

**APPENDIX C:**  
**Expanding Housing Opportunity**

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## Demographics

Hanover is attractive to different population groups, so an important consideration in housing development is meeting their unique needs. Based on data provided by the U.S. Census Bureau, Hanover's total population in 2020 was 11,870.<sup>1</sup> Approximately 74 percent of the town's population is of working age (15 to 64 years) and 15.7 percent are aged 65-plus.<sup>2</sup> Unique to Hanover in its region are the students, faculty, and staff associated with Dartmouth College, the town's largest employer. As of 2020, these academic-based groups amounted to 10,780 persons, not all of whom are located in Hanover, with undergraduate students accounting for over 4,000 of the total.<sup>3</sup>

According to the New Hampshire Office of Strategic Initiatives' municipal population projections, Hanover's total population is expected to increase to 12,770 in 2030, 12,989 in 2040, and 12,737 in 2050.<sup>4</sup> This represents an overall increase of 7.3 percent from the projection's baseline year total (2020). The town will need to meet these projected increases in population with additional housing units, consistent with trends in average household size.

## Households

As of 2020, Hanover had a total of 3,117 households,<sup>5</sup> which represents a 10.1 percent increase from 2000<sup>6</sup> and a decline of .01 percent from 2010.<sup>7</sup> This decline is shared with Hanover's neighboring communities, with the number of households also declining in Canaan (-0.1 percent) and Lyme (-1.7 percent). However, all other neighboring communities saw increases

during the 2010 to 2020 period of between 0.7 percent (Enfield) and Lebanon (10 percent). For reference, Grafton County saw an increase during this period of 7.2 percent and New Hampshire saw an increase of 8.7 percent. [Table C-1](#) presents additional data on households in Hanover, its neighboring communities, Grafton County, and New Hampshire.

In 2020, the average household size in Hanover was 2.44.<sup>8</sup> This value is slightly below 2000 (2.47),<sup>9</sup> but much higher than in 2010 (2.37).<sup>10</sup> Aside from Norwich, Hanover had the highest average household size amongst its neighboring communities, as well as Grafton County and New Hampshire. According to Esri, the average household size in Hanover is expected to increase slightly to 2.45 in 2027.<sup>11</sup> Higher household sizes may be indicative of persons co-living to reduce housing costs, including students moving back home or seniors moving in with their children. This trend informs the need for a wide variety of housing units at [affordable](#) price points.

## Population Diversity

People of color are defined as non-White Alone populations, including Black/African American, American Indian/Alaska Native, Asian, Pacific Islander, two or more races, and Hispanic populations. According to the *2020 Decennial Census*, Hanover's non-White population comprises 16.9 percent of its total population, with the highest non-White Alone race being Asian (8.9 percent). Nearly 6 percent of Hanover's population is of Hispanic ethnicity.

<sup>1</sup> U.S. Census Bureau. (2020). *2020 Decennial Census*.

<sup>2</sup> U.S. Census Bureau. (2020). *2016-2020 American Community Survey*.

<sup>3</sup> Dartmouth College. (2020). *Planning for Possibilities A Strategic Campus Framework*. Retrieved from, [https://www.dartmouth.edu/masterplan/docs/20210316\\_final\\_planning\\_for\\_possibilities\\_webview.pdf](https://www.dartmouth.edu/masterplan/docs/20210316_final_planning_for_possibilities_webview.pdf)

<sup>4</sup> New Hampshire Office of Strategic Initiatives. (September 2022). *New Hampshire Population Projections: 2020 – 2050 by State, County, Region, and Municipality*. Retrieved from, <https://www.nh.gov/osi/data-center/documents/2022-state-county-municipality-projections-tables.pdf>

<sup>5</sup> U.S. Census Bureau. (2020). *2020 Decennial Census*.

<sup>6</sup> U.S. Census Bureau. (2000). *2000 Decennial Census*.

<sup>7</sup> U.S. Census Bureau. (2010). *2010 Decennial Census*.

<sup>8</sup> U.S. Census Bureau. (2020). *2020 Decennial Census*.

<sup>9</sup> U.S. Census Bureau. (2000). *2000 Decennial Census*.

<sup>10</sup> U.S. Census Bureau. (2010). *2010 Decennial Census*.

<sup>11</sup> Esri. (2022). *2027 Average Household Size*. Community Analyst.

