



AGENDA

City of Portsmouth Housing Blue Ribbon Committee Conference Room A at City Hall*

**Thursday, June 27th 2024
5:30 p.m.**

- I. Roll Call (5 minutes)
- II. Approval of 6/13/2024 Meeting Minutes (5 minutes)
- III. Committee Member Remarks (10 minutes)
 - a. Residential Growth Impacts
- IV. City Owned Land (30 minutes)
 - a. Review of City Owned Land datasets
- V. Housing Navigator Update (10 minutes)
 - a. Briefing on Service Credit Union Charrette
- VI. Public Comment (20 minutes)

Attachments

- a. City Owned Land Datasets from Land Use Committee research.
- b. City Owned Land Revised for Housing Blue Ribbon Committee.
- c. Planning Staff memo to Land Use Committee regarding City Owned properties (May 3, 2023).
- d. Memo from Community Development Director
- e. Harvard University: Housing Studies – Housing Costs Strain Owners and Renters Alike article

**Members of the public also have the option to join this meeting over Zoom. Please register in advance for this Zoom meeting:*

Register in advance for this meeting:

https://us06web.zoom.us/webinar/register/WN_tCbHUdS9RyGY3QaJuANAbg

After registering, you will receive a confirmation email containing information about joining the meeting.



ATTACHMENTS

City of Portsmouth Housing Blue Ribbon Committee

Thursday, June 27th 2024

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- a. City Owned Land Datasets from Land Use Committee research.
- b. City Owned Land Revised for Housing Blue Ribbon Committee.
- c. Planning Staff memo to Land Use Committee regarding City Owned properties (May 3, 2023).
- d. Memo from Community Development Director

Property ID	Site Address	Owner Name	Acerage	Initial Review Notes
0101-0022-A000	535 MARCY ST	CITY OF PORTSMOUTH	0.03	Marcy Street Pump Station
0101-0061-0000	SOUTH SCHOOL ST	CITY OF PORTSMOUTH	0.01	four foot width strip of land
0101-0071-0000	SOUTH SCHOOL ST	CITY OF PORTSMOUTH	0.36	Playground/Park
0102-0014-0000	MARCY ST	CITY OF PORTSMOUTH	0.05	landscaped median
0103-0009-0000	MECHANIC ST	CITY OF PORTSMOUTH	0.41	Point of Graves cemetery
0103-0028-0000	MECHANIC ST	CITY OF PORTSMOUTH	0.23	land for pump station expansion
0103-0029-0000	95 MECHANIC ST	CITY OF PORTSMOUTH	0.16	future land for expansion
0103-0030-0000	113 MECHANIC ST	CITY OF PORTSMOUTH	0.14	Mechanic St Pump Station
0104-0001-0000	MARCY ST	CITY OF PORTSMOUTH	3.52	Prescott Park
0104-0003-0002	MARCY ST	CITY OF PORTSMOUTH	0.44	Prescott Park
0104-0003-0003	MARCY ST	CITY OF PORTSMOUTH	0.29	Prescott Park
0104-0005-0000	MARCY ST	CITY OF PORTSMOUTH	2.76	Prescott Park
0105-0003-0000	DANIEL ST	CITY OF PORTSMOUTH	0.03	Public seating area
0106-0046-0000	CERES ST	CITY OF PORTSMOUTH	0.12	Public right of way & seating
0107-0046-0006	STATE ST	CITY OF PORTSMOUTH	0.02	pocket park
0107-0062-0000	COURT ST	CITY OF PORTSMOUTH	0.07	Playground/Park
0107-0063-0000	COURT ST	CITY OF PORTSMOUTH	0.07	Playground/Park
0109-0017-0000	PLEASANT ST	CITY OF PORTSMOUTH	0.63	Pleasant Street Cemetery
0109-0022-0000	PLEASANT ST	CITY OF PORTSMOUTH	2.2	Park
0109-0023-0000	JUNKINS AVE	CITY OF PORTSMOUTH	0.08	landscaped median
0110-0001-0000	1 JUNKINS AVE	CITY OF PORTSMOUTH	8.04	City Hall/Cottages/Lower lot
0111-0007-0000	SOUTH ST	CITY OF PORTSMOUTH	0.12	grave yard
0111-0020-0000	JUNKINS AVE	CITY OF PORTSMOUTH	1.75	grassy area, Lincoln/Junkins/South
0114-0001-0000	JUNKINS AVE	CITY OF PORTSMOUTH	12.17	South Mill Pond Park/Playground
0115-0004-0001	PARROTT AVE	CITY OF PORTSMOUTH	1.65	Parrott Ave parking lot
0116-0036-0000	170 COURT ST	CITY OF PORTSMOUTH	0.51	Fire Station
0117-0001-0000	34 HANOVER ST	CITY OF PORTSMOUTH	1.86	Parking Garage
0117-0016-0000	44 HIGH ST	CITY OF PORTSMOUTH	0.22	Parking Garage Addition
0117-0028-0000	LADD ST	CITY OF PORTSMOUTH	0.01	Ally
0118-0012-0000	2 DEER ST	CITY OF PORTSMOUTH	0.06	small brick building? DPW?
0123-0009-000A	MAPLEWOOD AVE	CITY OF PORTSMOUTH	0.01	10' by 30' strip of land in buffer
0123-0015-0000	VAUGHAN ST	CITY OF PORTSMOUTH	1.01	Future water front park in buffer
0124-0001-0000	MAPLEWOOD AVE	CITY OF PORTSMOUTH	0.03	union cemetery
0124-0002-0000	MAPLEWOOD AVE	CITY OF PORTSMOUTH	1.54	union cemetery
0124-0003-0000	MAPLEWOOD AVE	CITY OF PORTSMOUTH	0.52	union cemetery
0125-0017-0001	DEER ST	CITY OF PORTSMOUTH	0.2	Future City Park next to foundary garage
0126-0003-0000	MAPLEWOOD AVE	CITY OF PORTSMOUTH	0.94	Worth Parking Lot
0126-0021-0000	8 ISLINGTON ST	CITY OF PORTSMOUTH	0.5	Discover Center
0126-0059-0000	11 BRIDGE ST	CITY OF PORTSMOUTH	0.64	Bridge Street Parking Lot
0128-0014-0000	175 PARROTT AVE	CITY OF PORTSMOUTH	1.36	Public Library
0128-0015-0000	155 PARROTT AVE	CITY OF PORTSMOUTH	5.72	Portsmouth Middle School
0128-0016-0000	PARROTT AVE	CITY OF PORTSMOUTH	4.22	Portsmouth Middle School
0129-0045-0000	161 ROCKLAND ST	CITY OF PORTSMOUTH	0.23	parking outside ball field
0136-0020-0000	375 MIDDLE ST	GFWC PORTSMOUTH W	0.3	Womens City Club
0137-0023-0000	ISLINGTON ST	CITY OF PORTSMOUTH	1.19	Goodwin Park
0138-0048-0003	LANGDON ST	CITY OF PORTSMOUTH	0.18	Rail Road RD
0138-0060-0000	100 FOUNDRY PL	CITY OF PORTSMOUTH	2.64	Rock St Park, Foundary Garage and Road
0140-0024-000A	131 MILL POND WAY	CITY OF PORTSMOUTH	0.01	in buffer
0143-0008-0000	MILL POND WAY	CITY OF PORTSMOUTH	0.4	in buffer
0143-0020-0000	MONTEITH ST	CITY OF PORTSMOUTH	0.57	portion of land in buffer possibly buildable
0143-0029-0000	MILL POND WAY	CITY OF PORTSMOUTH	0.31	Wetland and Buffer entire lot
0144-0015-0000	118 MCDONOUGH ST	CITY OF PORTSMOUTH	0.13	parking lot
0145-0023-0000	STATE ST	CITY OF PORTSMOUTH	0.23	Playground/Park
0162-0019-0000	251 BARTLETT ST	CITY OF PORTSMOUTH	1.05	small builing and Pine Street Park
0168-0020-0000	MONROE ST	CITY OF PORTSMOUTH	0.42	landscaped median
0170-0003-0000	192 SPINNEY RD	CITY OF PORTSMOUTH	0.67	Water Tank
0174-0015-0000	125 COTTAGE ST	CITY OF PORTSMOUTH	3.49	Senior Center
0174-0016-0000	113 COTTAGE ST	CITY OF PORTSMOUTH	0.23	Single Family Home/corner of senior center lot
0201-0026-0000	SAGAMORE AVE	CITY OF PORTSMOUTH	16.29	conservation commission/possibly buildable off of Wentworth Rd could have lots of ledge
0204-0007-0000	LITTLE HARBOR RD	CITY OF PORTSMOUTH	22.27	conservation commission/doubtful buildable such small area outside buffers
0206-0020-0000	50 CLOUGH DR	CITY OF PORTSMOUTH	17.59	Little Harbor School
0206-0033-0000	CLOUGH DR	CITY OF PORTSMOUTH	3.92	School Athletic Fields
0206-0035-0000	SOUTH ST	CITY OF PORTSMOUTH	0.89	Cotton and Elmwood Cemeteries
0208-0001-0000	99 PEIRCE ISLAND RD	CITY OF PORTSMOUTH	38	Peirce Island
0208-0002-0000	FOUR TREE IS	CITY OF PORTSMOUTH	3	Four Tree Island

