



Kittery Housing Workshop

A Workforce Housing Coalition Design Charrette

October 24th and 26th 2018

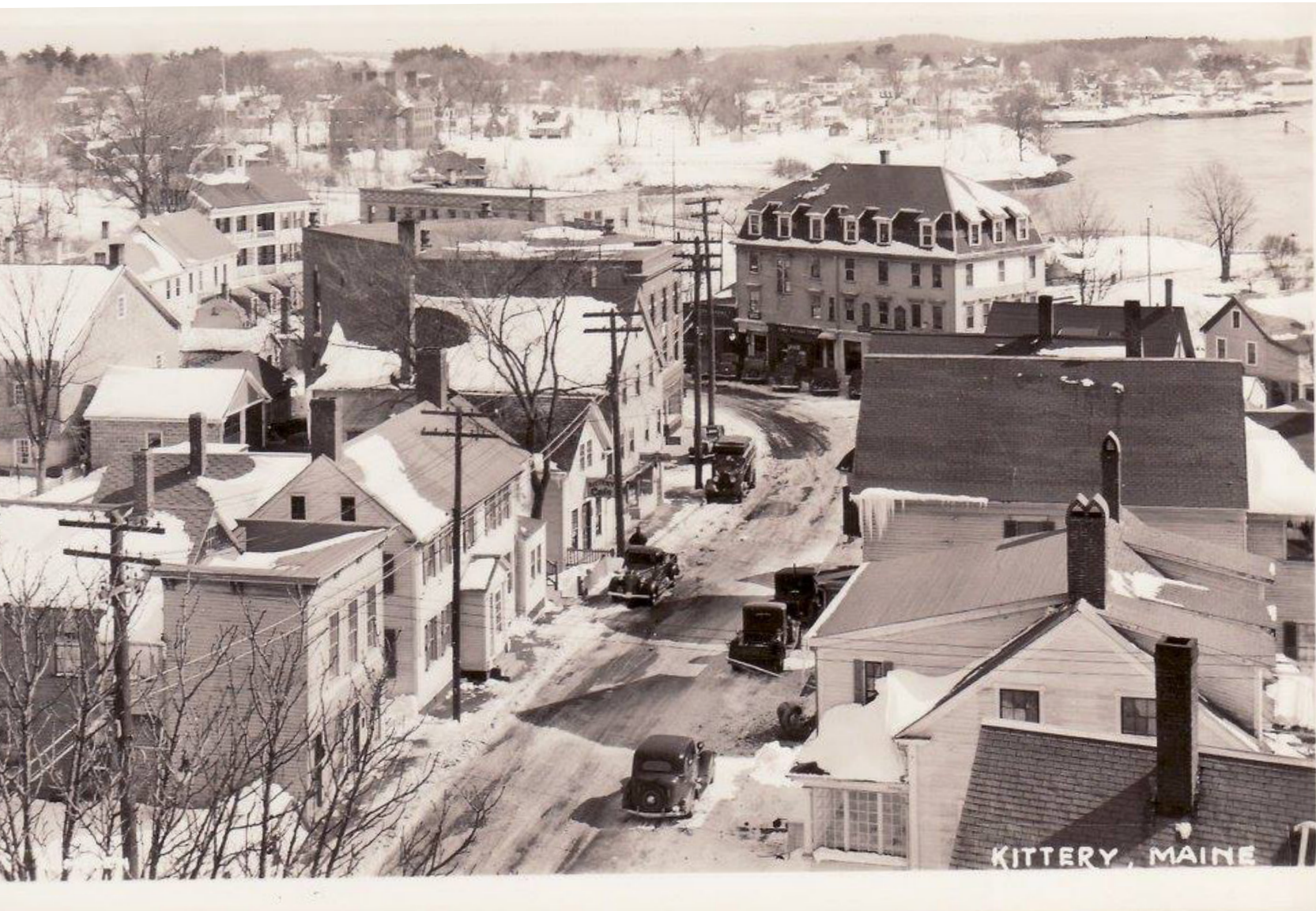


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Director's Note

This was the Workforce Housing Coalition's second visit to Kittery. At the time of our first visit in 2011 the organization was in its second year of delivering our design charrettes, which, as we know now, would later become the WHC's signature program. For both the WHC and the town of Kittery, a lot has changed since 2011.

The effort was led by municipal staff and members of Kittery's housing working group, who are tasked with exploring a variety of housing-related issues, including workforce housing. The community was broadly supportive of growing the supply of housing that is affordable to area workers and thoughtful of the steps that would be needed to accomplish this, specifically zoning amendments.

The charrette team was dynamic and ambitious. The large team divided into four groups early in the day and worked collaboratively in their small groups to sketch design ideas and calculate the feasibility of each idea. One team focused on rendering the site under the town's current zoning, while the other teams maximized the small study area. Teams played with varying housing typologies, numbers of bedrooms, unit sizes, and parking configurations, but every team struggled to produce a design that was financially feasible. Realistically, the size of the study area made achieving the necessary density difficult.

The team persevered and learned a valuable lesson: sometimes developing a large apartment building is not the most financially feasible way to achieve affordability. The financial feasibility team tested a cluster of 10 cottages using only conventional financing and produced a 19% return on investment when priced at market rate and an ROI of 11% when priced at rents affordable to people making 50 percent of the area median income. This option, which included 10-20 units, 10 parking stalls, and green space, of course, does not conform with current zoning regulations.

