HOUSING TOOL

Accessory Dwelling Units (ADU)

STRATEGY

An accessory dwelling unit (ADU) is a second dwelling unit, often referred to as “in-law apartment”, on the same lot as a single-family dwelling. It provides independent facilities for sleeping, cooking, and sanitation and may be located within the principal home, attached to it, or in a detached structure. An ADU can be created through conversion, an addition, or new construction.

WHAT IT DOES

ADUs add housing within established neighborhoods without subdividing land. They can support aging in place, multigenerational living, caregivers, young adults, or rental income, and they typically use existing roads and utilities. The **2023 CNHRPC Regional Housing Needs Assessment** identifies a need for 8,215 additional homes by 2040, including 2,777 renter-occupied homes. ADUs can help meet part of this need by expanding smaller-scale housing choices.

NH LAW

RSA 674:71-73 requires each municipality with zoning to allow one attached or detached ADU by right in every district that permits single-family dwellings. Municipalities generally may not add lot-size, setback, frontage, design-review, or similar requirements beyond those that apply to a single-family dwelling, or impose septic requirements more stringent than NHDES standards. An ordinance may require one unit to be owner-occupied and up to one additional parking space. It may cap an ADU at 950 square feet unless it authorizes more, but it cannot set the maximum below 750 square feet, require a family relationship, or limit an ADU to one bedroom. Effective August 31, 2026, Chapter 210 (HB 1079) clarifies how these rules apply to ADUs created in existing structures, including qualifying nonconforming structures.



HOW IT FUNCTIONS

A property owner selects an ADU location and confirms that the principal use is a single-family dwelling. The ADU may share utility systems with the principal home, but water supply and sewage disposal must serve both units and any required NHDES approval must be obtained. A clear local permit path should identify the zoning, building, fire, electrical, plumbing, water, and septic requirements that apply.

1 __ Choose the Configuration

Determine whether the ADU will be located within the home, built as an addition, placed in a new detached structure, or converted from an existing structure.

2 __ Confirm Site and Utility Capacity

Check the local ordinance, building and life-safety codes, access, parking, water supply, and sewage-disposal requirements before finalizing the design.

3 __ Obtain Permits and Build

Submit the required municipal and state applications, complete the work under approved plans, and obtain inspections or occupancy approval before using the unit.

LIMITATIONS

ADUs can be constrained by construction cost, financing, building conditions, access, parking, and water or sewage capacity. An existing septic system may require design review, state approval, repair, or replacement. A local owner-occupancy rule may affect financing and future use. An ADU cannot be conveyed as a separate condominium unless the municipality allows it. Because a smaller unit does not guarantee below-market rent, ADUs should be treated as one part of a broader housing strategy.

HOW TO IMPLEMENT

- [ ] Compare the master plan, zoning ordinance, definitions, permit procedures, and application forms with RSA 674:71-73 and the changes made by 2025 Chapter 197 and 2026 Chapter 210. Remove conflicts such as a detached-ADU prohibition, extra dimensional standards, a one-bedroom limit, or a mandatory family relationship.
- [ ] Choose the options state law leaves to municipalities. These include owner occupancy of one unit, up to one additional parking space, permission for more than one ADU, a size above 950 square feet, condominium conveyance, and treatment of townhouses or homes on rented or leased land.
- [ ] Coordinate zoning administration with building, fire, health, assessing, water, and wastewater staff. Publish one checklist that identifies the required plans, proof of water and sewage capacity, state approvals, fees, inspections, and the staff contact for questions.
- [ ] Adopt any zoning amendments through the applicable RSA 675 process, then update municipal webpages and forms. Train staff on the by-right standard and track applications, approvals, permit time, unit type, and recurring implementation issues.

SUCCESS STORY:

CONCORD, NH

In October 2025, Concord adopted an Ordinance to align its zoning with HB 577. The amendment permits ADUs by right wherever single-family homes are permitted, covering all six residential districts and four nonresidential districts. Concord's update gives property owners a clearer administrative path while retaining health, safety, utility, and building-permit requirements. It provides a practical model for other Central NH communities updating local ordinances to match state law.

RESOURCES

- **NH Housing Toolbox** provides a comprehensive overview of cluster housing: https://nhhousingtoolbox.org/strategies/cluster-housing/
- **NH RSA 674:** 71-73 Accessory Dwelling Units (ADUs) https://gc.nh.gov/rsa/html/LXIV/674/674-mrg.htm
- **New Hampshire Housing, ADU resources and homeowner guide:** https://www.nhhousing.org/resources/housing-challenges-solutions/adu/
- **CNHRPC, Regional Housing Needs Assessment 2023:** https://cnhrpc.org/regional-planning/rhna/
- **City of Concord, 2025 ADU ordinance implementation**: https://www.concordnh.gov/DocumentCenter/View/25443/Final-Status-Report-on-City-Councils-2024-2025-Priorities

HOUSING TOOL

Adaptive Reuse Ordinance

STRATEGY

Many communities in the Region have large Victorian homes and farmhouses – some even pre-Victorian. The sizes of these homes have, in some instances, become more than a single family of four or downsizing seniors may need. An Adaptive Reuse Ordinance, designed to reimagine the structure as a multi-family building, is a way to provide housing while preserving historic structures that make up our community character. This strategy is known more simply as residential conversion. Mixed-use spaces can also result, with residential and commercial units.