Property ID	Site Address	Owner Name	Acerage	Initial Review Notes
0210-0016-0000	CENTRAL ST	CITY OF PORTSMOUTH	0.11	small cut off lot
0210-0017-0000	CENTRAL ST	CITY OF PORTSMOUTH	0.11	small cut off lot
0212-0114-0000	KEARSARGE WAY	CITY OF PORTSMOUTH	0.43	park/median
0212-0122-0000	LAUREL COURT	CITY OF PORTSMOUTH	1.26	narrow strip of land runs along rail road line
0212-0143-0000	SARATOGA WAY	CITY OF PORTSMOUTH	0.16	Atlantic Heights Park
0212-0144-0000	PREBLE WAY	CITY OF PORTSMOUTH	0.02	small landscaped area
0212-0166-0000	134 PREBLE WAY	CITY OF PORTSMOUTH	5.29	portion in wetlands & buffer also park?
0212-120A-0000	FALKLAND WAY	CITY OF PORTSMOUTH	0.9	might be too small to be buildable?
0215-0002-0000	120 GOSLING RD	CITY OF PORTSMOUTH	0.03	small in buffer
0216-0002-0000	WOODBURY AVE	CITY OF PORTSMOUTH	0.66	road shoulder
0216-0004-0000	WOODBURY AVE	CITY OF PORTSMOUTH	0.13	road shoulder
0217-0002-000B	MARKET ST	CITY OF PORTSMOUTH	0.19	wetlands and buffer entire lot
0217-0005-0000	25 GRANITE ST	CITY OF PORTSMOUTH	3.9	baseball field-small portion in buffer
0218-0001-0000	MARKET ST	CITY OF PORTSMOUTH	5.96	wetlands and buffer bulk of the lot
0218-0019-0000	OFF KEARSARGE WAY	CITY OF PORTSMOUTH	0.88	wooded area, too small due to shape of lot
0218-0020-0000	KEARSARGE WAY	CITY OF PORTSMOUTH	0.35	small wooded area power easement
0219-0030-0000	WOODBURY AVE	CITY OF PORTSMOUTH	0.14	landscaped median
0220-0002-0000	1 FRANKLIN DR	CITY OF PORTSMOUTH	13.27	New Franklin School
0220-0018-0000	WOODBURY AVE	CITY OF PORTSMOUTH	0.26	small lot power easement
0220-0055-0000	EDMOND AVE	CITY OF PORTSMOUTH	1.36	wetland
0220-0079-0000	EDMOND AVE	CITY OF PORTSMOUTH	0.61	wetland
0220-0080-0000	EDMOND AVE	CITY OF PORTSMOUTH	0.35	buffer
0221-002A-0000	JONES AVE	CITY OF PORTSMOUTH	5.44	mostly wetland and buffer/little buildable
0221-0092-0000	SOUTH ST	CITY OF PORTSMOUTH	4.26	adjacent to above mostly wetland and buffer
0222-0073-0000	JONES AVE	CITY OF PORTSMOUTH	4.47	wetland and buffer most of the lot
0223-0025-000B	SAGAMORE AVE	CITY OF PORTSMOUTH	10.6	a lot of buffer, but possibly buildable
0225-0008-0000	ELWYN RD	CITY OF PORTSMOUTH	0.39	wetland and buffer bulk of lot
0225-0013-0011	91 GOSPORT RD	CITY OF PORTSMOUTH	0.14	entirely within buffer
0227-0002-0000	JONES AVE	CITY OF PORTSMOUTH	0.79	island in sagamore creek
0228-0001-0000	JONES AVE	CITY OF PORTSMOUTH	66.64	buildable many acres in wetlands and buffer
0228-0007-0000	JONES AVE	CITY OF PORTSMOUTH	7.61	entire lot wetland and buffer
0229-0003-0000	50 ANDREW JARVIS DR	CITY OF PORTSMOUTH	54.2	High School
0229-0010-0000	630 LAFAYETTE RD	CITY OF PORTSMOUTH	0.11	pump station I believe
0231-0009-0000	GREENLEAF AVE	CITY OF PORTSMOUTH	0.05	road shoulder
0232-0004-0000	US ROUTE 1 BYP	CITY OF PORTSMOUTH	0.13	all wetland buffer
0232-0008-0001	LOIS ST	CITY OF PORTSMOUTH	2.86	wetlands and buffer
0232-0095-0000	PEVERLY HILL RD	CITY OF PORTSMOUTH	0.08	too small
0233-0096-0000	1300 ISLINGTON ST	CITY OF PORTSMOUTH	0.21	Water Tank
0233-0133-0000	BARBERRY LN	CITY OF PORTSMOUTH	0.11	small vacant land wooded
0233-0138-0000	FOCH AVE	CITY OF PORTSMOUTH	0.45	wetlands
0233-0139-0000	FOCH AVE	CITY OF PORTSMOUTH	0.12	wetlands
0233-0145-0000	US ROUTE 1 BYP	CITY OF PORTSMOUTH	2.66	wetlands and adjacent to two on Foch
0233-0146-0000	HAIG AVE	CITY OF PORTSMOUTH	0.29	wetlands
0233-0147-0000	HAIG AVE	CITY OF PORTSMOUTH	0.48	wetlands and buffer adjacent to above
0234-0007-0003	445 BORTHWICK AVE	CITY OF PORTSMOUTH	17.51	a lot of wetlands and buffer very little buildable
0237-0040-0000	ECHO AVE	CITY OF PORTSMOUTH	0.18	small lot no adjacent lots
0238-0010-0001	ARTHUR F BRADY DR	CITY OF PORTSMOUTH	5.05	wetlands and buffer
0240-0002-1001	BORTHWICK AVE	CITY OF PORTSMOUTH	9.06	wetlands
0240-0002-2001	BORTHWICK AVE	CITY OF PORTSMOUTH	9.51	wetlands
0241-0016-0000	210 HARVARD ST	CITY OF PORTSMOUTH	14.86	wetlands
0241-0017-0000	ISLINGTON ST	CITY OF PORTSMOUTH	4.92	wetlands
0241-0018-0000	305 GREENLAND RD	CITY OF PORTSMOUTH	4.9	future skate board park
0242-0002-0000	1 PLAINS AVE	CITY OF PORTSMOUTH	7.41	ball field and park/5 lots broken up by roads
0243-0004-0000	195 GREENLEAF AVE	CITY OF PORTSMOUTH	3.49	current skate board park, lower land wetlands and buffer, deed restrictions
0243-0013-0000	SWETT AVE	CITY OF PORTSMOUTH	0.1	narrow strip partially in buffer
0243-0016-0000	SWETT AVE	CITY OF PORTSMOUTH	0.27	entirely within buffer
0243-0017-0000	SWETT AVE	CITY OF PORTSMOUTH	0.27	wetlands and buffer entire lot adjacent to above
0243-0019-0000	SWETT AVE	CITY OF PORTSMOUTH	0.14	all wetlands
0243-0052-0000	PEVERLY HILL RD	CITY OF PORTSMOUTH	0.15	wetlands
0243-0053-0000	PEVERLY HILL RD	CITY OF PORTSMOUTH	0.07	adjacent to above all wetlands
0243-0067-0002	GREENLEAF AVE	CITY OF PORTSMOUTH	4.59	all wetlands
0250-0106-0000	32 VAN BUREN AVE	CITY OF PORTSMOUTH	19.17	Dondero School
0254-0008-0000	680 PEVERLY HILL RD	CITY OF PORTSMOUTH	60.28	DPW up by road goes way back but a lot of wetlands and buffer
0258-0036-0000	GREENLAND RD	CITY OF PORTSMOUTH	2	park and ride, community gardens, utility easement
0259-0001-0000	50 GRIFFIN RD	CITY OF PORTSMOUTH	0.77	pump station? Well station??