Sincerely,



Sarah Wrightsman
Executive Director,
Workforce Housing
Coalition of the Greater
Seacoast

Workforce Housing Overview

“Workforce housing” is a term used to describe a broad range of owner occupied and rental housing that is affordable to the individuals and families that represent the majority of a diverse workforce, and whose income is generally no more than 100 percent of the median area income. Housing that is “affordable” to the workforce refers to combined rental and utility costs or combined mortgage loan that do not exceed 30 percent of a household annual gross income. Workforce housing is permanent, quality housing, intended as primary year-round residence that is available to households regardless of age.

Options that are affordable to moderate- and low-income households include single- or multi-family homes, townhouses, condominiums, and apartments. Workforce housing is based on good design and minimal impact. The housing includes small, mixed-income developments that are distributed throughout a town. Developments in suburban settings are clustered to leave areas of open space; compared to unplanned sprawl, such land use is much more efficient and attractive.

A healthy and vibrant community is filled with all generations of the workforce from young professionals to empty-nesters and people living at a wide variety of incomes. The faces of the workforce are often healthcare workers, teachers, skilled laborers, and workers in the tourism industry. These workers provide the benefits and services we associate with a desirable place to live. Ensuring that there are housing options available to provide the opportunity for them to establish roots and become part of the community where they work will create a healthy social, cultural, and economic system.



Charrette Mission and Process

The Coalition's signature Workforce Housing Design Charrettes are dedicated to transforming the way people work together by broadening the host community's capacity for collaboration. Each charrette is a hypothetical thought exercise that harnesses the talents and energies of volunteer architects, engineers, and other housing industry professionals. The charrette process relies on the realistic challenges presented by a real site, but allows the community and the volunteers to ask "what if?" We ask community members to describe their ideal community, and our volunteers to bring these ideas to life. The charrette process is intended to be a catalyst, helping host communities identify, and therefore change, local land-use regulations that aren't conducive to the development of financially feasible workforce housing. Volunteers are encouraged to push the host community's existing land-use regulations and present a design that will inspire change.

The lack of an adequate and balanced supply of housing poses a threat to the region's economic health. Addressing this issue requires that a broad range of individuals, organizations, and public officials become engaged in efforts to change attitudes towards housing development, and to identify and amend local land-use regulations in order to better facilitate the development of financially feasible workforce housing. For three days, planners, architects, designers, developers, bankers, business leaders, property owners, and abutters join forces to cooperatively discuss creative plans for solutions around workforce housing.



Chair and Facilitator

[Kristen Grant](#), Maine Sea Grant, and UMaine Cooperative Extension

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[Matt Brock](#), Town Councilor, Town of Kittery

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Special Recognition

Thank you to the [Town of Kittery](#) and [Maine Sea Grant](#). Special thanks to [Hadley Barndollar](#) of Seacoast Media Group for the excellent media coverage throughout the workshop.

Media Coverage

Design Charrette to Examine Housing Options in Kittery Foreside

By [Hadley Barndollar](#), Posted on SeacoastOnline.com on September 28, 2018

Kittery Focuses on Affordable Housing Options

By [Hadley Barndollar](#), Posted on SeacoastOnline.com on October 3, 2018

Workforce Housing Charrette Comes to Kittery

By [Hadley Barndollar](#), Posted on SeacoastOnline.com on October 26, 2018

25 Walker Street

The site of 25 Walker Street was used as the study area for the purposes of the Kittery Housing Workshop. The site was formerly home to the fire station and is still owned by the Town of Kittery and currently used to house the contracted ambulance service for the town.

- Very small site: 0.4 acres (16,000 square feet)
- Traffic on Walker Street is very loud and congested when there is a shift change at the nearby Portsmouth Naval Shipyard
- American Ambulance would ideally be relocated to the Gorges Road Fire Station
- Under current zoning:
 - Setbacks are ten feet on all sides
 - Height is limited to 40 feet
 - 3 dwelling units
 - 1 ½ parking stalls per unit with a 3-stall allowance
- E Street provides access to the site in the back of the property and for abutting neighbors
- The small red shed on the front of the property along Walker Street is not part of the study site
- Site is on town sewer and water. Anticipated density on the site will not overload the current water/sewer capacity
- The study site is within downtown (Kittery Foreside) and is surrounded by a mix of uses (including multifamily housing) and architectural styles in an eclectic area that lends itself well to creative and innovative approaches.



Housing in the York-Kittery-South Berwick HMFA

Kittery is part of the York-Kittery-South Berwick HUD Metro Fairmarket Area (HMFA). Median area income in this HMFA is \$91,400. While the regional data was used by the charrette team, it is important to note that the Area Median Income in the Town of Kittery is much lower than the HMFA at \$64,105.

Renters account for 27 percent of total households in the York-Kittery-South Berwick HMFA. The estimated hourly mean renter wage for 2018 is \$11.33 (\$23,566 per year for a full-time employee) compared with the hourly wage of \$24.15 (\$50,232 per year for a full-time employee) necessary to afford a 2-bedroom rental unit in this area. The median gross rent in this area is \$1,256 per month, while the monthly rent that is affordable to the average renter is \$589 per month.

For every 100 renter households making 30 percent of the area median income, there are only 59 units available that are affordable to this group. For every 100 renter households making 50 percent of the area median income, there are still only 75 affordable units available.