WHAT IT DOES

The **Adaptive Reuse Ordinance seeks to repurpose large, underused historic homes into apartments**. It does this by maximizing what can be reused and balancing it with protecting the historic appearance of the structure. Greater density is permitted to allow for the multi-family development. Historic preservation is achieved through zoning standards designed to protect historic architecture of the property. Lasty, the reuse of existing infrastructure, especially sewer and water, is a priority.



NH LAW

NH RSA 674:21 Innovative Land Ue Controls authorizes ordinances to adopt flexible zoning. Developing an ordinance that encourages the reuse of older homes fits here, encouraging multi-unit apartments or condominiums within large historic farmhouses and outbuildings or stately village homes. Recent amendments to NH RSA 77-80 updated and expanded the requirements of multi-family residential development on commercially zoned land to make conversions easier in these areas.

HOW IT FUNCTIONS

An Adaptive Reuse Ordinance functions as an overlay district to underlying zoning, enabling greater housing options for existing properties. This may also include a mix of retail and commercial. The use of existing water and sewer infrastructure is preferred, although capacity must be made available to comply with the new units.

A typical Adaptive Reuse Ordinance addresses:

1__ Multi-family residential development on commercially zoned land by law, or residentially zoned land by legislative body approval

Defines an overlay district of adaptive reuse to promote affordable and diverse multi-family housing, and sometimes mixed use, within existing large historic structures.

2__ Infrastructure requirements

Connections to roads, water, and sewer, and utilities must be identified and available.

3__ Dimensional requirements

How many units of what size can fit within each building? Exemptions must be granted from local setback, height, or frontage requirements for buildings converted via adaptive

reuse, provided the existing building's floor area, height, and setbacks do not change.

LIMITATIONS

An Adaptive Reuse Ordinance will address the reuse of existing residential structure and may include attached barns or outbuildings on the property. The location of reuse is limited to the areas where such structures exist. Some factors to consider:

- Where are the historic structures in the community?
- What is the definition of a "historic structure" (i.e., age, size, style of home)?
- How are the architectural standards defined?
- Additional legal documentation may be needed such as a homeowner association, condominium easements, or tenant leases.

HOW TO IMPLEMENT

Once an Adaptive Reuse Ordinance is approved, its requirements are best managed by the Planning Board through a Conditional Use Permit (CUP) or Special Exception process conducted concurrently with site plan review. To begin consideration of a new Adaptive Reuse Ordinance:

☐ **Review current zoning ordinance and master plan.**

As with any zoning change, a community's current master plan should be consulted first to locate where both the large homes suitable for conversion and the density are located in the municipality, including community sewer and water.

☐ **Consider what the end goal of the conversion of large homes should look like in the community**

Plan backwards to ask– what should the large, reused homes or farmhouses look like? How much density? What architectural and historic preservation standards? Should mixed-use be promoted?

☐ **Draft and approve ordinance.**

Set the table of uses to provide clear directive for where (Districts) and how (conditional use permit or special exception) adaptive reuse applies. With public input, the Planning Board would draft the ordinance, hold public hearings, and present it for adoption in accordance with a community's zoning ordinance adoption procedures.

SUCCESS STORY:

CENTRAL NH REGION WORK IN PROGRESS

Conversions of existing older mill buildings, schools and large homes have successfully occurred in Boscawen, Concord, Hillsborough, Hopkinton and other communities across the region as a way to help address housing unaffordability, the upkeep of large structures, and local property taxes.

Although individual locations where old farmhouses have been converted into multi-family units have been approved and implemented in the Central NH region, no communities have yet adopted an Adaptive Reuse Ordinance as an overlay district.

RESOURCES

- **NH Preservation Alliance:** https://www.nhpreservation.org/
- **NH Housing Toolbox – Adaptive Reuse** https://nhhousingtoolbox.org/strategies/adaptive-reuse/

HOUSING TOOL

Cluster Development

STRATEGY

Also known as **Conservation Subdivisions** or **Open Space Subdivisions**, **Cluster Developments** allow the "clustering" of homes on a large tract of land while reserving large portions of the lot as permanent open space. Density incentives may also allow for a greater number of units for community benefits such as open space use or the inclusion of workforce housing.

WHAT IT DOES

There are multiple community benefits to cluster development.

- ☐ Protecting large tracts of land in perpetuity through permanent open space requirements.
- ☐ Allowing for smaller lot sizes which can lower development and infrastructure costs and in turn, lower housing costs for buyers.
- ☐ Resulting in shorter roads which will save the community money long-term if the road is maintained by the municipality.
- ☐ Fostering neighborhoods and common spaces.