Property ID	Site Address	Owner Name	Acerage	Initial Review Notes
0259-0010-0000	35 SHERBURNE RD	CITY OF PORTSMOUTH	5.33	current Lister Academy and softball field along highway
0259-0025-0000	DARTMOUTH ST	CITY OF PORTSMOUTH	0.2	end of Harvard Street
0259-0027-0000	GREENLAND RD	CITY OF PORTSMOUTH	16	some buffer, along two rail road lines only access, Harvard Street, or through park and ride on greenland road
0260-0140-0000	COLONIAL DR	CITY OF PORTSMOUTH	0.59	small grassy/wooded area abuts highway
0260-0159-0000	SHERBURNE RD	CITY OF PORTSMOUTH	4	park triangle shaped runs along highway
0261-0077-0000	SHERBURNE RD	CITY OF PORTSMOUTH	4.34	oddly shaped lot some buildable larger back portion in wetlands and buffer
0262-001A-0000	SHERBURNE RD	CITY OF PORTSMOUTH	0.02	turn around
0263-0001-0007	205 GRIFFIN RD	CITY OF PORTSMOUTH	0.1	sliver of land not buildable
0263-0003-0000	GREENLAND RD	CITY OF PORTSMOUTH	16.69	wetlands eintirly
0265-002D-0000	BANFIELD RD	CITY OF PORTSMOUTH	7.28	wetlands eintirly
0265-002E-0000	BANFIELD RD	CITY OF PORTSMOUTH	5.46	wetlands eintirly
0266-0004-0000	CAMPUS DR	CITY OF PORTSMOUTH	36.7	mostly wetlands and buffer buildable areas not built parking lots
0267-0018-0000	280 WEST RD	CITY OF PORTSMOUTH	0.17	small lot
0271-0001-0008	LAFAYETTE RD	CITY OF PORTSMOUTH	20.6	wetlands eintirly/Berry's Brook
0273-0008-0000	95 CONSTITUTION AVE	CITY OF PORTSMOUTH	1.14	Water Tank
0274-0003-0000	BANFIELD RD	CITY OF PORTSMOUTH	28.96	Lots of wetlands and buffer small pocket of possible buildable land
0275-0005-0000	850 BANFIELD RD	CITY OF PORTSMOUTH	7.1	small pocket of buildable land access from street through buffer
0278-0001-0000	GREENLAND RD	CITY OF PORTSMOUTH	84.59	all wetlands
0278-0002-0000	GREENLAND RD	CITY OF PORTSMOUTH	16	all wetlands
0278-0003-0000	GREENLAND RD	CITY OF PORTSMOUTH	16	all wetlands
0280-0003-0000	GREENLAND RD	CITY OF PORTSMOUTH	6.95	very long narrow strip all wetlands
0281-0001-0000	OCEAN RD	CITY OF PORTSMOUTH	1.5	all wetlands
0282-0005-0000	OCEAN RD	CITY OF PORTSMOUTH	189.25	only buildable area totally in accessable without going through wetlands
0282-0006-0014	31 HEATHER LN	CITY OF PORTSMOUTH	1.03	mostly buffer portion in wetlands
0283-0013-0000	OCEAN RD	CITY OF PORTSMOUTH	6.2	all wetlands
0283-0019-0000	OCEAN RD	CITY OF PORTSMOUTH	34.54	all wetlands
0284-0003-0000	HERITAGE AVE	CITY OF PORTSMOUTH	2.49	narrow wetlands and buffer conservation commission
0284-0004-0000	SUZANNE DR	CITY OF PORTSMOUTH	9.04	mostland wetlands and buffer, currently athletic field and park
0284-0005-0000	329 HERITAGE AVE	CITY OF PORTSMOUTH	0.03	tiny wetlands all
0284-0009-0000	HERITAGE AVE	CITY OF PORTSMOUTH	7.7	all wetlands or buffer
0286-022A-0000	35 LANG RD	CITY OF PORTSMOUTH	1.37	wetlands and buffer
0287-0003-0000	LAFAYETTE RD	CITY OF PORTSMOUTH	33.6	wetlands berrys brook
0288-0001-0000	LANG RD	CITY OF PORTSMOUTH	40.25	mostley wetlands and buffer, small area by Lang road might be buildable not sure how much if big enough
0292-0012-0000	3010 LAFAYETTE RD	CITY OF PORTSMOUTH	3.18	Fire Station
0292-0016-0000	SUZANNE DR	CITY OF PORTSMOUTH	0.22	small lot adjacent to park
0292-0095-0000	SUZANNE DR	CITY OF PORTSMOUTH	0.83	entrance to park and parking lot-large portion in buffer
0292-0221-0000	10 NATHANIEL DR	CITY OF PORTSMOUTH	3.6	all wetlands
0293-0002-0000	MARIETTE DR	CITY OF PORTSMOUTH	1.61	mostly wetlands and buffer
0293-0010-0000	OCEAN RD	CITY OF PORTSMOUTH	19.4	almost all wetlands
0293-0013-0000	OCEAN RD	CITY OF PORTSMOUTH	0.54	three quarters in buffer small portion in wetlands
0293-0016-0000	OCEAN RD	CITY OF PORTSMOUTH	19.84	mostly wetlands and buffers, small buildable portion not accesable from street
0294-0009-0000	OCEAN RD	CITY OF PORTSMOUTH	16.08	access to road, small developable envelope mostly wetlands and buffers
0294-0022-0000	OCEAN RD	CITY OF PORTSMOUTH	4.7	all wetlands
0295-0001-0000	OCEAN RD	CITY OF PORTSMOUTH	4	all wetlands
0295-0002-0000	OCEAN RD	CITY OF PORTSMOUTH	3.2	all wetlands
0295-0003-0000	OCEAN RD	CITY OF PORTSMOUTH	4	all wetlands
0295-0004-0000	OCEAN RD	CITY OF PORTSMOUTH	4	all wetlands and buffer
0295-0005-0000	OCEAN RD	CITY OF PORTSMOUTH	4	wetlands and buffer
0296-0001-0000	LAFAYETTE RD	CITY OF PORTSMOUTH	0.33	wetlands
0296-0002-0000	LAFAYETTE RD	CITY OF PORTSMOUTH	6.55	only buildable area totally in accessable without going through wetlands
0296-0004-0000	LAFAYETTE RD	CITY OF PORTSMOUTH	0.11	all wetlands

