Dispelling Myths About Affordable Housing in the Greater Seacoast

The Workforce Housing Coalition (WHC) is a collaboration that includes businesses, government and community groups. Our mission is to work in a responsible way to increase workforce housing in our region. The WHC seeks to promote balanced communities that provide housing for households with different needs and income levels.

The concept of “workforce housing” includes affordable housing, market-rate housing, and mixed-income housing. The WHC believes the availability of diverse housing choices is critical to the economic vitality of the greater Seacoast region of New Hampshire and southern Maine.

The lack of workforce housing continues to be a chronic concern for the region’s residents and employers. It threatens not only the area’s overall quality of life, but its economic vitality as well. The lack of workforce housing contributes to continued sprawl, environmental degradation and difficulties in attracting and retaining employees.

It is projected that the Seacoast needs approximately 1,500 new units of housing annually to meet the demand over the next five years. This includes market-rate and affordable rental housing, occupant-owned housing and student housing. We believe that, by working together, we can ensure that a significant number of new homes are available in our communities.

Contact The Workforce Housing Coalition at 603-766-3131 or whc@housingpartnership.org

Most of us recognize the need for affordable housing. Not all of us agree on where it should be located. Let’s take a look at some of the myths.
Affordable housing  
...why should you care?

- Thousands of families in the Greater Seacoast can't find an affordable place to live. For the most part, the single-family homes that are being built are expensive. That might look like prosperity, but it is a dangerous indicator that our region is out of balance.

- A lack of affordable housing stifles economic growth, adds to traffic problems, creates worker stress, and generally impacts the quality of life in our region.

- Affordable housing is good for families. Well-kept, reasonably priced housing provides children with a safe and healthy place to live. Children who grow up in stable housing are more successful in school, and are physically and socially healthier.

- Without affordable housing, families are forced to pay more than 30% of their income for housing or live in overcrowded, substandard conditions. Lack of affordable housing is a major cause of stress in families.

Even if you don’t need affordable housing yourself, the problem can still affect you directly —

- If your teacher can't live in the area, she can't teach your children.

- If your father's nurse can't find an affordable apartment, he can't care for your dad.

- If your firefighter has to live three towns away because he can't afford this area, he can't get here to fight your fire.

- If people have to travel an hour to work, they don't have time to be involved in their communities.

- Our communities can’t operate without the people who do these jobs.

**myth:** All people who live in affordable housing are on welfare or won’t fit into my neighborhood.

**reality:** The word “affordable” simply means that housing costs shouldn't be more than 30% of a family’s income. As housing costs rise, more and more of us have to struggle to keep up. Most residents of modern affordable housing developments work full-time at low or moderate-income jobs. A rent increase, divorce, job loss or other adverse circumstance may cause others to need affordable housing. Many people who need this housing are already working in our towns. The question is whether they can afford to remain here.

**myth:** “Affordable housing” means large, uninviting projects.

**reality:** That may have been the case 25 years ago, but the new generation of affordable housing is based on good design and minimal impact. Smaller, mixed-income developments are distributed throughout a town. Buildings in suburban settings are clustered to leave areas of open space. Compared to unplanned sprawl, such land use is much more efficient and attractive.

**myth:** Affordable housing will reduce property values.

**reality:** Studies have shown that well-designed and well-managed affordable housing developments do not have any significant, negative effect on neighboring property values. In fact, some developments actually increase property values.

**myth:** Affordable housing will raise taxes.

**reality:** Affordable housing frequently has a neutral or negligible effect on the local tax rate. In a study comparing taxes in towns that had minimum, moderate and high residential growth, the property taxes per household increased the most in slow-growing communities. And where better to invest our money? After all, our children are the future of our communities.

**myth:** Affordable housing will increase crime.

**reality:** Studies do not show a relationship between population density and crime. Well-designed housing can actually help protect against crime. Better lighting, landscaping, and good management make an area less attractive to criminals.