information

Utility Company Acronyms: PSNH – Public Service NH; NHEC – NH Electric Coop; W – Wolfeboro Electric; CMP – Central Maine Power

Telephone Company Acronyms: TW – Time Warner Cable; FP – Fair Point Communications; NL – Northland

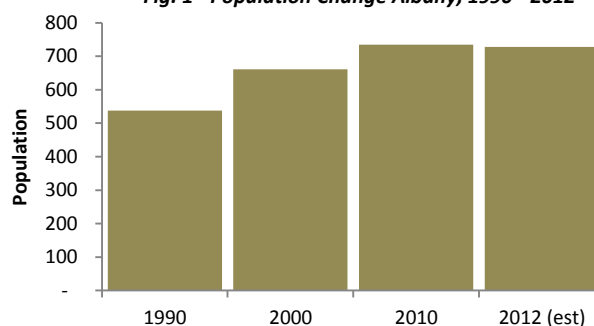
Ltd.: Infrastructure service not accessible in all locations; Sat.: Only satellite television available

## ALBANY PROFILE



<b>Area:</b>	75.7 sq. miles
<b>Population (2012 est.):</b>	728
<b>Household Size Δ ('00-'10):</b>	2.48 → 2.31
<b>Median Age:</b>	45.4
<b>Median Household Income:</b>	\$62,000
<b>Average Property Value:</b>	\$190,900
<b>Median Mthly Mortgage:</b>	\$1,446
<b>Housing Occupancy:</b>	<b>Own:</b> 85% <b>Rent:</b> 15%
<b>Housing Vacancy:</b>	<b>Own:</b> 2.0% <b>Rent:</b> 5.7%

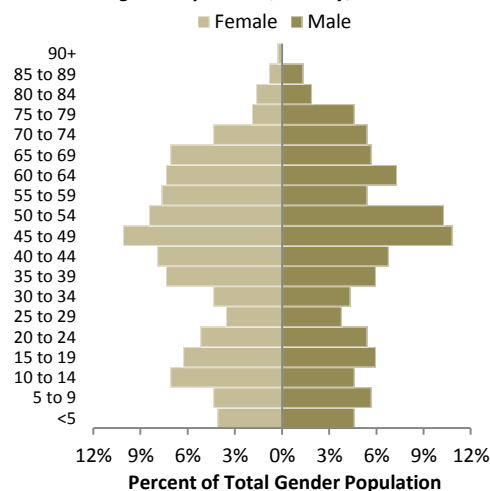
**Fig. 1 - Population Change Albany, 1990 - 2012**



## INTRODUCTION

Albany is located on the western boundary of Mt. Washington Valley (MWV). The town spans nearly 76 sq. miles and houses 728 residents. Population growth prior to 2010 has showed signs of slowing based on estimates from the 2012 American Community Survey (Fig. 1). Household size in Albany has decreased by 7% in the ten-year period between 2000 and 2010. The population is also aging; residents aged 40 to 65 years comprise the largest segment of the population, while young-adults (aged 20 to 40 years) represent the smallest share (Fig. 2). Less than half of the population has attended or attained a degree from a post-secondary institution (Fig. 3).

**Fig. 2 - Population, Albany, 2012**



## EMPLOYMENT

Employment is dominated by the *construction, retail, and education & health care* industries (Fig. 4). Median household income is \$62,000, relatively high for the MWV region, thanks to a concentration of well-paying *construction* jobs (Fig. 4). The town's largest employer is A J Coleman and Sons, a construction firm with 190 employees (Table 1). Albany registered the third-largest unemployment rate in the region, an estimated 7.1% in 2012, however such statistics can be highly volatile in very small communities like Albany.

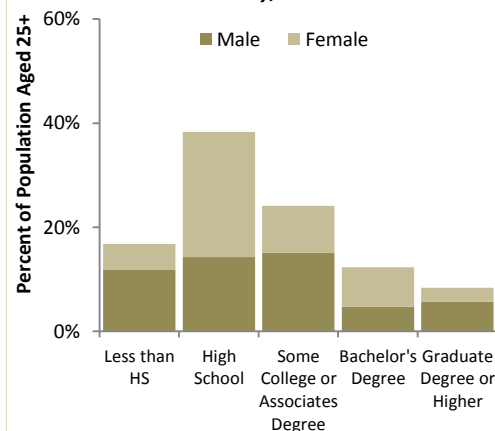
**Table 1 – Employment and Commuting Statistics, Albany, NH**

Largest Employers	Product	Workers
A J Coleman & Sons	Construction	190
Discount Beverage	Retail	12
Profile Subaru/RV	Auto Sales & Srvc	10
Albany Service Center	Auto Service	6

Employment Location	In Town	In State	Out of State
	11%	88.6%	0.4%

**Fig. 3 - Educational Attainment Albany, 2012**



## HOUSING AFFORDABILITY

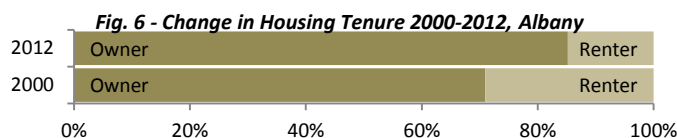
Annual housing costs relative to income in Albany are among the most affordable in the region. One quarter of residents are faced with housing costs exceeding 35% of household income – this figure is 25% lower than the regional average. Although renter housing is slightly less affordable in Albany (28% of renters pay more than 35% of household income toward housing), the proportion paying high housing costs is 33% lower than the average for the renting community in the region.

## HOUSING STOCK

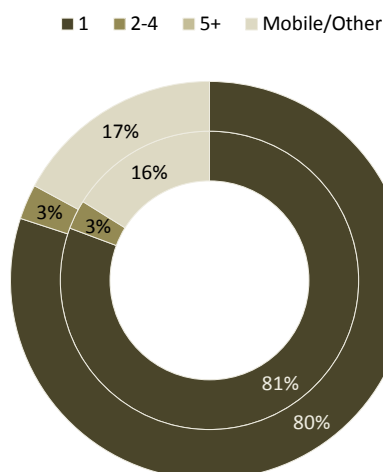
Housing tenure in Albany has shifted markedly between 2000 and 2012 toward greater homeownership. The housing stock, predominantly single-family, 1-unit homes, has remained unchanged between 2000 and 2012. Virtually all owner-occupied homes are 1-unit properties with 2-3 bedrooms. Compared with other towns in the region, Albany has a larger share of older housing stock: homes built after 1980 represent 37% of all housing compared to 50% for the region.

## LAND USE AND INFRASTRUCTURE

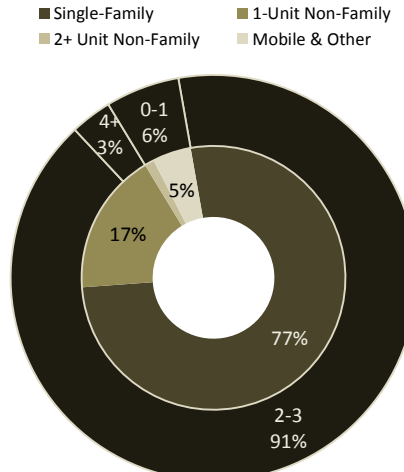
Albany does not currently have a public sewer, water treatment, or freshwater supply infrastructure. Telecommunications networks however, are well established throughout town. All residential and commercial properties have access to high-speed internet and mobile telephone service. The Town has not revised its Master Plan since 2001, well passed the recommended 10-year period. An update to the Plan would present an opportunity to incorporate land use strategies and regulations to improve economic conditions and housing affordability. Amendments to the Zoning Ordinance were completed in 2011.



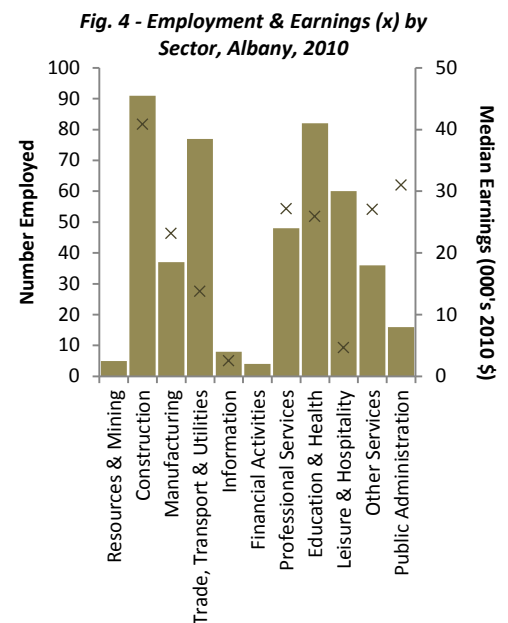
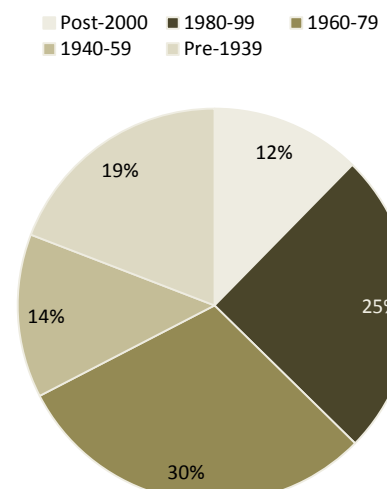
**Fig. 7 - Housing Units, Albany 2000 (Outer Ring) 2012 (Inner Ring)**



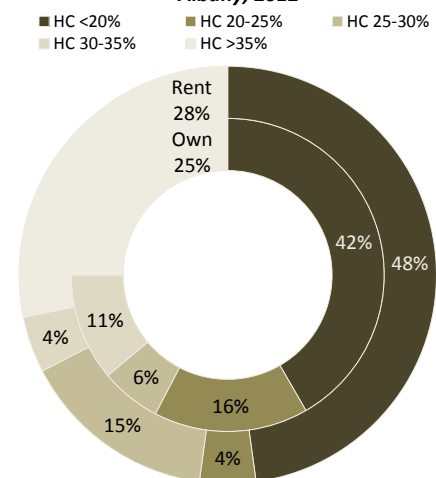
**Fig. 8 - Owner Housing, 2012 Bedrooms (Outer Ring) Type (Inner Ring)**



**Fig. 9 - Housing Year of Construction, 2012**

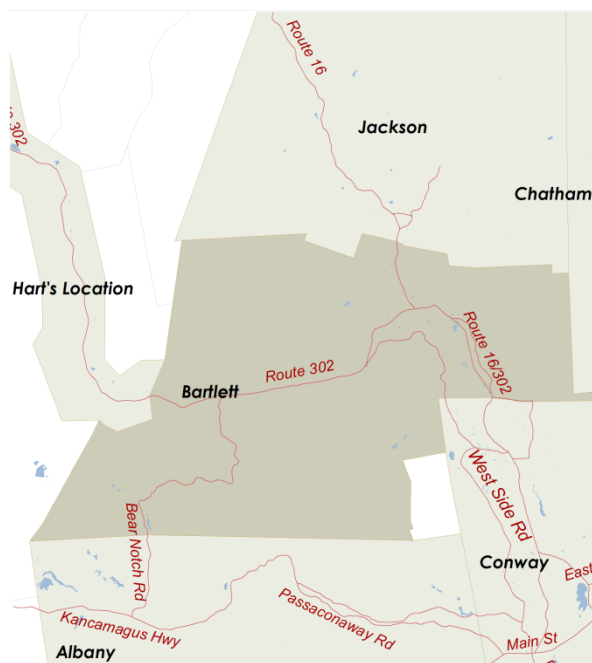


**Fig. 5 - Housing Costs (HC) : Income Albany, 2012**



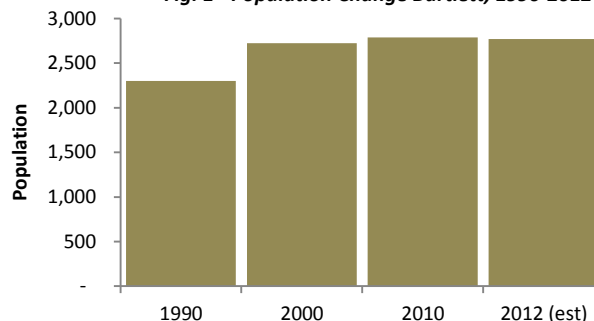


## BARTLETT PROFILE



<b>Area:</b>	74.8 sq. miles
<b>Population (2012 est.):</b>	2,768
<b>Household Size Δ ('00-'10):</b>	2.23 → 2.13
<b>Median Age:</b>	48.2
<b>Median Household Income:</b>	\$45,320
<b>Average Property Value:</b>	\$228,800
<b>Median Mthly Mortgage:</b>	\$1,109      Rent: \$923
<b>Housing Occupancy:</b>	Own: 82%      Rent: 18%
<b>Housing Vacancy:</b>	Own: 2.1%      Rent: 5.7%

Fig. 1 - Population Change Bartlett, 1990-2012



## INTRODUCTION

Bartlett is located on the western boundary of Mt. Washington Valley. The town spans 75 sq. miles and houses 2,768 residents. Data from the 2012 American Community Survey suggests that the population growth trend prior to 2010 may have slowed in recent years (Fig. 1). Household size decreased between 2000 and 2012, but to a lesser extent than in the region (a 4.5% decrease versus 5.7% for the region). Residents aged 40 to 65 years comprise the largest segment of the population, while those aged 20 to 30 years represent the smallest cohort (Fig. 2). Less than half of the population has received post-secondary education – only 9% hold a graduate degree or higher (Fig. 3).

## EMPLOYMENT

Employment in Bartlett is dominated by the *tourism* and *retail* industries (Fig. 4). Median household income is \$45,320, below the regional average. Higher wages in the *construction* industry are available to a small number of residents, while the majority of the population is employed in low-wage *tourism* establishments (Fig. 4). The largest local employer is Mt. Attitash Lift Corporation, a ski resort with 360 (seasonal) employees (Table 1). In 2012, Bartlett held the lowest unemployment rate in the region, tied with Eaton, NH.

Table 1 – Employment and Commuting Statistics, Bartlett, NH

Largest Employers	Product	Workers
Mt Attitash Lift Corp.	Ski Area	360
Festival Fun Parks LLC	Amusement Park	255
Red Parka Pub	Restaurant	95
Wooden Soldier	Toy Manufacturer	68

Employment Location	In Town	In State	Out of State
	33.5%	59.5%	7.0%

Fig. 2 - Population, Bartlett, 2012

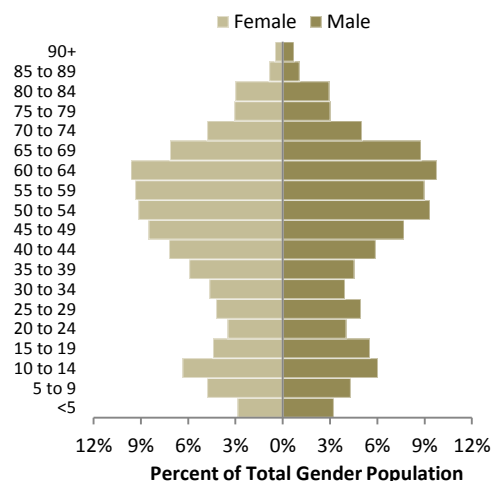
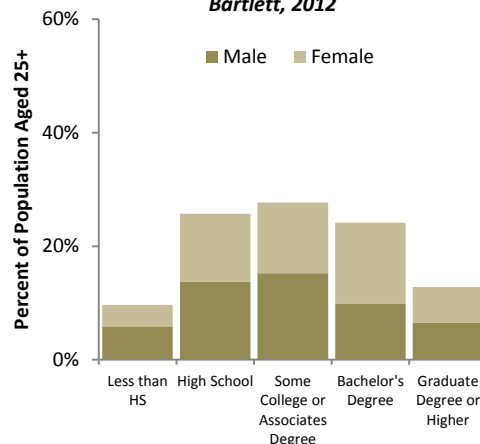


Fig. 3 - Educational Attainment Bartlett, 2012



## HOUSING AFFORDABILITY

Annual housing costs relative to income in Bartlett are among the more affordable in the region. 28% of year-round homeowners face housing costs exceeding 35% of household income (Fig. 5) – 18% less than the regional average. Renter housing is slightly less affordable: 30% of renters pay more than 35% of household income toward housing (Fig. 5). Although renter affordability is less than homeowner affordability, 28% fewer renters in Bartlett are faced with very high housing as compared with the region.

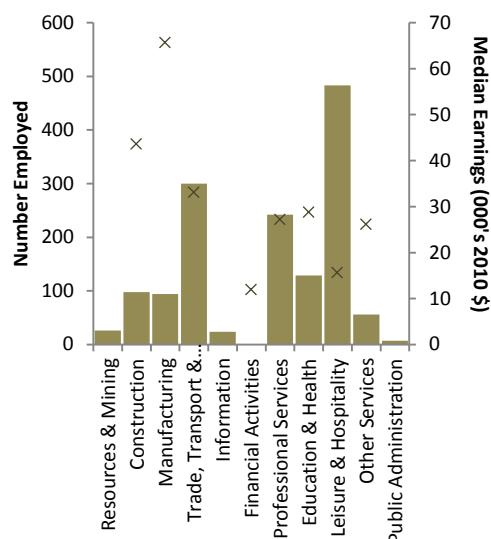
## HOUSING STOCK

Housing tenure in Bartlett has shifted between 2000 and 2012 toward greater homeownership (Fig. 6). The housing stock, predominantly single-family, 1-unit homes in 2000, has shifted dramatically by 2012 to include a much larger share of multi-unit residences. Half of owner-occupied homes are 1-unit properties, two-thirds are 2-3 bedrooms in size. Bartlett witnessed a dramatic housing construction boom between 1980 and 2000 that has slowed significantly since.

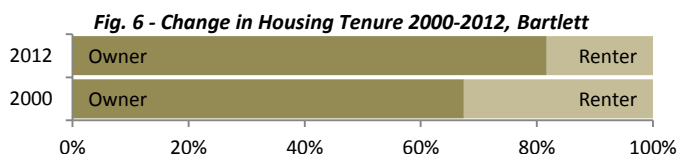
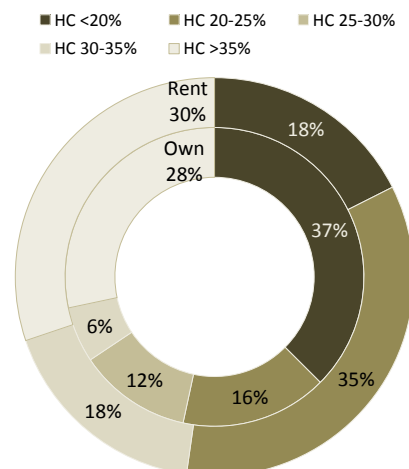
## LAND USE AND INFRASTRUCTURE

Bartlett has three public water systems but does not currently provide public sewer infrastructure. Wastewater treatment is contracted to the private sector. Telecommunications networks are well established throughout town. All residential and commercial properties have access to high-speed internet and mobile telephone service. The Town revised its Master Plan in 2012 and updated Zoning Ordinance in 2013.

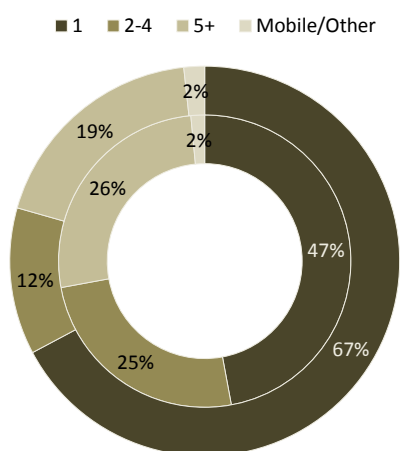
**Fig. 4 - Employment & Earnings (x) by Sector, Bartlett, 2010**



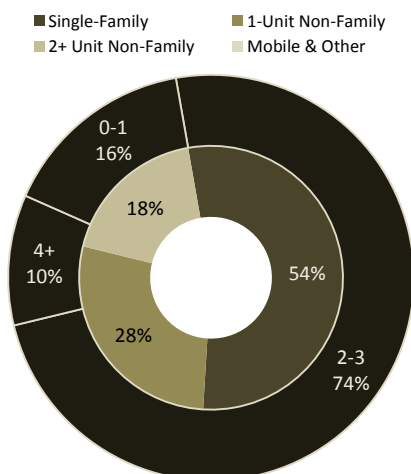
**Fig. 5 - Housing Costs (HC) : Income Bartlett, 2012**



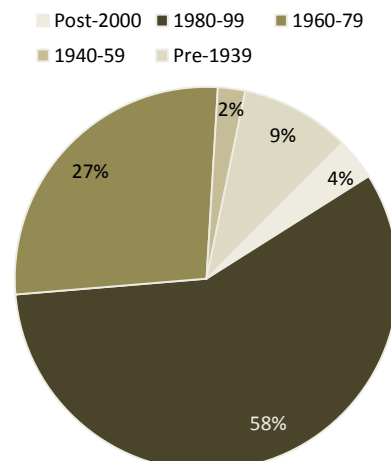
**Fig. 7 - Housing Units, Bartlett 2000 (Outer Ring) 2012 (Inner Ring)**



**Fig. 8 - Owner Housing, 2012 Bedrooms (Outer Ring) Type (Inner Ring)**



**Fig. 9 - Housing Year of Construction, 2012**



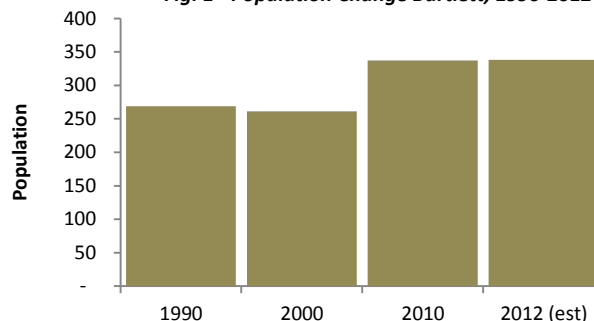


## CHATHAM PROFILE



<b>Area:</b>	57.2 sq. miles
<b>Population (2012 est.):</b>	338
<b>Household Size Δ ('00-'10):</b>	2.43 → 2.42
<b>Median Age:</b>	39.0
<b>Median Household Income:</b>	\$49,167
<b>Average Property Value:</b>	\$194,600
<b>Median Mthly Mortgage:</b>	\$1,545      Rent: \$688
<b>Housing Occupancy:</b>	Own: 88%    Rent: 12%
<b>Housing Vacancy:</b>	Own: 0.0%    Rent: 0.0%

**Fig. 1 - Population Change Bartlett, 1990-2012**



## INTRODUCTION

Chatham is located on the northern boundary of Mt. Washington Valley. The town spans 57 sq. miles and is home to 388 residents. Data from the 2012 American Community Survey suggests that the population growth trend prior to 2010 may have slowed in recent years (Fig. 1). Household size has remained stable between 2000 and 2012, unlike the regional declining seen over the same period. Residents aged 40 to 65 years comprise the largest segment of the population; however there is considerable oscillation due to Chatham's small overall population (Fig. 2). Less than half of the population has received post-secondary education (Fig. 3).

## EMPLOYMENT

Employment in Bartlett is dominated by the *tourism, retail, and education & healthcare* industries (Fig. 4). Median household income is \$45,320, nearly \$4,000 below the regional average due to the overwhelming reliance on *tourism*-based jobs (Fig. 4). The largest local employer is Log House Design, an apparel company, with 11 employees (Table 1). In 2012, Chatham had the second highest unemployment rate in the region – 7.4% slightly higher than Ossipee, NH.

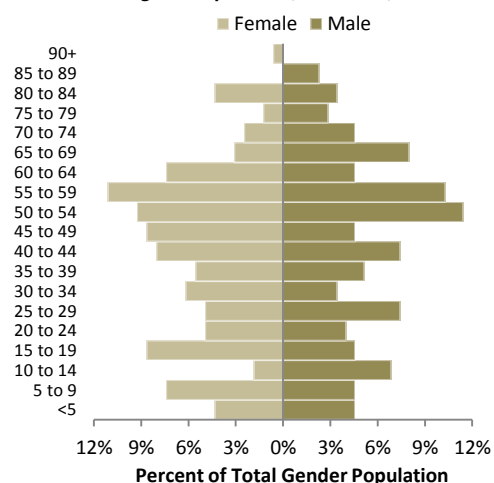
**Table 1 – Employment and Commuting Statistics, Chatham, NH**

Largest Employers	Product	Workers
Log House Design	Apparel	11

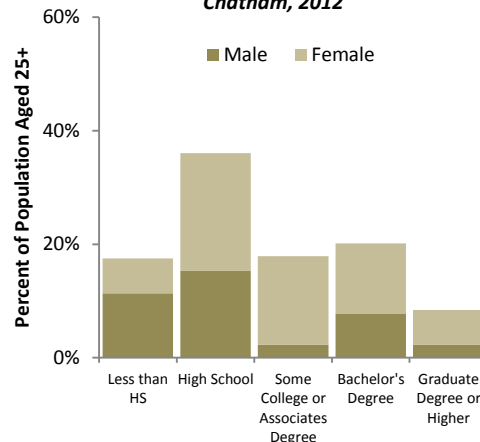
  

Employment Location	In Town	In State	Out of State
	12.9%	70.1%	17.0%

**Fig. 2 - Population, Chatham, 2012**



**Fig. 3 - Educational Attainment Chatham, 2012**



## HOUSING AFFORDABILITY

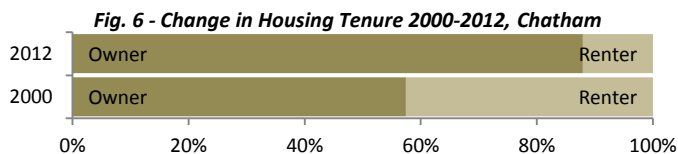
Annual housing costs relative to income in Chatham are among the least affordable for renters in the region. More than one-third of year-round homeowners face housing costs exceeding 35% of household income (Fig. 5) – on pace with the regional average, but 60% of renters pay more than 35% of household income toward housing. These statistics are skewed in part because of the small size of the community; however there is a clear lack of affordable rental housing for locals and for the regional workforce.

## HOUSING STOCK

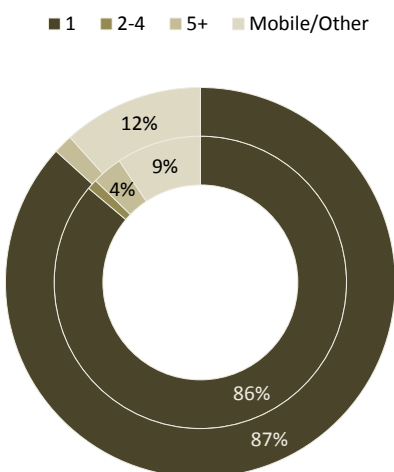
Housing tenure in Chatham has shifted markedly between 2000 and 2012 toward greater homeownership (Fig. 6). The housing stock, predominantly single-family, 1-unit homes, has not changed meaningfully between 2000 and 2012. Chatham did not experience the housing boom that occurred in other MWV towns through 1980 to 2000, most likely due to its relative remoteness and small size.

## LAND USE AND INFRASTRUCTURE

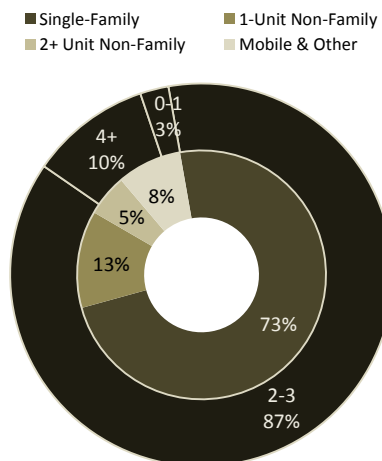
Public water, sewer, and wastewater treatment systems do not exist in Chatham. Telecommunications networks provide limited coverage within town limits. High-speed internet is reliably available, but cell phone service is inconsistent. The Town last revised its Master Plan in 1997; the document is well overdue for an update, which provides an opportunity to tailor community goals to address the issue of renter affordability and infrastructure limitations. Currently there is no Zoning Ordinance in effect in Chatham.



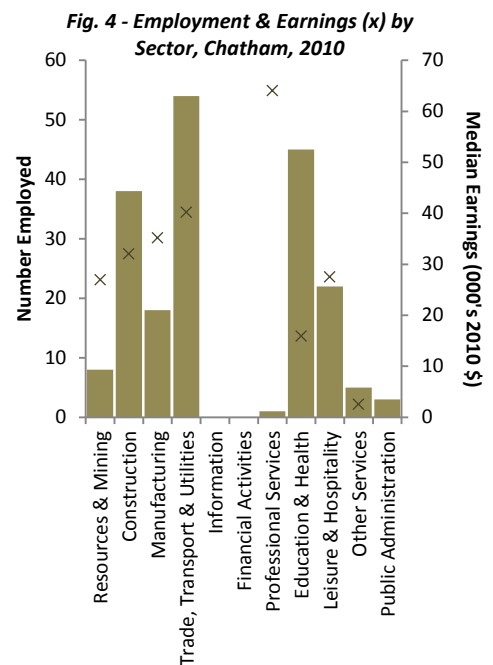
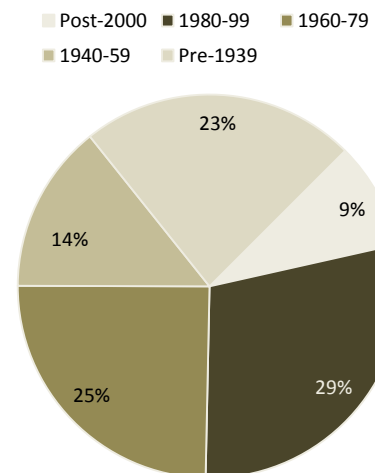
**Fig. 7 - Housing Units, Chatham 2000 (Outer Ring) 2012 (Inner Ring)**



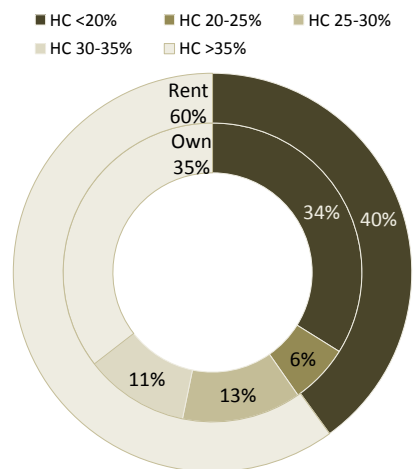
**Fig. 8 - Owner Housing, 2012 Bedrooms (Outer Ring) Type (Inner Ring)**



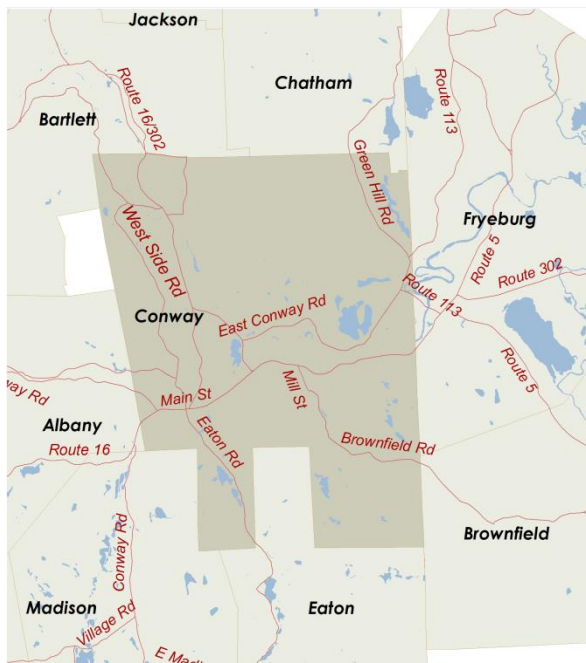
**Fig. 9 - Housing Year of Construction, 2012**



**Fig. 5 - Housing Costs (HC) : Income Chatham, 2012**

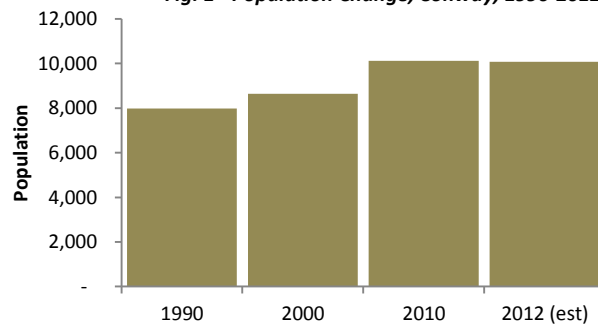


## CONWAY PROFILE



<b>Area:</b>	71.7 sq. miles
<b>Population (2012 est.):</b>	10,070
<b>Household Size Δ ('00-'10):</b>	2.27 → 2.22
<b>Median Age:</b>	44.8
<b>Median Household Income:</b>	\$45,395
<b>Average Property Value:</b>	\$198,500
<b>Median Mthly Mortgage:</b>	\$1,524      Rent: \$850
<b>Housing Occupancy:</b>	Own: 64%      Rent: 36%
<b>Housing Vacancy:</b>	Own: 2.8%      Rent: 0.0%

Fig. 1 - Population Change, Conway, 1990-2012



## INTRODUCTION

Conway is located in the heart Mt. Washington Valley. The town spans 72 sq. miles and is home to 10,070 residents. Data from the 2012 American Community Survey suggests that the population growth trend prior to 2010 may have slowed in recent years (Fig. 1). Household size decreased between 2000 and 2012, but only slightly, and much less so than in the region overall. Residents aged 40 to 65 years comprise the largest segment of the population, but unlike other towns within MWV, Conway has a fairly large youth population (Fig. 2). Roughly 60% of the population has received some form of post-secondary education (Fig. 3).

## EMPLOYMENT

Employment is dominated by the *retail*, *tourism* and *education & healthcare* sectors. Median household income is \$45,395, below the regional average, in large part because the majority of residents are employed in low-wage *tourism* jobs (Fig. 4). Memorial hospital, with 350 employees, is the largest local employer (Table 1). In 2012, Conway registered a 5.7% unemployment rate, equivalent to the regional average.

Table 1 – Employment and Commuting Statistics, Conway, NH

Largest Employers	Product	Workers
Memorial Hospital	Health Care	350
C School District	Education	274
Hannaford Bros.	Grocery	175
Red Jacket Inn	Hotel	156

Employment Location	In Town	In State	Out of State
	70.1%	26.6%	3.3%

Fig. 2 - Population, Conway, 2012

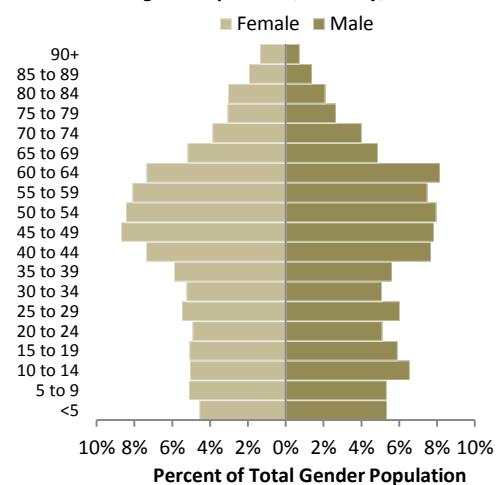
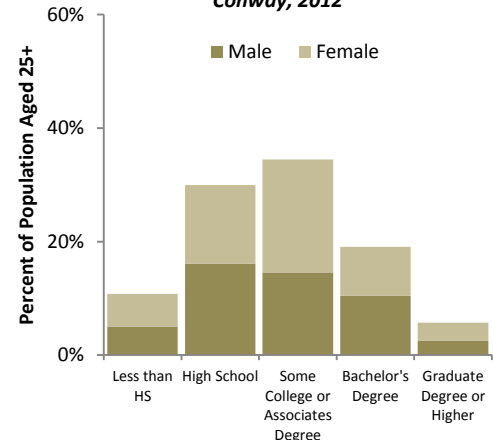


Fig. 3 - Educational Attainment Conway, 2012



## HOUSING AFFORDABILITY

Annual housing costs relative to income in Conway are among the least affordable in the region. Housing costs for 34% of homeowners are in excess of 35% of household income. Renter housing is significantly less affordable; 43% of renters pay more than 35% of household income toward housing (Fig. 5). Conway very closely matches regional statistics across many socio-economic indicators, like housing affordability, because it is the largest MWV community.