NH LAW

NH RSA 674:21 Innovative Land Use Controls enable cluster (open space) zoning as an alternative to subdivision developments. The zoning can be applied to traditional single family housing, workforce housing, multi-unit housing, or senior housing. Less commonly, cluster zoning can be applied to commercial developments.

HOW IT FUNCTIONS

Cluster developments require a large initial parcel – a minimum size of 10 to 15 acres is common. Base density is established usually through a calculation process that accounts for wetlands, steep slopes, roads, and the minimum lot size of the underlying zoning district. Once this base density is calculated, the **number of lots may be clustered on lot sizes with dimensions that are smaller than what the underlying zoning requires**.



The **permanent open space requirement** can range from about 40% to 60% of the initial parcel. The cluster development balances the minimum lot size of the initial parcel with the minimum open space percentage requirement and the size of the individual clustered lots. The open space must be maintained and owned by an entity in perpetuity. This can be the municipal Conservation Commission, a third party conservation organization, or an association created for the cluster development.

Although not required, **incentives** can make the use of the cluster provisions more likely. An incentive is a "trade" between the municipality and the initial parcel owner that enables bonuses for each.

Cluster Development

Examples of cluster zoning incentives to allow greater density (more units) include:

- ☐ Retaining high quality open space not steep, wet, or constrained by easement.
- ☐ Continued agricultural use of common land.
- ☐ Preserving historic features like stone walls or historic foundations.
- ☐ Providing public access to trails, forests and water features.
- ☐ Ensuring a number of the housing units are affordable, smaller in size, or feature first-floor living.

LIMITATIONS

While cluster zoning provides many community benefits, the development may attract prospective buyers interested in owning a smaller lot and living closer to neighbors. An owner's association will provide additional guidelines, responsibilities, and possibly fees to property owners in a cluster development.

HOW TO IMPLEMENT

- ☐ Review the community's master plan to determine the ideal location(s) for cluster zoning and the type of cluster development desired.
- ☐ Conduct assessments and public outreach where cluster developments should be located to obtain community support.
- ☐ Adopt a cluster zoning ordinance through the community's ordinance adoption process.

SUCCESS STORY:

BOSCAWEN, NH

Boscawen has updated its Cluster Development Ordinance over the years (Article XIV), resulting in an innovative, clear ordinance that seeks ease of use for both the Planning Board and the applicant. Dimensional standards for individual lots are waived, the process is administered by the Board through a Conditional Use Permit, the density calculation process is well-defined and simple, and density incentives are provided for "exemplary" proposals. Up to a 20% density increase is permissible based on the quality of open space.

RESOURCES

- ○ **NH Housing Toolbox** provides a comprehensive overview of cluster housing: https://nhhousingtoolbox.org/strategies/cluster-housing/
- ○ **NH RSA 674:21 Innovative Land Use Controls**: https://gc.nh.gov/rsa/html/LXIV/674/674-21.htm

HOUSING TOOL

Cottage Court Housing

STRATEGY

A Cottage Court can provide **smaller, affordable homes in a densely clustered and walkable neighborhood** pattern. Adjoining open space and amenities can address several housing needs, including affordability, open space, community character, and housing stock. Cottage housing can suit the needs of seniors, first-time home buyers, and those with accessibility needs.

WHAT IT DOES

Cottage Courts use the clustering concept but on a smaller scale, allowing **clusters of small, detached single family homes around a shared open space**. Like a cluster ordinance, Cottage Court ordinances relax the typical lot sizes associated with larger, market-rate single family homes. Smaller lot sizes, or no lots at all, can then encourage smaller homes. New homes will be more affordable and can even be designed to meet the needs of downsizing seniors or those with accessibility issues. The presence of municipal sewer and water enhances the ability of Cottage Courts to capitalize on greater density.



NH LAW

NH RSA 674:21 Innovative Land Ue Controls authorizes ordinances to adopt flexible zoning. Cottage Courts fit here, encouraging compact, pedestrian-scale affordable homes and residential infill, as a type of cluster development.

HOW IT FUNCTIONS

A Cottage Court Ordinance often contains an overlay district to underlying zoning, enabling housing option choices for properties. Neighborhoods of smaller cottage homes encircling open space can capitalize on municipal water and sewer and can lessen the need for extended infrastructure. A typical Cottage Court ordinance contains:

1__ Note definition and purpose

Defines a cottage court (overlay) district of smaller residential homes and central open space to promote affordable and diverse housing.

2__ Determine permitting and review requirements

A Conditional Use Permit issued by the Planning Board offers flexibility, and accompanies the typical development review and approval process.

3__ Set density limits

The Cottage Court ordinance caps the density per acre, often in the range of 8-16 units. Sometimes, no individual lots are encouraged, with all land as common area.

4__ Consider building sizes and architectural requirements

Housing units are set to minimum and maximum square foot floor area. Building height can also be determined. Describe required building characteristics.

