

New Hampshire Housing
Housing Opportunity Planning Grant Program
Special Achievement – New Program

Program Overview

The Housing Opportunity Planning (HOP) Grant Program is a first-of-its-kind initiative that directly responds to one of the state's most urgent challenges: a severe shortage of affordable and workforce housing. As part of Governor Sununu's \$100 million InvestNH initiative, \$5 million was allocated to the NH Department of Business and Economic Affairs, which selected New Hampshire Housing to create and administer the HOP Grant Program. The program supports a practical sequence of local work by providing funds for municipalities to complete work related to four areas: master plan updates, housing needs assessments, regulatory audits, and drafting of zoning amendments. This is paired with hands-on education and resources that encourage local support for housing initiatives.

Demand for this program was immediate, and the initial allocation was fully utilized within the first ten months. In response, an additional \$2.9 million was allocated for a total program fund of \$7.9 million. In just over a year, the HOP program awarded 103 grants to 73 municipalities, effectively reaching a third of all municipalities and nearly 70% of the state's population.

Responding to an Important State Need

New Hampshire (NH) is experiencing a profound housing shortage that threatens economic stability, workforce retention, and community vitality. Since 2009, housing inventory has steadily declined, reaching a critical low of 0.5 months of supply in 2021, far below the six months considered a balanced market. As of 2025, inventory has improved only slightly to 2.1 months, still well below healthy levels. At the same time, housing affordability has sharply deteriorated. As of June 2025, the median sale price of a single-family home reached \$565,000, a price point that only 15% of households in NH can afford. Renters are also under pressure: about 51% are cost-burdened, spending more than 30% of income on housing.

Local land use regulations shape what can be built, where, and at what cost. In a state of mostly small municipalities with limited staff, changing zoning and development regulations can be technically challenging and politically difficult. This is especially true in a state where voters have the final say on zoning amendments and housing decisions in their towns. NH is unusual in the US because, in many towns, zoning amendments are still decided directly by voters at town meetings rather than being adopted only by a city council, county commission, or zoning board. Under RSA 675:3, many NH towns enact or amend zoning by an affirmative majority vote. That gives ordinary residents a direct lawmaking role in zoning that is much less common nationally. It also means effective reform depends on early education, transparent data, and trust-building, not simply drafting ordinance language. As a result, the HOP Grant Program was designed to be innovative in both its structure and delivery, uniquely combining funding with education, technical assistance, and community engagement to create a comprehensive model for local housing reform.

Innovative Approach

The HOP Grant Program is a completely new program, established with input from key stakeholders from throughout the state, to tackle the barriers our municipalities face in improving housing accessibility. To apply, municipalities submit a summary of their housing challenges, description of readiness to address housing issues, defined scope of work, a budget, and a community engagement plan. Grants operate on a reimbursement basis for approved applicants, which allows unspent dollars to be recycled into additional awards. What makes the HOP Grant Program unique is that it brings together four integrated elements into a single coordinated program designed to move municipalities— at their own pace— from master planning and needs assessments to regulatory change approved by voters.

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Access to Technical Assistance Consultants: With a median municipal population of just 2,720, and limited staff capacity, many NH towns lack the expertise to undertake zoning reform. By offering a vetted list of consultants and funding to contract with these professionals, the HOP Grant Program enables even the smallest communities to engage in sophisticated housing planning efforts. Our smallest grantee has a population of 508, and 46% of grantees have no full-time planning staff.

Community Engagement Requirement: Knowing that resident support is such a critical aspect to moving forward housing-related changes, the HOP Grant Program required community engagement plans at the time of application. Municipalities were required to think about how they would engage their residents and build trust within their communities. For many grantees, this was the first time community engagement activities were utilized in their housing landscape and these plans were reviewed critically. During the grant process, NH Housing and partners provided strong support to ensure municipalities had access to resources, education, and direct feedback on their engagement efforts.

Education Component: To support the program's community engagement requirement, all grantees were provided with access to free, comprehensive education for best practices for community engagement. UNH Cooperative Extension provided five sessions of Housing Academy at no cost to HOP grantees. Classes were provided with both virtual and in-person sessions, throughout the state to encourage as much participation as possible. These classes equipped local leaders and volunteers with knowledge and tools for practical, low-cost, engagement methods like dot voting, focus groups, and structured forums to help get residents talking about housing in a productive way. These classes saw attendance of about 200 participants from across the state.