Thank you to the [Maine Affordable Housing Coalition](#) for providing the data.

Community Listening Session

Input from stakeholders is a critical part of the charrette process. Kittery residents, business owners, and local leaders were invited to share their ideas, hopes, and concerns about workforce housing in Kittery via online survey before the charrette, during the site “walk and talk” in early October, and during the site walk and listening session on the first day of the Kittery Housing Workshop. Here is a sample of what the charrette team heard from Kittery.

Design

Kittery community members expressed support for:

- A building of 3-4 stories that is appropriate to the scale of Kittery Foreside;
- Apartments, as well as cottages, condominiums, and townhouses;
- A mix of very small units including studio and one-bedroom units;
- A design that is compatible with the existing context and character of the Foreside;
- Increased density to maximize units per acre on the site;
- Including green space and public gathering spaces, including safe play space for children;
- Providing privacy for abutters to the site;
- A design, which accommodates parking on the site, but also considers approaches to reduce the need for parking;
- And a design that uses clean energy approaches.

People

Kittery community members expressed support for housing that is affordable to those with low- to moderate-incomes who work locally, as well as families, young professionals, seniors, military, and those who are homeless and disabled.

Zoning

Kittery community members expressed support for changes to the existing zoning in order to maximize the opportunities at the site.

Affordability

Kittery community members expressed support for a design that focuses on units that are affordable to low and moderate income earners.

Mixed Income

Kittery community members expressed support for a design that includes housing for people with a mix of incomes.

Transportation

Kittery community members expressed support for a design that includes transportation planning in an effort to address traffic issues in the area of the site.

Flexible Mix of Uses

Participants were amenable to both residential-only and mixed-use development and sought flexibility with how the first floor will be used.

Neighborhood

Kittery community members expressed support for a design that takes advantage of the walkable neighborhood and proximity to Foreside, and improving area infrastructure, such as sidewalks, street lamps, and benches.

“Out of the Box” Ideas

Kittery community members expressed support for “out of the box” ideas, such as forming a cooperative.

Finally, Kittery community members expressed a desire that the lessons learned from this process be applied elsewhere in town.

Notable quotes:

“People who work in the [Foreside] businesses can’t afford to live here and drive long distances”

“It is nice to see people who live here doing things here, like walking their dogs through town”

It is “neat” when people live and work in close proximity because it reduces transit”

“I think most people in the community will support workforce housing [in the Foreside]”

Charrette Team Brainstorm

The charrette team regrouped early on Friday, October 26th to discuss the feedback from the community listening session and online survey, their observations from the site walks, and their ideas. Friday was spent drawing architectural renderings, crunching numbers, and drafting basic recommendations for next steps.



Considerations

- The site is very small - just 0.4 acres, which will make it difficult to reach the necessary density and provide parking on site.
- The land is owned by the town, which presents an opportunity for a restricted long-term lease and low land acquisition costs.
- Development of the site may create additional on-street parking spots by shrinking the current driveway, but more parking will be needed on site. It may be possible to use natural gradient to create underground parking, but this is an expensive option.
- Must cooperate with direct abutters who rely on access in the back of the site. The charrette team opted to assume the E Street as the entrance to the site.
- The site poses an opportunity for mixed-use development and the commercial space and market rate units can carry the affordable units.
- This site is also seen as an opportunity to create town-owned gathering/green space.
- The charrette team estimated that relocating the ambulance service to the Gorges Road Fire Station will cost the town about \$250,000.
- The team assumed a \$50,000 acquisition cost for the site and assumed the existing structure would be removed by the town prior to acquisition.
- Providing parking on the site would be challenging given the size and necessary density. The charrette team pondered alternate ideas, including decoupling parking from housing and renting stalls separately or providing a rental car on site.
- A 1:1 parking rate for workforce housing is often too high. Developers find a lower parking ratio is usually sufficient for workforce and senior housing.
- Market rate rental units can be used to offset costs of providing workforce housing units, if needed.
- Commercial space can also be used to offset costs of providing workforce housing units but would need to be a high value tenant such as a bank.
- Commercial space may maintain ambulance/fire station theme.

- The scoring criteria for the Low-Income Housing Tax Credit program differs for senior vs. family housing projects. The Town of Kittery receives more points for senior housing than family housing because Maine Housing has concluded Kittery has a great need for senior housing.
 - In addition, senior housing developments don't require 2- and 3-bedroom units.
- Cost of construction scores poorly for low-income housing tax credits but scoring criteria may be revisited by MaineHousing in the future. The site scores very well for walkability and access to services.
- The Town may want to explore a private-public partnership with a nonprofit developer.

Financial Targets

Because the area median income in Kittery is significantly less than the York-Kittery-South Berwick HMFA, the charrette team opted to target renters making less than 50-60 percent of the area median income.

Per MaineHousing's 2018 Income Eligibility Limits and Maximum Rent Levels the following target prices are affordable to a family of three making 60 percent of the area median income (\$49,380) in the York-Kittery-South Berwick HMFA

- \$960 per month gross rent (including utilities) for a studio unit
- \$1,029 per month gross rent (including utilities) for a one-bedroom unit
- \$1,234 per month gross rent (including utilities) for a two-bedroom unit
- \$1,426 per month gross rent (including utilities) for a three-bedroom unit

What's Possible Under Current Zoning?