**Table C-1: Households, 2000, 2010, and 2020**

	2000 Total Households	2010 Total Households	2020 Total Households	% Change 2000-2020	% Change 2010-2020	2020 Average Household Size
New Hampshire	474,606	518,973	556,357	17.2%	7.2%	2.4
Grafton County	31,598	35,986	37,683	19.3%	4.7%	2.22
Hanover town, NH	2,832	3,119	3,117	10.1%	-0.1%	2.44
Canaan town, NH	1,279	1,588	1,586	24.0%	-0.1%	2.31
Enfield town, NH	1,975	2,044	2,059	4.3%	0.7%	2.16
Lebanon city, NH	5,500	6,186	6,805	23.7%	10.0%	2.05
Lyme town, NH	678	705	693	2.2%	-1.7%	2.5
Norwich town, VT	1,367	1,386	1,475	7.9%	6.4%	2.45
Thetford town, VT	1,039	1,098	1,188	14.3%	8.2%	2.34

Source: U.S. Census Bureau, 2000, 2010, and 2020 Decennial Censuses

Racial and ethnic diversity is more prevalent in Hanover than in Grafton County and New Hampshire. According to Esri (2022), the Town’s 2022 Diversity Index (a measure indicating the likelihood that two individuals, chosen at random from the same area, belong to a different race or ethnic group) is 41.1 (out of a possible 100), while Grafton’s is 25.1 and New Hampshire’s is 28.8. These figures are expected to rise by 2027 to 43 (Hanover), 26.8 (Grafton County), and 30.8 (New Hampshire).<sup>12</sup> An area’s Diversity Index increases as its population diversifies.

## Poverty

Poverty status from the U.S. Census Bureau is one metric to define low-income populations within a defined geographic area. Based on the 2016-2020 American Community Survey, nearly 16 percent of households in Hanover are below the U.S. Census-defined poverty level, compared to

11.3 percent in Grafton County and 7.8 percent in New Hampshire. Among the population in Hanover for whom poverty status is determined (7,386), 5.4 percent have an income to poverty ratio of less than 0.5 (i.e., their income is less than half the poverty threshold) and 6 percent have an income to poverty ratio of between .5 and 1, with 1 being the poverty threshold. **Affordable** and safe housing options are especially hard to find for low-income populations.

*Nearly 3 percent of Hanover’s households receive benefits under the U.S. Department of Agriculture’s Supplemental Nutrition Assistance Program (SNAP), which is less than in Grafton County (7.2 percent) and New Hampshire (6.4 percent).*

<sup>12</sup> Esri. (2022). 2022 and 2027 Diversity Index. Community Analyst.

## Housing Stock

As of 2020, the Town of Hanover had 3,715 housing units.<sup>13, 14</sup> This is significantly higher than in 2000 (2,989 units), representing an increase of 24.3 percent,<sup>15</sup> and also higher than in 2010 (3,445 units), representing an increase of 7.8 percent.<sup>16</sup> In recent years, however, Hanover has seen too little development in terms of housing creation to support housing demand and affordability. For example, only 12 building permits were issued in 2019 and eight were issued in 2020. In comparison, Lebanon saw an increase of 353 units, 340 of which were developments with 5 or more units.<sup>17</sup>

Another factor putting pressure on Hanover's housing market is short-term rental units. Short-term rentals are defined in Hanover as property owners renting their homes for 30 days or less. These rentals remove housing supply from the market and inflate the prices of the remaining units, restricting the socioeconomic diversity of the town's neighborhoods. Second homes also make up a significant portion of Hanover's housing stock. According to the Dartmouth College Policy Research Shop, the majority of Hanover's vacant housing units in 2021 (410 of 636) were second homes, accounting for 11.8 percent of the total housing stock. This percentage was significantly higher than the national average of 4 percent during the same year.<sup>18</sup>

In New Hampshire overall, the existing housing stock is not meeting current demand. Based on the New Hampshire Housing Finance Authority's *2020 Housing Market Report*, the state needs 20,000 to

30,000 more units to house its labor force and advance economic development. In support of meeting this demand, the New Hampshire Council on Housing Stability set a strategic goal of developing a minimum of 4,500 units on an annual basis between 2021 and 2024 statewide.<sup>19</sup> Although these figures are not broken out by municipality, Keys to the Valley estimated that the Town of Hanover will need to house 3,470 households by 2030 – 245 additional units than were available in 2020.<sup>20</sup>

As noted in the Town's 2003 Master Plan, when unable to purchase existing housing, many people resort to new construction to meet their needs. Such construction has increased housing density in traditionally rural areas east of downtown Hanover.