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0296-0006-0000	LAFAYETTE RD	CITY OF PORTSMOUTH	1.04	all wetlands
0296-0008-0000	OCEAN RD	CITY OF PORTSMOUTH	1.23	all wetlands
0296-0009-0000	OCEAN RD	CITY OF PORTSMOUTH	1.16	all wetlands
0296-0010-0000	OCEAN RD	CITY OF PORTSMOUTH	4.25	all wetlands
0296-0011-0000	LAFAYETTE RD	CITY OF PORTSMOUTH	10.4	all wetlands
0296-0012-0000	LAFAYETTE RD	CITY OF PORTSMOUTH	2.17	all wetlands
0296-0013-0000	LAFAYETTE RD	CITY OF PORTSMOUTH	1.58	all wetlands
0297-0004-0000	COACH RD	CITY OF PORTSMOUTH	22.96	only buildable area totally in accessable without going through wetlands
0297-0004-0003	75 COACH RD	CITY OF PORTSMOUTH	2	all wetlands and buffer
0297-0004-003A	COACH RD	CITY OF PORTSMOUTH	2	all wetlands and buffer
0297-001A-0000	3618 LAFAYETTE RD	CITY OF PORTSMOUTH	0.15	entirely within buffer
0298-0005-0001	LAFAYETTE RD	CITY OF PORTSMOUTH	6.85	all wetlands berrys brook
0298-0008-0000	LAFAYETTE RD	CITY OF PORTSMOUTH	0.08	wetlands and buffer
0305-0008-0000	127 INTERNATIONAL DR	CITY OF PORTSMOUTH	0.59	Fire Station

Property ID	Site Address	Owner Name	Acerage	Initial Review Notes	Staff Notes
0201-0026-0000	SAGAMORE AVE	CITY OF PORTSMOUTH	16.29	conservation commission/possibly buildable off of Wentworth Rd could have lots of ledge	conservation restriction - See Chapter 8, Article V, Section 8.503
0204-0007-0000	LITTLE HARBOR RD	CITY OF PORTSMOUTH	22.27	conservation commission/doubtful buildable such small area outside buffers	conservation restriction - See Chapter 8, Article V, Section 8.503
0212-120A-0000	FALKLAND WAY	CITY OF PORTSMOUTH	0.9	might be too small to be buildable, unless added to existing PHA land at 40 Bedford Way	no restrictions
0217-0005-0000	25 GRANITE ST	CITY OF PORTSMOUTH	3.9	baseball field-small portion in buffer	small area next to the ballfield that may be developable
0223-0025-000B	SAGAMORE AVE	CITY OF PORTSMOUTH	10.6	a lot of buffer, but possibly buildable	conservation restriction by deed and federal funds used for acquisition
0228-0001-0000	JONES AVE	CITY OF PORTSMOUTH	66.64	buildable many acres in wetlands and buffer	vernal pools; upland is part of decommissioned land fill; cross country trail; high recreation use
0234-0007-0003	445 BORTHWICK AVE	CITY OF PORTSMOUTH	17.51	a lot of wetlands and buffer very little buildable	Major electrical distribution corridor - not buildable
0259-0010-0000	35 SHERBURNE RD	CITY OF PORTSMOUTH	5.33	current Lister Academy and softball field along highway	currently under consideration
0259-0027-0000	GREENLAND RD	CITY OF PORTSMOUTH	16	some buffer, along two rail road lines only access, Harvard Street, or through park and ride on greenland road	there is some high upland but the developable area is fairly limited due to the wellhead protection buffer zone around the municipal well and existing utility
0261-0077-0000	SHERBURNE RD	CITY OF PORTSMOUTH	4.34	oddly shaped lot some buildable larger back portion in wetlands and buffer	most of the area outside the wetlands and buffer are not developable due to the wellhead protection zone around the municipal well
0274-0003-0000	BANFIELD RD	CITY OF PORTSMOUTH	28.96	Lots of wetlands and buffer small pocket of possible buildable land	not zoned for residential; wetlands and buffers limit development to pockets
0275-0005-0000	850 BANFIELD RD	CITY OF PORTSMOUTH	7.1	small pocket of buildable land access from street through buffer	development of access to rail trail anticipated at this location; developable envelope for housing small unless abutting properties acquired by sale
0288-0001-0000	LANG RD	CITY OF PORTSMOUTH	40.25	mostly wetlands and buffer, small area by Lang road might be buildable not sure how much if big enough	conservation restriction - See Chapter 8, Article V, Section 8.503
0294-0009-0000	OCEAN RD	CITY OF PORTSMOUTH	16.08	access to road, small developable envelope mostly wetlands and buffers	substantial wetland, but no known restriction subject to additional check of title; access issue

