

**Want some more information? Check out these web links:**

New Hampshire Workforce Housing Council [www.workforcehousingnh.com](http://www.workforcehousingnh.com)

Vibrant Villages New Hampshire [www.vibrantvillagesnh.org](http://www.vibrantvillagesnh.org)

Plan New Hampshire [www.plannh.org](http://www.plannh.org)

**New Hampshire Housing Coalitions**

CATCH Neighborhood Housing [www.catchhousing.org](http://www.catchhousing.org)

Eastern Lakes Region Housing Coalition [www.elrhc.org](http://www.elrhc.org)

Heading for Home [www.headingforhome.org](http://www.headingforhome.org)

Workforce Housing Coalition of the Greater Seacoast [www.seacoastwhc.org](http://www.seacoastwhc.org)

Greater Nashua Workforce Housing Coalition [www.gnwhc.org](http://www.gnwhc.org)

NeighborWorks Greater Manchester [www.nwgm.org](http://www.nwgm.org)

Mt. Washington Valley Housing Coalition [www.mwvhc-nh.org](http://www.mwvhc-nh.org)

Upper Valley Housing Coalition [www.uvhc.org](http://www.uvhc.org)

**Project Partners:**

Many thanks to the following individuals and organizations who collaborated to create this comic:

Mike McCrory, *Upper Valley Lake Sunapee Regional Planning Commission* [www.uvlsrc.org](http://www.uvlsrc.org)

Sam Carbaugh, *Graphic Artist and Illustrator* [www.samcarbaugh.com](http://www.samcarbaugh.com)

Anne Duncan Cooley, *Upper Valley Housing Coalition* [www.uvhc.org](http://www.uvhc.org)