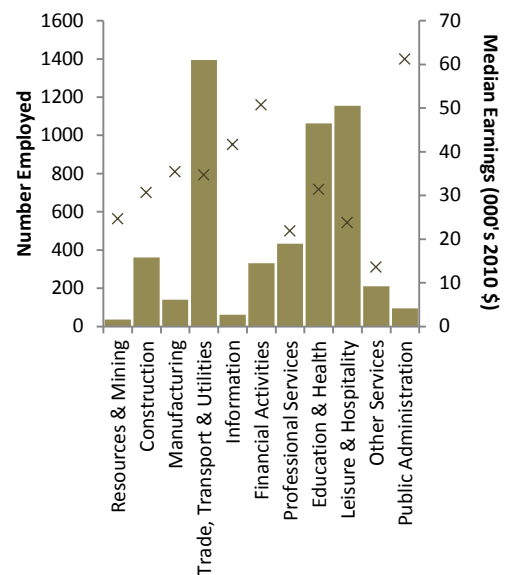
## HOUSING STOCK

The trend in MWV has been toward greater home ownership between 2000 and 2012; however Conway has seen a decline in homeownership over this period (Fig. 6). The housing stock has also shifted toward more multi-unit buildings. One fifth of the owner-occupied housing stock is in structures with five or more units. Two- and three-bedroom dwelling units still dominate the local housing market. Conway experienced one of the strongest housing construction booms in the region between 1980 and 2000. Nearly 40% of all housing in town dates from this period.

## LAND USE AND INFRASTRUCTURE

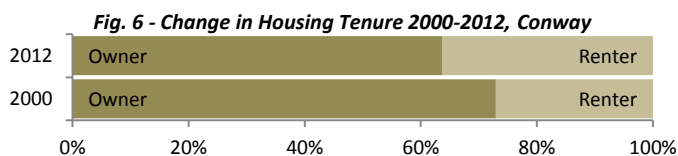
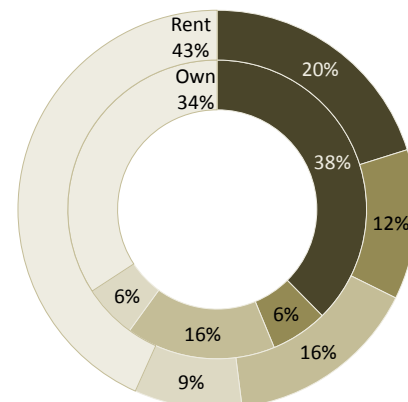
Conway has two public water systems, as well as a community septic and public wastewater treatment facility. Telecommunications networks are well established; however it is not clear if all areas of town have access to high-speed internet. The Town revised its Master Plan in 2008 and updated the Zoning Ordinance in 2012.

**Fig. 4 - Employment & Earnings (x) by Sector, Conway, 2010**



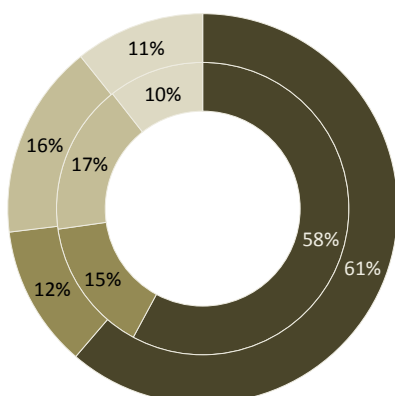
**Fig. 5 - Housing Costs (HC) : Income Conway, 2012**

HC <20% HC 20-25% HC 25-30%  
HC 30-35% HC >35%



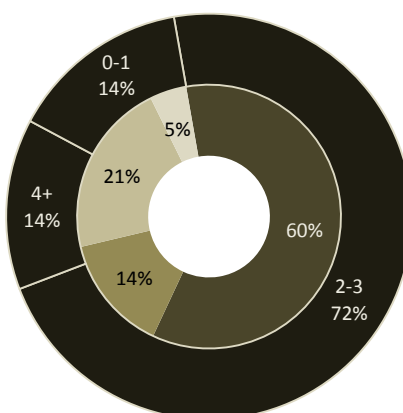
**Fig. 7 - Housing Units, Conway 2000 (Outer Ring) 2012 (Inner Ring)**

1 2-4 5+ Mobile/Other



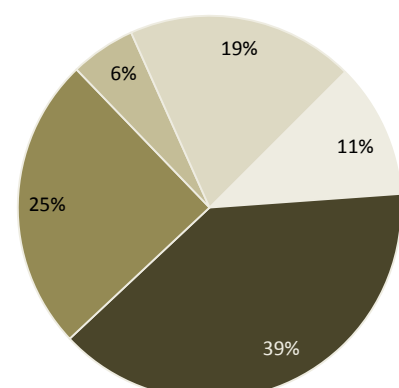
**Fig. 8 - Owner Housing, 2012 Bedrooms (Outer Ring) Type (Inner Ring)**

Single-Family 1-Unit Non-Family  
2+ Unit Non-Family Mobile & Other



**Fig. 9 - Housing Year of Construction, 2012**

Post-2000 1980-99 1960-79  
1940-59 Pre-1939

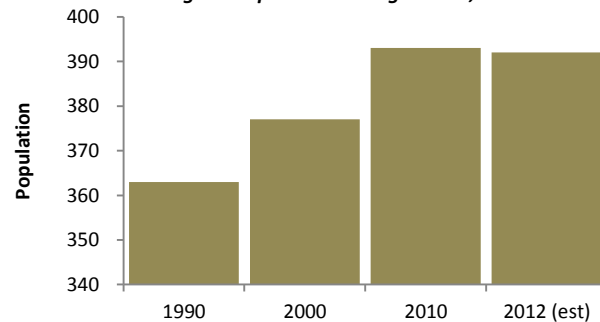


## EATON PROFILE



<b>Area:</b>	25.6 sq. miles
<b>Population (2012 est.):</b>	392
<b>Household Size Δ ('00-'10):</b>	2.38 → 2.01
<b>Median Age:</b>	58.6
<b>Median Household Income:</b>	\$56,250
<b>Average Property Value:</b>	\$306,300
<b>Median Mthly Mortgage:</b>	\$1,514
<b>Housing Occupancy:</b>	<b>Own:</b> 89% <b>Rent:</b> 11%
<b>Housing Vacancy:</b>	<b>Own:</b> 0.0% <b>Rent:</b> 16.7%

**Fig. 1 - Population Change Eaton, 1990-2012**



## INTRODUCTION

Eaton is located in southeastern Mt. Washington Valley. The town spans 25 sq. miles and is home to just 392 residents. Data from the 2012 American Community Survey suggests that the population growth trend prior to 2010 may have slowed in recent years (Fig. 1). Household size decreased much more significantly than in the region between 2000 and 2012: 15.5% versus the regional average of 5.7%. Residents aged 55 to 65 years comprise the overwhelming majority of residents (Fig. 2) and the population is relatively well-educated, with a high proportion of undergraduate degree-holders (Fig. 3).

## EMPLOYMENT

Residents in Eaton predominantly work in the *retail*, and *education & healthcare* sectors. The median household income of \$52,250 suggests that residents are relatively affluent overall. This may be due to the above-average wages earned from *education & healthcare* by Eaton residents versus other MWV towns. There is no single large-scale employer in Eaton; Crystal Lake Inn, a bed and breakfast establishment, is prominent but employs only two people (Fig. 4). Unemployment in 2012 was 4.6%, lowest in the region.

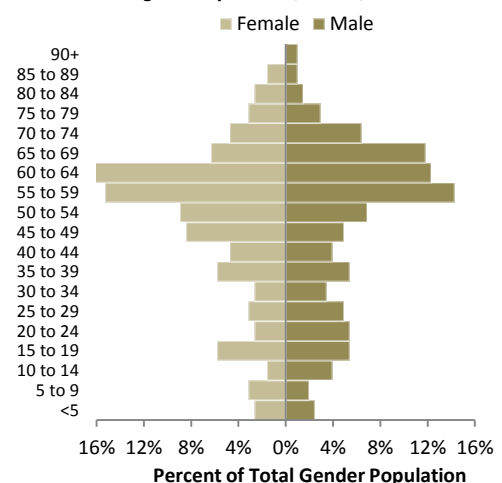
*Table 1 – Employment and Commuting Statistics, Eaton, NH*

Largest Employers	Product	Workers
Crystal Lake Inn	Bed & Breakfast	2

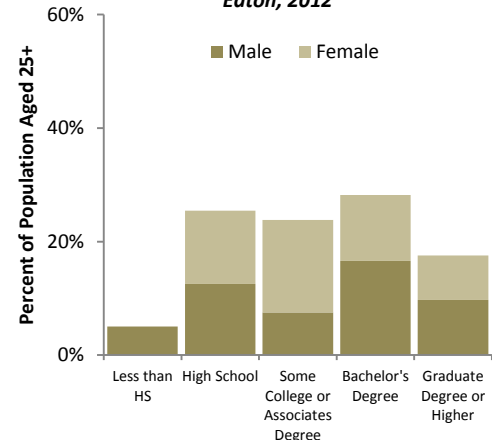
  

Employment Location	In Town	In State	Out of State
	18.8%	74.6%	6.7%

**Fig. 2 - Population, Eaton, 2012**



**Fig. 3 - Educational Attainment Eaton, 2012**



## HOUSING AFFORDABILITY

Annual housing costs relative to income in Eaton are, as might be expected from a retirement community, less affordable for homeowners. Average property values are 37% higher than the regional average. Housing costs for 37% of homeowners are in excess of 35% of household income. Renter housing is more affordable overall but the renter share of the market is quite low (11%). Just 16% of renters pay more than 35% of household income toward housing (Fig. 5-6).

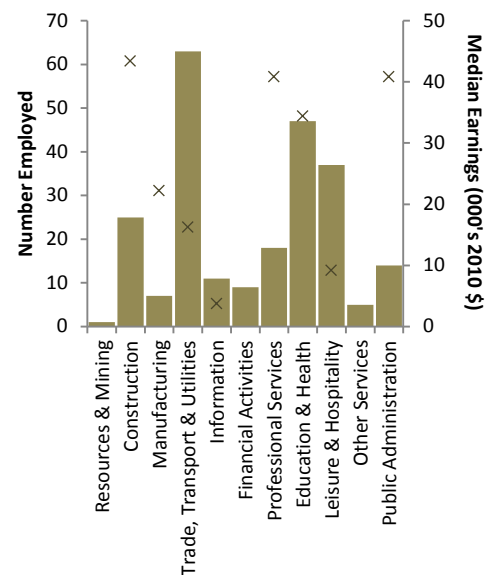
## HOUSING STOCK

Eaton has one of the highest rates of homeowners compared to renters in MWV. A considerable increase in homeownership occurred throughout the 2000 to 2012 period, in keeping with the retirement nature of the community (Fig. 6). Virtually the entire housing stock is in 1-unit properties (Fig. 7). Eaton real estate is unique two ways: (a) owner-occupied housing is larger on average (Fig. 8) – one quarter of these units have four or more bedrooms, versus 14% for the region; and (b) a larger share of the housing stock (29% versus 10%) was constructed pre-1939 compared with the region (Fig. 9).

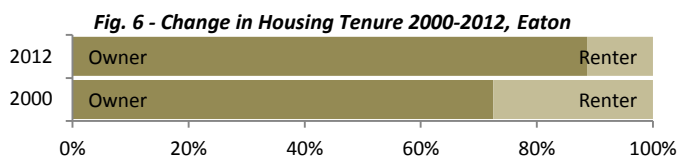
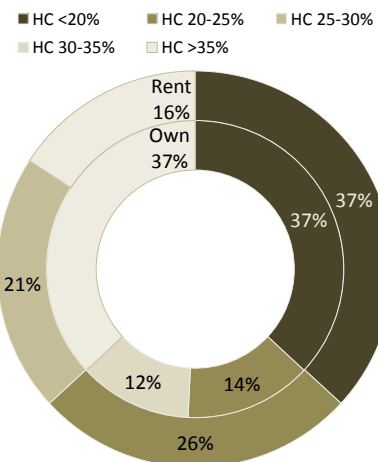
## LAND USE AND INFRASTRUCTURE

Eaton does not provide public water, sewer, or wastewater treatment infrastructure. Telecommunications networks are limited (for commercial and residential properties) in town as well. The Town's Master Plan was last revised in 2004 and is due for an update. The Zoning Ordinance was last updated in 2013.

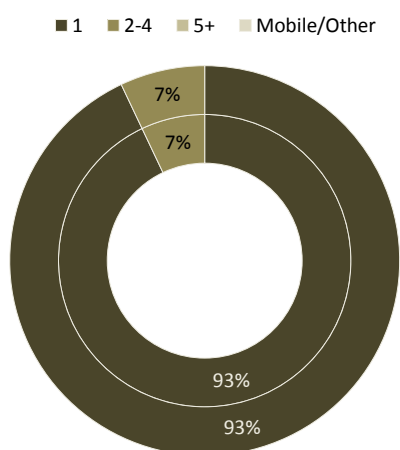
**Fig. 4 - Employment & Earnings (x) by Sector, Eaton, 2010**



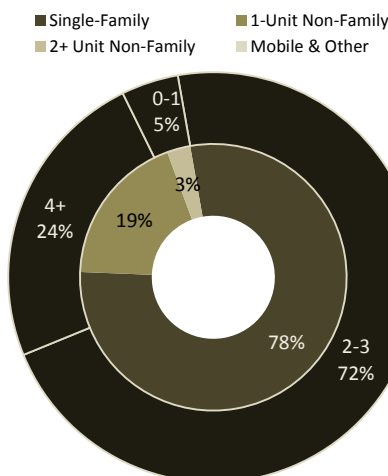
**Fig. 5 - Housing Costs (HC) : Income Eaton, 2012**



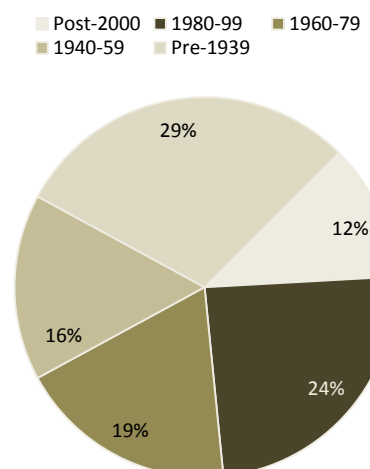
**Fig. 6 - Housing Units, Eaton 2000 (Outer Ring) 2012 (Inner Ring)**



**Fig. 8 - Owner Housing, 2012 Bedrooms (Outer Ring) Type (Inner Ring)**



**Fig. 9 - Housing Year of Construction, 2012**



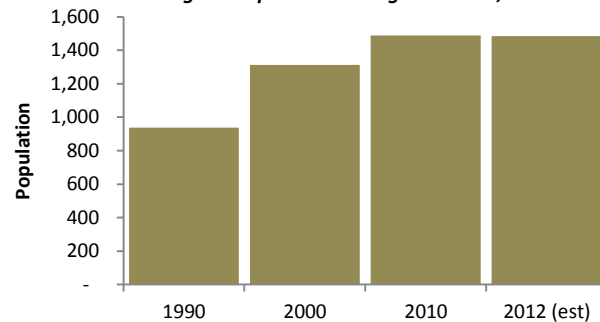


## FREEDOM PROFILE



<b>Area:</b>	37.9 sq. miles
<b>Population (2012 est.):</b>	1,485
<b>Household Size Δ ('00-'10):</b>	2.15 → 2.12
<b>Median Age:</b>	55.4
<b>Median Household Income:</b>	\$42,188
<b>Average Property Value:</b>	\$263,900
<b>Median Mthly Mortgage:</b>	\$1,314
<b>Housing Occupancy:</b>	Own: 87% Rent: 13%
<b>Housing Vacancy:</b>	Own: 6.4% Rent: 0.0%

Fig. 1 - Population Change Freedom, 1990-2012



## INTRODUCTION

Freedom, located in southeastern Mt. Washington Valley, spans 38 sq. miles and is home to 1,485 residents. Data from the 2012 American Community Survey suggests that the population growth trend prior to 2010 may be slowing in recent years (Fig. 1). Household size has decreased only slightly (1.5%) between 2000 and 2012. Residents aged 50 to 70 years comprise the vast majority of the local population (Fig. 2). Less than half of area residents have received post-secondary education; a large share has attended college or holds an Associate's degree (Fig. 3).

## EMPLOYMENT

Employment is dominated by the *education & healthcare* (mostly campgrounds), *retail*, and *construction* industries. Median household income (\$42,188) is well below the regional average due to relatively low-paying jobs in the dominant *education* sector. The largest employers, apart from the International Paper Company are independent, seasonal campgrounds with fluctuating and inconsistent employment volume (Fig. 4). Unemployment in 2012 was 5.0%, among the lowest in the region.

Table 1 – Employment and Commuting Statistics, Freedom, NH

Largest Employers	Product	Workers
Int'l Paper Co.	Mill Yard	10-19
Danforth Bay	Campground	Unknown
Totem Pole Park	Campground	Unknown
Camp Calumet	Campground	Unknown

Employment Location	In Town	In State	Out of State
	23.2%	61.9%	14.9%

Fig. 2 - Population, Freedom, 2012

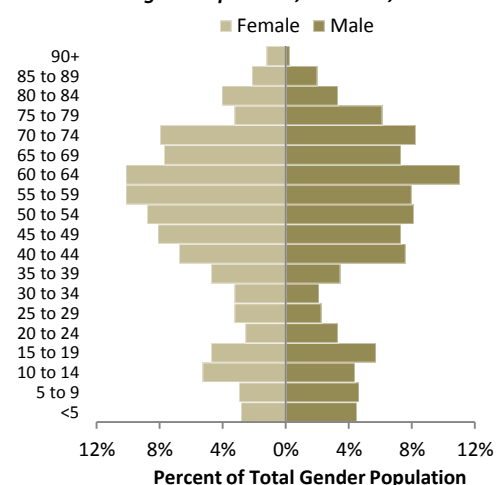
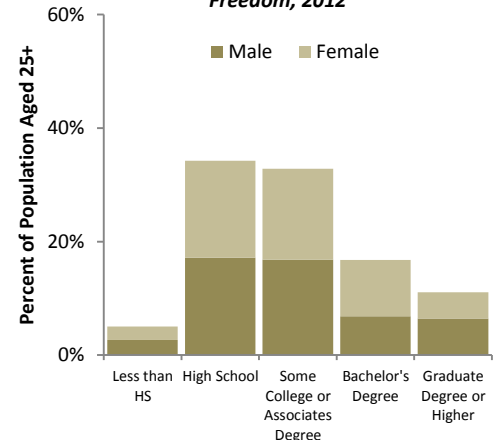


Fig. 3 - Educational Attainment Freedom, 2012



## HOUSING AFFORDABILITY

Annual housing costs relative to income in Freedom are significantly less affordable for homeowners than they are for renters and average property values are 16% higher than the regional average. Two-fifths of homeowners pay in excess of 35% of household income toward housing costs, while just 16% of the renting community in Freedom lies within this cost bracket (Fig. 5). That said, a very small share of Freedom's residents are renters – just 13% of the year-round population and that share has fallen since 2000.

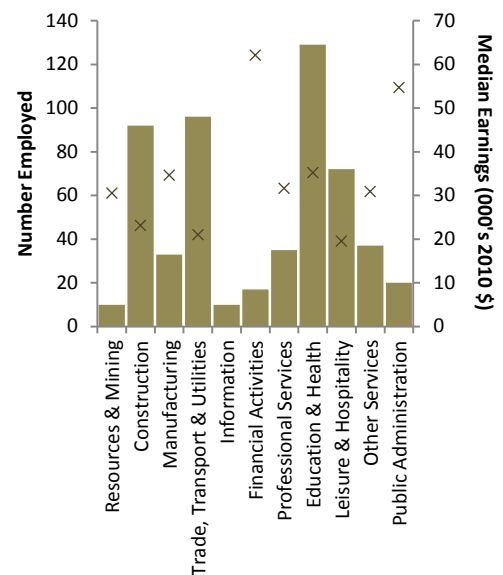
## HOUSING STOCK

Freedom has one of the highest rates of homeowners versus renters in the region, which reflects the retirement-oriented nature of the community (Fig. 6). Much of the housing stock is in 1-unit properties, although that share has fallen since 2000 due to an increase in multi-unit dwellings and mobile, RV, and other forms of non-conventional housing (Fig. 7-8). Freedom experienced one of the most pronounced housing construction booms in MWV between 1980 and 2000 (Fig. 9). Nearly half of the housing stock dates from this period.

## LAND USE AND INFRASTRUCTURE

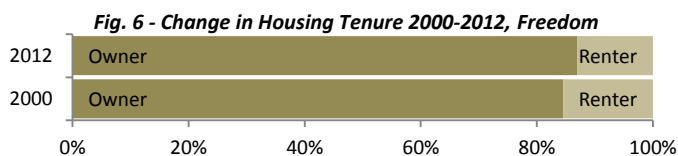
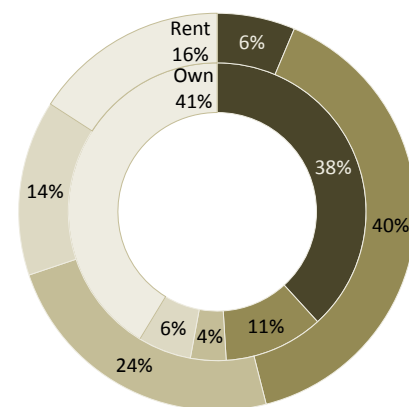
Freedom has one operating public water utility, but does not offer a public septic or wastewater treatment facility. Mobile telephone service coverage is limited, but high speed internet access is readily available in town. The Town's Master Plan, last revised in 2009, is up to date and the Zoning Ordinance was amended last year.

**Fig. 4 - Employment & Earnings (x) by Sector, Freedom, 2010**



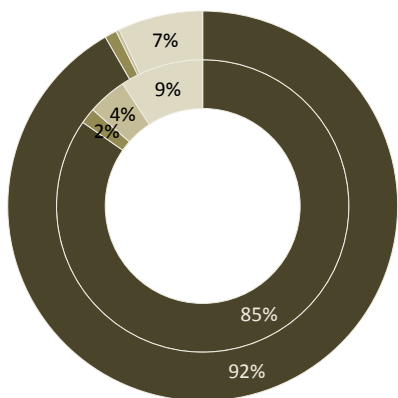
**Fig. 5 - Housing Costs (HC) : Income Freedom, 2012**

HC <20% HC 20-25% HC 25-30%  
HC 30-35% HC >35%



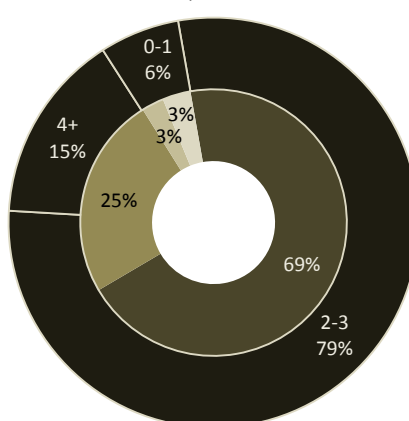
**Fig. 7 - Housing Units, Freedom 2000 (Outer Ring) 2012 (Inner Ring)**

1 2-4 5+ Mobile/Other



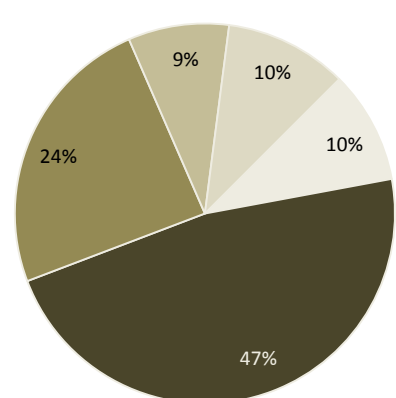
**Fig. 8 - Owner Housing, 2012 Bedrooms (Outer Ring) Type (Inner Ring)**

Single-Family 1-Unit Non-Family  
2+ Unit Non-Family Mobile & Other



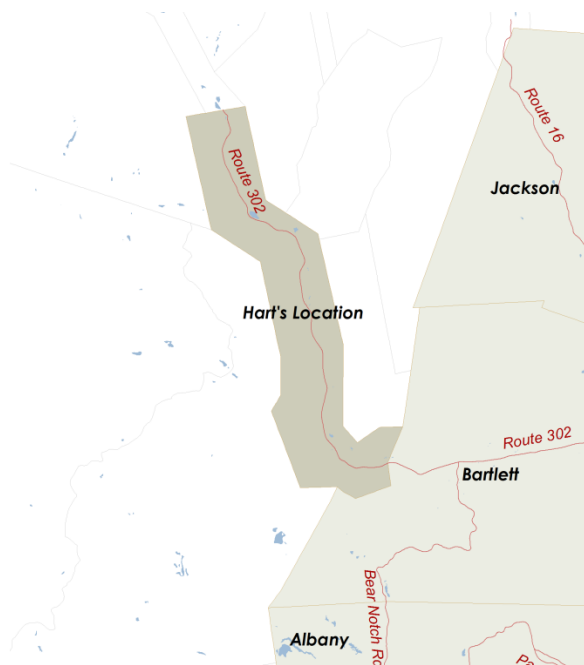
**Fig. 9 - Housing Year of Construction, 2012**

Post-2000 1980-99 1960-79  
1940-59 Pre-1939



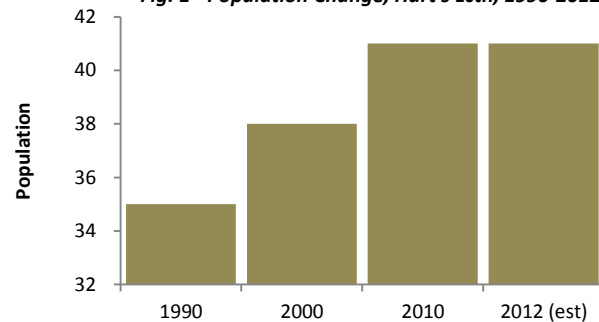


## HART'S LOCATION PROFILE



<b>Area:</b>	19.2 sq. miles
<b>Population (2012 est.):</b>	41
<b>Household Size Δ ('00-'10):</b>	2.18 → 2.05
<b>Median Age:</b>	44.0
<b>Median Household Income:</b>	\$49,934
<b>Average Property Value:</b>	\$179,500
<b>Median Mthly Mortgage:</b>	-
<b>Housing Occupancy:</b>	Own: 25% Rent: 75%
<b>Housing Vacancy:</b>	Own: 0.0% Rent: 0.0%

Fig. 1 - Population Change, Hart's Lctn, 1990-2012



## INTRODUCTION

Hart's Location, on the northwestern tip of Mt. Washington Valley, spans less than 20 sq. miles. The smallest of the MWV communities, Hart's Location is home to just 41 residents. The population has grown steadily to 2010 but the growth trend may have slowed in recent years (Fig. 1). Median age at 50.4 years is consistent with the region's aging population characteristics, however because the population is so small, considerable volatility in the demographic profile can occur with minor changes in socio-economic statistics. Existing residents are well educated, with a high attainment of Bachelor's degrees (Fig. 3).

## EMPLOYMENT

Employment is dominated by the *tourism* and *retail* sectors. The median household income of \$31,786 is considerably lower than the regional average. With only 41 residents it is difficult to draw conclusions or explanations for these figures; nevertheless, the majority of the labor force is employed by low-paying *tourism-oriented* businesses. The largest local employer is Notchland Inn, a lodging facility, with 8 employees. Hart's Location had one of the lowest unemployment rates in the region, 4.8%, in 2012.

Table 1 – Employment and Commuting Statistics, Hart's Location, NH

Largest Employers	Product	Workers
Notchland Inn	Accommodations	8
Crawford Notch Store & Campground	Retail	Unknown

Employment Location	In Town	In State	Out of State
	51.7%	48.3%	0.0%

Fig. 2 - Population, Hart's Lctn, 2012

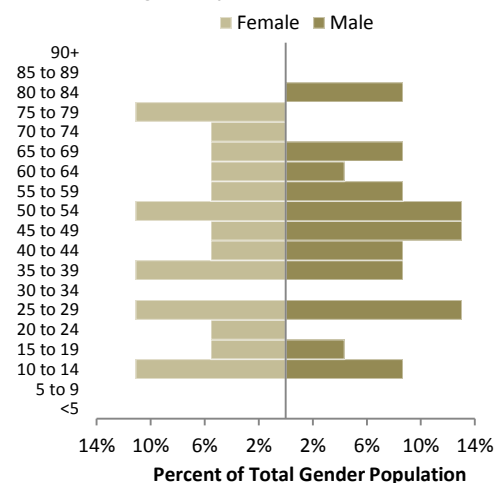
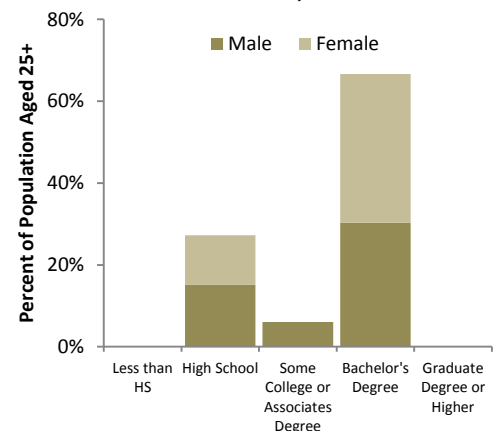


Fig. 3 - Educational Attainment Hart's Lctn, 2012



## HOUSING AFFORDABILITY

Housing is highly affordable for homeowners in Hart's Location: all owners pay less than 20% of household income toward housing. The picture is very different for the (proportionately more significant) rental community: two-thirds of renters pay more than 35% of household income toward housing (Fig. 5).

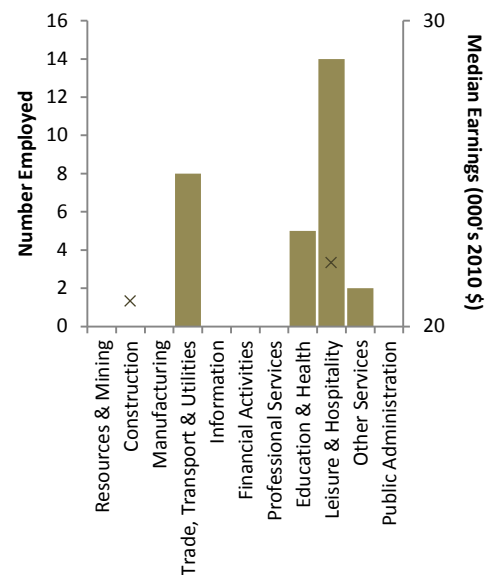
## HOUSING STOCK

Homeownership has decreased dramatically between 2000 and 2012 (Fig. 6), but again these statistics will oscillate heavily due to minor *absolute* changes in socio-demographic data. All housing in Hart's Location is 1-unit properties of either single-family or non-family occupancy. Approximately two-thirds of owner-occupied dwellings have 2-3 bedrooms, with studios and 1 bedroom units making up the bulk of the remainder (Fig. 7-8). There has been little if any home construction since 2000. Most homes were built between 1980 and 2000 (Fig. 9).

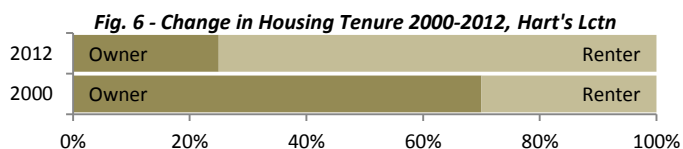
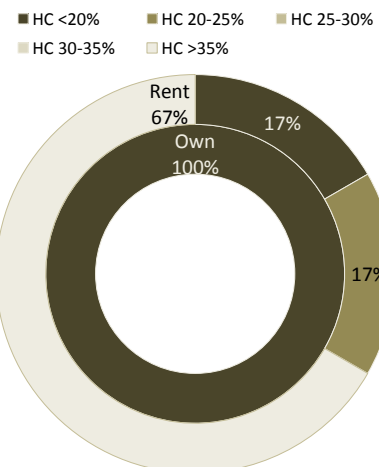
## LAND USE AND INFRASTRUCTURE

Given its small size, it is not expected that Hart's Location would offer public water, sewer, or wastewater services, but the town does coordinate material waste pick-up (probably due to its consolidated development pattern along Route 302). Telecommunications networks offer relatively poor service in town for mobile phone, cable and high-speed internet. The Town's Master Plan is overdue for an update, and the local Zoning Ordinance has not been amended since 2009.