Property ID	Site Address	Owner Name	Acerage	Initial Review Notes	Staff Notes
0212-120A-0000	FALKLAND WAY	CITY OF PORTSMOUTH	0.9	might be too small to be buildable, unless added to exisiting PHA land at 40 Bedford Way	no restrictions
0217-0005-0000	25 GRANITE ST	CITY OF PORTSMOUTH	3.9	baseball field-small portion in buffer	small area next to the ballfield that may be developable
0259-0010-0000	35 SHERBURNE RD	CITY OF PORTSMOUTH	5.33	current Lister Acadamy and softball field along highway	currently under consideration
0259-0027-0000	GREENLAND RD	CITY OF PORTSMOUTH	16	some buffer, along two rail road lines only access, Harvard Street, or through park and ride on greenland road	there is some high upland but the developable area is fairly limited due to the wellhead protection buffer zone around the municipal well and existing utility
0274-0003-0000	BANFIELD RD	CITY OF PORTSMOUTH	28.96	Lots of wetlands and buffer small pocket of possible buildable land	not zoned for residential; wetlands and buffers limit development to pockets
0275-0005-0000	850 BANFIELD RD	CITY OF PORTSMOUTH	7.1	small pocket of buildable land access from street through buffer	development of access to rail trail anticipated at this location; developable envelope for housing small unless abutting properties acquired by sale
0294-0009-0000	OCEAN RD	CITY OF PORTSMOUTH	16.08	access to road, small developable envelope mostly wetlands and buffers	substantial wetland, but no known restriction subject to additional check of title; access issue

May 3, 2023

To: Beth Moreau, Chair of the Land Use Commission

Re: Staff Review of City-Owned Parcels for Potential Reuse as Workforce Housing

As requested, the planning staff has reviewed the list of city-owned parcels to evaluate the potential reuse for workforce housing. As part of the review, staff focused on the parcels over one acre in size. Staff also utilized the city mapping software (MapGeo) to identify any site constraints such as, but not limited to, the following:

- Lot Shape and Size
- Access Availability
- Wetland Resources
- Natural Features
- Steep Slopes
- Soil Conditions
- Available Utilities and Infrastructure
- Proximity to Employment Centers, Services and Recreational Amenities
- Conservation, Utility, or Other Easements
- Existing Use(s)
- Abutting Land Use(s) and Development Patterns

After an evaluation of these site constraints, staff shortlisted 11 properties for further evaluation and performed an on-the-ground site-visit. The site-visit proved to be invaluable in understanding the attributes of these properties and assessing their suitability for use as workforce housing. In nearly all instances, the shortlisted properties had significant and obvious conservation value as active or passive park land. Additionally, a number of properties also had the presence of active recreational facilities such as regulation-sized ball fields with associated parking, concessions, and lighting. Other properties, such as the Sagamore Creek parcel behind the High School, demonstrated enormous ecological and passive recreational value with the potential to become landmark parks and/or smaller wildlife conservation areas.

In the end, our preliminary review and recommendation to the land use committee would be to focus on three (3) city-owned properties for further study and reuse potential as multi-family, workforce housing. The properties are as follows:

1. 1 Junkins Ave. (the lower city hall parking lot – approx. 1 acre)
2. Falkland Way (the open parcel in front of the PHA property / approx. 1 acre)
3. 35 Sherburne Rd. (the Lister Academy / approx. 5 acres)

Notably, the site visits afforded staff the opportunity to evaluate some abutting or nearby private parcels that may offer better opportunity for workforce housing development.¹

Table 1 below illustrates the assessment criteria we used when evaluating each property. If requested, we can provide further detail on our assessment at the next Land Use Committee meeting on May 5th.

Respectfully,

Nicholas Cracknell, Principal Planner

Cc: Peter Britz, Planning Director

¹¹ In fact, staff identified over 15 privately-owned parcels (representing nearly 100 acres of land) that appeared to support high-density, multi-family housing. Notably, nearly all of these parcels are located outside the existing Gateway Districts so the LUC would be well-served to consider further zoning map amendments to encourage some of these parcels to permit workforce housing developments.

Table 1 – Property Assessment Matrix

SITE ASSESSMENT CRITERIA															
PROPERTY		Lot Shape	Developable Area (Ac.)	Access Availability	Wetland Resources	Natural Features	Steep Slopes	Soil Conditions	Available Utilities and Infrastructure	Proximity to Employment Centers, Services and Recreational Amenities	Conservation, Utility, or Other Easements	Existing Use(s)	Abutting Land Use(s) and Development Patterns	Total Score	
445 Borthwick Avenue	Jones Avenue	3	3	2	3	2	2	2	2	2	1	2	2	26	
	Greenland Road	2	3	1	2	2	4	2	3	3	1	2	2	27	
	Sagamore Avenue	3	1	4	2	2	3	2	4	2	1	2	2	28	
	Sherburne Road	2	2	2	3	3	2	3	3	2	3	3	2	31	
	Off Borthwick Avenue	3	3	3	1	2	3	1	5	3	2	2	3	31	
	Sagamore Avenue	4	4	3	3	2	3	3	3	2	1	1	3	32	
	134 Preble Way	5	2	4	3	2	3	3	5	3	3	2	2	37	
	25 Granite Avenue	3	4	4	4	3	4	4	5	5	5	1	4	46	
	Falkland Way	3	2	4	5	4	4	4	5	3	5	5	4	48	
	1 Junkins Avenue	5	3	5	5	5	5	3	4	5	5	5	5	4	54
	35 Sherburne Road	5	5	5	4	5	5	3	4	5	5	5	5	5	55
		Off Sherburne Road													