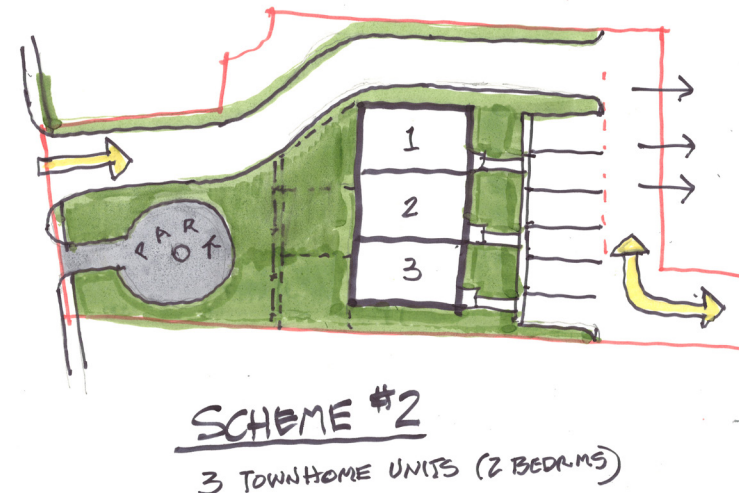
Scheme 1

- 3 townhouse units, 6 parking spaces
- One-way street cuts through site



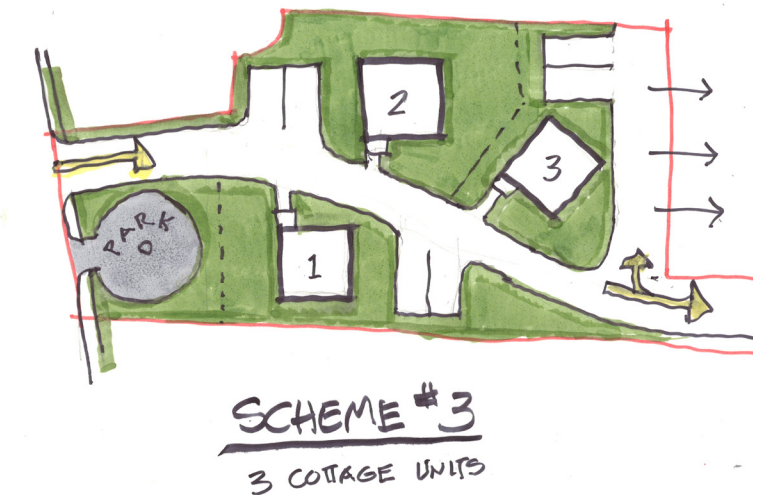
Scheme 2

- 3 townhouse units, 6 parking spaces
- One-way street cuts through site
- Public green space on Walker Street
- Functionally the same as scheme 1, but with a slightly different configuration and the addition of green space



Scheme 3

- 3 cottage-style homes, 6 parking spaces
- One-way street that cuts through site
- Public green space on Walker Street
- Very similar to schemes 1 and 2, but with a different configuration and the addition of green space

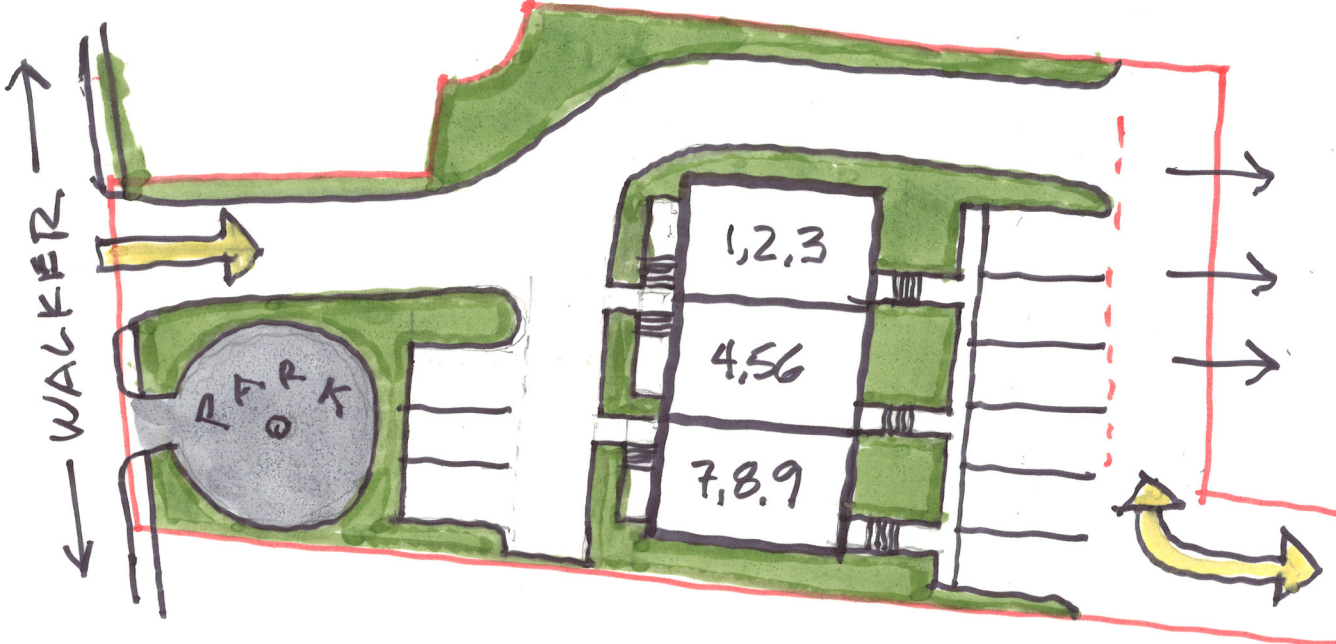


While schemes 1-3 are beautiful, at target prices none would produce a return on investment that would entice a developer (the goal is an ROI of at least 10 percent).