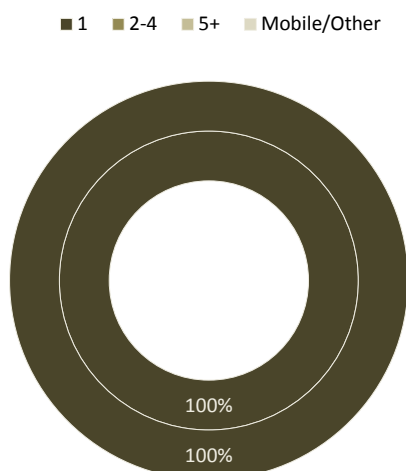
**Fig. 4 - Employment & Earnings (x) by Sector, Hart's Lctn, 2010**



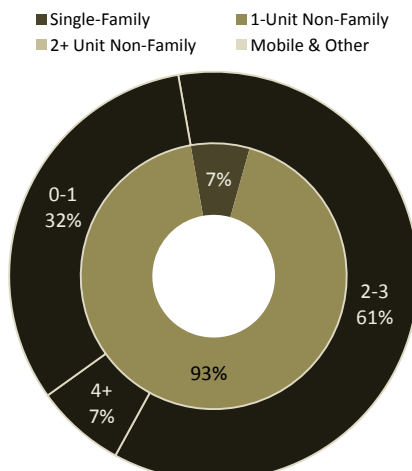
**Fig. 5 - Housing Costs (HC) : Income Hart's Lctn, 2012**



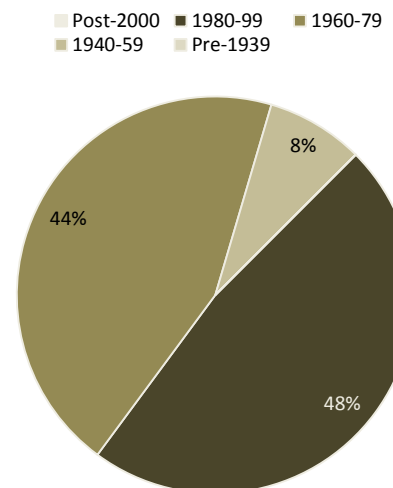
**Fig. 7 - Housing Units, Hart's Lctn 2000 (Outer Ring) 2012 (Inner Ring)**



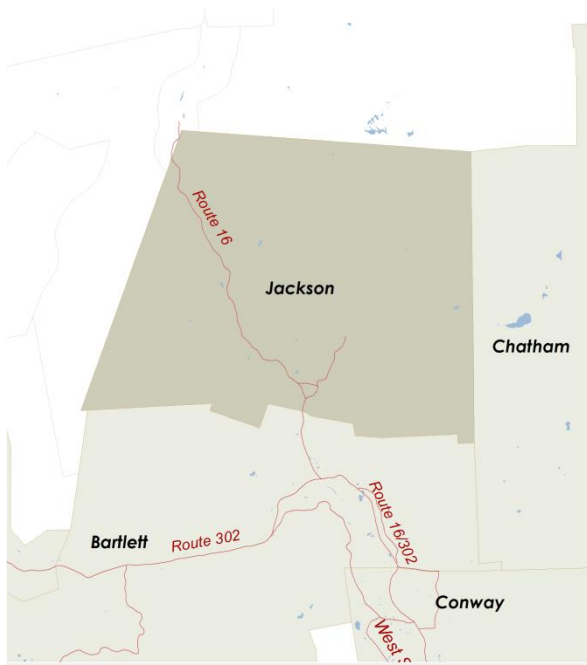
**Fig. 8 - Owner Housing, 2012 Bedrooms (Outer Ring) Type (Inner Ring)**



**Fig. 9 - Housing Year of Construction, 2012**

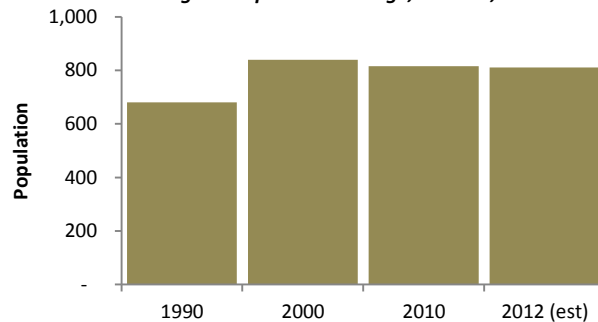


## JACKSON PROFILE



<b>Area:</b>	66.8 sq. miles
<b>Population (2012 est.):</b>	811
<b>Household Size Δ ('00-'10):</b>	2.18 → 2.05
<b>Median Age:</b>	48.4
<b>Median Household Income:</b>	\$67,750
<b>Average Property Value:</b>	\$395,500
<b>Median Mthly Mortgage:</b>	\$1,765 <b>Rent:</b> \$757
<b>Housing Occupancy:</b>	<b>Own:</b> 82% <b>Rent:</b> 18%
<b>Housing Vacancy:</b>	<b>Own:</b> 2.9% <b>Rent:</b> 12.0%

Fig. 1 - Population Change, Jackson, 1990-2012



## INTRODUCTION

Jackson is located on the northern end of Mt. Washington Valley (MWV), spans nearly 67 sq. miles, and is home to 811 residents. The population has grown steadily to 2000 but has been declining over the twelve-year period following (Fig. 1). Median age at 48.4 years is consistent with the region's aging population characteristics (Fig. 2). The population is highly educated compared with regional peers; 63% of residents hold a Bachelor's degree or higher (Fig. 3).

## EMPLOYMENT

Employment is dominated by the *tourism* and *professional services* sectors. The median household income of \$67,750 is considerably higher than the regional average for a number of reasons. Wages in the *tourism* sector are 70% higher in Jackson compared with the regional average, and *manufacturing* pays more than twice the regional average (Fig. 4). Jackson had an unemployment rate of 5.3% in 2012, just below the regional average.

Table 1 – Employment and Commuting Statistics, Jackson, NH

Largest Employers	Product	Workers
Wentworth Inn	Accommodations	Unknown
Black Mtn Ski Resort	Ski Area	Unknown

Employment Location	In Town	In State	Out of State
	42.8%	54.6%	2.6%

Fig. 2 - Population, Jackson, 2012

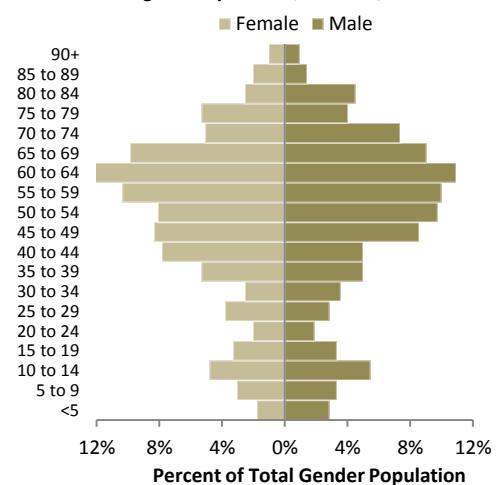
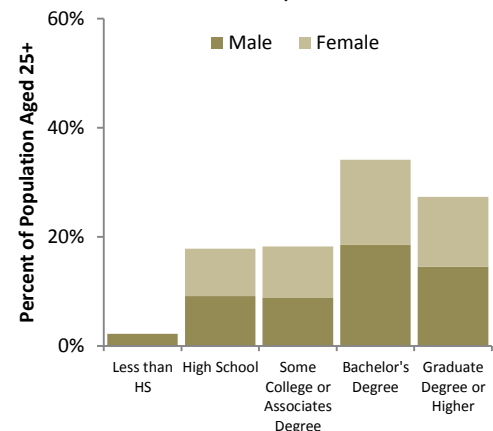


Fig. 3 - Educational Attainment Jackson, 2012



## HOUSING AFFORDABILITY

Housing is relatively affordable in Jackson for both homeowners and renters, although the renter vacancy rate (12%) is high and reflects the seasonal job market. Slightly more than one quarter of homeowners pay more than 35% of household income toward housing. While over one third of renters pay more than 35% of household income toward housing (Fig. 5).

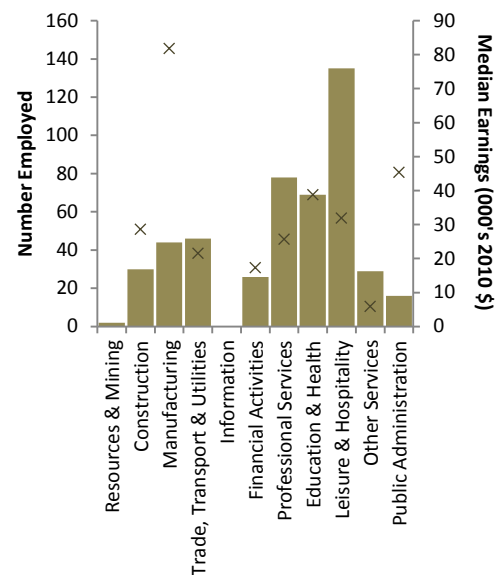
## HOUSING STOCK

Homeownership has increased between 2000 and 2012 (Fig. 6), although this is consistent with many towns in MWV. 1-unit, single-family or non-family dwellings dominate the housing stock but small multi-unit buildings have been brought to the market in recent years (Fig. 7). Approximately two-thirds of owner-occupied dwellings have 2-3 bedrooms, with 4-bedroom and larger homes making up most of the remaining share (Fig. 8). Jackson experienced a home construction boom between 1980 and 2000, but to a lesser degree than other MWV towns. There has been relatively less home construction since 2000 compared with other MWV towns (Fig. 9).

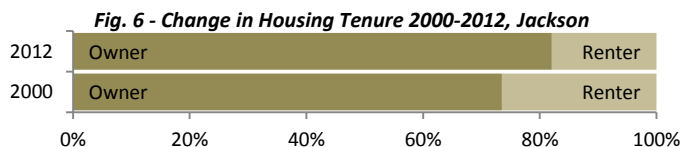
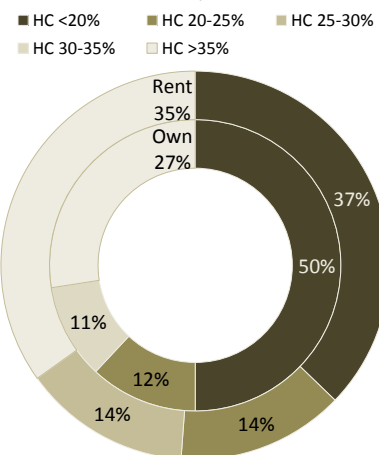
## LAND USE AND INFRASTRUCTURE

Jackson has one public water utility but does not offer sewer or wastewater treatment infrastructure. Telecommunications networks are well distributed for high-speed internet, mobile phone, and cable TV. The Town's Master Plan is overdue for an update, but the local Zoning Ordinance has been kept up to date; recent revisions were completed in 2012.

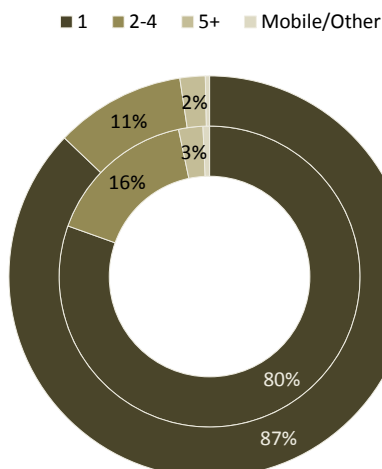
**Fig. 4 - Employment & Earnings (x) by Sector, Jackson, 2010**



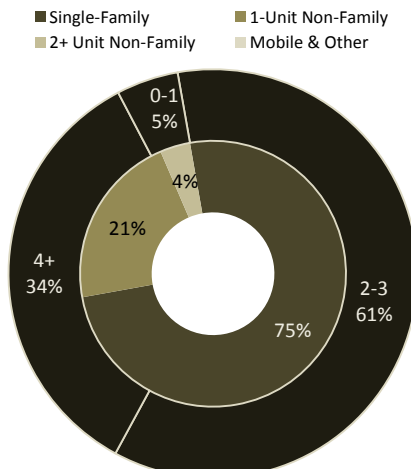
**Fig. 5 - Housing Costs (HC) : Income Jackson, 2012**



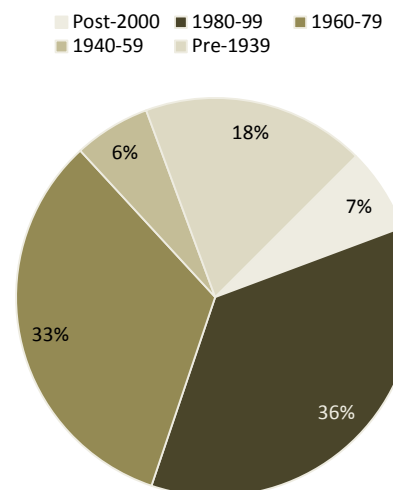
**Fig. 7 - Housing Units, Jackson 2000 (Outer Ring) 2012 (Inner Ring)**



**Fig. 8 - Owner Housing, 2012 Bedrooms (Outer Ring) Type (Inner Ring)**



**Fig. 9 - Housing Year of Construction, 2012**

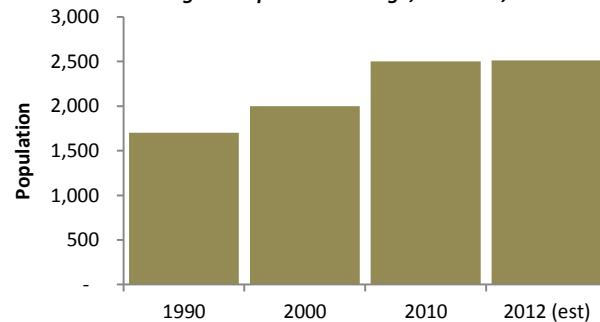


## MADISON PROFILE



<b>Area:</b>	40.9 sq. miles
<b>Population (2012 est.):</b>	2,511
<b>Household Size Δ ('00-'10):</b>	2.55 → 2.32
<b>Median Age:</b>	48.8
<b>Median Household Income:</b>	\$58,000
<b>Average Property Value:</b>	\$234,700
<b>Median Mthly Mortgage:</b>	\$1,484
<b>Housing Occupancy:</b>	Own: 82% Rent: 18%
<b>Housing Vacancy:</b>	Own: 3.4% Rent: 0.0%

Fig. 1 - Population Change, Madison, 1990-2012



## INTRODUCTION

Madison is located in the interior of Mt. Washington Valley. The town spans over 40 sq. miles and is home to 2,511 residents. The population grew steadily to 2010 (Fig. 1), after which growth may have slowed according to the American Community Survey, 2012. Median age at 48.8 years is roughly equal to the regional average and the town exhibits an aging population profile much like that seen in the rest of the region (Fig. 2). Relatively few residents hold university degrees and half of the population has not received any form of post-secondary education (Fig. 3).

## EMPLOYMENT

Employment is dominated by the *education & healthcare* and *retail* sectors (Fig. 4). The median household income of \$58,000 is significantly higher than the regional average, a result of well-paying *manufacturing* employment, and high wages in the *other services* sector. *Retail* jobs also pay salaries 45% higher than the regional average for the sector. The largest local employer is Purity Springs Resort, a ski resort, which employs approximately 100 workers (Table 1). The 2012 unemployment rate for Madison was 5.0%, just below the regional average.

Table 1 – Employment and Commuting Statistics, Madison, NH

Largest Employers	Product	Workers
Purity Springs Resort	Ski Resort	100
Madison Lumber Company	Lumber	58
MacLean Precision Co.	Machining	40

Employment Location	In Town	In State	Out of State
	21.0%	73.4%	5.6%

Fig. 2 - Population, Madison, 2012

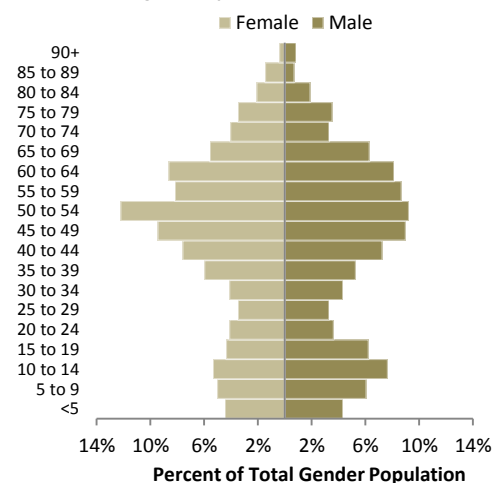
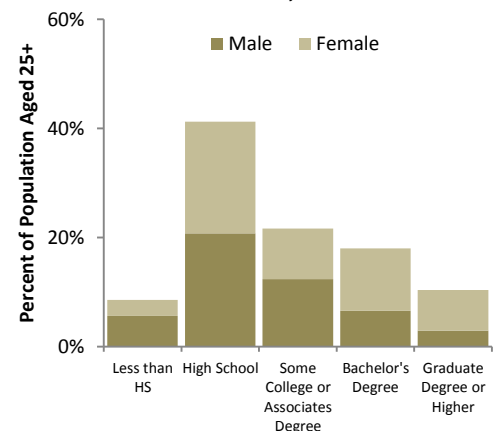


Fig. 3 - Educational Attainment Madison, 2012



## HOUSING AFFORDABILITY

Madison housing is among the most affordable in the region. Less than 30% of homeowners pay over 35% of household income toward housing, and only 19% of renters commit over 35% of household income to housing (Fig. 5). Madison's affordability may be related to its geographic distance from the White Mountains National Forest.

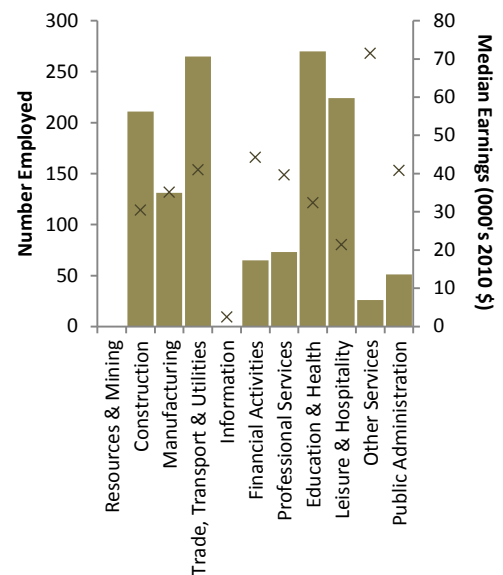
## HOUSING STOCK

Homeownership has increased slightly between 2000 and 2012 (Fig. 6), consistent with other towns in MWV. 1-unit, single-family or non-family dwellings make up the vast majority of housing structures, but there has been a slight increase recently in alternative housing (mobile homes, RVs, etc.) (Fig. 7). Like other MWV communities, Madison experienced a home construction boom between 1980 and 2000, but given the higher amount of construction since 2000, the real estate boom seems to have occurred largely in the 1990s (Fig. 9).

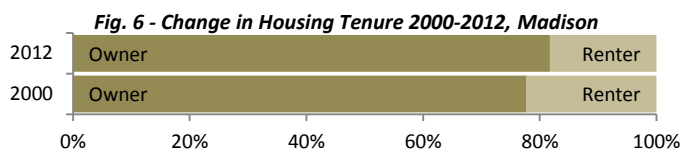
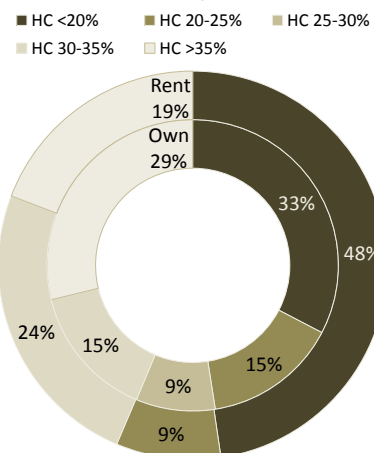
## LAND USE AND INFRASTRUCTURE

Madison has a public water utility but no other public utilities. Telecommunications networks are well serviced throughout town for high-speed internet, mobile phone, and cable TV. The Town's Master Plan is well overdue for an update, but the local Zoning Ordinance has been kept up to date, with the most recent revisions occurring in 2013.

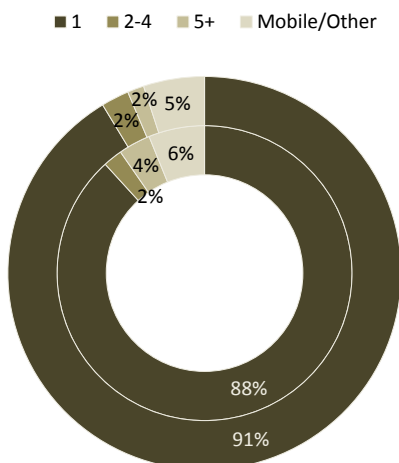
**Fig. 4 - Employment & Earnings (x) by Sector, Madison, 2010**



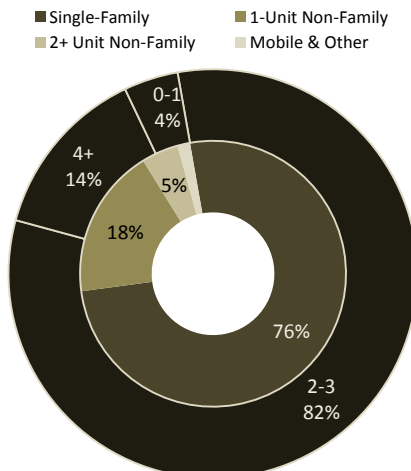
**Fig. 5 - Housing Costs (HC) : Income Madison, 2012**



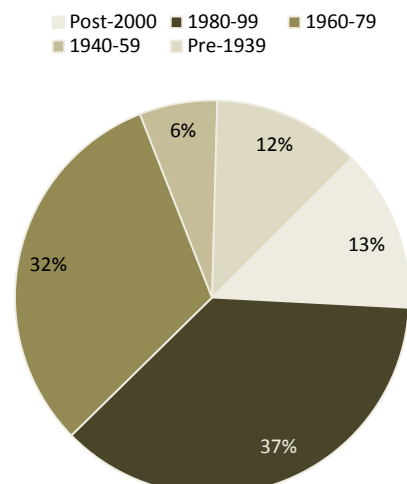
**Fig. 7 - Housing Units, Madison 2000 (Outer Ring) 2012 (Inner Ring)**



**Fig. 8 - Owner Housing, 2012 Bedrooms (Outer Ring) Type (Inner Ring)**

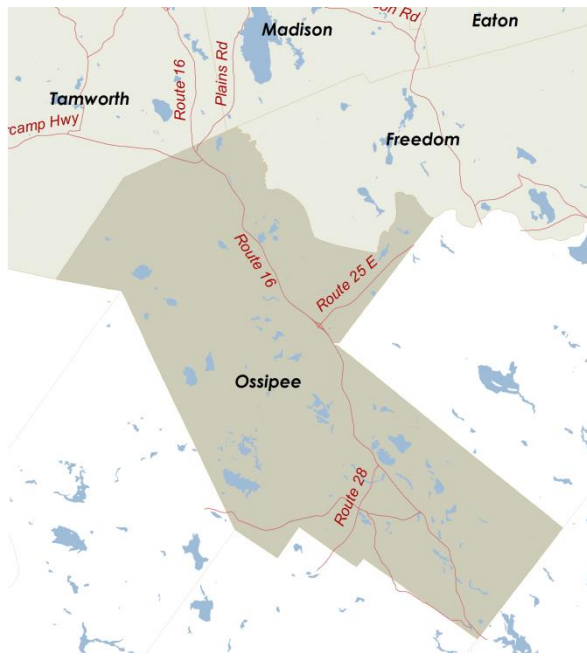


**Fig. 9 - Housing Year of Construction, 2012**



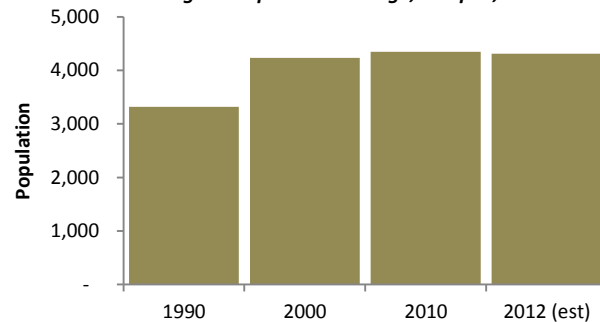


## OSSIPEE PROFILE



<b>Area:</b>	75.3 sq. miles
<b>Population (2012 est.):</b>	4,308
<b>Household Size Δ ('00-'10):</b>	2.43 → 2.28
<b>Median Age:</b>	41.8
<b>Median Household Income:</b>	\$46,049
<b>Average Property Value:</b>	\$171,900
<b>Median Mthly Mortgage:</b>	\$1,439
<b>Housing Occupancy:</b>	Own: 83% Rent: 17%
<b>Housing Vacancy:</b>	Own: 2.5% Rent: 16.3%

Fig. 1 - Population Change, Ossipee, 1990-2012



## INTRODUCTION

Ossipee, on the southern edge of Mt. Washington Valley, spans over 75 sq. miles and is home to 4,308 residents (Fig. 1). The population grew steadily to 2010, after which the growth may have subsided according to the 2012 American Community Survey estimates. The median age, 41.8 years, is younger than other towns in the region, but the overall population profile (Fig. 2) is consistent with the region's aging trend. Relatively few residents hold university degrees, but a large share has either some college training or an Associate's degree (Fig. 3).

## EMPLOYMENT

Employment is dominated by the *education & healthcare* and *retail* sectors (Fig. 4). The median household income of \$46,049 is slightly below the regional average. *Tourism*-based employment provides salaries equal to the MWV average (\$18,750) for the sector, which tends to hold down overall median incomes in Ossipee. The largest local employer is the Carroll County Government, which employs approximately 100 residents of Ossipee (Table 1). Unemployment in 2012 was at 7.5%, the highest in the region.

Table 1 – Employment and Commuting Statistics, Ossipee, NH

Largest Employers	Product	Workers
Carroll County Government	Public Administration	100
Job Lots	Retail	50
McDonalds	Restaurant	45

Employment Location	In Town	In State	Out of State
	38.0%	59.1%	2.9%

Fig. 2 - Population, Ossipee, 2012

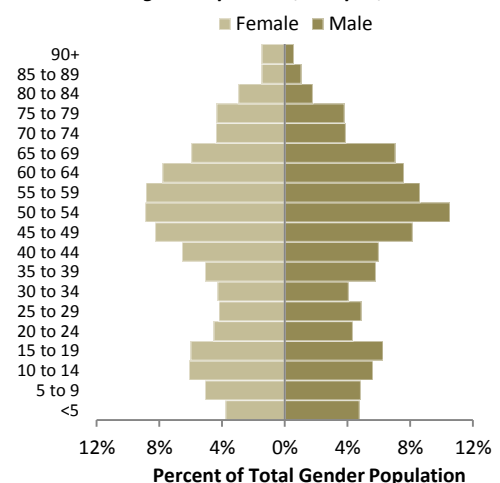
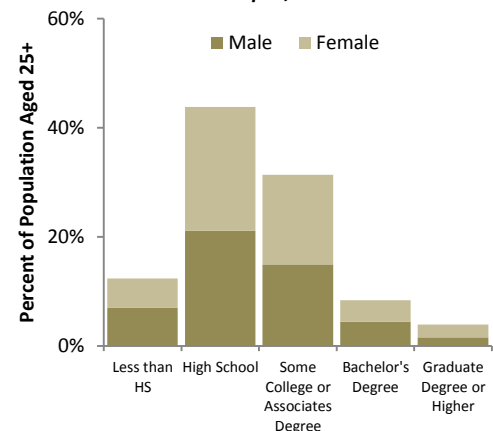


Fig. 3 - Educational Attainment  
Ossipee, 2012





## HOUSING AFFORDABILITY

Housing in Ossipee is among the least affordable in the region. More than two-fifths of homeowners pay in excess of 35% of household income toward housing expenses, and two-thirds of renters face similar housing costs (Fig. 5). Given the age profile of the community's housing stock, a recent residential development boom may be inflating housing prices.

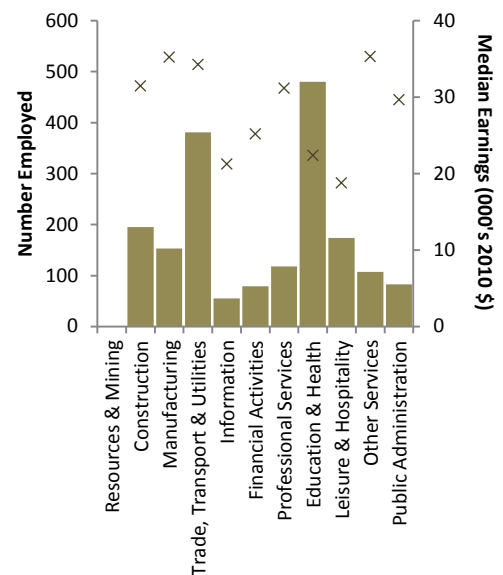
## HOUSING STOCK

Homeownership has increased noticeably between 2000 and 2012 (Fig. 6), reflecting the rise in home construction over the last decade. 1-unit, single-family or non-family dwellings make up the majority of housing structures in town, however the number of two- to four-unit structures has increased (Fig. 7). The overwhelming majority of owner-occupied buildings are 2-3 bedroom dwellings (Fig. 8). Ossipee has seen a very large volume of housing construction since 1980; the community has the second-largest share of homes built after 2000 (16% of the housing stock compared with 10% for the region). Real estate demand has driven up property values and eroded local housing affordability (Fig. 9).

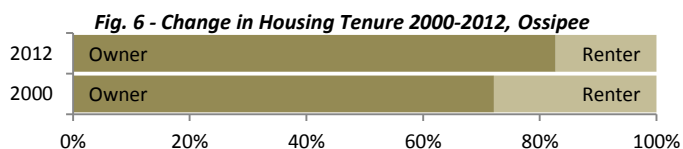
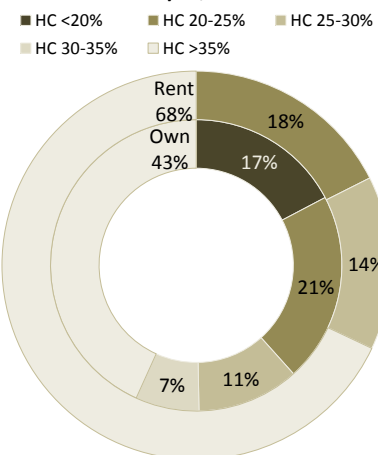
## LAND USE AND INFRASTRUCTURE

Ossipee has two public water utilities and provides public sewer infrastructure. Telecommunications networks are well distributed, although high-speed internet networks are not readily available to all residential properties. The Town's Master Plan was updated in 2006 and the local Zoning Ordinance was last amended in 2010.

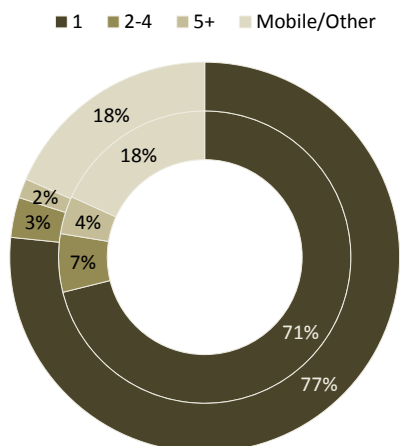
**Fig. 4 - Employment & Earnings (x) by Sector, Ossipee, 2010**



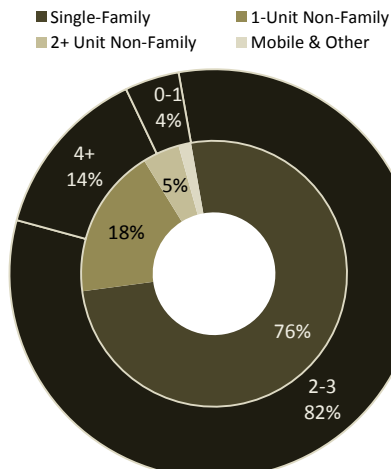
**Fig. 5 - Housing Costs (HC) : Income Ossipee, 2012**



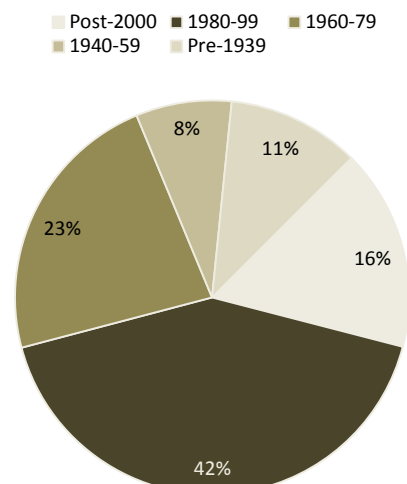
**Fig. 7 - Housing Units, Ossipee 2000 (Outer Ring) 2012 (Inner Ring)**



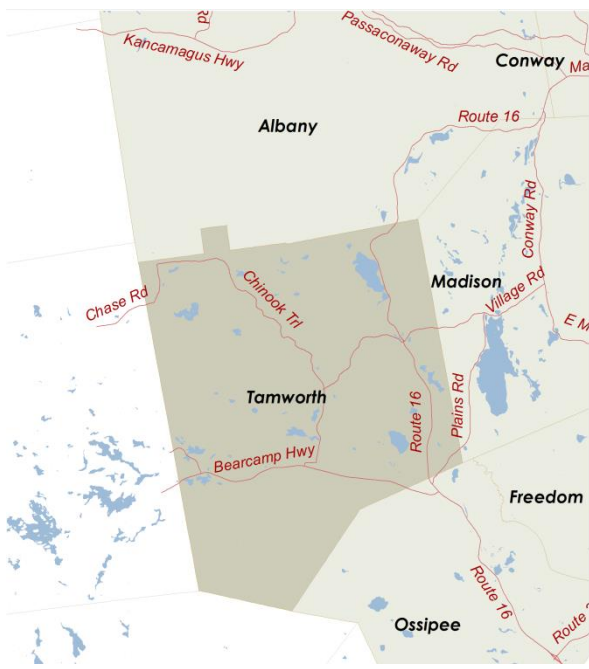
**Fig. 8 - Owner Housing, 2012 Bedrooms (Outer Ring) Type (Inner Ring)**



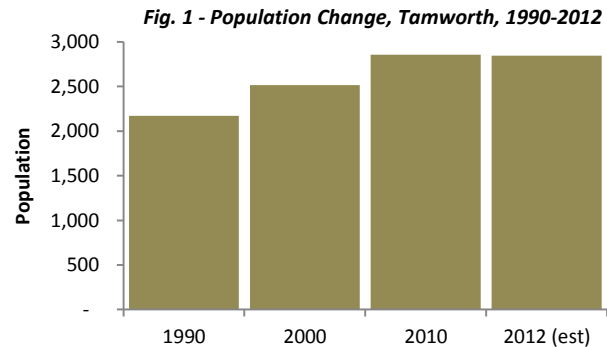
**Fig. 9 - Housing Year of Construction, 2012**



## TAMWORTH PROFILE



<b>Area:</b>	60.6 sq. miles
<b>Population (2012 est.):</b>	2,845
<b>Household Size Δ ('00-'10):</b>	2.33 → 2.21
<b>Median Age:</b>	49.1
<b>Median Household Income:</b>	\$41,128
<b>Average Property Value:</b>	\$175,400
<b>Median Mthly Mortgage:</b>	\$1,532
<b>Housing Occupancy:</b>	Own: 79% Rent: 21%
<b>Housing Vacancy:</b>	Own: 3.4% Rent: 6.4%



### INTRODUCTION

Tamworth is located on the southwestern edge of Mt. Washington Valley. The town spans over 60 sq. miles and is home to 2,845 residents. The population grew steadily to 2010 but the growth has showed signs of slowing down thereafter. Like other towns in the region, Tamworth is an aging community. Relatively few residents hold university degrees (22%); one quarter have received college college training or have completed an Associate's degree (Fig. 3).

### EMPLOYMENT

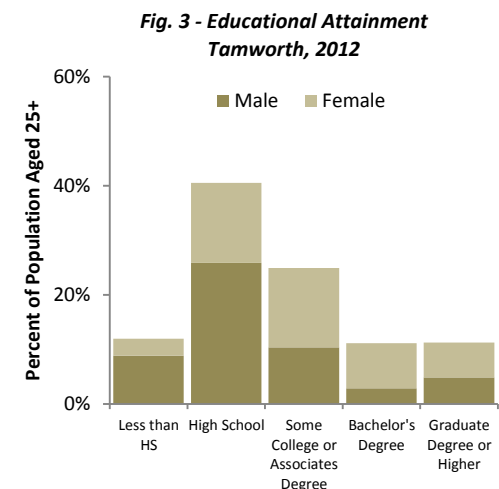
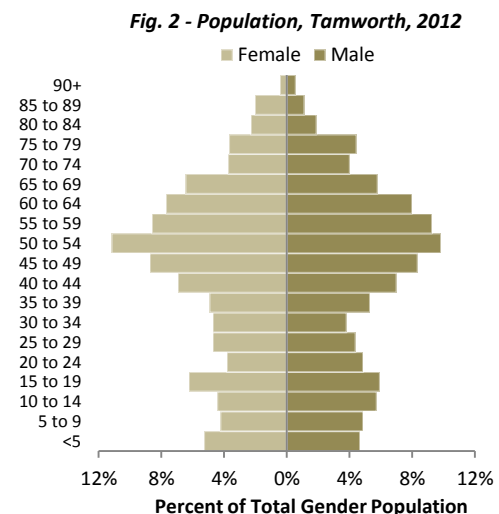
The median household income of \$41,128 is well below the regional average and reflects the fact that the overwhelming share of residents are employed in the *education & healthcare* and *retail* sectors, which pay an average \$30,662 and \$25,638 per capita respectively. *Tourism*-based employment is less significant in Tamworth than in other communities; salaries in the sector are equal to the median for the region (\$18,750). The largest local employer is the Kenneth A Brett School; 47 Tamworth residents are employed in some capacity by the school (Table 1).