Exhibit 1 – Aerial Images of Properties



134 Preble Way (5.2A) – Active and Passive Recreational Facility



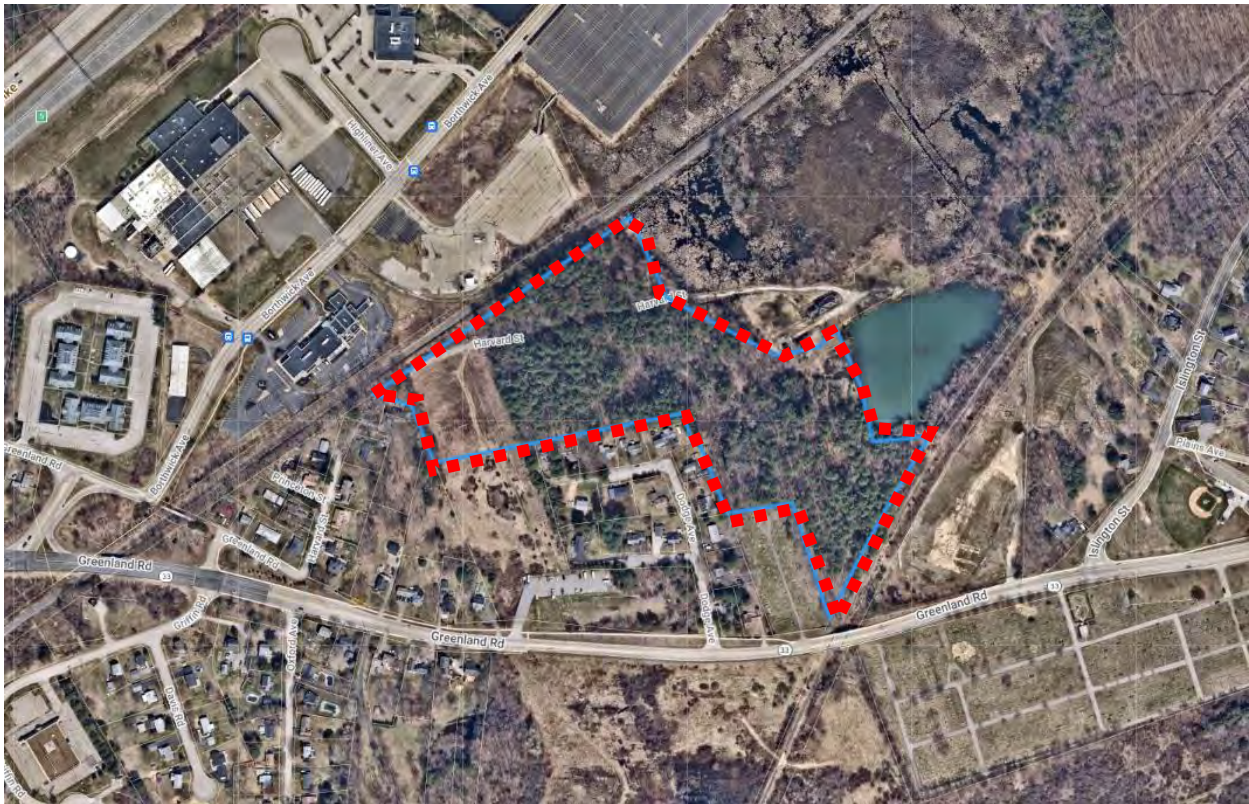
Jones Ave. (66A) – Passive Recreational Park and Conservation Area



Sagamore Ave. (16A) – Passive Recreation and Conservation Area



25 Granite Ave. (4A) – Active Recreational Facility



Greenland Road (30A) – Passive Recreation and Conservation Area



445 Borthwick Ave. (17A) – Passive Conservation Area



35 Sherburne Rd. (5.3A) – Potential Reuse as Multi-Family Housing



Lower Parking Lot – 1 Junkins Ave. (1A) – Potential for Multi-Family Housing



Falkland Way (.9A) – Potential for Multi-Family Housing



Sagamore Ave. (10.6A) – Passive Conservation Area




Sherburne Road (4.3A) – Passive Recreation and Conservation Area

Table 2 – Potential Private Properties for Multi-Family Housing

Address	Area (Acres)
Kearsarge Way	2
Dunlin Way	8.5
1275 Maplewood Ave.	3
827 Woodbury Ave.	9
650 Maplewood Ave.	1.8
913 US Route 1 Bypass	5
686 Maplewood Ave.	1.4
608 Middle Street (Greenleaf)	2
195 Greenleaf St.	3.5
Ledgewood Drive	1.2
1035 Lafayette Rd	3
Lang Road	25
2300 Lafayette Rd.	10
1600-2032 Lafayette Rd.	3
Total	78

MEMORANDUM

TO: Housing Blue Ribbon Committee
CC: Howard Snyder, Housing Navigator; Peter Britz, Planning Director; Peter Stith, Planning Manager
FROM: Elise Annunziata, Community Development Director 
DATE: June 27, 2024
RE: Housing Trusts

As requested, please see a brief summary of the Portsmouth Housing Endowment Fund (PHEF).

The PHEF trust was established in 1993 with a corpus amount of \$705,000 to assist first-time homebuyers within the City of Portsmouth. The Trustees of the Trust Funds manage these funds, and the standing Portsmouth Housing Endowment Fund Advisory Board works in consultation with City Community Development staff, which administers the first-time home buyer program called “Home Town” that is funded by the PHEF trust, to develop policies regarding the operation of the program.

The Home Town program is designed to assist first-time homebuyers who meet a 120% or less median family income eligibility requirement to participate. Since 1999, the Home Town program has benefitted 67 homebuyers and provided over \$2.5M in no-interest loans to encourage homeownership in the City by persons who would otherwise not be able to afford to purchase a home in Portsmouth. Note that program participants must be able to secure a first mortgage and meet underwriting criteria.

There are 31 currently active loans, with two new loans having closed in the FY 24 fourth quarter. Typically, the program provides 4-5 new homebuyer loans a year.

Over the years, the housing market has certainly played a role in the number of new homebuyer loans the PHEF trust provides annually. While home prices in Portsmouth have dramatically increased, sales have continued. COVID-19 also affected the housing market and new loans, though the market has notably improved.

Home Town program marketing efforts include flyers, notices, etc. via post and email, and presentations to Seacoast realtors; City employee paycheck inserts; and detailed information on the City’s webpage.

The Housing Committee may be interested in information about the **Workforce Housing Trust Fund** that was established by the City Council in 2009. This trust is distinct from the trust discussed above and is applicable to rental housing, not solely to home ownership. Note that the “affordable housing” income limit is generally set by U.S. Housing and Urban Development as 80% or less of median family income.

Please see attached a 2021 memorandum regarding the Workforce Housing Trust Fund that was summarized in City Manager Conard’s report-back to City Council.