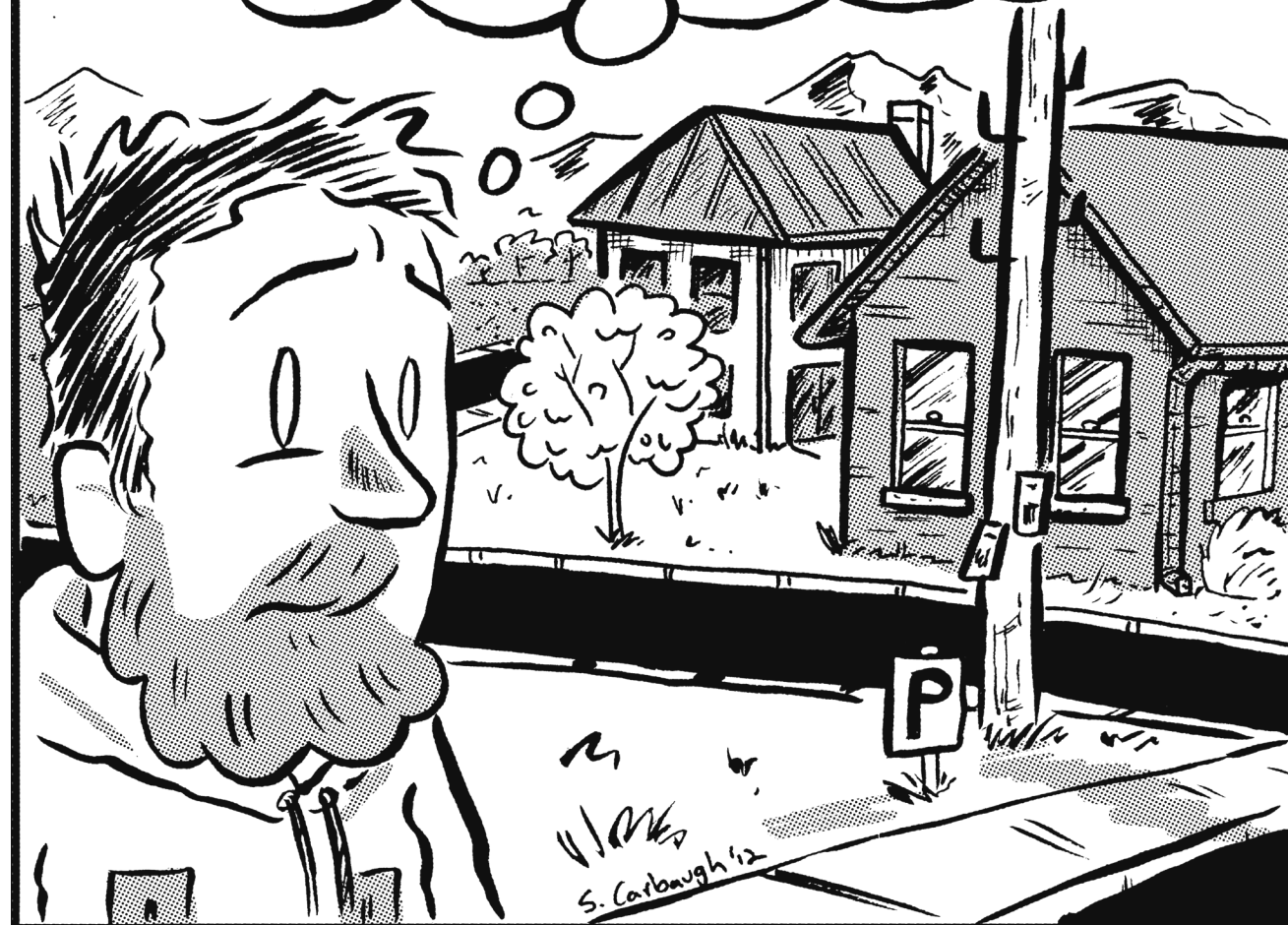
**Project Sponsor:**

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New Hampshire Housing Finance Authority [www.nhhfa.org](http://www.nhhfa.org)



# WHAT IS Workforce Housing?

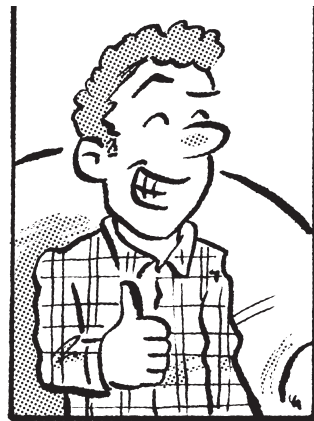
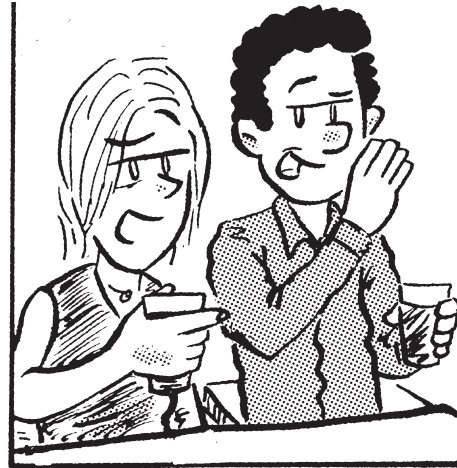


## MEET THE CHARACTERS



**JOHN AND CAROL** HAVE RECENTLY MOVED INTO THEIR HOME AFTER MANY YEARS LIVING IN A TWO BEDROOM APARTMENT. THEY HAD A BABY GIRL A FEW MONTHS AGO AND LOVE THE OLDER, MORE ESTABLISHED NEIGHBORHOOD. JOHN WORKS AT A LOCAL BUSINESS AND CAROL IS A LIBRARIAN. THE MOVE CUT JOHN'S COMMUTE TO 10 MINUTES BOTH WAYS AND CAROL CAN WALK TO CHILDCARE ON HER WAY TO THE LIBRARY.

**DARYLL AND MICHELLE** HAVE BEEN FRIENDS WITH JOHN AND CAROL SINCE HIGH SCHOOL. DARYLL WORKS WITH A REGIONAL CONSTRUCTION COMPANY AS A PROJECT MANAGER AND MICHELLE IS THE MANAGER OF A LOCAL BAKERY. THEY LIVE IN A NEIGHBORHOOD A FEW MILES FROM JOHN AND CAROL'S NEW HOUSE AND HAVE BEEN A PART OF THE COMMUNITY FOR YEARS.



**DAVID** IS A CO-WORKER OF JOHN'S AND RECENT GRADUATE OF THE STATE UNIVERSITY. HE LIVES IN AN APARTMENT 30 MINUTES FROM WORK DUE TO HIGH RENTS, STUDENT LOANS AND THE COST OF GAS. DAVID WOULD LOVE TO CUT COSTS AND MOVE CLOSER TO HIS JOB AND POTENTIALLY BIKE TO WORK.

## GLOSSARY OF TERMS

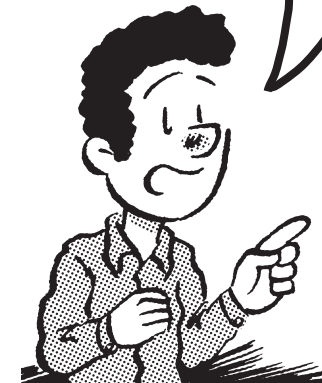
**ACCESSORY DWELLING:** A SECOND, SMALLER DWELLING ON A PROPERTY THAT HAS SLEEPING, COOKING AND EATING SPACE AND A BATHROOM. AN EXAMPLE WOULD BE A SINGLE-FAMILY HOUSE WITH A SMALL APARTMENT EITHER AS PART OF THE HOUSE OR IN A NEARBY BUILDING. SOMETIMES ACCESSORY DWELLINGS ARE CALLED "IN-LAW APARTMENTS" BECAUSE MANY FAMILIES HOUSE ELDERLY PARENTS IN A SMALLER, INDEPENDENT APARTMENT ON THE PROPERTY.