Progress Monitoring and Direct Assistance: The program's structure promotes accountability and efficiency. Municipalities are required to submit bi-monthly progress reports which allows NH Housing staff to monitor progress against expected goals and outcomes. This encourages grantees to actively track their timelines, foster direct communication with the grant administration team, and allow for targeted recommendations if concerns/challenges arise. On several occasions, NH Housing was able to proactively connect grantees with UNH Cooperative Extension staff to provide tailored, one-on-one support to increase community engagement.

Achieving Intended Results

The HOP Grant Program has reached communities across NH—30% of municipalities and nearly 70% of the state's population— and participating municipalities have used HOP funding to move rapidly from analysis to action. Many communities began with housing needs assessments and regulatory audits, then progressed to drafting and proposing zoning amendments. Municipalities that received multiple rounds of funding showed clear continuity, using each phase to build toward pro-housing zoning changes that will impact their towns for years to come. Additionally, the reimbursement structure strengthens stewardship and stretches dollars through reallocation of unused funds.

Specific results vary by community, reflecting local priorities and readiness, but all participants engaged in meaningful activities to push their housing initiatives forward. Ninety percent of HOP municipalities completed foundational housing changes such as master plan updates, housing needs assessments, and/or regulatory audits. Sixty-nine percent of HOP municipalities developed zoning amendments that enable increased housing density or new housing types. In

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addition, all grantees made efforts through community engagement to build more understanding of housing issues within their towns which can have a significant impact in reducing resistance to future changes.

The emphasis on community engagement as a central tool for success cannot be overstated as a key element of this program. By requiring municipalities to actively involve residents, the HOP Grant Program has helped bring NIMBY concerns to the surface and fostered more constructive, informed dialogue about housing at the local level. This approach aligns with best practices emphasizing listening, storytelling, and collaboration as precursors to policy change. Across HOP communities, these engagement efforts have already led to successful town meeting outcomes or laid the groundwork for future approvals.

Two brief examples from NH Housing's selected case studies illustrate this progression:

Bethlehem (population 2,484) used HOP to engage residents through a kick-off meeting, open houses, and focus groups. After completing a regulatory audit, zoning amendments were drafted and brought to Town Meeting in 2024. Bethlehem's planning board advanced eight warrant articles, all of which were adopted by voters, including changes that reduced parking requirements for smaller accessory dwelling units, allowed a detached accessory dwelling unit up to 1,000 square feet, enabled residential conversions to multifamily uses, allowed dwelling units above first-floor businesses, and authorized cluster development.

Keene (population 22,700) combined a housing needs assessment with broad engagement, including an online survey, multiple public meetings, and several listening sessions. Working with its consultant team, the city drafted and successfully adopted a Cottage Court Overlay District to promote infill, expand housing choices, and encourage compact, pedestrian-scaled development.

Across communities, HOP's engagement requirement has elevated the quality of local housing conversations and helped municipalities address misinformation before votes occur. Early results indicate that these regulatory changes are translating into a measurable increase in housing permitting.

Benefits That Outweigh Costs

For a modest public investment, the HOP Grant Program delivers benefits that extend beyond individual grant periods. The program builds local capacity, especially in small towns dependent on volunteer boards, by leaving behind trained leaders, tested engagement practices, and a better understanding of the process for regulatory development for future policy changes and amendments. Additionally, the program encourages a cultural shift in how housing challenges are understood and addressed. By prioritizing engagement and education, the HOP Grant Program helps communities move from an opposition mindset to a collaborative approach which creates local momentum to continue pro-housing initiatives.

On a larger level, the HOP Grant Program also strengthens the state's economic and social fabric. Increased housing supply supports workforce retention, business growth, and community stability. By enabling more residents to live and work in NH, the program contributes to stronger schools, healthier local economies, and more vibrant communities.

In sum, the HOP Grant Program represents a high-leverage investment that not only addresses immediate planning needs but also creates the conditions for sustained housing production and long-term statewide impact well after grant dollars are spent.