I would be happy to discuss with the Committee potential additional resources, including federal funds, to support creating and/or retaining affordable/workforce housing in Portsmouth.

Attachment

MEMORANDUM

TO: Karen S. Conard, City Manager
FROM: Juliet Walker, Planning Director and Elise Annunziata, Community Development Coordinator
DATE: July 6, 2021
RE: Portsmouth Workforce Housing Trust Fund and Housing Needs Assessment

At the June 7th and June 21st Council meetings, Councilor McEachern requested information from staff related to updating the City's Housing Needs Assessment and creation of a Community Housing Trust fund.

Housing Needs Assessment Update

A comprehensive Housing Study that included a Housing Needs Assessment was completed in 2014 in preparation for the update to the City's Master Plan. That housing report, (completed by a planning consulting firm which specializes in housing) was broader in scope and used locally verifiable data regarding housing inventory, costs, and needs. In order to complete an update to the 2014 report, the Planning Department estimates an outside consultant would cost about \$10,000 to \$15,000. Staff is discussing potential collaboration with the Portsmouth Housing Authority and/or Regional Planning Commissions.

Housing Trust Fund

The City has an existing Workforce Housing Trust Fund, created by Council in 2009. The trust fund was established by the Council at the recommendation of the 2008 Blue Ribbon Committee on Housing and may be used to receive and hold property and funds in trust for the construction/rehabilitation and retention of affordable housing units. The fund has no money in it presently and no dedicated source of funding.

In order to utilize the fund, the City would need to secure a source of dedicated funding such as one or more of the following:

- **Dedicated Housing Fees.** Many jurisdictions have established commercial linkage fees or housing impact fees on commercial or residential development projects that generate new jobs. The fees are used to support the development of housing affordable to employees living in or attracted to the community. Condominium conversion fees for converting rental units to ownership are another example.
- **Inclusionary housing programs** that require new developments meeting certain criteria to provide a percentage of affordable housing as a condition of development. These programs generally allow in-lieu fees to be paid as an alternative to direct construction of the required housing.
- **Discretionary Local Revenues.** In some cases, local jurisdictions contribute directly to the housing trust fund from discretionary local revenues. These can include general fund appropriations or a designated portion of existing local revenue sources, such as a share of the local sales tax or transient occupancy tax.

- **Grant and Charitable Contribution Funds.** Some funds accept grants, charitable contributions, or other non-recurring sources of funding that are dedicated to affordable housing. These can include revenues from capital campaigns organized by private sector organizations or ongoing contributions by major employers. These housing trust funds may be operated by a single jurisdiction, a consortium of several local agencies, or even an independent nonprofit agency.
- **Loan Repayments and Commercial Development Loans.** Often housing trust funds lend money to private or nonprofit developers for affordable housing projects. Loan repayments are then used to create a revolving fund that allows the trust fund to make additional investments. Housing trust funds can also be used to convey bank commercial development loans, such as investments made to receive credits under the Community Reinvestment Act (CRA).
- **State-Funded Local Housing Trust Funds.** The state may have funds (allocated to NHHFA) to contribute to a local trust fund, particularly from funds recently received in ARPA.

Further, staff recognize that administrative processes for allocating these trust funds would need to be developed. Community Development staff would be logical fit to administer grant programs funded by the Portsmouth Workforce Housing Trust Fund, particularly because of their experience managing similar housing programs. There are numerous models for housing trust program administration, including the National Affordable Housing Trust, as well as fairly extensive guidance through HUD's Community Development Programs.

CITY OF PORTSMOUTH
WORKFORCE HOUSING TRUST FUND

WHEREAS, on January 26 2009, the Portsmouth City Council accepted the report of its Blue Ribbon Committee on Housing dated November 18, 2008, "A Road Map to Affordable Housing"; and

WHEREAS, one recommendation of the said report is to, "establish a Workforce Housing Trust Fund to facilitate Workforce Housing activities"; and

WHEREAS, the primary purpose of the Workforce Housing Trust Fund is to create new, and retain existing units, of workforce housing affordable to households earning between 80% and 120% of median family income, or such other criteria as may be deemed appropriate from time to time by the Portsmouth City Council; and

WHEREAS, the Blue Ribbon Committee on Housing has also recognized the need to retain existing units of housing affordable to households earning less than 80% of median family income; and

WHEREAS, the City Council of the City of Portsmouth desires to implement the foregoing recommendations of its Blue Ribbon Committee on Housing within the City;

NOW THEN, the City Council of the City of Portsmouth hereby authorizes the creation of this City of Portsmouth Workforce Housing Trust Fund under the following terms and conditions:

1. The City of Portsmouth Workforce Housing Trust Fund (the Trust) is established in accordance with the Workforce Housing principles annunciated in, "A Road Map to Affordable Housing".
2. The primary purpose of the Workforce Housing Trust Fund shall be to fund the creation of additional units of workforce housing affordable to those households earning between 80% and 120% of median family income as determined by

appropriate governmental entities, or such other criteria as may be deemed appropriate from time to time by the Portsmouth City Council.

3. The Workforce Housing Trust Fund shall be used by the City to facilitate activities consistent with the purposes for which the Trust is established. These activities may be in partnership with public, non-profit, and private housing developers.

Workforce Housing Trust Funds may be used for activities such as:

- Acquire land;
- Purchase and rehabilitate existing housing;
- Construct new housing;
- Retain existing housing; and
- Provide housing subsidies through programs such as the City's existing, first time homebuyer program, HomeTown.

4. The City of Portsmouth Workforce Housing Trust Fund is intended to provide a repository and an ongoing funding source from which the City of Portsmouth may authorize the expenditure of those sums deemed appropriate by the City Council for the purposes for which the Trust exists.
5. The Trustees of Trust Funds are authorized to accept, invest, reinvest and disburse funds or non-cash assets allocated to the City of Portsmouth Workforce Housing Trust Fund in accordance with the terms and conditions of this Trust document.
6. The Trustees of Trust Funds shall disburse funds from the Trust only when provided with written authorization by the City Manager of the City of Portsmouth certifying that the expenditure has been authorized by a majority vote of the Portsmouth City Council.
7. All funds with the Trust, whether designated as the corpus or income produced thereby, shall be available for expenditure by the City Council in the sole discretion of the City Council.
8. The Trustees may receive contributions to the corpus of the Trust from the City of Portsmouth or from any other person or entity making contributions thereto. Except, however, the Trustees shall not be required to accept any contributions deemed inappropriate by the Trustees.
9. The Trustees shall have the complete discretion to hold, liquidate or otherwise transfer any stocks or other non-cash assets contributed to the Trust, as long as any proceeds received from the transfer of such assets are paid into the Trust, except, however, that prior to the disposition by the Trustees of any real estate

the Trustees shall first request an advisory report from the Planning Board of the City of Portsmouth.