## Accessory Dwelling Units

Through this master planning process, the Hanover community has demonstrated support for expanding the development of accessory dwelling units (ADUs) and promoting room rentals to enhance living options in Hanover. ADUs are attached or detached (i.e., standalone) smaller independent living spaces located on the same lot as a primary single-family home. They can provide housing affordability for both the renter (through lower comparable housing costs) and the owner (through additional household income). In some cases, they enable seniors to live closer to their family, allowing their family to better care for them as they age. ADUs are allowed in Hanover as a permitted use in the Downtown Center (D-1), Downtown Edge (D-2), Residence and Office (RO), Institution (I), General Residence (GR), Single Residence (SR), and Rural Residence (RR)

<sup>13</sup> U.S. Census Bureau. (2020). *2016-2020 American Community Survey*.

<sup>14</sup> Note that the U.S. Census defines "housing units" as separate living quarters where occupants do not live and eat with other persons in the structure. This term typically does not cover group quarters, such as college student housing, nursing facilities, etc.

<sup>15</sup> U.S. Census Bureau. (2000). *2000 Decennial Census*.

<sup>16</sup> U.S. Census Bureau. (2010). *2010 Decennial Census*.

<sup>17</sup> New Hampshire Department of Economic and Business Affairs. (2021). *Current Estimates and Trends in New Hampshire's Housing Supply*. Retrieved from, <https://www.nh.gov/osi/data-center/documents/housing-estimates-trends.pdf>

<sup>18</sup> *The Class of 1964 Policy Research Shop, Dartmouth College. (2021). Workforce Housing in Hanover, NH.* Retrieved from, [https://rockefeller.dartmouth.edu/sites/rockefeller.prod/files/2122-01\\_workforcehousingfinal7.pdf](https://rockefeller.dartmouth.edu/sites/rockefeller.prod/files/2122-01_workforcehousingfinal7.pdf)

<sup>19</sup> *New Hampshire Housing. (2020). Housing Market Report.* Retrieved from, <https://www.nhhfa.org/wp-content/uploads/2020/03/HMR-March-2020-F-1.pdf>

<sup>20</sup> *Keys to the Valley. (2020). 2030 Housing Needs Forecast.* Retrieved from, <https://www.keystothevalley.com/report/2030-home-projections/>

districts. One barrier to ADU development as a comprehensive strategy in Hanover has been the investment required by homeowners, as well as the inherent disincentive to then make them **affordable**.<sup>21</sup>

Room rentals, which would not result in an increase of the residential inventory, are simply the renting of rooms in private homes. Like ADUs they offer opportunities for increased housing affordability. Such rental agreements can serve as important sources of income for households on low or fixed incomes.

## Housing Types

According to the *2016-2020 American Community Survey*,<sup>22</sup> the majority of Hanover's housing stock in 2020 (58.3 percent) was comprised of detached single-unit homes, with an additional 12.9 percent comprised of attached single-unit homes. Comparatively, two-unit and three- or four-unit structures make up a much smaller percentage of the town's housing stock – 5.5 percent combined. However, nearly one-quarter of the housing units in Hanover are located in buildings with 5 or more units, which can largely be attributed to dormitory-style housing supporting higher education. Increasing the diversity of housing types in Hanover's housing stock, particularly housing types covering the range of the "missing middle" (i.e., housing types that fall between detached single-family homes and mid-rise apartment complexes, such as duplexes, triplexes, courtyard buildings, cottage courts, and townhouses) would help to accommodate the town's diverse range of housing needs.

## Student Housing

The Town of Hanover has a significant student population, with total enrollment in the 2022-2023 academic year amounting to 6,640 students including 4,354 undergraduate and 2,286 graduate students.<sup>23</sup> Members

of the Hanover community have noted concern about a lack of student housing provided directly by the College, putting pressure on the town's housing stock. The community has also noted the generally poor condition of off-campus student housing, which can negatively reflect on the community – as well as potentially present issues of occupant health and wellness.

In Hanover, the College has 4,068 beds for its undergraduates and Tuck School of Business students. At Summit on Juniper in Lebanon, 155 undergraduates and approximately 470 graduate students are housed. Not included in these totals are graduate students in the College's downtown housing, nor those at Sachem Village in Lebanon. Approximately 400 undergraduate students cannot be accommodated by the available housing managed by the College.

As envisioned in its 2021 Strategic Plan, the College's *Hanover Campus Framework* creates opportunities for over 1,150 new undergraduate housing units and over 680 new housing units for graduate students, faculty, and staff in Hanover. Strategies enabling this framework are also designed to promote walkability, as well as to support downtown Hanover's retail, commercial, residential, and arts activities.

In addition, the College's *Regional Campus Framework* enables opportunities for over 700 new housing units in towns outside Hanover. The regional framework covers a 6-mile corridor from the College's Organic Farm off Lyme Road to the Dartmouth Health in Lebanon, as well as remote properties (e.g., 2<sup>nd</sup> College Grant and Moosilauke).<sup>24</sup>

<sup>21</sup> Albright, C. (2022). *How Can the Upper Valley Solve Its Housing Crisis?* Retrieved from, <https://home.dartmouth.edu/news/2022/06/how-can-upper-valley-solve-its-housing-crisis>

<sup>22</sup> U.S. Census Bureau. (2020). *2016-2020 American Community Survey*.