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VISUAL AIDS BEGIN ON NEXT PAGE

New Hampshire Housing is pleased to provide the following visual aids to better understand the Housing Opportunity Planning Grant Program:

1. Google map showing the municipalities that have received a HOP Grant:
<https://www.google.com/maps/d/viewer?mid=1q0vgtEsA2ORh1KdISePFpDciiZ9QS0Q&ll=44.22475798073628%2C-71.09620038910009&z=8>
2. Link to our HOP Case Studies publication, which can be found on the New Hampshire Housing website: https://www.nhhfa.org/wp-content/uploads/2025/02/nhh_case_study_2025.pdf
3. Link to New Hampshire Housing's "Who can afford to live in NH" publication:
https://www.nhhfa.org/wp-content/uploads/2025/10/NHH_Who-Can-Afford-to-Live-in-NH_2025.pdf
4. Attached are documents to provide more information about the Housing Academy sessions that are provided for free to HOP Grant Program participants. There is an informational flyer, four agendas from various sessions, and one full presentation from Plan NH which focused on expanding the conversation about what housing can look like locally.

HOUSING ACADEMY is a training program for InvestNH Housing Opportunity

Planning (HOP) Grant recipients to help build and further develop local capacity related to housing matters.

UNH Cooperative Extension will provide housing education and community engagement training and support grantees as they develop their local community engagement strategies.

InvestNH

HOUSING OPPORTUNITY

PLANNING GRANTS

WHO SHOULD PARTICIPATE

Municipal grantees are eligible to have up to three people participate in Housing Academy. Participants can include municipal staff. In addition, we want to build local capacity for engagement on housing matters by encouraging municipalities to identify volunteers (including members of local boards or governing bodies, or other interested citizens) to attend. No housing or community engagement experience is necessary – just an interest in expanding a variety of local housing options.

IN-PERSON AND VIRTUAL SESSIONS

Housing Academy participants will meet via webinars, in-person training sessions, and place-based training in communities around the state. There will also be opportunities for community participants to share best practices and challenges and learn from each other.

HOUSING AND COMMUNITY ENGAGEMENT TOPICS

Through a variety of engagement techniques and tools such as storytelling, interviews, focus groups, art, posters, polls, listening sessions and more, Housing Academy is designed to be interactive. Community engagement techniques and tools will be taught so participants can develop and implement an engagement plan in their city or town. Speakers, panels, teachers and participants will explore a wide range of housing and community engagement topics, including:

- Understanding the housing crisis
- Using data
- How to talk about housing
- Envisioning communities with more housing options
- Community engagement beyond public meetings
- How to make change – working with opposing views and mapping out regulatory change
- Bringing new people and voices into the housing discussion

2025 HOUSING ACADEMY SCHEDULE

JANUARY 29	9:00 AM – 10:30 AM webinar
FEBRUARY 12	9:00 AM – 1:00 PM In-person training
FEBRUARY 26	9:00 AM – 1:00 PM In-person training
MARCH 12	9:00 AM – 10:30 AM webinar

REGISTER

bit.ly/2025_HA



Technical Assistance:

In addition to Housing Academy sessions, participants can receive technical assistance from UNH Cooperative Extension as they develop and implement their community engagement plans. To schedule direct consultations, contact Sue Cagle, sue.cagle@unh.edu.

QUESTIONS ABOUT HOUSING ACADEMY? CONTACT US!

Sue Cagle, sue.cagle@unh.edu

www.nhhopgrants.org



As part of Governor Sununu's \$100 million InvestNH initiative, \$5 million has been allocated to provide grants to municipalities to help housing development opportunities. The NH Department of Business and Economic Affairs has contracted with New Hampshire Housing to administer this program.

12.2024

AGENDA

Session One: January 18, 2023

9:00am – 10:30am

Housing Academy Zoom Link

<https://us06web.zoom.us/j/85415741173?pwd=L0lnYUpjZTZzVHEwOGdHOEJNOUNUdz09>

Welcome and Introductions

Molly Donovan, UNH Extension

Housing Challenges in New Hampshire

Ben Frost, NH Housing
Sarah Wrightsman, NH Housing

Defining Community Engagement

Molly Donovan, UNH Extension

Beginning to Understand Housing Terms

George Reagan, NH Housing

Concepts we are introducing/Ideas we are sharing

- Community Engagement as an activity
- Housing challenges in NH
- There are many resource people to work with communities

Engagement Tools we are demonstrating

- Zoom chat for introductions and knowing the audience
- Polls to learn more from the audience

Take Aways Today

Understand that community engagement includes information (educating), participation (using tools) and influencing (listening and action).

Housing challenges in our cities and towns are complex, years in the making, and require active work to gain understanding and support for change.