Pushing Current Zoning

- Scheme 4 is very similar to scheme 1, but each townhouse is divided into three units
- This scheme wouldn't look any different from a single-family home from the outside - something that is very common in the Foreside
- Includes 6 rental units (a mix of 1- and 2-bedroom units), 3 accessory dwelling units below, and 9 parking spaces (1 per unit)
- Like schemes 1-3, a one-way street cuts through the site
- Includes green space

Scheme 4 begins to push the current zoning of the study site, by increasing the density, but this option is still not financially feasible at workforce housing prices.



SCHEME #4
9 UNITS { 3 ADU'S
 { 6 RENTALS (1-2 BDRMS)

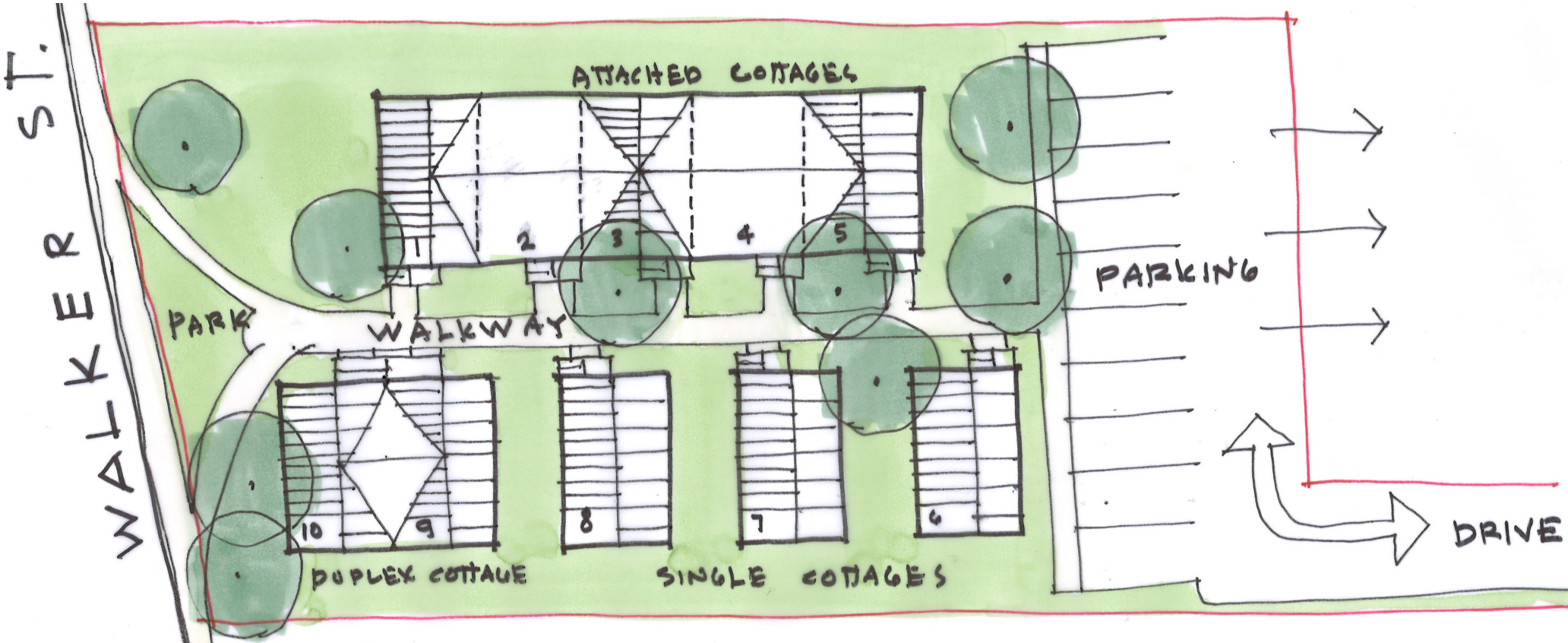
Cottage-Style Homes

- 10 small, cottage-style houses of varying sizes
 - Smaller units closer to Walker Street
- 10-20 units total
- 10 parking spaces (covered parking in very back of lot)
- Covered parking presents an opportunity to add solar panels on the roof
- Each footprint is about 500 square feet
- Enter either down half a level to a basement ADU or go up to stairs on second level
- Classic, small-scale cottage houses
- Pedestrian walk through the middle of site
- Each house has a small garden area
- Would need to purchase the red shed on Walker Street or lose one unit
- Removing Walker Street access to site would add five on-street parking spaces along Walker Street in front of site
- E Street would be the only access to the site
- Mix of market rate and workforce housing. Interior would differ between market rate and affordable units.
- Town would sign 99-year lease, including a clause to ensure affordability

The cottage home option produces a return on investment (ROI) that may entice an affordable housing development (approximately 10.75% ROI) using only conventional financing and provide rental housing for those making no more than 50 percent of AMI. This option assumes the developer will pay the Town \$50,000 in acquisition costs. The Town would need to relocate the ambulance service to another location and remove the existing building on the site prior to transfer. The parcel will become a tax-generating property under this scenario.



