

Political Drivers of Health Symposium December 16th, 2024

Breakout Session Notes - Housing

Panelists

- Dave Duncan, System Vice President, Facilities (Dartmouth Health)
- Rob Dapice, Executive Director (New Hampshire Housing)
- Taylor Caswell, Commissioner (New Hampshire Department of Business and Economic Affairs)
- Natch Greyes, Vice President of Public Policy (Business & Industry Association New Hampshire)

Session 1 Notes

Public Health Importance

Housing is a critical political and social driver of public health because poor housing conditions are linked to a variety of negative health outcomes from mental health to chronic disease and injury. Homelessness is a housing problem.

History

Historically NH communities have zoning codes that are not easy to change and there is some cost involved which is sometimes difficult in a small town. Local character is an important part of our state's identity and we don't want that to change as a result of greater statewide housing regulations.

Current Status

- The housing shortage in NH is contributing to high costs and limited availability for homeowners and renters.
 - Housing prices are at a record high.
 - 0-1% vacancy rate currently in NH.
 - Zoning codes are not always ready to accommodate affordable housing, but this is changing and needs to continue to change.
 - BY 2040 NH will need 90,000 more housing units to keep up with current demand.
- Healthcare workers such as those at DH need to live locally and have affordable housing.

Opportunities to Address

Potential partners or allies

- Dartmouth Health
- Nh Dept of Business and Economic Affairs



- NH Housing
- NH Business and Industry Association.
- Affordable Housing Funding NH housing
- Housing Champions Program State.
- Housing Opportunities Program allows communities to tailor needs to thei own needs.

Actions, strategies, policies, messaging etc

- New houses are being built but not enough and not enough that are affordable. This is in part because of regulations and legislation.
- About 90% of change needs to happen at the local level and this requires involved and engaged citizens who attend these local meetings.
- We cannot make NH a good place to work if we cannot provide places for people to live here.
- Housing availability is limiting the economic vitality of the State.

Barriers to addressing

- People who are in support of affordable housing often have challenges in coming to zoning meetings where these changes need to be advocated for. Often take place during work hours.
- It takes time to build housing.
- Statewide solutions are needed to fully address the issues. We can't solve the problem with only certain towns participating.

Other comments

- Housing and childcare problems are intimately connected in NH
- Linguistics of housing can create challenge but we shouldn't get hung up on this.

Notes submitted by Juliana Dapice, edited by Seddon Savage

Session 2 Notes

Panelist Comments

Dave Duncan

- DH has 14000 employees, largest private employer in NH, currently 1900 open positions
- Around 3000 employees hired per year
 - o 300 june grad nurses
 - o 150 new medical physicians (residents and fellows)
- 80% of our employees make 80K (or less) a year
 - Housing is out of reach for most of our employees
- Most of our employees work at the hospital, so they need to live near the hospital
- Of the 300 nurses, 20% that couldn't find an affordable place to live and thus declined the offer
- Relocation office supports new hires, helps facilitate new places to live



- o Last year we assisted in placing 800 employees into an apartment
- We interview our employees when they leave and its often due to the high rent and inability to purchase
- Developers want to connect with the hospital as a source of renters
 - The houses they're building are not the homes that we need for our staff who are on the ground
- Working with the city of Lebanon to build smaller single family homes that are affordable for the workforce

Rob Dapice

- Affordability crisis is a supply crisis: we don't have enough so the cost is too high
- Too many people in the state who are housing insecure.
- We need 90,000 new homes by 2040, we are not on pace to close the gap
- Private market needs to play a role, but they are not building these places out of the goodness of their hearts
- We need diverse, affordable housing types

Natch Greyes

- Dartmouth is a macrocosm of what every employer in the state is seeing
- Many employees in the state can't afford the housing that is available
- We don't only need low-income housing, we need all types of housing
- Policy levers
 - We have zoning that may be restrictive to developing places to live
 - Rewrites of zoning gets expensive.
 - More comprehensive the rewrite, the more expensive
- Second question employers usually get asked is about daycare.

Taylor Caswell

Department of Business and Economic Affairs is the State's economic policy development agency. Some programs:

- Invest NH Housing
 - A program in which the State is allocating 100M to advance and accelerate affordable workforce housing in NH in partnership with NH Housing
 - At the municipality level, there needs to be a pallet to address
- Housing Opportunities program
 - Helps communities think about what the lack of housing means and what additional housing would be beneficial
 - Funding to allow municipalities to have these conversations
 - And to adapt resources to meet local needs
- Housing Champions program
 - Encourages buy in from the community to address these issues
 - Communities volunteer to participate and receive housing champions designation



• Gain access to supportive revenue streams

Discussion comments (including participants and panelists):

- Stigma around low-income housing; do housing companies have a responsibility to work with these cohorts?
 - What does affordable housing actually look like? How can we break down those stigmas?
- Other financing solutions; we need to start thinking about how to incentivize more financial investment
 - What was the DH program??
 - Businesses in the Upper Valley put money into an account, being managed for when the developer does build homes, they can use the funds to help developers with funds for a lower interest rate etc
 - Seed money for apartments to incentivize building
- Changing zoning at the municipal level; is there a way at the state level to help facilitate making these changes more affordable and easier to manage?
 - NH is a local control state, so that's the third rail in politics... its hard for the state to take a position on a state wide zoning ruling
- "Communities of the willing" → what does an affordable housing community look like; it is a
 patchwork and we need to provide resources to help communities do that
- We need people to go to the planning and zoning board meetings to speak in favor; it is typically the naysayers who go to the meetings.
- Prepping the question, if this doesn't happen what does that mean for our communities?
- Accessory dwelling units (ADUs); The state recently took the step to allow ADUs in or attached to single family units because there was such broad support...it doesn't make sense to wait and we know there is support, so the state moved that forward
- How much is the perception of adverse results to property tax? How much economic modeling have we done? What have we seen?
 - Depends on the community; some more open to larger developments than others
- Community perception that more housing means more children and then increase in need for schools and thus more money in taxes... this is a false correlation
- When did we stop wanting young families in our communities?
- The perception is that it will add to the costs; we need people to go and provide facts about the realities
- NHPHA; we cant forget about the population who are here and cant afford to stay housed
 - HUD Housing choice; we aren't taking advantage of shared housing options... HUD allows vouchers to be used together but we don't promote this
 - Lack of access to safe housing for this population is really expensive to provide healthcare for
 - Instead of 17 people with housing choice vouchers, can we think about shared spaces differently



- One big problem with housing choice; budget has not kept up with cost in comparison with income
- We are at an 8-10 year wait list for vouchers....
- 4000 vouchers, we added 50-60 this year, but some people even with preference wont get a voucher
- "we can only be as creative as the budget allows"... might be cart, horse
- Reaching out with opportunities and making them aware; low-income folks aren't necessarily going to farmers markets and soccer games... we need to be thinking laundromats, shelters, food pantries, etc.
- A huge challenge isn't always getting someone into the hospital, but getting them discharged to housing
- Accessory dwelling units; capital/cash gap for individuals considering adding an ADU
 - Is there something to help provide funds to build with the condition that you need to house someone for x years

Notes submitted by Bryan L'Heureux, edited by Seddon Savage

Resources:

- New Hampshire Business Review: Study: Belknap County lacks affordable, workforce housing
- <u>New Hampshire Fiscal Policy Institute: Construction and Homebuilding in New</u> <u>Hampshire</u>