<sup>23</sup> *Fall 2022 Enrollment using Dartmouth card services and Dartmouth Fact Book*

<sup>24</sup> UNIVSTATS. (2021). *Dartmouth Student Population*. Retrieved from, <https://www.univstats.com/colleges/dartmouth-college/student-population/>

## Housing for the Labor Force

The Town of Hanover is challenged with a shortage of housing for its labor force, including municipal employees, nurses, teachers, and employees in service industries. Members of the labor force are a part of the town's demographic who struggle to find and afford a place to live in Hanover, without spending over 30 percent of their income on housing costs. The cost of land in Hanover is significantly higher than in other Upper Valley towns. The median cost per square foot in Hanover is higher than in Enfield and Springfield and is more than three times that of Claremont. This incentivizes Upper Valley workers to live outside of Hanover, where approximately 83.4 percent of the labor force commutes from outside the Town.

During the preparation of this Sustainability Master Plan, Hanover community members raised the issue of how Hanover's housing market impacts its labor force and economic viability, thus the need for more **workforce housing**. Community members communicated the concerns that people are leaving the town due to issues of housing affordability and that labor shortages are being experienced and are anticipated to continue.

## Housing for Disadvantaged Communities

Historically, Hanover has had an inadequate supply of subsidized rental units and moderately-priced housing that not only impacts students and younger professionals, but also disadvantaged communities. People of color, low-income households, people who primarily speak another language, people with disabilities, and households without vehicles are considered disadvantaged communities because they are at a greater risk and are disproportionately impacted by economic, health, and

environmental burdens. Insufficient housing, or lack of **affordable housing**, is a type of burden impacting disadvantaged communities.

In the United States, people of color have been historically marginalized in their access to affordable and safe housing, for example, through the practice of 'redlining' or the systemic denial of financial services based on location. People of color are more likely to experience homelessness and substandard housing conditions that can impact health and wellbeing.<sup>25</sup> Anti-displacement policies are pivotal in protecting these communities. Proximity of housing to hospitals, public transit, and employment are also important considerations to ensure housing **equity**.

*While median household income in Hanover has increased by 55 percent since 2010, median home values and median gross rent have also increased by 14 percent and 18.5 percent, respectively. Disadvantaged populations and first-time homeowners are significantly impacted by these rising costs. As noted in the Town's 2003 Master Plan, increases in household income are not likely associated with existing families, but rather new families who can afford to live in Hanover.*

The Fair Housing Act protects non-English speakers, who self-identify on the U.S. Census. Populations who do not speak English well or at all have less access to traditional resources for homeowners, including both written and verbal communication. Additionally, non-English speakers or populations who predominantly speak another language are often not as equally represented in municipal affairs as English speakers, which can impact housing availability and concerns. In Hanover, limited English speaking households comprise 13.8 percent of all households. Among them, 6.7 percent speak Spanish, 44.6 percent speak an Asian Pacific Island language, and 48.7 percent speak another Indo-European

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<sup>25</sup> *Opportunities Start at Home. (2022) Racial Inequities In Housing. Retrieved from, <https://www.opportunityhome.org/related-sectors/civil-rights-housing/>*

language.<sup>26</sup> More investigation as to which specific languages within the broader of these language categories is warranted.

The U.S. Census Bureau utilizes a self-identification process due to the complexity of defining disabilities and supports an evolving definition of a disability that is a “complex interaction between a person and [their] environment.”<sup>27</sup> According to the *2016-2022 American Community Survey*, 25.7 percent of households in Hanover have one or more persons with a disability. Access to housing with Americans with Disabilities Act (ADA) compliant access and amenities is critical for these households, specifically for rental or leased properties. Per the Fair Housing Act and the ADA, owners and rental agencies can face fines or punishments if properties do not meet accessibility requirements. Providing resources to current and prospective homeowners on guides to modifications and ADA-compliant construction companies that will provide service in Hanover can also support people with disabilities.

In Hanover, for many years, a licensed home has provided support to eight clients who are preparing to transition to independent living or who need a little daily help. A new home for 12 adults with developmental disabilities has been permitted and is under construction adjacent to the downtown area.