Table 1 – Employment and Commuting Statistics, Tamworth, NH

Largest Employers	Product	Workers
Kenneth A. Brett School	Education	47
Pinetree Power	Utilities	Unknown

Employment Location	In Town	In State	Out of State
	26.0%	71.6%	2.4%



## HOUSING AFFORDABILITY

Affordable housing is more available in Tamworth compared to its neighbors. One third of homeowners pay in excess of 35% of household income toward housing expenses, and renter housing is even more affordable (just 26% of renters pay more than 35% of household income on housing). The relative affordability can be linked to the fact that recent real estate activity has been more subdued in town, perhaps because of its distance from the main regional attraction – the White Mountains National Forest.

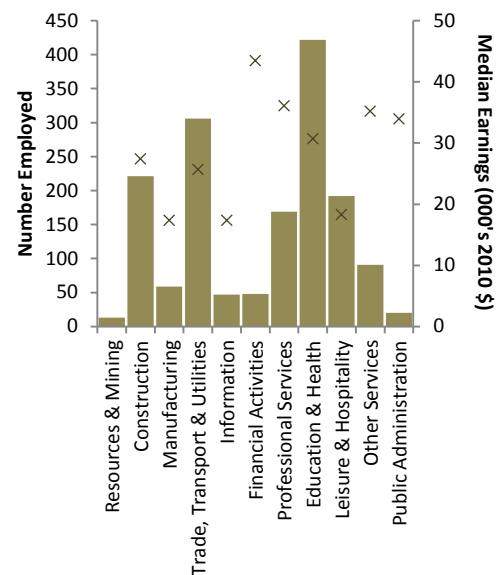
## HOUSING STOCK

Homeownership has increased between 2000 and 2012 (Fig. 6). 1-unit, single-family or non-family dwellings make up the majority of the housing stock, but the number of five-unit structures (and larger) has increased (Fig. 7). The overwhelming majority of owner-occupied buildings are 2-3 bedroom dwellings but studios and one-bedroom options account for 18% of this housing stock (Fig. 8). Tamworth has not seen a large volume of housing construction in recent years like other MWV towns. Post-2000 construction is the lowest in the region, and two-thirds of the housing were built prior to 1980 (Fig. 9). Limited real estate demand has helped maintain affordability.

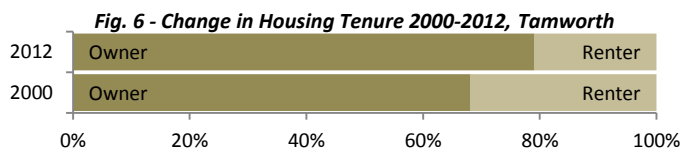
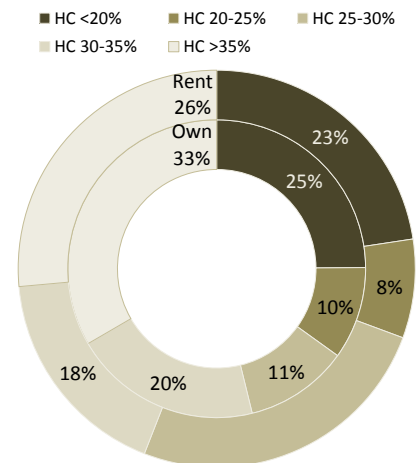
## LAND USE AND INFRASTRUCTURE

Tamworth has one public water utility operating in town and provides public sewer in some locations. Telecommunications infrastructure provides limited coverage for high-speed internet and cable TV. The Master Plan was updated in 2008 but the Town does not currently enforce a local Zoning Ordinance.

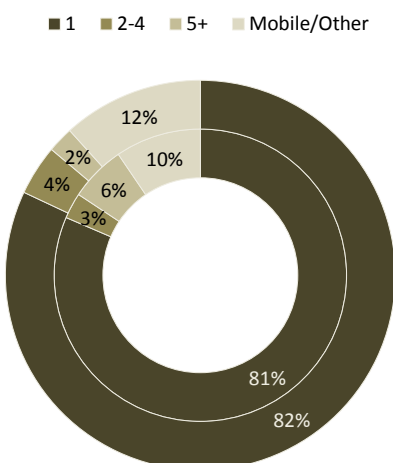
**Fig. 4 - Employment & Earnings (x) by Sector, Tamworth, 2010**



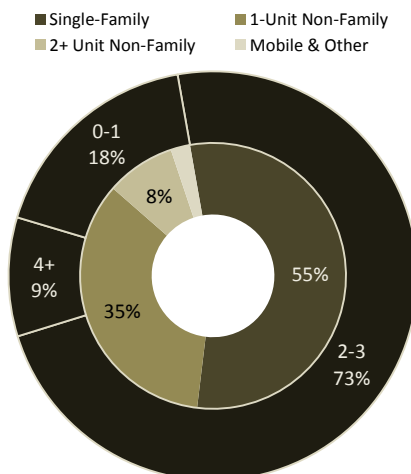
**Fig. 5 - Housing Costs (HC) : Income Tamworth, 2012**



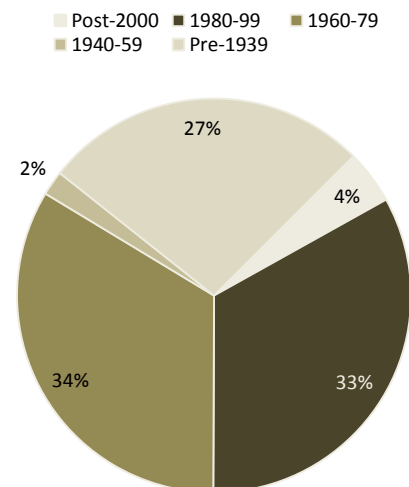
**Fig. 7 - Housing Units, Tamworth 2000 (Outer Ring) 2012 (Inner Ring)**



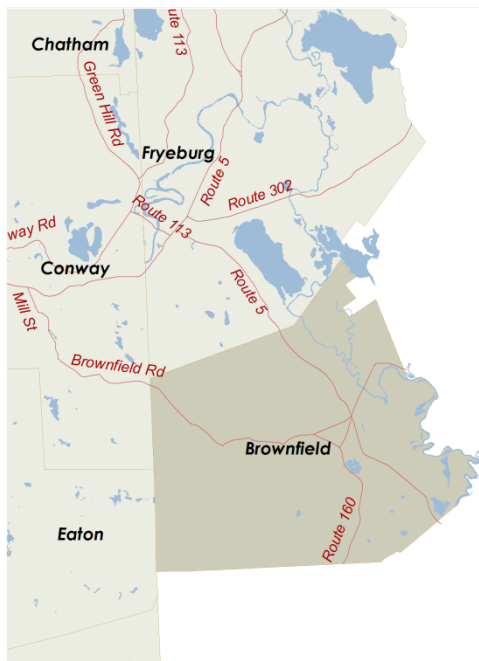
**Fig. 8 - Owner Housing, 2012 Bedrooms (Outer Ring) Type (Inner Ring)**



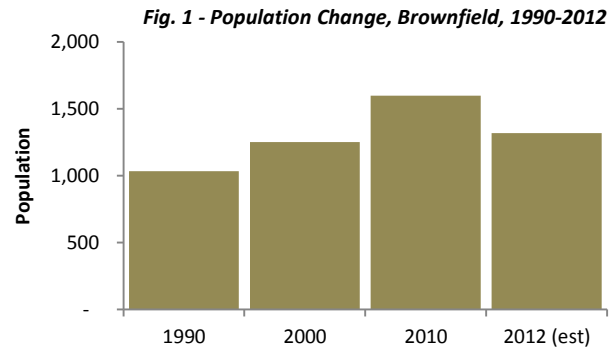
**Fig. 9 - Housing Year of Construction, 2012**



## BROWNFIELD, ME PROFILE



<b>Area:</b>	45.4 sq. miles
<b>Population (2012 est.):</b>	1,317
<b>Household Size Δ ('00-'10):</b>	2.44 → 2.41
<b>Median Age:</b>	44.8
<b>Median Household Income:</b>	\$43,313
<b>Average Property Value:</b>	\$170,700
<b>Median Mthly Mortgage:</b>	\$1,199      Rent: \$922
<b>Housing Occupancy:</b>	Own: 86%      Rent: 14%
<b>Housing Vacancy:</b>	Own: 4.1%      Rent: 9.0%



### INTRODUCTION

Brownfield is one of two Maine towns in Mt. Washington Valley. It spans over 45 sq. miles and is home to 1,317 residents (Fig. 1). The population grew steadily to 2010 but estimates of the 2012 resident population suggest that a contraction or stabilization has occurred thereafter. The median age is 44.8, among the lowest in the region, but overall the town is consistent with the region's aging profile (Fig. 2). Relatively few residents hold university degrees (19%), and more than half of the population has not attended a post-secondary institution (Fig. 3).

### EMPLOYMENT

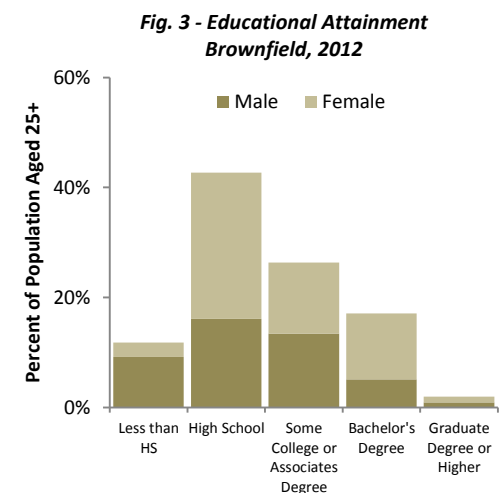
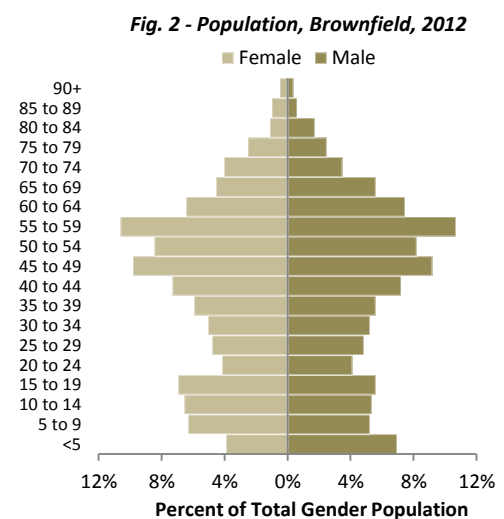
The median household income of \$43,313 is below the regional average. The dominant employment industry is *retail*, which pays a relatively reasonable (compared to the region) average salary of \$33,889. The *construction* sector is also important to local employment, however the salaries in Brownfield within this field are 3% lower than the regional average. A very large share of residents work in New Hampshire, presumably in the MWV region (Table 1). The Town's largest employer is Grandy Oats, a food producer operating across the country.

Table 1 – Employment and Commuting Statistics, Brownfield, ME

Largest Employers	Product	Workers
Grandy Oats	Food Production	10-19
Camp 'n Canoe	Campground	10-19
Brownfield Fire Dept.	Municipal Services	10-19

Employment Location	In Town	In State	Out of State
	10.0%	39%	51.0%



## HOUSING AFFORDABILITY

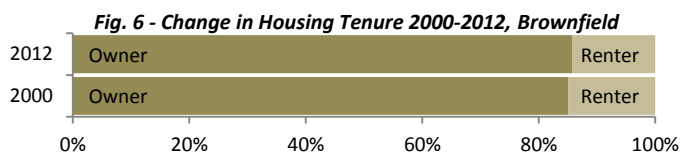
Affordable housing is more easily accessible in Brownfield compared with its regional counterparts for homeowners, but renter housing is quite expensive. Approximately one quarter of homeowners pay in excess of 35% of household income toward housing expenses, but more than half of area renters fall within the same cost bracket. The renter affordability problem is a unique phenomenon; seasonal housing as a share of total housing stock is less than the regional average, however Brownfield has the largest proportion of housing structures built after 2000. Housing development by permanent migrants seems to be eroding housing affordability in Brownfield, whereas seasonal or recreational housing demand has been the key factor in other MWV towns.

## HOUSING STOCK

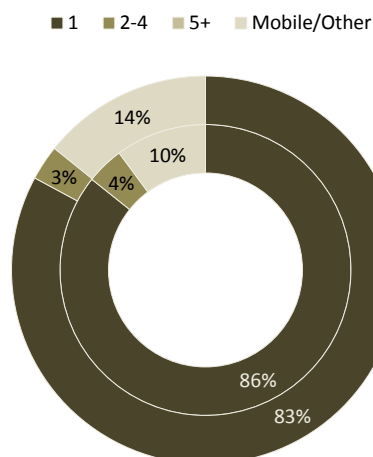
Homeownership has stayed consistent between 2000 and 2012 (Fig. 6). The majority of housing stock is 1-unit, single-family or non-family dwellings, and this has become increasingly the case since 2000 (Fig. 7). As mentioned, Brownfield has seen the highest rate of home construction in the region (Fig. 9).

## LAND USE AND INFRASTRUCTURE

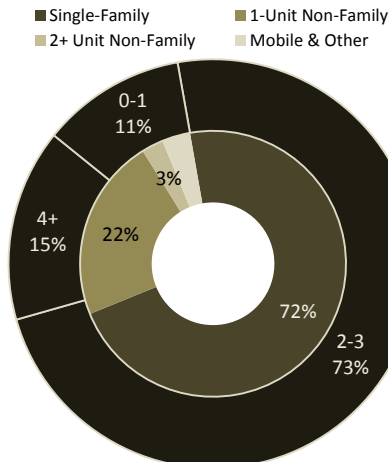
Brownfield does not currently operate a public water, wastewater treatment, or community septic system. Telecommunications infrastructure is well distributed throughout, with all properties having access to high-speed internet, mobile phone, and cable services. The Town's Comprehensive Plan has not been updated since 1990.



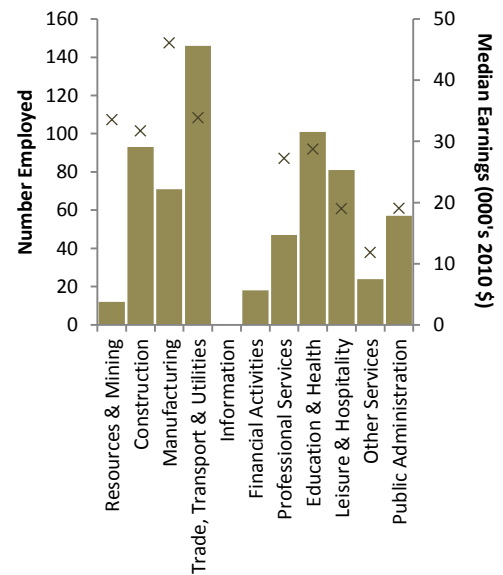
**Fig. 6 - Housing Units, Brownfield 2000 (Outer Ring) 2012 (Inner Ring)**



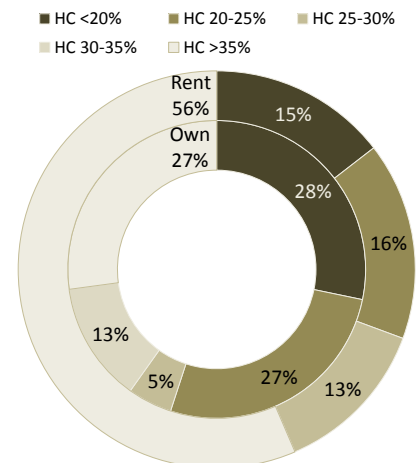
**Fig. 8 - Owner Housing, 2012 Bedrooms (Outer Ring) Type (Inner Ring)**



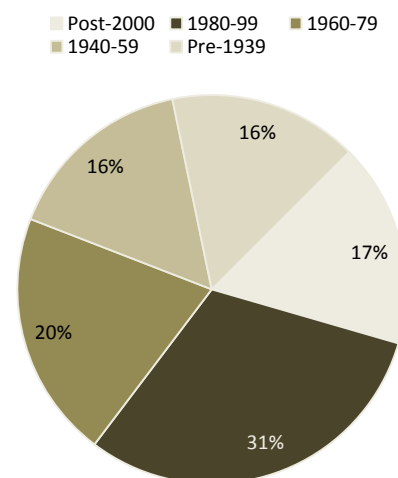
**Fig. 4 - Employment & Earnings (x) by Sector, Brownfield, 2010**



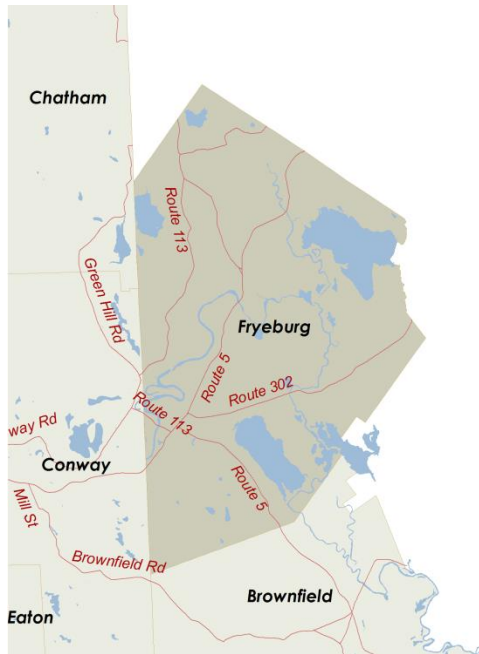
**Fig. 5 - Housing Costs (HC) : Income Brownfield, 2012**



**Fig. 9 - Housing Year of Construction, 2012**

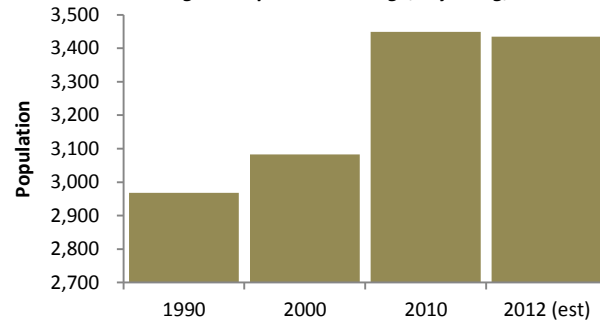


## FRYEBURG, ME PROFILE



<b>Area:</b>	65.9 sq. miles
<b>Population (2012 est.):</b>	3,449
<b>Household Size Δ ('00-'10):</b>	2.40 → 2.40
<b>Median Age:</b>	44.0
<b>Median Household Income:</b>	\$49,934
<b>Average Property Value:</b>	\$179,500
<b>Median Mthly Mortgage:</b>	\$1,186      Rent: \$761
<b>Housing Occupancy:</b>	Own: 78%      Rent: 22%
<b>Housing Vacancy:</b>	Own: 4.5%      Rent: 0.0%

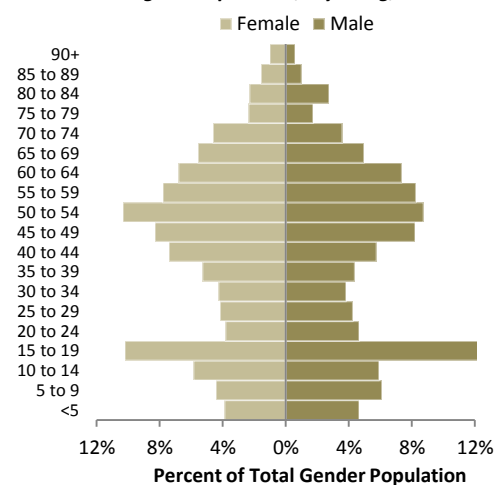
**Fig. 1 - Population Change, Fryeburg, 1990-2012**



### INTRODUCTION

Fryeburg is one of two Maine towns in Mt. Washington Valley. It spans nearly 66 sq. miles and is home to 3,449 residents. The town experienced a major population boom in the 1990s to 2010, but recent data from the 2012 American Community Survey suggests this growth has slowed (Fig. 1). Fryeburg is the only community in which household size has remained unchanged since 2000, and it also has the fourth largest households in the region. Residents aged 40 to 65 years comprise the majority of the local population, but there is a relatively large anomalous group 15 to 19 year olds residing in town, due in part to the private Fryeburg Academy that draws in high school students from elsewhere (Fig. 2). Less than half the residents have received post-secondary education (Fig. 3).

**Fig. 2 - Population, Fryeburg, 2012**



### EMPLOYMENT

Employment is dominated by the *education & healthcare*, *machining* and *retail* industries. The median household income (\$49,934) is above the regional average due to the availability of well-paying *machining*, *fabrication* and *education* jobs. The largest employers are listed in Table 1. Unemployment in 2012 was 5.3%, slightly below the regional average.

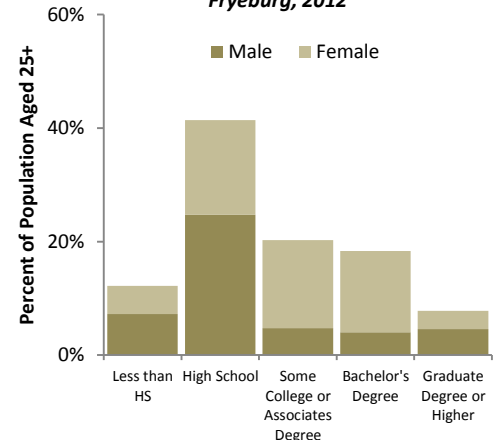
**Table 1 – Employment and Commuting Statistics, Fryeburg, ME**

Largest Employers	Product	Workers
Dearborn Precision TP Inc.	Machining	100-249
Fryeburg Academy	Education	100-249
Osgood Bros. Inc.	Whls Machinery	100-249
Fryeburg Healthcare Center	Healthcare	100-249

Employment Location	In Town	In State	Out of State
	33.9%	24.7%	41.4%

**Fig. 3 - Educational Attainment  
Fryeburg, 2012**





## HOUSING AFFORDABILITY

Annual housing costs relative to income in Fryeburg are significantly less affordable for renters versus homeowners and this is reflected in the fact that average property values are well below the regional average. Only one-quarter of homeowners pay in excess of 35% of household income toward housing costs, while more than half of the renting community lies within this cost bracket (Fig. 5). There are also fewer renters in Fryeburg today than there were in 2000 (Fig. 6).

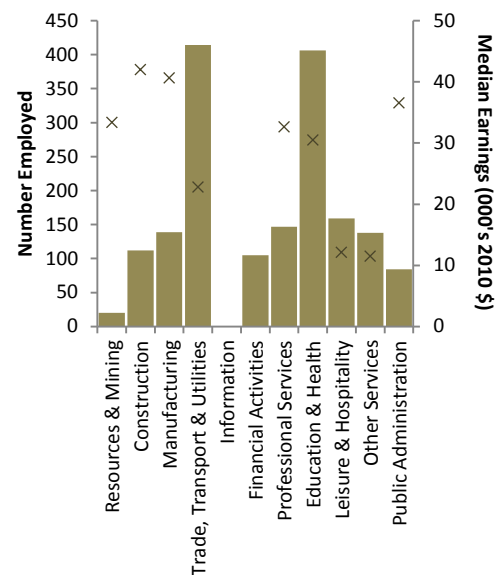
## HOUSING STOCK

Homeownership has increased by 11% in Fryeburg between 2000 and 2012 (Fig. 6), which is also reflected in the town's increase in 1-unit housing stock since 2000. There has also been an increase since 2000 in mobile homes, RVs, and other alternative housing arrangements (Fig. 7-8). Fryeburg has a relatively large housing stock constructed before the 1940s. Unlike other towns in the region, Fryeburg did not experience as pronounced a housing construction boom during the 1980s and 1990s (Fig. 9).

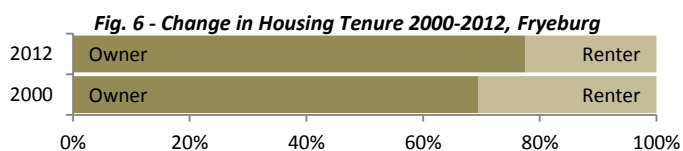
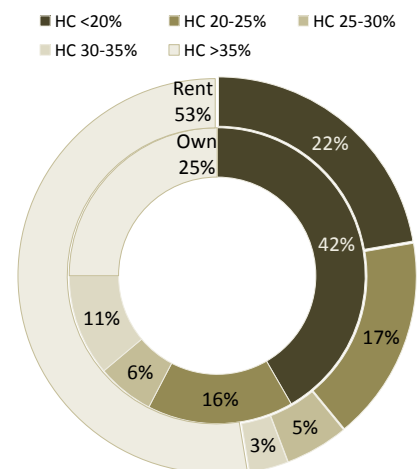
## LAND USE AND INFRASTRUCTURE

Fryeburg has one public water utility, but does not offer public septic or wastewater treatment services to its residents. Telecommunications networks, save for cable TV, are well distributed throughout town: mobile telephone service is readily available as is high-speed internet for commercial and residential properties. The Town's Comprehensive Plan is considerably out of date – it was last revised in 1996. The Zoning Ordinance has been regularly updated.

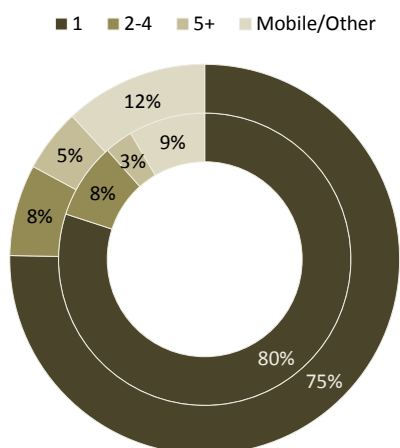
**Fig. 4 - Employment & Earnings (x) by Sector, Fryeburg, 2010**



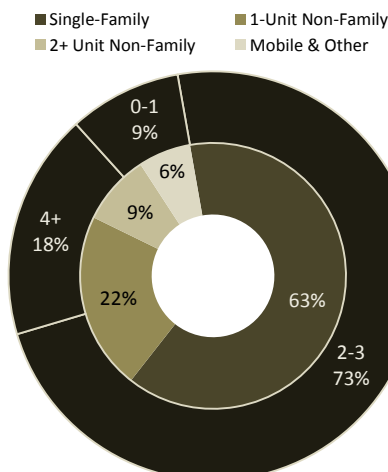
**Fig. 5 - Housing Costs (HC) : Income Fryeburg, 2012**



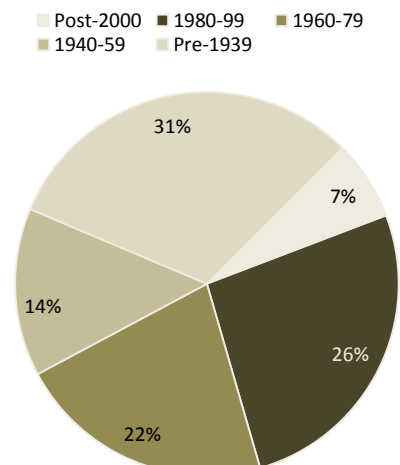
**Fig. 6 - Housing Units, Fryeburg 2000 (Outer Ring) 2012 (Inner Ring)**



**Fig. 8 - Owner Housing, 2012 Bedrooms (Outer Ring) Type (Inner Ring)**



**Fig. 9 - Housing Year of Construction, 2012**





## Appendix B: MWV Infrastructure

Shared or community water and sewer services are among the most important factors defining development density potential. Both New Hampshire and Maine enforce minimum lot size requirement on parcels with on-site septic systems, and local zoning ordinances may impose additional restrictions above the state regulations. To develop more densely, shared or community sewer (and water) systems are necessary. Mount Washington Valley contains 12 public water and three public sewer utilities in addition to private systems that serve subdivisions (Table 1). Expanding water and sewer service may be necessary to bring new, affordable housing to market while minimizing the impact on environmental and open space areas. This report provides a basic overview of the 15 utility systems in the region, highlighting:

- The extent of **service coverage**<sup>2</sup>
- The ability of the system to **expand services** beyond existing coverage areas
- **Other factors** that would impact land development

Table 1 – Summary of Infrastructure Services in MWV

	Electric	Natural Gas	Water Utilities <sup>1</sup>	Public Sewer	Wastewater Treatment	Solid Waste Pickup	Phone	Cell	Cable TV	Internet	Est. Pop. (2012)
Albany	PSNH	-	-	-	Contracted	-	TW	✓	✓	✓	728
Bartlett	NHEC	-	3	-	-	-	FP	✓	✓	✓	2,768
Chatham	PSNH	-	-	-	-	-	FP, NL	Ltd.	✗	✓	338
Conway	PSNH, NHEC	-	2	✓	✓	-	FP, NL	✓	✓	?	10,070
Eaton	PSNH, NHEC	-	-	-	-	-	FP	Ltd.	Ltd.	Ltd.	392
Freedom	PSNH, NHEC	-	1	-	-	-	FP	Ltd.	✓	✓	1,485
Hart's Lctn	NHEC	-	-	-	-	✓	FP	Ltd.	Sat.	Bus. Only	41
Jackson	NHEC	-	1	-	-	-	FP	✓	✓	✓	811
Madison	PSNH, NHEC	-	1	-	-	-	FP	✓	✓	✓	2,511
Ossipee	PSNH, NHEC, W	-	2	✓	-	-	TW, FP	✓	✓	Res. Ltd.	4,308
Tamworth	PSNH, NHEC	-	1	✓	-	-	FP	✓	Ltd.	Ltd.	2,845
Fryeburg	CMP	-	1	-	-	-	FP	✓	Ltd.	✓	3,435
Brownfield	CMP	-	-	-	-	-	FP	✓	Sat.	✓	1,317

1: Number of public water utilities servicing the municipality

Utility Company Acronyms: PSNH – Public Service NH; NHEC – NH Electric Coop; W – Wolfeboro Electric; CMP – Central Maine Power

Telephone Company Acronyms: TW – Time Warner Cable; FP – Fair Point Communications; NL – Northland

Ltd.: Infrastructure service not accessible in all locations; Sat.: Only satellite television available

The Town of Conway, the largest MWV community, has the most advanced and distributed water and sewer infrastructure in the region. It is also the only town to operate a tertiary wastewater treatment facility; a small area in Albany, NH (representing 149 residents, or 24 households) has contracted the use of this facility. Many of the region's public water precincts are able and willing to expand their services (expansion increases revenue and source waters are plentiful in most cases) however, low-density development patterns make it difficult to justify the upfront capital costs for the distribution infrastructure. Sewer expansion is more difficult because, in addition to distribution costs, there are large overheads associated with expanding treatment capacity. Interviews with utility providers identified a number of barriers (with varying degrees of relevance in MWV communities). These include:

<sup>2</sup> parcels without lateral hookup, that is, those that are not connected to water or sewer but are located along the existing network, are included in the coverage areas because they may readily connect to the services.

- **Regulatory barriers** – To expand sewer services, utility district boundaries must be redefined, whereas water service can be readily expanded beyond district boundaries. The added oversight introduces regulatory barriers to expansion.
- **Jurisdictional barriers** – Water and sewer services are managed by a number of precincts or districts throughout MWV. In some cases, system inefficiencies may exist due to jurisdictional boundaries. Integrating some utilities may improve service and reduce utility costs.
- **Expansion cost barriers** – Low-density development surrounding the existing water and sewer service areas hinder service expansion.
- **Community development goals** – Some communities desire to limit water and sewer services as a means to detract development.
- **Technical barriers** – Sophisticated sewer treatment facilities can expand sewer capacity, but are costly to develop.
- **Financing barriers** – The US Department of Agriculture, Rural Development (RD) division is the primary funding source for water and sewer infrastructure, but RD resources are limited and accessed through a competitive bidding process.

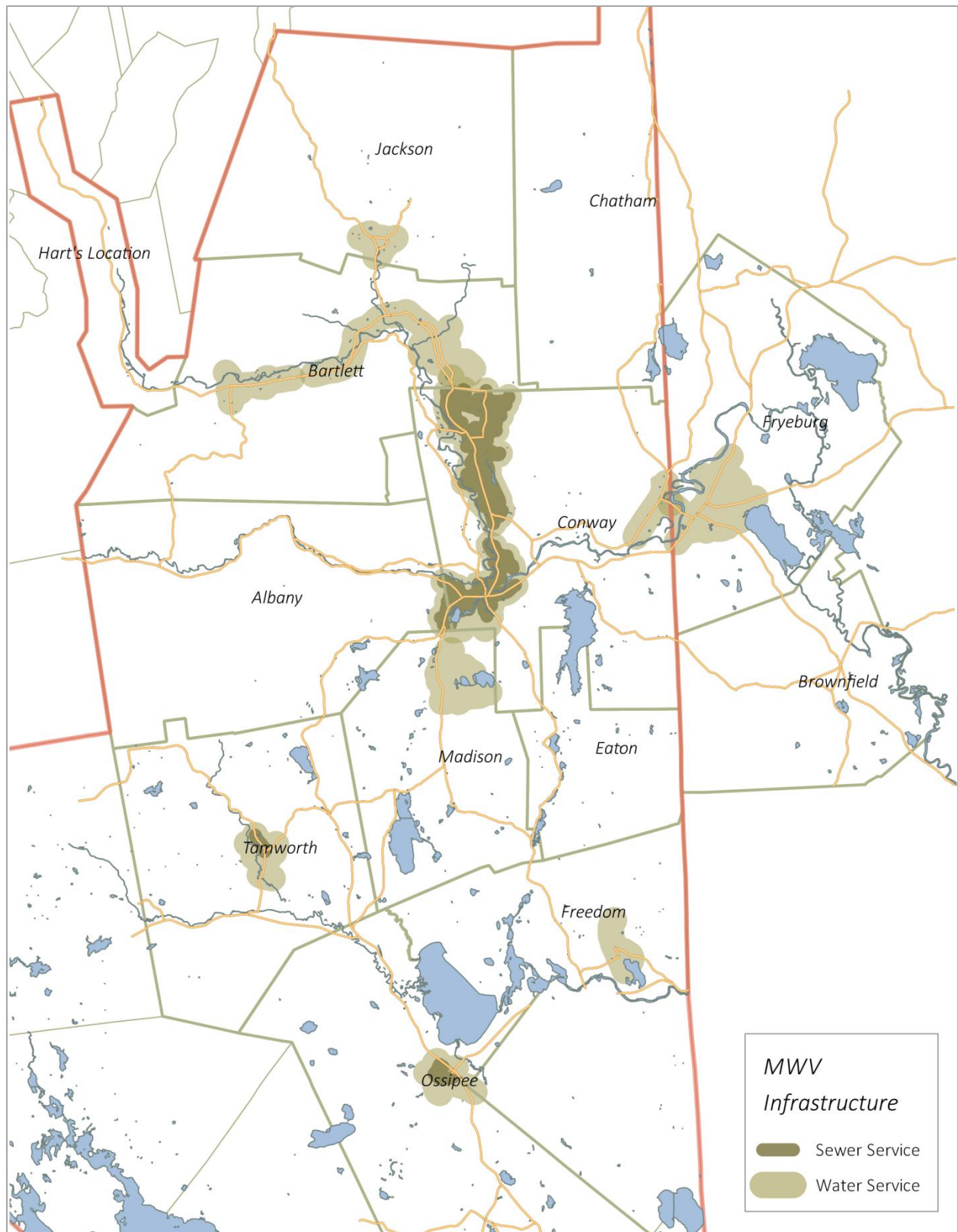


Figure 1

## JACKSON & BARTLETT

The Town of Jackson has one, relatively small public water district operated by the *Jackson Water Precinct* and managed by *Iron Mountain Water*. The district spans approximately 2.5 miles and services over 200 connections. Water is sourced from the Ellis River, and currently has the capacity to expand by approximately 15%, before supply and pumping capacity upgrades would be required. The precinct has a secondary water supply, but it requires more extensive pre-treatment to remove radon and other contaminants.