Homework

1. What is a housing challenge(s) in your city or town? How do you know?
2. Read "Housing Terms"

Housing Academy materials on Padlet: <https://padlet.com/cedprogrammgr/llgklgmlwzdbvav>

General information: <https://www.nhhopgrants.org/>

Questions about housing: George Reagan GReagan@nhhfa.org and Sarah Wrightsman SWrightsman@nhhfa.org

Questions about community engagement: Molly Donovan Molly.Donovan@unh.edu

Questions about administration of the grants: Tiffany Tononi McNamara Tiffany@plannh.org

AGENDA

Session 3: February 22, 2023 | 9:00am –12:00pm | NH Housing, 32 Constitution Dr., Bedford, NH

Welcome

Molly Donovan, UNH Extension

Housing Story

Sue Cagle, UNH Extension

We are All Workforce Housing

Sarah Wrightsman, NH Housing

Sticking with a Tough Conversation: NH Listens

Conflict shows up in many ways in public life and is amplified by all forms of media and within our institutions. When passions are high, it is a sign that something matters. How can we honor the passion yet hold onto safety and respect? Learning to respond in more productive ways takes practice – in person and online.

Mikayla Townsend

Carrie Portrie

Moises Nuñez

Michele Holt-Shannon

Using Data to Understand Housing topics

Heather McCann, NH Housing

Key Informant Interviews

Molly Donovan, UNH Extension

Concepts we are introducing:

- Responding to opposing views
- Ways to use housing data in engagement
- Key informant interviews are a good first step in engagement

February OFFICE HOURS:

UNH Extension is available to have a Zoom meeting with you to talk about elements of your community engagement plan. Connect with us on Wednesdays 8am to 10am; Thursdays 2pm to 3pm and Fridays between 9am and 11:30am. Please reach out to make an appointment or just pop in. Molly.Donovan@unh.edu

Homework

1. Make a list of who you would interview and three housing questions.
2. Talk to (and listen) to someone who may not support additional housing in your community.

Housing Academy materials on Padlet: <https://padlet.com/cedprogrammgr/lgklgmlwzdbvav>

General information: <https://www.nhhopgrants.org/>

Grant Administration: info@NHHOPgrants.org

AGENDA

Session Two: September 12, 2024, 9AM - 1PM

Welcome and Introductions
Light Engagement Examples

Storytelling as Engagement
Housing Story: ADU's

Preparing for and Managing Healthy Conflict

HOP Community Panel Presentations, Q&A, Facilitated Discussion
John Christ, Plymouth
Ian Rogers, Warner
Susan MacLeod, Sandwich

Developing a comprehensive engagement plan

Lunch: Group discussion, Developing a plan

Wrap up, next session information

Concepts we are introducing/Ideas we are sharing

1. Storytelling as a form of community engagement.
2. Conflict is a normal part of dialogue, strategies for healthy conflict are important
3. A robust community engagement plan includes a variety of strategies.

Homework

- Make a list of who you would interview and three housing questions.
- Talk (and listen) to someone who may not support additional housing in your community.

OFFICE HOURS: UNH Extension is available to talk about elements of your community engagement plan and provide technical support. Please reach out to make an appointment. Sue.cagle@unh.edu

AGENDA

Session 3: September 25 | 9:00am –1:00pm | NH Housing, 32 Constitution Dr., Bedford, NH

Welcome, Opening

Bringing All into Engagement

What Would More Housing Look Like?

Resource and Tool Highlights:

New Hampshire Housing Toolbox

Focus Groups as an Engagement Tool

Lunch/Networking and Group Discussion

UNH Extension

NH Listens

Plan NH

NH Housing

UNH Extension

Concepts we are introducing:

- The most robust and effective engagement includes everyone.
- New housing looks different in each community – there are options.
- Focus groups help bring specific audiences into the engagement process.
- Resources in NH to connect with

Technical Support: UNH Extension is available to connect about elements of your community engagement plan and can provide technical support. Please reach out to make an appointment. Sue.Cagle@unh.edu

Housing Academy materials on Connect Platform: <https://connect.extension.org/g/NH-Housing-Academy>
Grant Administration questions: info@NHHOPgrants.org

What does more housing look like for New Hampshire?