Access to vehicles is interwoven in other categories of disadvantaged communities and is also important in its own right. While seemingly relevant only to transportation, lack of vehicle access can contribute to economic status and cyclical poverty. In Hanover, 1.6 percent of the homeowner population and 30.2 percent of renters do not have access to a vehicle. Ensuring **affordable housing** is located in proximity to

commercial centers, such as the downtown area, is important to supporting disadvantaged communities.

## Senior Housing

Another demographic indicator of the need for ongoing adjustments to Hanover’s housing supply is the Town’s aging population. As previously noted, among Hanover’s 2020 population, 15.7 percent were aged 65 or older. This percentage has grown significantly from 13.7 percent in 2010<sup>28</sup> and, according to Esri, is expected to increase further to 21.8 percent by 2027.<sup>29</sup>

The Town’s growing senior population will have a significant impact on housing needs, including housing type and residential services typically associated with assisted living facilities. During the development of this Sustainability Master Plan, community members raised the issue of adequately accommodating older adults through the development of new housing units appropriate for their needs. Examples of such living arrangements include the existing Wheelock Terrace on Buck Road (providing assisted living, memory care, and respite care), the Kendal at Hanover off Lyme Road (providing independent living, assisted living, memory care, and nursing care), The Greens on Lyme Road and 63 South Main Street (both providing independent living). Additionally, they are also concerned with enabling older adults to live in their existing homes despite high maintenance demands and rising utility costs, as well as potential accessibility issues

## Housing Age

The Town of Hanover has a prevalence of older housing units. As of 2020, Hanover had 3,715 housing units, and among these units, only 381 were built in 2000 or later (see **Figure C-1**). Hanover’s median year of

<sup>26</sup> U.S. Census Bureau. (2020). *2016-2020 American Community Survey*.

<sup>27</sup> U.S. Census Bureau. *About Disability*. Retrieved from, <https://www.census.gov/topics/health/disability/about.html>

<sup>28</sup> U.S. Census Bureau. (2010). *2010 Decennial Census*.

<sup>29</sup> Esri. (2022). *2027 Senior Population (Age 65+)*. *Community Analyst*.

construction for housing units (1976) is slightly older than the County (1979) and the State (1977).<sup>30</sup> Older residential neighborhoods near Hanover's downtown are highly attractive to buyers due to their appealing character and proximity to schools, businesses, and employment. However, the quality and availability of housing can significantly impact the local economy and housing age can create additional maintenance costs for homeowners.

Addressing local and regional demand will require the construction of new housing in Hanover, which is situated in the heart of the Upper Valley, in conjunction with strategies to ensure the availability and affordability of units.

## Housing Occupancy

Of Hanover's total housing stock in 2022, 68.4 percent are owner-occupied while 31.6 percent are renter-occupied.<sup>31</sup> The percentage of owner-occupied housing has fluctuated since 2000 (66 percent)<sup>32</sup> and 2010 (62.5 percent).<sup>33</sup> Accordingly, the percentage of renter-occupied housing has also fluctuated – 34 percent in 2000 and 37.5 percent in 2010. The percentage of the town's renter-occupied housing in 2022 exceeds that in both Grafton County (29.3 percent) and New Hampshire (28.6 percent). In fact, the town exceeded all of its neighboring communities in this metric except for the City of Lebanon (48 percent).

Hanover's real estate market trends reflect the tight supply of housing, including rapid turnover and limited availability of units. These issues generally mirror the state, where in 2019, less than 2 percent of all housing units were available for sale or rent.<sup>34</sup>

30 U.S. Census Bureau. (2020). 2016-2020 American Community Survey.

31 Esri. (2022). 2022 Owner Occupied Housing and Renter Occupied Housing. Community Analyst.

32 U.S. Census. (2000). 2000 Decennial Census.

33 U.S. Census. (2010). 2010 Decennial Census.

In 2020, among the town's 687 total vacant housing units, 121 units were available for rent, 33 were for sale only, and 470 were for seasonal, recreational, or occasional use.<sup>35</sup> Many of these are located in eastern Hanover and the Goose Pond area where zoning restricts year-round occupancy. Hanover's vacant housing units represent only 3.8 percent of the vacant housing units in Grafton County. Note that these values do not account for empty dormitory rooms or other rooms within group living quarters.

## Housing Affordability and Accessibility

### Housing Value and Costs

In 2020, the median gross rent in Hanover was \$1,687, which was 61.4 percent higher than in Grafton County and 47.3 percent higher than in New Hampshire.<sup>36</sup> In 2023, the median gross rent in Hanover was \$2,081. Housing costs for owner-occupied households are much higher in Hanover than in Grafton County and the State. In 2020, the average value of owner-occupied households with a mortgage was \$623,436, compared to \$292,002 in Grafton County (100.9 percent higher) and \$310,393 in New Hampshire (113.5 percent higher). Meanwhile, the average value of owner-occupied households without a mortgage was \$646,743, compared to \$310,166 in Grafton County (108.5 percent higher) and \$294,513 in New Hampshire (119.6 percent higher).