Bartlett is served by three water districts: the *Lower Bartlett Precinct (LBP)*, the *Bartlett Village Precinct (BVP)*, and the *North Conway Water Precinct (NCWP)*. Services extend along Route 302 and Route 16 toward Conway. Much of the Route 302 corridor falls within the *Bartlett Village Precinct's* “franchise” zone – a service area that has incomplete coverage, but can be readily connected. The current expansion capacity of the LBP and BVP is 8-10%. The CWP can be readily expanded however; low-density development patterns and jurisdictional boundaries with the BVP limit further expansion into Bartlett.

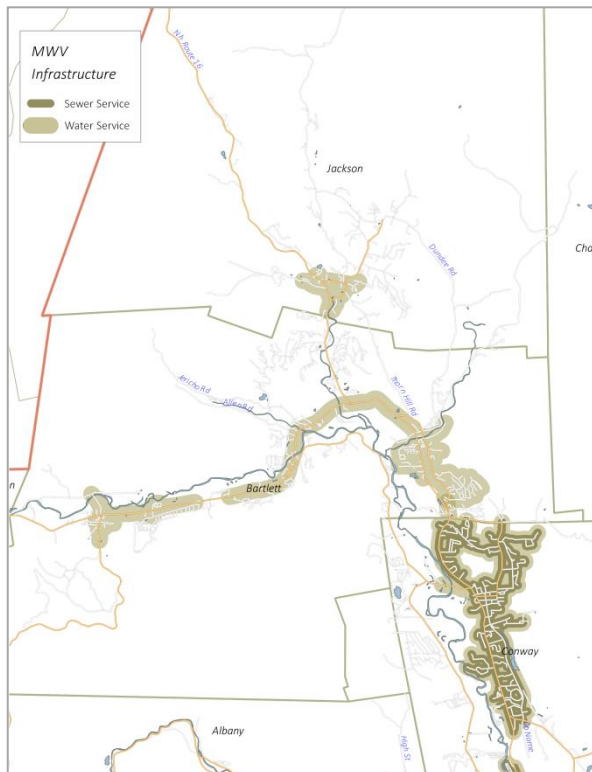


Figure 1

## CONWAY

The Town of Conway is the most widely serviced community in MWV, and is the only town in the region with a tertiary wastewater treatment facility. There are three entities managing water and sewer infrastructure in Conway: the *North Conway Water Precinct (NCWP)*, the *Town of Conway Fire Department (CFD)*, and the *Fryeburg Water Co.*

A number of factors hinder further expansion of infrastructure in Conway. Low-density development surrounding the existing district boundaries are an issue for the NCWP and CFD. The latter has also reached its sewer treatment capacity, and last year secured a contract for sewer treatment services from the NCWP. The CFD currently provides water to a small area in neighboring Albany, but is limited by state regulations on expanding sewer infrastructure beyond the current district boundaries. The CFD would need to redefine its sewer district area before offering services to areas outside the present-day district (such restrictions do not apply to water utilities). Jurisdictional boundaries impose further limitations on public water infrastructure expansion, particularly for the *Fryeburg Water Co.*

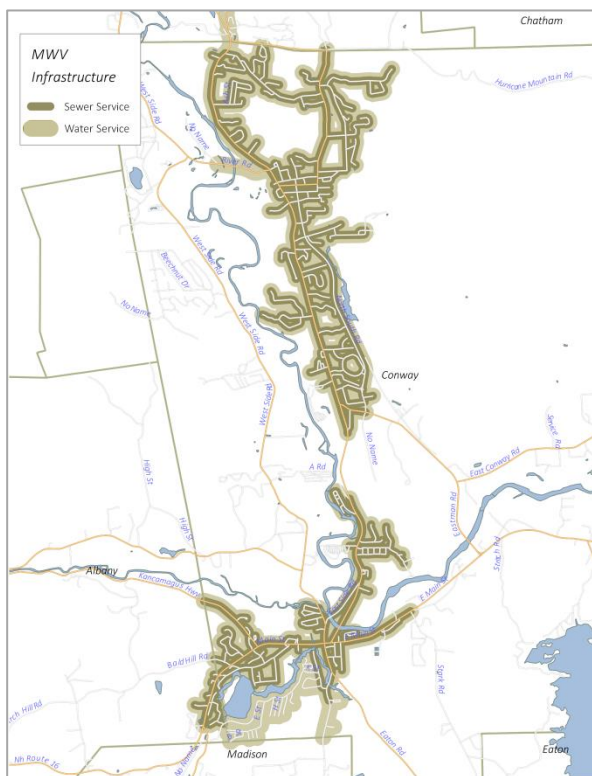


Figure 3

## MADISON

The Town of Madison contains one public water utility, the *Village District of Edelweiss Water System*, operating in the Edelweiss Village around Middle Pea Porridge Pond and Pea Porridge Pond. The system is managed by *Integrated Water Systems Inc.* The district provides nearly complete water coverage with 457 connections throughout Edelweiss Village. There is no intention to expand the system beyond the district boundaries. Water service can be easily provided to new developments within the district, but in the absence of sewer infrastructure, there is limited internal development potential.

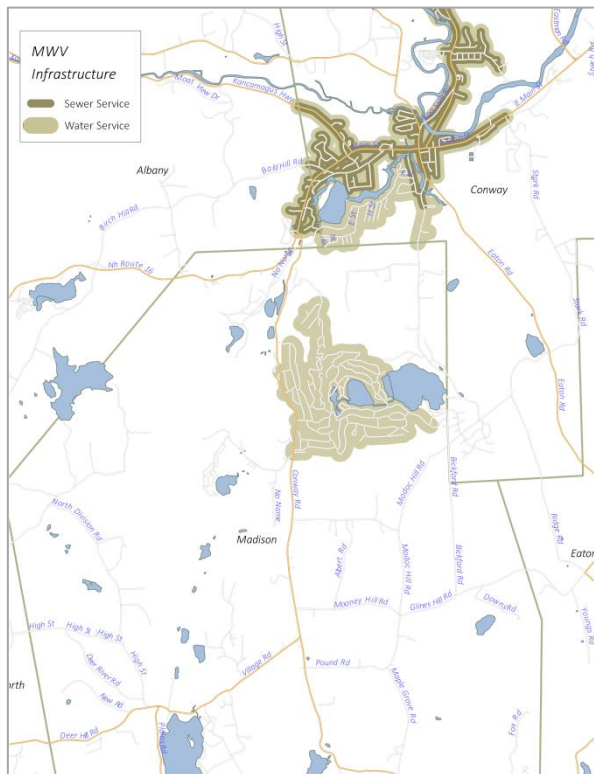


Figure 4

## FRYEBURG, ME

*Fryeburg Water Company*, a private water utility manages the water infrastructure in Fryeburg village and a small portion of Conway, NH. The system also sells water for bottling by Nestle Waters North America under the Poland Spring brand. The system has the capacity and water supply to expand readily, but low-density development around the current service area limits the financial viability of new service connections. There is presently no sewer infrastructure available in Fryeburg.

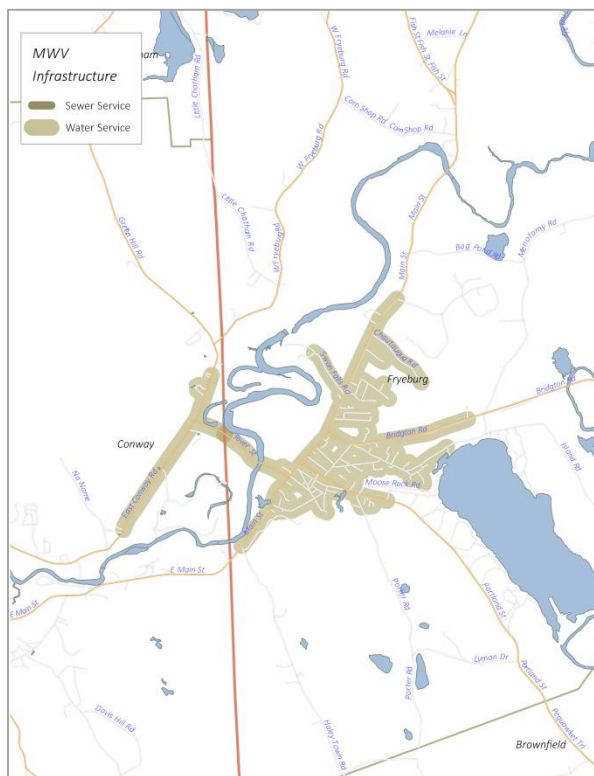


Figure 5



## TAMWORTH, OSSIPPEE, & FREEDOM

Tamworth, Ossipee, and Freedom have public water or sewer infrastructure serving their core village areas and adjacent properties. The systems have the capacity to expand but low-density development beyond existing coverage areas prevents further growth. Freedom is the only municipality among these three that does not provide public sewer infrastructure.

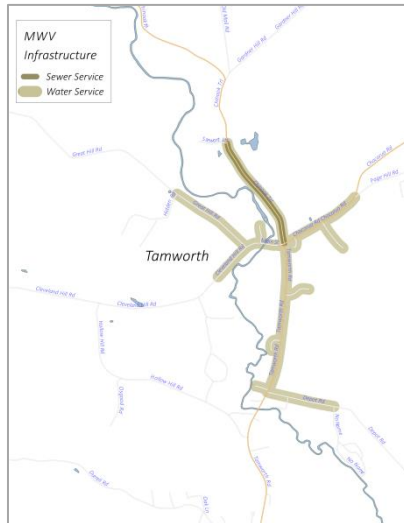


Figure 6

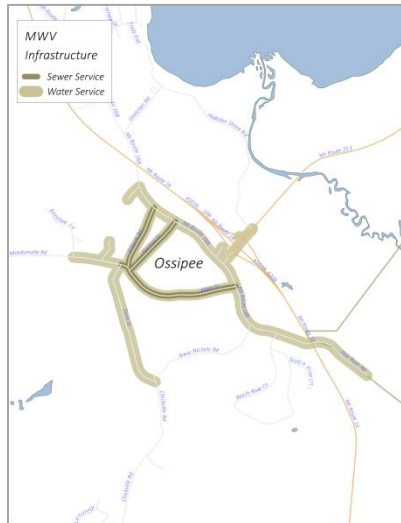


Figure 7

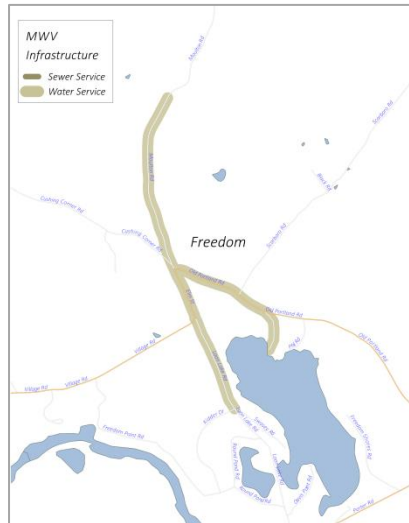


Figure 8

## CHATHAM, EATON, HART'S LOCATION, & BROWNFIELD

The Towns of Chatham, Eaton, Hart's Location, and Brownfield (Maine), do not possess public water or sewer infrastructure, however, private systems exist in select subdivisions.

## OTHER INFRASTRUCTURE

Table 2 provides an overview of the telecommunications and other infrastructure in the 13 Mount Washington Valley communities. Currently, there is no natural gas distribution within the region, and Hart's Location is the only town to offer public solid waste collection and disposal services. This is possible because the town is concentrated along the Route 302 corridor, but it is also a necessary service as Hart's Location does not possess open space land that could accommodate a solid waste disposal facility.

All MWV towns have access to landline telephone services, provided by one of three telecommunications companies. Wireless cellphone coverage exists in all MWV towns however service availability is highly dependent on proximity to major transit arteries (Fig. 9). Like cellular service, high-speed internet is readily available throughout the region but is concentrated along major arteries and in densely developed areas.

Table 2 – Infrastructure in MWV

	Electric	Natural Gas	Solid Waste Pickup	Phone	Cell	TV	Internet	Est. Pop. (2012)
Albany	PSNH	-	-	TW	✓	✓	✓	728
Bartlett	NHEC	-	-	FP	✓	✓	✓	2,768
Chatham	PSNH	-	-	FP, NL	Ltd.	✗	✓	338
Conway	PSNH, NHEC	-	-	FP, NL	✓	✓	Ltd.	10,070
Eaton	PSNH, NHEC	-	-	FP	Ltd.	Ltd.	Ltd.	392
Freedom	PSNH, NHEC	-	-	FP	Ltd.	✓	✓	1,485
Hart's Lctn	NHEC	-	✓	FP	Ltd.	Sat.	Bus. Only	41
Jackson	NHEC	-	-	FP	✓	✓	✓	811
Madison	PSNH, NHEC	-	-	FP	✓	Ltd.	Ltd.	2,511
Ossipee	PSNH, NHEC, W	-	-	TW, FP	✓	✓	Res. Ltd.	4,308
Tamworth	PSNH, NHEC	-	-	FP	✓	Ltd.	Ltd.	2,845
Fryeburg	CMP	-	-	FP	✓	Ltd.	✓	3,435
Brownfield	CMP	-	-	FP	✓	Sat.	✓	1,317

Utility Company Acronyms: PSNH – Public Service NH; NHEC – NH Electric Coop; W – Wolfeboro Electric; CMP – Central Maine Power

Telephone Company Acronyms: TW – Time Warner Cable; FP – Fair Point Communications; NL – Northland

Ltd.: Infrastructure service not accessible in all locations; Sat.: Only satellite television available

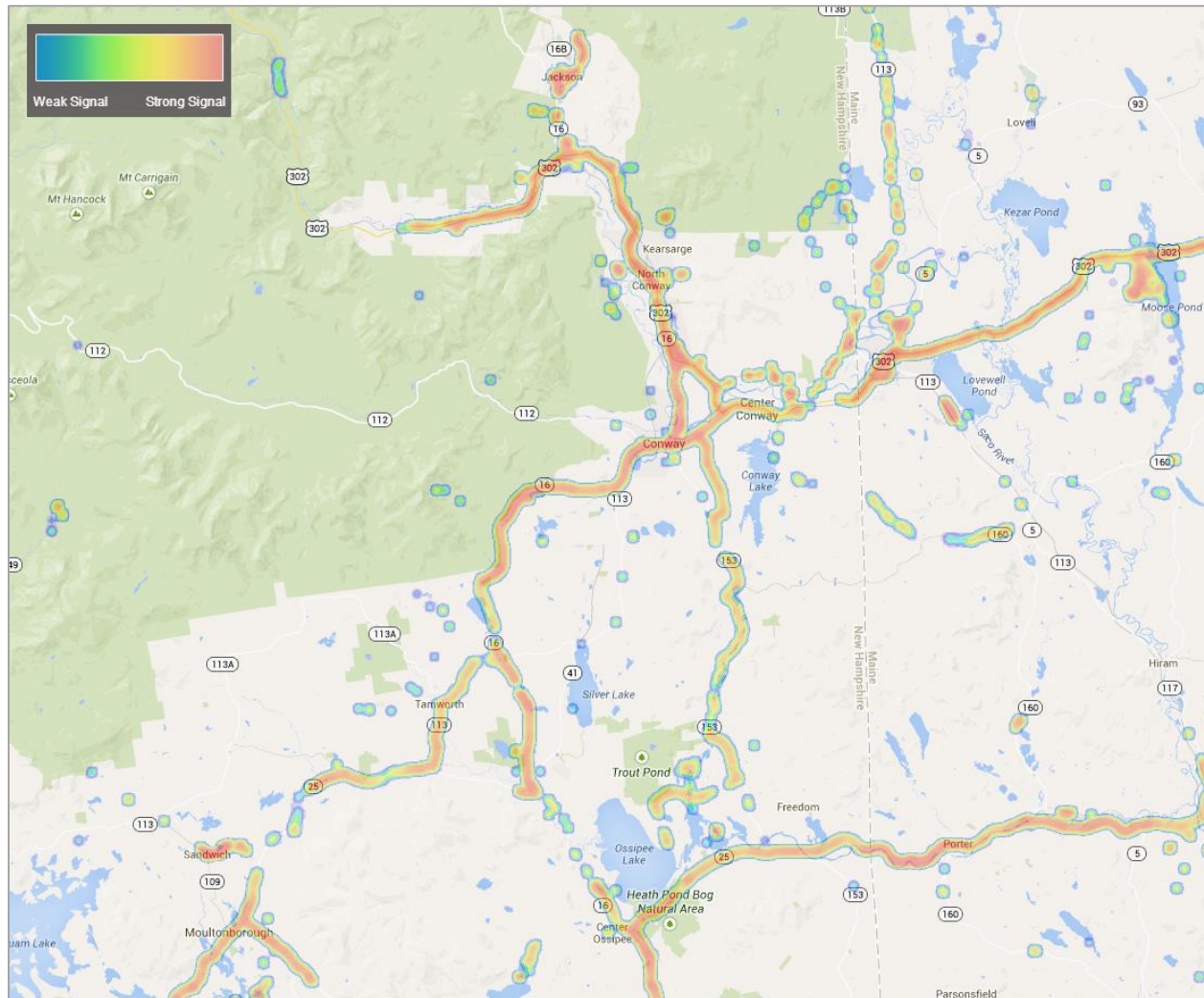


Figure 9 – 2G, 3G, and 4G cellular service coverage in MWV across T-Mobile, Sprint, AT&T, US Cellular, and Verizon networks.

Source: OpenSignal.com



## Appendix C: Regulatory Documents Relevant to Housing and Economic Development

Town	Zoning	Subdivision	Site Plan Review	Local regulations that exceed state or other regulations, or set additional standards							
				Cluster	Street Standards	Driveways	Noise	Floodplain	Telecom.	Local Building Code	Other
Albany	✓	✓	✓	AO	✓	✓	✓	AO	AO		
Bartlett	✓	✓	✓	AO	✓	AO	AO	✓	✓		✓ <sup>1</sup>
Chatham											
Conway	✓ <sup>2</sup>	✓	✓	AO	AO	AO	AO	AO	AO	✓	
Eaton	✓	✓	✓	✓	AO	AO	AO	AO	AO		
Freedom	✓	✓ <sup>3</sup>	✓	AO		AO	AO	✓	AO	✓	✓ <sup>3</sup>
Hart's Location	✓							✓	✓		
Jackson	✓	✓		AO	AO	AO	AO	AO	AO	✓	
Madison	✓	✓	✓	✓	AO	AO	AO	AO	AO	AO	✓ <sup>4</sup>
Ossipee	✓	✓	✓	AO	AO	AO	AO	AO	AO		
Tamworth		✓			✓	AO	✓	✓	✓		
Fryeburg, ME	✓	AO		AO	AO	AO	AO	AO	AO		✓ <sup>5</sup>
Brownfield, ME	✓	✓						✓	AO		
<sup>AO</sup> Regulations exist but are incorporated within other regulatory documents <sup>1</sup> The <b>Lower Bartlett Water District</b> provides some additional standards and regulations on land use within the district <sup>2</sup> Within the Town of Conway, the <b>Kearsarge Lighting District</b> (situated along the northwestern border with Bartlett) enforces its own ordinance separate from the Town of Conway. In many cases the regulations of the KLD defer to the Town of Conway ordinances but there are instances where the two standards vary. <sup>3</sup> The Town of Freedom has 2 subdivisions ordinances: The <b>Subdivision Ordinance</b> , and the <b>Single-Family Workforce Housing Subdivision Ordinance</b> <sup>4</sup> The Town of Madison also has a <b>Wetland Ordinance</b> to regulate development in designated wetland areas <sup>5</sup> The Town of Fryeburg has a standalone <b>Parking Ordinance</b> to regulate parking on public roads											
<b>Note: Several municipalities, for example Conway, Madison and Fryeburg, have incorporated specialized regulations (i.e. those relating to street design, cluster development, telecommunication facilities, noise standards, etc.) within their Zoning Ordinance. Where this is applicable, the presence of these “specialized regulations” is not reflected in the table in the column for the “specialized regulation”.</b>											

## ***Appendix D: Regulatory Review for MWV Communities: Housing***

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Not all of the regulations that municipalities enforce bear on questions related to affordable housing. The regulatory review presented covers only the regulations that have relevance. The primary regulatory documents pertaining to housing include:

1. **Zoning or Land Use Ordinances** – dictate the type and location of development that may occur in a town. These ordinances are typically large documents with detailed regulations covering allowed land uses designated by zone or district, maximum housing density, building construction limitations, parking standards, floodplain management provisions, and others.
2. **Subdivision Ordinances** – govern the division of parcels, development of multiple lots, and the necessary provisions thereof.
3. **Site Plan Review Regulations** – govern the process and requirements of applicants requesting site plan approvals and permits.

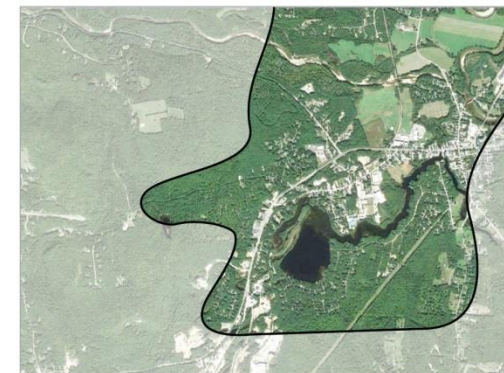
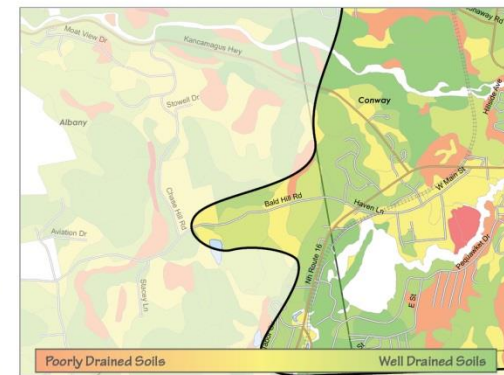
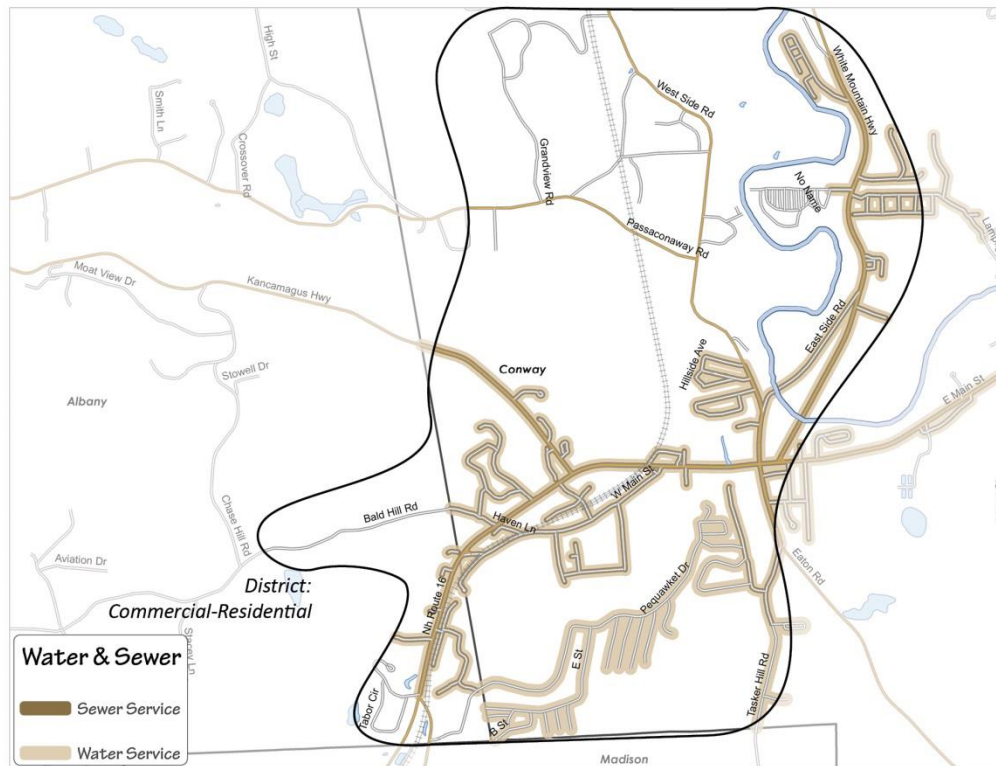
Some municipalities also enforce regulations pertaining to more specialized topics and areas of concern. Towns such as Conway, Madison, and Fryeburg have incorporated such regulations as chapters within the main regulatory documents noted above. Other municipalities have adopted standalone regulatory documents to address these topics. Where applicable, Planning Decisions Inc. reviewed these standalone documents in conjunction with the above mentioned regulatory documents. The specialized regulations that some municipalities enforce outside of the core regulatory documents include:

4. **Cluster Provisions** – regulations, outside the subdivision regulations, that outline further requirements for clustered developments.
5. **Street Standards** – outline the construction requirements for, and placement of, streets in the municipality.
6. **Driveway Standards** – additional standards for driveways that are not listed in other regulatory documents.
7. **Noise Regulations** – designed to limit nuisances from excessive noise, noise regulations can affect the viability of some commercial activities.
8. **Floodplain Regulations** – govern development in flood-prone areas. Municipalities opt to participate in the FEMA National Flood Insurance Program, which requires minimum floodplain management regulations. In Maine, towns are required to adopt minimum state regulations. While New Hampshire municipalities do not share this obligation, many have opted to do so independently.
9. **Telecommunications Regulations** – regulate the placement of telecommunications towers, which may be important with respect to economic development potential.
10. **Building Codes** – construction standards that may exceed state and model code requirements to better address local concerns.

<b>Albany</b>	<b>Provisions</b>
Accessory Dwelling	- Not discussed in the ordinances
Multi-Family	<ul style="list-style-type: none"> <li>- The Town recognizes “duplex” (2-unit) and multi-family (3-6 units) dwellings</li> <li>- Permitted in the Commercial-Residential Zone (along Route 16)</li> <li>- A minimum of 2 acres is required for the first 2 units in a subdivision, and 2 acres per unit thereafter</li> <li>- A building shall not exceed 2½ stories in height in the residential zone. No provisions for height given in the commercial and industrial zones</li> </ul>
Townhouses	- Not discussed in the ordinances
Live/Work Units	- Not discussed in the ordinances
Single-Family Conversions	<ul style="list-style-type: none"> <li>- Conversions must comply with the relevant district standards; no additional restrictions are imposed</li> <li>- Conversions require a building permit</li> </ul>
Non-Residential Conversions	- Expansions of non-conforming uses require approval on condition that the new use will not increase nuisances and that it will conform to all other ordinance regulations
Manufactured Housing	<ul style="list-style-type: none"> <li>- Mobile homes must meet the district lot regulations for a single family home</li> <li>- All mobile homes must be larger than 500ft<sup>2</sup>, have 200ft of road frontage, and 2 acres per unit</li> <li>- No mobile home may exceed 2.5 stories</li> <li>- Mobile Home Parks are treated as subdivisions; units must comply with single-family home standards</li> </ul>
Room Rental	- Not discussed in the ordinances
Off-Street Parking	<ul style="list-style-type: none"> <li>- Parking in public lots can be substituted for on-site requirements if located within 400ft of the lot</li> <li>- 2 parking spaces are required per dwelling unit (including accessory units)</li> </ul>
Min. Lot Size w/ Sewer	<ul style="list-style-type: none"> <li>- According to the Comprehensive Shorelands Protection Act in the Zoning Ordinance, the 150ft shoreland frontage requirement is waived for lots serviced by public sewer</li> <li>- Cluster development: <ul style="list-style-type: none"> <li>o The overall density of the tract must not exceed the allowances of the underlying district</li> <li>o 60% of the total parcel shall be permanent open space with a conservation easement</li> <li>o Impervious surfaces cannot exceed 20% of the lot area</li> <li>o A minimum of 2 acres is required for the first two units, and 2 acres per unit thereafter</li> </ul> </li> </ul>
Min. Lot Size w/o Sewer	- A minimum of 2 acres per unit in all zones
Min. Street Frontage	<ul style="list-style-type: none"> <li>- Minimum street frontage is 200ft in all zones</li> <li>- No lot width to length ratios are enforced</li> <li>- There are no provisions for reduced lot width on interior streets</li> </ul>
Back/Flag Lots	- Not discussed in the ordinances; non-conforming lot standards apply
Lots w/ No Frontage	<ul style="list-style-type: none"> <li>- All lots must meet minimum road frontage requirements of 200ft</li> <li>- RSA 674:41 state regulations apply</li> </ul>
Multi-family Density – w/Sewer	- No density allowances are provided
Multi-Family Density – Small Units	- In the Swift River Conservation District, New Hampshire’s soils-based lot sizing standards apply to multi-family and clustered housing, but no lot shall be smaller than 2 acres per unit.

<b>Albany continued</b>	<b>Provisions</b>
Density Bonus - Afford. Housing	- Not discussed in the ordinances
Inclusionary Zoning	- Not discussed in the ordinances
Roadway Width	<ul style="list-style-type: none"> <li>- All roads have at least a 50ft wide R-O-W, with 4ft shoulders and 18" culverts</li> <li>- Paved surface width must be 20-30ft depending on the topography</li> <li>- Dead-end streets cannot exceed 1,000ft in length</li> <li>- Dead-end streets must terminate in a cul-de-sac with a minimum 60ft outer turning radius</li> </ul>
Curbing	<ul style="list-style-type: none"> <li>- Curbs are mandatory only on terrain with grades exceeding 15%</li> <li>- Curbing material can be granite or concrete</li> </ul>
Pedestrian Facilities	<ul style="list-style-type: none"> <li>- Mandatory along roadways with a grade exceeding 15%</li> <li>- Sidewalks must be set back 6ft from road</li> </ul>
Off-Site Improvements	- Not discussed in the ordinances

*Areas for Further Development in Albany, NH*

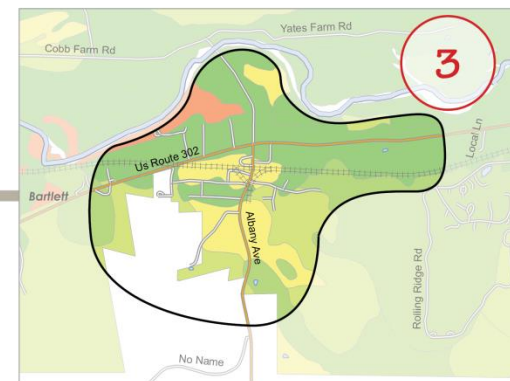
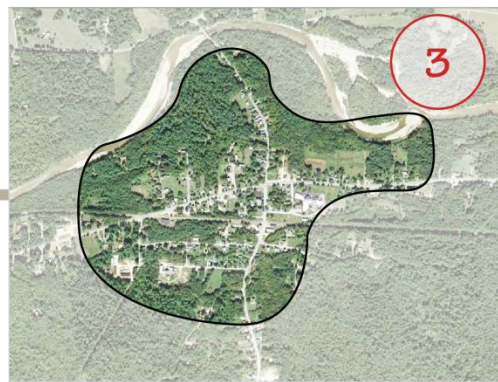
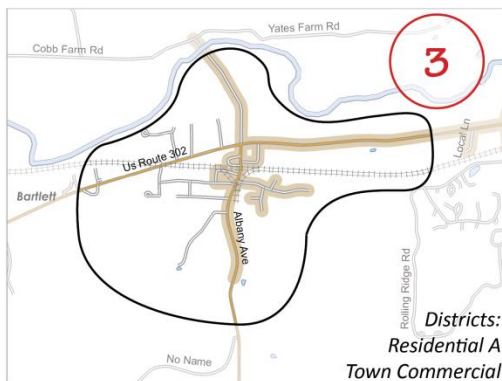
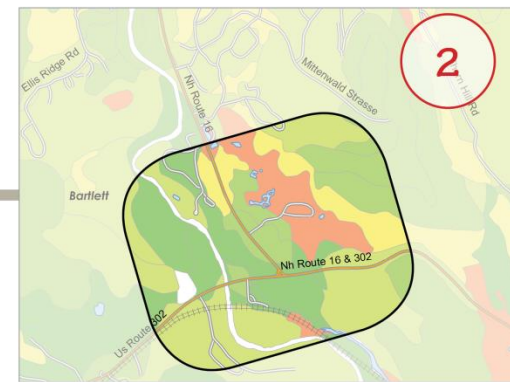
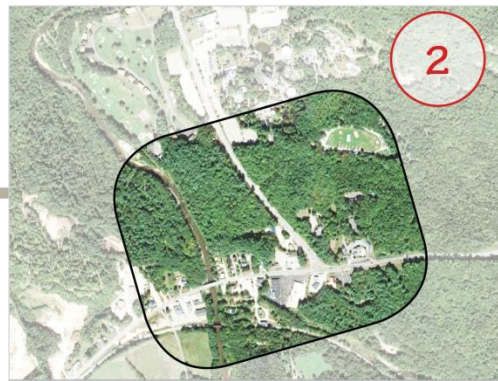
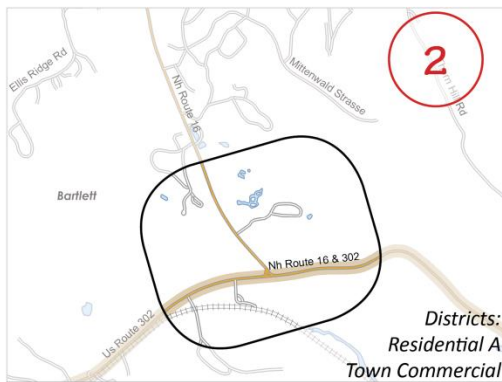
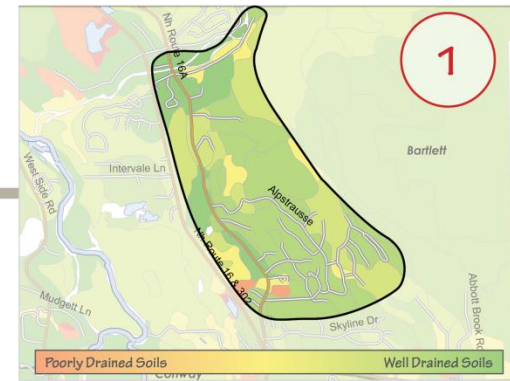
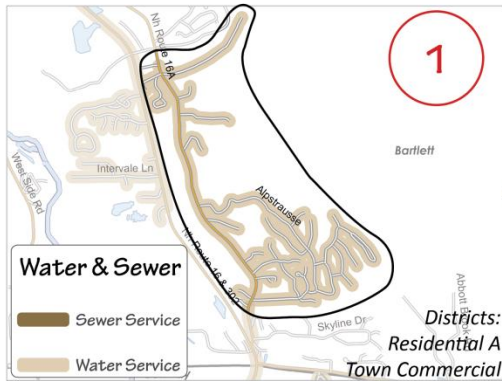