5__ Set aside open space

Common open space is allocated per cottage, often within a short distance or abutting the unit. Open space and amenities can be tailored to the community's needs.

Cottage Court Housing

LIMITATIONS

A Cottage Court Ordinance has limitations given the nature and size of the development. The small size of the housing units can make it difficult to include larger, traditional single family homes in the same development. The parcel size and increased density may limit where such developments are feasible. Some factors to consider:

- Does the higher-density zoning correspond with the presence of existing sewer and water infrastructure? Is there additional capacity?
- Can private roads serve the development instead of municipal roads?
- Additional legal documentation may be needed such as a homeowner association, condominium easements, or tenant leases.

HOW TO IMPLEMENT

Once a Cottage Court Ordinance is approved, its requirements are best managed by the Planning Board through a Conditional Use Permit (CUP) process conducted concurrently with site plan review. To begin consideration of a new Cottage Court Ordinance:

☐ **Review current zoning ordinance and master plan.**

As with any zoning change, a community's current master plan should be consulted first to locate where density is best suited and desired in the municipality, including where sewer and water are located. A review of the zoning will then provide background on how best to relax density and dimensional requirements.

☐ **Consider what the end goal of a cottage court district should look like in the community**

Plan backwards to ask– what should the cottage court look like? How much density? Lots or no lots? What kind of open space and amenities? What types of housing would best work in such a development – senior/accessible or for families?

☐ **Draft and approve ordinance.**

With public input, the Planning Board would draft the ordinance, hold public hearings, and present it for adoption in accordance with a community's zoning ordinance adoption procedures.

SUCCESS STORY:

BOSCAWEN, NH

While not a new cottage court, Boscawen had recently seen an existing cottage court turned into a condominium form of ownership. The four existing cottages were "subdivided" and the ownership was changed to a condominium with common areas, which included a share driveway and open space. This development provided the inspiration for a new Cottage Court Overlay District that is being considered at Town Meeting 2027.

While other communities in the Central NH region are exploring Cottage Courts, they have gained traction outside of the region in Bedford, New London, and Keene.

RESOURCES

- **InvestNH Municipal Plannng & Zoning Grants**
  https://www.nhhopgrants.org/
- **NH Municipal Association Innovative Housing Article**
  https://www.nhmunicipal.org/town-city-magazine/new-hampshire-town-city-mayjune-2026/nharpc-corner-innovative-housing
- **New London Zoning Board – Zoning Ordinance**
  https://newlondon.nh.gov/zoningboard

HOUSING TOOL

Manufactured Housing

STRATEGY

Manufactured housing is factory-built housing constructed on a permanent chassis and transported to its site in one or more sections. It may be placed on an individual lot, in a subdivision where residents own their lots, or in a manufactured housing park where residents commonly own the home and lease the site. New Hampshire law distinguishes manufactured housing from modular and other presite-built housing.

WHAT IT DOES

Manufactured housing can expand lower-cost homeownership and rental choices and may require less on-site construction time than conventional site-built housing. Because it can be accommodated on individual lots, in subdivisions, or in parks, it can diversify a community's housing stock. The 2023 CNHRPC Regional Housing Needs Assessment projects that Central New Hampshire will need 8,215 additional homes by 2040, including 5,438 owner-occupied homes. Manufactured housing can help meet part of that need.

NH LAW

RSA 674:31-32 requires municipalities to provide reasonable and realistic opportunities for manufactured housing and prohibits its complete exclusion. A municipality with land-use controls may comply by allowing manufactured homes on individual lots in most residential districts; by allowing both parks and subdivisions in most residential districts; or by allowing all three. Individual-lot homes must be subject to the same dimensional and reasonable controls as conventional single-family homes, without a special permit unless one is also required for those homes. Park density and lot standards must be reasonable and realistic. Effective July 19, 2024, communities must also provide reasonable and realistic opportunities to expand parks that existed on July 1, 2024, and may not apply expansion standards stricter than NFPA 501A.

HOW IT FUNCTIONS

A community can accommodate manufactured housing through individual lots, subdivisions with individually owned lots, manufactured housing parks, or a combination of these approaches. Local rules should clearly identify where each form is allowed and establish an understandable approval path.

1 __ Select the Opportunity Types

Decide whether the ordinance will accommodate individual lots, both parks and subdivisions, or all three forms allowed by state law.

2 __ Establish Clear Standards

Apply the same rules used for conventional single-family homes on individual lots and use reasonable, objective density, site, infrastructure, and open-space standards for parks and subdivisions.

3 __ Coordinate Review and Approval

Align zoning, subdivision or site-plan review, building permits, utilities, installation requirements, and park regulation so applicants receive one consistent process.



LIMITATIONS

The home's purchase price is only part of the total cost; transportation, installation, foundation, utility connections, financing, insurance, and park rent or fees can be significant. In a park, a resident may own the home but lease the land, so long-term cost and stability depend on lease and ownership terms. Existing parks may also face aging infrastructure or limited water, wastewater, road, drainage, or expansion capacity. Manufactured housing is therefore one housing option, not a guarantee of affordability.