Prepared by Tiffany Tononi McNamara for Housing Academy

Tuesday, September 25, 2024

PLAN NH

- 501(c)3 Organization
- Founded in 1989 to *foster excellence in planning, design, and development of New Hampshire's built environment.*
- Programs include membership, scholarships, workshops and conferences, networking opportunities, and community design charrettes.
- Partner and collaborate to further our vision of vibrant communities across the Granite State.



AGENDA

- Feelings & Fears
- Hopes & Dreams
- Why Form Matters
- Gentle Density
- Q&A





Some people are just bananas.



**Build Absolutely Nothing Anywhere Near Anything
(or Anyone)**

Feelings & Fears

Post-It Note Activity



Talking about housing
makes people feel...

Why are we so afraid of increased housing?*



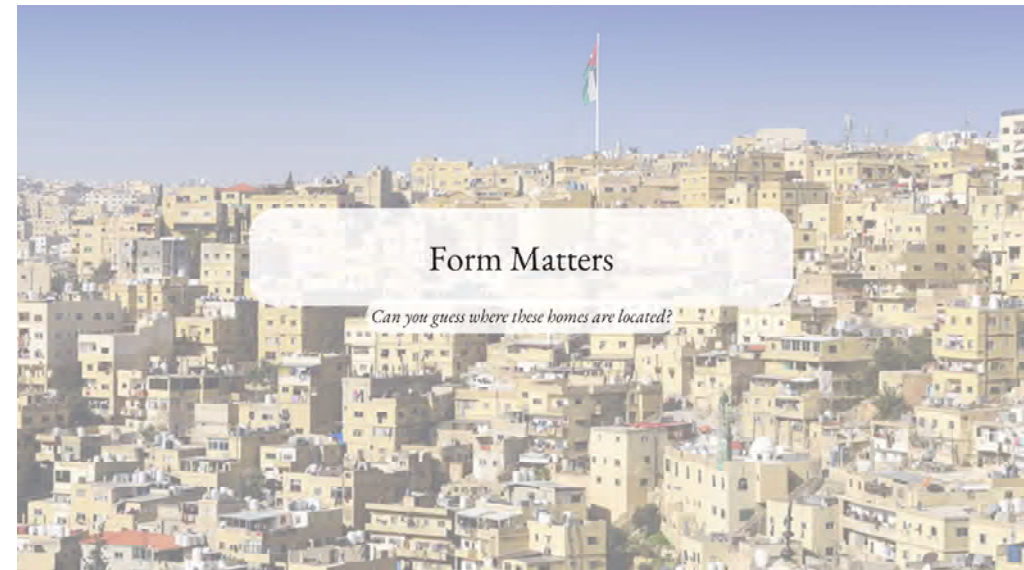
*In no particular order

One way to bridge the gap between our fears
and our overall community vision is by...
*finding the right housing solutions
for the right problem and place.*



Hopes & Dreams

Table Activity



Form Matters

Can you guess where these bones are located?





New Hampshire homes found on Zillow, September 2024



DURHAM, NH



SOMERSWORTH, NH



CONCORD, NH



SEABROOK, NH



LEBANON, NH



BOYE, NH



LONDONDERRY, NH



KEENE, NH



LACONIA, NH



BERTIS, NH



BOW, NH



MANCHESTER, NH

New Hampshire homes found on Zillow, September 2024

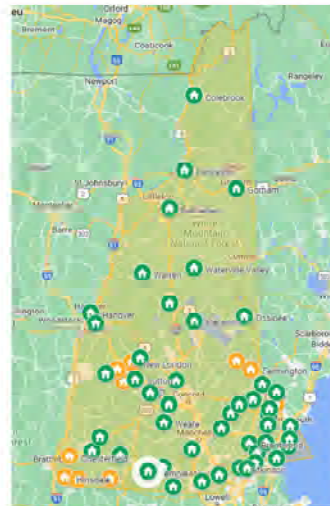


The right housing solutions
for the right problem and place.

CASE STUDY

TEMPLE, NH

- Plan NH Community Design Charrette in October 2022.
- Focus on safety and enhancements in the village center and housing recommendations for specific target areas as well as the community overall.