<b>Bartlett</b>	<b>Provisions</b>
Accessory Dwelling	<ul style="list-style-type: none"> <li>- Accessory apartments are permitted in all areas except the White Mountains National Forest</li> <li>- Defined as a dwelling unit that is intended for rent or lease</li> <li>- Accessory apartments cannot contain more than 1 bedroom</li> <li>- Accessory units are subject to half the lot size requirement as the standard 3-bedroom housing unit</li> <li>- Only one accessory unit is permitted on a lot</li> <li>- Each unit, including accessory units, must have 2 parking spaces</li> </ul>
Multi-Family	<ul style="list-style-type: none"> <li>- Defined as buildings to be occupied by three or more families with one dwelling unit per family</li> <li>- Permitted in all areas except the White Mountains National Forest</li> <li>- A maximum of 10 units is permitted per building</li> <li>- Tree clearing for a multi-family development cannot exceed ¼ acre per unit up to 2 ½ acres in total</li> <li>- The maximum building footprint cannot exceed 25,000ft<sup>2</sup></li> <li>- A minimum setback of 115ft is required along Route 302, Route 16, and West Side Road; a 60ft setback is enforced along town roads, and a 50ft setback applies to internal streets in subdivisions</li> <li>- Buildings shall not exceed 38ft in height</li> </ul>
Townhouses	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Live/Work Units	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Single-Family Conversions	<ul style="list-style-type: none"> <li>- The new use must comply with existing regulations in the relevant zoning district</li> <li>- Conversion of a non-conforming use to another non-conforming use is prohibited</li> </ul>
Non-Residential Conversions	<ul style="list-style-type: none"> <li>- The new use must comply with existing regulations in the relevant zoning district</li> <li>- Conversion of a non-conforming use to another non-conforming use is prohibited</li> </ul>
Manufactured Housing	<ul style="list-style-type: none"> <li>- Manufactured or mobile homes are treated as “single-family dwellings”</li> <li>- Mobile homes are permitted in all districts but cannot be smaller than 320ft<sup>2</sup></li> <li>- Mobile Home Parks are not discussed in the ordinances</li> </ul>
Room Rental	<ul style="list-style-type: none"> <li>- Owner- or manager-occupied homes cannot operate more than 12 tourist-oriented guest rooms</li> <li>- Only buildings existing as of November 8, 1988 may be used as a lodging house for tourists</li> </ul>
Off-Street Parking	<ul style="list-style-type: none"> <li>- 2 parking spaces are required per dwelling unit (accessory units are not exempted)</li> <li>- On-street (where available) and public parking may satisfy the requirement if located within 400ft</li> </ul>
Min. Lot Size w/ Sewer	<ul style="list-style-type: none"> <li>- Decreasing lot size due to the availability of water or sewer infrastructure is prohibited</li> </ul>
Min. Lot Size w/o Sewer	<ul style="list-style-type: none"> <li>- New Hampshire’s slope- and soils-based lot sizing standard applies</li> <li>- The smallest possible lot is 30,000ft<sup>2</sup> on relatively flat, well-drained soils</li> </ul>
Min. Street Frontage	<ul style="list-style-type: none"> <li>- Non-residential lots on Route 302, Route 16, and West Side Road must have at least 200ft of frontage</li> <li>- Residential lots in all other areas must have at minimum 50ft of frontage</li> </ul>
Back/Flag Lots	<ul style="list-style-type: none"> <li>- A maximum of two dwelling units may be served by a driveway</li> <li>- Driveways exceeding 500ft must provide 20ft shoulders at 500ft intervals for emergency vehicles</li> <li>- Lawful uses of non-conforming lots is permitted</li> </ul>
Lots w/ No Frontage	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances - RSA 674:41 state regulations apply</li> </ul>

<b><i>Bartlett continued</i></b>	<b><i>Provisions</i></b>
Multi-family Density – w/Sewer	- No density bonuses permitted with water or sewer connections
Multi-Family Density – Small Units	<ul style="list-style-type: none"> <li>- Residential lot sizing is based on a 3-bedroom unit. The standard increases in proportion to unit size relative to a 3-bedroom unit but does not decrease for 1- and 2-bedroom units.</li> <li>- Accessory dwellings must meet half the lot size requirements of a 3-bedroom dwelling unit.</li> <li>- For commercial lodging establishments, lot sizing for 2-bedroom units is two-thirds the standard 3-bedroom requirement, and 1-bedroom units must meet half the standard lot size requirement.</li> </ul>
Reuse of Existing Buildings	- Not discussed in the ordinances
Density Bonus - Afford. Housing	- Accessory dwellings must meet half the lot size requirements of a 3-bedroom dwelling unit.
Inclusionary Zoning	- Not discussed in the ordinances
Roadway Width	<ul style="list-style-type: none"> <li>- The minimum R-O-W width for new roads is 66ft</li> <li>- AASHTO standards for “very low-volume” local roads apply to roads with fewer than 400 daily trips</li> <li>- AASHTO standards for highways and streets apply to roads with more than 400 daily trips</li> <li>- Driveways exceeding 500ft must provide 20ft shoulders at 500ft intervals for emergency vehicles</li> <li>- A turnaround (no clarification on type is given) is required for dead-end streets longer than 500ft</li> </ul>
Curbing	- No curbing is required
Pedestrian Facilities	- Not discussed in the ordinances
Off-Site Improvements	<ul style="list-style-type: none"> <li>- All new utility connections must be buried unless safety concerns or conditions make it impractical</li> <li>- Residential development exceeding 5 acres must set aside at least 15% of the lot for open space</li> </ul>



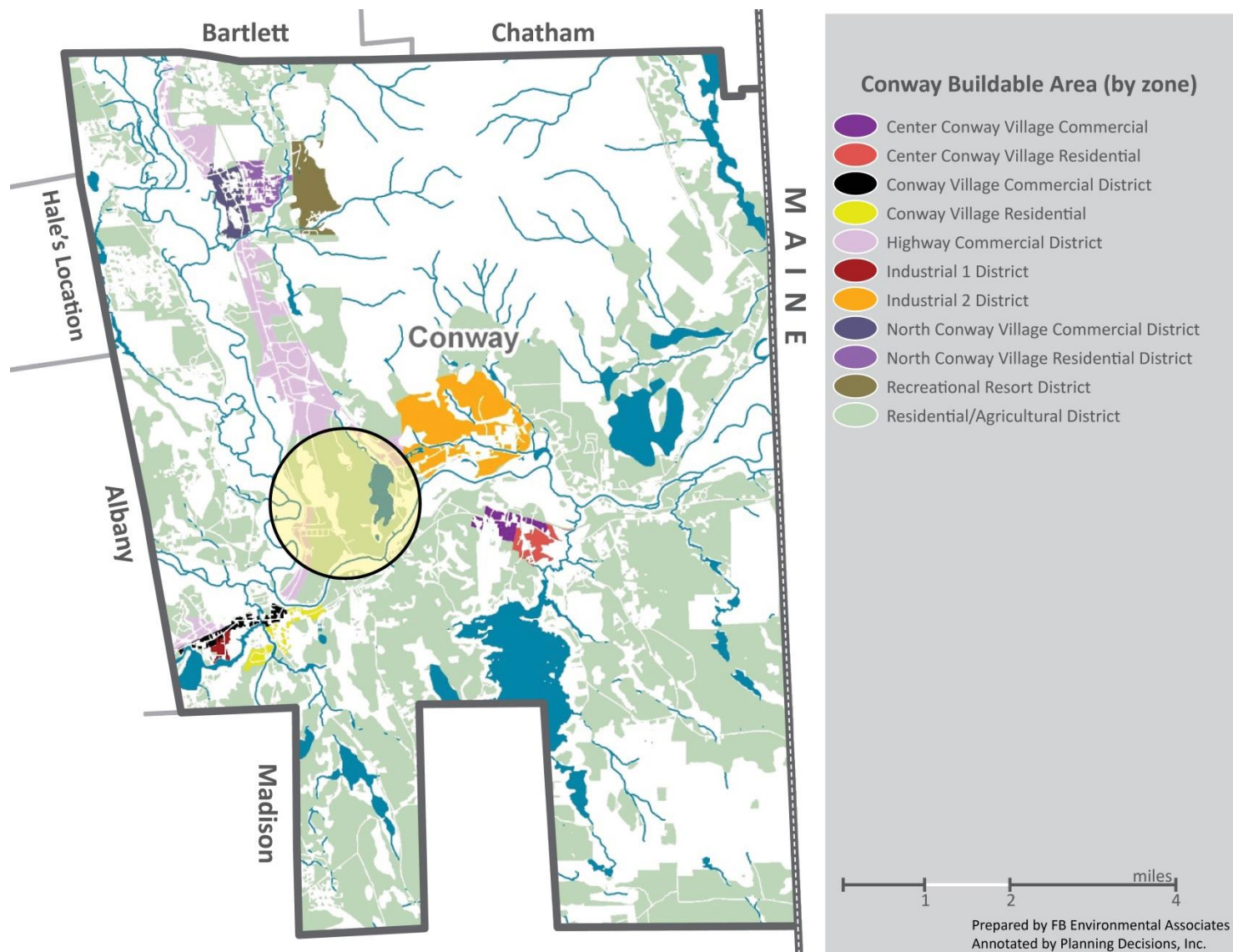
Areas for Further Development in Bartlett, NH





<b>Conway</b>	<b>Provisions</b>
Accessory Dwelling	<ul style="list-style-type: none"> <li>- Permitted outright or with exception in all districts except <b>Industrial 1</b> and two overlay districts</li> <li>- Caretakers Residences are permitted in most districts</li> <li>- Must be between 300-800ft<sup>2</sup></li> <li>- The accessory apartment must be architecturally fitting and provide 2 parking spaces</li> <li>- Mobile homes may qualify as accessory units if occupied by immediate family, or farm employees and their families on farm lots <ul style="list-style-type: none"> <li>o Lots with accessory mobile homes must be at least 2 acres in size (1 acre with water and sewer)</li> </ul> </li> </ul>
Multi-Family	<ul style="list-style-type: none"> <li>- Permitted outright in all districts except <b>Industrial 1</b> and two resource protection overlay districts</li> <li>- In the <b>CCVC district</b>, projects with 8 units per acre may be approved if <ul style="list-style-type: none"> <li>o There are at least 3 units per building</li> <li>o 25% of the units will be rental units for at least 20 years (protected by covenant)</li> <li>o Water and sewer service is connected or the State has granted approvals for private services</li> <li>o The rental units must be between 300ft<sup>2</sup> and 1,000ft<sup>2</sup></li> <li>o In the <b>CVC, NCVC, and HC districts</b>, projects with up to 12 units per acre may be approved</li> </ul> </li> <li>- The maximum building height is 45ft in most areas, 35ft in the <b>Special Highway Corridor</b> (along the Conway Bypass), 25ft for lots west of Route 16 in the <b>NCVC</b> district</li> <li>- <b>Within territory governed by the Kearsarge LD</b>: Buildings with more than 6 units are prohibited</li> <li>- <b>Within territory governed by the Kearsarge LD</b>: Lot density cannot exceed 1 unit per 2 (net) acres</li> </ul>
Townhouses	<ul style="list-style-type: none"> <li>- Are a permitted form of multifamily residential development</li> </ul>
Live-Work Units	<ul style="list-style-type: none"> <li>- Can be considered in the home occupation category if they are in a single-family property, otherwise live-work developments are treated as accessory to commercial properties</li> </ul>
Single-Family Conversion	<ul style="list-style-type: none"> <li>- May be permitted in all districts if the structure is at least fifty (50) years old, modification of the interior does not exceed four (4) units, the historical or architectural heritage is preserved, adequate parking and sewage disposal are available, and (if applicable) accessory structures provide at least 300ft<sup>2</sup> of living space per unit</li> </ul>
Non-Residential Conversions	<ul style="list-style-type: none"> <li>- Are permitted in districts that permit residential uses</li> <li>- Non-conforming provisions allow conversions if nuisances and non-conformance are not increased</li> </ul>
Manufactured Housing	<ul style="list-style-type: none"> <li>- Mobile homes are permitted in most districts, except <b>Conservation</b> districts, and <b>Conway Village</b></li> <li>- Mobile homes may be permitted as accessory units (see accessory dwelling notes above)</li> <li>- Mobile home parks are permitted in the <b>CVC, NCVC, and HC</b> districts: <ul style="list-style-type: none"> <li>o The park must be at least 10 acres, with a minimum frontage of 60ft</li> <li>o 10 units must be available at first occupancy</li> <li>o At least 10,000ft<sup>2</sup> and a mobile home stand must be provided to each mobile home unit</li> </ul> </li> </ul>
Room Rental	<ul style="list-style-type: none"> <li>- Permitted in all commercial zones as Owner-occupied “lodging” or “rooming” houses</li> <li>- No more than 4 double-occupancy rooms can be provided alongside the principal family members</li> <li>- A “family” is defined as blood relatives and a maximum of 3 non-relatives cohabitating.</li> </ul>

<b>Conway continued</b>	<b>Provisions</b>
Off-Street Parking	<ul style="list-style-type: none"> <li>- At least 2 parking spaces per dwelling unit are required</li> <li>- Provisions are available for “substitution” (not waiver) of the parking standards in accordance with alternative and viable models (see Site Plan Review §123.43.A.2)</li> </ul>
Min. Lot Size w/ Sewer	<ul style="list-style-type: none"> <li>- Minimum lot sizing with water and sewer is ½ acre for the first unit, and 10,000ft<sup>2</sup> per unit thereafter <ul style="list-style-type: none"> <li>o Commercial buildings count as 1 unit in calculating density irrespective of the “units” inside</li> <li>o Residential buildings count each dwelling unit when calculating development density</li> </ul> </li> <li>- Lot length-to-width ratio should generally not exceed 3:1</li> </ul>
Min. Lot Size w/o Sewer	<ul style="list-style-type: none"> <li>- Minimum sizing for lots with only water is ½ acre per unit, and 1 acre per unit with no water or sewer <ul style="list-style-type: none"> <li>o Exceptions may be granted to preserve older homes and increase workforce rental housing</li> </ul> </li> </ul>
Min. Street Frontage	<ul style="list-style-type: none"> <li>- All lots must have access to a road with a minimum frontage of 150ft (100ft on cul-de-sacs) <ul style="list-style-type: none"> <li>o In the <b>CCVC, CVC, and NCVC districts</b> the minimum frontage is 50ft</li> </ul> </li> </ul>
Back/Flag Lots	<ul style="list-style-type: none"> <li>- All lots must have access to a road and meet the minimum frontage requirements noted above</li> <li>- New structures are permitted on non-conforming lots if water and sewage disposal is provided and the structure meets all setback requirements</li> </ul>
Lots w/ No Frontage	<ul style="list-style-type: none"> <li>- Treated under non-conforming lot provisions - RSA 674:41 state regulations apply</li> </ul>
Multi-family Density – w/Sewer	<ul style="list-style-type: none"> <li>- Projects with up to 12 units per acre may be approved. See multi-family notes above.</li> </ul>
Multi-Family Density – Small Units	<ul style="list-style-type: none"> <li>- No provisions are offered based on unit size <ul style="list-style-type: none"> <li>o Commercial buildings count as 1 unit in calculating density irrespective of the “units” inside</li> <li>o Residential buildings count each dwelling unit when calculating development density</li> </ul> </li> </ul>
Reuse of Existing Buildings	<ul style="list-style-type: none"> <li>- Non-conforming uses may be permitted after project review if adverse impacts are minimized</li> </ul>
Density Bonus - Afford. Housing	<ul style="list-style-type: none"> <li>- Provisions are given for accessory apartments, conversions, and multi-family housing to provide long-term rental units (protected by covenants)</li> <li>- No provisions specifically targeting “affordable” units (i.e. units tied to income levels) are provided</li> </ul>
Inclusionary Zoning	<ul style="list-style-type: none"> <li>- None</li> </ul>
Roadway Width	<ul style="list-style-type: none"> <li>- The minimum R-O-W width in rural areas is 60ft, and 66ft in urban areas</li> <li>- The minimum paved surface area is 18ft for dead end roads with ADT below 160 and no truck traffic, otherwise it is 20ft, and 24’ on curbed roads</li> <li>- 15” culverts (12” for driveways) must be installed on all roads</li> </ul>
Curbing	<ul style="list-style-type: none"> <li>- Curbs are required (unless waived by the Planning Board) in business districts, along commercial drives, at intersections with arterial or collector streets, and when the road grading exceed 6% over 250ft</li> <li>- Granit curbing is required in all cases except on internal streets in residential subdivisions</li> </ul>
Pedestrian Facilities	<ul style="list-style-type: none"> <li>- 5ft sidewalks are required near schools and the village/business districts, but this is routinely waived</li> </ul>
Off-Site Improvements	<ul style="list-style-type: none"> <li>- None</li> </ul>

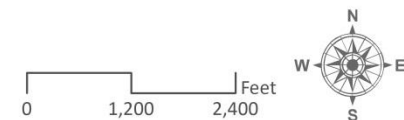




# Town of Conway Developable Site for Housing



- Legend
- Saco River
  - Water Bodies
  - NH State Roads
  - Local NH Roads
  - Railroad
  - Public Sewer Service Area
  - Public Water Service Area



<b>Eaton</b>	<b>Provisions</b>
Accessory Dwelling	<ul style="list-style-type: none"> <li>- Only one accessory apartment unit, not exceeding 720ft<sup>2</sup>, is permitted per lot in all areas of town</li> <li>- Accessory buildings cannot be built for exclusive use as a stand-alone accessory dwelling unit</li> <li>- May be separate or attached to the principal building</li> </ul>
Multi-Family	<ul style="list-style-type: none"> <li>- Permitted in all but the <b>Wetlands Conservation</b> District <ul style="list-style-type: none"> <li>o No more than 2 dwelling units per building are permitted in the <b>Village</b> district</li> </ul> </li> <li>- New Hampshire state soils-based lot sizing applies to buildings with less than 5 units <ul style="list-style-type: none"> <li>o Minimum lot size for buildings of 5 to 10 bedrooms are calculated based on wastewater discharge per bedroom and soils-based lot sizing</li> <li>o Properties with more than 10 bedrooms must provide 40,000ft<sup>2</sup> per bedroom</li> <li>o Each ground floor dwelling unit must provide 720ft<sup>2</sup> of floor area</li> </ul> </li> <li>- Maximum town-wide building height is 40ft</li> </ul>
Townhouses	- Not discussed in the ordinances
Live-Work Units	- Not discussed in the ordinances
Single-Family Conversion	- Min. lot size with optimal soils and slopes for single-family homes (up to 4br) is 40,000ft <sup>2</sup>
Non-Residential Conversions	- Not discussed in the ordinances
Manufactured Housing	- 1 manufactured housing unit is permitted per lot in the <b>Rural Residential</b> district only
Room Rental	- Not discussed in the ordinances
Off-Street Parking	<ul style="list-style-type: none"> <li>- Reference is made to standards in the <b>Residential</b> district, but no provisions are listed</li> <li>- In the <b>Commercial/Industrial</b> district 1ft<sup>2</sup> of parking space is required per 1ft<sup>2</sup> floor space</li> <li>- In cluster subdivisions, 2 spaces are required per dwelling unit</li> </ul>
Min. Lot Size w/ Sewer	<ul style="list-style-type: none"> <li>- Lot sizing is connected to the number of bedrooms in a dwelling unit</li> <li>- The minimum required lot size for single-family homes (up to 4 bedrooms) can be reduced by 1/3 (33.37%) of the standard 40,000ft<sup>2</sup> if public water and sewer is available on the lot</li> <li>- Slope- and soils-based lot sizing applies to residential development not exceeding 4 bedrooms <ul style="list-style-type: none"> <li>o For larger dwellings the minimum lot requirement increases in linear proportion</li> </ul> </li> </ul>
Min. Lot Size w/o Sewer	<ul style="list-style-type: none"> <li>- Lot sizing is connected to the number of bedrooms in a dwelling unit</li> <li>- The minimum required lot size for single-family homes (up to 4 bedrooms) is 40,000ft<sup>2</sup></li> <li>- The minimum lot size in the <b>"Lake Shore Areas"</b> must be increased by 13,333ft<sup>2</sup>, or 1/3 of 40,000ft<sup>2</sup></li> </ul>
Min. Street Frontage	<ul style="list-style-type: none"> <li>- A minimum of 200ft is required on roads built to Town specifications</li> <li>- Cluster developments do not have to conform to the 200ft minimum frontage requirement</li> </ul>
Back/Flag Lots	- Not discussed in the ordinances
Lots w/ No Frontage	- Not discussed in the ordinances - RSA 674:41 state regulations apply
Multi-family Density – w/Sewer	- Not discussed in the ordinances
Multi-Family Density – Small Units	- Not discussed in the ordinances
Reuse of Existing Buildings	- Not discussed in the ordinances

<b><i>Eaton continued</i></b>	<b><i>Provisions</i></b>
Density Bonus - Afford. Housing	- Not discussed in the ordinances
Inclusionary Zoning	- Not discussed in the ordinances
Roadway Width	<ul style="list-style-type: none"> <li>- The right-of-way width must be a minimum of 50ft, with 18ft of paved roadway</li> <li>- Roads built to Town specifications must include a 16" drainage ditch and 18" culverts</li> <li>- Dead-end streets shall not exceed 1,000ft</li> <li>- Cul-de-sacs, with a 100ft radius, are required on dead-end roads</li> </ul>
Curbing	- Not discussed in the ordinances
Pedestrian Facilities	- Roadway shoulders are considered to serve as sidewalks for pedestrians
Off-Site Improvements Requirements	- Cluster housing developments must reserve a minimum of 35% of the lot for open space

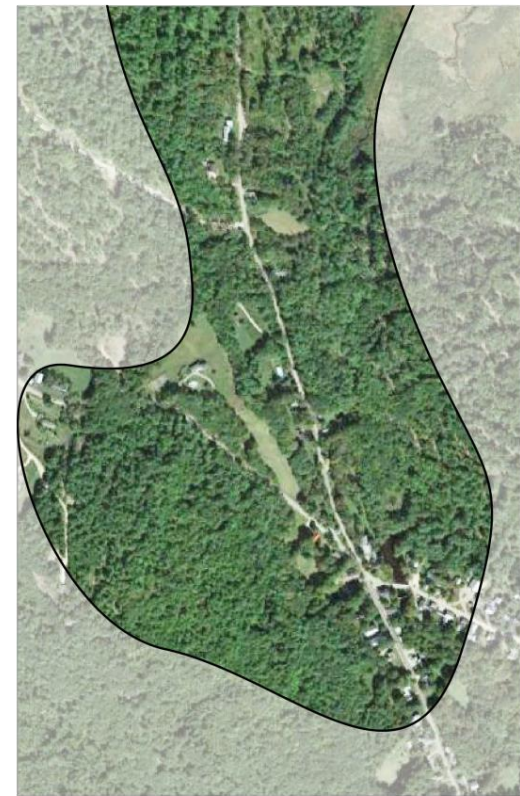
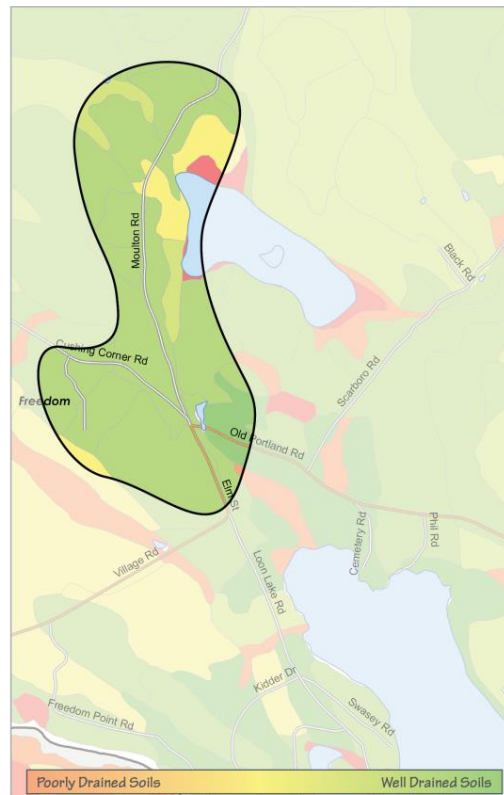
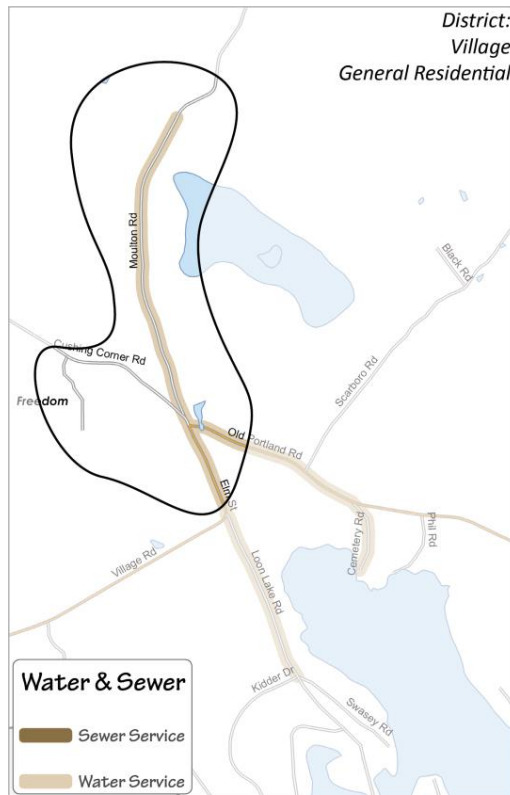
<b>Freedom</b>	<b>Provisions</b>
Accessory Dwelling	<ul style="list-style-type: none"> <li>- Permitted in all districts</li> <li>- Units cannot exceed 800ft<sup>2</sup>, unless granted a special exception. Units that contain more than 1 bedroom require a variance.</li> <li>- 1 accessory apartment is permitted per principal single-family dwelling on a lot</li> <li>- 2 off-street parking spaces are required for each accessory apartment</li> </ul>
Multi-Family (General)	<ul style="list-style-type: none"> <li>- May be permitted with Site Plan Review in the <b>Residential/Light-Commercial</b> district</li> <li>- A minimum of 1.25 acres per dwelling unit is required</li> <li>- No more than 4 units are permitted per building</li> <li>- Multi-family buildings require a 50ft front setback</li> <li>- The total footprint of structures on a lot shall not exceed 10%</li> </ul>
Multi-Family (Workforce)	<ul style="list-style-type: none"> <li>- Permitted in the <b>Residential/Light Commercial districts</b></li> <li>- 1 acre required for the first unit and ½ acre per unit thereafter</li> <li>- Developments must create 5-8 dwelling units</li> </ul>
Townhouses	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Live-Work Units	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Single-Family Conversion	<ul style="list-style-type: none"> <li>- Conversions that increase septic use require design approval approved from the state</li> <li>- New elderly housing projects are encouraged <ul style="list-style-type: none"> <li>o Elderly housing is permitted in all zoning districts</li> <li>o Elderly housing cannot account for more than 5% of the total number of dwelling units</li> <li>o To qualify the development requires at least 6 dwelling units on a minimum of 10 acres</li> <li>o One development cannot account for more than 30% of the town's elderly housing units</li> </ul> </li> <li>- Elderly group home conversions up to a maximum of 8 bedrooms per building with an additional 1-bedroom apartment for a live-in caretaker (if applicable) are permitted <ul style="list-style-type: none"> <li>o See notes on residential conversions above</li> <li>o Permitted as a single-family dwelling in all but the Village Residential District</li> </ul> </li> <li>- Mobile Homes: all units NOT in mobile home parks must be at least 15ft x 38ft and on a permanent chassis with a full frost wall foundation (see ZO section 907.2, p 53)</li> </ul>
Non-Residential Conversions	<ul style="list-style-type: none"> <li>- See notes on residential conversions above</li> </ul>
Manufactured Housing	<ul style="list-style-type: none"> <li>- Permitted as a single-family dwelling in all but the <b>Village Residential</b> District</li> <li>- Mobile Home Parks: all mobile units in mobile home parks must be at least 15ft x 38ft and constructed on a permanent chassis with a full frost wall foundation</li> </ul>
Room Rental	<ul style="list-style-type: none"> <li>- <b>Tourist Homes</b> are permitted in all districts <ul style="list-style-type: none"> <li>o No more than 6 guests are permitted per home and must include “bed and breakfast” services</li> </ul> </li> </ul>



<b><i>Freedom continued</i></b>	<b><i>Provisions</i></b>
Off-Street Parking	<ul style="list-style-type: none"> <li>- The dimension of each parking space must be at least 12ft x 18ft</li> <li>- Single-Family: 2 spaces per unit</li> <li>- Multi-Family: 1.5 for the first bedroom, 0.5 for additional rooms (rounding up)</li> <li>- Elderly Group homes: 1.5 spaces per room, plus 2 spaces for the caretaker</li> <li>- Accessory Apartments: 2 spaces per unit</li> </ul>
Min. Lot Size w/ Sewer	<ul style="list-style-type: none"> <li>- In subdivisions, lot size may be reduced from the slope- and soils-based standards by 1/3, but may not be reduced below the minimum standards applicable to the zoning district: <ul style="list-style-type: none"> <li>o <b>Village Residential</b> – 1 acre</li> <li>o <b>General Residential</b> – 2 acres</li> <li>o <b>Rural Residential</b> – 5 acres (Single-Family Workforce Housing Overlay: 2.5 acres)</li> <li>o <b>Residential/Light Commercial</b> – 1 acre</li> </ul> </li> </ul>
Min. Lot Size w/o Sewer	<ul style="list-style-type: none"> <li>- Minimum lot sizes are defined within each zoning district: <ul style="list-style-type: none"> <li>o <b>Village Residential</b>, and <b>Residential/Light Commercial</b> – 1 acre</li> <li>o <b>General Residential</b> – 2 acres</li> <li>o <b>Rural Residential</b> – 5 acres (Single-Family Workforce Housing Overlay: 2.5 acres)</li> </ul> </li> <li>- Cluster development of at least 5 lots is permitted in the <b>General Residential</b> district <ul style="list-style-type: none"> <li>o Minimum lot size: 1 acre (not used for determining density)</li> <li>o Road frontage: 100ft</li> </ul> </li> <li>- <b>Single-Family Workforce Housing</b>: The minimum lot size in the <b>RR</b> district is 2.5 acres; 1 acre in <b>GR</b> <ul style="list-style-type: none"> <li>o Developments with 5+ units must comply with standards outlined in the <b>SFWH Subdivision O</b>.</li> <li>o Lot lines are not delineated; buildings must be at least 20ft apart</li> </ul> </li> </ul>
Min. Street Frontage	<ul style="list-style-type: none"> <li>- <b>General Residential, Residential/LC</b> District: 200ft</li> <li>- <b>Rural Residential</b> District: 400ft</li> <li>- <b>SF Workforce Housing</b> District: 200ft per 5 dwellings in <b>GR</b> and <b>R/LC</b>, 400ft per 5 dwellings in <b>RR</b></li> <li>- <b>Multi-Family Workforce Housing</b> District: 200ft per building</li> <li>- <b>Cluster Subdivisions</b>: 100ft in the <b>GR</b> district</li> <li>- <b>Elderly Housing</b>: 50ft on public roads</li> </ul>
Back/Flag Lots	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Lots w/ no frontage	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances - RSA 674:41 state regulations apply</li> </ul>
Multi-family Density – w/Sewer	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Multi-Family Density – Small Units	<ul style="list-style-type: none"> <li>- Multi-family is only permitted in one district and requires a minimum of 1.25 acres per unit</li> <li>- No provisions are provided to reduce lot sizing requirements based on unit size</li> </ul>
Reuse of Existing Buildings	<ul style="list-style-type: none"> <li>- No non-conforming structure can be expanded by more than 20% or occupy more of the setback area</li> </ul>
Density Bonus - Afford. Housing	<ul style="list-style-type: none"> <li>- <b>Single-Family and Multi-Family Workforce Housing</b> provisions are targeted to households with incomes that are 30% below the area median level.</li> </ul>
Inclusionary Zoning	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Roadway Width	<ul style="list-style-type: none"> <li>- The minimum R-O-W width is 50ft, and at least 20ft must be paved surface area</li> </ul>

<b>Freedom continued</b>	<b>Provisions</b>
Curbing	- May be required at the discretion of the planning board during site plan review
Pedestrian Facilities	- Required in elderly housing projects
Off-site Improvements	- May be required at the discretion of the planning board during site plan review

*Areas for Further Development in Freedom, NH*



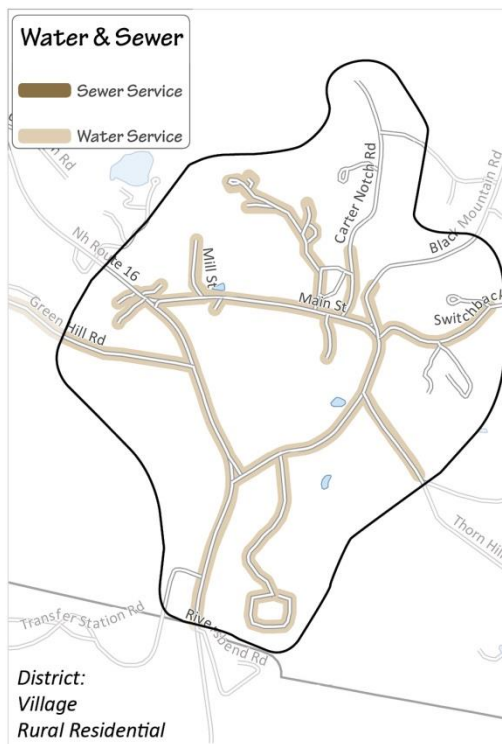
<b>Hart's Location</b>	<b>Provisions</b>
Accessory Dwelling	- In-law apartments are permitted for single- family occupation only
Multi-Family	- Not permitted
Townhouses	- Not permitted
Live-Work Units	- Not discussed in the ordinances
Single-Family Conversion	- Not discussed in the ordinances
Non-Residential Conversions	- Existing non-residential uses are permitted to continue, but once discontinued or abandoned, the properties shall be converted to residential dwellings permanently.
Manufactured Housing	- Not permitted
Room Rental	- Not discussed in the ordinances
Off-Street Parking	- Not discussed in the ordinances
Min. Lot Size w/ Sewer	- The minimum lot size permitted is 2.5 acres regardless of available utilities
Min. Lot Size w/o Sewer	- The minimum lot size permitted is 2.5 acres
Min. Street Frontage	- All lots must provide 150ft or road frontage
Back/Flag Lots	- Not discussed in the ordinances
Lots w/ no frontage	- Not discussed in the ordinances - RSA 674:41 state regulations apply
Multi-family Density – w/Sewer	- Multi-Family dwellings are not permitted
Multi-Family Density – Small Units	- Multi-Family dwellings are not permitted
Reuse of Existing Buildings	- Not discussed in the ordinances
Density Bonus - Afford. Housing	- Not discussed in the ordinances
Inclusionary Zoning	- Not discussed in the ordinances
Roadway Width	- Not discussed in the ordinances
Curbing	- Not discussed in the ordinances
Pedestrian Facilities	- Not discussed in the ordinances
Off-site Improvements	- Not discussed in the ordinances