HOW TO IMPLEMENT

Review the master plan, zoning ordinance, district map, definitions, application procedures, and actual developable parcels against RSA 674:31-32. Confirm that the selected compliance path creates reasonable and realistic opportunities and does not rely only on nominally available land.

- [ ] Choose and map the permitted districts or overlay. Apply the same dimensional rules used for conventional single-family homes on individual lots, distinguish manufactured housing from presite-built housing, and avoid special approvals that state law does not allow.

- [ ] Write objective park and subdivision standards for density, home sites, setbacks, roads, emergency access, open space, water and sewage disposal, drainage, and ownership or maintenance responsibilities. Address expansion of existing parks consistently with the NFPA 501A limit in RSA 674:32.

- [ ] Coordinate zoning, site-plan or subdivision review, building and installation permits, and state approvals. Adopt zoning amendments through RSA 675, publish a plain-language checklist, train staff, and monitor applications, approvals, replacements, and park expansions.

SUCCESS STORY:

ALLENSTOWN, NH

Allenstown's 2015 Manufactured Housing Park Overlay framework remains in its 2026 zoning ordinance. The ordinance permits an individual manufactured home wherever a single-family home is allowed and uses clear standards for parks. Within the overlay, a parent tract must contain at least 15 acres, full yield is calculated at one home per two acres, at least 20 percent of the land must be accessible park open space, and individual home sites must contain at least 10,000 square feet. The framework shows how a community can provide defined opportunities while planning for site design and shared open space.

RESOURCES

- **NH Housing Toolbox, Manufactured Housing:** https://nhhousingtoolbox.org/strategies/manufactured-housing/
- **CNHRPC, Regional Housing Needs Assessment 2023:** https://cnhrpc.org/regional-planning/rhna/
- **Town of Allenstown, 2026 Zoning Ordinance, Chapter 18:** https://www.allenstownnh.gov/DocumentCenter/View/572/2026_-_town_of_allenstown_zoning_ordinance_final?bidId=
- **New Hampshire Community Loan Fund, Form a Resident-Owned Community:** https://communityloanfund.org/loans-and-services/manufactured-home-owners/form-a-roc

HOUSING TOOL

Mixed-Use Zoning District

STRATEGY

Mixed-use zoning allows for multiple uses on the same lot and/or building. This can be established as a base Zoning District or an Overlay District, often as **Village Districts**.

WHAT IT DOES

Traditional zoning can often require that a single lot or building maintain a single land use. By contrast, mixed-use zoning allows complementary uses on that lot or building such as residential and retail or commercial and agricultural depending on the location.

Mixed-use zoning provides opportunities for communities that want to use mixed-use development for its potential to bring people closer together for benefits like revitalizing downtowns, fostering social connections, and reducing traffic.



NH LAW

Through the NH's Innovative Land Use Controls regulation in NH **RSA 674:21**, Planning Boards are empowered to adopt flexible zoning mechanisms that support mixed-use development. New legislation **RSA 674:79-80** effective July 2026 will enable multi-family residential development on commercially zoned land, under certain municipal restrictions.

HOW IT FUNCTIONS

With proper regulation, mixed-use zoning like a Village District holds advantages for New Hampshire communities.

1 ___ Permitting by Land Use Boards

Mixed-use zoning districts can be structured to allow individual uses by right. Approvals can include a **Conditional Use Permit** from the Planning Board or a **Special Exception** from the Zoning Board of Adjustment.

2 ___ Supports Other Districts

Mixed-Use Districts work well with **Tax Increment Financing Districts (TIF)**, are suitable for areas slated for redevelopment, and lend themselves to locations where the **adaptive use** of older structures is proposed. This enables historical uses to continue while encouraging conversion of buildings to newer, more economically viable and needed uses such as **senior, affordable or multi-family housing**.

3 ___ Mixed-Use Principles or by Law

Communities may not have to take direct zoning ordinance revision to have mixed-use zoning. Non-residential uses in rural or agricultural zoning districts

are allowed in many rural communities in New Hampshire by Special Exception where central water and sewer services are unlikely ever to be present. This practice creates mixed use zoning not by intent but by practice. Also, new July 2026 NH RSA 674:79-80 establishes mixed-use by law.

LIMITATIONS

Mixed Use Districts could be developed in rural communities, but care must be taken to ensure that soil conditions can support construction of on-site water and wastewater systems, and the community's school system, transportation network and other infrastructure could support the potential for increased development.

Some larger communities establish multiple MU zoning districts, each with different allowable uses and development standards. Mixed-use zoning is best established where potable water systems and sanitary sewer systems are available or can be made available.

New legislation may be enacted after July 2026 to provide clarification or further regulation on mixed-use development.