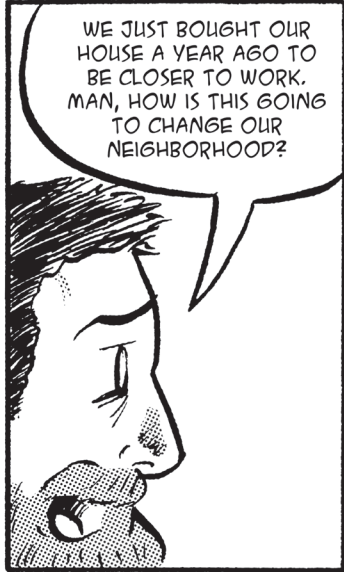
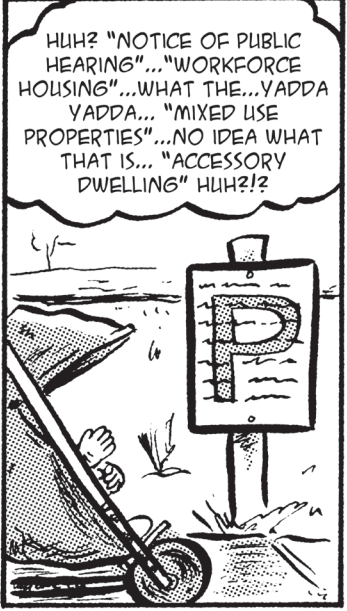


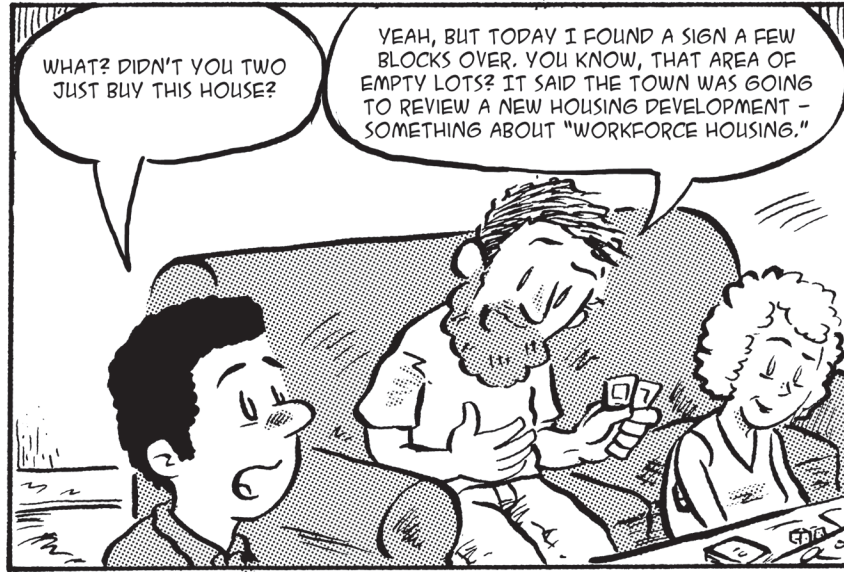
**MIXED USE:** MANY MUNICIPAL ZONING ORDINANCES TREAT DIFFERENT LAND USES, SUCH AS HOMES, COMMERCIAL, AND INDUSTRIAL PROPERTIES DIFFERENTLY. A MIXED USE BUILDING OR DEVELOPMENT MEANS A VARIETY OF DIFFERENT USES ARE ALLOWED. A COMMON KIND OF MIXED USE DEVELOPMENT IN NEW ENGLAND IS COMBINING A FIRST-FLOOR STORE WITH A SECOND FLOOR APARTMENT.



**WORKFORCE HOUSING:** HOUSING OR KINDS OF HOUSING GENERALLY AFFORDABLE TO "MIDDLE INCOME" PEOPLE IN THE WORKFORCE. ACCORDING TO NEW HAMPSHIRE STATE LAW, "WORKFORCE HOUSING" IS AFFORDABLE FOR THOSE FAMILIES WHOSE INCOME IS AT OR BELOW THE MEDIAN INCOME LEVEL FOR THEIR REGION. IN THE LAW IT IS DEFINED AS: HOUSING AFFORDABLE TO A HOUSEHOLD AT OR BELOW 100% OF THE AREA MEDIAN INCOME (AMI) FOR A 4-PERSON HOUSEHOLD; OR RENTAL HOUSING AFFORDABLE AT 60% OF THE AMI FOR A 3-PERSON HOUSEHOLD.









(\*SEE BACK OF PAMPHLET FOR MORE INFO)