CASE STUDY

HOUSING NEEDS/WANTS IN TEMPLE, NH

- Concerned about the future of their elementary school
- Would like to attract families to Temple
- Need options for older residents looking to downsize
- Want to balance new housing with rural character
- Looking for low-cost, phased or incremental approaches
- Want to "do it right"



CASE STUDY

THE TEAM'S RECOMMENDATION



CASE STUDY

MIXED-USE, ADAPTIVE REUSE



CASE STUDY

OPPORTUNITIES FOR ADUs



**Main
HOUSE**

ATTN:

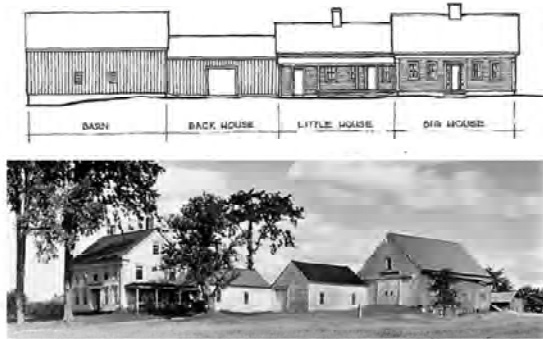
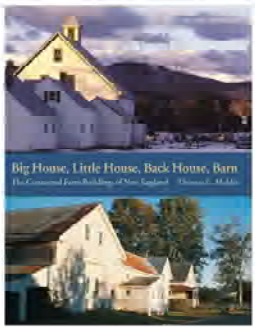
CASE STUDY

OPPORTUNITIES FOR CONVERSIONS



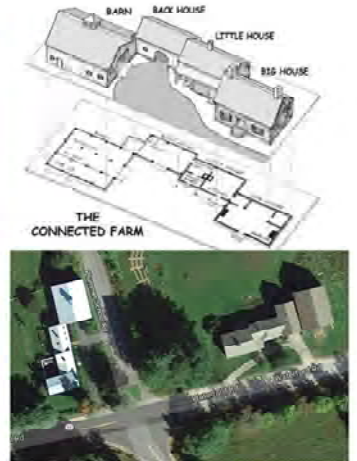
CASE STUDY

LEVERAGING RURAL FORMS



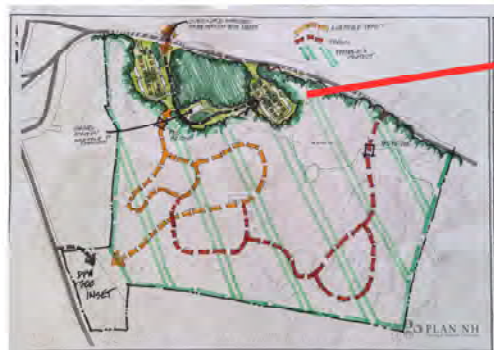
CASE STUDY

LEVERAGING RURAL FORMS



CASE STUDY

CLUSTER HOUSING



CASE STUDY

CLUSTER HOUSING



CASE STUDY

GENTLE DENSITY

*Gentle Density definition paraphrased from Brookings.edu article,
"Gentle" density can save our neighborhoods," December 4, 2019.*

- Building more housing on single-family parcels can respect the look and feel of the existing community
- Where land is expensive, building more homes per parcel increases affordability
- Increased density supports local businesses and helps achieve our sustainability and conservation goals
- More homes equals more economic opportunity for current and future residents
- Duplex, triplex, quad, and cluster or compact development are homes that can integrate seamlessly into small and mid-sized communities

"I usually approach things trying to not change anything because I like Temple the way it is. I was really amazed and impressed by the suggestions that this group presented. They were all well thought-out and thought-provoking... every idea seemed creative and in-line with Temple."

-Temple Resident

THANK YOU

Tiffany Tononi McNamara
Executive Director - Plan NH
tiffany@plannh.org
(603) 452-7526

SPECIAL THANKS TO:

Bob White
*Senior Landscape Architect
GDI*

Chris Kennedy
*Founder & Principal
MA+KE Architects*

Christine Robidoux
*Community Advisory Committee
Town of Temple*

Temple Charrette Team
Brian Gehris, Milestone Construction
Brian Pratt, Fuss & O'Neill
Carol Ogilvie, Planning Consultant
Chris Kennedy, Mayon Kennedy Architects
Chris' Saras, GPI
Ivy Vann, Planning Consultant
Jason Plourde, VHB
Jodie Narakia, City of Manchester
Mike Simoneau, Fuss & O'Neill
Randy Knowles, The Dubay Group
Robin LeBlanc, RHL Strategies
Sarah Wrightsman, New Hampshire Housing
Steve Hebich, Lavallec Brensinger

More on the Plan NH Community Design Charrette Program: www.plannh.org/programs/charrette