HOW TO IMPLEMENT

- [ ] Review the community's master plan.
- [ ] Assess where a mixed-use development district should be located.
- [ ] Obtain community input and support through visioning sessions and surveys to determine what uses are preferred.
- [ ] Adopt through the community's Zoning Ordinance adoption process.
- [ ] Or under NH RSA 674:79-80, update the Zoning Ordinance to ensure mixed-use compatibility in Commercial Districts.

SUCCESS STORY:

PEMBROKE, NH

Suncook Village in Pembroke is a classic mixed- use district. Commercial uses are permitted on the first floor of buildings and residential uses are located on the second and third floors. The result is a vibrant downtown with restaurants, commercial/retail, a laundromat, and even a five star specialty shop. Apartments are situated above.



RESOURCES

- **NH Housing Toolbox** provides a comprehensive overview of innovative land use control mixed-use development: https://nhhousingtoolbox.org/strategies/mixed-use-development/
- **NH RSA Chapter 674 Section 79-80, Multi- Family Residential Development on Commercially Zoned Land** (July 2026) https://gc.nh.gov/rsa/html/LXIV/674/674-80.htm

HOUSING TOOL

Planned Unit Development (PUD)

STRATEGY

A planned unit development (PUD) is a zoning tool for one large parcel or a small group of parcels. The owner submits one plan for the full site. A local PUD ordinance may allow a mix of homes, businesses, open space, streets, parking, and utilities that standard lot-by-lot rules would not allow. In return for this flexibility, the town should require clear review standards and public benefits that can be enforced.

WHAT IT DOES

Standard zoning applies the same use, lot size, setback, and other rules to each lot. A PUD uses one master plan for the full site. This lets a town and property owner place buildings, roads, parking, utilities, and open space where they work best, as long as the plan meets the local ordinance.

A PUD can include cottages, duplexes, townhouses, apartments, shops, offices, shared parking, walking paths, and common open space. It may reduce the amount of land and infrastructure needed for a project. A PUD does not make homes affordable unless the ordinance or approval requires affordable units.

CNHRPC estimates Central New Hampshire needs 8,215 more homes from 2025 through 2040, about 483 each year. From 2000 through 2020, 1,707 of 7,814 permitted homes, or 21.8 percent, were in multifamily buildings. PUDs can help add housing types on sites with enough water, sewer, road, and emergency-service capacity.

NH LAW

RSA 674:21 lists PUDs as an innovative land use control. A town may adopt a PUD ordinance under RSA 674:16 when the tool is supported by the master plan. The ordinance must include standards for the board or official who will review each proposal. A planning board, select board, zoning board, or another named body may administer the ordinance. If the planning board is not the administrator, it must review the proposal and provide written comments before the final decision. The zoning ordinance must be adopted under RSA 675:1, II. Under RSA 674:21-a, approved open-space and development limits run with the land and may be enforced when they are filed in the local land use board's records.

HOW IT FUNCTIONS

Review each proposal as one complete site plan. The application should show how uses, buildings, roads, utilities, open space, and phases work together. The approval should assign maintenance duties and make public benefits enforceable.

1 __ Choose Where PUDs Fit

Use the master plan to identify places where coordinated development makes sense. Check whether water, sewer, roads, and emergency access can support the uses and density.

2 __ Set Clear Review Standards

State the allowed uses, housing types, density, open space, design rules, required studies, review stages, and findings for approval. Explain how later phases and changes will be reviewed.

3 __ Record and Enforce the PUD Site Plan

Place the approved site plan, conditions, easements, maintenance duties, construction schedule, and financial guarantees in the public record. Inspect each phase and enforce the conditions.

Planned Unit Development (PUD)

LIMITATIONS

PUD review can cost more and take longer than standard zoning because the owner, town staff, boards, engineers, and other agencies must study the full site. Rules that give a board too much discretion can lead to delays or uneven decisions. A project may also need costly water, sewer, road, or safety upgrades. If a town expects affordable housing, permanent open space, or another public benefit, it must state that requirement clearly and make it enforceable.

HOW TO IMPLEMENT

Before adopting a PUD ordinance, identify likely sites and ask property owners, neighbors, municipal departments, and emergency services to review the idea. Test the draft with a realistic concept plan to find unclear standards or infrastructure gaps.

A PUD Ordinance should define:

- ☐ Where the ordinance applies, its purpose, and any minimum tract size.
- ☐ Allowed uses, housing types, density, open space, design standards, and required public benefits.
- ☐ Required application materials, review stages, approval findings, phasing, and amendment rules.
- ☐ Maintenance duties, financial guarantees, recording, inspections, and enforcement.

SUCCESS STORY:

BOSCAWEN, NH

In July 2025, the Boscawen Planning Board conditionally approved a PUD site plan for North Main Street after approving the site plan in November 2024. The applicant worked with town departments, the town engineer, and CNHRPC. The plan included an eight-inch water main, fire protection, stormwater controls, landscaping, lighting, a sidewalk, and fire-truck access. Conditions required final engineering, permits, easement review, utility letters, and recorded plan notes. The case shows how a two-stage PUD review can coordinate housing and infrastructure before construction.