Cottage-Style Homes Continued



Cottage-Style Homes Continued



- Smaller units, like Cottage-style homes, are more affordable and can be either stick built or modular built to high performance standards.
- Smaller units are appropriate for changing demographics and preferences. Smaller units are desirable to folks aging in place, as well as younger members of the workforce, and are well-matched to the growing trend of single-person households.
- The alternate configuration on page 9 includes attached cottage-style homes for energy efficiency, which was one criticism of the original configuration on page 8.
- Cottage clusters are considered a low impact, sustainable development that groups residents close together on fairly small lots in order to better utilize the remaining land for open space, recreation, wildlife, or agriculture.
- Cottage clusters often include open space for community members, the clustered layout creating a sense of community and convenient socializing among residents.
- Cottage clusters also meet the market need for smaller, low maintenance, affordable housing. Developers often experience reduced site development costs for road, water, and sewer infrastructure, which offsets the costs of amenities.
- A cottage cluster is compatible with the scale and character of Kittery Foreside.

One option for this project is the Irene Cottage Homes. These modular homes are constructed in Dover, NH and are designed for narrow lots for cluster type housing as a cohesive neighborhood. Irene Cottages “incorporate the New England values of simplicity, efficiency, and practicality. These homes are designed for flexibility to produce a smarter, affordable home that can be adapted for universal design and are expandable to meet the changing needs of the family or their financial situation.”



Glastenbury Irene Cottage Home



Mansfield Irene Cottage Home

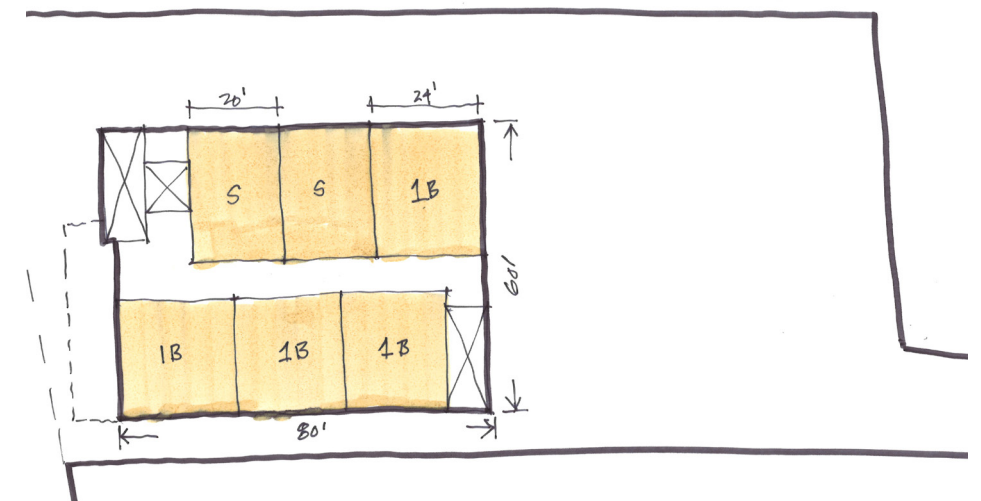


Sterling II Irene Cottage Home

Apartments for Seniors

This option sought to create high-quality permanent affordable rental housing for individuals aged 55 and over using the Low-Income Housing Tax Credit program as a primary source of financing.

- 4 story building
- 22 units total
 - 7 studios (at 540 square feet each)
 - 15 one-bedroom units (at 650 square feet each)
 - Some units affordable to people making up to 50 percent of the AMI (\$32,000 for an individual or \$36,000 for a family of two)
 - Some units affordable to people making up to 60 percent of the AMI (\$38,400 for an individual or \$43,920 for a family of two)
- 19 surface parking spaces behind the building
- Universal design
- First floor community and utility space for tenants
- Fourth story stepped back a bit with a flat roof area to allow for solar/green roof
- Slightly taller than allowed by right (~45 feet)
- \$5.4 million project (4 million in LIHTC money)
- Can gain points if town does 99-year lease with low acquisition costs



The primary source of financing for this option is the Low-Income Housing Tax Credit (LIHTC), a program administered by Maine Housing. The intention of the program is to restrict rents to below market rate levels in order to make them affordable to lower income households. A Land Use Restriction Agreement would be recorded, legally restricting the rents for 45 years. Maximum rental rates would be set each year by the U.S. Department of Housing and Urban Development. For reference, 2018 rents for the studios would be \$800 per month (for renters making 50 percent of AMI) and \$960 per month (for renters making 60 percent AMI). One-bedroom units would rent for \$857 per month (for renters making 50 percent AMI) and \$1,029 per month (for renters making 60 percent AMI).