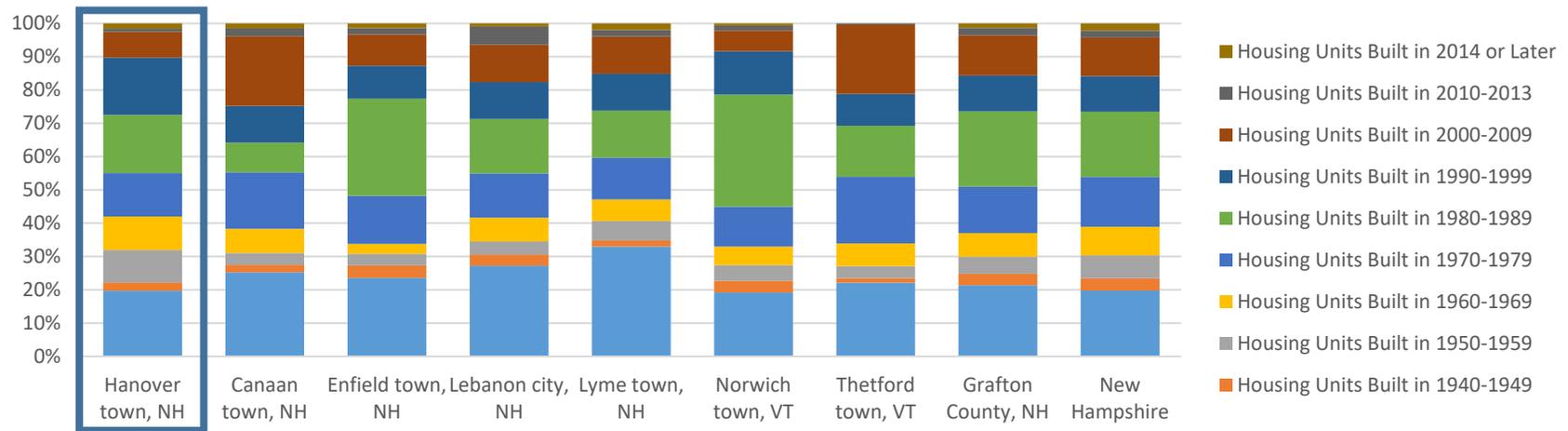
34 University of New Hampshire Carsey School of Public Policy. (2019). What is New Hampshire? Where we are, where we have been, and what challenges we may face. Retrieved from, <https://carsey.unh.edu/sites/default/files/media/2019/10/what-is-new-hampshire-report.pdf>

35 U.S. Census. (2020). 2016-2020 American Community Survey.

36 U.S. Census. (2020). 2016-2020 American Community Survey.

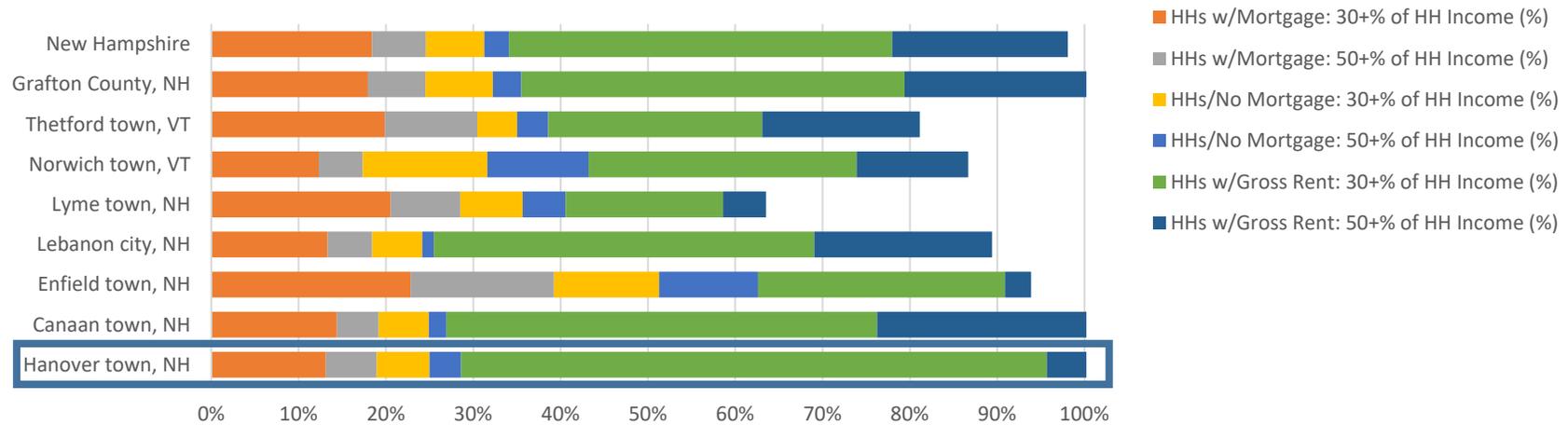
The Town’s high housing costs constrain affordability and accessibility for current and potential residents, including retirees. The Town requires a greater diversity of housing types at various price points to address its lack of adequate and **affordable housing** supply for low- and middle-income residents and graduate students.