<b>Jackson</b>	<b>Provisions</b>
Accessory Dwelling	<ul style="list-style-type: none"> <li>- Permitted in all districts</li> <li>- One accessory unit permitted per lot</li> <li>- The lot must be large enough for to 2 dwelling units based on the soils-based lot sizing standard</li> <li>- Accessory units shall not exceed 1,000ft<sup>2</sup>, and must be larger than 350ft<sup>2</sup></li> <li>- One occupant is permitted for every 250ft<sup>2</sup> of living space (i.e. no more than 4 occupants in a unit)</li> </ul>
Multi-Family	<ul style="list-style-type: none"> <li>- Permitted in all districts</li> <li>- No internal setbacks apply within clustered developments</li> <li>- No more than one building per lot and the development must meet soils-based lot sizing requirements</li> </ul>
Townhouses	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Live-Work Units	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Single-Family Conversion	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Non-Residential Conversions	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Manufactured Housing	<ul style="list-style-type: none"> <li>- Mobile homes are treated like single-family homes</li> <li>- Mobile Home Parks are not permitted in the town</li> </ul>
Room Rental	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Off-Street Parking	<ul style="list-style-type: none"> <li>- A minimum of 2 parking spaces must be provided per dwelling unit</li> </ul>
Min. Lot Size w/ Sewer	<ul style="list-style-type: none"> <li>- Lot size in affordable and workforce housing subdivisions can be reduced to meet State guidelines</li> </ul>
Min. Lot Size w/o Sewer	<ul style="list-style-type: none"> <li>- The soils-based lot sizing standard permits a minimum lot size for a 3-bedroom home of 31,750ft<sup>2</sup></li> <li>- In cluster subdivisions, there are a number of provisions allowing for higher density development: <ul style="list-style-type: none"> <li>o The minimum width on internal streets is 50ft</li> <li>o At least 25% of the parcel must be reserved as permanent open space</li> <li>o No internal lot sizing standard applies, but the overall parcel must meet the lot sizing standard</li> <li>o The subdivided parcel must have 200ft of frontage unless it is for an affordable housing cluster subdivision, in which case only 150ft of frontage is required</li> </ul> </li> </ul>
Min. Street Frontage	<ul style="list-style-type: none"> <li>- 200ft in the <b>Rural Residential</b> district (100ft on streets with a cul-de-sac)</li> <li>- 150ft in the <b>Village</b> district</li> </ul>
Back/Flag Lots	<ul style="list-style-type: none"> <li>- All new lots must meet the minimum street frontage requirements noted above</li> </ul>
Lots w/ no frontage	<ul style="list-style-type: none"> <li>- All new lots must meet the minimum street frontage requirements noted above</li> <li>- RSA 674:41 state regulations apply</li> </ul>
Multi-family Density – w/Sewer	<ul style="list-style-type: none"> <li>- Lot size in affordable and workforce housing subdivisions can be reduced to meet State guidelines</li> </ul>
Multi-Family Density – Small Units	<ul style="list-style-type: none"> <li>- Lot size in affordable and workforce housing subdivisions can be reduced to meet State guidelines Lot-sizing is based on a 3-bedroom unit</li> </ul>
Reuse of Existing Buildings	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Density Bonus - Afford. Housing	<ul style="list-style-type: none"> <li>- Lot size in affordable and workforce housing subdivisions can be reduced to meet State guidelines The Planning Board may reduce application costs for affordable and workforce housing subdivisions</li> <li>- No more than 12 units (i.e. with 3 affordable units) shall receive the inducements per year</li> </ul>



<b>Jackson continued</b>	<b>Provisions</b>
Inclusionary Zoning	<ul style="list-style-type: none"> <li>- One low- or moderate-income unit is required for every 4 units constructed: <ul style="list-style-type: none"> <li>o Low-income families: household income is below 80% of the area median level</li> <li>o Moderate-income families: household income is between 80%-100% of the area median level</li> <li>o 1-bedroom units cannot exceed 900ft<sup>2</sup> or comprise over 20% of the units in a development</li> <li>o 2-bedroom units cannot exceed 1,100ft<sup>2</sup></li> <li>o 3-bedroom units cannot exceed 1,300ft<sup>2</sup> or comprise over 25% of the units in a development</li> </ul> </li> <li>- The units must alternate between low and moderate affordability, beginning with a low-income unit</li> </ul>
Roadway Width	<ul style="list-style-type: none"> <li>- The R-O-W for internal streets in subdivisions may be at least 50ft wide with Planning Board approval</li> <li>- Dead-end streets must terminate in a 100ft wide hammerhead turn-around</li> </ul>
Curbing	- Not discussed in the ordinances
Pedestrian Facilities	- May be required at the discretion of the review board
Off-site Improvements	- Not discussed in the ordinances

*Areas for Further Development in Jackson, NH*



<b>Madison</b>	<b>Provisions</b>
Accessory Dwelling	<ul style="list-style-type: none"> <li>- Permitted in all districts</li> <li>- No more than one unit per lot</li> </ul>
Multi-Family	<ul style="list-style-type: none"> <li>- Permitted in all districts</li> <li>- Lot size, density, setback and open space requirements do not apply to affordable and workforce housing projects</li> </ul>
Townhouses	<ul style="list-style-type: none"> <li>- Treated as multi-family units</li> </ul>
Live-Work Units	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Single-Family Conversion	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Non-Residential Conversions	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Manufactured Housing	<ul style="list-style-type: none"> <li>- Permitted in the <b>Rural Residential</b> and <b>Commercial</b> districts</li> <li>- Homes must not be more than 10 years old from the date of the application</li> <li>- Lots must be served by a sewer system and water source</li> </ul>
Room Rental	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Off-Street Parking	<ul style="list-style-type: none"> <li>- A minimum of 2 parking spaces per dwelling unit is required</li> </ul>
Min. Lot Size w/ Sewer	<ul style="list-style-type: none"> <li>- No additional benefits are granted for sewer connection</li> <li>- Lot size, density, setback and open space requirements do not apply to affordable and workforce housing projects</li> </ul>
Min. Lot Size w/o Sewer	<ul style="list-style-type: none"> <li>- A minimum lot size of 2 acres per unit is required</li> <li>- Lot size, density, and setbacks and open space requirements do not apply to affordable and workforce housing projects</li> <li>- Cluster Provisions: <ul style="list-style-type: none"> <li>o The maximum number of units per lot cannot exceed the standards for normal subdivisions</li> <li>o Roads must be at least 50ft wide</li> <li>o Driveways are not subject to roadway standards but must serve no more than 2 units</li> </ul> </li> </ul>
Min. Street Frontage	<ul style="list-style-type: none"> <li>- A minimum of 200ft on lots along major transportation arteries and water</li> <li>- In cluster developments, frontage requirements do not apply</li> </ul>
Back/Flag Lots	<ul style="list-style-type: none"> <li>- Not permitted; driveways may serve no more than two units and cannot exceed 1,000ft in length</li> </ul>
Lots w/ no frontage	<ul style="list-style-type: none"> <li>- Not permitted - RSA 674:41 state regulations apply</li> </ul>
Multi-family Density – w/Sewer	<ul style="list-style-type: none"> <li>- Lot size, density, setback and open space requirements do not apply to affordable and workforce housing projects</li> </ul>
Multi-Family Density – Small Units	<ul style="list-style-type: none"> <li>- Lot size, density, setback and open space requirements do not apply to affordable and workforce housing projects</li> </ul>
Reuse of Existing Buildings	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>

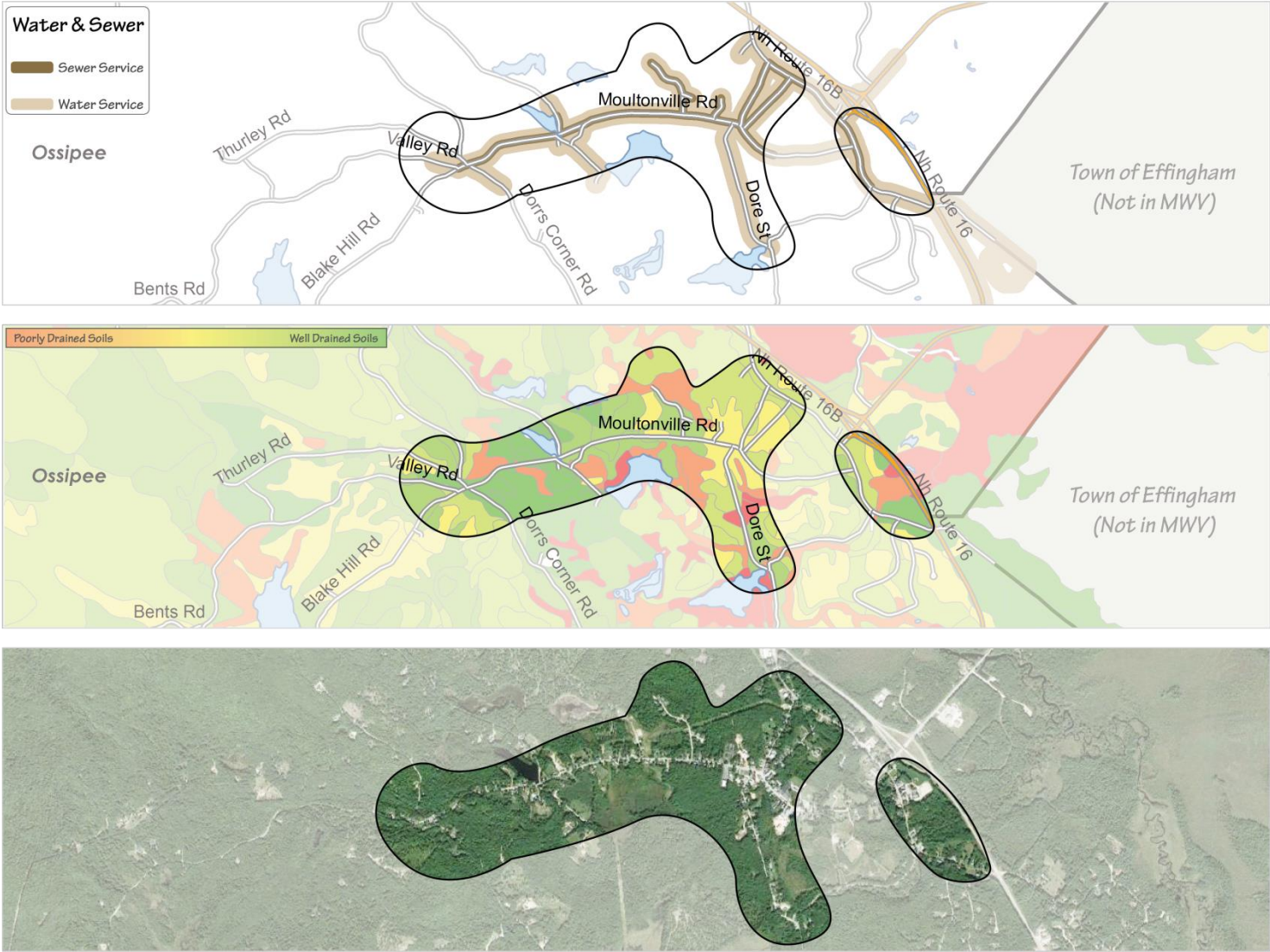


<b>Madison continued</b>	<b>Provisions</b>
Density Bonus - Afford. Housing	<ul style="list-style-type: none"> <li>- Lot size, density, setback and open space requirements do not apply to affordable and workforce housing projects</li> <li>- The planning board shall establish custom standards to ensure the best interests of the Town are met and to facilitate the project, with the following limitations: <ul style="list-style-type: none"> <li>o Lot size, density, and setback requirements will ensure adequate septic capacity</li> <li>o Open space provisions will sufficiently accommodate the needs of the occupants</li> <li>o Setbacks will be sufficient to buffer and protect adjacent properties</li> <li>o No structure shall exceed a height of 36ft</li> </ul> </li> <li>- Affordable housing projects may be exempted from the above regulations if the project proponents can demonstrate the development cannot proceed without the waivers due to economic conditions.</li> <li>- Affordable: housing costs do not exceed 30% of household income, when the household income is: <ul style="list-style-type: none"> <li>o At or below 100% of the median household income for a family of four in the county or metropolitan area for homeowners</li> <li>o At or below 60% of the median household income for a family of three in the county or metropolitan area for renters</li> <li>o Workforce housing: meets the affordability requirements above and does not exclude minor children from more than 20% of the units, and at least half the units are 2-bedroom or more</li> </ul> </li> </ul>
Inclusionary Zoning	- Not discussed in the ordinances
Roadway Width	<ul style="list-style-type: none"> <li>- Minimum right-of-way width is 50ft, with a minimum pavement width of 18ft</li> <li>- Turnaround requirements on dead-ends?</li> <li>- A dead-end road cannot exceed 1,000ft, and must end in a cul-de-sac with a minimum 60ft radius</li> </ul>
Curbing	<ul style="list-style-type: none"> <li>- Curbing is required in all commercial districts, major intersections, and on roads with excessive grades</li> <li>- Granite curbing is required</li> </ul>
Pedestrian Facilities	- Not discussed in the ordinances
Off-site Improvements	- Not discussed in the ordinances

<b>Ossipee</b>	<b>Provisions</b>
Accessory Dwelling	<ul style="list-style-type: none"> <li>- Not permitted in any district as a standalone building</li> <li>- Permitted as an extension of the principal dwelling</li> <li>- Cannot exceed 1,000ft<sup>2</sup> or more than 30% of the habitable floor area of the principal home</li> </ul>
Multi-Family	<ul style="list-style-type: none"> <li>- Only one structure permitted per lot</li> <li>- No more than 4 units permitted per building</li> <li>- Permitted in the <b>Village, Residential, Commercial Node</b>, and <b>Corridor</b> districts</li> </ul>
Townhouses	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Live-Work Units	<ul style="list-style-type: none"> <li>- At least 40% of a building in the <b>Commercial Node</b> must be for commercial use</li> </ul>
Single-Family Conversion	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Non-Residential Conversions	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Manufactured Housing	<ul style="list-style-type: none"> <li>- Mobile homes: Permitted in the <b>Village, Residential</b>, and <b>Rural</b> districts</li> <li>- Mobile Home Parks: Permitted in all but the <b>Commercial</b> and <b>Rural</b> districts</li> <li>- Mobile Home Subdivisions: Permitted in the <b>Residential</b> and <b>Rural</b> districts</li> <li>- Mobile Home Parks: subdivisions shall be at least 10 acres or more <ul style="list-style-type: none"> <li>o The total land area must be at least 10 acres</li> <li>o All parks shall be free of wetlands, swamps, or wildlife breeding areas</li> <li>o The park will have a minimum of two access points</li> <li>o Each home shall have a minimum of 15,000ft<sup>2</sup> of land and 100ft of frontage</li> <li>o Each home shall have 2 parking spaces or more</li> </ul> </li> </ul>
Room Rental	<ul style="list-style-type: none"> <li>- Room rentals are treated under the concept of a lodging house, which is defined as a group of rooms in one premises providing accommodations to non-transients—with meals—for a defined rent</li> <li>- No more than 6 double-occupancy rooms are permitted per building</li> <li>- Permitted in the <b>Village, Residential</b>, and <b>Rural</b> districts</li> </ul>
Off-Street Parking	<ul style="list-style-type: none"> <li>- A minimum of 2 spaces per residential unit required in single-family dwellings</li> <li>- 1 space per dwelling unit for multi-unit elderly housing</li> <li>- Consideration will be given to reduced parking demand due to occupant age and trip conservation</li> <li>- Shared parking may be used if it is located within 500ft of the building</li> </ul>
Min. Lot Size w/ Sewer	<ul style="list-style-type: none"> <li>- <b>Village</b> and <b>Commercial Node</b> districts: 10,000ft<sup>2</sup> with sewer or advanced septic systems</li> </ul>
Min. Lot Size w/o Sewer	<ul style="list-style-type: none"> <li>- A slope- and soils-based standard applies with a minimum lot size of 44,000ft<sup>2</sup></li> <li>- Cluster Provisions: <ul style="list-style-type: none"> <li>o The total land area must be at least 20 acres</li> <li>o The number of lots shall not exceed the normal requirements in the district</li> <li>o The parcel to be subdivided must have 400ft of frontage</li> <li>o Individual lots must comply with Village district requirements.</li> <li>o A minimum of 20ft must separate any two clustered buildings on the parcel</li> <li>o No more than 8 lots are permitted per cluster</li> </ul> </li> </ul>

<i>Ossipee continued</i>	<i>Provisions</i>
Min. Street Frontage	<ul style="list-style-type: none"> <li>- <b>Village</b> and <b>Commercial Node</b> districts: 80ft</li> <li>- <b>Residential, Roadside Commercial, Commercial,</b> and <b>Rural</b> districts: 200ft</li> <li>- <b>Corridor</b> and <b>Performance Floating</b> districts: 400ft</li> </ul>
Back/Flag Lots	- Not permitted
Lots w/ no frontage	- Not permitted - RSA 674:41 state regulations apply
Multi-family Density – w/Sewer	- Lot size is determined by district: a minimum of 10,000ft <sup>2</sup> in the <b>Village</b> district is possible with sewer
Multi-Family Density – Small Units	- Slope- and soils-based lot sizing applies on each residential unit in multi-family dwellings
Reuse of Existing Buildings	- Not discussed in the ordinances
<i>Ossipee continued</i>	Notes
Density Bonus - Afford. Housing	- Not discussed in the ordinances
Inclusionary Zoning	- Not discussed in the ordinances
Roadway Width	<ul style="list-style-type: none"> <li>- All roads shall have a minimum of 50ft wide R-O-W, with at least 22ft of paved surface</li> <li>- Dead-end roads shall not exceed 1,000ft, with an adequate turnaround</li> </ul>
Curbing	- Not discussed in the ordinances
Pedestrian Facilities	- Shall be provided where practical for separation of pedestrian and vehicular traffic
Off-site Improvements	- Not discussed in the ordinances

Areas for Further Development in Ossipee, NH



<b>Tamworth</b>	<b>Provisions</b>
Accessory Dwelling	- Not discussed in the ordinances
Multi-Family	- Not discussed in the ordinances
Townhouses	- Not discussed in the ordinances
Live-Work Units	- Not discussed in the ordinances
Single-Family Conversion	- Not discussed in the ordinances
Non-Residential Conversions	- Not discussed in the ordinances
Manufactured Housing	- Not discussed in the ordinances
Room Rental	- Not discussed in the ordinances
Off-Street Parking	- All lots require a minimum of two (2) off-street parking spaces
Min. Lot Size w/ Sewer	- Not discussed in the ordinances
Min. Lot Size w/o Sewer	<ul style="list-style-type: none"> <li>- The minimum lot size for single-family homes with up to four bedrooms is determined by soils- and slope-based standards. <ul style="list-style-type: none"> <li>o The smallest lot (on well drained, relatively flat terrain) permitted without public water or sewer service is 30,000ft<sup>2</sup></li> </ul> </li> <li>- The minimum lot size for single-family homes with more than four bedrooms is increased in proportion to the number of bedrooms over the first four.</li> <li>- Cluster Provisions: <ul style="list-style-type: none"> <li>o The development must be at least 5 acres</li> <li>o The developed portion cannot occupy more than 50% of the total area</li> <li>o Clustered development density can be increased by 1/3 above minimum lot sizing requirements</li> </ul> </li> </ul>
Min. Street Frontage	<ul style="list-style-type: none"> <li>- All lots shall have at least 200ft of frontage on roads and waterways (if larger than 10-acres)</li> <li>- Lots abutting the circular radius of a cul-de-sac must have at least 100ft of frontage on the road</li> </ul>
Back/Flag Lots	- Not permitted
Lots w/ no frontage	- Not discussed in the ordinances - RSA 674:41 state regulations apply
Multi-family Density – w/Sewer	- Not discussed in the ordinances
Multi-Family Density – Small Units	- Not discussed in the ordinances
Reuse of Existing Buildings	- Not discussed in the ordinances
Density Bonus - Afford. Housing	- Not discussed in the ordinances
Inclusionary Zoning	- Not discussed in the ordinances

<b><i>Tamworth continued</i></b>	<b><i>Provisions</i></b>
Roadway Width	<ul style="list-style-type: none"> <li>- Roadway design standards apply to all subdivisions with three (3) or more lots.</li> <li>- Subdivisions with less than five (5) lots can apply for waivers to several provisions</li> <li>- The minimum width of a road right-of-way is 50ft; wider roads may be required on roads with more than 200 vehicle trips per day</li> <li>- Dead-end streets cannot serve more than 20 lots or exceed 2,000ft in length. <ul style="list-style-type: none"> <li>o Dead end roads must terminate in a cul-de-sac or hammerhead.</li> <li>o Cul-de-sacs must have a turning radius of at least 50ft (at the outer-edge of pavement)</li> </ul> </li> </ul>
Curbing	- Required on roads that exceed an eight (8) percent grade, or 6% if the road length exceeds 250ft
Pedestrian Facilities	<ul style="list-style-type: none"> <li>- Pedestrian improvements may be required by the planning board</li> <li>- If required, sidewalks shall be at least 5ft wide and made of bituminous asphalt or concrete</li> </ul>
Off-site Improvements	- Not discussed in the ordinances



<b>Brownfield, Maine</b>	<b>Provisions</b>
Accessory Dwelling	<ul style="list-style-type: none"> <li>- The second dwelling unit on a lot requires an additional 1 acre of land <ul style="list-style-type: none"> <li>o Lots with more than 2 units must comply with subdivision regulations</li> </ul> </li> </ul>
Multi-Family	<ul style="list-style-type: none"> <li>- Lots with multi-unit dwellings must have 150ft of frontage plus 50ft for every unit after the first unit</li> <li>- Single dwelling units require 2 acres <ul style="list-style-type: none"> <li>o The second unit requires an additional acre</li> <li>o Lots with 3 or more units must comply with subdivision standards and require 2 acres per unit</li> </ul> </li> <li>- No more than 4 units are permitted in a structure</li> </ul>
Townhouses	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Live-Work Units	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Single-Family Conversion	<ul style="list-style-type: none"> <li>- Non-conforming buildings can be changed or expanded if they are not made more non-conforming</li> </ul>
Non-Residential Conversions	<ul style="list-style-type: none"> <li>- Non-conforming buildings can be changed or expanded if they are not made more non-conforming</li> <li>- Conversion of non-residential buildings into 3 or more residential units requires subdivision review</li> </ul>
Manufactured Housing	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Room Rental	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Off-Street Parking	<ul style="list-style-type: none"> <li>- 1.5 parking spaces per dwelling unit</li> </ul>
Min. Lot Size w/ Sewer	<ul style="list-style-type: none"> <li>- In cluster subdivisions, the availability of off-site sewer allows for lot sizes smaller than 20,000ft<sup>2</sup></li> </ul>
Min. Lot Size w/o Sewer	<ul style="list-style-type: none"> <li>- A minimum of 2 acres is required per lot</li> <li>- All subdivisions that create more than 3 units or lots shall comply with cluster subdivision regulations <ul style="list-style-type: none"> <li>o The maximum number of units is determined by dividing the net residential acreage by the minimum lot size requirement (2 acres)</li> <li>o Unless a community sewage treatment system is available no lot shall be smaller than 20,000ft<sup>2</sup></li> <li>o All buildings with reduced lot sizes below 2 acres shall be within 1,000ft of the open space land</li> </ul> </li> </ul>
Min. Street Frontage	<ul style="list-style-type: none"> <li>- All lots must have 150ft of frontage <ul style="list-style-type: none"> <li>o Lots multi-unit dwellings must have 50ft of frontage for each unit after the first unit</li> </ul> </li> <li>- Utilities in subdivisions with lots that have less than 125ft of frontage must be placed underground</li> </ul>
Back/Flag Lots	<ul style="list-style-type: none"> <li>- No building permit shall be issued unless the lot has an access road within a deeded right-of-way</li> <li>- The access road must be a minimum of 18ft wide</li> </ul>
Merger provisions	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Lots w/ no frontage	<ul style="list-style-type: none"> <li>- No building permit shall be issued unless the lot has an access road within a deeded right-of-way <ul style="list-style-type: none"> <li>o The access road must be a minimum of 18ft wide</li> </ul> </li> </ul>
Multi-family Density – w/Sewer	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Multi-Family Density – Small Units	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Reuse of Existing Buildings	<ul style="list-style-type: none"> <li>- Non-conforming buildings can be changed or expanded if they are not made more non-conforming</li> </ul>
Density Bonus - Afford. Housing	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Inclusionary Zoning	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>

<b><i>Brownfield, ME continued</i></b>	<b><i>Provisions</i></b>
Roadway Width	<ul style="list-style-type: none"> <li>- The minimum road width for private rights-of-way is 50ft with an 18ft travel way</li> <li>- Dead-end streets must terminate in a cul-de-sac with an 50ft edge of pavement radius</li> </ul>
Curbing	<ul style="list-style-type: none"> <li>- Granit curbing is required in all subdivisions located in the “Growth Areas”</li> </ul>
Pedestrian Facilities	<ul style="list-style-type: none"> <li>- Sidewalks are mandatory on all streets except private rights-of-way at a minimum width of 5ft in subdivisions located in designated “Growth Areas” <ul style="list-style-type: none"> <li>o Subdivisions abutting sidewalks but that are outside the Growth Area must provide sidewalks</li> </ul> </li> </ul>
Off-site Improvements	<ul style="list-style-type: none"> <li>- Utilities for lots developed in the “Growth Areas” shall be located underground.</li> </ul>

<b>Fryeburg, ME</b>	<b>Provisions</b>
Accessory Dwelling	<ul style="list-style-type: none"> <li>- Not counted as a unit for density and dimensional requirements</li> <li>- Must occupy space within an existing home, but cannot result in an expansion of the home</li> <li>- The principal building must be owner-occupied</li> <li>- The apartment cannot exceed 40% of the area of the principal structure</li> </ul>
Multi-Family	<ul style="list-style-type: none"> <li>- Two-family dwellings permitted outright in all areas</li> <li>- Dwellings of 3 or more units are permitted with Planning Board approval in all districts</li> <li>- Must be connected to a public or private central water supply</li> <li>- A minimum 40ft separation between buildings is required</li> </ul>
Townhouses	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Live-Work Units	<ul style="list-style-type: none"> <li>- Permitted as mixed-use buildings</li> </ul>
Single-Family Conversion	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Non-Residential Conversions	<ul style="list-style-type: none"> <li>- Permitted in the <b>Village</b>, <b>Outlying Village Residential</b>, and <b>Rural Residential</b> districts (all others are not applicable)</li> </ul>
Manufactured Housing	<ul style="list-style-type: none"> <li>- Multi-unit, mobile housing must meet the standards and requirements of a single-family home</li> <li>- Each home must provide a permanent foundation, frost wall, grade beam, or floating slab</li> <li>- Mobile Home Parks must meet all subdivision requirements</li> <li>- Permitted in the <b>Mobile Home Park Overlay</b> district <ul style="list-style-type: none"> <li>o Minimum lot size: 20,000ft<sup>2</sup> with individual septic, 12,000ft<sup>2</sup> with a centralized septic system</li> <li>o Minimum frontage: 100ft with individual septic system, 75ft with a centralized septic system</li> <li>o Maximum density: 20,000ft<sup>2</sup> per mobile home</li> </ul> </li> </ul>
Room Rental	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Off-Street Parking	<ul style="list-style-type: none"> <li>- Lots must provide adequate parking so as to no disrupt use of public roads and cause congestion</li> <li>- Multi-family buildings: adequate parking space must be provided within 300ft of the building</li> </ul>
Min. Lot Size w/ Sewer	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Min. Lot Size w/o Sewer	<ul style="list-style-type: none"> <li>- <b>Village Residential</b>: minimum lot size is 20,000ft<sup>2</sup> <ul style="list-style-type: none"> <li>o Mixed-use: 20,000ft<sup>2</sup> for the first use, 50% (10,000ft<sup>2</sup>) per use thereafter</li> </ul> </li> <li>- <b>Village Commercial</b>: minimum lot size is 20,000ft<sup>2</sup> <ul style="list-style-type: none"> <li>o Mixed-use and multi-family: 20,000ft<sup>2</sup> for the first use/unit, 10,000ft<sup>2</sup> per use/unit thereafter</li> </ul> </li> <li>- <b>Outlying Village Residential</b>: minimum lot size is 30,000ft<sup>2</sup> with public water, 40,000ft<sup>2</sup> without water <ul style="list-style-type: none"> <li>o Multi-family: as cited above for the first unit, 50% of the area per unit thereafter</li> </ul> </li> <li>- <b>Residential-Commercial</b>, <b>Outlying Residential-Commercial</b>, <b>General Commercial</b>, and <b>Industrial</b> districts: minimum lot size is 30,000ft<sup>2</sup> with public water, 40,000ft<sup>2</sup> without water <ul style="list-style-type: none"> <li>o Mixed-use and multi-family: as cited above for the first use/unit, 50% per use/unit thereafter</li> </ul> </li> <li>- <b>Rural Residential</b>: minimum lot size is 40,000ft<sup>2</sup> <ul style="list-style-type: none"> <li>o Mixed-use: 40,000ft<sup>2</sup> for the first use, 50% (10,000ft<sup>2</sup>) per use thereafter</li> </ul> </li> </ul>

<b>Fryeburg, ME continued</b>	<b>Provisions</b>
Min. Street Frontage	<ul style="list-style-type: none"> <li>- <b>Village Residential, Village Commercial, OVR Districts:</b> minimum frontage required is 100ft</li> <li>- <b>General Commercial, Rural Residential Districts:</b> minimum frontage required is 125ft</li> <li>- <b>Mobile Home Park Overlay District:</b> minimum frontage required is 100ft (75ft with centralized sewer)</li> <li>- Ratio of lot length to width shall not exceed 5:1</li> <li>- Reduced frontage on cul-de-sacs</li> </ul>
Back/Flag Lots	<ul style="list-style-type: none"> <li>- Permitted if the lot has access to a road via an easement and the lot meets dimensional requirements</li> </ul>
Lots w/ no frontage	<ul style="list-style-type: none"> <li>- Permitted if the lot has access to a road via an easement and the lot meets dimensional requirements</li> </ul>
Merger Provisions	<ul style="list-style-type: none"> <li>- Contiguous lots with single ownership can be conveyed together or separately</li> </ul>
Multi-family Density – w/Sewer	<ul style="list-style-type: none"> <li>- State of Maine Subsurface Wastewater Disposal Rules are enforced</li> </ul>
Multi-Family Density – Small Units	<ul style="list-style-type: none"> <li>- Calculated on net residential acreage</li> <li>- In the <b>Rural Residential District</b>, no more than 5 developed lots in any subdivision are permitted each calendar year when the lots are smaller than 2 acres in size. <ul style="list-style-type: none"> <li>o Can be increased to 10 lots if [a] the lots are larger than 2 acres, [b] 10% of the land is set aside for open space use, and [c] 2 of the following 5 criteria are met: views are protected, historic structures are preserved, the development is buffered and not visible, access to arterials is minimized, or at least 10% of the units provided are affordable housing (housing expenses do not exceed 30% of household income for households with a median income that is 80% or lower than the area median income)</li> <li>o Clustered housing is exempt from the quota if waste disposal is provided with the project</li> <li>o No lot may be smaller than 20,000ft<sup>2</sup></li> </ul> </li> </ul>
Reuse of Existing Buildings	<ul style="list-style-type: none"> <li>- Non-conforming buildings may be reused but may not be enlarged or altered to expand its use without meeting the applicable conformance requirements</li> </ul>
Density Bonus - Afford. Housing	<ul style="list-style-type: none"> <li>- To increase the development quota on multi-family buildings per year, one of five potential criteria is that 10% of the proposed housing units are affordable units.</li> </ul>
Inclusionary Zoning	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Roadway Width	<ul style="list-style-type: none"> <li>- A minimum 66ft right-of-way is required in all areas except mobile home parks (23ft)</li> <li>- Minimum paved surface width is 34ft for arterials and industrial/commercial roads, 24ft for collector roads, and 20ft for minor, private, and mobile home park roads</li> <li>- Cul-de-sacs are required on dead-end streets with a 50ft edge-of-pavement radius <ul style="list-style-type: none"> <li>o A hammerhead 30ft wide and 60ft long, may be substituted with Planning Board approval</li> </ul> </li> </ul>
Curbing	<ul style="list-style-type: none"> <li>- Required as determined by the Planning Board</li> <li>- No material specifications are provided</li> </ul>
Pedestrian Facilities	<ul style="list-style-type: none"> <li>- Required where necessary to safeguard against hazards</li> <li>- Sidewalks should be 5ft wide and set back 2.5ft from the shoulder or curb facing</li> </ul>
Off-site Improvements	<ul style="list-style-type: none"> <li>- Required where necessary to safeguard against hazards</li> </ul>

## ***Appendix E: Regulatory Review for MWV Communities: Economic Development***

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The regulatory review presented covers only the regulations that have relevance. These primary regulatory documents pertaining to economic diversity include:

1. **Zoning or Land Use Ordinances** – dictate the type and location of development that may occur in a town. These ordinances are typically large documents with detailed regulations covering allowed land uses designated by zone or district, building construction limitations, parking standards, floodplain management, and others.
2. **Subdivision Ordinances** – govern the division of parcels, development of multiple lots, and the necessary provisions thereof.
3. **Site Plan Review Regulations** – govern the process and requirements of applicants requesting site plan approvals and permits.

As with the review of housing regulations, some towns enforce standalone ordinances or regulations that provide additional standards to those listed in the three regulatory instruments above. Where applicable, PDI reviewed these documents. Specialized regulations in effect in MWV communities include:

4. **Street Standards** – outline the construction requirements for, and placement of street in the municipality.
5. **Driveway Standards** – additional standards for driveways that are not listed in other regulatory documents.
6. **Noise Regulations** – designed to limit nuisances from excessive noise, noise regulations can affect the viability of some commercial activities.
7. **Floodplain Regulations** – govern development in flood-prone areas. Municipalities opt to participate in the FEMA National Flood Insurance Program, which requires minimum floodplain management regulations. In Maine, towns are required to adopt minimum state regulations. While New Hampshire municipalities do not share this obligation, many have opted to do so independently.
8. **Telecommunications Regulations** – regulate the placement of telecommunications towers, which may be important with respect to economic development potential.
9. **Building Codes** – Construction standards that may exceed state and other requirements to better address local concerns.

PDI worked with municipal representatives to review the regulatory documents and ensure that all relevant ordinances, regulations, and standards were collected for review.