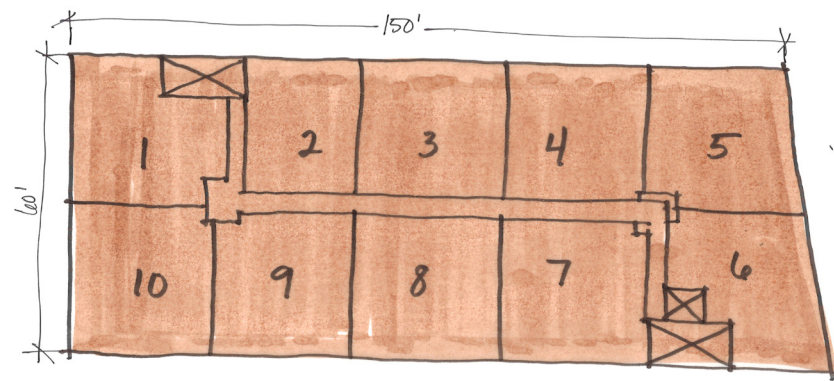
While the charrette team found the project to be financially feasible, the project does not score well on the highly competitive application for Low-Income Housing Tax Credits based on the 2019 application and the scores of the 5 projects that were successfully awarded tax credits in 2018. The biggest factor affecting the project's score was the total development cost per unit. Using current construction cost estimates resulted in the project scoring poorly on the 2019 application's total development cost scoring criteria.

The LIHTC Qualified Allocation Plan (QAP) application changes from year to year, so it is possible that an affordable housing development on this site could be competitive in a future funding round. In several other key scoring categories, the town of Kittery scores very well.

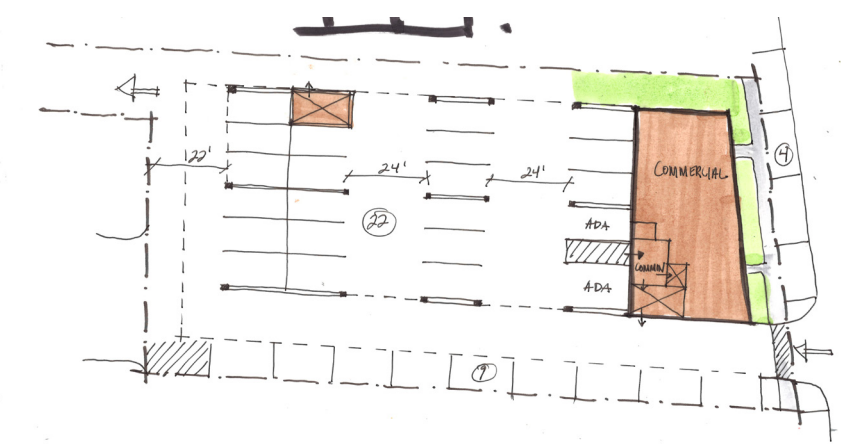
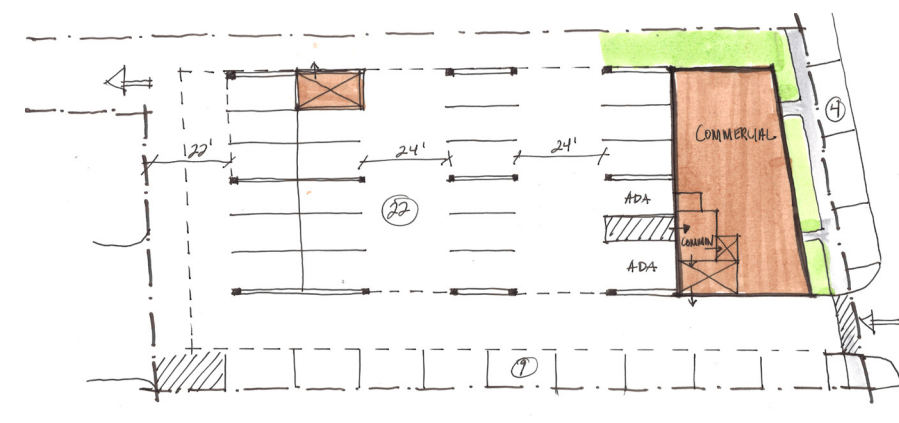
Apartments for Families

The charrette team attempted to max out the site. This rendering includes a mix of unit sizes,

- 4 stories, 30 units total, average size of 900 square feet each, total footprint is about 9,300 square feet (more than 50% of the site).
 - 3 3BR renting for \$1,100 - \$1,500
 - 10 2BR renting for \$1,000 - \$1,300
 - 10 1BR renting for \$850 - \$1,100
 - 7 studios renting for \$800 - \$950
- Parking: 22 garage spaces underneath, 9 parking spaces on side, 4 new parking spaces on street.
- In order to qualify for LIHTC, 3-bedroom units are required.
 - 2- and 3-bedroom units must make up 50 percent of total units.
- Commercial on the street on first floor, 3 floors of housing above (approximately 10 units per floor).
- This option is the most urban and stretches current zoning.
- Alternative transportation (such as a rental car) should be provided on the site.
- Renting at an average of \$900 per unit per month (affordable to renters making up to 50 percent of the AMI) results in a return on investment of just 5.5 percent, which would only be appealing to a nonprofit developer. More density is needed to make this financially feasible for a for-profit developer.
- Scoring is not competitive due to high total construction costs.
- Underground parking contributes to high development costs.
- Zoning changes needed: total number of units from 3 to 30; parking at 1:1 ratio.



Floor 2,3+4



Floor 1 @ grade

Neighborhood Context

The charrette team expanded their efforts beyond the study area to Walker and Government streets to explore opportunities in the surrounding area.