**Figure C-1: Housing Units by Date of Construction**



Source: 2016-2020 American Community Survey

**Figure C-2: Housing Cost Burden**



Source: 2016-2020 American Community Survey

### Housing Cost Burden

One measure to assess Hanover’s need for **affordable housing** is the extent to which the Town’s households are cost burdened. The U.S. Department of Housing and Urban Development defines a household as cost-burdened if housing costs, including utilities, exceed 30 percent of the household income, and as severely cost-burdened if housing costs exceed 50 percent of the household income.

According to the *2016-2020 American Community Survey*, 67.1 percent of renting households in Hanover met the cost-burdened criteria and 47.3 percent met the severely cost-burdened criteria. This is compared to 43.9 percent meeting the cost-burdened criteria in both Grafton County and New Hampshire, and 21.2 percent in Grafton County and 20.1 percent in New Hampshire meeting the severely cost-burdened criteria. One potential explanation for this higher percentage of cost-burdened households in Hanover could be the town’s large higher education student

population and senior population – both demographics within limited incomes.

As for owner households, the data are less severe. In 2020, just 13.1 percent of owner households with a mortgage and 6 percent of owner households with no mortgage met the cost-burdened criteria, while 5.8 percent of owner households with a mortgage and 3.6 percent of owner households with no mortgage met the severely cost-burdened criteria. **Figure C-2** illustrates regional comparisons on housing cost burden status.

As households spend more money on housing costs, they spend less money on other costs of living and have less to circulate in the local economy supporting local businesses. In addition to Hanover’s high housing costs, the town’s aging housing stock can add to homeowners’ cost burden. As housing ages and shows visible signs of disrepair, its value

is adversely affected, as is the value of surrounding residential properties. Further, higher costs are required for maintenance and restoration.

## Housing Affordability Polices, Programs, and Organizations

The Town's Zoning Ordinance has adopted strategies such as density bonuses for **affordable housing** creation, ADU allowances, and several mixed-use districts (i.e., the Downtown Center (D-1) district and Downtown Edge (D-2) district, as well as the Residence and Office (RO) district). The Town does not currently require **affordable housing** as part of new housing developments.

The Town of Hanover coordinates with regional stakeholders to address challenges of availability and affordability in its housing market. Though the Town has an Affordable Housing Commission, it has not been active since 2017. Instead, Town staff have shepherded Town-sponsored **affordable housing** projects relying on the Town Manager with Planning and Public Works departments to work with private non-profit partners.

All **affordable housing** in the town is privately owned and managed by or on behalf of Twin Pines Housing. Created in 1990, Twin Pines Housing is a nonprofit that provides and manages **affordable housing** units in the Upper Valley. In Hanover, Twin Pines Housing offers the Summer Park Residences at 4 Summer Street (42 units, with a mix of studio and 1-bedroom apartments) and Gile Hill at Gile Drive (76 units, with a mix of 1-, 2- and 3-bedroom apartments).<sup>37</sup> The Summer Park Residences house persons 62 years and older, as well as those with disabilities.

<sup>37</sup> Twin Pines Housing. (2022). *Rent a Home*. Retrieved from, <https://www.tphtrust.org/rent/>

<sup>38</sup> Vital Communities. (2021). *Counting New Homes – 2021*. Retrieved from, <https://vitalcommunities.org/housing/counting-new-homes/>

Evernorth has created the \$8.95 million Upper Valley Loan Fund which will be targeted to the creation of **affordable** apartments for renters of moderate income.