10. The funds in the Trust shall be held by the Trustees of Trust Funds of the City of Portsmouth to be invested and reinvested by the Trustees without restriction against pooling the assets of this Trust with any other Trust Funds held by the Trustees or the City, so long as the funds are the subject of separate accounting.
11. In the event that the Portsmouth City Council determines that the need for municipal support of workforce housing has ceased to exist, or for such other reasons deemed appropriate by the City Council, this Trust may be discontinued by a 2/3 vote of the City Council. In that case any funds held by the Trustees under the terms of this Trust shall be disbursed in accordance with the direction of the Portsmouth City Council to a housing related purpose or entity.

Dated: 8-14-09

CITY OF PORTSMOUTH


John P. Bohenko, City Manager

Pursuant to vote by the Portsmouth City
Council on March 16, 2009.

Accepted by the Trustees of Trust Funds.

Dated: 8/3/09


Lea Aeschliman, Chairman

Dated: 9/3/09


Phyllis Eldridge

Dated: 9/3/09


Bradley Lown

Housing Perspectives: Housing Costs Strain Owners and Renters Alike; Millions Priced Out of Homeownership

Harvard Joint Center for Housing Studies <jchs@harvard.edu>

Thu 6/20/2024 11:05 AM

To:Howard A. Snyder <hasnyder@cityofportsmouth.com>



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HOUSING COSTS STRAIN OWNERS AND RENTERS ALIKE; MILLIONS PRICED OUT OF HOMEOWNERSHIP



Thursday, June 20, 2024

by [CHRIS HERBERT](#)

Homeowners and renters across the US are struggling with high housing costs, according to our new [State of the Nation's Housing 2024 report](#) being released in a [livestream today at Noon ET](#). Millions of potential homebuyers have been priced out of the market by high home prices and interest rates, while the number of renters with cost burdens has hit an all-time high. However, a surge in new multifamily rental units is slowing rent growth and increasing single-family construction is starting to lift for-sale inventories. Still, addressing the country's housing crisis, including the record number of people experiencing homelessness, the inadequate housing safety net, and the growing threat of climate change, will require contributions from the private and nonprofit sectors as well as policymakers at all levels of government.

Housing Costs Continue to Rise

Both homeowners and renters struggle with high prices in 2024. On the for-sale side, home prices reached a new all-time high in early 2024 despite persistently elevated interest rates, rising at an annual rate of 6.4 percent in February. With these gains, the US home price index is now a whopping 47 percent higher than since early 2020. The rise in prices has pushed the median sales price to about [five times the median household income](#). Meanwhile, in the rental market, although rent growth slowed to just 0.2 percent year over year in early 2024, rents remain up 26 percent nationwide since early 2020 and are rising in three out of every five markets.

Homeownership Out of Reach

After a brief dip in early 2024, interest rates on the 30-year mortgage rose to over 7.0 percent by mid-April, [pushing mortgage costs to 30-year highs for a median-priced home](#). As a result, first time homebuying dropped and the US homeownership rate inched up just 0.1 percentage points in 2023 to 65.9 percent, the smallest increase since 2016. The higher costs of homebuying have also hampered efforts to reduce racial disparities. As of the first quarter of 2024, the Hispanic (49.9 percent) and Black (46.6 percent) homeownership rates are significantly lower than that of white households (74.0 percent). Households of color face other disadvantages, too. Whether it's the high downpayment or the monthly mortgage payments, the costs of buying a home have left homeownership out of reach to all but the most advantaged households.

Cost Burdens Hit Record Highs

In the face of rising housing costs, [burden rates are also increasing](#). Half of all renter households—22.4 million in total—spent more than 30 percent of their income on housing and utilities at last measure in 2022, up 2 million since 2019 and the highest number on record. Rents have been rising faster than incomes for decades. However, the pandemic-era rent surge produced an unprecedented affordability crisis that continues.

The number of cost-burdened homeowners also grew by 3 million to 19.7 million between 2019 and 2022, with most of the increase among households with incomes under \$30,000. Nearly one in four (23.2 percent) homeowner households are now stretched worryingly thin, including 27.4 percent of homeowners age 65 and over. Adding to the financial pressures, insurance premiums grew an average of 21 percent between May 2022 and May 2023, and property taxes are on the rise, further increasing the cost of homeownership.

Surge in New Multifamily Units Softens Rental Market

Multifamily completions rose by 22 percent in 2023, reaching the highest annual level in more than three decades. As these units have come online, they have outnumbered even sizeable increases in new renter households, and so the rental market has cooled slightly. At the same time vacancies have risen, so have operating costs, straining property owners' balance sheets. Over the past year, apartment operating expenses increased by 7.1 percent, led by a 27.7 percent nationwide average increase in owners' insurance premiums. Against this backdrop, net operating income growth fell to 2.8 percent in the first quarter of 2024, down from 8.1 percent a year earlier. The lost revenues, combined with the rising cost of both debt and equity, make new multifamily projects more difficult to finance.

Low For-Sale Inventories Lead Homebuyers Toward New Homes

Existing homes for sale remain in short supply. Just 1.1 million homes were available for purchase in March 2024, down 34 percent from March 2019. This is just 3.2 months of supply, even with the current reduced sales rate. Annual home sales dropped 19 percent in 2023, nearly a 30-year low. The shortage of homes for sale is due largely to the "lock-in" effect whereby current homeowners with below-market interest rates are disincentivized to move. With few existing homes for sale, aspiring homebuyers are turning to new construction. New home sales increased by 4 percent in 2023, constituting 15 percent of all single-family home sales compared to 12 percent just two years earlier. However, construction of smaller, lower-cost, entry-level housing is still hampered. Restrictive zoning and regulatory policies, skilled labor shortages, financing limitations, and other challenges increase the costs and reduce the amount of affordable development.

Homelessness Reaches Record High and Climate Change Threatens the Stock

As housing costs have risen, so has the number of people experiencing homelessness, [reaching a record-high 653,100 people in 2023](#). The [migrant crisis explains some of this growth](#); net international migration jumped from less than 500,000 in 2019 to 2.6 million in 2022 and 3.3 million in 2023. However, much of the increase in the number of people experiencing homelessness reflects the end of pandemic protections, high rents, and the already meager housing safety net.

Another significant challenge is to the housing stock itself, which is increasingly at risk of damage from severe hazards. The number of billion-dollar disasters related to climate change has grown from an annual average of six in the 1990s to 28 in 2023 alone. At last count, 60.5 million housing units were located in areas with at least moderate risk from natural disasters.

Policymakers, Nonprofits, and the Private Sector Must Work Together

The country's housing challenges are likely to become more urgent in the years ahead. Addressing these challenges will not be easy, but with concerted efforts by policymakers at all levels of government, together with the private and nonprofit sectors, we have the ability to increase the supply of quality, affordable homes in thriving communities across the US.

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