- There are many opportunities for green space and other street scaping on the bump outs along Walker Street.
- Like many communities, Kittery's parking problem is a perceived parking problem, not a true parking problem. In the Foreside area, the problem is partly a circulation problem.
 - Current parking craters can be better utilized
 - Single bays of parking are not efficient and there is room in many places to transition to double bays of parking
 - More collaboration and cooperation between property owners and the town will create better utilized parking areas.
 - For example, the church has paid parking, which is a revenue stream for the church. Other businesses can do the same.
- Addressing misperceptions about parking will also create an opportunity to turn Wallingford Square back into a square, rather than a parking lot.
- Improvements needed to the sidewalks
- Add lighting to create an atmosphere on Walker Street that mimics the atmosphere created by the lighting in the Foreside
- Enormous opportunities if Kittery is open to creative and innovative solutions



The Cooperative Housing Model

- Limited equity housing cooperatives can be formed by residents who live or plan to live together in any type of affordable housing
- In a limited equity housing cooperative, each resident becomes a member of the cooperative and receives one ownership share of the corporation, allowing them to occupy one unit. This allows the residents of the community to collectively own their housing, with ownership shares being distributed equally among the resident-members.
- Resident-members share the expenses of the corporation, such as mortgage costs, professional services, and other operating costs.
- By means of self-governance, resident-members are united and empowered to control their living conditions, manage their ongoing operating costs, maintain and improve their housing, and build a stronger community.
- Resident-members can sell their share of the cooperative and move of their unit. Under the limited equity model, there is an equity cap on the resale value of their share, ensuring permanent housing affordability.
- Development costs of housing cooperatives can be reduced by seeking low interest loans and/or grant funding through private, local, state, and federal sources.
- The Cooperative Development Institute (CDI) has extensive experience in developing cooperatives in housing, food systems, and business sectors in Maine. CDI continues to work toward expanding and supporting a robust cooperative community in Maine and throughout the Northeast.

To learn more, visit the Cooperative Development Institute at www.cdi.coop



Recommendations for Next Steps

Foreside is beloved by the community, but it could not be replicated today under current zoning. Much of Foreside is non-conforming and current zoning does not reflect historical development patterns in the Foreside. The charrette was an opportunity to collect information about housing and affordability generally and the hope is that lessons learned through this process can be replicated elsewhere in town. Below are several recommendations for amending current zoning in Foreside and recommendations for how to move forward.

Recommendations for Zoning Ordinance Amendments:

Look at Foreside today and create zoning that matches what Kittery already has and loves. Use regulatory tools to replicate the historical fabric of the downtown, promote walkability and connectivity by placing amenities closer to one another, promote small-scale commercial uses (such as ground floor retail), slow traffic, increase housing choices, and enhance parking options.

- Consider eliminating front setbacks and allow buildings up to sidewalk
- Increase sidewalk widths
- Reduce or eliminate side setbacks
- Reduce or eliminate density limitations
- Require all off-street parking to be behind buildings or shield off street parking that meets the street or back of sidewalk with a solid structure between four and six feet
- Work with property owners to bring building up to code when changing use of building
- Reduce or eliminate minimum lot size
- Reconsider lot coverage maximums (currently 60 percent, but existing buildings are much higher)
- Consider implementing a flexible approach to land use code, which focuses on building design and character, rather than use.

Recommendations for Next Steps:

- Consider a public-private partnership to ensure affordability is maintained at the site of 25 Walker Street.
- Explore the use of density bonuses, or other regulatory tools, for ensuring affordability is included in all future housing developments.
- Continue to engage Kittery residents on the issue of workforce housing to ensure public support when it is time to implement future amendments.
- Be flexible and creative with parking requirements, including connecting with nearby businesses to explore how to address the parking misperceptions in Kittery.
- Charge the housing working group with the task of ensuring this discussion continues.
- Continue to communicate and partner with the Workforce Housing Coalition of the Greater Seacoast moving forward.



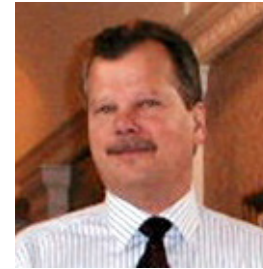
Workforce Housing Coalition

Board of Directors



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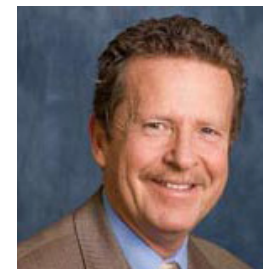
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Mission

The mission of the Workforce Housing Coalition of the Greater Seacoast is to ensure the development of a range of housing options for the diverse workforce in the communities it serves.

The coalition's strategy is to be a catalyst through creating, sustaining, and nurturing a unity of business, government, and community groups. Through education, advocacy, and community engagement, the WHC communicates the importance of diversified, accessible, and quality housing. WHC strives to bring parties together to ensure that the professional workforce is able to live in the community where they work. Since its inception in 2001, the WHC has continued to serve 54 communities in New Hampshire and Maine and has helped more than two dozen communities improve their housing regulations.

WHC envisions an adequate supply of affordable, desirable housing throughout the greater Seacoast region, providing opportunities for area workers to put down roots, thus creating a more diverse community that benefits us all.

www.SeacoastWHC.org

Sponsors



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The Workforce Housing Coalition of the Greater Seacoast is a 501c3 nonprofit organization.



Partners



Contributors