Vital Communities also seeks to enhance the quality of life for the region's labor force and support the regional economy by increasing **affordable**, market-rate, and mixed-income housing opportunities. It has several housing initiatives, including the previously mentioned Counting New Homes project, which is conducted by the Upper Valley Lake Sunapee Regional Planning Commission. This initiative releases an annual report detailing the number of new housing units added to the housing stock in the Upper Valley Region's 32 communities, including Hanover.<sup>38</sup>

Keys to the Valley is also an integral initiative, the result of three regional planning commissions (the Upper Valley Lake Sunapee Regional Planning Commission of New Hampshire, and the Two Rivers-Ottawquechee Regional and Mount Ascutney Regional Commissions of Vermont) collaborating on a common issue. The Keys to the Valley initiative documents housing needs across a bi-state, 67-town region, as well as presents a roadmap for tackling this crisis from the local to the statewide levels.<sup>39</sup>

## Housing Development Patterns

As noted in the Town's 2003 Master Plan, residential development historically occurred in the areas of downtown Hanover, Etna Village/Trescott Ridge, and Hanover Center. Areas on the edge of Downtown, such as extensions around Lyme Road and along Greensboro Road have continued to develop since the beginning of the new millennium. As can be inferred by housing type data previously presented

<sup>39</sup> Keys to the Valley. (2022). *The greater Upper Valley region has a housing crisis. Here's what we can do about it*. Retrieved from, <https://www.keystothevalley.com/>

in this chapter, such developments continue to be dominated by single-family dwelling units.

Residential development patterns in Hanover are guided by the Town's Zoning Ordinance, last updated in May 2022. Hanover's predominant low-density, rural areas are enabled by the Rural Residences (RR) district and the Forestry and Recreation (F) district, which comprise 46 percent and 43 percent of the Town, respectively. The RR district generally promotes one-family dwellings, while the F district does not provide for permanent occupancy. Hanover Center, parts of Etna Village, and the Blueberry Hill area are in the RR district.

Higher density residential development generally follows the locations where there is public water and sewer service, with the highest densities occurring in the D-1 district and D-2 district. For reference, these districts comprise less than 1 percent of the Town.

In an effort to expand higher density residential development within and proximate to downtown Hanover, residents approved the establishment of the Main Wheelock District (MWD) in May 2022. Limited other uses are allowed in this area, which is envisioned as a pedestrian-oriented neighborhood served by transit and sidewalks along West Wheelock Street – a gateway to the Dartmouth College campus and Hanover's commercial center. Additionally, residents approved an article relating to Affordable Nonprofit-Provided Workforce Housing. This article allows for such developments permitted by special exception at a density of up to twice the permitted development density in the Single Residence districts and General Residence (GR) districts.

Since the 2003 Master Plan recommendation, a village center (zoned GR-4) was created on Lyme Road. However, overall, very little land is zoned for multi-family housing and limited provisions for compact development due to dimensional standards and density limits. Multi-family homes are only permitted on less than 3 percent of Hanover's land area, at times by

special permit and with numerous restrictions regarding maximum, bulk, and parking minimums. Two parking spaces are required for every single-family unit and 1.5 off-street spaces for the first room in a multifamily unit with 0.5 spaces for every additional room, although the minimums are slightly lower for residential use in the downtown area. The Zoning Ordinance does allow ADUs in most residence districts, which facilitates better use of the existing housing fabric in established neighborhoods but is not a substitute for higher density housing development.

## Designated Growth Areas for Housing

In order to provide a variety of housing types, sizes, and locations that appropriately serve demographic trends and accommodate organic growth in population and households, Hanover needs to reevaluate where multi-family housing may and should be developed. Alongside this, the Town should update its Zoning Ordinance to provide for the required housing densities, and not otherwise constrain such developments as appropriate.

In May 2022, the Town held a Development Solutions Workshop to gauge where the community believes new development should be created. With respect to housing, the community generally agreed upon increasing housing densities in areas where public water and sewer are present. These areas and the community's preferred residential development types are listed below.

- ▶ Downtown Hanover: mixed-use developments with ground floor retail, low-rise apartments, and townhomes
- ▶ In-Town Neighborhoods (e.g., along West and East Wheelock Street): mixed-use developments with ground floor retail, townhomes, and single-family homes with/without attached ADUs
- ▶ Greensboro Road: townhomes, cottage courts, and single-family homes with attached ADUs

- ▶ Lyme Road, South of Kendal: mixed-use buildings with ground floor retail, townhomes, cottage courts, and single-family homes with attached ADUs
- ▶ Lyme Road, North of Kendal: townhomes and single-family homes with and without attached ADUs
- ▶ Route 120/Gile Hill: mixed-use buildings with ground floor retail, mid-rise apartments, cottage courts, and townhomes

In Etna Village and Hanover Center, the community generally preferred to stick with the existing single-family unit development pattern, though opportunities to maintain that pattern while adding density include duplexes that mimic the single-family aesthetic and ADUs. In Rural Hanover and Eastern Hanover/Moose Mountain, the community preferred no new housing development more so than in other areas.

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