<b>Albany</b>	<b>Provisions</b>
Traditional Home Occupations	<ul style="list-style-type: none"> <li>- Home occupations: <ul style="list-style-type: none"> <li>o Permitted in all districts</li> <li>o Can be conducted within the primary or accessory building, only by a member of the family residing in the dwelling</li> <li>o Home occupations cannot alter the outside appearance of a home</li> <li>o No outside storage is permitted</li> </ul> </li> <li>- A home “business” <ul style="list-style-type: none"> <li>o Exceeds the standards of a home occupation, and requires Special Exception</li> <li>o Must be conducted by an occupant of the dwelling</li> <li>o No external evidence of the business is permitted, such as window displays</li> <li>o No outdoor displays of goods or storage of materials is permitted unless screened from roads</li> </ul> </li> </ul>
Accessory Business Uses	<ul style="list-style-type: none"> <li>- Operators of home occupations or businesses must reside in the home</li> <li>- Mixed-use development is not discussed in the ordinances</li> </ul>
Re-Use of Former Agricultural Buildings (in rural areas)	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> <li>- Variances from the Zoning Ordinance are permitted by Special Exception, if the proponent of a project can demonstrate all of the following: <ul style="list-style-type: none"> <li>o The project will not diminish the value of surrounding property</li> <li>o The variance would generate substantial public benefit</li> <li>o That denying the permit would impose an undue hardship for the proponent because of the unique qualities of the land</li> <li>o By granting the variance substantial justice would be done</li> <li>o The proposed use is not contrary to the spirit of the ordinance</li> </ul> </li> </ul>
Re-Use of Community or Commercial Buildings	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances – see note on the granting of variances above</li> </ul>
Agriculturally Related Businesses	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances – see note on the granting of variances above</li> <li>- Non-residential activities must be located in the commercial or industrial zones (not including home occupations or businesses)</li> </ul>
Farm Stands/Stores	<ul style="list-style-type: none"> <li>- Seasonal stands no larger than 200ft<sup>2</sup> are permitted</li> <li>- Treated as home occupations/businesses</li> </ul>
Accessory Farm Uses	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Contractors	<ul style="list-style-type: none"> <li>- Must be located in the light industrial district</li> </ul>
Artists’ and Craftsmen’s Studios	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Residential/Office/Service Uses	<ul style="list-style-type: none"> <li>- Commercial office and service activities are permitted in the <b>Light Industrial</b> zone</li> </ul>
Light Manufacturing	<ul style="list-style-type: none"> <li>- Light industrial activities are permitted in the <b>Light Industrial</b> zone</li> </ul>
Live/Work Units	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>



<b><i>Albany continued</i></b>	<b><i>Provisions</i></b>
Off-Street Parking	<ul style="list-style-type: none"> <li>- Home Businesses: Two spaces in addition to residential requirement</li> <li>- Commercial Retail: 1 space per 200 square feet of gross area</li> <li>- Commercial Office: 1 space per 250 square feet of gross area</li> <li>- Industrial: 1 space per every 1.2 employees</li> </ul>
Shared Parking Provisions	<ul style="list-style-type: none"> <li>- Parking on public lots located within 400 feet may be counted toward parking requirements</li> </ul>
Signs	<ul style="list-style-type: none"> <li>- No signs permitted for home occupations or businesses</li> <li>- Signs in residential areas cannot exceed 12ft<sup>2</sup></li> <li>- Single businesses: One primary sign, no larger than 32ft<sup>2</sup>, is permitted per business with 3 accessory signs (wall or window-mounted signs) no larger than 9ft<sup>2</sup></li> <li>- Business Complex: One primary (32ft<sup>2</sup>), accessory (32ft<sup>2</sup>), directory (4ft<sup>2</sup>), and secondary (12ft<sup>2</sup>) sign permitted per businesses</li> <li>- Signage is permitted by the Board of Selectmen</li> </ul>
Impervious Surface Ratios	<ul style="list-style-type: none"> <li>- Impervious surface area cannot exceed 20%</li> </ul>
Submission Requirements	<ul style="list-style-type: none"> <li>- Site plan requirements apply to all submissions. Waivers may be granted to components that would be inappropriate or superfluous to informed evaluation of the proposal</li> <li>- Minor and major subdivisions are considered <ul style="list-style-type: none"> <li>o Minor: No more than 3 lots and no new roads or municipal service extensions required</li> <li>o Major: More than 4 lots or new streets are required</li> </ul> </li> <li>- Site plan review is required for change-of-use involving expansions above 1,200ft<sup>2</sup> in a 5-year period</li> </ul>
Staff Review/Development Review Committees	<ul style="list-style-type: none"> <li>- Non-residential or multi-family development require review by the <b><i>Zoning Board of Adjustment</i></b></li> <li>- There are no provisions for staff review and approval of proposals</li> </ul>

<b>Bartlett</b>	<b>Provisions</b>
Traditional Home Occupations	<ul style="list-style-type: none"> <li>- Maximum of 3 employees in addition to the home occupants</li> <li>- No outside storage or display is permitted of any kind</li> </ul>
Accessory Business Uses	<ul style="list-style-type: none"> <li>- See “home occupations” above</li> </ul>
Re-Use of Former Agricultural Buildings (in rural areas)	<ul style="list-style-type: none"> <li>- Home businesses, and “agriculture” activities permitted in the <b>TRDA</b> (rural) zone: <ul style="list-style-type: none"> <li>o Activities incidental to agriculture that are permitted include marketing or selling products that do not exceed 20% of the yearly dollar volume of the value of products from the farm</li> </ul> </li> </ul>
Re-Use of Community or Commercial Buildings	<ul style="list-style-type: none"> <li>- Lawful use of non-conforming lots or parcels is permitted</li> <li>- Enlargement or intensification of a non-conforming use is not permitted unless it occurs on the existing lot</li> </ul>
Agriculturally Related Businesses	<ul style="list-style-type: none"> <li>- Activities that are supportive of agricultural activities can be located in rural areas if associated with an agricultural activity</li> <li>- Other commercial or industrial activities are not permitted in rural areas (i.e. the <b>TRDA</b> zone)</li> <li>- Agriculture produce sold on site cannot be produced elsewhere</li> </ul>
Farm Stands/Stores	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances – treated as a home business or as an accessory agricultural use</li> </ul>
Accessory Farm Uses	<ul style="list-style-type: none"> <li>- See notes in “<i>Re-Use of Former Agricultural Buildings (in rural areas)</i>”</li> </ul>
Contractors	<ul style="list-style-type: none"> <li>- Contractors permitted in the <b>Town Commercial District</b></li> </ul>
Artists’ and Craftsmen’s Studios	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Residential/Office/Service Uses	<ul style="list-style-type: none"> <li>- Permitted in the <b>Town Commercial District</b></li> </ul>
Light Manufacturing	<ul style="list-style-type: none"> <li>- Permitted in the <b>Town Industrial District</b> – along West Side Road throughout several parcels</li> </ul>
Live/Work Units	<ul style="list-style-type: none"> <li>- The TCD district tracks Route 302 and Route 16</li> </ul>
Off-Street Parking	<ul style="list-style-type: none"> <li>- Commercial or industrial activities: 1 space per every 3 patrons at maximum capacity</li> </ul>
Shared Parking Provisions	<ul style="list-style-type: none"> <li>- One-third of required parking may be supplied by existing on-street parking if available</li> <li>- Parking in public lots no more than 400 feet from a development may be counted toward satisfying parking requirements</li> </ul>
Signs	<ul style="list-style-type: none"> <li>- Signs for home businesses are not permitted</li> <li>- No more than 4 signs per premises (totaling no more than 60ft<sup>2</sup> all together); no sign shall exceed 48ft<sup>2</sup></li> <li>- Signs for business complexes shall be no larger than 48ft<sup>2</sup> plus 16ft<sup>2</sup> for each additional business beyond the first</li> </ul>
Impervious Surface Ratios	<ul style="list-style-type: none"> <li>- No more than 75% of a lot or parcel can be impervious in commercial or industrial developments</li> </ul>
Submission Requirements	<ul style="list-style-type: none"> <li>- Review requirements do not vary with the scale of development</li> <li>- Waivers to any submission requirements may be granted to avoid undue hardship</li> <li>- Projects involving less than 5,000ft<sup>2</sup> do not require site plan review</li> </ul>
Staff Review/Development Review Committees	<ul style="list-style-type: none"> <li>- Non-residential projects exceeding 5,000ft<sup>2</sup> may require a site plan review</li> <li>- Projects involving new construction, a change of use, external modification or impact, or a property that has never been subject to site plan review for previous non-residential activities will most likely require a review</li> </ul>

<b>Conway</b>	<b>Provisions</b>
Traditional Home Occupations	<ul style="list-style-type: none"> <li>- Home occupations shall not occupy more than 50% of the total residential floor area or 1,500ft<sup>2</sup></li> <li>- Home occupations must be carried on by an occupant of the building</li> <li>- Retail or wholesale sales must be of products produced on premises</li> <li>- No outside storage of materials is permitted that detracts from the residential nature of the property</li> <li>- A change of use permit is required</li> <li>- Two employees are permitted</li> <li>- 3ft<sup>2</sup> home occupation signs are permitted</li> <li>- Home occupations are permitted in all single family residences in Conway</li> </ul>
Accessory Business Uses	- See “home occupations” above
Re-Use of Former Agricultural Buildings (in rural areas)	<ul style="list-style-type: none"> <li>- Commercial Business Development Parks are permitted in the <b>RA</b> district with special exception if abutting the <b>Highway</b> or <b>Village Commercial</b> districts</li> <li>- Very limited commercial or industrial activity (except resource extraction) is permitted in the RA district</li> <li>- Industrial districts (I-1 and I-2) have been established to accommodate industrial developments. I-1 is fully serviced with Water and Sewer.</li> <li>- Most industrial uses are also permitted in the Highway Commercial District</li> </ul>
Re-Use of Community or Commercial Buildings	<ul style="list-style-type: none"> <li>- Enlargement of a non-conforming use is permitted if it is accessory to the existing use and is on the same lot</li> <li>- A non-conforming use may be converted to another non-conforming use with <b>ZBA</b> approval if the new use does not increase nuisances and is conducted on the same lot.</li> <li>- Non-conforming structures may be expanded with approval</li> </ul>
Agriculturally Related Businesses	- Very limited commercial or industrial activity is permitted in the <b>RA</b> zone
Farm Stands/Stores	<ul style="list-style-type: none"> <li>- Are permitted. If they exceed 1,200<sup>ft2</sup>, site plan approval by the Planning Board is required</li> <li>- Three parking spaces are required if the stand is larger than 100ft<sup>2</sup> (plus 1 space per 200ft<sup>2</sup> after the first 100ft<sup>2</sup>)</li> </ul>
Accessory Farm Uses	- Accessory agricultural uses are permitted
Contractors	<ul style="list-style-type: none"> <li>- Storage is permitted as long as it is visually buffered from the road</li> <li>- Contractors are permitted in the <b>CVC, NCVC, HC, I1, and I2</b> districts</li> <li>- Outdoor storage areas are considered as “disturbed area” and are calculated into parking standards</li> </ul>
Artists’ and Craftsmen’s Studios	<ul style="list-style-type: none"> <li>- Considered a home occupation</li> <li>- Permitted in all areas</li> </ul>
Residential/Office/Service Uses	- All office uses (except home occupations) are treated as commercial activities and are permitted in the <b>CVC, NCVC, HC, I1, and I2</b> districts
Light Manufacturing	- Permitted in the <b>CVC, NCVC, HC, I1, and I2</b> districts
Live/Work Units	- Are permitted in the industrial and commercial districts. Home occupations are permitted in the residential districts

<b>Conway continued</b>	<b>Provisions</b>
Off-Street Parking	<ul style="list-style-type: none"> <li>- Commercial Offices and Services: 1 space per 250ft<sup>2</sup> of gross area</li> <li>- Commercial Retail: 1 space per 200ft<sup>2</sup> of gross area</li> <li>- Industrial: 1 space per every 1.2 employees at maximum occupancy</li> <li>- Alternative parking standards are permitted</li> </ul>
Shared Parking Provisions	<ul style="list-style-type: none"> <li>- Parking sharing on public lots and separate private lots of record are permitted when located within 400ft</li> </ul>
Signs	<ul style="list-style-type: none"> <li>- Home occupations, except in the RA district, may erect small signs (3ft<sup>2</sup>)</li> <li>- Business signage shall not exceed 12ft<sup>2</sup> in the RA District</li> </ul>
Impervious Surface Ratios	<ul style="list-style-type: none"> <li>- Outside the Special Highway Corridor Overlay District, there is no maximum lot coverage ratio enforced, however a minimum green space requirement of 25% is in effect (usually met through compliance with lot line buffer requirements).</li> </ul>
Submission Requirements	<ul style="list-style-type: none"> <li>- The Planning Board may provide a minor or full review of projects <ul style="list-style-type: none"> <li>o Minor Review: Projects that do not require a Full Review</li> <li>o Full Review: Conversions of residential to non-residential, increase in floor space by 1,000ft<sup>2</sup> or 25%, or reduction in green space by 1,000ft<sup>2</sup></li> </ul> </li> <li>- Site Plan review is not required if <ul style="list-style-type: none"> <li>o Changes do not exceed the capacity of existing infrastructure (parking, septic, traffic generation, etc.)</li> <li>o Green space is not reduced by more than 200ft<sup>2</sup></li> <li>o Increases to structural floor area are less than 100ft<sup>2</sup></li> </ul> </li> <li>- A review may be deemed not required If the Planning Board finds that the change of use or site alteration is insignificant relative to the existing development</li> </ul>
Staff Review/Development Review Committees	<ul style="list-style-type: none"> <li>- All project reviews, when required, are completed by the Planning Board in accordance with State law.</li> </ul>

<b>Eaton</b>	<b>Provisions</b>
Traditional Home Occupations	<ul style="list-style-type: none"> <li>- The occupation must be carried on by a an occupant of the dwelling</li> <li>- No outside storage of materials or displays are permitted</li> <li>- Permitted in all districts</li> </ul>
Accessory Business Uses	<ul style="list-style-type: none"> <li>- Must be carried on by occupants of the dwelling</li> <li>- Employees that do not reside in the home are permitted</li> <li>- One outdoor sign is permitted</li> <li>- Outdoor storage or displays of goods and materials must be screened from view</li> <li>- There shall be no change to the exterior of the building that is not compatible with residential activity</li> <li>- Permitted with approval from the Board of Adjustment</li> </ul>
Re-Use of Former Agricultural Buildings (in rural areas)	<ul style="list-style-type: none"> <li>- Very limited commercial or industrial activity permitted in rural areas</li> </ul>
Re-Use of Community or Commercial Buildings	<ul style="list-style-type: none"> <li>- Village district provides for very limited commercial activities (limited retail with on-site production is permitted)</li> <li>-</li> </ul>
Agriculturally Related Businesses	<ul style="list-style-type: none"> <li>- Accessory agricultural uses are permitted in rural areas on the farming lot</li> <li>- Very limited commercial and industrial activity is permitted in rural areas</li> </ul>
Farm Stands/Stores	<ul style="list-style-type: none"> <li>- “Roadside stands for the sale of farm products” are permitted in all districts</li> </ul>
Accessory Farm Uses	<ul style="list-style-type: none"> <li>- Accessory agricultural uses are permitted and they do not need to be associated with activities on site</li> <li>- Require special approval by the Board of Adjustment</li> </ul>
Contractors	<ul style="list-style-type: none"> <li>- Treated as industrial or commercial activities or as accessories thereof</li> <li>- Permitted in the Commercial/Industrial zone</li> </ul>
Artists’ and Craftsmen’s Studios	<ul style="list-style-type: none"> <li>- Treated as commercial activities or home businesses</li> <li>- Retail sales are permitted on site</li> </ul>
Residential/Office/Service Uses	<ul style="list-style-type: none"> <li>- Small-scale offices and services are treated as commercial activities and permitted only in the Commercial/Industrial zone</li> </ul>
Light Manufacturing	<ul style="list-style-type: none"> <li>- Manufacturing activities are treated as industrial space and permitted only in the Commercial/Industrial zone</li> </ul>
Live/Work Units	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Off-Street Parking	<ul style="list-style-type: none"> <li>- One square foot of parking for every square foot of commercial or industrial space</li> </ul>
Shared Parking Provisions	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Signs	<ul style="list-style-type: none"> <li>- No signs are permitted in Eaton</li> </ul>
Impervious Surface Ratios	<ul style="list-style-type: none"> <li>-</li> </ul>
Submission Requirements	<ul style="list-style-type: none"> <li>- Site plan review is required with any development, change to, or expansion of non-residential uses</li> <li>- Submission requirements may be waived if deemed inappropriate or superfluous by the majority of the board</li> </ul>
Staff Review/Development Review Committees	<ul style="list-style-type: none"> <li>- There are no variable review procedures based on the intensity of development</li> </ul>

<b>Freedom</b>	<b>Provisions</b>
Traditional Home Occupations	<ul style="list-style-type: none"> <li>- Major and minor home occupations distinguished <ul style="list-style-type: none"> <li>o Minor: no signage, no more than 7 visitors daily, no employees, and delivery by small trucks only</li> <li>o Major: Permitted in all districts with special exception from the Board of Adjustment</li> </ul> </li> <li>- Parking: 1 per employee, plus 1 per 250ft<sup>2</sup> of floor space in the building, plus 2 per dwelling unit</li> <li>- Major occupations cannot exceed 25% of the primary dwelling or 50% of the accessory dwelling unit</li> <li>- Business must be carried on by a resident of the home</li> <li>- No more than 2 employees or sub-contractors are permitted</li> <li>- One sign up to 6ft<sup>2</sup> is permitted</li> <li>- Outdoor storage and display areas cannot be visible from neighboring properties</li> </ul>
Accessory Business Uses	<ul style="list-style-type: none"> <li>- No more than 2 employees on site simultaneously</li> <li>- Parking: 1 per employee, plus 1 per 250ft<sup>2</sup> of floor space in the building, plus 2 per dwelling unit</li> <li>- Accessory use cannot occupy more than 10% of the total lot area</li> <li>- No unreasonable storage or display of materials related to the business shall be visible from abutting properties</li> <li>- One sign up to 6ft<sup>2</sup> is permitted</li> </ul>
Re-Use of Former Agricultural Buildings (in rural areas)	<ul style="list-style-type: none"> <li>- Can be used for home occupations, accessory businesses, produce stands, camps, animal hospitals, and tourist homes</li> </ul>
Re-Use of Community or Commercial Buildings	<ul style="list-style-type: none"> <li>- No non-conforming use can be changed to another non-conforming use</li> <li>- Non-conforming uses cannot be expanded more than 20% beyond their existing gross floor area</li> <li>- New non-conforming uses are not permitted in any district</li> </ul>
Agriculturally Related Businesses	<ul style="list-style-type: none"> <li>- Agriculturally-related businesses are considered as commercial or industrial activities and cannot be located in agricultural/rural areas</li> </ul>
Farm Stands/Stores	<ul style="list-style-type: none"> <li>- Permitted in all but the <b>Shore Front</b> district for selling flowers, garden supplies, and agricultural produce</li> </ul>
Accessory Farm Uses	<ul style="list-style-type: none"> <li>- Accessory uses to on-site farming activities are permitted but services cannot be rendered to others</li> </ul>
Contractors	<ul style="list-style-type: none"> <li>- Included in Accessory uses (see accessory business uses above)</li> <li>- Permitted with special exception in the Residential/Light Commercial zone</li> </ul>
Artists' and Craftsmen's Studios	<ul style="list-style-type: none"> <li>- Treated as home occupations if compliant with the standards thereof, otherwise considered as light commercial activity</li> <li>- Retail sales are permitted in minor (7 visitors per day) and major home occupations</li> <li>- Home businesses must be operated by a dwelling occupant – artist collectives are not permitted as home occupations</li> </ul>
Residential/Office/Service Uses	<ul style="list-style-type: none"> <li>- Offices and light commercial activities are permitted outright in the <b>Residential/Light Commercial</b> district</li> <li>- Office uses are permitted by special exception of the Zoning Board of Appeals in the <b>General Residential</b> district</li> </ul>
Light Manufacturing	<ul style="list-style-type: none"> <li>- Treated as "light commercial" activities</li> </ul>
Live/Work Units	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Off-Street Parking	<ul style="list-style-type: none"> <li>- All parking areas must be paved</li> <li>- Commercial: 1 per employee, plus 1 per 150ft<sup>2</sup> of floor space in the building, plus 2 per dwelling unit if applicable</li> </ul>
Shared Parking Provisions	<ul style="list-style-type: none"> <li>- No provisions for shared parking</li> </ul>



<b><i>Freedom continued</i></b>	<b><i>Provisions</i></b>
Signs	<ul style="list-style-type: none"> <li>- Two signs (one free-standing and one affixed to the structure) no larger than 32ft<sup>2</sup> are permitted in the Residential/Light Commercial district</li> <li>- Signs shall not exceed 9ft<sup>2</sup> in all other districts</li> </ul>
Impervious Surface Ratios	<ul style="list-style-type: none"> <li>- Light commercial activities cannot occupy more than 10%</li> <li>- Any use with more than 15% or 2,500ft<sup>2</sup> of impervious lot area requires special approval from the Board of Adjustment</li> </ul>
Submission Requirements	<ul style="list-style-type: none"> <li>- Site plan review requirements do not vary according to the intensity of the proposed development</li> <li>- Waivers may be granted upon majority vote by the Board that the standard presents an undue hardship and the waiver does not work counter to the spirit of the ordinance</li> <li>- Any change of use to non-residential activity requires site plan review</li> </ul>
Staff Review/Development Review Committees	<ul style="list-style-type: none"> <li>- No provisions exist for expedited review of commercial projects</li> <li>- Staffing limitations as well as limited legislative authorization to conduct expedited reviews</li> </ul>

<b>Hart's Location</b>	<b>Provisions</b>
Traditional Home Occupations	<ul style="list-style-type: none"> <li>- Permitted so long as there is no indication of business activity in the home apart from one sign</li> <li>- A sign is permitted on the premises , no larger than 6ft<sup>2</sup></li> </ul>
Accessory Business Uses	<ul style="list-style-type: none"> <li>- Not discussed in the ordinance</li> </ul>
Re-Use of Former Agricultural Buildings (in rural areas)	<ul style="list-style-type: none"> <li>- Conversions to commercial use are not permitted</li> <li>- Additions to existing commercial buildings or construction of new commercial buildings is permitted if the buildings are compatible with the existing nature of the buildings on the property</li> </ul>
Re-Use of Community or Commercial Buildings	<ul style="list-style-type: none"> <li>- Conversion of residential buildings for commercial activity is not permitted</li> </ul>
Agriculturally Related Businesses	<ul style="list-style-type: none"> <li>- All of Hart's Location is zoned for rural and residential use: new commercial lots are not permitted</li> </ul>
Farm Stands/Stores	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> <li>- Home occupations cannot erect displays and make visible their commercial activities</li> </ul>
Accessory Farm Uses	<ul style="list-style-type: none"> <li>- Commercial activities related to exiting agricultural activities are permitted</li> <li>- New commercial activities for unrelated businesses are not permitted</li> </ul>
Contractors	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Artists' and Craftsmen's Studios	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Residential/Office/Service Uses	<ul style="list-style-type: none"> <li>- Multi-unit structures are not permitted</li> </ul>
Light Manufacturing	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Live/Work Units	<ul style="list-style-type: none"> <li>- multi-unit structures are not permitted</li> </ul>
Off-Street Parking	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Shared Parking Provisions	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Signs	<ul style="list-style-type: none"> <li>- Must be placed on top of the building, and cannot exceed 64ft<sup>2</sup></li> </ul>
Impervious Surface Ratios	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Submission Requirements	<ul style="list-style-type: none"> <li>- No variances may be granted for proposed uses that are not permitted</li> </ul>
Staff Review/Development Review Committees	<ul style="list-style-type: none"> <li>- All projects are reviewed and permitted by the Board of Selectmen</li> </ul>

<b>Jackson</b>	<b>Provisions</b>
Traditional Home Occupations	<ul style="list-style-type: none"> <li>- Must be conducted by an occupant of the dwelling</li> <li>- Operations must be contained within the principal dwelling</li> <li>- No more than 3 employees are permitted</li> <li>- Permitted in all areas</li> </ul>
Accessory Business Uses	<ul style="list-style-type: none"> <li>- Not permitted</li> </ul>
Re-Use of Former Agricultural Buildings (in rural areas)	<ul style="list-style-type: none"> <li>- Farms and home occupations are the only permitted commercial activities in the <b>Rural-Residential</b> district</li> </ul>
Re-Use of Community or Commercial Buildings	<ul style="list-style-type: none"> <li>- Commercial activities are permitted in the Village district only. Community or commercial buildings outside of the district cannot be converted to alternative non-residential uses</li> <li>- Non-conforming properties may only be changed to a permitted use in the district</li> <li>- Non-conforming uses may be enlarged within the lot</li> </ul>
Agriculturally Related Businesses	<ul style="list-style-type: none"> <li>- Commercial activities other than home occupations and farm stands are not permitted in rural areas</li> </ul>
Farm Stands/Stores	<ul style="list-style-type: none"> <li>- Permitted in all areas</li> </ul>
Accessory Farm Uses	<ul style="list-style-type: none"> <li>- Farm stands are for the sale of products from the on-site farm</li> <li>- No commercial activities are permitted in rural areas except for home businesses and farm stands</li> </ul>
Contractors	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Artists' and Craftsmen's Studios	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> <li>- Home businesses may include 3 employees; but a business cannot be operated by a non-occupant of the building</li> </ul>
Residential/Office/Service Uses	<ul style="list-style-type: none"> <li>- Permitted in the <b>Village</b> district</li> </ul>
Light Manufacturing	<ul style="list-style-type: none"> <li>- Light manufacturing activities are limited to the <b>Village</b> district commercial area</li> </ul>
Live/Work Units	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Off-Street Parking	<ul style="list-style-type: none"> <li>- Commercial office: 1 space per 250ft<sup>2</sup> of gross floor area</li> <li>- Commercial retail: 1 space per 200ft<sup>2</sup> of gross floor area</li> <li>- Industrial: 1 space per 1.2 employees based on highest expected occupancy</li> </ul>
Shared Parking Provisions	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Signs	<ul style="list-style-type: none"> <li>- One premises sign and a directory sign are permitted if no larger than 32ft<sup>2</sup> and 64ft<sup>2</sup>, respectively</li> </ul>
Impervious Surface Ratios	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Submission Requirements	<ul style="list-style-type: none"> <li>- Site plan review does not vary according to the intensity of development</li> </ul>
Staff Review/Development Review Committees	<ul style="list-style-type: none"> <li>-</li> </ul>

<b>Madison</b>	<b>Provisions</b>
Traditional Home Occupations	<ul style="list-style-type: none"> <li>- Permitted in all districts</li> <li>- Must be operated by an occupant of the dwelling</li> <li>- No more than 3 employees are permitted</li> <li>- No outside storage or display of any materials or signage is permitted</li> </ul>
Accessory Business Uses	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Re-Use of Former Agricultural Buildings (in rural areas)	<ul style="list-style-type: none"> <li>- Commercial activities permitted in rural areas include: professional offices, lodging, conference centers, stables and riding academies, and vehicle repair facilities</li> </ul>
Re-Use of Community or Commercial Buildings	<ul style="list-style-type: none"> <li>- Commercial activities are permitted in all districts with some restrictions in the <b>Rural Residential</b> and <b>Village</b> districts</li> <li>- Non-conforming uses may be expanded within the existing lots in compliance with state regulations</li> </ul>
Agriculturally Related Businesses	<ul style="list-style-type: none"> <li>- Certain commercial activities are permitted in the <b>Rural Residential</b> district (see above)</li> </ul>
Farm Stands/Stores	<ul style="list-style-type: none"> <li>- Considered an agricultural, not commercial, operation</li> <li>- At least 35% of the product sales in dollar volume must be attributable to products produced on the farm</li> <li>- Stands are defined as being used for the purpose of selling vegetables, fruits, antiques, and collectibles</li> <li>- Permitted in all areas</li> </ul>
Accessory Farm Uses	<ul style="list-style-type: none"> <li>- Restrictions exist for commercial activities in rural areas.</li> <li>- Standards do not permit providing services to agricultural activities not occurring on the lot</li> </ul>
Contractors	<ul style="list-style-type: none"> <li>- Not permitted in the Rural Residential district</li> </ul>
Artists' and Craftsmen's Studios	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Residential/Office/Service Uses	<ul style="list-style-type: none"> <li>- Commercial activities are permitted in all areas with varying restrictions in <b>Rural Residential</b> and <b>Village</b> zones</li> <li>- Mixed-use development is not discussed in the ordinances</li> </ul>
Light Manufacturing	<ul style="list-style-type: none"> <li>- Permitted in the <b>Commercial</b> district</li> </ul>
Live/Work Units	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Off-Street Parking	<ul style="list-style-type: none"> <li>- Commercial office and retail: 1 space per every 400ft<sup>2</sup> gross floor area</li> <li>- Industrial: 1 space per 2 employees at maximum occupancy</li> </ul>
Shared Parking Provisions	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Signs	<ul style="list-style-type: none"> <li>- One primary sign (up to 25ft<sup>2</sup>) with an appendage sign totaling (together) no more than 40ft<sup>2</sup></li> <li>- Commercial signs are prohibited in the Edelweiss district</li> </ul>
Impervious Surface Ratios	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Submission Requirements	<ul style="list-style-type: none"> <li>- All commercial activities are subject to site plan review</li> </ul>
Staff Review/Development Review Committees	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>

<b>Ossipee</b>	<b>Provisions</b>
Traditional Home Occupations	<ul style="list-style-type: none"> <li>- Permitted in all areas</li> <li>- Must be operated by an occupant of the dwelling</li> <li>- Two employees living off premises are permitted</li> <li>- No more than 800ft<sup>2</sup> of floor area in the principal or accessory dwelling units may be used</li> <li>- Signs not exceeding 3ft<sup>2</sup> are permitted</li> <li>- No commercial or home business activities can be visible</li> </ul>
Accessory Business Uses	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Re-Use of Former Agricultural Buildings (in rural areas)	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Re-Use of Community or Commercial Buildings	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> </ul>
Agriculturally Related Businesses	<ul style="list-style-type: none"> <li>- Limited commercial and industrial activity is permitted in rural areas</li> </ul>
Farm Stands/Stores	<ul style="list-style-type: none"> <li>- Not discussed in the ordinances</li> <li>- May be treated as home businesses (permitted everywhere with noted restrictions) or as agricultural uses (not permitted in the <b>Village</b> or <b>Residential</b> districts)</li> <li>- Products not produced on the lot may not be sold</li> </ul>
Accessory Farm Uses	<ul style="list-style-type: none"> <li>- Limited commercial and industrial activity is permitted in rural areas</li> </ul>
Contractors	<ul style="list-style-type: none"> <li>- Treated as home occupations</li> </ul>
Artists' and Craftsmen's Studios	<ul style="list-style-type: none"> <li>- Treated as home occupations</li> </ul>
Residential/Office/Service Uses	<ul style="list-style-type: none"> <li>- Mixed use activities are only permitted in the <b>Village</b> and <b>Commercial Node</b> districts</li> <li>- Only some commercial activities are permitted in mixed-use development: B&amp;Bs, Business Offices, Veterinary Clinics, Schools/Day Care Facilities Restaurant, Retail Store, Warehouse/Storage, Facilities/Inns, Motels, Hotels, Personal Service Shops, and Repair Shops.</li> </ul>
Light Manufacturing	<ul style="list-style-type: none"> <li>- Light manufacturing is permitted in the Floating <b>Light Industrial Zone</b> (throughout many areas in town) and in the <b>Commercial</b> district</li> </ul>
Live/Work Units	<ul style="list-style-type: none"> <li>- Mixed use activities are only permitted in the <b>Village</b> and <b>Commercial Node</b> districts</li> </ul>
Off-Street Parking	<ul style="list-style-type: none"> <li>- Parking standards are flexible and determined by the Planning Board during site plan review.</li> <li>- Reduced parking standards shall be considered</li> </ul>
Shared Parking Provisions	<ul style="list-style-type: none"> <li>- Shared parking is permitted if located within 500ft (for patrons of a business) or 800ft (for employees)</li> </ul>
Signs	<ul style="list-style-type: none"> <li>- Sign Regulations are articulated in the Sign Ordinance (1982) – not available</li> </ul>
Impervious Surface Ratios	<ul style="list-style-type: none"> <li>- Village, Commercial, and Commercial Node areas: 50%</li> <li>- Roadside Commercial: 40%</li> <li>- Coverage ratios may be increased by 25% if a qualified engineer designs appropriate storm-water drainage capacity</li> <li>- Floating Industrial: 40%</li> </ul>

<b><i>Ossipee continued</i></b>	<b><i>Provisions</i></b>
Submission Requirements	<ul style="list-style-type: none"> <li>- Most non-residential projects require site plan review</li> <li>- Waivers or special exemptions from zoning standards are granted by the Zoning Board of Adjustment</li> <li>- Site plan review guidelines vary according to the intensity of the proposed activity</li> <li>- A change of use involving non-residential activities requires a site plan review</li> </ul>
Staff Review/Development Review Committees	<ul style="list-style-type: none"> <li>- No provisions for staff or expedited review</li> <li>- Limited staffing</li> </ul>

<b><i>Tamworth and Brownfield, ME</i></b>
The Towns of Tamworth, NH and Brownfield, ME have not adopted comprehensive land use ordinances.



<b>Fryeburg, ME</b>	<b>Provisions</b>
Traditional Home Occupations	<ul style="list-style-type: none"> <li>- Permitted in all locations</li> <li>- There are two scales of home occupation: <ul style="list-style-type: none"> <li>o Customary: No evidence of commercial activity in the home except for a small sign (3ft<sup>2</sup>), the business is conducted by an occupant of the dwelling, no more than 3 employees are permitted, and no freight delivery is permitted</li> <li>o Other: home occupations that cannot be or typically are not contained entirely within the home or accessory unit</li> </ul> </li> <li>- Other Home Occupations are permitted in all locations with Planning Board approval</li> </ul>
Accessory Business Uses	- Not discussed in the ordinances
Re-Use of Former Agricultural Buildings (in rural areas)	- Professional offices, and commercial retail activities of less than 5,000ft <sup>2</sup> are permitted in rural areas
Re-Use of Community or Commercial Buildings	<ul style="list-style-type: none"> <li>- Conversions of buildings for non-residential use is permitted for structures built prior to 1940 and where the aesthetics and general character of the building are maintained</li> <li>- Non-conforming uses or structures cannot be expanded unless the lot can accommodate the expansion</li> <li>- Non-conforming uses may be changed to another non-conforming use if the use is equally appropriate for the district</li> </ul>
Agriculturally Related Businesses	- Limited commercial activity is permitted in rural areas (see notes above re-use of former agricultural buildings)
Farm Stands/Stores	<ul style="list-style-type: none"> <li>- Permitted in all districts</li> <li>- Allows sale of produce and other products of the farmer or other food producers</li> </ul>
Accessory Farm Uses	<ul style="list-style-type: none"> <li>- Mixed uses and multiple uses are permitted in <b>Rural Residential</b> areas, allowing for multiple activities on agricultural lots that can supplement farming income</li> <li>- Commercial and supplemental agricultural activities are limited to those permitted within the district</li> </ul>
Contractors	- Storage of goods not sold on-site is permitted in all but the <b>Village</b> and <b>Village Residential</b> districts
Artists' and Craftsmen's Studios	- Considered under home occupations
Residential/Office/Service Uses	<ul style="list-style-type: none"> <li>- Commercial activities are permitted, based on the scale of development, primarily in the <b>Village Commercial</b>, <b>Residential-Commercial</b>, <b>General Commercial</b>, and <b>Industrial</b> districts</li> <li>- Viable areas for small-scale, mixed-use development are the <b>Village Commercial</b> and <b>General Commercial</b> districts</li> </ul>
Light Manufacturing	<ul style="list-style-type: none"> <li>- Industrial activities below 5,000ft<sup>2</sup> are permitted within the <b>Outlying Residential-Commercial</b>, <b>General Commercial</b>, and <b>Industrial</b> districts</li> <li>- Larger industrial activities are permitted only in the <b>General Commercial</b> (up to 10,000ft<sup>2</sup>) and <b>Industrial</b> districts</li> </ul>
Live/Work Units	- Mixed-use development is permitted in multiple residential, commercial, and in rural areas
Off-Street Parking	- Lots must provide adequate parking so as to no disrupt use of public roads and cause congestion
Shared Parking Provisions	- Non-residential development: adequate parking space must be provided within 300ft of the building
Signs	- Multiple signs are permitted totaling no more than 100ft <sup>2</sup> per business (a single sign cannot exceed 40ft <sup>2</sup> )
Impervious Surface Ratios	<ul style="list-style-type: none"> <li>- Lot coverage for the <b>General Commercial</b> district: 30% maximum structure coverage</li> <li>- No other lot coverage ratios are provided except in the shoreland zone</li> </ul>

<b><i>Fryeburg, ME continued</i></b>	<b><i>Provisions</i></b>
Submission Requirements	<ul style="list-style-type: none"> <li>- Review standards may be waived by unanimous vote if the waiver upholds the intent of the ordinance</li> <li>- Non-residential applications must be reviewed by the Planning Board if not approved outright in the district and if there are visual signs of commercial activity on the property</li> <li>- New non-residential buildings and uses, as well as additions trigger site plan review</li> </ul>
Staff Review/Development Review Committees	<ul style="list-style-type: none"> <li>- Site plan can be reviewed and approved by the CEO and Planning Board</li> </ul>