RESOURCES

- **NH Housing Toolbox PUD guidance:** https://nhhousingtoolbox.org/strategies/planned-unit-developments-puds/
- **2023 CNHRPC Regional Housing Needs Assessment:** https://cnhrpc.org/wp-content/uploads/2023/11/RHNA-FINAL-2023.pdf
- **Boscawen Zoning Ordinance 2026:** https://www.boscawennh.gov/DocumentCenter/View/4934/Zoning-Ordinance---Approved-31026,

HOUSING TOOL

Senior Housing

STRATEGY

Senior housing includes homes designed for older adults and may be age-restricted or open to all ages. It can include apartments, condominiums, cottages, townhouses, accessory dwelling units, and multifamily communities. Age-restricted projects must qualify as housing for older persons under fair-housing law. Independent senior housing does not necessarily provide personal care; assisted living and other care settings are separate uses subject to additional state requirements.

WHAT IT DOES

Senior and age-friendly housing can give older residents smaller, accessible, lower-maintenance homes near services and social connections, allowing more people to remain in their community as their needs change. Age restriction alone does not guarantee affordability, so communities should consider both price and design. The 2023 CNHRPC Regional Housing Needs Assessment found that the region's population age 65 and older grew nearly 41 percent from 2010 to 2020, reaching 20,713 residents.

NH LAW

RSA 354-A:15, VIII exempts qualifying housing for older persons from fair-housing provisions concerning familial status. It recognizes housing provided through a qualifying state or federal program; housing intended for and solely occupied by people age 62 or older; and housing intended and operated for people age 55 or older when at least 80 percent of occupied units include a person age 55 or older. A 55-plus community must publish and follow policies showing that intent and verify occupancy. RSA 674:17, IV also provides that, beginning July 1, 2023, local incentives such as increased density, reduced lot size, or expedited approval for housing for older persons are deemed applicable to workforce housing.

HOW IT FUNCTIONS

A municipality can permit age-restricted housing as a distinct use, allow age-friendly features within ordinary residential districts, or use both approaches. The ordinance should distinguish the housing form, occupancy regulations, and any services provided so applicants and reviewers understand which standards apply.

1 ___ Assess Need and Location

Use demographic data, housing inventories, and public input to identify the unit sizes, prices, accessibility features, services, transportation, and locations older residents need.

2 ___ Choose the Housing Model

Decide whether to allow age-restricted independent housing, age-friendly housing open to all ages, licensed care settings, or several options, and define each use clearly.

3 ___ Set Objective Standards

Identify permitted districts and establish workable regulations for density, building form, utilities, emergency access, pedestrian connections, common space, and universal design.



LIMITATIONS

Age-restricted housing is not automatically affordable, accessible, or suitable for residents whose mobility or care needs change. Automobile-dependent locations can increase isolation and transportation costs. A qualifying 55-plus community must maintain written occupancy policies and verification records. Projects that provide assisted living, nursing, or similar care must also meet the applicable state licensing and service requirements.

HOW TO IMPLEMENT

Use the master plan, CNHRPC data, local housing inventories, and discussions with older residents, service providers, housing operators, and emergency personnel to document needs and identify locations near services, transportation, and infrastructure.

- [ ] Audit zoning definitions, use tables, dimensional standards, approval procedures, and existing incentives. Distinguish independent senior housing from assisted living and other licensed care uses, and align any age-restricted definition with RSA 354-A:15, VIII.
- [ ] Select the housing forms and districts to allow, then write objective standards for density, unit mix, accessibility, pedestrian connections, common areas, utilities, and emergency access. Review every senior-housing incentive for its required application to workforce housing under RSA 674:17, IV.
- [ ] Adopt zoning amendments through the applicable RSA 675 process and coordinate zoning, site-plan or subdivision review, building permits, fire review, utilities, and state licensing. Publish a plain-language checklist and monitor approvals, unit types, affordability, and recurring barriers.

SUCCESS STORY:

BOW, NH

Bow's 2026 zoning ordinance defines Housing for the Elderly by reference to RSA 354-A:15 and permits the use in the Rural, Residential, Residential One Family, and CV districts. Section 7.05 sets a minimum site size of four buildable acres and scales additional acreage by unit count, housing type, street classification, and sewer availability. It also includes standby-generator standards for qualifying developments. Bow's ordinance illustrates how a community can link senior-housing density and site standards to infrastructure and emergency planning.

RESOURCES

- **NH Housing Toolbox, Age-Friendly Neighborhoods:** https://nhhousingtoolbox.org/strategies/age-friendly-neighborhoods/
- **New Hampshire General Court, RSA 354-A:15:** https://gc.nh.gov/rsa/html/XXXI/354-A/354-A-15.htm
- **New Hampshire General Court, RSA 674:17:** https://gc.nh.gov/rsa/html/LXIV/674/674-17.htm
- **CNHRPC, Regional Housing Needs Assessment 2023:** https://cnhrpc.org/regional-planning/rhna/
- **Town of Bow, 2026 Zoning Ordinance, Section 7.05:** https://www.bownh.gov/DocumentCenter/View/87/Zoning-Ordinance---Articles-1---14-with-2026-amendments-included-PDF
- **U.S. HUD, Housing for Older Persons Act Questions and Answers:** https://www.hud.gov/sites/documents/DOC_7769.pdf

HOUSING TOOL

Workforce Housing

STRATEGY

A workforce housing strategy ensures that local land use regulations provide practical opportunities for homes that working households can afford. Communities can allow multifamily housing and smaller homes in appropriate districts, set reasonable lot-size and density standards, and use inclusionary, cluster, or overlay provisions to support income-qualified units. **Workforce housing is defined by household income and housing cost**, not by a resident's occupation or employer.

WHAT IT DOES

Workforce housing provisions translate New Hampshire's statutory obligation into predictable local rules. They can broaden the range of permitted homes, increase density when affordable units are included, and align housing with infrastructure and services. The **2023 CNHRPC Regional Housing Needs Assessment** estimated that Central New Hampshire would need 8,215 additional homes from 2025 through 2040, including 1,688 owner homes below 100 percent of area median income and 782 rental homes below 60 percent. In CNHRPC's employer survey, 80 percent of respondents reported very limited housing options near their workplaces.

NH LAW

RSA 674:58-61 requires municipalities that regulate land use to provide reasonable and realistic opportunities for workforce housing, including rental multifamily housing. Affordable housing costs may not exceed 30 percent of gross household income. Ownership housing is measured at up to 100 percent of area median income for a four-person household; rental housing at up to 60 percent for a three-person household. **RSA 674:59** requires reasonable lot sizes and density and allows workforce housing in a majority, though not all, of residentially zoned land. **RSA 674:60** allows affordability covenants and monitoring and lets applicants document when conditions make a project economically unviable.



HOW IT FUNCTIONS

A community may meet its obligation through its existing zoning or through targeted amendments. The combined effect of permitted uses, density, lot dimensions, parking, infrastructure standards, fees, and review procedures must create an economically realistic path to build qualifying homes.

1 __ Measure Need and Test Regulations

Use the regional housing assessment, local housing data, and development-feasibility review to test whether existing rules allow the needed unit types and prices.

2 __ Choose the Regulatory Path

Permit a broader range of housing by right, add workforce provisions to cluster or inclusionary zoning, create an overlay, or combine these approaches across appropriate districts.

3 __ Set Affordability Requirements

Define the qualifying unit mix, incentive, affordability term, phasing, deed restrictions, income verification, and monitoring responsibility in objective standards.

LIMITATIONS

A Workforce Housing ordinance may appear compliant yet remain ineffective if density, lot size, parking, infrastructure, fees, or review timelines make development financially infeasible. Affordability restrictions also need clear administration and long-term monitoring. Workforce housing serves defined income ranges; it does not address every housing need or preserve affordability without an enforceable restriction or program.

HOW TO IMPLEMENT

Start with the master plan, the CNHRPC Regional Housing Needs Assessment, local permit and housing data, and discussions with employers, residents, developers, and service providers. Document the needed housing types, locations, prices, and infrastructure.

- [ ] Audit definitions, permitted-use tables, minimum lot area, frontage, density, dimensional standards, parking, utilities, impact fees, growth controls, and approval procedures. Evaluate their combined effect on economic viability and confirm that qualifying housing is possible in the required share of residentially zoned land.

- [ ] Choose the regulatory approach and calibrate it with realistic development costs. Use clear by-right permissions or objective incentives, such as additional density or smaller lots, and coordinate subdivision and site-plan standards so one regulation does not cancel another's benefit.

- [ ] Specify the affordable unit mix, construction phasing, restriction period, covenant language, income certification, resale or rent requirements, and the party responsible for monitoring. Adopt amendments through the applicable RSA 675 process, publish a plain-language checklist, and review approvals and production over time.

SUCCESS STORY:

CONCORD, NH

Concord combined public land, environmental cleanup, infrastructure work, and gap financing to redevelop part of the former Allied Leather Tannery as Penacook Landing. Phase I opened 34 apartments in 2020, and Phase II added 20 in April 2024. Of the 54 homes, 49 are income-restricted. The City sold the site to the developer, secured $500,000 in Community Development Block Grant funds for demolition, sewer, and site work, and provided a $600,000 revolving-loan fund loan for Phase II. The project shows how local regulatory readiness and targeted public investment can make workforce housing feasible.

RESOURCES

- **New Hampshire Housing, Workforce Housing:** https://www.nhhousing.org/resources/housing-challenges-solutions/workforce-housing/
- **New Hampshire General Court, RSA 674:60:** https://gc.nh.gov/rsa/html/LXIV/674/674-60.htm
- **CNHRPC, Regional Housing Needs Assessment 2023:** https://cnhrpc.org/regional-planning/rhna/
- **City of Concord, Penacook Landing:** https://www.concordnh.gov/2005/Projects-Partnerships